

# OKLAHOMA

#44\*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$828**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,761** monthly or **\$33,132** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$15.93**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	<b>\$7.25</b>
Average Renter Wage	<b>\$15.12</b>
2-Bedroom Housing Wage	<b>\$15.93</b>
Number of Renter Households	<b>507,582</b>
Percent Renters	<b>34%</b>

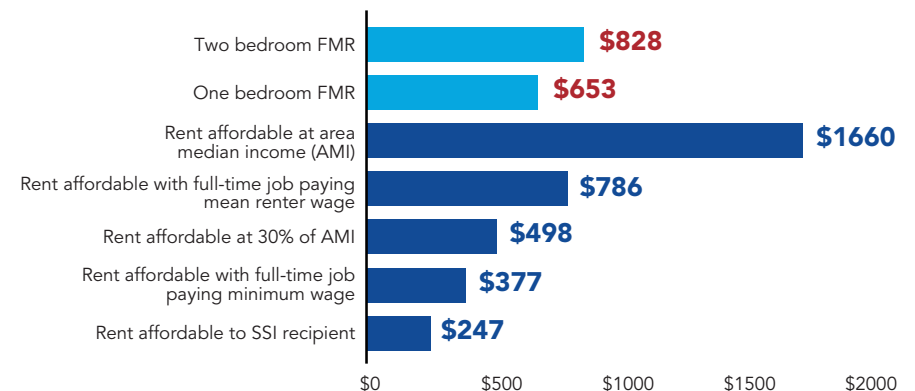
**88**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

**69**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **1-Bedroom**  
**Rental Home** (at FMR)

**2.2**  
Number of Full-Time Jobs At  
**Minimum Wage** To Afford a  
**2-Bedroom Rental Home** (at FMR)

**1.7**  
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	<b>\$17.42</b>
Tulsa HMFA	<b>\$17.27</b>
Beckham County	<b>\$15.79</b>
Enid MSA	<b>\$15.77</b>
Payne County	<b>\$15.08</b>



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.

	FY20 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)			RENTERS		
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Oklahoma	\$15.93	\$828	\$33,132	2.2	\$66,385	\$1,660	\$19,916	\$498	507,582	34%	\$15.12	\$786	1.1	
Combined Nonmetro Areas	\$13.64	\$709	\$28,379	1.9	\$58,242	\$1,456	\$17,472	\$437	150,580	31%	\$13.13	\$683	1.0	
<u>Metropolitan Areas</u>														
Cotton County HMFA	\$13.19	\$686	\$27,440	1.8	\$60,200	\$1,505	\$18,060	\$452	481	22%	\$10.63	\$553	1.2	
Enid MSA	\$15.77	\$820	\$32,800	2.2	\$65,200	\$1,630	\$19,560	\$489	8,469	36%	\$16.27	\$846	1.0	
Fort Smith HMFA	\$13.19	\$686	\$27,440	1.8	\$54,200	\$1,355	\$16,260	\$407	4,448	29%	\$8.67	\$451	1.5	
Grady County HMFA	\$13.42	\$698	\$27,920	1.9	\$69,800	\$1,745	\$20,940	\$524	4,420	22%	\$10.83	\$563	1.2	
Lawton HMFA	\$14.37	\$747	\$29,880	2.0	\$67,100	\$1,678	\$20,130	\$503	19,392	46%	\$13.30	\$692	1.1	
Le Flore County HMFA	\$13.19	\$686	\$27,440	1.8	\$51,100	\$1,278	\$15,330	\$383	5,252	29%	\$10.48	\$545	1.3	
Lincoln County HMFA	\$13.19	\$686	\$27,440	1.8	\$61,600	\$1,540	\$18,480	\$462	2,682	21%	\$10.53	\$548	1.3	
Oklahoma City HMFA	\$17.42	\$906	\$36,240	2.4	\$74,400	\$1,860	\$22,320	\$558	178,545	37%	\$15.96	\$830	1.1	
Okmulgee County HMFA	\$13.19	\$686	\$27,440	1.8	\$53,300	\$1,333	\$15,990	\$400	4,303	29%	\$10.87	\$565	1.2	
Pawnee County HMFA	\$13.29	\$691	\$27,640	1.8	\$57,600	\$1,440	\$17,280	\$432	1,498	24%	\$13.28	\$690	1.0	
Tulsa HMFA	\$17.27	\$898	\$35,920	2.4	\$68,600	\$1,715	\$20,580	\$515	127,512	36%	\$16.30	\$847	1.1	
<u>Counties</u>														
Adair County	\$13.19	\$686	\$27,440	1.8	\$43,800	\$1,095	\$13,140	\$329	2,433	31%	\$11.31	\$588	1.2	
Alfalfa County	\$13.50	\$702	\$28,080	1.9	\$71,600	\$1,790	\$21,480	\$537	432	22%	\$15.11	\$786	0.9	
Atoka County	\$13.19	\$686	\$27,440	1.8	\$48,600	\$1,215	\$14,580	\$365	1,392	26%	\$9.76	\$507	1.4	
Beaver County	\$13.40	\$697	\$27,880	1.8	\$64,100	\$1,603	\$19,230	\$481	454	22%	\$18.77	\$976	0.7	
Beckham County	\$15.79	\$821	\$32,840	2.2	\$66,200	\$1,655	\$19,860	\$497	2,648	35%	\$17.26	\$898	0.9	
Blaine County	\$13.19	\$686	\$27,440	1.8	\$62,400	\$1,560	\$18,720	\$468	908	23%	\$14.01	\$729	0.9	
Bryan County	\$13.50	\$702	\$28,080	1.9	\$55,900	\$1,398	\$16,770	\$419	6,537	38%	\$13.38	\$696	1.0	

1: BR = Bedroom  
 2: FMR = Fiscal Year 2020 Fair Market Rent.  
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.  
 4: AMI = Fiscal Year 2020 Area Median Income  
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY20 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)			RENTERS			
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Caddo County	\$13.19	\$686	\$27,440	1.8	\$55,900	\$1,398	\$16,770	\$419	2,885	28%	\$14.38	\$748	0.9		
Canadian County	\$17.42	\$906	\$36,240	2.4	\$74,400	\$1,860	\$22,320	\$558	10,810	24%	\$14.31	\$744	1.2		
Carter County	\$13.79	\$717	\$28,680	1.9	\$62,700	\$1,568	\$18,810	\$470	5,760	31%	\$14.65	\$762	0.9		
Cherokee County	\$13.19	\$686	\$27,440	1.8	\$54,900	\$1,373	\$16,470	\$412	5,371	33%	\$8.23	\$428	1.6		
Choctaw County	\$13.19	\$686	\$27,440	1.8	\$45,300	\$1,133	\$13,590	\$340	1,869	31%	\$8.55	\$445	1.5		
Cimarron County	\$13.19	\$686	\$27,440	1.8	\$59,900	\$1,498	\$17,970	\$449	258	26%	\$19.03	\$990	0.7		
Cleveland County	\$17.42	\$906	\$36,240	2.4	\$74,400	\$1,860	\$22,320	\$558	37,863	36%	\$10.94	\$569	1.6		
Coal County	\$13.19	\$686	\$27,440	1.8	\$61,100	\$1,528	\$18,330	\$458	612	27%	\$11.12	\$578	1.2		
Comanche County	\$14.37	\$747	\$29,880	2.0	\$67,100	\$1,678	\$20,130	\$503	19,392	46%	\$13.30	\$692	1.1		
Cotton County	\$13.19	\$686	\$27,440	1.8	\$60,200	\$1,505	\$18,060	\$452	481	22%	\$10.63	\$553	1.2		
Craig County	\$13.58	\$706	\$28,240	1.9	\$50,900	\$1,273	\$15,270	\$382	1,567	29%	\$10.48	\$545	1.3		
Creek County	\$17.27	\$898	\$35,920	2.4	\$68,600	\$1,715	\$20,580	\$515	6,740	25%	\$14.11	\$734	1.2		
Custer County	\$13.19	\$686	\$27,440	1.8	\$60,000	\$1,500	\$18,000	\$450	4,196	40%	\$13.86	\$721	1.0		
Delaware County	\$13.19	\$686	\$27,440	1.8	\$50,000	\$1,250	\$15,000	\$375	4,013	24%	\$10.60	\$551	1.2		
Dewey County	\$13.87	\$721	\$28,840	1.9	\$65,100	\$1,628	\$19,530	\$488	421	25%	\$16.69	\$868	0.8		
Ellis County	\$13.96	\$726	\$29,040	1.9	\$66,700	\$1,668	\$20,010	\$500	428	27%	\$13.89	\$722	1.0		
Garfield County	\$15.77	\$820	\$32,800	2.2	\$65,200	\$1,630	\$19,560	\$489	8,469	36%	\$16.27	\$846	1.0		
Garvin County	\$13.19	\$686	\$27,440	1.8	\$57,000	\$1,425	\$17,100	\$428	3,299	32%	\$16.36	\$851	0.8		
Grady County	\$13.42	\$698	\$27,920	1.9	\$69,800	\$1,745	\$20,940	\$524	4,420	22%	\$10.83	\$563	1.2		
Grant County	\$13.54	\$704	\$28,160	1.9	\$68,600	\$1,715	\$20,580	\$515	440	24%	\$23.47	\$1,221	0.6		
Greer County	\$14.12	\$734	\$29,360	1.9	\$55,300	\$1,383	\$16,590	\$415	629	31%	\$10.18	\$530	1.4		
Harmon County	\$13.19	\$686	\$27,440	1.8	\$54,900	\$1,373	\$16,470	\$412	320	27%	\$15.67	\$815	0.8		
Harper County	\$13.19	\$686	\$27,440	1.8	\$66,000	\$1,650	\$19,800	\$495	222	17%	\$15.25	\$793	0.9		
Haskell County	\$13.19	\$686	\$27,440	1.8	\$53,600	\$1,340	\$16,080	\$402	1,241	26%	\$8.14	\$424	1.6		
Hughes County	\$13.19	\$686	\$27,440	1.8	\$53,300	\$1,333	\$15,990	\$400	1,036	25%	\$9.92	\$516	1.3		
Jackson County	\$13.52	\$703	\$28,120	1.9	\$57,700	\$1,443	\$17,310	\$433	4,261	43%	\$12.52	\$651	1.1		

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	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Jefferson County	\$13.19	\$686	\$27,440	1.8	\$47,000	\$1,175	\$14,100	\$353	715	30%	\$10.23	\$532	1.3	
Johnston County	\$13.19	\$686	\$27,440	1.8	\$52,200	\$1,305	\$15,660	\$392	1,205	28%	\$8.08	\$420	1.6	
Kay County	\$13.19	\$686	\$27,440	1.8	\$58,600	\$1,465	\$17,580	\$440	5,565	31%	\$15.37	\$799	0.9	
Kingfisher County	\$13.63	\$709	\$28,360	1.9	\$75,500	\$1,888	\$22,650	\$566	1,199	21%	\$19.21	\$999	0.7	
Kiowa County	\$13.19	\$686	\$27,440	1.8	\$53,100	\$1,328	\$15,930	\$398	1,148	30%	\$10.20	\$530	1.3	
Latimer County	\$13.19	\$686	\$27,440	1.8	\$53,600	\$1,340	\$16,080	\$402	1,195	30%	\$13.85	\$720	1.0	
Le Flore County	\$13.19	\$686	\$27,440	1.8	\$51,100	\$1,278	\$15,330	\$383	5,252	29%	\$10.48	\$545	1.3	
Lincoln County	\$13.19	\$686	\$27,440	1.8	\$61,600	\$1,540	\$18,480	\$462	2,682	21%	\$10.53	\$548	1.3	
Logan County	\$17.42	\$906	\$36,240	2.4	\$74,400	\$1,860	\$22,320	\$558	3,198	20%	\$8.27	\$430	2.1	
Love County	\$13.75	\$715	\$28,600	1.9	\$60,200	\$1,505	\$18,060	\$452	692	22%	\$9.73	\$506	1.4	
McClain County	\$17.42	\$906	\$36,240	2.4	\$74,400	\$1,860	\$22,320	\$558	2,938	21%	\$10.61	\$552	1.6	
McCurtain County	\$13.19	\$686	\$27,440	1.8	\$45,900	\$1,148	\$13,770	\$344	3,682	29%	\$12.57	\$654	1.0	
McIntosh County	\$13.19	\$686	\$27,440	1.8	\$52,200	\$1,305	\$15,660	\$392	1,876	22%	\$8.87	\$461	1.5	
Major County	\$13.19	\$686	\$27,440	1.8	\$68,000	\$1,700	\$20,400	\$510	617	20%	\$19.27	\$1,002	0.7	
Marshall County	\$13.19	\$686	\$27,440	1.8	\$56,800	\$1,420	\$17,040	\$426	1,747	28%	\$14.26	\$742	0.9	
Mayes County	\$13.52	\$703	\$28,120	1.9	\$59,200	\$1,480	\$17,760	\$444	4,323	27%	\$15.11	\$786	0.9	
Murray County	\$13.19	\$686	\$27,440	1.8	\$65,300	\$1,633	\$19,590	\$490	1,630	30%	\$11.85	\$616	1.1	
Muskogee County	\$13.19	\$686	\$27,440	1.8	\$49,400	\$1,235	\$14,820	\$371	8,889	34%	\$10.47	\$544	1.3	
Noble County	\$13.19	\$686	\$27,440	1.8	\$68,000	\$1,700	\$20,400	\$510	1,241	27%	\$16.53	\$859	0.8	
Nowata County	\$14.10	\$733	\$29,320	1.9	\$53,200	\$1,330	\$15,960	\$399	1,039	25%	\$11.28	\$586	1.3	
Okfuskee County	\$13.19	\$686	\$27,440	1.8	\$50,200	\$1,255	\$15,060	\$377	1,101	28%	\$10.30	\$535	1.3	
Oklahoma County	\$17.42	\$906	\$36,240	2.4	\$74,400	\$1,860	\$22,320	\$558	123,736	41%	\$17.12	\$890	1.0	
Okmulgee County	\$13.19	\$686	\$27,440	1.8	\$53,300	\$1,333	\$15,990	\$400	4,303	29%	\$10.87	\$565	1.2	
Osage County	\$17.27	\$898	\$35,920	2.4	\$68,600	\$1,715	\$20,580	\$515	4,150	23%	\$10.91	\$568	1.6	
Ottawa County	\$13.79	\$717	\$28,680	1.9	\$49,900	\$1,248	\$14,970	\$374	3,749	31%	\$11.10	\$577	1.2	
Pawnee County	\$13.29	\$691	\$27,640	1.8	\$57,600	\$1,440	\$17,280	\$432	1,498	24%	\$13.28	\$690	1.0	

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Payne County	\$15.08	\$784	\$31,360	2.1	\$62,200	\$1,555	\$18,660	\$467	14,970	49%	\$9.32	\$485	1.6	
Pittsburg County	\$14.29	\$743	\$29,720	2.0	\$60,700	\$1,518	\$18,210	\$455	4,872	27%	\$12.71	\$661	1.1	
Pontotoc County	\$13.69	\$712	\$28,480	1.9	\$62,900	\$1,573	\$18,870	\$472	5,031	35%	\$10.91	\$567	1.3	
Pottawatomie County	\$13.73	\$714	\$28,560	1.9	\$65,300	\$1,633	\$19,590	\$490	8,086	31%	\$10.90	\$567	1.3	
Pushmataha County	\$13.19	\$686	\$27,440	1.8	\$48,800	\$1,220	\$14,640	\$366	1,097	25%	\$8.17	\$425	1.6	
Roger Mills County	\$13.19	\$686	\$27,440	1.8	\$66,100	\$1,653	\$19,830	\$496	366	27%	\$13.06	\$679	1.0	
Rogers County	\$17.27	\$898	\$35,920	2.4	\$68,600	\$1,715	\$20,580	\$515	7,510	22%	\$13.22	\$688	1.3	
Seminole County	\$13.19	\$686	\$27,440	1.8	\$50,400	\$1,260	\$15,120	\$378	2,805	30%	\$12.68	\$659	1.0	
Sequoyah County	\$13.19	\$686	\$27,440	1.8	\$54,200	\$1,355	\$16,260	\$407	4,448	29%	\$8.67	\$451	1.5	
Stephens County	\$13.19	\$686	\$27,440	1.8	\$61,800	\$1,545	\$18,540	\$464	4,718	28%	\$15.07	\$784	0.9	
Texas County	\$14.23	\$740	\$29,600	2.0	\$64,100	\$1,603	\$19,230	\$481	2,346	35%	\$16.55	\$861	0.9	
Tillman County	\$13.19	\$686	\$27,440	1.8	\$52,700	\$1,318	\$15,810	\$395	673	23%	\$12.34	\$642	1.1	
Tulsa County	\$17.27	\$898	\$35,920	2.4	\$68,600	\$1,715	\$20,580	\$515	102,907	41%	\$16.72	\$870	1.0	
Wagoner County	\$17.27	\$898	\$35,920	2.4	\$68,600	\$1,715	\$20,580	\$515	6,205	22%	\$13.64	\$709	1.3	
Washington County	\$13.38	\$696	\$27,840	1.8	\$65,800	\$1,645	\$19,740	\$494	6,034	29%	\$16.31	\$848	0.8	
Washita County	\$13.19	\$686	\$27,440	1.8	\$63,800	\$1,595	\$19,140	\$479	1,221	28%	\$13.74	\$714	1.0	
Woods County	\$13.35	\$694	\$27,760	1.8	\$84,300	\$2,108	\$25,290	\$632	1,023	31%	\$11.26	\$585	1.2	
Woodward County	\$14.35	\$746	\$29,840	2.0	\$74,900	\$1,873	\$22,470	\$562	2,093	29%	\$18.24	\$948	0.8	

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