

# Analyze Your Members Based on Gender

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## Why Use the Gender Generator?

Do you have many members whose gender is not identified in the MASTER file? Want to use analysis tools, such as **Tool #752 Relationship Analysis**? CU\*Answers has developed the Gender Generator to effectively reduce the number of memberships without an appropriate gender associated with them with an estimated 75% accuracy rate or better!

## What is the Gender Generator?

To develop this offering, we first collected over 11,000 male and female names into a central database. We designed tools to determine where there was cross-over between the lists (where a name could be a male or female name such as Pat or Sam) and noted that as well.

Then we designed tools and reports to review a credit union's current membership with a designation of MI (Individual) to determine which memberships did not have a gender associated with them.

By running a new analysis tool, CU\*BASE is able to assign a gender to these members.

## What Decisions Do I Need to Make?

You can select from three options for updating your membership. You can choose to only update the memberships specifically identified as male or female. This leaves the memberships that do not fit a specific gender unchanged, including memberships with names that



CU\*BASE identified as “unresolved” or “unidentified.”

“Unresolved” indicates that the name can be either a male or female name. “Unidentified” refers to names that are not included in the list of 11,000 names, for example a double name, such as Mary Ellen. These memberships also may be memberships wrongly identified as Individual (MI), when in fact they should be marked as Organizational (MO) instead.

You also have the option to simply flood the “unresolved” and “unidentified” memberships with a selected gender. Select to set these memberships to be all “Male” or all “Female” so that all Individual memberships have a gender associated with them.

With all of the options, you will receive a report documenting the changes so that if you choose to, you can work these memberships that were originally “unresolved” or “unidentified” with the proper gender.

### How Do I Know What Has Changed?

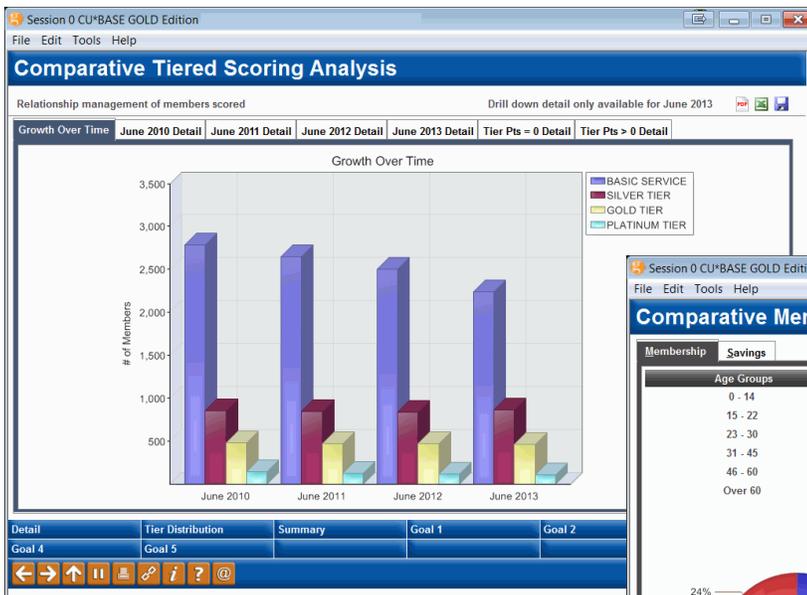
A report listing the memberships that were updated prints when the Gender Generator is run. Along with each membership record, the report provides line-by-line documentation of what each member's gender was changed to. (If the membership was previously identified as "unresolved" or "unidentified" the report includes this information as well.)

Final tallies of how many names were processed, along with the number of memberships changed to male, changed to female, identified as either male or female (unresolved), and not identified.

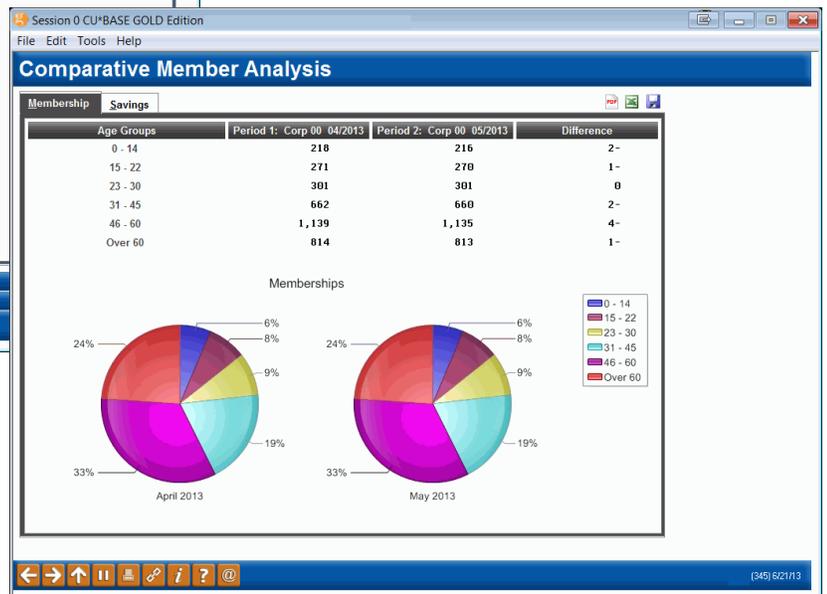
### Use Gender with CU\*BASE Analysis Tools

So you may be asking, "Where in CU\*BASE is gender important?" Beyond the obvious, such as Inquiry, Operator and Joint Owner/Beneficiary, several CU\*BASE tools use gender in their analysis. Once you have updated your membership database, you will be able to use these tools more effectively!

Here are two online tools that analyze membership data by gender: **Tool #856 Tiered Services Monthly Comparison** and **Tool #525 Membership Summary Comparison**.



**Tool #856 Tiered Services Monthly Comparison**



**Tool #525 Membership Summary Comparison**

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### Shared Branching Inquiry

Where My Members Branch - Totals

May 2013  
BR Name

Transaction Description	# Members	# Transactions	Transactions Per Member	Aggregate Transaction Amt	# Men	# Women	# Other	Savings Balance	Loan Balance
SHARE DEPOSITS	291	473	1.6	421,415	165	123	3	2,865,802	1,738,489
SHARE WITHDRAW	388	992	2.6	568,877	215	164	3	3,924,979	2,077,649
LOAN PAYMENTS	55	68	1.2	178,037	33	21	0	130,170	923,621
LOAN DISBURSE	9	9	1.0	617	2	7	0	31,160	155,682
SHARE DRAFT DE	254	459	1.8	298,751	127	125	2	1,700,690	1,364,398
SHARE DRAFT VI	203	437	2.2	101,865	118	82	3	2,345,620	1,290,445
SHARE CERTIFIC	3	3	1.0	53,892	2	0	1	141,269	0
OPEN CREDIT PA	14	16	1.1	10,201	7	7	0	65,086	140,579
OPEN CREDIT DI	5	5	1.0	1,999	2	3	0	434	25,927
TRK FESROW DEP	2	2	1.0	391	0	2	0	30,875	98,777
<b>Total</b>	<b>758</b>	<b>2464</b>	<b>3.3</b>	<b>1,628,051</b>	<b>671</b>	<b>534</b>	<b>12</b>	<b>11,236,085</b>	<b>7,815,567</b>

|| Select

Check out some of the tools that use gender in their analysis of CU\*BASE memberships such as these three tools...

**Tool #977 Where Your Members Branch**

You can review gender when using the *Relationship Analysis* to watch for trends at your credit union by age group, when using *Where Your Members Branch* to monitor your members' borrowing habits, and when reviewing open, active, and closed accounts.

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### Open-Closed Membership Analysis

Analysis 2 of 4

From Mar 01, 2013 To May 01, 2013 Status Opened Gender Both  
Employee ALL Employees Branch ALL Branches

Records analyzed 29  
Closed 0.0%

Gender Breakdown	Count	%
Males	15	51.7
Females	10	34.5
Unknown	0	0.0
Organizations	4	13.8
Average Age	30.4	0.0

Prod & Svcs per MBR	Count
Avg Products/Member	2
Avg Services/Member	2

Quarter Opened	Count	%
Jan - Mar	12	41.4
Apr - Jun	17	58.6
Jul - Sep	0	0.0
Oct - Dec	0	0.0

Day Opened	Count	%
Sunday	0	0.0
Monday	4	13.8
Tuesday	9	31.0
Wednesday	3	10.3
Thursday	6	20.7
Friday	7	24.1
Saturday	0	0.0

Month Opened	Count	%
January	0	0.0
February	0	0.0
March	12	41.4
April	17	58.6
May	0	0.0
June	0	0.0
July	0	0.0
August	0	0.0
September	0	0.0
October	0	0.0
November	0	0.0
December	0	0.0

Designations	Count	%
Individual	25	86.2
Organization	3	10.3
Corporation	1	3.4
Other	0	0.0

Continue

**Tool #553 New/Closed/All Memberships Dashboard**

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### Relationship Analysis

Selection Criteria  
View Members Non-members Designation  
Exclude groups under % Branch ALL BRANCHES

Average Age
Males 48
Females 45
All 47

Counts
Males 1,995
Females 1,473
Orgs 192
Other 4

Summary	Age Distribution	
Age Groups	Members	Column %
Under 20Male	175	4.8
Under 20Female	200	5.5
20 29 Male	196	5.3
20 29 Female	170	4.6
30 39 Male	233	6.4
30 39 Female	187	5.1
40 49 Male	381	10.4
40 49 Female	236	6.4
50 59 Male	484	13.2
50 59 Female	312	8.5
60 69 Male	326	8.9
60 69 Female	202	5.5
Over 69 Male	200	5.5
Over 69 Female	166	4.5
<b>Total</b>	<b>3,664</b>	

Gender Summary Ratios

Change Age Groups  
Export  
Export Org  
Member Connect

**Tool #752 Relationship Analysis**

## Pricing

Gender Generator Pricing

\$300.00

## How Do I Sign Up?

Interested in signing up for the Gender Generator to be run on your Individual (designation MI) memberships that do not have a gender associated with them? Select one of the options in the checklist below. Contact a Client Services Representative with your selection, and we will take care of the rest for you! It is that easy!

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## Decision You Need to Make

Yes! I am interested! Please run the Gender Generator on my Individual memberships (designation MI) that do not have an associated gender and flood these memberships with the appropriate gender.

Perform the following action for memberships with names that are “unresolved” (could be male or female) or “undefined” (name does not appear on the list of 11,000 names):

Select one of the following three choices:

- Please leave the memberships with names that are “unresolved” (could be male or female) or “undefined” (name does not appear on the list of 11,000 names) as is. Do not assign a gender to these memberships. I understand that I will receive a report that will list all memberships that were not adjusted by CU\*BASE due to the fact that they were “unresolved” or “unidentified.” That will allow me to work these memberships myself. (This report will list memberships that were changed as well.)
- Please flood all “unresolved” and “unidentified” names to a gender of MALE. I understand I will receive a report which will list all memberships that were changed, including which memberships were flooded in this manner.
- Please flood all “unresolved” and “unidentified” names to a gender of FEMALE. I understand I will receive a report which will list all memberships that were changed, including which memberships were flooded in this manner.



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