

# Spatial Analysis of PPP Loans for Black Women, Hispanic Women, and White Men across Select Metropolitan Statistical Areas (MSAs)

---

Stephanie Rivera-Kumar  
February 27, 2025

# Table of Contents

1

**PPP Loans across Select Metropolitan Statistical Areas in the U.S.**

2

**Charlotte MSA PPP Loans**

3

**Los Angeles MSA PPP Loans**

4

**Phoenix MSA PPP Loans**

5

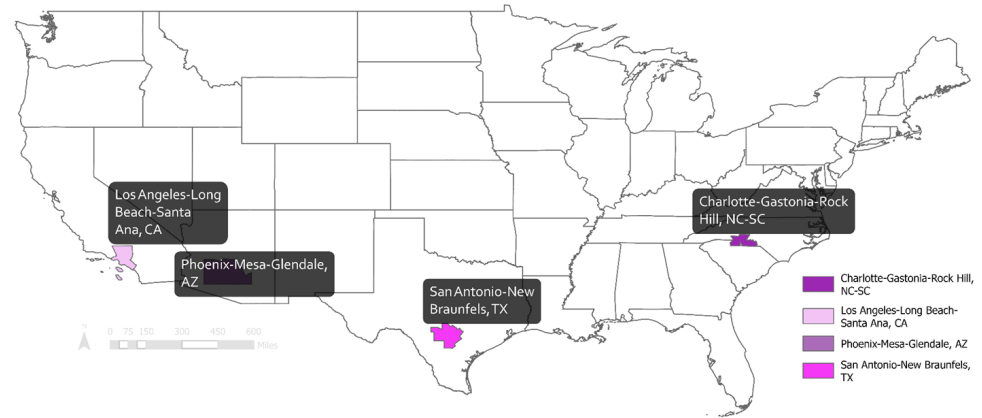
**San Antonio MSA PPP Loans**

6

**PPP Loan Repayment Status by MSA and Demographic Group**

# PPP Loans across Select Metropolitan Statistical Areas in the U.S.

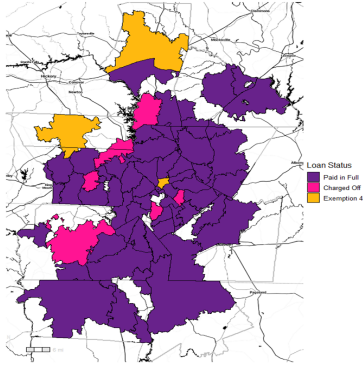
Metropolitan Statistical Area (MSA)	MSA Counties	Population Totals (2023 estimates)
Charleston-North Charleston, SC Metro Area	NC: Cabarrus, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, and Union SC: Chester, Lancaster, and York	2,805,115
Los Angeles-Long Beach-Anaheim, CA Metro Area	Los Angeles, Orange, and Ventura	9,663,345
Phoenix-Mesa-Chandler, AZ Metro Area	Maricopa and Pinal	5,070,110
San Antonio-New Braunfels, TX Metro Area	Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, and Wilson	2,703,999



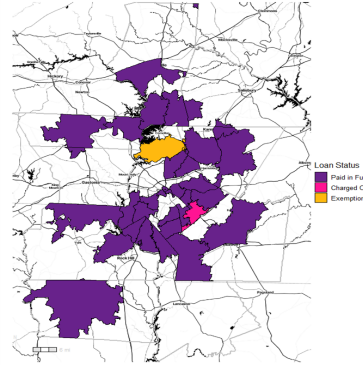
Source: U.S. Census Bureau, Annual Estimates of the Resident Population for Metropolitan Statistical Areas in the United States and Puerto Rico: April 1, 2020 to July 1, 2023

# Charlotte MSA PPP Loans: Loan Status for Black Women, Hispanic Women and White Men

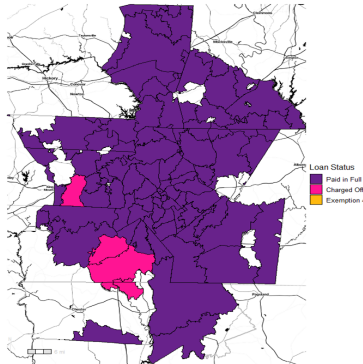
Charlotte MSA: PPP Loan Status  
Black Women



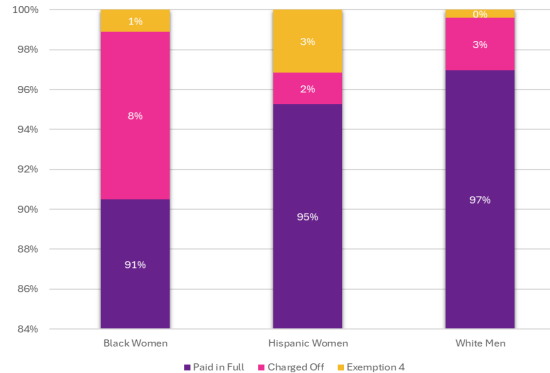
Charlotte MSA: PPP Loan Status  
Hispanic Women



Charlotte MSA: PPP Loan Status  
White Men



Charlotte MSA: PPP Loan Repayment by Demographic Group

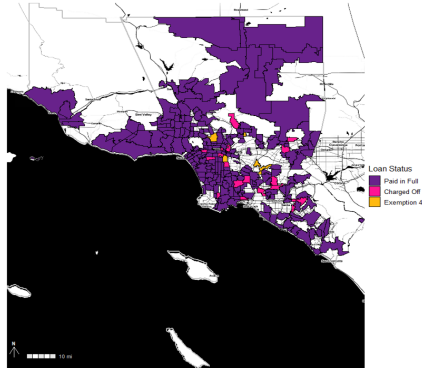


In the Charlotte MSA, a southeastern U.S. region with approximately 2.8 million residents, 2,334 PPP loans were granted and Black women, Hispanic women, and White men repaid the loans at rates of 91% or higher.

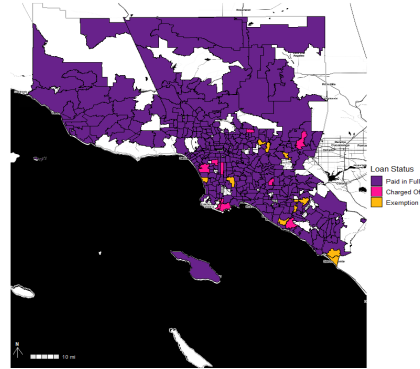


# Los Angeles MSA PPP Loans: Loan Status for Black Women, Hispanic Women and White Men

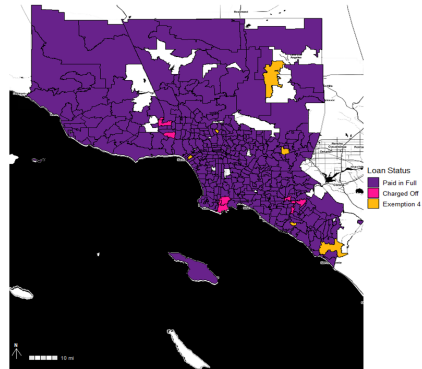
Los Angeles MSA: PPP Loan Status  
Black Women



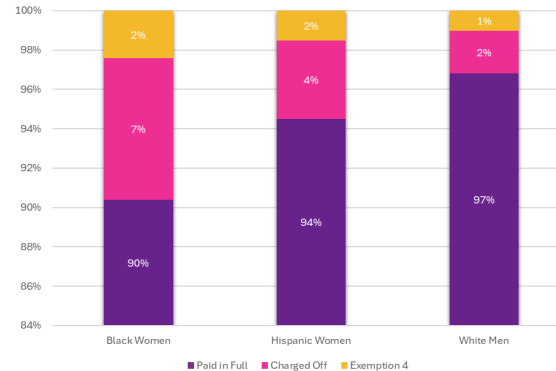
Los Angeles MSA: PPP Loan Status  
Hispanic Women



Los Angeles MSA: PPP Loan Status  
White Men



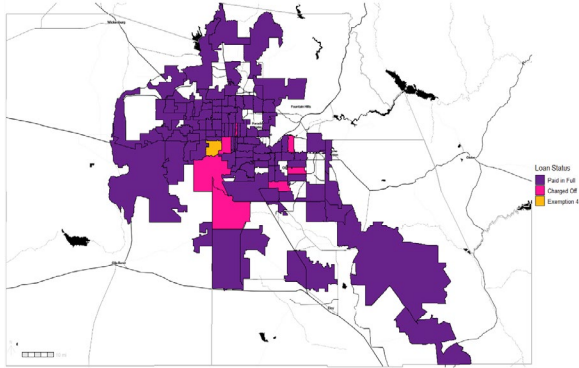
LA MSA: PPP Loan Repayment by Demographic Group



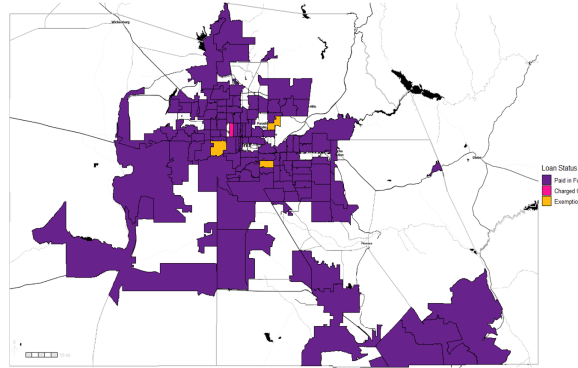
In the LA MSA, the most densely populated urban area in California with 9.6 million residents, 11,785 PPP loans were granted and Black women, Hispanic women, and White men repaid the loans at rates of 90% or higher.

# Phoenix MSA PPP Loans: Loan Status for Black Women, Hispanic Women and White Men

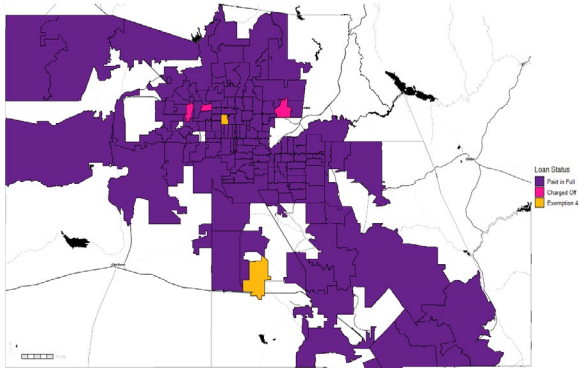
Phoenix MSA: PPP Loan Status  
Black Women



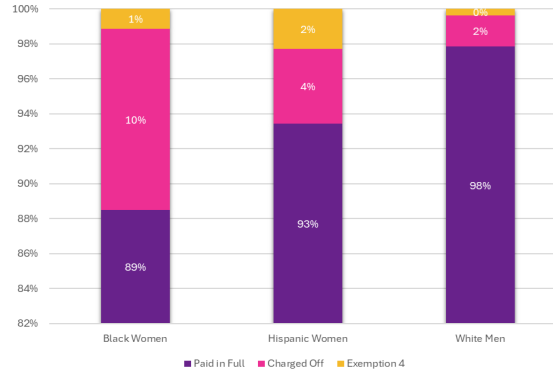
Phoenix MSA: PPP Loan Status  
Hispanic Women



Phoenix MSA: PPP Loan Status  
White Men



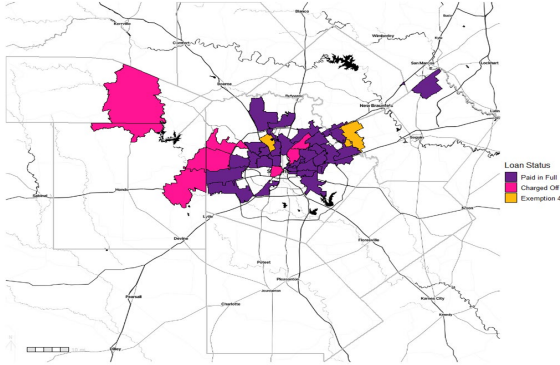
Phoenix MSA: PPP Loan Repayment by Demographic Group



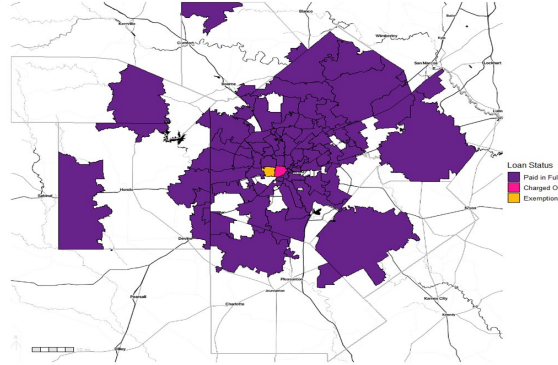
In the Phoenix MSA, a southwestern U.S. region with approximately 5 million residents, 3,343 PPP loans were granted and Black women, Hispanic women, and White men repaid the loans at rates of 89% or higher.

# San Antonio MSA PPP Loans: Loan Status for Black Women, Hispanic Women and White Men

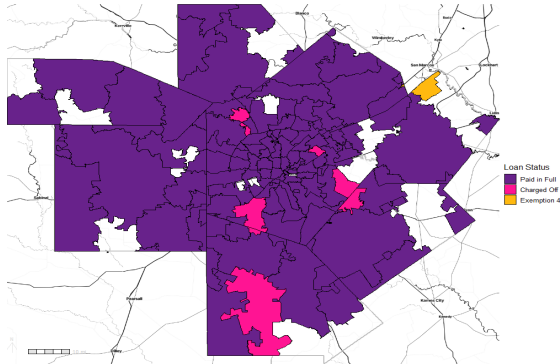
San Antonio MSA: PPP Loan Status  
Black Women



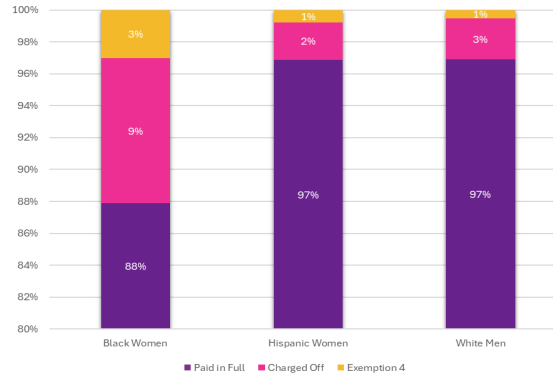
San Antonio MSA: PPP Loan Status  
Hispanic Women



San Antonio MSA: PPP Loan Status  
White Men



San Antonio MSA: PPP Loan Repayment by Demographic Group



In the San Antonio MSA, a south-central U.S. region with approximately 2.7 million residents, 1,811 PPP loans were granted and Black women, Hispanic women, and White men repaid the loans at rates of 88% or higher.

# PPP Loan Repayment Status by MSA and Demographic Group

