



U.S. Small Business Administration

# Enterprise Learning Agenda

Fiscal Years 2022–2026



Helping All Small Businesses and Entrepreneurs Achieve Their Dreams



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# Introduction

The U.S. Small Business Administration (SBA) promotes the use of evidence to inform the development of its policy, strategy, and resource decisions and improve its programs and operations.<sup>1</sup> The Agency has developed this Enterprise Learning Agenda (ELA) to empower program managers to achieve their goals while fostering an environment of continuous learning. The ELA supports the Agency's implementation of the Foundations for Evidence-Based Policymaking Act of 2018<sup>2</sup> (Evidence Act) by identifying and prioritizing areas for evidence to improve program or policy effectiveness, by assessing progress toward desired outcomes; by testing pilot initiatives or program adjustments, and by building evidence on resource management functions.

The SBA will update the ELA with new evidence and identify the policy, research, evaluation, and regulatory questions it plans to answer in annual ELA updates and the SBA's annual evaluation plan. Evidence-building activities will help SBA program managers answer the questions presented and continue to build a suite of evidence to inform decision-making. Results will be published on the SBA website,<sup>3</sup> and findings will be incorporated into the SBA's performance management framework to inform long-term strategy.

## Enterprise Learning Agenda Framework

The SBA's ELA is organized according to the strategic goals and objectives in SBA's *FY 2022–2026 Strategic Plan* and identifies priority questions for each objective to build evidence and foster continuous learning. Each strategic objective is presented with an overview, a review of prior research and results of the SBA's evidence building activities, priority questions, and current and planned evidence-building activities in alignment with OMB guidance.<sup>4</sup> The FY 2022–2026 strategic goals are:

**Strategic Goal 1:** Ensure Equitable and Customer-Centric Design and Delivery of Programs to Support Small Businesses and Innovative Startups

**Strategic Goal 2:** Build Resilient Businesses and a Sustainable Economy

**Strategic Goal 3:** Implement Strong Stewardship of Resources for Greater Impact

The SBA has identified ELA questions that align with Administration priorities and core values: equity, customer-centric design and delivery, and technology modernization. Questions related to these three areas are within the relevant objective sections. Additionally, the ELA has a separate section on equity and customer-centric design and delivery that captures cross-cutting questions spanning multiple objectives.

The Evidence Act requires that ELA questions be considerate of a broad range of Agency priorities, including regulations and other policies, defines questions as either long-term (designated LT) or short-term (designated ST); and identifies questions best suited for external engagement. Long-term questions support the SBA's understanding of intermediate outcomes, long-term outcomes, or program impact; answer questions that require multi-stage or multi-program evidence building; or are substantially impacted by external factors. Short-term questions may be answered using rapid iterative testing, existing data, or literature reviews. Additionally, the SBA has identified questions that inform its understanding of program performance, such as questions that support program managers' understanding of customer satisfaction and may be likely to be answered in the short-term but require long-term monitoring.

## Stakeholder Engagement

The SBA engaged key stakeholders in the development of the ELA. Collaboration with stakeholders helped the Agency expand and better define questions, which also promoted transparency. Some questions may benefit from engagement with external researchers or stakeholders where some data necessary to answer a question may reside outside the Agency, where SBA data may be made available to external researchers interested in these questions, when external

stakeholders share questions and priorities with the SBA, or when the answer to the question has broad implications outside the Agency. However, the SBA welcomes input and collaboration from stakeholders on all questions.

The SBA gathered employee input through meetings and correspondence and will continue to solicit input through its Evidence and Evaluation Community of Practice. The Agency holds quarterly deep dive performance reviews and an annual strategic objective review with senior leadership to discuss performance. At these sessions, key questions emerge and are integrated into the ELA, where appropriate. The SBA's program evaluators conduct learning agenda sessions with leadership and issue annual evidence and evaluation guidance to solicit proposals for new evidence-building projects. During internal reviews, the SBA seeks feedback through the SBA's internal newsletter.

When the SBA conducts a program evaluation, program managers serve as key partners. The evaluation team engages them to better understand and formulate their evaluation questions, determine available data, understand program needs, and help interpret findings. The team involves program managers throughout the course of the evaluation and discusses how the results may be used during strategic discussions.

The SBA's ELA will be reviewed annually and updated as needed to reflect current priorities and ongoing evidence building. For past iterations, upon which this ELA builds, the SBA sought feedback through channels such as Federal Register Notices, the FedEval Listserv, and outreach and letters to research organizations, professional associations, state and local economic development organizations, trade groups, and think tanks. The present update was created by first synthesizing prior evidence questions with submissions from SBA program offices. The SBA then drafted the ELA and gathered feedback from senior leadership and program managers; SBA employees through the Evidence and Evaluation Community of Practice, an SBA-wide "Peer-to-Peer" learning session, and announcements in the SBA Daily newsletter; external stakeholders through letters to academic researchers,

small business and evidence-focused non-profit organizations, and other federal agencies; and the general public through a Federal Register Notice. The SBA considers these conversations to be ongoing and continually consults stakeholders.

Significant evaluations, identified in the Agency's annual evaluation plan, will be disseminated publicly upon their completion. The SBA frequently presents on the results to interested stakeholders. For example, the SBA has presented findings to its Evidence and Evaluation Community of Practice, interagency committees, councils, trade associations, and grantees.

## Challenges and Proposed Solutions

Although the SBA has begun to expand capacity for evidence-based decision-making, some challenges remain. First, the SBA, along with most federal agencies, struggles to identify or collect quality data to conduct rigorous analysis. Collecting data of adequate quality for analysis can be expensive and burdensome on the respondent and the Agency. To address this challenge, the Agency has taken steps to improve the quality of its routinely collected administrative data and make it adequate and available for research and statistical purposes, including establishing a Data Governance Board chaired by the Chief Data Officer and identifying priority datasets for publication. The SBA has also made progress in creating data documentation, updating System of Records Notices to include approved uses, and collecting quality data. The SBA has created a Data Management Community of Practice, is developing a Data Strategy, and will continue to implement the Federal Data Strategy. Barriers to access or restrictions on use of data for evaluation pose challenges. The SBA uses administrative data from statistical agencies (e.g., Bureau of the Census, Bureau of Labor Statistics) and collects further data, such as qualitative data, while conducting program evaluations to overcome some of these challenges.

Even when rigorous evidence or appropriate data are available, SBA staff must have the capacity to identify

and use them for decision-making. The SBA recognizes the importance of building staff capacity and has established mechanisms to support this activity. The SBA manages an Evidence and Evaluation Community of Practice that brings together evaluation, analysis, and data practitioners across the Agency to discuss issues and provide training. The SBA also identifies evidence and discusses how it may apply to decision-making through various senior leadership forums, including quarterly deep dive performance reviews. The SBA has also developed an Evidence Capacity Assessment, which will guide capacity building.

## Methods and Data Sources

The SBA strives to conduct more evidence-building activities to understand and advance its mission. These activities include formative and summative program evaluations, program performance measurement, data analysis and dashboarding, regulatory analyses, and research. The methodology for each activity is tailored to the question(s) of interest and may involve one or more of the following: experimental and quasi-experimental designs, descriptive and inferential statistics, mathematical or econometric modeling, data visualization, literature reviews or foundational fact finding, performance measurement, regulatory analysis, and qualitative research.

To conduct low-cost evidence building, the SBA frequently uses administrative data from its programs and from other state and federal sources. The SBA uses many administrative datasets and frequently reviews them to improve their quality and relevance for evidence building. The SBA's publicly available data can be found at [www.sba.gov/data](http://www.sba.gov/data). Additionally, the SBA frequently uses federal contracting data found at [SAM.gov](http://SAM.gov) for evidence building for its government contracting programs and uses publicly available data from the U.S. Bureau of the Census to understand the general small business landscape.

The SBA is also making more administrative data available to researchers through the Census Bureau's Federal Statistical Research Data Centers. This partnership between the SBA and Census allows researchers to use SBA data to build rigorous evidence while maintaining security and privacy protections. In FYs 2020 and 2021, the SBA transferred 7(a), 504, Disaster loan, 8(a), and Small Business Contracting data to Census under this agreement, and the agencies are actively collaborating to share more administrative data. To supplement administrative data use and data-sharing agreements, the SBA conducts its own primary and secondary data collection as needed for evidence-building efforts, most often in the form of surveys, interviews, focus groups, and literature reviews.

# Cross-Cutting Priorities: Equity and Customer-Centric Design and Delivery

The SBA has identified overarching ELA questions related to priorities that cut across objectives: equity and customer-centric design and delivery. They are discussed in detail by objective, but several questions broadly apply:

## Key Research and Evaluation Questions

1. What is the demographic and geographic makeup of the SBA's program participants, how does this compare with the eligible population, and which underserved small businesses can the SBA better serve through its programs? (ST)
2. Are there barriers that prevent underserved small businesses from accessing SBA programs, and if so, how can the SBA address these barriers to increase equitable distribution of services? (LT)
3. How can the SBA increase awareness of, ease of access to, and improved outcomes for its programs across the entire demographic makeup of its customer base? (ST)
4. How do SBA customers feel about their experience with SBA programs and services, and how can the SBA improve this experience, especially for small businesses that are underserved? (LT)
5. What best practices in customer-centric design and delivery of government programs could the SBA integrate into its program delivery? (ST)

## External and Government-Wide Research

1. How can the SBA best increase response rates and data quality for the demographic data it collects to develop optimal policies and strategies to support underserved small businesses? (ST)

**Methods and Data for Evidence Building.** The SBA is conducting an internal equity assessment in response to Executive Order 13985, *Advancing Racial Equity and Support for Underserved Communities*

*Through the Federal Government.*<sup>5</sup> The assessment will serve as a foundation for identifying gaps that exist in supporting businesses that are underserved. New performance measures are being added across programs to measure equity, and future program evaluations will include questions on equity. Literature reviews can provide baseline knowledge regarding the needs of entrepreneurs that are underserved, whereas qualitative analysis can clarify barriers to accessing the SBA's programs and methods to address these barriers. Literature review as well as collaboration with other agencies can provide insight on collecting better data to increase knowledge around program equity. In FY 2021, the SBA partnered with the GSA's Office of Evaluation Sciences to study strategies that promote equitable distribution of COVID-19 relief funds. Findings suggest several promising strategies including reducing documentation burden;<sup>6</sup> examining the methods by which applicants are chosen for funding;<sup>7</sup> and implementing practices that U.S. cities reported to be successful, such as having representative staff provide technical assistance, utilizing data, and conducting community outreach.<sup>8</sup>

Customer experience, satisfaction, and service metrics are continuously collected for SBA programs, with more being added in the current strategic plan cycle. Interviews, surveys, and focus groups could also help the SBA understand how it can better serve its customers. Literature review and collaboration with other agencies can be used to identify best practices in customer-centric program design and delivery.

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In addition to cross-cutting questions, the SBA has identified ELA questions related to each of its strategic objectives. These questions represent priority questions for evidence-building that, when answered, will help SBA meet each objective more effectively and efficiently.

# Strategic Goal 1: Ensure Equitable and Customer-Centric Design and Delivery of Programs to Support Small Businesses and Innovative Startups

## Objective 1.1: Ensure all entrepreneurs have access to capital to start and grow their business

SBA capital programs promote low-cost access to capital, job creation, and sales increases for small businesses. Federally guaranteed loans offer borrowers longer terms than conventional loans, allowing them to meet debt-service coverage ratio requirements.<sup>9</sup> SBA 7(a) and 504 loans have been found to increase loan recipient employment by 3 to 3.5 jobs on average during the first three post-loan years,<sup>10</sup> and firms involved in these programs observed sales increases as well.<sup>11</sup> Similarly, 7(a) loans had a small yet positive impact on output and employment growth in 153 micropolitan areas in the Southeastern United States in the period 1990–2015 and promoted diversification of the industrial base.<sup>12</sup> A weak but positive statistical relationship exists between growth in SBA lending per capita and a state’s civilian employment rates, independent of a state’s income level.<sup>13</sup> Additionally, SBA Microloan recipients reported increases in revenue and number of employees from the year of loan initiation to 2019.<sup>14</sup>

Racial and gender disparities currently exist in the use of and access to credit for small businesses and entrepreneurs.<sup>15</sup> Differences in credit risk cause some of the differences in minority access to credit. Use of services provided by community development financial institutions and credit unions, which specialize in local communities, remains low among minority-owned firms.<sup>16</sup>

Partially addressing these racial and gender gaps, a body of evidence demonstrates that the SBA makes capital available to small businesses that do not traditionally access the private sector for capital needs.

The percentages of minority-owned, women-owned, and start-up businesses that have obtained loans in the 7(a) and 504 programs are greater than their percentages in conventional small business loans.<sup>17</sup> The SBA’s Surety Bond Guarantee program also reaches firms that would otherwise not have access to bonding and does so with lower costs.<sup>18</sup> In terms of equity of outcomes, each \$1 million in 7(a) and 504 loans raises employment by three to four jobs, on average, during the first three post-loan years with greater effects for younger firms and where credit conditions are weak.<sup>19</sup> The SBA has potential to support more underserved businesses in the future due to the addition of new lenders through the Paycheck Protection Program (PPP), which had more than 5,400 participating lenders.<sup>20</sup>

## Key Research and Evaluation Questions

1. How can the SBA broaden its lender base and keep lenders that have only participated in the PPP engaged with diverse small businesses? (ST)
2. What impact does lending have on job creation, revenue growth, export sales, and additional capital growth, how do these impacts vary by business owner demographics, and what factors are responsible for these observed impacts? (LT)

**Methods and Data for Evidence Building.** The SBA collects administrative data on PPP lenders (type of lender, new or existing) and limited demographic data on PPP borrowers. These data can be used to help identify new lenders best poised to serve diverse businesses.

In FY 2023, the SBA will conduct a mixed-method formative evaluation to study the attractors and barriers to regulated CDFI and MDI entity participation in the SBA’s ongoing capital programs. The evaluation will also address how the SBA can grow the use of

its capital programs among regulated CDFI and MDI lenders that target underserved small business markets to further equitable distribution of capital. The study will use publicly available information on regulated CDFI and MDI entities and SBA administrative records for CDFI and MDI participation in SBA capital programs. The SBA will collect qualitative data from regulated CDFI and MDI entities to assess program attractors, participation barriers, lender needs, and potential areas of improvement. Challenges include potential data gaps in the SBA, CDFI, and MDI data and difficulty recruiting lenders for participation in the qualitative components of the study. Therefore, purposeful sampling and extensive outreach may be needed to collect sufficient data.

The SBA's collaboration with Census will continue to help the Agency understand the impacts of 504 and 7(a) loans through quasi-experimental investigation of business outcomes for firms that have received these loans. Additionally, the SBA collects voluntarily self-reported demographic data for its 7(a) and 504 borrowers and, having reasonable coverage<sup>1</sup> for these data, can compare outcomes by demographic group. Qualitative analyses, as well as quantitative analyses like longitudinal regression analyses can elucidate program outcomes, and surveys can be used to assess satisfaction with services.

## Objective 1.2: Build a thriving national innovation ecosystem that promotes investments in all small business communities

The SBA's investment and innovation programs are beneficial to small business growth and represent low-cost catalysts for job creation. Several government agencies with SBIR/STTR programs demonstrate returns on investment. For example, SBIR/STTR programs run by the National Cancer Institute (NCI) and the Department of the Navy created billions of dollars in new investments and sales for small businesses,<sup>21,22</sup> and the Department of Defense estimates a 22:1 return on its SBIR/STTR investments.<sup>23</sup> SBIC-funded small businesses support job creation in the U.S. economy, with job-creation results comparable to those of the private equity industry.<sup>24</sup>

The SBA's investment and innovation programs have promoted diversification of industry sector, geographic distribution, and demographic representation. As of 2020, 70 percent of private equity investments to small businesses were made in five metropolitan areas in California, Massachusetts, and New York.<sup>25</sup> SBICs promote a more equitable allocation of venture capital with a distribution of investments from debenture SBICs that is more geographically dispersed than investments from private venture capital funds.<sup>26</sup> The SBIC program promotes greater diversification by industry sector and geographic distribution when compared with private venture capital, achieving the goal of providing capital to underserved entrepreneurs.<sup>27</sup>

With respect to gender and socio-economic status, greater gender balance exists among investment teams of SBICs than in the private equity investment community, and SBIC investments are more likely to be made in low- or moderate-income communities.<sup>28,29</sup> One of the SBIR/STTR program goals is to encourage women and underserved individuals—who are less well represented in STEM fields—to participate in innovation and entrepreneurship. The numbers of women-owned, small-disadvantaged, and HUBZone

1 Throughout, "reasonable coverage" refers to data coverage of approximately 70 percent or more.

firms vary significantly by program and agency, with women-owned firms generally being more represented in SBIR/STTR than HUBZone and small-disadvantaged entrepreneurs.<sup>30</sup>

## Key Research and Evaluation Questions

1. Does the SBIC program help small businesses grow, and does this vary for underserved small businesses? (LT)
2. What are effective resources and strategies to encourage diverse individuals to form innovative startups? (LT)

## External Research

1. What needs do underserved entrepreneurs have when starting STEM-focused small businesses, and how can the SBA best support them? (ST)

**Methods and Data for Evidence Building.** The SBA collects administrative data on firms that participate in its investment and innovation programs, including the number of firms, voluntarily self-reported owner demographics for small businesses financed by SBICs (reasonable coverage) and SBIR/STTR programs (reasonable coverage in recent years), and for some programs, number of jobs supported. These datasets can be used to understand some aspects of growth for participating firms, including analysis by owner demographics. Further evidence on outcomes could be gained through literature review, collaboration with agencies administering programs, using administrative data with the Census Bureau, and data collection directly from program participants and analysis of that data. Literature review of existing research provides background knowledge on barriers that women and other underrepresented populations face when creating innovation startups. This literature could be extended through mixed-methods research on strategies that the SBA can employ to support these entrepreneurs.

## Objective 1.3: Grow exporting opportunities to help small businesses across the country expand into new markets

SBA international trade programs promote exports by small businesses through loan and grant programs, technical assistance, and counseling to advance economic growth. Small businesses can grow revenues, diversify customer bases, and increase profits when they sell their goods or services into international markets.<sup>31</sup> In FY 2020, businesses that received support through the SBA's international trade finance programs had combined export sales of 3.3 billion dollars.<sup>32</sup> Export sales supported by the State Trade Expansion Program (STEP) have increased over the years, peaking at \$1.12 billion in FY 2017. Trade Show Exhibitions have supported the highest export sales with high return on investment or high client counts.<sup>33</sup> Despite this success, recent data from the Census shows a slight decline (about three percent) in the number of small businesses that export over the last decade, with most of the declines taking place in the last five years.<sup>34</sup>

The SBA fills a market gap where the private sector perceives a risk in lending to credit-worthy small businesses with certain export transactions. According to a 2016 Small Business Exporters Association survey, 24 percent of small business respondents were concerned with how they would obtain payment for export sales, while 35 percent said it was more difficult to obtain trade financing than conventional business financing.<sup>35</sup> Export working capital is particularly difficult to find for younger companies in need of smaller dollar loans. Although the SBA's core export loans meet this need, relatively few lenders and exporters take advantage of the SBA's core export loans. Thus, expanding lender utilization of SBA's export programs is a key to meeting customer needs. In terms of diversity of customers, in FY 2020, underserved businesses benefitted from the SBA's core export loans with about a third and a fifth of these loans going to minority-owned and women-owned firms, respectively. At the same time, relatively few U.S. small businesses take advantage of SBA's export programs and exporting

in general, highlighting the opportunity for broader reach.

### Key Research and Evaluation Questions

1. How can the SBA increase the use of its export programs, and what barriers could be removed to increase small business exporting? (LT)
2. How has the decline in small business exporters affected different demographic groups, geographic communities, and industries, and how can the SBA address this decline through its programs? (LT)

### External Research/Collaboration/Ongoing

1. What effects do SBA export programs have on small business job creation, revenue, salaries, and diversity of exporting firms, and what aspects of export programs cause these effects? (LT)

**Methods and Data for Evidence Building.** The SBA maintains administrative datasets for its export loan programs, including data on lenders, borrowers, and loans. These data can be used to help determine areas of lower utilization of loan programs. Qualitative analysis (e.g., interviews with lenders, borrowers, and grantees) can be used to identify barriers to participation. With respect to the decline in small business exporters, Census data can provide the numbers of small business exporters over time, and literature review can be used to understand the effects and causes of the decrease in exporters on various communities. Regarding program outcomes, such as small business outcomes and diversity of exporters, both SBA and Census data can help to explain the outcomes of SBA export programs through quantitative methods such as descriptive statistics and quasi-experimental design. The SBA collects loan data on expected export sales from program participants. STEP grantees report information on jobs supported, and counseling programs track the number of individuals supported through export training. Ongoing collaboration with Census can supplement this information with other economic outcomes for participating firms and adds to the ability to create a matched sample of non-participating firms.

## Objective 1.4: Build back an inclusive and proficient small business contracting base ready to compete for all federal procurement opportunities

The Federal Government has consistently met its statutory goal of awarding 23 percent of small business-eligible contracting dollars to small businesses, yet opportunities remain to increase small business participation in federal contracting. In FY 2019, the Federal Government exceeded its prime contracting goal with an achievement of 26.5 percent.<sup>36</sup> Despite this success, small business procurement has concentrated in a few sectors, small businesses receive relatively small dollar-value contracts,<sup>37</sup> and fewer small businesses have been receiving contracts over time.<sup>38</sup> The SBA's Small Business Procurement Scorecard grades agencies on meeting their Federal contracting goals. The scorecard has been found to influence agencies, but is also an area in which the SBA could consider refining its processes for maximum impact.<sup>39,40</sup>

In FY 2020, the SBA assisted more than 33,000 businesses through its 8(a), 7(j), Mentor-Protégé, and HUBZone programs.<sup>41</sup> One evaluation demonstrated that the SBA's 7(j) training for 8(a) firms increases the likelihood of obtaining federal contracts from 47 percent to 59 percent.<sup>42</sup> Mentees in the SBA's All Small Mentor-Protégé Program had a 58 percent success rate of winning bids in FY 2019.<sup>43</sup>

The SBA's business development programs have helped underserved businesses successfully compete for federal procurement opportunities, but opportunities for increased representation in federal contracting still exist. Specifically, the Federal Government has recently met its small-disadvantaged and service-disabled veteran-owned contracting goals, has met its women-owned contracting goal twice, but has not met its HUBZone contracting goal.<sup>44</sup> Regarding these areas of disparity, evaluation has demonstrated that federal agencies are more likely to achieve their HUBZone contracting goals by utilizing targeted marketing and outreach, matchmaking between prime and

subcontractors, and contracting with small businesses with multiple socioeconomic designations.<sup>45</sup>

With respect to customer-centric delivery, a recent evaluation of the Mentor-Protégé Program found that factors that contribute to withdrawal from the program centered on the benefits each party expected to gain and the quality of the mentor-protégé relationship.<sup>46</sup> Protégés who continued in the program were much more likely to report that the relationship benefitted them and that they had positive relationships with their mentors.

## Key Research and Evaluation Questions

1. How can the SBA advance equitable contracting policies and streamline small business certification in order to help more underserved small businesses win federal contracts? (ST)
2. How does SBA technical assistance impact small business performance, and how can firms be better prepared to successfully participate and compete in the federal marketplace? (LT)

## External Research

1. What factors have caused the downward trend in the number of small businesses receiving prime contract awards, and how can the SBA reverse this trend? (LT)

**Methods and Data for Evidence Building.** Literature review and collaboration with other agencies can help to determine which federal contracting policies tend to disadvantage small businesses. To further support the goal of increasing equity in federal contracting, in FY 2023, the SBA will conduct an evaluation on government contracting certification program customer experience (CX). The evaluation will study experiences of firms that apply for certification and participate in the SBA's government contracting certification programs. The study will identify strengths and areas of improvement with respect to customer service, technology (e.g., certification platforms), and the certification process in general. The study will also identify how customer experience differs across

demographic groups, and how experiences can be improved for underserved small businesses. To answer these questions, the SBA will deploy web-based CX “touchpoint” surveys and conduct additional follow-up surveys or interviews. Challenges include the fact that touchpoint surveys are short, standardized, and contain limited open-ended responses, which necessitates the use of follow-up surveys or interviews to gain further insights. Additionally, demographic information may be challenging to collect; if demographic information is insufficient, the SBA can analyze at a minimum the program with which respondents interacted (indicating that they identify as socially and economically disadvantaged, women, or owners operating in HUBZones).

In FY 2022, the SBA is evaluating the outcomes of its HUBZone Early Engagement Initiative, which fast tracks the HUBZone certification process for businesses judged to be substantially “procurement-ready.” This evaluation will address ways to streamline small business certification so that underserved small businesses can promptly win federal contracts. In FY 2022, the SBA is also evaluating the effectiveness and efficiency of its Surveillance Reviews, which are annual audits that assess whether federal Procurement Centers are providing the maximum practicable opportunity for small business participation in federal contracting. This evaluation will help the SBA understand what processes best support small business participation in federal contracting, including for underserved small businesses.

The SBA tracks metrics for its business development programs. Quantitative analysis of contracts won (including number and timing, from beta.SAM.gov) by participating firms can help answer questions about contracting outcomes for program participants. Interviews, surveys, or focus groups could uncover the challenges with respect to winning contracts and firms' technical assistance needs. Interviews could further elucidate small business outcomes for trainees.

In FY 2023, the SBA will evaluate 8(a) Program and field office efforts to deliver consistent, high-quality business development services to 8(a) firms. The evaluation will

examine business development services and program and field office processes, procedures, coordination, communications, and reporting. The evaluation will also explore the influence of the above activities and outputs on short-term and intermediate outcomes. This mixed-method evaluation will use quantitative administrative data to examine outputs and outcomes and collect qualitative data from the SBA's OBD, OFO, and supporting offices. The functionality of the SBA's databases and reporting tools may limit data utilization and require manual matching. Additionally, varying state and local COVID-19 pandemic restrictions may have altered typical business development activities.

The SBA can track the number of firms winning federal contracts (beta.SAM.gov), and literature reviews can help elucidate some factors that may have caused the decline in small businesses winning federal contracts (e.g., reports on Category Management<sup>47</sup>). Qualitative analysis with federal procurement officials and small businesses could help determine both causes and ways to address the decline.

## Objective 1.5: Build an equitable entrepreneurial ecosystem through tailored training and counseling

Entrepreneur participation in the SBA's training and counseling programs is associated with reported likelihood to start a business, reported improvements in business management practices, reported financial growth, and firm growth. Nearly two-thirds of participants changed their business and management practices after receiving assistance from a Small Business Development Center, Women's Business Center, or SCORE mentor. Participants who completed more than three hours of counseling were more likely to report improved financial performance, higher employment growth, and greater likelihood to start a business.<sup>48</sup> Similarly, 65 percent of Emerging Leaders program alumni reported that their businesses created or maintained jobs, and 70 percent reported increased revenue.<sup>49</sup>

SBA counseling and training programs serve diverse clients, such as women, socially and economically disadvantaged entrepreneurs, veterans, and entrepreneurs with disabilities.<sup>50, 51, 52</sup> Business outcomes for SCORE, SBDC, and WBC participants have generally been similar across demographic groups, although rural and black-owned firms reported lower revenue growth post participation than urban and white-owned firms.<sup>53</sup> Recognizing the importance of promoting equitable access to SBA's programs, Congress created the Community Navigator Pilot Program, which aims to reach more underrepresented businesses through partnerships with organizations with ties to communities. Some leading practices for implementing a community navigator model have been identified,<sup>54</sup> and future evidence building can help identify program outcomes.

Participants in the SBA's training and outreach programs report satisfaction; for example, participants of SCORE, SBDC, and WBC programs have reported positive experiences, with 80 percent of clients finding them useful.<sup>55</sup> Furthermore, the SBA is continually

identifying factors that promote customer success and satisfaction. One evaluation found that stakeholder engagement, outreach, and social support networks influenced program recruitment, retention, and satisfaction in the Boots to Business program.<sup>56</sup> Through program evaluation, the SBA Office of Field Operations (OFO), as part of SBA's High-Impact Service Provider efforts, recently identified opportunities to enhance CX such as streamlining access to information; improving communication between headquarters, field offices, program staff, and customers; developing methods for tracking customers across SBA interactions; and continuously sharing CX data with district leaders.<sup>57</sup>

### Key Research and Evaluation Questions

1. What are the business outcomes (including access to capital/financing) and impacts of the SBA's counseling, training, and outreach programs and services? (LT)
2. How can the SBA's counseling, training, and outreach programs and services best contribute to the development of an equitable entrepreneurial ecosystem? (LT)
3. How do participant outcomes and experiences differ for new community-based programs (e.g., the Community Navigator program), and what strategies from these programs can be adopted to promote equity in the SBA's other training and counseling programs? (LT)

**Methods and Data for Evidence Building.** Course data (satisfaction, feedback) is collected for some SBA counseling and training programs. As part of potential program evaluation activities, program participants could self-report on business outcomes as well as their experiences and business needs. These areas could be analyzed by participant demographics to determine gaps in outcomes and experiences, and for ideas on programmatic improvements that promote equity.

The SBA has current and ongoing evaluations planned to further the goal of increasing equity and customer-centric focus. In FY 2022, the SBA is conducting an evaluation to understand how to best serve diverse entrepreneurs virtually. Due the COVID-19 pandemic, the SBA's Boots to Business program switched from in-person delivery to virtual training. The SBA will conduct a mixed-methods formative evaluation to examine the implementation and short-term results of the virtual program delivery. The SBA has also developed a logic model for the Community Navigator Pilot Program and generated proposed program performance measures including the number of underserved businesses served, application rates for SBA programs, and outcomes like business sustainment, job creation, and increased revenue.

In FY 2023, the SBA will conduct a formative evaluation on the implementation and processes of the Community Navigator program. The study will help the SBA understand if the new initiative was implemented as intended, identify barriers and facilitators to implementing program activities, and assess whether the initiative is beginning to produce the intended outputs and outcomes. The mixed-method implementation evaluation will draw on administrative program data from the NOFA application and reported performance metrics. The SBA will also collect qualitative data from the SBA Office of Entrepreneurial Development and supporting SBA offices, partners, community navigators, and potentially customers. The evaluation will be undertaken during early implementation, and disbursement schedules are expected to occur on a rolling basis. Therefore, sufficient time may not have passed to begin evaluating the initiative across all planned market segments. Still, the evaluation will enable early insights to inform changes and opportunities for improvements that support overall implementation efforts.

# Strategic Goal 2: Build Resilient Businesses and a Sustainable Economy

## Objective 2.1: Help small businesses recover from the pandemic and become more resilient

The COVID-19 pandemic significantly negatively impacted small businesses. For example, 89.9 percent of small businesses surveyed in May 2020 reported a negative impact on their business, with 65.9 percent still reporting a negative effect as of late November 2021.<sup>58</sup> Similarly, 78 percent of employer firms in one survey reported decreased revenue growth, and 46 percent reported decreased employment growth in 2020.<sup>59</sup>

Pandemic response legislation such as the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and American Rescue Plan Act (ARPA) authorized new programs to help small businesses recover. These programs provided the SBA with the largest outlay of capital in the Agency's history. As of early December 2021, the SBA awarded over 16.5 million Paycheck Protection Program (PPP) loans, COVID-Economic Injury Disaster Loans (COVID-EIDL), and Targeted and Supplemental Targeted EIDL Advances totaling over a trillion dollars.<sup>60, 61</sup> As of November 2021, the SBA also awarded over \$41.9 billion in Restaurant Revitalization Fund (RRF) awards and Shuttered Venue Operators Grants (SVOG) to over 121,000 restaurants and venues.<sup>62, 63</sup>

The SBA and other external researchers have begun to measure the outcomes of its pandemic relief programs. Estimated effects of the PPP vary widely depending on the data sources and methodology used,<sup>64</sup> with the number of jobs retained ranging from 18.6 million (from loans through August 8, 2020)<sup>65</sup> to 2.3 million (through June 2020) or less.<sup>66</sup> Businesses receiving PPP, COVID-EIDL, and loan forgiveness relief were less likely to report revenue and employee-hour decreases in the weeks after this relief, compared with firms that

did not.<sup>67</sup> Firms that received PPP loans were also more likely to report retaining and rehiring workers compared with those who did not.<sup>68</sup>

The COVID-19 pandemic has disparately impacted women-owned,<sup>69</sup> minority-owned, and immigrant-owned businesses.<sup>70, 71</sup> Equity assessments across COVID-19 relief programs are underway, but data availability issues limit the ability to draw complete conclusions. As of May 2021, available data indicates that for PPP borrowers in 2021, nearly 71 percent of borrowers did not disclose their race and nearly 67 percent of borrowers did not disclose their ethnicity. Fifty-six percent of borrowers did not disclose their gender.<sup>72</sup>

After the initial rollout, legislative changes advanced equity in PPP loan distribution.<sup>73</sup> One study found mixed evidence on PPP and COVID-EIDL equity, with a positive relationship found between minority makeup of a community and COVID-EIDL loan distribution. The study also found a positive relationship between number of PPP loans and minority makeup of a community, but a negative relationship when considering the dollars in loans per employee.<sup>74</sup>

The SBA has responded to over 132,000 inquiries regarding the PPP (as of April 2021) and made modifications to its policies and systems to improve the flow of loans. The SBA also accelerated its Disaster Loan Assistance Portal (DLAP) migration by several months to improve user security, which has improved the user experience.<sup>75</sup>

### Key Research and Evaluation Questions

1. What effects did the SBA's pandemic recovery programs have on small business outcomes (e.g., survival, employee retention, revenue and sales parity, etc.), and how did these vary by industry, geography, and owner demographics? (LT)

2. What policies, technologies, or best practices should the SBA implement to help small businesses recover and adapt to a post-COVID-19 environment? (ST)

## External Research/Collaboration

1. To what extent do small businesses have emerging capital needs as they adapt to, recover from, and grow after the COVID-19 pandemic? If businesses have emerging needs, what are they?

**Methods and Data for Evidence Building.** Several methods can be used to understand the effects of the SBA's pandemic recovery programs, including literature reviews, collaboration with researchers and federal agencies, internal administrative data analysis, and future survey data collection. The SBA's internal records include business location, industry, and—to a more limited extent—owner demographics. Data on business closures, business starts, and employment are also available through federal sources.

The SBA is currently fielding a survey on satisfaction and customer experience for the PPP, COVID-EIDL, Express Bridge Loans, SVOG, and RRF programs, which includes outcomes data on operating status, operating capacity, and employee retention. The SBA has posted its PPP,<sup>76</sup> COVID-EIDL,<sup>77</sup> SVOG,<sup>78</sup> and RRF<sup>79</sup> data publicly, making it possible for outside researchers to approach this priority question as well. Collaboration with the Federal Research Division of the Library of Congress is also being planned to conduct an evaluation on pandemic relief programs. With respect to business needs post-pandemic, the SBA has also participated with the Census Bureau to develop and collect data through the Small Business Pulse Survey.

In FY 2023, the SBA will also complete an evaluation to determine the impacts of its pandemic recovery programs (PPP, COVID-EIDL, SVOG, and RRF) on small business outcomes such as survival, employee retention, and revenue and sales parity. The SBA will match administrative data from its pandemic recovery programs with data at the Census Bureau. No new data collection is intended. The evaluation will use quasi-

experimental methods to compare SBA pandemic recovery program participants with a comparison group of similar businesses that did not participate in the SBA's COVID-19 recovery programs. Challenges for this evaluation center around data availability and matching. Some data maintained by the Census Bureau, including Internal Revenue Service (IRS) tax records, may not be available for evaluations. Additionally, SBA data may be of insufficient quality to produce an appropriate number of matches during the data linking phase. However, the SBA has linked other program data with Census datasets previously and found it to produce sufficient matches for analysis.

In FY 2023, the SBA will better understand pandemic program outcomes and ongoing business needs through an SVOG program evaluation. The evaluation will assess if and how intended recovery outcomes were met, including measuring the number of jobs supported and revenue earned by SVOG grantees. The SBA will also evaluate divergence of planned versus actual expenditures and businesses' ongoing recovery needs. The mixed-method evaluation will draw on administrative program data from the SVOG Portal to examine planned and actual expenditures, changes in revenue, and other reported business metrics. Spending and outcomes will be analyzed by owner demographics and other business characteristics captured in the SBA's System for Award Management. The SBA will also collect qualitative data from grantees in the form of a closeout survey, which asks grantees to rate the SVOG's impact on reopening and fulfilling business needs. Focus group and interview data will reveal some of the ways in which the SVOG impacted grantees. One challenge may be obtaining closeout data from all grantees because grant closeout is dependent on award dates that varied and because grantees may have permanently closed. To address this, the SBA plans repeated communications to businesses that do not complete the closeout process. The SBA will be able to collect more information about missing data such as outcomes and demographics through its Joint Statistical Project with the Census Bureau.

## Objective 2.2: Help prepare small businesses and rebuild communities affected by natural disasters

SBA Disaster Assistance Loans have been associated with business survival, growth, and revenue. For example, SBA Disaster Loans are associated with increased business survival and growth after floods, especially for businesses with fewer than 50 employees.<sup>80</sup> Similarly, family-owned businesses receiving SBA loans after Hurricane Katrina were more likely to survive.<sup>81</sup> One study found an association between SBA Disaster Loans and increased actual and perceived revenue after Hurricane Katrina;<sup>82</sup> however, another study failed to find revenue increases.<sup>83</sup>

The SBA recognizes the need to adapt to increasing disaster frequency due to climate change,<sup>84</sup> and this topic is of interest for future evidence building. The SBA is authorized to increase physical disaster loan amounts to fund mitigating measures to protect damaged or destroyed property from possible future disasters. Due to increased frequency of disasters, the SBA is interested in increasing borrower uptake of its increase option. A recent program evaluation found that individuals who used the mitigation increase option were most likely to be flood survivors and tended to be better resourced than non-borrowers. Lack of knowledge and resources about the mitigation option were barriers for both borrowers and loan officers, and borrowers reported fear and confusion during the process.<sup>85</sup>

Performance metrics indicate efficiency of disaster loan processing and efforts to reach customers promptly after disaster hits. In FY 2020, 78 percent of customers were satisfied with SBA Disaster Loan approvals. The SBA tracks metrics on the speed of opening Disaster Loan Outreach and Business Recovery Centers and loan disbursements within standards to best support disaster survivors and met these standards 100 percent of the time in FY 2020.<sup>86</sup> With respect to equity, one post-Katrina study found that women were more likely to apply for Disaster Loans; however, they were less likely to receive them and received lower loan amounts.<sup>87</sup>

### Key Research and Evaluation Questions

1. How can the SBA increase use of its disaster loan mitigation increase option and prepare for future, more frequent disasters? (ST)
2. How do SBA disaster assistance loans contribute to post-disaster individual, business, and community rebuilding? (LT)

**Methods and Data for Evidence Building.** The SBA is currently studying methods to increase the use of its disaster loan mitigation increase option. In FY 2022, the SBA will conduct an experiment to test new strategies for communicating about the mitigation option to determine effects on use of this option.

Several quantitative analyses are in progress to elucidate how SBA disaster assistance loans contribute to post-disaster rebuilding. The SBA has an ongoing partnership with the Risk Management and Decision Processes Center at the Wharton School of the University of Pennsylvania to conduct a series of quantitative analyses on the Disaster Loan program. These analyses use the SBA's Disaster Loan Assistance data and Experian credit reports and currently focus on creating a profile of how the program is used by households and firms, evaluating the program with respect to reducing credit market disruptions that increase the cost of disasters for households and firms, and understanding the role of the program in the broader context of public and private disaster management mechanisms.

In FY 2023, the SBA will continue an ongoing evaluation to determine the impacts of SBA Physical Disaster Assistance Loans on small business outcomes and recovery. The study addresses how these loans impact small business outcomes such as revenue, employment, and survival, and how they impact the timing of small business recovery as measured by revenue and employment. The SBA is using administrative data from the SBA Disaster Assistance Loan program, which is being matched with data at the Census Bureau. The evaluation will use quasi-experimental methods to compare recipients of SBA Disaster Assistance Loans to a comparison group of similar businesses that did not receive these loans. Challenges for this evaluation

center around data availability and matching. Some data maintained by the Census Bureau, including Internal Revenue Service (IRS) tax records, may not be available for evaluations. Additionally, SBA data may be of insufficient quality to produce an appropriate

number of matches during the data linking phase. However, the SBA has linked this data with other datasets previously and found it to produce sufficient matches for analysis.

# Strategic Goal 3: Implement Strong Stewardship of Resources for Greater Impact

## Objective 3.1: Strategically manage resources by integrating quality data, evidence, and risk in decision-making processes

The SBA recognizes the importance of evidence to inform decision-making and improve its resource management functions. Across the SBA's resource management functions, existing evidence indicates several resource management strengths as well as opportunities for improvement. In the area of performance management, the SBA tracks approximately 100 performance metrics and has produced over 40 evaluation, fact-finding, and policy analysis evidence assets as of FY 2020. The SBA's Capacity Assessment found the greatest opportunity for the SBA to expand its statistical practice capacity.<sup>88, 89</sup>

The SBA consistently has one of the highest small business utilization rates in federal contracting; in FY 2020, the SBA awarded 80 percent of eligible contracting dollars to small businesses. An evaluation of the SBA's Advanced Acquisition strategy recommended enhancing communication and proactive engagement from both acquisition and program offices and developing Integrated Procurement Teams for highly complex acquisitions.<sup>90</sup>

An independent audit found that in FY 2019, the SBA had met reporting requirements for the Improper Payments Act of 2002, conducted risk assessments for applicable programs, and taken steps to reduce improper payments in programs previously identified as targets for reduction (7(a), 504, and Disaster Loans).<sup>91</sup> Despite efforts to reduce improper payment in its ongoing programs, the COVID-19 pandemic has added additional challenges due the need for rapid and large-scale disbursement of COVID recovery loans.<sup>92</sup> GAO has

added the SBA to its "High Risk Series" list due to risk of improper payments and fraud.<sup>93</sup>

In FY 2021, the SBA partnered with the U.S. General Service Administration's Office of Evaluation Sciences to investigate how burden reduction might be used to promote equitable distribution of services. The study found that after one U.S. city reduced its paperwork requirements to apply for COVID-19 relief funds, completed application rates increased for businesses owned by members of historically underserved groups as well as for businesses owned by members of historically well-represented groups.<sup>94</sup>

The SBA tracks employee satisfaction with its financial management services; in FY 2020, satisfaction was rated a 4.6 out of 5. Negative responses are distributed to managers who follow up with guidance and development for staff.<sup>95</sup>

### Key Research and Evaluation Questions

1. How can the SBA support program efforts to increase equitable access to its services (e.g., by reducing paperwork requirements, streamlining forms, leveraging data, etc.)? (LT)
2. How can the SBA minimize fraud and manage fraud risk within its programs? (LT)

### Methods and Data for Evidence Building.

Retrospective quantitative analyses can also be conducted exploring whether different levels of applicant burden are associated with increased diversity of applicants, as well as whether lower levels of burden are associated with increased fraud. Fraud and risk can also be studied through literature review and risk analysis. The SBA completed a Fraud Risk Assessment for its PPP and COVID-EIDL programs.

## Objective 3.2: Build an inclusive and high-performing workforce

Ongoing evidence building aims to help the SBA strengthen its workforce planning. The SBA leadership cohort comprises 16.4 percent of the workforce, making effective leadership succession planning critical to maintaining the SBA's ability to deliver its mission. However, nearly one-third of the SBA's workforce is retirement eligible, with retirement eligibility projected to grow to 42 percent by 2022.<sup>96</sup> The SBA is currently completing an evaluation that examines two of the SBA's primary talent development strategies for preparing staff leadership advancement and aims to identify the gaps in staff ability to assume more advanced duties.

The most recently published EEO workforce reports (FY 2019) indicate that, compared with the Federal Government, the SBA has a higher percentage of federal employees self-identifying as female, Hispanic/Latino, Black/African-American, Asian, or as having a disability or targeted disability. However, the SBA has fewer employees that self-identify as Native Hawaiian/Pacific Islander, American Indian/Alaska Native, or two or more races. At the SES-level, individuals identifying as White and as male are over-represented among SES employees compared with the overall SBA workforce, although these numbers are less far from parity than they are in the Federal Government overall.<sup>97</sup> In FY 2020, SBA employees reported a 72 percent job satisfaction rate on the FEVS as well as a high level of engagement—both measures that have been steadily rising over recent years. However, new hire retention (73 percent—defined as retention of new hires for two years or more) was lower than in prior years.<sup>98</sup>

### Key Research and Evaluation Questions

1. How can the SBA recruit, train, and retain a diverse, inclusive, and engaged workforce with the right skills to meet the Agency's mission requirements? (LT)
2. How can the SBA develop the current workforce to adapt and respond to emerging needs? (LT)

### External Research

1. How will emerging workforce trends and new technologies (e.g., AI, New Pay through Shared Services, telework) impact the SBA's human capital needs? (ST)
2. What recruitment flexibilities and strategies (e.g., remote workers) can best promote equity, diversity, inclusion, and engagement, and how can these flexibilities be leveraged to create a competitive advantage? (ST)

**Methods and Data for Evidence Building.** To understand how the SBA can recruit a diverse workforce, the Agency can build evidence on recruitment strategies by conducting literature reviews, analyzing its use of hiring authorities, analyzing demographics of its current applicants and hires, and collaborating with other agencies to understand best practices. The SBA can study engagement through the Federal Employee Viewpoint Survey, but studying inclusion may require qualitative data collection and/or analysis of best practices in other agencies. The SBA has or is producing several evidence products that inform workforce development strategies, including a Talent Development Needs Survey, a Workforce Planning Gap Analysis, and a Dual-Rater Competency Assessment.

To build evidence on emerging workforce trends and technologies that affect human capital needs, the SBA can conduct literature reviews on topics such as technology trends (e.g., AI, New Pay through Shared Services) and other emerging trends in government work.<sup>99</sup> Recruitment flexibilities and strategies, and their contribution to creating diverse, inclusive, and engaging environments, can be studied in collaboration with other agencies and through literature reviews, as well as through analyzing existing datasets within the SBA. The SBA can analyze its administrative data on its use of hiring flexibilities, telework, and remote work and can study factors like engagement from the FEVS and recent telework surveys.

### Objective 3.3: Develop and deploy technology-driven solutions to enhance mission delivery

In recent years the SBA has invested significantly in assessing its IT platforms and taking steps to modernize and secure them. For example, the SBA has assessed IT needs and ways to modernize its technology platforms, which has led to an increase in its FITARA score from a D+ in May 2018 to a B+ in June of 2019.<sup>100</sup> The SBA's Office of the Inspector General will also be evaluating the effectiveness of the SBA's information security program and practices annually to improve and institutionalize security policies and procedures.<sup>101</sup>

The SBA tracks additional metrics around its IT functions to assess and improve areas including its modernization efforts and timely completion of priority investments. For example, the Agency tracks the percentage of the SBA's enterprise-wide cloud applications completed compared to those applications still needing cloud migration, and in FY 2020 had migrated 62 percent of its applications. The SBA also monitors efficiency in completing its priority IT

investments; in FY 2020, the SBA completed 81 percent of its priority IT investments on time.<sup>102</sup>

#### Key Research and Evaluation Questions

1. How can the SBA improve the experience of both its internal and external customers through technology modernization? (ST)
2. How can the SBA leverage new technology and cybersecurity tools to mitigate security threats and prevent fraud? (LT)

**Methods and Data for Evidence Building.** The SBA has instituted an Information Technology Customer Satisfaction Rate metric, derived from quarterly customer satisfaction surveys. This metric will provide a continuous source of evidence regarding service delivery. A foundation of evidence related to using technology to mitigate risk and fraud can be built through literature reviews, including audits (e.g., OIG,<sup>103</sup> GAO<sup>104</sup>), government best practices, and government standards.

# Appendix A: Endnotes

- 1 Evidence may come from a variety of sources, including program evaluations, performance data, audits, policy analyses, and traditional research.
- 2 [Public Law 115 - 435 - Foundations for Evidence-Based Policymaking Act of 2018](#)
- 3 [www.sba.gov/evaluation](http://www.sba.gov/evaluation)
- 4 ELA questions for strategic goals 1 and 2 address strategic questions (i.e., questions about mission programs, policies, and regulations), and strategic goal 3 questions address operational questions (i.e., questions about operations concerning human capital, grants, acquisition, financial, and information technology management).
- 5 [Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government](#)
- 6 [How Documentation Burdens Affect the Equitable Distribution of Small Business Relief Funding](#) (GSA, 2021)
- 7 [Who Receives Access to Small Business Relief? A Simulation-based Approach](#) (GSA, 2021)
- 8 [Challenges and Opportunities for Pursuing Equitable Distribution of Small Business Relief](#) (GSA, 2021)
- 9 [An Analysis of the Factors Lenders Use to Ensure Their SBA Borrowers Meet the Credit Elsewhere Requirement](#) (The Urban Institute, 2008)
- 10 [Finance and Growth at the Firm Level: Evidence from SBA Loans](#) (Journal of Finance, 2017)
- 11 [A Performance Analysis of SBA's Loan and Investment Programs](#) (The Urban Institute, 2008)
- 12 [The Impact of SBA Lending Activity on Metropolitan Statistical Areas in the U.S. Southeast](#) (The International Journal of Business and Finance Research, 2017)
- 13 [U.S. Small Business Administration Loans and U.S. State-level Employment](#) (Journal of Economics and Finance, 2019).
- 14 [Evaluation of SBA's Microloan Program Outcomes](#) (SBA, Forthcoming)
- 15 [Access to Capital Among Young Firms, Minority-owned Firms, Women-owned Firms, and High-tech Firms Research Study](#) (SBA, 2013)
- 16 [Minority Owned Employer Businesses and their Credit Market Experiences in 2017](#) (SBA, 2020)
- 17 [Small Business Administration 7\(a\) Loan Guaranty Program](#) (CRS, 2019)
- 18 [Evaluation of Surety Bond Guarantee Program](#) (SBA, 2020)
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- 22 [National Economic Impacts from the Navy SBIR/STTR Program, 2000-2013](#) (TechLink, Montana State University and University of Colorado Boulder, 2014)
- 23 [National Economic Impacts from the DOD SBIR/STTR Program, 1995-2018](#) (Department of Defense, 2019)
- 24 [Measuring the Role of the SBIC Program in Small Business Job Creation](#) (Library of Congress, 2017)
- 25 [SBIC Rural Investments Environmental Scan and Evaluability Assessment](#) (SBA, 2020)
- 26 [SBA Small Business Investment Company Program](#) (CRS, 2019)
- 27 [Measuring the Role of the SBIC Program in Financing Small Businesses](#) (Library of Congress, 2017)
- 28 [Measuring the Representation of Women and Minorities in the SBIC Program](#) (Library of Congress, 2016)
- 29 [Small Business Administration and Job Creation](#) (CRS, 2019)
- 30 [SBA SBIR STTR FY18 Annual Report](#) (SBA, 2018)
- 31 [Do Jobs in Export Industries Still Pay More? And Why?](#) (Department of Commerce International Trade Administration, 2010)
- 32 [U.S. Small Business Administration FY 2022 Congressional Budget Justification and FY 2020 Annual Performance Report](#) (SBA, 2021)
- 33 [Evaluation of State Trade Expansion Program \(STEP\) Outcomes and Best Practices](#) (SBA, 2021)
- 34 Calculated from the U.S. Census Bureau's annual press release, [Profile of U.S. Importing and Exporting Companies](#)
- 35 [Small Business Exporting Survey 2016](#) (National Small Business Association, 2016)
- 36 [Government-Wide Performance FY2019 Small Business Procurement Scorecard](#) (SBA, 2020)
- 37 [Evaluation of the Small Business Procurement Goals Established in Section 15\(g\) of the Small Business Act](#) (SBA, 2014)
- 38 [Federal Supplier Base Continued to Shrink in Fiscal 2018](#) (Bloomberg Law, 2019)
- 39 [Evaluation of SBA's Small Business Procurement Scorecard](#) (SBA, 2021)
- 40 [Actions Needed to Improve Confidence in Small Business Procurement Scorecard](#) (GAO, 2018)
- 41 [U.S. Small Business Administration FY 2022 Congressional Budget Justification and FY 2020 Annual Performance Report](#) (SBA, 2021)
- 42 [7\(j\) Training Program for 8\(a\) Participants Evaluation Report](#) (SBA, 2019)
- 43 [U.S. Small Business Administration FY 2022 Congressional Budget Justification and FY 2020 Annual Performance Report](#) (SBA, 2021)
- 44 Annual data available at [SBA.gov](http://SBA.gov): [Small Business Procurement Scorecard Overview](#)
- 45 [Evaluation of Factors for Reaching the HUBZone Contracting Goal](#) (SBA, 2018)
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- 47 [GAO-21-40, Federal Buying Power: OMB Can Further Advance Category Management Initiative by Focusing on Requirements, Data, and Training](#) (GAO, 2020)
- 48 [Study of Entrepreneurial Development Resources](#) (SBA, 2013)

- 49 [Emerging Leaders 2020](#) (SBA, 2020)
- 50 [Office of Women’s Business Ownership](#) ([sba.gov](#))
- 51 [Office of Small Business Development Centers](#) ([sba.gov](#))
- 52 [Office of Veterans Business Development](#) ([sba.gov](#))
- 53 [Study of Entrepreneurial Development Resources](#) (SBA, 2013)
- 54 [Information Notice 6000-806503, Use of Community Navigators to Provide Technical Assistance](#) (SBA, 2021)
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- 56 [Formative Evaluation of the Boots to Business Program](#) (SBA, 2018)
- 57 [SBA Office of Field Operations Customer Experience Data Evaluation](#) (SBA, 2020)
- 58 [Small Business Pulse Survey Data](#) (Census, 2021)
- 59 [Small Business Credit Survey: 2021 Report on Employer Firms](#) (Federal Reserve System, 2021)
- 60 [Paycheck Protection Program \(PPP\) Report: Approvals through 05/31/2021](#) (SBA, 2021)
- 61 [SBA Disaster Assistance Update: Nationwide Economic Injury Disaster Loans COVID-19, December 2](#) (SBA, 2021)
- 62 [Restaurant Revitalization Fund \(RRF\) Report, Approvals through 06/30/2021](#) (SBA, 2021)
- 63 [Shuttered Venue Operators Grant \(SVOG\) Public Report – As of Midday 29 Nov 2021](#) (SBA, 2021)
- 64 [Ten Days Late and Billions of Dollars Short: The Employment Effects of Delays in Paycheck Protection Program Financing](#) (Federal Reserve Board Finance and Economics Discussion Series, 2021)
- 65 [The Job-Preservation Effects of Paycheck Protection Program Loans](#) (Office of Economic Policy, Department of the Treasury, 2020)
- 66 [An Evaluation of the Paycheck Protection Program Using Administrative Payroll Microdata](#) (MIT Working Paper, 2020)
- 67 [Did the Small Business Administration’s COVID-19 Assistance go to the Hard Hit Firms and Bring the Desired Relief?](#) (Journal of Economics and Business, 2021)
- 68 [Small Business Credit Survey 2021 Report on Employer Firms](#) (Federal Reserve System, 2021)
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- 75 [U.S. Small Business Administration FY 2022 Congressional Budget Justification and FY 2020 Annual Performance Report](#) (SBA, 2021)
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- 83 [The Effect of Small Business Administration \(SBA\) Disaster Loans on Revenues of Small Businesses in Mississippi After Hurricane Katrina](#) (Southern Agricultural Economics Association, 2017)
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- 93 [GAO-21-119SP, High Risk Series: Dedicated Leadership Needed to Address Limited Progress in Most High-Risk Areas](#) (GAO, 2021)
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