

**BUREAU OF CONSUMER FINANCIAL PROTECTION
PAPERWORK REDUCTION ACT SUBMISSION
INFORMATION COLLECTION REQUEST**

SUPPORTING STATEMENT PART B

Generic Information Collection Plan to Conduct Cognitive Research and Pilot Testing

(OMB CONTROL NUMBER: 3170-XXXX)

1. Respondent Universe and Selection Methods

The potential respondent universe will vary depending on the research question addressed and method of data collection employed. The data collected will be used for research activities that improve data collection processes, rather than to produce estimates about the population. Data will generally be used solely for pretesting activities, though pilot tests may be combined with data from full-scale studies to produce estimates. Often, the testing activities undertaken as part of this clearance primarily will usually involve purposive or convenience samples, sometimes to cover demographic subgroups or other subpopulations. The objective usually is to interview a variety of people, rather than a probability sample of the population. An important exception is, in some cases, pilot tests of surveys which may be based on samples selected in a way that could be used to provide estimates for a given population.

A description of the plans for selecting respondents for each individual test will be provided to OMB at the time each questionnaire is submitted. Respondents will be identified in different ways, depending on the method of pretesting. Examples of pretesting methods include: pilot tests, focus groups, cognitive laboratory activities, pilot testing, field testing, exploratory interviews, experiments with questionnaire design, and usability testing of electronic data collection instruments.

2. Information Collection Procedures

Data collection procedures for the testing conducted under this clearance will be varied, and will most likely include mail surveys, in-person interviews, web-based surveys, telephone surveys (including CATI), and in-person focus groups. More specific information about data collection procedures will be contained in the description provided to OMB at the time the development activities are submitted for approval.

3. Methods to Maximize Response Rates and Address Issues of Non-Response

In general, callbacks will be used to maximize response rates in personal visit or telephone field tests; reminder phone calls, letters, or additional questionnaires will be used to maximize response rates in group administration, mail, and Internet studies. For cognitive interviews, focus groups, and pilot surveys participants generally will be provided with a token of appreciation for their time and effort. Reminder phone calls or letters to participants will be used to encourage them to keep their appointments. More specific information will be contained in the description provided to OMB at the time each questionnaire is submitted.

4. Testing of Procedures or Methods

This generic clearance is to allow the CFPB to pretest research instruments on a small scale prior to their use in full-scale research studies. A typical information collection under this generic clearance, for example, could include quantitative statistical tests of differences in response patterns or response rates for different versions of questions or qualitative assessments of differences in respondents' reactions and understanding of materials.

5. Contact Information for Statistical Aspects of the Design

The name and telephone numbers of these individuals will be provided in the clearance request for each specific data collection.

The Office of Research is currently staffed with over 20 employees with PhD's in the social sciences, who are trained in relevant methods. For any research studies that employ statistical methods submitted for approval under this generic information collection plan, such methods will be reviewed by a qualified statistician for scientific rigor; including compliance with the OMB's statistical program and standards prior to submission to OMB.