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Nota di contenuto	1. Introduction / Michael S. Barr -- 2. Managing money / Michael S. Barr -- 3. And banking for all? / Michael S. Barr, Jane K. Dokko, and Benjamin J. Keys -- 4. Preferences for plastic / Michael S. Barr, Jane K. Dokko, and Eleanor McDonnell Feit -- 5. Which way to the bank? / Michael S. Barr, Jane K. Dokko, Ron Borzekowski, and Elizabeth K. Kiser -- 6. Borrowing to make ends meet / Michael S. Barr, Jane K. Dokko, and Benjamin J. Keys -- 7. High-cost home ownership / Michael S. Barr, Jane K. Dokko, and Benjamin J. Keyes -- 8. Living on the edge of bankruptcy / Michael S. Barr and Jane K. Dokko -- 9. Expensive tax refunds / Michael S. Barr and Jane K. Dokko -- 10. Paying to save / Michael S. Barr and Jane K. Dokko -- 11. Behaviorally informed regulation / Michael S. Barr, Sendhil Mullainathan, and Eldar Shafir -- 12. Epilogue : crisis and reform / Michael S. Barr
Sommario/riassunto	The financial crisis exposed the potentially unsavory results of the interaction between low- and moderate income households and alternative and mainstream financial institutions. Many households were overleveraged or paid high costs for financial services, while others lacked access to useful financial products that can cushion

against economic instability. The financial services system is not well designed to serve low- and moderate-income households, leaving them without financial slack: they did not have adequate breathing room for making the financial adjustments that would permit them
