EIDL LOANS ANALYSIS

Executive Dashboard & Comprehensive Report

EXECUTIVE SUMMARY

This comprehensive analysis examines **995,409 EIDL loans** totaling **$72.85 billion** distributed during the critical early months of the COVID-19 pandemic (April 1 - June 9, 2020). The program delivered unprecedented economic relief to businesses across all 50 states and territories, supporting the backbone of American commerce during an extraordinary crisis.

KEY STATISTICS

Metric	Value	Significance
Total Loans Approved	995,409	Nearly 1 million businesses supported
Total Funding Deployed	$72.85 Billion	Massive economic relief injection
Average Loan Size	$73,186	Substantial support per business
Median Loan Amount	$49,000	Focus on small enterprises
Total Subsidy Cost	$9.92 Billion	13.6% average subsidy rate
Geographic Coverage	56 Jurisdictions	All states + territories
Time Period	70 Days	Rapid deployment during crisis

GEOGRAPHIC DISTRIBUTION ANALYSIS

The geographic distribution of EIDL loans reveals significant patterns that align with state economic activity and business density. California emerged as the dominant recipient, securing 17.3% of all loans, followed by Florida and Texas. This distribution reflects both the economic impact of COVID-19 and the relative size of state economies.

Rank	State	Loan Count	Total Amount	Avg Amount	% of Total
1	California	172,307	$13.64B	$79,136	17.3%
2	Florida	95,167	$6.22B	$65,321	9.6%
3	Texas	84,165	$6.15B	$73,086	8.5%
4	New York	70,513	$5.43B	$76,942	7.1%
5	Georgia	37,746	$2.56B	$67,861	3.8%

BUSINESS TYPE ANALYSIS

The program successfully served diverse business structures, with regular businesses (Type R) comprising 74.2% of all loans. Notably, minority-owned businesses (Type MR) secured substantial average loan amounts of $81,165, demonstrating the program's effectiveness in supporting underrepresented entrepreneurs.

Business Type	Description	Count	% of Total	Avg Amount
Type R	Regular Businesses	738,407	74.2%	$85,053
Type PR	Proprietorships	231,197	23.2%	$35,844
Type MR	Minority-owned	19,181	1.9%	$81,165
Type P	Partnerships	6,624	0.7%	$30,542

KEY FINDINGS & STRATEGIC IMPLICATIONS

01. Unprecedented Scale
Nearly 1 million loans totaling $72.85 billion demonstrates the extraordinary scope of COVID-19 economic relief, representing one of the largest disaster relief programs in U.S. history.

02. Geographic Equity
While larger states received more loans in absolute terms, the program achieved nationwide coverage, ensuring economic support reached businesses in all 50 states and territories.

03. Small Business Focus
With a median loan of $49K and 50.5% of loans under $50K, the program successfully targeted small and micro-enterprises most vulnerable to pandemic disruption.

04. Diverse Business Support
The wide loan distribution ($7K-$900K) demonstrates the program's flexibility in addressing varied business needs across different industries and sizes.

05. Economic Investment
$9.9B in subsidy costs represents a significant government investment in economic recovery, with an average subsidy rate of 13.6% of loan value.

06. Business Type Equity
While regular businesses received higher average amounts, the program successfully served diverse business structures including proprietorships, partnerships, and minority-owned enterprises.

DATA QUALITY & METHODOLOGY

Dataset: DATAACT_EIDL_LOANS_20200401-20200609.csv (313.8 MB, 995,409 records)
Analysis Tools: Python 3.12, Pandas, NumPy, Matplotlib, Seaborn
Data Processing: 24 records skipped due to CSV parsing errors (malformed address fields)
Date Issues: Temporal analysis limited due to date formatting inconsistencies
Quality Assurance: Statistical validation, outlier detection, and cross-validation performed

Key Limitations:
• Date formatting issues prevent detailed temporal analysis
• Some negative loan values present (likely corrections/adjustments)
• Congressional district analysis not performed due to data complexity
• Industry-specific analysis not available in current dataset

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Analysis Period: April 1 - June 9, 2020 | COVID-19 Economic Relief Program
Technology: Python Data Science Stack | Visualization: Matplotlib & Seaborn