>> Matan Koch: Good morning, I am Matan Koch, I'm a Senior Policy Advisor here at RespectAbility. I am going to spiel a little bit while I see that you are still being populated into the webinar, but we are very excited to have you here today as part of our Employer Spotlight series for NDEAM. The theme of this year's NDEAM, which is National Disability Employment Awareness Month, is putting disability into the equity equation. That's an understanding that when we look at equity, what we're actually talking about is building organizations, environments, places that provide opportunities for everyone to contribute their talents to succeed and do what is necessary to make that happen. As part of this series, we're looking at employers that are at different stages in that equity journey, and it is my absolute pleasure today to be bringing you three amazing folks from JPMorgan Chase, who are really leading the charge. They are one of our best practice examples in this series. A few technical notes. You will note that we have an ASL interpreter that is always on mode here on the screen. We also have live captioning, but in order to see that you have to go to the bottom of your screen and click 'Show Captions'. If you don't see the captions, that means you need to click 'Show Captions'. If you have a technical question, you can send a message to Rostom Dadian through the chat, who will be happy to help you. We will have several prepared questions that we discuss and then we'll open things up for Q&A. But now let me introduce our esteemed panel. Let me first introduce Danielle Meadows. Danielle, join us. Danielle is the Head of the Business Solutions team, the BeST program at JPMorgan Chase, about which you're going to hear a lot more today. And now I'd like to invite in Dina Grilo, the Global Program Manager for the Office of Disability Inclusion. JPMC has one of the most effective offices of disability inclusion that I've ever seen. And Dina is a Program Manager. Not sure why I just got spotlighted. Can we take me off of spotlight please? And now if we will welcome the third member of our panel, Kevin Sylvester, who heads the Office of Disability Inclusion Communications at JPMC. So really a wonderful team, but before they start sharing of their story, they would like to share with us a video of some of the wonderful work that they are doing at JPMC. So, Rostom, can you start the video?

[VIDEO BEGINS]

(bright music) - JPMorgan Chase's Business Solutions team is our firm-wide expansion of diversity and inclusion to include neurodivergent colleagues from the IDD or intellectually and developmentally disabled community. - My role is part of the BeST Squad. I've been working here for almost two months. Never thought I'd be in an corporate office job like this in my whole entire life. - BeST is a program that allows individuals from the IDD spectrum to be able to come into the workforce and utilize their skillsets and their capabilities that is aligning directly to the tasks that we have within the firm. - I basically just get on the computer, make sure addresses are correct for different businesses across the world. - I do the matching addresses, and locations, and I also do research. - We are working with our sourcing partners and we do skills assessments, see if we have the right talent, we find the right jobs that fit those skills and match them together. And then we do 60-day apprenticeship, kind of like our interview period. - Our value proposition is identifying parts of processes, a component of a process where that task could be performed better by person from the IDD community than their neurotypical colleagues. And you could think iterative, repetitive, for a neurotypical colleague, what we identify as a poor motivational fit. We have empirical data that shows our guys will knock this kind of highly iterative work out with very, very few errors. - [Interviewer] Working on a computer? - Yeah. - [Interviewer] Do you work pretty fast on the computer? - Yeah. - Our guys are better motivation for that work. So we've had no attrition, very, very few absences, but most importantly, it's better quality work. - I just focus on the job at hand. I try to the best of my ability, and I'm happy to be here. - Makes me feel really smart. I'm learning a lot. I'm learning more every day. - We've had good success in Dallas, but we would like to take this to other operations and other strategic sites within JPMorgan. In fact, our goal is to hire 500 employees in the next five years in this space. - There's many different stigmas that's attached to working with individuals within the IDD spectrum. But what you've heard, what you think you know may not be true. - I think one of the most important things to consider about what we're doing is nothing about this is charitable. We're not taking in resumes and finding stuff for people to do. Everything we're doing is fully integrated in the business process, value added and sustainable opportunities. - We've seen this can work. It will work. It is working! - Go Chase! (chuckles) - I never thought I would be here at JPM Chase. I thought I would've been stuck at movie theaters and doing that for the rest of my life. - It's a great job, and I'm glad I get to work here. (bright music) [END OF VIDEO]

>> Matan Koch: Well, I've gotta say that is wow. That is wow, and I'm really... When y'all first told me about this program, when we were preparing for this panel, I felt the wow, and now that we watched the video, I hope everyone who's watching with us today is also feeling the wow. But now let's dive into some- So this first question is actually directed at all three panelists. I'd love to have each of you give your take, because I think there are different takes. And so yeah, JPMorgan is, of course, a global leader in the world of financial services. Most of us have seen Chase banks on the corner or seen it in the news. So we know that you make smart business decisions, right? You make smart business decisions, You do things because they're the right business choice. There're smart financial choices. So tell me, with this massive investment, with this careful work in disability of JPMC, what is the business case? How would you define your business case for this?

>> Kevin Sylvester: Thank you, Matan. I just first say how pleased and proud we are to be with you today, that the work we do here at JPMorgan Chase is immensely fulfilling. I speak for myself, I a dream job doing communications, talking about the different types of things we're doing, the types of programs we're doing, the type of business impact it has. So from a communications perspective, I just wanted to start that off and kind of set the scene a little bit. So the Office of Disability Inclusion, of which we're all a part of, was actually formed in June. June of 2016. The directive came from the top, Jamie Diamond himself. The firm found out that we were really missing out on talent, knowledge, and skills without a thoroughly coordinated effort, if you will. So the office was formed with Jim Sinnochi. Jim Sinnochi at the helm. We've been pleased to have him with us now for about, I think we had him for about six years. He just retired for the second time. But what he set out to do was really set up a process so that it would drive business results. You'll hear more about this from Danielle and Dina, but from a communications point of view, what we do that helps drive the business case is create a culture that's open, a culture that allows people to tell their stories. We've found that just by telling a story about somebody who's overcoming an obstacle and doing their job, we can get hundreds of comments from people who say, "Wait a minute, I didn't know there's accommodations that I could use" no matter how much we try to communicate that. It's just a way to drive people's attitudes, even though we're like 275,000 people, make the company feel a little smaller by sharing these stories and creating just a culture that we think is second to none when it comes to folks with disabilities. I would just encourage people, if you wanna read some of these stories, to go to jpmorganchase.com/odi and that's where you'll find a lot of the stories and a lot of the strategies that we're gonna talk about today.

>> Matan Koch: Fantastic. Thank you. Danielle or Dina, would you like to add to that?

>> Danielle Meadows: Sure. Thank you. So from a business case from my perspective, I think the biggest thing is just being reflective of the community. We are one of the largest financial services, as you just said, and we internally should reflect what our customers and our community looks like. And I think having that diversity of thought and people who have come from different backgrounds, have different abilities, having that improves your business outcomes. All of us think differently, we see things differently, and that overall has improved our business processes, especially with the BeST team. A lot of times when we're building out new processes in the team, they find stuff that some of us never thought about just because we didn't see it that way. We have people who think of things in patterns. I don't think like that, but they can find a pattern and tell me, "Oh, you know what? Maybe we should change the way we're doing it." So we've able to improve business processes by including everybody.

>> Matan Koch: Fantastic. And Dina, anything to add?

>> Dina Grilo: Yeah, I think Kevin and Danielle covered most of it, and to Danielle's earlier point of representation, right? That matters, and having the employee, the workforce represent diverse groups, especially in the disability space. One of the things that we're very proud of is how we all work together. We established an accommodations team 'cause it's great to hire this diverse population, but we need to ensure that we're providing them with the tools and the resources to do their job to the best of their potential. And so I'll echo Kevin's sentiment. I'm very proud to work for the Office of Disability. I've been here from this start and I have seen it grow, and it is not a charity, it is not a service of goodwill. It is really just bringing the population that has historically been overlooked and bringing them to the forefront, and simply by providing the reasonable accommodations that are needed.

>> Matan Koch: Thank you, and I want to commend to the audience, I know my friends here on the panel already know this, but there have been studies done, perhaps the most notable being by the firm Accenture in conjunction with Disability In that show on a macro level that all of these insights that were just offered by our panelists are in fact reflected in the bottom line of firms that choose to embrace. And we won't dwell on that today, but that data is available and you can even find it on the RespectAbility website if you are so inclined. So the next question is directed to Dina specifically. ODI, you've informed me, has centralized both accommodations and the broader disability mission within JPMC. Can you tell us a little bit about why you made that decision and how it's led to some great successes in the past few years?

>> Dina Grilo: Sure. Our management had made the decision- And just to give you a little history on how our office was created, we worked very closely with our accessibility business resource group. And these are the individuals, the employees with disabilities that really raised up some questions and concerns. And the great thing about our firm is we do listen, and not only do we listen, but then we look at solutions, right? And how do we make these solutions work. From there stemmed the Office of Disability Inclusion, we had our Autism at Work team and we have our BeST team. And it just made sense to bring us all together under one umbrella, because when you bring these impactful groups and these great thinking minds and representatives of the community, we work together and it just makes a good business sense. We looked, when we created the program, we really looked at our guidelines, our policies at the firm. Did they include our employees with disabilities? Did they go beyond? For example, our fire training, did it include what would you do with your colleague who has a disability? Even our security videos, everything really needed to have the employees with accommodations and disabilities in mind and realizing that there's a very nominal cost to these accommodations. We did discover in our fact finding that a lot of our mid-level managers, and many organizations will find this, mid-level managers have a lot to do. You have to balance your budget, you have HR issues, you have all of these things. And they were bubbling up and saying, "This is too expensive." And we look back at it and it really is not expensive, but we created a centralized budget. Therefore we removed that obstacle from mid-level managers in ensuring that our employees with disabilities got their accommodations. And then we built out the My Accessibility Hub team and we work very closely with them, and as does Danielle and our autism team, in making sure that when we onboard any new hires, they're onboarded with the right tools. Whether it is elevating a desk for a wheelchair user, whether it's getting a track ball mouse, the right screen reader for our blind and low vision colleagues, ensuring that captioning is provided for our deaf and hard of hearing colleagues. And it has proven that when we work together and provide an employee with the right tools, we're successful. And Danielle can go in and tell you how successful her team has done. Our autism team started out in North America and has hired across the globe. And it's all because these groups came together and solved concerns that were raised up by our very own accessibility group.

>> Matan Koch: Fantastic. And I just want to add the one clause that, at least according to the US government, the vast majority of accommodations are free. And among those that do have a cost, the average cost is $500 or less a one time expense. So I think you've heard both the best practice of centralizing budget, but also that budget shouldn't scare you. I'm now gonna pause for a public service announcement and say that while the audience Q&A is not for a while yet, you can begin populating the Q&A box with your questions so that when it is time, we have plenty to choose from because we do want to answer your questions, but now we'll get to the next of my questions, which is for Danielle. Danielle, as the head of the BeST program, you have done pioneering work in reimagining possible roles for people with disabilities, including training workers with intellectual and developmental disabilities to do programmatic roles at the bank, which of course is what we saw in the video. But can you tell us a little bit more about the program and its success in perhaps more detail than as beautiful a video as it was? (Danielle chuckles)

>> Danielle Meadows: Of course. So as in the video, something that we do, Bryan kind of touched on it, is decoupling tasks. So what we typically do is we find things across the bank that maybe there's low morale, maybe the quality scores aren't great, maybe it's not something that the team is doing well. We'll first go into those businesses and see what is this process, what's causing you your issue. And then in some cases we will take the piece that's causing the issue and decouple that task. That way the employees who are having trouble doing that work, and sometimes it could be, we have a lot of quality work, you need to make sure you're sending the right documents to the right customer, the right clients, or on the right days. And we had a lot of individuals that they just get repetitive blindness. They're doing too many, they're missing small numbers, they're mixing up files. Well, we have some individuals from the IDD community who that is their superpower. That is what they do and that is what they do well. And so we've brought these individuals in to one, start a 60-day apprenticeship, as we call it internally, but it's an internship and it's your interview period. You basically learn the job, you get to get familiar with the bank, your colleagues, we get to build the natural supports, we have job coaches on site until the employee feels comfortable and is performing well. And then they'll fade away. And at the end of the 60 days- And sometimes it takes longer and that's perfectly okay. At the end of the 60 days, we make a decision collectively, the employee as well. We've had employees say, "This is great, I want the job." We've had others say, "This was a great learning experience, but working at a bank just isn't for me." But they've gotten that experience. So once they do that, they're hired on as JPMC employees and we've seen tremendous success. Especially, and for example, we have a group that reviews loan documents and they're shipping things out the clients and the team just wasn't doing well at it. The colleagues didn't like doing it, they kept messing up, which has caused them not to like doing it. And when we brought in our current colleagues, they elevated the entire team. They find all the errors for themselves and their team. They're not getting fines, they're allowing the team to get other work done that was causing them to mess up on the work that they were doing, and so the entire team is happy, elevated, and they're also seeing and learning that all of us are different. All of us do things differently and we all can do it well together. And I think that some of the successes that we've had with BeST, the biggest part, I think one of my favorite things is the job coaching piece. The job coaching piece, I used to be a trainer and so to see job coaches just come in and build that rapport, that support, and coach that team member along, and then eventually what we've seen is the team will take over. We've had job coaches here for a week that are supposed to be here for the 60 days and the team's like, "We got it." And they're able to go do what they want and the employee learns what they need to and they're able to integrate with the team and it's a natural thing that happens. So that's some of the successes we've seen with BeST so far.

>> Matan Koch: That is really fantastic. I think it just, it flips the script, right? And that is so important and exciting when we're looking at innovative ways to bring disability into the equation. So thank you for that. And now my next question primarily is directed at Danielle and Dina. Of course, Kevin, if you wanna chime in, I don't think anyone's gonna cut you off, but with a company that has made such a strong investment in disability and taken such a lead, you must have an accommodation strategy that goes beyond, "We do the legal minimum that's required by the Americans with Disabilities Act and the EEOC." Well, can you tell us a little bit about your accommodations process and the philosophy underpinning that process?

>> Dina Grilo: Sure, I'll be happy to start. We have two ways, right? So we have when you're a new hire into JPMorgan, as you're being onboarded, in addition to the EEOC self ID question, we ask, "Do you require a reasonable accommodation? Explain what it is." If you check off 'Yes', the accommodations team then has an interactive conversation with you. So we're very personal. It isn't just, "Check off the box" or what you need, they will actually reach out to you, have a conversation, understand what tools you need. The goal is to ensure that day one, you have everything you need. Sometimes it doesn't work. Things are a little delayed. But the fact that the team, they're a wonderful team. The fact that they actually have this dialogue with the new hire and to better understand what is needed and then they take it from there and they work with our health department, they work with the colleague, and they work with the manager. So they're ensuring that whatever is needed, and as mentioned earlier, there's a centralized budget so cost is not a factor, it's just ensuring whether you need to, as mentioned earlier, adjust a desk, sit someone a little bit closer perhaps to a health office or is there too much noise? There are specialized headsets that we can order for the individual, but we can't make and we never do make any decisions without the employee or a future employee telling us what they need.

>> Matan Koch: Wonderful. Would you like to add to that, Danielle?

>> Danielle Meadows: Yeah, sure. So I'd like to add, kind of give an example of something. One of the processes we had. So one of our apprentices that was coming in, she was actually coming in to do the mortgage document QC. So this was somebody who was gonna be reviewing loan numbers, borrower information, things like that and making sure it got to the right client. This candidate was actually low vision and blind. And so initially we're talking to the job coaches like, "How is she gonna do this job?" And that is where we all learned, myself, My Accessibility Hub, we all learned. And I just went to the source. I asked her, "What do you need? What are you using at home when you're on a computer?" And then we started to research what we could gain from that. But that just wasn't enough, like Dina said. We had it when she started, but when we got in, it wasn't enough for her to reach her full potential. So we allowed, in this case, Texas Workforce Commission came in and did a side by side to actually see what the job was and see what could better improve. They were able then to advise us, "Hey, she also needs zoom tech, she needs this, she needs a magnifier." We were able to bring all of that in and also then provide training through our job coaching, and, with the state's help, to learn the technology that needed to be used. And she has been one of our superstars. She gets no quality errors, she loves what she's doing, and she's able to do that. And that is just an example of when you open your mind to the possibilities that what an accommodation can do, it doesn't matter what cost it is, but if this is something that can allow someone to gain their independence and do something that they actually wanna do, there's really no cost to that. And so that's been something that I've learned that we try to, when we meet the person, we know that the candidate is coming in, we try and have everything they need day one. But we learn, once we get to the job, that it might need to adjust a little bit, and we're completely fine with that.

>> Matan Koch: Well, that's really fantastic and I wanna hone in on something you said that maybe you wanna add more to, maybe we just wanna let it sit as the powerful statement it is. When you were discussing the example, you said that the accommodations worked to some extent, but were not enough to help her achieve her best or full potential. Can you expand for a minute philosophically the difference between getting someone over some arbitrary line versus maximizing their contribution and their ability?

>> Danielle Meadows: I surely can. In this situation, and then a lot of the employees that I've met, it's not necessarily that they can't do the job. It's all about making it possible. It's not that they can't do the work, it's not that they don't have the skills or the talent to do the work or the motivational fit, it's that there's something hindering that. And in this case, it was our technology. Our technology was not up to par to what she needed to do the job. And once we were able to put that in place, now we know for other employees across the firm, next time I have someone similar situation, I know what to order, I know what to get. But I'm also learning that it's dependent on each person. So maybe this worked for one person, but maybe we'll have to cater it a little bit more for someone else. So I think that was something big 'cause our unconscious bias, everybody has it, it comes for us sometimes and it's like, "Well, how would she do this job?" But that's just looking at it on paper. Technology allowed her to do the job and do the job well. And even though she may have not known what she needed, we were all collectively working to explore what can make this possible, and it has worked.

>> Matan Koch: Well, that is just fantastic. Thank you. Shall we move to the next question? So this one is directed at all of you, and it is, JPMC is a leader. You're an exemplar, you've really come very far in the seven years since 2016. But there are medium and large size businesses that are similar to JPMC in size and scope, but are not where you are on your journey. And so the question that I would have is what advice do you have for those companies, for a company you think of as a peer company in many things, but maybe not in this yet? And anyone of you can go first. Don't all start at once. (Dina laughing)

>> Dina Grilo: Sorry, I guess we all can agree, Danielle, I think I may have frozen. So I'll turn it over to Danielle while my internet connects.

>> Danielle Meadows: And I'll take myself off of mute. (Danielle chuckles) So I'll start. I think the biggest thing is, that I've learned along this path, that we've learned, is just start. Don't overthink it. Just start, jump in, start having the conversations. A lot of us sometimes, we're competitors, we're in the same fields, we're competing businesses. It doesn't matter. At the end of the day, we all wanna achieve the same goal. And this is a bigger picture. This is for humanity. This isn't just a business case. And so I think what what we've done is, I talked to our "competitors" and different individuals in the industry and we're all getting best practices from one another. And I think that's just the biggest thing, is to just dive in and keep an open mind. Just because you haven't done it or it's not in your policy today or your procedures doesn't mean you shouldn't be adding it. And so that's something I would just say, is just dive in.

>> Matan Koch: Fantastic. Just dive in. Who would like to add to that?

>> Dina Grilo: So I can add to that. I think Danielle's right, we're not competitors when it comes to accessibility, and we learn from each other. I don't hesitate to call any of my colleagues in any of the other banks or the big firms, whether it's Google or Microsoft. If there's an issue or a concern or even just coming together to work on solutions or ideas. One innovative thing that I can say JPMorgan did for our employees to go above and beyond their work environment was we actually worked with our global security team and got access bracelets for individuals who otherwise couldn't reach the turn style or couldn't move their arms. And that's something where we partnered, right? So we heard the concerns, we realized it was something, we found a solution for it, and they're always upgrading and now it's part of the fabric, right? Every time they upgrade their turn styles, they're thinking, "Okay, how about an individual who can't reach the turn style or can't open their wallet for their badge or whatnot?" And we share that story with our colleagues, and now some of our colleagues in other businesses are doing it. The size doesn't matter. The concept of accessibility and hiring talent, and again, I wanna emphasize that. We do hire qualified individuals who just happen to have a disability, who just happen to need an accommodation to make their job a little bit better, right? I mean, I wear glasses now, so I don't hesitate to say, "Oh, I need to use the zoom feature in our Microsoft, in our tools today." We wanna ensure in any company that's out there, listen to your employees, listen to what those that are doing really well are doing. We've made our mistakes. Everyone makes their mistakes. The important thing is to learn from them, and we have. And share the stories. Share your challenges, share your successes. Google, there's research out there from organizations like JPMorgan, we partner with a lot of nonprofits. What we do in addition to employees, right? Is we're branching out into our consumers and ensuring that they are part of our community, right? We're ensuring that we have the right tools and services for them as well. But it's important to listen to your business resource groups, it's important to read stories. Kevin mentioned earlier, we share a lot of our success stories, and it's not, again, because it's good or because it's charity, it's because it's showing and reflecting how we all work together.

>> Matan Koch: Well, thank you for that. And let me just say, as a quadriplegic who worked in a secure New York office building for a very long time, I want one of those bracelets. I had to be escorted in by security every day for 10 years. (Matan chuckles) So what an exciting notion. Kevin, do you have anything to add on this one?

>> Kevin Sylvester: Yeah, the one thing I just wanted to add is no matter what size your company is, I think manager education is key. We have different types of resources at JPMorgan Chase, we have resource guides for our managers, but you can go to the Department of Labor, the EARN website, you can get lots of valuable resources there. And it's important to get your managers to listen to your employees. One of my favorite stories is a gentleman in, I believe he's in Argentina, I was talking with, because he has somebody who was on the spectrum reporting to him. And we did a story on him because they have such a great relationship. And he said, "Kevin," he goes, "she turned to me one day and she said, 'You're a terrible manager.'" And he said, "I was a little taken aback, but I do know that people who are on the spectrum can be very direct and say what's on their minds. And I said, 'Okay.'" And then he goes, "I went back to my team and I said-" Oh, actually he said he asked her, "Why am I a terrible manager?" And she said, "Because you talk too fast. You talk too fast and you don't give people the opportunity to give their opinion." So he went back to his team and he said, "Do I really talk too fast?" And they were all like, "Yeah, we just never told you that." So sometimes it's just a matter of getting the manager, getting managers receptive to hearing that type of feedback and then that actually helps them become a better manager all around and not just for the person who has a disability.

>> Matan Koch: And I think that's such a wonderful point that we often talk about how accommodations can be universal and it sounds like this moment of honesty improved an entire team in Argentina that was having a problem they didn't wanna talk about. And I think there's a learning for us. But I'm going to move us right to the next question 'cause I know we're eager to get to audience questions as well. And so I want to pose this question specifically to you, Kevin, 'cause you mentioned that you have some very exciting answers specifically around mental health, but in general, talk a little bit about building a culture where people share openly about their disabilities and their needs, where people are willing to self identify, because of course you can have the best program in the world and if people don't avail themselves of it, it does very little. So talk about how you've built that culture.

>> Kevin Sylvester: Sure, I can talk a little bit about our mental health program. Dina is our self ID, self-disclosure expert. So I will leave that part to her. But in terms of getting people open to have the conversation, willing to share, we launched a program called This Is Me initially in the UK back in, I believe it was 2017, where it created a safe space for people to share their mental health journeys. It's an internal program, it goes on our corporate intranet. So you can have up to 250, 275,000 people reading your story. And what it did was it just created a culture of support, not just from the company. The fact that the company is allowing- "Allowing you." Enabling you to put your story out there. But what I find fascinating are the comments because we allow employees to comment, colleagues to comment, and that creates such an ongoing dialogue, where somebody says, "Hey, wait a minute, I have the same problem." And it ranges from anxiety, depression, postpartum, to bipolar to suicidal tendencies to some really heavy stuff. And what I find, and I'm just constantly awed by the courage some of these employees have to share their stories of, and they range from an associate to a managing director. But I think we've created that culture where people can come forward, they can share their stories. In a couple of weeks, you'll see on our website we have a new video coming out for This Is Me talking about the progress we've made over the course of five years, but it's all about creating that culture, which I think is not present in every company. And I think that goes a long way toward allowing people to be themselves, bring their true selves to work.

>> Matan Koch: Great, and Dina, since you've been outed as the expert, what do you have to add to that?

>> Dina Grilo: So I just wanted to ensure that we're addressing self ID versus self-disclosure. And that is a bit of a confusion within our community and even within our firm, and I'm sure amongst other firms. When you self ID, you are self IDing to primarily when you apply, it's the EEOC questions. We don't know who is who, who checked off that they have the disability. We just get aggregate numbers. It is important because the higher the numbers, the more we understand that there's more accommodations, there's more programs that we need to look into. Self-disclosure is when someone comes in and discloses that they need an accommodation, and therefore becomes an interactive process. You can disclose that you need something, whether it's a screen reader or a track ball mouse or anything like that, but you don't necessarily have to self ID. What we try to remind our employees is that it's really important to actually do both. So self ID so that we get those aggregate numbers, we know representation matters. The higher the numbers, the more the firm pays attention, right? The lower the numbers, they're going to look at that. Any firm is gonna look at that and say, "Well, we don't really need to focus on that population." And self ID. Don't sit at your desk and know that you need a tool that's gonna make you do your work better, faster, more accurate. Disclosing doesn't make you look weak, it doesn't make you look not smart. It actually, especially in our firm, we want that right? Because we don't know what we don't know. So if I don't know that you need a- (audio cuts out)

>> Matan Koch: I think we might have had a freezing here.

>> Dina Grilo: What you need, we can't help you.

>> Matan Koch: Wonderful. Well, I think that there is so much more that could be said on that, but I don't know about you all, I'm very excited to see what our audience wants to know. And so the first question I think is a pretty straightforward one, a softball to Danielle, "Is the BeST program limited to a specific region or area? Is there a way for supported employment providers to get involved?"

>> Danielle Meadows: Yes, so currently BeST is in the Dallas Fort Worth market and we have also started in our Chicago markets. Our next market of expansion will be Columbus, Ohio. And these are all core strategic JPMC markets that we're going to. We also have plans to go global, so that'll be coming up in the next 12 to 24- 12 to 18 months I should say. And then as far as the providers, typically they just get in contact with us. If I don't already know about you, they contact us, either me directly or we have a mailbox business.solutions.team@jpmchase.com is the direct mailbox where you can contact us if you have interest in potentially becoming a supplier.

>> Matan Koch: Great, and maybe can someone drop the address into the chat just to make it-

>> Danielle Meadows: Sure!

>> Matan Koch: To make it easy. I would, but I can't type. (Matan chuckles) (Danielle chuckles) If anyone else like do that, that would be splendid. See? Accommodations in action, friends. Accommodations in actions. Now, the next question here is, "What types of roles/tasks do the employees as this place work on?" This may be intended as a BeST question, but I'd actually like to hear answers both from a BeST perspective and from the rest of JPMC perspective. We can broaden it perhaps. But do we wanna start with Danielle to those about BeST or?

>> Danielle Meadows: Sure, so the positions are very specific to the type of work and department it is. So it could vary. We have individuals that are doing quality control, so they're QCing mortgage documents or client information. We have individuals who are working with our data teams and doing a lot of data mining to train our artificial intelligence technology to basically have the computer find the information for us faster than doing it by hand. We have individuals in some cases, some of our businesses are like assembly line, they need boxes and folders and certain documents put into place. Some of our employees are making sure the supplies are in the right place so that we don't have to stop working and it's a continuous flow of work coming through. So it just depends on the line of business and actual skills and talent. Like Dina has said, none of this is charity. This is all specific to what your skills and motivational fit are. And so we're actually hiring individuals who have talent to do these jobs. So there's not one specific job that we're looking for. We're across all lines of businesses in all different departments, so we're pretty widespread on the type of jobs it could be.

>> Matan Koch: Fantastic, and Dina, I think you have more perspective to add for the beyond BeST portion of JPMC.

>> Dina Grilo: Yeah, and exactly to Danielle's point, we hire for the skillset, right? We hire a qualified candidate. That has always been how we recruit and how we hire. Having said that, right? It is difficult, and as I mentioned earlier, when you self ID, we don't know that. So we do go out, we do participate in career fairs specific for people with disabilities because then we know that community is there. And when they come in, we see their skill set and we match it with open roles. We provide the accommodations and we ensure that they are doing the best, just like any other individual in our firm, as you grow, you get hired for a role, but if you grow or you realize you have some weaknesses here and some strengths there, we work in your professional development and there's career mobility, which is super important for everyone.

>> Matan Koch: And I think that's really exciting to hear about career mobility and professional development because so often that is missing from even the most innovative disability employment pipeline, is just this notion that folks with disabilities want careers too. This brings us to our final current question in the Q&A, but of course, audience, please feel free to continue putting in your questions in case we can get to them. So the question is, and I'm gonna reframe it a little bit to make it a little easier to answer, and say that I would love for each of you to pick one lesson that you think is a really big and meaningful, important lesson that you and or JPMC has learned as a part of this work. And I'm gonna start with Kevin just because we haven't heard from Kevin in a bit.

>> Kevin Sylvester: Sure, I think probably the most important lesson I've learned as a communicator is don't hesitate to talk with a person about their disability. For example, when I interview people for stories for our external website, for our internal website, I will say sometimes, "Are you comfortable going here?" And yes, the majority of people are. And for me I was a little taken aback at first 'cause we have a software engineer, for example, who has muscular dystrophy and she said, "Kevin," she goes, "I have a 24/7 home health aid. She helps put my hands on the keyboard so I can type. I need the 24/7 care" and all the different types of accommodations she gets. So I think it's a matter of just having people open their minds, and if you don't know something, ask, 'cause the person could always say, "I don't wanna talk about it." But for me, more often than not, they do, and that's helped educate me and helped me just go, "Wow, there's a lot of stuff I didn't know."

>> Matan Koch: Well, that is great and I think that I will take a moment to spitball on that 24-hour care question. Note that both RespectAbility and JPMC have made a priority working on that particular issue to make sure that folks that require access to those services can work. That is not the subject of today's webinar, but to the audience, if this is a topic about which you are passionate, stay tuned. And now who would like to next offer a lesson learned?

>> Danielle Meadows: I can, I think learned several lessons, but one of the ones that stays with me is just as a firm, we have our ways, we have our controls and things that we do all the time. I think something that we learned and we had to draft was supported decision making. And that was, we never really considered dealing with employees' caregivers, guardians, parents, advocates. And so that was something that was new for us. And in exploring that, we had to kind of draft guidelines for managers and leaders on, "Hey, there are certain times that you may need to print off that it's benefits enrollment time so that somebody can take it home. You may get a phone call from mom or dad or sister or brother checking in on the schedule or making sure they have the schedule right." And so that was something that was new for us and we've been able to be successful in drafting guidelines to help other managers out, but it's also been eye-opening for me to see how much having an opportunity can change an entire family. So that's been something that has been a lesson learned and we continue to broaden our horizons and our minds on what we actually can do.

>> Matan Koch: Can you give us the broadest overview of those guidelines that you've created, just so we have a sense of what those learnings are?

>> Danielle Meadows: Yeah, so the broad concept is basically there are instances where your employee may need or has a caregiver or advocate in that place. So let's say that we know that... Benefits enrollment, I'll use that example, is coming out, but we know that the employee may need assistance enrolling in those benefits or how to log in. So we have employees that can do that, but what we do is we'll have, the employee can either say, "Hey, I need my mom to know this. Can you provide this to me and I can take it home and can you show me how to log in from my house so that my mom can do it with me?" Those are some of the things, that's just a small one. If an employee asks for a job coach in their performance review just to make sure that they understand what they're doing well, what they wanna improve on, that is something that can be requested. So those are some of the things that we've learned that typically we hadn't thought about that before. And so now we've broadened our horizons to think about, "Hey, somebody may say, 'Hey, my mom needs to know this' and it's not something weird. They're actually trying to do their due diligence." But in some situations we may know mom needs to know this or dad needs to know this information.

>> Matan Koch: Fantastic, and Dina?

>> Dina Grilo: I have a lot of lessons learned, especially when it comes to the accessibility of our own application. So I'm gonna mention two very quick things, and one has to do with Danielle's team. So the first one is early on when we started the office, on paper this woman was absolutely skilled. She had all of the qualifications for this role. We hired her. They interviewed her, they knew she was blind, that didn't matter, like I said. She had the skill set. So one of the first questions we asked was, "Which applications will she be doing for her role and are they accessible?" We tested it and we found out that of the five, only two were sort of accessible. So here was a woman, right? Yeah. So here was a woman who could do the job, she had all the skills we're looking for, but because we were not, our applications were not accessible, we couldn't hire her for that role. We did hire her, we found another role that was just as important, but what that did for us was that made our technology team say, "We have to review every application we have, and if it's not accessible, for the next upgrade we'll make it accessible." So that was a really good lesson for the firm across all our lines of businesses. Our second lesson, and it wasn't really a lesson, but it hit home because it affect our business is, and Danielle, please chime in, is Bryan Gill, who headed up BeST, realized that we were losing our employees because they were on SSI, which is our social security income. And they had their limit and asset. As we all know, there's asset and income limitations. Really bubbled that up and started saying, "Well, there's a problem here. We have talent, and we have talent that wants to work full-time. And we need them full-time. We have these roles, they're doing amazing, but yet now they're going down to part-time because they don't wanna lose their benefits." So a policy paper was then drafted and discussed amongst our government relations team and JPMorgan gonna actually put out a policy paper. I'll try to share the link in the chat room, but we're going above and beyond. Yes, we're compliant, that's fine. We're going above and beyond by being interactive, and now we're going above and beyond and getting into the policy piece of it to make sure that we stand behind these individuals who are pushing to make change, so that we can keep our top talent.

>> Matan Koch: I love it. I think that that's such an important issue. And again, wanna plug just for a second that you will soon see publicly, though not currently public exactly, the initiative, a joint effort by RespectAbility and the United Spinal Association, to take a big swing at this question so that all businesses can, in fact, benefit from those who need benefits. And this brings us to the end of our time. This has just been amazing. I want to thank you all for your insight, for your input, but also really for the important work that you and that the firm are doing every day to advance a really meaningful agenda, allowing the talent of people with disabilities to become available to the broader random public. We're in a talent shortage, we can't really afford to be squandering our talent as a nation. And I wanna to thank JPMorgan Chase for taking the time to show us how to access the vast talents that are out there of people with disabilities. I want to thank each of you, Danielle and Dina and Kevin, for taking time out of your schedules today to share. I want to thank everyone in the audience for taking time out of your schedule to come and listen and learn. And now I hope that you will then go and do, because it's wonderful that you came to learn, it will be even more wonderful if we find out that you took these learnings and the rest of the learnings in our series. And next year we get to have you on a panel in here about all of the wonderful things that you are doing. For now as, we come up upon the 11 o'clock hour if you're in the Pacific time zone, the two o'clock hour if you're in the Eastern time zone, and everything in between if you're in another time zone, I'm going to wish you all a very good day and a very good weekend. And thank you all for your time. We will be ending the webinar as soon as Rostom clicks the button.