



GUEST EDITORIAL: DIVERSITY, EQUITY, AND INCLUSION IN FINANCIAL PLANNING

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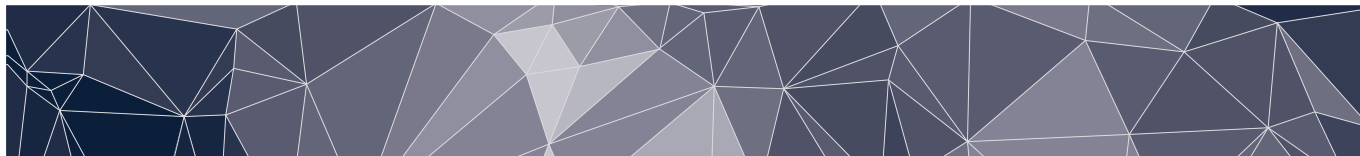
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Financial planning has increasingly emphasised client-centred practice and the promotion of financial well-being. However, advancing financial health requires sustained attention to diversity, equity and inclusion (DEI). Structural inequalities, unequal access to services and historically exclusionary practices continue to shape who receives financial advice and whose needs are prioritised. This special issue of the *Financial Planning Research Journal* brings together scholarship that examines these barriers and offers pathways toward a more equitable profession, positioning DEI as a central concern for the field.

The contributions focus on several key areas, including gender dynamics in financial help-seeking (Rollins-Koons et al. 2026), marital communication and transparency (Benjamin et al. 2026) and barriers to women's career advancement (Williams et al. 2026). Other articles centre on the impact of race and ethnicity, such as the analysis of racial disparities in cryptocurrency ownership by Qing et al (2026) and the exploration of risk tolerance among Black women by Clement and Grable (2026). These studies demonstrate that financial outcomes are shaped by the social, relational, and institutional contexts in which choices are made, rather than by individual choices alone.

This issue also raises broader questions about the future of the profession, including who enters financial planning, whose perspectives are represented and how professional practices can better meet the needs of diverse clients. Improving diversity, equity and inclusion has implications not only for client care but also for the continued growth of the profession. The research presented here challenges us to consider how power, privilege, and representation influence both financial outcomes and professional standards. We hope this issue serves as a catalyst for continued scholarship that engages marginalised voices and evaluates inclusive interventions.

As guest editors, we are grateful to the authors who contributed their work, the reviewers who offered thoughtful and constructive feedback and the editorial team at the *Financial Planning Research Journal* for their support of this issue. We also look forward to the next special issue, guest edited by Tanya Staples and Daniel Richards, on "Advancing Financial Resilience to Achieve Financial Security and Well-Being Through Financial Planning". We encourage researchers and practitioners to contribute to this important conversation and look forward to the new insights and perspectives that future submissions will bring to the field.



References

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