But that doesn’t mean they aren’t saving. Brandi and Frank withhold extra from their paychecks to repair their car when the tax refund arrives. They buy school supplies in the fall. In a month of lower than average income, Frank draws down his savings account. Brandi gives some money to her mother to hold. Brandi and Frank can’t predict their monthly income, so budgeting and saving isn’t easy.

What would help Brandi and Frank get ahead? Savings policies that help families build short-term savings, not just retirement and long-term savings. Workforce policies that focus on steadier incomes, not just higher incomes.

To learn more about the U.S. Financial Diaries and how working families save, visit www.usfinancialdiaries.org.