

Virginia: 2002

Issued August 2005

EC02-52A-VA

2002 Economic Census

Finance and Insurance

Geographic Area Series



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ACKNOWLEDGMENTS

This report was prepared in the Service Sector Statistics Division under the direction of **Bobby E. Russell**, Assistant Division Chief for Census Programs. Planning, management, and coordination of this report were under the supervision of **Steven M. Roman**, Chief, Utilities and Financial Census Branch, assisted by **Steven L. Barron**, **Amy R. Houtz**, **Faye A. Jacobs**, **Pamela J. Palmer**, **Maria A. Poschinger**, and **Vannah L. Beatty**. Primary staff assistance was provided by **Diane M. Carodiskey**, **James B. Chandler**, **Sandra K. Creech**, **Michael J. Garger**, **Lolita V. Jones**, **Aaron Z. Potacki**, **Karyn N. Reynolds**, **Charles T. Spradlin**, **Marlo N. Thornton**, and **Brianna Wills**.

Mathematical and statistical techniques, as well as the coverage operations were provided by **Ruth E. Detlefsen**, Assistant Division Chief for Research and Methodology, assisted by **Scot A. Dahl**, Leader, Census/Current Integration Group, with staff assistance from **Samson A. Adeshiyan** and **Anthony G. Tersine Jr.**

Eddie J. Salyers, Assistant Division Chief of Economic Planning and Coordination Division, was responsible for overseeing the editing and tabulation procedures and the interactive analytical software. **Dennis Shoemaker** and **Kim Wortman**, Special Assistants, **John D. Ward**, Chief, Analytical Branch, and **Brandy L. Yarbrough**, Chief, Edit Branch, were responsible for developing the systems and procedures for data collection, editing, review, and correction. **Donna L. Hambric**, Chief of the Economic Planning Staff, was responsible for overseeing the systems and information for dissemination. **Douglas J. Miller**, Chief, Tables and Dissemination Branch, assisted by **Lisa Aispuro**, **Jamie Fleming**, **Keith Fuller**, **Andrew W. Hait**, and **Kathy G. Padgett** were responsible for developing the data dissemination systems and procedures. The Geography Division staff, **Robert LaMacchia**, Chief, developed geographic coding procedures and associated computer programs.

The Economic Statistical Methods and Programming Division, **Howard R. Hogan**, Chief, developed and coordinated the computer processing systems. **Barry F. Sessamen**, Assistant Division Chief for Post Collection, was responsible for design and implementation of the processing systems and computer programs. **Gary T. Sheridan**, Chief, Macro Analytical Branch, assisted by **Apparao V. Katikineni** and **Edward F. Johnson** provided computer programming and implementation.

The Systems Support Division provided the table composition system. **Robert Joseph Brown**, Table Image Processing System (TIPS) Senior Software Engineer, was responsible for the design and development of the TIPS, under the supervision of **Robert J. Bateman**, Assistant Division Chief, Information Systems.

The staff of the National Processing Center performed mailout preparation and receipt operations, clerical and analytical review activities, and data entry.

Margaret A. Smith, **Bernadette J. Beasley**, **Michael T. Browne**, and **Alan R. Plisch** of the Administrative and Customer Services Division, **Walter C. Odom**, Chief, provided publication and printing management, graphics design and composition, and editorial review for print and electronic media. General direction and production management were provided by **James R. Clark**, Assistant Division Chief, and **Susan L. Rappa**, Chief, Publications Services Branch.

Special acknowledgment is also due the many businesses whose cooperation contributed to the publication of these data.

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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 fcb@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	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
VIRGINIA								
52	Finance and insurance	10 555	N	8 175 722	2 226 998	159 328	N	N
521	Monetary authorities - central bank	1	1 713 346	70 993	17 597	1 337	—	—
5211	Monetary authorities - central bank	1	1 713 346	70 993	17 597	1 337	—	—
52111	Monetary authorities - central bank	1	1 713 346	70 993	17 597	1 337	—	—
521110	Monetary authorities - central bank	1	1 713 346	70 993	17 597	1 337	—	—
522	Credit intermediation and related activities	4 993	N	4 396 922	1 255 636	87 873	N	N
5221	Depository credit intermediation	3 143	N	D	D	l	N	N
52211	Commercial banking	2 584	Q	1 411 718	384 689	41 268	Q	Q
522110	Commercial banking	2 584	Q	1 411 718	384 689	41 268	Q	Q
5221101	National commercial banks - banking	1 113	Q	841 893	235 415	22 314	Q	Q
5221102	State commercial banks - banking	1 471	Q	569 825	149 274	18 954	Q	Q
52212	Savings institutions	150	Q	D	D	g	Q	Q
522120	Savings institutions	150	Q	D	D	g	Q	Q
5221201	Savings institutions - federally chartered	146	Q	D	D	g	Q	Q
52213	Credit unions	408	D	D	D	i	D	D
522130	Credit unions	408	D	D	D	i	D	D
5221301	Credit unions - federally chartered	292	D	D	D	i	D	D
5221309	Credit unions - not federally chartered	116	D	D	D	g	D	D
5222	Nondepository credit intermediation	1 211	52 570 261	2 204 096	683 142	29 450	—	1.5
52221	Credit card issuing	47	D	D	D	j	D	D
522210	Credit card issuing	47	D	D	D	j	D	D
52222	Sales financing	136	D	D	D	g	D	D
522220	Sales financing	136	D	D	D	g	D	D
52229	Other nondepository credit intermediation	1 028	D	D	D	j	D	D
522291	Consumer lending	268	D	D	D	g	D	D
522292	Real estate credit	560	2 518 320	527 676	134 973	7 475	—	20.9
5222929	Mortgage bankers and loan correspondents	555	D	D	D	i	D	D
522294	Secondary market financing	18	D	D	D	h	D	D
522298	All other nondepository credit intermediation	179	D	D	D	g	D	D
5222981	Pawn shops	134	D	D	D	f	D	D
5222988	Other business credit institutions	45	D	D	D	g	D	D
5223	Activities related to credit intermediation	639	D	D	D	i	D	D
52231	Mortgage and nonmortgage loan brokers	352	D	D	D	h	D	D
522310	Mortgage and nonmortgage loan brokers	352	D	D	D	h	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	69	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	69	D	D	D	g	D	D
52239	Other activities related to credit intermediation	218	D	D	D	f	D	D
522390	Other activities related to credit intermediation	218	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 364	2 685 014	989 676	272 933	12 239	2.1	7.6
5231	Securities and commodity contracts intermediation and brokerage	664	D	D	D	i	D	D
52311	Investment banking and securities dealing	93	D	D	D	f	D	D
523110	Investment banking and securities dealing	93	D	D	D	f	D	D
52312	Securities brokerage	553	D	D	D	i	D	D
523120	Securities brokerage	553	D	D	D	i	D	D
52313	Commodity contracts dealing	10	D	D	D	b	D	D
523130	Commodity contracts dealing	10	D	D	D	b	D	D
52314	Commodity contracts brokerage	8	D	D	D	b	D	D
523140	Commodity contracts brokerage	8	D	D	D	b	D	D
5239	Other financial investment activities	700	D	D	D	h	D	D
52391	Miscellaneous intermediation	74	D	D	D	e	D	D
523910	Miscellaneous intermediation	74	D	D	D	e	D	D
52392	Portfolio management	291	D	D	D	g	D	D
523920	Portfolio management	291	D	D	D	g	D	D
52393	Investment advice	291	194 949	81 452	18 262	1 353	8.0	13.5
523930	Investment advice	291	194 949	81 452	18 262	1 353	8.0	13.5
52399	All other financial investment activities	44	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	39	D	D	D	f	D	D
524	Insurance carriers and related activities	4 105	N	2 630 356	662 913	56 705	N	N
5241	Insurance carriers	828	Q	1 874 542	479 055	38 979	Q	Q
52411	Direct life, health, and medical insurance carriers	301	Q	1 032 626	243 750	19 807	Q	Q
524113	Direct life insurance carriers	210	Q	344 158	76 902	6 010	Q	Q
524114	Direct health and medical insurance carriers	91	Q	688 468	166 848	13 797	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	503	Q	832 080	232 840	18 963	Q	Q
524126	Direct property and casualty insurance carriers	321	Q	767 044	217 604	17 531	Q	Q
524127	Direct title insurance carriers	172	Q	D	D	g	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	10	Q	D	D	e	Q	Q
52413	Reinsurance carriers	24	Q	9 836	2 465	209	Q	Q
524130	Reinsurance carriers	24	Q	9 836	2 465	209	Q	Q
5242	Agencies, brokerages, and other insurance related activities	3 277	2 175 281	755 814	183 858	17 726	21.6	9.6
52421	Insurance agencies and brokerages	3 024	1 426 316	525 506	128 524	12 989	31.6	10.3
524210	Insurance agencies and brokerages	3 024	1 426 316	525 506	128 524	12 989	31.6	10.3
52429	Other insurance related activities	253	748 965	230 308	55 334	4 737	2.5	8.2
524291	Claims adjusting	87	42 452	20 788	5 118	506	13.2	5.7
524292	Third party administration of insurance and pension funds/plans	129	538 235	157 970	37 518	3 328	1.9	10.9
524298	All other insurance related activities	37	168 278	51 550	12 698	903	1.7	—

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
	VIRGINIA—Con.							
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	92	413 101	87 775	17 919	1 174	.6	9.2
5259	Other investment pools and funds (part)	92	413 101	87 775	17 919	1 174	.6	9.2
52593	Real Estate Investment Trusts - REITs	92	413 101	87 775	17 919	1 174	.6	9.2
525930	Real Estate Investment Trusts - REITs	92	413 101	87 775	17 919	1 174	.6	9.2

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 admini- strative records ¹	Estimated ²
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA COMBINED STATISTICAL AREA								
52	Finance and insurance	656	N	D	D	i	N	N
522	Credit intermediation and related activities	360	N	D	D	h	N	N
5221	Depository credit intermediation	232	N	D	D	h	N	N
52211	Commercial banking	179	Q	D	D	g	Q	Q
522110	Commercial banking	179	Q	D	D	g	Q	Q
52212	Savings institutions	11	Q	D	D	c	Q	Q
522120	Savings institutions	11	Q	D	D	c	Q	Q
52213	Credit unions	41	D	D	D	e	D	D
522130	Credit unions	41	D	D	D	e	D	D
5222	Nondepository credit intermediation	91	D	D	D	g	D	D
52229	Other nondepository credit intermediation	82	D	D	D	e	D	D
522291	Consumer lending	57	D	D	D	c	D	D
522292	Real estate credit	15	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	14	D	D	D	b	D	D
522298	All other nondepository credit intermediation	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	37	D	D	D	e	D	D
52239	Other activities related to credit intermediation	31	D	D	D	b	D	D
522390	Other activities related to credit intermediation	31	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	60	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	41	D	D	D	c	D	D
52312	Securities brokerage	36	D	D	D	c	D	D
523120	Securities brokerage	36	D	D	D	c	D	D
5239	Other financial investment activities	19	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
524	Insurance carriers and related activities	235	N	D	D	g	N	N
5241	Insurance carriers	35	Q	D	D	f	Q	Q
52411	Direct life, health, and medical insurance carriers	20	Q	D	D	f	Q	Q
524113	Direct life insurance carriers	16	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	15	Q	D	D	b	Q	Q
524126	Direct property and casualty insurance carriers	11	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	200	D	D	D	f	D	D
52421	Insurance agencies and brokerages	188	D	D	D	f	D	D
524210	Insurance agencies and brokerages	188	D	D	D	f	D	D
52429	Other insurance related activities	12	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Bristol, VA Metropolitan Statistical Area								
52	Finance and insurance	124	N	D	D	f	N	N
522	Credit intermediation and related activities	60	N	D	D	f	N	N
5221	Depository credit intermediation	50	N	D	D	f	N	N
52211	Commercial banking	44	Q	D	D	e	Q	Q
522110	Commercial banking	44	Q	D	D	e	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	17	D	D	D	b	D	D
524	Insurance carriers and related activities	46	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	37	D	D	D	c	D	D
52421	Insurance agencies and brokerages	33	D	D	D	c	D	D
524210	Insurance agencies and brokerages	33	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Johnson City, TN Metropolitan Statistical Area								
52	Finance and insurance	248	N	95 862	23 177	3 600	N	N
522	Credit intermediation and related activities	131	N	79 338	19 000	3 093	N	N
5221	Depository credit intermediation	79	N	D	D	f	N	N
52211	Commercial banking	54	Q	D	D	f	Q	Q
522110	Commercial banking	54	Q	D	D	f	Q	Q
52213	Credit unions	16	18 735	2 936	719	111	3.6	—
522130	Credit unions	16	18 735	2 936	719	111	3.6	—
5222	Nondepository credit intermediation	37	542 530	40 390	9 326	1 884	—	1.7
52229	Other nondepository credit intermediation	33	D	D	D	c	D	D
522291	Consumer lending	27	D	D	D	c	D	D
5223	Activities related to credit intermediation	15	D	D	D	c	D	D
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

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
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA COMBINED STATISTICAL AREA—Con.								
Johnson City, TN Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	21	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	15	21 639	5 136	1 422	112	—	9.2
52312	Securities brokerage	15	21 639	5 136	1 422	112	—	9.2
523120	Securities brokerage	15	21 639	5 136	1 422	112	—	9.2
524	Insurance carriers and related activities	96	N	D	D	e	N	N
5241	Insurance carriers	14	Q	2 900	806	77	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	82	D	D	D	e	D	D
52421	Insurance agencies and brokerages	77	D	D	D	c	D	D
524210	Insurance agencies and brokerages	77	D	D	D	c	D	D
Kingsport-Bristol, TN-VA Metropolitan Statistical Area								
52	Finance and insurance	284	N	69 596	16 668	2 078	N	N
522	Credit intermediation and related activities	169	N	D	D	g	N	N
5221	Depository credit intermediation	103	N	D	D	g	N	N
52211	Commercial banking	81	Q	24 956	5 973	755	Q	Q
522110	Commercial banking	81	Q	24 956	5 973	755	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	47	D	D	D	c	D	D
52229	Other nondepository credit intermediation	42	D	D	D	c	D	D
522291	Consumer lending	28	20 110	3 162	776	107	7.6	4.8
5223	Activities related to credit intermediation	19	D	D	D	b	D	D
52239	Other activities related to credit intermediation	17	D	D	D	b	D	D
522390	Other activities related to credit intermediation	17	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	22	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	17	D	D	D	b	D	D
52312	Securities brokerage	15	D	D	D	b	D	D
523120	Securities brokerage	15	D	D	D	b	D	D
524	Insurance carriers and related activities	93	N	22 584	5 762	726	N	N
5241	Insurance carriers	12	Q	10 951	3 199	408	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	81	29 511	11 633	2 563	318	29.5	11.4
52421	Insurance agencies and brokerages	78	28 739	11 251	2 476	307	30.3	11.7
524210	Insurance agencies and brokerages	78	28 739	11 251	2 476	307	30.3	11.7
WASHINGTON-BALTIMORE-NORTHERN VIRGINIA, DC-MD-VA-WV COMBINED STATISTICAL AREA								
52	Finance and insurance	10 912	N	D	D	m	N	N
521	Monetary authorities - central bank	1	347 635	14 829	3 813	343	—	—
5211	Monetary authorities - central bank	1	347 635	14 829	3 813	343	—	—
52111	Monetary authorities - central bank	1	347 635	14 829	3 813	343	—	—
521110	Monetary authorities - central bank	1	347 635	14 829	3 813	343	—	—
522	Credit intermediation and related activities	5 232	N	D	D	l	N	N
5221	Depository credit intermediation	3 018	N	D	D	l	N	N
52211	Commercial banking	2 199	Q	D	D	k	Q	Q
522110	Commercial banking	2 199	Q	D	D	k	Q	Q
52212	Savings institutions	435	Q	D	D	h	Q	Q
522120	Savings institutions	435	Q	D	D	h	Q	Q
52213	Credit unions	382	D	D	D	i	D	D
522130	Credit unions	382	D	D	D	i	D	D
5222	Nondepository credit intermediation	1 309	D	D	D	k	D	D
52221	Credit card issuing	20	D	D	D	h	D	D
522210	Credit card issuing	20	D	D	D	h	D	D
52222	Sales financing	176	D	D	D	h	D	D
522220	Sales financing	176	D	D	D	h	D	D
52229	Other nondepository credit intermediation	1 113	D	D	D	j	D	D
522291	Consumer lending	182	D	D	D	g	D	D
522292	Real estate credit	704	D	D	D	j	D	D
5222929	Mortgage bankers and loan correspondents	697	D	D	D	j	D	D
522293	International trade financing	21	D	D	D	c	D	D
522294	Secondary market financing	23	D	D	D	i	D	D
522298	All other nondepository credit intermediation	183	D	D	D	g	D	D
5222981	Pawn shops	149	D	D	D	f	D	D
5222988	Other business credit institutions	34	D	D	D	g	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
	WASHINGTON-BALTIMORE-NORTHERN VIRGINIA, DC-MD-VA-WV COMBINED STATISTICAL AREA— Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	905	D	D	D	i	D	D
52231	Mortgage and nonmortgage loan brokers	554	D	D	D	i	D	D
522310	Mortgage and nonmortgage loan brokers	554	D	D	D	i	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	100	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	100	D	D	D	g	D	D
52239	Other activities related to credit intermediation	251	D	D	D	g	D	D
522390	Other activities related to credit intermediation	251	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 688	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	648	D	D	D	j	D	D
52311	Investment banking and securities dealing	130	D	D	D	g	D	D
523110	Investment banking and securities dealing	130	D	D	D	g	D	D
52312	Securities brokerage	487	D	D	D	i	D	D
523120	Securities brokerage	487	D	D	D	i	D	D
52313	Commodity contracts dealing	21	D	D	D	c	D	D
523130	Commodity contracts dealing	21	D	D	D	c	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	1	D	D	D	c	D	D
52321	Securities and commodity exchanges	1	D	D	D	c	D	D
523210	Securities and commodity exchanges	1	D	D	D	c	D	D
5239	Other financial investment activities	1 039	D	D	D	j	D	D
52391	Miscellaneous intermediation	126	D	D	D	f	D	D
523910	Miscellaneous intermediation	126	D	D	D	f	D	D
52392	Portfolio management	413	D	D	D	h	D	D
523920	Portfolio management	413	D	D	D	h	D	D
52393	Investment advice	439	D	D	D	g	D	D
523930	Investment advice	439	D	D	D	g	D	D
52399	All other financial investment activities	61	D	D	D	h	D	D
523991	Trust, fiduciary, and custody activities	57	D	D	D	h	D	D
524	Insurance carriers and related activities	3 880	N	D	D	l	N	N
5241	Insurance carriers	850	Q	D	D	k	Q	Q
52411	Direct life, health, and medical insurance carriers	363	Q	D	D	j	Q	Q
524113	Direct life insurance carriers	224	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	139	Q	D	D	j	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	464	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	355	Q	D	D	j	Q	Q
524127	Direct title insurance carriers	105	Q	62 285	15 867	j	Q	Q
52413	Reinsurance carriers	23	Q	D	D	g	Q	Q
524130	Reinsurance carriers	23	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	3 030	D	D	D	j	D	D
52421	Insurance agencies and brokerages	2 745	D	D	D	j	D	D
524210	Insurance agencies and brokerages	2 745	D	D	D	j	D	D
52429	Other insurance related activities	285	D	D	D	h	D	D
524291	Claims adjusting	92	D	D	D	f	D	D
524292	Third party administration of insurance and pension funds/ plans	138	D	D	D	h	D	D
524298	All other insurance related activities	55	D	D	D	f	D	D
525	Funds, trusts, and other financial vehicles (part)	111	D	D	D	g	D	D
5259	Other investment pools and funds (part)	111	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs	111	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs	111	D	D	D	g	D	D
	Baltimore-Towson, MD Metropolitan Statistical Area							
52	Finance and insurance	3 811	N	D	D	l	N	N
521	Monetary authorities - central bank	1	347 635	14 829	3 813	343	—	—
5211	Monetary authorities - central bank	1	347 635	14 829	3 813	343	—	—
52111	Monetary authorities - central bank	1	347 635	14 829	3 813	343	—	—
521110	Monetary authorities - central bank	1	347 635	14 829	3 813	343	—	—
522	Credit intermediation and related activities	1 779	N	D	D	k	N	N
5221	Depository credit intermediation	991	N	D	D	j	N	N
52211	Commercial banking	733	Q	D	D	j	Q	Q
522110	Commercial banking	733	Q	D	D	j	Q	Q
52212	Savings institutions	161	Q	D	D	g	Q	Q
522120	Savings institutions	161	Q	D	D	g	Q	Q
52213	Credit unions	96	D	D	D	g	D	D
522130	Credit unions	96	D	D	D	g	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
	WASHINGTON-BALTIMORE-NORTHERN VIRGINIA, DC-MD-VA-WV COMBINED STATISTICAL AREA— Con.							
	Baltimore-Towson, MD Metropolitan Statistical Area —Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5222	Nondepository credit intermediation	479	D	D	D	i	D	D
52222	Sales financing	82	D	D	D	g	D	D
522220	Sales financing	82	D	D	D	g	D	D
52229	Other nondepository credit intermediation	392	D	D	D	h	D	D
522291	Consumer lending	76	D	D	D	g	D	D
522292	Real estate credit	245	D	D	D	h	D	D
5222929	Mortgage bankers and loan correspondents	239	D	D	D	h	D	D
522298	All other nondepository credit intermediation	65	D	D	D	e	D	D
5222981	Pawn shops	56	D	D	D	c	D	D
5223	Activities related to credit intermediation	309	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	196	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	196	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	33	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	33	D	D	D	f	D	D
52239	Other activities related to credit intermediation	80	D	D	D	f	D	D
522390	Other activities related to credit intermediation	80	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	535	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	225	D	D	D	h	D	D
52311	Investment banking and securities dealing	48	D	D	D	e	D	D
523110	Investment banking and securities dealing	48	D	D	D	e	D	D
52312	Securities brokerage	168	D	D	D	h	D	D
523120	Securities brokerage	168	D	D	D	h	D	D
5239	Other financial investment activities	310	D	D	D	h	D	D
52391	Miscellaneous intermediation	29	D	D	D	b	D	D
523910	Miscellaneous intermediation	29	D	D	D	b	D	D
52392	Portfolio management	150	D	D	D	h	D	D
523920	Portfolio management	150	D	D	D	h	D	D
52393	Investment advice	118	D	D	D	e	D	D
523930	Investment advice	118	D	D	D	e	D	D
52399	All other financial investment activities	13	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	13	D	D	D	g	D	D
524	Insurance carriers and related activities	1 471	N	D	D	k	N	N
5241	Insurance carriers	338	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	133	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	90	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	43	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	192	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	171	Q	D	D	i	Q	Q
524127	Direct title insurance carriers	20	Q	D	D	e	Q	Q
52413	Reinsurance carriers	13	Q	D	D	g	Q	Q
524130	Reinsurance carriers	13	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 133	D	D	D	i	D	D
52421	Insurance agencies and brokerages	1 003	D	D	D	i	D	D
524210	Insurance agencies and brokerages	1 003	D	D	D	i	D	D
52429	Other insurance related activities	130	D	D	D	g	D	D
524291	Claims adjusting	47	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	62	D	D	D	g	D	D
524298	All other insurance related activities	21	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	25	D	D	D	e	D	D
5259	Other investment pools and funds (part)	25	D	D	D	e	D	D
52593	Real Estate Investment Trusts - REITs	25	D	D	D	e	D	D
525930	Real Estate Investment Trusts - REITs	25	D	D	D	e	D	D
	Lexington Park, MD Micropolitan Statistical Area							
52	Finance and insurance	69	N	D	D	e	N	N
522	Credit intermediation and related activities	34	N	D	D	e	N	N
5221	Depository credit intermediation	27	N	D	D	e	N	N
52211	Commercial banking	20	Q	D	D	c	Q	Q
522110	Commercial banking	20	Q	D	D	c	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	b	D	D
524	Insurance carriers and related activities	28	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	27	D	D	D	b	D	D
52421	Insurance agencies and brokerages	27	D	D	D	b	D	D
524210	Insurance agencies and brokerages	27	D	D	D	b	D	D
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
	WASHINGTON-BALTIMORE-NORTHERN VIRGINIA, DC-MD-VA-WV COMBINED STATISTICAL AREA— Con.							
	Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area							
52	Finance and insurance	6 878	N	7 124 307	1 992 319	110 581	N	N
522	Credit intermediation and related activities	3 328	N	3 821 747	1 089 521	60 654	N	N
5221	Depository credit intermediation	1 940	N	1 347 640	355 793	32 343	N	N
52211	Commercial banking	1 391	Q	D	D	j	Q	Q
522110	Commercial banking	1 391	Q	D	D	j	Q	Q
52212	Savings institutions	271	Q	D	D	h	Q	Q
522120	Savings institutions	271	Q	D	D	h	Q	Q
52213	Credit unions	277	D	D	D	i	D	D
522130	Credit unions	277	D	D	D	i	D	D
5222	Nondepository credit intermediation	808	91 919 533	2 119 291	659 459	22 265	—	1.1
52221	Credit card issuing	15	D	D	D	g	D	D
522210	Credit card issuing	15	D	D	D	g	D	D
52222	Sales financing	92	D	D	D	g	D	D
522220	Sales financing	92	D	D	D	g	D	D
52229	Other nondepository credit intermediation	701	D	D	D	f	D	D
522291	Consumer lending	101	D	D	D	f	D	D
522292	Real estate credit	448	2 732 140	646 497	162 864	7 829	.1	19.3
5222929	Mortgage bankers and loan correspondents	448	2 732 140	646 497	162 864	7 829	.1	19.3
522293	International trade financing	17	D	D	D	c	D	D
522294	Secondary market financing	21	D	D	D	i	D	D
522298	All other nondepository credit intermediation	114	D	D	D	g	D	D
5222981	Pawn shops	90	D	D	D	e	D	D
5222988	Other business credit institutions	24	D	D	D	f	D	D
5223	Activities related to credit intermediation	580	1 070 632	354 816	74 269	6 046	3.7	3.2
52231	Mortgage and nonmortgage loan brokers	343	D	D	D	h	D	D
522310	Mortgage and nonmortgage loan brokers	343	D	D	D	h	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	67	462 637	80 226	21 216	1 752	.2	3.6
522320	Financial transactions processing, reserve, and clearinghouse activities	67	462 637	80 226	21 216	1 752	.2	3.6
52239	Other activities related to credit intermediation	170	D	D	D	g	D	D
522390	Other activities related to credit intermediation	170	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 131	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	412	D	D	D	i	D	D
52311	Investment banking and securities dealing	82	D	D	D	f	D	D
523110	Investment banking and securities dealing	82	D	D	D	f	D	D
52312	Securities brokerage	308	D	D	D	i	D	D
523120	Securities brokerage	308	D	D	D	i	D	D
52313	Commodity contracts dealing	18	D	D	D	c	D	D
523130	Commodity contracts dealing	18	D	D	D	c	D	D
5232	Securities and commodity exchanges	1	D	D	D	c	D	D
52321	Securities and commodity exchanges	1	D	D	D	c	D	D
523210	Securities and commodity exchanges	1	D	D	D	c	D	D
5239	Other financial investment activities	718	D	D	D	i	D	D
52391	Miscellaneous intermediation	96	D	D	D	f	D	D
523910	Miscellaneous intermediation	96	D	D	D	f	D	D
52392	Portfolio management	260	D	D	D	g	D	D
523920	Portfolio management	260	D	D	D	g	D	D
52393	Investment advice	316	D	D	D	g	D	D
523930	Investment advice	316	D	D	D	g	D	D
52399	All other financial investment activities	46	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	42	D	D	D	g	D	D
524	Insurance carriers and related activities	2 334	N	1 904 963	509 506	35 579	N	N
5241	Insurance carriers	504	Q	1 374 105	379 365	25 376	Q	Q
52411	Direct life, health, and medical insurance carriers	228	Q	769 725	206 130	13 544	Q	Q
524113	Direct life insurance carriers	133	Q	115 601	35 327	2 271	Q	Q
524114	Direct health and medical insurance carriers	95	Q	654 124	170 803	11 273	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	266	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	181	Q	539 172	157 179	10 243	Q	Q
524127	Direct title insurance carriers	82	Q	D	D	f	Q	Q
52413	Reinsurance carriers	10	Q	D	D	e	Q	Q
524130	Reinsurance carriers	10	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities	1 830	1 699 890	530 858	130 141	10 203	19.6	6.3
52421	Insurance agencies and brokerages	1 675	D	D	D	i	D	D
524210	Insurance agencies and brokerages	1 675	D	D	D	i	D	D
52429	Other insurance related activities	155	D	D	D	g	D	D
524291	Claims adjusting	45	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	76	D	D	D	g	D	D
524298	All other insurance related activities	34	D	D	D	f	D	D
525	Funds, trusts, and other financial vehicles (part)	85	D	D	D	g	D	D
5259	Other investment pools and funds (part)	85	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs	85	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs	85	D	D	D	g	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
	WASHINGTON-BALTIMORE-NORTHERN VIRGINIA, DC-MD-VA-WV COMBINED STATISTICAL AREA— Con.							
	Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area—Con.							
	Bethesda-Frederick-Gaithersburg, MD Metropolitan Division							
52	Finance and insurance	1 862	N	2 041 993	531 286	33 255	N	N
522	Credit intermediation and related activities	853	N	D	D	j	N	N
5221	Depository credit intermediation	457	N	D	D	i	N	N
52211	Commercial banking	320	Q	D	D	h	Q	Q
522110	Commercial banking	320	Q	D	D	h	Q	Q
52212	Savings institutions	91	Q	D	D	g	Q	Q
522120	Savings institutions	91	Q	D	D	g	Q	Q
52213	Credit unions	46	D	D	D	f	D	D
522130	Credit unions	46	D	D	D	f	D	D
5222	Nondepository credit intermediation	223	D	D	D	i	D	D
52222	Sales financing	24	D	D	D	g	D	D
522220	Sales financing	24	D	D	D	g	D	D
52229	Other nondepository credit intermediation	199	D	D	D	h	D	D
522291	Consumer lending	22	D	D	D	b	D	D
522292	Real estate credit	145	D	D	D	h	D	D
5222929	Mortgage bankers and loan correspondents	145	D	D	D	h	D	D
522298	All other nondepository credit intermediation	23	D	D	D	c	D	D
5222981	Pawn shops	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	173	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	123	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	123	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	e	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	e	D	D
52239	Other activities related to credit intermediation	36	D	D	D	e	D	D
522390	Other activities related to credit intermediation	36	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities	316	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	101	D	D	D	g	D	D
52311	Investment banking and securities dealing	19	D	D	D	b	D	D
523110	Investment banking and securities dealing	19	D	D	D	b	D	D
52312	Securities brokerage	78	D	D	D	g	D	D
523120	Securities brokerage	78	D	D	D	g	D	D
5239	Other financial investment activities	215	D	D	D	g	D	D
52391	Miscellaneous intermediation	29	D	D	D	c	D	D
523910	Miscellaneous intermediation	29	D	D	D	c	D	D
52392	Portfolio management	71	D	D	D	e	D	D
523920	Portfolio management	71	D	D	D	e	D	D
52393	Investment advice	101	D	D	D	f	D	D
523930	Investment advice	101	D	D	D	f	D	D
52399	All other financial investment activities	14	D	D	D	f	D	D
523991	Trust, fduciary, and custody activities	12	D	D	D	f	D	D
524	Insurance carriers and related activities	660	N	D	D	j	N	N
5241	Insurance carriers	126	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	59	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	38	Q	D	D	f	Q	Q
524114	Direct health and medical insurance carriers	21	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	64	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	53	Q	D	D	i	Q	Q
524127	Direct title insurance carriers	11	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	534	D	D	D	h	D	D
52421	Insurance agencies and brokerages	484	D	D	D	h	D	D
524210	Insurance agencies and brokerages	484	D	D	D	h	D	D
52429	Other insurance related activities	50	D	D	D	f	D	D
524291	Claims adjusting	14	D	D	D	b	D	D
524292	Third party administration of insurance and pension funds/ plans	22	D	D	D	e	D	D
524298	All other insurance related activities	14	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	33	D	D	D	f	D	D
5259	Other investment pools and funds (part)	33	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	33	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	33	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
	WASHINGTON-BALTIMORE-NORTHERN VIRGINIA, DC-MD-VA-WV COMBINED STATISTICAL AREA— Con.							
	Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area—Con.							
	Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Division							
52	Finance and insurance	5 016	N	5 082 314	1 461 033	77 326	N	N
522	Credit intermediation and related activities	2 475	N	D	D	k	N	N
5221	Depository credit intermediation	1 483	N	D	D	k	N	N
52211	Commercial banking	1 071	Q	612 334	167 246	16 685	Q	Q
522110	Commercial banking	1 071	Q	612 334	167 246	16 685	Q	Q
52212	Savings institutions	180	Q	D	D	g	Q	Q
522120	Savings institutions	180	Q	D	D	g	Q	Q
52213	Credit unions	231	D	D	D	i	D	D
522130	Credit unions	231	D	D	D	i	D	D
5222	Nondepository credit intermediation	585	D	D	D	j	D	D
52221	Credit card issuing	15	D	D	D	g	D	D
522210	Credit card issuing	15	D	D	D	g	D	D
52222	Sales financing	68	D	D	D	f	D	D
522220	Sales financing	68	D	D	D	f	D	D
52229	Other nondepository credit intermediation	502	D	D	D	j	D	D
522291	Consumer lending	79	D	D	D	e	D	D
522292	Real estate credit	303	D	D	D	h	D	D
5222929	Mortgage bankers and loan correspondents	303	D	D	D	h	D	D
522294	Secondary market financing	20	D	D	D	i	D	D
522298	All other nondepository credit intermediation	91	D	D	D	g	D	D
5222981	Pawn shops	75	D	D	D	e	D	D
5222988	Other business credit institutions	16	D	D	D	f	D	D
5223	Activities related to credit intermediation	407	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	220	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	220	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	53	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	53	D	D	D	g	D	D
52239	Other activities related to credit intermediation	134	D	D	D	g	D	D
522390	Other activities related to credit intermediation	134	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities	815	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	311	D	D	D	i	D	D
52311	Investment banking and securities dealing	63	D	D	D	f	D	D
523110	Investment banking and securities dealing	63	D	D	D	f	D	D
52312	Securities brokerage	230	D	D	D	h	D	D
523120	Securities brokerage	230	D	D	D	h	D	D
52313	Commodity contracts dealing	14	D	D	D	c	D	D
523130	Commodity contracts dealing	14	D	D	D	c	D	D
5232	Securities and commodity exchanges	1	D	D	D	c	D	D
52321	Securities and commodity exchanges	1	D	D	D	c	D	D
523210	Securities and commodity exchanges	1	D	D	D	c	D	D
5239	Other financial investment activities	503	D	D	D	h	D	D
52391	Miscellaneous intermediation	67	D	D	D	e	D	D
523910	Miscellaneous intermediation	67	D	D	D	e	D	D
52392	Portfolio management	189	D	D	D	g	D	D
523920	Portfolio management	189	D	D	D	g	D	D
52393	Investment advice	215	D	D	D	f	D	D
523930	Investment advice	215	D	D	D	f	D	D
52399	All other financial investment activities	32	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	30	D	D	D	f	D	D
524	Insurance carriers and related activities	1 674	N	D	D	j	N	N
5241	Insurance carriers	378	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	169	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	95	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	74	Q	336 046	90 403	6 400	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	202	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	128	Q	D	D	i	Q	Q
524127	Direct title insurance carriers	71	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 296	D	D	D	i	D	D
52421	Insurance agencies and brokerages	1 191	D	D	D	i	D	D
524210	Insurance agencies and brokerages	1 191	D	D	D	i	D	D
52429	Other insurance related activities	105	D	D	D	g	D	D
524291	Claims adjusting	31	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	54	D	D	D	f	D	D
524298	All other insurance related activities	20	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	52	D	D	D	f	D	D
5259	Other investment pools and funds (part)	52	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	52	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	52	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
WASHINGTON-BALTIMORE-NORTHERN VIRGINIA, DC-MD-VA-WV COMBINED STATISTICAL AREA— Con.								
Winchester, VA-WV Metropolitan Statistical Area								
52	Finance and insurance	154	N	D	D	g	N	N
522	Credit intermediation and related activities	91	N	D	D	g	N	N
5221	Depository credit intermediation	60	N	D	D	f	N	N
52211	Commercial banking	55	Q	19 351	4 447	859	Q	Q
522110	Commercial banking	55	Q	19 351	4 447	859	Q	Q
5222	Nondepository credit intermediation	20	D	D	D	c	D	D
52229	Other nondepository credit intermediation	18	D	D	D	c	D	D
522292	Real estate credit	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	11	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	10	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	10	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	16	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	10	D	D	D	b	D	D
52312	Securities brokerage	10	D	D	D	b	D	D
523120	Securities brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	47	N	D	D	e	N	N
5242	Agencies, brokerages, and other insurance related activities ..	40	D	D	D	c	D	D
52421	Insurance agencies and brokerages	40	D	D	D	c	D	D
524210	Insurance agencies and brokerages	40	D	D	D	c	D	D
BLACKSBURG-CHRISTIANSBURG-RADFORD, VA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	162	N	D	D	g	N	N
522	Credit intermediation and related activities	95	N	22 044	5 440	795	N	N
5221	Depository credit intermediation	77	N	D	D	f	N	N
52211	Commercial banking	66	Q	D	D	f	Q	Q
522110	Commercial banking	66	Q	D	D	f	Q	Q
52213	Credit unions	10	D	D	D	b	D	D
522130	Credit unions	10	D	D	D	b	D	D
5222	Nondepository credit intermediation	13	D	D	D	b	D	D
52229	Other nondepository credit intermediation	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	15	D	D	D	b	D	D
524	Insurance carriers and related activities	52	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	43	D	D	D	c	D	D
52421	Insurance agencies and brokerages	43	D	D	D	c	D	D
524210	Insurance agencies and brokerages	43	D	D	D	c	D	D
BLUEFIELD, WV-VA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	147	N	30 791	8 176	1 157	N	N
522	Credit intermediation and related activities	73	N	D	D	f	N	N
5221	Depository credit intermediation	61	N	D	D	f	N	N
52211	Commercial banking	54	Q	20 376	5 294	835	Q	Q
522110	Commercial banking	54	Q	20 376	5 294	835	Q	Q
5222	Nondepository credit intermediation	11	D	D	D	b	D	D
52229	Other nondepository credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	14	3 502	1 553	380	34	2.4	14.4
524	Insurance carriers and related activities	60	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	54	D	D	D	c	D	D
52421	Insurance agencies and brokerages	52	22 177	5 726	1 607	203	18.3	1.1
524210	Insurance agencies and brokerages	52	22 177	5 726	1 607	203	18.3	1.1

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CHARLOTTESVILLE, VA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	311	N	231 534	56 091	4 572	N	N
522	Credit intermediation and related activities	142	N	D	D	g	N	N
5221	Depository credit intermediation	89	N	D	D	g	N	N
52211	Commercial banking	75	Q	D	D	f	Q	Q
522110	Commercial banking	75	Q	D	D	f	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	39	72 223	14 381	3 284	197	4.6	15.2
52229	Other nondepository credit intermediation	35	57 574	13 548	3 031	180	5.8	17.9
522292	Real estate credit	23	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	22	D	D	D	b	D	D
5223	Activities related to credit intermediation	14	6 514	2 703	493	56	27.0	.3
52231	Mortgage and nonmortgage loan brokers	13	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	73	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	31	D	D	D	c	D	D
52312	Securities brokerage	26	D	D	D	c	D	D
523120	Securities brokerage	26	D	D	D	c	D	D
5239	Other financial investment activities	42	D	D	D	c	D	D
52392	Portfolio management	25	D	D	D	c	D	D
523920	Portfolio management	25	D	D	D	c	D	D
524	Insurance carriers and related activities	93	N	D	D	h	N	N
5241	Insurance carriers	16	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	10	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	77	D	D	D	e	D	D
52421	Insurance agencies and brokerages	74	D	D	D	e	D	D
524210	Insurance agencies and brokerages	74	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	a	D	D
DANVILLE, VA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	171	N	D	D	g	N	N
522	Credit intermediation and related activities	86	N	D	D	f	N	N
5221	Depository credit intermediation	59	N	D	D	f	N	N
52211	Commercial banking	52	Q	D	D	f	Q	Q
522110	Commercial banking	52	Q	D	D	f	Q	Q
5222	Nondepository credit intermediation	19	D	D	D	c	D	D
52229	Other nondepository credit intermediation	18	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	17	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	14	D	D	D	b	D	D
52312	Securities brokerage	13	D	D	D	b	D	D
523120	Securities brokerage	13	D	D	D	b	D	D
524	Insurance carriers and related activities	68	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	60	D	D	D	c	D	D
52421	Insurance agencies and brokerages	52	D	D	D	c	D	D
524210	Insurance agencies and brokerages	52	D	D	D	c	D	D
HARRISONBURG, VA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	170	N	D	D	g	N	N
522	Credit intermediation and related activities	82	N	D	D	f	N	N
5221	Depository credit intermediation	54	N	D	D	e	N	N
52211	Commercial banking	49	Q	D	D	e	Q	Q
522110	Commercial banking	49	Q	D	D	e	Q	Q
5222	Nondepository credit intermediation	20	D	D	D	c	D	D
52229	Other nondepository credit intermediation	18	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	28	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	19	D	D	D	b	D	D
52312	Securities brokerage	17	D	D	D	b	D	D
523120	Securities brokerage	17	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
HARRISONBURG, VA METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	60	N	D	D	e	N	N
5242	Agencies, brokerages, and other insurance related activities ..	53	D	D	D	e	D	D
52421	Insurance agencies and brokerages	52	D	D	D	e	D	D
524210	Insurance agencies and brokerages	52	D	D	D	e	D	D
LYNCHBURG, VA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	341	N	264 597	52 999	4 781	N	N
522	Credit intermediation and related activities	147	N	D	D	g	N	N
5221	Depository credit intermediation	106	N	D	D	g	N	N
52211	Commercial banking	82	Q	D	D	f	Q	Q
522110	Commercial banking	82	Q	D	D	f	Q	Q
52213	Credit unions	21	D	D	D	c	D	D
522130	Credit unions	21	D	D	D	c	D	D
5222	Nondepository credit intermediation	32	D	D	D	c	D	D
52229	Other nondepository credit intermediation	29	D	D	D	c	D	D
522291	Consumer lending	11	D	D	D	b	D	D
522292	Real estate credit	15	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	15	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	27	D	D	D	c	D	D
52312	Securities brokerage	26	D	D	D	c	D	D
523120	Securities brokerage	26	D	D	D	c	D	D
5239	Other financial investment activities	17	D	D	D	c	D	D
524	Insurance carriers and related activities	149	N	D	D	h	N	N
5241	Insurance carriers	25	Q	D	D	h	Q	Q
52411	Direct life, health, and medical insurance carriers	12	Q	D	D	g	Q	Q
524113	Direct life insurance carriers	10	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	13	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	124	D	D	D	e	D	D
52421	Insurance agencies and brokerages	120	D	D	D	e	D	D
524210	Insurance agencies and brokerages	120	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
MARTINSVILLE, VA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	94	N	D	D	f	N	N
522	Credit intermediation and related activities	46	N	16 078	4 080	605	N	N
5221	Depository credit intermediation	32	N	D	D	e	N	N
52211	Commercial banking	29	Q	D	D	e	Q	Q
522110	Commercial banking	29	Q	D	D	e	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	11	D	D	D	b	D	D
524	Insurance carriers and related activities	37	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	35	D	D	D	c	D	D
52421	Insurance agencies and brokerages	33	D	D	D	c	D	D
524210	Insurance agencies and brokerages	33	D	D	D	c	D	D
RICHMOND, VA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	2 070	N	2 685 137	753 956	48 962	N	N
521	Monetary authorities - central bank	1	1 713 346	70 993	17 597	1 337	—	—
5211	Monetary authorities - central bank	1	1 713 346	70 993	17 597	1 337	—	—
52111	Monetary authorities - central bank	1	1 713 346	70 993	17 597	1 337	—	—
521110	Monetary authorities - central bank	1	1 713 346	70 993	17 597	1 337	—	—

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
RICHMOND, VA METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
522	Credit intermediation and related activities	917	N	D	D	k	N	N
5221	Depository credit intermediation	544	N	D	D	j	N	N
52211	Commercial banking	450	Q	D	D	j	Q	Q
522110	Commercial banking	450	Q	D	D	j	Q	Q
52212	Savings institutions	25	Q	D	D	e	Q	Q
522120	Savings institutions	25	Q	D	D	e	Q	Q
52213	Credit unions	68	D	D	D	g	D	D
522130	Credit unions	68	D	D	D	g	D	D
5222	Nondepository credit intermediation	264	D	D	D	j	D	D
52221	Credit card issuing	33	D	D	D	i	D	D
522210	Credit card issuing	33	D	D	D	i	D	D
52222	Sales financing	42	173 820	15 876	4 302	363	-	11.0
522220	Sales financing	42	173 820	15 876	4 302	363	-	11.0
52229	Other nondepository credit intermediation	189	D	D	D	h	D	D
522291	Consumer lending	46	D	D	D	e	D	D
522292	Real estate credit	120	D	D	D	h	D	D
5222929	Mortgage bankers and loan correspondents	120	D	D	D	h	D	D
522298	All other nondepository credit intermediation	22	D	D	D	f	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	109	D	D	D	f	D	D
52231	Mortgage and nonmortgage loan brokers	70	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	70	D	D	D	e	D	D
52239	Other activities related to credit intermediation	35	D	D	D	c	D	D
522390	Other activities related to credit intermediation	35	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	250	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	115	D	D	D	h	D	D
52311	Investment banking and securities dealing	26	D	D	D	c	D	D
523110	Investment banking and securities dealing	26	D	D	D	c	D	D
52312	Securities brokerage	87	D	D	D	h	D	D
523120	Securities brokerage	87	D	D	D	h	D	D
5239	Other financial investment activities	135	D	D	D	f	D	D
52391	Miscellaneous intermediation	11	4 990	2 869	641	41	19.8	14.9
523910	Miscellaneous intermediation	11	4 990	2 869	641	41	19.8	14.9
52392	Portfolio management	62	D	D	D	e	D	D
523920	Portfolio management	62	D	D	D	e	D	D
52393	Investment advice	52	D	D	D	e	D	D
523930	Investment advice	52	D	D	D	e	D	D
52399	All other financial investment activities	10	7 504	3 257	812	70	-	34.0
523991	Trust, fiduciary, and custody activities	10	7 504	3 257	812	70	-	34.0
524	Insurance carriers and related activities	881	N	D	D	j	N	N
5241	Insurance carriers	230	Q	583 736	148 805	9 980	Q	Q
52411	Direct life, health, and medical insurance carriers	77	Q	364 901	85 706	5 703	Q	Q
524113	Direct life insurance carriers	54	Q	64 757	17 268	1 486	Q	Q
524114	Direct health and medical insurance carriers	23	Q	300 144	68 438	4 217	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	144	Q	212 896	61 601	4 161	Q	Q
524126	Direct property and casualty insurance carriers	106	Q	D	D	h	Q	Q
524127	Direct title insurance carriers	36	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	651	D	D	D	i	D	D
52421	Insurance agencies and brokerages	577	D	D	D	h	D	D
524210	Insurance agencies and brokerages	577	D	D	D	h	D	D
52429	Other insurance related activities	74	D	D	D	h	D	D
524291	Claims adjusting	24	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	35	D	D	D	g	D	D
524298	All other insurance related activities	15	D	D	D	f	D	D
525	Funds, trusts, and other financial vehicles (part)	21	D	D	D	f	D	D
5259	Other investment pools and funds (part)	21	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	21	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	21	D	D	D	f	D	D
ROANOKE, VA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	597	N	409 615	101 710	8 953	N	N
522	Credit intermediation and related activities	264	N	D	D	h	N	N
5221	Depository credit intermediation	184	N	D	D	h	N	N
52211	Commercial banking	157	Q	D	D	h	Q	Q
522110	Commercial banking	157	Q	D	D	h	Q	Q
52213	Credit unions	20	D	D	D	e	D	D
522130	Credit unions	20	D	D	D	e	D	D
5222	Nondepository credit intermediation	53	D	D	D	e	D	D
52229	Other nondepository credit intermediation	46	D	D	D	c	D	D
522291	Consumer lending	14	D	D	D	b	D	D
522292	Real estate credit	24	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	24	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
	ROANOKE, VA METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	27	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	15	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	15	D	D	D	b	D	D
52239	Other activities related to credit intermediation	12	D	D	D	a	D	D
522390	Other activities related to credit intermediation	12	D	D	D	a	D	D
523	Securities, commodity contracts, other financial investments, and related activities	66	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	38	D	D	D	e	D	D
52312	Securities brokerage	33	D	D	D	e	D	D
523120	Securities brokerage	33	D	D	D	e	D	D
5239	Other financial investment activities	28	D	D	D	b	D	D
52392	Portfolio management	16	7 526	3 565	846	61	9.3	1.5
523920	Portfolio management	16	7 526	3 565	846	61	9.3	1.5
524	Insurance carriers and related activities	267	N	238 328	57 760	5 203	N	N
5241	Insurance carriers	61	Q	205 525	49 182	4 414	Q	Q
52411	Direct life, health, and medical insurance carriers	27	Q	120 975	27 425	2 115	Q	Q
524113	Direct life insurance carriers	17	Q	D	D	f	Q	Q
524114	Direct health and medical insurance carriers	10	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	34	Q	84 550	21 757	2 299	Q	Q
524126	Direct property and casualty insurance carriers	27	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	206	93 926	32 803	8 578	789	32.6	4.1
52421	Insurance agencies and brokerages	192	D	D	D	f	D	D
524210	Insurance agencies and brokerages	192	D	D	D	f	D	D
52429	Other insurance related activities	14	D	D	D	b	D	D
	STAUNTON-WAYNESBORO, VA MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	153	N	D	D	g	N	N
522	Credit intermediation and related activities	76	N	D	D	f	N	N
5221	Depository credit intermediation	54	N	D	D	f	N	N
52211	Commercial banking	38	Q	11 923	3 000	437	Q	Q
522110	Commercial banking	38	Q	11 923	3 000	437	Q	Q
52213	Credit unions	13	D	D	D	c	D	D
522130	Credit unions	13	D	D	D	c	D	D
5222	Nondepository credit intermediation	16	D	D	D	b	D	D
52229	Other nondepository credit intermediation	15	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	19	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	12	3 504	1 574	361	42	—	15.3
52312	Securities brokerage	12	3 504	1 574	361	42	—	15.3
523120	Securities brokerage	12	3 504	1 574	361	42	—	15.3
524	Insurance carriers and related activities	58	N	D	D	c	N	N
5241	Insurance carriers	13	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	45	D	D	D	c	D	D
52421	Insurance agencies and brokerages	42	11 186	4 384	1 116	143	40.7	7.7
524210	Insurance agencies and brokerages	42	11 186	4 384	1 116	143	40.7	7.7
	VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	2 087	N	1 123 024	294 282	30 445	N	N
522	Credit intermediation and related activities	1 006	N	538 497	140 768	15 042	N	N
5221	Depository credit intermediation	574	N	D	D	j	N	N
52211	Commercial banking	435	Q	D	D	i	Q	Q
522110	Commercial banking	435	Q	D	D	i	Q	Q
52212	Savings institutions	12	Q	D	D	f	Q	Q
522120	Savings institutions	12	Q	D	D	f	Q	Q
52213	Credit unions	127	D	D	D	g	D	D
522130	Credit unions	127	D	D	D	g	D	D
5222	Nondepository credit intermediation	279	D	D	D	h	D	D
52222	Sales financing	31	D	D	D	f	D	D
522220	Sales financing	31	D	D	D	f	D	D
52229	Other nondepository credit intermediation	248	D	D	D	g	D	D
522291	Consumer lending	64	D	D	D	f	D	D
522292	Real estate credit	124	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	124	D	D	D	g	D	D
522298	All other nondepository credit intermediation	59	D	D	D	e	D	D
5222981	Pawn shops	51	D	D	D	c	D	D

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							From admini- strative records ¹	Estimated ²
	VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA- NC METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	153	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	53	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	53	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	26	124 718	18 722	4 797	761	.3	—
522320	Financial transactions processing, reserve, and clearinghouse activities	26	124 718	18 722	4 797	761	.3	—
52239	Other activities related to credit intermediation	74	D	D	D	c	D	D
522390	Other activities related to credit intermediation	74	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	227	426 378	134 492	34 788	2 476	2.2	9.9
5231	Securities and commodity contracts intermediation and brokerage	124	D	D	D	g	D	D
52311	Investment banking and securities dealing	13	D	D	D	b	D	D
523110	Investment banking and securities dealing	13	D	D	D	b	D	D
52312	Securities brokerage	108	D	D	D	g	D	D
523120	Securities brokerage	108	D	D	D	g	D	D
5239	Other financial investment activities	103	D	D	D	g	D	D
52391	Miscellaneous intermediation	10	D	D	D	b	D	D
523910	Miscellaneous intermediation	10	D	D	D	b	D	D
52392	Portfolio management	40	76 634	16 981	4 073	453	6.6	1.4
523920	Portfolio management	40	76 634	16 981	4 073	453	6.6	1.4
52393	Investment advice	48	22 540	6 785	1 881	186	7.9	25.5
523930	Investment advice	48	22 540	6 785	1 881	186	7.9	25.5
524	Insurance carriers and related activities	832	N	448 067	118 221	12 860	N	N
5241	Insurance carriers	162	Q	334 396	91 872	9 582	Q	Q
52411	Direct life, health, and medical insurance carriers	56	Q	198 766	52 058	6 207	Q	Q
524113	Direct life insurance carriers	41	Q	D	D	f	Q	Q
524114	Direct health and medical insurance carriers	15	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	101	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	57	Q	129 289	38 335	3 188	Q	Q
524127	Direct title insurance carriers	41	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	670	321 891	113 671	26 349	3 278	26.6	16.1
52421	Insurance agencies and brokerages	617	267 241	94 186	21 479	2 740	31.6	8.0
524210	Insurance agencies and brokerages	617	267 241	94 186	21 479	2 740	31.6	8.0
52429	Other insurance related activities	53	54 650	19 485	4 870	538	2.1	55.6
524291	Claims adjusting	17	D	D	D	b	D	D
524292	Third party administration of insurance and pension funds/ plans	34	45 205	15 796	3 955	440	.6	67.0
525	Funds, trusts, and other financial vehicles (part)	22	32 314	1 968	505	67	.6	1.8
5259	Other investment pools and funds (part)	22	32 314	1 968	505	67	.6	1.8
52593	Real Estate Investment Trusts - REITs	22	32 314	1 968	505	67	.6	1.8
525930	Real Estate Investment Trusts - REITs	22	32 314	1 968	505	67	.6	1.8

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

JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA COMBINED STATISTICAL AREA

Bristol, VA Metropolitan Statistical Area

Washington County, VA

Bristol (IC), VA

Johnson City, TN Metropolitan Statistical Area

Carter County, TN

Unicoi County, TN

Washington County, TN

Kingsport-Bristol, TN-VA Metropolitan Statistical Area

Hawkins County, TN

Sullivan County, TN

Scott County, VA

WASHINGTON-BALTIMORE-NORTHERN VIRGINIA, DC-MD-VA-WV COMBINED STATISTICAL AREA

Baltimore-Towson, MD Metropolitan Statistical Area

Anne Arundel County, MD

Baltimore County, MD

Carroll County, MD

Harford County, MD

Howard County, MD

Queen Anne's County, MD

Baltimore (IC), MD

Lexington Park, MD Micropolitan Statistical Area

St. Mary's County, MD

Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area

Bethesda-Frederick-Gaithersburg, MD Metropolitan Division

Frederick County, MD

Montgomery County, MD

Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Division

District of Columbia, DC

Calvert County, MD

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Charles County, MD
Prince George's County, MD
Arlington County, VA
Clarke County, VA
Fairfax County, VA
Fauquier County, VA
Loudoun County, VA
Prince William County, VA
Spotsylvania County, VA
Stafford County, VA
Warren County, VA
Alexandria (IC), VA
Fairfax (IC), VA
Falls Church (IC), VA
Fredericksburg (IC), VA
Manassas (IC), VA
Manassas Park (IC), VA
Jefferson County, WV

Winchester, VA-WV Metropolitan Statistical Area

Frederick County, VA
Winchester (IC), VA
Hampshire County, WV

BLACKSBURG-CHRISTIANSBURG-RADFORD, VA METROPOLITAN STATISTICAL AREA

Giles County, VA
Montgomery County, VA
Pulaski County, VA
Radford (IC), VA

BLUEFIELD, WV-VA MICROPOLITAN STATISTICAL AREA

Tazewell County, VA
Mercer County, WV

CHARLOTTESVILLE, VA METROPOLITAN STATISTICAL AREA

Albemarle County, VA
Fluvanna County, VA
Greene County, VA
Nelson County, VA
Charlottesville (IC), VA

DANVILLE, VA METROPOLITAN STATISTICAL AREA

Pittsylvania County, VA

Danville (IC), VA

HARRISONBURG, VA METROPOLITAN STATISTICAL AREA

Rockingham County, VA

Harrisonburg (IC), VA

LYNCHBURG, VA METROPOLITAN STATISTICAL AREA

Amherst County, VA

Appomattox County, VA

Bedford County, VA

Campbell County, VA

Bedford (IC), VA

Lynchburg (IC), VA

MARTINSVILLE, VA MICROPOLITAN STATISTICAL AREA

Henry County, VA

Martinsville (IC), VA

RICHMOND, VA METROPOLITAN STATISTICAL AREA

Amelia County, VA

Caroline County, VA

Charles City County, VA

Chesterfield County, VA

Cumberland County, VA

Dinwiddie County, VA

Goochland County, VA

Hanover County, VA

Henrico County, VA

King and Queen County, VA

King William County, VA

Louisa County, VA

New Kent County, VA

Powhatan County, VA

Prince George County, VA

Sussex County, VA

Colonial Heights (IC), VA

Hopewell (IC), VA

Petersburg (IC), VA

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Richmond (IC), VA

ROANOKE, VA METROPOLITAN STATISTICAL AREA

Botetourt County, VA

Craig County, VA

Franklin County, VA

Roanoke County, VA

Roanoke (IC), VA

Salem (IC), VA

STAUNTON-WAYNESBORO, VA MICROPOLITAN STATISTICAL AREA

Augusta County, VA

Staunton (IC), VA

Waynesboro (IC), VA

VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC METROPOLITAN STATISTICAL AREA

Currituck County, NC

Gloucester County, VA

Isle of Wight County, VA

James City County, VA

Mathews County, VA

Surry County, VA

York County, VA

Chesapeake (IC), VA

Hampton (IC), VA

Newport News (IC), VA

Norfolk (IC), VA

Poquoson (IC), VA

Portsmouth (IC), VA

Suffolk (IC), VA

Virginia Beach (IC), VA

Williamsburg (IC), VA

