



SBA EIDL and Emergency EIDL Grants: Data by State

Updated September 4, 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 August 24, 2020.

Figure 1. Small Business Administration: Economic Injury Disaster Loans for COVID-19
Cumulative Loan Amounts by State as of August 24, 2020

✔ Loans Approved: \$3,573,856 \$ Dollars Approved: \$188,022,021,024					
STATE	APPROVED	DOLLARS	STATE	APPROVED	DOLLARS
ALABAMA	44,071	\$ 1,950,506,430	NEW HAMPSHIRE	11,125	\$ 653,650,549
ALASKA	7,399	\$ 436,432,700	NEW JERSEY	118,482	\$ 6,891,381,414
ARKANSAS	21,051	\$ 1,000,786,319	NEW MEXICO	14,148	\$ 765,180,923
ARIZONA	60,224	\$ 3,141,756,012	NEW YORK	296,001	\$ 16,912,119,267
CALIFORNIA	543,366	\$ 33,572,280,259	NORTH CAROLINA	89,218	\$ 4,172,638,461
COLORADO	55,327	\$ 3,098,295,912	NORTH DAKOTA	5,889	\$ 370,382,600
CONNECTICUT	34,171	\$ 2,035,967,103	OHIO	81,332	\$ 3,997,686,645
DELAWARE	9,622	\$ 495,590,200	OKLAHOMA	31,561	\$ 1,682,854,341
FLORIDA	447,316	\$ 19,530,926,976	OREGON	37,368	\$ 2,049,625,090
GEORGIA	176,324	\$ 7,544,344,799	PENNSYLVANIA	95,502	\$ 4,978,039,044
HAWAII	18,065	\$ 974,410,399	RHODE ISLAND	10,499	\$ 550,110,000
IDAHO	11,993	\$ 661,878,600	SOUTH CAROLINA	46,451	\$ 2,115,130,646
ILLINOIS	139,930	\$ 6,803,451,472	SOUTH DAKOTA	7,472	\$ 449,259,393
INDIANA	38,941	\$ 1,939,987,305	TENNESSEE	52,586	\$ 2,449,780,044
IOWA	16,750	\$ 995,726,950	TEXAS	303,846	\$ 16,022,634,448
KANSAS	18,253	\$ 1,041,183,549	UTAH	21,775	\$ 1,343,894,958
KENTUCKY	24,030	\$ 1,235,786,800	VERMONT	6,212	\$ 340,929,110
LOUISIANA	65,427	\$ 3,086,871,764	VIRGINIA	71,173	\$ 3,815,798,216
MAINE	10,236	\$ 579,964,300	WASHINGTON	64,505	\$ 3,803,005,393
MARYLAND	63,942	\$ 3,285,656,295	WEST VIRGINIA	7,741	\$ 409,220,500
MASSACHUSETTS	59,400	\$ 3,421,501,855	WISCONSIN	36,677	\$ 1,857,917,090
MICHIGAN	83,926	\$ 4,352,189,635	WYOMING	5,147	\$ 306,255,200
MINNESOTA	40,109	\$ 2,234,367,039	AMERICAN SAMOA	153	\$ 10,018,400
MISSISSIPPI	30,218	\$ 1,242,271,211	DISTRICT OF COLUMBIA	9,598	\$ 581,138,039
MISSOURI	40,857	\$ 2,032,202,175	GUAM	1,292	\$ 75,830,000
MONTANA	9,747	\$ 525,767,100	NORTHERN MARIANA	261	\$ 16,526,200
NEBRASKA	13,965	\$ 810,323,244	PUERTO RICO	22,490	\$ 1,186,783,800
NEVADA	39,027	\$ 2,093,691,550	U.S. VIRGIN ISLANDS	1,665	\$ 90,113,300

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 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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