

1The Census Bureau plans to conduct additional research under the generic clearance for questionnaire pretesting research (OMB number 0607-0725). We will be conducting cognitive research on the Current Population Survey Unbanked and Underbanked Supplement, sponsored by the Federal Deposit Insurance Corporation.

In January and February 2013, staff from the Center for Survey Measurement will conduct approximately 15 cognitive interviews in two rounds. Our recruiting efforts will target individuals who have and do not have bank accounts as well as individuals who do and do not use smartphones for banking and naturalized citizens or non-citizens who might send money back to their homeland. Within these categories, we hope to interview respondents with a variety of demographic characteristics, including age, gender, race and education. A copy of the screener questionnaire is enclosed. Respondents will be recruited through advertisements in local newspapers and Craigslist.com, through our respondent database, and personal networks. Interviews will be conducted at the Census Bureau's Response Research Laboratory and at locations convenient to interviewees. The interviews will be conducted in the local metropolitan area (DC, Maryland, Virginia).

We will be conducting our cognitive interviews using the concurrent think-aloud method. We will audio-tape the interviews to facilitate analysis of the results. A copy of the draft questionnaire with protocol probes is enclosed.

We will inform participants 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. Participants will receive \$40 for their participation in this research.

We estimate that these interviews will take approximately one hour. The screening questionnaire will take approximately one minute person. Thus, the total estimated burden for this research is 16 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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