



# SBA EIDL and Emergency EIDL Grants: Data by State

May 5, 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 April 24, 2020.

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

Cumulative Loan Amounts by State as of April 24, 2020

 Total Loans Approved: 38,954			 Total Dollars: \$7,967,174,888		
STATE	APPROVED	DOLLARS	STATE	APPROVED	DOLLARS
ALABAMA	336	\$63,376,000	NEW HAMPSHIRE	208	\$45,186,100
ALASKA	8	\$3,120,100	NEW JERSEY	1,098	\$225,636,100
ARKANSAS	155	\$31,675,500	NEW MEXICO	206	\$37,534,200
ARIZONA	645	\$139,672,400	NEW YORK	1,674	\$356,159,000
CALIFORNIA	8,985	\$1,895,998,988	NORTH CAROLINA	1,120	\$221,116,800
COLORADO	958	\$197,010,900	NORTH DAKOTA	80	\$17,069,100
CONNECTICUT	947	\$185,811,200	OHIO	1,278	\$252,197,100
DELAWARE	95	\$23,319,300	OKLAHOMA	261	\$59,792,200
FLORIDA	2,936	\$540,305,900	OREGON	423	\$91,249,100
GEORGIA	1,498	\$304,367,000	PENNSYLVANIA	1,058	\$211,045,800
HAWAII	17	\$3,428,400	RHODE ISLAND	223	\$33,808,600
IDAHO	98	\$19,497,100	SOUTH CAROLINA	446	\$87,427,800
ILLINOIS	1,243	\$255,901,100	SOUTH DAKOTA	36	\$6,157,400
INDIANA	530	\$105,397,100	TENNESSEE	420	\$93,487,100
IOWA	154	\$28,010,200	TEXAS	2,073	\$457,972,100
KANSAS	202	\$42,892,700	UTAH	484	\$105,804,100
KENTUCKY	284	\$49,688,600	VERMONT	51	\$10,383,500
LOUISIANA	860	\$166,639,800	VIRGINIA	903	\$195,125,600
MAINE	315	\$50,262,400	WASHINGTON	1,794	\$311,360,500
MARYLAND	664	\$145,745,800	WEST VIRGINIA	53	\$8,085,000
MASSACHUSETTS	768	\$153,589,400	WISCONSIN	339	\$71,675,400
MICHIGAN	738	\$160,708,400	WYOMING	55	\$12,034,900
MINNESOTA	552	\$128,716,700	AMERICAN SAMOA	0	\$0
MISSISSIPPI	140	\$30,532,800	DISTRICT OF COLUMBIA	254	\$63,681,600
MISSOURI	336	\$74,806,500	GUAM	0	\$0
MONTANA	114	\$20,068,200	NORTHERN MARIANA	1	\$63,500
NEBRASKA	90	\$21,148,200	PUERTO RICO	11	\$1,126,800
NEVADA	734	\$149,739,100	U.S. VIRGIN ISLANDS	3	\$565,700

**Source:** U.S. Small Business Administration: <https://www.sba.gov/document/report—covid-19-eidl-loans-report>.

**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 processed and total dollar amount by state as of April 24, 2020.

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

Cumulative Advance Amounts by State as of April 24, 2020

 <b>Total Advances Processed: 1,192,519</b>			 <b>Total Dollars: \$4,805,897,000</b>		
STATE	PROCESSED	DOLLARS	STATE	PROCESSED	DOLLARS
ALABAMA	14,433	\$59,107,000	NEW HAMPSHIRE	5,543	\$23,907,000
ALASKA	2,724	\$11,169,000	NEW JERSEY	39,190	\$155,007,000
ARKANSAS	7,548	\$30,959,000	NEW MEXICO	4,900	\$21,118,000
ARIZONA	21,966	\$91,610,000	NEW YORK	85,196	\$323,862,000
CALIFORNIA	187,298	\$726,437,000	NORTH CAROLINA	30,689	\$128,078,000
COLORADO	23,251	\$94,807,000	NORTH DAKOTA	2,393	\$10,179,000
CONNECTICUT	14,181	\$57,459,000	OHIO	28,235	\$119,252,000
DELAWARE	3,007	\$12,757,000	OKLAHOMA	12,195	\$49,439,000
FLORIDA	110,428	\$406,062,000	OREGON	16,990	\$68,627,000
GEORGIA	44,840	\$170,479,000	PENNSYLVANIA	39,176	\$160,593,000
HAWAII	9,088	\$33,362,000	RHODE ISLAND	4,292	\$17,811,000
IDAHO	5,526	\$22,031,000	SOUTH CAROLINA	15,613	\$64,119,000
ILLINOIS	42,381	\$175,710,000	SOUTH DAKOTA	3,431	\$13,796,000
INDIANA	14,558	\$64,758,000	TENNESSEE	19,064	\$79,409,000
IOWA	5,317	\$23,998,000	TEXAS	98,257	\$412,051,000
KANSAS	7,994	\$34,332,000	UTAH	9,799	\$42,755,000
KENTUCKY	9,356	\$38,429,000	VERMONT	3,207	\$12,463,000
LOUISIANA	24,130	\$93,274,000	VIRGINIA	28,760	\$121,928,000
MAINE	5,086	\$20,870,000	WASHINGTON	28,691	\$115,667,000
MARYLAND	19,324	\$82,151,000	WEST VIRGINIA	3,393	\$14,320,000
MASSACHUSETTS	25,822	\$110,318,000	WISCONSIN	14,277	\$63,432,000
MICHIGAN	29,370	\$129,000,000	WYOMING	2,516	\$9,916,000
MINNESOTA	15,437	\$67,684,000	AMERICAN SAMOA	33	\$197,000
MISSISSIPPI	9,885	\$38,773,000	DISTRICT OF COLUMBIA	3,020	\$14,514,000
MISSOURI	15,463	\$65,714,000	GUAM	334	\$1,677,000
MONTANA	4,450	\$17,863,000	NORTHERN MARIANA	58	\$284,000
NEBRASKA	5,195	\$22,899,000	PUERTO RICO	2,061	\$9,771,000
NEVADA	12,744	\$47,919,000	U.S.VIRGIN ISLANDS	404	\$1,794,000

Source: U.S. Small Business Administration: <https://www.sba.gov/document/report—covid-19-eidl-advance-report>.

## Author Information

Bruce R. Lindsay  
Analyst in American National Government

Maura Mullins  
Research Librarian

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