California Drought (and Flood) Update



For October 5, 2017 by Patrick Ruckert

Published weekly since July, 2014

http://www.californiadroughtupdate.org

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It cannot be more evident that a connection must be made, between the United States' current urgent need to build and rebuild disaster-struck infrastructure with trillions in investments, and China's Belt and Road Initiative which is building such infrastructure all over the world.

Just in recent days, China's infrastructure banks have announced involvement in India's pledge to provide electricity to every household by the end of next year; in an extensive modern rebuilding of the economic infrastructure of the Philippines; in a pledge to help industrialize Bolivia and make it a steel-producing center; in a rebuilding project to make Port-au-Prince and Haiti earthquake-proof and protected from floods. Financial firms say it will be keeping world steel demand growing through the mid-2020s with hundreds of new-technology infrastructure projects under the Belt and Road Initiative. Included is port- and high-speed rail-building in Europe as well, where the "Maritime Silk Road" enters Europe through the Balkans.

Both China and Japan, between which there is increasing rapprochement after decades of hostile relations, are ready and willing to invest in such new infrastructure in America. The United States lacks a national credit bank through which to make such investment partnerships.

https://larouchepac.com/20171004/chinas-belt-and-road-leads-out-crisis-take-it-shut-down-robert-muellers-witchhunt

A Note To Readers

Well, it appears that the President has announced a policy that has Wall Street very upset. In Puerto Rico on October 3, he said in an interview on Fox, ""you can say goodbye" to Puerto Rico's debt as the island struggles to recover from the devastation left by Hurricane Maria. "They owe a lot of money to your friends on Wall Street and we're going to have to wipe that out,...." "You can say goodbye to that."

Of course, everyone and his uncle will be spinning this in the days to come, but the President is right, the speculative and usurious gambling debt must go; human lives must come before mere money debt, and then an American System credit structure must be established to provide the trillions in credit necessary to rebuild our infrastructure.

Remember, the American Society of Civil Engineers report earlier this year made the point that California alone needs about \$10 billion per year for its water infrastructure.

While distractions by the gazillion may cause most Americans to have their attention diverted from what is important in this world, even some of the most unlikely people, for whatever reason, are being forced to face reality. A case in point: A week or so ago in the Bay Area at a conference of U.S. and China business people, California Governor Jerry Brown announced that California is fully on board in joining China's New Silk Road.

On month from now, President Trump will spend 11 days in Asia, with visits to South Korea and Japan, and two full days meeting with China's President Xi. Then he goes to Vietnam for the APEC heads of state summit, and then to the Philippines for the heads of state ASEAN summit. At both conferences he will have the opportunity to meet with Xi again, and with President Putin.

We may hope the spirit of the New Silk Road grabs President Trump as he sees first hand a nation and a region that is animated with the idea of progress, building the greatest infrastructure project in human history.

The President's first step on the pathway of really making America great again, may, in the future, be said to have begun in Puerto Rico. The entire journey, all four of LaRouche's Laws, can be found in our feature this week.

In This Week's Report

October 1 began the new water year. We ended the just concluded one with full reservoirs and the second largest rainfall record since records have been kept. The U.S. Drought Monitor reflects that fact.

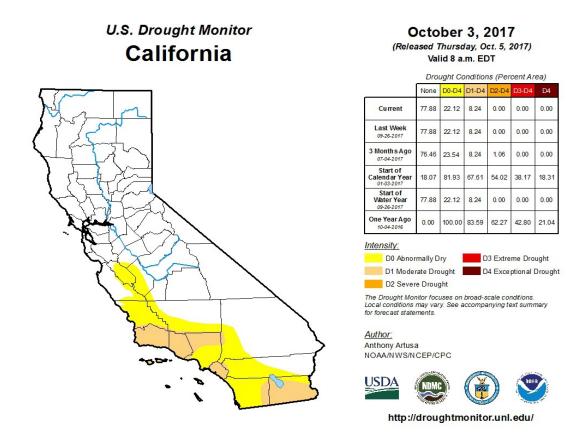
This week's Oroville Dam Update, as per usual, includes videos of the progress of construction on the new spillway. There are two articles reported, the first is an excellent report on what is being done on site this year, and what is to be done later.

The California WaterFix, or as more commonly known, the tunnels under the Delta, is not dead yet, but the next couple of weeks may decide it. Several reports are included in this section on that topic. Also there is an article that describes what not building the tunnels will mean for the Colorado River's role in the state's water supply.

Two more sections cover growing food in the desert and the big money involved in illegal marijuana growing.

The feature this week includes a link to a new on-line class series on, "LaRouche's Science of Economics is the Basis for US Joining the New Paradigm."

U.S. Drought Monitor



October 1 Began the New Water Year

The new water year began with the reservoirs full, but no one knowing what the winter will bring.

California's reservoirs are full, but will this winter be wet or dry?

By <u>Paul Rogers</u> Bay Area News Group October 3, 2017

http://www.mercurynews.com/2017/10/03/will-this-winter-in-california-be-wet-or-dry/

"Our reservoirs filled. We're set up to have a couple of years worth of supply. So we're not expecting to have shortages this summer," said Andrea Pook, a spokeswoman for the East Bay Municipal Utility District, which serves 1.4 million people in Alameda and Contra Costa counties.

The question that keeps coming up again and again is: "How much will it rain this winter?" Unfortunately, nobody knows.

Modern weather forecasting technology — with satellites, supercomputers, radar and temperature sensors spanning the globe — can only predict weather with any accuracy within a week to 10 days.

Hydrologists measure years <u>from Oct. 1 to Sept. 30</u>. One thing is clear about the year that ended Saturday. In California, it was a near-perfect system of storms to end a big drought.

Some experts had said there was no way a drought as deep as California's could end in one year —

wrong again.

But a series of more than 40 soaking "atmospheric river" storms hit — and hit hard. They were spread out over many months and located mostly in the north, where the state's biggest reservoirs were located. Eight key weather stations, from Mount Shasta to Lake Tahoe, received more rain last winter than any year since 1895, when modern recordkeeping began. And overall the state had the second-most runoff of any rain year except 1982-83, when massive El Nino storms caused widespread flooding.

Oroville Dam Update

As usual we begin with some videos of construction progress on the new spillway. Remember the work on it must be completed by November 1, before the rains, if they come, begin.

Watching the videos from week to week, one is impressed with just how quickly the work is proceeding. But, there is still a big hole to fill.

The article following the videos by Bob Moffitt of Capitol Public Radio is an excellent report on what construction is being done now and what is to be done later. In addition, the article presents a relatively detailed picture of the construction techniques being used. His photos are also very informative.

The second report, below, is what it is: "Records Raise Safety Questions Surrounding Oroville Dam." It is from NBC Bay Area and presents itself as a big expose of even more problems at the Dam. It does include explanations by state water officials, but, I think it should be treated with a little caution.

Videos:

Oroville Spillway Update September 28, 2017

https://www.youtube.com/watch?v=jlpVv5tbl8M

California DWR

Published on Sep 29, 2017

Shotcrete is sprayed on the side walls of the Lake Oroville main spillway. Rebar mat goes in for structural concrete on the lower spillway. Crews prepare the area that will connect the transition from roller-compacted concrete (RCC) to structural concrete on the lower chute. Forms continue to be installed for the upper spillway walls and the slope grade is checked to create the proper angle for the RCC chute.

Oroville Spillway Flyover September 30, 2017

https://www.youtube.com/watch?v=tTxEjmf5jl4

California DWR

Published on Oct 1, 2017

Oroville Spillway Update October 3, 2017

https://www.youtube.com/watch?v=L7S-0dtoSkU

California DWR

Published on Oct 4, 2017

Crews continue laying roller-compacted concrete (RCC) in the middle of the Lake Oroville spillway, filling the erosion area to connect the upper and lower chutes. Structural concrete is placed into forms for the side walls on the upper chute and shotcrete coats the RCC side walls on the middle chute.

Oroville Dam Today Update Lake Repair | Oroville Dam Update 10-4-17

https://www.youtube.com/watch?v=6z4YJ FioJo

Reports

Rebuilding The Lake Oroville Spillways

By Bob Moffitt

Capitol Public Radio

Wednesday, October 4, 2017 | Sacramento, CA

http://www.capradio.org/articles/2017/10/04/rebuilding-the-lake-oroville-spillways/

Most, but not all, of the repair work is scheduled to end within a month. Here's how crews are working to rebuild the spillways.

A Spillway In Four Parts

Kiewit Construction says by the time construction on the main chute ends this year, a 3,000 ft ramp will connect the gates at the top to the energy diversion blocks at the bottom.

Even though concrete pours will stop Nov. 1 on the main spillway, more concrete will be required next year.



Crews set up concrete pours in a checkerboard pattern at Lake Oroville. Workers must wait four days for concrete to cure before pouring adjacent concrete. Millions of cubic feet of concrete will be poured before the project is completed.

The top 730 feet is the original chute and will remain for one more winter and will then be replaced.

Three new sections below are under construction.

Section two measures 870 feet and includes the original damaged area.

Section three measures 1050 feet and includes the lower of the two significantly-damaged areas.

Section four is 350 feet long and includes the energy diffusion blocks at the bottom. Those blocks will be resurfaced next year.

Section three is covered in roller compacted concrete or RCC right now.

Records Raise Safety Questions Surrounding Oroville Dam

A six-month investigation by NBC Bay Area that reviewed two decades' worth of safety documents uncovers questions about the dam's safety beyond the spillway that failed in February

By Stephen Stock, Rachel Witte and Michael Horn

Sept. 27, 2017

http://www.nbcbayarea.com/investigations/Records-Raise-Safety-Questions-Surrounding-Oroville-Dam-448318083.html

These issues raise concern among seven engineers who reviewed the materials at NBC Bay Area's request. Several of those engineers, who asked to remain anonymous, currently work in structural engineering, including the design, monitoring and review of dams. One engineer served on the National Dam Safety Review Board.

All of the engineers told NBC Bay Area that the documents they reviewed raise serious safety concerns that they say must be addressed sooner rather than later or risk failure of Oroville Dam itself.

Among the issues are:

- A 15-foot-long crack in the concrete at gate eight in the dam's headworks, or flood control structure, which records show appears to be growing
- Spalling, or deterioration, of concrete in other areas of the dam
- <u>Cracking tendons</u>, or trunnion rods, that help move the 20-ton radial gates, which control the flow of water through the dam
- Failure of the Department of Water Resources to develop <u>a long-term plan</u> to monitor the amount and speed of water that naturally flows through the earthen dam, despite a request by federal inspectors to do so

For many of the engineers, that last issue is the most troubling problem. <u>In a 2010 report</u>, federal inspectors ordered the California Department of Water Resources (DWR) to "establish a long-term plan to monitor the flow" of water through the earthen dam—what's known as the phreatic surface. This issue subsequently appears as the top priority to be addressed in the past five years of DSOD inspection reports, yet DWR has, thus far, failed to create such a plan.

Over the course of the six-month investigation, the NBC Bay Area Investigative Unit spoke with two retired DWR insiders. The former employees, both engineers by trade, asked to be called by different names because they're worried they could lose their pensions after speaking out publicly about what they say are serious problems at Oroville Dam. Both men recently retired from the department and say they were already aware of the issues found repeatedly in the inspection reports.

Is the California WaterFix Dead?

The decision two weeks ago by the Westlands Water District to not participate in the Delta tunnel project has thrown the water agencies and the Brown administration into a limbo state of uncertainty. Is the project dead or can it be resuscitated? That decision may come soon. If it is dead, there are consequences as the article below discusses what affect that will have on the Colorado River negotiations now ongoing between several states and Mexico.

Future of Huge California Water Project May Hang on the Next Few Weeks

https://ww2.kqed.org/science/2017/10/02/future-of-huge-california-water-project-may-hang-on-the-next-few-weeks/

By KQED Science October 2, 2017

California's biggest water project in decades appears to be in limbo after a key irrigation district voted not to help underwrite Gov. Jerry Brown's plan to build two giant tunnels that would re-engineer water transport in the state.

For the last 75 years or so, we've tried to figure out how to move water from north to south. The no-vote at the Fresno-based Westlands Water District — the largest agricultural water supplier in the U.S. — puts the \$17 billion project's funding on shaky ground. Will other water districts pick up the slack? Other large water agencies considering participating in the project are set to vote soon. Another key player, Los Angeles' Metropolitan Water District, will vote on October 10. The Santa Clara Valley Water District, based in San Jose, will weigh in a week later. But with the loss of Westland's support, some are left wondering if the controversial project is already doomed.

KQED's Brian Watt spoke with Paul Rogers, managing editor for KQED's Science unit and the environment writer for the San Jose Mercury News, about the delta tunnels project and what may lie ahead.

Delta tunnels dead? Southern California ready to plow ahead

By Dale Kasler

Sacramento Bee

September 26, 20174

http://www.sacbee.com/news/local/article175551041.html

Southern California's mammoth water agency appeared ready to plow ahead with the Delta tunnels project Tuesday, despite a <u>"no" vote by a giant bloc</u> of San Joaquin Valley farmers that could doom the \$17 billion proposal.

The Metropolitan Water District's board of directors signaled that it's ready to vote Oct. 10 on whether to pay for about one-fourth of the tunnels project, a \$4 billion commitment. Metropolitan's general manager, Jeff Kightlinger, urged directors to proceed with a vote as a way of determining whether the controversial project can be salvaged.

"We need to take our action because we need to understand who's in this project, and who's not," Kightlinger said during a board meeting at Metropolitan's Los Angeles headquarters.

Metropolitan's share of the tunnels would be larger than anyone's. "We're an anchor tenant," Kightlinger said. "No one's going to make a decision to be in or out of this project until they really know what Metropolitan is going to do."

But opponents of the tunnels say Westlands' rejection effectively kills the plan altogether.

"All funding plans are out the window," said Brenna Norton of the environmental group Food & Water Watch, in comments to the Metropolitan board.

In 1939, the feds made a Central Valley water deal. It may doom the Delta tunnels.

By Dale Kasler and Ryan Sabalow

Sacramento Bee

dkasler@sacbee.com

October 02, 2017 4:00 AM

http://www.sacbee.com/news/local/article176447091.html

Dam builders from President Franklin Roosevelt's administration wanted to bring water to the parched eastern half of the San Joaquin Valley, but first they had to deal with a cluster of landowners whose ancestors had been there since the 1800s.

The deal they cut in 1939 paved the way for much of the Central Valley Project, an engineering marvel that helped turn the Valley into one of the world's most productive farming regions.

It has also formed the basis, nearly 80 years later, of a major funding impasse that threatens to unravel California WaterFix – Gov. Jerry Brown's plan to build a pair of tunnels beneath the Sacramento-San Joaquin Delta to modernize the aging water delivery system begun during Roosevelt's New Deal.

The issue came to a head when the board of Westlands Water District, the largest of all the water agencies served by the Central Valley Project, <u>voted Sept. 19 against paying</u> for its share of the expected \$17.1 billion cost of the tunnels.

The vote by Westlands, which represents hundreds of farmers in Fresno and Kings counties, left a multibillion-dollar hole in the construction budget for WaterFix, which is designed to improve water deliveries to farms and cities south of the Delta. WaterFix advocates have since floated the idea of a scaled-back, less-expensive version of the tunnels.

Westlands' decision was rooted in a cost-allocation formula imposed by the U.S. Bureau of Reclamation – a formula that has its origins in the 1939 deal and serves as a reminder of the convoluted nature of water distribution in California.

California water project could cramp Colorado River plan

If the Delta tunnels deal sinks, it could mean increased pressure on the already-strapped Colorado.

Emily Benson News Sept. 22, 2017

http://www.hcn.org/articles/california-water-project-could-cramp-colorado-river-plan

Earlier this week, California's Westlands Water District, the largest agricultural water district in the U.S., voted not to participate in an ambitious, long-planned project to re-engineer the way water is shuttled across the Golden State.

The Westlands decision is a setback for the project, a plan to route tunnels beneath the Sacramento-San Joaquin Delta, but California state officials <u>aren't giving up on it just yet</u>. Still, the 'no' vote from Westlands — the district says the plan "<u>is not financially viable</u>" — <u>puts the future of the \$17 billion project in doubt</u>. That could have big implications for California's water system. And, thanks to how water is ferried and used across the West, the effects of California's decisions will ripple across the other states in the Colorado River basin, too. If Southern California can't rely on a steady supply of water from the Delta, farms and cities will be more dependent upon another major source: the Colorado River.

California's water supply relies in part on a system of canals — the State Water Project and the federally-managed Central Valley Project — fed by the Sacramento-San Joaquin Delta, the estuary upstream of San Francisco Bay. The canals <u>irrigate 3 million acres of farmland and supply drinking water for 25 million people</u> south of the Delta.

A reliable supply of water from the Delta is crucial for the Metropolitan Water District of Southern California, which serves 19 million people in Los Angeles and other southern California cities. On average, Metropolitan gets more than half its water from the State Water Project; the rest comes from the Colorado River, says Bill Hasencamp, the water district's manager of Colorado River resources.

If the Delta tunnels aren't built — and government officials don't find another way to shore up water supplies to Metropolitan and other water districts — that could leave Southern California more reliant on the Colorado, says Jeff Kightlinger, the general manager of Metropolitan. The issues in the Bay Delta are one of the major obstacles that California faces in agreeing to the "drought contingency plan," an agreement among California, Arizona and Nevada on how to pull less water from the Colorado River during droughts. "We need to understand with some certainty where we stand on the Delta to make commitments on the Colorado River," Kightlinger says.

Who Says You Can't Grow Food in the Desert?

Often, especially during the five year California drought, one heard that "California should stop growing food in the desert." California does not grow food in the desert to begin with, as the Central Valley is a semi-arid region, not a desert. But, as the video below demonstrates, yes, we can grow food in a desert.

New technology in China turns desert into land rich with crops

Frances Kuo

Published September 13, 2017

https://america.cgtn.com/2017/09/13/new-technology-in-china-turns-desert-into-land-rich-with-crops

Drawing a roadmap to combat the spread of deserts worldwide. It's the mission of the United Nations Convention to Combat Desertification in the Inner Mongolian city of Erdos. The host country, China, was praised for a law it passed in 2002 -- the world's first integrated law dedicated to combating desert expansion. With this goal in mind, China has carried out several projects that have been successful, including at one desert in northern China. CGTN's Frances Kuo reports.

https://www.youtube.com/watch?time_continue=9&v=cazVrq9v1mE

With this goal in mind, China has carried out several projects that have been successful, including at one desert in northern China.

Little, if any, rain and scorching temperatures – not exactly ideal conditions to support vegetation.

However, turning that logic on its head is a desert in North China's Inner Mongolia Autonomous Region.

"According to our calculation, there are over 70 kinds of crops growing here. Many are not planted by us but they just grow themselves," said Zhao Chaohua, Associate Professor of Chongqing Jiaotong University.

Crops like corn, tomatoes, sorghum and sunflowers are transforming more than 200 hectares of sand dunes into an oasis – all within six months.

It's all thanks to new technology developed by researchers at Chongqing Jiaotong University. They developed a paste made of a substance found in plant cell walls.

When it's added to sand, it's able to retain water, nutrients and air.

"The costs of artificial materials and machines for transforming sand into soil is lower compared with controlled environmental agriculture and reclamation," Yang Qingguo, professor at Chongqing Jiaotong University said.

The research team has big future plans. This fall, it hopes to transform an additional 200 hectares of desert – and possibly more than 13,000in the next few years.

Money and Pot

Last week's report included a section entitled, "But, It Seems, the Nation is Going to Pot." There is a lot of money involved as the following report makes clear:

Siskiyou law enforcement agencies continue cannabis cultivation fight

Oct 2, 2017

<u>http://www.siskiyoudaily.com/news/20171002/siskiyou-law-enforcement-agencies--continue-cannabis-cultivation-fight</u>

The Siskiyou County Sheriff's Office recently released the latest statistical data on illicit drug seizures made during 2017.

Operating primarily on private property using search warrants, the Siskiyou Interagency Marijuana Investigation Team conducted a series of counter-drug operations in unincorporated areas of Siskiyou County, mostly in the Shasta Vista area, Klamath River Country Estates in the Hornbrook area, Weed, Lake Shastina, Montague, Big Springs, Mt. Shasta Forest, Mt. Shasta, and Iron Gate (Copco Lake area), seizing approximately 21,758 illicit cannabis plants.

The 103 search warrants served by SIMIT also resulted in the seizure of 3,046 pounds of processed cannabis, 23 firearms, and 3 THC extraction or "BHO" labs (concentrated cannabis).

During the counter-drug operations, a number of greenhouses, growing nurseries, outdoor cultivation sites, and two indoor illicit cannabis grows were eradicated. Numerous criminal cases are being prepared for submission to the Siskiyou County District Attorney.

Most recently, SIMIT served 16 search warrants on Sept. 28 and 29 in the Mt. Shasta Vista area, which resulted in the seizure of at least 1,600 illicit cannabis plants and processed marijuana. Due to the volume of the processed cannabis, the tabulation of illegal products, found mostly in plastic baggies in preparation for transportation and sale, is still underway.

An entire block of illegal cannabis cultivation sites were seized by SIMIT detectives, County Code Enforcement Officers, and a team of Siskiyou County Public Works personnel during the two day operation.

The illicit cannabis plants are worth an estimated \$261,096,000 on the retail drug market with a three pound per plant yield. The processed cannabis is estimated to be worth at least \$12,184,000 on the illegal retail drug market.

Feature: The Necessary Policy

I know I have run the following item previously, but one cannot get enough of a good thing. If we are to rebuilt the nation and create a future for coming generations, then we have to do it with the American System of economics.

Then a link to the first of a ten part series on economics presented by LaRouche PAC follows. The first of the series was held on October 4, just yesterday. I urge all to watch it and then follow the series.

The final item in this section is an article from Marketwatch, "One-third of American households can't afford food, shelter or medical care."

LaRouche's Four Laws of Economic Development

The only solution to restore the nation as a powerful industrial, scientific and productive economic giant is to implement <u>LaRouche's four laws recovery program</u> on an emergency basis.

Click to read more...

- 1. Reinstate FDR's Glass-Steagall banking separation
- 2. Return to a Hamiltonian System of national banking
- 3. Invest federal credit for productive employment
- 4. Launch a crash program for fusion power

http://action.larouchepac.com/know the full story

No single one of these measures alone can work, only the integrated implementation of the entire program as a single totality as Mr. LaRouche presents in his <u>Four Laws policy document</u>. Economic growth is a product of mankind's unique capabilities for creative discovery — setting mankind apart from all lower forms of life, and ensuring there are no limits to mankind's growth. LaRouche's Four Laws program is rooted in this scientific insight into the source of economic progress, as understood by Franklin Roosevelt, Abraham Lincoln, and the great genius of Alexander Hamilton.

LaRouche's Four Laws provides the only basis for the United States to save itself from collapse and allow it to join in collaboration with China, Russia, India, and other nations participating in the global economic renaissance centered around China's New Silk Road program.

To accomplish this, we ask President Donald Trump and the 115th Congress to pass and implement

LaRouche's Four Laws program for economic recovery on an emergency basis, and to join China's New Silk Road program for global cooperation in large-scale infrastructure projects and economic development.

The Four Laws define a coherent economic recovery program, rooted in the American System of economics:

- 1. Reinstate Franklin Roosevelt's original Glass-Steagall law, separating commercial lending activities from Wall Street speculation
- 2. Return to a Hamiltonian system of national banking
- 3. Direct federal credit to projects and initiatives which create rising levels of productivity and incomes
- 4. Launch a crash program for the development of fusion power and the rapid expansion of our space program.

For more in-depth background: Know the Full Story

http://action.larouchepac.com/know the full story

Class No.1: LaRouche's Science of Economics is the Basis for US Joining the New Paradigm

https://larouchepac.com/20171004/class-no1-larouches-science-economics-basis-us-joining-new-paradigm

To register for the series and receive the class syllabus, updates and access to the class series teachers, visit <u>lpac.co/econ2017</u>

Welcome to the first class in LPAC's 2017 Economic Class series highlighting Lyndon LaRouche's method of economic forecasting streaming live here at 7:30 pm eastern. Today, the United States has the opportunity to abandon a dead, failing geopolitical and economic system, and join with China, Russia, and other nations in a win-win paradigm of joint development. However, standard textbook economics fails to provide the needed scientific understanding of human progress and development. We have to turn to Lyndon LaRouche's science of economics as the basis for this new historical paradigm, starting with his discovery of Potential Relative Population Density.

One-third of American households can't afford food, shelter or medical care

Sept 27, 2017

More than one-third of American households struggle with hardships such as running out of food, according to a new survey from the Consumer Financial Protection Bureau.

By Leslie Albrecht

http://www.marketwatch.com/story/one-third-of-american-households-cant-afford-food-shelter-or-medical-care-2017-09-27?mod=mw_share_facebook

Nearly half of Americans have a tough time paying their bills, and over one-third have faced hardships such as running out of food, not being able to afford a place to live, or not having enough money to pay for medical treatment.

Those are some of the grim findings from the federal Consumer Financial Protection Bureau's firstever <u>survey of financial well-being</u>, released Tuesday.

The numbers parallel MarketWatch's own <u>State of the American Wallet dashboard</u>, which tracks how Americans are faring financially with data that updates in real time.

The State of the American Wallet shows how Americans are saddled with mounting car loan and credit card debt and not saving enough money — even enough to cover emergency expenses. Meanwhile, people in the top 1% control a growing share of the nation's wealth.

Similarly, the CFPB survey found a wide range in how respondents felt about their financial well-being. Respondents were assigned scores on a scale of 1 to 100 after answering 10 questions. A score of 50 or lower meant the respondent was likely to be struggling to make ends meet. The average score was 54, but there was a 35-point spread between the top 10% and bottom 10% of participants.

The CFPB, which has <u>faced an uncertain future</u> under the Trump administration, surveyed more than 6,300 people in 2016 for its survey.

The survey included questions on whether respondents could "enjoy life" because of the way they managed their money, and how often respondents had money left over at the end of the month. The public can take the survey and find out their financial well-being score <u>here</u>.