

# Paycheck Protection Program

Data Introduction

# What questions can you ask?

The smallest possible piece of information in the dataset:

**one individual loan**

e.g., show me the loan for \$500,000 to BD Medical Devices in Miami on April 25th from Chase Bank

Filtering can be used to see **lists** of loans of a certain type...

*by loan amount, by location, by lender, by industry, etc.*

e.g., show me a list of all loans issued in Florida by Wells Fargo

... or these lists can be **summarized** to compare one list of loans with another:

e.g., show me the average size of loan issued in Miami compared to the average size of loan issued in Orlando

e.g., show me which zipcodes in my state got the most and the least total amount in loans

# Comparing lists and summaries

## *List of all loans issued by Ally Bank in Florida, by Size*

Loan Range	Business Name	Address	City	State	Zip	Industry	Incorporation Type
\$2-5 million	ARRIGO DCJ SAWGRASS INC	5901 MADISON AVE	TAMARAC	FL	33321	New Car Dealership	Corporation
\$2-5 million	ARRIGO ENTERPRISES INC.	6500 Okeechobee Blvd.	WEST PALM BEACH	FL	33411	New Car Dealership	Subchapter S Corporation
\$2-5 million	ATLANTIC COAST AUTOMOTIVE, INC	5455 S. UNIVERSITY DR	DAVIE	FL	33328	New Car Dealership	Subchapter S Corporation
\$2-5 million	BOYLAND AUTO ORLANDO, LLC	4301 MILLENIA BLVD	ORLANDO	FL	32839	New Car Dealership	Partnership
\$2-5 million	FIRKINS ACQUISITIONS, INC.	2700 1ST ST	BRADENTON	FL	34208	New Car Dealership	Subchapter S Corporation
\$2-5 million	MIAMI LAKES, LLC	16600 NW 57TH AVE	MIAMI LAKES	FL	33014	New Car Dealership	Limited Liability Company(LLC)
\$2-5 million	SCHUMACHER AUTO GROUP, INC.	3031 Okeechobee Blvd	WEST PALM BEACH	FL	33409	New Car Dealership	Corporation
71 more entries...							

## *Summary of Top & Bottom Zip Codes in Florida, by Average Loan Size*

### Top 5

State	Zip	Estimated Total Value (\$)	Number of Loans	Average Loan (\$)
FL	33464	8,510,359	4	2,127,590
FL	33093	1,500,000	1	1,500,000
FL	33524	1,500,000	1	1,500,000
FL	33191	3,555,531	3	1,185,177
FL	33090	2,175,000	2	1,087,500

### Bottom 5

State	Zip	Estimated Total Value (\$)	Number of Loans	Average Loan (\$)
FL	34679	1,999	1	1,999
FL	30240	1,875	1	1,875
FL	32039	1,669	1	1,669
FL	32357	1,665	1	1,665
FL	33105	1,485	1	1,485

PPP Loan Data (information available for individual loans)

Loan Information	Location	Demographics of Owner	Impact
Loan Amount	<b>Business Name</b> <i>&gt;\$150K loans only</i>	Race / Ethnicity	Jobs Retained
Date of Approval	<b>Street Address</b> <i>&gt;\$150K loans only</i> - or - <b>Zip Code</b>	Gender	
Lending Bank	<b>Industry / Type of Work</b>	Veteran Status	
	<b>Incorporation / Non-Profit Status</b>		
High quality for most entries		Answered for only 10 - 20% of entries	Accuracy low and interpretation unclear

Examples of things you can search for, alone or in combination										
Loan Information			Company Information				Demographics			Impact
Loan Amount	Date of Approval	Lending Bank	Business Name ( <i>&gt;150k loans only</i> )	Location	Industry	Business Type	Race / Ethnicity	Gender	Veteran Status	Jobs Retained
<b>a broad range</b>  ‘\$1-\$3 million’	<b>a specific date</b>  ‘July 15 <sup>th</sup> 2020’	<b>a specific bank</b>  ‘Citibank’	<b>a specific name</b>  ‘Shake Shack’	<b>a specific zipcode, congressional district, or state</b>  ‘10010’	<b>specific industry categories</b>  ‘Offices of Physicians’	<b>specific incorporation types</b>  ‘S-Corp’	<b>specific identification</b>  ‘hispanic’	<b>specific identification</b>  ‘female-owned’	<b>specific identification</b>  ‘veteran’	<b>a range</b>  ‘over 100’
<b>an unusual amount</b>  ‘\$1’	<b>a range of dates</b>  ‘April 1 <sup>st</sup> to June 1 <sup>st</sup> 2020’	<b>any from a list of banks</b>  ‘Wells Fargo or Chase’	<b>a term or phrase</b>  ‘church’	<b>a specific city</b>  ‘Chicago’	<b>broad industry categories</b>  ‘Construction’	<b>collection of types</b>  ‘self employed, sole proprietors and independent contractors’	<b>any from a list</b>  ‘all non-white’	<b>using no answer as an answer</b>  ‘all with no answer’	<b>using no answer as an answer</b>  ‘all with no answer’	<b>a specific number</b>  ‘zero’
		<b>a type of lender</b>  ‘all Credit Unions’	<b>names that sound like or are similar to</b>  ‘doctor, dr, dr., doc, med, md’	<b>any from a list of zipcodes, districts or cities</b>  ‘10001 – 10199’	<b>any from a list of categories</b>  ‘all industries except Restaurants’		<b>using no answer as an answer</b>  ‘all with no answer’			
				<b>a specific address (<i>&gt;150k loans only</i>)</b>  11 Main Street, Chicago						

# Adding more data

PPP Loan  
Data

Show me a  
list of all  
loans...

Over  
\$150,000

Issued by  
Wells Fargo

PPP Loan  
Data



Census  
Data

Show me a  
list of all  
loans...

Over  
\$150,000

Issued by  
Wells Fargo

To businesses in  
Zip Codes that  
are majority  
multilingual

*Using external data to  
add new insights!*