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OPINION

GUEST ESSAY

If You Paid Your Debt to Society, You Should Be Allowed to Work

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By Jamie Dimon

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One in three American adults — more than [70 million people](#) — [have some type of arrest or criminal record](#). To put this in perspective, about the same number of Americans have college degrees right now.

Unfortunately, these Americans, who were incarcerated or have a conviction on their record, are essentially unable to secure good jobs in this country. Nearly half of formerly incarcerated people [are unemployed](#) one year after leaving prison. That is a moral outrage.

This group is ready to work and deserves a second chance — an opportunity to fill the millions of job openings across the country. Yet our criminal justice system continues to block them from doing so.

Currently, financial, legal and logistical roadblocks prevent those who have paid their debt to society from re-entering the work force. Barriers like occupational licensing rules that keep people with records from getting jobs and a history of systemic racism in our criminal justice system disproportionately impact communities of color, especially Black people, who represent 35 percent of formerly incarcerated people but only 12 percent of the U.S. population, according to a 2020 [Brennan Center report](#).

At JPMorgan Chase & Company, we've taken several steps to tackle this. We "banned the box" that asked about a candidate's criminal or arrest records on initial job applications as part of our strategy to build a more inclusive talent pipeline. We established a Second Chance hiring program that provides legal services, job search support and mentorship in collaboration with local nonprofit organizations in Chicago and Columbus, Ohio, which we will extend to other cities. In part because of these efforts, we hired approximately 2,100 people with a criminal background in 2020 — roughly [10 percent of our new hires](#) in the United States that year.

Recently, we partnered with other employers like Accenture, CVS, Eaton, General Motors, McDonald's, Microsoft, Verizon and Walmart to form the Second Chance Business Coalition, which allows businesses to develop and share best practices and test new approaches to help support the hiring and advancement of people with criminal backgrounds. We want more companies to join us. That is why today we're welcoming Aon, LKQ, Lowe's and Micron to the coalition. And I'm joining Mayor Lori Lightfoot of Chicago and local business and community leaders to discuss what else we can do.

But to create real systemic change, we need better public policy. Right now, various forms of "Clean Slate" legislation are making their way through Congress and U.S. state capitals. These efforts would help clear or seal eligible criminal records, open access to jobs and [increase earnings](#) by about 20 percent. These initiatives enjoy significant support across the aisle — a rare opportunity for consensus, bipartisanship and momentum.

The reality, however, is that pursuing the expungements that those with criminal backgrounds are eligible for is complicated, expensive and requires a great deal of time, which is unfair and asks too much from people who are often already facing financial, bureaucratic and legal difficulties. For example, in New York, the current "clearing process" involves up to 40 hours from an attorney and court officials over several months, the Legal Action Center in New York estimates. When there is a hearing, cases cost an average \$2,200. As a result, many eligible Americans don't or simply can't wipe clean their eligible records. One [report](#) found that [less than 7 percent](#) of those who qualify for expungement in Michigan obtain it within five years of becoming eligible.

Clean Slate legislative reforms at the national and state level would automate the existing process of sealing or clearing certain eligible records, such as those for minor drug offenses and driving under the influence, after a certain period of time has passed. Proposed federal legislation, the [Clean Slate Act of 2021](#), introduced by Senators Bob Casey and Joni Ernst and Representatives Lisa Blunt Rochester and Guy Reschenthaler, would create a record-clearing process for the first time and establish automatic sealing for certain low-level crimes too. Together, these efforts clear a path for people to apply and be considered for employment in a way that is fair and efficient.

There's been [great progress](#) on this front already: Pennsylvania, Utah, Michigan, New Jersey, Virginia, Connecticut and Delaware have all passed or enacted similar bipartisan clean slate legislation. C.E.O.s and community leaders must urge more states and the federal government to pursue similar legislative solutions.

At the same time, we should continue to push for other policies at the federal and state level that are good for the economy and spur job creation for people who have paid their dues. These include reforms to hiring rules at regulated institutions like banks and lifting state bans on financial support for education in prison. We also know things like the expiration of a driver's license while serving time can make it very difficult to verify someone's identity following incarceration, which in turn makes it hard to secure a job, open a bank account or access housing. I am personally picking up the phone and meeting with business leaders, regulators and government leaders around the country to make the case for these reforms.

I'm doing this because I've seen firsthand the merits of this work and the dignity a good job can provide. In 2017, I met with a few gentlemen with records who graduated from a program to train mechanics organized by [North Lawndale Employment Network](#) in Chicago, a community organization that helps residents find jobs, with a focus on those who had been incarcerated; Chase also invested in this program. These men's experiences made me think about the seemingly insurmountable obstacles they and millions of others with criminal backgrounds face when looking for employment. Thankfully programs like this helped them build skills and secure good-paying jobs with the Chicago Transit Authority.

We need more training programs like this in U.S. communities and support for them by local employers. Jobs bring dignity and lay a foundation for stability. Employment with a living wage leads to better social outcomes — stronger households, less crime and even better health and well-being.

An inclusive economy — in which there is equal access to opportunity — is a stronger, more resilient economy. That's something we should all get behind.

Jamie Dimon is the chairman and C.E.O. of JPMorgan Chase & Company. He is the co-chair of the [Second Chance Business Coalition](#), which is committed to expanding opportunities to employment and greater upward mobility for people with criminal records.