

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

**REQUEST FOR APPROVAL UNDER THE  
“GENERIC INFORMATION COLLECTION PLAN FOR THE COLLECTION OF  
QUALITATIVE FEEDBACK ON THE SERVICE DELIVERY OF THE CONSUMER  
FINANCIAL PROTECTION BUREAU”**

**(OMB Control Number: 3170-0024)**

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**1. TITLE OF INFORMATION COLLECTION:**

User research with African-American, Hispanic, and rural consumers

**2. PURPOSE:**

Conduct research with consumers who represent Consumer Engagement target audiences, Spanish-speaking Americans, rural residents, and other minority groups to better understand their needs and how Consumer Engagement can reach them.

**3. DESCRIPTION OF RESPONDENTS:**

Underserved communities: African-American, Hispanic, and Rural consumers

**4. TYPE OF COLLECTION (ADMINISTRATION OF THE COLLECTION INSTRUMENT):**

a. How will you collect the information? Check all that apply.

- |  |                                      |
|--|--------------------------------------|
| <input type="checkbox"/> Web-based or other forms of Social Media                        | <input type="checkbox"/> Telephone   |
| <input type="checkbox"/> In-person   | <input type="checkbox"/> Mail        |
| <input type="checkbox"/> Small Discussion Group  | <input type="checkbox"/> Focus Group |
| <input checked="" type="checkbox"/> Other (please explain) Interviews and screeners_____ |                                      |

b. Will interviewers or facilitators be used?

Yes  No  Not Applicable

**5. FOCUS GROUP OR SURVEY:**

If you plan to conduct a focus group or survey, please provide answers to the following questions:

a. Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?

Yes  No  Not Applicable

b. If **yes**, please provide a description below. If **no**, please provide a description of how you plan to identify your potential group of respondents and how you will select them.

**6. INFORMATION COLLECTION PROCEDURES:**

Please summarize the procedures that will be used to collect data from respondents.

Using UserTesting.com (a software platform similar to UserZoom Go which 18F has a procurement contract for), we will conduct research with these traditionally underserved consumers and minority groups to better understand their needs and how Consumer Engagement can reach them.

**7. PERSONALLY IDENTIFIABLE INFORMATION:**

a. Is personally identifiable information (PII) collected?  Yes  No

b. If yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974?

Yes  No  Not Applicable

c. Has a System or Records Notice (SORN) been published?

Yes  No  Not Applicable

If yes, list the SORN title and the *Federal Register* (FR) citation:

Title: \_\_\_\_\_  
\_\_ FR \_\_\_\_.

d. If applicable, please provide a link to the Privacy Impact Assessment.

[https://files.consumerfinance.gov/f/201409\\_cfpb\\_consumer-education\\_pia.pdf](https://files.consumerfinance.gov/f/201409_cfpb_consumer-education_pia.pdf)

**8. INCENTIVES:**

a. Is an incentive provided to participants?  Yes  No

b. If yes, provide a statement justifying the use and amount of the incentive **and** the amount or value of the incentive: \$\_\_\_\_\_.

**9. ASSURANCES OF CONFIDENTIALITY:**

a. Will a pledge of confidentiality be made to respondents?  Yes  No

b. If yes, please cite the statute, regulation, or contractual terms supporting the pledge.

**10. JUSTIFICATION OF SENSITIVE QUESTIONS (if applicable):**

**11. BURDEN HOURS:**

<b>Collection of Information</b>	<b>Number of Respondents</b>	<b>Frequency</b>	<b>Number of Annual Responses</b>	<b>Average Response Time (minutes)</b>	<b>Burden (hours)</b>
African American consumers	10	1	10	37 minutes	6.16
Hispanic consumers	10	1	10	37 minutes	6.16
Rural consumers	10	1	10	37 minutes	6.16
<b>TOTAL</b>	30		30		18.5

12. **FEDERAL COST:** The estimated annual cost to the Federal government is \$0.

### 13. CERTIFICATION:

#### *CERTIFICATION PURSUANT TO 5 CFR 1320.9, AND THE RELATED PROVISIONS OF 5 CFR 1320.8(b)(3):*

By submitting this document, the Bureau certifies the following to be true:

- (a) It is necessary for the proper performance of agency functions;
- (b) It avoids unnecessary duplication;
- (c) It uses plain, coherent, and unambiguous terminology that is understandable to respondents;
- (d) Its implementation will be consistent and compatible with current reporting and recordkeeping practices;
- (e) It indicates the retention period for recordkeeping requirements;
- (f) It informs respondents of the information called for under 5 CFR 1320.8(b)(3):
  - (i) Why the information is being collected;
  - (ii) Use of information;
  - (iii) Burden estimate;
  - (iv) Nature of response (voluntary);
  - (v) Nature and extent of confidentiality; and
  - (vi) Need to display currently valid OMB control number;
- (g) It was developed by an office that has planned and allocated resources for the efficient and effective management and use of the information to be collected;
- (h) It uses effective and efficient statistical survey methodology; and
- (i) It makes appropriate use of information technology.

#### *CERTIFICATION FOR INFORMATION COLLECTIONS SUBMITTED UNDER A GENERIC INFORMATION COLLECTION PLAN*

By submitting this document, the Bureau certifies the following to be true:

- The collection is voluntary.
- The collection is low-burden for respondents.
- The collection is non-controversial and does not raise issues of concern to other Federal agencies.
- Information gathered will not be used for the purpose of substantially informing influential policy decisions.
- The collection is not statistically significant; the results are not intended to be generalizable beyond the survey population.
- The results will not be used to measure regulatory compliance or for program evaluation.