

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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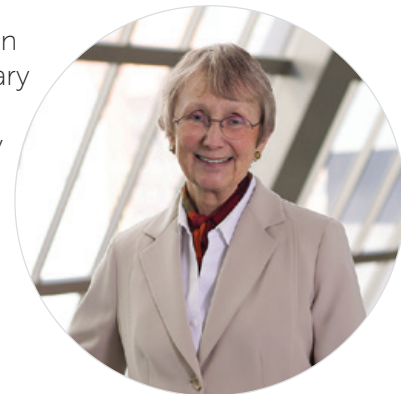
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LETTER FROM THE EDITOR

For this issue's cover story, Johns Hopkins University's Roman Galperin looks into how the Military Lending Act has affected the use of alternative financial services by military personnel. Other under-banked people, say the César E. Chávez Institute's Belinda Reyes and Elías López, are able to access traditional financial services after going through social-lending programs.



Anna Aizer, Brown University, assesses whether families' receipt of welfare benefits improve outcomes for their children in later life. Other child well-being articles include Mav Pardee's on the importance of well-designed, well-equipped child-care facilities, and Julie Coffey's on the child-care challenges for lower-income Vermont families.

Nancy Wagman, Massachusetts Budget and Policy Center, looks back at the Great Society and reports on what Massachusetts needs to do to fulfill the vision of eliminating poverty. John R. Logan, Brown University, offers data about residential segregation, noting that affluent blacks and Hispanics live in neighborhoods with higher poverty rates than much poorer whites do.

The Boston Fed's Erin Graves finds that fear of violence is a much bigger motivating factor in low-income individuals' decision to move to new neighborhoods than jobs or schools. Madelon V. Baranoski, Yale School of Medicine, provides insights into how the nation got into criminalizing mentally disturbed behavior. Amy Higgins and Erin Graves map New England to pinpoint increases in drug-related crime.

Finally, we offer collaboration techniques based on Maine's Wabanaki tribes' use of diplomacy.

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