

# Appendix

**AA**

## CATI Changes

1. Added Code 6 ("Original Owner not Available, Other Owner Available") to question A1.
2. Added conditional text at question A1\_1 to collect another owner's name if question A1 is NOT equal to 3 ("Owner No Longer With Firm").
3. Amended code at question BP1, "interviewing owner or proxy," to account for this new code.
4. Amended question text at question A3: "Is ^2's mailing address still... " was changed to "Is ^2's mailing address ... "
5. The program was not properly constructing the county variable A3\_4 when the state was equal to Alaska, New York, or Louisiana due to the terminology of boroughs, parishes, etc. used in those locations. This was corrected, and the source data were corrected as well.
6. Disallowed all zeroes in firm's mailing address zip code field.
7. Disallowed all zeroes in firm's physical address zip code field.
8. Modified skip logic in Sub-section C. Sometimes the demographic questions were being skipped in error; this was due to the code not conforming to the hard copy questionnaire specifications, relating specifically to firm type.
9. Amended question text at question F17.1: "What is the full name of the first institution or source of financing where ^2 had lines of credit?" was changed to "What is the full name of the first institution or source of financing where ^2 had capital leases?"
10. Added question F49. This question had been altogether omitted from every version of the instrument, including the first production version.
11. Allowed a value of "2000" for year of most recent loan approved and most recent loan denied.
12. Modified question text asking how long R's firm has been conducting business with an institution: "For how long has ^2 conducted business with ^515?" was changed to "For how long has ^2 conducted business with ^515 under ^515's current name?"
13. Disallowed all zeroes in financial institution zip code field.
14. Disallowed all zeroes in financial institution phone number field.
15. Added interviewer instruction at READ28, the introduction to Sub-section P: "INTERVIEWER: R SAID HIS FIRM TYPE IS ^65."
16. Added interviewer instruction at question P3: "IF FIRM WAS NOT IN BUSINESS DURING ^64(273,276), USE EXCEPTION KEY AND RECORD COMMENT, "FIRM WAS NOT IN BUSINESS LAST YEAR."
17. Amended skip logic preceding question R9\_2. The skip logic did not conform to the hard copy questionnaire specifications. The skip over this question should have taken place if the respondent had answered "yes" to question R8 and "yes" to question R9\_1, confirming the dollar amount collected at R9.
18. Amended skip logic preceding question S5\_2. The skip logic was intended to conform with the hard copy questionnaire, but did not succeed in this task. The logic was supposed to be akin to the logic preceding R9\_1. That is to say, if the respondent answered "yes" to questions S4 and S5\_1, then the program was supposed to skip to the S6 series. If the respondent answered "no" to S4, then the program was supposed to skip to a constructed variable to add all reported liabilities.
19. Amended text at READ37, the introduction to the "principal owner net worth" questions: "when extending credit or making loans to small businesses. The next few questions are about \_personal\_ assets the owner of the business has... " was changed to "when extending credit or making loans to small businesses. The last three questions are about personal assets the owner of the business has.."
20. Amended trust services and brokerage services flag construction. We discovered an error in the code written to construct these flags and corrected it.
21. Amended cash management and credit-related services flag construction. We discovered an error in the code written to construct these flags and corrected it.
22. Amended skip logic after question A4\_2, so that if A4\_2 is answered with a "1" or a "2", and SCRFLAG is "7", the program will skip to question B1. If A4\_2 is answered with a "1" or a "2", and

SCRFLAG is anything other than "7", the program will skip to A5.