

SBA EIDL and Emergency EIDL Grants: Data by State

Updated December 17, 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

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- 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 November 23, 2020.

Figure 1. Small Business Administration: Economic Injury Disaster Loans for COVID-19
 Cumulative Loan Amounts by State as of November 23, 2020

 Loans Approved: 3,645,556			 Dollars Approved: \$194,374,549,652		
STATE	APPROVED	DOLLARS	STATE	APPROVED	DOLLARS
ALABAMA	44,658	\$2,007,815,630	NEW HAMPSHIRE	11,211	\$667,026,121
ALASKA	7,555	\$450,997,500	NEW JERSEY	121,530	\$7,162,253,545
ARKANSAS	21,259	\$1,028,359,509	NEW MEXICO	14,535	\$798,883,823
ARIZONA	60,893	\$3,225,547,768	NEW YORK	303,911	\$17,631,112,948
CALIFORNIA	554,181	\$34,509,270,933	NORTH CAROLINA	90,944	\$4,305,083,358
COLORADO	56,463	\$3,201,450,557	NORTH DAKOTA	6,050	\$383,535,750
CONNECTICUT	35,056	\$2,110,777,365	OHIO	82,652	\$4,125,712,362
DELAWARE	9,565	\$507,391,900	OKLAHOMA	31,842	\$1,722,482,740
FLORIDA	457,469	\$20,311,752,476	OREGON	38,038	\$2,112,262,390
GEORGIA	179,412	\$7,805,004,984	PENNSYLVANIA	97,231	\$5,142,627,444
HAWAII	18,474	\$1,007,397,199	RHODE ISLAND	10,599	\$563,332,500
IDAHO	12,174	\$680,709,000	SOUTH CAROLINA	47,352	\$2,187,464,942
ILLINOIS	141,548	\$7,018,156,722	SOUTH DAKOTA	7,598	\$463,532,793
INDIANA	39,410	\$1,994,974,005	TENNESSEE	53,474	\$2,529,221,917
IOWA	17,096	\$1,033,588,649	TEXAS	310,846	\$16,600,293,950
KANSAS	18,669	\$1,079,797,349	UTAH	22,221	\$1,388,973,957
KENTUCKY	24,525	\$1,275,566,300	VERMONT	6,310	\$345,615,010
LOUISIANA	66,731	\$3,185,823,714	VIRGINIA	72,587	\$3,930,965,594
MAINE	10,416	\$597,133,800	WASHINGTON	65,030	\$3,891,189,943
MARYLAND	65,521	\$3,415,802,885	WEST VIRGINIA	7,850	\$420,169,900
MASSACHUSETTS	60,512	\$3,537,613,954	WISCONSIN	37,540	\$1,932,372,601
MICHIGAN	85,372	\$4,489,690,340	WYOMING	5,286	\$319,222,594
MINNESOTA	40,764	\$2,294,473,336	AMERICAN SAMOA	161	\$10,581,700
MISSISSIPPI	30,863	\$1,294,370,516	DISTRICT OF COLUMBIA	9,855	\$602,140,939
MISSOURI	41,629	\$2,101,460,075	GUAM	1,322	\$78,445,000
MONTANA	9,948	\$540,609,900	NORTHERN MARIANA	272	\$17,422,000
NEBRASKA	14,264	\$837,100,143	PUERTO RICO	23,674	\$1,263,376,100
NEVADA	39,460	\$2,142,700,122	U.S. VIRGIN ISLANDS	1,748	\$93,911,100

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 (also referred to as an EIDL Advance program) to provide EIDL Advance payments of up to \$10,000. The advance payment did not need to be repaid, even if the borrower was later denied the EIDL. Due to high demand, the SBA limited the advance payments to \$1,000 per employee, up to the statutory cap of \$10,000. The advance payment could be used by the business 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 had to request the advance when applying for an SBA EIDL.

The SBA announced that all available funds for the EIDL Advance program have been allocated and the SBA is not able to issue EIDL advances once program funding has been obligated and is no longer available.

Figure 2 shows the number of EIDL advances by number approved and total dollar amount by state as of July 15, 2020.

Figure 2. **Small Business Administration: EIDL Advances for COVID-19**
Cumulative Advance Amounts by State as of July 15, 2020

 Advances Disbursed: 5,781,390			 Total Dollars: \$20,000,000,000		
STATE	APPROVED	DOLLARS	STATE	APPROVED	DOLLARS
ALABAMA	72,302	\$262,585,000	NEW HAMPSHIRE	17,534	\$58,871,000
ALASKA	10,389	\$32,751,000	NEW JERSEY	180,450	\$578,757,000
ARKANSAS	35,531	\$125,169,000	NEW MEXICO	21,625	\$71,000,000
ARIZONA	93,559	\$328,826,000	NEW YORK	453,924	\$1,335,770,000
CALIFORNIA	809,792	\$2,666,662,000	NORTH CAROLINA	140,568	\$469,836,000
COLORADO	87,334	\$267,687,000	NORTH DAKOTA	10,702	\$33,214,000
CONNECTICUT	52,259	\$166,382,000	OHIO	129,501	\$479,911,000
DELAWARE	14,491	\$50,684,000	OKLAHOMA	52,002	\$161,227,000
FLORIDA	706,377	\$2,053,275,000	OREGON	57,712	\$183,403,000
GEORGIA	287,584	\$1,112,710,000	PENNSYLVANIA	164,514	\$575,458,000
HAWAII	28,476	\$83,176,000	RHODE ISLAND	16,262	\$50,062,000
IDAHO	19,893	\$60,992,000	SOUTH CAROLINA	73,846	\$253,206,000
ILLINOIS	314,582	\$1,639,825,000	SOUTH DAKOTA	14,061	\$40,952,000
INDIANA	73,852	\$309,240,000	TENNESSEE	93,272	\$356,592,000
IOWA	30,040	\$97,215,000	TEXAS	518,484	\$1,949,021,000
KANSAS	31,799	\$99,753,000	UTAH	34,150	\$112,587,000
KENTUCKY	43,109	\$140,977,000	VERMONT	11,425	\$35,587,000
LOUISIANA	105,600	\$386,521,000	VIRGINIA	114,577	\$381,574,000
MAINE	17,084	\$53,195,000	WASHINGTON	96,247	\$308,540,000
MARYLAND	95,733	\$328,907,000	WEST VIRGINIA	12,552	\$41,445,000
MASSACHUSETTS	96,643	\$311,537,000	WISCONSIN	67,062	\$252,610,000
MICHIGAN	126,939	\$484,201,000	WYOMING	9,060	\$27,899,000
MINNESOTA	72,623	\$251,712,000	AMERICAN SAMOA	204	\$1,175,000
MISSISSIPPI	49,239	\$187,642,000	DISTRICT OF COLUMBIA	14,524	\$57,341,000
MISSOURI	72,448	\$251,851,000	GUAM	1529	\$6,308,000
MONTANA	17,234	\$51,221,000	NORTHERN MARIANA	274	\$1,337,000
NEBRASKA	26,793	\$79,231,000	PUERTO RICO	19,679	\$69,844,000
NEVADA	62,116	\$216,039,000	U.S. VIRGIN ISLANDS	1,829	\$6,507,000

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

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