



# Striving to Save: Creating Policies for Financial Security of Low-Income Families

*Margaret Sherrard Sherraden, Amanda Moore McBride*

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"*Striving to Save* will inform and inspire social policy with its breakthrough approach in understanding how low-income families make ends meet while striving to make a better life for themselves and their families. Scholarly work in savings, debt, household finance, and behavior economics will benefit from this pioneering study that provides real-life context for some of the most important issues of our day."

---Tom Shapiro, Brandeis University

"The central contribution of the book is to use original qualitative research to provide readers with a nuanced understanding of the financial difficulties facing low-income households, their financial decision-making processes, and their paths to saving and building assets over time. The book provides an essential corrective to the unidimensional view of poor households as unable and unwilling to save."

---Michael Barr, University of Michigan

In *Striving to Save*, Margaret Sherrard Sherraden and Amanda Moore McBride examine savings in eighty-four working families with low incomes, including fifty-nine families who participated in a groundbreaking program of matched savings and financial education. In-depth interviews with these families, along with savings and survey data, shed light on saving in low-income households.

The book concludes with recommended public policy approaches for increasing savings in households that are striving to save.

Margaret Sherrard Sherraden is Professor of Social Work at the University of Missouri, St. Louis.

Amanda Moore McBride is Assistant Professor of Social Work at Washington University, St. Louis.

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