

OKLAHOMA

#44*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$863**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,878** monthly or **\$34,539** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.61
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.94
2-Bedroom Housing Wage	\$16.61
Number of Renter Households	507,014
Percent Renters	34%

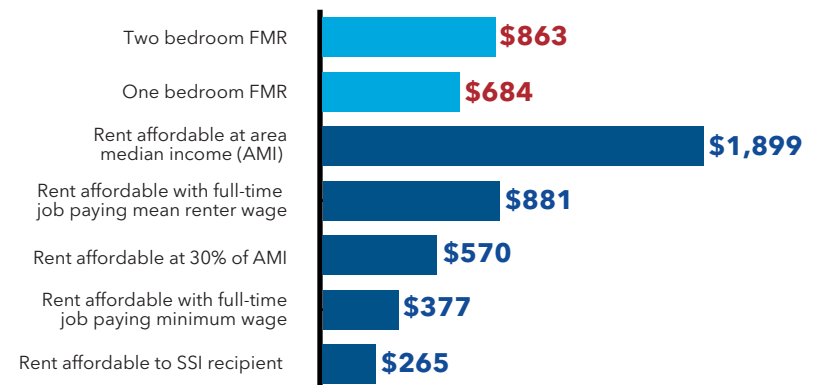
92
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

73
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Oklahoma City HMFA	\$17.83
Tulsa HMFA	\$17.79
Enid MSA	\$16.65
Payne County	\$16.46
Beckham County, Woodward County	\$15.69



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Oklahoma

FY22 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oklahoma	\$16.61	\$863	\$34,539	2.3	\$75,980	\$1,899	\$22,794	\$570	507,014	34%	\$16.94	\$881	1.0
Combined Nonmetro Areas	\$14.71	\$765	\$30,598	2.0	\$64,245	\$1,606	\$19,273	\$482	154,126	31%	\$14.28	\$742	1.0
Metropolitan Areas													
Cotton County HMFA	\$14.23	\$740	\$29,600	2.0	\$65,400	\$1,635	\$19,620	\$491	582	26%	\$10.51	\$547	1.4
Enid MSA	\$16.65	\$866	\$34,640	2.3	\$74,300	\$1,858	\$22,290	\$557	8,208	35%	\$16.07	\$835	1.0
Fort Smith HMFA	\$14.23	\$740	\$29,600	2.0	\$62,600	\$1,565	\$18,780	\$470	4,294	28%	\$11.03	\$574	1.3
Grady County HMFA	\$14.23	\$740	\$29,600	2.0	\$81,000	\$2,025	\$24,300	\$608	4,712	23%	\$12.46	\$648	1.1
Lawton HMFA	\$14.83	\$771	\$30,840	2.0	\$67,200	\$1,680	\$20,160	\$504	20,166	47%	\$14.77	\$768	1.0
Lincoln County HMFA	\$14.23	\$740	\$29,600	2.0	\$70,700	\$1,768	\$21,210	\$530	2,490	19%	\$11.18	\$581	1.3
Oklahoma City HMFA	\$17.83	\$927	\$37,080	2.5	\$85,300	\$2,133	\$25,590	\$640	179,105	37%	\$17.74	\$923	1.0
Okmulgee County HMFA	\$14.23	\$740	\$29,600	2.0	\$59,500	\$1,488	\$17,850	\$446	4,316	29%	\$12.80	\$666	1.1
Pawnee County HMFA	\$14.23	\$740	\$29,600	2.0	\$62,400	\$1,560	\$18,720	\$468	1,423	23%	\$14.50	\$754	1.0
Tulsa HMFA	\$17.79	\$925	\$37,000	2.5	\$82,200	\$2,055	\$24,660	\$617	127,592	35%	\$18.82	\$978	0.9
Counties													
Adair County	\$14.23	\$740	\$29,600	2.0	\$48,600	\$1,215	\$14,580	\$365	2,380	31%	\$12.33	\$641	1.2
Alfalfa County	\$14.52	\$755	\$30,200	2.0	\$81,600	\$2,040	\$24,480	\$612	404	21%	\$12.03	\$626	1.2
Atoka County	\$14.23	\$740	\$29,600	2.0	\$52,100	\$1,303	\$15,630	\$391	1,298	25%	\$8.45	\$440	1.7
Beaver County	\$14.23	\$740	\$29,600	2.0	\$63,100	\$1,578	\$18,930	\$473	422	21%	\$20.95	\$1,089	0.7
Beckham County	\$15.69	\$816	\$32,640	2.2	\$66,900	\$1,673	\$20,070	\$502	2,540	33%	\$17.16	\$892	0.9
Blaine County	\$14.23	\$740	\$29,600	2.0	\$60,800	\$1,520	\$18,240	\$456	1,074	27%	\$19.61	\$1,020	0.7
Bryan County	\$14.79	\$769	\$30,760	2.0	\$62,800	\$1,570	\$18,840	\$471	6,583	37%	\$15.62	\$812	0.9
Caddo County	\$14.23	\$740	\$29,600	2.0	\$63,900	\$1,598	\$19,170	\$479	2,796	27%	\$15.80	\$822	0.9

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Oklahoma

FY22 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Canadian County	\$17.83	\$927	\$37,080	2.5	\$85,300	\$2,133	\$25,590	\$640	10,815	24%	\$13.99	\$728	1.3
Carter County	\$15.25	\$793	\$31,720	2.1	\$69,900	\$1,748	\$20,970	\$524	6,079	33%	\$16.51	\$859	0.9
Cherokee County	\$14.23	\$740	\$29,600	2.0	\$62,400	\$1,560	\$18,720	\$468	5,681	33%	\$9.77	\$508	1.5
Choctaw County	\$14.23	\$740	\$29,600	2.0	\$54,900	\$1,373	\$16,470	\$412	1,953	32%	\$9.77	\$508	1.5
Cimarron County	\$14.23	\$740	\$29,600	2.0	\$63,300	\$1,583	\$18,990	\$475	254	27%	\$19.14	\$995	0.7
Cleveland County	\$17.83	\$927	\$37,080	2.5	\$85,300	\$2,133	\$25,590	\$640	38,834	36%	\$12.39	\$644	1.4
Coal County	\$14.23	\$740	\$29,600	2.0	\$60,300	\$1,508	\$18,090	\$452	520	23%	\$11.43	\$594	1.2
Comanche County	\$14.83	\$771	\$30,840	2.0	\$67,200	\$1,680	\$20,160	\$504	20,166	47%	\$14.77	\$768	1.0
Cotton County	\$14.23	\$740	\$29,600	2.0	\$65,400	\$1,635	\$19,620	\$491	582	26%	\$10.51	\$547	1.4
Craig County	\$14.83	\$771	\$30,840	2.0	\$54,900	\$1,373	\$16,470	\$412	1,629	30%	\$12.18	\$633	1.2
Creek County	\$17.79	\$925	\$37,000	2.5	\$82,200	\$2,055	\$24,660	\$617	6,614	25%	\$15.65	\$814	1.1
Custer County	\$14.71	\$765	\$30,600	2.0	\$72,300	\$1,808	\$21,690	\$542	3,838	36%	\$11.53	\$599	1.3
Delaware County	\$14.40	\$749	\$29,960	2.0	\$57,300	\$1,433	\$17,190	\$430	4,140	24%	\$12.00	\$624	1.2
Dewey County	\$14.23	\$740	\$29,600	2.0	\$72,700	\$1,818	\$21,810	\$545	447	26%	\$18.63	\$969	0.8
Ellis County	\$15.19	\$790	\$31,600	2.1	\$74,900	\$1,873	\$22,470	\$562	362	23%	\$16.01	\$833	0.9
Garfield County	\$16.65	\$866	\$34,640	2.3	\$74,300	\$1,858	\$22,290	\$557	8,208	35%	\$16.07	\$835	1.0
Garvin County	\$14.23	\$740	\$29,600	2.0	\$64,600	\$1,615	\$19,380	\$485	3,343	32%	\$17.72	\$921	0.8
Grady County	\$14.23	\$740	\$29,600	2.0	\$81,000	\$2,025	\$24,300	\$608	4,712	23%	\$12.46	\$648	1.1
Grant County	\$14.75	\$767	\$30,680	2.0	\$78,100	\$1,953	\$23,430	\$586	410	23%	\$24.04	\$1,250	0.6
Greer County	\$14.23	\$740	\$29,600	2.0	\$61,700	\$1,543	\$18,510	\$463	617	29%	\$7.39	\$385	1.9
Harmon County †	\$14.23	\$740	\$29,600	2.0	\$67,600	\$1,690	\$20,280	\$507	337	31%			
Harper County	\$14.23	\$740	\$29,600	2.0	\$74,800	\$1,870	\$22,440	\$561	242	20%	\$17.13	\$891	0.8
Haskell County	\$14.23	\$740	\$29,600	2.0	\$62,100	\$1,553	\$18,630	\$466	1,155	23%	\$7.97	\$414	1.8
Hughes County	\$14.23	\$740	\$29,600	2.0	\$56,800	\$1,420	\$17,040	\$426	1,100	27%	\$11.03	\$574	1.3
Jackson County	\$14.50	\$754	\$30,160	2.0	\$66,900	\$1,673	\$20,070	\$502	3,751	39%	\$14.87	\$773	1.0
Jefferson County	\$14.23	\$740	\$29,600	2.0	\$55,800	\$1,395	\$16,740	\$419	588	25%	\$8.80	\$457	1.6

† Wage data not available (See Appendix B).

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

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5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Oklahoma

FY22 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnston County	\$14.23	\$740	\$29,600	2.0	\$55,200	\$1,380	\$16,560	\$414	1,158	27%	\$12.30	\$640	1.2
Kay County	\$14.23	\$740	\$29,600	2.0	\$64,200	\$1,605	\$19,260	\$482	5,884	34%	\$17.55	\$913	0.8
Kingfisher County	\$14.90	\$775	\$31,000	2.1	\$74,400	\$1,860	\$22,320	\$558	1,193	21%	\$19.82	\$1,031	0.8
Kiowa County	\$14.23	\$740	\$29,600	2.0	\$60,200	\$1,505	\$18,060	\$452	998	28%	\$12.62	\$656	1.1
Latimer County	\$14.23	\$740	\$29,600	2.0	\$58,000	\$1,450	\$17,400	\$435	1,189	29%	\$14.07	\$732	1.0
Le Flore County	\$14.23	\$740	\$29,600	2.0	\$55,500	\$1,388	\$16,650	\$416	5,180	28%	\$11.30	\$588	1.3
Lincoln County	\$14.23	\$740	\$29,600	2.0	\$70,700	\$1,768	\$21,210	\$530	2,490	19%	\$11.18	\$581	1.3
Logan County	\$17.83	\$927	\$37,080	2.5	\$85,300	\$2,133	\$25,590	\$640	2,419	15%	\$8.33	\$433	2.1
Love County	\$14.37	\$747	\$29,880	2.0	\$68,000	\$1,700	\$20,400	\$510	812	24%	\$11.76	\$611	1.2
McClain County	\$17.83	\$927	\$37,080	2.5	\$85,300	\$2,133	\$25,590	\$640	3,131	21%	\$10.01	\$521	1.8
McCurtain County	\$14.23	\$740	\$29,600	2.0	\$52,900	\$1,323	\$15,870	\$397	3,699	29%	\$12.89	\$670	1.1
McIntosh County	\$14.23	\$740	\$29,600	2.0	\$56,100	\$1,403	\$16,830	\$421	1,815	22%	\$8.90	\$463	1.6
Major County	\$14.23	\$740	\$29,600	2.0	\$70,000	\$1,750	\$21,000	\$525	590	19%	\$17.84	\$928	0.8
Marshall County	\$14.23	\$740	\$29,600	2.0	\$57,300	\$1,433	\$17,190	\$430	1,499	23%	\$16.51	\$859	0.9
Mayes County	\$14.87	\$773	\$30,920	2.1	\$66,600	\$1,665	\$19,980	\$500	4,045	25%	\$16.57	\$862	0.9
Murray County	\$14.46	\$752	\$30,080	2.0	\$69,200	\$1,730	\$20,760	\$519	1,491	29%	\$13.61	\$708	1.1
Muskogee County	\$14.23	\$740	\$29,600	2.0	\$59,200	\$1,480	\$17,760	\$444	9,237	35%	\$12.51	\$650	1.1
Noble County	\$14.23	\$740	\$29,600	2.0	\$74,300	\$1,858	\$22,290	\$557	982	22%	\$15.96	\$830	0.9
Nowata County	\$14.23	\$740	\$29,600	2.0	\$58,400	\$1,460	\$17,520	\$438	1,112	27%	\$12.65	\$658	1.1
Okfuskee County	\$14.23	\$740	\$29,600	2.0	\$51,300	\$1,283	\$15,390	\$385	1,085	27%	\$10.25	\$533	1.4
Oklahoma County	\$17.83	\$927	\$37,080	2.5	\$85,300	\$2,133	\$25,590	\$640	123,906	41%	\$19.24	\$1,000	0.9
Okmulgee County	\$14.23	\$740	\$29,600	2.0	\$59,500	\$1,488	\$17,850	\$446	4,316	29%	\$12.80	\$666	1.1
Osage County	\$17.79	\$925	\$37,000	2.5	\$82,200	\$2,055	\$24,660	\$617	4,242	23%	\$11.78	\$613	1.5
Ottawa County	\$14.23	\$740	\$29,600	2.0	\$54,400	\$1,360	\$16,320	\$408	3,715	31%	\$12.38	\$644	1.1
Pawnee County	\$14.23	\$740	\$29,600	2.0	\$62,400	\$1,560	\$18,720	\$468	1,423	23%	\$14.50	\$754	1.0
Payne County	\$16.46	\$856	\$34,240	2.3	\$65,500	\$1,638	\$19,650	\$491	15,145	48%	\$11.34	\$589	1.5

† Wage data not available (See Appendix B).

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

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Oklahoma

FY22 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pittsburg County	\$15.15	\$788	\$31,520	2.1	\$66,800	\$1,670	\$20,040	\$501	4,899	27%	\$11.92	\$620	1.3
Pontotoc County	\$14.88	\$774	\$30,960	2.1	\$70,500	\$1,763	\$21,150	\$529	4,956	35%	\$12.02	\$625	1.2
Pottawatomie County	\$14.69	\$764	\$30,560	2.0	\$74,700	\$1,868	\$22,410	\$560	7,526	29%	\$12.51	\$650	1.2
Pushmataha County	\$14.23	\$740	\$29,600	2.0	\$53,500	\$1,338	\$16,050	\$401	1,142	26%	\$8.36	\$435	1.7
Roger Mills County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	274	20%	\$10.08	\$524	1.4
Rogers County	\$17.79	\$925	\$37,000	2.5	\$82,200	\$2,055	\$24,660	\$617	7,823	22%	\$14.67	\$763	1.2
Seminole County	\$14.23	\$740	\$29,600	2.0	\$55,100	\$1,378	\$16,530	\$413	3,006	32%	\$14.40	\$749	1.0
Sequoyah County	\$14.23	\$740	\$29,600	2.0	\$62,600	\$1,565	\$18,780	\$470	4,294	28%	\$11.03	\$574	1.3
Stephens County	\$14.23	\$740	\$29,600	2.0	\$67,100	\$1,678	\$20,130	\$503	4,247	26%	\$16.10	\$837	0.9
Texas County	\$15.19	\$790	\$31,600	2.1	\$67,100	\$1,678	\$20,130	\$503	2,234	33%	\$19.35	\$1,006	0.8
Tillman County	\$14.23	\$740	\$29,600	2.0	\$54,900	\$1,373	\$16,470	\$412	725	26%	\$15.44	\$803	0.9
Tulsa County	\$17.79	\$925	\$37,000	2.5	\$82,200	\$2,055	\$24,660	\$617	102,747	40%	\$19.41	\$1,009	0.9
Wagoner County	\$17.79	\$925	\$37,000	2.5	\$82,200	\$2,055	\$24,660	\$617	6,166	21%	\$14.67	\$763	1.2
Washington County	\$14.33	\$745	\$29,800	2.0	\$75,000	\$1,875	\$22,500	\$563	5,860	29%	\$17.88	\$930	0.8
Washita County	\$14.23	\$740	\$29,600	2.0	\$73,400	\$1,835	\$22,020	\$551	1,221	28%	\$13.25	\$689	1.1
Woods County	\$14.50	\$754	\$30,160	2.0	\$85,600	\$2,140	\$25,680	\$642	994	32%	\$12.34	\$642	1.2
Woodward County	\$15.69	\$816	\$32,640	2.2	\$84,600	\$2,115	\$25,380	\$635	2,270	30%	\$18.54	\$964	0.8

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