



## Financial Institutions as Vehicles for Community Development

Guest Editor:

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Deadline for manuscript  
submissions:

**closed (15 December 2021)**

### Message from the Guest Editor

Dear Colleagues,

Income and wealth inequality have increased greatly in many countries over the last few decades. Although the causes are complex, the finance industry has surely contributed to this trend by lending and providing services to the haves rather than the have-nots. Such an outcome is expected because serving those with means brings greater profits with less risk. Financial institutions, however, can at least slow the march of inequality and help low-income communities and households to achieve greater economic development and financial security. Indeed, they already do a great deal of this work, but more can be done. The call for papers for this Special Issue focuses on how financial institutions can or do go beyond regulatory incentives such as the Community Reinvestment Act (CRA) to expand their missions to assist low-income communities and promote community development. This shift in mission can be difficult and risky. What do the theories and empirical research say about the best ways to make this shift? Relevant paper submissions include but are not limited to the following themes.





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## Message from the Editor-in-Chief

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