The following table outlines the adult pilot data collection and sources:

|  |  |  |  |
| --- | --- | --- | --- |
| **Data Source** | **Account Use (outcomes)** | **Financial Well-Being (outcomes)** | **Additional Data Points (controls)** |
| Bank data *up to 12 months* | * Number of monthly transactions
* Account longevity
* Use of direct deposit
* Average monthly balance
* Number of returned (bounced) checks
 |  |  |
| Credit reports *baseline, 6 months, 12 months* |  | * Debt levels
* Delinquencies
* Percent use of available revolving credit
* Take up of other affordable, mainstream financial products or services (e.g. establishing credit)
 |  |
| Intake survey baseline |  | * Financial attitudes
* Financial behavior
* Baseline banking status
* Banking history
 | * Demographics
 |
| Follow-up survey*approximately 6 and 12months* |  | * Financial knowledge (knowledge assessments)
* Financial attitudes (e.g. future orientation, perceived financial well- being, sense of financial control and satisfaction)
* Financial behavior (e.g. use of alternative financial services, saving behavior)
 |  |
| POP administrative data *up to 6-months* |  |  | * Demographics
* Employment information
* Income information
* Benefits information
* POP start and end date
* POP start and end date
 |
| Financial Empowerment Center administrative data *up to 24 months* |  |  | * Number of counseling sessions
* Service plans
* Milestones achieved
 |

The following table outlines data collection and sources for the youth pilot:

|  |  |  |
| --- | --- | --- |
| **Data source** | **Outcomes** | **Additional data points (controls)** |
| Student assessments *Pre-/post-intervention* | * Financial knowledge
* Financial attitudes
* Financial
 |  |
| School District*baseline* |  | * School-level Demographics
 |
| RCU data*Duration of study period* | * Whether the student has an RCU account
* Date account was opened
* Number of deposits and withdrawals over the study period
* Dollar amount of deposits over the study period
* Prizes redeemed by each student for deposits over the study period
 | * Whether the student is an RCU teller in their school[[1]](#footnote-1)
 |
| Bank data (replication of pilot in Amarillo, TX) | * Whether the student has or opened an account
* Date account was opened
* Number of deposits and withdrawals over the study period
* Dollar amount of deposits over the study period
 | * Whether the student was offered an account opening incentive
 |

1. Student tellers are “hired” by RCU to assist staff in processing transactions and marketing accounts to students. [↑](#footnote-ref-1)