**Appendix 1 - Jobs reported by NAICS sub-sector and ownership structure**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Table A1** | | | | |  | | | |  | | |  | | |  | | | | |
| **NAICS sub-sectors(a)** | **N** | **Sum** | **Mean** | **Median** | | | **Range** | | | | | | | | | | |
|  |  | **All organizations** | | | | | | | | | | | | | |
| Outpatient Care Centers | 1,452 | 19,423 | 13 | 4 | | | | 1 | | | - | | | 475 | | | | |
| Nursing Care Facilities (Skilled Nursing Facilities) | 12,998 | 834,788 | 64 | 34 | | | | 1 | | | - | | | 500 | | | | |
| Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly | 10,447 | 459,163 | 44 | 18 | | | | 1 | | | - | | | 500 | | | | |
| Other Residential Care Facilities | 3,727 | 111,115 | 30 | 7 | | | | 1 | | | - | | | 500 | | | | |
| Individual and Family Services | 39,349 | 824,626 | 21 | 3 | | | | 0 | | | - | | | 500 | | | | |
| Community Food and Housing, and Emergency and Other Relief Services | 9,195 | 133,160 | 14 | 3 | | | | 0 | | | - | | | 500 | | | | |
| Vocational Rehabilitation Services | 2,889 | 101,856 | 35 | 4 | | | | 1 | | | - | | | 500 | | | | |
| Child Care Services | 94,439 | 646,931 | 7 | 1 | | | | 0 | | | - | | | 500 | | | | |
| **Total** | **174,496** | **3,131,062** | **18** | **2** | | | | **0** | | | - | | | **500** | | | | |
|  |  | **Nonprofit** | | | | | | | | | | | | | |
| Outpatient Care Centers | 499 | 10,086 | 20 | 6 | | 1 | | | | - | | | 400 | | | |
| Nursing Care Facilities (Skilled Nursing Facilities) | 1,198 | 167,804 | 140 | 108 | | 1 | | | | - | | | 500 | | | |
| Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly | 1,148 | 143,845 | 125 | 74 | | 1 | | | | - | | | 500 | | | |
| Other Residential Care Facilities | 641 | 57,313 | 89 | 34 | | 1 | | | | - | | | 500 | | | |
| Individual and Family Services | 11,651 | 466,323 | 40 | 10 | | 1 | | | | - | | | 500 | | | |
| Community Food and Housing, and Emergency and Other Relief Services | 4,063 | 92,354 | 23 | 9 | | 0 | | | | - | | | 500 | | | |
| Vocational Rehabilitation Services | 723 | 58,501 | 81 | 32 | | 1 | | | | - | | | 500 | | | |
| Child Care Services | 4,769 | 108,383 | 23 | 13 | | 1 | | | | - | | | 500 | | | |
| **Total** | **24,692** | **1,104,609** | **45** | **13** | | **0** | | | | - | | | **500** | | | |
|  | **For-profit** | | | | | | | | | | | | | | |
| Outpatient Care Centers | 953 | 9,337 | 10 | 2 | | 1 | | | | - | | | 475 | | | |
| Nursing Care Facilities (Skilled Nursing Facilities) | 11,800 | 666,984 | 57 | 27 | | 1 | | | | - | | | 500 | | | |
| Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly | 9,299 | 315,318 | 34 | 15 | | 1 | | | | - | | | 500 | | | |
| Other Residential Care Facilities | 3,086 | 53,802 | 17 | 5 | | 1 | | | | - | | | 500 | | | |
| Individual and Family Services | 27,698 | 358,303 | 13 | 1 | | 0 | | | | - | | | 500 | | | |
| Community Food and Housing, and Emergency and Other Relief Services | 5,132 | 40,806 | 8 | 1 | | 1 | | | | - | | | 500 | | | |
| Vocational Rehabilitation Services | 2,166 | 43,355 | 20 | 2 | | 1 | | | | - | | | 500 | | | |
| Child Care Services | 89,670 | 538,548 | 6 | 1 | | 0 | | | | - | | | 500 | | | |
| **Total** | 149,804 | 2,026,453 | 14 | 1 | | 0 | | | | - | | | 500 | | | |
| (a) NAICS codes respectively: 6214, 6231, 6233, 6239, 6241, 6242, 6243, 6244 | | | | | | | | | | | | | | | |

**Appendix 2 - Loan approval amounts by jobs reported and ownership structure**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table A2** | | | | | | | |
|  | **N** | **Sum(a)** | **Mean(a)** | **Median(a)** | **Range(a)** | | |
|  | **All organizations** | | | | | | |
| 1 job | 84,012 | $ 967,519 | $ 12 | $ 10 | $ 0.03 | - | $ 3,014 |
| 2-5 jobs | 23,860 | 483,222 | 20 | 15 | 0.15 | - | 1,927 |
| 6-10 jobs | 17,320 | 764,348 | 44 | 35 | 0.30 | - | 1,154 |
| 11-50 jobs | 34,649 | 4,621,217 | 133 | 103 | 0.09 | - | 4,740 |
| 51-100 jobs | 7,260 | 3,448,508 | 475 | 436 | 1.22 | - | 9,866 |
| 101-200 jobs | 4,751 | 4,560,944 | 960 | 907 | 7.50 | - | 8,755 |
| 201-500 jobs | 2,640 | 6,222,745 | 2,357 | 1,956 | 2.42 | - | 10,000 |
| **Total** | **174,492** | **21,068,503** | **121** | **21** | **0.03** | - | **10,000** |
|  | **Nonprofit** | | | | | | |
| 1 job | 1,349 | 12,609 | 9 | 8 | 0.40 | - | 582 |
| 2-5 jobs | 5,518 | 134,015 | 24 | 19 | 0.21 | - | 1,927 |
| 6-10 jobs | 3,982 | 212,253 | 53 | 45 | 1.19 | - | 613 |
| 11-50 jobs | 8,735 | 1,373,127 | 157 | 124 | 2.17 | - | 1,820 |
| 51-100 jobs | 2,016 | 1,080,347 | 536 | 495 | 7.03 | - | 9,411 |
| 101-200 jobs | 1,656 | 1,753,433 | 1,059 | 999 | 40.00 | - | 8,755 |
| 201-500 jobs | 1,435 | 3,625,843 | 2,527 | 2,122 | 50.00 | - | 10,000 |
| **Total** | **24,691** | **8,191,627** | **332** | **77** | **0.21** | - | **10,000** |
|  | **For-profit** | | | | | | |
| 1 job | 82,663 | 954,910 | 12 | 10 | 0.03 | - | 3,014 |
| 2-5 jobs | 18,342 | 349,207 | 19 | 14 | 0.15 | - | 1,799 |
| 6-10 jobs | 13,338 | 552,095 | 41 | 33 | 0.30 | - | 1,154 |
| 11-50 jobs | 25,914 | 3,248,090 | 125 | 98 | 0.09 | - | 4,740 |
| 51-100 jobs | 5,244 | 2,368,161 | 452 | 416 | 1.22 | - | 9,866 |
| 101-200 jobs | 3,095 | 2,807,511 | 907 | 875 | 7.50 | - | 6,400 |
| 201-500 jobs | 1,205 | 2,596,902 | 2,155 | 1,795 | 2.42 | - | 10,000 |
| **Total** | **149,801** | **12,876,876** | **86** | **19** | **0.03** | - | **10,000** |
| (a) In thousands | | | | | | | |

**Appendix 3 - Loan approval amounts by sub-sector and ownership structure**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **T\able A3** | | | | |  |  | |  | |
| **NAICS sub-sectors(a)** | **N** | **Sum(b)** | **Mean(b)** | **Median(b)** | **Range(b)** | | | |
|  |  | **All organizations** | | | | | | |
| Outpatient Care Centers | 1,452 | $ 170,448 | $ 117 | $ 21 | $ 0.31 | | - | $ 5,888 | |
| Nursing Care Facilities (Skilled Nursing Facilities) | 12,998 | 6,183,303 | 476 | 202 | 0.09 | | - | 10,000 | |
| Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly | 10,447 | 3,030,078 | 290 | 92 | 0.14 | | - | 10,000 | |
| Other Residential Care Facilities | 3,727 | 781,011 | 210 | 35 | 0.15 | | - | 10,000 | |
| Individual and Family Services | 39,349 | 5,636,974 | 143 | 21 | 0.07 | | - | 10,000 | |
| Community Food and Housing, and Emergency and Other Relief Services | 9,195 | 1,069,903 | 116 | 21 | 0.20 | | - | 10,000 | |
| Vocational Rehabilitation Services | 2,889 | 713,935 | 247 | 27 | 0.15 | | - | 10,000 | |
| Child Care Services | 94,439 | 3,482,914 | 37 | 16 | 0.03 | | - | 10,000 | |
| **Total** | **174,496** | **21,068,567** | **121** | **21** | **0.03** | | - | **10,000** | |
|  |  | **Nonprofit** | | | | | | |
| Outpatient Care Centers | 499 | 90,309 | 181 | 33 | 0.83 | | - | 4,424 | |
| Nursing Care Facilities (Skilled Nursing Facilities) | 1,198 | 1,341,553 | 1,120 | 731 | 4.51 | | - | 10,000 | |
| Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly | 1,148 | 1,092,347 | 952 | 514 | 2.90 | | - | 9,520 | |
| Other Residential Care Facilities | 641 | 447,159 | 698 | 215 | 2.10 | | - | 10,000 | |
| Individual and Family Services | 11,651 | 3,490,934 | 300 | 70 | 0.21 | | - | 10,000 | |
| Community Food and Housing, and Emergency and Other Relief Services | 4,063 | 723,497 | 178 | 57 | 0.81 | | - | 4,484 | |
| Vocational Rehabilitation Services | 723 | 397,291 | 550 | 201 | 1.29 | | - | 10,000 | |
| Child Care Services | 4,769 | 608,542 | 128 | 60 | 0.80 | | - | 10,000 | |
| **Total** | **24,692** | **8,191,632** | **332** | **77** | **0.21** | | - | **10,000** | |
|  |  | **For-profit** | | | | | | |
| Outpatient Care Centers | 953 | 80,139 | 84 | 21 | 0.31 | | - | 5,888 | |
| Nursing Care Facilities (Skilled Nursing Facilities) | 11,800 | 4,841,750 | 410 | 154 | 0.09 | | - | 10,000 | |
| Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly | 9,299 | 1,937,731 | 208 | 76 | 0.14 | | - | 10,000 | |
| Other Residential Care Facilities | 3,086 | 333,851 | 108 | 25 | 0.15 | | - | 10,000 | |
| Individual and Family Services | 27,698 | 2,146,040 | 77 | 17 | 0.07 | | - | 10,000 | |
| Community Food and Housing, and Emergency and Other Relief Services | 5,132 | 346,406 | 67 | 21 | 0.20 | | - | 10,000 | |
| Vocational Rehabilitation Services | 2,166 | 316,645 | 146 | 21 | 0.15 | | - | 10,000 | |
| Child Care Services | 89,670 | 2,874,372 | 32 | 15 | 0.03 | | - | 10,000 | |
| **Total** | **149,804** | **12,876,935** | **86** | **19** | **0.03** | | - | **10,000** | |
| (a) NAICS codes respectively: 6214, 6231, 6233, 6239, 6241, 6242, 6243, 6244 | | | | | | | | |
| (b) In thousands |  |  |  |  |  | |  |  | |

Appendix 4. Select NAICS codes descriptions and illustrative examples for PPP data.

Table A4

|  |  |  |  |
| --- | --- | --- | --- |
| **NAICS code** | **Description** | **Illustrative examples(a)** | **Frequency in PPP dataset** |
| ***6214*** | ***Outpatient Care Centers*** |  |  |
| 621410 | Family Planning Centers: This industry comprises establishments with medical staff primarily engaged in providing a range of family planning services on an outpatient basis, such as contraceptive services, genetic and prenatal counseling, voluntary sterilization, and therapeutic and medically induced termination of pregnancy. | ·  Birth control clinics | 1,452 |
| ·  Fertility clinics |
| ·  Childbirth preparation classes |
| ·  Pregnancy counseling centers |
| ***6231*** | ***Nursing Care Facilities (Skilled Nursing Facilities)*** |  |  |
| 623110 | Nursing Care Facilities (Skilled Nursing Facilities): This industry comprises establishments primarily engaged in providing inpatient nursing and rehabilitative services. The care is generally provided for an extended period of time to individuals requiring nursing care. These establishments have a permanent core staff of registered or licensed practical nurses who, along with other staff, provide nursing and continuous personal care services. | · Convalescent homes or convalescent hospitals (except psychiatric) | 12,998 |
| · Nursing homes |
| · Rest homes with nursing care |
| · Assisted living facilities (without nursing facilities) for the elderly with nursing care |
| · Inpatient care hospices |
| ***6233*** | ***Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly*** |  |  |
| 623311 | Continuing Care Retirement Communities and Assisted Living Facilities for the Elderly: This industry comprises establishments primarily engaged in providing residential and personal care services for (1) the elderly and other persons who are unable to fully care for themselves and/or (2) the elderly and other persons who do not desire to live independently. The care typically includes room, board, supervision, and assistance in daily living, such as housekeeping services. In some instances, these establishments provide skilled nursing care for residents in separate on-site facilities. | * Assisted living facilities with on-site nursing care facilities | 2,414 |
| * Assisted living facilities for the elderly without nursing care |
| * Continuing care retirement communities |
| * Rest homes without nursing care |
| 623312 | Assisted Living Facilities for the Elderly: This U.S. industry comprises establishments primarily engaged in providing residential and personal care services without nursing care for (1) the elderly or other persons who are unable to fully care for themselves and/or (2) the elderly or other persons who do not desire to live independently. The care typically includes room, board, supervision, and assistance in daily living, such as housekeeping services. | * Assisted living facilities for the elderly without nursing care | 8,033 |
| * Rest homes without nursing care |
|  |
| 6239 | **Other Residential Care Facilities** |  |  |
| 623990 | Other Residential Care Facilities: This industry comprises establishments primarily engaged in providing residential care (except residential intellectual and developmental disability facilities, residential mental health and substance abuse facilities, continuing care retirement communities, and assisted living facilities for the elderly). These establishments also provide supervision and personal care services. | * Boot or disciplinary camps (except correctional) for delinquent youth | 3,727 |
| * Group homes for the hearing or visually impaired |
| * Child group foster homes |
| * Delinquent youth halfway group homes |
| * Halfway group homes for delinquents or ex-offenders |
| * Homes for unwed mothers |
| * Group homes for the disabled without nursing care |
| * Orphanages |
| 6241 | **Individual and Family Services** |  |  |
| 624110 | Child and Youth Services: This industry comprises establishments primarily engaged in providing nonresidential social assistance services for children and youth. These establishments provide for the welfare of children in such areas as adoption and foster care, drug prevention, life skills training, and positive social development. | * Adoption agencies * Youth centers (except recreational only) * Child guidance organizations * Youth self-help organizations * Foster care placement services | 10,218 |
| 624120 | Services for the Elderly and Persons with Disabilities: This industry comprises establishments primarily engaged in providing nonresidential social assistance services to improve the quality of life for the elderly or persons with intellectual and/or developmental disabilities. These establishments provide for the welfare of these individuals in such areas as day care, non-medical home care or homemaker services, social activities, group support, and companionship. | * Providing job training for persons with intellectual and/or developmental disabilities | 9,471 |
|  |
| * Providing residential care for the elderly or persons with intellectual and/or developmental disabilities- |
|  |
| * Providing in-home health care services |
|  |
| * Providing transportation of the disabled or elderly (without medical care) |
| 624190 | Other Individual and Family Services: This industry comprises establishments primarily engaged in providing nonresidential individual and family social assistance services (except those specifically directed toward children, the elderly, or persons with intellectual and/or developmental disabilities). | * Community action services agencies Marriage counseling services (except by offices of mental health practitioners) * Crisis intervention centers * Multi-purpose social services centers * Family social services agencies * Family welfare services * Self-help organizations (except for disabled persons, the elderly) * Suicide crisis centers * Hotline centers * Telephone counseling services | 19,660 |
| 6242 | **Community Food and Housing, and Emergency and Other Relief Services** |  |  |
| 624210 | Community Food Services: This industry comprises establishments primarily engaged in the collection, preparation, and delivery of food for the needy. Establishments in this industry may also distribute clothing and blankets to the poor. These establishments may prepare and deliver meals to persons who by reason of age, disability, or illness are unable to prepare meals for themselves; collect and distribute salvageable or donated food; or prepare and provide meals at fixed or mobile locations. Food banks, meal delivery programs, and soup kitchens are included in this industry. | N/A | 4,126 |
| 624221 | Temporary Shelters: This U.S. industry comprises establishments primarily engaged in providing (1) short-term emergency shelter for victims of domestic violence, sexual assault, or child abuse and/or (2) temporary residential shelter for homeless individuals or families, runaway youth, and patients and families caught in medical crises. These establishments may operate their own shelters or may subsidize housing using existing homes, apartments, hotels, or motels. | * Establishments primarily engaged in providing emergency shelter for victims of domestic or international disasters or conflicts | 1,616 |
|  |
| * Halfway group homes for delinquents and ex-offenders and homes for unwed mothers |
| 624229 | Other Community Housing Services: This U.S. industry comprises establishments primarily engaged in providing one or more of the following community housing services: (1) transitional housing to low-income individuals and families; (2) volunteer construction or repair of low-cost housing, in partnership with the homeowner who may assist in the construction or repair work; and (3) the repair of homes for elderly or disabled homeowners. These establishments may subsidize housing using existing homes, apartments, hotels, or motels or may require a low-cost mortgage or sweat equity. These establishments may also provide low-income families with furniture and household supplies. | * Halfway group homes for delinquents and ex-offenders and homes for unwed mothers | 2,316 |
|  |
| * General contractors, specialty trade contractors, and similar construction establishments primarily responsible for the construction of buildings or performing specialized construction work on houses and other residential buildings, generally on a subcontract basis |
|  |
| * Establishments primarily engaged in leasing residential buildings on their own account |
|  |
| * Central offices of government housing programs |
| 624230 | Emergency and Other Relief Services: This industry comprises establishments primarily engaged in providing food, shelter, clothing, medical relief, resettlement, and counseling to victims of domestic or international disasters or conflicts (e.g., wars). | N/A | 1,137 |
| 6243 | **Vocational Rehabilitation Services** |  |  |
| 624310 | Vocational Rehabilitation Services: This industry comprises (1) establishments primarily engaged in providing vocational rehabilitation or habilitation services, such as job counseling, job training, and work experience, to unemployed and underemployed persons, persons with disabilities, and persons who have a job market disadvantage because of lack of education, job skill, or experience and (2) establishments primarily engaged in providing training and employment to persons with disabilities. Vocational rehabilitation job training facilities (except schools) and sheltered workshops (i.e., work experience centers) are included in this industry. | * Schools (except high schools) primarily engaged in providing vocational training | 2,889 |
|  |
|  |
| * Vocational high schools |
|  |
| * Apprenticeship training programs |
|  |
| * Establishments primarily engaged in providing career and vocational counseling (except rehabilitative) |
| 6244 | **Child Care Services** |  |  |
| 624410 | Child Care Services: This industry comprises establishments primarily engaged in providing care and early learning opportunities for infants and children. These establishments generally care for children from birth through school age and may also offer pre-kindergarten, kindergarten, and/or before- or after-school educational programs. The care and early learning provided by these establishments may include opportunities for development in health, social and emotional learning, and family engagement. | * Before-school and after-school educational programs, separate from schools * Child care babysitting services * Child or infant care centers * Head Start and Early Head Start programs, separate from schools * Nursery schools Preschool centers | 94,439 |
|  |  | Total | 174,496 |

1. Illustrative examples provided by United States Census Bureau (<https://www.census.gov/naics/?input=62&chart=2022&details=62>) (Accessed: October, 2023)

**Appendix 5. Tables and figures for predicted days of approval for select sub-fields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table A5** | | |  | |
|  | Model 1 (Nursing Care Facilities) | Model 2 (Individual and Family Services) | | Model 3 (Child Care Services) | |
|  | IRR (se) | IRR (se) | | IRR (se) | |
| NPO vs FP | 1.69\*\*\* | 1.76\*\*\* | | 1.25 | |
|  | (0.149) | (0.145) | | (0.194) | |
| ref: >200 jobs |  |  | |  | |
| 1 job | 5.78\*\*\* | 7.55\*\*\* | | 7.85\*\*\* | |
|  | (0.322) | (0.513) | | (0.720) | |
| 2-5 jobs | 1.37\*\*\* | 2.69\*\*\* | | 2.92\*\*\* | |
|  | (0.090) | (0.187) | | (0.269) | |
| 6-10 jobs | 1.19\* | 2.34\*\*\* | | 1.92\*\*\* | |
|  | (0.080) | (0.166) | | (0.178) | |
| 11-50 jobs | 0.87\* | 1.70\*\*\* | | 1.04 | |
|  | (0.050) | (0.118) | | (0.095) | |
| 51-100 jobs | 1.10 | 1.19\* | | 0.63\*\*\* | |
|  | (0.063) | (0.092) | | (0.062) | |
| 101-200 jobs | 1.00 | 0.99 | | 0.45\*\*\* | |
|  | (0.059) | (0.086) | | (0.050) | |
| ref: npo\*>200 jobs |  |  | |  | |
| nonprofit\*1 job | 0.08\*\*\* | 0.21\*\*\* | | 0.36\*\*\* | |
|  | (0.056) | (0.019) | | (0.063) | |
| nonprofit\*2-5 jobs | 0.37\*\*\* | 0.40\*\*\* | | 0.55\*\*\* | |
|  | (0.081) | (0.035) | | (0.087) | |
| nonprofit\*6-10 jobs | 0.50\*\* | 0.39\*\*\* | | 0.75 | |
|  | (0.110) | (0.035) | | (0.120) | |
| nonprofit\*11-50 jobs | 0.52\*\*\* | 0.38\*\*\* | | 0.94 | |
|  | (0.064) | (0.033) | | (0.148) | |
| nonprofit\*51-100 jobs | 0.65\*\*\* | 0.46\*\*\* | | 1.21 | |
|  | (0.075) | (0.045) | | (0.207) | |
| nonprofit\*101-200 jobs | 0.83 | 0.37\*\*\* | | 1.35 | |
|  | (0.093) | (0.040) | | (0.262) | |
| Business type: 2 years or older | 2.38\*\*\* | 2.59\*\*\* | | 2.86\*\*\* | |
|  | (0.080) | (0.052) | | (0.036) | |
| Rural vs. Urban | 1.15\*\*\* | 1.01 | | 1.06\*\*\* | |
|  | (0.028) | (0.015) | | (0.007) | |
| constant | 20.68\*\*\* | 11.91\*\*\* | | 13.92\*\*\* | |
|  | (1.340) | (0.851) | | (1.290) | |
| N | 11,925 | 36,160 | | 90,241 | |
| Exponentiated coefficients; Standard errors in parentheses |  |  | |  | |
| \*p<.05, \*\* p<.01, \*\*\* p<.001 |  |  | |  | |

**Appendix 6. Tables and figures for predicted per capita loan amount for select sub-fields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table A6** | | |  | |
|  | Model 1 (Individual and Family Services) | Model 2 (Community Food and Housing, and Emergency and Other Relief Services) | | Model 13 (childcare services) |
|  | coef (se) | coef (se) | | coef (se) |
| NPO vs FP | 0.44\*\*\* | -0.42\* | | 1.35\*\*\* |
|  | (0.060) | (0.198) | | (0.139) |
| ref: >200 jobs |  |  | |  |
| 1 job | 0.70\*\*\* | 0.27 | | 1.87\*\*\* |
|  | (0.049) | (0.165) | | (0.082) |
| 2-5 jobs | 0.28\*\*\* | -0.48\*\* | | 1.07\*\*\* |
|  | (0.050) | (0.167) | | (0.082) |
| 6-10 jobs | 0.11\* | -0.48\*\* | | 1.08\*\*\* |
|  | (0.051) | (0.169) | | (0.082) |
| 11-50 jobs | 0.14\*\* | -0.39\* | | 1.18\*\*\* |
|  | (0.050) | (0.167) | | (0.082) |
| 51-100 jobs | 0.07 | -0.38\* | | 1.06\*\*\* |
|  | (0.056) | (0.181) | | (0.088) |
| 101-200 jobs | 0.004 | -0.52\*\* | | 0.58\*\*\* |
|  | (0.063) | (0.203) | | (0.099) |
| ref: npo\*>200 jobs |  |  | |  |
| nonprofit#1 job | -0.60\*\*\* | 0.02 | | -1.59\*\*\* |
|  | (0.067) | (0.203) | | (0.158) |
| nonprofit#2-5 jobs | -0.28\*\*\* | 0.50\* | | -1.08\*\*\* |
|  | (0.063) | (0.201) | | (0.142) |
| nonprofit#6-10 jobs | -0.13\* | 0.54\*\* | | -1.19\*\*\* |
|  | (0.065) | (0.203) | | (0.142) |
| nonprofit#11-50 jobs | -0.13\* | 0.51\* | | -1.30\*\*\* |
|  | (0.062) | (0.201) | | (0.140) |
| nonprofit#51-100 jobs | -0.10 | 0.62\*\* | | -0.99\*\*\* |
|  | (0.071) | (0.217) | | (0.154) |
| nonprofit#101-200 jobs | -0.05 | 0.72\*\* | | -0.53\*\* |
|  | (0.078) | (0.240) | | (0.173) |
| Business type: 2 years or older | 0.14\*\*\* | 0.15\*\*\* | | 0.24\*\*\* |
|  | (0.014) | (0.036) | | (0.011) |
| Rural vs. Urban | 0.24\*\*\* | 0.27\*\*\* | | 0.30\*\*\* |
|  | (0.011) | (0.019) | | (0.006) |
| constant | 7.99\*\*\* | 8.74\*\*\* | | 6.71\*\*\* |
|  | (0.052) | (0.169) | | (0.083) |
| N | 36,160 | 8,726 | | 90,241 |
| Exponentiated coefficients; Standard errors in parentheses | | |  | |
| \* p<.05, \*\* p<.01, \*\*\* p<.001 |  |  | |  |

**Appendix 7. Tables and Figures for predicted odds ratios and probabilities of loan use on non-payroll expenses for select sub-fields**

|  |  |  |
| --- | --- | --- |
| **Table A7** | | |
|  | Model 1 (Individual and Family Services) | Model 2 (Child Care Services) |
|  | OR (se) | OR (se) |
| NPO vs. FP | 0.72 | 0.39\* |
|  | (0.139) | (0.157) |
| ref: >200 jobs |  |  |
| 1 job | 0.21\*\*\* | 0.02\*\*\* |
|  | (0.033) | (0.003) |
| 2-5 jobs | 0.64\*\* | 0.14\*\*\* |
|  | (0.102) | (0.030) |
| 6-10 jobs | 0.64\*\* | 0.20\*\*\* |
|  | (0.106) | (0.043) |
| 11-50 jobs | 0.76 | 0.26\*\*\* |
|  | (0.121) | (0.056) |
| 51-100 jobs | 0.83 | 0.39\*\*\* |
|  | (0.149) | (0.091) |
| 101-200 jobs | 1.12 | 0.82 |
|  | (0.218) | (0.211) |
| ref: npo\*>200 jobs |  |  |
| nonprofit#1 job | 2.17\*\* | 15.66\*\*\* |
|  | (0.523) | (8.290) |
| nonprofit#2-5 jobs | 1.16 | 2.20 |
|  | (0.242) | (0.914) |
| nonprofit#6-10 jobs | 1.48 | 1.94 |
|  | (0.318) | (0.800) |
| nonprofit#11-50 jobs | 1.37 | 1.78 |
|  | (0.281) | (0.716) |
| nonprofit#51-100 jobs | 1.41 | 1.09 |
|  | (0.329) | (0.503) |
| nonprofit#101-200 jobs | 1.22 | 1.43 |
|  | (0.303) | (0.700) |
| Business type: 2 years or older | 1.56\*\*\* | 1.25\*\*\* |
|  | (0.106) | (0.061) |
| Rural vs. Urban | 0.85\*\*\* | 0.64\*\*\* |
|  | (0.036) | (0.020) |
| constant | 0.20\*\*\* | 1.06 |
|  | (0.034) | (0.234) |
| N | 36,160 | 90,241 |
| Exponentiated coefficients; Standard errors in parentheses |  |  |
| \*p<.05,\*\* p<.01, \*\*\* p<.001 |  |  |