

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

SUPPORTING STATEMENT PART B

**GENERIC INFORMATION COLLECTION PLAN TO CONDUCT COGNITIVE
AND PILOT TESTING OF RESEARCH METHODS, INSTRUMENTS, AND
FORMS
(OMB CONTROL NUMBER: 3170-0055)**

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, data collection materials, and disclosures. The data collected will not be used to produce estimates about the population. The testing activities undertaken as part of this clearance primarily will involve purposive or convenience samples, sometimes to cover demographic subgroups or other subpopulations such as consumers who have experience with specific financial products. 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 information collection request is submitted. Respondents will be identified in different ways, depending on the method of testing. Examples of testing methods include: pilot tests, focus groups, cognitive laboratory activities, field testing, exploratory interviews, experiments with questionnaire design, and usability testing of data collection instruments and disclosures.

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 will allow the Bureau to test 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. In addition, the Bureau or its contractors will conduct testing of materials or procedures, where applicable, using internal staff or a contractor's employees as part of their routine job responsibilities.

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 numerous employees with PhDs 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.