

The Census Bureau plans to conduct additional research under the generic clearance for questionnaire pretesting research (OMB number 0607-0725). We will be conducting cognitive interviews on the proposed Unbanked and Underbanked Supplement to the Current Population Survey, sponsored by the Federal Deposit Insurance Corporation (FDIC). This CPS supplement is proposed by the FDIC to be fielded in January 2009 in response to a congressional mandate contained in Section 7 of the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 (Pub.L. 109-1730 which calls for the FDIC to conduct ongoing surveys on efforts by insured institutions to bring the “unbanked” - - those individuals and families who have rarely, if ever, held a checking account, a savings account, or other type of transaction or check cashing account at an insured depository institution - - into the conventional finance system. The mandate further requires the FDIC to provide a “fair estimate of the size and worth of the unbanked market in the U.S.,” which is FDIC’s objective for using the CPS as the survey vehicle.

Between January 19 and February 9, a maximum of 50 cognitive interviews will be conducted by a contractor and staff from the Demographic Surveys Division. Two rounds of interviews will be conducted, with approximately 25 interviews in each round. Based on the results of round 1, the questionnaire will be revised before round 2 is conducted. To test the questions within the context of production interviewing, we will administer a skeleton set of demographic questions and the CPS labor force items. A draft of the questionnaire used in the cognitive interviews is enclosed. We expect the interviews to take place in the Washington DC area in a location mutually acceptable to the DSD and contractors’ staff, and to the participants. No interviewing will occur in participants’ homes.

Interviews will be conducted with persons 18 years of age and older. Because the production Unbanked and Underbanked supplement will be conducted using computer-assisted personal interviewing and computer-assisted telephone interviewing, we will conduct some cognitive interviews in-person and some by telephone. We will recruit participants with various demographic characteristics (age, educational attainment, race, household size and urban/rural status). We will recruit participants through fliers, advertisements in local newspapers, and contact with local civic organizations. After they are recruited, participants will receive a follow-up telephone call to remind them of their appointments. Participants will receive \$40.

Interviews will be conducted using both concurrent and retrospective think-aloud techniques. All interviews will be tape-recorded with the participants' permission, to facilitate transcription of the results.

Participants will be informed that their response is voluntary and that the information they provide is confidential and will be seen only by employees involved in the research project.

The estimated time for completion of each cognitive interview is 45 minutes. Thus, the total estimated burden for this test is 38 hours.

The contact person for questions regarding data collection and statistical aspects of the design of this research is listed below:

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