

## **Almost There**

An Emerson Collective Podcast

Episode 8: What's possible when Black mothers have the financial freedom to dream?

Guest: Aisha Nyandoro

Dwayne Betts:

I like to remind people that Maryland is the south, and it works. Unless you're talking to somebody from the deep south and they say, "Yeah, but." But the but really is that in Maryland where I grew up, everybody knew everybody.

Aisha Nyandoro:

When I think about Jackson, I know I can walk into any room and help community and not feel like I'm by myself. And that for me is a feeling of safety.

Dwayne Betts:

From Emerson Collective. This is Almost There. I'm Reginald Dwayne Betts, and my guest is Dr. Aisha Nyandoro. She leads an organization called Springboard To Opportunities in her hometown of Jackson, Mississippi. And Springboard, what it does is connect families living in affordable housing to opportunities and resources to advance, not just in school, not just in work, but in life. One of the initiatives, Magnolia Mother's Trust is a trailblazing thing. They're giving out a thousand dollars checks each month with no strings attached to mothers living in federally subsidized affordable housing.

Aisha Nyandoro:

We have told ourselves a story about what poor people do with money, and we've told ourself a story about deservedness and that poor people are poor because they choose to be poor. We really are allowing our minds just the breathing room to dream, and that really is the power of the work.

Dwayne Betts:

Now you want to know what that means for Jackson? Let's find out. Thank you for joining us, Aisha.

Aisha Nyandoro:

Thanks for having me, Dwayne.

Dwayne Betts:

I am really excited about this conversation. I have heard a little bit about your work and has raised all kinds of questions in my head, but the first one really is, can you talk about where you from?

Aisha Nyandoro:

Oh God. Yeah, I love to talk about where I'm from, so thank you for that question first. I am from Jackson, Mississippi and I love to call myself a granddaughter of the south. I have a love, love relationship with Jackson. I'm homegrown goodness. I was born there and raised there, and I left to go to school. I did undergrad and then graduate school, and then I moved back home 16 years ago, and I have been working and building community and building my family in Jackson ever since.

Dwayne Betts:

I love hearing that. And can you tell me though, what do you feel like is Jackson, Mississippi? And the reason why I ask, I'm going to be candid, is people associate who they are with place, but a lot of times they do that after they've left and then returned because they thought they were looking for something outside of their city, that they couldn't find and then they had to come back to that city. It seems like you said love, love, which is really intentional. Because usually you hear love, hate, especially in terms of having a relationship with the south. I want to know, what is it about Jackson, Mississippi that if you're talking to me, a stranger who has no relation to Jackson, what is that thing that you would want me to check out in the city?

Aisha Nyandoro:

That's a hard question because Jackson is in a monolith and there's so many pieces about Jackson that I love that I would actually invite you to come visit Jackson and then let me show you my Jackson. And you can figure out the pieces of what it is that I show you that may speak your love language. When I think about Jackson, I think about the independent bookstore where you can go pick up a signed first edition from any of your favorite authors. I think about-

Dwayne Betts:

I think you say that because you're playing to the audience.

Aisha Nyandoro:

I'm not at all. No, no, no. You didn't let me finish. And when I think about Jackson, I think about Sunday dinner around my maternal grandmother's dinner table when she was still with us. I think about heading to the park, I think about cocktails on a patio on Friday evening with my girlfriends. I think about being able to be in a rich community with so many people that others just read about, the veterans of the Civil Rights movement. I think about all of the pieces that make a community rich and whole, while also not being naive of the warts that exist. But if we only are defining a place in singular aspects, we truly miss the richness of it. I would invite you to come to Jackson and hang out. I got an extra bedroom. We'll put you up. Bring your family. That's the beauty of the South too. We have that hospitality.

Dwayne Betts:

And when I was walking into this conversation and I knew that you with Jackson, like everything about what I read about your work screams Jackson, Mississippi.

Aisha Nyandoro:

And also, the ethos around Jackson, this is real talk. Jackson is less than six degrees of separation. I tell folks all the time, you don't talk about folks in public because I mean, you don't, because everyone knows everyone, and you could just be having a conversation thinking you're talking to the person at your table, but whoever is next to you knows who you're talking about. And so for some people that's disarming, especially folks who are not from the south. To me that's beautiful, because I know I can walk into any room and have community and not feel like I'm by myself. And that for me is a feeling of safety. And when I think about Jackson, I think about safety and freedom and home. And that's really why I intentionally moved back to Jackson all those years ago.

Dwayne Betts:

But I mean, this takes me to your work though, because I feel like it's two things that happen when you live in a world where when everybody knows your name. The two things that happen is you have to figure out how you want to position yourself within that landscape.

Aisha Nyandoro:

Know what's your brand.

Dwayne Betts:

Right. But no, are you going to be the person who feels part of your duty is to not air out the dirty laundry of your kinfolk or are you going to feel like part of your duty is to help them build the life that they want to live? And I feel like your work explicitly is doing the latter. It's like, I see you and because I see you, I have to do this thing. And now I'm talking about your work as if all of our listeners know what your work is. Let's step back for a second, can you describe the very specific work that you do?

Aisha Nyandoro:

Oh, I really consider myself a relationship builder, and a listener, and a community practitioner. In doing all of that, I lead an organization in Jackson called Springboard To Opportunities, and we provide programs and services for families that live in federally subsidized affordable housing. We listen to families, we trust that they know what it is that they need to be successful and what it is that they need for their families to have joy and freedom and thrive. And we go about the business of providing whatever it is that they say that they need. As a result of us being so deeply rooted in community, we actually have the ability to do both of those things that you just said. We point out the problems within the system, but we also carry the needs of community in the other hand and say, "Okay, how do we also hold the immediate needs of families?"

Some of the work that we do that I'm most proud of is we provide \$1,000 a month, 12 months, no strings attached to black mothers that live in poverty. And that's our work with the Magnolia Mother's Trust, where we really have said that we are going to change the narrative on poverty, and we are going to really go about changing the narrator, and allowing our mothers to really tell us who they are and show us who they are and the full depth of their lives and the love that they have for their families.

Dwayne Betts:

I'm hearing my mom in my ear. My mom is telling me all of the things that she would have did with an extra \$1,000 a month-

Aisha Nyandoro:

I know, right?

Dwayne Betts:

... back in the day. And so I wonder, have folks come back to you and told you?

Aisha Nyandoro:

Oh God, yeah, yeah. No, yeah. Oh, God. All the time. And that's the beauty of the work. We are in deep relationship with the women that we work with. In doing this work we have supported over 320 women and their kids. And I pride myself on the fact that even though I lead the organization, I am in direct communication with so many of the women. Because I consider them friends. And when you are in

relationship with folks, they share with you their dreams, their challenges, their obstacles. All the time I have women, our moms that we work with texting me or calling me and saying, "Oh, I just bought my house. Or, oh, we went on vacation for the first time. Or, oh, I got a new job, or I paid this bill." We have seen the full breadth and depth of what it is that a relatively small amount of money has done for our families, but it also shows me how truly fundamentally problematic our social safety net is.

Because with a relatively small amount of money we are seeing how families lives are changed. And we just at the country societal level have not gone about doing the work necessary to implement that change full scale.

Dwayne Betts:

Let me try this. When I asked you about Jackson, the first thing you mentioned is an independent bookstore. Now, as a writer, I love bookstores. I love independent bookstores. I got a first edition copy of Black Boy. It's not signed, but Gordon Parks took the author photo. It's lovely, right? I know you got an affinity for the Color Purple. How would you talk about any of those characters? And just grab two or three, but I just want to hear how you would talk about any of those characters? I got a subtle follow-up question.

Aisha Nyandoro:

I would talk about them as a whole, because I would talk about them in community.

Dwayne Betts:

All right.

Aisha Nyandoro:

And that's why I love the Color Purple so much. And that's why I love the Women of the Color Purple so much because I think that book and those women and those characters are a beautiful representation of what it looks like to be in beloved community with each other, where you accept flaws and you fight and you have seasons where you may not communicate, but at the end of the day, that love brings you back together. And when I think about my family and my community, I see all of that, the messiness of what it looks like to be-

Dwayne Betts:

Who are, because I ain't going to lie, I've never read the Color Purple.

Aisha Nyandoro:

Oh my God, Dwayne, he buried the lead. There is Sofia, there is Shug, there is Celie, there is Nettie. I'm like, oh my God, you never-

Dwayne Betts:

Who is Shug?

Aisha Nyandoro:

Shug Avery. She was the person who was having an affair with Sir. But her and Celie ended up becoming really good friends, and quite frankly she helped introduce Celie to herself. But I think you've read this book before.

Dwayne Betts:

No. Yeah, no, I've read *The Color Purple*. I read *The Color Purple*. Let me ask you this though, right? Because the thing is, I knew that when you name a name, the thing that you say about the person once you name that name is script of policy, because you had the same conversation about the women in the *Color Purple* that we're having right now about the women in your organization. And I guess what I'm wondering is, how would you tell their stories in that way? And I know that we all had this need for privacy, so that's not what I'm getting at. It's like-

Aisha Nyandoro:

[inaudible 00:11:31] get that.

Dwayne Betts:

... how do you tell people secrets. But what I'm getting at is I want to understand 320 families. That's just a number. But you know more than a number. You talked about text messages. And so what I want to get a sense of is, how would you talk about your folks, what comes out that exist parallel to all of those policy questions that are really meaningful, but exist in a different way?

Aisha Nyandoro:

I'm not struggling with this question. I get this question all the time. And I think the fundamental question is what I have a problem with. We feel like in order to have empathy, we have to know the intimate details of someone's lives, and we just should have empathy just because. I can definitely tell you about Tia or Coco or Tamara or Ebony, some of the women that we work with and their stories and how they individually or collectively have been able to go about being the author of their lives. But I think for me a better question is, why does it matter that we need those details? And so I'm always very conscious of the fact that when I am talking about our women and sharing stories that they're not my stories to share. I can share, let me do this. I can share the broader ethos of what life looks like for the individuals that I work with.

Let me give you context. On average the women that I work with make \$12,000 annually, and that's working full time. And so as women who are working in spite of the narrative that we tell ourselves, or women who are working, but our federal minimum wage is still \$7.25 cents an hour. And so in Mississippi, that's what a lot of the families that we work with are making. They are women who have career paths that aren't really a career path. They're just a job. So they may work in retail, or the food industry, or the healthcare industry. On average they have two kids, they are black moms, and they are folks who are really, really trying hard to make it. But because of income inequity, because of transportation challenges, because of educational challenges, life is just a little more difficult than it should be.

Dwayne Betts:

And I also imagine though, and I mean I also imagine that your interaction with them is not just around those things.

Aisha Nyandoro:

No, my interaction-

Dwayne Betts:

It's like, no, but for real, Tia make a mean peach cobbler.

Aisha Nyandoro:

And that's the relationship and that's the community part. And so our interaction with them is not ... Thank you for that question. Our interaction with them is never based on the problems. Our interaction with them is always based on, "Okay, what are your dreams for your future?"

Dwayne Betts:

And that's what I've been in both stories.

Aisha Nyandoro:

Yeah.

Dwayne Betts:

I mean, I think that it goes both ways. It's like the assumption is when we ask for a story, the story that we want is simply about the struggle. But I think it's big-

Aisha Nyandoro:

No, I appreciate that. I appreciate that reframing, and I appreciate that pushback, frankly. And I realized in this conversation that I have become so defensive when talking about my work, because so often when I get that question, it's not about the stories of the beauty. Folks always want the stories of the struggle. Because they are trying to figure out, why should I care? And the only way that they feel like they can care is if they actually hear the struggle, so thank you for that reframe.

Dwayne Betts:

Yeah. And peep this though, when you talked about *The Color Purple*, even though we only talked about it for a second, your story about Shug and Celie was not, 99% of people would say about that relationship. That is just not the story. And it's interesting because you say, you let these women alter their lives. And I found something profoundly compelling in that phrasing. But also when Alice Walkers authoring the lives of these women, why do we assume that she's just wanting us to think that this is a story of sorrow. And I had never thought about how you framed *The Color Purple*. That was actually meaningful for me. I am actually glad that you suggested that. I had read it before though, because I would've been embarrassed to have people thinking that I never read *The Color Purple*. My mom is going to listen to this.

Aisha Nyandoro:

I got you.

Dwayne Betts:

Your story, you do this work, you've done it for a long time, you straighten up Jackson. What is a story about a day in your life that you find that you've returned to when things get hard?

Aisha Nyandoro:

Oh gosh. A day that I turn to when ... I am trying to reframe how I talk about my work, and I'm trying to be, let's not say that it's hard. And the reason I am trying to do that, it's because I have come to realize

that if I say my work is hard, I'm actually holding that in my body. And if I have to show up each day with the reality that this is hard, I'm holding that in my body and eventually my body will fail, and I can't let that happen. That's one piece. But in thinking about the work in pieces that I go back to often when I need to be restored, I go back to sitting around my granny's table after I finished my doctorate and hearing her call me Dr. Grandbaby for the first time.

Dwayne Betts:

Dr. Grandbaby?

Aisha Nyandoro:

Yeah.

Dwayne Betts:

That's like, that's Southern. My folks don't even be as, I got a lot of degrees. And they be like, "You still in college?" I need to give them a doctorate. Maybe that could end it all.

Aisha Nyandoro:

It will not. No, no, because my other grandmother, so that was my maternal grandmother, my paternal grandmother, she is so funny. She's like, "Okay, I have all of these attorneys who, my grandkids, I have nurse practitioners, now I just got to get a real doctor." And I'm like-

Dwayne Betts:

A real doctor. Hold on. What's your doctor in?

Aisha Nyandoro:

Keep you humble. They'll keep you humble.

Dwayne Betts:

What's your degree in?

Aisha Nyandoro:

My doctor is in ecological community psychology from Michigan State.

Dwayne Betts:

No, no, no. Because now I understand exactly what your grandmama talk about, because I'm like, wait, first you got to define ecological-

Aisha Nyandoro:

I know. They're like, what does all that mean? Yeah.

Dwayne Betts:

What does it mean? It's funny, right? Is the way you explain things to people who know. And then there's way thing you explain things to your grandma. I know she's like, "Baby, what is that?"

Aisha Nyandoro:

She didn't even ask. She was like, "Baby, whatever."

Dwayne Betts:

If she would have asked, what would you have said?

Aisha Nyandoro:

It looks at the role that the entire community has on human behavior, so it's the ecosystem. Yeah, it's not human behavior is not an isolated event. It's all a part of a Petri dish. What's the role that the whole plays?

Dwayne Betts:

It's interesting, the economist, Roland Fryer's work, and it's interesting because I almost feel like you doing something that similar to the work that he did. And so what he did was think about how you get incentivized behavior in terms of school. So he'd pay students to study? Do you pay students for grades? Do you pay families to participate? I feel like you're doing something similar, but you're taking away the need for an incentive. You're saying that people are already incentivized to do something that's powerful for them. You're not paying them to do a thing, you're paying them because they don't have the resources to do the things they would do if they had the resources anyway.

Aisha Nyandoro:

That's exactly right.

Dwayne Betts:

Basically what you've done is seeded a whole bunch of nonprofits. You have a family as a nonprofit and you giving them general operating expenses.

Aisha Nyandoro:

Oh, I like that.

Dwayne Betts:

And so when they described what they've done with the money, I mean, the thing is they've done what they needed to do with the money.

Aisha Nyandoro:

That's right.

Dwayne Betts:

But I wonder what they tell you about the things that matter. Because it doesn't communicate really. Because it's not like they're giving you, I assume that they're not giving you that whole yearly bank statement so that you can see where all that money is gone. They're making real choices about, "How do I help her understand how these resources matter?"

Aisha Nyandoro:



That's right.

Dwayne Betts:

And so I wonder, what do they tell you? It just helps me think about what they still see as important.

Aisha Nyandoro:

They tell us that they get out of debt, they are able to go back to school because-

Dwayne Betts:

Oh, wait a minute, can I get some of that money? Because I got a lot of debt. Student loan debt.

Aisha Nyandoro:

You cannot get some of that money. I can't help.

Dwayne Betts:

I got to be from Jackson? Because I'll move to Jackson.

Aisha Nyandoro:

You are not. No.

Dwayne Betts:

All right, all right. Right. So we cleared that up. But so they get out of debt, which is powerful.

Aisha Nyandoro:

But let me say this. They get out. Our first year, I remember this our very first year. Because I was like, "Oh my gosh, we're on to something. "The first year when we started, this was 2018, and we had 20 moms in our pilot program. That 20 moms collectively paid off \$10,000 of predatory debt. And I think it's important that we talk about the fact that it was predatory debt because we think, "Oh, poor people have consumer debt." No, poor people don't have consumer debt. Middle class folks have that, but it was predatory debt. So when you think about the for-profit colleges, when you think about the payday lenders, they were able to pay off that debt collectively, which is a big deal. They get out of debt, they go back to school, they go on vacation. And quite frankly, the piece that's really exciting that we didn't even think about is that they talk about joy and how just not having to constantly think about money allows them to dream about the future. And that's freedom.

Dwayne Betts:

You act though as somebody that's running an organization when somebody drops.

Aisha Nyandoro:

No, no, but I know that. But we act like we don't know that.

Dwayne Betts:

Right.

Aisha Nyandoro:

We act like, yes, exactly. And my whole thing is we know that you give people money, they go about doing whatever they need to do. But we have told ourselves a story about what poor people do with money. And we've told a story about deservedness and that poor people are poor because they choose to be poor because of the decisions that they make. We make it an individual failing. And so since we're doing that, it makes it really hard for us to actually say, "Oh yeah, if somebody gave me some money that I wasn't anticipating, I would pay my bills. I would go on vacation. I would get-"

Dwayne Betts:

Hey, look, somebody gave me some money I wasn't anticipating. And I did the same thing. I paid debt. I got out of debt. And I remember my first kid was born American Express that messed around and gave me a credit card for no reason at all, with no limit. I felt like that was there fault. And then they gave me one, I said, well, "If they gave me one, maybe I could get two." And they gave me two. And there was no limit on either one of them. They put a limit when I stopped paying a bill, it was like, "Okay, now you have a limit." But I owe like \$12,000 or something. And I just ran into some money and the first thing I did was paid that money off and it radically changed. I mean, it created a whole new head space for me.

I didn't even realize the burden that I was carrying around in my head, trying to be a young father, trying to build a relationship. And I was with my wife. And it was just like when I was able to pay that bill, I mean, I swear it was like crows got released into the air to celebrate my success.

Aisha Nyandoro:

Not crows.

Dwayne Betts:

Yeah. I love crows, man. I love crows. They don't forget anything.

Aisha Nyandoro:

The money is just one small aspect of what it is that we're doing. It's changing lives. It's changing it. I know it is. I tell folks all the time, the \$12,000 is the least important part of what it is that we're doing. We really are seeding opportunity and showing what is possible and allowing our moms just the breathing room to dream. And that really is the power of the work. And I also know that it's much more beyond the impact of the year. Because I think about my own family's story. And I think about my maternal grandmother and how her life was impacted by a program that she participated in for two years. And that allowed her to do her dual undergrad and master's at the same time after she got her GED. And how her participating in that program changed the trajectory of our family's life. And that has had generational impacts.

Dwayne Betts:

When you say it changed the trajectory, how old was she actually? You mind telling me?

Aisha Nyandoro:

Yeah, no. So my grandmother, my maternal grandmother was from the Mississippi Delta, Dr. LC Dorsey. But she got pregnant with my mom when she was 16, had to drop out of school and get married because in 1956, that's what happened. You'd get pregnant, she'd drop out of school and get married. She had six kids before she was 25. So all of my aunties and uncles. But she finished her GED, so she got her GED.

And then there was a pilot experimental program that allowed you to couple your life experience with undergrad and master's degree. And she was able to go to New York to SUNY for two years. And her doing that changed my family's narrative.

Dwayne Betts:

That was so brave. Because I could imagine, I've been in Mississippi, I've been to Oxford, so I've been to Mississippi once. I had real culture shock, but it feels like it'd be frightening to go to SUNY from the Delta. And I wonder if she ever talked to you about maybe there was something there though, because man, maybe it was the program. I'm not sure who her cohort was.

Aisha Nyandoro:

Yeah, it was, and she did talk about that. But I will say that my maternal grandmother wasn't as still the bravest person that I knew. No, all of that was scary and difficult and challenging the kids, all of that. But she knew what it was that she was working towards.

Dwayne Betts:

Oh, she took her kids with her too?

Aisha Nyandoro:

Oh God, yeah. They all went.

Dwayne Betts:

Oh, you know what? I don't even know why I'm sitting here. I'm like, oh, I'm thinking that. She's like, chilling.

Aisha Nyandoro:

No.

Dwayne Betts:

No. She's like.

Aisha Nyandoro:

No, no, no.

Dwayne Betts:

She's still a mama out there.

Aisha Nyandoro:

Yeah. No, all the kids went, except for my auntie who went for two months and didn't like it, so came back to Mississippi. But I said all to say, my grandmother some sort of way, I have no idea, had the foresight to focus on the bigger picture and her desire to bring about change in Mississippi. And that was the driving force behind all of her efforts. My grandmother was a veteran of the civil rights movement. She worked towards prison reform and voter rights education and all of those pieces in Mississippi. And

so the "hard" aspect of moving to New York with her kids was just one necessary piece of the puzzle in order to achieve the vision that she was trying to usher in.

Dwayne Betts:

I could see her talk to her grandbabies like, yo, I walked in New York to get an education. You better read that book.

Aisha Nyandoro:

She did not do that. Which is funny, but then I think folks do that, and it ends up making the struggle comical. But she did talk to us.

Dwayne Betts:

I've been doing, wait a minute, I do that all the time with my kids. I'd be like-

Aisha Nyandoro:

No. But she did. The conversations that we had around her table were rooted in very real aspects of what the work looked like, which made it much more relatable and made us appreciate the sacrifices even more. And also the responsibility. Because she did teach us that you are blessed to be a blessing. And so that has been a part of my DNA my entire life, and also what it is now that I tell my kids.

Dwayne Betts:

Yeah, Dr. Dorsey sound, Dr. Dorsey, right?

Aisha Nyandoro:

Dr. Dorsey. Thank you.

Dwayne Betts:

Sounds like a phenomenal woman and leader, and actually sounds like a part of, it sounds like actually Jackson itself is the thread that runs through your work. And I think that people probably truly appreciate knowing that. And I feel like that was always your intention. We talked a bit about books, so I guess I want to close, I want to make sure I ask you, and it's bad because everybody does this, right?

Aisha Nyandoro:

Don't do it then.

Dwayne Betts:

But I am interested in knowing, I'm interested in knowing if it can't be *The Color Purple*, because I've already read it. Because let me say it this way. I'm often afraid that people believe they understand the people that I work with, and I work mostly with people who are in prison. And they think that they understand them because they've read some sociological texts about their lives. And I say, if you actually want to know them, you got to read Edward P. Jones, you know, got to read *Lost in the City*. I say, you got to read John Edgar Whitman. I say that you got to go to fiction to understand the lives that these folks live. Because these folks live lives just like you. And what happens is we reduce people to what we imagine are just their problems. Well, that doesn't actually engender empathy, that engenders an awareness of problems.

And so I guess I want to know, and I know you would have said *The Color Purple*, so that's why it's not fair. But I want to know what book or books or songs that you would have me go back to prepare for my trip to Jackson so that when I come to Jackson, I'm already aware that I'm not a stranger.

Aisha Nyandoro:

Jesus, that's a hard question.

Dwayne Betts:

Don't say it's a hard question, because then you just going to take that in your body and you want to-

Aisha Nyandoro:

I know, right? It is. All of the songs that are coming to me are struggle songs. And that's not Jackson.

Dwayne Betts:

Actually, I don't know, even struggle songs, I sort of, it's weird. It's the thing that you said though. It's like, what do you perceive out of the story *The Color Purple*? And some people would say, that's a struggle book, but you just hit me with something. It's like, wait, and it's not, it's something else.

Aisha Nyandoro:

It's not. Yeah. No, no, no. This is the thing. Okay, so if you're coming to Jackson, I wouldn't give you a story or a song. I would give you authors or artists.

Dwayne Betts:

That's a bet. Okay, tell me.

Aisha Nyandoro:

Yeah, I would tell you to, and it's not Jackson, it's Mississippi. I would say go read some Jesmyn Ward. Go read some Kayce. Go read some Margaret Walker. Go read some Medgar Evers. Go listen to some Muddy Waters. Go listen to some BB King. I would offer you that to help you get an understanding of the place of Mississippi that I love.

Dwayne Betts:

See you improved my question, I like that. I like that. *Almost There* is produced by Jesse Baker and Eric Newsom, a magnificent noise for Emerson Collective. Our production staff includes Eleanor Kagan, Brianna Garrett, and Paul Schneider, along with Patrick Darcy, Alex Simon and Amy Lowe from Emerson Collective. Special thanks to Nia Elliot. I'm Reginald Dwayne Betts. Thank you for listening.