

# 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 the Relationship Analysis in the “Knowing Your Member” MNMGMA menu? 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 you can access from the Marketing (MNMKT) menu that analyze membership data by gender: the Tiered Services Monthly Comparison and the Membership Analysis Inquiry.



MNMKT #25 Tiered Svcs Monthly Comparison

The screenshot shows a software window titled "Session 0 CU\*BASE GOLD - Membership Analysis". It displays a table titled "Membership Analysis" with a "Summary" tab selected. The table shows data for the years 2003 through 2007, plus a "Total" column. The rows are categorized by "Age Groups" and "Gender".

Age Groups	Gender	2003	2004	2005	2006	2007	Total
Under 18	Male	29	24	36	46	26	161
	Female	25	32	39	28	10	134
18-26	Male	15	31	20	37	22	125
	Female	18	49	27	34	22	150
27-35	Male	18	19	31	42	20	130
	Female	19	26	45	36	40	166
36-44	Male	37	34	41	48	34	194
	Female	26	40	32	37	21	156
45-53	Male	22	21	34	47	13	137
	Female	11	35	29	33	17	125
54-62	Male	6	17	27	25	13	88
	Female	7	12	8	11	2	45
Over 62	Male	19	10	13	16	10	68
	Female	10	4	16	4	5	47
Organizations		3	4	2	10	2	61
<b>Totals membership</b>		<b>265</b>	<b>362</b>	<b>408</b>	<b>485</b>	<b>267</b>	<b>1,787</b>

MNMKT #22 Membership Analysis Inquiry

Session 1 CU\*BASE GOLD - Shared Branching Inquiry

### Shared Branching Inquiry

Where My Members Branch - Totals

Dec 2009  
CU Name: MAIN CU Branch Name: MAIN OFFICE

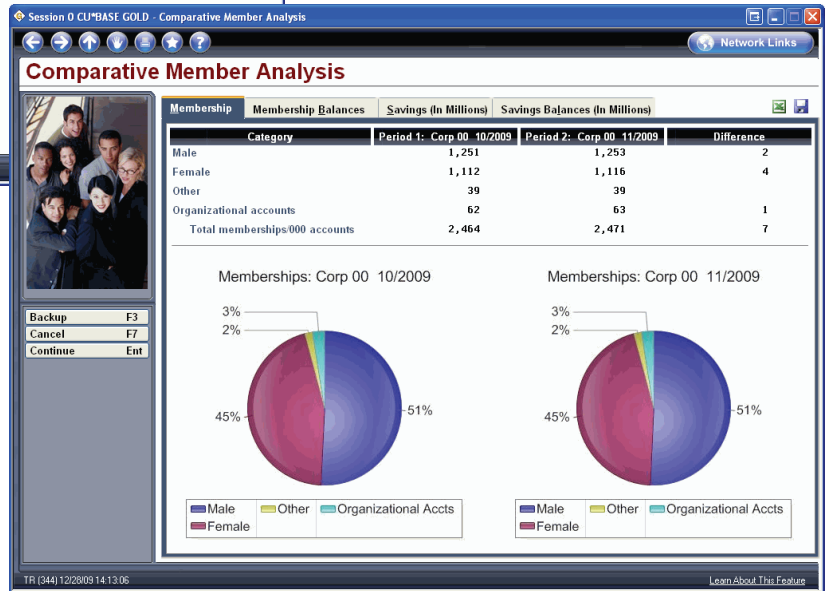
Transaction Description	Members	# of Transactions	Transactions Per Member	Aggregate Transaction Amount	# of Men	# of Women	# of Other	Savings Balance	Loan Balance
SHARE DEPOSITS	2	5	2.5	2,378	2	0	0	3,556	30,825
SHARE WITHDRAW	7	12	1.7	5,925	4	3	0	27,216	13,906
LOAN PAYMENTS	1	1	1.0	437	1	0	0	5	5,508
LOAN DISBURSEH	1	1	1.0	29	1	0	0	5	5,508
SHARE DRAFT DE	13	19	1.5	11,433	6	6	1	241,269	23,437
SHARE DRAFT WI	2	2	1.0	323	1	1	0	936	5,407
OPEN CREDIT PA	2	2	1.0	145	1	1	0	13	8,416
OPEN CREDIT DI	1	1	1.0	29	0	1	0	8	2,908
<b>Total</b>	<b>25</b>	<b>43</b>	<b>1.7</b>	<b>20,661</b>	<b>16</b>	<b>12</b>	<b>1</b>	<b>273,008</b>	<b>95,615</b>

Backup F3  
Cancel F7

Check out some of the tools that use gender in their analysis of CU\*BASE memberships such as these three tools found on the “Knowing Your Member” (MNMGMA) menu.

MNMGMA #7 - 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.



MNMGMA #17 Open/Active/Closed Mbrs by Age

Session 0 CU\*BASE GOLD - Relationship Analysis

### Relationship Analysis

View: M - Members Designation: [ ] Branch: [ ] ALL BRANCHES

Exclude groups under percentage of: [ ]

Summary Age Distribution

Age Groups	Members	Column %
Under 18Male	180	7.2
Under 18Female	136	5.5
18 26 Male	110	4.4
18 26 Female	141	5.7
27 35 Male	240	9.6
27 35 Female	222	8.9
36 44 Male	236	9.5
36 44 Female	234	9.4
45 53 Male	228	9.2
45 53 Female	218	8.8
54 62 Male	136	5.5
54 62 Female	90	3.6
Over 62 Male	130	5.2
Over 62 Female	82	3.3
<b>Total</b>	<b>2,409</b>	

Demographic Distribution

Organizations: 66 Males: 1,260  
Other: 40 Females: 1,123

Backup F3  
Chg Groups F5  
Cancel F7  
Export F9  
Export Org F10

MNMGMA #8 Relationship Analysis

## Pricing

CU\*Answers is offering a lower rate on the Gender Generator to credit unions that sign up prior to June 1<sup>st</sup>, 2010.

Date the Request is Received	Pricing
Prior to June 1, 2010	\$175.00
June 1, 2010 and later	\$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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