



SBA EIDL and Emergency EIDL Grants: Data by State

Updated June 9, 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 May 30, 2020.

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

Cumulative Loan Amounts by State as of May 30, 2020

✔ Loans Approved: 707,613 \$ Dollars Approved: \$55,792,697,609					
STATE	APPROVED	DOLLARS	STATE	APPROVED	DOLLARS
ALABAMA	7,941	\$565,867,150	NEW HAMPSHIRE	3,148	\$257,348,300
ALASKA	1,933	\$143,065,400	NEW JERSEY	23,463	\$1,934,894,958
ARKANSAS	4,392	\$307,554,600	NEW MEXICO	3,247	\$249,557,723
ARIZONA	13,162	\$1,032,739,850	NEW YORK	47,887	\$3,916,248,800
CALIFORNIA	122,884	\$10,638,684,178	NORTH CAROLINA	18,088	\$1,345,049,500
COLORADO	13,599	\$1,104,861,053	NORTH DAKOTA	1,478	\$121,405,200
CONNECTICUT	8,435	\$742,668,000	OHIO	16,458	\$1,248,522,900
DELAWARE	1,799	\$148,933,500	OKLAHOMA	7,274	\$550,155,644
FLORIDA	65,400	\$4,624,482,110	OREGON	10,456	\$771,845,486
GEORGIA	26,397	\$1,956,163,890	PENNSYLVANIA	21,019	\$1,585,356,954
HAWAII	5,063	\$340,279,600	RHODE ISLAND	2,395	\$182,608,200
IDAHO	3,123	\$221,493,900	SOUTH CAROLINA	8,956	\$644,155,600
ILLINOIS	23,702	\$1,867,007,050	SOUTH DAKOTA	1,949	\$138,835,600
INDIANA	7,860	\$622,351,100	TENNESSEE	9,995	\$752,051,000
IOWA	4,221	\$329,206,000	TEXAS	58,885	\$4,600,790,609
KANSAS	4,783	\$367,431,500	UTAH	6,088	\$517,556,800
KENTUCKY	5,438	\$379,354,400	VERMONT	1,604	\$112,101,910
LOUISIANA	14,038	\$1,064,649,600	VIRGINIA	16,257	\$1,303,756,970
MAINE	2,901	\$225,009,800	WASHINGTON	17,283	\$1,427,499,700
MARYLAND	11,609	\$938,559,800	WEST VIRGINIA	1,773	\$125,108,900
MASSACHUSETTS	13,620	\$1,120,842,600	WISCONSIN	8,236	\$598,768,700
MICHIGAN	16,487	\$1,293,497,872	WYOMING	1,268	\$99,371,500
MINNESOTA	9,441	\$781,624,200	AMERICAN SAMOA	22	\$1,793,900
MISSISSIPPI	5,139	\$342,879,100	DISTRICT OF COLUMBIA	1,922	\$211,244,100
MISSOURI	8,276	\$619,466,200	GUAM	258	\$18,127,300
MONTANA	2,522	\$174,452,400	NORTHERN MARIANA	49	\$3,282,800
NEBRASKA	3,195	\$252,389,402	PUERTO RICO	2,151	\$144,108,400
NEVADA	8,358	\$704,259,800	U.S. VIRGIN ISLANDS	286	\$21,376,100

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 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 May 25, 2020.

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

Cumulative Advance Amounts by State as of May 25, 2020

 Advances Disbursed: 3,127,445			 Total Dollars: \$10,276,161,000		
STATE	APPROVED	DOLLARS	STATE	APPROVED	DOLLARS
ALABAMA	38,353	\$124,780,000	NEW HAMPSHIRE	13,675	\$47,994,000
ALASKA	7,559	\$25,473,000	NEW JERSEY	101,531	\$338,214,000
ARKANSAS	21,082	\$68,450,000	NEW MEXICO	14,736	\$51,624,000
ARIZONA	54,610	\$183,652,000	NEW YORK	241,069	\$753,843,000
CALIFORNIA	467,465	\$1,508,072,000	NORTH CAROLINA	80,118	\$273,675,000
COLORADO	62,343	\$198,618,000	NORTH DAKOTA	8,043	\$25,500,000
CONNECTICUT	34,843	\$113,821,000	OHIO	72,944	\$252,348,000
DELAWARE	8,060	\$27,973,000	OKLAHOMA	34,063	\$107,229,000
FLORIDA	308,791	\$935,740,000	OREGON	41,254	\$140,078,000
GEORGIA	120,771	\$380,305,000	PENNSYLVANIA	102,402	\$341,524,000
HAWAII	20,166	\$63,058,000	RHODE ISLAND	11,051	\$37,243,000
IDAHO	14,807	\$47,912,000	SOUTH CAROLINA	41,702	\$136,337,000
ILLINOIS	106,771	\$358,384,000	SOUTH DAKOTA	10,599	\$31,772,000
INDIANA	38,365	\$136,554,000	TENNESSEE	49,230	\$164,497,000
IOWA	19,227	\$60,256,000	TEXAS	252,060	\$867,636,000
KANSAS	22,911	\$73,796,000	UTAH	23,507	\$82,675,000
KENTUCKY	26,663	\$86,766,000	VERMONT	9,304	\$29,806,000
LOUISIANA	54,661	\$173,628,000	VIRGINIA	67,806	\$240,803,000
MAINE	13,276	\$43,204,000	WASHINGTON	67,399	\$227,969,000
MARYLAND	49,629	\$174,876,000	WEST VIRGINIA	8,783	\$30,172,000
MASSACHUSETTS	66,550	\$228,693,000	WISCONSIN	42,050	\$147,648,000
MICHIGAN	73,887	\$266,507,000	WYOMING	6,777	\$20,981,000
MINNESOTA	47,425	\$160,215,000	AMERICAN SAMOA	97	\$499,000
MISSISSIPPI	25,438	\$80,790,000	DISTRICT OF COLUMBIA	7,033	\$27,459,000
MISSOURI	44,682	\$145,842,000	GUAM	795	\$3,557,000
MONTANA	13,553	\$41,598,000	NORTHERN MARIANA	114	\$539,000
NEBRASKA	18,734	\$57,119,000	PUERTO RICO	6,646	\$27,251,000
NEVADA	30,962	\$97,518,000	U.S.VIRGIN ISLANDS	1,073	\$4,048,000

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

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