

Memphis, TN

The following chart compares the the communities of New Pathways and Germantown, TN. These two neighborhoods are less than 18 miles apart.

	Memphis (New Pathways) Zip Code 38126	Tyre Nichol's Killing Zip Code 38141	Memphis (Germantown) Zip Code 38139	U.S. Average
Average Credit Score	584	632	745	695
Median Household Income	\$13,998	\$45,212	\$183,383	67,521
Unemployment	10.1%	7.2%	2.3%	3.7%
Homeownership	13%	62%	95%	65.,8%
Median Home Value	\$50,900	\$97,200	\$589,169	\$428,700
Property Crime (per 1K residents)	76.7	43.3	5.3	31.2
Violent Crime (per 1K residents)	38.0	18.0	1.1	4.0
HS Graduation Rate	73%	80%	96.2%	85.3%
Life Expectancy	68.7	69.2	81.3	79.1



COMMUNITY CREDIT SCORE INDEX



These homes are from current real estate listings in the two neighborhoods of Memphis we are Comparing, representing the median home value for each zip code.

38126

New Pathways Listing (10/19/22)

\$50,000

4 bd | 1 ba | 1,100 sqft

38139

Germantown Listing (10/19/22)

\$589,900

4 bd | 4 ba | 3,100 sqft

HOPE Credit Score Communities Impacts



HOPE Inside | Memphis - By the Numbers (2022)

591	Average beginning credit score for clients
+ 39 pts	Average increase in credit score for clients
-\$1,655	Median reduction of client debt
+\$2,277	Median increase in client savings

