

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,303**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,345** monthly or **\$52,134** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$25.06**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT TEXAS:

STATE FACTS	
Minimum Wage	<b>\$7.25</b>
Average Renter Wage	<b>\$24.19</b>
2-Bedroom Housing Wage	<b>\$25.06</b>
Number of Renter Households	<b>3,848,280</b>
Percent Renters	<b>38%</b>

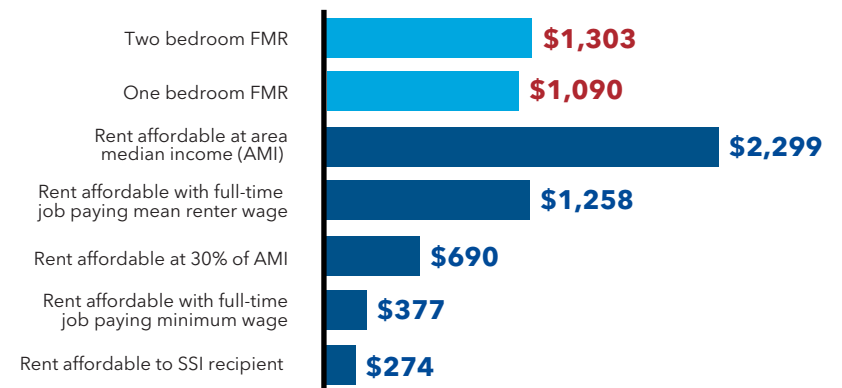
**138**  
Work Hours Per Week At  
**Minimum Wage To Afford a 2-Bedroom  
Rental Home** (at FMR)

**116**  
Work Hours Per Week At  
**Minimum Wage To Afford a 1-Bedroom  
Rental Home** (at FMR)

**3.5**  
Number of Full-Time Jobs At  
**Minimum Wage To Afford a  
2-Bedroom Rental Home** (at FMR)

**2.9**  
Number of Full-Time Jobs At  
**Minimum Wage To Afford a  
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Austin-Round Rock MSA	<b>\$31.27</b>
Dallas HMFA	<b>\$30.10</b>
Kendall County	<b>\$28.88</b>
Fort Worth-Arlington HMFA	<b>\$28.00</b>
Midland HMFA	<b>\$25.58</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.

TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas	\$25.06	\$1,303	\$52,134	3.5	\$91,969	\$2,299	\$27,591	\$690	3,848,280	38%	\$24.19	\$1,258	1.0
Combined Nonmetro Areas	\$17.67	\$919	\$36,753	2.4	\$73,867	\$1,847	\$22,160	\$554	304,675	28%	\$16.75	\$871	1.1
<u>Metropolitan Areas</u>													
Abilene MSA	\$19.35	\$1,006	\$40,240	2.7	\$71,000	\$1,775	\$21,300	\$533	23,739	37%	\$17.45	\$907	1.1
Amarillo HMFA	\$18.69	\$972	\$38,880	2.6	\$87,300	\$2,183	\$26,190	\$655	36,611	36%	\$20.76	\$1,079	0.9
Atascosa County HMFA	\$19.48	\$1,013	\$40,520	2.7	\$81,900	\$2,048	\$24,570	\$614	3,534	22%	\$24.17	\$1,257	0.8
Austin County HMFA	\$18.37	\$955	\$38,200	2.5	\$92,600	\$2,315	\$27,780	\$695	2,394	20%	\$20.09	\$1,045	0.9
Austin-Round Rock MSA	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	353,313	41%	\$29.53	\$1,535	1.1
Beaumont-Port Arthur MSA	\$19.75	\$1,027	\$41,080	2.7	\$87,800	\$2,195	\$26,340	\$659	46,378	32%	\$20.85	\$1,084	0.9
Brazoria County HMFA	\$24.06	\$1,251	\$50,040	3.3	\$111,400	\$2,785	\$33,420	\$836	32,843	26%	\$21.36	\$1,111	1.1
Brownsville-Harlingen MSA	\$17.17	\$893	\$35,720	2.4	\$62,000	\$1,550	\$18,600	\$465	45,248	35%	\$12.53	\$652	1.4
College Station-Bryan MSA	\$19.69	\$1,024	\$40,960	2.7	\$80,400	\$2,010	\$24,120	\$603	46,371	48%	\$16.01	\$833	1.2
Corpus Christi MSA	\$24.27	\$1,262	\$50,480	3.3	\$77,400	\$1,935	\$23,220	\$581	61,274	40%	\$19.79	\$1,029	1.2
Dallas HMFA	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	754,184	41%	\$30.00	\$1,560	1.0
El Paso HMFA	\$18.79	\$977	\$39,080	2.6	\$63,000	\$1,575	\$18,900	\$473	106,423	37%	\$14.70	\$765	1.3
Falls County HMFA	\$15.88	\$826	\$33,040	2.2	\$65,200	\$1,630	\$19,560	\$489	1,406	26%	\$9.10	\$473	1.7
Fort Worth-Arlington HMFA	\$28.00	\$1,456	\$58,240	3.9	\$97,700	\$2,443	\$29,310	\$733	322,282	38%	\$22.15	\$1,152	1.3
Harrison County HMFA	\$19.23	\$1,000	\$40,000	2.7	\$78,800	\$1,970	\$23,640	\$591	6,214	26%	\$15.19	\$790	1.3
Houston-The Woodlands-Sugar Land HMFA	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	919,048	40%	\$26.74	\$1,391	0.9
Hudspeth County HMFA †	\$17.65	\$918	\$36,720	2.4	\$44,500	\$1,113	\$13,350	\$334	207	24%			
Kendall County HMFA	\$28.88	\$1,502	\$60,080	4.0	\$135,400	\$3,385	\$40,620	\$1,016	3,769	23%	\$16.78	\$872	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom  
 2: FMR = Fiscal Year 2023 Fair Market Rent.  
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.  
 4: AMI = Fiscal Year 2023 Area Median Income  
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Killeen-Temple HMFA	\$18.40	\$957	\$38,280	2.5	\$76,000	\$1,900	\$22,800	\$570	69,356	45%	\$19.90	\$1,035	0.9
Lampasas County HMFA	\$17.35	\$902	\$36,080	2.4	\$86,900	\$2,173	\$26,070	\$652	1,574	20%	\$11.29	\$587	1.5
Laredo MSA	\$19.13	\$995	\$39,800	2.6	\$62,200	\$1,555	\$18,660	\$467	28,436	37%	\$12.32	\$640	1.6
Longview HMFA	\$19.40	\$1,009	\$40,360	2.7	\$76,800	\$1,920	\$23,040	\$576	21,976	36%	\$18.80	\$978	1.0
Lubbock HMFA	\$19.56	\$1,017	\$40,680	2.7	\$84,600	\$2,115	\$25,380	\$635	53,311	44%	\$15.42	\$802	1.3
Lynn County HMFA	\$15.88	\$826	\$33,040	2.2	\$72,200	\$1,805	\$21,660	\$542	590	28%	\$32.94	\$1,713	0.5
Martin County HMFA	\$15.88	\$826	\$33,040	2.2	\$94,400	\$2,360	\$28,320	\$708	550	29%	\$23.33	\$1,213	0.7
McAllen-Edinburg-Mission MSA	\$16.87	\$877	\$35,080	2.3	\$56,300	\$1,408	\$16,890	\$422	81,769	32%	\$12.31	\$640	1.4
Medina County HMFA	\$19.33	\$1,005	\$40,200	2.7	\$92,500	\$2,313	\$27,750	\$694	3,221	19%	\$11.98	\$623	1.6
Midland HMFA	\$25.58	\$1,330	\$53,200	3.5	\$106,400	\$2,660	\$31,920	\$798	20,915	33%	\$29.67	\$1,543	0.9
Odessa MSA	\$23.17	\$1,205	\$48,200	3.2	\$70,000	\$1,750	\$21,000	\$525	20,372	35%	\$24.86	\$1,293	0.9
Oldham County HMFA	\$18.92	\$984	\$39,360	2.6	\$83,900	\$2,098	\$25,170	\$629	151	23%	\$19.80	\$1,029	1.0
Rusk County HMFA	\$17.63	\$917	\$36,680	2.4	\$78,300	\$1,958	\$23,490	\$587	3,492	20%	\$17.23	\$896	1.0
San Angelo HMFA	\$20.50	\$1,066	\$42,640	2.8	\$80,200	\$2,005	\$24,060	\$602	15,246	34%	\$17.15	\$892	1.2
San Antonio-New Braunfels HMFA	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	326,894	38%	\$20.28	\$1,054	1.2
Sherman-Denison MSA	\$20.19	\$1,050	\$42,000	2.8	\$82,400	\$2,060	\$24,720	\$618	16,688	33%	\$18.10	\$941	1.1
Sterling County HMFA	\$20.54	\$1,068	\$42,720	2.8	\$72,800	\$1,820	\$21,840	\$546	40	10%	\$19.31	\$1,004	1.1
Texarkana HMFA	\$17.12	\$890	\$35,600	2.4	\$68,600	\$1,715	\$20,580	\$515	12,532	37%	\$15.50	\$806	1.1
Tyler MSA	\$21.79	\$1,133	\$45,320	3.0	\$85,600	\$2,140	\$25,680	\$642	26,408	32%	\$19.76	\$1,028	1.1
Victoria MSA	\$22.69	\$1,180	\$47,200	3.1	\$69,700	\$1,743	\$20,910	\$523	11,944	32%	\$17.47	\$908	1.3
Waco HMFA	\$19.15	\$996	\$39,840	2.6	\$84,200	\$2,105	\$25,260	\$632	38,423	41%	\$17.24	\$896	1.1
Wichita Falls MSA	\$18.13	\$943	\$37,720	2.5	\$83,800	\$2,095	\$25,140	\$629	19,982	36%	\$16.33	\$849	1.1

† Wage data not available (See Appendix B).

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wise County HMFA	\$20.54	\$1,068	\$42,720	2.8	\$95,300	\$2,383	\$28,590	\$715	4,497	19%	\$17.88	\$930	1.1
<u>Counties</u>													
Anderson County	\$17.44	\$907	\$36,280	2.4	\$66,500	\$1,663	\$19,950	\$499	5,121	31%	\$20.20	\$1,051	0.9
Andrews County	\$22.29	\$1,159	\$46,360	3.1	\$101,500	\$2,538	\$30,450	\$761	1,693	27%	\$29.21	\$1,519	0.8
Angelina County	\$17.92	\$932	\$37,280	2.5	\$72,400	\$1,810	\$21,720	\$543	10,499	34%	\$15.76	\$820	1.1
Aransas County	\$20.37	\$1,059	\$42,360	2.8	\$76,400	\$1,910	\$22,920	\$573	2,184	21%	\$18.07	\$940	1.1
Archer County	\$18.13	\$943	\$37,720	2.5	\$83,800	\$2,095	\$25,140	\$629	530	16%	\$12.44	\$647	1.5
Armstrong County	\$18.69	\$972	\$38,880	2.6	\$87,300	\$2,183	\$26,190	\$655	105	15%	\$20.87	\$1,085	0.9
Atascosa County	\$19.48	\$1,013	\$40,520	2.7	\$81,900	\$2,048	\$24,570	\$614	3,534	22%	\$24.17	\$1,257	0.8
Austin County	\$18.37	\$955	\$38,200	2.5	\$92,600	\$2,315	\$27,780	\$695	2,394	20%	\$20.09	\$1,045	0.9
Bailey County	\$15.88	\$826	\$33,040	2.2	\$79,600	\$1,990	\$23,880	\$597	507	26%	\$12.88	\$670	1.2
Bandera County	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	980	12%	\$13.45	\$699	1.8
Bastrop County	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	6,685	21%	\$16.82	\$875	1.9
Baylor County	\$15.88	\$826	\$33,040	2.2	\$69,400	\$1,735	\$20,820	\$521	478	32%	\$13.19	\$686	1.2
Bee County	\$20.25	\$1,053	\$42,120	2.8	\$69,700	\$1,743	\$20,910	\$523	2,776	33%	\$12.94	\$673	1.6
Bell County	\$18.40	\$957	\$38,280	2.5	\$76,000	\$1,900	\$22,800	\$570	59,887	46%	\$20.02	\$1,041	0.9
Bexar County	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	296,239	41%	\$20.82	\$1,083	1.2
Blanco County	\$20.83	\$1,083	\$43,320	2.9	\$88,700	\$2,218	\$26,610	\$665	1,118	24%	\$18.03	\$938	1.2
Borden County †	\$17.02	\$885	\$35,400	2.3	\$108,000	\$2,700	\$32,400	\$810	66	34%			
Bosque County	\$15.88	\$826	\$33,040	2.2	\$75,000	\$1,875	\$22,500	\$563	1,687	24%	\$17.03	\$885	0.9
Bowie County	\$17.12	\$890	\$35,600	2.4	\$68,600	\$1,715	\$20,580	\$515	12,532	37%	\$15.50	\$806	1.1
Brazoria County	\$24.06	\$1,251	\$50,040	3.3	\$111,400	\$2,785	\$33,420	\$836	32,843	26%	\$21.36	\$1,111	1.1
Brazos County	\$19.69	\$1,024	\$40,960	2.7	\$80,400	\$2,010	\$24,120	\$603	43,186	52%	\$15.84	\$824	1.2
Brewster County	\$18.52	\$963	\$38,520	2.6	\$77,900	\$1,948	\$23,370	\$584	1,887	40%	\$18.21	\$947	1.0
Briscoe County	\$15.88	\$826	\$33,040	2.2	\$58,900	\$1,473	\$17,670	\$442	180	32%	\$19.68	\$1,024	0.8

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Brooks County	\$15.88	\$826	\$33,040	2.2	\$37,900	\$948	\$11,370	\$284	896	37%	\$7.91	\$411	2.0
Brown County	\$17.52	\$911	\$36,440	2.4	\$71,100	\$1,778	\$21,330	\$533	4,300	29%	\$14.01	\$729	1.3
Burleson County	\$19.69	\$1,024	\$40,960	2.7	\$80,400	\$2,010	\$24,120	\$603	1,628	23%	\$20.21	\$1,051	1.0
Burnet County	\$18.90	\$983	\$39,320	2.6	\$87,100	\$2,178	\$26,130	\$653	3,549	20%	\$18.09	\$941	1.0
Caldwell County	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	4,174	29%	\$13.96	\$726	2.2
Calhoun County	\$15.88	\$826	\$33,040	2.2	\$84,000	\$2,100	\$25,200	\$630	1,935	25%	\$32.27	\$1,678	0.5
Callahan County	\$19.35	\$1,006	\$40,240	2.7	\$71,000	\$1,775	\$21,300	\$533	973	19%	\$17.62	\$916	1.1
Cameron County	\$17.17	\$893	\$35,720	2.4	\$62,000	\$1,550	\$18,600	\$465	45,248	35%	\$12.53	\$652	1.4
Camp County	\$15.88	\$826	\$33,040	2.2	\$69,500	\$1,738	\$20,850	\$521	1,079	25%	\$10.37	\$539	1.5
Carson County	\$18.69	\$972	\$38,880	2.6	\$87,300	\$2,183	\$26,190	\$655	364	16%	\$39.64	\$2,061	0.5
Cass County	\$15.88	\$826	\$33,040	2.2	\$65,900	\$1,648	\$19,770	\$494	2,588	23%	\$12.28	\$639	1.3
Castro County	\$15.88	\$826	\$33,040	2.2	\$66,400	\$1,660	\$19,920	\$498	961	40%	\$17.26	\$898	0.9
Chambers County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	2,297	15%	\$22.90	\$1,191	1.1
Cherokee County	\$16.38	\$852	\$34,080	2.3	\$66,900	\$1,673	\$20,070	\$502	4,944	27%	\$12.01	\$624	1.4
Childress County	\$18.15	\$944	\$37,760	2.5	\$67,500	\$1,688	\$20,250	\$506	811	39%	\$15.31	\$796	1.2
Clay County	\$18.13	\$943	\$37,720	2.5	\$83,800	\$2,095	\$25,140	\$629	790	19%	\$19.76	\$1,028	0.9
Cochran County	\$15.88	\$826	\$33,040	2.2	\$53,900	\$1,348	\$16,170	\$404	326	34%	\$24.40	\$1,269	0.7
Coke County	\$15.88	\$826	\$33,040	2.2	\$79,500	\$1,988	\$23,850	\$596	398	29%	\$23.14	\$1,204	0.7
Coleman County	\$17.35	\$902	\$36,080	2.4	\$64,000	\$1,600	\$19,200	\$480	855	27%	\$16.23	\$844	1.1
Collin County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	130,862	35%	\$27.78	\$1,444	1.1
Collingsworth County	\$15.88	\$826	\$33,040	2.2	\$61,600	\$1,540	\$18,480	\$462	241	23%	\$7.09	\$369	2.2
Colorado County	\$17.13	\$891	\$35,640	2.4	\$74,200	\$1,855	\$22,260	\$557	1,176	17%	\$22.63	\$1,177	0.8
Comal County	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	14,650	24%	\$16.29	\$847	1.5
Comanche County	\$15.88	\$826	\$33,040	2.2	\$78,400	\$1,960	\$23,520	\$588	854	17%	\$13.62	\$708	1.2
Concho County	\$19.83	\$1,031	\$41,240	2.7	\$67,100	\$1,678	\$20,130	\$503	134	17%	\$19.23	\$1,000	1.0
Cooke County	\$19.48	\$1,013	\$40,520	2.7	\$91,200	\$2,280	\$27,360	\$684	4,937	31%	\$17.15	\$892	1.1

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Coryell County	\$18.40	\$957	\$38,280	2.5	\$76,000	\$1,900	\$22,800	\$570	9,469	40%	\$18.70	\$972	1.0
Cottle County	\$15.88	\$826	\$33,040	2.2	\$52,900	\$1,323	\$15,870	\$397	242	37%	\$13.86	\$721	1.1
Crane County	\$17.65	\$918	\$36,720	2.4	\$86,700	\$2,168	\$26,010	\$650	229	14%	\$49.02	\$2,549	0.4
Crockett County	\$15.88	\$826	\$33,040	2.2	\$64,000	\$1,600	\$19,200	\$480	536	41%	\$18.95	\$985	0.8
Crosby County	\$19.56	\$1,017	\$40,680	2.7	\$84,600	\$2,115	\$25,380	\$635	499	26%	\$15.28	\$795	1.3
Culberson County †	\$17.02	\$885	\$35,400	2.3	\$47,300	\$1,183	\$14,190	\$355	162	26%			
Dallam County	\$15.88	\$826	\$33,040	2.2	\$80,100	\$2,003	\$24,030	\$601	641	27%	\$19.25	\$1,001	0.8
Dallas County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	468,512	49%	\$33.31	\$1,732	0.9
Dawson County	\$15.88	\$826	\$33,040	2.2	\$63,300	\$1,583	\$18,990	\$475	1,276	30%	\$11.68	\$607	1.4
Deaf Smith County	\$18.29	\$951	\$38,040	2.5	\$58,100	\$1,453	\$17,430	\$436	2,080	34%	\$25.22	\$1,312	0.7
Delta County	\$15.88	\$826	\$33,040	2.2	\$85,700	\$2,143	\$25,710	\$643	324	16%	\$10.94	\$569	1.5
Denton County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	112,214	35%	\$19.13	\$995	1.6
DeWitt County	\$18.63	\$969	\$38,760	2.6	\$76,800	\$1,920	\$23,040	\$576	1,932	29%	\$16.70	\$868	1.1
Dickens County	\$15.88	\$826	\$33,040	2.2	\$63,900	\$1,598	\$19,170	\$479	133	21%	\$12.59	\$654	1.3
Dimmit County	\$15.88	\$826	\$33,040	2.2	\$37,100	\$928	\$11,130	\$278	1,069	37%	\$27.56	\$1,433	0.6
Donley County	\$15.88	\$826	\$33,040	2.2	\$75,800	\$1,895	\$22,740	\$569	326	27%	\$11.76	\$611	1.4
Duval County	\$15.88	\$826	\$33,040	2.2	\$68,400	\$1,710	\$20,520	\$513	791	28%	\$31.27	\$1,626	0.5
Eastland County	\$15.88	\$826	\$33,040	2.2	\$68,400	\$1,710	\$20,520	\$513	1,800	27%	\$17.81	\$926	0.9
Ector County	\$23.17	\$1,205	\$48,200	3.2	\$70,000	\$1,750	\$21,000	\$525	20,372	35%	\$24.86	\$1,293	0.9
Edwards County	\$17.02	\$885	\$35,400	2.3	\$54,400	\$1,360	\$16,320	\$408	106	19%	\$24.24	\$1,260	0.7
Ellis County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	15,608	25%	\$16.54	\$860	1.8
El Paso County	\$18.79	\$977	\$39,080	2.6	\$63,000	\$1,575	\$18,900	\$473	106,423	37%	\$14.70	\$765	1.3
Erath County	\$18.25	\$949	\$37,960	2.5	\$85,200	\$2,130	\$25,560	\$639	5,522	37%	\$14.39	\$748	1.3
Falls County	\$15.88	\$826	\$33,040	2.2	\$65,200	\$1,630	\$19,560	\$489	1,406	26%	\$9.10	\$473	1.7
Fannin County	\$16.87	\$877	\$35,080	2.3	\$84,500	\$2,113	\$25,350	\$634	3,266	26%	\$15.45	\$803	1.1
Fayette County	\$17.54	\$912	\$36,480	2.4	\$91,700	\$2,293	\$27,510	\$688	1,493	17%	\$12.24	\$636	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom  
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 4: AMI = Fiscal Year 2023 Area Median Income  
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fisher County	\$15.88	\$826	\$33,040	2.2	\$79,000	\$1,975	\$23,700	\$593	384	25%	\$14.83	\$771	1.1
Floyd County	\$17.60	\$915	\$36,600	2.4	\$65,400	\$1,635	\$19,620	\$491	487	26%	\$14.30	\$744	1.2
Foard County	\$17.02	\$885	\$35,400	2.3	\$56,900	\$1,423	\$17,070	\$427	114	24%	\$13.66	\$710	1.2
Fort Bend County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	57,928	22%	\$16.90	\$879	1.5
Franklin County	\$18.71	\$973	\$38,920	2.6	\$77,100	\$1,928	\$23,130	\$578	660	19%	\$16.93	\$880	1.1
Freestone County	\$15.88	\$826	\$33,040	2.2	\$83,400	\$2,085	\$25,020	\$626	1,489	23%	\$15.76	\$819	1.0
Frio County	\$18.13	\$943	\$37,720	2.5	\$69,200	\$1,730	\$20,760	\$519	1,624	34%	\$21.52	\$1,119	0.8
Gaines County	\$15.92	\$828	\$33,120	2.2	\$90,100	\$2,253	\$27,030	\$676	1,691	25%	\$12.12	\$630	1.3
Galveston County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	42,349	32%	\$16.41	\$853	1.5
Garza County	\$15.96	\$830	\$33,200	2.2	\$85,400	\$2,135	\$25,620	\$641	481	28%	\$16.41	\$853	1.0
Gillespie County	\$21.29	\$1,107	\$44,280	2.9	\$94,400	\$2,360	\$28,320	\$708	3,299	29%	\$14.71	\$765	1.4
Glasscock County †	\$17.02	\$885	\$35,400	2.3	\$92,100	\$2,303	\$27,630	\$691	195	43%			
Goliad County	\$22.69	\$1,180	\$47,200	3.1	\$69,700	\$1,743	\$20,910	\$523	519	19%	\$7.38	\$384	3.1
Gonzales County	\$16.13	\$839	\$33,560	2.2	\$71,200	\$1,780	\$21,360	\$534	2,368	32%	\$19.03	\$990	0.8
Gray County	\$17.54	\$912	\$36,480	2.4	\$72,100	\$1,803	\$21,630	\$541	2,138	27%	\$19.64	\$1,021	0.9
Grayson County	\$20.19	\$1,050	\$42,000	2.8	\$82,400	\$2,060	\$24,720	\$618	16,688	33%	\$18.10	\$941	1.1
Gregg County	\$19.40	\$1,009	\$40,360	2.7	\$76,800	\$1,920	\$23,040	\$576	18,689	40%	\$19.24	\$1,001	1.0
Grimes County	\$16.96	\$882	\$35,280	2.3	\$83,900	\$2,098	\$25,170	\$629	2,267	24%	\$15.02	\$781	1.1
Guadalupe County	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	12,743	22%	\$17.88	\$930	1.4
Hale County	\$15.88	\$826	\$33,040	2.2	\$64,100	\$1,603	\$19,230	\$481	4,167	38%	\$15.99	\$831	1.0
Hall County	\$15.88	\$826	\$33,040	2.2	\$54,000	\$1,350	\$16,200	\$405	330	29%	\$11.93	\$620	1.3
Hamilton County	\$16.92	\$880	\$35,200	2.3	\$69,900	\$1,748	\$20,970	\$524	533	18%	\$15.45	\$803	1.1
Hansford County	\$18.46	\$960	\$38,400	2.5	\$71,500	\$1,788	\$21,450	\$536	414	23%	\$16.96	\$882	1.1
Hardeman County	\$15.88	\$826	\$33,040	2.2	\$69,500	\$1,738	\$20,850	\$521	421	34%	\$16.28	\$847	1.0
Hardin County	\$19.75	\$1,027	\$41,080	2.7	\$87,800	\$2,195	\$26,340	\$659	3,617	18%	\$15.38	\$800	1.3
Harris County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	747,782	45%	\$28.60	\$1,487	0.9

† Wage data not available (See Appendix B).

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Harrison County	\$19.23	\$1,000	\$40,000	2.7	\$78,800	\$1,970	\$23,640	\$591	6,214	26%	\$15.19	\$790	1.3
Hartley County	\$21.06	\$1,095	\$43,800	2.9	\$86,200	\$2,155	\$25,860	\$647	577	34%	\$18.84	\$980	1.1
Haskell County	\$15.88	\$826	\$33,040	2.2	\$69,200	\$1,730	\$20,760	\$519	579	29%	\$19.36	\$1,007	0.8
Hays County	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	32,191	38%	\$14.03	\$730	2.2
Hemphill County	\$20.48	\$1,065	\$42,600	2.8	\$108,000	\$2,700	\$32,400	\$810	362	26%	\$17.03	\$886	1.2
Henderson County	\$17.42	\$906	\$36,240	2.4	\$72,000	\$1,800	\$21,600	\$540	7,581	24%	\$13.47	\$701	1.3
Hidalgo County	\$16.87	\$877	\$35,080	2.3	\$56,300	\$1,408	\$16,890	\$422	81,769	32%	\$12.31	\$640	1.4
Hill County	\$16.96	\$882	\$35,280	2.3	\$77,300	\$1,933	\$23,190	\$580	3,360	26%	\$16.59	\$863	1.0
Hockley County	\$15.88	\$826	\$33,040	2.2	\$64,400	\$1,610	\$19,320	\$483	2,241	28%	\$25.18	\$1,309	0.6
Hood County	\$23.27	\$1,210	\$48,400	3.2	\$99,800	\$2,495	\$29,940	\$749	4,793	20%	\$12.35	\$642	1.9
Hopkins County	\$17.62	\$916	\$36,640	2.4	\$79,900	\$1,998	\$23,970	\$599	4,283	31%	\$18.13	\$943	1.0
Houston County	\$15.88	\$826	\$33,040	2.2	\$61,000	\$1,525	\$18,300	\$458	2,284	31%	\$18.01	\$937	0.9
Howard County	\$20.65	\$1,074	\$42,960	2.8	\$78,700	\$1,968	\$23,610	\$590	3,916	32%	\$19.34	\$1,005	1.1
Hudspeth County †	\$17.65	\$918	\$36,720	2.4	\$44,500	\$1,113	\$13,350	\$334	207	24%			
Hunt County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	11,110	31%	\$17.86	\$929	1.7
Hutchinson County	\$18.08	\$940	\$37,600	2.5	\$77,500	\$1,938	\$23,250	\$581	1,248	18%	\$21.79	\$1,133	0.8
Irion County	\$20.50	\$1,066	\$42,640	2.8	\$80,200	\$2,005	\$24,060	\$602	111	16%	\$34.00	\$1,768	0.6
Jack County	\$15.88	\$826	\$33,040	2.2	\$76,300	\$1,908	\$22,890	\$572	843	29%	\$11.81	\$614	1.3
Jackson County	\$17.92	\$932	\$37,280	2.5	\$81,100	\$2,028	\$24,330	\$608	1,436	28%	\$20.94	\$1,089	0.9
Jasper County	\$17.56	\$913	\$36,520	2.4	\$63,600	\$1,590	\$19,080	\$477	2,585	20%	\$11.67	\$607	1.5
Jeff Davis County	\$17.02	\$885	\$35,400	2.3	\$73,200	\$1,830	\$21,960	\$549	101	10%	\$10.68	\$555	1.6
Jefferson County	\$19.75	\$1,027	\$41,080	2.7	\$87,800	\$2,195	\$26,340	\$659	35,568	38%	\$21.96	\$1,142	0.9
Jim Hogg County	\$15.88	\$826	\$33,040	2.2	\$49,500	\$1,238	\$14,850	\$371	465	33%	\$14.20	\$738	1.1
Jim Wells County	\$17.35	\$902	\$36,080	2.4	\$63,800	\$1,595	\$19,140	\$479	3,804	30%	\$15.26	\$794	1.1
Johnson County	\$28.00	\$1,456	\$58,240	3.9	\$97,700	\$2,443	\$29,310	\$733	15,519	25%	\$19.42	\$1,010	1.4
Jones County	\$19.35	\$1,006	\$40,240	2.7	\$71,000	\$1,775	\$21,300	\$533	1,053	18%	\$19.56	\$1,017	1.0

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Karnes County	\$16.90	\$879	\$35,160	2.3	\$70,700	\$1,768	\$21,210	\$530	1,393	31%	\$23.16	\$1,204	0.7
Kaufman County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	10,058	22%	\$15.80	\$822	1.9
Kendall County	\$28.88	\$1,502	\$60,080	4.0	\$135,400	\$3,385	\$40,620	\$1,016	3,769	23%	\$16.78	\$872	1.7
Kenedy County	\$17.02	\$885	\$35,400	2.3	\$48,300	\$1,208	\$14,490	\$362	43	90%	\$41.77	\$2,172	0.4
Kent County †	\$17.02	\$885	\$35,400	2.3	\$95,500	\$2,388	\$28,650	\$716	34	14%			
Kerr County	\$19.83	\$1,031	\$41,240	2.7	\$84,600	\$2,115	\$25,380	\$635	6,895	32%	\$17.77	\$924	1.1
Kimble County	\$16.58	\$862	\$34,480	2.3	\$87,700	\$2,193	\$26,310	\$658	412	23%	\$10.24	\$532	1.6
King County	\$17.02	\$885	\$35,400	2.3	\$52,900	\$1,323	\$15,870	\$397	55	66%	\$62.35	\$3,242	0.3
Kinney County	\$17.02	\$885	\$35,400	2.3	\$68,900	\$1,723	\$20,670	\$517	265	26%	\$22.34	\$1,162	0.8
Kleberg County	\$20.81	\$1,082	\$43,280	2.9	\$64,800	\$1,620	\$19,440	\$486	5,193	45%	\$12.69	\$660	1.6
Knox County	\$15.88	\$826	\$33,040	2.2	\$67,300	\$1,683	\$20,190	\$505	221	18%	\$18.10	\$941	0.9
Lamar County	\$16.17	\$841	\$33,640	2.2	\$71,700	\$1,793	\$21,510	\$538	6,971	35%	\$14.37	\$747	1.1
Lamb County	\$15.88	\$826	\$33,040	2.2	\$70,800	\$1,770	\$21,240	\$531	1,146	25%	\$15.41	\$801	1.0
Lampasas County	\$17.35	\$902	\$36,080	2.4	\$86,900	\$2,173	\$26,070	\$652	1,574	20%	\$11.29	\$587	1.5
La Salle County	\$15.88	\$826	\$33,040	2.2	\$65,000	\$1,625	\$19,500	\$488	408	22%	\$25.48	\$1,325	0.6
Lavaca County	\$17.87	\$929	\$37,160	2.5	\$84,900	\$2,123	\$25,470	\$637	2,003	25%	\$15.76	\$819	1.1
Lee County	\$20.75	\$1,079	\$43,160	2.9	\$73,200	\$1,830	\$21,960	\$549	1,280	21%	\$16.67	\$867	1.2
Leon County	\$16.88	\$878	\$35,120	2.3	\$74,000	\$1,850	\$22,200	\$555	1,445	24%	\$25.92	\$1,348	0.7
Liberty County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	5,387	19%	\$16.14	\$839	1.6
Limestone County	\$16.96	\$882	\$35,280	2.3	\$68,800	\$1,720	\$20,640	\$516	1,985	25%	\$16.77	\$872	1.0
Lipscomb County	\$16.58	\$862	\$34,480	2.3	\$79,900	\$1,998	\$23,970	\$599	274	24%	\$24.51	\$1,274	0.7
Live Oak County	\$16.00	\$832	\$33,280	2.2	\$72,400	\$1,810	\$21,720	\$543	795	21%	\$17.09	\$889	0.9
Llano County	\$20.50	\$1,066	\$42,640	2.8	\$88,800	\$2,220	\$26,640	\$666	1,907	21%	\$12.86	\$669	1.6
Loving County †	\$17.02	\$885	\$35,400	2.3	\$73,200	\$1,830	\$21,960	\$549	17	52%			
Lubbock County	\$19.56	\$1,017	\$40,680	2.7	\$84,600	\$2,115	\$25,380	\$635	52,812	44%	\$15.42	\$802	1.3
Lynn County	\$15.88	\$826	\$33,040	2.2	\$72,200	\$1,805	\$21,660	\$542	590	28%	\$32.94	\$1,713	0.5

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McCulloch County	\$18.04	\$938	\$37,520	2.5	\$61,100	\$1,528	\$18,330	\$458	943	30%	\$15.39	\$800	1.2
McLennan County	\$19.15	\$996	\$39,840	2.6	\$84,200	\$2,105	\$25,260	\$632	38,423	41%	\$17.24	\$896	1.1
McMullen County	\$17.02	\$885	\$35,400	2.3	\$80,300	\$2,008	\$24,090	\$602	31	17%	\$33.09	\$1,721	0.5
Madison County	\$17.00	\$884	\$35,360	2.3	\$73,100	\$1,828	\$21,930	\$548	937	24%	\$16.39	\$852	1.0
Marion County	\$15.88	\$826	\$33,040	2.2	\$61,100	\$1,528	\$18,330	\$458	955	24%	\$18.10	\$941	0.9
Martin County	\$15.88	\$826	\$33,040	2.2	\$94,400	\$2,360	\$28,320	\$708	550	29%	\$23.33	\$1,213	0.7
Mason County	\$16.23	\$844	\$33,760	2.2	\$92,300	\$2,308	\$27,690	\$692	307	21%	\$9.02	\$469	1.8
Matagorda County	\$19.37	\$1,007	\$40,280	2.7	\$66,800	\$1,670	\$20,040	\$501	4,273	31%	\$22.40	\$1,165	0.9
Maverick County	\$16.23	\$844	\$33,760	2.2	\$60,200	\$1,505	\$18,060	\$452	5,916	33%	\$9.78	\$509	1.7
Medina County	\$19.33	\$1,005	\$40,200	2.7	\$92,500	\$2,313	\$27,750	\$694	3,221	19%	\$11.98	\$623	1.6
Menard County †	\$15.88	\$826	\$33,040	2.2	\$72,600	\$1,815	\$21,780	\$545	279	31%			
Midland County	\$25.58	\$1,330	\$53,200	3.5	\$106,400	\$2,660	\$31,920	\$798	20,915	33%	\$29.67	\$1,543	0.9
Milam County	\$15.88	\$826	\$33,040	2.2	\$73,600	\$1,840	\$22,080	\$552	2,527	26%	\$15.57	\$810	1.0
Mills County	\$15.88	\$826	\$33,040	2.2	\$70,100	\$1,753	\$21,030	\$526	222	13%	\$16.78	\$873	0.9
Mitchell County	\$15.88	\$826	\$33,040	2.2	\$98,100	\$2,453	\$29,430	\$736	443	20%	\$14.29	\$743	1.1
Montague County	\$19.52	\$1,015	\$40,600	2.7	\$84,600	\$2,115	\$25,380	\$635	1,723	22%	\$14.72	\$765	1.3
Montgomery County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	58,414	27%	\$22.21	\$1,155	1.1
Moore County	\$18.67	\$971	\$38,840	2.6	\$71,900	\$1,798	\$21,570	\$539	2,429	35%	\$24.26	\$1,262	0.8
Morris County	\$15.88	\$826	\$33,040	2.2	\$66,500	\$1,663	\$19,950	\$499	1,265	26%	\$21.29	\$1,107	0.7
Motley County	\$15.88	\$826	\$33,040	2.2	\$72,900	\$1,823	\$21,870	\$547	135	29%	\$19.11	\$994	0.8
Nacogdoches County	\$17.40	\$905	\$36,200	2.4	\$71,100	\$1,778	\$21,330	\$533	10,205	42%	\$12.19	\$634	1.4
Navarro County	\$17.02	\$885	\$35,400	2.3	\$71,200	\$1,780	\$21,360	\$534	5,596	32%	\$14.95	\$777	1.1
Newton County	\$15.88	\$826	\$33,040	2.2	\$58,000	\$1,450	\$17,400	\$435	856	18%	\$7.96	\$414	2.0
Nolan County	\$16.25	\$845	\$33,800	2.2	\$60,600	\$1,515	\$18,180	\$455	1,950	35%	\$20.97	\$1,090	0.8
Nueces County	\$24.27	\$1,262	\$50,480	3.3	\$77,400	\$1,935	\$23,220	\$581	53,349	41%	\$19.59	\$1,019	1.2
Ochiltree County	\$17.85	\$928	\$37,120	2.5	\$79,600	\$1,990	\$23,880	\$597	958	27%	\$20.22	\$1,051	0.9

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2023 Area Median Income  
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oldham County	\$18.92	\$984	\$39,360	2.6	\$83,900	\$2,098	\$25,170	\$629	151	23%	\$19.80	\$1,029	1.0
Orange County	\$19.75	\$1,027	\$41,080	2.7	\$87,800	\$2,195	\$26,340	\$659	7,193	23%	\$18.02	\$937	1.1
Palo Pinto County	\$17.62	\$916	\$36,640	2.4	\$81,100	\$2,028	\$24,330	\$608	2,763	27%	\$15.23	\$792	1.2
Panola County	\$16.62	\$864	\$34,560	2.3	\$79,200	\$1,980	\$23,760	\$594	1,733	21%	\$13.61	\$708	1.2
Parker County	\$28.00	\$1,456	\$58,240	3.9	\$97,700	\$2,443	\$29,310	\$733	9,154	18%	\$14.03	\$730	2.0
Parmer County	\$16.12	\$838	\$33,520	2.2	\$83,200	\$2,080	\$24,960	\$624	1,016	32%	\$23.84	\$1,240	0.7
Pecos County	\$17.65	\$918	\$36,720	2.4	\$69,100	\$1,728	\$20,730	\$518	1,495	30%	\$17.13	\$891	1.0
Polk County	\$16.58	\$862	\$34,480	2.3	\$69,500	\$1,738	\$20,850	\$521	3,690	22%	\$17.39	\$904	1.0
Potter County	\$18.69	\$972	\$38,880	2.6	\$87,300	\$2,183	\$26,190	\$655	19,330	45%	\$20.92	\$1,088	0.9
Presidio County	\$15.88	\$826	\$33,040	2.2	\$39,200	\$980	\$11,760	\$294	841	38%	\$17.80	\$925	0.9
Rains County	\$15.88	\$826	\$33,040	2.2	\$77,600	\$1,940	\$23,280	\$582	1,004	22%	\$12.63	\$657	1.3
Randall County	\$18.69	\$972	\$38,880	2.6	\$87,300	\$2,183	\$26,190	\$655	16,812	31%	\$17.23	\$896	1.1
Reagan County	\$19.13	\$995	\$39,800	2.6	\$81,900	\$2,048	\$24,570	\$614	333	31%	\$29.25	\$1,521	0.7
Real County	\$17.81	\$926	\$37,040	2.5	\$65,700	\$1,643	\$19,710	\$493	213	24%	\$9.45	\$492	1.9
Red River County	\$15.88	\$826	\$33,040	2.2	\$61,900	\$1,548	\$18,570	\$464	1,083	24%	\$14.33	\$745	1.1
Reeves County	\$17.54	\$912	\$36,480	2.4	\$69,600	\$1,740	\$20,880	\$522	995	24%	\$25.61	\$1,331	0.7
Refugio County	\$16.17	\$841	\$33,640	2.2	\$64,200	\$1,605	\$19,260	\$482	535	24%	\$9.77	\$508	1.7
Roberts County	\$17.02	\$885	\$35,400	2.3	\$78,800	\$1,970	\$23,640	\$591	34	11%	\$24.54	\$1,276	0.7
Robertson County	\$19.69	\$1,024	\$40,960	2.7	\$80,400	\$2,010	\$24,120	\$603	1,557	25%	\$15.29	\$795	1.3
Rockwall County	\$30.10	\$1,565	\$62,600	4.2	\$105,600	\$2,640	\$31,680	\$792	5,820	16%	\$16.83	\$875	1.8
Runnels County	\$17.10	\$889	\$35,560	2.4	\$68,700	\$1,718	\$20,610	\$515	896	24%	\$17.60	\$915	1.0
Rusk County	\$17.63	\$917	\$36,680	2.4	\$78,300	\$1,958	\$23,490	\$587	3,492	20%	\$17.23	\$896	1.0
Sabine County	\$15.88	\$826	\$33,040	2.2	\$65,200	\$1,630	\$19,560	\$489	591	14%	\$13.80	\$718	1.2
San Augustine County	\$17.56	\$913	\$36,520	2.4	\$54,000	\$1,350	\$16,200	\$405	872	28%	\$14.75	\$767	1.2
San Jacinto County	\$15.88	\$826	\$33,040	2.2	\$73,800	\$1,845	\$22,140	\$554	1,809	19%	\$18.20	\$946	0.9
San Patricio County	\$24.27	\$1,262	\$50,480	3.3	\$77,400	\$1,935	\$23,220	\$581	7,925	33%	\$21.38	\$1,112	1.1

† Wage data not available (See Appendix B).

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Saba County	\$17.65	\$918	\$36,720	2.4	\$65,600	\$1,640	\$19,680	\$492	507	26%	\$16.38	\$852	1.1
Schleicher County	\$17.02	\$885	\$35,400	2.3	\$82,100	\$2,053	\$24,630	\$616	137	16%	\$22.54	\$1,172	0.8
Scurry County	\$17.31	\$900	\$36,000	2.4	\$78,100	\$1,953	\$23,430	\$586	1,234	21%	\$26.42	\$1,374	0.7
Shackelford County	\$17.02	\$885	\$35,400	2.3	\$70,700	\$1,768	\$21,210	\$530	197	16%	\$10.17	\$529	1.7
Shelby County	\$15.88	\$826	\$33,040	2.2	\$64,700	\$1,618	\$19,410	\$485	2,204	25%	\$17.77	\$924	0.9
Sherman County	\$15.88	\$826	\$33,040	2.2	\$72,800	\$1,820	\$21,840	\$546	218	27%	\$25.01	\$1,301	0.6
Smith County	\$21.79	\$1,133	\$45,320	3.0	\$85,600	\$2,140	\$25,680	\$642	26,408	32%	\$19.76	\$1,028	1.1
Somervell County †	\$18.40	\$957	\$38,280	2.5	\$107,400	\$2,685	\$32,220	\$806	596	18%			
Starr County	\$15.88	\$826	\$33,040	2.2	\$47,900	\$1,198	\$14,370	\$359	4,782	26%	\$6.81	\$354	2.3
Stephens County	\$15.88	\$826	\$33,040	2.2	\$70,000	\$1,750	\$21,000	\$525	771	23%	\$9.01	\$469	1.8
Sterling County	\$20.54	\$1,068	\$42,720	2.8	\$72,800	\$1,820	\$21,840	\$546	40	10%	\$19.31	\$1,004	1.1
Stonewall County	\$17.02	\$885	\$35,400	2.3	\$83,700	\$2,093	\$25,110	\$628	98	21%	\$22.58	\$1,174	0.8
Sutton County	\$15.88	\$826	\$33,040	2.2	\$74,400	\$1,860	\$22,320	\$558	359	32%	\$24.17	\$1,257	0.7
Swisher County	\$15.88	\$826	\$33,040	2.2	\$53,600	\$1,340	\$16,080	\$402	694	28%	\$15.03	\$781	1.1
Tarrant County	\$28.00	\$1,456	\$58,240	3.9	\$97,700	\$2,443	\$29,310	\$733	297,609	40%	\$22.60	\$1,175	1.2
Taylor County	\$19.35	\$1,006	\$40,240	2.7	\$71,000	\$1,775	\$21,300	\$533	21,713	41%	\$17.36	\$903	1.1
Terrell County †	\$17.02	\$885	\$35,400	2.3	\$71,800	\$1,795	\$21,540	\$539	21	5%			
Terry County	\$16.02	\$833	\$33,320	2.2	\$61,300	\$1,533	\$18,390	\$460	1,502	37%	\$15.44	\$803	1.0
Throckmorton County	\$15.88	\$826	\$33,040	2.2	\$70,200	\$1,755	\$21,060	\$527	165	27%	\$18.97	\$986	0.8
Titus County	\$15.96	\$830	\$33,200	2.2	\$71,300	\$1,783	\$21,390	\$535	3,401	32%	\$13.43	\$698	1.2
Tom Green County	\$20.50	\$1,066	\$42,640	2.8	\$80,200	\$2,005	\$24,060	\$602	15,135	34%	\$16.91	\$879	1.2
Travis County	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	240,107	47%	\$32.44	\$1,687	1.0
Trinity County	\$17.56	\$913	\$36,520	2.4	\$62,900	\$1,573	\$18,870	\$472	1,612	27%	\$12.09	\$629	1.5
Tyler County	\$15.88	\$826	\$33,040	2.2	\$64,200	\$1,605	\$19,260	\$482	1,268	19%	\$15.79	\$821	1.0
Upshur County	\$19.40	\$1,009	\$40,360	2.7	\$76,800	\$1,920	\$23,040	\$576	3,287	23%	\$13.68	\$711	1.4
Upton County	\$15.88	\$826	\$33,040	2.2	\$82,600	\$2,065	\$24,780	\$620	398	28%	\$31.90	\$1,659	0.5

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TEXAS

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Uvalde County	\$16.90	\$879	\$35,160	2.3	\$68,300	\$1,708	\$20,490	\$512	2,408	29%	\$14.44	\$751	1.2
Val Verde County	\$17.31	\$900	\$36,000	2.4	\$67,500	\$1,688	\$20,250	\$506	5,598	35%	\$13.32	\$692	1.3
Van Zandt County	\$17.63	\$917	\$36,680	2.4	\$79,700	\$1,993	\$23,910	\$598	4,535	21%	\$11.84	\$616	1.5
Victoria County	\$22.69	\$1,180	\$47,200	3.1	\$69,700	\$1,743	\$20,910	\$523	11,425	33%	\$17.77	\$924	1.3
Walker County	\$21.00	\$1,092	\$43,680	2.9	\$66,400	\$1,660	\$19,920	\$498	11,081	47%	\$12.98	\$675	1.6
Waller County	\$25.13	\$1,307	\$52,280	3.5	\$93,200	\$2,330	\$27,960	\$699	4,891	28%	\$15.84	\$823	1.6
Ward County	\$19.77	\$1,028	\$41,120	2.7	\$79,100	\$1,978	\$23,730	\$593	944	22%	\$26.15	\$1,360	0.8
Washington County	\$18.67	\$971	\$38,840	2.6	\$93,700	\$2,343	\$28,110	\$703	3,797	27%	\$14.91	\$775	1.3
Webb County	\$19.13	\$995	\$39,800	2.6	\$62,200	\$1,555	\$18,660	\$467	28,436	37%	\$12.32	\$640	1.6
Wharton County	\$16.79	\$873	\$34,920	2.3	\$77,300	\$1,933	\$23,190	\$580	5,074	34%	\$14.57	\$758	1.2
Wheeler County	\$15.88	\$826	\$33,040	2.2	\$68,700	\$1,718	\$20,610	\$515	552	29%	\$12.30	\$639	1.3
Wichita County	\$18.13	\$943	\$37,720	2.5	\$83,800	\$2,095	\$25,140	\$629	18,662	39%	\$16.37	\$851	1.1
Wilbarger County	\$16.12	\$838	\$33,520	2.2	\$68,000	\$1,700	\$20,400	\$510	1,714	37%	\$17.60	\$915	0.9
Willacy County	\$15.88	\$826	\$33,040	2.2	\$54,700	\$1,368	\$16,410	\$410	1,778	33%	\$14.14	\$735	1.1
Williamson County	\$31.27	\$1,626	\$65,040	4.3	\$122,300	\$3,058	\$36,690	\$917	70,156	32%	\$25.44	\$1,323	1.2
Wilson County	\$24.65	\$1,282	\$51,280	3.4	\$88,600	\$2,215	\$26,580	\$665	2,282	13%	\$11.60	\$603	2.1
Winkler County	\$17.54	\$912	\$36,480	2.4	\$85,100	\$2,128	\$25,530	\$638	584	21%	\$38.72	\$2,013	0.5
Wise County	\$20.54	\$1,068	\$42,720	2.8	\$95,300	\$2,383	\$28,590	\$715	4,497	19%	\$17.88	\$930	1.1
Wood County	\$18.21	\$947	\$37,880	2.5	\$80,400	\$2,010	\$24,120	\$603	3,232	18%	\$12.03	\$626	1.5
Yoakum County	\$19.40	\$1,009	\$40,360	2.7	\$91,600	\$2,290	\$27,480	\$687	800	30%	\$25.32	\$1,317	0.8
Young County	\$16.06	\$835	\$33,400	2.2	\$84,500	\$2,113	\$25,350	\$634	2,057	28%	\$16.66	\$866	1.0
Zapata County	\$15.88	\$826	\$33,040	2.2	\$42,500	\$1,063	\$12,750	\$319	1,144	26%	\$10.95	\$570	1.5
Zavala County	\$15.88	\$826	\$33,040	2.2	\$53,400	\$1,335	\$16,020	\$401	990	29%	\$15.00	\$780	1.1

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