

## Bibliography

- Berger, A. N. and G.F. Udell. *Small Business Credit Availability and Relationship Lending: The Importance of Bank Organizational Structure*. FEDS Working Paper No. 2001-36. September 2001.
- Berger, A.N. *The “Big Picture” about Relationship-Based Finance*. Discussion Comments. ed.: *Business Access to Capital and Credit* (Federal Reserve System Research Conference, March 8, 1999).
- Berger, A.N., R.J. Rosen and G.F. Udell. *The Effect of Market Size Structure on Competition: The Case of Small Business Lending*. Federal Reserve Bank of Chicago. October 2001.
- Berger, A.N., W.S. Frame and N.H. Miller. *Credit Scoring and the Availability, Price, and Risk of Small Business Credit*. Federal Reserve Bank of Atlanta. April 2002.
- Bitler, M.P., A.M. Robb and J.D. Wolken. *Financial Services Used by Small Businesses: Evidence from the 1998 Survey of Small Business Finances*. Federal Reserve Bulletin. April 2001.
- Blanchflower, D.G., P.B. Levine, and D.J. Zimmerman. *Discrimination in the Small Business Credit Market*. National Bureau of Economic Research. December 1998.
- Capital and Credit Needs in the Appalachian Region. Mt. Auburn Associates. February 1998.
- Cavaluzzo, K.S., L.C.Cavaluzzo and J.D. Wolken. *Competition, Small Business Financing, and Discrimination: Evidence From a New Survey*. Journal of Business. January 2002, vol. 75, no.4
- Cole, R.A., L.G. Goldberg, and L.J. White. *Cookie-Cutter versus Character: the Micro Structure of Small Business Lending by Large and Small Banks*, in J.L. Blanton, A. Williams, and S.L.W. Rhine, ed.: *Business Access to Capital and Credit* (Federal Reserve System Research Conference, March 8, 1999).
- Credit in Rural America*. USDA/Economic Research Service.
- Financing Patterns of Small Firms: Findings from the 1998 Survey of Small Business Finance*. SBA Office of Advocacy. September 2003.

- Frame, W. S., M. Padhi and L.W. Woosley. *The Effect of Credit Scoring on Small Business Lending in Low- and Moderate-Income Areas*. FRB Atlanta Working Paper No. 2001-6. April 2001.
- Frame, W.S., A. Srinivasan and L. Woosley. *The Effects of Credit Scoring on Small Business Lending*. Journal of Money, Credit, and Banking. Vol. 33, No. 3. August 2001
- Hancock, D., J. Peek and J.A. Wilcox. *The Effects of Mergers and Acquisitions on SB Lending by Large Banks*. SBA. March 2005
- Haynes, G.W., C. Ou and R. Berney. *Small Business Borrowing from Large and Small Banks* in J.L. Blanton, A. Williams, and S.L.W. Rhine, ed.: *Business Access to Capital and Credit* (Federal Reserve System Research Conference, March 8, 1999)
- Immergluck, D. and G. Smith. *Bigger, Faster...But Better? How Changes in the Financial Services Industry Affect Small Business Lending in Urban Areas*. Woodstock Institute. September 2001
- Mitchell, K. and D.K. Pearce. *Availability of Financing to Small Firms using the Survey of Small Business Finance*. SBA. May 2005
- Ou, C. *Banking consolidation and Small business lending: a Review of Recent Research*. SBA. March 2005
- Peek, J., and E.S. Rosengren. *Bank consolidation and small business lending: It's not just bank size that matters*. Journal of Banking and Finance, 22. pages 799-819. 1998.
- Samolyk, K.A. and C.A. Richardson. *The Impact of Bank Consolidation on CRA Business Lending*. Federal Reserve Bank of Chicago. pages 320-339. April 2001.
- Squires, G.D. and S. O'Connor. *Access to Capital: Milwaukee's Continuing Small Business Lending Gaps*. University of Wisconsin-Milwaukee. 1999
- The State of Minority Business Enterprises: A Preliminary Overview of the 2002 Survey of Business Owners*, Minority Business Development Agency of the U.S. Department of Commerce, September, 2005.