

# OKLAHOMA

#44\*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$847**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,822** monthly or **\$33,865** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$16.28**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	<b>\$7.25</b>
Average Renter Wage	<b>\$15.42</b>
2-Bedroom Housing Wage	<b>\$16.28</b>
Number of Renter Households	<b>508,939</b>
Percent Renters	<b>34%</b>

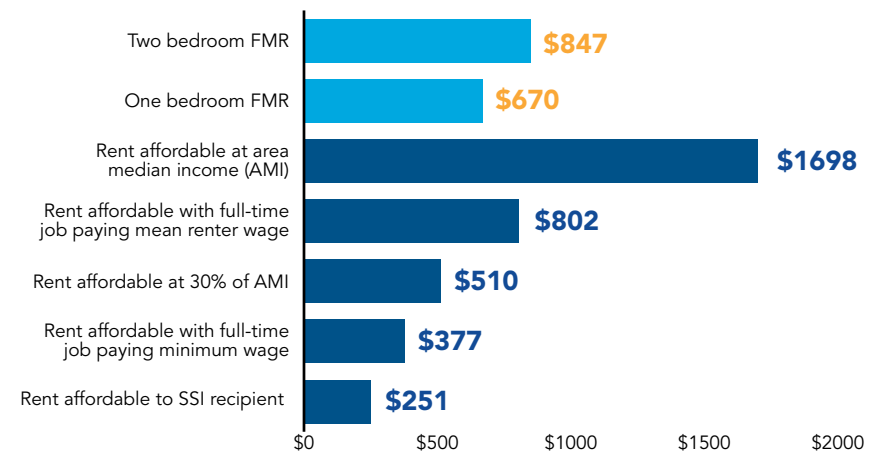
**90**  
Work Hours Per Week At  
**Minimum Wage To Afford a 2-Bedroom  
Rental Home** (at FMR)

**71**  
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)

**1.8**  
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	<b>\$17.65</b>
Tulsa HMFA	<b>\$17.23</b>
Enid MSA	<b>\$16.10</b>
Beckham County	<b>\$16.00</b>
Payne County	<b>\$15.87</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.

**FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oklahoma	\$16.28	\$847	\$33,865	2.2	\$67,936	\$1,698	\$20,381	\$510	508,939	34%	\$15.42	\$802	1.1
Combined Nonmetro Areas	\$14.41	\$750	\$29,982	2.0	\$59,615	\$1,490	\$17,884	\$447	149,642	31%	\$13.41	\$697	1.1
<b>Metropolitan Areas</b>													
Cotton County HMFA	\$14.00	\$728	\$29,120	1.9	\$60,600	\$1,515	\$18,180	\$455	488	22%	\$10.20	\$531	1.4
Enid MSA	\$16.10	\$837	\$33,480	2.2	\$69,300	\$1,733	\$20,790	\$520	8,053	34%	\$16.41	\$853	1.0
Fort Smith HMFA	\$14.00	\$728	\$29,120	1.9	\$54,300	\$1,358	\$16,290	\$407	4,354	28%	\$9.93	\$516	1.4
Grady County HMFA	\$14.00	\$728	\$29,120	1.9	\$72,700	\$1,818	\$21,810	\$545	4,544	23%	\$11.69	\$608	1.2
Lawton HMFA	\$14.54	\$756	\$30,240	2.0	\$65,600	\$1,640	\$19,680	\$492	20,080	47%	\$13.30	\$691	1.1
Le Flore County HMFA	\$14.00	\$728	\$29,120	1.9	\$51,500	\$1,288	\$15,450	\$386	5,295	29%	\$10.80	\$562	1.3
Lincoln County HMFA	\$14.00	\$728	\$29,120	1.9	\$64,200	\$1,605	\$19,260	\$482	2,597	20%	\$11.42	\$594	1.2
Oklahoma City HMFA	\$17.65	\$918	\$36,720	2.4	\$73,200	\$1,830	\$21,960	\$549	179,272	37%	\$16.22	\$844	1.1
Okmulgee County HMFA	\$14.00	\$728	\$29,120	1.9	\$54,900	\$1,373	\$16,470	\$412	4,272	29%	\$11.91	\$619	1.2
Pawnee County HMFA	\$14.00	\$728	\$29,120	1.9	\$57,300	\$1,433	\$17,190	\$430	1,507	24%	\$13.85	\$720	1.0
Tulsa HMFA	\$17.23	\$896	\$35,840	2.4	\$74,200	\$1,855	\$22,260	\$557	128,835	36%	\$16.61	\$864	1.0
<b>Counties</b>													
Adair County	\$14.00	\$728	\$29,120	1.9	\$43,300	\$1,083	\$12,990	\$325	2,377	31%	\$11.41	\$593	1.2
Alfalfa County	\$14.48	\$753	\$30,120	2.0	\$71,100	\$1,778	\$21,330	\$533	371	20%	\$14.31	\$744	1.0
Atoka County	\$14.00	\$728	\$29,120	1.9	\$48,700	\$1,218	\$14,610	\$365	1,404	27%	\$8.30	\$432	1.7
Beaver County	\$14.00	\$728	\$29,120	1.9	\$61,600	\$1,540	\$18,480	\$462	463	23%	\$21.58	\$1,122	0.6
Beckham County	\$16.00	\$832	\$33,280	2.2	\$67,100	\$1,678	\$20,130	\$503	2,558	34%	\$15.66	\$814	1.0
Blaine County	\$14.00	\$728	\$29,120	1.9	\$61,900	\$1,548	\$18,570	\$464	1,037	27%	\$19.32	\$1,005	0.7
Bryan County	\$14.37	\$747	\$29,880	2.0	\$56,600	\$1,415	\$16,980	\$425	6,520	38%	\$13.86	\$720	1.0

1: BR = Bedroom

2: FMR = Fiscal Year 2021 Fair Market Rent.

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

4: AMI = Fiscal Year 2021 Area Median Income

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

**FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Caddo County	\$14.00	\$728	\$29,120	1.9	\$58,400	\$1,460	\$17,520	\$438	2,965	29%	\$13.84	\$720	1.0
Canadian County	\$17.65	\$918	\$36,720	2.4	\$73,200	\$1,830	\$21,960	\$549	11,044	25%	\$13.83	\$719	1.3
Carter County	\$15.02	\$781	\$31,240	2.1	\$62,500	\$1,563	\$18,750	\$469	5,818	32%	\$15.22	\$791	1.0
Cherokee County	\$14.00	\$728	\$29,120	1.9	\$56,600	\$1,415	\$16,980	\$425	5,274	32%	\$8.75	\$455	1.6
Choctaw County	\$14.00	\$728	\$29,120	1.9	\$47,900	\$1,198	\$14,370	\$359	1,835	31%	\$7.86	\$409	1.8
Cimarron County	\$14.00	\$728	\$29,120	1.9	\$59,500	\$1,488	\$17,850	\$446	265	27%	\$20.05	\$1,043	0.7
Cleveland County	\$17.65	\$918	\$36,720	2.4	\$73,200	\$1,830	\$21,960	\$549	38,586	36%	\$11.18	\$581	1.6
Coal County	\$14.00	\$728	\$29,120	1.9	\$55,600	\$1,390	\$16,680	\$417	578	26%	\$12.22	\$635	1.1
Comanche County	\$14.54	\$756	\$30,240	2.0	\$65,600	\$1,640	\$19,680	\$492	20,080	47%	\$13.30	\$691	1.1
Cotton County	\$14.00	\$728	\$29,120	1.9	\$60,600	\$1,515	\$18,180	\$455	488	22%	\$10.20	\$531	1.4
Craig County	\$14.37	\$747	\$29,880	2.0	\$50,200	\$1,255	\$15,060	\$377	1,653	30%	\$11.83	\$615	1.2
Creek County	\$17.23	\$896	\$35,840	2.4	\$74,200	\$1,855	\$22,260	\$557	6,989	26%	\$14.73	\$766	1.2
Custer County	\$14.13	\$735	\$29,400	1.9	\$60,800	\$1,520	\$18,240	\$456	3,985	37%	\$12.61	\$656	1.1
Delaware County	\$14.00	\$728	\$29,120	1.9	\$52,400	\$1,310	\$15,720	\$393	4,077	24%	\$10.53	\$547	1.3
Dewey County	\$14.81	\$770	\$30,800	2.0	\$65,300	\$1,633	\$19,590	\$490	401	24%	\$16.87	\$877	0.9
Ellis County	\$14.77	\$768	\$30,720	2.0	\$66,400	\$1,660	\$19,920	\$498	416	26%	\$14.22	\$739	1.0
Garfield County	\$16.10	\$837	\$33,480	2.2	\$69,300	\$1,733	\$20,790	\$520	8,053	34%	\$16.41	\$853	1.0
Garvin County	\$14.00	\$728	\$29,120	1.9	\$57,400	\$1,435	\$17,220	\$431	3,206	31%	\$16.45	\$855	0.9
Grady County	\$14.00	\$728	\$29,120	1.9	\$72,700	\$1,818	\$21,810	\$545	4,544	23%	\$11.69	\$608	1.2
Grant County	\$14.60	\$759	\$30,360	2.0	\$70,600	\$1,765	\$21,180	\$530	406	23%	\$26.62	\$1,384	0.5
Greer County	\$14.00	\$728	\$29,120	1.9	\$55,400	\$1,385	\$16,620	\$416	622	30%	\$7.32	\$381	1.9
Harmon County †	\$14.00	\$728	\$29,120	1.9	\$54,800	\$1,370	\$16,440	\$411	299	27%			
Harper County	\$14.00	\$728	\$29,120	1.9	\$71,200	\$1,780	\$21,360	\$534	272	22%	\$14.46	\$752	1.0
Haskell County	\$14.00	\$728	\$29,120	1.9	\$56,500	\$1,413	\$16,950	\$424	1,246	25%	\$7.13	\$371	2.0
Hughes County	\$14.00	\$728	\$29,120	1.9	\$53,900	\$1,348	\$16,170	\$404	1,122	27%	\$9.93	\$516	1.4
Jackson County	\$14.06	\$731	\$29,240	1.9	\$57,700	\$1,443	\$17,310	\$433	4,052	42%	\$12.73	\$662	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom

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

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**FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jefferson County	\$14.00	\$728	\$29,120	1.9	\$48,000	\$1,200	\$14,400	\$360	661	28%	\$9.48	\$493	1.5
Johnston County	\$14.00	\$728	\$29,120	1.9	\$53,600	\$1,340	\$16,080	\$402	1,130	26%	\$11.90	\$619	1.2
Kay County	\$14.00	\$728	\$29,120	1.9	\$59,300	\$1,483	\$17,790	\$445	5,731	33%	\$15.44	\$803	0.9
Kingfisher County	\$14.40	\$749	\$29,960	2.0	\$74,500	\$1,863	\$22,350	\$559	1,329	24%	\$19.66	\$1,022	0.7
Kiowa County	\$14.00	\$728	\$29,120	1.9	\$54,000	\$1,350	\$16,200	\$405	995	28%	\$9.15	\$476	1.5
Latimer County	\$14.00	\$728	\$29,120	1.9	\$54,400	\$1,360	\$16,320	\$408	1,234	30%	\$13.29	\$691	1.1
Le Flore County	\$14.00	\$728	\$29,120	1.9	\$51,500	\$1,288	\$15,450	\$386	5,295	29%	\$10.80	\$562	1.3
Lincoln County	\$14.00	\$728	\$29,120	1.9	\$64,200	\$1,605	\$19,260	\$482	2,597	20%	\$11.42	\$594	1.2
Logan County	\$17.65	\$918	\$36,720	2.4	\$73,200	\$1,830	\$21,960	\$549	2,654	17%	\$8.01	\$416	2.2
Love County	\$14.23	\$740	\$29,600	2.0	\$64,800	\$1,620	\$19,440	\$486	763	23%	\$9.89	\$515	1.4
McClain County	\$17.65	\$918	\$36,720	2.4	\$73,200	\$1,830	\$21,960	\$549	2,973	21%	\$10.42	\$542	1.7
McCurtain County	\$14.00	\$728	\$29,120	1.9	\$46,300	\$1,158	\$13,890	\$347	3,690	29%	\$12.74	\$662	1.1
McIntosh County	\$14.00	\$728	\$29,120	1.9	\$51,600	\$1,290	\$15,480	\$387	1,796	22%	\$9.42	\$490	1.5
Major County	\$14.00	\$728	\$29,120	1.9	\$67,800	\$1,695	\$20,340	\$509	644	21%	\$19.10	\$993	0.7
Marshall County	\$14.00	\$728	\$29,120	1.9	\$55,600	\$1,390	\$16,680	\$417	1,696	27%	\$15.39	\$800	0.9
Mayes County	\$14.60	\$759	\$30,360	2.0	\$61,400	\$1,535	\$18,420	\$461	4,332	27%	\$15.12	\$786	1.0
Murray County	\$14.00	\$728	\$29,120	1.9	\$66,700	\$1,668	\$20,010	\$500	1,560	30%	\$12.32	\$641	1.1
Muskogee County	\$14.00	\$728	\$29,120	1.9	\$59,300	\$1,483	\$17,790	\$445	9,101	35%	\$11.31	\$588	1.2
Noble County	\$14.00	\$728	\$29,120	1.9	\$68,200	\$1,705	\$20,460	\$512	1,046	23%	\$17.87	\$929	0.8
Nowata County	\$14.13	\$735	\$29,400	1.9	\$53,900	\$1,348	\$16,170	\$404	1,076	26%	\$10.55	\$549	1.3
Okfuskee County	\$14.00	\$728	\$29,120	1.9	\$48,100	\$1,203	\$14,430	\$361	1,145	29%	\$11.17	\$581	1.3
Oklahoma County	\$17.65	\$918	\$36,720	2.4	\$73,200	\$1,830	\$21,960	\$549	124,015	41%	\$17.48	\$909	1.0
Okmulgee County	\$14.00	\$728	\$29,120	1.9	\$54,900	\$1,373	\$16,470	\$412	4,272	29%	\$11.91	\$619	1.2
Osage County	\$17.23	\$896	\$35,840	2.4	\$74,200	\$1,855	\$22,260	\$557	3,959	22%	\$11.21	\$583	1.5
Ottawa County	\$14.38	\$748	\$29,920	2.0	\$49,900	\$1,248	\$14,970	\$374	3,677	31%	\$11.56	\$601	1.2
Pawnee County	\$14.00	\$728	\$29,120	1.9	\$57,300	\$1,433	\$17,190	\$430	1,507	24%	\$13.85	\$720	1.0

1: BR = Bedroom

2: FMR = Fiscal Year 2021 Fair Market Rent.

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

4: AMI = Fiscal Year 2021 Area Median Income

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

**FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Payne County	\$15.87	\$825	\$33,000	2.2	\$71,100	\$1,778	\$21,330	\$533	14,878	48%	\$10.04	\$522	1.6
Pittsburg County	\$14.79	\$769	\$30,760	2.0	\$60,900	\$1,523	\$18,270	\$457	4,903	28%	\$12.57	\$654	1.2
Pontotoc County	\$14.33	\$745	\$29,800	2.0	\$64,300	\$1,608	\$19,290	\$482	4,864	34%	\$11.25	\$585	1.3
Pottawatomie County	\$14.46	\$752	\$30,080	2.0	\$61,500	\$1,538	\$18,450	\$461	7,911	31%	\$11.55	\$601	1.3
Pushmataha County	\$14.00	\$728	\$29,120	1.9	\$50,300	\$1,258	\$15,090	\$377	1,091	24%	\$8.40	\$437	1.7
Roger Mills County	\$14.00	\$728	\$29,120	1.9	\$65,700	\$1,643	\$19,710	\$493	344	25%	\$11.81	\$614	1.2
Rogers County	\$17.23	\$896	\$35,840	2.4	\$74,200	\$1,855	\$22,260	\$557	7,578	22%	\$13.31	\$692	1.3
Seminole County	\$14.00	\$728	\$29,120	1.9	\$51,600	\$1,290	\$15,480	\$387	2,978	32%	\$13.13	\$683	1.1
Sequoyah County	\$14.00	\$728	\$29,120	1.9	\$54,300	\$1,358	\$16,290	\$407	4,354	28%	\$9.93	\$516	1.4
Stephens County	\$14.00	\$728	\$29,120	1.9	\$61,300	\$1,533	\$18,390	\$460	4,612	28%	\$15.69	\$816	0.9
Texas County	\$14.88	\$774	\$30,960	2.1	\$64,900	\$1,623	\$19,470	\$487	2,167	32%	\$16.20	\$842	0.9
Tillman County	\$14.00	\$728	\$29,120	1.9	\$51,800	\$1,295	\$15,540	\$389	678	24%	\$12.68	\$659	1.1
Tulsa County	\$17.23	\$896	\$35,840	2.4	\$74,200	\$1,855	\$22,260	\$557	104,067	41%	\$17.05	\$887	1.0
Wagoner County	\$17.23	\$896	\$35,840	2.4	\$74,200	\$1,855	\$22,260	\$557	6,242	21%	\$13.24	\$688	1.3
Washington County	\$14.00	\$728	\$29,120	1.9	\$66,700	\$1,668	\$20,010	\$500	5,968	29%	\$16.60	\$863	0.8
Washita County	\$14.00	\$728	\$29,120	1.9	\$64,700	\$1,618	\$19,410	\$485	1,229	29%	\$13.49	\$702	1.0
Woods County	\$14.13	\$735	\$29,400	1.9	\$78,500	\$1,963	\$23,550	\$589	1,036	32%	\$14.65	\$762	1.0
Woodward County	\$15.10	\$785	\$31,400	2.1	\$73,100	\$1,828	\$21,930	\$548	2,155	29%	\$16.68	\$868	0.9

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