DATA SOURCES AND METHODS

Data were examined regarding bank lending and public sources of business capital, and analyzed over time and space to see how the supply of capital is represented geographically and has changed over time. Several sources of data were analyzed:

- **Federal Financial Institutions Examination Council (FFIEC)** data from banking institutions provided as part of their compliance with the Community Reinvestment Act.
- The **Small Business Administration’s (SBA) 7(a) Loan Guarantees**, including the Small and Rural Lender Advantage program, and **504 Loan Program**.
- USDA’s business lending programs, including the **Intermediary Relending Program (IRP)**, **Rural Business Enterprise Grants (RBEG)**, and **Business & Industry Loan Guarantees (B&I)**.

Data were obtained for 2005 through 2008 and divided by the total number of firms in each county. In the case of SBA loans, data were divided by the total number of **small** firms (less than 500 employees), as that relates to the qualifying criteria for the loans.

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL**

A series of eight maps represent the total amount and total number of FFIEC loans per firm in 2005, 2006, 2007, and 2008 (Maps 1-8 below).

Apparent from this series of maps is the greater number and amount of loans to businesses in western and eastern U.S. counties, as compared to the Midwest.

**SMALL BUSINESS ADMINISTRATION – 7A AND 504 LOAN PROGRAM**

A series of eight maps show the total amount of SBA 7(a) and SBA 504 loans per small firm (firms with less than 500 employees) in 2005, 2006, 2007 and 2008 (Maps 9-16 below).

Apparent in these maps, again, is the regional concentration of lending, particularly in the western U.S. counties, and the large gaps in much of the Midwest, representing much of rural America.

The wide variation in amount of loans per firm and in the geographic distribution of business lending suggest that a more detailed examination by individual program would be useful, as well as pooling data over a number of years for a more representative picture of USDA investing.
Total Amount of Small Business Loans Per Firm, 2005

Number and Amount of Loans: Federal Financial Institutions Examination Council, Community Reinvestment Act Data
Number of Firms: Small Business Administration

Note: Alaska and Hawaii not shown to scale

Map created by the Center for Applied Research and Environmental Systems, March 2012.
Map 2

Number of Small Business Loans Per Firm, 2005

Number and Amount of Loans: Federal Financial Institutions Examination Council, Community Reinvestment Act Data
Number of Firms: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map created by the Center for Applied Research and Environmental Systems, March 2012.
Map 3

Total Amount of Small Business Loans Per Firm, 2006

Number and Amount of Loans: Federal Financial Institutions Examination Council, Community Reinvestment Act Data
Number of Firms: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map created by the Center for Applied Research and Environmental Systems, March 2012.
Number of Small Business Loans Per Firm, 2006

Number and Amount of Loans: Federal Financial Institutions Examination Council, Community Reinvestment Act Data
Number of Firms: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map created by the Center for Applied Research and Environmental Systems, March 2012.
Number of Small Business Loans Per Firm, 2007

Map created by the Center for Applied Research and Environmental Systems, March 2012.

Number and Amount of Loans: Federal Financial Institutions Examination Council, Community Reinvestment Act Data
Number of Firms: Small Business Administration
Note: Alaska and Hawaii not shown to scale
Number of Small Business Loans Per Firm, 2008

Number and Amount of Loans: Federal Financial Institutions Examination Council, Community Reinvestment Act Data
Number of Firms: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map 8
Total SBA Amount of SBA 7A Loans Per Firm with Less than 500 Employees, 2005

SBA 7A Loans Per Firm with Less than 500 Employees in 2005 by County

- 1,570.17 - 34,426.38
- 971.81 - 1,570.16
- 474.54 - 971.80
- 439 - 474.53
- Counties where quotient is zero

Source: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map created by the Center for Applied Research and Environmental Systems, March 2012.

Map 9
Total SBA Amount of SBA 504 Loans Per Firm with Less than 500 Employees, 2005

Data Sources: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map 10
Total SBA Amount of SBA 7A Loans Per Firm with Less than 500 Employees, 2006

Source: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map created by the Center for Applied Research and Environmental Systems, March 2012.

Map 11
Map 12

Total SBA Amount of SBA 504 Loans Per Firm with Less than 500 Employees, 2006

SBA 504 Loan Amount ($) made in 2006 divided by number of establishments in 2006
- $1,090.41 - $49,168.83
- $645.58 - $1,090.40
- $326.99 - $645.57
- $20.58 - $326.98
- Counties where quotient is zero

Data Sources: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map created by the Center for Applied Research and Environmental Systems, March 2012.
Total SBA Amount of SBA 7A Loans Per Firm with Less than 500 Employees, 2007

Source: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map created by the Center for Applied Research and Environmental Systems, March 2012.

Map 13
Total SBA Amount of SBA 504 Loans Per Firm with Less than 500 Employees, 2007

Data Sources: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map 14
Total SBA Amount of SBA 7A Loans Per Firm with Less than 500 Employees, 2008

Source: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map created by the Center for Applied Research and Environmental Systems, March 2012.

Map 15
Total SBA Amount of SBA 504 Loans Per Firm with Less than 500 Employees, 2008

Data Sources: Small Business Administration
Note: Alaska and Hawaii not shown to scale

SBA 504 Loan Amount ($) made in 2008 divided by number of establishments in 2008
- $1,090.41 - $20,408.16
- $645.58 - $1,090.40
- $326.99 - $645.57
- $18.46 - $326.98
- Counties where quotient is zero

Map created by the Center for Applied Research and Environmental Systems, March 2012.
Map 17
USDA Business Program Investments Per Firm, 2006

Total USDA Business Program Investments ($M) made in 2006 divided by the total number of firms in 2006.

Data Sources: USDA Investments: Data Received from USDA Rural Development; Firms: Small Business Administration
Note: Alaska and Hawaii not shown to scale

Map 18
USDA Business Program Investments Per Firm, 2008

Total USDA Business Program Investments (8) made in 2005 divided by the total number of firms in 2008.

- $2,000.00 - $106,896.60
- $1,000.00 - $1,999.99
- $100.00 - $999.99
- $0.58 - $99.99
- $0.00

Data Sources: USDA Investments: Data Received from USDA Rural Development; Firms: Small Business Administration

Note: Alaska and Hawaii not shown to scale

Map created by the Center for Applied Research and Environmental Systems, September 2012.