



July 26, 2012

Memorandum to: Shagufta I. Ahmed
Policy Analyst
Office of Information and Regulatory Affairs
Office of Management and Budget

From: Gary A. Kuiper
Counsel
Federal Deposit Insurance Corporation

RE: Alliance for Economic Inclusion (AEI) Survey

Under the generic clearance entitled “Occasional Qualitative Surveys” (3064-0127), the FDIC hereby submits for OMB approval the enclosed *Alliance for Economic Inclusion (AEI) Survey*. The Alliance for Economic Inclusion (AEI) is the FDIC’s Community Affairs Branch’s national initiative to establish broad-based coalitions of financial institutions, community-based organizations and other partners in several markets across the country to bring all unbanked and underserved populations into the financial mainstream. Launched in 2007, the AEI consists of 15 parallel campaigns (each called an “Alliance”) operating in different regions of the country.

The focus of AEI is on expanding basic retail financial services for underserved populations including, but not limited to, savings accounts, affordable remittance products, and small-dollar loan programs. In addition, targeted financial education programs, alternative delivery channels and other asset-building programs are encouraged as key components to increase consumer knowledge of basic banking principals, expand accessibility to financial institutions, and develop opportunities to build savings and wealth.

In mid-August 2012, FDIC plans to begin a follow-up survey to assess the effectiveness of the AEI program and to find ways the program can be improved. For this AEI strategic review, both AEI regional staff and local AEI stakeholders will be surveyed.

AEI Regional Staff

AEI operates in 15 local markets including the Alabama Black Belt, Appalachia (KY), Arkansas, Baltimore, Boston, Chicago, Detroit, Kansas City, Los Angeles, Milwaukee, Mississippi Gulf Coast, New Orleans, South Texas, Wilmington and Worcester. The research team plans to conduct a two-day visit to each of these sites to meet with local AEI staff. We estimate that in most sites we will interview three, possibly four AEI staff members.

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AEI Regional Stakeholders

In each of the 15 local markets, AEI membership covers a broad spectrum of the community including participating financial institutions, community-based organizations, state and local government entities, foundations, faith-based organizations, employers, and other financial regulators. The make-up of the membership will vary in each site. We will look to the regional lead at each alliance to help us determine which stakeholders will be important to include in this research. We will prioritize those stakeholders who are involved in key initiatives at the alliance, and we intend to interview stakeholders from a variety of organizations, so that we have representation across organization types. We estimate that in most sites we will interview six to eight AEI stakeholders.

The research team will conduct the interviews with AEI staff and local stakeholders during the visits to each alliance using the interview guides submitted in this clearance package. The team is made up of researchers who are experienced in conducting site visits to collect this type of information and have extensive knowledge in understanding and assessing community-based initiatives, consumer financial services, and evaluation methods. In preparation for the visits, the team will review materials that the FDIC has on each alliance and a site visitor training will be held for all staff involved in conducting the visits to review the interview guides and study protocols.

The following table shows the average time, in hours, that we estimate interviewees will spend answering our questions during the in-person interview.

Estimated Respondent Burden Hours:

Instrument	Number of Respondents	Number of Responses per Respondent	Average Burden Hours per Response	Total Burden Hours
Interview Guide: AEI Regional Staff	15 sites x 4 = 60	1	2	120
Interview Guide: AEI Stakeholders	15 sites x 8 = 120	1	1	120
TOTAL	180			240

Please feel free to give me a call at 202.898.3877 if you have any questions. Thank you for your consideration of our request.