



## CALL FOR PAPERS

Special Issue on **Implications of COVID-19 for Financial Consumers**

*International Review of Financial Consumers (IRFC)*

Sharon Tennyson, Editor-in-Chief

**Special Issue Theme:** IRFC solicits papers that address the financial impacts of the COVID-19 pandemic on consumers and households. The onset and continuation of the global pandemic has disrupted nearly every aspect of the economy, with myriad and disparate effects on consumers' financial situations. Effects of economic shutdowns were often moderated by temporary government relief and support, but with unequal effects within and across countries. In the short term some households found themselves better off while others fell into distress, and circumstances changed over time as government programs lapsed. Topics of interest include but are not limited to the impact of the pandemic on households' financial outcomes or financial wellbeing, and the factors leading to differential impacts on differently situated households; changes in consumer spending, saving or investment behaviors; changes in consumer demand for specific financial products or for financial security more generally; changes in usage or attitudes toward digital financial services channels; changes in form, terms, pricing or marketing of financial products and services; financial frauds and their implications for consumers; and the relationship between health outcomes and financial wellbeing. Implications for vulnerable consumer groups and for consumers in emerging economies are of particular interest.

**Manuscript Submissions:** Manuscripts should be submitted via email to [irfc@cornell.edu](mailto:irfc@cornell.edu) by **March 31, 2023**. All submissions will be subject to the regular peer-review process employed by *IRFC*.

**About IRFC:** Established in 2016 by the International Academy of Financial Consumers ([IAFICO](#)), the *International Review of Financial Consumers (IRFC)* is the first journal to focus solely on studies related to financial consumers. As the contribution of financial consumption becomes increasingly important to the national economy for most countries, maintaining efficient and equitable financial markets becomes an ever more critical policy concern. The trends of globalization and financial liberalization reinforce the challenges in financial markets. Financial instruments have become more complicated, and frequent changes in regulations and business practices add to complexities faced by financial consumers. Through theoretical, empirical, and conceptual research addressing how consumer interests are affected by the design and marketing of financial products, by government regulation and supervision of financial service providers, by financial institutions, cultures, norms, and by financial literacy and financial education, IRFC seeks to advance research that will help to maintain efficient and equitable financial markets.