

Economic Architecture Podcast

Episode 25 Transcript:

The following transcript has been edited for clarity:

Stuart Yasgur: Over the last year at Economic Architecture, we've taken a deep dive into one of the problems of historic proportions that we think face everybody in the United States. It's frequently cited that one out of three adults in the United States has had an interaction with the criminal legal system that leaves behind a record that creates a barrier for people to find employment, housing, and to engage fully as a member of their community.

Jo-Ann Wallace: The fact of the matter is that all of us know people who have been impacted by the justice system. And when that is the context that people are evaluating this issue from within that context, as opposed to what they see in the media, whether it's journalism or drama. It does begin to change how they think about this issue because they're now talking about their family member or their neighbor. It puts a face on it, and they're not talking about or thinking about, quote-unquote, criminals.

Stuart Yasgur: I am Stuart Yasgur, and this is Economic Architecture, the podcast.

Stuart Yasgur: At economic architecture, for a number of years now, there's been an important idea called fair chance hiring, which suggests that when employers go to hire a person, they should hire them on the basis of their credentials for that role, not an association they may have with any record of previous interaction with the criminal legal system.

Stuart Yasgur: In many states, there are already protections for prospective employees, and there are requirements for employers to follow. That said, many people who have a record of previous interaction with the criminal legal system still face real significant barriers to employment.

Stuart Yasgur: In this series, we've looked at some of the most seminal innovations to further fair chance hiring and some of the emerging new innovations that point us how we collectively might really be able to advance towards this goal of enabling everybody to have a fair chance for employment.

Jo-Ann Wallace: I'm Jo-Ann Wallace. I'm the President, CEO, and Board Chair of NLADA Mutual Insurance Company, which is a risk retention group.

Stuart Yasgur: We've had the opportunity over the last year to work with NLADA Mutual, as we looked at innovations to address the obstacles to fair chance hiring.

Jo-Ann Wallace: NLADA Mutual Insurance Company provides insurance to the equal justice community.

Stuart Yasgur: In today's conversation, I'm joined by a partner, Jo-Ann Wallace, the President and CEO of an organization called NLADA Mutual. An incredible partner for Economic Architecture as we focus on fair chance hiring. Together, we take a journey through some of the innovations that are really advancing fair chance hiring and some of the emerging new ideas which we think could be promising for the future.

Stuart Yasgur: Thank you for doing this. Thank you for being, you're also, you know, this is something new for us in playing of the clips and doing a joint show in this way.

Jo-Ann Wallace: I'm delighted to be part of this experiment with you.

Stuart Yasgur: We'd like to start today by diving right into a recording of somebody we both know and work that we both know about. So, I'd love to go ahead and play a clip.

Jo-Ann Wallace: Sure.

Jodi Anderson Jr. : This notion of fair chance hiring. There are a number of fair chance hiring ordinances or statutes across the country, and what they essentially do is they allow a candidate the chance to respond to a background check failure, background check flag, background check concern.

Jodi Anderson Jr. : There are usually a number of factors that an employer is supposed to consider: evidence of rehabilitation, evidence of employability, education attained, employment pursued while incarcerated, post-incarceration engagement in the community, age since time of offense. Do they have any mentors? Any references? Are they engaged in the community? And these are the factors that an employer is supposed to consider, as mandated by policy.

Stuart Yasgur: So that is Jodi Anderson from *Résumé*, and I think one of the reasons why I wanna start there is because you don't really focus our attention on how much we have to do to address fair chance hiring, right? People might think, well, we just need to change the law. We just need to change ordinances.

Stuart Yasgur: And we may need to, but there are already quite a few laws, ordinances, requirements for companies to address fair chance hiring. But it's still not enough.

Stuart Yasgur: How do you think about some of the barriers that people face when it comes to fair chance hiring?

Jo-Ann Wallace: So, you know, Stuart, I encountered this issue first as a very young lawyer when I represented a young man who had been in contact with the juvenile justice system. He then turned 18 and was arrested for a drug crime. As an adult, he was convicted, and he realized at that point that he needed to change something in his life.

Jo-Ann Wallace: His conviction was overturned. It was thrown out by an appellate court. At that time, he had a young son, and he said, I'm turning my life around. He got a job in the financial sector. He was doing great. He was there for years. They encouraged him to apply for a managerial promotion because he was such an extraordinary talent: bright, committed, strategic.

Jo-Ann Wallace: They did a background check. They found the conviction that, in fact, wasn't a conviction anymore. It had been overturned, so he had no adult record, and he was hired. He was doing exactly what society would want him to do, right? To learn from his mistakes as a youth and to turn his talents towards something that would make a life and a living for himself.

Jo-Ann Wallace: So, for me, that's the starting point. The numbers that we talk about with respect to fair chance hiring, the barriers, it always comes back to that story for me because all of those extraordinary numbers represent an individual like that client. And so, the barriers start with, I think, the cultural construct that we have of crime and criminality in our country.

Jo-Ann Wallace: My work as a lawyer and contact with people like that client, for many people, when people think about crime, they think about the most violent crimes. They think about murder or armed robbery is what is conjured up. And then, correspondingly, it leads to the notion that people who have committed crimes are dangerous, violent people who are untrustworthy.

Jo-Ann Wallace: In the context of fair chance hiring, this cultural construct also leads to many employers' perception that hiring people who have had contact with the criminal legal system is a very risky thing to do. And that it will lead to something bad happening in their place of business, in their organizations. When in fact, the opposite is the case, right?

Jo-Ann Wallace: There is no research out there suggesting that there's an elevated risk in the employment context. And as we've heard before, the statistics are often misleading, but the reality is, is that the risk is really quite low. First and foremost, I think it's that construct of criminality that is a barrier to fair chance hiring.

Stuart Yasgur: The labor market employment is not the system we use to deal with whether or not there was a crime, whether or not someone's guilty or innocent, whether or not the consequences of that should be. In some ways, it's entirely inappropriate in the labor context, but it's so pervasive.

Jo-Ann Wallace: Yes. In addition to our cultural context, a misunderstanding of recidivism data also fuels this construct around criminality and people who have committed offenses. And it has led to people thinking that if someone has committed a crime once, they're likely to do it again, and that most people who have committed a crime will commit more crimes, when in fact the opposite is true.

Jo-Ann Wallace: Other barriers to promoting fair chance hiring include complex policies and practices around fair chance hiring. The good news is that many jurisdictions are adopting laws, regulations that are giving people a fair chance who have had some criminal legal system conflict.

Jo-Ann Wallace: As they say, crime is local, and the fair chance hiring ordinances that deal with local crime issues are also local. So, they take place on not a national level, but they're evolving at the state and city, often municipality level. So not all jurisdictions have past policies relating to fair chance hiring to promote it.

Jo-Ann Wallace: And those that have differ—they differ from state to state, from jurisdiction to jurisdiction. So, you know, there's complexity on the macro level. On the employer level, in terms of navigating these complex laws, there's also complexity for individuals. It's very challenging for

individuals facing this maze of different regulations, trying to figure out what their rights are, what the structures are, what the processes are that will help them end up being a successful job applicant.

Jo-Ann Wallace: Finally, I would say there's a barrier even in our industry with respect to insurance. We've been learning together that the insurance industry is perhaps creating some barriers to employers feeling comfortable hiring people who have criminal legal system contact or have been impacted by the justice system.

Jo-Ann Wallace: Yes, employers can get crime or safety insurance, but sometimes those policies have limitations or exclusions, or they're very difficult to understand. So, it's very difficult to understand if you actually have coverage in case something does happen. That's what insurance does, is covers risks, right?

Stuart Yasgur: So, I think that's really helpful, and I'd love to play another clip from an innovator who addresses this, concretely tries to address some of these challenges by working with both the employer and the employees. So we wanna talk about Harley, the founder of Honest Jobs, who helps employees connect with those employers who genuinely are open to hiring people who have a record of an interaction with the criminal justice system.

Harley Blakeman: When they look at jobs in our site, we show them, this employer has hired 275 people with a felony. This employer has hired 17 people with a felony, this employer... So every job, they're able to see, is this really an employer that's even gonna give me a chance? It's so painful being rejected over and over and over again that people will really do anything to avoid that, including giving up.

Stuart Yasgur: I think Harley's work is both powerful and poignant. You can hear even just in that clip, the sound of experience, you know, the firsthand experience, but also the experience of working with so many people trying to find a job. And even when employers say that they're open

to fair chance hiring, they may or may not be. One thing that's really interesting about Harley is this innovative approach that he's taken to try and concretely find employers who genuinely are open to hiring people.

Jo-Ann Wallace: I think Harley's point is about the complexity on the individual level for navigating systems, right? And a criminal record is a snapshot of the worst times of your life. And if you can imagine what it would be like if anytime you applied for a job, you had to be prepared to have a conversation with that employer, with a prospective employer, about the worst things that you've ever done in your life, right? Not something that anybody would be eager to do.

Jo-Ann Wallace: So, there's that emotional challenge of dealing with this, as well as individuals who are at a place and time where they're dealing with many of the challenges that accompany their contact with the criminal legal system, in addition to employment.

Jo-Ann Wallace: It is really exciting that Harley's doing the work that he's doing to help at least make the process more efficient. It helps to reduce the challenges that an individual is facing when they're looking for employment.

Stuart Yasgur: I think one of the other things that I take away from Harley's example, it's possible for private citizens to step forward and act on this in a way that can really materially impact, and sometimes even a way that large systems like states and others are not as able to do.

Stuart Yasgur: I think it's a wonderful example of somebody recognizing the problem and kind of giving themselves permission to really step forward and affect change in a large-scale way.

Stuart Yasgur: In the next clip, I wanna bring you to something you foreshadowed a moment ago, which is that one of the barriers, as you point out, is the perception. There are these interesting moments when we have

assumed knowledge as a society that may come from accurate facts, but may still be misleading. And so I'd love to play this clip from our interview with Sean Bushway.

Shawn Bushway: Only 30% of people who get convicted ever get convicted again. We have this situation where the numbers that the government provides—perfectly reasonable numbers, but they're not the numbers that you need to answer the question if you are an employer or a landlord or whatever, which is to say of the person that's sitting in front of me with a record, what's their probability of getting reconvicted? And it's nowhere near the number that you would guess if you were thinking about the numbers in the BJS, because the Bureau of Justice Statistics numbers are oversampling the people who keep going back. So this myth that everybody re-offends—just not true.

Stuart Yasgur: He's not challenging the accuracy of the BLS numbers per se; he's helping to contextualize them and point out to people that look, the number that you think you know about the rate of recidivism is not reflective of the judgment you have to make when you're hiring somebody because it oversamples people who may have an increased frequency of convictions. And instead, what you need to judge what you need to think about when you're hiring is the likelihood of the candidate in front of you succeeding. And for that, you need a whole different set of factors than just looking at a record of past interaction with the criminal legal system.

Jo-Ann Wallace: That's right. There are different types of recidivism statistics that are used for different purposes. So, for example, the Bureau of Justice Cohorts Recidivism Statistics may be very useful in terms of evaluating the efficacy of a policy reform, for example, but when it comes to an employer trying to make a decision as to whether something this individual is going commit a crime in their workplace, or do something that could potentially impact their business or make them liable. It is a different set of recidivism numbers that really matter.

Jo-Ann Wallace: So, for example, there are two very common known statistics in the criminology field at this point. I think it would be difficult to find experts who don't agree with the fact that, at a certain point, people age out of crime.

Jo-Ann Wallace: And number two, that if a person has been previously convicted of a crime, goes for a certain period of time without any further criminal legal system contact, that also means that their likelihood of committing another crime is no different than any other person who you are potentially employing or employ.

Jo-Ann Wallace: And part of what needs to happen in order for, I think, some of the really important structural innovations that are happening to flourish and take hold, is that there does need to be, on a societal level, a different narrative. And while the statistics aren't all of changing that narrative, they play a significant role in changing that narrative. We need to be talking about those numbers differently. And then in the employment context, employers need to be applying those numbers to the work that they have in front of them, which is to get the best qualified people to do the work of their business.

Stuart Yasgur: When we think about narrative change, it's so striking to me, these numbers where we say, okay, 60 million adults in the United States have had an interaction with the criminal legal system. That's one outta three adults. That means if you haven't had an interaction with the criminal legal system than someone in your home, in your friend group, in your office certainly has, this is much more common, much more pervasive, you know, we need to stop thinking about it as being such an exception to the norm we need to recognize that this is all around and we need to create a pathway for people to participate in employment.

Jo-Ann Wallace: I do think that those numbers and the impact, as you've just indicated, is that the fact of the matter is that all of us know people who have been impacted by the justice system. And when that is the context

that people are evaluating this issue from within that context, as opposed to what they see in the media, whether it's journalism or drama. It does begin to change how they think about this issue because they're now talking about their family member or their neighbor.

Jo-Ann Wallace: It puts a face on it, and they're not talking about or thinking about quote-unquote criminals.

Stuart Yasgur: In this next clip, we'll go back to Jodi and the work of his organization *Résumé*, because they've done remarkable work.

Stuart Yasgur: They've also created something new; we all know that applying for jobs can be a really difficult situation in any context, and it's not always the most empowering experience for people, let alone if you have to broach the subject of having to address a record or questions related to a record. And so *Résumé* has come up with an idea of the restorative record to help people contextualize some of that history.

Jodi Anderson Jr. : So what the restorative record does is it presents a candidate with a digital medium in order to present this evidence of rehabilitation: good conduct, reform, and employability, and those factors that the employer is supposed to consider for the candidate.

Jodi Anderson Jr. : That's what the restorative record is essentially built around. So candidate creates their profile, they're able to send that in response to a background check failure request for additional information from an employer who's trying to follow fair chance hiring legislation or ordinances, and that document is sent to the employer so that they can perform that adjudication.

Jo-Ann Wallace: At the macro level of our culture, data is helping us change that narrative, but this restorative record is allowing the candidate for employment to change that narrative on the micro level; they're now able to change that story that the employer knows. And to tell the whole

story of who they are as a qualified person who's talented and who should be hired for the job.

Jo-Ann Wallace: They're giving the employer the whole snapshot, the whole picture of who this individual is and why they should be hired. Incredibly useful for the applicant as well, to make it a structured process that can become commonplace. Instead of having to think every time this comes up, what do I do, and how do I deal with this very challenging situation? They can build it into their process for employment and have that at the ready, ideally to have that restorative record ready at the appropriate time to have the conversation with their prospective employer. I think it's phenomenal.

Stuart Yasgur: In our next clip, we're gonna turn to someone who we both know, who is a really powerful example of the fact that not everybody creates massive impact in this work because they set out to focus on this topic, but because this is such an obstacle to so many other things. The next clip is from Sharon Dietrich, who has created one of the benchmark pieces of work that has really advanced fair chance hiring.

Sharon Dietrich: We came up with what is our signature program called Clean Slate, and that is more of a method of delivering record clearing than it is like eligibility criteria. So basically, what Clean Slate is, is that you can get your record sealed up by a computer. You don't even have to ask for it. If you are eligible for Clean Slate, the computer will do the work and seal your record without any action being taken by you. And that has been really a breakthrough. We were the first state to do it, and our group thought this up and did the advocacy behind it. The key thing about Clean Slate is the scale at which that can be done. So, since Clean Slate has gone into effect here in Pennsylvania, 56 million records and court cases have been sealed.

Stuart Yasgur: Yeah, 56 million records. It's an astounding number. And really taking those insights of saying, okay, people who have, in certain

circumstances, are not likely to have another kind of occurrence. And so those records really should be, one is that records can be sealed, expunged, whatever the appropriate term is, and in a different context.

Stuart Yasgur: And that so that they won't affect future employment decisions. And the fact that this is automated so that the burden doesn't have to be on the person to advocate for themselves, to be aware of this, to navigate a really difficult context. But rather the state itself is taking the action, saying, okay. Automatically, a large number of these records are gonna go ahead and be sealed.

Jo-Ann Wallace: I think this is an example of where number one, Sharon's access and her experience as a lawyer helped her see this issue from a very practical perspective, right? I think that is one of the advantages of legal aid, and other lawyers who interact with people who have been in the criminal legal system understand the issue.

Jo-Ann Wallace: The policies are important, and they set the background and the framework for the expungement and the extent of eligibility, but one of the reasons why we have not yet reached a tipping point on this issue, in my view, are the challenges and the complexities in terms of implementation of these policies. A relatively small thing in terms of, really getting a computer to do this was done as a result of someone understanding the practicalities of it and thinking about it, but a huge difference. I think that prior to this time, they could do maybe five to 6,000 expungements. Now we're in the millions. That is the type of innovation that is going to help us get to that tipping point so that this issue is transformed throughout society.

Stuart Yasgur: And for those expungements that still have to be happened by hand—meaning by hand, meaning that somebody has to look at the case and make the determination. I think those numbers are in the single digit thousands, compared to the millions. So, multiple orders of magnitude more, which is unbelievable. The next innovator that I want to bring us to

actually brings together a number of the themes you just mentioned. The role of lawyers, but also the ability to address the practical issues that are creating obstacles, and overcome them, so that we have the potential to do this at scale and with speed.

Noella Sudbury: We've built technology to make that process simpler, to create an app where someone with a record can see immediately what's on their record, whether those records are eligible for sealing or expungement under the law, and get connected to a lawyer who can help them through the process.

Stuart Yasgur: Once somebody knows that they're eligible for expungement, they connect them either to the lawyers, other lawyers, or they can do it through Rasa Legal, and Rasa Legal actually has then a low-dollar, fixed fee amount, where their lawyers can go ahead and have those records expunged, and they have an incredibly high success rate as a result of it.

Stuart Yasgur: And it's a wonderful example of, you know, we see Sharon's work having so much impact, really, through policy and the state level. And now here we have a private organization setting up leveraging technology and changes in the ability to mobilize capital to create a viable business to help people. For those familiar with their work, Noella and Rasa Legal...

Stuart Yasgur: And so, the same issue being addressed at a structurally policy-based, as well as market-based approaches here.

Jo-Ann Wallace: Aspects of this innovation is the fact that it improves both the efficiency of lawyers as well as their efficacy because it can narrow down the need for them. And whether you're talking about lawyers in the criminal justice system or you're talking about in the civil justice system, we know there's extraordinary unmet need.

Jo-Ann Wallace: And so, to have this app that can really streamline the process for individuals that are impacted, as well as for the lawyer, so that they are spending their time where it is most needed and most helpful. And I would imagine that, from her description of the app that there are some more complex issues around record sealing or cleaning records that they can then focus on.

Jo-Ann Wallace: Also, it is increasing accessibility. It's increasing accessibility. There is a justice gap, as those of us in the criminal justice system or criminal legal system often say, inadequate access to representation if there are not legal aid lawyers available, and there is a cost, it's bringing those costs down, so that makes it more accessible.

Jo-Ann Wallace: At the same time, it's bridging systems, right? So yes, they are providing a certain amount of legal representation, but they're also tapping into the legal aid systems and other constructs. So, it is really having an impact on many dimensions.

Stuart Yasgur: You know, as we look at all of these examples, and there's so many other examples of innovations that are happening in the space to try and advance fair chance hiring. We take a step back. We still look at the massive numbers of people who are impacted by the criminal legal system in the United States, how pervasive it is, how significant the impact of those interactions are on people's lives, on their ability to find homes. Earn money to support themselves and their loved ones, to do things like basic things like access schools and go on field trips with their kids. This definitely does seem like an issue whose time has more than come, and where we really need massive change.

Stuart Yasgur: How do you look at what's to come? Where are we going from here?

Jo-Ann Wallace: There is an incredible amount of energy going into this issue. I have had conversations with leaders in so many different segments of society, of course, in the justice and in the administration.

Jo-Ann Wallace: Professionals, or in the administration of justice, business leaders, people in religious institutions, in the education field. There's so much energy around this, and the various innovations that you've been highlighting are just really a small piece of the activity that's happening.

Jo-Ann Wallace: What I see is that we need to scale what's working. And the policy, there's so many different policies that are being adopted and that are evolving—whether you're talking about clean slate laws or laws regarding occupational licensing, Ban the Box, or even the First Step Act, that are not directly focused on fair chance hiring, but indirectly relate to that.

Jo-Ann Wallace: It has been really the inability to implement at scale that has been part of the issue. And so, that's a big piece of the future and what we're learning from the success that you've been showcasing.

Jo-Ann Wallace: There's no reason why business leaders or different leaders in various industries and companies can't start implementing some of the evidence-based policies that are driving legislators to adopt fair chance hiring regulations or laws.

Jo-Ann Wallace: There's no reason why business leaders can't begin to adopt those practices, even if their jurisdiction is not one that has adopted them yet, or to at least consider where the evidence is pointing. Many legislators and many policy makers to go, to begin to embrace, for example, the data that shows that people age out of the system.

Jo-Ann Wallace: So maybe at a certain age, suggesting that you shouldn't treat those individuals any differently. With respect to certain positions, at

least then someone who comes to apply for a job that has not had criminal legal system contact. We have been looking at not only the barriers that insurance may be posing to advancing fair chance hiring practices for employers, but also, are there opportunities? As you know and we've worked on together.

Jo-Ann Wallace: Where are there opportunities for new insurance products? Something that we've been exploring that can actually give insurers more comfort, even though the risk may be low at the end of the day, there's research that shows that insurance is part of a solution that can give employers more comfort that they would be adequately insured if there is a risk, regardless of how low that might be.

Jo-Ann Wallace: So, we have been exploring whether there are new products or modified products that need to be offered in the insurance industry. And I believe, we believe that insurance can do more.

Jo-Ann Wallace: And I think it's important to mention that the role that technology is playing at this point and the role that it can play to help scale these approaches, and to become more transformative, so that we do reach that tipping point. For example, with Sharon's work, the ability to do automatic record cleaning or record sealing can be stymied by inadequate data sets or data that the infrastructure that supports the reports, data systems that don't talk to each other, et cetera.

Jo-Ann Wallace: The advent of AI, which requires really good data sets and is making, for example, leaders in the criminal justice system or the court systems think about data differently, could actually be something that can help propel some of the scaling that could happen with respect to these great approaches and innovations.

Jo-Ann Wallace: At the end of the day, more people are realizing that the barriers to fair chance hiring are: it's not good for individuals, it's not good for business. There are labor shortages that are helping to propel interest in

overcoming some of these barriers. And so, I do think that we are close to that tipping point.

Stuart Yasgur: I agree with you, and I certainly hope you're right, and I think it's definitely past time to de-stigmatize interactions with the criminal legal system to recognize how pervasive... It says that this is an issue that affects all of us and that there are bright spots of innovations that are helping advance things.

Stuart Yasgur: There is also real demand, real market demand for employees to contribute. And that we're all made worse off when our friends, our neighbors, our family members don't have opportunities to make the most significant contribution they're capable of.

Stuart Yasgur: We all have an opportunity to do better here. And so, Jo-Ann, thank you for today. Thank you for talking, spending the time today to talk through this, but also for your partnership in working on this issue together. We think it's obviously incredibly important, and we hope to continue working on it together in the new year.

Jo-Ann Wallace: Thank you, Stuart, as well. We have been excited to work with Economic Architecture on this issue because we didn't talk about it in quite the same way as an issue of historical proportion, but once that phrase came to our attention, it immediately resonated with respect to fair chance hiring. It impacts society on so many different levels. We value your partnership and thank you for shedding a light on this very important issue to all of us.

Stuart Yasgur: Given the size, the magnitude, the pervasiveness, the impact of the obstacles to fair chance hiring, the number of people who have had an interaction with the criminal legal system who are negatively affected by that impact in their ability to secure employment, housing, and participate in so many other aspects of society.

Stuart Yasgur: We recognize how important this is. Frankly, we think this is a problem of historic proportions that we're all experiencing and facing. In order to address it, we need to do things differently. This is not one single silver bullet solution that we need. We need a range of different approaches that can address this at the structural level.

Stuart Yasgur: And so, we've had the opportunity to partner with NLADA Mutual to start looking and saying, okay, what are the most promising structural innovations that are emerging? How can they contribute to addressing this problem? And what's the next frontier of innovation that really should be advanced?

Stuart Yasgur: Jo-Ann has been an incredible partner to Economic Architecture as we've been focusing on fair chance hiring. Jo-Ann brings a wealth of experience to this work. The organization she founded in Leeds, NLADA Mutual, comes from the National Legal Aid and Defenders Association. So these are the lawyers who've dedicated their careers to focus on justice.

Stuart Yasgur: And so, they're really at the front lines of seeing the challenges people face, the extensive reach that the criminal legal system has into people's lives, and the impact that then has on people's lives going forward.

Stuart Yasgur: And one of the things that's really interesting about Jo-Ann is doing that work and then seeing this large community of lawyers who were doing that work; she also recognized that there was a need for business to enable them in a way that's very unique. So she created NLADA Mutual, which was the front lines of solving an insurance problem that these lawyers who are focused on justice work faced.

Stuart Yasgur: And so obviously her values, alignment, her commitment to the issue. She's worked in this space for such an extensive amount of time,

but she also brings this innovative mindset that can see how we can solve the business problems that are intertwined with justice issues.

Stuart Yasgur: And so, when we look at fair chance hiring, we see exactly that. We see a mixture of legal system created issues, people who have been really affected in the justice community, confronting one after another set of barriers, really are limiting their potential to earn a living, secure housing, show up as full members of their communities, and their families.

Stuart Yasgur: And so working with Jo-Ann, it really is bringing Economic Architecture's expertise and focus on problems of historic proportions and structural innovations. And she's done it. She's created a new organization, tackled insurance issues, offering insurance today to solve some of those problems in real time.

Stuart Yasgur: I am Stuart Yasgur, and this is Economic Architecture, the podcast.

Stuart Yasgur: Thanks so much for listening to our special series on Fair Chance Hiring. It featured Jodi Anderson Jr., Ryan Brennan, Sean Bushway, Sharon Dietrich, Noella Sudbury, Jeffrey Korzenik, Harley Blakeman, and a final conversation with Jo-Ann Wallace. You can listen to the full-length episodes in the series on YouTube or Spotify, if you look up the podcast, Economic Architecture, and learn more about all these innovators and their incredible work, or visit us

[@economicarchitectureproject.org](https://economicarchitectureproject.org).