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## 2002 Economic Census

*Finance and Insurance*

Geographic Area Series



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U.S. Department of Commerce  
Economics and Statistics Administration  
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-- Not applicable for this report.

# Introduction to the Economic Census

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## **PURPOSES AND USES OF THE ECONOMIC CENSUS**

The economic census is the major source of facts about the structure and functioning of the nation's economy. It provides essential information for government, business, industry, and the general public. Title 13 of the United States Code (Sections 131, 191, and 224) directs the Census Bureau to take the economic census every 5 years, covering years ending in "2" and "7."

The economic census furnishes an important part of the framework for such composite measures as the gross domestic product estimates, input/output measures, production and price indexes, and other statistical series that measure short-term changes in economic conditions. Specific uses of economic census data include the following:

- Policymaking agencies of the federal government use the data to monitor economic activity and to assess the effectiveness of policies.
- State and local governments use the data to assess business activities and tax bases within their jurisdictions and to develop programs to attract business.
- Trade associations study trends in their own and competing industries, which allows them to keep their members informed of market changes.
- Individual businesses use the data to locate potential markets and to analyze their own production and sales performance relative to industry or area averages.

## **INDUSTRY CLASSIFICATIONS**

Data from the 2002 Economic Census are published primarily according to the 2002 North American Industry Classification System (NAICS). NAICS was first adopted in the United States, Canada, and Mexico in 1997. The 2002 Economic Census covers the following NAICS sectors:

21	Mining
22	Utilities
23	Construction
31-33	Manufacturing
42	Wholesale Trade
44-45	Retail Trade
48-49	Transportation and Warehousing
51	Information
52	Finance and Insurance
53	Real Estate and Rental and Leasing
54	Professional, Scientific, and Technical Services
55	Management of Companies and Enterprises
56	Administrative and Support and Waste Management and Remediation Services
61	Educational Services
62	Health Care and Social Assistance
71	Arts, Entertainment, and Recreation
72	Accommodation and Food Services
81	Other Services (except Public Administration)

(Not listed above are the Agriculture, Forestry, Fishing, and Hunting sector (NAICS 11), partially covered by the census of agriculture conducted by the U.S. Department of Agriculture, and the Public Administration sector (NAICS 92), largely covered by the census of governments conducted by the Census Bureau.)

The 20 NAICS sectors are subdivided into 100 subsectors (three-digit codes), 317 industry groups (four-digit codes), and, as implemented in the United States, 1,179 industries (six-digit codes).



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## **RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS**

Prior to the 1997 Economic Census, data were published according to the Standard Industrial Classification (SIC) system. While many of the individual NAICS industries correspond directly to industries as defined under the SIC system, most of the higher level groupings do not. Particular care should be taken in comparing data for retail trade, wholesale trade, and manufacturing, which are sector titles used in both NAICS and SIC, but cover somewhat different groups of industries. The 1997 Economic Census *Bridge Between NAICS and SIC* demonstrates the relationships between NAICS and SIC industries. Where changes are significant, it may not be possible to construct time series that include data for points both before and after 1997.

Most industry classifications remained unchanged between 1997 and 2002, but NAICS 2002 includes substantial revisions within the construction and wholesale trade sectors, and a number of revisions for the retail trade and information sectors. These changes are noted in industry definitions and will be demonstrated in the *Bridge Between NAICS 2002 and NAICS 1997*.

For 2002, data for enterprise support establishments (those functioning primarily to support the activities of their company's operating establishments, such as a warehouse or a research and development laboratory) are included in the industry that reflects their activities (such as warehousing). For 1997, such establishments were termed auxiliaries and were excluded from industry totals.

## **BASIS OF REPORTING**

The economic census is conducted on an establishment basis. A company operating at more than one location is required to file a separate report for each store, factory, shop, or other location. Each establishment is assigned a separate industry classification based on its primary activity and not that of its parent company. (For selected industries, only payroll, employment, and classification are collected for individual establishments, while other data are collected on a consolidated basis.)

## **GEOGRAPHIC AREA CODING**

Accurate and complete information on the physical location of each establishment is required to tabulate the census data for states, metropolitan and micropolitan statistical areas, counties, and corporate municipalities (places) including cities, towns, townships, villages, and boroughs. Respondents were required to report their physical location (street address, municipality, county, and state) if it differed from their mailing address. For establishments not surveyed by mail (and those single-establishment companies that did not provide acceptable information on physical location), location information from administrative sources is used as a basis for coding.

## **AVAILABILITY OF ADDITIONAL DATA**

All results of the 2002 Economic Census are available on the Census Bureau Internet site ([www.census.gov](http://www.census.gov)) and on digital versatile discs (DVD-ROMs) for sale by the Census Bureau. The American FactFinder system at the Internet site allows selective retrieval and downloading of the data. For more information, including a description of reports being issued, see the Internet site, write to the U.S. Census Bureau, Washington, DC 20233-6100, or call Customer Services at 301-763-4100.

## **HISTORICAL INFORMATION**

The economic census has been taken as an integrated program at 5-year intervals since 1967 and before that for 1954, 1958, and 1963. Prior to that time, individual components of the economic census were taken separately at varying intervals.

The economic census traces its beginnings to the 1810 Decennial Census, when questions on manufacturing were included with those for population. Coverage of economic activities was expanded for the 1840 Decennial Census and subsequent censuses to include mining and some commercial activities. The 1905 Manufactures Census was the first time a census was taken apart

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from the regular decennial population census. Censuses covering retail and wholesale trade and construction industries were added in 1930, as were some service trades in 1933. Censuses of construction, manufacturing, and the other business censuses were suspended during World War II.

The 1954 Economic Census was the first census to be fully integrated, providing comparable census data across economic sectors and using consistent time periods, concepts, definitions, classifications, and reporting units. It was the first census to be taken by mail, using lists of firms provided by the administrative records of other federal agencies. Since 1963, administrative records also have been used to provide basic statistics for very small firms, reducing or eliminating the need to send them census report forms.

The range of industries covered in the economic census expanded between 1967 and 2002. The census of construction industries began on a regular basis in 1967, and the scope of service industries, introduced in 1933, was broadened in 1967, 1977, and 1987. While a few transportation industries were covered as early as 1963, it was not until 1992 that the census broadened to include all of transportation, communications, and utilities. Also new for 1992 was coverage of financial, insurance, and real estate industries. With these additions, the economic census and the separate census of governments and census of agriculture collectively covered roughly 98 percent of all economic activity. New for 2002 is coverage of four industries classified in the agriculture, forestry, and fishing sector under the SIC system: landscape architectural services, landscaping services, veterinary services, and pet care services.

Printed statistical reports from the 1992 and earlier censuses provide historical figures for the study of long-term time series and are available in some large libraries. Reports for 1997 were published primarily on the Internet and copies of 1992 reports are also available there. CD-ROMs issued from the 1987, 1992, and 1997 Economic Censuses contain databases that include all or nearly all data published in print, plus additional statistics, such as ZIP Code statistics, published only on CD-ROM.

#### **SOURCES FOR MORE INFORMATION**

More information about the scope, coverage, classification system, data items, and publications for the 2002 Economic Census and related surveys is published in the *Guide to the 2002 Economic Census* at [www.census.gov/econ/census02/guide](http://www.census.gov/econ/census02/guide). More information on the methodology, procedures, and history of the census will be published in the *History of the 2002 Economic Census* at [www.census.gov/econ/www/history.html](http://www.census.gov/econ/www/history.html).



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# Finance and Insurance

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## SCOPE

The Finance and Insurance sector (sector 52) comprises establishments of firms with payroll primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) and/or in facilitating financial transactions. Three principal types of activities are identified:

1. Raising funds by taking deposits and/or issuing securities and, in the process, incurring liabilities. Establishments engaged in this activity use raised funds to acquire financial assets by making loans and/or purchasing securities. Putting themselves at risk, they channel funds from lenders to borrowers and transform or repackage the funds with respect to maturity, scale and risk. This activity is known as financial intermediation.
2. Pooling of risk by underwriting insurance and annuities. Establishments engaged in this activity collect fees, insurance premiums, or annuity considerations; build up reserves; invest those reserves; and make contractual payments. Fees are based on the expected incidence of the insured risk and the expected return on investment.
3. Providing specialized services facilitating or supporting financial intermediation, insurance, and employee benefit programs.

In addition, monetary authorities charged with monetary control are included in this sector.

The subsectors, industry groups, and industries within the Finance and Insurance sector are defined on the basis of their unique production processes. As with all industries, the production processes are distinguished by their use of specialized human resources and specialized physical capital. In addition, the way in which these establishments acquire and allocate financial capital, their source of funds, and the use of those funds provides a third basis for distinguishing characteristics of the production process. For instance, the production process in raising funds through deposit-taking is different from the process of raising funds in bond or money markets. The process of making loans to individuals also requires different production processes than does the creation of investment pools or the underwriting of securities.

Most of the Finance and Insurance subsectors contain one or more industry groups of (1) intermediaries with similar patterns of raising and using funds and (2) establishments engaged in activities that facilitate, or are otherwise related to, that type of financial or insurance intermediation. Industries within this sector are defined in terms of activities for which a production process can be specified, and many of these activities are not exclusive to a particular type of financial institution. To deal with the varied activities taking place within existing financial institutions, the approach is to split these institutions into components performing specialized services. This requires defining the units engaged in providing those services and developing procedures that allow for their delineation. For finance and insurance, these units are the equivalents of the establishments defined for other industries.

The output of many financial services, as well as the inputs and the processes by which they are combined, cannot be observed at a single location and can only be defined at a higher level of the organizational structure of the enterprise. Additionally, a number of independent activities that represent separate and distinct production processes may take place at a single location belonging to a multilocation financial firm. Activities are more likely to be homogeneous with respect to production characteristics than are locations, at least in financial services. NAICS defines activities broadly enough that it can be used by those classifying by location and by those employing a more top-down approach to the delineation of the establishment.

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The Finance and Insurance sector has been defined to encompass establishments primarily engaged in financial transactions; that is, transactions involving the creation, liquidation, or change in ownership of financial assets or in facilitating financial transactions. Financial industries are extensive users of electronic means for facilitating the verification of financial balances, authorizing transactions, transferring funds to and from transactors' accounts, notifying banks (or credit card issuers) of the individual transactions, and providing daily summaries. Since these transaction processing activities are integral to the production of finance and insurance services, establishments that principally provide a financial transaction processing service are classified to this sector, rather than to the data processing industry in the Information sector.

Funds, trusts, and other financial vehicles (legal entities that hold portfolios of assets on behalf of others) are the fifth subsector of the Finance and Insurance sector. These entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services. Separate establishments and employees devoted to the management of funds are classified in Industry Group 5239, Other Financial Investment Activities.

Among depository institutions and insurance carriers, many locations with activities that might in other industries be considered as support or auxiliary activities (such as headquarters operations), are included in this report as operating locations.

The reports described below exclude establishments of firms with no paid employees. These "nonemployers," typically self-employed individuals or partnerships operating businesses that they have not chosen to incorporate, are reported separately in *Nonemployer Statistics*. The contribution of nonemployers, moderate for this sector, may be examined at [www.census.gov/nonemployerimpact](http://www.census.gov/nonemployerimpact).

**Definitions.** Industry categories are defined in Appendix B, NAICS Codes, Titles, and Descriptions. Other terms are defined in Appendix A, Explanation of Terms.

## REPORTS

The following reports provide statistics on this sector.

**Industry Series.** There are 10 reports, each covering a group of related industries. The reports present, by kind of business for the United States, general statistics for establishments of firms with payroll on number of establishments, revenue, payroll, and employment; comparative statistics for 2002 and 1997; product lines; and concentration of business activity in the largest firms. The data in industry reports are preliminary and subject to change in the following reports.

**Geographic Area Series.** There is a separate report for each state, the District of Columbia, and the United States. Each state report presents, for establishments of firms with payroll, general statistics on number of establishments, revenue, payroll, and employment by kind of business for the state and metropolitan and micropolitan statistical areas. Greater kind-of-business detail is shown for larger areas. The United States report presents data for the United States as a whole for detailed kind-of-business classifications.

### Subject Series:

- **Product Lines.** This report presents product lines data for establishments of firms with payroll by kind of business. Establishments may report negative revenue for selected product lines. Because of this, percentages for product lines may be in excess of 100 or less than 0. Data are presented for the United States only.
- **Establishment and Firm Size (Including Legal Form of Organization).** This report presents revenue, payroll, and employment data for the United States by revenue size, by employment size, and by legal form of organization for establishments of firms with payroll; and by revenue size (including concentration by largest firms), by employment size, and by number of establishments operated (single units and multiunits) for firms with payroll.
- **Miscellaneous Subjects.** This report presents data for a variety of industry-specific topics for establishments of firms with payroll. Presentation of data varies by kind of business.

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**Other reports.** Data for this sector are also included in reports with multisector coverage, including *Nonemployer Statistics*, *Comparative Statistics*, *Bridge Between 2002 NAICS and 1997 NAICS*, *Business Expenses*, and the Survey of Business Owners reports.

### **GEOGRAPHIC AREAS COVERED**

The level of geographic detail varies by report. Maps are available at [www.census.gov/econ2002maps](http://www.census.gov/econ2002maps). Notes specific to areas in the state are included in Appendix D, Geographic Notes. Data may be presented for –

1. The United States as a whole.
2. States and the District of Columbia.
3. Metropolitan and micropolitan statistical areas. A core based statistical area (CBSA) contains a core area with a substantial population nucleus, together with adjacent communities having a high degree of social and economic integration with that core. CBSAs are differentiated into metropolitan and micropolitan statistical areas based on size criteria. Both metropolitan and micropolitan statistical areas are defined in terms of entire counties, and are listed in Appendix E, Metropolitan and Micropolitan Statistical Areas.
  - a. Metropolitan Statistical Areas (metro areas). Metro areas have at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.
  - b. Micropolitan Statistical Areas (micro areas). Micro areas have at least one urban cluster of at least 10,000, but less than 50,000 population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.
  - c. Metropolitan Divisions (metro divisions). If specified criteria are met, a metro area containing a single core with a population of 2.5 million or more may be subdivided to form smaller groupings of counties referred to as Metropolitan Divisions.
  - d. Combined Statistical Areas (combined areas). If specified criteria are met, adjacent metro and micro areas, in various combinations, may become the components of a new set of areas called Combined Statistical Areas. The areas that combine retain their own designations as metro or micro areas within the larger combined area.

### **DOLLAR VALUES**

All dollar values presented are expressed in current dollars; i.e., 2002 data are expressed in 2002 dollars, and 1997 data, in 1997 dollars. Consequently, when making comparisons with prior years, users of the data should consider the changes in prices that have occurred.

All dollar values are shown in thousands of dollars.

### **COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES**

Both the 2002 Economic Census and the 1997 Economic Census present data based on the North American Industry Classification System (NAICS). While there were revisions to some industries for 2002, none of those affect this sector.

### **RELIABILITY OF DATA**

All data compiled for this sector are subject to nonsampling errors. Nonsampling errors can be attributed to many sources: inability to identify all cases in the actual universe; definition and classification difficulties; differences in the interpretation of questions; errors in recording or coding the data obtained; and other errors of collection, response, coverage, processing, and estimation for missing or misreported data. Data presented in the Miscellaneous Subjects and Product Lines reports for this sector are subject to sampling errors, as well as nonsampling errors.

The accuracy of these tabulated data is determined by the joint effects of the various nonsampling errors or by the joint effects of sampling and nonsampling errors. No direct measurement of these effects has been obtained except for estimation for missing or misreported data, as by the

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percentages shown in the tables. Precautionary steps were taken in all phases of the collection, processing, and tabulation of the data in an effort to minimize the effects of nonsampling errors. More information on the reliability of the data is included in Appendix C, Methodology.

## **DISCLOSURE**

In accordance with federal law governing census reports (Title 13 of the United States Code), no data are published that would disclose the operations of an individual establishment or business. However, the number of establishments in a kind-of-business classification is not considered a disclosure; therefore, this information may be released even though other information is withheld. Techniques employed to limit disclosure are discussed at [www.census.gov/epcd/ec02/disclosure.htm](http://www.census.gov/epcd/ec02/disclosure.htm).

## **AVAILABILITY OF MORE FREQUENT ECONOMIC DATA**

The Census Bureau conducts the Service Annual Survey (SAS) each year. This survey, while providing more frequent observations, yields less kind-of-business and geographic detail than the economic census. In addition, the County Business Patterns program offers annual statistics on the number of establishments, employment, and payroll classified by industry within each county, and Statistics of U.S. Businesses provides annual statistics classified by the employment size of the enterprise, further classified by industry for the United States, and by broader categories for states and metropolitan areas.

## **CONTACTS FOR DATA USERS**

Questions about these data may be directed to the U.S. Census Bureau, Service Sector Statistics Division, Utilities and Financial Census Branch, 1-800-541-8345 or [fcf@census.gov](mailto:fcf@census.gov).

## **ABBREVIATIONS AND SYMBOLS**

The following abbreviations and symbols are used with these data:

D	Withheld to avoid disclosing data of individual companies; data are included in higher level totals
N	Not available or not comparable
Q	Revenue not collected at this level of detail for multiestablishment firms
S	Withheld because estimates did not meet publication standards
X	Not applicable
Z	Less than half the unit shown
a	0 to 19 employees
b	20 to 99 employees
c	100 to 249 employees
e	250 to 499 employees
f	500 to 999 employees
g	1,000 to 2,499 employees
h	2,500 to 4,999 employees
i	5,000 to 9,999 employees
j	10,000 to 24,999 employees
k	25,000 to 49,999 employees
l	50,000 to 99,999 employees
m	100,000 employees or more
r	Revised
–	Represents zero (page image/print only)
(CC)	Consolidated city
(IC)	Independent city
CDP	Census designated place

**Table 1. Summary Statistics for the State: 2002**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records <sup>1</sup>	Estimated <sup>2</sup>
<b>NEW YORK</b>								
<b>52</b>	<b>Finance and insurance</b>	<b>26 089</b>	<b>N</b>	<b>80 287 974</b>	<b>29 674 679</b>	<b>781 833</b>	<b>N</b>	<b>N</b>
521	Monetary authorities - central bank	2	11 034 585	206 820	54 769	2 407	—	—
5211	Monetary authorities - central bank	2	11 034 585	206 820	54 769	2 407	—	—
52111	Monetary authorities - central bank	2	11 034 585	206 820	54 769	2 407	—	—
521110	Monetary authorities - central bank	2	11 034 585	206 820	54 769	2 407	—	—
522	Credit intermediation and related activities	9 716	N	26 242 315	9 143 768	409 374	N	N
5221	Depository credit intermediation	6 708	N	20 490 587	7 620 712	285 884	N	N
52211	Commercial banking	4 395	Q	18 989 850	7 160 298	251 997	Q	Q
522110	Commercial banking	4 395	Q	18 989 850	7 160 298	251 997	Q	Q
5221101	National commercial banks - banking	2 225	Q	11 636 116	4 476 409	154 295	Q	Q
5221102	State commercial banks - banking	1 963	Q	5 005 984	1 818 683	81 069	Q	Q
52212	Savings institutions	1 558	Q	1 118 953	348 493	23 677	Q	Q
522120	Savings institutions	1 558	Q	1 118 953	348 493	23 677	Q	Q
5221201	Savings institutions - federally chartered	1 021	Q	656 067	229 264	13 713	Q	Q
5221203	Savings institutions - not federally chartered	537	Q	462 886	119 229	9 964	Q	Q
52213	Credit unions	747	D	D	D	D	D	D
522130	Credit unions	747	D	D	D	D	D	D
5221301	Credit unions - federally chartered	689	D	1 619 267	268 492	68 793	—	2.4
5221309	Credit unions - not federally chartered	58	D	D	D	D	g	D
52219	Other depository credit intermediation	8	D	D	D	D	f	D
522190	Other depository credit intermediation	8	D	D	D	D	f	D
5222	Nondepository credit intermediation	1 639	D	20 962 723	4 910 117	109 061	3.7	5.8
52221	Credit card issuing	63	D	D	D	h	D	D
522210	Credit card issuing	63	D	D	D	h	D	D
52222	Sales financing	369	D	11 438 907	3 409 412	869 662	83 688	3.6
522220	Sales financing	369	D	11 438 907	3 409 412	869 662	83 688	3.6
52229	Other nondepository credit intermediation	1 207	D	D	D	D	j	D
522291	Consumer lending	279	D	981 552	119 888	31 086	3 427	2.0
522292	Real estate credit	680	D	2 962 372	818 601	228 313	12 384	8.2
5222929	Mortgage bankers and loan correspondents	667	D	D	D	D	j	D
522293	International trade financing	69	D	D	D	D	g	D
522294	Secondary market financing	9	D	439 933	12 772	5 664	260	.2
522298	All other nondepository credit intermediation	170	D	D	D	D	h	D
5222981	Pawn shops	86	D	D	D	D	f	D
5222988	Other business credit institutions	84	D	D	D	D	h	D
5223	Activities related to credit intermediation	1 369	D	2 951 948	841 611	231 690	14 429	4.9
52231	Mortgage and nonmortgage loan brokers	646	D	751 667	253 193	50 925	4 679	14.2
522310	Mortgage and nonmortgage loan brokers	646	D	751 667	253 193	50 925	4 679	14.2
52232	Financial transactions processing, reserve, and clearinghouse activities	240	D	1 603 181	404 773	134 853	5 344	2.3
522320	Financial transactions processing, reserve, and clearinghouse activities	240	D	1 603 181	404 773	134 853	5 344	2.3
52239	Other activities related to credit intermediation	483	D	597 100	183 645	45 912	4 406	—
522390	Other activities related to credit intermediation	483	D	597 100	183 645	45 912	4 406	—
523	Securities, commodity contracts, other financial investments, and related activities	6 835	D	D	D	D	m	D
5231	Securities and commodity contracts intermediation and brokerage	3 238	D	107 190 538	33 708 930	14 658 877	142 782	.5
52311	Investment banking and securities dealing	970	D	77 053 242	22 427 912	10 540 044	75 799	.2
523110	Investment banking and securities dealing	970	D	77 053 242	22 427 912	10 540 044	75 799	.2
52312	Securities brokerage	1 866	D	27 798 026	10 559 524	3 809 313	61 005	1.2
523120	Securities brokerage	1 866	D	27 798 026	10 559 524	3 809 313	61 005	1.2
52313	Commodity contracts dealing	171	D	D	D	D	g	D
523130	Commodity contracts dealing	171	D	D	D	D	g	D
52314	Commodity contracts brokerage	231	D	D	D	D	h	D
523140	Commodity contracts brokerage	231	D	D	D	D	h	D
5232	Securities and commodity exchanges	10	D	1 520 357	331 982	134 525	3 229	—
52321	Securities and commodity exchanges	10	D	1 520 357	331 982	134 525	3 229	—
523210	Securities and commodity exchanges	10	D	1 520 357	331 982	134 525	3 229	—
5239	Other financial investment activities	3 587	D	D	D	D	i	D
52391	Miscellaneous intermediation	505	D	1 356 379	578 386	182 859	4 097	8.2
523910	Miscellaneous intermediation	505	D	1 356 379	578 386	182 859	4 097	8.2
52392	Portfolio management	1 603	D	16 808 346	6 732 020	1 849 602	29 508	2.2
523920	Portfolio management	1 603	D	16 808 346	6 732 020	1 849 602	29 508	2.2
52393	Investment advice	1 301	D	3 732 765	1 416 641	407 720	11 101	9.1
523930	Investment advice	1 301	D	3 732 765	1 416 641	407 720	11 101	9.1
52399	All other financial investment activities	178	D	D	D	D	i	D
523991	Trust, fiduciary, and custody activities	131	D	D	D	D	h	D
523999	Miscellaneous financial investment activities	47	D	D	D	D	h	D
524	Insurance carriers and related activities	9 412	N	10 470 375	3 080 822	171 557	N	N
5241	Insurance carriers	1 734	Q	6 757 449	2 158 529	107 733	Q	Q
52411	Direct life, health, and medical insurance carriers	735	Q	3 983 884	1 278 739	66 152	Q	Q
524113	Direct life insurance carriers	526	Q	2 600 639	920 606	36 719	Q	Q
524114	Direct health and medical insurance carriers	209	Q	1 383 245	358 133	29 433	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	936	Q	2 410 615	760 033	38 872	Q	Q
524126	Direct property and casualty insurance carriers	807	Q	2 297 299	730 871	37 308	Q	Q
524127	Direct title insurance carriers	120	Q	D	D	D	g	Q
524128	Other direct insurance (except life, health, and medical) carriers	9	Q	D	D	D	c	Q
52413	Reinsurance carriers	63	Q	362 950	119 757	2 709	Q	Q
524130	Reinsurance carriers	63	Q	362 950	119 757	2 709	Q	Q

See footnotes at end of table.



**Table 1. Summary Statistics for the State: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini-strative records <sup>1</sup>	Estimated <sup>2</sup>
	<b>NEW YORK—Con.</b>							
<b>52</b>	<b>Finance and insurance—Con.</b>							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	7 678	9 646 288	3 712 926	922 293	63 824	16.9	6.4
52421	Insurance agencies and brokerages .....	6 855	7 859 852	3 003 304	740 828	51 251	18.9	6.1
524210	Insurance agencies and brokerages .....	6 855	7 859 852	3 003 304	740 828	51 251	18.9	6.1
52429	Other insurance related activities .....	823	1 786 436	709 622	181 465	12 573	7.7	7.3
524291	Claims adjusting .....	358	552 146	272 841	83 704	4 397	7.0	5.9
524292	Third party administration of insurance and pension funds/ plans .....	318	1 017 610	348 200	76 392	6 569	5.7	7.4
524298	All other insurance related activities .....	147	216 680	88 581	21 369	1 607	19.0	10.4
525	Funds, trusts, and other financial vehicles (part) .....	124	D	D	D	g	D	D
5259	Other investment pools and funds (part) .....	124	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs .....	124	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs .....	124	D	D	D	g	D	D

<sup>1</sup>Includes revenue information obtained from administrative records of other federal agencies.

<sup>2</sup>Includes revenue information that was imputed based on historic data, administrative data, industry averages, or other statistical methods.

Note: The data in this table are based on the 2002 Economic Census. To maintain confidentiality, the Census Bureau suppresses data to protect the identity of any business or individual. The census results in this table contain nonsampling error. Data users who create their own estimates using data from this table should cite the Census Bureau as the source of the original data only. See also explanation of terms and geographic definitions. For the full technical documentation, see Appendix C.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>ALBANY-SCHENECTADY-AMSTERDAM, NY COMBINED STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>1 547</b>	<b>N</b>	<b>1 340 804</b>	<b>358 262</b>	<b>29 730</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	686	N	416 133	107 701	10 984	N	N
5221	Depository credit intermediation .....	524	N	289 876	75 440	8 569	N	N
52211	Commercial banking .....	277	Q	D	D	h	Q	Q
522110	Commercial banking .....	277	Q	D	D	h	Q	Q
52212	Savings institutions .....	184	Q	D	D	h	Q	Q
522120	Savings institutions .....	184	Q	D	D	h	Q	Q
52213	Credit unions .....	63	248 810	31 345	7 917	915	-	1.5
522130	Credit unions .....	63	248 810	31 345	7 917	915	-	1.5
5222	Nondepository credit intermediation .....	117	520 728	106 926	28 624	1 927	1.2	6.9
52221	Credit card issuing .....	12	D	D	D	f	D	D
522210	Credit card issuing .....	12	D	D	D	f	D	D
52222	Sales financing .....	22	D	D	D	c	D	D
522220	Sales financing .....	22	D	D	D	c	D	D
52229	Other nondepository credit intermediation .....	83	D	D	D	f	D	D
522291	Consumer lending .....	25	D	D	D	c	D	D
522292	Real estate credit .....	55	D	D	D	f	D	D
5222929	Mortgage bankers and loan correspondents .....	52	D	D	D	f	D	D
5223	Activities related to credit intermediation .....	45	48 356	19 331	3 637	488	12.5	2.3
52231	Mortgage and nonmortgage loan brokers .....	32	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers .....	32	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	212	600 319	218 648	71 746	2 506	1.5	10.8
5231	Securities and commodity contracts intermediation and brokerage .....	91	D	D	D	g	D	D
52311	Investment banking and securities dealing .....	14	D	D	D	c	D	D
523110	Investment banking and securities dealing .....	14	D	D	D	c	D	D
52312	Securities brokerage .....	72	D	D	D	g	D	D
523120	Securities brokerage .....	72	D	D	D	g	D	D
5239	Other financial investment activities .....	121	D	D	D	f	D	D
52391	Miscellaneous intermediation .....	12	D	D	D	b	D	D
523910	Miscellaneous intermediation .....	12	D	D	D	b	D	D
52392	Portfolio management .....	39	D	D	D	c	D	D
523920	Portfolio management .....	39	D	D	D	c	D	D
52393	Investment advice .....	65	D	D	D	f	D	D
523930	Investment advice .....	65	D	D	D	f	D	D
524	Insurance carriers and related activities .....	644	N	D	D	j	N	N
5241	Insurance carriers .....	148	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers .....	58	Q	D	D	i	Q	Q
524113	Direct life insurance carriers .....	35	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers .....	23	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers .....	86	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers .....	76	Q	D	D	h	Q	Q
524127	Direct title insurance carriers .....	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	496	D	D	D	h	D	D
52421	Insurance agencies and brokerages .....	439	D	D	D	h	D	D
524210	Insurance agencies and brokerages .....	439	D	D	D	h	D	D
52429	Other insurance related activities .....	57	D	D	D	f	D	D
524291	Claims adjusting .....	27	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans .....	25	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part) .....	5	D	D	D	a	D	D
<b>Albany-Schenectady-Troy, NY Metropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>1 242</b>	<b>N</b>	<b>1 221 674</b>	<b>321 999</b>	<b>26 141</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	543	N	350 088	84 937	8 814	N	N
5221	Depository credit intermediation .....	406	N	229 077	53 896	6 544	N	N
52211	Commercial banking .....	206	Q	95 695	25 383	2 497	Q	Q
522110	Commercial banking .....	206	Q	95 695	25 383	2 497	Q	Q
52212	Savings institutions .....	147	Q	103 960	21 070	3 210	Q	Q
522120	Savings institutions .....	147	Q	103 960	21 070	3 210	Q	Q
52213	Credit unions .....	53	239 785	29 422	7 443	837	-	1.6
522130	Credit unions .....	53	239 785	29 422	7 443	837	-	1.6
5222	Nondepository credit intermediation .....	101	482 673	103 284	27 741	1 817	1.1	7.2
52221	Credit card issuing .....	12	D	D	D	f	D	D
522210	Credit card issuing .....	12	D	D	D	f	D	D
52222	Sales financing .....	21	D	D	D	c	D	D
522220	Sales financing .....	21	D	D	D	c	D	D
52229	Other nondepository credit intermediation .....	68	D	D	D	f	D	D
522291	Consumer lending .....	16	D	D	D	b	D	D
522292	Real estate credit .....	50	D	D	D	f	D	D
5222929	Mortgage bankers and loan correspondents .....	49	D	D	D	f	D	D
5223	Activities related to credit intermediation .....	36	44 113	17 727	3 300	453	12.0	2.2
52231	Mortgage and nonmortgage loan brokers .....	27	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers .....	27	D	D	D	e	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
	<b>ALBANY-SCHENECTADY-AMSTERDAM, NY COMBINED STATISTICAL AREA—Con.</b>							
	<b>Albany-Schenectady-Troy, NY Metropolitan Statistical Area—Con.</b>							
<b>52</b>	<b>Finance and insurance—Con.</b>							
523	Securities, commodity contracts, other financial investments, and related activities .....	180	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	79	D	D	D	g	D	D
52311	Investment banking and securities dealing .....	11	D	D	D	c	D	D
523110	Investment banking and securities dealing .....	11	D	D	D	c	D	D
52312	Securities brokerage .....	65	248 986	120 435	41 085	1 319	.8	13.9
523120	Securities brokerage .....	65	248 986	120 435	41 085	1 319	.8	13.9
5239	Other financial investment activities .....	101	D	D	D	f	D	D
52392	Portfolio management .....	36	44 084	14 620	2 376	147	3.3	1.9
523920	Portfolio management .....	36	44 084	14 620	2 376	147	3.3	1.9
52393	Investment advice .....	52	243 671	61 690	22 093	679	1.3	.8
523930	Investment advice .....	52	243 671	61 690	22 093	679	1.3	.8
524	Insurance carriers and related activities .....	515	N	660 174	167 317	14 931	N	N
5241	Insurance carriers .....	131	Q	529 461	137 598	12 079	Q	Q
52411	Direct life, health, and medical insurance carriers .....	54	Q	337 666	90 311	8 302	Q	Q
524113	Direct life insurance carriers .....	32	Q	121 684	31 908	2 572	Q	Q
524114	Direct health and medical insurance carriers .....	22	Q	215 982	58 403	5 730	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	73	Q	191 372	47 173	3 770	Q	Q
524126	Direct property and casualty insurance carriers .....	63	Q	D	D	h	Q	Q
524127	Direct title insurance carriers .....	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	384	307 254	130 713	29 719	2 852	17.9	7.0
52421	Insurance agencies and brokerages .....	334	239 064	100 813	22 422	2 266	20.0	7.4
524210	Insurance agencies and brokerages .....	334	239 064	100 813	22 422	2 266	20.0	7.4
52429	Other insurance related activities .....	50	68 190	29 900	7 297	586	10.6	5.5
524291	Claims adjusting .....	22	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans .....	24	45 204	16 858	4 134	309	6.7	3.9
525	Funds, trusts, and other financial vehicles (part) .....	4	D	D	D	a	D	D
	<b>Amsterdam, NY Micropolitan Statistical Area</b>							
<b>52</b>	<b>Finance and insurance .....</b>	<b>56</b>	<b>N</b>	<b>25 618</b>	<b>11 665</b>	<b>821</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	34	N	20 230	10 558	651	N	N
5221	Depository credit intermediation .....	28	N	19 785	10 451	630	N	N
52211	Commercial banking .....	16	Q	14 617	9 203	432	Q	Q
522110	Commercial banking .....	16	Q	14 617	9 203	432	Q	Q
52212	Savings institutions .....	10	Q	D	D	c	Q	Q
522120	Savings institutions .....	10	Q	D	D	c	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	2	D	D	D	a	D	D
524	Insurance carriers and related activities .....	20	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	D	D	D	c	D	D
52421	Insurance agencies and brokerages .....	17	D	D	D	c	D	D
524210	Insurance agencies and brokerages .....	17	D	D	D	c	D	D
	<b>Glens Falls, NY Metropolitan Statistical Area</b>							
<b>52</b>	<b>Finance and insurance .....</b>	<b>134</b>	<b>N</b>	<b>60 736</b>	<b>16 062</b>	<b>1 796</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	62	N	25 289	6 627	867	N	N
5221	Depository credit intermediation .....	51	N	23 590	6 225	820	N	N
52211	Commercial banking .....	33	Q	20 541	5 536	715	Q	Q
522110	Commercial banking .....	33	Q	20 541	5 536	715	Q	Q
52212	Savings institutions .....	14	Q	2 492	553	79	Q	Q
522120	Savings institutions .....	14	Q	2 492	553	79	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	12	D	D	D	b	D	D
524	Insurance carriers and related activities .....	59	N	30 845	8 238	872	N	N
5241	Insurance carriers .....	11	Q	20 526	5 636	629	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	48	24 137	10 319	2 602	243	26.4	14.3
52421	Insurance agencies and brokerages .....	44	23 455	10 060	2 534	233	27.2	14.2
524210	Insurance agencies and brokerages .....	44	23 455	10 060	2 534	233	27.2	14.2
525	Funds, trusts, and other financial vehicles (part) .....	1	D	D	D	a	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>ALBANY-SCHENECTADY-AMSTERDAM, NY COMBINED STATISTICAL AREA—Con.</b>								
<b>Gloversville, NY Micropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance . . . . .</b>	<b>49</b>	<b>N</b>	<b>11 643</b>	<b>2 728</b>	<b>347</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities . . . . .	21	N	6 680	1 450	212	N	N
5221	Depository credit intermediation . . . . .	18	N	5 559	1 273	194	N	N
52211	Commercial banking . . . . .	11	Q	4 161	945	135	Q	Q
522110	Commercial banking . . . . .	11	Q	4 161	945	135	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities . . . . .	7	D	D	D	a	D	D
524	Insurance carriers and related activities . . . . .	21	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities . .	19	D	D	D	c	D	D
52421	Insurance agencies and brokerages . . . . .	19	D	D	D	c	D	D
524210	Insurance agencies and brokerages . . . . .	19	D	D	D	c	D	D
<b>Hudson, NY Micropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance . . . . .</b>	<b>66</b>	<b>N</b>	<b>21 133</b>	<b>5 808</b>	<b>625</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities . . . . .	26	N	13 846	4 129	440	N	N
5221	Depository credit intermediation . . . . .	21	N	11 865	3 595	381	N	N
52211	Commercial banking . . . . .	11	Q	D	D	b	Q	Q
522110	Commercial banking . . . . .	11	Q	D	D	b	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities . . . . .	11	D	D	D	b	D	D
524	Insurance carriers and related activities . . . . .	29	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities . .	27	D	D	D	c	D	D
52421	Insurance agencies and brokerages . . . . .	25		21 060	5 991	1 310	13.5	.2
524210	Insurance agencies and brokerages . . . . .	25		21 060	5 991	1 310	13.5	.2
<b>ITHACA-CORTLAND, NY COMBINED STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance . . . . .</b>	<b>146</b>	<b>N</b>	<b>50 960</b>	<b>13 519</b>	<b>1 319</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities . . . . .	70	N	27 874	7 576	834	N	N
5221	Depository credit intermediation . . . . .	61	N	D	D	f	N	N
52211	Commercial banking . . . . .	44	Q	D	D	f	Q	Q
522110	Commercial banking . . . . .	44	Q	D	D	f	Q	Q
52213	Credit unions . . . . .	11	D	D	D	c	D	D
522130	Credit unions . . . . .	11	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities . . . . .	15	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage . . . . .	10	D	D	D	b	D	D
52312	Securities brokerage . . . . .	10	D	D	D	b	D	D
523120	Securities brokerage . . . . .	10	D	D	D	b	D	D
524	Insurance carriers and related activities . . . . .	59	N	D	D	e	N	N
5242	Agencies, brokerages, and other insurance related activities . .	50	D	D	D	e	D	D
52421	Insurance agencies and brokerages . . . . .	46		36 681	10 444	2 179	18.3	.3
524210	Insurance agencies and brokerages . . . . .	46		36 681	10 444	2 179	18.3	.3
525	Funds, trusts, and other financial vehicles (part) . . . . .	2	D	D	D	a	D	D
<b>Cortland, NY Micropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance . . . . .</b>	<b>45</b>	<b>N</b>	<b>11 493</b>	<b>2 731</b>	<b>325</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities . . . . .	18	N	5 434	1 549	199	N	N
5221	Depository credit intermediation . . . . .	16	N	D	D	c	N	N
52211	Commercial banking . . . . .	11	Q	D	D	c	Q	Q
522110	Commercial banking . . . . .	11	Q	D	D	c	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities . . . . .	4		990	376	86	—	—
524	Insurance carriers and related activities . . . . .	22	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities . .	19	D	D	D	c	D	D
52421	Insurance agencies and brokerages . . . . .	18		23 360	5 474	1 035	9.5	.4
524210	Insurance agencies and brokerages . . . . .	18		23 360	5 474	1 035	9.5	.4
525	Funds, trusts, and other financial vehicles (part) . . . . .	1	D	D	D	a	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>ITHACA-CORTLAND, NY COMBINED STATISTICAL AREA—Con.</b>								
<b>Ithaca, NY Metropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>101</b>	<b>N</b>	<b>39 467</b>	<b>10 788</b>	<b>994</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	52	N	22 440	6 027	635	N	N
5221	Depository credit intermediation .....	45	N	D	D	f	N	N
52211	Commercial banking .....	33	Q	15 241	4 280	418	Q	Q
522110	Commercial banking .....	33	Q	15 241	4 280	418	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	11	D	D	D	b	D	D
524	Insurance carriers and related activities .....	37	N	9 842	2 593	291	N	N
5242	Agencies, brokerages, and other insurance related activities ..	31	D	D	D	c	D	D
52421	Insurance agencies and brokerages .....	28	13 321	4 970	1 144	148	33.8	.1
524210	Insurance agencies and brokerages .....	28	13 321	4 970	1 144	148	33.8	.1
525	Funds, trusts, and other financial vehicles (part) .....	1	D	D	D	a	D	D
<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>31 640</b>	<b>N</b>	<b>D</b>	<b>D</b>	<b>m</b>	<b>N</b>	<b>N</b>
521	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
5211	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
52111	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
521110	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
522	Credit intermediation and related activities .....	12 207	N	D	D	m	N	N
5221	Depository credit intermediation .....	7 981	N	D	D	m	N	N
52211	Commercial banking .....	5 027	Q	D	D	m	Q	Q
522110	Commercial banking .....	5 027	Q	D	D	m	Q	Q
52212	Savings institutions .....	2 291	Q	D	D	k	Q	Q
522120	Savings institutions .....	2 291	Q	D	D	k	Q	Q
52213	Credit unions .....	649	D	D	D	i	D	D
522130	Credit unions .....	649	D	D	D	i	D	D
52219	Other depository credit intermediation .....	14	D	D	D	g	D	D
522190	Other depository credit intermediation .....	14	D	D	D	g	D	D
5222	Nondepository credit intermediation .....	2 364	D	D	D	m	D	D
52221	Credit card issuing .....	62	D	D	D	g	D	D
522210	Credit card issuing .....	62	D	D	D	g	D	D
52222	Sales financing .....	628	17 353 016	4 243 155	1 093 260	95 436	2.1	6.4
522220	Sales financing .....	628	17 353 016	4 243 155	1 093 260	95 436	2.1	6.4
52229	Other nondepository credit intermediation .....	1 674	D	D	D	j	D	D
522291	Consumer lending .....	282	D	D	D	g	D	D
522292	Real estate credit .....	1 082	5 038 117	1 340 420	340 957	16 981	6.7	10.3
5222929	Mortgage bankers and loan correspondents .....	1 074	D	D	D	j	D	D
522293	International trade financing .....	87	D	D	D	g	D	D
522294	Secondary market financing .....	14	D	D	D	e	D	D
522298	All other nondepository credit intermediation .....	209	D	D	D	h	D	D
5222981	Pawn shops .....	114	D	D	D	f	D	D
5222988	Other business credit institutions .....	95	D	D	D	h	D	D
5223	Activities related to credit intermediation .....	1 862	D	D	D	j	D	D
52231	Mortgage and nonmortgage loan brokers .....	861	1 069 530	375 097	75 741	6 526	13.0	5.9
522310	Mortgage and nonmortgage loan brokers .....	861	1 069 530	375 097	75 741	6 526	13.0	5.9
52232	Financial transactions processing, reserve, and clearinghouse activities .....	313	D	D	D	i	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities .....	313	D	D	D	i	D	D
52239	Other activities related to credit intermediation .....	688	D	D	D	i	D	D
522390	Other activities related to credit intermediation .....	688	D	D	D	i	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	9 012	D	D	D	m	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	4 235	121 842 020	37 535 552	16 284 855	172 976	.5	3.5
52311	Investment banking and securities dealing .....	1 262	D	D	D	l	D	D
523110	Investment banking and securities dealing .....	1 262	D	D	D	l	D	D
52312	Securities brokerage .....	2 499	36 212 536	12 899 361	4 637 266	80 010	1.1	7.7
523120	Securities brokerage .....	2 499	36 212 536	12 899 361	4 637 266	80 010	1.1	7.7
52313	Commodity contracts dealing .....	205	D	D	D	g	D	D
523130	Commodity contracts dealing .....	205	D	D	D	g	D	D
52314	Commodity contracts brokerage .....	269	D	D	D	h	D	D
523140	Commodity contracts brokerage .....	269	D	D	D	h	D	D
5232	Securities and commodity exchanges .....	10	1 520 357	331 982	134 525	3 229	—	.1
52321	Securities and commodity exchanges .....	10	1 520 357	331 982	134 525	3 229	—	.1
523210	Securities and commodity exchanges .....	10	1 520 357	331 982	134 525	3 229	—	.1

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.</b>								
<b>52</b>	<b>Finance and insurance—Con.</b>							
523	Securities, commodity contracts, other financial investments, and related activities—Con.							
5239	Other financial investment activities .....	4 767	D	D	D	l	D	D
52391	Miscellaneous intermediation .....	674	1 723 081	748 379	232 121	5 203	7.8	7.9
523910	Miscellaneous intermediation .....	674	1 723 081	748 379	232 121	5 203	7.8	7.9
52392	Portfolio management .....	2 163	D	D	D	k	D	D
523920	Portfolio management .....	2 163	D	D	D	k	D	D
52393	Investment advice .....	1 682	D	D	D	j	D	D
523930	Investment advice .....	1 682	D	D	D	j	D	D
52399	All other financial investment activities .....	248	D	D	D	i	D	D
523991	Trust, fiduciary, and custody activities .....	188	D	D	D	i	D	D
523999	Miscellaneous financial investment activities .....	60	D	D	D	h	D	D
524	Insurance carriers and related activities .....	10 283	N	D	D	m	N	N
5241	Insurance carriers .....	1 936	Q	D	D	m	Q	Q
52411	Direct life, health, and medical insurance carriers .....	874	Q	D	D	l	Q	Q
524113	Direct life insurance carriers .....	639	Q	3 600 122	1 240 646	46 494	Q	Q
524114	Direct health and medical insurance carriers .....	235	Q	D	D	k	Q	Q
52412	Direct insurance (except life, health, and medical) carriers .....	966	Q	D	D	l	Q	Q
524126	Direct property and casualty insurance carriers .....	826	Q	D	D	k	Q	Q
524127	Direct title insurance carriers .....	133	Q	D	D	g	Q	Q
52413	Reinsurance carriers .....	96	Q	D	D	i	Q	Q
524130	Reinsurance carriers .....	96	Q	D	D	i	Q	Q
5242	Agencies, brokerages, and other insurance related activities .....	8 347	D	D	D	l	D	D
52421	Insurance agencies and brokerages .....	7 334	D	D	D	l	D	D
524210	Insurance agencies and brokerages .....	7 334	D	D	D	l	D	D
52429	Other insurance related activities .....	1 013	D	D	D	j	D	D
524291	Claims adjusting .....	424	D	D	D	i	D	D
524292	Third party administration of insurance and pension funds/ plans .....	367	1 844 785	622 820	143 354	10 639	4.0	4.6
524298	All other insurance related activities .....	222	D	D	D	h	D	D
525	Funds, trusts, and other financial vehicles (part) .....	136	D	D	D	g	D	D
5259	Other investment pools and funds (part) .....	136	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs .....	136	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs .....	136	D	D	D	g	D	D
<b>Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>2 154</b>	<b>N</b>	<b>5 382 807</b>	<b>1 850 065</b>	<b>44 807</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	692	N	1 592 030	506 203	21 470	N	N
5221	Depository credit intermediation .....	450	N	986 806	344 909	14 169	N	N
52211	Commercial banking .....	252	Q	785 334	289 739	9 888	Q	Q
522110	Commercial banking .....	252	Q	785 334	289 739	9 888	Q	Q
52212	Savings institutions .....	141	Q	187 643	51 795	3 897	Q	Q
522120	Savings institutions .....	141	Q	187 643	51 795	3 897	Q	Q
52213	Credit unions .....	57	56 930	13 829	3 375	384	—	.5
522130	Credit unions .....	57	56 930	13 829	3 375	384	—	.5
5222	Nondepository credit intermediation .....	162	4 272 957	577 145	154 661	6 869	.2	13.5
52222	Sales financing .....	53	3 943 408	501 979	136 507	5 864	—	14.0
522220	Sales financing .....	53	3 943 408	501 979	136 507	5 864	—	14.0
52229	Other nondepository credit intermediation .....	103	D	D	D	f	D	D
522291	Consumer lending .....	12	D	D	D	c	D	D
522292	Real estate credit .....	74	192 936	55 136	13 264	641	4.9	8.7
5222929	Mortgage bankers and loan correspondents .....	74	192 936	55 136	13 264	641	4.9	8.7
522298	All other nondepository credit intermediation .....	10	D	D	D	b	D	D
5223	Activities related to credit intermediation .....	80	94 610	28 079	6 633	432	7.6	4.5
52231	Mortgage and nonmortgage loan brokers .....	53	44 621	18 918	4 308	263	14.7	5.3
522310	Mortgage and nonmortgage loan brokers .....	53	44 621	18 918	4 308	263	14.7	5.3
52239	Other activities related to credit intermediation .....	18	D	D	D	c	D	D
522390	Other activities related to credit intermediation .....	18	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	907	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	317	6 852 194	1 405 696	602 606	6 926	.7	1.5
52311	Investment banking and securities dealing .....	114	3 565 492	621 936	356 628	2 849	.4	.5
523110	Investment banking and securities dealing .....	114	3 565 492	621 936	356 628	2 849	.4	.5
52312	Securities brokerage .....	183	3 184 876	748 796	235 464	3 790	.8	2.1
523120	Securities brokerage .....	183	3 184 876	748 796	235 464	3 790	.8	2.1
52314	Commodity contracts brokerage .....	12	D	D	D	e	D	D
523140	Commodity contracts brokerage .....	12	D	D	D	e	D	D
5239	Other financial investment activities .....	590	D	D	D	i	D	D
52391	Miscellaneous intermediation .....	71	174 276	103 280	30 378	466	10.7	5.2
523910	Miscellaneous intermediation .....	71	174 276	103 280	30 378	466	10.7	5.2
52392	Portfolio management .....	320	2 621 389	1 090 016	317 959	3 703	2.4	3.0
523920	Portfolio management .....	320	2 621 389	1 090 016	317 959	3 703	2.4	3.0
52393	Investment advice .....	177	304 934	121 041	33 653	1 086	14.2	7.4
523930	Investment advice .....	177	304 934	121 041	33 653	1 086	14.2	7.4
52399	All other financial investment activities .....	22	D	D	D	e	D	D
523991	Trust, fiduciary, and custody activities .....	16	D	D	D	e	D	D

See footnotes at end of table.



**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.</b>								
<b>Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area—Con.</b>								
<b>52</b>	<b>Finance and insurance—Con.</b>							
524	Insurance carriers and related activities .....	552	N	1 017 763	341 874	10 806	N	N
5241	Insurance carriers .....	119	Q	753 004	282 360	7 304	Q	Q
52411	Direct life, health, and medical insurance carriers .....	56	Q	313 528	127 431	4 357	Q	Q
524113	Direct life insurance carriers .....	38	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers .....	18	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	47	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers .....	39	Q	76 250	28 357	723	Q	Q
52413	Reinsurance carriers .....	16	Q	D	D	g	Q	Q
524130	Reinsurance carriers .....	16	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	433	583 319	264 759	59 514	3 502	16.4	4.9
52421	Insurance agencies and brokerages .....	395	D	D	D	h	D	D
524210	Insurance agencies and brokerages .....	395	D	D	D	h	D	D
52429	Other insurance related activities .....	38	D	D	D	e	D	D
524291	Claims adjusting .....	11	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans .....	15	D	D	D	c	D	D
524298	All other insurance related activities .....	12	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part) .....	3	D	D	D	b	D	D
<b>Kingston, NY Metropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>181</b>	<b>N</b>	<b>104 638</b>	<b>27 656</b>	<b>2 974</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	74	N	D	D	g	N	N
5221	Depository credit intermediation .....	66	N	D	D	f	N	N
52211	Commercial banking .....	42	Q	D	D	e	Q	Q
522110	Commercial banking .....	42	Q	D	D	e	Q	Q
52212	Savings institutions .....	14	Q	D	D	e	Q	Q
522120	Savings institutions .....	14	Q	D	D	e	Q	Q
52213	Credit unions .....	10	D	D	D	c	D	D
522130	Credit unions .....	10	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	28	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	17	D	D	D	c	D	D
52312	Securities brokerage .....	12	D	D	D	c	D	D
523120	Securities brokerage .....	12	D	D	D	c	D	D
5239	Other financial investment activities .....	11	D	D	D	b	D	D
524	Insurance carriers and related activities .....	78	N	49 158	12 500	1 504	N	N
5241	Insurance carriers .....	15	Q	36 697	9 584	1 160	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	63	30 331	12 461	2 916	344	41.8	19.5
52421	Insurance agencies and brokerages .....	58	D	D	D	e	D	D
524210	Insurance agencies and brokerages .....	58	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part) .....	1	D	D	D	a	D	D
<b>New Haven-Milford, CT Metropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>1 090</b>	<b>N</b>	<b>757 195</b>	<b>203 138</b>	<b>15 800</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	514	N	255 204	66 052	6 186	N	N
5221	Depository credit intermediation .....	359	N	D	D	h	N	N
52211	Commercial banking .....	159	Q	61 600	16 459	1 938	Q	Q
522110	Commercial banking .....	159	Q	61 600	16 459	1 938	Q	Q
52212	Savings institutions .....	142	Q	105 812	28 848	2 394	Q	Q
522120	Savings institutions .....	142	Q	105 812	28 848	2 394	Q	Q
52213	Credit unions .....	58	D	D	D	e	D	D
522130	Credit unions .....	58	D	D	D	e	D	D
5222	Nondepository credit intermediation .....	80	D	D	D	f	D	D
52229	Other nondepository credit intermediation .....	65	D	D	D	f	D	D
522291	Consumer lending .....	10	22 618	1 792	384	38	.8	—
522292	Real estate credit .....	39	167 060	39 354	8 913	707	1.0	9.7
5222929	Mortgage bankers and loan correspondents .....	39	167 060	39 354	8 913	707	1.0	9.7
522298	All other nondepository credit intermediation .....	15	D	D	D	c	D	D
5222981	Pawn shops .....	14	D	D	D	b	D	D
5223	Activities related to credit intermediation .....	75	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers .....	57	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers .....	57	D	D	D	e	D	D
52239	Other activities related to credit intermediation .....	12	D	D	D	b	D	D
522390	Other activities related to credit intermediation .....	12	D	D	D	b	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.</b>								
<b>New Haven-Milford, CT Metropolitan Statistical Area —Con.</b>								
<b>52</b>	<b>Finance and insurance—Con.</b>							
523	Securities, commodity contracts, other financial investments, and related activities .....	168	247 678	83 407	23 623	1 081	4.5	11.7
5231	Securities and commodity contracts intermediation and brokerage .....	84	D	D	D	f	D	D
52311	Investment banking and securities dealing .....	11	D	D	D	b	D	D
523110	Investment banking and securities dealing .....	11	D	D	D	b	D	D
52312	Securities brokerage .....	71	D	D	D	f	D	D
523120	Securities brokerage .....	71	D	D	D	f	D	D
5239	Other financial investment activities .....	84	D	D	D	e	D	D
52392	Portfolio management .....	38	D	D	D	c	D	D
523920	Portfolio management .....	38	D	D	D	c	D	D
52393	Investment advice .....	34	D	D	D	b	D	D
523930	Investment advice .....	34	D	D	D	b	D	D
524	Insurance carriers and related activities .....	408	N	418 584	113 463	8 533	N	N
5241	Insurance carriers .....	71	Q	301 255	84 908	6 019	Q	Q
52411	Direct life, health, and medical insurance carriers .....	25	Q	241 329	69 945	4 926	Q	Q
524113	Direct life insurance carriers .....	14	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers .....	11	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	44	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers .....	42	Q	59 362	14 648	1 080	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	337	253 159	117 329	28 555	2 514	28.0	7.1
52421	Insurance agencies and brokerages .....	296	D	D	D	g	D	D
524210	Insurance agencies and brokerages .....	296	D	D	D	g	D	D
52429	Other insurance related activities .....	41	D	D	D	f	D	D
524291	Claims adjusting .....	23	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans .....	12	D	D	D	e	D	D
<b>New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>26 636</b>	<b>N</b>	<b>86 063 757</b>	<b>31 550 511</b>	<b>827 729</b>	<b>N</b>	<b>N</b>
521	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
5211	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
52111	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
521110	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
522	Credit intermediation and related activities .....	10 202	N	27 218 601	9 358 608	416 944	N	N
5221	Depository credit intermediation .....	6 558	N	20 638 493	7 652 030	286 165	N	N
52211	Commercial banking .....	4 231	Q	19 072 512	7 159 796	254 902	Q	Q
522110	Commercial banking .....	4 231	Q	19 072 512	7 159 796	254 902	Q	Q
52212	Savings institutions .....	1 854	Q	1 252 210	394 955	24 289	Q	Q
522120	Savings institutions .....	1 854	Q	1 252 210	394 955	24 289	Q	Q
52213	Credit unions .....	460	D	D	D	i	D	D
522130	Credit unions .....	460	D	D	D	i	D	D
52219	Other depository credit intermediation .....	13	D	D	D	g	D	D
522190	Other depository credit intermediation .....	13	D	D	D	g	D	D
5222	Nondepository credit intermediation .....	1 988	25 772 949	5 480 312	1 414 847	112 188	3.4	5.0
52221	Credit card issuing .....	46	D	D	D	g	D	D
522210	Credit card issuing .....	46	D	D	D	g	D	D
52222	Sales financing .....	530	13 095 270	3 714 897	948 948	88 686	2.8	4.2
522220	Sales financing .....	530	13 095 270	3 714 897	948 948	88 686	2.8	4.2
52229	Other nondepository credit intermediation .....	1 412	D	D	D	j	D	D
522291	Consumer lending .....	233	594 973	53 961	12 657	1 260	3.8	2.7
522292	Real estate credit .....	912	4 500 003	1 192 267	306 164	14 905	7.2	10.5
5222929	Mortgage bankers and loan correspondents .....	905	D	D	D	j	D	D
522293	International trade financing .....	84	2 339 789	232 414	70 327	2 364	5.9	1.6
522298	All other nondepository credit intermediation .....	175	D	D	D	h	D	D
5222981	Pawn shops .....	88	D	D	D	f	D	D
5222988	Other business credit institutions .....	87	D	D	D	h	D	D
5223	Activities related to credit intermediation .....	1 656	3 717 847	1 099 796	291 731	18 591	4.4	12.2
52231	Mortgage and nonmortgage loan brokers .....	725	956 090	330 706	65 884	5 764	12.8	6.2
522310	Mortgage and nonmortgage loan brokers .....	725	956 090	330 706	65 884	5 764	12.8	6.2
52232	Financial transactions processing, reserve, and clearinghouse activities .....	289	2 081 593	560 455	175 342	7 884	1.9	10.8
522320	Financial transactions processing, reserve, and clearinghouse activities .....	289	2 081 593	560 455	175 342	7 884	1.9	10.8
52239	Other activities related to credit intermediation .....	642	680 164	208 635	50 505	4 943	—	25.1
522390	Other activities related to credit intermediation .....	642	680 164	208 635	50 505	4 943	—	25.1

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.</b>								
<b>New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.</b>								
<b>52</b>	<b>Finance and insurance—Con.</b>							
523	Securities, commodity contracts, other financial investments, and related activities .....	7 621	141 293 406	46 039 245	18 455 721	223 364	1.1	3.7
5231	Securities and commodity contracts intermediation and brokerage .....	3 701	114 487 968	35 964 533	15 634 267	163 868	.5	3.5
52311	Investment banking and securities dealing .....	1 104	79 516 139	23 232 224	10 964 676	83 638	.2	1.6
523110	Investment banking and securities dealing .....	1 104	79 516 139	23 232 224	10 964 676	83 638	.2	1.6
52312	Securities brokerage .....	2 153	32 586 993	11 997 988	4 356 927	74 204	1.1	8.1
523120	Securities brokerage .....	2 153	32 586 993	11 997 988	4 356 927	74 204	1.1	8.1
52313	Commodity contracts dealing .....	194	D	D	D	D	D	D
523130	Commodity contracts dealing .....	194	D	D	D	D	D	D
52314	Commodity contracts brokerage .....	250	D	D	D	D	D	D
523140	Commodity contracts brokerage .....	250	D	D	D	D	D	D
5232	Securities and commodity exchanges .....	10	1 520 357	331 982	134 525	3 229	—	.1
52321	Securities and commodity exchanges .....	10	1 520 357	331 982	134 525	3 229	—	.1
523210	Securities and commodity exchanges .....	10	1 520 357	331 982	134 525	3 229	—	.1
5239	Other financial investment activities .....	3 910	25 285 081	9 742 730	2 686 929	56 267	3.8	5.0
52391	Miscellaneous intermediation .....	575	D	D	D	h	D	D
523910	Miscellaneous intermediation .....	575	D	D	D	h	D	D
52392	Portfolio management .....	1 717	18 263 913	7 087 260	1 919 742	31 872	2.2	3.7
523920	Portfolio management .....	1 717	18 263 913	7 087 260	1 919 742	31 872	2.2	3.7
52393	Investment advice .....	1 410	3 700 094	1 442 577	413 072	11 107	10.6	8.2
523930	Investment advice .....	1 410	3 700 094	1 442 577	413 072	11 107	10.6	8.2
52399	All other financial investment activities .....	208	D	D	D	i	D	D
523991	Trust, fiduciary, and custody activities .....	155	D	D	D	h	D	D
523999	Miscellaneous financial investment activities .....	53	D	D	D	h	D	D
524	Insurance carriers and related activities .....	8 679	N	12 407 719	3 628 321	182 904	N	N
5241	Insurance carriers .....	1 609	Q	8 016 184	2 547 626	113 009	Q	Q
52411	Direct life, health, and medical insurance carriers .....	732	Q	4 536 893	1 477 171	63 298	Q	Q
524113	Direct life insurance carriers .....	545	Q	3 314 117	1 146 555	41 259	Q	Q
524114	Direct health and medical insurance carriers .....	187	Q	1 222 776	330 616	22 039	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	805	Q	3 041 265	932 622	45 827	Q	Q
524126	Direct property and casualty insurance carriers .....	684	Q	2 932 422	905 066	44 475	Q	Q
524127	Direct title insurance carriers .....	116	D	D	D	g	Q	Q
52413	Reinsurance carriers .....	72	Q	438 026	137 833	3 884	Q	Q
524130	Reinsurance carriers .....	72	Q	438 026	137 833	3 884	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	7 070	11 606 434	4 391 535	1 080 695	69 895	14.1	6.2
52421	Insurance agencies and brokerages .....	6 182	8 663 593	3 327 430	809 026	52 870	16.9	6.4
524210	Insurance agencies and brokerages .....	6 182	8 663 593	3 327 430	809 026	52 870	16.9	6.4
52429	Other insurance related activities .....	888	2 942 841	1 064 105	271 669	17 025	5.8	5.5
524291	Claims adjusting .....	367	787 804	330 592	98 526	4 949	5.7	7.5
524292	Third party administration of insurance and pension funds/ plans .....	325	1 678 759	575 828	131 912	9 537	4.0	4.7
524298	All other insurance related activities .....	196	476 278	157 685	41 231	2 539	12.5	5.1
525	Funds, trusts, and other financial vehicles (part) .....	132	2 941 537	158 184	44 080	1 641	.7	3.9
5259	Other investment pools and funds (part) .....	132	2 941 537	158 184	44 080	1 641	.7	3.9
52593	Real Estate Investment Trusts - REITs .....	132	2 941 537	158 184	44 080	1 641	.7	3.9
525930	Real Estate Investment Trusts - REITs .....	132	2 941 537	158 184	44 080	1 641	.7	3.9
<b>Edison, NJ Metropolitan Division</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>2 997</b>	<b>N</b>	<b>D</b>	<b>D</b>	<b>I</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	1 456	N	D	D	j	N	N
5221	Depository credit intermediation .....	980	N	D	D	j	N	N
52211	Commercial banking .....	600	Q	403 688	113 864	10 332	Q	Q
522110	Commercial banking .....	600	Q	403 688	113 864	10 332	Q	Q
52212	Savings institutions .....	284	Q	D	D	h	Q	Q
522120	Savings institutions .....	284	Q	D	D	h	Q	Q
52213	Credit unions .....	94	D	D	D	g	D	D
522130	Credit unions .....	94	D	D	D	g	D	D
5222	Nondepository credit intermediation .....	354	D	D	D	i	D	D
52222	Sales financing .....	109	D	D	D	h	D	D
522220	Sales financing .....	109	D	D	D	h	D	D
52229	Other nondepository credit intermediation .....	240	D	D	D	g	D	D
522291	Consumer lending .....	32	D	D	D	c	D	D
522292	Real estate credit .....	201	968 565	204 816	44 562	2 284	1.2	11.3
5222929	Mortgage bankers and loan correspondents .....	201	968 565	204 816	44 562	2 284	1.2	11.3
5223	Activities related to credit intermediation .....	122	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers .....	64	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers .....	64	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities .....	16	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities .....	16	D	D	D	f	D	D
52239	Other activities related to credit intermediation .....	42	D	D	D	c	D	D
522390	Other activities related to credit intermediation .....	42	D	D	D	c	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
	<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.</b>							
	<b>New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.</b>							
	<b>Edison, NJ Metropolitan Division—Con.</b>							
<b>52</b>	<b>Finance and insurance—Con.</b>							
523	Securities, commodity contracts, other financial investments, and related activities .....	604	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	359	D	D	D	i	D	D
52311	Investment banking and securities dealing .....	64	441 501	145 227	86 157	1 821	.8	5.6
523110	Investment banking and securities dealing .....	64	441 501	145 227	86 157	1 821	.8	5.6
52312	Securities brokerage .....	268	D	D	D	h	D	D
523120	Securities brokerage .....	268	D	D	D	h	D	D
52313	Commodity contracts dealing .....	15	D	D	D	b	D	D
523130	Commodity contracts dealing .....	15	D	D	D	b	D	D
52314	Commodity contracts brokerage .....	12	D	D	D	c	D	D
523140	Commodity contracts brokerage .....	12	D	D	D	c	D	D
5239	Other financial investment activities .....	245	D	D	D	g	D	D
52391	Miscellaneous intermediation .....	23	D	D	D	b	D	D
523910	Miscellaneous intermediation .....	23	D	D	D	b	D	D
52392	Portfolio management .....	81	232 800	77 886	14 135	486	12.8	15.5
523920	Portfolio management .....	81	232 800	77 886	14 135	486	12.8	15.5
52393	Investment advice .....	128	D	D	D	f	D	D
523930	Investment advice .....	128	D	D	D	f	D	D
52399	All other financial investment activities .....	13	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities .....	11	D	D	D	f	D	D
524	Insurance carriers and related activities .....	924	N	1 432 114	390 284	23 917	N	N
5241	Insurance carriers .....	205	Q	1 106 166	313 837	18 266	Q	Q
52411	Direct life, health, and medical insurance carriers .....	93	Q	521 916	157 647	8 394	Q	Q
524113	Direct life insurance carriers .....	72	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers .....	21	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers .....	102	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers .....	78	Q	524 881	140 488	8 869	Q	Q
524127	Direct title insurance carriers .....	24	Q	D	D	c	Q	Q
52413	Reinsurance carriers .....	10	Q	D	D	f	Q	Q
524130	Reinsurance carriers .....	10	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	719	783 168	325 948	76 447	5 651	17.5	6.9
52421	Insurance agencies and brokerages .....	607	565 736	210 973	47 835	3 906	21.6	8.0
524210	Insurance agencies and brokerages .....	607	565 736	210 973	47 835	3 906	21.6	8.0
52429	Other insurance related activities .....	112	217 432	114 975	28 612	1 745	6.6	4.2
524291	Claims adjusting .....	49	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans .....	36	179 311	98 448	24 501	1 423	1.6	4.2
524298	All other insurance related activities .....	27	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part) .....	13	D	D	D	b	D	D
5259	Other investment pools and funds (part) .....	13	D	D	D	b	D	D
52593	Real Estate Investment Trusts - REITs .....	13	D	D	D	b	D	D
525930	Real Estate Investment Trusts - REITs .....	13	D	D	D	b	D	D
	<b>Newark-Union, NJ-PA Metropolitan Division</b>							
<b>52</b>	<b>Finance and insurance .....</b>	<b>3 230</b>	<b>N</b>	<b>3 778 970</b>	<b>1 039 098</b>	<b>58 145</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	1 455	N	D	D	j	N	N
5221	Depository credit intermediation .....	996	N	D	D	j	N	N
52211	Commercial banking .....	652	Q	321 631	94 874	9 422	Q	Q
522110	Commercial banking .....	652	Q	321 631	94 874	9 422	Q	Q
52212	Savings institutions .....	238	Q	D	D	g	Q	Q
522120	Savings institutions .....	238	Q	D	D	g	Q	Q
52213	Credit unions .....	106	D	D	D	f	D	D
522130	Credit unions .....	106	D	D	D	f	D	D
5222	Nondepository credit intermediation .....	303	D	D	D	i	D	D
52222	Sales financing .....	89	1 154 342	196 936	52 713	2 476	.7	5.4
522220	Sales financing .....	89	1 154 342	196 936	52 713	2 476	.7	5.4
52229	Other nondepository credit intermediation .....	211	D	D	D	h	D	D
522291	Consumer lending .....	31	D	D	D	c	D	D
522292	Real estate credit .....	161	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents .....	159	D	D	D	g	D	D
522298	All other nondepository credit intermediation .....	13	D	D	D	c	D	D
5223	Activities related to credit intermediation .....	156	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers .....	68	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers .....	68	D	D	D	e	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities .....	25	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities .....	25	D	D	D	f	D	D
52239	Other activities related to credit intermediation .....	63	D	D	D	e	D	D
522390	Other activities related to credit intermediation .....	63	D	D	D	e	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.</b>								
<b>New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.</b>								
<b>Newark-Union, NJ-PA Metropolitan Division—Con.</b>								
<b>52</b>	<b>Finance and insurance—Con.</b>							
523	Securities, commodity contracts, other financial investments, and related activities .....	615	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	303	D	D	D	i	D	D
52311	Investment banking and securities dealing .....	64	D	D	D	g	D	D
523110	Investment banking and securities dealing .....	64	D	D	D	g	D	D
52312	Securities brokerage .....	223	D	D	D	h	D	D
523120	Securities brokerage .....	223	D	D	D	h	D	D
5239	Other financial investment activities .....	312	D	D	D	g	D	D
52391	Miscellaneous intermediation .....	38	D	D	D	c	D	D
523910	Miscellaneous intermediation .....	38	D	D	D	c	D	D
52392	Portfolio management .....	138	312 010	138 321	25 330	758	5.8	4.2
523920	Portfolio management .....	138	312 010	138 321	25 330	758	5.8	4.2
52393	Investment advice .....	123	D	D	D	e	D	D
523930	Investment advice .....	123	D	D	D	e	D	D
52399	All other financial investment activities .....	13	D	D	D	e	D	D
523991	Trust, fiduciary, and custody activities .....	11	D	D	D	e	D	D
524	Insurance carriers and related activities .....	1 152	N	2 039 420	545 297	31 462	N	N
5241	Insurance carriers .....	275	Q	1 537 959	429 175	22 440	Q	Q
52411	Direct life, health, and medical insurance carriers .....	134	Q	886 890	256 375	11 846	Q	Q
524113	Direct life insurance carriers .....	99	Q	602 186	173 584	6 973	Q	Q
524114	Direct health and medical insurance carriers .....	35	Q	284 704	82 791	4 873	Q	Q
52412	Direct insurance (except life, health, and medical) carriers .....	128	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers .....	115	Q	606 505	162 172	10 073	Q	Q
524127	Direct title insurance carriers .....	13	Q	D	D	b	Q	Q
52413	Reinsurance carriers .....	13	Q	D	D	e	Q	Q
524130	Reinsurance carriers .....	13	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	877	1 405 782	501 461	116 122	9 022	16.4	8.5
52421	Insurance agencies and brokerages .....	752	1 122 083	409 126	93 450	7 407	18.5	7.4
524210	Insurance agencies and brokerages .....	752	1 122 083	409 126	93 450	7 407	18.5	7.4
52429	Other insurance related activities .....	125	283 699	92 335	22 672	1 615	8.3	13.2
524291	Claims adjusting .....	57	196 993	62 173	15 477	955	3.4	15.1
524292	Third party administration of insurance and pension funds/ plans .....	41	62 904	22 253	5 560	526	4.6	10.8
524298	All other insurance related activities .....	27	23 802	7 909	1 635	134	58.5	3.6
525	Funds, trusts, and other financial vehicles (part) .....	8	D	D	D	e	D	D
<b>New York-Wayne-White Plains, NY-NJ Metropolitan Division</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>15 159</b>	<b>N</b>	<b>74 075 332</b>	<b>28 215 876</b>	<b>628 719</b>	<b>N</b>	<b>N</b>
521	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
5211	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
52111	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
521110	Monetary authorities - central bank .....	2	10 703 547	240 008	63 781	2 876	—	—
522	Credit intermediation and related activities .....	5 320	N	22 641 706	8 011 352	328 923	N	N
5221	Depository credit intermediation .....	3 378	N	17 786 496	6 730 327	229 194	N	N
52211	Commercial banking .....	2 249	Q	16 933 180	6 467 001	212 436	Q	Q
522110	Commercial banking .....	2 249	Q	16 933 180	6 467 001	212 436	Q	Q
52212	Savings institutions .....	920	Q	646 597	192 777	12 976	Q	Q
522120	Savings institutions .....	920	Q	646 597	192 777	12 976	Q	Q
52213	Credit unions .....	199	D	D	D	g	D	D
522130	Credit unions .....	199	D	D	D	g	D	D
52219	Other depository credit intermediation .....	10	D	D	D	g	D	D
522190	Other depository credit intermediation .....	10	D	D	D	g	D	D
5222	Nondepository credit intermediation .....	945	19 069 489	4 189 657	1 090 341	88 500	3.5	4.2
52221	Credit card issuing .....	24	D	D	D	c	D	D
522210	Credit card issuing .....	24	D	D	D	c	D	D
52222	Sales financing .....	258	10 263 315	3 128 179	789 385	76 167	3.5	4.5
522220	Sales financing .....	258	10 263 315	3 128 179	789 385	76 167	3.5	4.5
52229	Other nondepository credit intermediation .....	663	D	D	D	j	D	D
522291	Consumer lending .....	118	307 408	28 085	6 177	612	4.7	4.2
522292	Real estate credit .....	346	2 007 283	567 163	163 134	6 120	8.8	7.2
5222929	Mortgage bankers and loan correspondents .....	343	D	D	D	i	D	D
522293	International trade financing .....	63	D	D	D	g	D	D
522298	All other nondepository credit intermediation .....	133	D	D	D	h	D	D
5222981	Pawn shops .....	66	D	D	D	e	D	D
5222988	Other business credit institutions .....	67	D	D	D	g	D	D
5223	Activities related to credit intermediation .....	997	2 341 884	665 553	190 684	11 229	3.6	10.1
52231	Mortgage and nonmortgage loan brokers .....	329	519 101	177 841	34 449	2 960	11.2	4.3
522310	Mortgage and nonmortgage loan brokers .....	329	519 101	177 841	34 449	2 960	11.2	4.3
52232	Financial transactions processing, reserve, and clearinghouse activities .....	195	1 416 447	360 022	125 660	4 791	1.8	8.4
522320	Financial transactions processing, reserve, and clearinghouse activities .....	195	1 416 447	360 022	125 660	4 791	1.8	8.4
52239	Other activities related to credit intermediation .....	473	406 336	127 690	30 575	3 478	—	23.3
522390	Other activities related to credit intermediation .....	473	406 336	127 690	30 575	3 478	—	23.3

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
	<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.</b>							
	<b>New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.</b>							
	<b>New York-Wayne-White Plains, NY-NJ Metropolitan Division—Con.</b>							
<b>52</b>	<b>Finance and insurance—Con.</b>							
523	Securities, commodity contracts, other financial investments, and related activities .....	5 501	135 072 780	43 712 037	17 811 814	199 800	.9	3.3
5231	Securities and commodity contracts intermediation and brokerage .....	2 542	110 416 876	34 420 988	15 129 699	145 919	.5	3.0
52311	Investment banking and securities dealing .....	876	78 518 617	22 873 527	10 798 605	79 779	.2	1.5
523110	Investment banking and securities dealing .....	876	78 518 617	22 873 527	10 798 605	79 779	.2	1.5
52312	Securities brokerage .....	1 291	29 682 869	10 862 019	4 030 545	60 790	1.0	7.0
523120	Securities brokerage .....	1 291	29 682 869	10 862 019	4 030 545	60 790	1.0	7.0
52313	Commodity contracts dealing .....	157	D	D	D	g	D	D
523130	Commodity contracts dealing .....	157	D	D	D	g	D	D
52314	Commodity contracts brokerage .....	218	D	D	D	h	D	D
523140	Commodity contracts brokerage .....	218	D	D	D	h	D	D
5232	Securities and commodity exchanges .....	10	1 520 357	331 982	134 525	3 229	—	.1
52321	Securities and commodity exchanges .....	10	1 520 357	331 982	134 525	3 229	—	.1
523210	Securities and commodity exchanges .....	10	1 520 357	331 982	134 525	3 229	—	.1
5239	Other financial investment activities .....	2 949	23 135 547	8 959 067	2 547 590	50 652	3.2	4.6
52391	Miscellaneous intermediation .....	468	1 413 848	597 249	187 240	4 236	7.3	8.0
523910	Miscellaneous intermediation .....	468	1 413 848	597 249	187 240	4 236	7.3	8.0
52392	Portfolio management .....	1 343	16 804 217	6 524 677	1 845 366	29 841	2.0	3.5
523920	Portfolio management .....	1 343	16 804 217	6 524 677	1 845 366	29 841	2.0	3.5
52393	Investment advice .....	981	3 357 640	1 325 618	379 236	9 560	8.9	8.0
523930	Investment advice .....	981	3 357 640	1 325 618	379 236	9 560	8.9	8.0
52399	All other financial investment activities .....	157	1 559 842	511 523	135 748	7 015	.7	6.4
523991	Trust, fiduciary, and custody activities .....	117	719 507	230 433	63 599	3 434	1.2	10.7
523999	Miscellaneous financial investment activities .....	40	840 335	281 090	72 149	3 581	.3	2.7
524	Insurance carriers and related activities .....	4 254	N	7 368 453	2 296 709	96 011	N	N
5241	Insurance carriers .....	799	Q	4 594 114	1 585 940	56 349	Q	Q
52411	Direct life, health, and medical insurance carriers .....	397	Q	2 844 863	976 148	37 408	Q	Q
524113	Direct life insurance carriers .....	289	Q	2 180 239	801 029	25 950	Q	Q
524114	Direct health and medical insurance carriers .....	108	Q	664 624	175 119	11 458	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	360	Q	1 423 043	501 881	16 548	Q	Q
524126	Direct property and casualty insurance carriers .....	319	Q	1 350 936	483 623	15 852	Q	Q
524127	Direct title insurance carriers .....	38	Q	D	D	f	Q	Q
52413	Reinsurance carriers .....	42	Q	326 208	107 911	2 393	Q	Q
524130	Reinsurance carriers .....	42	Q	326 208	107 911	2 393	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	3 455	7 157 756	2 774 339	710 769	39 662	10.3	5.4
52421	Insurance agencies and brokerages .....	3 051	5 338 156	2 097 068	531 921	29 689	12.3	6.0
524210	Insurance agencies and brokerages .....	3 051	5 338 156	2 097 068	531 921	29 689	12.3	6.0
52429	Other insurance related activities .....	404	1 819 600	677 271	178 848	9 973	4.4	3.7
524291	Claims adjusting .....	152	456 405	209 355	69 367	2 731	3.6	1.6
524292	Third party administration of insurance and pension funds/ plans .....	168	995 187	355 535	78 993	5 522	4.1	4.5
524298	All other insurance related activities .....	84	368 008	112 381	30 488	1 720	6.5	4.4
525	Funds, trusts, and other financial vehicles (part) .....	82	2 118 213	113 128	32 220	1 109	.7	2.6
5259	Other investment pools and funds (part) .....	82	2 118 213	113 128	32 220	1 109	.7	2.6
52593	Real Estate Investment Trusts - REITs .....	82	2 118 213	113 128	32 220	1 109	.7	2.6
525930	Real Estate Investment Trusts - REITs .....	82	2 118 213	113 128	32 220	1 109	.7	2.6
	<b>Suffolk County-Nassau County, NY Metropolitan Division</b>							
<b>52</b>	<b>Finance and insurance .....</b>	<b>5 250</b>	<b>N</b>	<b>D</b>	<b>D</b>	<b>I</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	1 971	N	2 668 289	850 442	47 128	N	N
5221	Depository credit intermediation .....	1 204	N	D	D	k	N	N
52211	Commercial banking .....	730	Q	1 414 013	484 057	22 712	Q	Q
522110	Commercial banking .....	730	Q	1 414 013	484 057	22 712	Q	Q
52212	Savings institutions .....	412	Q	D	D	i	Q	Q
522120	Savings institutions .....	412	Q	D	D	i	Q	Q
52213	Credit unions .....	61	D	D	D	g	D	D
522130	Credit unions .....	61	D	D	D	g	D	D
5222	Nondepository credit intermediation .....	386	D	D	D	j	D	D
52221	Credit card issuing .....	14	D	D	D	g	D	D
522210	Credit card issuing .....	14	D	D	D	g	D	D
52222	Sales financing .....	74	D	D	D	i	D	D
522220	Sales financing .....	74	D	D	D	i	D	D
52229	Other nondepository credit intermediation .....	298	D	D	D	h	D	D
522291	Consumer lending .....	52	D	D	D	e	D	D
522292	Real estate credit .....	204	D	D	D	h	D	D
5222929	Mortgage bankers and loan correspondents .....	202	D	D	D	h	D	D
522293	International trade financing .....	14	D	D	D	b	D	D
522298	All other nondepository credit intermediation .....	26	D	D	D	c	D	D
5222981	Pawn shops .....	14	D	D	D	b	D	D
5222988	Other business credit institutions .....	12	D	D	D	b	D	D

See footnotes at end of table.



**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.</b>								
<b>New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.</b>								
<b>Suffolk County-Nassau County, NY Metropolitan Division—Con.</b>								
<b>52</b>	<b>Finance and insurance—Con.</b>							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation .....	381	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers .....	264	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers .....	264	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities .....	53	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities .....	53	D	D	D	g	D	D
52239	Other activities related to credit intermediation .....	64	D	D	D	f	D	D
522390	Other activities related to credit intermediation .....	64	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	901	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	497	D	D	D	i	D	D
52311	Investment banking and securities dealing .....	100	D	D	D	f	D	D
523110	Investment banking and securities dealing .....	100	D	D	D	f	D	D
52312	Securities brokerage .....	371	D	D	D	i	D	D
523120	Securities brokerage .....	371	D	D	D	i	D	D
52313	Commodity contracts dealing .....	13	D	D	D	e	D	D
523130	Commodity contracts dealing .....	13	D	D	D	e	D	D
52314	Commodity contracts brokerage .....	13	D	D	D	b	D	D
523140	Commodity contracts brokerage .....	13	D	D	D	b	D	D
5239	Other financial investment activities .....	404	D	D	D	g	D	D
52391	Miscellaneous intermediation .....	46	D	D	D	c	D	D
523910	Miscellaneous intermediation .....	46	D	D	D	c	D	D
52392	Portfolio management .....	155	914 886	346 376	34 911	787	3.2	3.2
523920	Portfolio management .....	155	914 886	346 376	34 911	787	3.2	3.2
52393	Investment advice .....	178	D	D	D	f	D	D
523930	Investment advice .....	178	D	D	D	f	D	D
52399	All other financial investment activities .....	25	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities .....	16	D	D	D	c	D	D
524	Insurance carriers and related activities .....	2 349	N	1 567 732	396 031	31 514	N	N
5241	Insurance carriers .....	330	Q	777 945	218 674	15 954	Q	Q
52411	Direct life, health, and medical insurance carriers .....	108	Q	283 224	87 001	5 650	Q	Q
524113	Direct life insurance carriers .....	85	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers .....	23	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	215	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers .....	172	Q	450 100	118 783	9 681	Q	Q
524127	Direct title insurance carriers .....	41	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	2 019	2 259 728	789 787	177 357	15 560	23.5	7.0
52421	Insurance agencies and brokerages .....	1 772	1 637 618	610 263	135 820	11 868	29.3	6.7
524210	Insurance agencies and brokerages .....	1 772	1 637 618	610 263	135 820	11 868	29.3	6.7
52429	Other insurance related activities .....	247	622 110	179 524	41 537	3 692	8.4	7.5
524291	Claims adjusting .....	109	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans .....	80	441 357	99 592	22 858	2 066	4.5	4.4
524298	All other insurance related activities .....	58	D	D	D	f	D	D
525	Funds, trusts, and other financial vehicles (part) .....	29	D	D	D	c	D	D
5259	Other investment pools and funds (part) .....	29	D	D	D	c	D	D
52593	Real Estate Investment Trusts - REITs .....	29	D	D	D	c	D	D
525930	Real Estate Investment Trusts - REITs .....	29	D	D	D	c	D	D
<b>Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>745</b>	<b>N</b>	<b>289 627</b>	<b>72 726</b>	<b>7 077</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	349	N	129 263	32 232	3 543	N	N
5221	Depository credit intermediation .....	271	N	94 653	23 989	2 883	N	N
52211	Commercial banking .....	186	Q	54 138	14 039	1 642	Q	Q
522110	Commercial banking .....	186	Q	54 138	14 039	1 642	Q	Q
52212	Savings institutions .....	49	Q	22 228	5 309	604	Q	Q
522120	Savings institutions .....	49	Q	22 228	5 309	604	Q	Q
52213	Credit unions .....	35	D	D	D	f	D	D
522130	Credit unions .....	35	D	D	D	f	D	D
5222	Nondepository credit intermediation .....	52	D	D	D	f	D	D
52229	Other nondepository credit intermediation .....	44	D	D	D	e	D	D
522291	Consumer lending .....	13	D	D	D	b	D	D
522292	Real estate credit .....	29	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents .....	28	D	D	D	e	D	D
5223	Activities related to credit intermediation .....	26	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers .....	16	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers .....	16	D	D	D	b	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
	<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.</b>							
	<b>Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area—Con.</b>							
<b>52</b>	<b>Finance and insurance—Con.</b>							
523	Securities, commodity contracts, other financial investments, and related activities .....	90	106 163	44 615	12 185	632	8.9	33.1
5231	Securities and commodity contracts intermediation and brokerage .....	44	D	D	D	e	D	D
52311	Investment banking and securities dealing .....	10	D	D	D	a	D	D
523110	Investment banking and securities dealing .....	10	D	D	D	a	D	D
52312	Securities brokerage .....	32	D	D	D	e	D	D
523120	Securities brokerage .....	32	D	D	D	e	D	D
5239	Other financial investment activities .....	46	D	D	D	e	D	D
52392	Portfolio management .....	21	D	D	D	c	D	D
523920	Portfolio management .....	21	D	D	D	c	D	D
52393	Investment advice .....	18	35 791	11 990	3 877	143	6.0	2.1
523930	Investment advice .....	18	35 791	11 990	3 877	143	6.0	2.1
524	Insurance carriers and related activities .....	306	N	115 749	28 309	2 902	N	N
5241	Insurance carriers .....	53	Q	51 589	13 832	1 408	Q	Q
52411	Direct life, health, and medical insurance carriers .....	17	Q	36 676	10 026	1 096	Q	Q
524113	Direct life insurance carriers .....	11	Q	D	D	Q	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	35	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers .....	30	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	253	203 916	64 160	14 477	1 494	28.5	7.2
52421	Insurance agencies and brokerages .....	231	150 415	52 343	11 826	1 229	35.9	9.4
524210	Insurance agencies and brokerages .....	231	150 415	52 343	11 826	1 229	35.9	9.4
52429	Other insurance related activities .....	22	53 501	11 817	2 651	265	7.6	.9
524291	Claims adjusting .....	11	4 563	1 661	396	48	68.2	9.0
	<b>Torrington, CT Micropolitan Statistical Area</b>							
<b>52</b>	<b>Finance and insurance .....</b>	<b>212</b>	<b>N</b>	<b>D</b>	<b>D</b>	<b>g</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	109	N	43 900	11 125	1 209	N	N
5221	Depository credit intermediation .....	97	N	D	D	g	N	N
52211	Commercial banking .....	37	Q	14 783	3 938	426	Q	Q
522110	Commercial banking .....	37	Q	14 783	3 938	426	Q	Q
52212	Savings institutions .....	51	Q	25 101	6 325	693	Q	Q
522120	Savings institutions .....	51	Q	25 101	6 325	693	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	40	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	18	D	D	D	b	D	D
52312	Securities brokerage .....	11	D	D	D	b	D	D
523120	Securities brokerage .....	11	D	D	D	b	D	D
5239	Other financial investment activities .....	22	D	D	D	b	D	D
52392	Portfolio management .....	13	D	D	D	b	D	D
523920	Portfolio management .....	13	D	D	D	b	D	D
524	Insurance carriers and related activities .....	63	N	D	D	e	N	N
5242	Agencies, brokerages, and other insurance related activities ..	61	D	D	D	e	D	D
52421	Insurance agencies and brokerages .....	60	D	D	D	e	D	D
524210	Insurance agencies and brokerages .....	60	D	D	D	e	D	D
	<b>Trenton-Ewing, NJ Metropolitan Statistical Area</b>							
<b>52</b>	<b>Finance and insurance .....</b>	<b>622</b>	<b>N</b>	<b>891 685</b>	<b>243 134</b>	<b>15 287</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	267	N	269 183	77 601	6 165	N	N
5221	Depository credit intermediation .....	180	N	204 466	60 794	4 637	N	N
52211	Commercial banking .....	120	Q	182 937	55 418	4 104	Q	Q
522110	Commercial banking .....	120	Q	182 937	55 418	4 104	Q	Q
52212	Savings institutions .....	40	Q	17 092	4 236	392	Q	Q
522120	Savings institutions .....	40	Q	17 092	4 236	392	Q	Q
52213	Credit unions .....	20	24 963	4 437	1 140	141	—	1.5
522130	Credit unions .....	20	24 963	4 437	1 140	141	—	1.5
5222	Nondepository credit intermediation .....	69	258 793	48 593	12 856	1 134	.3	5.8
52222	Sales financing .....	27	D	D	D	f	D	D
522220	Sales financing .....	27	D	D	D	f	D	D
52229	Other nondepository credit intermediation .....	42	D	D	D	e	D	D
522291	Consumer lending .....	11	20 788	1 969	483	56	1.6	—
522292	Real estate credit .....	23	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents .....	23	D	D	D	e	D	D
5223	Activities related to credit intermediation .....	18	78 935	16 124	3 951	394	2.5	64.6

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
	<b>NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.</b>							
	<b>Trenton-Ewing, NJ Metropolitan Statistical Area— Con.</b>							
<b>52</b>	<b>Finance and insurance—Con.</b>							
523	Securities, commodity contracts, other financial investments, and related activities .....	158	1 257 254	232 664	60 344	3 215	.6	3.6
5231	Securities and commodity contracts intermediation and brokerage .....	54	D	D	D	f	D	D
52311	Investment banking and securities dealing .....	13	D	D	D	b	D	D
523110	Investment banking and securities dealing .....	13	D	D	D	b	D	D
52312	Securities brokerage .....	37	207 781	69 901	20 802	924	—	7.0
523120	Securities brokerage .....	37	207 781	69 901	20 802	924	—	7.0
5239	Other financial investment activities .....	104	D	D	D	g	D	D
52391	Miscellaneous intermediation .....	16	D	D	D	b	D	D
523910	Miscellaneous intermediation .....	16	D	D	D	b	D	D
52392	Portfolio management .....	49	D	D	D	g	D	D
523920	Portfolio management .....	49	D	D	D	g	D	D
52393	Investment advice .....	31	41 375	17 399	3 789	190	7.8	33.1
523930	Investment advice .....	31	41 375	17 399	3 789	190	7.8	33.1
524	Insurance carriers and related activities .....	197	N	389 838	105 189	5 907	N	N
5241	Insurance carriers .....	67	Q	331 059	91 352	4 828	Q	Q
52411	Direct life, health, and medical insurance carriers .....	37	Q	D	D	e	Q	Q
524113	Direct life insurance carriers .....	29	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	27	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers .....	24	Q	D	D	h	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	130	184 776	58 779	13 837	1 079	8.4	13.8
52421	Insurance agencies and brokerages .....	112	D	D	D	f	D	D
524210	Insurance agencies and brokerages .....	112	D	D	D	f	D	D
52429	Other insurance related activities .....	18	D	D	D	e	D	D
	<b>ROCHESTER-BATAVIA-SENECA FALLS, NY COMBINED STATISTICAL AREA</b>							
<b>52</b>	<b>Finance and insurance .....</b>	<b>1 356</b>	<b>N</b>	<b>790 601</b>	<b>220 872</b>	<b>17 817</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	585	N	367 921	110 257	9 000	N	N
5221	Depository credit intermediation .....	448	N	280 647	84 121	6 909	N	N
52211	Commercial banking .....	309	Q	198 188	60 999	4 541	Q	Q
522110	Commercial banking .....	309	Q	198 188	60 999	4 541	Q	Q
52212	Savings institutions .....	55	Q	42 052	11 146	1 222	Q	Q
522120	Savings institutions .....	55	Q	42 052	11 146	1 222	Q	Q
52213	Credit unions .....	84	239 459	40 407	11 976	1 146	—	1.9
522130	Credit unions .....	84	239 459	40 407	11 976	1 146	—	1.9
5222	Nondepository credit intermediation .....	91	630 014	72 890	22 807	1 778	—	8.2
52222	Sales financing .....	13	321 665	20 712	4 916	559	—	6.6
522220	Sales financing .....	13	321 665	20 712	4 916	559	—	6.6
52229	Other nondepository credit intermediation .....	73	D	D	D	f	D	D
522291	Consumer lending .....	24	D	D	D	e	D	D
522292	Real estate credit .....	36	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents .....	36	D	D	D	e	D	D
522298	All other nondepository credit intermediation .....	11	D	D	D	b	D	D
5223	Activities related to credit intermediation .....	46	36 617	14 384	3 329	313	5.9	.8
52231	Mortgage and nonmortgage loan brokers .....	33	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers .....	33	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	209	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	105	D	D	D	g	D	D
52311	Investment banking and securities dealing .....	17	D	D	D	b	D	D
523110	Investment banking and securities dealing .....	17	D	D	D	b	D	D
52312	Securities brokerage .....	86	D	D	D	g	D	D
523120	Securities brokerage .....	86	D	D	D	g	D	D
5239	Other financial investment activities .....	104	D	D	D	f	D	D
52392	Portfolio management .....	48	D	D	D	f	D	D
523920	Portfolio management .....	48	D	D	D	f	D	D
52393	Investment advice .....	49	D	D	D	c	D	D
523930	Investment advice .....	49	D	D	D	c	D	D
524	Insurance carriers and related activities .....	561	N	D	D	i	N	N
5241	Insurance carriers .....	127	Q	189 083	49 124	4 543	Q	Q
52411	Direct life, health, and medical insurance carriers .....	56	Q	D	D	h	Q	Q
524113	Direct life insurance carriers .....	48	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	69	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers .....	56	Q	D	D	f	Q	Q
524127	Direct title insurance carriers .....	13	Q	D	D	c	Q	Q

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
	<b>ROCHESTER-BATAVIA-SENECA FALLS, NY COMBINED STATISTICAL AREA—Con.</b>							
<b>52</b>	<b>Finance and insurance—Con.</b>							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	434	D	D	D	g	D	D
52421	Insurance agencies and brokerages .....	397	D	D	D	g	D	D
524210	Insurance agencies and brokerages .....	397	D	D	D	g	D	D
52429	Other insurance related activities .....	37	28 833	14 865	3 512	424	8.3	5.3
524291	Claims adjusting .....	16	D	D	D	b	D	D
524292	Third party administration of insurance and pension funds/ plans .....	16	21 406	11 989	2 834	342	3.6	3.9
525	Funds, trusts, and other financial vehicles (part) .....	1	D	D	D	a	D	D
	<b>Batavia, NY Micropolitan Statistical Area</b>							
<b>52</b>	<b>Finance and insurance .....</b>	<b>58</b>	<b>N</b>	<b>13 438</b>	<b>3 692</b>	<b>381</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	24	N	7 585	1 961	249	N	N
5221	Depository credit intermediation .....	20	N	5 088	1 354	202	N	N
52211	Commercial banking .....	15	Q	3 919	1 071	151	Q	Q
522110	Commercial banking .....	15	Q	3 919	1 071	151	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	7	D	D	D	b	D	D
524	Insurance carriers and related activities .....	27	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	22	D	D	D	b	D	D
52421	Insurance agencies and brokerages .....	22	D	D	D	b	D	D
524210	Insurance agencies and brokerages .....	22	D	D	D	b	D	D
	<b>Rochester, NY Metropolitan Statistical Area</b>							
<b>52</b>	<b>Finance and insurance .....</b>	<b>1 263</b>	<b>N</b>	<b>770 835</b>	<b>215 690</b>	<b>17 239</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	545	N	356 167	107 317	8 629	N	N
5221	Depository credit intermediation .....	412	N	271 390	81 788	6 585	N	N
52211	Commercial banking .....	282	Q	192 268	59 429	4 318	Q	Q
522110	Commercial banking .....	282	Q	192 268	59 429	4 318	Q	Q
52212	Savings institutions .....	52	Q	39 854	10 661	1 171	Q	Q
522120	Savings institutions .....	52	Q	39 854	10 661	1 171	Q	Q
52213	Credit unions .....	78	235 263	39 268	11 698	1 096	—	1.9
522130	Credit unions .....	78	235 263	39 268	11 698	1 096	—	1.9
5222	Nondepository credit intermediation .....	87	618 196	70 393	22 200	1 731	—	8.3
52222	Sales financing .....	13	321 665	20 712	4 916	559	—	6.6
522220	Sales financing .....	13	321 665	20 712	4 916	559	—	6.6
52229	Other nondepository credit intermediation .....	69	D	D	D	f	D	D
522291	Consumer lending .....	23	D	D	D	e	D	D
522292	Real estate credit .....	34	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents .....	34	D	D	D	e	D	D
522298	All other nondepository credit intermediation .....	10	D	D	D	b	D	D
5223	Activities related to credit intermediation .....	46	36 617	14 384	3 329	313	5.9	.8
52231	Mortgage and nonmortgage loan brokers .....	33	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers .....	33	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	200	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	99	D	D	D	g	D	D
52311	Investment banking and securities dealing .....	16	D	D	D	b	D	D
523110	Investment banking and securities dealing .....	16	D	D	D	b	D	D
52312	Securities brokerage .....	81	242 816	81 403	22 294	1 058	1.8	18.3
523120	Securities brokerage .....	81	242 816	81 403	22 294	1 058	1.8	18.3
5239	Other financial investment activities .....	101	D	D	D	f	D	D
52392	Portfolio management .....	47	D	D	D	f	D	D
523920	Portfolio management .....	47	D	D	D	f	D	D
52393	Investment advice .....	47	D	D	D	c	D	D
523930	Investment advice .....	47	D	D	D	c	D	D
524	Insurance carriers and related activities .....	517	N	272 926	69 624	6 724	N	N
5241	Insurance carriers .....	119	Q	188 208	48 904	4 505	Q	Q
52411	Direct life, health, and medical insurance carriers .....	52	Q	139 315	35 266	3 504	Q	Q
524113	Direct life insurance carriers .....	44	Q	46 097	13 562	1 708	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	65	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers .....	53	Q	D	D	f	Q	Q
524127	Direct title insurance carriers .....	12	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	398	224 027	84 718	20 720	2 219	33.2	5.4
52421	Insurance agencies and brokerages .....	361	195 194	69 853	17 208	1 795	36.8	5.4
524210	Insurance agencies and brokerages .....	361	195 194	69 853	17 208	1 795	36.8	5.4
52429	Other insurance related activities .....	37	28 833	14 865	3 512	424	8.3	5.3
524291	Claims adjusting .....	16	D	D	D	b	D	D
524292	Third party administration of insurance and pension funds/ plans .....	16	21 406	11 989	2 834	342	3.6	3.9
525	Funds, trusts, and other financial vehicles (part) .....	1	D	D	D	a	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>ROCHESTER-BATAVIA-SENECA FALLS, NY COMBINED STATISTICAL AREA—Con.</b>								
<b>Seneca Falls, NY Micropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>35</b>	<b>N</b>	<b>6 328</b>	<b>1 490</b>	<b>197</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	16	N	4 169	979	122	N	N
5221	Depository credit intermediation .....	16	N	4 169	979	122	N	N
52211	Commercial banking .....	12	Q	2 001	499	72	Q	Q
522110	Commercial banking .....	12	Q	2 001	499	72	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	2	D	D	D	a	D	D
524	Insurance carriers and related activities .....	17	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	14	D	D	D	b	D	D
52421	Insurance agencies and brokerages .....	14	D	D	D	b	D	D
524210	Insurance agencies and brokerages .....	14	D	D	D	b	D	D
<b>SYRACUSE-AUBURN, NY COMBINED STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>923</b>	<b>N</b>	<b>654 220</b>	<b>171 286</b>	<b>14 463</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	348	N	156 335	40 174	4 194	N	N
5221	Depository credit intermediation .....	277	N	D	D	h	N	N
52211	Commercial banking .....	184	Q	71 307	19 385	2 010	Q	Q
522110	Commercial banking .....	184	Q	71 307	19 385	2 010	Q	Q
52212	Savings institutions .....	44	Q	D	D	f	Q	Q
522120	Savings institutions .....	44	Q	D	D	f	Q	Q
52213	Credit unions .....	49	D	D	D	f	D	D
522130	Credit unions .....	49	D	D	D	f	D	D
5222	Nondepository credit intermediation .....	56	D	D	D	f	D	D
52222	Sales financing .....	18	163 991	22 135	4 976	406	4.0	67.0
522220	Sales financing .....	18	163 991	22 135	4 976	406	4.0	67.0
52229	Other nondepository credit intermediation .....	36	D	D	D	e	D	D
522291	Consumer lending .....	18	D	D	D	e	D	D
522292	Real estate credit .....	17	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents .....	17	D	D	D	e	D	D
5223	Activities related to credit intermediation .....	15	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers .....	10	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers .....	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	104	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	54	D	D	D	f	D	D
52312	Securities brokerage .....	48	D	D	D	f	D	D
523120	Securities brokerage .....	48	D	D	D	f	D	D
5239	Other financial investment activities .....	50	D	D	D	c	D	D
52392	Portfolio management .....	16	11 843	4 935	946	46	4.1	—
523920	Portfolio management .....	16	11 843	4 935	946	46	4.1	—
52393	Investment advice .....	27	D	D	D	c	D	D
523930	Investment advice .....	27	D	D	D	c	D	D
524	Insurance carriers and related activities .....	469	N	D	D	i	N	N
5241	Insurance carriers .....	114	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers .....	46	Q	200 303	53 625	4 146	Q	Q
524113	Direct life insurance carriers .....	33	Q	132 144	36 653	2 403	Q	Q
524114	Direct health and medical insurance carriers .....	13	Q	68 159	16 972	1 743	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	63	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers .....	56	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	355	D	D	D	h	D	D
52421	Insurance agencies and brokerages .....	310	D	D	D	g	D	D
524210	Insurance agencies and brokerages .....	310	D	D	D	g	D	D
52429	Other insurance related activities .....	45	D	D	D	g	D	D
524291	Claims adjusting .....	17	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans .....	23	D	D	D	f	D	D
525	Funds, trusts, and other financial vehicles (part) .....	2	D	D	D	a	D	D
<b>Auburn, NY Micropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>64</b>	<b>N</b>	<b>10 013</b>	<b>2 561</b>	<b>334</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	29	N	5 729	1 437	204	N	N
5221	Depository credit intermediation .....	25	N	D	D	c	N	N
52211	Commercial banking .....	21	Q	4 619	1 165	159	Q	Q
522110	Commercial banking .....	21	Q	4 619	1 165	159	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	3	D	D	D	a	D	D
524	Insurance carriers and related activities .....	32	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	29	D	D	D	b	D	D
52421	Insurance agencies and brokerages .....	26	D	D	D	b	D	D
524210	Insurance agencies and brokerages .....	26	D	D	D	b	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>SYRACUSE-AUBURN, NY COMBINED STATISTICAL AREA—Con.</b>								
<b>Syracuse, NY Metropolitan Statistical Area</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>859</b>	<b>N</b>	<b>644 207</b>	<b>168 725</b>	<b>14 129</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	319	N	150 606	38 737	3 990	N	N
5221	Depository credit intermediation .....	252	N	103 941	27 232	3 030	N	N
52211	Commercial banking .....	163	Q	66 688	18 220	1 851	Q	Q
522110	Commercial banking .....	163	Q	66 688	18 220	1 851	Q	Q
52212	Savings institutions .....	43	Q	22 204	5 296	612	Q	Q
522120	Savings institutions .....	43	Q	22 204	5 296	612	Q	Q
52213	Credit unions .....	46	71 882	15 049	3 716	567	.1	1.7
522130	Credit unions .....	46	71 882	15 049	3 716	567	.1	1.7
5222	Nondepository credit intermediation .....	52	D	D	D	f	D	D
52222	Sales financing .....	18	163 991	22 135	4 976	406	4.0	67.0
522220	Sales financing .....	18	163 991	22 135	4 976	406	4.0	67.0
52229	Other nondepository credit intermediation .....	32	D	D	D	e	D	D
522291	Consumer lending .....	15	D	D	D	b	D	D
522292	Real estate credit .....	16	68 487	12 519	3 223	254	1.1	60.8
5222929	Mortgage bankers and loan correspondents .....	16	68 487	12 519	3 223	254	1.1	60.8
5223	Activities related to credit intermediation .....	15	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers .....	10	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers .....	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	101	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	52	188 570	54 042	14 210	750	.2	19.3
52312	Securities brokerage .....	47	D	D	D	f	D	D
523120	Securities brokerage .....	47	D	D	D	f	D	D
5239	Other financial investment activities .....	49	D	D	D	c	D	D
52392	Portfolio management .....	16	11 843	4 935	946	46	4.1	—
523920	Portfolio management .....	16	11 843	4 935	946	46	4.1	—
52393	Investment advice .....	26	D	D	D	c	D	D
523930	Investment advice .....	26	D	D	D	c	D	D
524	Insurance carriers and related activities .....	437	N	422 840	111 176	9 150	N	N
5241	Insurance carriers .....	111	Q	318 877	86 862	6 600	Q	Q
52411	Direct life, health, and medical insurance carriers .....	46	Q	200 303	53 625	4 146	Q	Q
524113	Direct life insurance carriers .....	33	Q	132 144	36 653	2 403	Q	Q
524114	Direct health and medical insurance carriers .....	13	Q	68 159	16 972	1 743	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	60	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers .....	54	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	326	245 239	103 963	24 314	2 550	18.5	13.3
52421	Insurance agencies and brokerages .....	284	151 379	60 108	14 336	1 478	29.1	9.1
524210	Insurance agencies and brokerages .....	284	151 379	60 108	14 336	1 478	29.1	9.1
52429	Other insurance related activities .....	42	93 860	43 855	9 978	1 072	1.4	20.1
524291	Claims adjusting .....	17	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans .....	22	76 825	34 752	7 738	858	.7	24.0
525	Funds, trusts, and other financial vehicles (part) .....	2	D	D	D	a	D	D
<b>BINGHAMTON, NY METROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>273</b>	<b>N</b>	<b>135 818</b>	<b>35 379</b>	<b>3 883</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	121	N	47 148	12 220	1 432	N	N
5221	Depository credit intermediation .....	102	N	41 083	10 831	1 309	N	N
52211	Commercial banking .....	67	Q	28 509	7 840	873	Q	Q
522110	Commercial banking .....	67	Q	28 509	7 840	873	Q	Q
52213	Credit unions .....	26	D	D	D	e	D	D
522130	Credit unions .....	26	D	D	D	e	D	D
5222	Nondepository credit intermediation .....	13	D	D	D	b	D	D
52229	Other nondepository credit intermediation .....	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	46	75 461	18 999	4 807	394	3.2	11.7
5231	Securities and commodity contracts intermediation and brokerage .....	30	D	D	D	e	D	D
52312	Securities brokerage .....	28	65 806	17 805	4 499	352	.1	13.1
523120	Securities brokerage .....	28	65 806	17 805	4 499	352	.1	13.1
5239	Other financial investment activities .....	16	D	D	D	b	D	D
524	Insurance carriers and related activities .....	106	N	69 671	18 352	2 057	N	N
5241	Insurance carriers .....	19	Q	55 252	14 957	1 628	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	12	Q	13 066	3 186	591	Q	Q
524126	Direct property and casualty insurance carriers .....	11	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	87	50 541	14 419	3 395	429	23.2	6.5
52421	Insurance agencies and brokerages .....	80	42 944	10 384	2 512	323	26.1	7.6
524210	Insurance agencies and brokerages .....	80	42 944	10 384	2 512	323	26.1	7.6

See footnotes at end of table.



**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>BUFFALO-CHEEKTOWAGA-TONAWANDA, NY METROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance . . . . .</b>	<b>1 643</b>	<b>N</b>	<b>1 243 470</b>	<b>356 417</b>	<b>28 806</b>	<b>N</b>	<b>N</b>
521	Monetary authorities - central bank . . . . .	1	331 038	7 083	1 643	180	—	—
5211	Monetary authorities - central bank . . . . .	1	331 038	7 083	1 643	180	—	—
52111	Monetary authorities - central bank . . . . .	1	331 038	7 083	1 643	180	—	—
521110	Monetary authorities - central bank . . . . .	1	331 038	7 083	1 643	180	—	—
522	Credit intermediation and related activities . . . . .	787	N	744 861	227 595	18 103	N	N
5221	Depository credit intermediation . . . . .	636	N	556 206	179 822	12 344	N	N
52211	Commercial banking . . . . .	475	Q	525 774	171 975	11 203	Q	Q
522110	Commercial banking . . . . .	475	Q	525 774	171 975	11 203	Q	Q
52212	Savings institutions . . . . .	42	Q	D	D	e	Q	Q
522120	Savings institutions . . . . .	42	Q	D	D	e	Q	Q
52213	Credit unions . . . . .	119	D	D	D	f	D	D
522130	Credit unions . . . . .	119	D	D	D	f	D	D
5222	Nondepository credit intermediation . . . . .	123	1 061 987	181 683	46 464	5 606	4.7	15.7
52222	Sales financing . . . . .	23	480 657	64 883	17 639	1 694	10.3	28.4
522220	Sales financing . . . . .	23	480 657	64 883	17 639	1 694	10.3	28.4
52229	Other nondepository credit intermediation . . . . .	97	D	D	D	h	D	D
522291	Consumer lending . . . . .	26	105 635	24 878	7 280	723	—	.7
522292	Real estate credit . . . . .	60	375 771	73 711	15 890	2 551	.1	7.8
5222929	Mortgage bankers and loan correspondents . . . . .	59	D	D	D	h	D	D
522298	All other nondepository credit intermediation . . . . .	10	D	D	D	b	D	D
5223	Activities related to credit intermediation . . . . .	28	17 558	6 972	1 309	153	27.2	13.4
52231	Mortgage and nonmortgage loan brokers . . . . .	21	13 061	5 914	1 031	121	35.7	15.2
522310	Mortgage and nonmortgage loan brokers . . . . .	21	13 061	5 914	1 031	121	35.7	15.2
523	Securities, commodity contracts, other financial investments, and related activities . . . . .	208	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage . . . . .	99	351 620	98 535	27 964	1 337	.6	33.1
52311	Investment banking and securities dealing . . . . .	17	20 912	4 659	1 280	90	—	42.4
523110	Investment banking and securities dealing . . . . .	17	20 912	4 659	1 280	90	—	42.4
52312	Securities brokerage . . . . .	79	316 109	88 730	25 189	1 137	.4	31.3
523120	Securities brokerage . . . . .	79	316 109	88 730	25 189	1 137	.4	31.3
5239	Other financial investment activities . . . . .	109	D	D	D	f	D	D
52392	Portfolio management . . . . .	40	30 026	16 206	3 904	215	8.4	2.0
523920	Portfolio management . . . . .	40	30 026	16 206	3 904	215	8.4	2.0
52393	Investment advice . . . . .	54	25 901	13 582	3 183	412	12.6	30.6
523930	Investment advice . . . . .	54	25 901	13 582	3 183	412	12.6	30.6
524	Insurance carriers and related activities . . . . .	645	N	360 695	91 427	8 483	N	N
5241	Insurance carriers . . . . .	117	Q	245 995	63 638	5 464	Q	Q
52411	Direct life, health, and medical insurance carriers . . . . .	41	Q	163 153	42 177	3 665	Q	Q
524113	Direct life insurance carriers . . . . .	31	Q	33 400	10 160	733	Q	Q
524114	Direct health and medical insurance carriers . . . . .	10	Q	129 753	32 017	2 932	Q	Q
52412	Direct insurance (except life, health, and medical) carriers . . . . .	73	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers . . . . .	67	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities . . . . .	528	346 578	114 700	27 789	3 019	40.0	3.8
52421	Insurance agencies and brokerages . . . . .	478	308 804	94 034	22 602	2 461	44.0	3.6
524210	Insurance agencies and brokerages . . . . .	478	308 804	94 034	22 602	2 461	44.0	3.6
52429	Other insurance related activities . . . . .	50	37 774	20 666	5 187	558	7.8	6.1
524291	Claims adjusting . . . . .	23	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/plans . . . . .	20	20 114	10 026	2 605	282	4.9	.9
525	Funds, trusts, and other financial vehicles (part) . . . . .	2	D	D	D	b	D	D
<b>CORNING, NY MICROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance . . . . .</b>	<b>108</b>	<b>N</b>	<b>37 867</b>	<b>9 706</b>	<b>931</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities . . . . .	58	N	24 297	6 168	651	N	N
5221	Depository credit intermediation . . . . .	53	N	23 346	5 937	614	N	N
52211	Commercial banking . . . . .	34	Q	9 643	2 459	330	Q	Q
522110	Commercial banking . . . . .	34	Q	9 643	2 459	330	Q	Q
52213	Credit unions . . . . .	17	D	D	D	e	D	D
522130	Credit unions . . . . .	17	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities . . . . .	12	20 136	8 652	2 259	103	1.2	—
524	Insurance carriers and related activities . . . . .	37	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities . . . . .	32	D	D	D	c	D	D
52421	Insurance agencies and brokerages . . . . .	31	9 658	4 147	1 094	159	47.1	13.6
524210	Insurance agencies and brokerages . . . . .	31	9 658	4 147	1 094	159	47.1	13.6
525	Funds, trusts, and other financial vehicles (part) . . . . .	1	D	D	D	a	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records <sup>1</sup>	Estimated <sup>2</sup>
<b>ELMIRA, NY METROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>90</b>	<b>N</b>	<b>37 099</b>	<b>9 821</b>	<b>1 084</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	47	N	19 355	5 347	588	N	N
5221	Depository credit intermediation .....	42	N	18 511	5 147	567	N	N
52211	Commercial banking .....	23	Q	11 349	3 279	352	Q	Q
522110	Commercial banking .....	23	Q	11 349	3 279	352	Q	Q
52213	Credit unions .....	13	D	D	D	b	D	D
522130	Credit unions .....	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	8	13 404	3 669	943	71	—	28.1
524	Insurance carriers and related activities .....	35	N	14 075	3 531	425	N	N
5241	Insurance carriers .....	16	Q	9 112	2 359	312	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	19	10 584	4 963	1 172	113	30.8	—
52421	Insurance agencies and brokerages .....	16	8 818	4 206	1 042	96	35.6	—
524210	Insurance agencies and brokerages .....	16	8 818	4 206	1 042	96	35.6	—
<b>JAMESTOWN-DUNKIRK-FREDONIA, NY MICROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>177</b>	<b>N</b>	<b>28 560</b>	<b>7 101</b>	<b>960</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	83	N	14 458	3 576	552	N	N
5221	Depository credit intermediation .....	74	N	12 858	3 194	504	N	N
52211	Commercial banking .....	42	Q	7 262	1 799	262	Q	Q
522110	Commercial banking .....	42	Q	7 262	1 799	262	Q	Q
52212	Savings institutions .....	10	Q	D	D	c	Q	Q
522120	Savings institutions .....	10	Q	D	D	c	Q	Q
52213	Credit unions .....	22	D	D	D	b	D	D
522130	Credit unions .....	22	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	19	8 692	3 932	1 080	90	6.6	16.5
5239	Other financial investment activities .....	13	7 004	3 318	885	68	8.3	14.3
524	Insurance carriers and related activities .....	75	N	10 170	2 445	318	N	N
5242	Agencies, brokerages, and other insurance related activities ..	67	25 088	7 640	1 874	265	34.8	4.7
52421	Insurance agencies and brokerages .....	61	24 440	7 345	1 810	253	35.3	4.5
524210	Insurance agencies and brokerages .....	61	24 440	7 345	1 810	253	35.3	4.5
<b>MALONE, NY MICROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>58</b>	<b>N</b>	<b>8 149</b>	<b>2 038</b>	<b>298</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	24	N	5 135	1 315	192	N	N
5221	Depository credit intermediation .....	22	N	D	D	c	N	N
52211	Commercial banking .....	14	Q	3 095	837	112	Q	Q
522110	Commercial banking .....	14	Q	3 095	837	112	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	8	2 030	526	148	12	15.3	4.1
524	Insurance carriers and related activities .....	26	N	2 488	575	94	N	N
5242	Agencies, brokerages, and other insurance related activities ..	25	D	D	D	b	D	D
52421	Insurance agencies and brokerages .....	25	D	D	D	b	D	D
524210	Insurance agencies and brokerages .....	25	D	D	D	b	D	D
<b>OGDENSBURG-MASSENA, NY MICROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance .....</b>	<b>107</b>	<b>N</b>	<b>21 904</b>	<b>5 678</b>	<b>778</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	54	N	15 590	3 923	598	N	N
5221	Depository credit intermediation .....	50	N	14 670	3 748	577	N	N
52211	Commercial banking .....	29	Q	8 377	2 265	357	Q	Q
522110	Commercial banking .....	29	Q	8 377	2 265	357	Q	Q
52213	Credit unions .....	12	14 633	2 890	657	109	—	—
522130	Credit unions .....	12	14 633	2 890	657	109	—	—
523	Securities, commodity contracts, other financial investments, and related activities .....	3	D	D	D	b	D	D
524	Insurance carriers and related activities .....	50	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	48	D	D	D	c	D	D
52421	Insurance agencies and brokerages .....	46	D	D	D	c	D	D
524210	Insurance agencies and brokerages .....	46	D	D	D	c	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records <sup>1</sup>	Estimated <sup>2</sup>
<b>OLEAN, NY MICROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance</b> .....	<b>77</b>	<b>N</b>	<b>19 425</b>	<b>5 626</b>	<b>666</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	38	N	11 488	3 444	494	N	N
5221	Depository credit intermediation .....	36	N	D	D	e	N	N
52211	Commercial banking .....	26	Q	9 239	2 930	393	Q	Q
522110	Commercial banking .....	26	Q	9 239	2 930	393	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	5	D	D	D	b	D	D
524	Insurance carriers and related activities .....	34	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	32	11 450	3 224	710	100	30.7	31.3
52421	Insurance agencies and brokerages .....	32	11 450	3 224	710	100	30.7	31.3
524210	Insurance agencies and brokerages .....	32	11 450	3 224	710	100	30.7	31.3
<b>ONEONTA, NY MICROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance</b> .....	<b>70</b>	<b>N</b>	<b>48 641</b>	<b>10 342</b>	<b>1 280</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	29	N	9 812	2 757	344	N	N
5221	Depository credit intermediation .....	27	N	D	D	e	N	N
52211	Commercial banking .....	22	Q	8 245	2 423	294	Q	Q
522110	Commercial banking .....	22	Q	8 245	2 423	294	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	7	14 180	6 521	1 569	47	—	80.7
524	Insurance carriers and related activities .....	34	N	32 308	6 016	889	N	N
5242	Agencies, brokerages, and other insurance related activities ..	28	D	D	D	c	D	D
52421	Insurance agencies and brokerages .....	27	D	D	D	c	D	D
524210	Insurance agencies and brokerages .....	27	D	D	D	c	D	D
<b>PLATTSBURGH, NY MICROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance</b> .....	<b>83</b>	<b>N</b>	<b>15 668</b>	<b>3 723</b>	<b>507</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	42	N	7 575	1 807	275	N	N
5221	Depository credit intermediation .....	35	N	6 457	1 512	248	N	N
52211	Commercial banking .....	19	Q	4 103	986	163	Q	Q
522110	Commercial banking .....	19	Q	4 103	986	163	Q	Q
52213	Credit unions .....	10	D	D	D	b	D	D
522130	Credit unions .....	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	7	D	D	D	b	D	D
524	Insurance carriers and related activities .....	33	N	5 953	1 409	180	N	N
5242	Agencies, brokerages, and other insurance related activities ..	28	D	D	D	c	D	D
52421	Insurance agencies and brokerages .....	27	11 561	4 777	1 118	147	37.9	2.7
524210	Insurance agencies and brokerages .....	27	11 561	4 777	1 118	147	37.9	2.7
525	Funds, trusts, and other financial vehicles (part) .....	1	D	D	D	a	D	D
<b>UTICA-ROME, NY METROPOLITAN STATISTICAL AREA</b>								
<b>52</b>	<b>Finance and insurance</b> .....	<b>342</b>	<b>N</b>	<b>302 828</b>	<b>81 219</b>	<b>9 317</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	149	N	128 203	33 717	4 604	N	N
5221	Depository credit intermediation .....	132	N	72 470	18 898	2 518	N	N
52211	Commercial banking .....	77	Q	47 563	12 370	1 752	Q	Q
522110	Commercial banking .....	77	Q	47 563	12 370	1 752	Q	Q
52212	Savings institutions .....	29	Q	14 522	4 017	420	Q	Q
522120	Savings institutions .....	29	Q	14 522	4 017	420	Q	Q
52213	Credit unions .....	26	51 694	10 385	2 511	346	—	2.2
522130	Credit unions .....	26	51 694	10 385	2 511	346	—	2.2
5222	Nondepository credit intermediation .....	15	D	D	D	g	D	D
52229	Other nondepository credit intermediation .....	12	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities .....	24	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage .....	16	19 686	8 529	2 622	113	2.3	49.1
52312	Securities brokerage .....	16	19 686	8 529	2 622	113	2.3	49.1
523120	Securities brokerage .....	16	19 686	8 529	2 622	113	2.3	49.1
524	Insurance carriers and related activities .....	168	N	164 191	44 364	4 571	N	N
5241	Insurance carriers .....	36	Q	146 897	39 963	4 047	Q	Q
52411	Direct life, health, and medical insurance carriers .....	18	Q	98 347	26 975	2 918	Q	Q
524113	Direct life insurance carriers .....	12	Q	62 371	17 884	1 886	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	18	Q	48 550	12 988	1 129	Q	Q
524126	Direct property and casualty insurance carriers .....	17	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	132	46 880	17 294	4 401	524	40.4	6.2
52421	Insurance agencies and brokerages .....	118	37 397	12 934	3 217	423	46.5	6.1
524210	Insurance agencies and brokerages .....	118	37 397	12 934	3 217	423	46.5	6.1
52429	Other insurance related activities .....	14	9 483	4 360	1 184	101	16.6	6.6
524291	Claims adjusting .....	12	D	D	D	b	D	D

See footnotes at end of table.

**Table 2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. For definitions and hierarchy of metropolitan and micropolitan statistical areas (CSAs, MeSAs, MiSAs, and MDs), see Appendix E. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini-strative records <sup>1</sup>	Estimated <sup>2</sup>
	<b>UTICA-ROME, NY METROPOLITAN STATISTICAL AREA—Con.</b>							
<b>52</b>	<b>Finance and insurance—Con.</b>							
525	Funds, trusts, and other financial vehicles (part) .....	1	D	D	D	a	D	D
	<b>WATERTOWN-FORT DRUM, NY MICROPOLITAN STATISTICAL AREA</b>							
<b>52</b>	<b>Finance and insurance .....</b>	<b>123</b>	<b>N</b>	<b>31 735</b>	<b>7 992</b>	<b>859</b>	<b>N</b>	<b>N</b>
522	Credit intermediation and related activities .....	52	N	12 517	3 092	425	N	N
5221	Depository credit intermediation .....	46	N	11 570	2 840	394	N	N
52211	Commercial banking .....	29	Q	6 583	1 753	219	Q	Q
522110	Commercial banking .....	29	Q	6 583	1 753	219	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities .....	10	9 460	4 747	1 476	56	1.2	63.7
524	Insurance carriers and related activities .....	61	N	14 471	3 424	378	N	N
5242	Agencies, brokerages, and other insurance related activities ..	53	22 488	9 683	2 311	265	32.5	4.3
52421	Insurance agencies and brokerages .....	50	20 269	8 239	1 980	223	36.0	4.8
524210	Insurance agencies and brokerages .....	50	20 269	8 239	1 980	223	36.0	4.8

<sup>1</sup>Includes revenue information obtained from administrative records of other federal agencies.

<sup>2</sup>Includes revenue information that was imputed based on historic data, administrative data, industry averages, or other statistical methods.

Note: The data in this table are based on the 2002 Economic Census. To maintain confidentiality, the Census Bureau suppresses data to protect the identity of any business or individual. The census results in this table contain nonsampling error. Data users who create their own estimates using data from this table should cite the Census Bureau as the source of the original data only. See also explanation of terms and geographic definitions. For the full technical documentation, see Appendix C.

# Appendix A.

## Explanation of Terms

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### **ANNUAL PAYROLL**

Payroll includes all forms of compensation such as salaries, wages, commissions, dismissal pay, bonuses, vacation allowances, sick-leave pay, and employee contributions to qualified pension plans paid during the year to all employees and reported on Internal Revenue Service (IRS) Form 941 as taxable Medicare Wages and tips (even if not subject to income or FICA tax). Excluded are commissions paid to independent (nonemployee) agents, such as insurance agents. For corporations, payroll includes amounts paid to officers and executives; for unincorporated businesses, it does not include profit or other compensation of proprietors or partners. Payroll is reported before deductions for social security, income tax, insurance, union dues, etc. This definition of payroll is the same as that used by the IRS on Form 941.

### **ESTABLISHMENTS**

An establishment is a single physical location at which business is conducted. It is not necessarily identical to a company or enterprise, which may consist of one establishment or more. Economic census figures represent a summary of reports for individual establishments rather than companies. For cases where a census report was received, separate information was obtained for each location where business was conducted. When administrative records of other federal agencies were used instead of a census report, no information was available on the number of locations operated. Each economic census establishment was tabulated according to the physical location at which the business was conducted. The count of establishments represents those in business at any time during 2002.

When two or more activities were carried on at a single location under a single ownership, all activities generally were grouped together as a single establishment. The entire establishment was classified on the basis of its major activity and all data for it were included in that classification. However, when distinct and separate economic activities (for which different industry classification codes were appropriate) were conducted at a single location under a single ownership, separate establishment reports for each of the different activities were obtained in the census.

### **FIRST-QUARTER PAYROLL**

Represents payroll paid to persons employed at any time during the quarter January to March 2002.

### **PAID EMPLOYEES FOR PAY PERIOD INCLUDING MARCH 12**

Paid employees consist of full- and part-time employees, including salaried officers and executives of corporations, who were on the payroll during the pay period including March 12. Included are employees on paid sick leave, paid holidays, and paid vacations; not included are proprietors and partners of unincorporated businesses; independent (nonemployee) agents; full- and part-time leased employees whose payroll was filed under an employee leasing company's Employer Identification Number (EIN); and temporary staffing obtained from a staffing service. The definition of paid employees is the same as that used by the Internal Revenue Service (IRS) on Form 941.

### **REVENUE**

Includes revenue from all business activities whether or not payment was received in the census year, including commissions and fees from all sources, rents, net investment income, interest, dividends, royalties, and net insurance premiums earned. Revenue from leasing property marketed under operating leases is included, as well as interest earned from property marketed under capital, finance, or full payout leases. Revenue also includes the total value of service contracts and amounts received for work subcontracted to others.

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Revenue does not include sales and other taxes (including Hawaii's General Excise Tax) collected from customers and paid directly by the firm to a local, state, or federal tax agency.

# Appendix B.

## NAICS Codes, Titles, and Descriptions

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### **52 FINANCE AND INSURANCE**

The Finance and Insurance sector comprises establishments primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) and/or in facilitating financial transactions. Three principal types of activities are identified:

1. Raising funds by taking deposits and/or issuing securities and, in the process, incurring liabilities. Establishments engaged in this activity use raised funds to acquire financial assets by making loans and/or purchasing securities. Putting themselves at risk, they channel funds from lenders to borrowers and transform or repackage the funds with respect to maturity, scale and risk. This activity is known as financial intermediation.
2. Pooling of risk by underwriting insurance and annuities. Establishments engaged in this activity collect fees, insurance premiums, or annuity considerations; build up reserves; invest those reserves; and make contractual payments. Fees are based on the expected incidence of the insured risk and the expected return on investment.
3. Providing specialized services facilitating or supporting financial intermediation, insurance, and employee benefit programs.

In addition, monetary authorities charged with monetary control are included in this sector.

The subsectors, industry groups, and industries within the NAICS Finance and Insurance sector are defined on the basis of their unique production processes. As with all industries, the production processes are distinguished by their use of specialized human resources and specialized physical capital. In addition, the way in which these establishments acquire and allocate financial capital, their source of funds, and the use of those funds provides a third basis for distinguishing characteristics of the production process. For instance, the production process in raising funds through deposit-taking is different from the process of raising funds in bond or money markets. The process of making loans to individuals also requires different production processes than does the creation of investment pools or the underwriting of securities.

Most of the Finance and Insurance subsectors contain one or more industry groups of (1) intermediaries with similar patterns of raising and using funds and (2) establishments engaged in activities that facilitate, or are otherwise related to, that type of financial or insurance intermediation. Industries within this sector are defined in terms of activities for which a production process can be specified, and many of these activities are not exclusive to a particular type of financial institution. To deal with the varied activities taking place within existing financial institutions, the approach is to split these institutions into components performing specialized services. This requires defining the units engaged in providing those services and developing procedures that allow for their delineation. These units are the equivalents for finance and insurance of the establishments defined for other industries.

The output of many financial services, as well as the inputs and the processes by which they are combined, cannot be observed at a single location and can only be defined at a higher level of the organizational structure of the enterprise. Additionally, a number of independent activities that represent separate and distinct production processes may take place at a single location belonging to a multilocation financial firm. Activities are more likely to be homogeneous with respect to production characteristics than are locations, at least in financial services. The classification defines activities broadly enough that it can be used both by those classifying by location and by those employing a more top-down approach to the delineation of the establishment.

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Establishments engaged in activities that facilitate, or are otherwise related to, the various types of intermediation have been included in individual subsectors, rather than in a separate subsector dedicated to services alone because these services are performed by intermediaries, as well as by specialist establishments, and the extent to which the activity of the intermediaries can be separately identified is not clear.

The Finance and Insurance sector has been defined to encompass establishments primarily engaged in financial transactions; that is, transactions involving the creation, liquidation, or change in ownership of financial assets or in facilitating financial transactions. Financial industries are extensive users of electronic means for facilitating the verification of financial balances, authorizing transactions, transferring funds to and from transactors' accounts, notifying banks (or credit card issuers) of the individual transactions, and providing daily summaries. Since these transaction processing activities are integral to the production of finance and insurance services, establishments that principally provide a financial transaction processing service are classified to this sector, rather than to the data processing industry in the Information sector.

Legal entities that hold portfolios of assets on behalf of others are significant and data on them are required for a variety of purposes. Thus for NAICS, these funds, trusts, and other financial vehicles are the fifth subsector of the Finance and Insurance sector. These entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services. Separate establishments and employees devoted to the management of funds are classified in Industry Group 5239, Other Financial Investment Activities.

## **521 MONETARY AUTHORITIES - CENTRAL BANK**

The Monetary Authorities-Central Bank subsector groups establishments that engage in performing central banking functions, such as issuing currency, managing the nation's money supply and international reserves, holding deposits that represent the reserves of other banks and other central banks, and acting as fiscal agent for the central government.

### **5211 MONETARY AUTHORITIES - CENTRAL BANK**

This industry group includes establishments classified in the following NAICS industry: 52111, Monetary Authorities-Central Bank.

#### **52111 MONETARY AUTHORITIES - CENTRAL BANK**

This industry comprises establishments primarily engaged in performing central banking functions, such as issuing currency, managing the nation's money supply and international reserves, holding deposits that represent the reserves of other banks and other central banks, and acting as fiscal agent for the central government.

##### **521110 MONETARY AUTHORITIES - CENTRAL BANK**

This industry comprises establishments primarily engaged in performing central banking functions, such as issuing currency, managing the nation's money supply and international reserves, holding deposits that represent the reserves of other banks and other central banks, and acting as fiscal agent for the central government.

## **522 CREDIT INTERMEDIATION AND RELATED ACTIVITIES**

Industries in the Credit Intermediation and Related Activities subsector groups establishments that (1) lend funds raised from depositors; (2) lend funds raised from credit market borrowing; or (3) facilitate the lending of funds or issuance of credit by engaging in such activities as mortgage and loan brokerage, clearinghouse and reserve services, and check cashing services.

### **5221 DEPOSITORY CREDIT INTERMEDIATION**

This industry group comprises establishments primarily engaged in accepting deposits (or share deposits) and in lending funds from these deposits. Within this group, industries are defined on the basis of differences in the types of deposit liabilities assumed and in the nature of the credit extended.



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## **52211 COMMERCIAL BANKING**

This industry comprises establishments primarily engaged in accepting demand and other deposits and making commercial, industrial, and consumer loans. Commercial banks and branches of foreign banks are included in this industry.

### **522110 COMMERCIAL BANKING**

This industry comprises establishments primarily engaged in accepting demand and other deposits and making commercial, industrial, and consumer loans. Commercial banks and branches of foreign banks are included in this industry.

#### **5221101 NATIONAL COMMERCIAL BANKS (BANKING)**

This industry comprises establishments primarily engaged in accepting deposits and granting withdrawals; making commercial, institutional, and consumer loans; and providing other customer financial transactions. These depository institutions are chartered by the federal government.

#### **5221102 STATE COMMERCIAL BANKS (BANKING)**

This industry comprises establishments primarily engaged in accepting deposits and granting withdrawals; making commercial, institutional, and consumer loans; and providing customer financial transactions. These depository institutions are chartered by one of the states, the District of Columbia, or U.S. territories.

## **52212 SAVINGS INSTITUTIONS**

This industry comprises establishments primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high-grade securities. Savings and loan associations and savings banks are included in this industry.

### **522120 SAVINGS INSTITUTIONS**

This industry comprises establishments primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high-grade securities. Savings and loan associations and savings banks are included in this industry.

#### **5221201 SAVINGS INSTITUTIONS, FEDERALLY CHARTERED**

This industry comprises establishments, operating under federal charter, primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high-grade securities.

#### **5221203 SAVINGS INSTITUTIONS, NOT FEDERALLY CHARTERED**

This industry comprises establishments, not operating under federal charter, primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high grade securities.

## **52213 CREDIT UNIONS**

This industry comprises establishments primarily engaged in accepting members' share deposits in cooperatives that are organized to offer consumer loans to their members.

### **522130 CREDIT UNIONS**

This industry comprises establishments primarily engaged in accepting members' share deposits in cooperatives that are organized to offer consumer loans to their members.

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### **5221301 CREDIT UNIONS, FEDERALLY CHARTERED**

This industry comprises establishments chartered by the federal government as “cooperatives,” primarily engaged in selling shares, granting withdrawals, making loans, and providing other financial transactions for their members.

### **5221309 CREDIT UNIONS, NOT FEDERALLY CHARTERED**

This industry comprises establishments chartered by other than the federal government as “cooperatives,” primarily engaged in selling shares, granting withdrawals, making loans, and providing other financial transactions for their members.

### **52219 OTHER DEPOSITORY CREDIT INTERMEDIATION**

This industry comprises establishments primarily engaged in accepting deposits and lending funds (except commercial banking, savings institutions, and credit unions). Establishments known as industrial banks or Morris Plans and primarily engaged in accepting deposits, and private banks (i.e., unincorporated banks) are included in this industry.

### **522190 OTHER DEPOSITORY CREDIT INTERMEDIATION**

This industry comprises establishments primarily engaged in accepting deposits and lending funds (except commercial banking, savings institutions, and credit unions). Establishments known as industrial banks or Morris Plans and primarily engaged in accepting deposits, and private banks (i.e., unincorporated banks) are included in this industry.

### **5222 NONDEPOSITORY CREDIT INTERMEDIATION**

This industry group comprises establishments, both public (government-sponsored enterprises) and private, primarily engaged in extending credit or lending funds raised by credit market borrowing, such as issuing commercial paper or other debt instruments or by borrowing from other financial intermediaries. Within this group, industries are defined on the basis of the type of credit being extended.

### **52221 CREDIT CARD ISSUING**

This industry comprises establishments primarily engaged in providing credit by issuing credit cards. Credit card issuance provides the funds required to purchase goods and services in return for payment of the full balance or payments on an installment basis. Credit card banks are included in this industry.

### **522210 CREDIT CARD ISSUING**

This industry comprises establishments primarily engaged in providing credit by issuing credit cards. Credit card issuance provides the funds required to purchase goods and services in return for payment of the full balance or payments on an installment basis. Credit card banks are included in this industry.

### **52222 SALES FINANCING**

This industry comprises establishments primarily engaged in sales financing or sales financing in combination with leasing. Sales financing establishments are primarily engaged in lending money for the purpose of providing collateralized goods through a contractual installment sales agreement, either directly from or through arrangements with dealers.

### **522220 SALES FINANCING**

This industry comprises establishments primarily engaged in sales financing or sales financing in combination with leasing. Sales financing establishments are primarily engaged in lending money for the purpose of providing collateralized goods through a contractual installment sales agreement, either directly from or through arrangements with dealers.

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## **52229 OTHER NONDEPOSITORY CREDIT INTERMEDIATION**

This industry comprises establishments primarily engaged in making cash loans or extending credit through credit instruments (except credit cards and sales finance agreements).

### **522291 CONSUMER LENDING**

This industry comprises establishments primarily engaged in making unsecured cash loans to consumers.

### **522292 REAL ESTATE CREDIT**

This industry comprises establishments primarily engaged in lending funds with real estate as collateral.

### **5222929 MORTGAGE BANKERS AND LOAN CORRESPONDENTS**

This industry comprises establishments primarily engaged in originating (making) and selling mortgage and other real estate loans (except farm) to permanent investors, and servicing these loans.

### **522293 INTERNATIONAL TRADE FINANCING**

This industry comprises establishments primarily engaged in providing one or more of the following: (1) working capital funds to U.S. exporters; (2) lending funds to foreign buyers of U.S. goods; and/or (3) lending funds to domestic buyers of imported goods.

### **522294 SECONDARY MARKET FINANCING**

This industry comprises establishments primarily engaged in buying, pooling, and repackaging loans for sale to others on the secondary market.

### **522298 ALL OTHER NONDEPOSITORY CREDIT INTERMEDIATION**

This industry comprises establishments primarily engaged in providing nondepository credit (except credit card issuing, sales financing, consumer lending, real estate credit, international trade financing, and secondary market financing). Examples of types of lending in this industry are: short-term inventory credit, agricultural lending (except real estate and sales financing) and consumer cash lending secured by personal property.

### **5222981 PAWNSHOPS**

This industry comprises establishments primarily engaged in lending money at interest in exchange for personal property left as security and selling the merchandise if the property is not reclaimed.

### **5222988 OTHER BUSINESS CREDIT INSTITUTIONS**

This industry comprises establishments primarily engaged in providing services, credit or capital to businesses, other organizations and members for short-term, intermediate and long-term periods (more than one year).

## **5223 ACTIVITIES RELATED TO CREDIT INTERMEDIATION**

This industry group comprises establishments primarily engaged in facilitating credit intermediation by performing activities, such as arranging loans by bringing borrowers and lenders together and clearing checks and credit card transactions.

### **52231 MORTGAGE AND NONMORTGAGE LOAN BROKERS**

This industry comprises establishments primarily engaged in arranging loans by bringing borrowers and lenders together on a commission or fee basis.

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### **522310 MORTGAGE AND NONMORTGAGE LOAN BROKERS**

This industry comprises establishments primarily engaged in arranging loans by bringing borrowers and lenders together on a commission or fee basis.

### **52232 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES**

This industry comprises establishments primarily engaged in providing one or more of the following: (1) financial transaction processing (except central banks); (2) reserve and liquidity services (except central banks); and/or (3) check or other financial instrument clearinghouse services (except central banks).

### **522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES**

This industry comprises establishments primarily engaged in providing one or more of the following: (1) financial transaction processing (except central banks); (2) reserve and liquidity services (except central banks); and/or (3) check or other financial instrument clearinghouse services (except central banks).

### **52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION**

This industry comprises establishments primarily engaged in facilitating credit intermediation (except mortgage and loan brokerage; and financial transactions processing, reserve, and clearinghouse activities).

### **522390 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION**

This industry comprises establishments primarily engaged in facilitating credit intermediation (except mortgage and loan brokerage; and financial transactions processing, reserve, and clearinghouse activities).

### **523 SECURITIES, COMMODITY CONTRACTS, AND OTHER FINANCIAL INVESTMENTS AND RELATED ACTIVITIES**

Industries in the Securities, Commodity Contracts, and Other Financial Investments and Related Activities subsector group include establishments that are primarily engaged in one of the following: (1) underwriting securities issues and/or making markets for securities and commodities; (2) acting as agents (i.e., brokers) between buyers and sellers of securities and commodities; (3) providing securities and commodity exchange services; and (4) providing other services, such as managing portfolios of assets; providing investment advice; and trust, fiduciary, and custody services.

### **5231 SECURITIES AND COMMODITY CONTRACTS INTERMEDIATION AND BROKERAGE**

This industry group comprises establishments primarily engaged in putting capital at risk in the process of underwriting securities issues or in making markets for securities and commodities; and those acting as agents and/or brokers between buyers and sellers of securities and commodities, usually charging a commission.

### **52311 INVESTMENT BANKING AND SECURITIES DEALING**

This industry comprises establishments primarily engaged in underwriting, originating, and/or maintaining markets for issues of securities. Investment bankers act as principals (i.e., investors who buy or sell on their own account) in firm commitment transactions or act as agents in best effort and standby commitments. This industry also includes establishments acting as principals in buying or selling securities generally on a spread basis, such as securities dealers or stock option dealers.

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## **523110 INVESTMENT BANKING AND SECURITIES DEALING**

This industry comprises establishments primarily engaged in underwriting, originating, and/or maintaining markets for issues of securities. Investment bankers act as principals (i.e., investors who buy or sell on their own account) in firm commitment transactions or act as agents in best effort and standby commitments. This industry also includes establishments acting as principals in buying or selling securities generally on a spread basis, such as securities dealers or stock option dealers.

## **52312 SECURITIES BROKERAGE**

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) between buyers and sellers in buying or selling securities on a commission or transaction fee basis.

## **523120 SECURITIES BROKERAGE**

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) between buyers and sellers in buying or selling securities on a commission or transaction fee basis.

## **52313 COMMODITY CONTRACTS DEALING**

This industry comprises establishments primarily engaged in acting as principals (i.e., investors who buy or sell for their own account) in buying or selling spot or futures commodity contracts or options, such as precious metals, foreign currency, oil, or agricultural products, generally on a spread basis.

## **523130 COMMODITY CONTRACTS DEALING**

This industry comprises establishments primarily engaged in acting as principals (i.e., investors who buy or sell for their own account) in buying or selling spot or futures commodity contracts or options, such as precious metals, foreign currency, oil, or agricultural products, generally on a spread basis.

## **52314 COMMODITY CONTRACTS BROKERAGE**

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in buying or selling spot or future commodity contracts or options on a commission or transaction fee basis.

## **523140 COMMODITY CONTRACTS BROKERAGE**

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in buying or selling spot or future commodity contracts or options on a commission or transaction fee basis.

## **5232 SECURITIES AND COMMODITY EXCHANGES**

This industry group includes establishments classified in the following NAICS industry: 52321, Securities and Commodity Exchanges.

## **52321 SECURITIES AND COMMODITY EXCHANGES**

This industry comprises establishments primarily engaged in furnishing physical or electronic marketplaces for the purpose of facilitating the buying and selling of stocks, stock options, bonds, or commodity contracts.

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## **523210 SECURITIES AND COMMODITY EXCHANGES**

This industry comprises establishments primarily engaged in furnishing physical or electronic marketplaces for the purpose of facilitating the buying and selling of stocks, stock options, bonds, or commodity contracts.

## **5239 OTHER FINANCIAL INVESTMENT ACTIVITIES**

This industry group comprises establishments primarily engaged in one of the following: (1) acting as principals in buying or selling financial contracts (except investment bankers, securities dealers, and commodity contracts dealers); (2) acting as agents (i.e., brokers) (except securities brokerages and commodity contracts brokerages) in buying or selling financial contracts; or (3) providing other investment services (except securities and commodity exchanges), such as portfolio management; investment advice; and trust, fiduciary, and custody services.

### **52391 MISCELLANEOUS INTERMEDIATION**

This industry comprises establishments primarily engaged in acting as principals (except investment bankers, securities dealers, and commodity contracts dealers) in buying or selling of financial contracts generally on a spread basis. Principals are investors that buy or sell for their own account.

#### **523910 MISCELLANEOUS INTERMEDIATION**

This industry comprises establishments primarily engaged in acting as principals (except investment bankers, securities dealers, and commodity contracts dealers) in buying or selling of financial contracts generally on a spread basis. Principals are investors that buy or sell for their own account.

#### **52392 PORTFOLIO MANAGEMENT**

This industry comprises establishments primarily engaged in managing the portfolio assets (i.e., funds) of others on a fee or commission basis. Establishments in this industry have the authority to make investment decisions, and they derive fees based on the size and/or overall performance of the portfolio.

#### **523920 PORTFOLIO MANAGEMENT**

This industry comprises establishments primarily engaged in managing the portfolio assets (i.e., funds) of others on a fee or commission basis. Establishments in this industry have the authority to make investment decisions, and they derive fees based on the size and/or overall performance of the portfolio.

#### **52393 INVESTMENT ADVICE**

This industry comprises establishments primarily engaged in providing customized investment advice to clients on a fee basis, that do not have the authority to execute trades. Primary activities performed by establishments in this industry are providing financial planning advice and investment counseling to meet the goals and needs of specific clients.

#### **523930 INVESTMENT ADVICE**

This industry comprises establishments primarily engaged in providing customized investment advice to clients on a fee basis, that do not have the authority to execute trades. Primary activities performed by establishments in this industry are providing financial planning advice and investment counseling to meet the goals and needs of specific clients.

### **52399 ALL OTHER FINANCIAL INVESTMENT ACTIVITIES**

This industry comprises establishments primarily engaged in acting as agents or brokers (except securities brokerages and commodity contracts brokerages) in buying and selling financial contracts providing financial investment activities (except securities and commodity exchanges, portfolio management, and investment advice).

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## **523991 TRUST, FIDUCIARY, AND CUSTODY ACTIVITIES**

This industry comprises establishments primarily engaged in providing trust, fiduciary, and custody services to others, as instructed, on a fee or contract basis, such as bank trust offices and escrow agencies (except real estate).

## **523999 MISCELLANEOUS FINANCIAL INVESTMENT ACTIVITIES**

This industry comprises establishments primarily engaged in acting as agents and/or brokers (except securities brokerages and commodity contracts brokerages) in buying or selling financial contracts and those providing financial investment services (except securities and commodity exchanges; portfolio management; investment advice; and trust, fiduciary, and custody services) on a fee or commission basis.

## **524 INSURANCE CARRIERS AND RELATED ACTIVITIES**

Industries in the Insurance Carriers and Related Activities subsector group establishments that are primarily engaged in one of the following: (1) underwriting (assuming the risk, assigning premiums, and so forth) annuities and insurance policies or (2) facilitating such underwriting by selling insurance policies, and by providing other insurance and employee-benefit related services.

### **5241 INSURANCE CARRIERS**

This industry group comprises establishments primarily engaged in underwriting (assuming the risk, assigning premiums, and so forth) annuities and insurance policies and investing premiums to build up a portfolio of financial assets to be used against future claims. Direct insurance carriers are establishments that are primarily engaged in initially underwriting and assuming the risk of annuities and insurance policies. Reinsurance carriers are establishments that are primarily engaged in assuming all or part of the risk associated with an existing insurance policy (or set of policies) originally underwritten by another insurance carrier.

Industries are defined in terms of the type of risk being insured against, such as death, loss of employment because of age or disability, and property damage. Contributions and premiums are set on the basis of actuarial calculations of probable payouts based on risk factors from experience tables and expected investment returns on reserves.

### **52411 DIRECT LIFE, HEALTH, AND MEDICAL INSURANCE CARRIERS**

This industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) annuities and life insurance policies, disability income insurance policies, accidental death and dismemberment insurance policies, and health and medical insurance policies.

#### **524113 DIRECT LIFE INSURANCE CARRIERS**

This industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) annuities and life insurance policies, disability income insurance policies, and accidental death and dismemberment insurance policies.

#### **524114 DIRECT HEALTH AND MEDICAL INSURANCE CARRIERS**

This industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) health and medical insurance policies. Group hospitalization plans and HMO establishments (except those providing health care services) that provide health and medical insurance policies without providing health care services are included in this industry.

#### **52412 DIRECT INSURANCE (EXCEPT LIFE, HEALTH, AND MEDICAL) CARRIERS**

This industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) various types of insurance policies (except life, disability income, accidental death and dismemberment, and health and medical insurance policies).



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## **524126 DIRECT PROPERTY AND CASUALTY INSURANCE CARRIERS**

This industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) insurance policies that protect policyholders against losses that may occur as a result of property damage or liability.

## **524127 DIRECT TITLE INSURANCE CARRIERS**

This industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) insurance policies to protect the owners of real estate or real estate creditors against loss sustained by reason of any title defect to real property.

## **524128 OTHER DIRECT INSURANCE (EXCEPT LIFE, HEALTH, AND MEDICAL) CARRIERS**

This industry comprises establishments primarily engaged in initially underwriting (e.g., assuming the risk, assigning premiums) insurance policies (except life, disability income, accidental death and dismemberment, health and medical, property and casualty, and title insurance policies).

## **52413 REINSURANCE CARRIERS**

This industry comprises establishments primarily engaged in assuming all or part of the risk associated with existing insurance policies originally underwritten by other insurance carriers.

## **524130 REINSURANCE CARRIERS**

This industry comprises establishments primarily engaged in assuming all or part of the risk associated with existing insurance policies originally underwritten by other insurance carriers.

## **5242 AGENCIES, BROKERAGES, AND OTHER INSURANCE RELATED ACTIVITIES**

This industry group comprises establishments primarily engaged in (1) acting as agents (i.e., brokers) in selling annuities and insurance policies or (2) providing other employee benefits and insurance related services, such as claims adjustment and third party administration.

### **52421 INSURANCE AGENCIES AND BROKERAGES**

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in selling annuities and insurance policies.

### **524210 INSURANCE AGENCIES AND BROKERAGES**

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in selling annuities and insurance policies.

### **52429 OTHER INSURANCE RELATED ACTIVITIES**

This industry comprises establishments primarily engaged in providing services related to insurance (except insurance agencies and brokerages).

#### **524291 CLAIMS ADJUSTING**

This industry comprises establishments primarily engaged in investigating, appraising, and settling insurance claims.

#### **524292 THIRD PARTY ADMINISTRATION OF INSURANCE AND PENSION FUNDS**

This industry comprises establishments primarily engaged in providing third party administration services of insurance and pension funds, such as claims processing and other administrative services to insurance carriers' employee-benefit plans, and self-insurance funds.



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### **524298 ALL OTHER INSURANCE RELATED ACTIVITIES**

This industry comprises establishments primarily engaged in providing insurance services on a contract or fee basis (except insurance agencies and brokerages, claims adjusting, and third party administration). Insurance advisory services and insurance rate-making services are included in this industry.

### **525 FUNDS, TRUSTS, AND OTHER FINANCIAL VEHICLES**

Industries in the Funds, Trusts, and Other Financial Vehicles subsector are comprised of legal entities (i.e., funds, plans, and/or programs) organized to pool securities or other assets on behalf of shareholders or beneficiaries of employee benefit or other trust funds. The portfolios are customized to achieve specific investment characteristics, such as diversification, risk, rate of return, and price volatility. These entities earn interest, dividends, and other property income, but have little or no employment and no revenue from the sale of services. Establishments with employees devoted to the management of funds are classified in Industry Group 5239, Other Financial Investment Activities.

Establishments primarily engaged in holding the securities of (or other equity interests in) other firms are classified in Sector 55, Management of Companies and Enterprises.

### **5259 OTHER INVESTMENT POOLS AND FUNDS**

This industry group comprises legal entities (i.e., investment pools and/or funds) organized to pool securities or other assets (except insurance and employee-benefit funds) on behalf of shareholders, unit holders, or beneficiaries.

### **52593 REAL ESTATE INVESTMENT TRUSTS**

This industry comprises legal entities that are Real Estate Investment Trusts (REITs).

### **525930 REAL ESTATE INVESTMENT TRUSTS**

This industry comprises legal entities that are Real Estate Investment Trusts (REITs).

# Appendix C.

## Methodology

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### SOURCES OF THE DATA

For this sector, large- and medium-size firms, plus all firms known to operate more than one establishment, were sent report forms to be completed for each of their establishments and returned to the Census Bureau. For most very small firms, data from existing administrative records of other federal agencies were used instead. These records provide basic information on location, kind of business, revenue, payroll, number of employees, and legal form of organization.

Firms in the 2002 Economic Census are divided into those sent report forms and those not sent report forms. The coverage of and the method of obtaining census information from each are described below:

1. Establishments sent a report form:
  - a. Large employers, i.e., all multiestablishment firms, and all employer firms with payroll above a specified cutoff. (The term “employers” refers to firms with one or more paid employees at any time during 2002 as shown in the active administrative records of other federal agencies.)
  - b. A sample of small employers, i.e., single-establishment firms with payroll below a specified cutoff in classifications for which specialized data precludes reliance solely on administrative records sources. The sample was stratified by industry and geography.
2. Establishments not sent a report form:
  - a. Small employers, i.e., single-establishment firms with payroll below a specified cutoff, not selected into the small employer sample. Although the payroll cutoff varies by kind of business, small employers not sent a report form generally include firms with less than 10 employees and represent about 10 percent of total revenue of establishments covered in the census. Data on revenue, payroll, and employment for these small employers were derived or estimated from administrative records of other federal agencies.
  - b. All nonemployers, i.e., all firms subject to federal income tax with no paid employees during 2002. Revenue information for these firms was obtained from administrative records of other federal agencies. Although consisting of many firms, nonemployers account for less than 10 percent of total revenue of all establishments covered in the census. Data for nonemployers are not included in this report, but are released in the annual *Nonemployer Statistics* series.

The report forms used to collect information for establishments in this sector are available at [help.econ.census.gov/econhelp/resources/](http://help.econ.census.gov/econhelp/resources/).

A more detailed examination of census methodology is presented in the *History of the Economic Census* at [www.census.gov/econ/www/history.html](http://www.census.gov/econ/www/history.html).

### INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

The classifications for all establishments are based on the *North American Industry Classification System, United States, 2002* manual. There were no changes between the 2002 edition and the 1997 edition affecting this sector. Tables at [www.census.gov/epcd/naics02/](http://www.census.gov/epcd/naics02/) identify all industries that changed between the 1997 North American Industry Classification System (NAICS) and 2002 NAICS.

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The method of assigning classifications and the level of detail at which establishments were classified depends on whether a report form was obtained for the establishment.

1. Establishments that returned a report form were classified on the basis of their self-designation, product line revenue, and responses to other industry-specific inquiries.
2. Establishments without a report form:
  - a. Small employers not sent a form were, where possible, classified on the basis of the most current kind-of-business classification available from one of the Census Bureau's current sample surveys or the 1997 Economic Census. Otherwise, the classification was obtained from administrative records of other federal agencies. If the census or administrative record classifications proved inadequate (none corresponded to a 2002 Economic Census classification in the detail required for employers), the firm was sent a brief inquiry requesting information necessary to assign a kind-of-business code.
  - b. Nonemployers were classified on the basis of information obtained from administrative records of other federal agencies.

### **RELIABILITY OF DATA**

All data compiled in the economic census are subject to nonsampling errors. Nonsampling errors can be attributed to many sources during the development or execution of the census:

- inability to identify all cases in the actual universe;
- definition and classification difficulties;
- differences in the interpretation of questions;
- errors in recording or coding the data obtained; and
- other errors of collection, response, coverage, processing, and estimation for missing or misreported data.

Data presented in the Miscellaneous Subjects and the Product Lines reports for this sector are subject to sampling errors, as well as nonsampling errors. Specifically, these data are estimated based on information obtained from census report forms mailed to all large employers and to a sample of small employers in the universe. Sampling errors affect these estimates, insofar, as they may differ from results that would be obtained from a complete enumeration.

The accuracy of these tabulated data is determined by the joint effects of the various nonsampling errors or by the joint effects of sampling and nonsampling errors. No direct measurement of these effects has been obtained except for estimation for missing or misreported data; however, precautionary steps were taken in all phases of the collection, processing, and tabulation of the data in an effort to minimize the effects of nonsampling errors.

The Census Bureau obtains limited information extracted from administrative records of other federal agencies, such as gross revenue from federal income tax records and employment and payroll from payroll tax records. This information is used in conjunction with other information available to the Census Bureau to develop estimates for nonemployers, small employers, and other establishments for which responses were not received in time for publication.

Key tables in this report include a column for "Percent of revenue from administrative records." This includes revenue information obtained from administrative records of other federal agencies. The "Percent of revenue estimated" includes revenue information that was imputed based on historic company ratios or administrative records, or on industry averages.

The Census Bureau recommends that data users incorporate this information into their analyses, as nonsampling error and sampling error could impact the conclusions drawn from economic census data.

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## **TREATMENT OF NONRESPONSE**

Census report forms included two different types of inquiries, “basic” and “industry-specific.” Data for the basic inquiries, which include location, kind of business or operation, revenue, payroll, and number of employees, were available from a combination of sources for all establishments. Data for industry-specific inquiries, tailored to the particular kinds of business or operation covered by the report form, were available only from establishments responding to those inquiries.

Data for industry-specific inquiries in this sector were expanded in most cases to account for establishments that did not respond to the particular inquiry for which data are presented. Unless otherwise noted in specific reports, data for industry-specific inquiries were expanded in direct relationship to total revenue of all establishments included in the category. In a few cases, expansion on the basis of the revenue item was not appropriate, and another basic data item was used as the basis for expansion of reported data to account for nonrespondents.

All reports in which industry-specific data were expanded include a coverage indicator for each publication category, which shows the revenue of establishments responding to the industry-specific inquiry as a percent of total revenue for all establishments for which data are shown. For some inquiries, coverage is determined by the ratio of total payroll or employment of establishments responding to the inquiry to total payroll or employment of all establishments in the category.

## **DISCLOSURE**

In accordance with federal law governing census reports (Title 13 of the United States Code), no data are published that would disclose the operations of an individual establishment or business. However, the number of establishments in a kind-of-business classification is not considered a disclosure; therefore, this information may be released even though other information is withheld. Techniques employed to limit disclosure are discussed at [www.census.gov/epcd/ec02/disclosure.htm](http://www.census.gov/epcd/ec02/disclosure.htm).

# Appendix D. Geographic Notes

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Not applicable for this report.

# Appendix E.

## Metropolitan and Micropolitan Statistical Areas

### **ALBANY-SCHENECTADY-AMSTERDAM, NY COMBINED STATISTICAL AREA**

#### **Albany-Schenectady-Troy, NY Metropolitan Statistical Area**

Albany County, NY

Rensselaer County, NY

Saratoga County, NY

Schenectady County, NY

Schoharie County, NY

#### **Amsterdam, NY Micropolitan Statistical Area**

Montgomery County, NY

#### **Glens Falls, NY Metropolitan Statistical Area**

Warren County, NY

Washington County, NY

#### **Gloversville, NY Micropolitan Statistical Area**

Fulton County, NY

#### **Hudson, NY Micropolitan Statistical Area**

Columbia County, NY

### **ITHACA-CORTLAND, NY COMBINED STATISTICAL AREA**

#### **Cortland, NY Micropolitan Statistical Area**

Cortland County, NY

#### **Ithaca, NY Metropolitan Statistical Area**

Tompkins County, NY

### **NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA**

#### **Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area**

Fairfield County, CT

#### **Kingston, NY Metropolitan Statistical Area**

Ulster County, NY

#### **New Haven-Milford, CT Metropolitan Statistical Area**

New Haven County, CT

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**New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area**

***Edison, NJ Metropolitan Division***

Middlesex County, NJ

Monmouth County, NJ

Ocean County, NJ

Somerset County, NJ

***Newark-Union, NJ-PA Metropolitan Division***

Essex County, NJ

Hunterdon County, NJ

Morris County, NJ

Sussex County, NJ

Union County, NJ

Pike County, PA

***New York-Wayne-White Plains, NY-NJ Metropolitan Division***

Bergen County, NJ

Hudson County, NJ

Passaic County, NJ

Bronx County, NY

Kings County, NY

New York County, NY

Putnam County, NY

Queens County, NY

Richmond County, NY

Rockland County, NY

Westchester County, NY

***Suffolk County-Nassau County, NY Metropolitan Division***

Suffolk County, NY

Nassau County, NY

**Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area**

Dutchess County, NY

Orange County, NY

**Torrington, CT Micropolitan Statistical Area**

Litchfield County, CT

**Trenton-Ewing, NJ Metropolitan Statistical Area**

Mercer County, NJ

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**ROCHESTER-BATAVIA-SENECA FALLS, NY COMBINED STATISTICAL AREA**

**Batavia, NY Micropolitan Statistical Area**

Genesee County, NY

**Rochester, NY Metropolitan Statistical Area**

Livingston County, NY

Monroe County, NY

Ontario County, NY

Orleans County, NY

Wayne County, NY

**Seneca Falls, NY Micropolitan Statistical Area**

Seneca County, NY

**SYRACUSE-AUBURN, NY COMBINED STATISTICAL AREA**

**Auburn, NY Micropolitan Statistical Area**

Cayuga County, NY

**Syracuse, NY Metropolitan Statistical Area**

Madison County, NY

Onondaga County, NY

Oswego County, NY

**BINGHAMTON, NY METROPOLITAN STATISTICAL AREA**

Broome County, NY

Tioga County, NY

**BUFFALO-CHEEKTOWAGA-TONAWANDA, NY METROPOLITAN STATISTICAL AREA**

Erie County, NY

Niagara County, NY

**CORNING, NY MICROPOLITAN STATISTICAL AREA**

Steuben County, NY

**ELMIRA, NY METROPOLITAN STATISTICAL AREA**

Chemung County, NY

**JAMESTOWN-DUNKIRK-FREDONIA, NY MICROPOLITAN STATISTICAL AREA**

Chautauqua County, NY

**MALONE, NY MICROPOLITAN STATISTICAL AREA**

Franklin County, NY

**OGDENSBURG-MASSENA, NY MICROPOLITAN STATISTICAL AREA**

St. Lawrence County, NY



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**OLEAN, NY MICROPOLITAN STATISTICAL AREA**

Cattaraugus County, NY

**ONEONTA, NY MICROPOLITAN STATISTICAL AREA**

Otsego County, NY

**PLATTSBURGH, NY MICROPOLITAN STATISTICAL AREA**

Clinton County, NY

**UTICA-ROME, NY METROPOLITAN STATISTICAL AREA**

Herkimer County, NY

Oneida County, NY

**WATERTOWN-FORT DRUM, NY MICROPOLITAN STATISTICAL AREA**

Jefferson County, NY

