

Top ZIP by Income in Memphis — ALEX Intelligence 2026

ZIP 38139 Leads Memphis in Income

Top ZIP by Household Income — ALEX Intelligence, 2026

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THE DATA

\$178,661

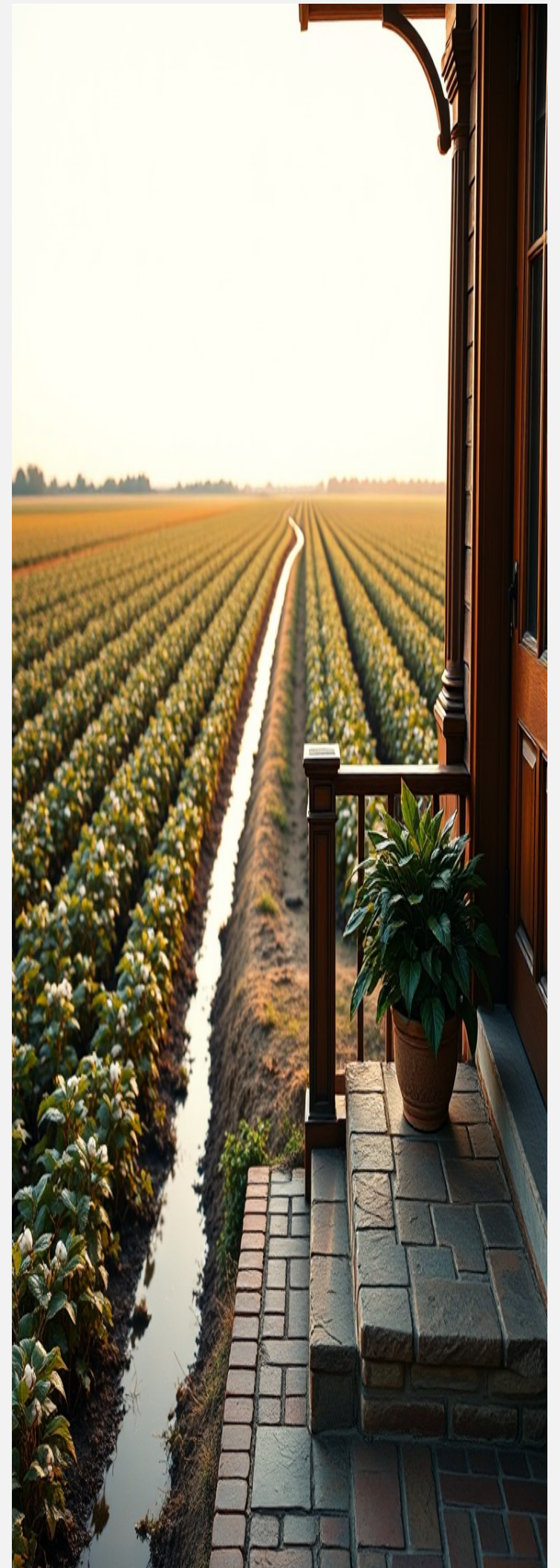
Median Household Income (2024)

ZIP 38139 has the highest median household income in the Memphis metro area.

This figure reflects a concentrated cluster of high-income households, likely drawn to the area's proximity to major employment centers, high-performing schools, and well-maintained infrastructure. The gap between ZIP 38139 and the next highest ZIP (38028 at \$151,389) suggests a non-linear distribution of wealth, with a sharp threshold at the top tier.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-04-memphis-median-income-zcta-mkt>





01

Wealth Concentration Drives Market Segmentation

The dominance of ZIP 38139 in income metrics reveals a market where economic opportunity is highly localized. This concentration creates a feedback loop: higher income attracts better schools, improved public services, and increased property values, reinforcing the ZIP's status as a premium residential zone. Meanwhile, adjacent ZIPs with lower income levels face structural disadvantages in access to capital, services, and investment.



02

The 57% Income Gap Is a Market Signal

This gap is not merely statistical; it translates into divergent housing markets, school funding disparities, and access to healthcare. For real estate strategy, this means that 'Memphis' as a single market is a misnomer—investors must treat ZIP 38139 as a distinct economic ecosystem.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902

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