Collections of Information Employing Statistical Methods

The agency should be prepared to justify its decision not to use statistical methods in any case where such methods might reduce burden or improve accuracy of results. When Item 17 on the Form OMB 83-I is checked, "Yes," the following documentation should be included in the Supporting Statement to the extend that it applies to the methods proposed:

1. **Describe (including a numerical estimate) the potential respondent universe and any sampling or other respondent selection methods to be used. Data on the number of entities (e.g., establishments, State and local government units, households, or persons) in the universe covered by the collection and in the corresponding sample are to be provided in tabular form for the universe as a whole and for each of the strata in the proposed sample. Indicate expected response rates for the collection as a whole. If the collection had been conducted previously, include the actual response rate achieved during the last collection**

Phase I of the project involved a review of the best practices for Social Marketing Awareness Campaigns. These studies provided guidelines for the questions related to the focus groups. The research firm will:

- Gather information to determine which of available branding and positioning options would be most successful in promoting the core competencies to the American public.
- Conduct 10 unique focus groups each with 10 to 12 individuals of varying gender, age, and income residing in diverse geographic areas (rural, suburban, and urban) with an emphasis on surveying low-to moderate-income individuals as well as minorities and individual heads of single parent households.
- Provide video footage for each unique focus group and a verbatim transcript.
- Provide a report which details 1) qualitative findings of each unique focus group and question as well as 2) summary findings for all groups combined. Qualitative findings should be coded with measures in place to prevent investigator bias.

A summary of the findings and implications for strategy development will be included in a report to be submitted to Treasury which fulfills one of the tasks outlined in the Statement of Work.

Data will be collected through the 10 focus groups in the following 10 locations:

- Baltimore
- Edison, New Jersey
- Costa Mesa, California
- Dallas
- Denver
- Indianapolis
- Minneapolis
- Richmond, Virginia
- St. Louis
- Tampa

Note that in areas such as Baltimore, Tampa, and Costa Mesa, the contractor may recruit one of the groups to be composed of ethnic minorities.

The groups will be segmented by age and income, with an emphasis on low-to moderate-income households:

	HH Income Under $50,000	HH Income $50,000-$75,000	TOTAL
Age 25-44	3 groups	1 group	4 groups
Age 45-64	3 groups	1 group	4 groups
Age 65+	1 group	1 group	2 groups
PROJECT TOTAL	**7 groups**	**3 groups**	**10 groups**

2. **Describe the procedures for the collection of information including:**

*** Statistical methodology for stratification and sample selection,**

*** Estimation procedure,**

*** Degree of accuracy needed for the purpose described in the justification,**

*** Unusual problems requiring specialized sampling procedures, and**

*** Any use of periodic (less frequent than annual) data collection cycles to reduce burden.**

The "focus group" methodology was chosen as it is an effective technique that allows for open ended and thoughtful discussion, where participant's comments are stimulated by the discussion. The data will be consolidated and presented in a report by the contractor.

3. **Describe methods to maximize response rates and to deal with issues of non-response. The accuracy and reliability of information collected must be shown to be adequate for intended uses. For collections based on sampling, a special justification must be provided for any collection that will not yield "reliable" data that can be generalized to the universe studied.**

Participants will be recruited to take part in a focus group to ensure that quality responses are received. It is expected that there will be 100-120 participants and just as many responses will be received. Furthermore, participants will be chosen to represent a variety of ethnicity, gender, income, and marital status. See above for information on participant selection process. Also, see Exhibit 4 for a complete guideline for group moderators. Contractor will work closely with the focus group facilities selected for this assignment to ensure a quality recruit. Coordination with these facilities includes briefing the focus group recruitment supervisor on the screening questionnaire (so any questions about who qualifies or how to handle atypical respondents are answered from the start), requesting an early recruitment start date to identify any issues early on, and reviewing recruiting spreadsheets thoroughly to make certain that all participants meet the specifications and achieve the desired balance for the groups.

4. **Describe any tests of procedures or methods to be undertaken. Testing is encouraged as an effective means of refining collections of information to minimize burden and improve utility. Tests must be approved if they call for answers to identical questions from 10 or more respondents. A proposed test or set of test may be submitted for approval separately or in combination with the main collection of information.**

As of now, there is no plan to test procedures or methods.

5. **Provide the name and telephone number of individuals consulted on statistical aspects of the design and the name of the agency unit, contractor(s), grantee(s), or other person(s) who will actually collect and/or analyze the information for the agency.**

The contractor is Greenwald & Associates, who was found using PowerTrain. The lead researcher and primary focus group moderator for this assignment will be Dr. Mathew Greenwald, President of Greenwald & Associates. Greenwald has more than 30 years of experience as a researcher and moderator, and has worked successfully with many of the nation's largest annuity providers. Greenwald currently serves as an elected member on the Market Research Council, an organization of the leading market research practitioners in the United States. Greenwald's experience and leadership in the area of financial research were recognized when he served as a congressionally-appointed delegate to the 1998 and 2002 National Summits on Retirement Savings. Greenwald has also served as a featured speaker on behalf of the National Association for Variable Annuities (NAVA), the Society of Actuaries, the American Council of Life Insurers, and a variety of other organizations.

Linda Naiditch, Assistant Vice President, will also moderate focus group sessions for this assignment. Linda has over 25 years of research experience and is one of the firm's top moderators. Her work has included numerous qualitative and quantitative assignment focusing on consumer information needs. Naiditch has a Master's degree in Social Ecology (Applied Social Research) from the University of California, Irvine, as well as a Bachelor's Degree in Social Psychology.

Dr. Punam Keller, Professor at the Tuck School of Business at Dartmouth College, is the coordinator of the entire project. Professor Keller is an expert in consumer information processing and choice behavior. Her current research focus is on designing and implementing communications programs. She is also researching how theories of consumer information processing can improve the effectiveness of advertising, with special emphasis on public service campaigns.