

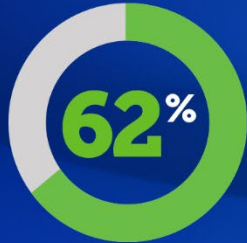
The State of Financial Stability in the Southeast

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.

vystarcu.org/financial-study

The State of Financial Stability in the Southeast – Orlando Deep Dive

Presented by VyStar Credit Union and TransUnion

February 2026



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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 the Orlando, FL area and how these residents differ from residents in other Southeast metro areas, such as:
 - Having slightly higher rates or fair or worse credit scores.
 - Having the lowest percentage of residents with delinquent payments over the past year.
 - Seeing the greatest portion of their total spend going to housing.
 - Experiencing the highest levels of concern about their current amount of savings.

Introduction

Orlando: The Tourism & Inflation Factor

Orlando sits in the middle of the two other markets. While it is more **affordable** than metro Atlanta and some other larger cities in Florida, its cost of living has crept above the U.S. average (+2%) due to rapid population growth and high demand for services. Debt here is frequently tied to **auto loans** — essential in a sprawling city with limited transit — and **credit card usage** that fluctuates with the local **tourism**-driven economy. Its reliance on the tourism/service sector makes it uniquely vulnerable to inflationary shocks.

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.

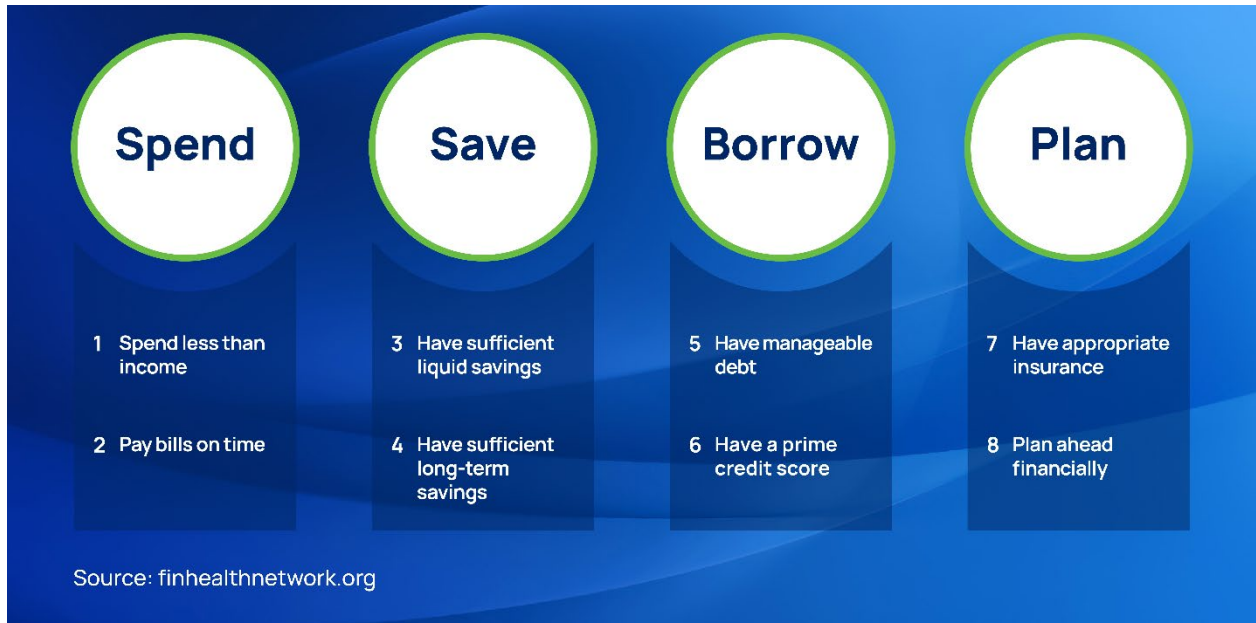


Figure 2. Interpreting FinHealth Scores.



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 Orlando residents have the highest rates of fair or worse credit scores, but the lowest rates of delinquency compared to other Southeast markets. Their median amount of total debt is in line with national medians, and the median non-mortgage debt amount is less than other Southeast markets.

Figure 3: Southeastern Markets Exhibit Credit Score Challenges

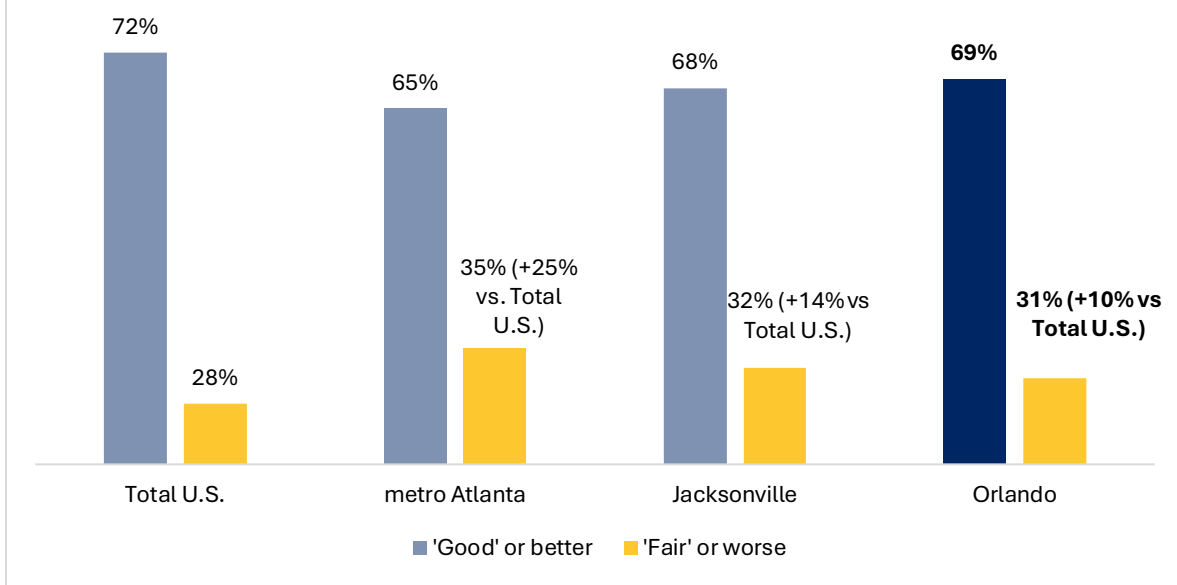


Table 1. Delinquencies & Credit Scores

| 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

| Median Debt | Total U.S. | metro Atlanta, GA | Jacksonville, FL | Orlando, FL |
|---|------------|-------------------|------------------|-----------------|
| Non-Mortgage Debt | \$12,187 | \$14,068 | \$15,137 | \$13,161 |
| <i>Percentage higher non-mortgage debt vs. U.S. average</i> | - | +15% | +24% | +8% |
| Total Debt | \$25,596 | \$28,920 | \$29,725 | \$25,510 |
| <i>Percentage higher debt vs U.S. average</i> | - | +13% | +16% | - |

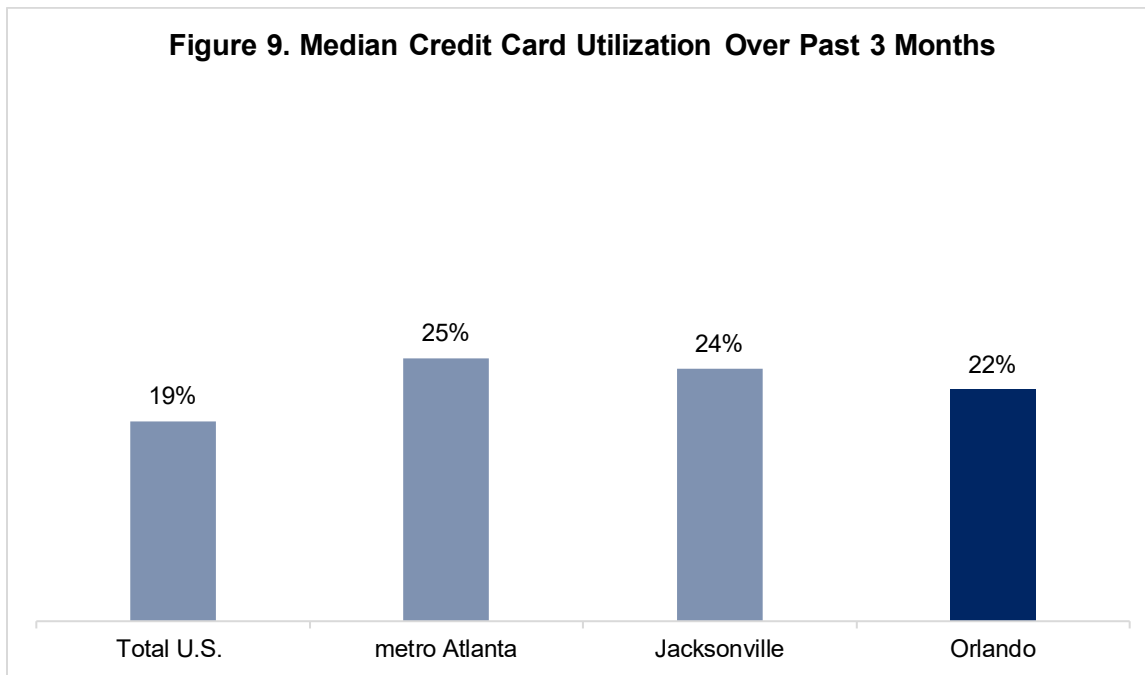
Assessing Financial Health in Orlando

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

Residents of Orlando, in general, carry slightly more debt than residents of metro Atlanta or Jacksonville

Orlando Residents are Using the Least Amount of Their Available Credit

Residents in Orlando on average are using less of their available credit on credit cards compared to their Southeast counterparts, however they are still using more than total U.S. averages (see Figure 9).



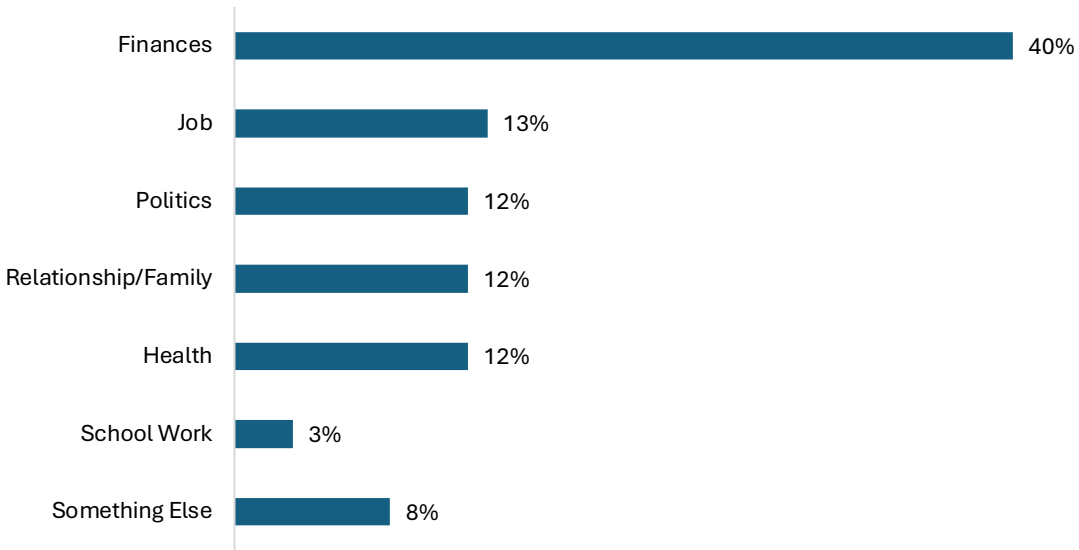
* Statistically significant relative to total U.S. residents. ($p < 0.05$).

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



According to the United Way The State of ALICE in Florida Report, households below the ALICE Threshold are forced to make impossible choices — like deciding whether to pay for utilities or a car repair, whether to buy food or fill a prescription, emphasizing the profound influence financial instability has on residents’ stress.

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.

Spending in Orlando is on the rise

Orlando Sees the Most Spending Going Toward Housing

Orlando residents report that **20% of their total spending goes toward housing**, which is slightly higher than either metro Atlanta or Jacksonville (see Table 3).

Table 3. Residents' Percent of Total Spend by Category

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

| Percentage of Total Spending Going To Each Category by Market | Southeastern Average | metro Atlanta, GA | Jacksonville, FL | Orlando, FL |
|---|----------------------|-------------------|------------------|-------------|
| Living Expenses NET | 69% | 70% | 67% | 71% |
| - Food | 18% | 19% | 16% | 19% |
| - Housing | 17% | 17% | 15% | 20%* |
| - Utilities | 11% | 11% | 9% | 11% |
| - Car payments | 7% | 6% | 7% | 7% |
| - Phone bills | 6% | 6% | 6% | 6% |
| - Healthcare | 5% | 5% | 6% | 5% |
| - Pet care | 3% | 2% | 4% | 3% |
| - Childcare | 2% | 2% | 4%* | 2% |
| Discretionary Spending NET | 17% | 16% | 19% | 16% |
| - Personal shopping | 7% | 8% | 8% | 7% |
| - Entertainment | 5% | 5% | 5% | 4% |
| - Travel expenses | 3% | 3% | 3% | 3% |
| - Gym memberships | 2% | 1% | 4%* | 1% |
| Debt payments | 8% | 8% | 8% | 8% |
| Savings | 5% | 5% | 5% | 5% |
| Other | 1% | 1% | 1% | 1% |

Concern about saving is high

Residents are Concerned About Their Savings

Of the three cities, Orlando residents have the highest level of concern about their current level of savings (see Table 4).

Table 4. Residents' Concern About Savings

| Concern About Savings by Market | Southeastern Average | metro Atlanta, GA | Jacksonville, FL | Orlando, FL |
|---|----------------------|-------------------|------------------|-------------|
| Very or extremely concerned about current level of savings | 37% | 40%* | 28% | 42%* |
| More concerned about current level of savings compared to last year | 40% | 45%* | 31% | 41% |

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

Orlando Residents are Taking Their Retirement Into Their Own Hands

Among those in Orlando who have a retirement account, one-quarter of them have a personal account (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% |
| Employee 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).

Savings Account Usage is High in Orlando

Orlando residents are more likely to use a savings account than other Southeast markets. Checking account usage is in line with metro Atlanta residents (see Table 9).

Table 9. Checking & Savings Account Ownership

| Checking and Savings Account Ownership by Market | Southeastern Average | metro Atlanta, GA | Jacksonville, FL | Orlando, FL |
|--|----------------------|-------------------|------------------|-------------|
| Have a checking account | 76% | 83%* | 60% | 82%* |
| Have a savings account | 67% | 69% | 58% | 71%* |
| Unbanked | 8% | 4% | 19%* | 3% |

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

Conclusion

Orlando residents are trying to be financially responsible, boasting the highest percentage of savings account ownership and personal retirement account ownership. Despite these efforts, these residents also have the highest rates of low credit scores.

The effort Orlando residents are putting into their financial longevity already, coupled with the fact that they carry the highest level of concern about their savings, suggests that they would be receptive to financial education from a trusted institution. These residents need guidance on how to make the most of their savings and retirement accounts to help reduce their concern levels, and education on how to manage the debt they have and how to avoid future debt.

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