

# Consumer Financial Health Index (CFHI)

The CFHI is a composite score based on the following criteria:

Component	Question
Household Income	<i>Do you expect your income to be higher or lower six months from now?</i>
Credit Score	<i>Do you expect your credit score to be higher or lower six months from now?</i>
Debt	<i>Do you expect to have more or less debt six months from now?</i>
Savings	<i>Do you expect to have more or less money saved six months from now?</i>
Investments	<i>Do you expect to have more or less money invested six months from now?</i>

The CFHI is significantly related to consumer spending. It correlates with various consumer spending categories (121 out of 275 analyzed).

Here are just a few of the 121 categories or industries where spending is highly correlated with the Consumer Financial Health Index:

- Healthcare
- Restaurant
- Automotive (vehicles and parts)
- Travel / Transportation
- Clothing and footwear
- Jewelry
- Live entertainment (not incl. sporting events)
- Household appliances
- Furniture

\*Data for category-based consumer spending were obtained from the [U.S. Bureau of Economic Analysis](#).