

The U.S. Census Bureau plans to conduct additional research under the generic clearance for questionnaire pretesting research (OMB number 0607-0725). We will conduct cognitive testing on the new Federal Deposit Insurance Corporation's (FDIC) Survey of Small Business Lending.

The FDIC sponsors the survey and the data will be collected by the U.S. Census Bureau. The purpose of this survey is to gain insights into banks' small business commercial lending and the collateral pledged against those commercial loans. In addition to questions on small business lending, this survey will collect data on the unbanked and underbanked population, modeled from previously collected data by Gallup under contract with the FDIC. This survey will be a national sample-based survey of banks, both small and large, at the corporate level. In addition, this survey will be an electronic-only based instrument utilizing the Centurion data collection system. A request to conduct usability testing under the generic clearance will be requested at a later date. Similarly, a full package for the data collection from the FDIC will follow pretesting.

From July through December 2015, staff from the Data Collection Methodology & Research Branch (DCMRB, formerly the Response Improvement Research Staff) within the Economic Directorate of the Census Bureau will conduct two rounds of cognitive interviews with respondents from up to 40 banks in the Washington, DC metropolitan area and four additional metropolitan areas yet to be determined. We will attempt to select a diverse sample of banks with regard to size and geography (rural, suburban, and urban). FDIC will provide recruiting lists of banks that will be contacted to set up the cognitive interviews.

The goals of the cognitive interviewing are to determine whether respondents interpret questions and instructions in a manner that meets the questionnaire's intent, to identify likely respondents and data retrieval strategies, and to identify other reporting issues or concerns. Results will be used to refine the questions and aid the development of contact strategies. A draft version of the survey content and a draft protocol are enclosed.

Interviews with the banks will be conducted at their corporate offices. FDIC staff working on the survey will participate in most, if not all interviews. They will observe the interviews and assist in instances where clarification of the subject matter is required. Interviews may be audio recorded, with the participants' permission, to aid researchers in accurately reporting findings and recommendations. We will not be providing monetary incentives to participants in this study.

After interviews are scheduled, participants will receive follow-up reminders about their appointments by fax, telephone, or e-mail. Participants will be informed that their response is voluntary and that the information they provide is confidential and will be seen only by Census Bureau employees and FDIC employees involved in the research project.

We estimate that it will be necessary to interview one respondent at each bank (up to 40 banks). We estimate that the length of the cognitive interviews will average 1 hour. The estimated maximum burden for conducting cognitive interviews is 40 hours (1 hour X 40 banks). In order to schedule and complete 40 interviews, we expect to contact up to 120 potential interviewees, with each call lasting approximately 5 minutes. The estimated burden for recruiting these interviews is 10 hours (5 minutes X 120 potential interviewees). The total estimated burden for

this project is 50 hours.

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

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