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2002 Economic Census

Finance and Insurance

Geographic Area Series



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-- Not applicable for this report.

Introduction to the Economic Census

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).

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) 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

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. 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.

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Finance and Insurance

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.

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.

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.

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. 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

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.

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.

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 ¹	Estimated ²
	CALIFORNIA							
52	Finance and insurance	45 981	N	42 647 825	11 870 734	681 626	N	N
521	Monetary authorities - central bank	2	2 174 925	122 583	30 078	1 947	—	—
5211	Monetary authorities - central bank	2	2 174 925	122 583	30 078	1 947	—	—
52111	Monetary authorities - central bank	2	2 174 925	122 583	30 078	1 947	—	—
521110	Monetary authorities - central bank	2	2 174 925	122 583	30 078	1 947	—	—
522	Credit intermediation and related activities	19 912	N	17 243 114	4 636 988	344 949	N	N
5221	Depository credit intermediation	9 510	N	9 080 338	2 655 372	204 841	N	N
52211	Commercial banking	5 807	Q	6 537 759	2 013 256	143 940	Q	Q
522110	Commercial banking	5 807	Q	6 537 759	2 013 256	143 940	Q	Q
5221101	National commercial banks - banking	3 215	Q	3 737 952	1 248 383	84 715	Q	Q
5221102	State commercial banks - banking	2 524	Q	2 706 461	736 342	58 088	Q	Q
52212	Savings institutions	2 225	Q	1 508 502	377 139	35 640	Q	Q
522120	Savings institutions	2 225	Q	1 508 502	377 139	35 640	Q	Q
5221201	Savings institutions - federally chartered	2 027	Q	1 372 444	343 372	32 850	Q	Q
5221203	Savings institutions - not federally chartered	197	Q	D	D	h	Q	Q
52213	Credit unions	1 378	5 616 964	892 585	222 786	23 453	—	1.4
522130	Credit unions	1 378	5 616 964	892 585	222 786	23 453	—	1.4
5221301	Credit unions - federally chartered	597	2 457 959	353 086	88 010	9 341	—	1.9
5221309	Credit unions - not federally chartered	781	3 159 005	539 499	134 776	14 112	—	1.1
52219	Other depository credit intermediation	100	642 102	141 492	42 191	1 808	.1	2.0
522190	Other depository credit intermediation	100	642 102	141 492	42 191	1 808	.1	2.0
5222	Nondepository credit intermediation	4 973	38 255 679	6 060 890	1 517 886	101 467	.8	15.5
52221	Credit card issuing	37	280 148	50 322	20 287	1 095	—	14.2
522210	Credit card issuing	37	280 148	50 322	20 287	1 095	—	14.2
52222	Sales financing	745	10 882 809	1 323 208	352 732	29 558	.8	12.3
522220	Sales financing	745	10 882 809	1 323 208	352 732	29 558	.8	12.3
52229	Other nondepository credit intermediation	4 191	27 092 722	4 687 360	1 144 867	70 814	.8	16.9
522291	Consumer lending	708	2 995 658	262 669	66 400	5 321	1.3	8.8
522292	Real estate credit	2 904	16 940 239	4 166 387	1 013 280	60 644	.9	22.0
5222929	Mortgage bankers and loan correspondents	2 868	16 579 696	4 132 634	1 001 049	60 195	.9	21.2
522293	International trade financing	79	389 748	28 043	7 619	515	—	1.2
522294	Secondary market financing	43	3 010 873	69 158	16 491	957	.3	12.8
522298	All other nondepository credit intermediation	457	3 756 204	161 103	41 077	3 377	.4	4.9
5222981	Pawn shops	314	149 477	37 528	8 687	1 447	—	8.4
5222988	Other business credit institutions	143	3 606 727	123 575	32 390	1 930	.4	4.8
5223	Activities related to credit intermediation	5 429	9 198 403	2 101 886	463 730	38 641	6.1	8.3
52231	Mortgage and nonmortgage loan brokers	3 105	3 417 065	946 069	205 990	16 455	12.6	5.6
522310	Mortgage and nonmortgage loan brokers	3 105	3 417 065	946 069	205 990	16 455	12.6	5.6
52232	Financial transactions processing, reserve, and clearinghouse activities	545	4 628 461	845 560	181 070	12 423	1.1	8.1
522320	Financial transactions processing, reserve, and clearinghouse activities	545	4 628 461	845 560	181 070	12 423	1.1	8.1
52239	Other activities related to credit intermediation	1 779	1 152 877	310 257	76 670	9 763	6.8	17.1
522390	Other activities related to credit intermediation	1 779	1 152 877	310 257	76 670	9 763	6.8	17.1
523	Securities, commodity contracts, other financial investments, and related activities	9 396	30 460 421	11 694 035	3 650 649	90 024	3.0	10.7
5231	Securities and commodity contracts intermediation and brokerage	3 898	16 708 947	6 832 764	2 435 897	48 924	1.4	12.8
52311	Investment banking and securities dealing	629	4 004 592	2 366 485	948 230	9 150	2.5	9.7
523110	Investment banking and securities dealing	629	4 004 592	2 366 485	948 230	9 150	2.5	9.7
52312	Securities brokerage	3 052	12 411 050	4 392 350	1 469 569	38 475	.8	13.8
523120	Securities brokerage	3 052	12 411 050	4 392 350	1 469 569	38 475	.8	13.8
52313	Commodity contracts dealing	131	143 895	23 854	5 707	572	8.0	8.3
523130	Commodity contracts dealing	131	143 895	23 854	5 707	572	8.0	8.3
52314	Commodity contracts brokerage	86	149 410	50 075	12 391	727	13.8	14.4
523140	Commodity contracts brokerage	86	149 410	50 075	12 391	727	13.8	14.4
5232	Securities and commodity exchanges	5	D	D	D	c	D	D
52321	Securities and commodity exchanges	5	D	D	D	c	D	D
523210	Securities and commodity exchanges	5	D	D	D	c	D	D
5239	Other financial investment activities	5 493	D	D	D	k	D	D
52391	Miscellaneous intermediation	920	2 340 148	804 781	188 631	7 587	6.1	8.2
523910	Miscellaneous intermediation	920	2 340 148	804 781	188 631	7 587	6.1	8.2
52392	Portfolio management	1 897	8 857 409	3 187 249	809 515	20 844	2.3	5.0
523920	Portfolio management	1 897	8 857 409	3 187 249	809 515	20 844	2.3	5.0
52393	Investment advice	2 160	1 765 267	664 222	170 576	8 898	16.9	15.4
523930	Investment advice	2 160	1 765 267	664 222	170 576	8 898	16.9	15.4
52399	All other financial investment activities	516	D	D	D	h	D	D
523991	Trust, fiduciary, and custody activities	480	691 963	164 597	37 982	3 392	5.1	29.1
523999	Miscellaneous financial investment activities	36	D	D	D	c	D	D
524	Insurance carriers and related activities	16 262	N	13 376 245	3 490 996	241 894	N	N
5241	Insurance carriers	3 128	Q	8 681 102	2 349 034	151 043	Q	Q
52411	Direct life, health, and medical insurance carriers	1 116	Q	3 683 961	1 046 340	65 728	Q	Q
524113	Direct life insurance carriers	661	Q	1 151 648	352 215	18 378	Q	Q
524114	Direct health and medical insurance carriers	455	Q	2 532 313	694 125	47 350	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	1 923	Q	4 730 141	1 229 286	81 648	Q	Q
524126	Direct property and casualty insurance carriers	988	Q	3 380 744	888 452	62 088	Q	Q
524127	Direct title insurance carriers	906	Q	1 312 547	331 403	18 840	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	29	Q	36 850	9 431	720	Q	Q
52413	Reinsurance carriers	89	Q	267 000	73 408	3 667	Q	Q
524130	Reinsurance carriers	89	Q	267 000	73 408	3 667	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 ¹	Estimated ²
	CALIFORNIA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	13 134	13 650 643	4 695 143	1 141 962	90 851	19.4	6.8
52421	Insurance agencies and brokerages	11 793	10 414 828	3 712 058	903 730	69 606	23.9	6.6
524210	Insurance agencies and brokerages	11 793	10 414 828	3 712 058	903 730	69 606	23.9	6.6
52429	Other insurance related activities	1 341	3 235 815	983 085	238 232	21 245	5.0	7.4
524291	Claims adjusting	494	466 105	218 792	52 919	4 723	18.4	9.7
524292	Third party administration of insurance and pension funds/ plans	639	2 506 983	670 375	162 529	14 503	1.9	7.0
524298	All other insurance related activities	208	262 727	93 918	22 784	2 019	11.1	7.1
525	Funds, trusts, and other financial vehicles (part)	409	3 899 633	211 848	62 023	2 812	1.9	20.2
5259	Other investment pools and funds (part)	409	3 899 633	211 848	62 023	2 812	1.9	20.2
52593	Real Estate Investment Trusts - REITs	409	3 899 633	211 848	62 023	2 812	1.9	20.2
525930	Real Estate Investment Trusts - REITs	409	3 899 633	211 848	62 023	2 812	1.9	20.2

¹Includes revenue information obtained from administrative records of other federal agencies.

²Includes 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 administrative records ¹	Estimated ²
FRESNO-MADERA, CA COMBINED STATISTICAL AREA								
52	Finance and insurance	1 078	N	448 776	114 801	11 682	N	N
522	Credit intermediation and related activities	470	N	184 604	48 304	5 249	N	N
5221	Depository credit intermediation	239	N	127 276	35 090	4 028	N	N
52211	Commercial banking	155	Q	82 666	23 867	2 657	Q	Q
522110	Commercial banking	155	Q	82 666	23 867	2 657	Q	Q
52212	Savings institutions	40	Q	D	D	f	Q	Q
522120	Savings institutions	40	Q	D	D	f	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	93	D	D	D	f	D	D
52222	Sales financing	19	44 328	6 359	1 528	144	5.0	7.1
522220	Sales financing	19	44 328	6 359	1 528	144	5.0	7.1
52229	Other nondepository credit intermediation	74	D	D	D	f	D	D
522291	Consumer lending	20	D	D	D	b	D	D
522292	Real estate credit	44	126 040	27 563	6 548	428	.8	10.1
5222929	Mortgage bankers and loan correspondents	42	D	D	D	e	D	D
5223	Activities related to credit intermediation	138	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	61	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	61	D	D	D	c	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	20	D	D	D	b	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	20	D	D	D	b	D	D
52239	Other activities related to credit intermediation	57	16 704	4 478	1 022	176	5.7	8.0
522390	Other activities related to credit intermediation	57	16 704	4 478	1 022	176	5.7	8.0
523	Securities, commodity contracts, other financial investments, and related activities	119	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	65	D	D	D	f	D	D
52311	Investment banking and securities dealing	10	D	D	D	b	D	D
523110	Investment banking and securities dealing	10	D	D	D	b	D	D
52312	Securities brokerage	53	D	D	D	f	D	D
523120	Securities brokerage	53	D	D	D	f	D	D
5239	Other financial investment activities	54	D	D	D	c	D	D
52392	Portfolio management	13	10 699	3 157	717	74	—	5.5
523920	Portfolio management	13	10 699	3 157	717	74	—	5.5
52393	Investment advice	26	D	D	D	b	D	D
523930	Investment advice	26	D	D	D	b	D	D
524	Insurance carriers and related activities	483	N	215 330	53 208	5 665	N	N
5241	Insurance carriers	88	Q	D	D	h	Q	Q
52411	Direct life, health, and medical insurance carriers	37	Q	60 715	15 458	2 098	Q	Q
524113	Direct life insurance carriers	21	Q	18 102	4 894	459	Q	Q
524114	Direct health and medical insurance carriers	16	Q	42 613	10 564	1 639	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	51	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers	28	Q	D	D	f	Q	Q
524127	Direct title insurance carriers	23	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	395	D	D	D	h	D	D
52421	Insurance agencies and brokerages	342	276 049	78 624	19 905	1 876	18.6	4.7
524210	Insurance agencies and brokerages	342	276 049	78 624	19 905	1 876	18.6	4.7
52429	Other insurance related activities	53	D	D	D	f	D	D
524291	Claims adjusting	18	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/plans	28	D	D	D	f	D	D
525	Funds, trusts, and other financial vehicles (part)	6	D	D	D	a	D	D
Fresno, CA Metropolitan Statistical Area								
52	Finance and insurance	984	N	434 534	111 449	11 230	N	N
522	Credit intermediation and related activities	424	N	174 741	45 858	4 910	N	N
5221	Depository credit intermediation	211	N	120 176	33 248	3 767	N	N
52211	Commercial banking	136	Q	77 976	22 655	2 487	Q	Q
522110	Commercial banking	136	Q	77 976	22 655	2 487	Q	Q
52212	Savings institutions	35	Q	20 059	5 200	572	Q	Q
522120	Savings institutions	35	Q	20 059	5 200	572	Q	Q
52213	Credit unions	32	131 910	21 182	5 141	676	—	2.2
522130	Credit unions	32	131 910	21 182	5 141	676	—	2.2
5222	Nondepository credit intermediation	90	231 183	39 520	9 444	708	1.5	7.8
52222	Sales financing	19	44 328	6 359	1 528	144	5.0	7.1
522220	Sales financing	19	44 328	6 359	1 528	144	5.0	7.1
52229	Other nondepository credit intermediation	71	186 855	33 161	7 916	564	.6	8.0
522291	Consumer lending	19	D	D	D	b	D	D
522292	Real estate credit	44	126 040	27 563	6 548	428	.8	10.1
5222929	Mortgage bankers and loan correspondents	42	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 ¹	Estimated ²
FRESNO-MADERA, CA COMBINED STATISTICAL AREA—Con.								
Fresno, CA Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	123	55 770	15 045	3 166	435	21.2	3.0
52231	Mortgage and nonmortgage loan brokers	52	35 065	9 803	1 949	208	28.2	2.3
522310	Mortgage and nonmortgage loan brokers	52	35 065	9 803	1 949	208	28.2	2.3
52232	Financial transactions processing, reserve, and clearinghouse activities	18	5 063	1 030	253	65	19.0	—
522320	Financial transactions processing, reserve, and clearinghouse activities	18	5 063	1 030	253	65	19.0	—
52239	Other activities related to credit intermediation	53	15 642	4 212	964	162	6.1	5.6
522390	Other activities related to credit intermediation	53	15 642	4 212	964	162	6.1	5.6
523	Securities, commodity contracts, other financial investments, and related activities	113	143 737	48 314	13 168	748	3.5	16.2
5231	Securities and commodity contracts intermediation and brokerage	61	119 971	42 235	11 774	572	2.8	14.5
52311	Investment banking and securities dealing	10	D	D	D	b	D	D
523110	Investment banking and securities dealing	10	D	D	D	b	D	D
52312	Securities brokerage	49	111 938	40 387	11 307	531	1.4	15.6
523120	Securities brokerage	49	111 938	40 387	11 307	531	1.4	15.6
5239	Other financial investment activities	52	23 766	6 079	1 394	176	7.2	24.8
52392	Portfolio management	13	10 699	3 157	717	74	—	5.5
523920	Portfolio management	13	10 699	3 157	717	74	—	5.5
52393	Investment advice	25	4 197	1 063	253	51	36.5	13.1
523930	Investment advice	25	4 197	1 063	253	51	36.5	13.1
524	Insurance carriers and related activities	442	N	211 198	52 365	5 561	N	N
5241	Insurance carriers	81	Q	104 638	26 054	2 993	Q	Q
52411	Direct life, health, and medical insurance carriers	37	Q	60 715	15 458	2 098	Q	Q
524113	Direct life insurance carriers	21	Q	18 102	4 894	459	Q	Q
524114	Direct health and medical insurance carriers	16	Q	42 613	10 564	1 639	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	44	Q	43 923	10 596	895	Q	Q
524126	Direct property and casualty insurance carriers	25	Q	25 539	6 354	582	Q	Q
524127	Direct title insurance carriers	19	Q	18 384	4 242	313	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	361	325 184	106 560	26 311	2 568	15.4	5.1
52421	Insurance agencies and brokerages	313	268 447	76 322	19 456	1 813	17.6	4.6
524210	Insurance agencies and brokerages	313	268 447	76 322	19 456	1 813	17.6	4.6
52429	Other insurance related activities	48	56 737	30 238	6 855	755	5.0	7.3
524291	Claims adjusting	17	10 119	4 614	1 011	121	6.9	30.0
524292	Third party administration of insurance and pension funds/ plans	24	41 279	24 271	5 536	599	2.6	2.0
525	Funds, trusts, and other financial vehicles (part)	5	3 804	281	58	11	10.4	47.1
Madera, CA Metropolitan Statistical Area								
52	Finance and insurance	94	N	14 242	3 352	452	N	N
522	Credit intermediation and related activities	46	N	9 863	2 446	339	N	N
5221	Depository credit intermediation	28	N	7 100	1 842	261	N	N
52211	Commercial banking	19	Q	4 690	1 212	170	Q	Q
522110	Commercial banking	19	Q	4 690	1 212	170	Q	Q
5223	Activities related to credit intermediation	15	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	a	D	D
524	Insurance carriers and related activities	41	N	4 132	843	104	N	N
5242	Agencies, brokerages, and other insurance related activities ..	34	D	D	D	b	D	D
52421	Insurance agencies and brokerages	29	7 602	2 302	449	63	53.3	5.8
524210	Insurance agencies and brokerages	29	7 602	2 302	449	63	53.3	5.8
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
LOS ANGELES-LONG BEACH-RIVERSIDE, CA COMBINED STATISTICAL AREA								
52	Finance and insurance	21 079	N	19 999 182	5 338 919	333 725	N	N
521	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—
5211	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—
52111	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—
521110	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—

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 ¹	Estimated ²
LOS ANGELES-LONG BEACH-RIVERSIDE, CA COMBINED STATISTICAL AREA—Con.								
Finance and insurance—Con.								
52	Credit intermediation and related activities	9 402	N	8 362 643	2 193 625	168 271	N	N
5221	Depository credit intermediation	4 093	N	4 123 003	1 165 406	96 594	N	N
52211	Commercial banking	2 357	Q	2 772 547	815 836	65 127	Q	Q
522110	Commercial banking	2 357	Q	2 772 547	815 836	65 127	Q	Q
52212	Savings institutions	1 168	Q	865 621	222 429	20 651	Q	Q
522120	Savings institutions	1 168	Q	865 621	222 429	20 651	Q	Q
52213	Credit unions	530	D	D	D	i	D	D
522130	Credit unions	530	D	D	D	i	D	D
52219	Other depository credit intermediation	38	D	D	D	f	D	D
522190	Other depository credit intermediation	38	D	D	D	f	D	D
5222	Nondepository credit intermediation	2 570	22 316 369	3 454 247	846 183	51 895	.8	12.1
52221	Credit card issuing	19	D	D	D	e	D	D
522210	Credit card issuing	19	D	D	D	e	D	D
52222	Sales financing	435	8 052 133	775 538	212 124	15 744	.7	11.2
522220	Sales financing	435	8 052 133	775 538	212 124	15 744	.7	11.2
52229	Other nondepository credit intermediation	2 116	D	D	D	k	D	D
522291	Consumer lending	370	1 737 362	122 231	31 880	2 542	1.4	4.3
522292	Real estate credit	1 431	8 991 683	2 427 707	568 026	31 221	.9	14.4
5222929	Mortgage bankers and loan correspondents	1 421	D	D	D	k	D	D
522293	International trade financing	56	D	D	D	e	D	D
522294	Secondary market financing	23	2 682 493	33 350	11 099	268	.3	9.3
522298	All other nondepository credit intermediation	236	D	D	D	g	D	D
5222981	Pawn shops	166	D	D	D	f	D	D
5222988	Other business credit institutions	70	D	D	D	f	D	D
5223	Activities related to credit intermediation	2 739	3 231 295	785 393	182 036	19 782	9.3	13.5
52231	Mortgage and nonmortgage loan brokers	1 476	1 760 894	457 202	100 368	8 805	12.7	5.6
522310	Mortgage and nonmortgage loan brokers	1 476	1 760 894	457 202	100 368	8 805	12.7	5.6
52232	Financial transactions processing, reserve, and clearinghouse activities	311	919 375	183 109	45 660	5 620	2.7	23.3
522320	Financial transactions processing, reserve, and clearinghouse activities	311	919 375	183 109	45 660	5 620	2.7	23.3
52239	Other activities related to credit intermediation	952	551 026	145 082	36 008	5 357	9.8	22.4
522390	Other activities related to credit intermediation	952	551 026	145 082	36 008	5 357	9.8	22.4
523	Securities, commodity contracts, other financial investments, and related activities	4 047	D	D	D	k	D	D
5231	Securities and commodity contracts intermediation and brokerage	1 627	6 518 415	2 458 242	790 500	19 378	2.0	16.6
52311	Investment banking and securities dealing	272	D	D	D	h	D	D
523110	Investment banking and securities dealing	272	D	D	D	h	D	D
52312	Securities brokerage	1 233	4 600 508	1 592 203	474 668	14 560	1.0	19.6
523120	Securities brokerage	1 233	4 600 508	1 592 203	474 668	14 560	1.0	19.6
52313	Commodity contracts dealing	73	D	D	D	e	D	D
523130	Commodity contracts dealing	73	D	D	D	e	D	D
52314	Commodity contracts brokerage	49	D	D	D	f	D	D
523140	Commodity contracts brokerage	49	D	D	D	f	D	D
5232	Securities and commodity exchanges	1	D	D	D	a	D	D
52321	Securities and commodity exchanges	1	D	D	D	a	D	D
523210	Securities and commodity exchanges	1	D	D	D	a	D	D
5239	Other financial investment activities	2 419	D	D	D	j	D	D
52391	Miscellaneous intermediation	352	789 481	195 127	47 861	3 706	9.1	9.2
523910	Miscellaneous intermediation	352	789 481	195 127	47 861	3 706	9.1	9.2
52392	Portfolio management	754	3 347 280	1 231 893	290 917	8 726	3.0	6.8
523920	Portfolio management	754	3 347 280	1 231 893	290 917	8 726	3.0	6.8
52393	Investment advice	1 007	868 041	317 438	72 308	4 480	20.1	14.2
523930	Investment advice	1 007	868 041	317 438	72 308	4 480	20.1	14.2
52399	All other financial investment activities	306	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	285	D	D	D	g	D	D
523999	Miscellaneous financial investment activities	21	10 087	4 162	714	66	52.5	9.3
524	Insurance carriers and related activities	7 429	N	7 223 225	1 892 594	125 632	N	N
5241	Insurance carriers	1 283	Q	4 932 085	1 330 983	80 864	Q	Q
52411	Direct life, health, and medical insurance carriers	554	Q	2 315 977	665 198	36 175	Q	Q
524113	Direct life insurance carriers	329	Q	D	D	j	Q	Q
524114	Direct health and medical insurance carriers	225	Q	D	D	j	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	680	Q	2 383 731	602 445	41 512	Q	Q
524126	Direct property and casualty insurance carriers	440	Q	D	D	k	Q	Q
524127	Direct title insurance carriers	227	Q	D	D	i	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	13	Q	D	D	c	Q	Q
52413	Reinsurance carriers	49	Q	232 377	63 340	3 177	Q	Q
524130	Reinsurance carriers	49	Q	232 377	63 340	3 177	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	6 146	6 396 792	2 291 140	561 611	44 768	20.6	7.2
52421	Insurance agencies and brokerages	5 505	5 224 311	1 831 719	446 141	34 453	23.9	6.5
524210	Insurance agencies and brokerages	5 505	5 224 311	1 831 719	446 141	34 453	23.9	6.5
52429	Other insurance related activities	641	1 172 481	459 421	115 470	10 315	5.9	10.4
524291	Claims adjusting	241	231 756	114 779	27 994	2 477	10.7	6.4
524292	Third party administration of insurance and pension funds/ plans	286	814 070	300 880	76 926	6 850	3.0	11.7
524298	All other insurance related activities	114	126 655	43 762	10 550	988	15.4	9.1
525	Funds, trusts, and other financial vehicles (part)	200	D	D	D	f	D	D
5259	Other investment pools and funds (part)	200	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	200	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	200	D	D	D	f	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 ¹	Estimated ²
LOS ANGELES-LONG BEACH-RIVERSIDE, CA COMBINED STATISTICAL AREA—Con.								
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area								
52	Finance and insurance	17 134	N	17 910 265	4 811 681	289 419	N	N
521	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—
5211	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—
52111	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—
521110	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—
522	Credit intermediation and related activities	7 528	N	7 405 717	1 959 271	144 461	N	N
5221	Depository credit intermediation	3 250	N	3 727 998	1 064 593	85 321	N	N
52211	Commercial banking	1 898	Q	2 547 094	757 025	58 556	Q	Q
522110	Commercial banking	1 898	Q	2 547 094	757 025	58 556	Q	Q
52212	Savings institutions	919	Q	754 009	194 822	17 746	Q	Q
522120	Savings institutions	919	Q	754 009	194 822	17 746	Q	Q
52213	Credit unions	404	2 291 634	336 796	83 209	8 203	—	2.4
522130	Credit unions	404	2 291 634	336 796	83 209	8 203	—	2.4
52219	Other depository credit intermediation	29	418 585	90 099	29 537	816	—	.4
522190	Other depository credit intermediation	29	418 585	90 099	29 537	816	—	.4
5222	Nondepository credit intermediation	2 088	20 479 574	3 011 110	741 481	43 184	.8	12.3
52221	Credit card issuing	17	D	D	D	e	D	D
522210	Credit card issuing	17	D	D	D	e	D	D
52222	Sales financing	380	7 664 119	742 128	204 035	14 993	.6	11.4
522220	Sales financing	380	7 664 119	742 128	204 035	14 993	.6	11.4
52229	Other nondepository credit intermediation	1 691	D	D	D	k	D	D
522291	Consumer lending	297	1 505 865	101 701	26 988	2 134	1.6	4.5
522292	Real estate credit	1 123	7 802 414	2 042 453	477 257	23 823	.9	14.9
5222929	Mortgage bankers and loan correspondents	1 118	7 800 921	2 042 044	477 154	23 816	.9	14.8
522293	International trade financing	51	D	D	D	e	D	D
522294	Secondary market financing	21	2 682 443	33 333	11 098	267	.3	9.3
522298	All other nondepository credit intermediation	199	D	D	D	g	D	D
5222981	Pawn shops	134	D	D	D	f	D	D
5222988	Other business credit institutions	65	327 599	41 554	9 976	733	1.9	40.9
5223	Activities related to credit intermediation	2 190	2 764 629	666 609	153 197	15 956	8.9	14.8
52231	Mortgage and nonmortgage loan brokers	1 195	1 538 089	400 395	88 277	7 517	11.6	6.0
522310	Mortgage and nonmortgage loan brokers	1 195	1 538 089	400 395	88 277	7 517	11.6	6.0
52232	Financial transactions processing, reserve, and clearinghouse activities	246	751 197	141 605	35 337	4 037	3.0	27.9
522320	Financial transactions processing, reserve, and clearinghouse activities	246	751 197	141 605	35 337	4 037	3.0	27.9
52239	Other activities related to credit intermediation	749	475 343	124 609	29 583	4 402	9.7	22.3
522390	Other activities related to credit intermediation	749	475 343	124 609	29 583	4 402	9.7	22.3
523	Securities, commodity contracts, other financial investments, and related activities	3 485	11 277 889	4 122 122	1 178 357	35 353	4.1	13.0
5231	Securities and commodity contracts intermediation and brokerage	1 357	6 064 576	2 326 043	756 897	17 517	1.9	16.1
52311	Investment banking and securities dealing	250	1 773 073	815 203	303 490	3 869	3.4	8.4
523110	Investment banking and securities dealing	250	1 773 073	815 203	303 490	3 869	3.4	8.4
52312	Securities brokerage	994	4 189 014	1 476 756	445 211	12 924	1.0	19.5
523120	Securities brokerage	994	4 189 014	1 476 756	445 211	12 924	1.0	19.5
52313	Commodity contracts dealing	70	38 784	9 769	2 575	280	17.0	15.2
523130	Commodity contracts dealing	70	38 784	9 769	2 575	280	17.0	15.2
52314	Commodity contracts brokerage	43	63 705	24 315	5 621	444	13.1	12.7
523140	Commodity contracts brokerage	43	63 705	24 315	5 621	444	13.1	12.7
5232	Securities and commodity exchanges	1	D	D	D	a	D	D
52321	Securities and commodity exchanges	1	D	D	D	a	D	D
523210	Securities and commodity exchanges	1	D	D	D	a	D	D
5239	Other financial investment activities	2 127	D	D	D	j	D	D
52391	Miscellaneous intermediation	319	749 241	182 443	44 961	3 383	8.6	9.1
523910	Miscellaneous intermediation	319	749 241	182 443	44 961	3 383	8.6	9.1
52392	Portfolio management	681	3 306 990	1 215 128	286 751	8 371	2.9	6.7
523920	Portfolio management	681	3 306 990	1 215 128	286 751	8 371	2.9	6.7
52393	Investment advice	869	794 557	300 892	68 537	4 142	20.3	14.9
523930	Investment advice	869	794 557	300 892	68 537	4 142	20.3	14.9
52399	All other financial investment activities	258	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	240	351 664	92 299	20 434	1 879	6.0	21.8
523999	Miscellaneous financial investment activities	18	D	D	D	b	D	D
524	Insurance carriers and related activities	5 944	N	6 282 978	1 647 250	108 283	N	N
5241	Insurance carriers	1 024	Q	4 245 320	1 144 920	69 706	Q	Q
52411	Direct life, health, and medical insurance carriers	450	Q	1 896 337	548 483	30 431	Q	Q
524113	Direct life insurance carriers	277	Q	799 625	250 094	11 517	Q	Q
524114	Direct health and medical insurance carriers	173	Q	1 096 712	298 389	18 914	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	528	Q	2 116 968	533 188	36 119	Q	Q
524126	Direct property and casualty insurance carriers	373	Q	1 583 837	406 213	28 841	Q	Q
524127	Direct title insurance carriers	145	Q	526 597	125 687	7 166	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	10	Q	6 534	1 288	112	Q	Q
52413	Reinsurance carriers	46	Q	232 015	63 249	3 156	Q	Q
524130	Reinsurance carriers	46	Q	232 015	63 249	3 156	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 ¹	Estimated ²	
	LOS ANGELES-LONG BEACH-RIVERSIDE, CA COMBINED STATISTICAL AREA—Con.								
	Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.								
524	Insurance carriers and related activities—Con.								
5242	Agencies, brokerages, and other insurance related activities . . .	4 920	5 540 131	2 037 658	502 330	38 577	18.9	6.9	
52421	Insurance agencies and brokerages	4 401	4 532 224	1 632 976	400 057	29 525	21.9	6.1	
524210	Insurance agencies and brokerages	4 401	4 532 224	1 632 976	400 057	29 525	21.9	6.1	
52429	Other insurance related activities	519	1 007 907	404 682	102 273	9 052	5.5	10.8	
524291	Claims adjusting	184	202 513	102 281	25 261	2 199	9.6	6.9	
524292	Third party administration of insurance and pension funds/ plans	235	690 877	262 234	67 278	5 946	2.8	12.1	
524298	All other insurance related activities	100	114 517	40 167	9 734	907	15.2	9.6	
525	Funds, trusts, and other financial vehicles (part)	176	1 698 347	69 530	19 218	686	2.1	20.3	
5259	Other investment pools and funds (part)	176	1 698 347	69 530	19 218	686	2.1	20.3	
52593	Real Estate Investment Trusts - REITs	176	1 698 347	69 530	19 218	686	2.1	20.3	
525930	Real Estate Investment Trusts - REITs	176	1 698 347	69 530	19 218	686	2.1	20.3	
	Los Angeles-Long Beach-Glendale, CA Metropolitan Division								
52	Finance and insurance	11 431	N	12 163 046	3 304 199	194 019	N	N	
521	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—	
5211	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—	
52111	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—	
521110	Monetary authorities - central bank	1	524 078	29 918	7 585	636	—	—	
522	Credit intermediation and related activities	5 071	N	4 781 990	1 293 824	99 365	N	N	
5221	Depository credit intermediation	2 330	N	2 834 337	814 961	65 656	N	N	
52211	Commercial banking	1 389	Q	2 092 377	625 095	46 776	Q	Q	
522110	Commercial banking	1 389	Q	2 092 377	625 095	46 776	Q	Q	
52212	Savings institutions	623	Q	470 153	120 692	12 621	Q	Q	
522120	Savings institutions	623	Q	470 153	120 692	12 621	Q	Q	
52213	Credit unions	299	1 748 186	243 540	61 020	5 924	—	2.8	
522130	Credit unions	299	1 748 186	243 540	61 020	5 924	—	2.8	
52219	Other depository credit intermediation	19	198 279	28 267	8 154	335	—	.6	
522190	Other depository credit intermediation	19	198 279	28 267	8 154	335	—	.6	
5222	Nondepository credit intermediation	1 322	10 877 061	1 598 428	394 055	23 908	1.1	9.9	
52221	Credit card issuing	11	17 393	1 595	363	49	—	47.8	
522210	Credit card issuing	11	17 393	1 595	363	49	—	47.8	
52222	Sales financing	199	3 602 106	431 056	110 385	8 684	1.0	5.7	
522220	Sales financing	199	3 602 106	431 056	110 385	8 684	1.0	5.7	
52229	Other nondepository credit intermediation	1 112	7 257 562	1 165 777	283 307	15 175	1.1	11.9	
522291	Consumer lending	214	499 492	69 765	16 534	1 429	3.5	9.7	
522292	Real estate credit	686	3 387 355	992 015	238 575	12 059	1.5	12.8	
5222929	Mortgage bankers and loan correspondents	684	D	D	D	j	D	D	
522293	International trade financing	46	D	D	D	e	D	D	
522294	Secondary market financing	19	2 681 198	32 853	10 795	261	.3	9.2	
522298	All other nondepository credit intermediation	147	D	D	D	g	D	D	
5222981	Pawn shops	106	D	D	D	e	D	D	
5222988	Other business credit institutions	41	294 425	33 871	8 209	574	1.7	41.8	
5223	Activities related to credit intermediation	1 419	1 541 873	349 225	84 808	9 801	9.8	20.7	
52231	Mortgage and nonmortgage loan brokers	666	663 556	157 573	37 600	3 177	15.7	6.8	
522310	Mortgage and nonmortgage loan brokers	666	663 556	157 573	37 600	3 177	15.7	6.8	
52232	Financial transactions processing, reserve, and clearinghouse activities	159	599 012	120 574	29 743	3 284	2.3	34.5	
522320	Financial transactions processing, reserve, and clearinghouse activities	159	599 012	120 574	29 743	3 284	2.3	34.5	
52239	Other activities related to credit intermediation	594	279 305	71 078	17 465	3 340	11.7	24.4	
522390	Other activities related to credit intermediation	594	279 305	71 078	17 465	3 340	11.7	24.4	
523	Securities, commodity contracts, other financial investments, and related activities	2 392	9 107 067	3 299 023	967 047	24 556	3.5	11.4	
5231	Securities and commodity contracts intermediation and brokerage	900	4 887 624	1 908 840	640 373	12 315	1.5	12.5	
52311	Investment banking and securities dealing	171	1 598 604	732 946	280 117	2 860	2.1	5.6	
523110	Investment banking and securities dealing	171	1 598 604	732 946	280 117	2 860	2.1	5.6	
52312	Securities brokerage	649	3 232 070	1 157 411	355 912	9 045	.8	16.0	
523120	Securities brokerage	649	3 232 070	1 157 411	355 912	9 045	.8	16.0	
52313	Commodity contracts dealing	53	20 582	4 577	1 181	161	15.9	23.8	
523130	Commodity contracts dealing	53	20 582	4 577	1 181	161	15.9	23.8	
52314	Commodity contracts brokerage	27	36 368	13 906	3 163	249	19.8	.7	
523140	Commodity contracts brokerage	27	36 368	13 906	3 163	249	19.8	.7	
5232	Securities and commodity exchanges	1	D	D	D	a	D	D	
52321	Securities and commodity exchanges	1	D	D	D	a	D	D	
523210	Securities and commodity exchanges	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 ¹	Estimated ²
	LOS ANGELES-LONG BEACH-RIVERSIDE, CA COMBINED STATISTICAL AREA—Con.							
	Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area—Con.							
	Los Angeles-Long Beach-Glendale, CA Metropolitan Division—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities—Con.							
5239	Other financial investment activities	1 491	D	D	D	j	D	D
52391	Miscellaneous intermediation	234	632 385	150 837	36 943	3 019	8.7	10.3
523910	Miscellaneous intermediation	234	632 385	150 837	36 943	3 019	8.7	10.3
52392	Portfolio management	467	2 852 857	998 621	237 969	5 634	2.4	7.0
523920	Portfolio management	467	2 852 857	998 621	237 969	5 634	2.4	7.0
52393	Investment advice	602	529 839	188 234	39 273	2 458	19.4	18.9
523930	Investment advice	602	529 839	188 234	39 273	2 458	19.4	18.9
52399	All other financial investment activities	188	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	176	197 918	48 575	11 890	1 085	8.0	30.7
523999	Miscellaneous financial investment activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	3 856	N	4 012 254	1 025 045	68 994	N	N
5241	Insurance carriers	616	Q	2 630 209	681 178	43 709	Q	Q
52411	Direct life, health, and medical insurance carriers	281	Q	1 205 656	322 387	20 394	Q	Q
524113	Direct life insurance carriers	169	Q	442 340	120 203	6 563	Q	Q
524114	Direct health and medical insurance carriers	112	Q	763 316	202 184	13 831	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	302	Q	1 301 355	320 890	21 552	Q	Q
524126	Direct property and casualty insurance carriers	225	Q	1 126 726	282 023	19 423	Q	Q
524127	Direct title insurance carriers	74	Q	D	D	g	Q	Q
52413	Reinsurance carriers	33	Q	123 198	37 901	1 763	Q	Q
524130	Reinsurance carriers	33	Q	123 198	37 901	1 763	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	3 240	3 768 781	1 382 045	343 867	25 285	19.2	6.2
52421	Insurance agencies and brokerages	2 919	3 150 330	1 140 333	283 011	19 832	21.9	4.8
524210	Insurance agencies and brokerages	2 919	3 150 330	1 140 333	283 011	19 832	21.9	4.8
52429	Other insurance related activities	321	618 451	241 712	60 856	5 453	5.5	13.0
524291	Claims adjusting	119	124 064	62 263	15 669	1 376	9.1	8.4
524292	Third party administration of insurance and pension funds/ plans	141	428 013	150 418	38 089	3 432	2.3	14.1
524298	All other insurance related activities	61	66 374	29 031	7 098	645	18.8	14.6
525	Funds, trusts, and other financial vehicles (part)	111	1 044 187	39 861	10 698	468	2.6	32.1
5259	Other investment pools and funds (part)	111	1 044 187	39 861	10 698	468	2.6	32.1
52593	Real Estate Investment Trusts - REITs	111	1 044 187	39 861	10 698	468	2.6	32.1
525930	Real Estate Investment Trusts - REITs	111	1 044 187	39 861	10 698	468	2.6	32.1
	Santa Ana-Anaheim-Irvine, CA Metropolitan Division							
52	Finance and insurance	5 703	N	5 747 219	1 507 482	95 400	N	N
522	Credit intermediation and related activities	2 457	N	2 623 727	665 447	45 096	N	N
5221	Depository credit intermediation	920	N	893 661	249 632	19 665	N	N
52211	Commercial banking	509	Q	454 717	131 930	11 780	Q	Q
522110	Commercial banking	509	Q	454 717	131 930	11 780	Q	Q
52212	Savings institutions	296	Q	283 856	74 130	5 125	Q	Q
522120	Savings institutions	296	Q	283 856	74 130	5 125	Q	Q
52213	Credit unions	105	543 448	93 256	22 189	2 279	—	1.1
522130	Credit unions	105	543 448	93 256	22 189	2 279	—	1.1
52219	Other depository credit intermediation	10	220 306	61 832	21 383	481	—	.2
522190	Other depository credit intermediation	10	220 306	61 832	21 383	481	—	.2
5222	Nondepository credit intermediation	766	9 602 513	1 412 682	347 426	19 276	.4	15.1
52222	Sales financing	181	4 062 013	311 072	93 650	6 309	.3	16.5
522220	Sales financing	181	4 062 013	311 072	93 650	6 309	.3	16.5
52229	Other nondepository credit intermediation	579	D	D	D	j	D	D
522291	Consumer lending	83	1 006 373	31 936	10 454	705	.7	1.9
522292	Real estate credit	437	4 415 059	1 050 438	238 682	11 764	.5	16.4
5222929	Mortgage bankers and loan correspondents	434	D	D	D	j	D	D
522298	All other nondepository credit intermediation	52	D	D	D	c	D	D
5222981	Pawn shops	28	D	D	D	b	D	D
5222988	Other business credit institutions	24	33 174	7 683	1 767	159	3.4	32.9
5223	Activities related to credit intermediation	771	1 222 756	317 384	68 389	6 155	7.9	7.2
52231	Mortgage and nonmortgage loan brokers	529	874 533	242 822	50 677	4 340	8.6	5.4
522310	Mortgage and nonmortgage loan brokers	529	874 533	242 822	50 677	4 340	8.6	5.4
52232	Financial transactions processing, reserve, and clearinghouse activities	87	152 185	21 031	5 594	753	5.4	2.3
522320	Financial transactions processing, reserve, and clearinghouse activities	87	152 185	21 031	5 594	753	5.4	2.3
52239	Other activities related to credit intermediation	155	196 038	53 531	12 118	1 062	6.9	19.4
522390	Other activities related to credit intermediation	155	196 038	53 531	12 118	1 062	6.9	19.4

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 ¹	Estimated ²
LOS ANGELES-LONG BEACH-RIVERSIDE, CA COMBINED STATISTICAL AREA—Con.								
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area—Con.								
Santa Ana-Anaheim-Irvine, CA Metropolitan Division —Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	1 093	2 170 822	823 099	211 310	10 797	6.7	19.7
5231	Securities and commodity contracts intermediation and brokerage	457	1 176 952	417 203	116 524	5 202	3.9	31.3
52311	Investment banking and securities dealing	79	174 469	82 257	23 373	1 009	15.4	33.8
523110	Investment banking and securities dealing	79	174 469	82 257	23 373	1 009	15.4	33.8
52312	Securities brokerage	345	956 944	319 345	89 299	3 879	1.6	31.4
523120	Securities brokerage	345	956 944	319 345	89 299	3 879	1.6	31.4
52313	Commodity contracts dealing	17	18 202	5 192	1 394	119	18.3	5.5
523130	Commodity contracts dealing	17	18 202	5 192	1 394	119	18.3	5.5
52314	Commodity contracts brokerage	16	27 337	10 409	2 458	195	4.1	28.6
523140	Commodity contracts brokerage	16	27 337	10 409	2 458	195	4.1	28.6
5239	Other financial investment activities	636	993 870	405 896	94 786	5 595	10.1	5.9
52391	Miscellaneous intermediation	85	116 856	31 606	8 018	364	7.9	3.0
523910	Miscellaneous intermediation	85	116 856	31 606	8 018	364	7.9	3.0
52392	Portfolio management	214	454 133	216 507	48 782	2 737	5.5	4.8
523920	Portfolio management	214	454 133	216 507	48 782	2 737	5.5	4.8
52393	Investment advice	267	264 718	112 658	29 264	1 684	22.2	6.7
523930	Investment advice	267	264 718	112 658	29 264	1 684	22.2	6.7
52399	All other financial investment activities	70	158 163	45 125	8 722	810	4.4	10.0
523991	Trust, fiduciary, and custody activities	64	153 746	43 724	8 544	794	3.4	10.3
524	Insurance carriers and related activities	2 088	N	2 270 724	622 205	39 289	N	N
5241	Insurance carriers	408	Q	1 615 111	463 742	25 997	Q	Q
52411	Direct life, health, and medical insurance carriers	169	Q	690 681	226 096	10 037	Q	Q
524113	Direct life insurance carriers	108	Q	357 285	129 891	4 954	Q	Q
524114	Direct health and medical insurance carriers	61	Q	333 396	96 205	5 083	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	226	Q	815 613	212 298	14 567	Q	Q
524126	Direct property and casualty insurance carriers	148	Q	457 111	124 190	9 418	Q	Q
524127	Direct title insurance carriers	71	D				Q	Q
52413	Reinsurance carriers	13	Q	108 817	25 348	1 393	Q	Q
524130	Reinsurance carriers	13	Q	108 817	25 348	1 393	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 680	1 771 350	655 613	158 463	13 292	18.3	8.6
52421	Insurance agencies and brokerages	1 482	1 381 894	492 643	117 046	9 693	21.8	9.0
524210	Insurance agencies and brokerages	1 482	1 381 894	492 643	117 046	9 693	21.8	9.0
52429	Other insurance related activities	198	389 456	162 970	41 417	3 599	5.7	7.2
524291	Claims adjusting	65	78 449	40 018	9 592	823	10.3	4.6
524292	Third party administration of insurance and pension funds/ plans	94	262 864	111 816	29 189	2 514	3.5	8.8
524298	All other insurance related activities	39	48 143	11 136	2 636	262	10.2	2.8
525	Funds, trusts, and other financial vehicles (part)	65	654 160	29 669	8 520	218	1.4	1.4
5259	Other investment pools and funds (part)	65	654 160	29 669	8 520	218	1.4	1.4
52593	Real Estate Investment Trusts - REITs	65	654 160	29 669	8 520	218	1.4	1.4
525930	Real Estate Investment Trusts - REITs	65	654 160	29 669	8 520	218	1.4	1.4
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area								
52	Finance and insurance	1 088	N	1 002 867	259 789	18 302	N	N
522	Credit intermediation and related activities	423	N	325 404	78 583	7 464	N	N
5221	Depository credit intermediation	201	N	91 059	21 566	2 395	N	N
52211	Commercial banking	120	Q	57 523	13 538	1 523	Q	Q
522110	Commercial banking	120	Q	57 523	13 538	1 523	Q	Q
52212	Savings institutions	50	Q	22 697	5 213	531	Q	Q
522120	Savings institutions	50	Q	22 697	5 213	531	Q	Q
52213	Credit unions	30	D			e	D	D
522130	Credit unions	30	D			e	D	D
5222	Nondepository credit intermediation	94		761 191	212 232	4 557	.9	5.3
52222	Sales financing	12	175 831	6 545	1 625	160	2.7	1.7
522220	Sales financing	12	175 831	6 545	1 625	160	2.7	1.7
52229	Other nondepository credit intermediation	82	585 360	205 687	50 517	4 397	.3	6.3
522291	Consumer lending	15	40 478	3 348	819	69	.3	—
522292	Real estate credit	59	528 543	200 426	49 210	4 281	.3	7.0
5222929	Mortgage bankers and loan correspondents	59	528 543	200 426	49 210	4 281	.3	7.0
5223	Activities related to credit intermediation	128	83 326	22 113	4 875	512	27.0	8.3
52231	Mortgage and nonmortgage loan brokers	78	64 874	17 172	3 692	311	30.0	1.4
522310	Mortgage and nonmortgage loan brokers	78	64 874	17 172	3 692	311	30.0	1.4
52232	Financial transactions processing, reserve, and clearinghouse activities	12	5 782	1 594	311	44	16.0	63.7
522320	Financial transactions processing, reserve, and clearinghouse activities	12	5 782	1 594	311	44	16.0	63.7
52239	Other activities related to credit intermediation	38	12 670	3 347	872	157	16.6	18.4
522390	Other activities related to credit intermediation	38	12 670	3 347	872	157	16.6	18.4

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 ¹	Estimated ²
LOS ANGELES-LONG BEACH-RIVERSIDE, CA COMBINED STATISTICAL AREA—Con.								
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area—Con.								
Finance and insurance—Con.								
52	Securities, commodity contracts, other financial investments, and related activities	192	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	90	140 194	48 906	12 067	707	5.9	17.3
52311	Investment banking and securities dealing	12	14 790	5 912	1 594	97	2.0	46.7
523110	Investment banking and securities dealing	12	14 790	5 912	1 594	97	2.0	46.7
52312	Securities brokerage	73	113 903	36 961	9 125	557	.9	15.2
523120	Securities brokerage	73	113 903	36 961	9 125	557	.9	15.2
5239	Other financial investment activities	102	D	D	D	e	D	D
52391	Miscellaneous intermediation	10	16 124	8 595	1 936	173	32.4	12.0
523910	Miscellaneous intermediation	10	16 124	8 595	1 936	173	32.4	12.0
52392	Portfolio management	33	12 022	5 101	1 242	118	17.0	10.0
523920	Portfolio management	33	12 022	5 101	1 242	118	17.0	10.0
52393	Investment advice	48	11 399	3 286	619	98	63.4	5.4
523930	Investment advice	48	11 399	3 286	619	98	63.4	5.4
52399	All other financial investment activities	11	D	D	D	b	D	D
523991	Trust, fiduciary, and custody activities	10	D	D	D	b	D	D
524	Insurance carriers and related activities	470	N	604 592	163 813	9 674	N	N
5241	Insurance carriers	83	Q	511 441	142 814	7 594	Q	Q
52411	Direct life, health, and medical insurance carriers	46	Q	361 741	102 655	4 570	Q	Q
524113	Direct life insurance carriers	16	Q	D	D	e	Q	Q
524114	Direct health and medical insurance carriers	30	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	37	Q	149 700	40 159	3 024	Q	Q
524126	Direct property and casualty insurance carriers	17	Q	D	D	e	Q	Q
524127	Direct title insurance carriers	20	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	387	254 721	93 151	20 999	2 080	27.2	7.3
52421	Insurance agencies and brokerages	345	217 136	77 685	17 315	1 761	30.7	8.3
524210	Insurance agencies and brokerages	345	217 136	77 685	17 315	1 761	30.7	8.3
52429	Other insurance related activities	42	37 585	15 466	3 684	319	6.9	1.2
524291	Claims adjusting	11	6 426	3 410	759	59	19.1	1.6
524292	Third party administration of insurance and pension funds/ plans	26	26 669	10 825	2 616	232	4.2	1.3
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	b	D	D
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area								
52	Finance and insurance	2 857	N	1 086 050	267 449	26 004	N	N
522	Credit intermediation and related activities	1 451	N	631 522	155 771	16 346	N	N
5221	Depository credit intermediation	642	N	303 946	79 247	8 878	N	N
52211	Commercial banking	339	Q	167 930	45 273	5 048	Q	Q
522110	Commercial banking	339	Q	167 930	45 273	5 048	Q	Q
52212	Savings institutions	199	Q	88 915	22 394	2 374	Q	Q
522120	Savings institutions	199	Q	88 915	22 394	2 374	Q	Q
52213	Credit unions	96	231 610	45 646	11 272	1 421	—	1.6
522130	Credit unions	96	231 610	45 646	11 272	1 421	—	1.6
5222	Nondepository credit intermediation	388	1 075 604	230 905	52 560	4 154	1.5	12.4
52222	Sales financing	43	212 183	26 865	6 464	591	1.7	12.9
522220	Sales financing	43	212 183	26 865	6 464	591	1.7	12.9
52229	Other nondepository credit intermediation	343	D	D	D	h	D	D
522291	Consumer lending	58	191 019	17 182	4 073	339	.1	3.9
522292	Real estate credit	249	660 726	184 828	41 559	3 117	1.9	14.6
5222929	Mortgage bankers and loan correspondents	244	D	D	D	h	D	D
522298	All other nondepository credit intermediation	29	D	D	D	b	D	D
5222981	Pawn shops	27	6 626	1 598	357	82	—	9.0
5223	Activities related to credit intermediation	421	383 340	96 671	23 964	3 314	8.3	5.3
52231	Mortgage and nonmortgage loan brokers	203	157 931	39 635	8 399	977	15.6	3.2
522310	Mortgage and nonmortgage loan brokers	203	157 931	39 635	8 399	977	15.6	3.2
52232	Financial transactions processing, reserve, and clearinghouse activities	53	162 396	39 910	10 012	1 539	.8	.2
522320	Financial transactions processing, reserve, and clearinghouse activities	53	162 396	39 910	10 012	1 539	.8	.2
52239	Other activities related to credit intermediation	165	63 013	17 126	5 553	798	9.4	23.9
522390	Other activities related to credit intermediation	165	63 013	17 126	5 553	798	9.4	23.9
523	Securities, commodity contracts, other financial investments, and related activities	370	444 061	117 718	29 816	1 944	4.9	21.0
5231	Securities and commodity contracts intermediation and brokerage	180	313 645	83 293	21 536	1 154	1.7	26.0
52311	Investment banking and securities dealing	10	D	D	D	b	D	D
523110	Investment banking and securities dealing	10	D	D	D	b	D	D
52312	Securities brokerage	166	297 591	78 486	20 332	1 079	.8	23.3
523120	Securities brokerage	166	297 591	78 486	20 332	1 079	.8	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 ¹	Estimated ²
LOS ANGELES-LONG BEACH-RIVERSIDE, CA COMBINED STATISTICAL AREA—Con.								
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities—Con.							
5239	Other financial investment activities	190	130 416	34 425	8 280	790	12.6	8.9
52391	Miscellaneous intermediation	23	24 116	4 089	964	150	8.9	8.1
523910	Miscellaneous intermediation	23	24 116	4 089	964	150	8.9	8.1
52392	Portfolio management	40	28 268	11 664	2 924	237	8.2	7.8
523920	Portfolio management	40	28 268	11 664	2 924	237	8.2	7.8
52393	Investment advice	90	62 085	13 260	3 152	240	9.8	7.0
523930	Investment advice	90	62 085	13 260	3 152	240	9.8	7.0
52399	All other financial investment activities	37	15 947	5 412	1 240	163	36.7	18.9
523991	Trust, fiduciary, and custody activities	35	D	D	D	c	D	D
524	Insurance carriers and related activities	1 015	N	335 655	81 531	7 675	N	N
5241	Insurance carriers	176	Q	175 324	43 249	3 564	Q	Q
52411	Direct life, health, and medical insurance carriers	58	Q	57 899	14 060	1 174	Q	Q
524113	Direct life insurance carriers	36	Q	25 266	6 135	514	Q	Q
524114	Direct health and medical insurance carriers	22	Q	32 633	7 925	660	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	115	Q	117 063	29 098	2 369	Q	Q
524126	Direct property and casualty insurance carriers	50	Q	47 542	12 156	1 065	Q	Q
524127	Direct title insurance carriers	62	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	839	601 940	160 331	38 282	4 111	33.3	9.9
52421	Insurance agencies and brokerages	759	474 951	121 058	28 769	3 167	40.0	9.8
524210	Insurance agencies and brokerages	759	474 951	121 058	28 769	3 167	40.0	9.8
52429	Other insurance related activities	80	126 989	39 273	9 513	944	8.2	10.0
524291	Claims adjusting	46	22 817	9 088	1 974	219	18.3	3.9
524292	Third party administration of insurance and pension funds/ plans	25	96 524	27 821	7 032	672	4.5	11.8
525	Funds, trusts, and other financial vehicles (part)	21	31 999	1 155	331	39	6.2	6.8
5259	Other investment pools and funds (part)	21	31 999	1 155	331	39	6.2	6.8
52593	Real Estate Investment Trusts - REITs	21	31 999	1 155	331	39	6.2	6.8
525930	Real Estate Investment Trusts - REITs	21	31 999	1 155	331	39	6.2	6.8
SACRAMENTO--ARDEN-ARCADE--TRUCKEE, CA-NV COMBINED STATISTICAL AREA								
52	Finance and insurance	2 953	N	2 280 466	600 313	47 705	N	N
522	Credit intermediation and related activities	1 285	N	914 740	231 365	20 919	N	N
5221	Depository credit intermediation	624	N	D	D	j	N	N
52211	Commercial banking	386	Q	300 112	86 036	8 361	Q	Q
522110	Commercial banking	386	Q	300 112	86 036	8 361	Q	Q
52212	Savings institutions	124	Q	88 258	23 514	2 199	Q	Q
522120	Savings institutions	124	Q	88 258	23 514	2 199	Q	Q
52213	Credit unions	112	D	D	D	g	D	D
522130	Credit unions	112	D	D	D	g	D	D
5222	Nondepository credit intermediation	308	2 090 023	355 838	81 152	6 263	.9	14.9
52222	Sales financing	45	537 645	22 560	5 520	463	1.0	2.7
522220	Sales financing	45	537 645	22 560	5 520	463	1.0	2.7
52229	Other nondepository credit intermediation	261	D	D	D	i	D	D
522291	Consumer lending	46	D	D	D	f	D	D
522292	Real estate credit	187	1 288 509	287 351	64 906	4 863	.8	22.5
5222929	Mortgage bankers and loan correspondents	183	D	D	D	h	D	D
522299	All other nondepository credit intermediation	26	D	D	D	c	D	D
5222991	Pawn shops	17	D	D	D	b	D	D
5223	Activities related to credit intermediation	353	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	232	183 909	77 344	16 664	1 244	18.7	5.5
522310	Mortgage and nonmortgage loan brokers	232	183 909	77 344	16 664	1 244	18.7	5.5
52232	Financial transactions processing, reserve, and clearinghouse activities	34	D	D	D	c	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	34	D	D	D	c	D	D
52239	Other activities related to credit intermediation	87	D	D	D	f	D	D
522390	Other activities related to credit intermediation	87	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	457	1 591 543	328 802	102 681	5 134	2.1	8.6
5231	Securities and commodity contracts intermediation and brokerage	238	D	D	D	h	D	D
52311	Investment banking and securities dealing	30	D	D	D	e	D	D
523110	Investment banking and securities dealing	30	D	D	D	e	D	D
52312	Securities brokerage	204	618 394	176 500	55 938	2 480	1.0	8.6
523120	Securities brokerage	204	618 394	176 500	55 938	2 480	1.0	8.6
5239	Other financial investment activities	219	D	D	D	g	D	D
52391	Miscellaneous intermediation	36	D	D	D	b	D	D
523910	Miscellaneous intermediation	36	D	D	D	b	D	D
52392	Portfolio management	71	736 740	92 076	31 575	1 651	.7	.3
523920	Portfolio management	71	736 740	92 076	31 575	1 651	.7	.3
52393	Investment advice	89	104 727	24 372	5 930	336	13.1	10.7
523930	Investment advice	89	104 727	24 372	5 930	336	13.1	10.7
52399	All other financial investment activities	23	D	D	D	c	D	D
523991	Trust, fiduciary, and custody activities	20	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 ¹	Estimated ²	
SACRAMENTO--ARDEN-ARCADE--TRUCKEE, CA-NV COMBINED STATISTICAL AREA—Con.									
52	Finance and insurance—Con.								
524	Insurance carriers and related activities	1 198	N	1 033 179	265 352	21 582	N	N	
5241	Insurance carriers	282	Q	D	D	j	Q	Q	
52411	Direct life, health, and medical insurance carriers	99	Q	D	D	i	Q	Q	
524113	Direct life insurance carriers	53	Q	D	D	g	Q	Q	
524114	Direct health and medical insurance carriers	46	Q	331 964	84 496	7 318	Q	Q	
52412	Direct insurance (except life, health, and medical) carriers ..	178	Q	D	D	i	Q	Q	
524126	Direct property and casualty insurance carriers	101	Q	D	D	i	Q	Q	
524127	Direct title insurance carriers	74	Q	D	D	g	Q	Q	
5242	Agencies, brokerages, and other insurance related activities ..	916	D	D	D	i	D	D	
52421	Insurance agencies and brokerages	804	D	D	D	h	D	D	
524210	Insurance agencies and brokerages	804	D	D	D	h	D	D	
52429	Other insurance related activities	112	D	D	D	g	D	D	
524291	Claims adjusting	38		33 966	16 342	4 209	336	8.1	2.5
524292	Third party administration of insurance and pension funds/ plans	60	D	D	D	g	D	D	
524298	All other insurance related activities	14	D	D	D	c	D	D	
525	Funds, trusts, and other financial vehicles (part)	13		62 685	3 745	915	70	9.8	—
5259	Other investment pools and funds (part)	13		62 685	3 745	915	70	9.8	—
52593	Real Estate Investment Trusts - REITs	13		62 685	3 745	915	70	9.8	—
525930	Real Estate Investment Trusts - REITs	13		62 685	3 745	915	70	9.8	—
Gardnerville Ranchos, NV Micropolitan Statistical Area									
52	Finance and insurance	101	N	18 065	3 850	368	N	N	
522	Credit intermediation and related activities	36	N	5 858	1 318	148	N	N	
5221	Depository credit intermediation	16	N	D	D	c	N	N	
52211	Commercial banking	14	Q	2 350	612	90	Q	Q	
522110	Commercial banking	14	Q	2 350	612	90	Q	Q	
5222	Nondepository credit intermediation	10	D	D	D	b	D	D	
52229	Other nondepository credit intermediation	10	D	D	D	b	D	D	
5223	Activities related to credit intermediation	10	D	D	D	a	D	D	
523	Securities, commodity contracts, other financial investments, and related activities	38		38 462	6 037	1 382	80	37.9	9.9
5231	Securities and commodity contracts intermediation and brokerage	11	D	D	D	b	D	D	
52312	Securities brokerage	10		6 639	3 458	886	—	—	14.0
523120	Securities brokerage	10		6 639	3 458	886	—	—	14.0
5239	Other financial investment activities	27	D	D	D	b	D	D	
524	Insurance carriers and related activities	27	N	6 170	1 150	140	N	N	
5242	Agencies, brokerages, and other insurance related activities ..	24	D	D	D	b	D	D	
52421	Insurance agencies and brokerages	23	D	D	D	b	D	D	
524210	Insurance agencies and brokerages	23	D	D	D	b	D	D	
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area									
52	Finance and insurance	2 722	N	2 222 828	586 663	46 412	N	N	
522	Credit intermediation and related activities	1 188	N	891 380	225 375	20 268	N	N	
5221	Depository credit intermediation	574	N	445 218	123 730	12 060	N	N	
52211	Commercial banking	345	Q	288 250	82 640	7 973	Q	Q	
522110	Commercial banking	345	Q	288 250	82 640	7 973	Q	Q	
52212	Savings institutions	118	Q	87 137	23 211	2 152	Q	Q	
522120	Savings institutions	118	Q	87 137	23 211	2 152	Q	Q	
52213	Credit unions	109	D	D	D	g	D	D	
522130	Credit unions	109	D	D	D	g	D	D	
5222	Nondepository credit intermediation	290		2 061 494	350 626	80 077	6 183	.8	15.1
52222	Sales financing	45		537 645	22 560	5 520	463	1.0	2.7
522220	Sales financing	45		537 645	22 560	5 520	463	1.0	2.7
52229	Other nondepository credit intermediation	243	D	D	D	D	D	D	D
522291	Consumer lending	43	D	D	D	f	D	D	
522292	Real estate credit	174		1 268 268	283 063	63 933	4 794	.7	22.8
5222929	Mortgage bankers and loan correspondents	170	D	D	D	h	D	D	
522298	All other nondepository credit intermediation	24	D	D	D	c	D	D	
5222981	Pawn shops	15	D	D	D	b	D	D	
5223	Activities related to credit intermediation	324		304 412	95 536	21 568	2 025	9.4	3.3
52231	Mortgage and nonmortgage loan brokers	207		168 789	72 776	15 595	1 137	15.4	5.6
522310	Mortgage and nonmortgage loan brokers	207		168 789	72 776	15 595	1 137	15.4	5.6
52232	Financial transactions processing, reserve, and clearinghouse activities	33		17 566	5 029	1 335	221	8.8	.8
522320	Financial transactions processing, reserve, and clearinghouse activities	33		17 566	5 029	1 335	221	8.8	.8
52239	Other activities related to credit intermediation	84		118 057	17 731	4 638	667	.9	.6
522390	Other activities related to credit intermediation	84		118 057	17 731	4 638	667	.9	.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 ¹	Estimated ²
	SACRAMENTO--ARDEN-ARCADE--TRUCKEE, CA-NV COMBINED STATISTICAL AREA—Con.							
	Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	393	1 531 244	315 826	99 566	4 955	1.2	8.4
5231	Securities and commodity contracts intermediation and brokerage	210	662 491	189 803	59 940	2 808	1.1	14.1
52311	Investment banking and securities dealing	27	64 460	22 204	6 228	431	.2	69.8
523110	Investment banking and securities dealing	27	64 460	22 204	6 228	431	.2	69.8
52312	Securities brokerage	179	597 304	167 318	53 640	2 358	1.1	8.1
523120	Securities brokerage	179	597 304	167 318	53 640	2 358	1.1	8.1
5239	Other financial investment activities	183	868 753	126 023	39 626	2 147	1.4	4.1
52391	Miscellaneous intermediation	27	D	D	D	b	D	D
523910	Miscellaneous intermediation	27	D	D	D	b	D	D
52392	Portfolio management	58	D	D	D	g	D	D
523920	Portfolio management	58	D	D	D	g	D	D
52393	Investment advice	78	93 107	22 813	5 594	318	5.5	9.5
523930	Investment advice	78	93 107	22 813	5 594	318	5.5	9.5
52399	All other financial investment activities	20	D	D	D	c	D	D
523991	Trust, fiduciary, and custody activities	17	25 872	7 214	1 546	110	.4	89.0
524	Insurance carriers and related activities	1 128	N	1 011 877	260 807	21 119	N	N
5241	Insurance carriers	274	Q	746 149	196 584	15 619	Q	Q
52411	Direct life, health, and medical insurance carriers	98	Q	387 859	99 480	8 440	Q	Q
524113	Direct life insurance carriers	52	Q	55 895	14 984	1 122	Q	Q
524114	Direct health and medical insurance carriers	46	Q	331 964	84 496	7 318	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	171	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	100	Q	295 802	82 445	6 065	Q	Q
524127	Direct title insurance carriers	68	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	854	1 277 381	265 728	64 223	5 500	12.1	4.4
52421	Insurance agencies and brokerages	747	534 808	190 944	46 798	3 968	28.0	9.4
524210	Insurance agencies and brokerages	747	534 808	190 944	46 798	3 968	28.0	9.4
52429	Other insurance related activities	107	742 573	74 784	17 425	1 532	.7	.9
524291	Claims adjusting	38	33 966	16 342	4 209	336	8.1	2.5
524292	Third party administration of insurance and pension funds/ plans	57	702 218	55 885	12 594	1 114	.2	.5
524298	All other insurance related activities	12	6 389	2 557	622	82	11.7	30.7
525	Funds, trusts, and other financial vehicles (part)	13	62 685	3 745	915	70	9.8	—
5259	Other investment pools and funds (part)	13	62 685	3 745	915	70	9.8	—
52593	Real Estate Investment Trusts - REITs	13	62 685	3 745	915	70	9.8	—
525930	Real Estate Investment Trusts - REITs	13	62 685	3 745	915	70	9.8	—
	Truckee-Grass Valley, CA Micropolitan Statistical Area							
52	Finance and insurance	130	N	39 573	9 800	925	N	N
522	Credit intermediation and related activities	61	N	17 502	4 672	503	N	N
5221	Depository credit intermediation	34	N	10 696	3 108	350	N	N
52211	Commercial banking	27	Q	9 512	2 784	298	Q	Q
522110	Commercial banking	27	Q	9 512	2 784	298	Q	Q
5223	Activities related to credit intermediation	19	D	D	D	b	D	D
52231	Mortgage and nonmortgage loan brokers	18	11 927	3 930	904	96	53.1	—
522310	Mortgage and nonmortgage loan brokers	18	11 927	3 930	904	96	53.1	—
523	Securities, commodity contracts, other financial investments, and related activities	26	21 837	6 939	1 733	99	.2	19.1
5231	Securities and commodity contracts intermediation and brokerage	17	D	D	D	b	D	D
52312	Securities brokerage	15	14 451	5 724	1 412	76	—	28.8
523120	Securities brokerage	15	14 451	5 724	1 412	76	—	28.8
524	Insurance carriers and related activities	43	N	15 132	3 395	323	N	N
5242	Agencies, brokerages, and other insurance related activities ..	38	38 421	13 054	2 860	284	25.2	2.1
52421	Insurance agencies and brokerages	34	28 943	8 644	1 877	206	33.4	2.8
524210	Insurance agencies and brokerages	34	28 943	8 644	1 877	206	33.4	2.8

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 ¹	Estimated ²
	SAN JOSE-SAN FRANCISCO-OAKLAND, CA COMBINED STATISTICAL AREA							
52	Finance and insurance	11 499	N	14 997 422	4 563 988	190 232	N	N
521	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
5211	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
52111	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
521110	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
522	Credit intermediation and related activities	4 554	N	5 517 280	1 597 172	100 306	N	N
5221	Depository credit intermediation	2 400	N	3 071 481	990 461	58 024	N	N
52211	Commercial banking	1 551	Q	2 511 603	852 268	45 364	Q	Q
522110	Commercial banking	1 551	Q	2 511 603	852 268	45 364	Q	Q
52212	Savings institutions	498	Q	301 434	72 921	6 693	Q	Q
522120	Savings institutions	498	Q	301 434	72 921	6 693	Q	Q
52213	Credit unions	336	D	D	D	i	D	D
522130	Credit unions	336	D	D	D	i	D	D
52219	Other depository credit intermediation	15	D	D	D	f	D	D
522190	Other depository credit intermediation	15	D	D	D	f	D	D
5222	Nondepository credit intermediation	1 033	9 452 457	1 461 080	399 724	30 942	.5	23.6
52221	Credit card issuing	13	183 092	39 064	17 539	784	—	1.4
522210	Credit card issuing	13	183 092	39 064	17 539	784	—	1.4
52222	Sales financing	168	1 620 676	434 522	112 939	11 763	.7	22.7
522220	Sales financing	168	1 620 676	434 522	112 939	11 763	.7	22.7
52229	Other nondepository credit intermediation	852	7 648 689	987 494	269 246	18 395	.5	24.3
522291	Consumer lending	113	D	D	D	f	D	D
522292	Real estate credit	640	D	D	D	j	D	D
5222929	Mortgage bankers and loan correspondents	635	4 156 571	886 511	240 312	16 700	.7	43.4
522293	International trade financing	19	D	D	D	c	D	D
522298	All other nondepository credit intermediation	73	D	D	D	f	D	D
5222981	Pawn shops	50	D	D	D	e	D	D
5222988	Other business credit institutions	23	D	D	D	e	D	D
5223	Activities related to credit intermediation	1 121	4 691 851	984 719	206 987	11 340	2.5	3.9
52231	Mortgage and nonmortgage loan brokers	745	D	D	D	h	D	D
522310	Mortgage and nonmortgage loan brokers	745	D	D	D	h	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	96	3 475 085	635 288	128 538	5 912	.2	3.6
522320	Financial transactions processing, reserve, and clearinghouse activities	96	3 475 085	635 288	128 538	5 912	.2	3.6
52239	Other activities related to credit intermediation	280	D	D	D	g	D	D
522390	Other activities related to credit intermediation	280	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities	2 994	D	D	D	k	D	D
5231	Securities and commodity contracts intermediation and brokerage	1 144	D	D	D	j	D	D
52311	Investment banking and securities dealing	215	2 001 015	1 458 809	619 148	3 875	1.0	7.1
523110	Investment banking and securities dealing	215	2 001 015	1 458 809	619 148	3 875	1.0	7.1
52312	Securities brokerage	883	4 922 022	2 043 299	786 961	13 042	.4	9.7
523120	Securities brokerage	883	4 922 022	2 043 299	786 961	13 042	.4	9.7
52313	Commodity contracts dealing	30	D	D	D	c	D	D
523130	Commodity contracts dealing	30	D	D	D	c	D	D
52314	Commodity contracts brokerage	16	37 887	15 353	4 173	145	1.3	8.0
523140	Commodity contracts brokerage	16	37 887	15 353	4 173	145	1.3	8.0
5232	Securities and commodity exchanges	4	D	D	D	c	D	D
52321	Securities and commodity exchanges	4	D	D	D	c	D	D
523210	Securities and commodity exchanges	4	D	D	D	c	D	D
5239	Other financial investment activities	1 846	D	D	D	j	D	D
52391	Miscellaneous intermediation	387	1 349 896	575 986	132 565	3 247	3.3	6.2
523910	Miscellaneous intermediation	387	1 349 896	575 986	132 565	3 247	3.3	6.2
52392	Portfolio management	738	3 949 813	1 519 991	404 817	8 227	1.6	4.8
523920	Portfolio management	738	3 949 813	1 519 991	404 817	8 227	1.6	4.8
52393	Investment advice	624	596 721	257 707	75 986	2 942	10.9	17.4
523930	Investment advice	624	596 721	257 707	75 986	2 942	10.9	17.4
52399	All other financial investment activities	97	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	91	226 880	40 822	10 580	680	1.3	31.9
524	Insurance carriers and related activities	3 838	N	3 347 406	877 052	54 652	N	N
5241	Insurance carriers	893	Q	D	D	k	Q	Q
52411	Direct life, health, and medical insurance carriers	255	Q	D	D	j	Q	Q
524113	Direct life insurance carriers	170	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	85	Q	466 369	131 468	8 197	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	613	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	270	Q	961 155	258 943	15 160	Q	Q
524127	Direct title insurance carriers	335	Q	332 308	85 954	4 880	Q	Q
52413	Reinsurance carriers	25	Q	D	D	e	Q	Q
524130	Reinsurance carriers	25	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities	2 945	D	D	D	j	D	D
52421	Insurance agencies and brokerages	2 634	2 709 462	1 068 104	261 907	16 717	20.9	6.5
524210	Insurance agencies and brokerages	2 634	2 709 462	1 068 104	261 907	16 717	20.9	6.5
52429	Other insurance related activities	311	D	D	D	i	D	D
524291	Claims adjusting	111	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	160	677 977	187 980	45 944	3 845	.9	5.8
524298	All other insurance related activities	40	D	D	D	f	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 ¹	Estimated ²
SAN JOSE-SAN FRANCISCO-OAKLAND, CA COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	112	D	D	D	g	D	D
5259	Other investment pools and funds (part)	112	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs	112	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs	112	D	D	D	g	D	D
Napa, CA Metropolitan Statistical Area								
52	Finance and insurance	179	N	98 215	28 345	1 555	N	N
522	Credit intermediation and related activities	67	N	35 022	9 276	631	N	N
5221	Depository credit intermediation	46	N	15 909	4 238	443	N	N
52211	Commercial banking	31	Q	11 780	3 126	316	Q	Q
522110	Commercial banking	31	Q	11 780	3 126	316	Q	Q
5223	Activities related to credit intermediation	13	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	11	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	44	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	18	35 904	12 596	3 376	172	1.7	1.6
52312	Securities brokerage	18	35 904	12 596	3 376	172	1.7	1.6
523120	Securities brokerage	18	35 904	12 596	3 376	172	1.7	1.6
5239	Other financial investment activities	26	D	D	D	b	D	D
52392	Portfolio management	10	D	D	D	b	D	D
523920	Portfolio management	10	D	D	D	b	D	D
52393	Investment advice	11	10 681	2 612	584	50	7.5	50.0
523930	Investment advice	11	10 681	2 612	584	50	7.5	50.0
524	Insurance carriers and related activities	67	N	46 228	14 659	668	N	N
5241	Insurance carriers	14	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	14	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	53	D	D	D	c	D	D
52421	Insurance agencies and brokerages	49	23 548	7 616	1 883	192	32.7	7.3
524210	Insurance agencies and brokerages	49	23 548	7 616	1 883	192	32.7	7.3
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area								
52	Finance and insurance	7 672	N	11 925 395	3 680 989	141 398	N	N
521	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
5211	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
52111	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
521110	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
522	Credit intermediation and related activities	2 900	N	4 225 028	1 268 530	71 048	N	N
5221	Depository credit intermediation	1 518	N	2 431 161	818 983	42 947	N	N
52211	Commercial banking	983	Q	2 082 380	732 886	35 234	Q	Q
522110	Commercial banking	983	Q	2 082 380	732 886	35 234	Q	Q
52212	Savings institutions	323	Q	198 857	48 438	4 455	Q	Q
522120	Savings institutions	323	Q	198 857	48 438	4 455	Q	Q
52213	Credit unions	201	731 208	112 535	28 482	2 678	—	.9
522130	Credit unions	201	731 208	112 535	28 482	2 678	—	.9
52219	Other depository credit intermediation	11	102 965	37 389	9 177	580	—	—
522190	Other depository credit intermediation	11	102 965	37 389	9 177	580	—	—
5222	Nondepository credit intermediation	723	7 659 373	1 057 950	290 601	20 019	.3	18.1
52221	Credit card issuing	13	183 092	39 064	17 539	784	—	1.4
522210	Credit card issuing	13	183 092	39 064	17 539	784	—	1.4
52222	Sales financing	131	1 461 529	417 596	108 586	11 510	.3	23.5
522220	Sales financing	131	1 461 529	417 596	108 586	11 510	.3	23.5
52229	Other nondepository credit intermediation	579	6 014 752	601 290	164 476	7 725	.3	17.3
522291	Consumer lending	65	D	D	D	e	D	D
522292	Real estate credit	436	2 657 924	518 697	140 535	6 436	.5	37.4
5222929	Mortgage bankers and loan correspondents	434	D	D	D	i	D	D
522293	International trade financing	15	D	D	D	c	D	D
522298	All other nondepository credit intermediation	56	D	D	D	f	D	D
5222981	Pawn shops	36	D	D	D	c	D	D
5222988	Other business credit institutions	20	D	D	D	e	D	D
5223	Activities related to credit intermediation	659	3 739 233	735 917	158 946	8 082	1.8	4.3
52231	Mortgage and nonmortgage loan brokers	432	603 797	162 377	36 531	2 281	9.7	4.4
522310	Mortgage and nonmortgage loan brokers	432	603 797	162 377	36 531	2 281	9.7	4.4
52232	Financial transactions processing, reserve, and clearinghouse activities	72	2 956 460	504 874	105 659	4 553	.1	4.2
522320	Financial transactions processing, reserve, and clearinghouse activities	72	2 956 460	504 874	105 659	4 553	.1	4.2
52239	Other activities related to credit intermediation	155	178 976	68 666	16 756	1 248	3.3	6.6
522390	Other activities related to credit intermediation	155	178 976	68 666	16 756	1 248	3.3	6.6

See footnotes at end of table.

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NAICS code	Geographic area and kind of business	Establishments (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 ¹	Estimated ²
SAN JOSE-SAN FRANCISCO-OAKLAND, CA COMBINED STATISTICAL AREA—Con.								
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	2 162	11 650 832	4 911 069	1 679 107	26 754	1.4	7.4
5231	Securities and commodity contracts intermediation and brokerage	796	6 126 336	2 854 108	1 148 061	14 061	.6	7.9
52311	Investment banking and securities dealing	179	1 879 945	1 037 949	432 317	3 357	1.0	5.8
523110	Investment banking and securities dealing	179	1 879 945	1 037 949	432 317	3 357	1.0	5.8
52312	Securities brokerage	580	4 214 421	1 808 490	713 704	10 558	.4	8.7
523120	Securities brokerage	580	4 214 421	1 808 490	713 704	10 558	.4	8.7
52313	Commodity contracts dealing	25	19 974	5 089	1 387	105	2.3	26.1
523130	Commodity contracts dealing	25	19 974	5 089	1 387	105	2.3	26.1
52314	Commodity contracts brokerage	12	11 996	2 580	653	41	4.0	25.4
523140	Commodity contracts brokerage	12	11 996	2 580	653	41	4.0	25.4
5232	Securities and commodity exchanges	4	D	D	D	c	D	D
52321	Securities and commodity exchanges	4	D	D	D	c	D	D
523210	Securities and commodity exchanges	4	D	D	D	c	D	D
5239	Other financial investment activities	1 362	D	D	D	j	D	D
52391	Miscellaneous intermediation	262	1 034 706	371 153	81 691	2 301	2.4	5.6
523910	Miscellaneous intermediation	262	1 034 706	371 153	81 691	2 301	2.4	5.6
52392	Portfolio management	589	3 764 308	1 444 746	384 681	7 501	1.2	4.7
523920	Portfolio management	589	3 764 308	1 444 746	384 681	7 501	1.2	4.7
52393	Investment advice	440	446 091	173 936	49 427	2 064	11.0	18.7
523930	Investment advice	440	446 091	173 936	49 427	2 064	11.0	18.7
52399	All other financial investment activities	71	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	67	200 751	33 510	8 348	551	1.0	31.2
524	Insurance carriers and related activities	2 531	N	2 632 928	691 827	41 306	N	N
5241	Insurance carriers	634	Q	1 553 110	428 919	24 514	Q	Q
52411	Direct life, health, and medical insurance carriers	197	Q	564 399	161 881	9 636	Q	Q
524113	Direct life insurance carriers	129	Q	149 328	44 310	2 492	Q	Q
524114	Direct health and medical insurance carriers	68	Q	415 071	117 571	7 144	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	415	Q	957 106	257 627	14 447	Q	Q
524126	Direct property and casualty insurance carriers	192	Q	725 564	198 410	11 019	Q	Q
524127	Direct title insurance carriers	219	Q	229 844	58 812	3 380	Q	Q
52413	Reinsurance carriers	22	Q	31 605	9 411	431	Q	Q
524130	Reinsurance carriers	22	Q	31 605	9 411	431	Q	Q
5242	Agencies, brokerages, and other insurance related activities	1 897	2 896 492	1 079 818	262 908	16 792	12.9	6.4
52421	Insurance agencies and brokerages	1 655	2 089 724	827 487	202 265	11 825	17.4	6.1
524210	Insurance agencies and brokerages	1 655	2 089 724	827 487	202 265	11 825	17.4	6.1
52429	Other insurance related activities	242	806 768	252 331	60 643	4 967	1.2	7.1
524291	Claims adjusting	79	85 909	48 377	11 322	911	3.7	22.9
524292	Third party administration of insurance and pension funds/plans	133	647 296	172 397	41 653	3 447	.7	5.8
524298	All other insurance related activities	30	73 563	31 557	7 668	609	3.0	.6
525	Funds, trusts, and other financial vehicles (part)	78	695 830	63 705	19 032	979	1.4	4.3
5259	Other investment pools and funds (part)	78	695 830	63 705	19 032	979	1.4	4.3
52593	Real Estate Investment Trusts - REITs	78	695 830	63 705	19 032	979	1.4	4.3
525930	Real Estate Investment Trusts - REITs	78	695 830	63 705	19 032	979	1.4	4.3
Oakland-Fremont-Hayward, CA Metropolitan Division								
52	Finance and insurance	3 605	N	3 031 211	838 544	53 375	N	N
522	Credit intermediation and related activities	1 605	N	1 665 874	484 868	31 041	N	N
5221	Depository credit intermediation	776	N	1 050 820	327 562	21 888	N	N
52211	Commercial banking	482	Q	841 752	276 379	17 160	Q	Q
522110	Commercial banking	482	Q	841 752	276 379	17 160	Q	Q
52212	Savings institutions	164	Q	111 880	26 528	2 636	Q	Q
522120	Savings institutions	164	Q	111 880	26 528	2 636	Q	Q
52213	Credit unions	124	D	D	D	g	D	D
522130	Credit unions	124	D	D	D	g	D	D
5222	Nondepository credit intermediation	439	2 737 143	416 706	111 353	6 047	.4	37.5
52222	Sales financing	60	737 146	58 673	14 782	894	.4	26.0
522220	Sales financing	60	737 146	58 673	14 782	894	.4	26.0
52229	Other nondepository credit intermediation	376	D	D	D	h	D	D
522291	Consumer lending	38	D	D	D	e	D	D
522292	Real estate credit	301	1 750 817	313 376	84 639	4 280	.3	47.0
5222929	Mortgage bankers and loan correspondents	300	D	D	D	h	D	D
522298	All other nondepository credit intermediation	28	D	D	D	e	D	D
5222981	Pawn shops	18	D	D	D	b	D	D
5222988	Other business credit institutions	10	D	D	D	c	D	D
5223	Activities related to credit intermediation	390	727 918	198 348	45 953	3 106	5.5	16.8
52231	Mortgage and nonmortgage loan brokers	259	339 814	91 766	19 044	1 326	10.4	4.5
522310	Mortgage and nonmortgage loan brokers	259	339 814	91 766	19 044	1 326	10.4	4.5
52232	Financial transactions processing, reserve, and clearinghouse activities	23	229 517	43 554	11 441	705	.1	43.1
522320	Financial transactions processing, reserve, and clearinghouse activities	23	229 517	43 554	11 441	705	.1	43.1
52239	Other activities related to credit intermediation	108	158 587	63 028	15 468	1 075	2.6	5.0
522390	Other activities related to credit intermediation	108	158 587	63 028	15 468	1 075	2.6	5.0

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 ¹	Estimated ²
SAN JOSE-SAN FRANCISCO-OAKLAND, CA COMBINED STATISTICAL AREA—Con.								
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area—Con.								
Oakland-Fremont-Hayward, CA Metropolitan Division—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	634	1 128 978	322 265	83 823	3 701	3.7	12.0
5231	Securities and commodity contracts intermediation and brokerage	268	519 913	177 790	49 428	1 931	2.4	21.9
52311	Investment banking and securities dealing	32	35 152	10 877	2 812	117	15.5	1.7
523110	Investment banking and securities dealing	32	35 152	10 877	2 812	117	15.5	1.7
52312	Securities brokerage	227	482 567	166 255	46 434	1 790	1.3	23.5
523120	Securities brokerage	227	482 567	166 255	46 434	1 790	1.3	23.5
5239	Other financial investment activities	366	609 065	144 475	34 395	1 770	4.8	3.4
52391	Miscellaneous intermediation	46	61 538	9 564	2 867	239	9.4	4.6
523910	Miscellaneous intermediation	46	61 538	9 564	2 867	239	9.4	4.6
52392	Portfolio management	144	350 583	96 828	22 629	849	2.1	2.7
523920	Portfolio management	144	350 583	96 828	22 629	849	2.1	2.7
52393	Investment advice	151	73 570	24 192	5 254	428	20.8	10.5
523930	Investment advice	151	73 570	24 192	5 254	428	20.8	10.5
52399	All other financial investment activities	25	123 374	13 891	3 645	254	.6	.7
523991	Trust, fiduciary, and custody activities	24	D	D	D	c	D	D
524	Insurance carriers and related activities	1 329	N	1 029 301	265 327	18 471	N	N
5241	Insurance carriers	332	Q	660 572	178 295	11 558	Q	Q
52411	Direct life, health, and medical insurance carriers	108	Q	282 287	81 357	4 632	Q	Q
524113	Direct life insurance carriers	72	Q	75 018	22 796	1 244	Q	Q
524114	Direct health and medical insurance carriers	36	Q	207 269	58 561	3 388	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	219	Q	377 270	96 741	6 906	Q	Q
524126	Direct property and casualty insurance carriers	83	Q	224 429	58 571	4 458	Q	Q
524127	Direct title insurance carriers	133	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	997	1 082 368	368 729	87 032	6 913	16.9	8.2
52421	Insurance agencies and brokerages	869	646 612	243 012	58 382	4 443	27.4	6.6
524210	Insurance agencies and brokerages	869	646 612	243 012	58 382	4 443	27.4	6.6
52429	Other insurance related activities	128	435 756	125 717	28 650	2 470	1.2	10.5
524291	Claims adjusting	46	52 654	29 014	7 075	615	3.3	19.0
524292	Third party administration of insurance and pension funds/ plans	71	364 915	90 486	20 206	1 677	.7	9.7
524298	All other insurance related activities	11	18 187	6 217	1 369	178	5.4	.3
525	Funds, trusts, and other financial vehicles (part)	37	228 768	13 771	4 526	162	.6	2.1
5259	Other investment pools and funds (part)	37	228 768	13 771	4 526	162	.6	2.1
52593	Real Estate Investment Trusts - REITs	37	228 768	13 771	4 526	162	.6	2.1
525930	Real Estate Investment Trusts - REITs	37	228 768	13 771	4 526	162	.6	2.1
San Francisco-San Mateo-Redwood City, CA Metropolitan Division								
52	Finance and insurance	4 067	N	8 894 184	2 842 445	88 023	N	N
521	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
5211	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
52111	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
521110	Monetary authorities - central bank	1	1 650 847	92 665	22 493	1 311	—	—
522	Credit intermediation and related activities	1 295	N	2 559 154	783 662	40 007	N	N
5221	Depository credit intermediation	742	N	1 380 341	491 421	21 059	N	N
52211	Commercial banking	501	Q	1 240 628	456 507	18 074	Q	Q
522110	Commercial banking	501	Q	1 240 628	456 507	18 074	Q	Q
52212	Savings institutions	159	Q	86 977	21 910	1 819	Q	Q
522120	Savings institutions	159	Q	86 977	21 910	1 819	Q	Q
52213	Credit unions	77	D	D	D	D	D	D
522130	Credit unions	77	D	D	D	D	D	D
5222	Nondepository credit intermediation	284	4 922 230	641 244	179 248	13 972	.2	7.3
52221	Credit card issuing	10	D	D	D	e	D	D
522210	Credit card issuing	10	D	D	D	e	D	D
52222	Sales financing	71	724 383	358 923	93 804	10 616	.2	20.9
522220	Sales financing	71	724 383	358 923	93 804	10 616	.2	20.9
52229	Other nondepository credit intermediation	203	D	D	D	h	D	D
522291	Consumer lending	27	217 426	15 880	4 794	214	.6	5.5
522292	Real estate credit	135	907 107	205 321	55 896	2 156	.8	18.8
5222929	Mortgage bankers and loan correspondents	134	D	D	D	g	D	D
522293	International trade financing	10	D	D	D	b	D	D
522298	All other nondepository credit intermediation	28	D	D	D	e	D	D
5222981	Pawn shops	18	D	D	D	c	D	D
5222988	Other business credit institutions	10	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 ¹	Estimated ²
	SAN JOSE-SAN FRANCISCO-OAKLAND, CA COMBINED STATISTICAL AREA—Con.							
	San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area—Con.							
	San Francisco-San Mateo-Redwood City, CA Metropolitan Division—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	269	3 011 315	537 569	112 993	4 976	1.0	1.3
52231	Mortgage and nonmortgage loan brokers	173	263 983	70 611	17 487	955	8.8	4.1
522310	Mortgage and nonmortgage loan brokers	173	263 983	70 611	17 487	955	8.8	4.1
52232	Financial transactions processing, reserve, and clearinghouse activities	49	2 726 943	461 320	94 218	3 848	.1	.9
522320	Financial transactions processing, reserve, and clearinghouse activities	49	2 726 943	461 320	94 218	3 848	.1	.9
52239	Other activities related to credit intermediation	47	20 389	5 638	1 288	173	8.6	19.7
522390	Other activities related to credit intermediation	47	20 389	5 638	1 288	173	8.6	19.7
523	Securities, commodity contracts, other financial investments, and related activities	1 528	10 521 854	4 588 804	1 595 284	23 053	1.1	6.9
5231	Securities and commodity contracts intermediation and brokerage	528	5 606 423	2 676 318	1 098 633	12 130	.5	6.6
52311	Investment banking and securities dealing	147	1 844 793	1 027 072	429 505	3 240	.8	5.9
523110	Investment banking and securities dealing	147	1 844 793	1 027 072	429 505	3 240	.8	5.9
52312	Securities brokerage	353	3 731 854	1 642 235	667 270	8 768	.3	6.7
523120	Securities brokerage	353	3 731 854	1 642 235	667 270	8 768	.3	6.7
52313	Commodity contracts dealing	18	D	D	D	b	D	D
523130	Commodity contracts dealing	18	D	D	D	b	D	D
52314	Commodity contracts brokerage	10	D	D	D	b	D	D
523140	Commodity contracts brokerage	10	D	D	D	b	D	D
5232	Securities and commodity exchanges	4	D	D	D	c	D	D
52321	Securities and commodity exchanges	4	D	D	D	c	D	D
523210	Securities and commodity exchanges	4	D	D	D	c	D	D
5239	Other financial investment activities	996	D	D	D	j	D	D
52391	Miscellaneous intermediation	216	973 168	361 589	78 824	2 062	2.0	5.6
523910	Miscellaneous intermediation	216	973 168	361 589	78 824	2 062	2.0	5.6
52392	Portfolio management	445	3 413 725	1 347 918	362 052	6 652	1.1	4.9
523920	Portfolio management	445	3 413 725	1 347 918	362 052	6 652	1.1	4.9
52393	Investment advice	289	372 521	149 744	44 173	1 636	9.0	20.4
523930	Investment advice	289	372 521	149 744	44 173	1 636	9.0	20.4
52399	All other financial investment activities	46	D	D	D	e	D	D
523991	Trust, fiduciary, and custody activities	43	D	D	D	e	D	D
524	Insurance carriers and related activities	1 202	N	1 603 627	426 500	22 835	N	N
5241	Insurance carriers	302	Q	892 538	250 624	12 956	Q	Q
52411	Direct life, health, and medical insurance carriers	89	Q	282 112	80 524	5 004	Q	Q
524113	Direct life insurance carriers	57	Q	74 310	21 514	1 248	Q	Q
524114	Direct health and medical insurance carriers	32	Q	207 802	59 010	3 756	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	196	Q	579 836	160 886	7 541	Q	Q
524126	Direct property and casualty insurance carriers	109	Q	501 135	139 839	6 561	Q	Q
524127	Direct title insurance carriers	86	Q	D	D	f	Q	Q
52413	Reinsurance carriers	17	Q	30 590	9 214	411	Q	Q
524130	Reinsurance carriers	17	Q	30 590	9 214	411	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	900	1 814 124	711 089	175 876	9 879	10.5	5.3
52421	Insurance agencies and brokerages	786	1 443 112	584 475	143 883	7 382	12.9	5.9
524210	Insurance agencies and brokerages	786	1 443 112	584 475	143 883	7 382	12.9	5.9
52429	Other insurance related activities	114	371 012	126 614	31 993	2 497	1.2	3.2
524291	Claims adjusting	33	33 255	19 363	4 247	296	4.4	29.2
524292	Third party administration of insurance and pension funds/ plans	62	282 381	81 911	21 447	1 770	.6	.7
524298	All other insurance related activities	19	55 376	25 340	6 299	431	2.2	.7
525	Funds, trusts, and other financial vehicles (part)	41	467 062	49 934	14 506	817	1.8	5.4
5259	Other investment pools and funds (part)	41	467 062	49 934	14 506	817	1.8	5.4
52593	Real Estate Investment Trusts - REITs	41	467 062	49 934	14 506	817	1.8	5.4
525930	Real Estate Investment Trusts - REITs	41	467 062	49 934	14 506	817	1.8	5.4
	San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area							
52	Finance and insurance	2 312	N	2 053 629	614 468	24 187	N	N
522	Credit intermediation and related activities	967	N	737 328	181 582	13 255	N	N
5221	Depository credit intermediation	503	N	404 684	111 770	9 232	N	N
52211	Commercial banking	317	Q	271 717	78 275	6 156	Q	Q
522110	Commercial banking	317	Q	271 717	78 275	6 156	Q	Q
52212	Savings institutions	106	Q	63 442	14 925	1 467	Q	Q
522120	Savings institutions	106	Q	63 442	14 925	1 467	Q	Q
52213	Credit unions	78	D	D	D	g	D	D
522130	Credit unions	78	D	D	D	g	D	D
5222	Nondepository credit intermediation	167	N	700 530	141 992	35 451	2.1	17.3
52222	Sales financing	29	N	135 299	14 478	3 708	4.7	17.3
522220	Sales financing	29	N	135 299	14 478	3 708	4.7	17.3
52229	Other nondepository credit intermediation	138	N	565 231	127 514	31 743	1.5	17.2
522291	Consumer lending	24	D	D	D	c	D	D
522292	Real estate credit	104	N	503 114	121 080	30 244	1.4	18.9
5222929	Mortgage bankers and loan correspondents	104	N	503 114	121 080	30 244	1.4	18.9

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 ¹	Estimated ²
SAN JOSE-SAN FRANCISCO-OAKLAND, CA COMBINED STATISTICAL AREA—Con.								
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	297	631 710	190 652	34 361	2 281	5.9	3.2
52231	Mortgage and nonmortgage loan brokers	206	257 783	74 968	15 777	973	11.9	5.9
522310	Mortgage and nonmortgage loan brokers	206	257 783	74 968	15 777	973	11.9	5.9
52232	Financial transactions processing, reserve, and clearinghouse activities	16	329 082	104 637	16 047	958	1.0	.1
522320	Financial transactions processing, reserve, and clearinghouse activities	16	329 082	104 637	16 047	958	1.0	.1
52239	Other activities related to credit intermediation	75	44 845	11 047	2 537	350	8.2	11.4
522390	Other activities related to credit intermediation	75	44 845	11 047	2 537	350	8.2	11.4
523	Securities, commodity contracts, other financial investments, and related activities	551	1 231 375	959 225	342 160	4 548	3.7	13.4
5231	Securities and commodity contracts intermediation and brokerage	216	623 576	608 781	247 355	2 280	.3	17.3
52311	Investment banking and securities dealing	27	D	D	D	e	D	D
523110	Investment banking and securities dealing	27	D	D	D	e	D	D
52312	Securities brokerage	185	490 609	180 167	57 967	1 751	.4	17.1
523120	Securities brokerage	185	490 609	180 167	57 967	1 751	.4	17.1
5239	Other financial investment activities	335	607 799	350 444	94 805	2 268	7.2	9.4
52391	Miscellaneous intermediation	107	311 034	202 584	50 368	869	6.1	8.0
523910	Miscellaneous intermediation	107	311 034	202 584	50 368	869	6.1	8.0
52392	Portfolio management	97	144 391	62 893	17 020	553	10.2	7.3
523920	Portfolio management	97	144 391	62 893	17 020	553	10.2	7.3
52393	Investment advice	117	127 438	77 841	25 237	729	7.6	9.9
523930	Investment advice	117	127 438	77 841	25 237	729	7.6	9.9
52399	All other financial investment activities	14	24 936	7 126	2 180	117	2.1	36.7
523991	Trust, fiduciary, and custody activities	13	D	D	D	c	D	D
524	Insurance carriers and related activities	770	N	332 574	85 288	5 970	N	N
5241	Insurance carriers	142	Q	165 103	44 799	2 775	Q	Q
52411	Direct life, health, and medical insurance carriers	40	Q	D	D	f	Q	Q
524113	Direct life insurance carriers	32	Q	23 752	7 726	434	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	100	Q	115 857	30 022	1 836	Q	Q
524126	Direct property and casualty insurance carriers	39	Q	48 336	11 859	963	Q	Q
524127	Direct title insurance carriers	59	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	628	409 179	167 471	40 489	3 195	31.8	8.0
52421	Insurance agencies and brokerages	590	369 655	147 665	35 493	2 773	34.3	7.6
524210	Insurance agencies and brokerages	590	369 655	147 665	35 493	2 773	34.3	7.6
52429	Other insurance related activities	38	39 524	19 806	4 996	422	8.5	12.0
524291	Claims adjusting	19	8 995	4 304	960	97	21.3	17.4
524292	Third party administration of insurance and pension funds/ plans	16	24 413	12 768	3 406	277	5.0	2.8
525	Funds, trusts, and other financial vehicles (part)	24	423 171	24 502	5 438	414	.4	.3
5259	Other investment pools and funds (part)	24	423 171	24 502	5 438	414	.4	.3
52593	Real Estate Investment Trusts - REITs	24	423 171	24 502	5 438	414	.4	.3
525930	Real Estate Investment Trusts - REITs	24	423 171	24 502	5 438	414	.4	.3
Santa Cruz-Watsonville, CA Metropolitan Statistical Area								
52	Finance and insurance	297	N	107 829	25 704	2 213	N	N
522	Credit intermediation and related activities	133	N	61 551	14 365	1 261	N	N
5221	Depository credit intermediation	73	N	39 482	9 506	993	N	N
52211	Commercial banking	44	Q	20 038	5 127	551	Q	Q
522110	Commercial banking	44	Q	20 038	5 127	551	Q	Q
52212	Savings institutions	19	Q	12 621	3 103	247	Q	Q
522120	Savings institutions	19	Q	12 621	3 103	247	Q	Q
52213	Credit unions	10	30 412	6 823	1 276	195	-	-
522130	Credit unions	10	30 412	6 823	1 276	195	-	-
5222	Nondepository credit intermediation	27	D	D	D	c	D	D
52229	Other nondepository credit intermediation	27	D	D	D	c	D	D
522292	Real estate credit	18	54 423	13 363	3 145	120	2.1	28.0
5222929	Mortgage bankers and loan correspondents	18	54 423	13 363	3 145	120	2.1	28.0
5223	Activities related to credit intermediation	33	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	24	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	24	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 ¹	Estimated ²
SAN JOSE-SAN FRANCISCO-OAKLAND, CA COMBINED STATISTICAL AREA—Con.								
Santa Cruz-Watsonville, CA Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	57	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	24	47 995	9 106	2 366	167	—	20.0
52312	Securities brokerage	19	44 876	7 782	2 057	130	—	15.4
523120	Securities brokerage	19	44 876	7 782	2 057	130	—	15.4
5239	Other financial investment activities	33	D	D	D	b	D	D
52392	Portfolio management	12	D	D	D	b	D	D
523920	Portfolio management	12	D	D	D	b	D	D
52393	Investment advice	15	4 460	649	108	24	81.6	4.7
523930	Investment advice	15	4 460	649	108	24	81.6	4.7
524	Insurance carriers and related activities	105	N	31 155	7 697	702	N	N
5241	Insurance carriers	15	Q	14 002	3 372	274	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	13	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	90	46 832	17 153	4 325	428	40.5	4.7
52421	Insurance agencies and brokerages	83	40 718	13 355	3 273	320	45.0	5.4
524210	Insurance agencies and brokerages	83	40 718	13 355	3 273	320	45.0	5.4
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
Santa Rosa-Petaluma, CA Metropolitan Statistical Area								
52	Finance and insurance	712	N	672 079	178 726	17 435	N	N
522	Credit intermediation and related activities	321	N	358 047	97 461	11 585	N	N
5221	Depository credit intermediation	169	N	105 841	26 892	2 323	N	N
52211	Commercial banking	114	Q	70 868	18 405	1 587	Q	Q
522110	Commercial banking	114	Q	70 868	18 405	1 587	Q	Q
52212	Savings institutions	35	Q	21 689	5 354	403	Q	Q
522120	Savings institutions	35	Q	21 689	5 354	403	Q	Q
52213	Credit unions	19	D	D	D	e	D	D
522130	Credit unions	19	D	D	D	e	D	D
5222	Nondepository credit intermediation	75	921 731	224 396	64 308	8 685	.8	74.3
52229	Other nondepository credit intermediation	71	D	D	D	i	D	D
522292	Real estate credit	58	878 769	220 362	63 319	8 589	.8	77.7
5222929	Mortgage bankers and loan correspondents	56	D	D	D	i	D	D
5223	Activities related to credit intermediation	77	111 906	27 810	6 261	577	9.4	.9
52231	Mortgage and nonmortgage loan brokers	53	58 131	10 737	2 025	169	14.8	1.7
522310	Mortgage and nonmortgage loan brokers	53	58 131	10 737	2 025	169	14.8	1.7
52239	Other activities related to credit intermediation	20	D	D	D	b	D	D
522390	Other activities related to credit intermediation	20	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	131	168 373	43 565	11 979	609	1.9	17.2
5231	Securities and commodity contracts intermediation and brokerage	68	137 543	34 382	9 563	404	.6	18.9
52312	Securities brokerage	62	128 750	31 163	9 004	373	.4	16.2
523120	Securities brokerage	62	128 750	31 163	9 004	373	.4	16.2
5239	Other financial investment activities	63	30 830	9 183	2 416	205	7.7	9.8
52391	Miscellaneous intermediation	11	D	D	D	b	D	D
523910	Miscellaneous intermediation	11	D	D	D	b	D	D
52392	Portfolio management	23	21 611	5 260	1 469	84	3.3	6.4
523920	Portfolio management	23	21 611	5 260	1 469	84	3.3	6.4
52393	Investment advice	25	5 322	2 125	497	48	19.6	15.6
523930	Investment advice	25	5 322	2 125	497	48	19.6	15.6
524	Insurance carriers and related activities	255	N	270 256	69 254	5 238	N	N
5241	Insurance carriers	57	Q	202 622	51 228	3 786	Q	Q
52411	Direct life, health, and medical insurance carriers	11	Q	14 816	4 533	371	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	46	Q	187 806	46 695	3 415	Q	Q
524126	Direct property and casualty insurance carriers	18	Q	142 598	34 501	2 552	Q	Q
524127	Direct title insurance carriers	27	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	198	162 861	67 634	18 026	1 452	20.1	9.1
52421	Insurance agencies and brokerages	183	155 698	64 863	17 349	1 369	19.3	8.6
524210	Insurance agencies and brokerages	183	155 698	64 863	17 349	1 369	19.3	8.6
52429	Other insurance related activities	15	7 163	2 771	677	83	36.6	19.7
525	Funds, trusts, and other financial vehicles (part)	5	905	211	32	3	19.7	45.4

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 ¹	Estimated ²
SAN JOSE-SAN FRANCISCO-OAKLAND, CA COMBINED STATISTICAL AREA—Con.								
Vallejo-Fairfield, CA Metropolitan Statistical Area								
52	Finance and insurance	327	N	140 275	35 756	3 444	N	N
522	Credit intermediation and related activities	166	N	100 304	25 958	2 526	N	N
5221	Depository credit intermediation	91	N	74 404	19 072	2 086	N	N
52211	Commercial banking	62	Q	54 820	14 449	1 520	Q	Q
522110	Commercial banking	62	Q	54 820	14 449	1 520	Q	Q
52213	Credit unions	22	D	D	D	f	D	D
522130	Credit unions	22	D	D	D	f	D	D
5222	Nondepository credit intermediation	33	D	D	D	e	D	D
52229	Other nondepository credit intermediation	30	D	D	D	e	D	D
522292	Real estate credit	18	46 909	14 498	4 049	183	1.2	11.2
5222929	Mortgage bankers and loan correspondents	18	46 909	14 498	4 049	183	1.2	11.2
5223	Activities related to credit intermediation	42	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	19	26 582	6 939	1 837	111	3.6	2.3
522310	Mortgage and nonmortgage loan brokers	19	26 582	6 939	1 837	111	3.6	2.3
52239	Other activities related to credit intermediation	20	D	D	D	b	D	D
522390	Other activities related to credit intermediation	20	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	49	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	22	D	D	D	b	D	D
52312	Securities brokerage	19	7 462	3 101	853	58	17.8	19.3
523120	Securities brokerage	19	7 462	3 101	853	58	17.8	19.3
5239	Other financial investment activities	27	D	D	D	b	D	D
52393	Investment advice	16	2 729	544	133	27	31.6	52.9
523930	Investment advice	16	2 729	544	133	27	31.6	52.9
524	Insurance carriers and related activities	110	N	34 265	8 327	768	N	N
5241	Insurance carriers	31	Q	26 793	6 610	522	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	25	Q	D	D	e	Q	Q
524127	Direct title insurance carriers	16	Q	10 204	2 602	167	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	79	30 569	7 472	1 717	246	59.8	11.4
52421	Insurance agencies and brokerages	74	30 119	7 118	1 644	238	60.5	11.3
524210	Insurance agencies and brokerages	74	30 119	7 118	1 644	238	60.5	11.3
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
BAKERSFIELD, CA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	556	N	283 635	73 750	6 193	N	N
522	Credit intermediation and related activities	272	N	94 722	24 981	2 564	N	N
5221	Depository credit intermediation	146	N	65 468	17 589	1 999	N	N
52211	Commercial banking	82	Q	35 860	9 864	1 055	Q	Q
522110	Commercial banking	82	Q	35 860	9 864	1 055	Q	Q
52212	Savings institutions	17	Q	D	D	c	Q	Q
522120	Savings institutions	17	Q	D	D	c	Q	Q
52213	Credit unions	39	132 748	22 763	5 751	705	—	1.0
522130	Credit unions	39	132 748	22 763	5 751	705	—	1.0
5222	Nondepository credit intermediation	65	119 922	22 148	5 885	359	1.0	12.8
52229	Other nondepository credit intermediation	59	D	D	D	e	D	D
522291	Consumer lending	14	23 677	2 085	473	50	1.1	.1
522292	Real estate credit	38	63 842	17 335	4 741	250	.9	23.2
5222929	Mortgage bankers and loan correspondents	38	63 842	17 335	4 741	250	.9	23.2
5223	Activities related to credit intermediation	61	23 024	7 106	1 507	206	4.8	1.2
52231	Mortgage and nonmortgage loan brokers	21	14 461	4 976	970	92	7.6	1.8
522310	Mortgage and nonmortgage loan brokers	21	14 461	4 976	970	92	7.6	1.8
52239	Other activities related to credit intermediation	32	D	D	D	b	D	D
522390	Other activities related to credit intermediation	32	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	54	60 847	23 208	7 126	304	.9	29.4
5231	Securities and commodity contracts intermediation and brokerage	30	53 524	21 665	6 755	244	.2	26.3
52312	Securities brokerage	26	51 363	20 905	6 565	233	.3	27.4
523120	Securities brokerage	26	51 363	20 905	6 565	233	.3	27.4
5239	Other financial investment activities	24	7 323	1 543	371	60	5.7	52.3

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 ¹	Estimated ²
BAKERSFIELD, CA METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	227	N	165 553	41 612	3 314	N	N
5241	Insurance carriers	34	Q	141 692	36 078	2 614	Q	Q
52411	Direct life, health, and medical insurance carriers	17	Q	15 969	6 750	394	Q	Q
524114	Direct health and medical insurance carriers	12	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	17	Q	125 723	29 328	2 220	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	193	71 456	23 861	5 534	700	45.7	8.3
52421	Insurance agencies and brokerages	178	63 273	20 686	4 805	612	50.0	8.2
524210	Insurance agencies and brokerages	178	63 273	20 686	4 805	612	50.0	8.2
52429	Other insurance related activities	15	8 183	3 175	729	88	12.4	8.8
525	Funds, trusts, and other financial vehicles (part)	3	661	152	31	11	83.2	—
BISHOP, CA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	20	N	2 471	603	95	N	N
522	Credit intermediation and related activities	7	N	1 381	364	60	N	N
523	Securities, commodity contracts, other financial investments, and related activities	3	951	336	63	9	—	50.7
524	Insurance carriers and related activities	10	N	754	176	26	N	N
CHICO, CA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	261	N	97 377	24 211	2 750	N	N
522	Credit intermediation and related activities	124	N	40 261	10 037	1 117	N	N
5221	Depository credit intermediation	81	N	29 546	7 404	908	N	N
52211	Commercial banking	63	Q	24 910	6 294	737	Q	Q
522110	Commercial banking	63	Q	24 910	6 294	737	Q	Q
5222	Nondepository credit intermediation	22	40 464	7 836	1 956	135	.2	3.0
52229	Other nondepository credit intermediation	22	40 464	7 836	1 956	135	.2	3.0
522292	Real estate credit	12	17 744	6 547	1 693	96	.6	6.7
5222929	Mortgage bankers and loan correspondents	12	17 744	6 547	1 693	96	.6	6.7
5223	Activities related to credit intermediation	21	7 361	2 879	677	74	.7	1.8
52231	Mortgage and nonmortgage loan brokers	10	4 561	2 296	539	38	1.2	1.0
522310	Mortgage and nonmortgage loan brokers	10	4 561	2 296	539	38	1.2	1.0
52239	Other activities related to credit intermediation	11	2 800	583	138	36	—	3.1
522390	Other activities related to credit intermediation	11	2 800	583	138	36	—	3.1
523	Securities, commodity contracts, other financial investments, and related activities	45	35 864	13 807	3 371	274	24.1	2.9
5231	Securities and commodity contracts intermediation and brokerage	31	33 499	13 321	3 267	258	23.2	2.8
52312	Securities brokerage	28	31 293	13 206	3 240	255	21.7	3.0
523120	Securities brokerage	28	31 293	13 206	3 240	255	21.7	3.0
5239	Other financial investment activities	14	2 365	486	104	16	36.8	3.1
524	Insurance carriers and related activities	92	N	43 309	10 803	1 359	N	N
5241	Insurance carriers	12	Q	26 031	6 511	894	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	80	38 927	17 278	4 292	465	24.1	7.2
52421	Insurance agencies and brokerages	76	34 168	14 284	3 648	377	27.5	8.2
524210	Insurance agencies and brokerages	76	34 168	14 284	3 648	377	27.5	8.2
CLEARLAKE, CA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	53	N	9 671	2 542	372	N	N
522	Credit intermediation and related activities	21	N	4 907	1 204	167	N	N
5221	Depository credit intermediation	15	N	D	D	c	N	N
52211	Commercial banking	13	Q	4 260	1 045	136	Q	Q
522110	Commercial banking	13	Q	4 260	1 045	136	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	11	11 381	1 553	517	101	1.8	88.3
524	Insurance carriers and related activities	21	N	3 211	821	104	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	16	D	D	D	b	D	D
524210	Insurance agencies and brokerages	16	D	D	D	b	D	D
CRESCENT CITY NORTH, CA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	23	N	3 049	727	114	N	N
522	Credit intermediation and related activities	12	N	1 721	409	78	N	N
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	9	N	D	D	b	N	N

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 ¹	Estimated ²
EL CENTRO, CA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	112	N	48 447	10 912	1 151	N	N
522	Credit intermediation and related activities	55	N	24 502	5 336	706	N	N
5221	Depository credit intermediation	29	N	20 384	4 320	563	N	N
52211	Commercial banking	17	Q	15 021	2 994	379	Q	Q
522110	Commercial banking	17	Q	15 021	2 994	379	Q	Q
52213	Credit unions	10	D	D	D	c	D	D
522130	Credit unions	10	D	D	D	c	D	D
5222	Nondepository credit intermediation	16	27 469	2 841	685	83	—	6.9
52229	Other nondepository credit intermediation	16	27 469	2 841	685	83	—	6.9
5223	Activities related to credit intermediation	10	4 562	1 277	331	60	.9	16.2
523	Securities, commodity contracts, other financial investments, and related activities	12	D	D	D	c	D	D
524	Insurance carriers and related activities	43	N	12 430	2 903	278	N	N
5242	Agencies, brokerages, and other insurance related activities ..	37	15 511	5 337	1 189	159	23.3	14.7
52421	Insurance agencies and brokerages	37	15 511	5 337	1 189	159	23.3	14.7
524210	Insurance agencies and brokerages	37	15 511	5 337	1 189	159	23.3	14.7
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
EUREKA-ARCATA-FORTUNA, CA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	151	N	48 014	11 784	1 311	N	N
522	Credit intermediation and related activities	69	N	28 966	7 249	875	N	N
5221	Depository credit intermediation	45	N	22 078	5 462	698	N	N
52211	Commercial banking	29	Q	16 366	3 907	508	Q	Q
522110	Commercial banking	29	Q	16 366	3 907	508	Q	Q
52213	Credit unions	14	D	D	D	c	D	D
522130	Credit unions	14	D	D	D	c	D	D
5222	Nondepository credit intermediation	15	18 349	2 573	801	54	3.3	14.0
52229	Other nondepository credit intermediation	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	22	17 717	5 628	1 668	107	1.0	20.1
5231	Securities and commodity contracts intermediation and brokerage	11	13 536	4 424	1 302	58	—	25.2
52312	Securities brokerage	11	13 536	4 424	1 302	58	—	25.2
523120	Securities brokerage	11	13 536	4 424	1 302	58	—	25.2
5239	Other financial investment activities	11	4 181	1 204	366	49	4.1	3.5
524	Insurance carriers and related activities	60	N	13 420	2 867	329	N	N
5242	Agencies, brokerages, and other insurance related activities ..	53	D	D	D	e	D	D
52421	Insurance agencies and brokerages	46	22 824	9 363	1 873	214	31.7	5.2
524210	Insurance agencies and brokerages	46	22 824	9 363	1 873	214	31.7	5.2
HANFORD-CORCORAN, CA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	88	N	22 217	5 052	639	N	N
522	Credit intermediation and related activities	48	N	11 919	2 795	377	N	N
5221	Depository credit intermediation	27	N	7 508	1 836	283	N	N
52211	Commercial banking	15	Q	4 376	1 122	169	Q	Q
522110	Commercial banking	15	Q	4 376	1 122	169	Q	Q
5222	Nondepository credit intermediation	11	21 186	2 352	598	52	2.4	12.5
52229	Other nondepository credit intermediation	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	10	4 623	2 059	361	42	4.6	—
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	34	N	10 107	2 207	257	N	N
5242	Agencies, brokerages, and other insurance related activities ..	29	26 057	8 284	1 796	214	12.8	1.1
52421	Insurance agencies and brokerages	29	26 057	8 284	1 796	214	12.8	1.1
524210	Insurance agencies and brokerages	29	26 057	8 284	1 796	214	12.8	1.1
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 ¹	Estimated ²
MERCED, CA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	141	N	39 593	9 546	1 117	N	N
522	Credit intermediation and related activities	73	N	21 987	5 385	676	N	N
5221	Depository credit intermediation	40	N	15 327	3 968	544	N	N
52211	Commercial banking	20	Q	8 895	2 411	300	Q	Q
522110	Commercial banking	20	Q	8 895	2 411	300	Q	Q
52213	Credit unions	10	25 697	4 026	972	158	—	—
522130	Credit unions	10	25 697	4 026	972	158	—	—
5222	Nondepository credit intermediation	16	35 163	5 762	1 205	82	—	5.7
52229	Other nondepository credit intermediation	16	35 163	5 762	1 205	82	—	5.7
5223	Activities related to credit intermediation	17	3 934	898	212	50	10.9	2.7
52239	Other activities related to credit intermediation	10	D	D	D	b	D	D
522390	Other activities related to credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	12	11 937	3 387	736	52	27.7	5.5
524	Insurance carriers and related activities	56	N	14 219	3 425	389	N	N
5242	Agencies, brokerages, and other insurance related activities ..	49	D	D	D	e	D	D
52421	Insurance agencies and brokerages	47	26 787	9 933	2 385	290	35.5	2.7
524210	Insurance agencies and brokerages	47	26 787	9 933	2 385	290	35.5	2.7
MODESTO, CA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	525	N	167 795	40 764	3 779	N	N
522	Credit intermediation and related activities	255	N	94 842	22 843	2 178	N	N
5221	Depository credit intermediation	120	N	50 190	12 854	1 439	N	N
52211	Commercial banking	76	Q	30 086	8 182	901	Q	Q
522110	Commercial banking	76	Q	30 086	8 182	901	Q	Q
52212	Savings institutions	27	Q	11 161	2 594	270	Q	Q
522120	Savings institutions	27	Q	11 161	2 594	270	Q	Q
52213	Credit unions	14	D	D	D	e	D	D
522130	Credit unions	14	D	D	D	e	D	D
5222	Nondepository credit intermediation	67	160 211	35 294	7 916	495	.8	24.5
52229	Other nondepository credit intermediation	65	D	D	D	e	D	D
522291	Consumer lending	14	31 116	3 862	842	73	.3	4.1
522292	Real estate credit	46	124 315	30 822	6 943	401	.6	29.5
5222929	Mortgage bankers and loan correspondents	39	D	D	D	e	D	D
5223	Activities related to credit intermediation	68	33 180	9 358	2 073	244	14.5	22.3
52231	Mortgage and nonmortgage loan brokers	32	23 081	6 809	1 437	144	17.5	32.1
522310	Mortgage and nonmortgage loan brokers	32	23 081	6 809	1 437	144	17.5	32.1
52239	Other activities related to credit intermediation	30	D	D	D	b	D	D
522390	Other activities related to credit intermediation	30	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	69	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	39	D	D	D	e	D	D
52312	Securities brokerage	36	55 807	16 337	4 794	250	.1	26.8
523120	Securities brokerage	36	55 807	16 337	4 794	250	.1	26.8
5239	Other financial investment activities	30	D	D	D	b	D	D
52393	Investment advice	10	955	187	51	13	42.7	5.2
523930	Investment advice	10	955	187	51	13	42.7	5.2
524	Insurance carriers and related activities	200	N	54 000	12 520	1 259	N	N
5241	Insurance carriers	32	Q	22 011	5 571	397	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	27	Q	17 421	4 414	319	Q	Q
524127	Direct title insurance carriers	18	Q	14 059	3 192	252	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	168	97 235	31 989	6 949	862	27.0	14.5
52421	Insurance agencies and brokerages	150	63 472	22 688	4 952	641	40.4	18.8
524210	Insurance agencies and brokerages	150	63 472	22 688	4 952	641	40.4	18.8
52429	Other insurance related activities	18	33 763	9 301	1 997	221	1.7	6.4
524292	Third party administration of insurance and pension funds/ plans	10	31 271	7 823	1 718	182	1.1	5.8
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 ¹	Estimated ²
PHOENIX LAKE-CEDAR RIDGE, CA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	67	N	10 931	2 703	359	N	N
522	Credit intermediation and related activities	33	N	6 083	1 583	218	N	N
5221	Depository credit intermediation	22	N	4 547	1 291	180	N	N
52211	Commercial banking	17	Q	3 848	1 116	154	Q	Q
522110	Commercial banking	17	Q	3 848	1 116	154	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	8		2 005	816	209	7.6	5.4
524	Insurance carriers and related activities	26	N	4 032	911	123	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20		7 869	2 835	636	50.2	15.5
52421	Insurance agencies and brokerages	20		7 869	2 835	636	50.2	15.5
524210	Insurance agencies and brokerages	20		7 869	2 835	636	50.2	15.5
RED BLUFF, CA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	58	N	16 094	3 772	549	N	N
522	Credit intermediation and related activities	30	N	D	D	c	N	N
5221	Depository credit intermediation	17	N	D	D	c	N	N
52211	Commercial banking	15	Q	5 340	1 325	169	Q	Q
522110	Commercial banking	15	Q	5 340	1 325	169	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	a	D	D
524	Insurance carriers and related activities	21	N	D	D	e	N	N
5242	Agencies, brokerages, and other insurance related activities ..	16	D	D	D	b	D	D
52421	Insurance agencies and brokerages	16	D	D	D	b	D	D
524210	Insurance agencies and brokerages	16	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
REDDING, CA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	247	N	57 160	13 950	1 537	N	N
522	Credit intermediation and related activities	111	N	32 426	8 241	1 010	N	N
5221	Depository credit intermediation	61	N	24 520	6 262	829	N	N
52211	Commercial banking	47	Q	21 248	5 485	725	Q	Q
522110	Commercial banking	47	Q	21 248	5 485	725	Q	Q
5222	Nondepository credit intermediation	19		23 517	3 974	82	6.1	8.0
52229	Other nondepository credit intermediation	18	D	D	D	b	D	D
522292	Real estate credit	12		9 678	2 720	819	41	5.6
5222929	Mortgage bankers and loan correspondents	12		9 678	2 720	819	41	5.6
5223	Activities related to credit intermediation	31		21 901	3 932	905	5.5	5.2
52231	Mortgage and nonmortgage loan brokers	19		17 015	3 132	721	64	7.0
522310	Mortgage and nonmortgage loan brokers	19		17 015	3 132	721	64	7.0
52239	Other activities related to credit intermediation	11	D	D	D	b	D	D
522390	Other activities related to credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	31	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	19		34 157	8 818	2 099	109	1.3
52312	Securities brokerage	19		34 157	8 818	2 099	109	1.3
523120	Securities brokerage	19		34 157	8 818	2 099	109	1.3
5239	Other financial investment activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	104	N	15 066	3 411	384	N	N
5241	Insurance carriers	11	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	10	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	93	D	D	D	e	D	D
52421	Insurance agencies and brokerages	85		26 640	8 432	1 838	51.9	4.2
524210	Insurance agencies and brokerages	85		26 640	8 432	1 838	51.9	4.2
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 ¹	Estimated ²
SALINAS, CA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	420	N	174 936	45 932	3 346	N	N
522	Credit intermediation and related activities	175	N	89 449	23 383	1 958	N	N
5221	Depository credit intermediation	104	N	48 805	12 593	1 342	N	N
52211	Commercial banking	63	Q	33 923	8 841	956	Q	Q
522110	Commercial banking	63	Q	33 923	8 841	956	Q	Q
52212	Savings institutions	24	Q	8 299	2 072	214	Q	Q
522120	Savings institutions	24	Q	8 299	2 072	214	Q	Q
52213	Credit unions	17	26 441	6 583	1 680	172	—	1.2
522130	Credit unions	17	26 441	6 583	1 680	172	—	1.2
5222	Nondepository credit intermediation	37	185 460	34 948	9 304	487	.3	71.8
52229	Other nondepository credit intermediation	37	185 460	34 948	9 304	487	.3	71.8
522292	Real estate credit	26	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	25	35 202	12 510	3 440	164	1.5	16.3
5223	Activities related to credit intermediation	34	17 043	5 696	1 486	129	20.7	3.0
52231	Mortgage and nonmortgage loan brokers	21	11 193	3 898	1 029	66	15.4	4.6
522310	Mortgage and nonmortgage loan brokers	21	11 193	3 898	1 029	66	15.4	4.6
52239	Other activities related to credit intermediation	10	4 841	1 503	392	57	20.2	—
522390	Other activities related to credit intermediation	10	4 841	1 503	392	57	20.2	—
523	Securities, commodity contracts, other financial investments, and related activities	89	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	47	108 806	32 791	9 097	311	.2	21.4
52312	Securities brokerage	39	84 864	29 096	8 163	276	.3	19.9
523120	Securities brokerage	39	84 864	29 096	8 163	276	.3	19.9
5239	Other financial investment activities	42	D	D	D	b	D	D
52392	Portfolio management	18	9 955	2 903	646	51	2.0	—
523920	Portfolio management	18	9 955	2 903	646	51	2.0	—
52393	Investment advice	11	3 186	384	98	17	5.8	52.8
523930	Investment advice	11	3 186	384	98	17	5.8	52.8
524	Insurance carriers and related activities	144	N	47 726	12 308	953	N	N
5241	Insurance carriers	21	Q	26 011	7 533	536	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	18	Q	D	D	f	Q	Q
524127	Direct title insurance carriers	13	Q	12 724	3 510	223	Q	Q
5242	Agencies, brokerages, and other insurance related activities	123	72 057	21 715	4 775	417	32.1	6.2
52421	Insurance agencies and brokerages	116	68 990	20 358	4 339	384	33.3	5.7
524210	Insurance agencies and brokerages	116	68 990	20 358	4 339	384	33.3	5.7
525	Funds, trusts, and other financial vehicles (part)	12	D	D	D	b	D	D
5259	Other investment pools and funds (part)	12	D	D	D	b	D	D
52593	Real Estate Investment Trusts - REITs	12	D	D	D	b	D	D
525930	Real Estate Investment Trusts - REITs	12	D	D	D	b	D	D
SAN DIEGO-CARLSBAD-SAN MARCOS, CA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	4 305	N	2 885 486	730 849	51 168	N	N
522	Credit intermediation and related activities	1 847	N	1 311 546	325 533	25 439	N	N
5221	Depository credit intermediation	805	N	625 783	164 223	14 116	N	N
52211	Commercial banking	466	Q	404 767	112 673	8 973	Q	Q
522110	Commercial banking	466	Q	404 767	112 673	8 973	Q	Q
52212	Savings institutions	189	Q	121 006	26 904	2 506	Q	Q
522120	Savings institutions	189	Q	121 006	26 904	2 506	Q	Q
52213	Credit unions	142	589 549	95 335	23 557	2 520	.1	.5
522130	Credit unions	142	589 549	95 335	23 557	2 520	.1	.5
5222	Nondepository credit intermediation	496	3 023 794	549 233	130 534	8 479	1.1	12.9
52222	Sales financing	53	566 595	78 788	19 349	1 323	.4	7.1
522220	Sales financing	53	566 595	78 788	19 349	1 323	.4	7.1
52229	Other nondepository credit intermediation	440	D	D	D	i	D	D
522291	Consumer lending	64	D	D	D	e	D	D
522292	Real estate credit	310	1 796 123	391 852	95 602	5 451	.9	10.5
5222929	Mortgage bankers and loan correspondents	309	D	D	D	i	D	D
522294	Secondary market financing	10	D	D	D	f	D	D
522298	All other nondepository credit intermediation	53	D	D	D	f	D	D
5222981	Pawn shops	35	D	D	D	c	D	D
5222988	Other business credit institutions	18	111 861	20 379	4 768	373	4.2	—
5223	Activities related to credit intermediation	546	606 309	136 530	30 776	2 844	8.2	18.0
52231	Mortgage and nonmortgage loan brokers	351	305 716	88 009	18 214	1 603	13.6	7.8
522310	Mortgage and nonmortgage loan brokers	351	305 716	88 009	18 214	1 603	13.6	7.8
52232	Financial transactions processing, reserve, and clearinghouse activities	35	175 872	14 471	3 679	332	1.9	18.6
522320	Financial transactions processing, reserve, and clearinghouse activities	35	175 872	14 471	3 679	332	1.9	18.6
52239	Other activities related to credit intermediation	160	124 721	34 050	8 883	909	3.5	42.3
522390	Other activities related to credit intermediation	160	124 721	34 050	8 883	909	3.5	42.3

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 ¹	Estimated ²
SAN DIEGO-CARLSBAD-SAN MARCOS, CA METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	1 025	2 620 537	729 634	181 701	7 863	3.9	8.5
5231	Securities and commodity contracts intermediation and brokerage	410	1 588 626	347 884	90 288	4 912	1.8	9.6
52311	Investment banking and securities dealing	69	103 552	38 452	9 964	536	15.1	21.8
523110	Investment banking and securities dealing	69	103 552	38 452	9 964	536	15.1	21.8
52312	Securities brokerage	317	1 429 919	302 066	78 886	4 241	.6	9.1
523120	Securities brokerage	317	1 429 919	302 066	78 886	4 241	.6	9.1
52313	Commodity contracts dealing	18	51 697	6 586	1 226	125	6.7	.6
523130	Commodity contracts dealing	18	51 697	6 586	1 226	125	6.7	.6
5239	Other financial investment activities	615	1 031 911	381 750	91 413	2 951	7.2	6.8
52391	Miscellaneous intermediation	86	133 014	21 751	5 189	387	6.6	12.5
523910	Miscellaneous intermediation	86	133 014	21 751	5 189	387	6.6	12.5
52392	Portfolio management	200	726 413	309 087	74 786	1 655	2.8	2.8
523920	Portfolio management	200	726 413	309 087	74 786	1 655	2.8	2.8
52393	Investment advice	289	135 660	43 977	9 708	695	28.0	19.9
523930	Investment advice	289	135 660	43 977	9 708	695	28.0	19.9
52399	All other financial investment activities	40	36 824	6 935	1 730	214	19.2	17.5
523991	Trust, fiduciary, and custody activities	37	35 904	6 655	1 674	207	18.2	18.0
524	Insurance carriers and related activities	1 390	N	802 609	208 241	17 427	N	N
5241	Insurance carriers	263	Q	440 161	121 890	9 795	Q	Q
52411	Direct life, health, and medical insurance carriers	107	Q	156 885	47 604	3 801	Q	Q
524113	Direct life insurance carriers	60	Q	44 700	14 835	939	Q	Q
524114	Direct health and medical insurance carriers	47	Q	112 185	32 769	2 862	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	148	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	78	Q	190 398	51 003	4 751	Q	Q
524127	Direct title insurance carriers	68	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 127	1 129 207	362 448	86 351	7 632	18.6	8.0
52421	Insurance agencies and brokerages	1 013	898 757	274 176	67 404	5 784	21.6	5.9
524210	Insurance agencies and brokerages	1 013	898 757	274 176	67 404	5 784	21.6	5.9
52429	Other insurance related activities	114	230 450	88 272	18 947	1 848	7.0	15.9
524291	Claims adjusting	43	34 896	19 766	5 069	516	14.2	6.3
524292	Third party administration of insurance and pension funds/ plans	55	189 124	66 423	13 271	1 247	4.6	17.6
524298	All other insurance related activities	16	6 430	2 083	607	85	40.7	17.0
525	Funds, trusts, and other financial vehicles (part)	43	848 660	41 697	15 374	439	1.4	47.4
5259	Other investment pools and funds (part)	43	848 660	41 697	15 374	439	1.4	47.4
52593	Real Estate Investment Trusts - REITs	43	848 660	41 697	15 374	439	1.4	47.4
525930	Real Estate Investment Trusts - REITs	43	848 660	41 697	15 374	439	1.4	47.4
SAN LUIS OBISPO-PASO ROBLES, CA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	382	N	126 252	30 653	2 794	N	N
522	Credit intermediation and related activities	173	N	75 848	19 118	1 781	N	N
5221	Depository credit intermediation	95	N	53 275	14 246	1 428	N	N
52211	Commercial banking	64	Q	39 246	11 157	1 089	Q	Q
522110	Commercial banking	64	Q	39 246	11 157	1 089	Q	Q
52212	Savings institutions	19	Q	8 815	1 777	166	Q	Q
522120	Savings institutions	19	Q	8 815	1 777	166	Q	Q
52213	Credit unions	12	28 084	5 214	1 312	173	-	-
522130	Credit unions	12	28 084	5 214	1 312	173	-	-
5222	Nondepository credit intermediation	34	98 886	16 056	3 523	215	1.5	22.4
52229	Other nondepository credit intermediation	33	D	D	D	c	D	D
522292	Real estate credit	28	67 385	14 196	3 082	184	2.2	32.9
5222929	Mortgage bankers and loan correspondents	28	67 385	14 196	3 082	184	2.2	32.9
5223	Activities related to credit intermediation	44	30 854	6 517	1 349	138	30.2	-
52231	Mortgage and nonmortgage loan brokers	27	15 732	3 907	771	78	13.7	.1
522310	Mortgage and nonmortgage loan brokers	27	15 732	3 907	771	78	13.7	.1
52239	Other activities related to credit intermediation	15	D	D	D	b	D	D
522390	Other activities related to credit intermediation	15	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	77	62 494	20 774	5 047	347	12.0	18.3
5231	Securities and commodity contracts intermediation and brokerage	52	48 320	15 181	3 738	267	1.6	21.9
52312	Securities brokerage	44	41 582	12 512	3 137	189	1.8	13.0
523120	Securities brokerage	44	41 582	12 512	3 137	189	1.8	13.0
5239	Other financial investment activities	25	14 174	5 593	1 309	80	47.6	5.8
52392	Portfolio management	13	8 953	2 606	464	35	72.9	.1
523920	Portfolio management	13	8 953	2 606	464	35	72.9	.1
52393	Investment advice	10	D	D	D	b	D	D
523930	Investment advice	10	D	D	D	b	D	D

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							From admini- strative records ¹	Estimated ²
	SAN LUIS OBISPO-PASO ROBLES, CA METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	128	N	29 348	6 411	618	N	N
5241	Insurance carriers	36	Q	12 792	3 038	234	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	29	Q	11 735	2 760	206	Q	Q
524127	Direct title insurance carriers	28	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	92	37 648	16 556	3 373	384	47.3	4.9
52421	Insurance agencies and brokerages	85	34 974	15 017	2 989	358	50.0	5.2
524210	Insurance agencies and brokerages	85	34 974	15 017	2 989	358	50.0	5.2
525	Funds, trusts, and other financial vehicles (part)	4	4 919	282	77	48	68.5	31.5
	SANTA BARBARA-SANTA MARIA-GOLETA, CA METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	588	N	361 780	101 731	6 070	N	N
522	Credit intermediation and related activities	225	N	135 392	34 426	3 176	N	N
5221	Depository credit intermediation	132	N	104 568	26 493	2 654	N	N
52211	Commercial banking	96	Q	82 359	21 063	2 168	Q	Q
522110	Commercial banking	96	Q	82 359	21 063	2 168	Q	Q
52212	Savings institutions	19	Q	15 421	3 745	288	Q	Q
522120	Savings institutions	19	Q	15 421	3 745	288	Q	Q
52213	Credit unions	16	D	D	D	c	D	D
522130	Credit unions	16	D	D	D	c	D	D
5222	Nondepository credit intermediation	37	106 002	15 759	4 265	205	1.3	23.0
52229	Other nondepository credit intermediation	35	D	D	D	c	D	D
522292	Real estate credit	23	65 515	12 252	3 361	128	1.8	35.5
5222929	Mortgage bankers and loan correspondents	23	65 515	12 252	3 361	128	1.8	35.5
5223	Activities related to credit intermediation	56	56 347	15 065	3 668	317	17.8	10.7
52231	Mortgage and nonmortgage loan brokers	28	27 184	9 707	2 426	155	9.4	10.0
522310	Mortgage and nonmortgage loan brokers	28	27 184	9 707	2 426	155	9.4	10.0
52239	Other activities related to credit intermediation	23	14 507	2 431	576	96	13.5	—
522390	Other activities related to credit intermediation	23	14 507	2 431	576	96	13.5	—
523	Securities, commodity contracts, other financial investments, and related activities	168	222 322	80 931	21 565	1 057	11.7	22.5
5231	Securities and commodity contracts intermediation and brokerage	67	123 460	45 784	12 273	644	.5	30.4
52312	Securities brokerage	60	117 304	43 437	11 727	564	.5	27.8
523120	Securities brokerage	60	117 304	43 437	11 727	564	.5	27.8
5239	Other financial investment activities	101	98 862	35 147	9 292	413	25.6	12.7
52391	Miscellaneous intermediation	12	19 880	2 073	478	36	62.2	15.4
523910	Miscellaneous intermediation	12	19 880	2 073	478	36	62.2	15.4
52392	Portfolio management	43	50 189	20 388	4 329	199	16.7	8.4
523920	Portfolio management	43	50 189	20 388	4 329	199	16.7	8.4
52393	Investment advice	36	26 835	12 163	4 348	158	17.0	16.0
523930	Investment advice	36	26 835	12 163	4 348	158	17.0	16.0
52399	All other financial investment activities	10	1 958	523	137	20	—	51.0
524	Insurance carriers and related activities	192	N	145 053	45 672	1 832	N	N
5241	Insurance carriers	29	Q	92 308	32 390	761	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	26	Q	87 938	31 113	699	Q	Q
524127	Direct title insurance carriers	21	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	163	135 455	52 745	13 282	1 071	20.2	3.9
52421	Insurance agencies and brokerages	150	125 483	47 152	11 904	957	21.4	4.2
524210	Insurance agencies and brokerages	150	125 483	47 152	11 904	957	21.4	4.2
52429	Other insurance related activities	13	9 972	5 593	1 378	114	5.5	.4
525	Funds, trusts, and other financial vehicles (part)	3	1 001	404	68	5	42.6	—
	STOCKTON, CA METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	618	N	300 403	74 698	7 399	N	N
522	Credit intermediation and related activities	292	N	162 895	41 230	4 181	N	N
5221	Depository credit intermediation	147	N	122 016	30 371	3 424	N	N
52211	Commercial banking	83	Q	66 130	17 669	1 777	Q	Q
522110	Commercial banking	83	Q	66 130	17 669	1 777	Q	Q
52212	Savings institutions	39	Q	D	D	g	Q	Q
522120	Savings institutions	39	Q	D	D	g	Q	Q
52213	Credit unions	23	49 547	8 650	2 170	308	—	—
522130	Credit unions	23	49 547	8 650	2 170	308	—	—
5222	Nondepository credit intermediation	68	185 287	31 167	8 753	483	1.2	19.5
52229	Other nondepository credit intermediation	62	D	D	D	e	D	D
522291	Consumer lending	14	44 794	2 838	652	68	.6	.4
522292	Real estate credit	45	103 445	22 760	6 764	302	1.7	34.8
5222929	Mortgage bankers and loan correspondents	45	103 445	22 760	6 764	302	1.7	34.8
5223	Activities related to credit intermediation	77	32 144	9 712	2 106	274	13.0	3.1
52231	Mortgage and nonmortgage loan brokers	32	17 986	6 323	1 324	121	22.8	5.5
522310	Mortgage and nonmortgage loan brokers	32	17 986	6 323	1 324	121	22.8	5.5
52239	Other activities related to credit intermediation	39	D	D	D	c	D	D
522390	Other activities related to credit intermediation	39	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 ¹	Estimated ²
	STOCKTON, CA METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	69	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	36	D	D	D	c	D	D
52312	Securities brokerage	32	28 609	14 865	4 337	205	1.4	2.9
523120	Securities brokerage	32	28 609	14 865	4 337	205	1.4	2.9
5239	Other financial investment activities	33	D	D	D	c	D	D
52392	Portfolio management	12	9 181	1 783	436	39	3.0	.6
523920	Portfolio management	12	9 181	1 783	436	39	3.0	.6
52393	Investment advice	11	16 903	3 151	731	71	4.8	1.4
523930	Investment advice	11	16 903	3 151	731	71	4.8	1.4
524	Insurance carriers and related activities	254	N	110 652	26 670	2 737	N	N
5241	Insurance carriers	48	Q	59 416	14 702	1 552	Q	Q
52411	Direct life, health, and medical insurance carriers	14	Q	30 605	7 772	971	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	32	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers	14	Q	14 820	3 631	351	Q	Q
524127	Direct title insurance carriers	18	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	206	136 653	51 236	11 968	1 185	34.7	5.6
52421	Insurance agencies and brokerages	186	109 422	36 756	8 554	822	41.1	5.9
524210	Insurance agencies and brokerages	186	109 422	36 756	8 554	822	41.1	5.9
52429	Other insurance related activities	20	27 231	14 480	3 414	363	8.9	4.4
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	a	D	D
	UKIAH, CA MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	95	N	20 422	5 019	629	N	N
522	Credit intermediation and related activities	39	N	15 427	3 767	461	N	N
5221	Depository credit intermediation	28	N	13 427	3 222	414	N	N
52211	Commercial banking	21	Q	11 589	2 791	347	Q	Q
522110	Commercial banking	21	Q	11 589	2 791	347	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	13	3 559	1 290	315	33	12.6	23.7
524	Insurance carriers and related activities	43	N	3 705	937	135	N	N
5242	Agencies, brokerages, and other insurance related activities ..	35	D	D	D	c	D	D
52421	Insurance agencies and brokerages	34	10 589	2 252	564	91	49.5	12.4
524210	Insurance agencies and brokerages	34	10 589	2 252	564	91	49.5	12.4
	VISALIA-PORTERVILLE, CA METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	339	N	171 631	43 121	4 814	N	N
522	Credit intermediation and related activities	170	N	53 548	14 407	1 491	N	N
5221	Depository credit intermediation	89	N	37 534	10 728	1 114	N	N
52211	Commercial banking	62	Q	29 895	8 561	847	Q	Q
522110	Commercial banking	62	Q	29 895	8 561	847	Q	Q
52213	Credit unions	11	20 112	5 077	1 445	178	—	—
522130	Credit unions	11	20 112	5 077	1 445	178	—	—
5222	Nondepository credit intermediation	39	79 004	12 719	2 957	251	6.5	2.2
52229	Other nondepository credit intermediation	37	D	D	D	c	D	D
522292	Real estate credit	24	23 094	7 606	1 664	143	1.3	3.5
5222929	Mortgage bankers and loan correspondents	24	23 094	7 606	1 664	143	1.3	3.5
5223	Activities related to credit intermediation	42	13 560	3 295	722	126	16.8	14.8
52231	Mortgage and nonmortgage loan brokers	12	4 830	1 468	280	38	25.3	.1
522310	Mortgage and nonmortgage loan brokers	12	4 830	1 468	280	38	25.3	.1
52239	Other activities related to credit intermediation	22	D	D	D	b	D	D
522390	Other activities related to credit intermediation	22	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	35	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	21	229 540	57 613	12 705	1 256	.4	1.6
52312	Securities brokerage	18	228 492	57 300	12 555	1 243	.4	1.3
523120	Securities brokerage	18	228 492	57 300	12 555	1 243	.4	1.3
5239	Other financial investment activities	14	D	D	D	b	D	D
524	Insurance carriers and related activities	132	N	58 317	15 283	2 027	N	N
5241	Insurance carriers	24	Q	40 274	11 176	1 512	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	17	Q	D	D	c	Q	Q
524127	Direct title insurance carriers	11	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	108	52 067	18 043	4 107	515	40.1	8.7
52421	Insurance agencies and brokerages	103	47 523	16 837	3 839	480	35.6	8.5
524210	Insurance agencies and brokerages	103	47 523	16 837	3 839	480	35.6	8.5
525	Funds, trusts, and other financial vehicles (part)	2	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 ¹	Estimated ²
	YUBA CITY-MARYSVILLE, CA METROPOLITAN STATISTICAL AREA							
52	Finance and insurance.....	120	N	30 924	7 228	832	N	N
522	Credit intermediation and related activities	55	N	22 441	5 535	562	N	N
5221	Depository credit intermediation	34	N	17 499	4 442	461	N	N
52211	Commercial banking	24	Q	10 982	2 950	295	Q	Q
522110	Commercial banking	24	Q	10 982	2 950	295	Q	Q
5222	Nondepository credit intermediation	10	12 152	3 165	712	59	—	15.2
52229	Other nondepository credit intermediation	10	12 152	3 165	712	59	—	15.2
5223	Activities related to credit intermediation	11	11 214	1 777	381	42	17.6	1.7
523	Securities, commodity contracts, other financial investments, and related activities	19	12 168	2 539	524	117	14.2	43.0
5231	Securities and commodity contracts intermediation and brokerage	10	6 776	1 254	252	20	1.7	76.6
524	Insurance carriers and related activities	46	N	5 944	1 169	153	N	N
5242	Agencies, brokerages, and other insurance related activities ..	41	D	D	D	c	D	D
52421	Insurance agencies and brokerages	40	13 704	5 086	968	132	51.5	—
524210	Insurance agencies and brokerages	40	13 704	5 086	968	132	51.5	—

¹Includes revenue information obtained from administrative records of other federal agencies.

²Includes 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

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.

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

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.

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.

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.

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.

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.

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.

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.

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).

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).

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.

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

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/.

A more detailed examination of census methodology is presented in the *History of the Economic Census* at 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/ identify all industries that changed between the 1997 North American Industry Classification System (NAICS) and 2002 NAICS.

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.

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.

Appendix D. Geographic Notes

Not applicable for this report.

Appendix E.

Metropolitan and Micropolitan Statistical Areas

FRESNO-MADERA, CA COMBINED STATISTICAL AREA

Fresno, CA Metropolitan Statistical Area

Fresno County, CA

Madera, CA Metropolitan Statistical Area

Madera County, CA

LOS ANGELES-LONG BEACH-RIVERSIDE, CA COMBINED STATISTICAL AREA

Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area

Los Angeles-Long Beach-Glendale, CA Metropolitan Division

Los Angeles County, CA

Santa Ana-Anaheim-Irvine, CA Metropolitan Division

Orange County, CA

Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area

Ventura County, CA

Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area

Riverside County, CA

San Bernardino County, CA

SACRAMENTO--ARDEN-ARCADE--TRUCKEE, CA-NV COMBINED STATISTICAL AREA

Gardnerville Ranchos, NV Micropolitan Statistical Area

Douglas County, NV

Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area

El Dorado County, CA

Placer County, CA

Sacramento County, CA

Yolo County, CA

Truckee-Grass Valley, CA Micropolitan Statistical Area

Nevada County, CA

SAN JOSE-SAN FRANCISCO-OAKLAND, CA COMBINED STATISTICAL AREA

Napa, CA Metropolitan Statistical Area

Napa County, CA

San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area

Oakland-Fremont-Hayward, CA Metropolitan Division

Alameda County, CA

Contra Costa County, CA

San Francisco-San Mateo-Redwood City, CA Metropolitan Division

Marin County, CA

San Francisco County, CA

San Mateo County, CA

San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area

San Benito County, CA

Santa Clara County, CA

Santa Cruz-Watsonville, CA Metropolitan Statistical Area

Santa Cruz County, CA

Santa Rosa-Petaluma, CA Metropolitan Statistical Area

Sonoma County, CA

Vallejo-Fairfield, CA Metropolitan Statistical Area

Solano County, CA

BAKERSFIELD, CA METROPOLITAN STATISTICAL AREA

Kern County, CA

BISHOP, CA MICROPOLITAN STATISTICAL AREA

Inyo County, CA

CHICO, CA METROPOLITAN STATISTICAL AREA

Butte County, CA

CLEARLAKE, CA MICROPOLITAN STATISTICAL AREA

Lake County, CA

CRESCENT CITY NORTH, CA MICROPOLITAN STATISTICAL AREA

Del Norte County, CA

EL CENTRO, CA METROPOLITAN STATISTICAL AREA

Imperial County, CA

EUREKA-ARCATA-FORTUNA, CA MICROPOLITAN STATISTICAL AREA

Humboldt County, CA

HANFORD-CORCORAN, CA METROPOLITAN STATISTICAL AREA

Kings County, CA

MERCED, CA METROPOLITAN STATISTICAL AREA

Merced County, CA

MODESTO, CA METROPOLITAN STATISTICAL AREA

Stanislaus County, CA

PHOENIX LAKE-CEDAR RIDGE, CA MICROPOLITAN STATISTICAL AREA

Tuolumne County, CA

RED BLUFF, CA MICROPOLITAN STATISTICAL AREA

Tehama County, CA

REDDING, CA METROPOLITAN STATISTICAL AREA

Shasta County, CA

SALINAS, CA METROPOLITAN STATISTICAL AREA

Monterey County, CA

SAN DIEGO-CARLSBAD-SAN MARCOS, CA METROPOLITAN STATISTICAL AREA

San Diego County, CA

SAN LUIS OBISPO-PASO ROBLES, CA METROPOLITAN STATISTICAL AREA

San Luis Obispo County, CA

SANTA BARBARA-SANTA MARIA-GOLETA, CA METROPOLITAN STATISTICAL AREA

Santa Barbara County, CA

STOCKTON, CA METROPOLITAN STATISTICAL AREA

San Joaquin County, CA

UKIAH, CA MICROPOLITAN STATISTICAL AREA

Mendocino County, CA

VISALIA-PORTERVILLE, CA METROPOLITAN STATISTICAL AREA

Tulare County, CA

YUBA CITY-MARYSVILLE, CA METROPOLITAN STATISTICAL AREA

Sutter County, CA

Yuba County, CA

