

The Art of Engineering with Denise McIntosh

Episode 018: Jill Miller, Founder and CEO of [Below the Line](#)

Jill:

Thank you very much. I really appreciate the invitation. It's great to be here.

Denise:

So I actually found you, Jill, on another podcast. Because of what we do on the equipment side for food and pharmaceutical processing equipment you've been part of the packaging industry for a number of years. So tell us about your start in that industry, how you got there and then we'll expand it to what you're doing today.

Jill:

Okay. Yeah. It's never a straight line, is it? So I was funny enough, I graduated college with a degree in German translation. So I was destined for sales. I, and then I ended up going to work for a company that did engineered thermoplastics for injection molders and a few years into that 5, 6, 7, 8 years in I had an opportunity to go work for a company that was doing really a breakthrough technology in high speed video for processing packaging and troubleshooting plant operations. And it came outta nowhere. So I took a dive. It sounded really interesting. And I got to really intimately know a lot of particularly food and beverage, consumer product style packaging and process lines. It was, I describe it as this amazing opportunity to be the fly on the wall when high stakes and just the way people at all levels of organizations could collaborate and really to, to solve and see what was going on.

And there was no disputing it, right? You had video. So this was, this was years ago. So it was before, you know, cameras came along and all that. And then I stuck with that for 2011, had a couple kids and then ended up taking some time off did some other packaging equipment, but then came back, really came back supercharged into my career in like late 2017 and was climbing back into things, right? I think a lot of us as moms and women, there's some bumps in the road or whatever you wanna call them. But I started to kind of level out and climb back up. And as that was happening, I was not meeting a lot of the challenges the same way I had previously. And I think that there was a lot a going on with right...

...the world has changed the last few years significantly. But there was also a lot going on just in maybe around women and where our place was in manufacturing. And it expanded from there in 2020. And it was people of color and where, where is their place

as I looked around what I did every day. And I would hear people say like, well, “women don't wanna be here. People of color don't wanna be in food.” And there were a lot of things I've done in my life that I didn't know I wanted to do or places I didn't know. I wanted to be till I got there, but

Denise:

I wanted, I just wanted to say, how do they know if they don't know?

Jill:

Right. And, and I think when you trace back the roots of why women and diverse people are aren't as prevalent in a lot of these industries is just right it's history and not all of it is great history, but it's still history. So I got to a point where I started looking at it. I talk a lot about, you know, the pivotal moment when I decided to really shift was about a year ago. I had had opportunities for dream jobs and, and really got there and didn't want them. And then we had a, a situation occur in our family where I just decided I didn't wanna look back and like regret my opportunity. So I spent three months, it was one of the first moments of my life. I'm not an overly religious person, but it was, there was a, a moment where I just said, okay, I'm jumping off the cliff and I'm gonna wait for instructions.

...and they came it, it took a few months, but I spent a lot of time out on the west side of Chicago in the neighborhood called [Garfield Park](#), which is a neighborhood that has been heavily impacted by gun violence. I think as of last year or this year I read only 2% of neighborhoods in United States are less safe. And at the time I was really trying to understand, I was spending a lot of time with the local communities there and asking myself, considering social work as a pivot. But asking myself, like, where did I fit in? And I sat in a group one day and I had a middle aged black man who was probably six-foot-five. He was a former gang member had served some time and I would get off the train every morning and walk three or four blocks to where we met. We were in a group and he said, you know, every day when I see you get off the train and I cross the street, I paused.

Denise:

Yes

Jill:

It was the first time I ever realized that that man is more afraid of me than I am of him.

Denise:

Wow. I was gonna ask you if he was crossing toward you or away from you?

Jill:

Away, and several other gentle gentlemen in the room. Agreed. And yeah, to think that someone be, because what happens is if something were to happen to me if he was anywhere in that vicinity, he'd be looked at for.

Denise:

Automatically a suspect.

Jill:

And then we talked into conversations about not only did they cross the street, but sometimes people will go into a, a bodega or a grocery store and buy something. So they're on video and they have a receipt or that they don't throw a, the disposable, they wouldn't throw like a plastic bottle in a garbage can because their fingerprints were on it. And I,

Denise:

Things we've never even had to consider.

Jill:

No, and it broke my heart because I tried to spend, when I walk into a situation and meet someone new, I've developed what I call like the five second meditation. And I did this a couple years ago, but it's, as soon as I meet someone new, I just take a moment no matter who they are. And I pause and I just say there, whatever is in me, there's a piece of me and them and them in me. Right. It's a, just super simple. And then I just say to myself, like, okay, let's meet on common ground and to know and learn. I'd always thought, I mean, I'm, I'm not a bad person, but like, I always thought, like I was a good human being. Right. and, and what I realized is I was part of the problem.

Denise:

Well, Jill, thank you for sharing that story. And when you say common ground, and we're part of the problem, how have you approached that?

Jill:

Well, a few different ways. I think it's never forgetting that that common ground exists because it's really easy to do. Really easy. But in terms of solutions, I started down a road around wealth equality. That's really where my journey took me. And I started doing a lot of research trying to ask the questions differently. Because originally I wasn't

getting the answers I wanted and I stumbled on what I think is where we can all make a difference. And I think it's really in the supply chain. I think that I do. I think that the C-suite in the fortune 1000 has the power to significantly reduce racial wealth gap. And I'm trying to do it in three ways.

The first way which I love is employee ownership. And I think that if we took a good portion of our tier one suppliers or high barrier to entry suppliers, which are, you know, manufacturers, packaging, consumable packaging suppliers, I think if we took a high percentage, 30% you'd use like as broad base modeling, if you converted 30% of companies to employee ownership in the United States, there's a significant impact on wealth creation for people in lower wage bands.

There was a paper that [Harvard](#) did along with a guy by the name of Tom Dudley who has a company called [Certified EO](#). And they broad base modeled employee ownership in the us 30%, roughly the lowest quintile or 20% of the working force that was counted almost immediately had a quadrupling of their wealth. In an employee owned company, employee owned and over how long, a period of time. So this took 30% of the current economy and said, if you were, if you applied what was going on in employee owned companies like the benefits longevity, more stability, more productivity, you would have a quadrupling of the wealth of that quintile of the, of the wage wage earners. And then everyone else, besides the top 1% earns, earns more net stays net, right. And in the US, I think it was right survey of consumer finance. When all of us started talking about wealth gap typical, right? Typical median, black family, there's different numbers out there, but roughly their wealth is between 17 and \$24,000. A typical or median white family is about \$188,000. So it's about 10 times. And if you could start converting and quadrupling, right, then you have more people that have more disposable income. Cuz if you give a dollar to a millionaire, he's not gonna go spend it at the grocery store.

Denise:

Right.

Jill:

If you give a dollar to somebody who doesn't have enough to go to target, normally they're gonna go spend that dollar. So you're actually gonna, like, you can close wealth gap, you can close consumption gap. And if you do it in neighborhoods, in areas like where there's employee owned companies, where people stay typically or where companies will stay in a neighborhood, you start to see retail pop up, then you start to close the retail gap and right.

Denise:

It's a mushroom effect.

Jill:

It's a mushroom effect. So that's the first area. And I really believe that that's not gonna happen unless we start looking at our supply chain a little differently. And some accountability. Because when I meet with leaders from large organizations, they really wanna make a difference. There's just not a playbook. I think for a lot of this, that seeps down into right. That seeps down in I also think supplier diversity is not gonna help us produce the America we want, as it stands today in most companies, I think we have to start looking at solutions differently.

Denise:

Yeah. As an owner of a small business, we, we have a totally different view of all of that, right. I've worked for fortune 100 companies and now own this one. It's, it's a wide gap between how we think and do things.

Jill:

Right.

Denise:

Even how we look at individual employees and how we can impact their lives.

Jill:

Right. I was on a call earlier. We were talking about when the CEO of Salesforce, I think it was, when he realized the gender pay gap. Yeah. When someone put the gender pay gap of their employees in front of him, his team spent nights and weekends until they got it fixed. So imagine if you were a chief supply chain officer, a chief diversity officer for a fortune 100 company, and you had visibility down into every worker in your supply chain and whether or not they were earning enough to get to the grocery store and buy the products that your company makes. Yes. So we're actually working on a solution related to that, more to come on that and it's really exciting and I think it's gonna be disruptive. So that's number two. And then number three is working one on one with putting more entrepreneurs of color or diverse entrepreneurs into a place where they can get inside a high barrier to entry market.

So we're starting I work with the [YWCA Metro Chicago](#) and we are running a, a business accelerator for women in food right now we're focused on a food specific

cohort. The group is called or the, the center is the [Breedlove Entrepreneurship Center](#). It's named after Sarah Breedlove, who a lot of people know as Madame CJ Walker, which was the first black female millionaire in the us. And she made many other women millionaires. Yes. So I have the honor of working with these women weekly. We're about to graduate our first cohort in May. And it's just such an honor to work with women in the area of entrepreneurship where most entrepreneurs never get, which is over that quarter million mark. So we're taking those late stage entrepreneurs and we are converting them to what we hope someday will be the first billion dollar black brand out of the Chicago Metro YWCA and Breedlove Entrepreneurship Center. But to do that, we're trying right. We're working on access to capital. Those are things I was

Denise:

Gonna say. That is the, that's probably the number one barrier because that to me is where the whole wealth gap has started because we've, we've locked them out of neighborhoods. We've locked them out of business opportunities. We've

Jill:

Yeah. It's and the access to capital the numbers in 20, I think it was 16 or 18 were that black female entrepreneurs got 0.006% of the venture capital awarded in the us. It is now up to a whopping 0.34% of the total pie. And I, I strongly believe a lot of it is just lack of access to networks. It's lack of access to who has the money. Yes. And one of the, one of the modules we're doing in our cohort is working one on one with a wonderful CFO out of Canada. She has a finance for founders program that we've been working together on her name's Kacha Foresight. And she is absolutely incredible. She's been in the food industry for a long time. And she came on board as an opportunity to really look at how do we, how do we structure the books for the exit as you begin the business, and really the business takes off. I, I think a lot of that and that's for any entrepreneur, and I can promise you that there's not a single one of these women, every single one of them is more intelligent than I am by far and has way more than I do. And it's obvious to me as I've been on this journey, that most of the things I've gotten away with in my life, a lot of other people who don't have the same skin color as me, would've probably been in prison or been dead. Right.

Denise:

Right. This is it's all those things we don't, We, we don't know, we can't acknowledge what we don't know.

Jill:

No. So, yeah. So I, sorry, I get off track. I get a little emotional, but yeah. So we're working on things like finance, we're working on also connecting in some of like the world's leading branding and storytelling people and providing access to the networks cuz once, once you're connected, right. Things start to happen. Yes. So yeah, so those are my three areas, right? We're working on employee ownership, trying to buy and convert a company that's a supplier within the industry. Second we're trying to work on new tools to disrupt supplier diversity and give people, give [Fortune 500s](#), an empowerment strategy to help make a difference. And then third, I love working with the entrepreneurs. So that's like the highlight of my week every week. It's just a really, I guess I'll say I now work probably somewhere around 14 hours a day on average, seven days a week.

...and I've never wanted to get out of bed as quickly and consistently as I do. And yeah, really, none of it has hit paid dirt yet, but it's, it's like the, the best joy and my kids have been very patient in terms of waiting for whatever's coming. Right. I just keep saying, don't worry, we'll get back on track. We're gonna get back on track. This is worth it. It's worth it. So yeah, I've been, I really like, I can't even tell you the strange stuff that's gone on that makes me know I'm on the right track every day.

Denise:

Well, I do want to, to talk about that just a little bit joke because I still think we've not nailed your aha moment.

Jill:

Oh my aha moment of when I decided to do all these things. Yes. Well sitting in that room that I was talking about earlier, right. Sitting in the room and having someone say to me, this is the, they fear me was a huge aha moment. It was a confluence of a lot of moments all coming together. And there was a day last summer when I all within maybe about the same week, there was a day that I got off the train downtown Chicago, if you know, downtown Chicago at State and Lake. And I walked over to the big Starbucks Roastery cuz I was hitting them up for some donations to a group I was working with and they were very kind. So I appreciate that. And then I proceeded to walk home from there and I live about 12 miles.

Denise:

Okay. Oh I can only imagine the journey. Yeah.

Jill:

And I, it took me a long time. I stopped and read for a while. I did some other stuff, but I did a lot of thinking and I kind of did this for a couple months just trying to understand where I fit and what I could offer the world. And that day I walked home and I went to bed. I got up the next morning and I had a I had a phone screen with a company like for a VP of sales job or something like that. And I got on the phone with the recruiter and she said to me, "we have this great culture here. We have a fantastic culture. It's so wonderful. We live it every day." And I said, "well, what are those values that are lived out every day in your organization?"

...and she said, hang on, let me pull up that slide. And I said, I think because I was on the fence, I was, I was gonna go to social work. I was gonna go back to work. I wasn't sure. I was terrified of like what mother has two teenagers and as a single mom and quits her job to like save the world. And I just said to her, I said, "I don't think we need to continue this conversation. Because if you can't tell me what your values are, then I don't, you can't, I don't wanna work."

Denise:

And if they're not on the tip of your tongue, right. And you're not living them. Right.

Jill:

Because I think it does go back to values for me, that was, that was a real driver. And I, the last few years, the last 10 years really have been just kind of crazy. Right. We raised kids there's illness, there's this there's family, there's work, there's business trips. And then all of a sudden you look around and I think the pandemic gave us that opportunity. I mean, in fact somebody said to me the other day I was talking to a gentleman and he said he was, he's an African American gentleman. And he said to me, "what is with people waking up during George Floyd? Like this happens constantly in our country."

And he said it and I said, "but you know what? It was many of us have ever slowed down." That was probably the slowest I've been in my entire adult life. And it, it hit me because last week we had that incident and there was an incident in Grand Rapids where a police officer shot a Nigerian man. And it didn't hit the news until 10 days after it happened. This is how back to normal we are. So yeah. I mean, I, I think that was a big driver for me as it was a lot of people, but it was values. And I remember saying to somebody during the pandemic, I said, I've been spinning for so long. I don't even know what my values are. And I, if there was one piece of advice I'd give to any human being out there is go Google, like values, exercise on your, in, you know, and do it spend the 30 minutes to figure out what five things you stand for

Denise:

And, and what are non-negotiable.

Jill:

Yeah. And stand up for what you believe in. Yeah. And, and I mean, they can be whatever you want them to be. But as soon as you feel like you're out of your element, you just have to step back and say, "is this an alignment with my values?"

I mean, people joke and I'll show you what sits by my desk every morning. And I, I show this to everyone but it says, and this is what I do when I get up in the morning. I say, I feed myself, I feed my children and I feed the mission to give people access to wealth and get ready to fail.

Denise:

I love that.

Jill:

And somebody said to me, I was having a rough week. Somebody said, "fail gracefully."

Denise:

Well to me, failure is where we learn.

Jill:

Isn't it, it there's a lot there and it's painful some days. Right? I always say yes, if you, if you see somebody that looks fantastic in their mid or late forties, you, you weren't there, you know, and they're so powerful. You weren't there the days they cried themselves to sleep and didn't take a shower. Right?

Denise:

Or you weren't there the day, they were trying to figure out how to make payroll.

Jill:

Right. Exactly. So it's a really, really interesting journey. I, I just think you get to a point where you get so desperate, like you have to believe in yourself and you have to, for me, anyway, I just had to start being the person I said, I was, yes. And this is what was born out of it. I just, I know who I am inside, but I kept it tempered for a lot of reasons. And a lot of it had to do with going along to get along within organizations and yes.

Right. And we, yes, we all, we all want a better world. I know we do. Most of us do, there are a few probably that don't and we, a lot of us work for organizations that say, we want you to speak up, we wanna speak up culture and then you speak up and nobody wants to hear it.

Denise:

Right.

Jill:

And I think one of my biggest regrets honestly, was I left an organization a couple years ago. And when they announced that I was leaving within probably 36 hours, I got, I was contacted by probably, I don't know, it was somewhere between 150 and 200 colleagues globally, right after they announced it. And the things that people said to me blew me away. And the unfortunate part is I tried to speak up and say, this is what we should be. This is what I stand for. This is what I think is gonna work. And I had people from those that leadership team say, we've never had anybody approach it this way. We've never had this and I'm not trying to be arrogant. But I think, I think this is why a lot of people are walking out of their jobs.

Denise:

I had, I had a similar departure in a, in a Chicago company years ago that, you know, when I left, that's when people said, wow, wait,

Jill:

Yeah.

Denise:

We liked what you were doing. Well, the right people weren't listening. I mean, you can only, you can only change so much.

Jill:

I know it's yeah, it's a tough one, but yeah. I mean, I feel like I haven't succeeded at anything yet, other than making a noise

Denise:

Well, I will tell you that I'm watching your journey. And if there's any way I can help with your journey, I'd like to do that because this you're right. This time, I think has allowed those of us who have been impacted by the gender gap and the wealth gap are, are really, it's been brought to the fore.

Jill:

Yeah.

Denise:

We can see it and, and it's a time to do something.

Jill:

Yeah, I agree. I mean, I think there's, you know, and there are a lot of ways to help. I will say a lot of organizations have been great. You know, one thing is, as an entrepreneur, I always remind people when you're an entrepreneur, the more likes and shares you get on social media make a difference to investors. So there's one area everyone should like and share everything. And the, you know, the other areas are, I think evangelizing employee ownership is a really great way to honor what needs to happen in this country. And I'll add that when you, when you look at that study and I'll send it to you the most amazing thing is that like the wealthiest 1% are not very heavily impacted. So it really even makes more sense. If you broad base the, the US economy, employee ownership.

So that's the other one. And then certainly we always are open to anyone who wants to sponsor a woman of Breedlove. So if people are interested, we are always looking for mentors is very important. We're creating a mentor matching program. That is one of the first programs out there that removes bias as you mentor match. And then we will always take philanthropic support through the YWCA I'm shameless from, for the women of Breedlove. So any of those areas, there's a lot of good work to be done. And I, I always say I'm building an army and if anybody wants to come, you're welcome to join and we'll find you a spot.

Denise:

Great. Great. Well, Jill, thank you so much for joining me today. This has been a refreshing, inspiring conversation.

Jill:

Thank you.

Denise:

I wish you the very best and, and carry on this. This army needs to be formed and go forth.

Jill:

Thank you. I really appreciate your time.