Episode 86 2025 Opportunities in Alternative Living

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Hey friends, welcome to Less House More Moola podcast. It's 2025. Laura here. I wanted to talk today about what is going on in the world of housing and what our opportunity is in alternative housing. And the reason is that as a financial planner, I listen

to the market news. And part of the market news is always talk about what is going on in the housing market. I keep close tabs on this because it certainly plays in to how many of us are out there seeking different options. And the reality is, is that here we are in 2025 with the continued challenge of housing. We hear these stats all the time if we're out there listening to them.

You know, shelter, a roof over our head is one of our most basic needs. We need shelter for safety, for wellbeing, for health, uh, to keep ourselves warm, to have a place to be with those that are important to us. And so shelter is kind of right there on par with water and food and all the most basic things.

But the conventional housing market that we all experience and strive for is right now not really fitting everyone quite so well. Housing, conventional housing that's being built is the wrong size. Interest rates are quite high. Recent 30-year fixed rates back over 7%.

We know all about housing shortages, especially if we've been out there shopping for houses. We can follow the stories of what's going on in the natural disaster space to understand the homeowners insurance, along with the costs of interest rates and shortages.

makes having a conventional home a huge sacrifice. makes it a sacrifice for folks that are first looking at housing and it makes it a huge sacrifice for people that are already in their dream home, right? That was my situation. I was already in my American dream home and realized that I was trapped there and unable to make other life decisions because I had to keep affording that large home price.

and caring costs. And we're going to talk about that a little bit more in a minute. So really now in 2025, it is time for us to get serious about what other options are out there and what might be a good fit. I think it's interesting as we think about business and industry, broadly speaking, that the business problem of housing is actually changing people's needs and desires and wants are different.

yet home builders are showing up with the same product. Home starts, that is new constructions of homes are starting to shrink some probably due to costs of labor and materials, but yet at the same time, people are asking for a different size home than what is being built. And when we think about industries and how they shift over time, we can think of examples like the move to electric vehicles, We can think about fun things like Blockbuster going out of business for Netflix. We can think about demands around regenerative organic agriculture and the move away from conventional agriculture because we understand the risks of the chemicals used and the way that the soil is being degraded. We

Consumers, want something different and yet it's not changing fast enough in the housing industry. So when industries aren't responding to the demands of the consumers, there's always the option to kind of take matters into your own hands and go the DIY route or the alternative route. And so that's what alternative housing represents for us.

And the good news is that alternative living has lots of benefits beyond just being more affordable. It also has drawbacks. We're going to talk about those a little bit. But when we consider the opportunity that alternative housing and alternative living presents for us right now, we really need to know ourselves well and determine which version of all of the options that are out there will best align with us in the short and the long term.

So let's go back, let's talk about the why and the current environment for anyone who hasn't been following these numbers the way that I follow them. If we look at a recent article on Investopedia, it says that mortgage rates continue to climb the 30-year average on Friday last week with 7.09%, a new seven-month high.

rate movement was up for almost all other mortgage types as of last week. We have housing shortages. The National Association of Realtor Statistics showed that in many metro areas, are fewer new house permits than new jobs. So when someone gets a job and either moves to an area or wants to move out of their, family's house,

or where they've been staying, there are fewer homes than jobs. And of course the funnel of getting a good job that can pay for housing leads directly into some sort of housing. And so it's an important metric to understand that when there are new jobs in an area, there need to be new homes too. Housing affordability. The National Association of Realtors statistics show that

Different regions of the country have different affordability metrics. The West, the average or the median price single family home is $638,000. If we look at the payment as a percentage of income, if you are trying to buy a home in the West, 36 % of your income will be spent on principal and interest only.

In the South, it's lower at 24 % of income. In the Midwest, it's the most affordable at 19 % of income. And in the Northeast, it's 27 % of income. In general, you have to, no matter where you are in the country, be making almost six figures in order to qualify for a single family home mortgage. Your income has to be

quite high, much higher than we've experienced in the past. And so that means that you have to have a pretty good job or combination of jobs in order to make it affordable. Affordability in that moment though, doesn't mean that over the long term, you won't be stuck with making sure that you're continuing to climb that corporate ladder and pay for your housing.

In this moment, are seeing changing values. So I cannot be the only person out there who is thinking about the risks associated with trying to maintain a six figure employer based job in order to pay for my house. When really what I want to do is have a little bit more balance in my life, spend more time outside and be able to create some more resilience for myself. and

The statistics show that we are not alone in wanting smaller homes. We want smaller homes that align with our values of being able to travel or explore or start a gig job or spend more time with family. Things are more important to us than our six figure careers right now. And so people are wanting smaller homes that fit better with their lifestyle.

So overall statistics from the National Association of Home Builders show that homes are being built larger generally than what people would like. So 8 % of people would like a house under 1200 square feet, but very few, only 4 % of homes are built of that size. 18 % of people would like a house between 1200 and 1599 square feet, but only 12 % of houses are being built that size.

And the majority of homes are being built over 2000 square feet. The median and average of home builder, home homes being built are over the size of 2000 square feet, though roughly half of people want that. There are half of people that don't want that. So we definitely aren't seeing homes being built based on what people like, but kind of what historically has been built.

And what historically has been built was based on larger family sizes, people that stayed closer to their family, more family gathering in a single location. It made sense when you had larger families and when people stayed geographically close together. Doesn't make so much sense now.

And the reality is, that even what people report they want is probably largely shaped by what is available because there are a lot of people out there saying that they have interest in living in a tiny or smaller home. And probably those are not in these numbers because we are shaped by what is available, what's marketed to us, what we see in our communities. And so there are probably other numbers out there of people wanting even smaller homes. I know there are because you're listening to this podcast and

Those numbers are probably not accurately represented in these figures that we have from the National Association of Home Builders.

What is available to us demands a lot from us. It asks us to stay committed to that career path or that employer, to that six figure salary for 30 years. is increasingly risky. have seen so many natural disasters, including what's going on in California right now to remind us that when we are putting so much of our energy, our human capital, our time, our attention, our focus, into that really expensive home and then to have it at risk of fire or hurricane or tornado, other natural disasters and insurance companies are currently dialing back their coverages for these natural disasters and reducing their risk. We as the home buyer, as the homeowner take on the additional risk of these homes. So these homes demand a lot from us. They demand a lot of money.

They demand a lot of interest. They demand for us to take a lot of risk based on natural disaster. It's expensive to replace these homes and it doesn't freaking align with what we want in our lives. So therefore maybe it's time for us to consider something different.

According to our new frenemy, AI, alternative housing is a broad category of homes that are designed or built outside of the traditional single-family home model. Alternative housing can be more affordable, sustainable, or offer a unique living experience. So if you're seeking a unique living experience and you've been listening to this podcast, then let's dig into more about alternative living.

I have talked about a lot of these categories, but from AI, alternative housing includes tiny houses, shipping container homes, mobile homes, earth sheltered homes, tree houses, cob houses, upcycled vehicles. And reasons for choosing alternative housing include as mentioned, affordability, sustainability, flexibility, and lifestyle.

We have heard from so many people on Less House, More Moolah podcast who are living in a lot of these different concepts of alternative housing. So certainly we have talked about a lot more than tiny homes on Less House, More Moolah. We had six or more episodes on living in a van. We have talked to at least five different sets of folks living in a bus.

We have talked to at least three people living in an RV. We have talked to a dozen more people living in tiny homes. We have talked to people living in a right sized home who sort of pushed away the notion that they should upgrade, even though they could afford to because they appreciated the minimalist lifestyle. have thoroughly and relatively recently explored Adobe building.

my current passion. have talked about community living, co-housing. We have talked to someone living in a shipping container, a DIY build. We have covered yurt living. We have had a guest living in a self-built earthship. We have talked to at least two people living in converted sheds. We talked to someone doing the micro apartment and we have talked to someone in house sitting.

These are so many different ideas around alternative housing that we have covered on Less House, More Mula podcast. So if you have interest in any of these, just go back and check out previous episodes and search for the one that you're looking for. And I'm sure that you can get some great ideas about what that person experienced who was living in that lifestyle. What's amazing about this is that there are so many options.

It does take a little bit of work and perseverance in order to figure out and make a different housing option work for you. And some of them may not be good long-term solutions for you, but certainly they can provide shelter and also sustainability, is things that we're all concerned about. So I think it's important to dive in

to what these different options represent for us. for those of us that are interested in this alternative housing option or even living in alternative housing already, we choose alternative housing because we have different values. Our values aren't following along the American dream path values of

college, corporate career, two and a half kids, large home in the suburbs, and retiring at 65. We have other ideas about what we want to accomplish in this wild and precious life of ours. All of these different options that are in the alternative housing space have pros and cons. So understanding what the pros and cons are of the different options that might

be attractive to you is really important. Each of these options has different financial nuances. are price points and expected costs over time and expected costs when transitioning in or out. There's financial details to each one of these that is different. There are geographic considerations. Certain ones of alternative certain options and alternative living.

are best done in certain geographies? Largely that's due to weather conditions which play a factor in what sort of alternative housing or alternative living that we choose.

There are legality considerations. Certain types of alternative living are more legal and certain places than others are more easily legal. So that is one of the two key questions that we have to sort out when making a plan for alternative living is the legalization, whether it's parking or building. We have to figure out where we can do it and feel safe doing it.

There are risks considerations. There are risks with everything in life, but certainly when we're looking at alternative housing, we have to understand what are the risks. Legal risks, weather risks, financial risks. There is a lot to think about when it comes to risks, but there are certainly a lot of risks in conventional home ownership these days. so understanding what risks we want to take on and which ones we don't want to take on.

is really important when creating an aligned life. There are convenience and inconvenience considerations. Certainly alternative living has some inconveniences. Conventional homes have some inconveniences. Understanding what feels comfortable to you and what you are and are not willing to.

deal with or the lifestyle that you want to have is really important because if you get into an alternative living situation where you are just not having good mental health because it is a bad fit for you, then that would be a really important thing to identify early. And certainly there are resale considerations. The mortgage industry is based on the very narrow valuations of the single family home and other types of homes that have mortgages associated with them. And it's a standardized valuation process. When it comes to the resale of alternative home, things are kind of wild, wild west. And so you have to think about whether or not a resale is in your future and make sure that you take that into consideration when you're choosing your lifestyle.

So if the American dream, conventional home ownership is not a good fit for you or me, how do we narrow down what is a fit and start moving in that direction? So last week I talked a little bit about my new year's overwhelm and went back to my values worksheet and thought about all of the things that I would like to achieve and all of the

milestones and all of the stumbling blocks and you know was really in my head and I was really working through some fear and overwhelm that I was experiencing. Our life is changing so rapidly and everything that we're doing is changing. The labor market is changing. The technology is changing. Things are getting

easier and more complex all the time. And so as I was working through my experience in the early part of the year, I kept encountering the idea of pacing oneself or pacing. was listening to a podcast where someone was talking about their expectations of things working out very quickly and sort of having progress really fast. And I think we've all been programmed to expect

sort of instant progress or instant gratification. live in a very short attention span world and we think if we put something up on Instagram that we're going to be famous overnight and we think that if we start down our path to living in a van or a tiny house or a yurt or an earthship, we're going to be in it in a weekend. And the reality is it just life just doesn't work that way. So

I know that I have been focused on learning how to be in my journey, how to be in the journey process itself, how to appreciate my progress rather than focus on my always moving horizon. I also realized that every time I accomplish something, I just set another goal and that often times these are huge goals, huge lifts.

and it involves a lot of change and work to make that change happen. And so perhaps it is worthwhile slowing down on the accomplishment of the goals in order to just be in the journey and appreciate the progress. Because once I get there, I'm probably just going to set another bunch of work in front of myself and it's going to have some change involved and that maybe there isn't.

another change that would make my life even more perfect than it is today. I certainly can't think of a life change that would add any additional value to what I've already accomplished. And so maybe being in the journey itself is the learning and the goal.

I am currently so grateful to be in this alternative lifestyle that I'm in and I have a lot of projects and things that I am working on. But at this moment, think pacing for the projects is important because I don't want to try to come up with something new or a new version of this life that I so appreciate.

Beautiful things definitely take time. So maybe our step forward is to spend time really searching deeply within ourselves for a vision of an ideal life and accept the pacing progress that is required because change takes time to settle in and building things isn't done overnight. And so

If you are thinking about your version of alternative living, thinking deeply about what that looks like for you, understanding that it will take quite some time to get there and appreciating the pace and the progress is really important in order to stay the course and get to where you're trying to go.

What life can you imagine and wake up to work on every day for two years? It took 30 months, as I've said before, for us to make the transition from our American dream house to our tiny house. It took longer than that to get all the way through to our place of financial independence, debt-free, mortgage-free. It takes time.

to get there and so when we think about all these options and all these opportunities in alternative living, figuring out which version you can get up for and work towards even a little bit every day for two years is I think an important way to sift through all the possible opportunities and goals and settle on the one that you can pace yourself into.

So I put together some questions that I think are really important to consider when we're sorting through all of the opportunities of alternative living. One of the questions that is important when figuring out which housing option works for you is fixed or mobile. Fixed or mobile is

a sorting out of whether or not you want to grow roots in a community where people know who you are and who you can share resources, or whether you would rather see places maybe that you've never seen and have a lot of novelty and exploration in your life. The risks, the finances, the logistics, all of these are very different between fixed and mobile.

So thinking about fixed or mobile, think is a really important first question.

Warm, temperate or cold climate. Whether we like it or not, the weather that we experience really does impact our happiness. It seems like a lot of people are moving to the south. You hear this a lot when you're following housing trends. lot of people are moving to the south. The south definitely is warmer. It also comes with mosquitoes. Sweating a lot.

being stuck inside because that's where the air conditioner is. So warm climate can present the opportunity of spending more time outside, but it also has a summer season, which can be quite long and that requires you to stay inside in order to keep cool or get comfortable with sweating a lot. So that is something to think about when it comes to a warm climate. Maybe folks up north who are

Dealing with a polar vortex are dreaming about the South or Florida, but sometimes they don't realize that there are some cons to a warm climate. I have just moved in the summer to a temperate climate. This is my first winter back in a temperate climate in almost 15 years, and I am relearning how to keep myself warm all the time in order to do the things that I want to do.

it is a really interesting thing because the costs of heating are definitely something that now fully in my adulthood and thinking about, the, costs of living and how do we keep our costs manageable in order to have as much financial freedom as possible. Heating has been a really interesting thing for us to deal with this year.

So something to keep in mind if you already live in a warm climate and are thinking about moving to a temperate climate is that there is more to heating than meets the eye. My electric bill has definitely changed a lot with the season because we're using electric floor heat, which is a great thing in a tiny house, but it is costly as is propane.

as is every other source of heat. thinking about keeping warm is something that we are working on relearning. I'm also so surprised and delighted with how asleep the land looks. So when I look around at the beautiful trees and vegetation that are now asleep, it just reminds me that it is okay to get extra

rest this season to have less expectations for what all you're going to accomplish in your day. I have really enjoyed and delighted in the look of winter.

Now, cold climate. So cold, damp or gloomy climates may not be a fit for a lifestyle in which the plan is to spend more time outdoors. You can be the judge. Maybe you live in a cold climate. that cost of heating piece, I think is applicable and more so in cold, damp and gloomy climates. I have been very focused in my

building and design work to think about solar exposure and solar gain and using the sun to warm up spaces and to hold heat in earthen walls and things like that. And it is amazing how much difference the sun makes both to my mental happiness, willingness to go outside, the heat in the tiny house, all of those things. I would say that being aware of the

sunny days in a place can be really impactful. I used a gloominess map that I found some years ago and was able to sort through and determine where I would want to live my life based on gloominess. And this went all into the building design, but also into my plan for what I know makes me happy. So weather.

determinations are really important. Of course, if you're going to be mobile, you can move to the sun in the wintertime. but if you're going to fix yourself in some sort of fixed location, alternative living, then thinking about weather is really important.

Risks, I think, are directly tied to mental health. So I tend to be a pretty risk adverse person because I like to lead a gentle life. so thinking about risks, whether that's natural disaster, whether that's financial leverage, whether that is putting yourself in a place where your neighbors feel risky, all of those things are

really important and sometimes we walk right over the risks thinking, it will be okay. And then it drags on us and makes us feel uncomfortable in our space. So when we're thinking about different alternative living options, understanding all of the risks, not just from a financial or natural disaster perspective, but also from how we feel in our home.

and what risks we're facing from the community, think is a really important thing to take into account when making decisions.

So there are so many things that we have to really sort out and I don't mean to overwhelm in this beginning of the year, but these are all important questions to ask ourselves. Another is DIY possibilities. So in alternative living, can certainly

Purchase pretty much any of the alternative housing options that we talked about a van a Converted bus you can buy your you can buy a Modular home and have it placed on some land you can buy a tiny house You can buy an earthship lots of purchase options

However, there generally is going to be some DIYing that will need to be done in any of these scenarios, either because when you're rural, there aren't as many service providers, or if you're in town in a tiny home community, there are going to be things that you want to do yourself. There are lots of opportunities to become more skilled in different ways in alternative living.

And DIYing is a way to both build sweat equity in your home and also your personal skills, many of which have been lost in our modern society and both of which sweat equity and personal skills can add value to our lifestyle.

Understanding how to grow some of your own food is a way of building resilience as an example. It can be helpful within your community. is a skill that has been largely lost in society and it'll be something that you'll want to know how to do if things, you know, if the supply chains fail us and we can't get our spinach, carrots, or, or, you know, what have you. think it's good.

for us to have more skills to create more sense of self-competence and resilience in these times.

Many of my guests on Less House More Moolah have started with no construction skills whatsoever. So if they can do it, you can too.

Another important question to ask yourself in addition to the fixed or mobile, the weather, the DIY possibilities, the risk considerations is about convenience and inconvenience. I feel very fortunate in my tiny house to have laundry, to have a full bathroom. There are of course space constraints. I don't have

My closet setup isn't the easiest thing in the world to deal with, but this is a trade off that I'm willing to make. We all need to understand ourselves well enough to know what it is that we are willing to accept and what it is we're not willing to accept. And alternative living is not designed to be the most convenient.

easy lifestyle. is not meant for people who are really into modern conveniences and making sure that they have all of them of the latest version. However, conventional home ownership is not easy either. If you are in conventional home ownership and still paying your mortgage, you have to stay committed to your career path and your required income in order to make those payments. You have to deal with

changes in the homeowners insurance marketplace. have to deal with the natural disasters that may be affecting your area. You have to deal with maintenance and repairs and rodents and all the things. So conventional home ownership has its trade-offs too. You and me, we get to pick our heart. So it is important though to not to be overly idealistic about

What living in an alternative lifestyle looks like every day. It's important to be realistic about that. People that homestead as an example have a lot of early morning chores, regardless of the weather. I've had chickens and lots of different farm animals in the past, and I can honestly say that in this moment, while I'm working on other projects, I'm kind of glad when it's 11 degrees that I don't have to get up.

and go make sure that the water for my chickens isn't frozen in the morning. So let's all be sure that we understand what we would like to do when we are picking our hard things. I sometimes tend to over pick hard things and to have too many hard things going at the same time. So making sure that we understand what we are willing to get up for every day and what delights us to get up for every day is important.

Each geography and alternative lifestyle has a unique combination of inconveniences. Certainly the 11 degree temperatures aren't so inconvenient in my toasty warm solar exposed tiny house. But if I was in another type of alternative housing and 11 degrees, I might

think that it is beyond the scope of what I am willing to endure in order to live in this alternative way. So there are some standard modern conveniences that most people in alternative living may have to compromise on. Maybe not all of them, but maybe one or two of them. One is power capability. We recently bought an off-grid cabin in Colorado and

the dealing with the learning about solar and what I can and cannot have from an appliance perspective and understanding that there are some limitations currently to our solar system. Of course we could buy a much bigger solar system, but we're trying to live with what we have for right now. Power capability is something that folks in alternative living often have to deal with.

Bathroom size and functions. Van life folks often choose not to have a shower in their van due to the space constraints. this would be an important thing to think about what you are and aren't willing to accept when it comes to bathroom size and functions. Are composting toilets in alignment with your values? I'm not quite there yet personally. Laundry. Laundry.

Laundry is even in my tiny house. have a washer dryer combo. It doesn't actually dry the laundry. So I'm lying, drying my laundry. I particularly appreciate this because I did this as a child and it feels very beautiful in the sun out on the porch. But for some folks, this wouldn't be a good fit for them or perhaps they're comfortable going to a laundry mat. Only you know.

what you are going to be comfortable with for the long term. Climate control, heating and cooling. So currently, as I mentioned, we're very focused on keeping things warm as it is winter. You're probably not going to cool a yurt in the south, for example, particularly well or efficiently. These are

Important things to think about. You may not be able to live in as precise comfort from a temperature perspective in alternative living as you could in a conventional home. Water supply. So water supply in a van is very limited. you might imagine, water supply in a permanently placed home could be more generous.

We are living currently with rainwater catchment in our tiny house, so we have a semi-limited water supply. These are things to think about if you're not going to be placed in a place with a well or in town with municipal water, you may have water limitations.

So once again, let's pick our heart. What can we wake up for every day and feel like the trade-off or the life we've designed is worth it? And so what do we get for the trade-off of I'm not going to spend 37 % of my income on principal and interest. We get financial benefits.

So conventional mortgages right now across the nation are taking up between 19 and 36 % of people's income. This is principal and interest only. This does not include all the carrying costs, which are homeowners insurance, which is going up significantly. Varies across the country, of course, but generally speaking, homeowners insurance is in a really tough spot right now. And so rates are going up all the time. Therefore you have to make more money all the time.

to pay for insurance on your home. Taxes, utilities, and maintenance. These are carrying costs on top of the 19 to 36 % of income. Alternative housing, if done right, can cost less upfront and less over time. Therefore, freeing up cost of living to do things that are more important than just put a roof over your head.

When you have less to be responsible for and an alternative housing setup, you have less cost and less hassle. So I have far fewer concerns about the maintenance on my tiny house than I did on my 2300 square foot house. It is a smaller package, less to maintain, less to go wrong, less to worry about. I feel like it's more manageable.

Also, one of the benefits that one can experience in alternative living is more choice. You get to maybe have more choice about where you live. You have more choice about what you do with your income. You have more choice about what you do with your time when your cost of living is lower. And so you're less committed to making as much money as possible in order to continue to pay for your house.

There is the trade-off benefit when we choose alternative living of sustainability. Heating and cooling in a smaller home takes less energy full stop. When I was in a 2300 square foot house, I was heating and cooling a 2300 square foot house. I'm now heating and cooling a 300 square foot house. It is just simply less energy and therefore more sustainable. We also have less stuff and we acquire less stuff.

because and that means less stuff goes to the landfill. So when we are live in a more minimalistic way or more intentional way, we're creating less waste.

And having a lower cost of living means that our financial freedom is easier to achieve. is much easier to save up enough to make sure that we have enough to cover our expenses in the short or long term when we are choosing a smaller home and have a lower cost of living. For folks that are out there that are following the conventional American dream path,

A basic, very basic non-prescriptive rule of thumb is that one has to have $2.5 million to retire. That's a lot of money to save up and is impossible for most people. Therefore, when we have a lower cost of living and we know that our housing costs are a few hundred dollars a month, then we know that we can more easily save up that amount of money in order to cover us for a couple of years. For example, while we're making a career transition,

or for the long term if we want to quit working. It's just much easier to get to a place of security when we don't have so much outlay. In past, retirees most often would have a home paid off by the time they retired and so all they were covering was their basic cost of living, of food and medical care and utilities and entertainment. And these days, a lot of retirees continue to have a mortgage.

So therefore they do have to continue to include housing in that equation for creating some financial security. if we can get to financial security by having a lower cost of living by paying off our housing costs earlier in life, that means that we have more bandwidth of our income to save for now and for in the future.

So in this moment, 2025, there is a unique rift in the universe providing us with this very compelling argument for alternative living. And it has its pros and cons. has its conveniences and inconveniences. But for those folks who are of a mind to choose an alternative path, it does have some very stark benefits, including the financial.

And it allows us to design a life more aligned with our values. But it's not something that we can achieve in a weekend. It's not something that we can necessarily fully knock out in 2025 if we're just starting down this path. We have to really pace ourselves and understand the time that it takes to make change and the time that it takes to make difficult change. So give yourself some time.

and understand that the journey is the joy and that the progress is the joy and help. I hope that this perspective shift that I am personally working on will help you think about how you can start to map out your path to something different, how you can look at that path as part of your human joy and journey is to go on this path.

And that once you get to the end of the path, you're probably just going to set another goal for yourself. So give yourself the time and space needed to really articulate what is most important to you to really hone in on the life that you want to create and go on it with some excitement, but also some understanding that you have to be willing to wake up for it every single day and work on it a little bit at a time.

every single day for a while in order to get to that place that you want to be.

Thank you so much for listening this week. I'm excited to be on this journey with you and make sure that if you have someone else who you've been talking about these options with that you share the podcast with them, this is how we grow this podcast and this movement is really in a grassroots way. And I will talk to you next week.