

1The Census Bureau plans to conduct additional research under the generic clearance for questionnaire pretesting research (OMB number 0607-0725). We will conduct usability testing for the electronic version of the 2015 Small Business Lending Survey (SBLs), a survey sponsored by the Federal Deposit Insurance Corporation (FDIC), with data collection being conducted by the Census Bureau. The purpose of the SBLs is to provide information to data users on the lending practices that banks employ when lending to small businesses. The results will offer insights into what banks of varying sizes consider small businesses to be, how their lending practices for these businesses differ from lending to other types of businesses, and the banks' strategies to obtain small businesses as customers, among other topics. Since the data will be publicly available, this will benefit a wide group of researchers and policymakers that are invested in the growth of small businesses, as well as banks who could use the data in shaping their own small business lending practices.

During May 2016, the Data Collection Methodology and Research Branch (DCMRB) will conduct one round of usability interviews with up to 20 respondents from businesses in metropolitan areas to be determined. Respondents to the 2015 SBLs are banks of any size, and are selected from a frame of banks maintained by the FDIC. We will attempt to obtain interviews with establishments that vary in size, geographic market, and urbanicity within the market. Interviews will take place at the bank. Findings from these usability interviews will be used to refine the FDIC electronic instrument before the survey is launched in June of 2016.

Usability testing will cover the entire instrument, focusing on respondents' interaction with the electronic instrument including the login screen, main menu, and navigation throughout the survey. Questions will also focus on respondents' interaction with instructions in the instrument. The protocol that will be used to guide testing, as well as select screenshots from many of the questions that will be tested, are enclosed.

We will make all attempts to interview the person who would serve as the respondent to the survey, but at times, the participant may be someone who is influential in providing critical input to the respondent. After participants are recruited, they will receive follow-up reminders about their appointments by phone or email. 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 or special sworn employees involved in the research project. We will not be providing monetary incentives to participants in this study.

Subject area specialists will accompany the researcher on most or all of the interviews. They typically attend as observers, but may assist with usability interviews, especially in cases where additional clarification of the subject matter is required. We will audio-record the interviews with the participants' permission; recordings will be used only to aid researchers in accurately reporting findings and recommendations.

We estimate that it will be necessary to interview one respondent at each establishment. We estimate the length of the interviews will average one hour (20 cases X 1 hour per case = 20 hours). Additionally, to recruit respondents we expect to make up to five phone contacts per completed case. The recruiting calls are expected to last on average two minutes per call (5 attempted phone calls per completed case X 20 cases X 2 minutes = 3.33 hours). Thus, the

estimated burden for this project is 23.33 hours (20 hours for interviews + 3.33 hours for recruiting).

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

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Enclosures

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