

Memphis, TN

The following chart compares the areas of New Pathways / Downtown Memphis and Germantown. These two neighborhoods are less than 18 miles apart.



	New Pathways 38126	Germantown 38139	U.S. Average
Average Credit Score	583	755	698
Median Household Income	\$19,844	\$174,396	\$74,755
Unemployment	10.9%	2.9%	4.3%
Homeownership	12.1%	97.1%	65.2%
Median Home Value	\$63,500	\$495,500	\$320,900
Property Crime (per 1K residents)	94.9	15.3	19.5
Violent Crime (per 1K residents)	37.6	1.7	3.7
HS Graduation Rate	83.2%	97.5%	89.5%
Life Expectancy	71.3	82.0	76.4

HOPE Credit Score Communities Impacts



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593	Average beginning credit score for clients
+38 pts	Average increase in credit score for clients
-\$1,775	Median reduction of client debt
+\$1,618	Median increase in client savings

