



economic empowerment

**Poverty Reduction with Race and
Gender at the Center**

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**eliminating racism
empowering women
ywca**

Executive Summary

Women have higher poverty rates than men; African Americans, Latinos, and Native Americans are twice as likely to experience poverty as whites. African American and Puerto Rican women experience a “double disadvantage,” where the combined impact of racialized and feminized poverty results in disproportionately high poverty rates. In nearly every community in the Great Lakes Region where a YWCA exists, **single women with dependant children are most likely to live in poverty.**

The dynamics of poverty for women and people of color in the U.S. are diverse and complex, but they are also amenable to change. As advocates for racial and economic justice for women and girls, YWCAs can take thoughtful action to reduce poverty at local, state, and federal levels.

Key strategies include:

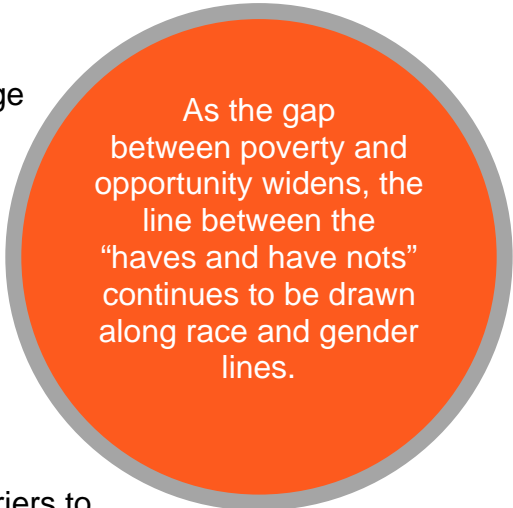
- **Advocating to protect working families** through living wage policies, extending paid sick days and health care to more workers, establishing universal early childhood education and connecting women and people of color to higher education.
- **Advocating to protect financially vulnerable consumers** by demanding protections against predatory lending, extending financial literacy and consumer education programs to young women, and advancing public policies on behalf of those working to gain and maintain economic self-sufficiency.
- **Advocating to make poverty a priority** in each YWCA community and state by seeking the establishment of state-level poverty reduction benchmarks and adopting targeted, timely, collaborative community-level poverty reduction strategies.
- **Advocating for YWCA employees** who may be economically vulnerable themselves, to ensure that they are equal recipients of efforts aimed at “economically empowering” women.

Introduction

In 2006, almost 39 million people in America, more than one in eight, lived below the poverty line.¹ While the U.S. poverty rate decreased between 1993 and 2000, it climbed from 11.3% to 13.3% (almost five million more people) between 2000 and 2006.² As the gap between poverty and opportunity widens, the line between the “haves and have nots” continues to be drawn along race and gender lines.

Facts about U.S. Poverty

- Children have the highest poverty rate of any age group; 18.3% of kids under 18 (72 million children) were poor in 2006, up from 17.7% in 2003.³ One in five children under age six lives in poverty.⁴
- Working, even full-time, does not protect against poverty. Over 9 million workers live below the poverty line, over two million of whom work full-time year-round.⁵
- Individuals and families living in poverty in the U.S. face multiple hardships, including food insecurity, poor or inadequate housing, and barriers to adequate health care.
- The uninsured rate among poor individuals is twice the national rate (18% versus 37%).⁶
- In 2006, the poverty rate for women was 14.7% compared to 11.9% for men.
- Poverty rates for African Americans, Native Americans, and Hispanics were more than double the rate for whites.⁷



As the gap between poverty and opportunity widens, the line between the “haves and have nots” continues to be drawn along race and gender lines.

Poverty has frequently been described as being “feminized”—affecting a disproportionately high number of women. At the same time, poverty can be characterized as being “racialized.” Racial minorities in the U.S. are disproportionately likely to live in poverty. As YWCAs strive to build leadership for racial and economic justice for women and girls, few issues cleave so fully to our mission.

¹ Thibos, Megan, Lavin-Loucks, Danielle, and Martin, Marcus. “The Feminization of Poverty.” The J McDonald Williams Institute, 2007. <http://www.thewilliamsinstitute.org/Portals/10/Poverty_Disparity/Feminization%20of%20Poverty.pdf> Accessed 18 March 2008.

² Levin-Epstein, Jodie, and Lyons, Webb. “Targeting Poverty: Aim at Bull’s Eye.” Center for Law and Social Policy. October 2006. <http://www.clasp.org/publications/targetingpovertytakingaimatabullseye10_06.pdf> Accessed 15 March 2008.

³ Thibos et al., 2007.

⁴ Levin-Epstein and Lyons, 2006.

⁵ Ibid.

⁶ Thibos et al., 2007.

⁷ U.S. Census Bureau; generated by Abbie Obenour; using American FactFinder; <<http://factfinder.census.gov>>; (18 March 2008).

YWCA's have long advocated for the needs and rights of poor women—through housing programs, financial literacy and economic empowerment programs, domestic violence shelters, and affordable child care and early childhood education. Across the country, YWCA's are emerging as advocates for racial justice. For women and for people of color, reducing poverty is a matter of tremendous urgency. Amid worsening economic conditions, access to a broad range of social supports, proactive public policies, and thoughtful action by the nonprofit sector are necessary.

Poverty means more than economic hardship. Nobel Laureate and economist Amartya Sen describes poverty as “**the lack of freedom to have or to do basic things that you value.**” Political scientists Page and Simmons state that a “person deprived of things that everyone around him has is likely to suffer a sense of inadequacy, a loss of dignity, and self-respect.”¹ You think of the World Bank defines poverty as, “more than a lack of money. **It is a fear of and for the future, living one day at a time.** It's about lacking basic nutrition, health, education, freedom, representation. **It's about being invisible, voiceless and powerless to improve your living conditions on your own.**” Poverty is about more than just material deprivation; it extends into the core of individual identity and family life.¹

The dynamics of poverty for women and people of color in the U.S. are diverse and complex, but they are also amenable to change. Campaigns and programs to reduce poverty are becoming common in the U.S. and throughout the world, and some are demonstrating measurable progress.

This paper describes poverty in general, the social trends and institutional characteristics that contribute to gender and race disparities in poverty rates (both as separate phenomena and as intersecting trends), and briefly discusses the picture of poverty in the communities served by Great Lakes Alliance Region YWCA's. Finally, it offers suggestions and recommendations for YWCA's to lead the way in reducing poverty in their cities and states.

Definitions of Poverty

Poverty is generally defined as not having enough income to pay for basic needs, such as food, clothing and shelter.⁸ In the U.S., poverty is measured by household; if the combined income of all members of a given household falls below the poverty line, all members of that household are counted individually as impoverished.

The U.S. government defines poverty in terms of dollars by comparing family income to a “measure of need” based on the Orshansky formula developed in the 1960s. The poverty threshold is based on the minimum budget needed for a family to maintain a nutritious diet according to standards set by the U.S. Department of Agriculture in 1964. At that time, the family food budget accounted for

⁸ McLanahan, S.S. and Kelly, E. “Feminization of Poverty: Past and Future.” In *Handbook of Gender Sociology*, edited by J. Chafetz, 127-145, New York: Plenum, 1999. Available online at WWW: Network of the family and the economy. Accessed July 28, 2005, from www.olin.wustl.edu/macarthur

approximately one-third of a family's income. The poverty line is this food budget multiplied by three.⁹

Poverty thresholds are adjusted each year for inflation. However, dramatic changes in patterns of family expenditures and differential inflation of household budget items (like childcare, for example) have not altered the basic formula. Food now only accounts for about 15% of expenditures for most families. One attempt to estimate a modern basic needs budget for a family of three (a single mother and two children), found that the family would need \$40,674 in 2007 to cover basic needs. The poverty threshold set by the Department of Health and Human Services in 2007 was \$16,705, a difference of almost \$23,000.¹⁰

The Feminization of Poverty

The term "feminization of poverty," coined in the 1970s, refers to the concentration of poverty among women in general, and female-headed households in particular. Not only are women, especially female heads of household, more likely to be poor, but they are also more likely to experience long-term poverty.¹¹ Feminization describes both the unequal state of men's and women's poverty rates and the processes by which women's risk of poverty has increasingly exceeded that of men's.¹²

The feminization of poverty is about more than only women. Because a disproportionate number of children reside in households headed by women, they are also affected by the phenomenon of feminized poverty. Children under age 18 have the highest poverty rate of any age group in the U.S.

Factors contributing to feminization of poverty include changes in U.S. demographics and in the U.S. economy. Since the 1950s, both the proportion of children born to single mothers and the divorce rate have risen. These two phenomena mean that a significantly higher proportion of women are raising children on their own. Indeed, the majority of poor children in the U.S. live in homes headed

⁹ Thibos et al., 2007.

¹⁰ Ibid.

¹¹ Ibid.

¹² McLanahan and Kelly, 1999.

Facts about Gender and Poverty

- In 2006, 14.7% of U.S. women were poor, compared to 11.9% of men, a difference of 4.8 million people.¹
- 90% of TANF recipients were women; this proportion has remained consistent since 2000.¹
- 6.4% of women were extremely poor (living at less than 50% of the federal poverty level), 1.3% and 2.2 million people more than men.
- The unemployment rate for single mothers was 28.0%, 11.5% higher than the rate for single fathers.¹
- In 2007 women earned only \$0.77 on the man's dollar.
- The 2006 median annual income for women was \$22,097, more than \$10,000 less than men.¹
- A woman who is the sole economic support for a family of four must make \$9.30 an hour, working full-time, year-round, with no vacation to surpass the federal poverty level (\$19,350).

by single women. In addition, on average, women live about five years longer than men. These realities put women at a serious disadvantage in trying to secure enough resources to support themselves and their families at every stage of life.

Shifts in the economy in the last thirty years have restructured how money is made and who is making it. These changes include a reduction in high-paying manufacturing jobs, a movement toward a retail and service-oriented economy (as opposed to manufacturing), the employment of more part-time (by choice or not) workers with no benefits, and the outsourcing of unskilled jobs to foreign countries. In addition, the

current economy reflects a marked shift toward knowledge-based skills, where educational attainment and advanced training are necessary to securing higher paying positions.

Women in poverty, especially single mothers, who have less opportunity to go to college or to learn higher level skills, also have a smaller chance of finding stable, well-paid employment.

Women with high school diplomas made less money than men who dropped out; women with Bachelor's degrees made less money than men with only a high school education.

Other key factors contributing to women's lower earnings trends include the proportionally high cost of childcare for single heads of household, discrimination and sex segregation in the workplace, wage inequality between men and women, and rising health care costs for families.

Educational attainment is an essential factor in creating economic opportunity for women. In 2006, women with a college degree earned 81% more than their female peers who had only a high school diploma. Women are more than half of all students enrolled in college. However, even with women's substantial educational gains in the last several decades, they are still earning less than men who have less education. Women with high school diplomas made less money than men who dropped out; women with Bachelor's degrees made less money than men with only a high school education.¹³ This trend prevails across levels of educational attainment.

The Racialization of Poverty

In the U.S., race and poverty are inextricably linked. Racial and ethnic minorities are far more likely to be poor than whites.¹⁴

According to 2006 Census data, poverty rates for racial and ethnic groups are:¹⁵

¹³ "Women: Now Learning More, but Still Earning Less." Legal Momentum, 2007.

<<http://www.legalmomentum.org/site/DocServer/LMGenderPayGapReportfinal.pdf?docID=881>> Accessed 19 March 2008.

¹⁴ Hartman Chester and Alison Leff. "High Classroom Turnover: How Some Children Get Left Behind." In *Poverty and Race in America: The Emerging Agendas*, edited by Chester Hartman, 269-272, Lanham: Lexington Books, 2006. Available online at:

<http://www.prrac.org/full_text.php?text_id=748&item_id=7789&newsletter_id=62&header=Search%20Results>

- 9.3% of non-Hispanic whites
- 21.5% of Hispanics
- 25.8% of African Americans
- 26.6% of Native Americans and Alaskan Natives

African Americans are more likely than whites to be unemployed, more likely to drop out of high school, less likely to have a bachelor's degree, less likely to have health insurance, and more likely to experience ill health. Hispanics are more likely to drop out of high school and to suffer poor health than other racial groups.¹⁶ The minority experience of poverty extends far beyond material deprivation; it affects health, education, and numerous other domains of daily life.



The median net worth for African Americans is \$5,998, for Hispanics it's \$7,932, and for whites it's \$88,651.

Wealth accumulation is an important factor in understanding how poverty has become successively more racialized. The U.S. census measures poverty based on earned income, but the wealth accumulated by an individual or family is also an important indicator of poverty.¹⁷ Wealth refers to the accumulation of assets like homes and other real estate, investments in stocks or bonds, money saved, and other personal property.

There are acute racial disparities in wealth accumulation:

- The median net worth for African Americans is \$5,998, for Hispanics \$7,932, and for whites \$88,651.
- The wealth of an average white family is seven times more than that of an average black family.

Two phenomena contribute to this sharp gap. First, people of color are far less likely than whites to own their own home. While 75% of whites own a home, only 48% of Blacks do. Second, in comparison to whites, homeownership constitutes a disproportionately large part of wealth for people of color. That is, not only are people of color less likely to own a home, but owning assets like investments or other assets is even less likely than homeownership.

Lending trends have also contributed to the racialization of poverty. Minority home buyers have been targets of “predatory lenders” offering loans with extreme terms and conditions, and pushing buyers into high-cost loans when they qualify for better lending conditions. Research has shown that the sub-prime mortgage crisis and the rash of home foreclosures disproportionately affect Blacks.¹⁸

¹⁵ U.S. Census Bureau; generated by Abbie Obenour; using American FactFinder; <<http://factfinder.census.gov>>; (18 March 2008).

¹⁶ **National Urban League Report**, U.S. Census Bureau; generated by Abbie Obenour; using American FactFinder; <<http://factfinder.census.gov>>; (30 May 2008).

¹⁷ Lamas, Andrew T. “Race, Poverty and Shared Wealth.” In *Poverty and Race in America: The Emerging Agendas*, edited by Chester Hartman, 96-102, Lanham: Lexington Books, 2006. Available online at: <http://www.prrac.org/full_text.php?text_id=934&item_id=8339&newsletter_id=70&header=Search%20Results>

¹⁸ “**State of Black America.**” **National Urban League**

Race, Gender, Work and Poverty

- 6% of all working women live in poverty
- 4.9% of working white women are poor, compared to 5.1% of Asian women, 10.9% of Hispanic women, and 12.5% of Black women.¹
- The unemployment rate for Black women is 9.8%, compared to 7.6% among Hispanic women, 4.3% among Asian women, and 4.7% among white women.
- In 2005, women who worked full-time had a median weekly income of \$585, \$66 less than the median for both sexes.
- Median income was \$499 among Black women, \$429 among Hispanic women, \$596 among white women, and \$665 among Asian women.¹
- In 2004, black women who worked full-time had a median annual salary of \$21,788—about 12% higher than the federal poverty level for a family of four-- \$19,350.¹

While most whites use banks, credit unions, and other mainstream financial institutions to borrow money for investments, minority and low-income borrowers are often targeted by “fringe-bankers” like sub-prime mortgage lenders, check cashers, and payday advance businesses. These businesses offer short-term, extremely expensive loans for relatively small amounts of money, pulling borrowers into an endless cycle of loans and repayment, resulting in excessive fees. The total excess fees for payday loans alone are \$5.6 billion a year. These lending trends and practices, coupled with the high rates of poverty in minority groups, make it difficult for people of color and low-income individuals to get the capital needed to buy their own homes and begin wealth accumulation.

Gender, Race, and Poverty

The cause and effect that race and gender together have on poverty is complex and dynamic, as the socio-economic landscape of the U.S. continually changes within and among racial groups. Women across every racial group are more likely to be poor than men of their same racial group, yet minority men are more likely to be poor than white women.¹⁹ Table 1 gives rates and ratios comparing genders and races along poverty lines.

Key factors contributing to poverty for women of all races include labor force participation, marital status and family size, education, and immigration status. No single factor explains all conditions for all women. For example, African American women participate in the labor-force at similar rates as African-American men. Getting more black women into workplaces will not suffice to change their poverty rates—although higher wages would. Conversely, some groups of Latinas have lower labor force participation than their male counterparts. Connecting these women to the workforce could reduce their poverty rates by as much as 32%.²¹

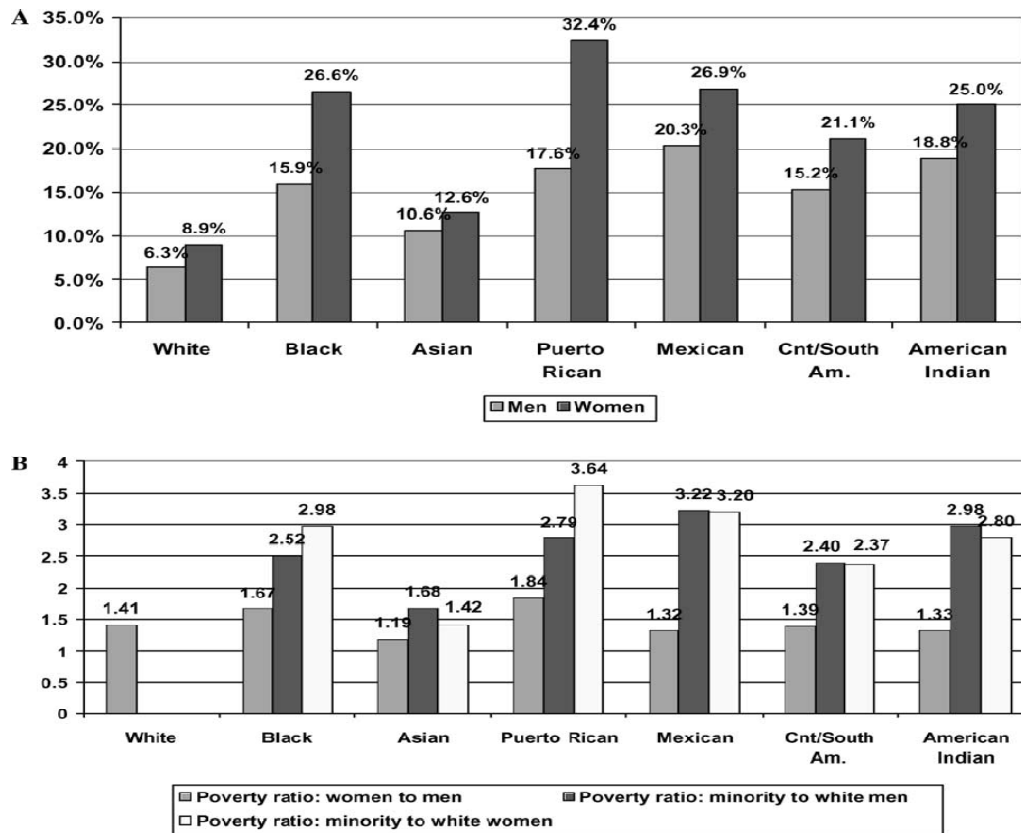
Some groups of women do experience a “double disadvantage” where factors of both gender and race impact their socio-economic well-being. One study found that Black and Puerto Rican women are more likely to be

poor because they are more likely to be single mothers with dependent children than

¹⁹ Elmelech, Yuval, and Hien-Han Lu. (2004) “Race, Ethnicity, and the Gender Gap.” *Social Science Research*, 33, 158-182.

their peers. More research is needed to isolate and understand the extent to which variables such as race and gender bias, differential impacts of social policies, and other social influences play a role in creating racialized and feminized poverty in the U.S. On the whole, it appears that social structures and policies have both mitigated and exacerbated the race/gender/poverty puzzle in recent decades.

Table 1. Poverty Rates and Ratios for Men and Women across Racial and Ethnic Categories



Source: Elmelech, Yuval, and Hien-Han Lu. (2004) "Race, Ethnicity, and the Gender Gap." *Social Science Research*, 33, 158-182.

Poverty in the Great Lakes States

Local YWCAs in the Great Lakes Region serve some of the poorest populations in the nation. Detroit, Cincinnati, Cleveland, and St. Louis have among the highest rates of all American big cities (first highest, third, fourth, and sixth, respectively). Five of the 10 poorest smaller cities (population less than 250,000) are in the Midwest (Bloomington, Gary, and Muncie, IN, and Flint and Kalamazoo, MI). Even though these cities are among the poorest nationwide, none of the Great Lakes states falls into the bottom ten poorest in the U.S. (see Table 3). This suggests sharp geographical disparities within these states; very poor areas exist amid much more affluent areas.²⁰

²⁰ Statewide Initiatives." Spotlight on Poverty and Opportunity. 2008.

<<http://www.spotlightonpoverty.org/statewide.aspx>> Accessed on 16 March 2008.

With the exception of Evanston and Champaign, IL, all of the cities served by YWCAs in the Great Lakes states have higher poverty rates for women than for men. Medina County in Ohio has the most dramatic gender disparity, but has the lowest overall poverty rate. Most other areas with strong disparities have poverty rates close to the U.S. average of 13.3%. Most of the poorest areas have gender ratios close to one (meaning for every one man in poverty there is one woman in poverty.) Cincinnati, Cleveland, and Youngstown are exceptions; their ratios are about the same as the national average of 1.24.

Throughout the Great Lakes Region, single women with dependent children are the people who are most likely to live in poverty. For many YWCAs, women who are young, who are parenting, who are experiencing the most devastating effects of poverty, including homelessness, ill health, and hunger are our most typical clients and program participants. In addition, because so many YWCAs operate programs that rely on part time and hourly staffing, in some cases YWCA staff members can be as economically vulnerable as the constituents they serve. Table 2 describes poverty rates for single moms in some GLA cities.

Table 2. Poverty Rates for Single Moms with Young Children Compared with Overall Rate in GLA's Lowest Poverty Cities (2000 U.S. Census Data)

YWCA	City	State	Poverty Rate	Poverty Rate for Single Moms with Children <age 6
YWCA Medina County	Medina (county)	OH	5.2	43.2
YWCA Rock County	Janesville	WI	6.5	34.7
YWCA Van Wert County	Van Wert (city)	OH	7.1	29.6
YWCA Pekin	Pekin	IL	9.4	48.7
YWCA Lake County	Waukegan	IL	9.9	37.9
YWCA Elgin	Elgin	IL	10	43.1
YWCA Sauk Valley	Sterling	IL	10.8	43.4
YWCA Evanston	Evanston	IL	11.2	28.6
YWCA Wausau	Wausau	WI	11.4	50.4
YWCA Salem	Salem	OH	11.7	61.5
United States			13.3	46.4%

Recommendations for Advocates

YWCAs can be leaders in reducing poverty in their cities and states by keeping the needs of women and girls at the center of the discussion, and by understanding the unique impact of poverty on communities of color. Creating economic opportunity demands strategic advocacy at local, state, and federal levels.

1. YWCAs Can Advocate to Protect Working Families

- **Establish living wage policies in YWCAs and advocate for communities and states to do the same.** Raising the wage floor by raising the minimum wage or advancing living wages has a direct impact on individual and family finances. Evaluate your organization's policies to see how well you measure up to the YWCA mission—are you economically empowering women from within? By organizing at the local level to raise awareness among employers and policy makers, and by participating in statewide coalitions to advocate for legislation, advocates can keep fair wage issues on the public agenda.
- **Advocate for paid sick days and expanded access to health care for working families.** Ensuring that vulnerable, low-income women and people of color have paid sick days and access to affordable health care can protect their health and the health of their families. Paid sick days policies contribute to economic and workforce stability by enabling sick workers to return to health and to work more quickly. In addition, when an illness means the loss of a job, employers pay the price in costs to recruit and train new workers.
- **Call for the establishment of universal early childhood education.** Accessible early childhood care and education appears to combat poverty on several fronts at the same time. When pre-school is free and widely available, struggling families can spend their childcare budgets on other necessities like housing, healthcare and food. In addition, access to reliable childcare opens opportunities for further education and stable employment for low-income moms, which directly impacts earning potential.
- **Support policies that connect women and people of color to higher education.** Education is one of the few absolutely clear pathways out of poverty. Individuals who have the financial and social supports needed to pursue education through and after high school show the most dramatic strides in breaking through the opportunity gap. Advocate for legislation that expands student financial aid and encourages TANF recipients and other low-income individuals to go to college. At the most local level, YWCAs can offer scholarships to program participants, partner with local academic institutions to increase access to higher education, and tutor and mentor younger women and women in transition to prepare them for college success. Explore ways your YWCA can include tuition reimbursement opportunities in the benefits available to staff.

2. YWCAs Can Protect Financially Vulnerable Consumers

- **Protect consumers from predatory lending.** Often the only credit available to low-income women and people of color are short-term, high-interest loans from fringe banking institutions. This includes the instant check-cashing store on the corner and the big bank that sells sub-prime mortgages to economically vulnerable individuals. Unfair loans, even for small amounts, accumulate and become huge debts at astronomical interest rates. Advocate for tough policies to protect consumers in your state from being taken advantage of by ill-intentioned lenders. Explore ways for YWCAs to be safe incubators for women by using micro-finance models to help keep economically vulnerable borrowers out of the hands of exploitive lenders.
- **Educate community members about borrowing and financing options.** Change the system by helping community members break the cycle of debt and make strides toward economic stability. Knowledge of normal and predatory lending practices can prepare vulnerable consumers to both protect themselves and engage the system for their own benefit.
- **Don't forget to help YWCA workers, too.** Many women who work in YWCA childcare and youth programs, fitness programs, housing and anti-violence direct services and other areas are themselves vulnerable workers. Encourage employees to enroll in direct-deposit programs and credit unions. Extend educational opportunities about financial wellness to staff members and program participants alike. Remember that when you ask your community to enforce laws about fringe loan businesses, YWCA employees are also beneficiaries of your advocacy.

3. Make Reducing Poverty a Priority in Your Community and State

- **Ask your Governor and State Legislature to establish a poverty reduction target.** States making the biggest strides have established clear priorities to reduce poverty according to a measurable plan within a set timeframe. They have simple goals in place, like, "Minnesota will cut child poverty in half by 2020." Much of this work is being planned and implemented through state government and nonprofit sector partnerships. Be a voice for women and families in your state-level poverty reduction task forces and commissions. Join anti-poverty coalitions, community advisory boards, and policy discussions related to the elimination of poverty.
- **Get local in your understanding of how the impact of poverty may be different for women and people of color in your community.** Poverty rates vary among demographic groups. While it may appear that your state or city poverty rate is average or low, there may be populations within the community whose high poverty is being concealed by general trends. Members of your local Latino community may have a different set of concerns regarding economic opportunity than a Hmong or Somali population. Knowing these specifics and using them to inform decisions about needed policy changes is central to serving women and people of color who have the greatest need.

Conclusion

In order to reduce poverty, advocates need to tap into every available resource. Eliminating poverty will no more be the result of a single program, campaign, or organization than eliminating racism might be. Making progress on poverty will require connecting communities to a broad range of social supports, being creative and proactive in public policy solutions, and continuing and sustaining thoughtful action by the nonprofit sector.

YWCA's are exactly the right organizations to take leadership on reducing poverty, especially because so much of its burden is borne by women and by people of color. In addition to expanding and extending programs that meet human needs and give specific attention to race and gender, YWCA's can lend their community standing and history of expertise to influence policy makers, private industries, and other institutions to remove barriers and extend opportunity wherever possible. Working to reduce poverty is fundamental to fulfilling the YWCA mission of ***eliminating racism and empowering women.***

Table 3. Poverty Rates in GLA Cities and States

STATE	ASSOCIATION NAME	CITY	ST	POVERTY RATE	CENSUS YEAR
ILLINOIS			IL	12.3	2006
ILLINOIS	YWCA Alton	Alton	IL	18.7	2000
ILLINOIS	YWCA Aurora	Aurora	IL	12.2	2006
ILLINOIS	YWCA Canton	Canton	IL	13.4	2000
ILLINOIS	YWCA Chicago	Chicago	IL	21.2	2006
ILLINOIS	YWCA Decatur	Decatur	IL	23.1	2006
ILLINOIS	YWCA Elgin	Elgin	IL	10	2006
ILLINOIS	YWCA Evanston	Evanston	IL	11.2	2006
ILLINOIS	YWCA Kankakee	Kankakee (city)	IL	21.4	2000
		Kankakee (county)	IL	14.4	2000
ILLINOIS	YWCA Lake County	Waukegan	IL	9.9	2006
		Lake County	IL	5.6	2006
ILLINOIS	YWCA McLean County	Bloomington	IL	16.4	2006
		McLean County	IL	12.7	2006
ILLINOIS	YWCA Pekin	Pekin	IL	9.4	2000
ILLINOIS	YWCA Peoria	Peoria (city)	IL	16.5	2006
		Peoria (county)	IL	13	2006
ILLINOIS	YWCA Quincy	Quincy	IL	12.2	2000
ILLINOIS	YWCA Rockford	Rockford	IL	22.5	2006
ILLINOIS	YWCA Sauk Valley	Sterling	IL	10.8	2000
ILLINOIS	YWCA Springfield	Springfield	IL	14.9	2006
ILLINOIS	YWCA University of Illinois	Champaign (city)	IL	26.1	2006
		Champaign (county)	IL	20.2	2006
INDIANA			IL	12.7	2006
INDIANA	YWCA Anderson		IL	13.4	2000
INDIANA	YWCA Elkhart County	Elkhart (city)	IN	13.6	2000
		Elkhart (county)	IN	10.6	2006
INDIANA	YWCA Evansville	Evansville	IN	18.1	2006
INDIANA	YWCA Fort Wayne	Fort Wayne	IN	14.5	2006
INDIANA	YWCA Indianapolis	Indianapolis	IN	16.3	2006
INDIANA	YWCA Lafayette	Lafayette	IN	12.1	2000
INDIANA	YWCA Marion	Marion (city)	IN	16.9	2000
		Marion (county)	IN	15.7	2006
INDIANA	YWCA Muncie	Muncie	IN	32.6	2006
INDIANA	YWCA Northwest Indiana	Gary	IN	32.8	2006
INDIANA	YWCA Richmond	Richmond	IN	15.7	2000
INDIANA	YWCA St Joseph County	South Bend	IN	18.8	2006
		St Joseph County	IN	12.3	2006
INDIANA	YWCA Terre Haute	Terre Haute	IN	19.2	2000
MICHIGAN			MI	13.5	2006
MICHIGAN	YWCA Bay County	Bay City	MI	14.6	2000
MICHIGAN	YWCA Berrien County		MI	15	2006
MICHIGAN	YWCA Detroit	Detroit	MI	32.5	2006
MICHIGAN	YWCA Flint	Flint	MI	34.1	2006
MICHIGAN	YWCA Kalamazoo	Kalamazoo	MI	33.4	2006
MICHIGAN	YWCA West Central MI	Grand Rapids	MI	23	2006

MICHIGAN	YWCA Western Wayne Co	Inkster	MI	19.5	2000
MISSOURI			MO	13.6	2006
MISSOURI	YWCA St. Louis	St Louis	MO	26.8	2006
OHIO				13.3	2006
OHIO	YWCA Cincinnati	Cincinnati	OH	27.8	2006
OHIO	YWCA Cleveland	Cleveland	OH	27	2006
OHIO	YWCA Columbus	Columbus	OH	20.7	2006
OHIO	YWCA Dayton	Dayton	OH	28.8	2006
OHIO	YWCA Hamilton	Hamilton	OH	14.6	2006
OHIO	YWCA Lima	Lima	OH	22.7	2000
OHIO	YWCA Medina County	Medina (county)	OH	5.2	2006
OHIO	YWCA Piqua	Piqua	OH	12.2	2000
OHIO	YWCA Salem	Salem	OH	11.7	2000
OHIO	YWCA Toledo	Toledo	OH	22.7	2006
OHIO	YWCA Van Wert County	Van Wert (city)	OH	7.1	2000
		Van Wert (county)	OH	5.5	2000
OHIO	YWCA Youngstown	Youngstown	OH	27	2006
WISCONSIN			WI	11	2006
WISCONSIN	YWCA Green Bay-DePere	Green Bay	WI	16.1	2006
WISCONSIN	YWCA La Crosse	La Crosse	WI	14.1	2006
WISCONSIN	YWCA Madison	Madison	WI	15.6	2006
WISCONSIN	YWCA Milwaukee	Milwaukee	WI	26.2	2006
WISCONSIN	YWCA Racine	Racine (city)	WI	15.7	2006
		Racine (county)	WI	11.3	2006
WISCONSIN	YWCA Rock County	Janesville	WI	6.5	2000
		Rock County	WI	11.3	2006
WISCONSIN	YWCA Wausau	Wausau	WI	11.4	2000
