

SBA EIDL and Emergency EIDL Grants: Data by State

Updated July 10, 2020

Congress made COVID-19-related economy injury an eligible expense for the Small Business Administration's (SBA) Economic Injury Disaster Loans (EIDL) in the Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020 (P.L. 116-123). It also expanded EIDL eligibility for certain businesses and organizations, and it established an Emergency EIDL Grant program as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act; P.L. 116-136).

COVID-19-related EIDL and Emergency EIDL grants are available to all 50 states, U.S. territories, and Washington, DC.

This Insight provides

- a general overview of SBA EIDL (including eligibility) and the Emergency EIDL Grant program;
- SBA EIDL data by the number and amount of loans approved by state; and
- Emergency EIDL Grant program (also referred to as EIDL advance) data by the number and amount of grants approved by state.

EIDL Overview

EIDLs provide up to \$2 million, with a loan term of up to 30 years that can be used to pay for expenses that could have been met had the disaster not occurred, including working capital needs such as fixed debt and payroll and other operating expenses. COVID-19-related EIDLs have an interest rate of 3.75% for businesses and 2.75% for nonprofits. EIDLs also have an automatic one-year deferment on repayment (the first payment is not due for one full year, although interest does accrue). Because of high demand, the SBA is limiting COVID-19-related EIDLs to \$15,000 and, as discussed below, Emergency EIDL grants to \$1,000 per employee, up to the statutory cap of \$10,000.

EIDL Eligibility

The CARES Act expanded COVID-19-related EIDL eligibility, through December 31, 2020, to include

Congressional Research Service
<https://crsreports.congress.gov>

IN11379

- businesses with 500 or fewer employees,
- sole proprietorships (with or without employees),
- independent contractors,
- cooperatives,
- employee-owned businesses,
- tribal businesses, and
- agricultural enterprises with 500 or fewer employees.

EIDL eligibility also includes small agricultural cooperatives, small aquaculture businesses, and nurseries deriving more than 50% of their annual receipts from the production of nursery or other agricultural products.

Private nonprofit organizations of any size are also eligible, if they have a ruling letter from the IRS granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954 or satisfactory evidence from the state that the nonrevenue producing organization or entity is a nonprofit organization or doing business under state law.

Public nonprofit organizations and several specific business types, such as political and lobbying businesses and government-owned businesses, are not eligible for EIDL assistance.

Figure 1 shows the number of EIDLs approved and the cumulative loan amount by state as of July 3, 2020.

Figure 1. Small Business Administration: Disaster Assistance Update, Nationwide Economic Injury Disaster Loans COVID-19

Cumulative Loan Amounts by State as of July 3, 2020

Loans Approved: \$2,235,192			Dollars Approved: \$134,631,289,182		
STATE	APPROVED	DOLLARS	STATE	APPROVED	\$ 528,187,600
ALABAMA	25,774	\$1,374,690,477	NEW HAMPSHIRE	8,250	\$528,187,600
ALASKA	5,780	\$358,772,700	NEW JERSEY	74,405	\$4,912,614,744
ARKANSAS	13,401	\$734,774,819	NEW MEXICO	10,219	\$589,004,723
ARIZONA	39,270	\$2,312,317,562	NEW YORK	75,840	\$11,399,784,029
CALIFORNIA	370,254	\$24,828,709,998	NORTH CAROLINA	55,239	\$3,046,460,512
COLORADO	39,244	\$2,409,328,749	NORTH DAKOTA	4,334	\$287,722,800
CONNECTICUT	23,224	\$1,540,612,300	OHIO	49,506	\$2,832,085,720
DELAWARE	5,656	\$355,514,700	OKLAHOMA	21,338	\$1,268,587,742
FLORIDA	233,942	\$12,472,503,191	OREGON	28,043	\$1,657,808,240
GEORGIA	93,367	\$4,884,880,055	PENNSYLVANIA	61,690	\$3,641,336,382
HAWAII	13,970	\$787,482,700	RHODE ISLAND	6,733	\$400,357,700
IDAHO	9,010	\$516,949,900	SOUTH CAROLINA	28,602	\$1,523,552,546
ILLINOIS	83,716	\$4,671,067,629	SOUTH DAKOTA	5,531	\$342,101,195
INDIANA	24,833	\$1,428,377,005	TENNESSEE	32,303	\$1,786,815,454
IOWA	11,522	\$750,336,750	TEXAS	90,853	\$11,436,566,228
KANSAS	13,152	\$807,096,050	UTAH	16,590	\$1,087,111,457
KENTUCKY	16,249	\$908,776,900	VERMONT	4,749	\$270,274,910
LOUISIANA	40,513	\$2,273,821,400	VIRGINIA	46,776	\$2,867,772,966
MAINE	7,839	\$473,388,300	WASHINGTON	45,347	\$2,972,541,353
MARYLAND	37,153	\$2,264,399,000	WEST VIRGINIA	5,347	\$303,388,300
MASSACHUSETTS	39,740	\$2,574,141,000	WISCONSIN	25,199	\$1,405,432,200
MICHIGAN	50,915	\$3,083,547,472	WYOMING	3,767	\$232,636,000
MINNESOTA	28,283	\$1,757,129,242	AMERICAN SAMOA	98	\$6,242,600
MISSISSIPPI	17,221	\$856,144,701	DISTRICT OF COLUMBIA	5,651	\$423,111,999
MISSOURI	26,420	\$1,487,323,700	GUAM	1,084	\$64,267,600
MONTANA	7,596	\$430,005,200	NORTHERN MARIANA	217	\$14,077,600
NEBRASKA	10,030	\$627,019,702	PUERTO RICO	13,664	\$764,712,400
NEVADA	24,587	\$1,528,956,480	U.S. VIRGIN ISLANDS	1,156	\$68,666,500

Source: U.S. Small Business Administration, Office of Congressional and Legislative Affairs.

Note: Not all applicants accept approved loans.



Emergency EIDL Grants

The CARES Act established the Emergency EIDL Grant program to provide EIDL advance payments of up to \$10,000. The advance payment does not need to be repaid, even if the borrower is later denied the EIDL. Because of high demand, the SBA is limiting the grant to \$1,000 per employee, up to the statutory cap of \$10,000. The Emergency EIDL grant (also referred to as an EIDL advance) may be used to keep employees on payroll, pay for sick leave, meet increased production costs caused by supply chain disruptions, or pay business obligations, including debts, rent, and mortgage payments. The applicant must request the advance when applying for an SBA EIDL.

Figure 2 shows the number of EIDL advances by number approved and total dollar amount by state as of July 3, 2020.

**Figure 2. Small Business Administration: Disaster Assistance Update,
EIDL Advance COVID-19**

Cumulative Advance Amounts by State as of July 3, 2020

 Advances Disbursed: 4,946,997			 Total Dollars: \$16,291,107,000		
STATE	APPROVED	DOLLARS	STATE	APPROVED	DOLLARS
ALABAMA	60,505	\$200,047,000	NEW HAMPSHIRE	16,752	\$56,457,000
ALASKA	9,878	\$31,051,000	NEW JERSEY	156,700	\$495,935,000
ARKANSAS	31,142	\$103,758,000	NEW MEXICO	20,093	\$65,887,000
ARIZONA	82,381	\$273,786,000	NEW YORK	392,366	\$1,143,721,000
CALIFORNIA	716,698	\$2,261,317,000	NORTH CAROLINA	122,265	\$395,773,000
COLORADO	81,579	\$248,706,000	NORTH DAKOTA	10,220	\$31,451,000
CONNECTICUT	47,545	\$149,511,000	OHIO	111,129	\$385,698,000
DELAWARE	12,434	\$42,132,000	OKLAHOMA	47,591	\$144,626,000
FLORIDA	547,189	\$1,586,324,000	OREGON	54,300	\$173,314,000
GEORGIA	225,502	\$766,256,000	PENNSYLVANIA	145,332	\$487,047,000
HAWAII	27,026	\$79,014,000	RHODE ISLAND	14,753	\$46,400,000
IDAHO	18,979	\$58,362,000	SOUTH CAROLINA	63,099	\$201,133,000
ILLINOIS	252,595	\$1,192,958,000	SOUTH DAKOTA	13,428	\$38,909,000
INDIANA	63,290	\$245,849,000	TENNESSEE	77,886	\$271,276,000
IOWA	27,553	\$86,215,000	TEXAS	432,549	\$1,496,124,000
KANSAS	29,736	\$92,433,000	UTAH	32,086	\$106,684,000
KENTUCKY	38,651	\$123,258,000	VERMONT	11,034	\$34,598,000
LOUISIANA	86,888	\$285,659,000	VIRGINIA	102,424	\$336,664,000
MAINE	16,351	\$51,331,000	WASHINGTON	89,071	\$284,946,000
MARYLAND	81,354	\$267,569,000	WEST VIRGINIA	11,681	\$38,336,000
MASSACHUSETTS	89,075	\$289,557,000	WISCONSIN	60,213	\$215,895,000
MICHIGAN	110,184	\$396,754,000	WYOMING	8,589	\$26,332,000
MINNESOTA	66,001	\$222,921,000	AMERICAN SAMOA	189	\$1,061,000
MISSISSIPPI	40,742	\$140,193,000	DISTRICT OF COLUMBIA	11,731	\$42,789,000
MISSOURI	64,121	\$210,217,000	GUAM	1,421	\$5,944,000
MONTANA	16,592	\$49,477,000	NORTHERN MARIANA	246	\$1,183,000
NEBRASKA	25,089	\$73,439,000	PUERTO RICO	16,860	\$61,560,000
NEVADA	52,242	\$167,347,000	U.S. VIRGIN ISLANDS	1,667	\$5,923,000

Source: U.S. Small Business Administration, Office of Congressional and Legislative Affairs.

Author Information

Bruce R. Lindsay
Analyst in American National Government

Maura Mullins
Research Librarian

Disclaimer

This document was prepared by the Congressional Research Service (CRS). CRS serves as nonpartisan shared staff to congressional committees and Members of Congress. It operates solely at the behest of and under the direction of Congress. Information in a CRS Report should not be relied upon for purposes other than public understanding of information that has been provided by CRS to Members of Congress in connection with CRS's institutional role. CRS Reports, as a work of the United States Government, are not subject to copyright protection in the United States. Any CRS Report may be reproduced and distributed in its entirety without permission from CRS. However, as a CRS Report may include copyrighted images or material from a third party, you may need to obtain the permission of the copyright holder if you wish to copy or otherwise use copyrighted material.