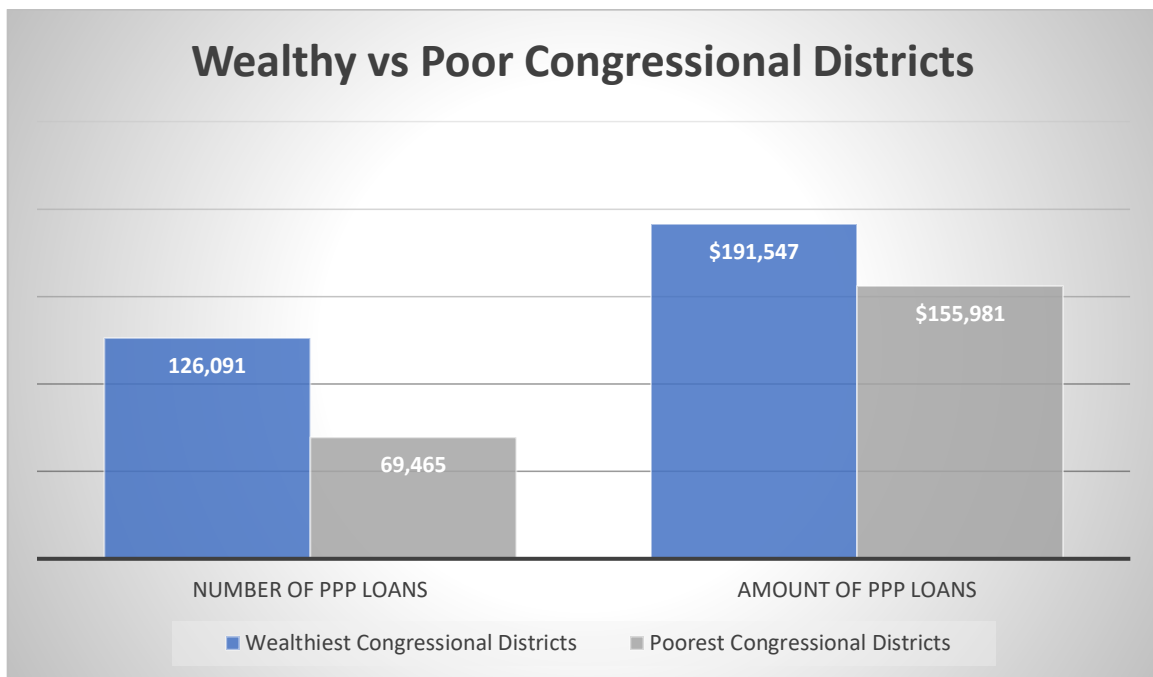


# Under Trump, Small Businesses In Wealthy Congressional Districts Got More PPP Money Than Small Businesses In Poor Congressional Districts

**SUMMARY:** On April 3, 2020, the Small Business Administration (SBA) [announced the Paycheck Protection Program](#) (PPP), claiming it would “bring immediate economic relief and eight weeks of financial certainty to millions of small businesses and their employees.” What they did not announce were the [massive flaws with the program](#). Among them, the startling trend of its inequitable distribution of loans.

Tracking similarly to a [pattern of discriminatory](#) distribution of PPP funds, in which predominately Black congressional districts got fewer PPP loans, a new analysis from Accountable.US shows the 10 poorest congressional districts received over 56,600 fewer PPP loans than the 10 wealthiest districts, totaling up to \$13.3 billion less (and an average of \$35,566 less per loan). The poorest districts were also disproportionately Black, averaging 41.8-percent Black compared to the wealthiest districts’ average of 6.3-percent Black. And when comparing the wealthiest district (CA-18) with the poorest (NY-15), the wealthiest got 8,763 more loans - a potential difference of up to \$1,373,160,494.

**The Poorest Congressional Districts Received Over 56,600 Fewer Loans And Up To \$13.3 Billion Less In Funding Under The Paycheck Protection Program.**



**The Poorest Congressional Districts Received Over 56,600 Fewer PPP Loans Than The Wealthiest Congressional Districts.**

SBA Data Shows The 10 Poorest Congressional Districts Received 56,626 Fewer PPP Loans Than The 10 Wealthiest Congressional Districts. More details can be found in the table below.

10 POOREST CONGRESSIONAL DISTRICTS BY MEDIAN HOUSEHOLD INCOME	
District	# Of PPP Loans
NY-15	3,385
KY-5	4,682
MI-13	4,023
MS-2	14,168
AL-7	3,762
SC-6	4,255
FL-5	1,959
NC-1	13,870
AZ-7	10,869
LA-5	8,492
<b>TOTAL</b>	<b>69,465</b>

10 WEALTHIEST CONGRESSIONAL DISTRICTS BY MEDIAN HOUSEHOLD INCOME	
District	# Of PPP Loans
CA-18	12,148
VA-10	17,756
CA-17	13,085
VA-11	3,616
NY-3	19,845
NJ-11	9,822
VA-8	14,449
CA-15	9,392
CA-14	13,199
NY-4	12,779
<b>TOTAL</b>	<b>126,091</b>
<b>DISPARITY</b>	<b>56,626</b>

[Measure of America, Mapping America, Accessed [8/7/20](#); Accountable.US, COVIDBailoutTracker.com, Accessed [8/7/20](#); United States Census Bureau, My Congressional District, Accessed [8/7/20](#)]

## **Businesses In The Neediest Congressional Districts Reaped Less Than Half The PPP Funds Of The Wealthiest Congressional Districts.**

*Wealthy Districts Took Up To More Than \$13.3 Billion More Than The Neediest Districts With The Average PPP Business Taking Up To Over \$35,500 More.*

**SBA Data Shows The 10 Wealthiest Congressional Districts Took Up To \$13,317,149,308 More In PPP Funds Than The 10 Poorest Congressional Districts And Averaged \$35,566 More Per Loan.** More details can be found in the table below.

PPP DISPARITIES BY AMOUNT			
10 POOREST CONGRESSIONAL DISTRICTS BY MEDIAN HOUSEHOLD INCOME			
District	# Of PPP Loans	Maximum PPP Amount	Average PPP Amount
NY-15	3,385	\$704,006,312	\$207,978
KY-5	4,682	\$587,099,520	\$125,609
MI-13	4,023	\$801,709,273	\$199,281
MS-2	14,168	\$1,309,865,202	\$92,452
AL-7	3,762	\$619,814,291	\$164,757
SC-6	4,255	\$687,104,704	\$161,482
FL-5	1,959	\$323,466,113	\$165,118
NC-1	13,870	\$2,198,016,769	\$158,473
AZ-7	10,869	\$2,569,877,611	\$236,441
LA-5	8,492	\$1,033,256,388	\$121,674
<b>TOTAL</b>	<b>69,465</b>	<b>\$10,835,216,183</b>	<b>\$155,981</b>
10 WEALTHIEST CONGRESSIONAL DISTRICTS BY MEDIAN HOUSEHOLD INCOME			
District	# Of PPP Loans	Maximum PPP Amount	Average PPP Amount

CA-18	12,148	\$2,077,166,806	\$170,988
VA-10	17,756	\$3,879,167,532	\$218,471
CA-17	13,085	\$2,902,142,294	\$221,792
VA-11	3,616	\$758,002,051	\$209,624
NY-3	19,845	\$2,901,702,264	\$146,218
NJ-11	9,822	\$2,077,093,787	\$211,474
VA-8	14,449	\$3,004,616,090	\$207,946
CA-15	9,392	\$2,067,943,350	\$220,181
CA-14	13,199	\$2,816,757,839	\$213,407
NY-4	12,779	\$1,667,773,478	\$130,509
<b>TOTAL</b>	<b>126,091</b>	<b>\$24,152,365,491</b>	<b>\$191,547</b>
<b>DISPARITY</b>		<b>\$13,317,149,308</b>	<b>\$35,566</b>

[Measure of America, Mapping America, Accessed [8/7/20](#); Accountable.US, COVIDBailoutTracker.com, Accessed [8/7/20](#)]

### **The Poorest Districts Also Had A Higher Percentage Of Black Residents, Compared To The Wealthiest Districts.**

*The Neediest Districts Had An Average Black Population Of 41.8% While The Wealthiest Districts Averaged 6.3% Black.*

**Census Data Shows The 10 Neediest Congressional Districts Averaged 41.8% Black While The Wealthiest Were 35.5 Percentage Points Lower At 6.3% Black.** More details can be found in the table below.

<b>10 POOREST CONGRESSIONAL DISTRICTS BY MEDIAN HOUSEHOLD INCOME</b>	
<b>District</b>	<b>% Black</b>
NY-15	27.6%
KY-5	1.5%
MI-13	55.3%
MS-2	66.3%
AL-7	63.4%
SC-6	57.2%
FL-5	49.0%
NC-1	52.0%
AZ-7	9.6%
LA-5	36.0%
<b>AVERAGE</b>	<b>41.79%</b>
<b>10 WEALTHIEST CONGRESSIONAL DISTRICTS BY MEDIAN HOUSEHOLD INCOME</b>	
<b>District</b>	<b>% Black</b>
CA-18	1.7%
VA-10	6.0%
CA-17	2.4%
VA-11	12.9%
NY-3	0.31%
NJ-11	3.6%
VA-8	13.1%
CA-15	5.9%
CA-14	2.8%
NY-4	14.6%
<b>AVERAGE</b>	<b>6.33%</b>
<b>DISPARITY</b>	<b>35.46-PERCENTAGE POINTS</b>

[Measure of America, Mapping America, Accessed [8/19/20](#)]

# METHODOLOGY

**Accountable.US** compiled the wealthiest and poorest congressional districts demographics from Measure of America's [Mapping America](#) based on median household income and Black population by percentage of race. Paycheck Protection Program data for loans under \$150,000 was taken from the U.S. Small Business Administration's primary database, as was the data for loans above \$150,000, as digitized by A.US's [COVIDBailoutTracker.com](#). Populations were sourced from primary [United States Census Bureau data](#).