

Communities & Banking

Communities & Banking magazine aims to be the central forum for the sharing of information about low- and moderate-income issues in New England.

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If you would like to submit an article for a future issue of *Communities & Banking*, please contact the editor.

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LETTER FROM THE EDITOR

Welcome to the fall issue of *Communities & Banking*. In keeping with the season, we lead off with E. Chris Summerhill's article on the necessity of hiring and retaining teachers of color in school systems. A teacher in the Boston Public Schools, his article focuses on the diversity gap in that district, but the insights apply broadly. Antoniya Owens also writes on education, examining teachers' and administrators' reactions to the Common Core standards.



In an article on the high prevalence of young people receiving Social Security Disability Insurance benefits in northern New England, Joyce Manchester cites the opioid crisis as one factor. A related piece by Shannon Monnat provides an overview of the region's growing addiction epidemic. Rounding out coverage of some critical social issues, David Just and Gnel Gabrielyan take a nuanced look at unemployment and the popularity of lotteries in Maine, Robert Clifford and Osborne Jackson investigate the relationship between homelessness and subsidized housing, and Amy Higgins's map reveals the demographics of childhood food insecurity.

Three articles focus on development and innovation. Katie Grace, Robin Hacke, and Carmen Panacopoulos introduce the Capital & Collaboration project, a partnership between the Boston Fed and Harvard University's Initiative for Responsible Investment that is currently examining community investment in Working Cities in Massachusetts. Elisa Tavilla shows how commuting can be streamlined through mobile payments. And Sam Richardson describes a collaboration between Opportunity Finance Network (a nonprofit group of community development financial institutions) and Starbucks to create jobs.

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