

U.S. Small Business Administration

FY 2023 Annual Evaluation Plan



Table of Contents

I.	Introduction	2
II.	Program Evaluation: Community Development Financial Institution and Minority Depository Institution Lender Participation in SBA Loan Programs.....	3
III.	Program Evaluation: 8(a) Business Development Service Delivery	4
IV.	Program Evaluation: Government Contracting Certification Program Customer Experience.....	5
V.	Program Evaluation: Community Navigator Pilot Program Implementation	7
VI.	Program Evaluation: COVID-19 Recovery Program Impacts	8
VII.	Program Evaluation: Shuttered Venue Operators Grant Outcomes	9
VIII.	Program Evaluation: Disaster Assistance Loan Impacts.....	11

I. Introduction

The SBA recognizes the importance of evidence and evaluation to understand and improve the efficiency and effectiveness of its programs and operations in pursuit of the Agency's mission. To support evaluation planning, the SBA has established an Annual Evaluation Plan (AEP) in alignment with the *Foundations for Evidence-Based Policymaking Act*.¹ The AEP identifies the evaluation questions the Agency plans to complete through the next fiscal year.

New program evaluations are selected annually through consultations with SBA program leadership, review and development by internal program evaluators and management, and coordination with external stakeholders, including the U.S. Office of Management and Budget. The evaluations are designed to meet SBA priorities, answer research questions in the Enterprise Learning Agenda (ELA), and build a suite of evidence to inform decision-making. Evaluations highlighted in this AEP reflect the most significant planned evaluations for FY 2023. The SBA defines "significant" evaluations according to their alignment with the SBA's mission as reflected in the Agency's *FY 2022-2026 Strategic Plan* and their ability to fill important knowledge gaps that, when addressed, will most strongly support program improvement and impact small businesses and other Agency stakeholders.

Agency program evaluations follow the *SBA Framework and Guidelines for Program Evaluation at the US Small Business Administration*² and include a broad range of evaluation types, from evaluability assessments to impact evaluations, to best answer the questions posed. To ensure actionable results, the SBA's evaluations follow the principles of ethics, independence, rigor, relevance, and transparency. These principles reflect standards in OMB Memo M-20-12.³

After the SBA completes an evaluation, the Agency conducts pre-dissemination review with the Evaluation Officer, Performance Improvement Officer, and Associate Administrator of the evaluated program's respective office. The SBA takes actions to help programs transform processes and activities through the evidence gathered by creating recommendation action plans, where appropriate. To promote transparency, the SBA publishes its evaluations on its Program Evaluation and Evidence Registry (PEER) website and presents results to internal and external stakeholders (e.g., presentations to the SBA's Evidence and Evaluation Community of Practice, interagency committees and councils, trade associations, and grantees).⁴

The following sections, organized by strategic objective, provide an overview of the programs evaluated, their connection to the SBA's ELA, the specific evaluation questions for the study, key methods and data, anticipated challenges and remedies, and plans for using and disseminating results in alignment with OMB guidance.

¹ [www.congress.gov/bill/115th-congress/house-bill/4174](https://www.congress.gov/bills/115/congress/house/bills/4174)

² www.sba.gov/document/policy-guidance--framework-guidelines-program-evaluation-us-small-business-administration

³ www.whitehouse.gov/wp-content/uploads/2020/03/M-20-12.pdf

⁴ <https://www.sba.gov/about-sba/organization/performance#section-header-6>

II. Program Evaluation: Community Development Financial Institution and Minority Depository Institution Lender Participation in SBA Loan Programs

Strategic Plan Linkage. Strategic Objective 1.1: Ensure all entrepreneurs have access to capital to start and grow their business

Overview. The Paycheck Protection Program (PPP) attracted nearly 5,500 new lenders, including Community Development Financial Institution (CDFI) and Minority Depository Institution (MDI) lenders serving diverse and underserved businesses. Increased and persistent use of the SBA's flexible and patient capital programs by financial institutions specializing in service to underserved and minority communities may reduce racial and gender disparities that persist in using and accessing credit. This evaluation will study the attractors, facilitators, and barriers to regulated CDFI and MDI entity participation in the SBA's ongoing capital programs.

Enterprise Learning Agenda. This evaluation supports the SBA's understanding of the following ELA questions:

- How can the SBA broaden its lender base and keep lenders that have only participated in the PPP engaged with diverse small businesses?
- 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?

Evaluation Questions. The SBA seeks to answer the following evaluation questions in this study:

- How has participation in the SBA's capital programs among regulated CDFI and MDI lenders changed since the introduction of the PPP programs?
- What are the attractors, facilitators, and barriers to CDFI and MDI entity participation in the SBA's ongoing capital programs?
- How can the SBA grow the use of SBA capital programs among regulated CDFI and MDI lenders that target underserved small business markets to further equitable distribution of capital?

Data. The SBA will use publicly available information on regulated CDFI and MDI entities and administrative records for CDFI and MDI participation in SBA capital programs. The SBA will collect qualitative data from regulated CDFI and MDI entities.

Methods. This mixed-method formative evaluation will use administrative data to quantitatively examine CDFI and MDI lender participation in the SBA's capital program. Additionally, the evaluation will qualitatively assess program attractors, participation barriers, lender needs, and potential areas of improvement.

Anticipated Challenges. The SBA will rely on lender matching across the SBA's lending program databases that may have varying recordkeeping practices or be of insufficient quality to produce an appropriate number of matches during the data linking. The SBA will also rely on publicly available data to identify regulated CDFI and MDI lenders for participation in the qualitative components of the study, which may have reporting lags or may have ceased to operate. Additionally, recent efforts to evaluate an SBA loan program achieved less than a 40 percent participation rate among existing lenders. Therefore, efforts to attract existing and potential lender participation in the proposed evaluation may be difficult. Finally, the

increase in SBA capital program participation during the COVID-19 pandemic is likely attributable to the forgivable nature of the funding and may not be representative of long-term interest in the SBA's flexible lending programs.

Evidence Use and Dissemination. Extending access to the SBA's capital programs through lending institutions specializing in local communities may reduce racial and gender disparities that persist in the use of and access to credit. The findings from the evaluation may be used to improve program design, communications, and outreach. The findings will be presented to SBA senior leadership and program staff, published on the SBA website, and shared in the SBA's Evidence and Evaluation Community of Practice.

III. Program Evaluation: 8(a) Business Development Service Delivery

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

Overview. The 8(a) Business Development Program (8(a) Program) provides participating small disadvantaged businesses with training, technical assistance, and contracting opportunities in the form of set-aside and sole-source awards. Program eligibility is limited to small business entities owned and controlled by one or more socially and economically disadvantaged individuals. Once admitted to the 8(a) Program, an 8(a) firm is assigned to a Business Opportunity Specialist (BOS). However, it is not yet known how or to what extent BOS business development activities influence an 8(a) firm's knowledge and capacity, contract awards, or post-program success. Further, business development services are tailored to the 8(a) firm needs, and therefore, by necessity, vary. This proposed evaluation offers the opportunity to examine service delivery differences related to BOS business development activities.

This evaluation will contain formative and summative components focusing on 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 evaluation emphasizes the SBA's goal to ensure equitable and customer-centric design and delivery of programs to support small businesses and innovative startups.

Enterprise Learning Agenda. This evaluation supports the SBA's understanding of the following ELA questions:

- 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?

Evaluation Questions. The SBA seeks to answer to the following evaluation questions in this study:

- What is the frequency and distribution of business development services received by 8(a) firms?
- What processes and procedures do staff use to conduct 8(a) business development activities?
- What business development activity coordination, communications, and reporting strategies and techniques do staff use?
- To what extent do processes, procedures, coordination, communications, and reporting variations result in different business development short-term and intermediate outcomes?

- What process and procedure revisions or coordination and communication enhancements between national program and field staff could advance business development outcomes?

Data. The SBA will use program documentation and administrative records, including data from the Goals Measures Activity Tracking Tool, 8(a) performance metrics, BOS annual review workbook, and certify.sba.gov. 8(a) small business contract award data will be gathered through the System for Award Management database. The SBA will collect qualitative data from the SBA's Office of Business Development (national program), Office of Field Operations, and supporting offices.

Methods. The mixed-method evaluation will use quantitative data to examine outputs and outcomes. Qualitative data will be collected via interviews and focus groups. A Define, Measure, Analyze, Improve, and Control, Define, Measure, Analyze, Design, and Verify, or similar work session may also occur.

Anticipated Challenges. Variation among district offices and 8(a) firms is anticipated, but capturing all nuanced differences is beyond the scope of the evaluation. Varying state and local restrictions and extension of 8(a) Program participation related to the COVID-19 pandemic may have altered typical business development activities. Historically, 8(a) Program, field office, and certify.sba.gov data have been challenging to reconcile. Should data discrepancies be present, confidence in the findings may be diminished. Finally, short-term and intermediate outcomes can lag program changes by 12 to 24 months, so the time allocated to test the recommendations may be insufficient.

Evidence Use and Dissemination. Findings from the evaluation may be used to make recommendations regarding the structural and procedural elements between national program and field staff coordination and communication, which could then be pilot tested to see if a full-scale implementation is warranted. Findings from the evaluation will also be used for logic model revisions, if appropriate, and the planned follow-up experimental or quasi-experimental evaluation examining 8(a) outcomes. The findings will be presented to SBA senior leadership, business development program managers, field staff, and 8(a) advocates, and they will be shared in the SBA's Evidence and Evaluation Community of Practice.

IV. Program Evaluation: Government Contracting Certification Program Customer Experience

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

Overview. The government limits competition for certain contracts to businesses that participate in the SBA's federal contracting assistance programs. These programs include the SBA's 8(a) Business Development program, for businesses owned by socially and economically disadvantaged individuals; the Women-Owned Small Business program (WOSB), for women-owned businesses operating in industries in which women-owned firms are underrepresented; and the Historically Underutilized Business Zone (HUBZone) program, for businesses located in and employing individuals from geographic areas designated as historically underutilized. Firms must apply for and become certified to participate in these programs and must also obtain annual recertification.

The present evaluation will study customer experience (CX) for firms that apply for certification and participate in the 8(a), WOSB, and HUBZone programs. The study will identify both strengths and areas of improvement with respect to customer service, technology (e.g., certification platforms), and the

certification and recertification processes more generally. The SBA will deploy web-based CX “touchpoint” surveys and conduct additional surveys or interviews to gather detailed follow-up information. The SBA also aims to create a baseline CX metric which can be used to track year-to-year CX progress.

Enterprise Learning Agenda. This evaluation supports the SBA’s understanding of the following ELA questions:

- 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?
- 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?
- How can the SBA advance equitable contracting policies and streamline small business certification in order to help more underserved small businesses win federal contracts?

Evaluation Questions. The SBA seeks to answer the following evaluation questions in this study:

- As customers apply for and gain certification/recertification for the SBA’s federal contracting programs, what aspects of their experience are positive, and what aspects need improvement?
- What specific changes can the SBA make to improve customer experience for its federal contracting programs?
- How does customer experience vary by program and customer demographics, and in what ways can the SBA meet user needs for all of its customers?

Data. For this formative evaluation, customers will complete “touchpoint” CX surveys at various stages during their application and program experience, such as pre-application submission, post-application submission, participation/servicing, and recertification or annual review. The survey will utilize standardized OMB CX questions to measure satisfaction, areas of improvement, and drivers of experience (e.g., effectiveness, ease of use, efficiency, etc.). To the extent that survey length permits, respondents will also report on the purpose of their interaction and their demographics. Respondents will be given an option to be contacted for follow-up data collection. Those that opt in will be invited to provide more details on their experiences by survey or interview.

Methods. Touchpoint CX surveys will provide quantitative CX measures, brief qualitative information, and an aggregate CX metric. Data will be analyzed by program, program stage (e.g., application, certification, recertification), and to the extent possible, respondent demographics. Follow-up surveys or interviews will also be conducted program customers; this will provide additional qualitative (and/or quantitative) information to help understand broad trends identified in touchpoint surveys and to provide additional insights on areas of strength, opportunity, potential improvement, and customer experience by program and demographic group.

Anticipated Challenges. OMB guidance states that CX touchpoint surveys are short, standardized, and contain limited open-ended responses. Initial information will thus be high level, and highly detailed questions may not be feasible. To address this challenge, the study will supplement touchpoint data with more detailed follow-up surveys or interviews that investigate specific strengths, weaknesses, and program-specific topics of interest. Additionally, demographic information may be challenging to collect; if demographic information is insufficient or unavailable, 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). A final challenge is that the ideal study includes measuring CX for several programs over multiple timepoints, and determining when and how to deploy surveys will be critical. The evaluation team will work closely with program administrators to identify the most important touchpoints and with IT to identify the best methods of survey delivery.

Evidence Use and Dissemination. The SBA will use the results of this study to measure year-to-year CX progress to make certification process improvements, to reduce administrative burden for customers, and ultimately to improve service to gain more participants as part of a broader effort to increase equitable participation in federal contracting. Findings will be published online, shared with Office of Government Contracting & Business Development program leadership, and presented to the SBA's Evidence and Evaluation Community of Practice.

V. Program Evaluation: Community Navigator Pilot Program Implementation

Strategic Plan Linkage. Objective 1.5: Build an equitable entrepreneurial ecosystem through tailored training and counseling

Overview. In 2021, the SBA launched the Community Navigator Pilot Program to provide high-quality technical assistance with pandemic relief programs and recovery services to small businesses and entrepreneurs. A primary goal of the \$100 million Community Navigator Pilot Program is to reach more underrepresented businesses through partnerships with organizations with ties to these communities. The SBA developed a hub and spoke logic model for the Community Navigator Pilot Program and generated proposed program performance measures, including outputs and outcomes at the Agency, hub (partner), and spoke (community navigator) levels.

This formative evaluation will focus on the implementation and processes of the program, specifically the relationship between inputs, activities, and outputs, and begin to capture progress toward short-term outcomes. Developing a precise understanding of how the new program was implemented can identify the factors responsible for successful implementation and contribute to learning from factors that contributed to implementation challenges. This evaluation 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 (e.g., outreach events, businesses counseled). This evaluation will inform future outcome evaluations and may identify needed logic model revisions or best practices in customer-centric design and program delivery.

Enterprise Learning Agenda. This evaluation supports the SBA's understanding of the following ELA questions:

- 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?
- 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?
- What best practices in customer-centric design and delivery of government programs could the SBA integrate into its program delivery?

Evaluation Questions. The SBA seeks to answer the following evaluation questions in this study:

- To what extent has the Community Navigator Pilot Program been implemented as planned (in documentation such as the Notice of Funding Opportunity and grant application)?
- To what extent are funded partners aligning implementation to the approach and objectives (use of partner entities, measurable goals, program innovations, ecosystem resources and assets, budgets and staffing) stated in the application submission?
- To what extent is the Community Navigator Pilot Program making progress towards the desired outputs and short-term outcomes (e.g., development of training curriculum, utilization of innovative service models and tools) at the Agency, partner, and community navigator levels?
- What best practices in customer-centric design and program delivery have been identified in the implementation to date, and how might those practices be integrated into other SBA programs?

Data. The SBA will use administrative data from the Notice of Funding Application submission (measurable goals, program innovations, ecosystem resources) and performance metric reporting. The SBA will also collect qualitative data from the SBA Office of Entrepreneurial Development and supporting SBA offices, including but not limited to the Office of Field Operations. Data will also be collected from partners, community navigators directly interacting with targeted customers, and potentially customers.

Methods. The mixed-method implementation evaluation will draw on administrative program data from the NOFA application submissions and reported performance metrics. Qualitative data will be collected through observation, interviews, or focus groups.

Anticipated Challenges. Because disbursement schedules from grants will vary and are expected to occur on a rolling basis, sufficient time may not have passed to begin evaluating the initiative across all funded entities. The evaluation focuses on the implementation and processes of the program. However, there may be wide variations among funded entities, which can impact sampling and generalizability of findings. Finally, there may be insufficient awards by tier, partner type, customer reached, urban/rural, or region to assess implementation at each planned segment.

Evidence Use and Dissemination. The SBA will use the results of this study to inform logic model revision and improve program design and implementation, as appropriate. Findings will also be used to inform a future outcome evaluation. Additionally, the findings may provide insight into customer-centric design practices and service delivery that the SBA can integrate into its other programs. Findings will be published on the SBA website and shared with partners, community navigators, and the SBA's Evidence and Evaluation Community of Practice.

VI. Program Evaluation: COVID-19 Recovery Program Impacts

Strategic Plan Linkage. Objective 2.1: Help small businesses recover from the pandemic and become more resilient

Overview. Pandemic response legislation such as the Coronavirus Aid, Relief, and Economic Security Act and American Rescue Plan Act 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 July 2021, the

SBA has awarded over 15.9 million Paycheck Protection Program (PPP) loans, COVID-19 Economic Injury Disaster Loans (COVID-EIDL), and Targeted and Supplemental Targeted EIDL Advances, totaling over a trillion dollars.^{5,6} As of summer 2021, the SBA also awarded over \$36 billion in Restaurant Revitalization Fund (RRF) Grants and Shuttered Venue Operators Grants (SVOG) to over 110,000 restaurants and venues.^{7,8} This evaluation will determine the impacts of these relief efforts on small business outcomes and recovery.

Enterprise Learning Agenda. This evaluation supports the SBA’s understanding of the following ELA question:

- 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?

Evaluation Questions. The SBA seeks to answer the following evaluation questions in this study:

- How did SBA pandemic recovery programs impact small business outcomes such as survival, employee retention, and revenue and sales parity?
- How did SBA pandemic recovery programs impact the timing of small business recovery as measured by revenue and employment?
- Did these impacts vary based on business characteristic (e.g., size, industry, geography, owner demographics)?

Data. The SBA will use administrative data from the SBA pandemic recovery programs (PPP, COVID-EIDL, SVOG, and RRF), which will be matched with data at the Census Bureau. No new data collection is intended.

Methods. This evaluation will employ quasi-experimental methods. Comparison groups with similar businesses that did not receive SBA pandemic recovery assistance will be compared with recipients of pandemic recovery assistance using Census Bureau data.

Anticipated Challenges. 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.

Evidence Use and Dissemination. The SBA will use these results to understand the effects of its pandemic recovery programs and to inform other disaster relief efforts where applicable. The findings will be presented to senior leadership and program staff, published on the SBA website and the Census Bureau website, and shared in the SBA’s Evidence and Evaluation Community of Practice.

VII. Program Evaluation: Shuttered Venue Operators Grant Outcomes

⁵[Paycheck Protection Program \(PPP\) Report: Approvals through 05/31/2021](#) (SBA, 2021)

⁶[SBA Disaster Assistance Update: Nationwide Economic Injury Disaster Loans COVID-19, July 29, 2021](#) (SBA, 2021)

⁷[Restaurant Revitalization Fund \(RRF\) Report, Approvals through 06/30/2021](#) (SBA, 2021)

⁸[Shuttered Venue Operators Grant Public Report, As of Midday 2 August 2021](#) (SBA, 2021)

Strategic Plan Linkage. Objective 2.1: Help small businesses recover from the pandemic and become more resilient

Overview. In December 2020, the Shuttered Venue Operators Grant (SVOG) program was established to provide economic aid to shuttered venues who suffered revenue losses as a result of the COVID-19 pandemic. The grant was designed for operators of live venues, performing arts organizations, museums, theatrical producers, and talent representatives, with the primary goal of venue survival. The award of nearly \$14 billion has helped keep businesses open and re-open businesses that suffered revenue losses as a result of closures. A tiered approach to application processing assigned higher priority to venues that reported greater revenue loss from April through December 2020.

This summative evaluation will focus on assessing if and how logic model outcomes were met, especially regarding the number of jobs supported and revenue earned by SVOG grantees. Divergence of planned versus actual expenditures will also be evaluated.

Enterprise Learning Agenda. This evaluation supports the SBA's understanding of the following ELA questions:

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

Evaluation Questions. The SBA seeks to answer the following evaluation questions in this study:

- What are the characteristics of SVOG grantees? How do SVOG grantees compare with grant applicants that did not receive SVOG funds?
- What is the change in number of jobs for SVOG venues before and after grant receipt? What about for venues that did not receive SVOG funds during the same time frame? How does the change in number of jobs vary by venue type, geography, business size, owner demographics, or other key characteristics?
- What is the average change in revenue earned by SVOG venues before and after grant receipt? What about for venues that did not receive SVOG funds during the same time frame? How does the average change in revenue vary by the variables above?
- How many SVOG grantees are still in operation three months, six months, and one year after grants were received?
- How have SVOG grantees used their grant funds? How did actual use of funds compare with planned use at the time of application?
- What remaining pandemic recovery needs do SVOG grantees have?

Data. The SBA will use administrative data from the SVOG Portal to examine planned expenditures, change in revenue, and other reported business metrics, such as venue type. The System for Award Management (SAM) contains business owner demographics and other business characteristics; the SBA will use this data to make comparisons. 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.

Methods. The mixed-method outcomes evaluation will draw on administrative program data from SAM and reported performance metrics. Qualitative data will be collected through interviews or focus groups.

Anticipated Challenges. By time of analysis, all closeout survey data may not be available because grant closeout is dependent on the award date, which varied. In addition, it may be difficult to receive closeout survey data from businesses that permanently closed, so the SBA plans to issue repeated communications to businesses that do not complete the closeout process. Since demographic information is voluntarily reported, response rates to demographic questions may be low. COVID-19 variants may also result in closures and affect the reopenings of grantee businesses, impacting grantee responsiveness as well. The SBA will have more information about demographic comparisons through its Joint Statistical Project with the Census Bureau, but this may not occur within the SVOG's evaluation timeframe.

Evidence Use and Dissemination. The SBA will use the results of this study to improve the disbursement of funds and the design of grant programs for specific industries. Findings will be published on the SBA website and shared with senior leadership, program staff, partners, and the SBA's Evidence and Evaluation Community of Practice.

VIII. Program Evaluation: Disaster Assistance Loan Impacts

Strategic Plan Linkage. Objective 2.2: Help prepare small businesses and rebuild communities affected by natural disasters

Overview. The SBA's Disaster Assistance Loan program provides direct loans to businesses of all sizes, private non-profit organizations, homeowners, and renters who are survivors of disaster. Loans may be used to replace or repair real estate, personal property, machinery and equipment, inventory, and other business assets that have been damaged or destroyed in a disaster and to help small businesses recover from economic injury caused by a disaster. This evaluation will determine the impacts of SBA disaster assistance loans on small business outcomes and recovery.

Enterprise Learning Agenda. This evaluation supports the SBA's understanding of the following ELA question:

- How do SBA disaster assistance loans contribute to post-disaster individual, business, and community rebuilding?

Evaluation Questions. The SBA seeks to answer the following evaluation questions in this study:

- How do SBA physical Disaster Assistance Loans impact small business outcomes such as revenue, employment, and survival?
- How do SBA physical Disaster Assistance Loans impact the timing of small business recovery as measured by revenue and employment?
- Do these impacts vary based on business characteristic (e.g., size, industry)?
- Do these impacts vary based on characteristics of the disaster (e.g., hurricane, tornado)?

Data. The SBA will use administrative data from the SBA Disaster Assistance Loan program from FYs 2005–2020, which will be matched with data at the Census Bureau. No new data collection is intended.

Methods. This evaluation will employ quasi-experimental methods. Comparison groups with similar program businesses that did not receive an SBA Disaster Assistance Loan will be compared with recipients of SBA Disaster Assistance Loans using Census Bureau data.

Anticipated Challenges. Some data maintained by the Census Bureau, including 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.

Evidence Use and Dissemination. The SBA will use these results to inform program and policy decisions for the Disaster Assistance Loan program and other loan programs in the Agency. The SBA may choose to enhance policy or develop different programmatic offerings based on small business need. The SBA findings will be presented to senior leadership and program staff, shared with resource partners and the U.S. Federal Emergency Management Agency, published on the SBA website and the Census Bureau website, and shared in the SBA's Evidence and Evaluation Community of Practice.