DEEPER VALUE, GREATER CONNECTION

Rethinking Value & Pricing at the Y

YMCA OF THE USA

No Place Like *This Place*™ **2026 GENERAL ASSEMBLY OF YMCAs**

WELCOME …and introductions!

JOE KOVALCHECK

Membership
Practice Leader

YMCA of the USA

LAURA MAHAN

Overnight Camp
Practice Leader

YMCA of the USA

CURTIS LEMIEUX

Out-of-School Time
Practice Leader

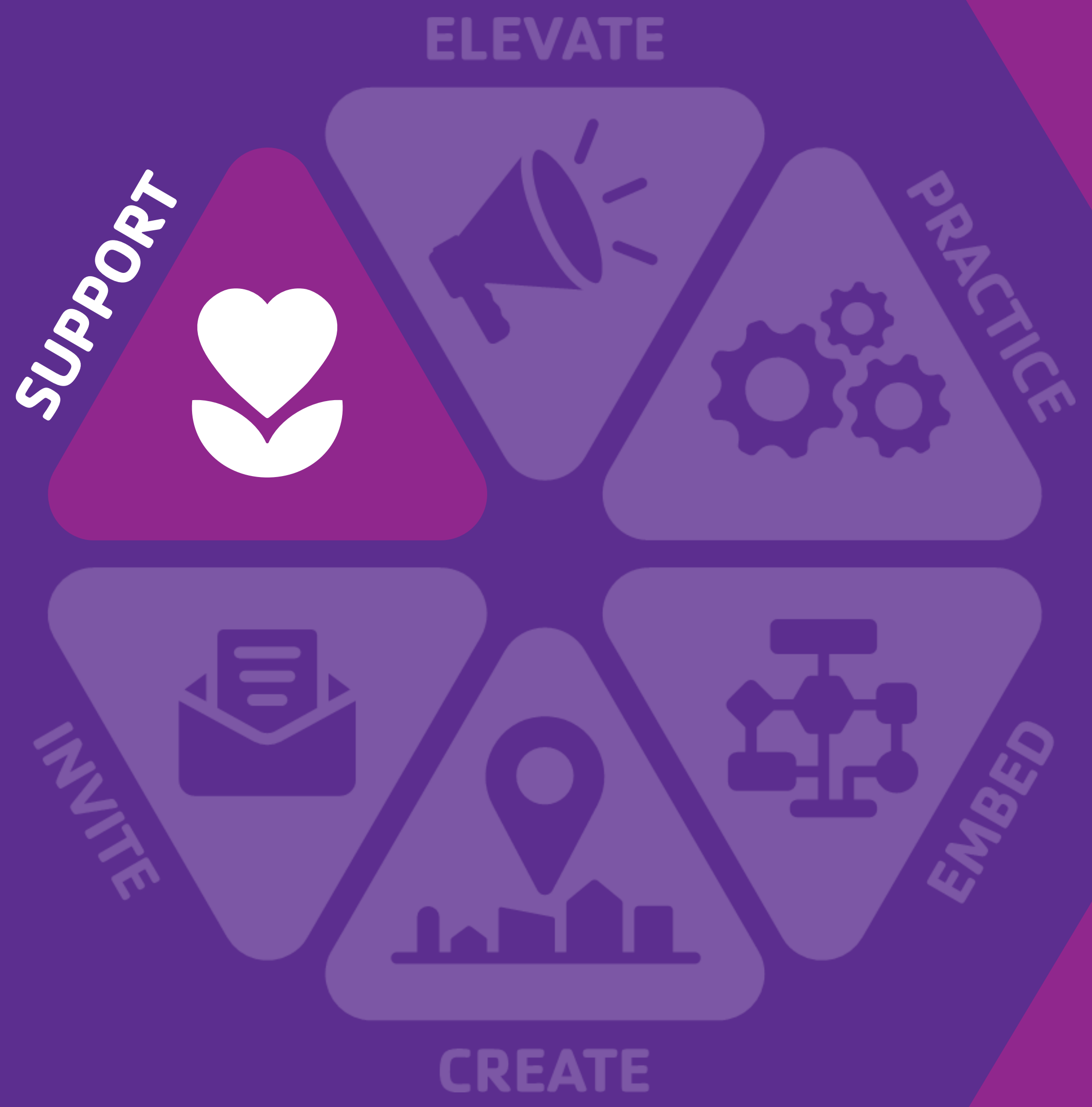
YMCA of the USA

LORI SWANN

Triangle2 Solutions

CASEY KLEIN

Triangle2 Solutions



SUPPORT WELL-BEING

Foster experiences that elevate health and well-being and help all people thrive.

WHY?

Why should we focus on value and pricing strategies?
Why now?

ASSUMPTION:

Low prices lead to more memberships and program participants, while high prices are a barrier to growth.

True or False:

Price is a primary reason people choose to join, remain engaged, or continue participating with the YMCA.

A. True

B. False

ASSUMPTION:

Low prices lead to more memberships and program participants, while high prices are a barrier to growth.

REALITY: Price matters, but people decide on price and experience together.

Quality, convenience, and perceived value weigh just as heavily in whether they join, participate, and stay.

- Only **27% of members** who left cited price as a major factor.
- Members cited **hours, youth and adult programs, equipment, cleanliness, and service** far more often.
- **Afterschool sites sometimes** run below optimal enrollment despite strong demand.
- Overnight Camp participation **skews to higher-income households**, signaling drivers beyond price.

ASSUMPTION:

Financial assistance is a mission-driven expense that works against long-term sustainability.

True or False:

The Y is well-known as an affordable option for wellness, childcare, and recreation.

A. True

B. False

ASSUMPTION:

Financial assistance is a mission-driven expense that works against long-term sustainability.

REALITY: Accessibility is not only a mission strategy, it is also a growth strategy.

Expanding access can increase participation, strengthen utilization, and improve long-term sustainability.

- Only 32% of non-engaged households see the Y as financially accessible for all.
- Many Ys may need to offer financial assistance to households earning up to $100,000 annually – and sometimes even more.
- With 81% of overnight camp families above $100,000 in income and 42% above $200,000, limited financial assistance keeps participation narrow.

ASSUMPTION:

Strong market demand and competitive pricing are the primary drivers of growth.

True or False:

Most growth challenges can be solved through better pricing and marketing.

A. True

B. False

ASSUMPTION:

Strong market demand and competitive pricing are the primary drivers of growth.

REALITY: Relevant, high-quality experiences drive growth as much as price or demand.

Demand and affordability open the door; experience converts it into engagement, retention, and growth.

- Just **12% of membership locations** ran at capacity, while at the same time experiencing falling member satisfaction.
- Cancellations **spike within six months of joining**, signaling unmet experience expectations.
- Even with higher-income families, overnight camps often lack **surplus to reinvest in the experience**.

Value & Pricing

LEADING PRACTICES

Price, accessibility, and experience all shape value; YMCAs need a reliable way to act on that.

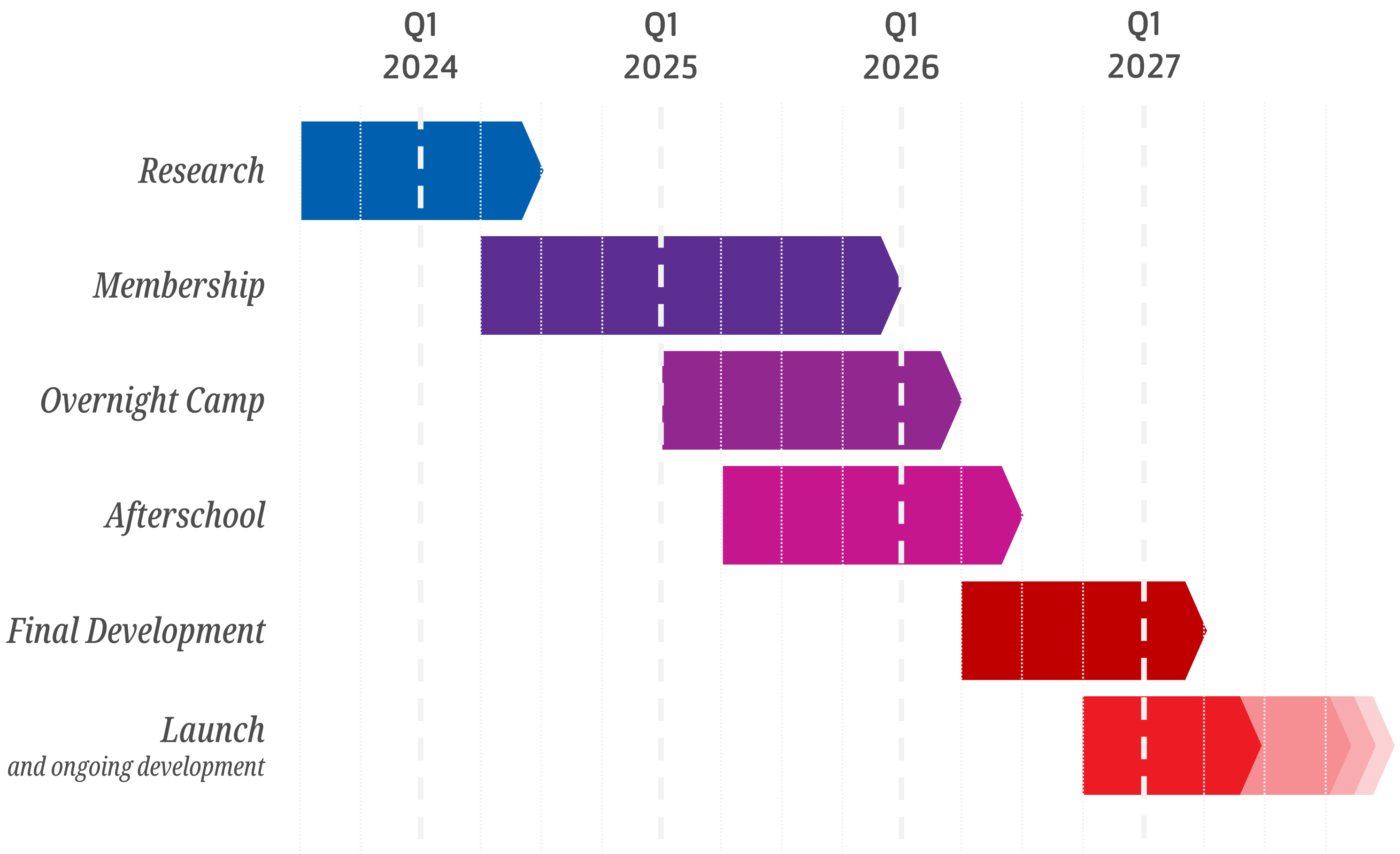
That's why this project exists.

Swap guesswork for **evidence.**

Unify decisions under a **common framework**.

Support decisions on **value, pricing, affordability, and growth**.

Y-USA's Value & Pricing Project - 2023-2027:
A JOURNEY OF LEARNING



Membership	Afterschool	Overnight Camp
135 associations	*40* associations	*24* associations
486 branches	*181* program sites	*30* camps
4 cohorts	*3* cohorts	*2* cohorts

Y-USA's Value & Pricing Project - 2023-2027:

FROM INSIGHT TO ACTION

IDENTIFY

WHAT WE LEARNED

Value is driven by more than price. Data readiness drives confidence

WHAT IT GAVE US

- Readiness standards
- Data definitions
- Validation processes

DISCOVER

WHAT WE LEARNED

Local context matters. Tools must be easy to use and explain.

WHAT IT GAVE US

- Survey methodology
- Reporting & visuals
- User experience

DEVELOP

WHAT WE LEARNED

Affordability and access influence both mission and growth.

WHAT IT GAVE US

- FA approach
- Income Markers
- Affordability analysis

ACTIVATE

WHAT WE LEARNED

Leaders need clear, actionable insights and practical support.

WHAT IT GAVE US

- Leadership summaries
- Resource develop
- Consulting tools

Value & Pricing

LEADING PRACTICES

Value is defined by one question:
is the Y worth it?

The answer lives at the intersection of **price and experience** - what you charge and what you deliver.

Value & Pricing

LEADING PRACTICES

Price is what you ask people to invest in their experience.

It's not just a number on a rate sheet — it's a signal of **who you are, who you hope to serve,** and **what you believe you're worth.**

Value & Pricing

LEADING PRACTICES

Experience is everything a person feels, sees, and remembers.

Experience is what justifies your price — and the reason people stay, refer others, and come back.

Value & Pricing

LEADING PRACTICES

Value is the *intersection of price and experience* - what you charge and what you deliver.

Price is what you *ask people to invest* in their experience.

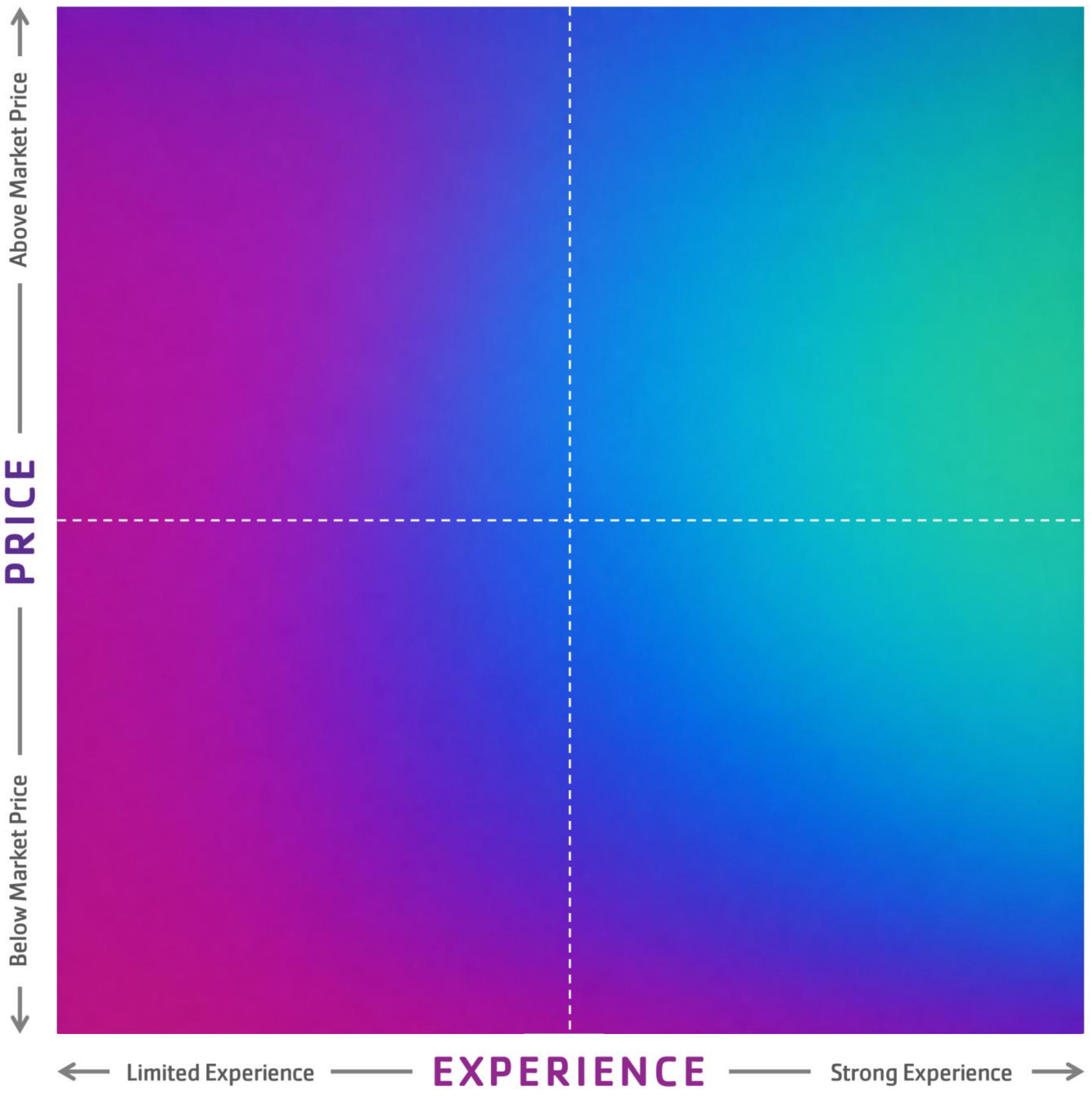
← Below Market Rate ← At Market Rate → Above Market Rate →

Experience is everything a person *feels, sees, and remembers*.

← Limited Experience ← Average Experience → Strong Experience →

The Value Quadrant

A visualization of **value propositions** across market segments



Value & Pricing Framework

1 Data Readiness & Collection

Building a reliable foundation for analysis and activation.

2 Core Market Area Analysis

Understanding community identity and market context.

3 Value & Affordability Analysis

Aligning price, experience, and access for all.

Value & Pricing Framework

1

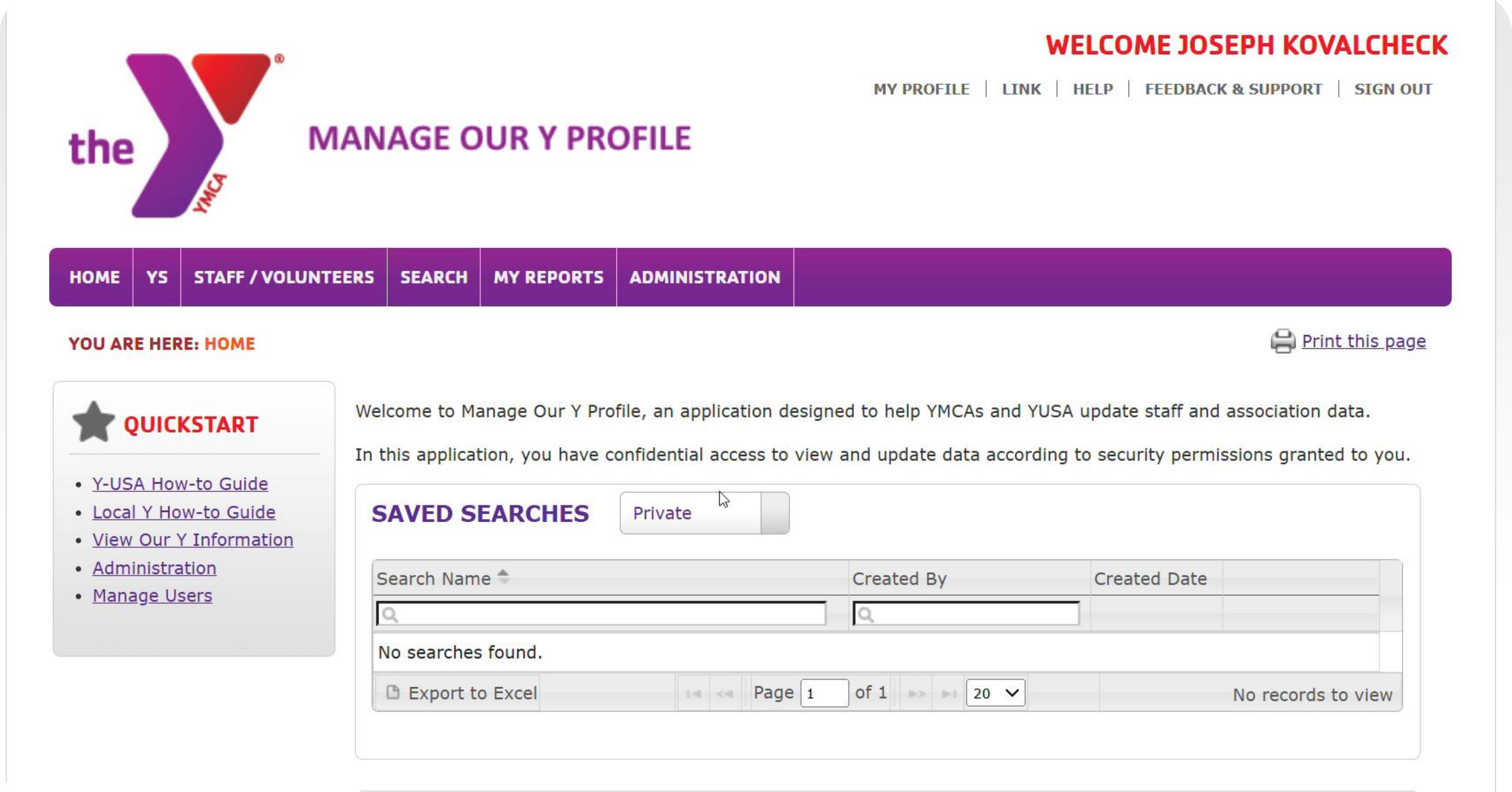
Data Readiness & Collection

Building a reliable foundation for analysis and activation.

Reliable insights start with **reliable inputs.**

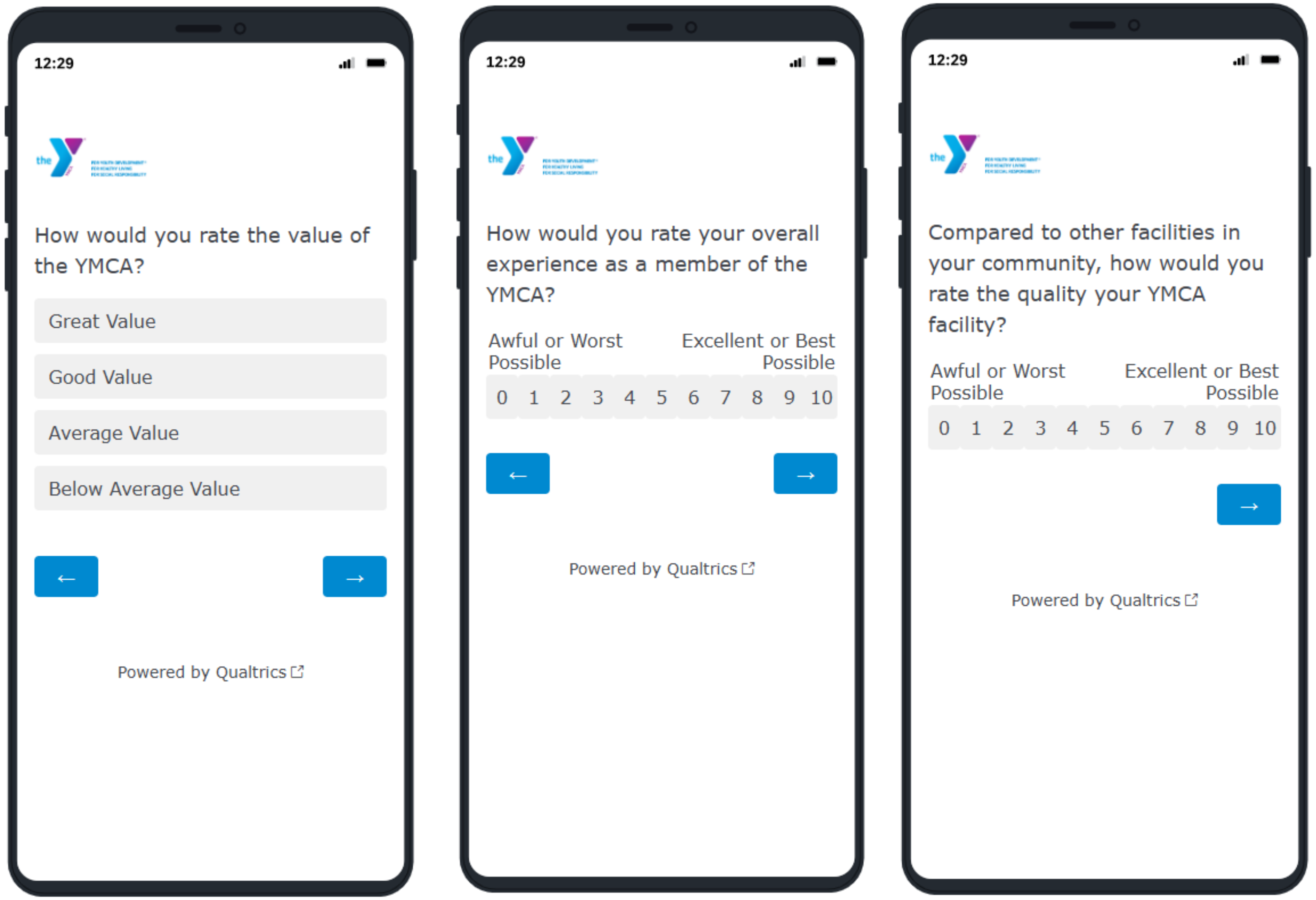
Five connected sources create one trusted view:

1	**CRMs / CMSs & NWM**	Member locations, units and contact quality
2	**MOYP**	Verified branch/camp identity and location records
3	**Data Collection Hub**	Pricing, assistance, facility and revenue data
4	**ESRI**	Community, economic and competitive context
5	**YMCA Value Survey**	Member/participant direct perception of value


WELCOME JOSEPH KOVALCHECK
MY PROFILE | LINK | HELP | FEEDBACK & SUPPORT | SIGN OUT
MANAGE OUR Y PROFILE
HOME
YS
STAFF / VOLUNTEERS
SEARCH
MY REPORTS
ADMINISTRATION
YOU ARE HERE: HOME
Print this page
QUICKSTART
Y-USA How-to Guide
Local Y How-to Guide
View Our Y Information
Administration
Manage Users
Welcome to Manage Our Y Profile, an application designed to help YMCAs and YUSA update staff and association data.
In this application, you have confidential access to view and update data according to security permissions granted to you.
SAVED SEARCHES
Private
Search Name
Created By
Created Date
No searches found.
Export to Excel
Page 1 of 1
20
No records to view

Value & Pricing Framework

Data Readiness & Collection



Value & Pricing Framework

2

Core Market Area Analysis

Understanding community identity and market context.

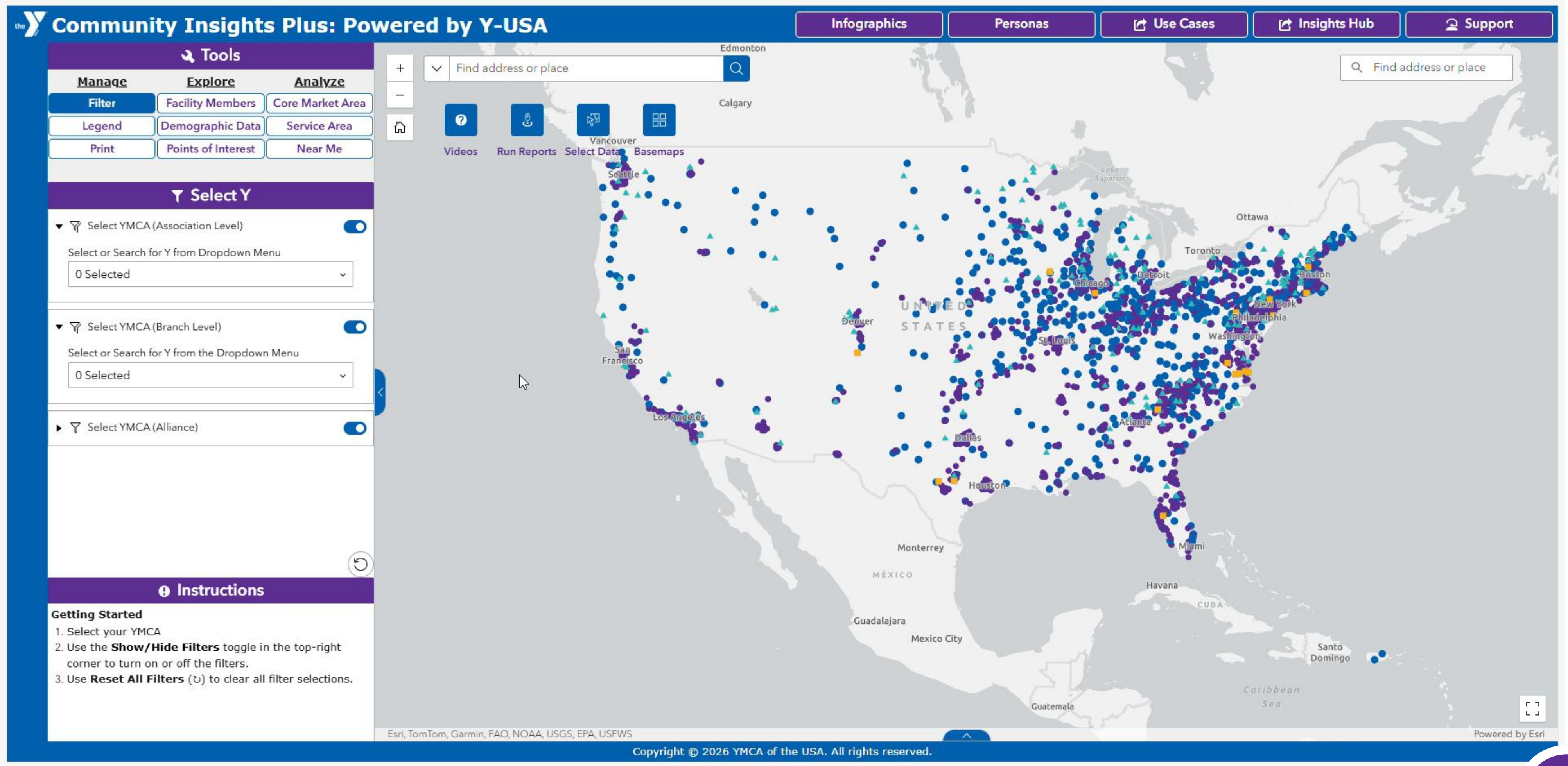
See the community **behind the numbers.**

Four lenses turn geography into strategy:

1	**Reach**	How far members and participants travel and where engagement is concentrated
2	**Penetration**	What share of households within reach are active members or program participants
3	**Community Profile**	Income, household types, spending patterns and market segments
4	**Market Context**	Competition and urbanization shape how every result is interpreted

Value & Pricing Framework

Core Market Area Analysis



Value & Pricing Framework

3

Value & Affordability Analysis:
Price and Experience

Aligning price, experience, and access for all.

Local data helps create **strategic, best-in-class value.**

BASELINE

- **Community income** — Local economic starting point
- **Facility characteristics** — Physical cost and operating context

MARKET MODIFIERS

- Net worth
- Facility rating
- Competition
- Spending patterns

Locally calibrated pricing benchmark

Leadership focus: Build pricing decisions on local market reality, not national averages.

3

Value & Affordability Analysis:
Financial Assistance

Aligning price, experience, and access for all.

A market-aligned price is not **always affordable** for all.

How to turn commitment into an accessible strategy:

1	**Affordability**	Who can reasonably afford the full membership rate?
2	**Reach**	Which income-qualified households receive assistance today?
3	**Subsidy**	What level of support closes the affordability gap?
4	**Access**	What barriers still prevent eligible households from participating?

Value & Pricing Framework

Value & Affordability Analysis

Value and Pricing
Membership Insights

West Chester Area YMCA

YMCA of Greater Brandywine

Income | Net Worth | Facility | Like Providers | Spending Index | Membership Spend | Pricing Structure | Membership Pricing | Experience | Value | Survey

Step 1: Household Income

Estimate the monthly spend on membership based on income before value modifiers.

Median Household Income is based on your Ys Core Market Area.

Core Market Area is a geographical region of the drive-time distance from your Y (in minutes) where 80% of members live. If fewer than 80% of your members can be mapped, then it will reflect 60% or 40% (whichever is available).

Income Marker represents approximately how much of a household income will be spent on membership.

$128,824
2025 Median Household Income for Core Market Area

% of Facility Member Households	Distance From Y (Minutes)
80%	15

1.30%
% of Income Spent on Membership (Income Marker)

$1,675
Estimated Annual Household Spend on Membership

$140
Estimated Monthly Household Spend on Membership

	$128,824	Median HH Income
x	1.30%	Income Marker
	$1,675	Est. Annual HH Spend
÷	12	Months
	$140	Est. Monthly HH Spend

126 Associations Participated ('25) → **71** Survey Responses → **83%** Improved Decision-Making

The strongest outcome wasn't pricing changes…

It was confidence.

Value & Pricing Framework

Validation Research

BEFORE PARTICIPATION	
1%	Very Confident
49%	Somewhat Confident

+39 percentage point increase

AFTER PARTICIPATION	
40%	Very Confident
49%	Somewhat Confident

“It equipped us to make productive decisions with our board”

“The tools helped validate our thinking”

“We strategically raised rates with accuracy instead of broad strokes”

Value & Pricing Framework

Validation Research

PRICING

30% increased rates

58% validated existing rates

EXPERIENCE

35% new programs/services

25% Improved facilities

FINANCIAL ASSISTANCE

39% Adjusted assistance and subsidy model

GROWTH

47% growth in revenue

29% growth in unit count

LEADER PANEL

How has this impacted local YMCAs?

Q&A PANEL

FAQs and questions from the audience

THANK YOU

Joe Kovalcheck
YMCA of the USA
Joe.Kovalcheck@ymca.net

Laura Mahan
YMCA of the USA
Laura.Mahan@ymca.net

Curtis Lemieux
YMCA of the USA
Curtis.Lemieux@ymca.net

Lori Swann
Triangle2 Solutions
Lori@triangle2.com

Casey Klein
Triangle2 Solutions
Casey@triangle2.com