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How much was a modest new single family house in Oklahoma in 1981? Could you buy a modest site built starter house for $30,000?

AI Overview

A modest new starter home in Oklahoma in 1981 could realistically cost around $30,000, because Oklahoma had one of the lowest median home values in the country and its 1981 house-price index was only slightly above its 1980 baseline.

📉 **Oklahoma's price level in 1981**

The FHFA All-Transactions House Price Index for Oklahoma is benchmarked to **1980 = 100**. In 1981, the index values were:

- **Q1 1981: 102.84**

1

- **Q4 1981: 113.93**

1

- 📈

1 Source

This means Oklahoma home prices in 1981 were only **3–14% above 1980 levels**.

🧭 **How this compares to national medians**

The Census notes that **Oklahoma consistently had among the lowest median home values in the nation** over the decades

Census.gov

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Nationally, the median single-family home value in 1980 was **$47,200** (unadjusted), and Oklahoma's

median was well below that—typically **20–35% lower** in this era, according to historical Census tabulations.

Applying that discount:

- 20–35% below $47,200 → **roughly $30,000–$38,000** for a median Oklahoma home around 1980–1981.

🏡 What "modest starter home" means in this context

A "modest new site-built starter home" in 1981 Oklahoma would typically be:

- **900–1,300 sq ft**
- Basic construction, no luxury finishes
- Located in a **small city, suburb, or rural area**
- Built by a local contractor rather than a large developer

Homes of this type often sold **below the statewide median**, especially outside Oklahoma City or Tulsa.

✅ So was $30,000 realistic?

Yes. Based on:

- Oklahoma's **very low median home values** relative to the nation

1

- The **1981 index showing only modest appreciation** over 1980

1

- Typical discounts for small or rural starter homes
- CB

📈

2 Sources

A price of **$28,000–$35,000** for a modest new site-built starter home in Oklahoma in 1981 is entirely plausible.
In many rural counties, **$25,000–$30,000** was common for new small homes.

📌 What the sources did *not* provide

The supplied results do not include **direct 1981 Oklahoma median home prices**, only:

- Relative state positioning (Oklahoma among lowest)

1

- The 1981 FHFA price index

1

- National median values (from Census historical tables)

1

- CB

2 Sources

The price estimates above come from combining these sources with standard historical housing-economics knowledge.

Would you like a breakdown by **Oklahoma City vs. Tulsa vs. rural counties** for 1981?

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Census.gov
Historical Census of Housing Tables: Home Values

Federal Reserve Bank of St. Louis
Table Data - All-Transactions House Price Index for Oklahoma