

The State of Financial Stability in the Southeast

presented by VyStar Credit Union and TransUnion

40% reported 'Finances' as the top stressor.



of nonprofit respondents reported that residents have "more debt than is manageable".



are spending as much or more than their income.

42%

are more concerned about their current level of debt now than a year ago.

Survey among residents of metro Atlanta, Jacksonville and Orlando.

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The State of Financial Stability in the Southeast – metro Atlanta Deep Dive

Presented by VyStar Credit Union and TransUnion

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Do Good. Bank Better.™

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Executive Summary

- This report supplements a full report which outlines the needs of the Southeast region, focusing on some key differences in metro Atlanta, GA and how these residents differ from residents in other southeast metro areas, such as:
 - Experiencing the highest levels of concern about their current level of spending among the three cities.
 - Boasting the highest percentage of retirement account ownership.
 - Carrying the highest percentage of rainy-day fund ownership.

Introduction

Metro Atlanta: The Debt Gap

Metro Atlanta consistently shows higher debt-to-income ratios compared to its Florida counterparts. While the city has the highest median income of the three, it also carries the highest average personal loan and student loan balances. As the "New York of the South," it carries a higher burden of **student loan debt** and "lifestyle debt." The median credit score in metro Atlanta (720) is the lowest of the southeast markets, indicating a high volume of "subprime" borrowing despite the city's status as a professional hub. Housing now accounts for over **33% of the average household budget**, exceeding the national average. High transportation costs add financial strain.

Background & Objectives

While we outline the ultimate goal of providing stakeholders input for supporting residents of Southeastern markets in the main report, this study explores the differences in financial health of people in the Jacksonville, FL area compared to metro Atlanta, GA and Orlando, FL. This sub-report includes additional details beyond the full report, using empirical data from TransUnion and data from a survey to explore the perspective of residents in these markets on the contours of financial health through the lens of the Financial Health Framework.

Our research helps to bring into focus underlying challenges residents of these markets have with their debt and overall financial situation. We hope that our research can offer insight into the realities faced by residents of these markets and spur community, business, city and county leaders to act.

Methodology

Financial Health Framework

Financial Health Measurement

Financial health is a composite framework that considers the totality of people's financial lives: whether they are spending, saving, borrowing and planning in ways that will enable them to be resilient and pursue opportunities. Financial health provides researchers with a useful metric for exploring the financial circumstances of people in America.

Calculating FinHealth Scores®

The FinHealth Score is a metric based on survey questions that aligns with the eight indicators of financial health (see Figure 1). Each respondent has an overall FinHealth Score and four sub scores (Spend, Save, Borrow and Plan) can be calculated. FinHealth Scores range from 0-100 and can be used to categorize respondents into three financial health tiers: Financially Vulnerable, Financially Coping or Financially Healthy (see Figure 2).

Figure 1. Indicators of Financial Health.

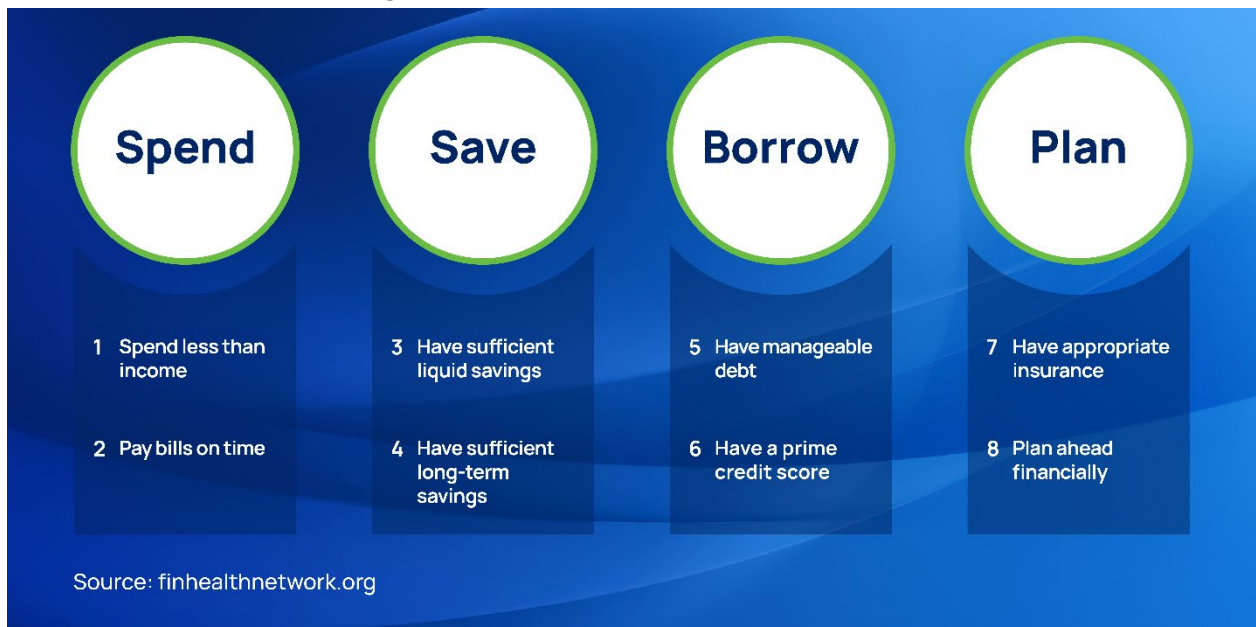


Figure 2. Interpreting FinHealth Scores.



Debt And Financial Profile

TransUnion data and insights from the TransUnion U.S. Consumer Credit Database were used to benchmark these markets to national statistics on key performance indicators of financial health and debt profile relative to national dynamics.

Statistical Significance and Figures

All results discussed in this report are statistically significant within a 95% confidence interval, unless otherwise noted. Figures are rounded to the nearest integer; as a result, figures may not sum to 100%.

Key Metrics From TransUnion

Through data provided from TransUnion U.S. Consumer Credit Database, we see that residents in metro Atlanta have the highest rates of 'good or better' credit scores of these markets, but still well below the total U.S. (see Figure 3). They also have the highest rates of 90-day delinquent payments in the past year (see Table 1).

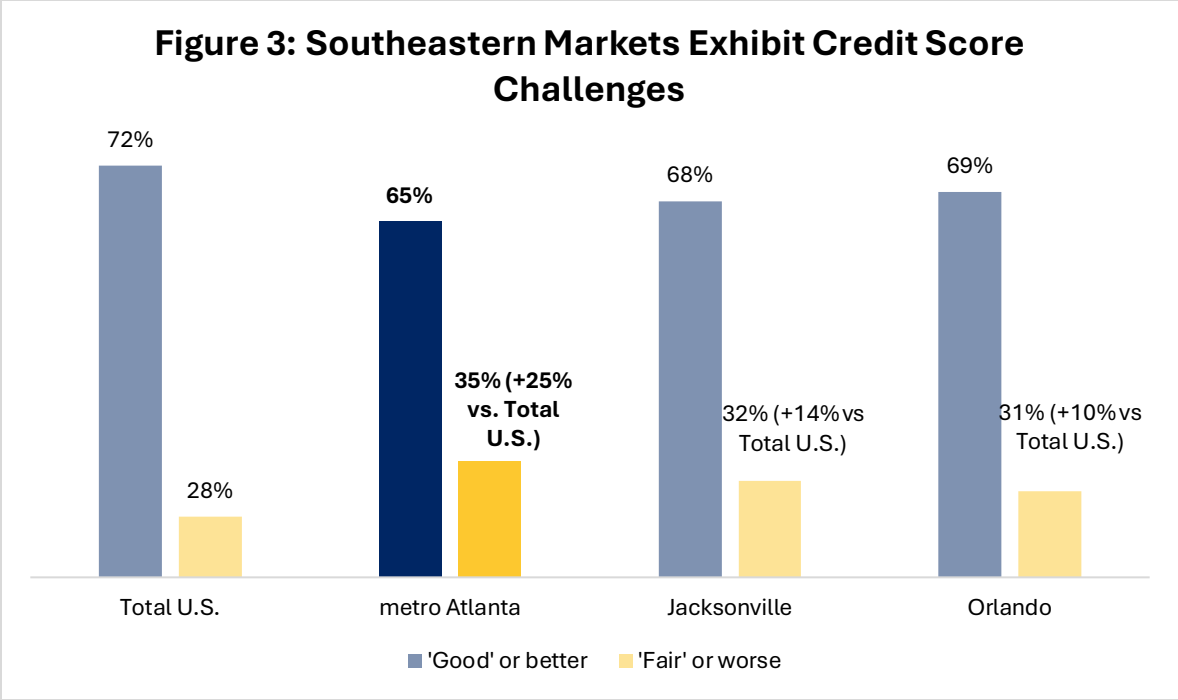


Table 1. Delinquencies & Credit Scores

Delinquencies	Total U.S.	metro Atlanta, GA	Jacksonville, FL	Orlando, FL
Percent of residents with 30-day delinquent payments in past year	18%	23%	22%	21%
<i>Percentage higher 30-day delinquent vs. U.S. average</i>	-	+28%	+22%	+17%
Percent of residents with 90-day delinquent payments in past year	15%	20%	19%	18%
<i>Percentage higher 90-day delinquent vs. U.S. average</i>	-	+33%	+27%	+20%

Source: TransUnion U.S. Consumer Credit Database

Assessing Financial Health in metro Atlanta

In this section, we capture key insights into the economic wellbeing of metro Atlanta residents.

Metro Atlanta residents struggle with delinquent payments

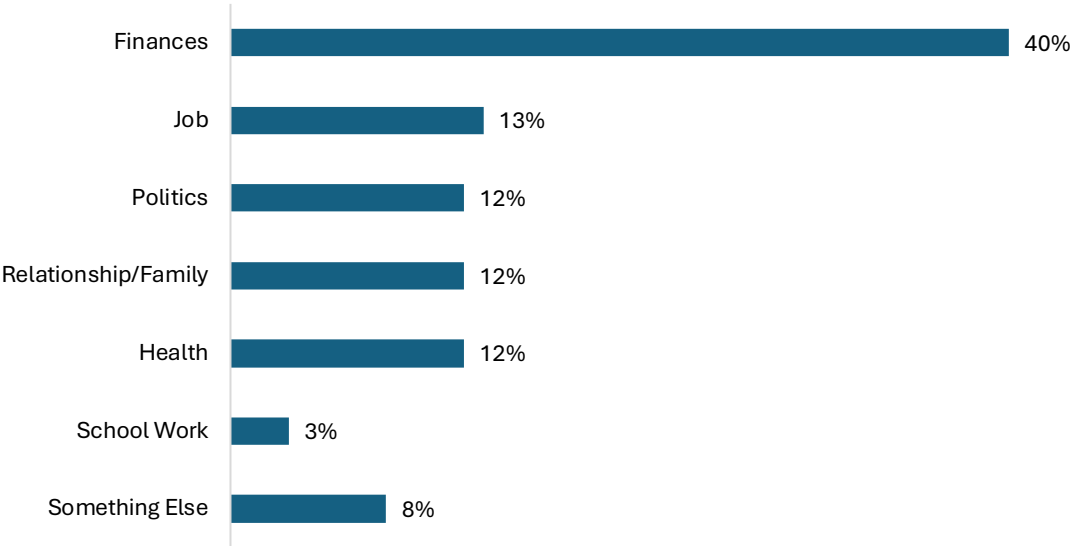
Metro Atlanta carries, by a slim margin, the highest percentage of residents with delinquent payments in the past year. All three cities report delinquency above the national average, with metro Atlanta pulling ahead by 5% in both average percent of residents with 30-day delinquent payments and 90-day delinquent payments.

Financial Instability Is the Leading Source of Stress Across the Southeast

Financial health is an essential component of overall personal wellness. Just as people depend on physical health, family stability and job security to support their well-being, they also rely on a strong financial foundation. Across the Southeast region, residents report that financial pressure is having an overwhelming impact on their emotional and mental wellness.

40% of residents across the Southeast region reported that the top stressor in their life is their finances (see Figure 2). This is over three times higher than the second most common stressor, their job, highlighting just how impactful their finances are in the level of stress felt among residents.

Figure 5: Top Life Stressor



The weight of this stress indicates that financial wellness must be treated as a core pillar of personal well-being, equally as important as caring for one’s physical health, family and work.

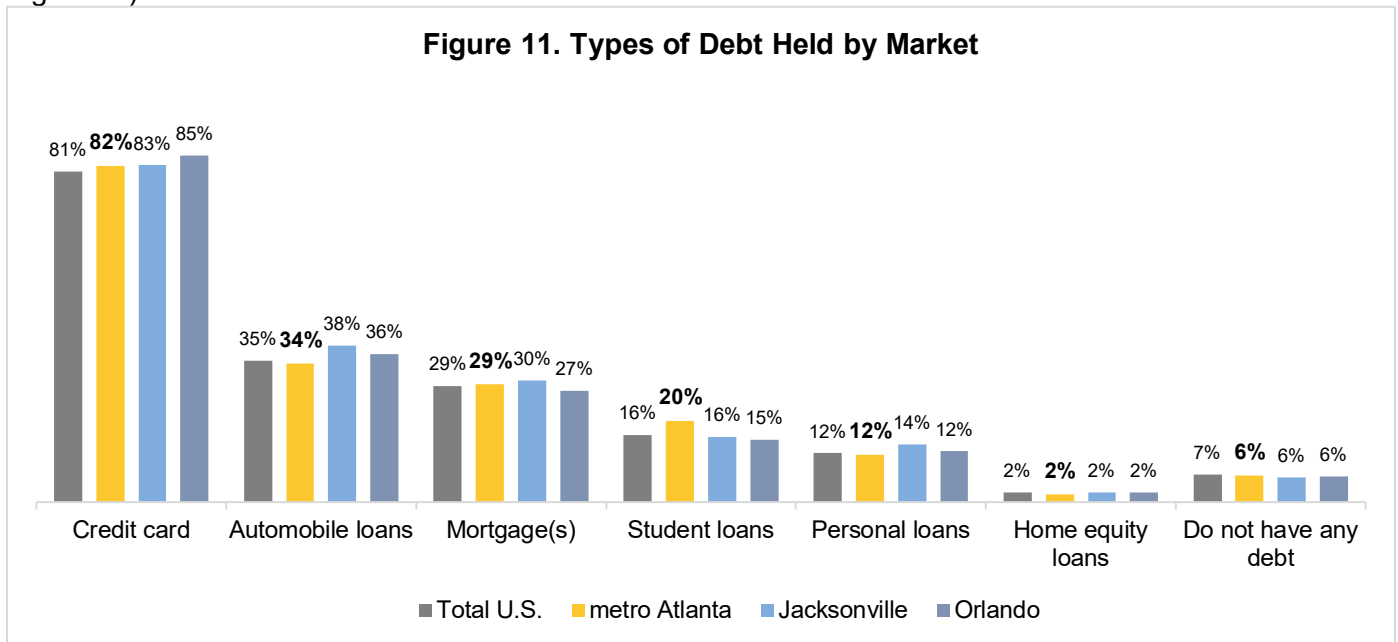
This insight is critical for community leaders, policymakers and financial institutions. Helping residents strengthen their financial stability is not only about improving debt management and saving strategies. It is about reducing severe, chronic stress that directly affects quality of life across the communities we serve.

Student debt is highest in metro Atlanta

Metro Atlanta has the Highest Rates of Student Loans Among Southeast Markets

While the professional population in metro Atlanta has grown, they also have higher rates of student loan debt than any other Southeast market and much more than the total U.S. (see

Figure 11).



Concern about spending is growing fastest in metro Atlanta

Concerns Rise as Spending Rises

Residents in metro Atlanta are spending more than they were last year and are more concerned about their spending this year. While the amount of residents spending more than they did last year is in line with Orlando, residents in metro Atlanta are more likely to be more concerned about this increase than other markets (see Table 2).

Table 2. Residents' Concern About Spending

Concern About Spending by Market	Southeastern Average	metro Atlanta, GA	Jacksonville, FL	Orlando, FL
Spending more than last year	34%	38%*	25%	38%*
More concerned about current level of spending than last year	36%	42%*	27%	38%
Somewhat + very + extremely concerned about current levels of spending	71%	68%	79%*	67%

* Statistically significant relative to total Southeastern market residents (p < 0.05).

Metro Atlanta residents are putting the most effort into financial planning

Half Have a Retirement Account

In metro Atlanta, half (52%) of residents have a retirement account, comprising the largest portion out of the three cities. Nearly half (43%) of them have an employer sponsored retirement account – a greater proportion of residents than both Jacksonville and Orlando (see Table 7).

Table 7. Retirement Savings Account Longevity & Type

Retirement Savings And Account Ownership by Market	Southeastern Average	metro Atlanta, GA	Jacksonville, FL	Orlando, FL
Any retirement investment account owned	45%	52%*	32%	47%
Employer sponsored retirement account	34%	43%*	22%	36%
Personal retirement account	22%	24%*	15%	26%*
Pension	11%	11%	10%	11%

* Statistically significant relative to another market (p < 0.05).

Rainy-Day Funds Are Looking Healthy

Metro Atlanta boasts the highest percentage of residents with rainy day funds, though this is still only about half of those surveyed (see Table 8).

Table 8. Rainy-Day Fund Ownership and Amount

'Rainy-Day Fund' Ownership and Amount by Market	Southeastern Average	metro Atlanta, GA	Jacksonville, FL	Orlando, FL
Ownership of a 'rainy-day' or 'emergency' fund	46%	52%*	38%	46%*
% of residents with greater than \$5,000 in their rainy-day fund	47%	45%	48%	48%
% of residents who could live off their rainy-day fund alone for 6 months or more	62%	62%	72%*	57%

Conclusion

The financial situation in metro Atlanta is slightly better off than situations in Jacksonville and Orlando, but only in a few key metrics. Debt is still rising and discretionary income shrinking. To echo the full report, without any intervention, the situation will continue to get worse. Intervention needs to come from multiple angles, from increased financial education to avoid high-interest loans to financial education to improve spending and saving strategies, in order to increase trust in financial institutions overall among those struggling most.

As concern is growing fastest in metro Atlanta, they may be the most receptive to increased education and financial assistance. They are looking for ways to decrease their concern, so providing them the tools and education needed will be important to meet their needs.

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