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an even larger and more focused group. Crowdfunding allows individual investors to be a part of the company they invest in.[143] On crowdfunding platforms, the problem of information asymmetry is exacerbated due to the reduced ability of the investor to conduct due diligence before making investment decisions and the costs of monitoring after investing both rise with distance. However, this trend is not observed on crowdfunding platforms – these platforms are not geographically constrained and bring in investors from near and far.[38][144] On non-equity or reward-based platforms, investors try to mitigate this risk by using the amount of capital raised as a signal of performance or quality. On equity-based platforms, crowdfunding syndicates reduce information asymmetry through dual channels – through portfolio diversification and better due diligence as in the case of offline early-stage investing, but also by allowing lead investors with more information and better networks to lead crowds of backers to make investment decisions.[39][145][146] Crowdfunding platforms also carry the risk of money laundering.[147][148] The rise of crowdfunding for medical expenses is considered, in large part, a symptom of an inadequate and failing healthcare system in countries such as the United States.[149][150] Healthcare through crowdfunding relies on perceived deservingness and worth, which reproduces unequal outcomes in access.[150] Rob Solomon, the CEO of GoFundMe, has commented on this: "The system is terrible. It needs to be rethought and retooled. Politicians are failing us. Health care companies are failing us. Those are realities. I don't want to mince words here. We are facing a huge potential tragedy. We provide relief for a lot of people. But there are people who are not getting relief from us or from the institutions that are supposed to be there. We shouldn't be the solution to a complex set of systemic problems." [151] There are ethical issues in medical crowdfunding. Firstly, there is a loss of patient privacy.[152] Crowdfunding campaigns are generally more financially successful if extensive personal information is disclosed to the public.[152] Secondly, the oversight regarding the veracity of claims is generally limited.[152][153] For instance, physicians are obliged to uphold the ethics of the medical profession, such as patient confidentiality, but this runs in conflict with dishonest crowdfunding efforts.[153] Thirdly, medical crowdfunding perpetuates inequalities—associated with variables such as gender, class, and race—in access to healthcare.[150][152] For instance, there's a socioeconomic gradient with medical fundraising, in which a higher socioeconomic status coincides with higher donation amounts, higher proportions of fundraising targets reached, higher numbers of donations received, and more shares on social media.[154] Finally, the use of medical crowdfunding might reduce the impetus to reform failing infrastructures to healthcare.[152] Angel investor Assistance contract Business models for open-source software Comparison of crowdfunding services Crowdfunding in video games Cooperative banking Equity crowdfunding Fan-funded music Group buying Internet begging List of highest-funded crowdfunding projects List of highest-funded equity crowdfunding projects Microfinance One Spark Participatory budgeting Peer-to-peer lending Platform cooperative Private equity Revenue-based financing Seed money Threshold pledge system * Goran Calic, "Crowdfunding", *The SAGE Encyclopedia of the Internet*, 2018 * "Definition of Crowdfunding", *www.merriam-webster.com*. 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