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2002 Economic Census

Finance and Insurance

Geographic Area Series



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U.S. Department of Commerce

Carlos M. Gutierrez,

Secretary

David A. Sampson,

Deputy Secretary

Economics and Statistics Administration

Kathleen B. Cooper,

Under Secretary for
Economic Affairs

U.S. CENSUS BUREAU

Charles Louis Kincannon,

Director



**Economics
and Statistics
Administration**

Kathleen B. Cooper,
Under Secretary
for Economic Affairs



U.S. CENSUS BUREAU

Charles Louis Kincannon,
Director

Hermann Habermann,
Deputy Director and
Chief Operating Officer

Thomas L. Mesenbourg,
Associate Director
for Economic Programs

Thomas L. Mesenbourg,
Acting Assistant Director
for Economic Programs

Mark E. Wallace,
Chief, Service Sector
Statistics Division

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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	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
WISCONSIN								
52	Finance and insurance	8 755	N	6 073 101	1 578 754	134 307	N	N
521	Monetary authorities - central bank	1	—	2 726	772	71	—	—
5211	Monetary authorities - central bank	1	—	2 726	772	71	—	—
52111	Monetary authorities - central bank	1	—	2 726	772	71	—	—
521110	Monetary authorities - central bank	1	—	2 726	772	71	—	—
522	Credit intermediation and related activities	3 733	N	1 859 662	471 270	53 468	N	N
5221	Depository credit intermediation	2 709	N	1 401 314	361 064	42 761	N	N
52211	Commercial banking	1 734	Q	962 814	258 375	29 099	Q	Q
522110	Commercial banking	1 734	Q	962 814	258 375	29 099	Q	Q
5221101	National commercial banks - banking	800	D		D		Q	Q
5221102	State commercial banks - banking	932	Q	484 167	130 560	14 177	Q	Q
52212	Savings institutions	462	Q	274 061	63 198	7 238	Q	Q
522120	Savings institutions	462	Q	274 061	63 198	7 238	Q	Q
5221201	Savings institutions - federally chartered	266	Q	178 117	40 107	4 731	Q	Q
5221203	Savings institutions - not federally chartered	196	Q	95 944	23 091	2 507	Q	Q
52213	Credit unions	512	D		D		D	D
522130	Credit unions	512	D		D		D	D
5221301	Credit unions - federally chartered	6	D		D		a	D
5221309	Credit unions - not federally chartered	506		813 403	164 088	39 402	—	1.1
5222	Nondepository credit intermediation	568		1 722 692	288 524	70 306	6 552	2.0
52222	Sales financing	89		700 183	55 301	14 769	1 207	4.0
522220	Sales financing	89		700 183	55 301	14 769	1 207	4.0
52229	Other nondepository credit intermediation	475	D		D		i	D
522291	Consumer lending	184		289 083	47 704	11 865	1 197	1.9
522292	Real estate credit	221		565 336	160 496	36 515	3 445	.3
5222929	Mortgage bankers and loan correspondents	212		540 681	153 795	34 314	3 307	.3
522298	All other nondepository credit intermediation	66	D		D		f	D
5222981	Pawn shops	27	D		D		b	D
5222988	Other business credit institutions	39		143 942	22 719	6 666	606	.1
5223	Activities related to credit intermediation	456		569 007	169 824	39 900	4 155	3.4
52231	Mortgage and nonmortgage loan brokers	213		161 096	80 896	17 178	1 536	10.6
522310	Mortgage and nonmortgage loan brokers	213		161 096	80 896	17 178	1 536	10.6
52232	Financial transactions processing, reserve, and clearinghouse activities	22		185 633	31 846	8 902	947	—
522320	Financial transactions processing, reserve, and clearinghouse activities	22		185 633	31 846	8 902	947	—
52239	Other activities related to credit intermediation	221		222 278	57 082	13 820	1 672	1.1
522390	Other activities related to credit intermediation	221		222 278	57 082	13 820	1 672	1.1
523	Securities, commodity contracts, other financial investments, and related activities	1 234	D		D		j	D
5231	Securities and commodity contracts intermediation and brokerage	733		1 120 351	362 360	99 046	5 183	.8
52311	Investment banking and securities dealing	45		35 278	13 904	3 147	234	4.1
523110	Investment banking and securities dealing	45		35 278	13 904	3 147	234	4.1
52312	Securities brokerage	670		1 058 048	336 122	94 040	4 811	.6
523120	Securities brokerage	670		1 058 048	336 122	94 040	4 811	.6
52314	Commodity contracts brokerage	15	D		D		c	D
523140	Commodity contracts brokerage	15	D		D		c	D
5239	Other financial investment activities	501	D		D		h	D
52391	Miscellaneous intermediation	65	D		D		c	D
523910	Miscellaneous intermediation	65	D		D		c	D
52392	Portfolio management	187		682 855	305 775	83 071	2 684	.5
523920	Portfolio management	187		682 855	305 775	83 071	2 684	.5
52393	Investment advice	178		47 970	17 733	4 425	465	28.4
523930	Investment advice	178		47 970	17 733	4 425	465	28.4
52399	All other financial investment activities	71	D		D		g	D
523991	Trust, fiduciary, and custody activities	68		177 773	66 770	18 940	1 371	.3
524	Insurance carriers and related activities	3 782	N	3 431 920	894 382	70 588	N	N
5241	Insurance carriers	677	Q	2 804 360	740 699	53 982	Q	Q
52411	Direct life, health, and medical insurance carriers	275	Q	1 859 231	478 521	34 848	Q	Q
524113	Direct life insurance carriers	153	Q	1 410 068	369 771	23 001	Q	Q
524114	Direct health and medical insurance carriers	122	Q	449 163	108 750	11 847	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	382	Q	935 774	259 857	18 953	Q	Q
524126	Direct property and casualty insurance carriers	335	Q	909 316	253 285	18 286	Q	Q
524127	Direct title insurance carriers	43	Q	25 724	6 401	652	Q	Q
52413	Reinsurance carriers	20	Q	9 355	2 321	181	Q	Q
524130	Reinsurance carriers	20	Q	9 355	2 321	181	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	3 105		1 873 137	627 560	153 683	16 606	21.3
52421	Insurance agencies and brokerages	2 911		1 228 420	442 181	106 016	12 093	31.3
524210	Insurance agencies and brokerages	2 911		1 228 420	442 181	106 016	12 093	31.3
52429	Other insurance related activities	194		644 717	185 379	47 667	4 513	2.3
524291	Claims adjusting	66		27 566	13 334	3 421	408	12.8
524292	Third party administration of insurance and pension funds/ plans	97		588 309	163 315	42 345	3 872	1.7
524298	All other insurance related activities	31		28 842	8 730	1 901	233	5.9
525	Funds, trusts, and other financial vehicles (part)	5	D		D		b	D

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
APPLETON-OSHKOSH-NEENAH, WI COMBINED STATISTICAL AREA								
52	Finance and insurance	621	N	394 046	102 331	9 969	N	N
522	Credit intermediation and related activities	258	N	117 536	28 824	3 869	N	N
5221	Depository credit intermediation	190	N	96 216	23 986	3 462	N	N
52211	Commercial banking	81	Q	55 822	14 395	1 931	Q	Q
522110	Commercial banking	81	Q	55 822	14 395	1 931	Q	Q
52212	Savings institutions	44	Q	15 896	3 839	493	Q	Q
522120	Savings institutions	44	Q	15 896	3 839	493	Q	Q
52213	Credit unions	65	115 145	24 498	5 752	1 038	—	.8
522130	Credit unions	65	115 145	24 498	5 752	1 038	—	.8
5222	Nondepository credit intermediation	37	70 543	14 387	3 547	261	1.0	1.7
52229	Other nondepository credit intermediation	32	52 537	13 349	3 251	230	—	2.2
522291	Consumer lending	14	D	D	D	b	D	D
522292	Real estate credit	15	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	14	D	D	D	c	D	D
5223	Activities related to credit intermediation	31	15 305	6 933	1 291	146	5.4	7.5
52231	Mortgage and nonmortgage loan brokers	17	10 485	5 198	882	87	7.9	6.9
522310	Mortgage and nonmortgage loan brokers	17	10 485	5 198	882	87	7.9	6.9
52239	Other activities related to credit intermediation	14	4 820	1 735	409	59	—	8.6
522390	Other activities related to credit intermediation	14	4 820	1 735	409	59	—	8.6
523	Securities, commodity contracts, other financial investments, and related activities	117	267 920	48 429	14 590	880	.9	4.1
5231	Securities and commodity contracts intermediation and brokerage	72	233 083	34 155	11 066	579	.2	3.0
52312	Securities brokerage	68	232 523	33 809	10 988	568	.2	3.0
523120	Securities brokerage	68	232 523	33 809	10 988	568	.2	3.0
5239	Other financial investment activities	45	34 837	14 274	3 524	301	6.1	11.4
52392	Portfolio management	14	10 414	4 950	1 166	64	.4	.1
523920	Portfolio management	14	10 414	4 950	1 166	64	.4	.1
52393	Investment advice	17	3 339	1 071	378	37	58.2	9.1
523930	Investment advice	17	3 339	1 071	378	37	58.2	9.1
52399	All other financial investment activities	11	D	D	D	c	D	D
523991	Trust, fiduciary, and custody activities	10	20 648	8 225	1 971	195	.7	17.2
524	Insurance carriers and related activities	246	N	228 081	58 917	5 220	N	N
5241	Insurance carriers	43	Q	183 008	48 689	4 104	Q	Q
52411	Direct life, health, and medical insurance carriers	14	Q	D	D	h	Q	Q
524113	Direct life insurance carriers	10	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	29	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers	21	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	203	109 381	45 073	10 228	1 116	34.2	5.1
52421	Insurance agencies and brokerages	191	D	D	D	f	D	D
524210	Insurance agencies and brokerages	191	D	D	D	f	D	D
52429	Other insurance related activities	12	D	D	D	c	D	D
Appleton, WI Metropolitan Statistical Area								
52	Finance and insurance	392	N	295 724	76 657	6 917	N	N
522	Credit intermediation and related activities	153	N	70 544	17 061	1 967	N	N
5221	Depository credit intermediation	108	N	51 109	12 647	1 623	N	N
52211	Commercial banking	50	Q	23 985	6 379	711	Q	Q
522110	Commercial banking	50	Q	23 985	6 379	711	Q	Q
52212	Savings institutions	27	Q	11 607	2 739	330	Q	Q
522120	Savings institutions	27	Q	11 607	2 739	330	Q	Q
52213	Credit unions	31	75 241	15 517	3 529	582	—	—
522130	Credit unions	31	75 241	15 517	3 529	582	—	—
5222	Nondepository credit intermediation	29	62 735	13 777	3 401	239	1.1	1.2
52229	Other nondepository credit intermediation	26	D	D	D	c	D	D
522291	Consumer lending	10	10 743	1 232	321	28	—	7.3
522292	Real estate credit	14	35 218	11 468	2 768	176	—	—
5222929	Mortgage bankers and loan correspondents	13	D	D	D	c	D	D
5223	Activities related to credit intermediation	16	11 585	5 658	1 013	105	7.2	6.0
52231	Mortgage and nonmortgage loan brokers	12	9 323	4 559	763	71	8.9	7.4
522310	Mortgage and nonmortgage loan brokers	12	9 323	4 559	763	71	8.9	7.4
523	Securities, commodity contracts, other financial investments, and related activities	68	235 050	34 929	11 163	631	.3	2.3
5231	Securities and commodity contracts intermediation and brokerage	44	D	D	D	e	D	D
52312	Securities brokerage	42	219 553	28 793	9 753	470	.1	1.5
523120	Securities brokerage	42	219 553	28 793	9 753	470	.1	1.5
5239	Other financial investment activities	24	D	D	D	c	D	D
52393	Investment advice	10	1 746	245	57	13	28.1	17.4
523930	Investment advice	10	1 746	245	57	13	28.1	17.4

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
APPLETON-OSHKOSH-NEENAH, WI COMBINED STATISTICAL AREA—Con.								
Appleton, WI Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	171	N	190 251	48 433	4 319	N	N
5241	Insurance carriers	31	Q	154 076	40 433	3 478	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	137 482	36 435	3 107	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	21	Q	16 594	3 998	371	Q	Q
524126	Direct property and casualty insurance carriers	14	Q	14 991	3 647	334	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	140		87 205	36 175	8 000	32.2	3.3
52421	Insurance agencies and brokerages	129		56 119	22 551	5 430	604	39.8
524210	Insurance agencies and brokerages	129		56 119	22 551	5 430	604	39.8
52429	Other insurance related activities	11		31 086	13 624	2 570	237	18.5
	Oshkosh-Neenah, WI Metropolitan Statistical Area							
52	Finance and insurance	229	N	98 322	25 674	3 052	N	N
522	Credit intermediation and related activities	105	N	46 992	11 763	1 902	N	N
5221	Depository credit intermediation	82	N	45 107	11 339	1 839	N	N
52211	Commercial banking	31	Q	31 837	8 016	1 220	Q	Q
522110	Commercial banking	31	Q	31 837	8 016	1 220	Q	Q
52212	Savings institutions	17	Q	4 289	1 100	163	Q	Q
522120	Savings institutions	17	Q	4 289	1 100	163	Q	Q
52213	Credit unions	34		39 904	8 981	2 223	—	2.4
522130	Credit unions	34		39 904	8 981	2 223	—	2.4
5223	Activities related to credit intermediation	15		3 720	1 275	278	41	12.1
52239	Other activities related to credit intermediation	10		2 558	636	159	—	16.3
522390	Other activities related to credit intermediation	10		2 558	636	159	—	16.3
523	Securities, commodity contracts, other financial investments, and related activities	49		32 870	13 500	3 427	249	5.8
5231	Securities and commodity contracts intermediation and brokerage	28	D		D	D	c	D
52312	Securities brokerage	26		12 970	5 016	1 235	98	2.4
523120	Securities brokerage	26		12 970	5 016	1 235	98	2.4
5239	Other financial investment activities	21	D		D	D	c	D
524	Insurance carriers and related activities	75	N	37 830	10 484	901	N	N
5241	Insurance carriers	12	Q	28 932	8 256	626	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	63		22 176	8 898	2 228	275	42.3
52421	Insurance agencies and brokerages	62	D		D	D	e	D
524210	Insurance agencies and brokerages	62	D		D	D	e	D
CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA								
52	Finance and insurance	16 449	N	D	D	m	N	N
521	Monetary authorities - central bank	1		2 873 750	95 542	23 893	1 557	—
5211	Monetary authorities - central bank	1		2 873 750	95 542	23 893	1 557	—
52111	Monetary authorities - central bank	1		2 873 750	95 542	23 893	1 557	—
521110	Monetary authorities - central bank	1		2 873 750	95 542	23 893	1 557	—
522	Credit intermediation and related activities	6 450	N	D	D	m	N	N
5221	Depository credit intermediation	3 585	N	4 009 066	1 299 147	86 623	N	N
52211	Commercial banking	2 673	Q	3 511 534	1 178 125	73 606	Q	Q
522110	Commercial banking	2 673	Q	3 511 534	1 178 125	73 606	Q	Q
52212	Savings institutions	493	Q	369 201	89 820	9 182	Q	Q
522120	Savings institutions	493	Q	369 201	89 820	9 182	Q	Q
52213	Credit unions	412	D		D	D	h	D
522130	Credit unions	412	D		D	D	h	D
5222	Nondepository credit intermediation	1 394	D	D	D	D	k	D
52221	Credit card issuing	11	D	D	D	D	e	D
522210	Credit card issuing	11	D	D	D	D	e	D
52222	Sales financing	322	D	D	D	D	j	D
522220	Sales financing	322	D	D	D	D	j	D
52229	Other nondepository credit intermediation	1 061	D	D	D	D	j	D
522291	Consumer lending	319	D	D	D	D	g	D
522292	Real estate credit	600	D	D	D	D	i	D
5222929	Mortgage bankers and loan correspondents	587	D	D	D	D	i	D
522293	International trade financing	14	D	D	D	D	b	D
522298	All other nondepository credit intermediation	121	D	D	D	D	g	D
5222981	Pawn shops	86	D	D	D	D	f	D
5222988	Other business credit institutions	35	D	D	D	D	f	D
5223	Activities related to credit intermediation	1 471	D	D	D	D	j	D
52231	Mortgage and nonmortgage loan brokers	732	D	D	D	D	i	D
522310	Mortgage and nonmortgage loan brokers	732	D	D	D	D	i	D
52232	Financial transactions processing, reserve, and clearinghouse activities	152	D	D	D	D	h	D
522320	Financial transactions processing, reserve, and clearinghouse activities	152	D	D	D	D	h	D
52239	Other activities related to credit intermediation	587	D	D	D	D	i	D
522390	Other activities related to credit intermediation	587	D	D	D	D	i	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	
	CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.								
523	Securities, commodity contracts, other financial investments, and related activities	3 741	D	D	D	k	D	D	D
5231	Securities and commodity contracts intermediation and brokerage	2 135	D	D	D	k	D	D	D
52311	Investment banking and securities dealing	366	D	D	D	i	D	D	D
523110	Investment banking and securities dealing	366	D	D	D	i	D	D	D
52312	Securities brokerage	1 109	D	D	D	j	D	D	D
523120	Securities brokerage	1 109	D	D	D	j	D	D	D
52313	Commodity contracts dealing	308	D	D	D	h	D	D	D
523130	Commodity contracts dealing	308	D	D	D	h	D	D	D
52314	Commodity contracts brokerage	352	D	D	D	h	D	D	D
523140	Commodity contracts brokerage	352	D	D	D	h	D	D	D
5232	Securities and commodity exchanges	7	D	D	D	h	D	D	D
52321	Securities and commodity exchanges	7	D	D	D	h	D	D	D
523210	Securities and commodity exchanges	7	D	D	D	h	D	D	D
5239	Other financial investment activities	1 599	D	D	D	j	D	D	D
52391	Miscellaneous intermediation	264	D	D	D	g	D	D	D
523910	Miscellaneous intermediation	264	D	D	D	g	D	D	D
52392	Portfolio management	564	D	D	D	i	D	D	D
523920	Portfolio management	564	D	D	D	i	D	D	D
52393	Investment advice	651	D	D	D	h	D	D	D
523930	Investment advice	651	D	D	D	h	D	D	D
52399	All other financial investment activities	120	D	D	D	g	D	D	D
523991	Trust, fiduciary, and custody activities	103	D	D	D	g	D	D	D
523999	Miscellaneous financial investment activities	17	D	D	D	f	D	D	D
524	Insurance carriers and related activities	5 845	N	D	D	l	N	N	N
5241	Insurance carriers	1 079	Q	D	D	l	Q	Q	Q
52411	Direct life, health, and medical insurance carriers	443	Q	D	D	k	Q	Q	Q
524113	Direct life insurance carriers	293	Q	D	D	j	Q	Q	Q
524114	Direct health and medical insurance carriers	150	Q	D	D	j	Q	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	592	Q	D	D	k	Q	Q	Q
524126	Direct property and casualty insurance carriers	436	Q	D	D	k	Q	Q	Q
524127	Direct title insurance carriers	145	Q	D	D	g	Q	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	11	Q	18 906	4 168	675	Q	Q	Q
52413	Reinsurance carriers	44	Q	D	D	f	Q	Q	Q
524130	Reinsurance carriers	44	Q	D	D	f	Q	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	4 766	D	D	D	k	D	D	D
52421	Insurance agencies and brokerages	4 346	D	D	D	k	D	D	D
524210	Insurance agencies and brokerages	4 346	D	D	D	k	D	D	D
52429	Other insurance related activities	420	D	D	D	i	D	D	D
524291	Claims adjusting	124	D	D	D	g	D	D	D
524292	Third party administration of insurance and pension funds/ plans	187	D	D	D	h	D	D	D
524298	All other insurance related activities	109	D	D	D	g	D	D	D
525	Funds, trusts, and other financial vehicles (part)	112	D	D	D	g	D	D	D
5259	Other investment pools and funds (part)	112	D	D	D	g	D	D	D
52593	Real Estate Investment Trusts - REITs	112	D	D	D	g	D	D	D
525930	Real Estate Investment Trusts - REITs	112	D	D	D	g	D	D	D
	Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area								
52	Finance and insurance	15 889	N	17 576 876	5 276 349	273 991	N	N	N
521	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	-	-	-
5211	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	-	-	-
52111	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	-	-	-
521110	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	-	-	-
522	Credit intermediation and related activities	6 310	N	6 574 867	1 948 343	126 519	N	N	N
5221	Depository credit intermediation	3 485	N	3 971 232	1 290 354	85 413	N	N	N
52211	Commercial banking	2 619	Q	3 486 744	1 172 325	72 884	Q	Q	Q
522110	Commercial banking	2 619	Q	3 486 744	1 172 325	72 884	Q	Q	Q
52212	Savings institutions	481	Q	361 388	88 111	8 929	Q	Q	Q
522120	Savings institutions	481	Q	361 388	88 111	8 929	Q	Q	Q
52213	Credit unions	378	D	D	D	h	D	D	D
522130	Credit unions	378	D	D	D	h	D	D	D
5222	Nondepository credit intermediation	1 372	17 863 047	1 903 756	475 359	26 448	.6	9.8	
52221	Credit card issuing	11	D	D	D	e	D	D	D
522210	Credit card issuing	11	D	D	D	e	D	D	D
52222	Sales financing	322	D	D	D	j	D	D	D
522220	Sales financing	322	D	D	D	j	D	D	D
52229	Other nondepository credit intermediation	1 039	D	D	D	j	D	D	D
522291	Consumer lending	306	D	D	D	g	D	D	D
522292	Real estate credit	596	2 393 154	592 101	135 053	8 793	3.4	20.1	
5222929	Mortgage bankers and loan correspondents	584	D	D	D	i	D	D	D
522293	International trade financing	14	D	D	D	b	D	D	D
522298	All other nondepository credit intermediation	116	D	D	D	g	D	D	D
5222981	Pawn shops	81	D	D	D	f	D	D	D
5222988	Other business credit institutions	35	D	D	D	f	D	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
	CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.							
	Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	1 453	2 419 322	699 879	182 630	14 658	5.4	8.6
52231	Mortgage and nonmortgage loan brokers	729	D	D	D	i	D	D
522310	Mortgage and nonmortgage loan brokers	729	D	D	D	i	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	151	946 869	151 919	59 144	2 641	2.2	3.6
522320	Financial transactions processing, reserve, and clearinghouse activities	151	946 869	151 919	59 144	2 641	2.2	3.6
52239	Other activities related to credit intermediation	573	D	D	D	i	D	D
522390	Other activities related to credit intermediation	573	D	D	D	i	D	D
523	Securities, commodity contracts, other financial investments, and related activities	3 715	D	D	D	k	D	D
5231	Securities and commodity contracts intermediation and brokerage	2 120	D	D	D	k	D	D
52311	Investment banking and securities dealing	363	D	D	D	i	D	D
523110	Investment banking and securities dealing	363	D	D	D	i	D	D
52312	Securities brokerage	1 098	D	D	D	j	D	D
523120	Securities brokerage	1 098	D	D	D	j	D	D
52313	Commodity contracts dealing	308	D	D	D	h	D	D
523130	Commodity contracts dealing	308	D	D	D	h	D	D
52314	Commodity contracts brokerage	351	D	D	D	h	D	D
523140	Commodity contracts brokerage	351	D	D	D	h	D	D
5232	Securities and commodity exchanges	7	D	D	D	h	D	D
52321	Securities and commodity exchanges	7	D	D	D	h	D	D
523210	Securities and commodity exchanges	7	D	D	D	h	D	D
5239	Other financial investment activities	1 588	D	D	D	j	D	D
52391	Miscellaneous intermediation	264	D	D	D	g	D	D
523910	Miscellaneous intermediation	264	D	D	D	g	D	D
52392	Portfolio management	563	2 976 908	1 112 037	373 317	7 597	2.0	4.5
523920	Portfolio management	563	2 976 908	1 112 037	373 317	7 597	2.0	4.5
52393	Investment advice	643	851 452	312 183	77 556	3 752	8.7	10.0
523930	Investment advice	643	851 452	312 183	77 556	3 752	8.7	10.0
52399	All other financial investment activities	118	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	101	D	D	D	g	D	D
523999	Miscellaneous financial investment activities	17	D	D	D	f	D	D
524	Insurance carriers and related activities	5 753	N	5 518 784	1 511 262	97 379	N	N
5241	Insurance carriers	1 071	Q	3 858 377	1 112 348	65 122	Q	Q
52411	Direct life, health, and medical insurance carriers	438	Q	1 447 591	415 742	27 005	Q	Q
524113	Direct life insurance carriers	291	Q	D	D	j	Q	Q
524114	Direct health and medical insurance carriers	147	Q	D	D	j	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	589	Q	D	D	k	Q	Q
524126	Direct property and casualty insurance carriers	435	Q	D	D	k	Q	Q
524127	Direct title insurance carriers	144	Q	D	D	g	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	10	Q	D	D	f	Q	Q
52413	Reinsurance carriers	44	Q	D	D	f	Q	Q
524130	Reinsurance carriers	44	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	4 682	4 339 667	1 660 407	398 914	32 257	18.8	5.5
52421	Insurance agencies and brokerages	4 265	D	D	D	k	D	D
524210	Insurance agencies and brokerages	4 265	D	D	D	k	D	D
52429	Other insurance related activities	417	D	D	D	i	D	D
524291	Claims adjusting	123	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	186	D	D	D	h	D	D
524298	All other insurance related activities	108	D	D	D	g	D	D
525	Funds, trusts, and other financial vehicles (part)	110	D	D	D	f	D	D
5259	Other investment pools and funds (part)	110	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	110	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	110	D	D	D	f	D	D
	Chicago-Naperville-Joliet, IL Metropolitan Division							
52	Finance and insurance	13 706	N	16 349 944	4 933 946	249 745	N	N
521	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
5211	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
52111	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
521110	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—

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
CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.								
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area—Con.								
Chicago-Naperville-Joliet, IL Metropolitan Division— Con.								
52	Finance and insurance—Con.							
522	Credit intermediation and related activities	5 397	N	6 111 950	1 829 245	114 694	N	N
5221	Depository credit intermediation	2 880	N	3 655 578	1 206 854	76 229	N	N
52211	Commercial banking	2 195	Q	3 260 543	1 109 112	66 194	Q	Q
522110	Commercial banking	2 195	Q	3 260 543	1 109 112	66 194	Q	Q
52212	Savings institutions	400	Q	303 026	75 516	7 554	Q	Q
522120	Savings institutions	400	Q	303 026	75 516	7 554	Q	Q
52213	Credit unions	280	D	D	D	g	D	D
522130	Credit unions	280	D	D	D	g	D	D
5222	Nondepository credit intermediation	1 208	16 162 356	1 785 963	446 592	24 508	.7	10.4
52221	Credit card issuing	11	D	D	D	e	D	D
522210	Credit card issuing	11	D	D	D	e	D	D
52222	Sales financing	290	8 163 906	1 020 260	262 520	12 444	.3	13.7
522220	Sales financing	290	8 163 906	1 020 260	262 520	12 444	.3	13.7
52229	Other nondepository credit intermediation	907	D	D	D	j	D	D
522291	Consumer lending	267	D	D	D	g	D	D
522292	Real estate credit	521	2 229 020	550 984	127 088	8 236	3.6	20.2
5222929	Mortgage bankers and loan correspondents	512	D	D	D	i	D	D
522293	International trade financing	14	D	D	D	b	D	D
522298	All other nondepository credit intermediation	98	D	D	D	f	D	D
5222981	Pawn shops	67	D	D	D	e	D	D
5222988	Other business credit institutions	31	D	D	D	f	D	D
5223	Activities related to credit intermediation	1 309	2 328 828	670 409	175 799	13 957	5.1	8.7
52231	Mortgage and nonmortgage loan brokers	650	786 194	333 132	67 107	6 198	12.4	9.1
522310	Mortgage and nonmortgage loan brokers	650	786 194	333 132	67 107	6 198	12.4	9.1
52232	Financial transactions processing, reserve, and clearinghouse activities	145	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	145	D	D	D	h	D	D
52239	Other activities related to credit intermediation	514	D	D	D	i	D	D
522390	Other activities related to credit intermediation	514	D	D	D	i	D	D
523	Securities, commodity contracts, other financial investments, and related activities	3 310	D	D	D	k	D	D
5231	Securities and commodity contracts intermediation and brokerage	1 894	9 869 508	3 246 934	1 158 871	27 829	1.9	5.6
52311	Investment banking and securities dealing	338	3 442 064	1 156 259	456 772	6 854	.9	4.0
523110	Investment banking and securities dealing	338	3 442 064	1 156 259	456 772	6 854	.9	4.0
52312	Securities brokerage	949	4 221 725	1 544 045	565 047	14 048	.8	7.7
523120	Securities brokerage	949	4 221 725	1 544 045	565 047	14 048	.8	7.7
52313	Commodity contracts dealing	286	D	D	D	g	D	D
523130	Commodity contracts dealing	286	D	D	D	g	D	D
52314	Commodity contracts brokerage	321	D	D	D	h	D	D
523140	Commodity contracts brokerage	321	D	D	D	h	D	D
5232	Securities and commodity exchanges	7	D	D	D	h	D	D
52321	Securities and commodity exchanges	7	D	D	D	h	D	D
523210	Securities and commodity exchanges	7	D	D	D	h	D	D
5239	Other financial investment activities	1 409	D	D	D	j	D	D
52391	Miscellaneous intermediation	235	821 531	129 296	32 034	1 465	3.4	9.9
523910	Miscellaneous intermediation	235	821 531	129 296	32 034	1 465	3.4	9.9
52392	Portfolio management	506	D	D	D	i	D	D
523920	Portfolio management	506	D	D	D	i	D	D
52393	Investment advice	559	772 335	273 664	69 865	3 359	8.3	10.6
523930	Investment advice	559	772 335	273 664	69 865	3 359	8.3	10.6
52399	All other financial investment activities	109	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	93	D	D	D	g	D	D
523999	Miscellaneous financial investment activities	16	D	D	D	f	D	D
524	Insurance carriers and related activities	4 897	N	4 946 911	1 336 136	87 463	N	N
5241	Insurance carriers	942	Q	3 438 658	977 706	58 407	Q	Q
52411	Direct life, health, and medical insurance carriers	407	Q	1 373 658	390 056	25 518	Q	Q
524113	Direct life insurance carriers	267	Q	637 185	179 444	12 919	Q	Q
524114	Direct health and medical insurance carriers	140	Q	736 473	210 612	12 599	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	493	Q	1 994 017	567 491	31 981	Q	Q
524126	Direct property and casualty insurance carriers	373	Q	1 860 833	532 736	29 191	Q	Q
524127	Direct title insurance carriers	112	Q	114 910	30 723	2 141	Q	Q
52413	Reinsurance carriers	42	Q	70 983	20 159	908	Q	Q
524130	Reinsurance carriers	42	Q	70 983	20 159	908	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	3 955	3 906 230	1 508 253	358 430	29 056	18.0	5.4
52421	Insurance agencies and brokerages	3 596	3 159 611	1 222 938	285 104	22 613	20.9	5.4
524210	Insurance agencies and brokerages	3 596	3 159 611	1 222 938	285 104	22 613	20.9	5.4
52429	Other insurance related activities	359	746 619	285 315	73 326	6 443	6.0	5.4
524291	Claims adjusting	102	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	161	488 665	184 195	47 928	4 134	2.0	4.3
524298	All other insurance related activities	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
	CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.							
	Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area—Con.							
	Chicago-Naperville-Joliet, IL Metropolitan Division— Con.							
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	101	D	D	D	f	D	D
5259	Other investment pools and funds (part)	101	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	101	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	101	D	D	D	f	D	D
	Gary, IN Metropolitan Division							
52	Finance and insurance	818	N	223 138	56 489	6 620	N	N
522	Credit intermediation and related activities	391	N	D	D	h	N	N
5221	Depository credit intermediation	279	N	114 247	29 784	3 939	N	N
52211	Commercial banking	187	Q	77 729	21 046	2 747	Q	Q
522110	Commercial banking	187	Q	77 729	21 046	2 747	Q	Q
52212	Savings institutions	43	Q	D	D	f	Q	Q
522120	Savings institutions	43	Q	D	D	f	Q	Q
52213	Credit unions	49	D	D	D	e	D	D
522130	Credit unions	49	D	D	D	e	D	D
5222	Nondepository credit intermediation	62	D	D	D	e	D	D
52229	Other nondepository credit intermediation	56	D	D	D	e	D	D
522291	Consumer lending	16	D	D	D	c	D	D
522292	Real estate credit	29	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	26	D	D	D	c	D	D
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5222981	Pawn shops	11	D	D	D	b	D	D
5223	Activities related to credit intermediation	50	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	29	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	29	D	D	D	c	D	D
52239	Other activities related to credit intermediation	21	D	D	D	c	D	D
522390	Other activities related to credit intermediation	21	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	83	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	53	D	D	D	e	D	D
52312	Securities brokerage	49	D	D	D	e	D	D
523120	Securities brokerage	49	D	D	D	e	D	D
5239	Other financial investment activities	30	D	D	D	b	D	D
52393	Investment advice	17	D	D	D	b	D	D
523930	Investment advice	17	D	D	D	b	D	D
524	Insurance carriers and related activities	344	N	D	D	g	N	N
5241	Insurance carriers	50	Q	D	D	e	Q	Q
52411	Direct life, health, and medical insurance carriers	13	Q	D	D	c	Q	Q
524113	Direct life insurance carriers	11	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	37	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	19	Q	D	D	b	Q	Q
524127	Direct title insurance carriers	17	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	294	D	D	D	g	D	D
52421	Insurance agencies and brokerages	275	D	D	D	f	D	D
524210	Insurance agencies and brokerages	275	D	D	D	f	D	D
52429	Other insurance related activities	19	D	D	D	c	D	D
524291	Claims adjusting	12	D	D	D	b	D	D
	Lake County-Kenosha County, IL-WI Metropolitan Division							
52	Finance and insurance	1 365	N	1 003 794	285 914	17 626	N	N
522	Credit intermediation and related activities	522	N	D	D	i	N	N
5221	Depository credit intermediation	326	N	201 407	53 716	5 245	N	N
52211	Commercial banking	237	Q	148 472	42 167	3 943	Q	Q
522110	Commercial banking	237	Q	148 472	42 167	3 943	Q	Q
52212	Savings institutions	38	Q	D	D	f	Q	Q
522120	Savings institutions	38	Q	D	D	f	Q	Q
52213	Credit unions	49	D	D	D	f	D	D
522130	Credit unions	49	D	D	D	f	D	D
5222	Nondepository credit intermediation	102	D	D	D	g	D	D
52222	Sales financing	26	1 354 912	67 238	18 521	1 091	.1	2.2
522220	Sales financing	26	1 354 912	67 238	18 521	1 091	.1	2.2
52229	Other nondepository credit intermediation	76	D	D	D	e	D	D
522291	Consumer lending	23	D	D	D	b	D	D
522292	Real estate credit	46	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents	46	D	D	D	e	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.							
	Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area—Con.							
	Lake County-Kenosha County, IL-WI Metropolitan Division—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	94	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	50	33 657	14 081	2 991	248	18.3	3.7
522310	Mortgage and nonmortgage loan brokers	50	33 657	14 081	2 991	248	18.3	3.7
52239	Other activities related to credit intermediation	38	D	D	D	c	D	D
522390	Other activities related to credit intermediation	38	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	322	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	173	D	D	D	g	D	D
52311	Investment banking and securities dealing	23	D	D	D	b	D	D
523110	Investment banking and securities dealing	23	D	D	D	b	D	D
52312	Securities brokerage	100	146 634	68 092	17 677	1 004	1.7	22.1
523120	Securities brokerage	100	146 634	68 092	17 677	1 004	1.7	22.1
52313	Commodity contracts dealing	21	D	D	D	b	D	D
523130	Commodity contracts dealing	21	D	D	D	b	D	D
52314	Commodity contracts brokerage	29	D	D	D	c	D	D
523140	Commodity contracts brokerage	29	D	D	D	c	D	D
5239	Other financial investment activities	149	D	D	D	f	D	D
52391	Miscellaneous intermediation	25	D	D	D	c	D	D
523910	Miscellaneous intermediation	25	D	D	D	c	D	D
52392	Portfolio management	49	D	D	D	c	D	D
523920	Portfolio management	49	D	D	D	c	D	D
52393	Investment advice	67	D	D	D	e	D	D
523930	Investment advice	67	D	D	D	e	D	D
524	Insurance carriers and related activities	512	N	D	D	i	N	N
5241	Insurance carriers	79	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers	18	Q	D	D	g	Q	Q
524113	Direct life insurance carriers	13	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	59	Q	325 675	103 814	4 840	Q	Q
524126	Direct property and casualty insurance carriers	43	Q	320 742	102 632	4 726	Q	Q
524127	Direct title insurance carriers	15	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	433	D	D	D	g	D	D
52421	Insurance agencies and brokerages	394	D	D	D	g	D	D
524210	Insurance agencies and brokerages	394	D	D	D	g	D	D
52429	Other insurance related activities	39	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	20	D	D	D	c	D	D
524298	All other insurance related activities	10	6 987	1 520	330	34	92.4	7.6
525	Funds, trusts, and other financial vehicles (part)	9	D	D	D	b	D	D
	Kankakee-Bradley, IL Metropolitan Statistical Area							
52	Finance and insurance	147	N	62 736	16 328	2 011	N	N
522	Credit intermediation and related activities	77	N	D	D	f	N	N
5221	Depository credit intermediation	51	N	16 870	4 020	576	N	N
52211	Commercial banking	25	Q	10 222	2 491	327	Q	Q
522110	Commercial banking	25	Q	10 222	2 491	327	Q	Q
52213	Credit unions	20	D	D	D	c	D	D
522130	Credit unions	20	D	D	D	c	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
5223	Activities related to credit intermediation	13	D	D	D	b	D	D
52239	Other activities related to credit intermediation	10	D	D	D	b	D	D
522390	Other activities related to credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	16	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	54	N	D	D	g	N	N
5242	Agencies, brokerages, and other insurance related activities ..	49	D	D	D	c	D	D
52421	Insurance agencies and brokerages	46	D	D	D	c	D	D
524210	Insurance agencies and brokerages	46	D	D	D	c	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.								
Michigan City-La Porte, IN Metropolitan Statistical Area								
52	Finance and insurance	113	N	D	D	f	N	N
522	Credit intermediation and related activities	63	N	21 637	4 930	654	N	N
5221	Depository credit intermediation	49	N	20 964	4 773	634	N	N
52211	Commercial banking	29	Q	14 568	3 309	395	Q	Q
522110	Commercial banking	29	Q	14 568	3 309	395	Q	Q
52213	Credit unions	14	D	D	D	c	D	D
522130	Credit unions	14	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	10	D	D	D	a	D	D
524	Insurance carriers and related activities	38	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	35	D	D	D	c	D	D
524210	Insurance agencies and brokerages	35	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	b	D	D
EAU CLAIRE-MENOMONIE, WI COMBINED STATISTICAL AREA								
52	Finance and insurance	317	N	110 491	28 601	3 491	N	N
522	Credit intermediation and related activities	142	N	48 236	12 013	1 621	N	N
5221	Depository credit intermediation	111	N	D	D	g	N	N
52211	Commercial banking	62	Q	21 307	5 518	687	Q	Q
522110	Commercial banking	62	Q	21 307	5 518	687	Q	Q
52212	Savings institutions	23	Q	D	D	e	Q	Q
522120	Savings institutions	23	Q	D	D	e	Q	Q
52213	Credit unions	26	Q	62 566	14 483	3 544	—	.5
522130	Credit unions	26	Q	62 566	14 483	3 544	—	.5
5222	Nondepository credit intermediation	14	D	D	D	b	D	D
52229	Other nondepository credit intermediation	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	17	4 941	1 644	429	63	—	13.0
523	Securities, commodity contracts, other financial investments, and related activities	34	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	27	D	D	D	c	D	D
52312	Securities brokerage	25	D	D	D	c	D	D
523120	Securities brokerage	25	D	D	D	c	D	D
524	Insurance carriers and related activities	141	N	D	D	g	N	N
5241	Insurance carriers	30	Q	D	D	f	Q	Q
52411	Direct life, health, and medical insurance carriers	16	Q	23 358	6 800	829	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	14	Q	D	D	b	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	111	104 478	24 848	5 890	827	13.5	1.7
52421	Insurance agencies and brokerages	104	80 540	18 121	4 204	570	16.8	2.2
524210	Insurance agencies and brokerages	104	80 540	18 121	4 204	570	16.8	2.2
Eau Claire, WI Metropolitan Statistical Area								
52	Finance and insurance	264	N	98 056	25 620	3 055	N	N
522	Credit intermediation and related activities	113	N	37 624	9 448	1 256	N	N
5221	Depository credit intermediation	86	N	34 256	8 639	1 155	N	N
52211	Commercial banking	42	Q	15 384	4 070	485	Q	Q
522110	Commercial banking	42	Q	15 384	4 070	485	Q	Q
52212	Savings institutions	21	Q	D	D	c	Q	Q
522120	Savings institutions	21	Q	D	D	c	Q	Q
52213	Credit unions	23	D	D	D	e	D	D
522130	Credit unions	23	D	D	D	e	D	D
5222	Nondepository credit intermediation	13	13 480	2 245	521	49	1.2	—
52229	Other nondepository credit intermediation	13	13 480	2 245	521	49	1.2	—
5223	Activities related to credit intermediation	14	3 647	1 123	288	52	—	17.6
523	Securities, commodity contracts, other financial investments, and related activities	31	26 422	10 115	2 912	121	4.0	8.1
5231	Securities and commodity contracts intermediation and brokerage	24	D	D	D	c	D	D
52312	Securities brokerage	22	23 313	9 554	2 798	105	2.2	2.3
523120	Securities brokerage	22	23 313	9 554	2 798	105	2.2	2.3

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
EAU CLAIRE-MENOMONIE, WI COMBINED STATISTICAL AREA—Con.								
Eau Claire, WI Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	120	N	50 317	13 260	1 678	N	N
5241	Insurance carriers	28	Q	26 821	7 676	911	Q	Q
52411	Direct life, health, and medical insurance carriers	16	Q	23 358	6 800	829	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	12	Q	3 463	876	82	Q	Q
524126	Direct property and casualty insurance carriers	12	Q	3 463	876	82	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	92		99 341	23 496	5 584	11.4	1.2
52421	Insurance agencies and brokerages	85		75 403	16 769	3 898	14.2	1.5
524210	Insurance agencies and brokerages	85		75 403	16 769	3 898	14.2	1.5
Menomonie, WI Micropolitan Statistical Area								
52	Finance and insurance	53	N	12 435	2 981	436	N	N
522	Credit intermediation and related activities	29	N	10 612	2 565	365	N	N
5221	Depository credit intermediation	25	N	D	D	e	N	N
52211	Commercial banking	20	Q	5 923	1 448	202	Q	Q
522110	Commercial banking	20	Q	5 923	1 448	202	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	21	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19		5 137	1 352	306	55.2	11.0
52421	Insurance agencies and brokerages	19		5 137	1 352	306	55.2	11.0
524210	Insurance agencies and brokerages	19		5 137	1 352	306	55.2	11.0
FOND DU LAC-BEAVER DAM, WI COMBINED STATISTICAL AREA								
52	Finance and insurance	260	N	80 681	19 702	2 353	N	N
522	Credit intermediation and related activities	104	N	35 378	9 061	1 168	N	N
5221	Depository credit intermediation	86	N	31 916	8 029	1 082	N	N
52211	Commercial banking	56	Q	24 639	6 149	812	Q	Q
522110	Commercial banking	56	Q	24 639	6 149	812	Q	Q
52212	Savings institutions	10	Q	3 373	918	102	Q	Q
522120	Savings institutions	10	Q	3 373	918	102	Q	Q
52213	Credit unions	20		18 219	3 904	962	—	.4
522130	Credit unions	20		18 219	3 904	962	—	.4
5222	Nondepository credit intermediation	11		15 879	2 575	803	—	3.2
52229	Other nondepository credit intermediation	11		15 879	2 575	803	—	3.2
523	Securities, commodity contracts, other financial investments, and related activities	27		12 994	5 462	1 301	6.5	4.2
5231	Securities and commodity contracts intermediation and brokerage	19	D	D	D	b	D	D
52312	Securities brokerage	19	D	D	D	b	D	D
523120	Securities brokerage	19	D	D	D	b	D	D
524	Insurance carriers and related activities	129	N	39 841	9 340	1 092	N	N
5241	Insurance carriers	17	Q	D	D	f	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	11	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	11	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	112	D	D	D	e	D	D
52421	Insurance agencies and brokerages	106	D	D	D	e	D	D
524210	Insurance agencies and brokerages	106	D	D	D	e	D	D
Beaver Dam, WI Micropolitan Statistical Area								
52	Finance and insurance	103	N	18 945	4 686	672	N	N
522	Credit intermediation and related activities	45	N	12 277	3 136	442	N	N
5221	Depository credit intermediation	39	N	11 202	2 814	421	N	N
52211	Commercial banking	27	Q	8 894	2 211	339	Q	Q
522110	Commercial banking	27	Q	8 894	2 211	339	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	9		2 505	1 152	273	6.6	1.0
524	Insurance carriers and related activities	49	N	5 516	1 277	208	N	N
5242	Agencies, brokerages, and other insurance related activities ..	44	D	D	D	c	D	D
52421	Insurance agencies and brokerages	42		12 730	5 331	1 232	32.2	1.2
524210	Insurance agencies and brokerages	42		12 730	5 331	1 232	32.2	1.2

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

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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
	FOND DU LAC-BEAVER DAM, WI COMBINED STATISTICAL AREA—Con.							
	Fond du Lac, WI Metropolitan Statistical Area							
52	Finance and insurance	157	N	61 736	15 016	1 681	N	N
522	Credit intermediation and related activities	59	N	23 101	5 925	726	N	N
5221	Depository credit intermediation	47	N	20 714	5 215	661	N	N
52211	Commercial banking	29	Q	15 745	3 938	473	Q	Q
522110	Commercial banking	29	Q	15 745	3 938	473	Q	Q
52213	Credit unions	13	12 110	2 768	670	123	—	.7
522130	Credit unions	13	12 110	2 768	670	123	—	.7
523	Securities, commodity contracts, other financial investments, and related activities	18	10 489	4 310	1 028	71	6.5	4.9
5231	Securities and commodity contracts intermediation and brokerage	13	9 772	4 242	1 012	67	—	4.9
52312	Securities brokerage	13	9 772	4 242	1 012	67	—	4.9
523120	Securities brokerage	13	9 772	4 242	1 012	67	—	4.9
524	Insurance carriers and related activities	80	N	34 325	8 063	884	N	N
5241	Insurance carriers	12	Q	22 784	5 469	585	Q	Q
5242	Agencies, brokerages, and other insurance related activities . .	68	30 342	11 541	2 594	299	22.9	30.4
52421	Insurance agencies and brokerages	64	D	D	D	c	D	D
524210	Insurance agencies and brokerages	64	D	D	D	c	D	D
	MADISON-BARABOO, WI COMBINED STATISTICAL AREA							
52	Finance and insurance	1 041	N	1 069 423	262 688	22 836	N	N
522	Credit intermediation and related activities	425	N	264 935	65 455	7 017	N	N
5221	Depository credit intermediation	289	N	164 617	40 469	4 699	N	N
52211	Commercial banking	178	Q	106 590	27 236	2 883	Q	Q
522110	Commercial banking	178	Q	106 590	27 236	2 883	Q	Q
52212	Savings institutions	60	Q	D	D	g	Q	Q
522120	Savings institutions	60	Q	D	D	g	Q	Q
52213	Credit unions	51	D	D	D	f	D	D
522130	Credit unions	51	D	D	D	f	D	D
5222	Nondepository credit intermediation	76	D	D	D	g	D	D
52222	Sales financing	10	D	D	D	b	D	D
522220	Sales financing	10	D	D	D	b	D	D
52229	Other nondepository credit intermediation	66	D	D	D	g	D	D
522291	Consumer lending	15	D	D	D	f	D	D
522292	Real estate credit	44	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents	42	D	D	D	e	D	D
5223	Activities related to credit intermediation	60	D	D	D	f	D	D
52231	Mortgage and nonmortgage loan brokers	36	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	36	D	D	D	c	D	D
52239	Other activities related to credit intermediation	17	D	D	D	e	D	D
522390	Other activities related to credit intermediation	17	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities	157	277 284	84 288	20 865	1 009	.7	3.6
5231	Securities and commodity contracts intermediation and brokerage	94	125 700	40 428	11 331	524	.7	3.6
52312	Securities brokerage	85	121 982	39 622	11 091	503	.6	2.8
523120	Securities brokerage	85	121 982	39 622	11 091	503	.6	2.8
5239	Other financial investment activities	63	151 584	43 860	9 534	485	.7	3.5
52392	Portfolio management	23	D	D	D	e	D	D
523920	Portfolio management	23	D	D	D	e	D	D
52393	Investment advice	24	D	D	D	b	D	D
523930	Investment advice	24	D	D	D	b	D	D
524	Insurance carriers and related activities	459	N	720 200	176 368	14 810	N	N
5241	Insurance carriers	125	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	55	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	29	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	26	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers . .	68	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	57	Q	316 532	81 527	6 180	Q	Q
524127	Direct title insurance carriers	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities . .	334	D	D	D	g	D	D
52421	Insurance agencies and brokerages	309	D	D	D	g	D	D
524210	Insurance agencies and brokerages	309	D	D	D	g	D	D
52429	Other insurance related activities	25	51 373	16 935	4 362	393	1.0	4.9
524291	Claims adjusting	10	4 243	1 919	512	58	6.9	—
524292	Third party administration of insurance and pension funds/ plans	11	31 533	11 845	3 114	240	.3	7.9

See footnotes at end of table.

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

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							From admini- strative records ¹	Estimated ²	
MADISON-BARABOO, WI COMBINED STATISTICAL AREA—Con.									
Baraboo, WI Micropolitan Statistical Area									
52	Finance and insurance	104	N	34 476	9 058	1 026	N	N	
522	Credit intermediation and related activities	50	N	18 893	5 077	594	N	N	
5221	Depository credit intermediation	40	N	15 537	3 928	514	N	N	
52211	Commercial banking	36	Q	14 986	3 786	491	Q	Q	
522110	Commercial banking	36	Q	14 986	3 786	491	Q	Q	
523	Securities, commodity contracts, other financial investments, and related activities	16		13 435	2 558	585	68	—	5.8
5231	Securities and commodity contracts intermediation and brokerage	10		2 348	924	212	31	—	14.6
52312	Securities brokerage	10		2 348	924	212	31	—	14.6
523120	Securities brokerage	10		2 348	924	212	31	—	14.6
524	Insurance carriers and related activities	38	N	13 025	3 396	364	N	N	
5242	Agencies, brokerages, and other insurance related activities ..	32	D	D	D	c	D	D	
52421	Insurance agencies and brokerages	32	D	D	D	c	D	D	
524210	Insurance agencies and brokerages	32	D	D	D	c	D	D	
Madison, WI Metropolitan Statistical Area									
52	Finance and insurance	937	N	1 034 947	253 630	21 810	N	N	
522	Credit intermediation and related activities	375	N	246 042	60 378	6 423	N	N	
5221	Depository credit intermediation	249	N	149 080	36 541	4 185	N	N	
52211	Commercial banking	142	Q	91 604	23 450	2 392	Q	Q	
522110	Commercial banking	142	Q	91 604	23 450	2 392	Q	Q	
52212	Savings institutions	59	Q	35 094	7 517	1 065	Q	Q	
522120	Savings institutions	59	Q	35 094	7 517	1 065	Q	Q	
52213	Credit unions	48		110 005	22 382	728	—	1.0	
522130	Credit unions	48		110 005	22 382	728	—	1.0	
5222	Nondepository credit intermediation	73		287 583	65 503	16 174	1 381	.9	5.7
52222	Sales financing	10	D	D	D	b	D	D	
522220	Sales financing	10	D	D	D	b	D	D	
52229	Other nondepository credit intermediation	63	D	D	D	g	D	D	
522291	Consumer lending	14	D	D	D	f	D	D	
522292	Real estate credit	43		97 429	25 832	6 197	403	—	5.8
5222929	Mortgage bankers and loan correspondents	42	D	D	D	e	D	D	
5223	Activities related to credit intermediation	53		148 094	31 459	7 663	857	1.7	2.9
52231	Mortgage and nonmortgage loan brokers	32		16 054	7 726	1 455	168	5.5	5.8
522310	Mortgage and nonmortgage loan brokers	32		16 054	7 726	1 455	168	5.5	5.8
52239	Other activities related to credit intermediation	15	D	D	D	e	D	D	
522390	Other activities related to credit intermediation	15	D	D	D	e	D	D	
523	Securities, commodity contracts, other financial investments, and related activities	141		263 849	81 730	20 280	941	.7	3.4
5231	Securities and commodity contracts intermediation and brokerage	84		123 352	39 504	11 119	493	.7	3.4
52312	Securities brokerage	75		119 634	38 698	10 879	472	.6	2.6
523120	Securities brokerage	75		119 634	38 698	10 879	472	.6	2.6
5239	Other financial investment activities	57		140 497	42 226	9 161	448	.7	3.5
52392	Portfolio management	22		109 618	33 310	6 934	301	.1	2.6
523920	Portfolio management	22		109 618	33 310	6 934	301	.1	2.6
52393	Investment advice	22		6 975	3 128	924	66	8.2	.4
523930	Investment advice	22		6 975	3 128	924	66	8.2	.4
524	Insurance carriers and related activities	421	N	707 175	172 972	14 446	N	N	
5241	Insurance carriers	119	Q	646 716	158 296	13 060	Q	Q	
52411	Direct life, health, and medical insurance carriers	52	Q	326 667	76 002	6 783	Q	Q	
524113	Direct life insurance carriers	28	Q	185 452	39 275	2 677	Q	Q	
524114	Direct health and medical insurance carriers	24	Q	141 215	36 727	4 106	Q	Q	
52412	Direct insurance (except life, health, and medical) carriers ..	65	Q	D	D	i	Q	Q	
524126	Direct property and casualty insurance carriers	54	Q	316 293	81 471	6 166	Q	Q	
524127	Direct title insurance carriers	10	Q	D	D	b	Q	Q	
5242	Agencies, brokerages, and other insurance related activities ..	302		166 843	60 459	14 676	1 386	22.7	5.2
52421	Insurance agencies and brokerages	277		115 470	43 524	10 314	993	32.3	5.4
524210	Insurance agencies and brokerages	277		115 470	43 524	10 314	993	32.3	5.4
52429	Other insurance related activities	25		51 373	16 935	4 362	393	1.0	4.9
524291	Claims adjusting	10		4 243	1 919	512	58	6.9	—
524292	Third party administration of insurance and pension funds/ plans	11		31 533	11 845	3 114	240	.3	7.9

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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
MILWAUKEE-RACINE-WAUKESHA, WI COMBINED STATISTICAL AREA								
52	Finance and insurance	2 939	N	3 030 095	812 246	57 415	N	N
521	Monetary authorities - central bank	1	—	2 726	772	71	—	—
5211	Monetary authorities - central bank	1	—	2 726	772	71	—	—
52111	Monetary authorities - central bank	1	—	2 726	772	71	—	—
521110	Monetary authorities - central bank	1	—	2 726	772	71	—	—
522	Credit intermediation and related activities	1 175	N	815 890	214 171	21 533	N	N
5221	Depository credit intermediation	756	N	562 924	153 455	15 545	N	N
52211	Commercial banking	460	Q	377 584	110 648	10 656	Q	Q
522110	Commercial banking	460	Q	377 584	110 648	10 656	Q	Q
52212	Savings institutions	195	Q	153 801	35 252	3 677	Q	Q
522120	Savings institutions	195	Q	153 801	35 252	3 677	Q	Q
52213	Credit unions	100	D	D	D	D	D	D
522130	Credit unions	100	D	D	D	D	D	D
5222	Nondepository credit intermediation	216	997 324	155 749	37 154	3 719	2.9	22.4
52222	Sales financing	55	D	D	D	f	D	D
522220	Sales financing	55	D	D	D	f	D	D
52229	Other nondepository credit intermediation	158	D	D	D	h	D	D
522291	Consumer lending	53	D	D	D	e	D	D
522292	Real estate credit	96	357 130	101 364	22 699	2 516	.1	32.7
5222929	Mortgage bankers and loan correspondents	96	357 130	101 364	22 699	2 516	.1	32.7
5223	Activities related to credit intermediation	203	279 998	97 217	23 562	2 269	4.3	3.6
52231	Mortgage and nonmortgage loan brokers	96	99 220	48 019	11 171	959	11.8	5.6
522310	Mortgage and nonmortgage loan brokers	96	99 220	48 019	11 171	959	11.8	5.6
52232	Financial transactions processing, reserve, and clearinghouse activities	13	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	13	D	D	D	f	D	D
52239	Other activities related to credit intermediation	94	D	D	D	f	D	D
522390	Other activities related to credit intermediation	94	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	472	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	234	525 911	198 402	53 451	2 721	.7	2.0
52311	Investment banking and securities dealing	19	31 483	12 592	2 808	182	3.1	2.7
523110	Investment banking and securities dealing	19	31 483	12 592	2 808	182	3.1	2.7
52312	Securities brokerage	207	479 716	178 617	49 617	2 446	.4	2.0
523120	Securities brokerage	207	479 716	178 617	49 617	2 446	.4	2.0
5239	Other financial investment activities	238	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	115	544 621	262 094	73 572	2 204	.4	1.9
523920	Portfolio management	115	544 621	262 094	73 572	2 204	.4	1.9
52393	Investment advice	70	D	D	D	c	D	D
523930	Investment advice	70	D	D	D	c	D	D
52399	All other financial investment activities	24	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	22	D	D	D	f	D	D
524	Insurance carriers and related activities	1 286	N	1 676 927	448 958	29 442	N	N
5241	Insurance carriers	260	Q	1 381 320	373 547	22 530	Q	Q
52411	Direct life, health, and medical insurance carriers	110	Q	D	D	j	Q	Q
524113	Direct life insurance carriers	72	Q	D	D	j	Q	Q
524114	Direct health and medical insurance carriers	38	Q	135 304	28 016	2 529	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	134	Q	231 341	69 694	4 459	Q	Q
524126	Direct property and casualty insurance carriers	124	Q	D	D	h	Q	Q
52413	Reinsurance carriers	16	Q	D	D	c	Q	Q
524130	Reinsurance carriers	16	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities	1 026	911 727	295 607	75 411	6 912	13.8	14.3
52421	Insurance agencies and brokerages	934	545 499	203 623	50 065	4 782	22.1	10.3
524210	Insurance agencies and brokerages	934	545 499	203 623	50 065	4 782	22.1	10.3
52429	Other insurance related activities	92	366 228	91 984	25 346	2 130	1.4	20.3
524291	Claims adjusting	23	10 990	5 471	1 413	149	16.3	.5
524292	Third party administration of insurance and pension funds/plans	52	343 187	81 240	22 832	1 859	.8	21.4
524298	All other insurance related activities	17	12 051	5 273	1 101	122	7.0	8.1
525	Funds, trusts, and other financial vehicles (part)	5	D	D	D	b	D	D
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area								
52	Finance and insurance	2 712	N	2 966 679	797 602	55 633	N	N
521	Monetary authorities - central bank	1	—	2 726	772	71	—	—
5211	Monetary authorities - central bank	1	—	2 726	772	71	—	—
52111	Monetary authorities - central bank	1	—	2 726	772	71	—	—
521110	Monetary authorities - central bank	1	—	2 726	772	71	—	—

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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
MILWAUKEE-RACINE-WAUKESHA, WI COMBINED STATISTICAL AREA—Con.								
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
522	Credit intermediation and related activities	1 053	N	776 011	205 190	20 301	N	N
5221	Depository credit intermediation	669	N	530 971	146 032	14 484	N	N
52211	Commercial banking	403	Q	353 014	104 860	9 887	Q	Q
522110	Commercial banking	403	Q	353 014	104 860	9 887	Q	Q
52212	Savings institutions	181	Q	151 287	34 585	3 577	Q	Q
522120	Savings institutions	181	Q	151 287	34 585	3 577	Q	Q
52213	Credit unions	84	D	D	D	g	D	D
522130	Credit unions	84	D	D	D	g	D	D
5222	Nondepository credit intermediation	195		974 562	150 227	3 615	2.8	22.4
52222	Sales financing	52		540 775	42 993	11 629	894	4.0
522220	Sales financing	52		540 775	42 993	11 629	894	4.0
52229	Other nondepository credit intermediation	140	D	D	D	h	D	D
522291	Consumer lending	44		77 697	8 031	1 961	221	6.6
522292	Real estate credit	90		349 505	98 517	22 253	2 477	.1
5222929	Mortgage bankers and loan correspondents	90		349 505	98 517	22 253	2 477	.1
5223	Activities related to credit intermediation	189		269 026	94 813	23 088	2 202	4.3
52231	Mortgage and nonmortgage loan brokers	90		92 439	47 025	11 010	938	12.2
522310	Mortgage and nonmortgage loan brokers	90		92 439	47 025	11 010	938	12.2
52232	Financial transactions processing, reserve, and clearinghouse activities	13	D	D	D	D	f	D
522320	Financial transactions processing, reserve, and clearinghouse activities	13	D	D	D	D	f	D
52239	Other activities related to credit intermediation	86	D	D	D	D	f	D
522390	Other activities related to credit intermediation	86	D	D	D	D	f	D
523	Securities, commodity contracts, other financial investments, and related activities	443	D	D	D	D	i	D
5231	Securities and commodity contracts intermediation and brokerage	218		510 695	192 289	51 966	2 634	.7
52311	Investment banking and securities dealing	19		31 483	12 592	2 808	182	3.1
523110	Investment banking and securities dealing	19		31 483	12 592	2 808	182	3.1
52312	Securities brokerage	191		464 500	172 504	48 132	2 359	.3
523120	Securities brokerage	191		464 500	172 504	48 132	2 359	.3
5239	Other financial investment activities	225	D	D	D	D	h	D
52391	Miscellaneous intermediation	27	D	D	D	D	b	D
523910	Miscellaneous intermediation	27	D	D	D	D	b	D
52392	Portfolio management	111		541 722	260 359	73 232	2 182	.4
523920	Portfolio management	111		541 722	260 359	73 232	2 182	.4
52393	Investment advice	65		21 560	8 759	2 008	192	30.0
523930	Investment advice	65		21 560	8 759	2 008	192	30.0
52399	All other financial investment activities	22	D	D	D	D	g	D
523991	Trust, fiduciary, and custody activities	20		92 474	41 569	12 717	816	.2
524	Insurance carriers and related activities	1 210	N	1 662 703	445 502	29 031	N	N
5241	Insurance carriers	251	Q	1 379 860	373 215	22 492	Q	Q
52411	Direct life, health, and medical insurance carriers	109	Q	1 142 989	301 995	17 954	Q	Q
524113	Direct life insurance carriers	71	Q	1 007 685	273 979	15 425	Q	Q
524114	Direct health and medical insurance carriers	38	Q	135 304	28 016	2 529	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	126	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	116	Q	208 640	63 960	3 924	Q	Q
52413	Reinsurance carriers	16	Q	D	D	c	Q	Q
524130	Reinsurance carriers	16	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	959		880 354	282 843	72 287	6 539	13.4
52421	Insurance agencies and brokerages	870		514 454	191 082	46 989	4 416	21.9
524210	Insurance agencies and brokerages	870		514 454	191 082	46 989	4 416	21.9
52429	Other insurance related activities	89		365 900	91 761	25 298	2 123	1.4
524291	Claims adjusting	23		10 990	5 471	1 413	149	16.3
524292	Third party administration of insurance and pension funds/ plans	49		342 859	81 017	22 784	1 852	.8
524298	All other insurance related activities	17		12 051	5 273	1 101	122	7.0
525	Funds, trusts, and other financial vehicles (part)	5	D	D	D	D	b	D
Racine, WI Metropolitan Statistical Area								
52	Finance and insurance	227	N	63 416	14 644	1 782	N	N
522	Credit intermediation and related activities	122	N	39 879	8 981	1 232	N	N
5221	Depository credit intermediation	87	N	31 953	7 423	1 061	N	N
52211	Commercial banking	57	Q	24 570	5 788	769	Q	Q
522110	Commercial banking	57	Q	24 570	5 788	769	Q	Q
52212	Savings institutions	14	Q	2 514	667	100	Q	Q
522120	Savings institutions	14	Q	2 514	667	100	Q	Q
52213	Credit unions	16		26 786	4 869	192	-	.7
522130	Credit unions	16		26 786	4 869	192	-	.7
5222	Nondepository credit intermediation	21		22 762	5 522	1 084	104	5.9
52229	Other nondepository credit intermediation	18	D	D	D	D	b	D
5223	Activities related to credit intermediation	14		10 972	2 404	474	67	3.9

See footnotes at end of table.

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

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NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
	MILWAUKEE-RACINE-WAUKESHA, WI COMBINED STATISTICAL AREA—Con.							
	Racine, WI Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	29	24 427	9 313	2 207	139	1.6	7.5
5231	Securities and commodity contracts intermediation and brokerage	16	15 216	6 113	1 485	87	1.2	7.9
52312	Securities brokerage	16	15 216	6 113	1 485	87	1.2	7.9
523120	Securities brokerage	16	15 216	6 113	1 485	87	1.2	7.9
5239	Other financial investment activities	13	9 211	3 200	722	52	2.2	6.9
524	Insurance carriers and related activities	76	N	14 224	3 456	411	N	N
5242	Agencies, brokerages, and other insurance related activities ..	67	31 373	12 764	3 124	373	24.8	18.6
52421	Insurance agencies and brokerages	64	31 045	12 541	3 076	366	25.1	18.8
524210	Insurance agencies and brokerages	64	31 045	12 541	3 076	366	25.1	18.8
	MINNEAPOLIS-ST. PAUL-ST. CLOUD, MN-WI COMBINED STATISTICAL AREA							
52	Finance and insurance	6 376	N	7 715 359	2 228 116	131 053	N	N
521	Monetary authorities - central bank	1	372 500	54 412	12 388	1 188	—	—
5211	Monetary authorities - central bank	1	372 500	54 412	12 388	1 188	—	—
52111	Monetary authorities - central bank	1	372 500	54 412	12 388	1 188	—	—
521110	Monetary authorities - central bank	1	372 500	54 412	12 388	1 188	—	—
522	Credit intermediation and related activities	2 404	N	2 472 571	692 896	48 743	N	N
5221	Depository credit intermediation	1 254	N	1 226 674	337 981	29 015	N	N
52211	Commercial banking	1 035	Q	1 130 680	314 043	26 177	Q	Q
522110	Commercial banking	1 035	Q	1 130 680	314 043	26 177	Q	Q
52212	Savings institutions	50	Q	D	D	f	Q	Q
522120	Savings institutions	50	Q	D	D	f	Q	Q
52213	Credit unions	169	D	D	D	g	D	D
522130	Credit unions	169	D	D	D	g	D	D
5222	Nondepository credit intermediation	604	7 011 030	861 765	262 669	13 202	.5	7.0
52222	Sales financing	136	D	D	D	h	D	D
522220	Sales financing	136	D	D	D	h	D	D
52229	Other nondepository credit intermediation	459	4 809 310	605 878	190 080	8 796	.5	5.2
522291	Consumer lending	84	D	D	D	f	D	D
522292	Real estate credit	319	D	D	D	i	D	D
5222929	Mortgage bankers and loan correspondents	314	3 405 200	520 732	167 723	7 182	.7	5.2
522298	All other nondepository credit intermediation	50	1 030 480	41 943	11 229	746	.3	1.0
5222981	Pawn shops	29	D	D	D	c	D	D
5222988	Other business credit institutions	21	D	D	D	f	D	D
5223	Activities related to credit intermediation	546	1 099 603	384 132	92 246	6 526	4.4	6.2
52231	Mortgage and nonmortgage loan brokers	387	D	D	D	h	D	D
522310	Mortgage and nonmortgage loan brokers	387	D	D	D	h	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	51	167 058	51 801	14 529	1 189	3.8	2.3
522320	Financial transactions processing, reserve, and clearinghouse activities	51	167 058	51 801	14 529	1 189	3.8	2.3
52239	Other activities related to credit intermediation	108	D	D	D	g	D	D
522390	Other activities related to credit intermediation	108	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 246	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	609	D	D	D	j	D	D
52311	Investment banking and securities dealing	73	D	D	D	g	D	D
523110	Investment banking and securities dealing	73	D	D	D	g	D	D
52312	Securities brokerage	503	2 833 899	819 522	259 767	8 634	.2	.5
523120	Securities brokerage	503	2 833 899	819 522	259 767	8 634	.2	.5
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	23	D	D	D	c	D	D
523140	Commodity contracts brokerage	23	D	D	D	c	D	D
5232	Securities and commodity exchanges	1	D	D	D	b	D	D
52321	Securities and commodity exchanges	1	D	D	D	b	D	D
523210	Securities and commodity exchanges	1	D	D	D	b	D	D
5239	Other financial investment activities	636	D	D	D	j	D	D
52391	Miscellaneous intermediation	83	D	D	D	e	D	D
523910	Miscellaneous intermediation	83	D	D	D	e	D	D
52392	Portfolio management	240	D	D	D	i	D	D
523920	Portfolio management	240	D	D	D	i	D	D
52393	Investment advice	286	332 732	172 154	43 157	2 071	6.8	2.5
523930	Investment advice	286	332 732	172 154	43 157	2 071	6.8	2.5
52399	All other financial investment activities	27	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	26	90 149	32 511	9 297	741	.5	4.2

See footnotes at end of table.

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

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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
MINNEAPOLIS-ST. PAUL-ST. CLOUD, MN-WI COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	2 722	N	3 375 835	922 967	60 507	N	N
5241	Insurance carriers	461	Q	D	D	k	Q	Q
52411	Direct life, health, and medical insurance carriers	204	Q	D	D	k	Q	Q
524113	Direct life insurance carriers	145	Q	D	D	j	Q	Q
524114	Direct health and medical insurance carriers	59	Q	D	D	j	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	250	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	188	Q	607 752	171 726	11 267	Q	Q
524127	Direct title insurance carriers	59	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	2 261	D	D	D	j	D	D
52421	Insurance agencies and brokerages	2 053	D	D	D	j	D	D
524210	Insurance agencies and brokerages	2 053	D	D	D	j	D	D
52429	Other insurance related activities	208	D	D	D	h	D	D
524291	Claims adjusting	77	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	89	D	D	D	h	D	D
524298	All other insurance related activities	42	D	D	D	f	D	D
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	b	D	D
Faribault-Northfield, MN Micropolitan Statistical Area								
52	Finance and insurance	67	N	20 038	5 207	501	N	N
522	Credit intermediation and related activities	28	N	14 481	3 869	382	N	N
5221	Depository credit intermediation	20	N	D	D	e	N	N
52211	Commercial banking	16	Q	9 388	2 489	265	Q	Q
522110	Commercial banking	16	Q	9 388	2 489	265	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	9	D	D	D	b	D	D
524	Insurance carriers and related activities	30	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	27	11 494	2 627	648	79	41.6	4.3
52421	Insurance agencies and brokerages	27	11 494	2 627	648	79	41.6	4.3
524210	Insurance agencies and brokerages	27	11 494	2 627	648	79	41.6	4.3
Hutchinson, MN Micropolitan Statistical Area								
52	Finance and insurance	73	N	13 893	3 422	397	N	N
522	Credit intermediation and related activities	26	N	11 165	2 792	288	N	N
5221	Depository credit intermediation	22	N	D	D	e	N	N
52211	Commercial banking	18	Q	6 422	1 589	194	Q	Q
522110	Commercial banking	18	Q	6 422	1 589	194	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	13	6 644	703	168	28	1.0	.2
5231	Securities and commodity contracts intermediation and brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	34	N	2 025	462	81	N	N
5242	Agencies, brokerages, and other insurance related activities ..	30	D	D	D	b	D	D
52421	Insurance agencies and brokerages	29	D	D	D	b	D	D
524210	Insurance agencies and brokerages	29	D	D	D	b	D	D
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area								
52	Finance and insurance	5 851	N	7 564 822	2 190 485	126 930	N	N
521	Monetary authorities - central bank	1	372 500	54 412	12 388	1 188	—	—
5211	Monetary authorities - central bank	1	372 500	54 412	12 388	1 188	—	—
52111	Monetary authorities - central bank	1	372 500	54 412	12 388	1 188	—	—
521110	Monetary authorities - central bank	1	372 500	54 412	12 388	1 188	—	—
522	Credit intermediation and related activities	2 215	N	2 373 261	668 021	46 010	N	N
5221	Depository credit intermediation	1 116	N	1 152 095	319 695	26 765	N	N
52211	Commercial banking	921	Q	1 068 627	298 763	24 341	Q	Q
522110	Commercial banking	921	Q	1 068 627	298 763	24 341	Q	Q
52212	Savings institutions	44	Q	18 610	4 667	411	Q	Q
522120	Savings institutions	44	Q	18 610	4 667	411	Q	Q
52213	Credit unions	151	375 092	64 858	16 265	2 013	.5	.6
522130	Credit unions	151	375 092	64 858	16 265	2 013	.5	.6
5222	Nondepository credit intermediation	570	6 895 675	841 528	257 117	12 833	.5	6.8
52222	Sales financing	131	1 936 084	186 750	53 549	3 398	.3	11.4
522220	Sales financing	131	1 936 084	186 750	53 549	3 398	.3	11.4
52229	Other nondepository credit intermediation	430	D	D	D	i	D	D
522291	Consumer lending	78	277 152	29 819	7 289	586	—	22.7
522292	Real estate credit	302	3 383 825	516 677	166 519	7 152	.7	5.1
5222929	Mortgage bankers and loan correspondents	299	D	D	D	i	D	D
522298	All other nondepository credit intermediation	44	D	D	D	f	D	D
5222981	Pawn shops	27	D	D	D	c	D	D
5222988	Other business credit institutions	17	D	D	D	e	D	D

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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
	MINNEAPOLIS-ST. PAUL-ST. CLOUD, MN-WI COMBINED STATISTICAL AREA—Con.							
	Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	529	1 088 873	379 638	91 209	6 412	4.3	6.2
52231	Mortgage and nonmortgage loan brokers	374	408 092	176 950	37 837	2 964	9.0	4.8
522310	Mortgage and nonmortgage loan brokers	374	408 092	176 950	37 837	2 964	9.0	4.8
52232	Financial transactions processing, reserve, and clearinghouse activities	51	167 058	51 801	14 529	1 189	3.8	2.3
522320	Financial transactions processing, reserve, and clearinghouse activities	51	167 058	51 801	14 529	1 189	3.8	2.3
52239	Other activities related to credit intermediation	104	513 723	150 887	38 843	2 259	.7	8.7
522390	Other activities related to credit intermediation	104	513 723	150 887	38 843	2 259	.7	8.7
523	Securities, commodity contracts, other financial investments, and related activities	1 173	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	561	2 973 172	1 054 274	371 619	9 929	.2	.8
52311	Investment banking and securities dealing	71	280 560	247 862	115 698	1 587	.2	1.4
523110	Investment banking and securities dealing	71	280 560	247 862	115 698	1 587	.2	1.4
52312	Securities brokerage	458	2 673 659	799 891	254 425	8 211	.2	.6
523120	Securities brokerage	458	2 673 659	799 891	254 425	8 211	.2	.6
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	22	D	D	D	b	D	D
523140	Commodity contracts brokerage	22	D	D	D	b	D	D
5232	Securities and commodity exchanges	1	D	D	D	b	D	D
52321	Securities and commodity exchanges	1	D	D	D	b	D	D
523210	Securities and commodity exchanges	1	D	D	D	b	D	D
5239	Other financial investment activities	611	D	D	D	j	D	D
52391	Miscellaneous intermediation	81	121 589	46 240	10 516	371	6.5	3.8
523910	Miscellaneous intermediation	81	121 589	46 240	10 516	371	6.5	3.8
52392	Portfolio management	230	1 910 506	481 350	158 255	6 958	1.0	.2
523920	Portfolio management	230	1 910 506	481 350	158 255	6 958	1.0	.2
52393	Investment advice	273	330 570	171 255	42 940	2 052	6.7	2.5
523930	Investment advice	273	330 570	171 255	42 940	2 052	6.7	2.5
52399	All other financial investment activities	27	D	D	D	f	D	D
523991	Trust, fduciary, and custody activities	26	90 149	32 511	9 297	741	.5	4.2
524	Insurance carriers and related activities	2 459	N	3 346 886	916 200	59 592	N	N
5241	Insurance carriers	429	Q	2 658 389	746 126	45 944	Q	Q
52411	Direct life, health, and medical insurance carriers	197	Q	2 007 155	559 580	33 862	Q	Q
524113	Direct life insurance carriers	140	Q	983 925	260 988	19 976	Q	Q
524114	Direct health and medical insurance carriers	57	Q	1 023 230	298 592	13 886	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	225	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	166	Q	600 718	170 032	11 103	Q	Q
524127	Direct title insurance carriers	56	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	2 030	1 802 912	688 497	170 074	13 648	17.8	7.3
52421	Insurance agencies and brokerages	1 832	1 406 674	509 832	122 223	9 645	21.8	8.0
524210	Insurance agencies and brokerages	1 832	1 406 674	509 832	122 223	9 645	21.8	8.0
52429	Other insurance related activities	198	396 238	178 665	47 851	4 003	3.6	5.0
524291	Claims adjusting	71	33 472	13 061	3 061	349	10.4	5.4
524292	Third party administration of insurance and pension funds/ plans	86	314 302	146 736	40 586	3 092	1.7	5.3
524298	All other insurance related activities	41	48 464	18 868	4 204	562	11.8	2.9
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	b	D	D
	Red Wing, MN Micropolitan Statistical Area							
52	Finance and insurance	76	N	14 931	3 780	440	N	N
522	Credit intermediation and related activities	27	N	9 850	2 525	288	N	N
5221	Depository credit intermediation	23	N	D	D	e	N	N
52211	Commercial banking	21	Q	8 156	1 978	254	Q	Q
522110	Commercial banking	21	Q	8 156	1 978	254	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	a	D	D
524	Insurance carriers and related activities	43	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	39	D	D	D	c	D	D
52421	Insurance agencies and brokerages	38	9 300	2 731	650	103	63.2	1.7
524210	Insurance agencies and brokerages	38	9 300	2 731	650	103	63.2	1.7

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
MINNEAPOLIS-ST. PAUL-ST. CLOUD, MN-WI COMBINED STATISTICAL AREA—Con.								
St. Cloud, MN Metropolitan Statistical Area								
52	Finance and insurance	309	N	101 675	25 222	2 785	N	N
522	Credit intermediation and related activities	108	N	63 814	15 689	1 775	N	N
5221	Depository credit intermediation	73	N	45 528	10 938	1 393	N	N
52211	Commercial banking	59	Q	38 087	9 224	1 123	Q	Q
522110	Commercial banking	59	Q	38 087	9 224	1 123	Q	Q
52213	Credit unions	12	D	D	D	e	D	D
522130	Credit unions	12	D	D	D	e	D	D
5222	Nondepository credit intermediation	21	80 336	14 309	3 801	284	.4	29.2
52229	Other nondepository credit intermediation	17	D	D	D	c	D	D
522292	Real estate credit	10	21 223	5 639	1 590	76	1.3	3.3
5223	Activities related to credit intermediation	14	9 490	3 977	950	98	4.0	1.8
52231	Mortgage and nonmortgage loan brokers	10	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	45	156 965	18 223	4 986	400	.6	.1
5231	Securities and commodity contracts intermediation and brokerage	24	D	D	D	e	D	D
52312	Securities brokerage	23	153 635	17 103	4 717	366	.1	—
523120	Securities brokerage	23	153 635	17 103	4 717	366	.1	—
5239	Other financial investment activities	21	D	D	D	b	D	D
52393	Investment advice	12	D	D	D	a	D	D
523930	Investment advice	12	D	D	D	a	D	D
524	Insurance carriers and related activities	156	N	19 638	4 547	610	N	N
5241	Insurance carriers	21	Q	8 035	1 978	181	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	15	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	14	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	135	36 307	11 603	2 569	429	50.6	5.7
52421	Insurance agencies and brokerages	127	32 621	9 763	2 202	374	54.8	5.4
524210	Insurance agencies and brokerages	127	32 621	9 763	2 202	374	54.8	5.4
WAUSAU-MERRILL, WI COMBINED STATISTICAL AREA								
52	Finance and insurance	270	N	180 777	45 863	4 552	N	N
522	Credit intermediation and related activities	104	N	D	D	g	N	N
5221	Depository credit intermediation	77	N	D	D	g	N	N
52211	Commercial banking	46	Q	D	D	f	Q	Q
522110	Commercial banking	46	Q	D	D	f	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	20	D	D	D	c	D	D
522130	Credit unions	20	D	D	D	c	D	D
5222	Nondepository credit intermediation	16	D	D	D	c	D	D
52229	Other nondepository credit intermediation	13	D	D	D	b	D	D
5223	Activities related to credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	40	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	27	D	D	D	b	D	D
52312	Securities brokerage	26	D	D	D	b	D	D
523120	Securities brokerage	26	D	D	D	b	D	D
5239	Other financial investment activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	126	N	D	D	h	N	N
5241	Insurance carriers	33	Q	D	D	g	Q	Q
52411	Direct life, health, and medical insurance carriers	14	Q	6 253	1 651	112	Q	Q
524113	Direct life insurance carriers	11	Q	D	D	b	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	19	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	18	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	93	110 020	35 464	8 033	945	12.5	1.6
52421	Insurance agencies and brokerages	88	D	D	D	e	D	D
524210	Insurance agencies and brokerages	88	D	D	D	e	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
WAUSAU-MERRILL, WI COMBINED STATISTICAL AREA—Con.								
Merrill, WI Micropolitan Statistical Area								
52	Finance and insurance	39	N	23 935	6 135	714	N	N
522	Credit intermediation and related activities	16	N	D	D	c	N	N
5221	Depository credit intermediation	14	N	D	D	c	N	N
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	18	N	D	D	f	N	N
5242	Agencies, brokerages, and other insurance related activities . .	16	3 065	928	216	43	94.5	—
52421	Insurance agencies and brokerages	16	3 065	928	216	43	94.5	—
524210	Insurance agencies and brokerages	16	3 065	928	216	43	94.5	—
Wausau, WI Metropolitan Statistical Area								
52	Finance and insurance	231	N	156 842	39 728	3 838	N	N
522	Credit intermediation and related activities	88	N	D	D	g	N	N
5221	Depository credit intermediation	63	N	26 690	6 486	846	N	N
52211	Commercial banking	37	Q	19 220	4 755	578	Q	Q
522110	Commercial banking	37	Q	19 220	4 755	578	Q	Q
52213	Credit unions	17	19 288	4 410	1 049	174	—	1.8
522130	Credit unions	17	19 288	4 410	1 049	174	—	1.8
5222	Nondepository credit intermediation	15	D	D	D	c	D	D
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
5223	Activities related to credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	35	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	23	D	D	D	b	D	D
52312	Securities brokerage	22	D	D	D	b	D	D
523120	Securities brokerage	22	D	D	D	b	D	D
5239	Other financial investment activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	108	N	118 446	30 525	2 692	N	N
5241	Insurance carriers	31	Q	83 910	22 708	1 790	Q	Q
52411	Direct life, health, and medical insurance carriers	14	Q	6 253	1 651	112	Q	Q
524113	Direct life insurance carriers	11	Q	D	D	b	Q	Q
52412	Direct insurance (except life, health, and medical) carriers . .	17	Q	77 657	21 057	1 678	Q	Q
524126	Direct property and casualty insurance carriers	16	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities . .	77	106 955	34 536	7 817	902	10.2	1.7
52421	Insurance agencies and brokerages	72	D	D	D	c	D	D
524210	Insurance agencies and brokerages	72	D	D	D	c	D	D
DULUTH, MN-WI METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	434	N	130 357	33 470	3 874	N	N
522	Credit intermediation and related activities	187	N	63 972	16 013	1 954	N	N
5221	Depository credit intermediation	142	N	53 745	13 212	1 734	N	N
52211	Commercial banking	94	Q	39 981	9 866	1 180	Q	Q
522110	Commercial banking	94	Q	39 981	9 866	1 180	Q	Q
52213	Credit unions	44	56 879	12 815	3 144	525	5.1	—
522130	Credit unions	44	56 879	12 815	3 144	525	5.1	—
5222	Nondepository credit intermediation	28	78 358	7 212	2 046	121	2.3	.8
52229	Other nondepository credit intermediation	24	D	D	D	b	D	D
522292	Real estate credit	11	12 316	3 203	940	36	14.7	3.3
5222929	Mortgage bankers and loan correspondents	11	12 316	3 203	940	36	14.7	3.3
5223	Activities related to credit intermediation	17	7 932	3 015	755	99	6.4	.6
523	Securities, commodity contracts, other financial investments, and related activities	47	68 925	16 731	4 602	250	2.9	5.6
5231	Securities and commodity contracts intermediation and brokerage	29	D	D	D	c	D	D
52312	Securities brokerage	28	45 752	14 655	4 084	209	.5	6.2
523120	Securities brokerage	28	45 752	14 655	4 084	209	.5	6.2
5239	Other financial investment activities	18	D	D	D	b	D	D

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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
	DULUTH, MN-WI METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	200	N	49 654	12 855	1 670	N	N
5241	Insurance carriers	31	Q	30 846	8 265	1 037	Q	Q
52411	Direct life, health, and medical insurance carriers	12	Q	D	D	f	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	19	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	169	51 510	18 808	4 590	633	39.7	9.1
52421	Insurance agencies and brokerages	149	43 087	14 289	3 486	489	47.0	10.8
524210	Insurance agencies and brokerages	149	43 087	14 289	3 486	489	47.0	10.8
52429	Other insurance related activities	20	8 423	4 519	1 104	144	2.4	.5
524291	Claims adjusting	14	1 679	987	215	41	12.0	2.4
	GREEN BAY, WI METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	518	N	350 094	86 916	9 509	N	N
522	Credit intermediation and related activities	209	N	109 671	26 467	3 003	N	N
5221	Depository credit intermediation	144	N	79 495	19 777	2 404	N	N
52211	Commercial banking	90	Q	59 353	15 094	1 749	Q	Q
522110	Commercial banking	90	Q	59 353	15 094	1 749	Q	Q
52212	Savings institutions	21	Q	10 321	2 285	285	Q	Q
522120	Savings institutions	21	Q	10 321	2 285	285	Q	Q
52213	Credit unions	33	39 329	9 821	2 398	370	—	.6
522130	Credit unions	33	39 329	9 821	2 398	370	—	.6
5222	Nondepository credit intermediation	37	103 808	11 651	2 754	210	.3	3.3
52222	Sales financing	10	61 855	2 721	742	46	.1	3.7
522220	Sales financing	10	61 855	2 721	742	46	.1	3.7
52229	Other nondepository credit intermediation	27	41 953	8 930	2 012	164	.6	2.5
522291	Consumer lending	13	D	D	D	b	D	D
522292	Real estate credit	13	31 120	7 484	1 673	120	—	1.8
5222929	Mortgage bankers and loan correspondents	12	D	D	D	b	D	D
5223	Activities related to credit intermediation	28	74 743	18 525	3 936	389	1.2	.2
52231	Mortgage and nonmortgage loan brokers	14	15 493	10 246	1 603	87	4.4	.5
522310	Mortgage and nonmortgage loan brokers	14	15 493	10 246	1 603	87	4.4	.5
52239	Other activities related to credit intermediation	14	59 250	8 279	2 333	302	.4	.1
522390	Other activities related to credit intermediation	14	59 250	8 279	2 333	302	.4	.1
523	Securities, commodity contracts, other financial investments, and related activities	83	93 198	28 757	7 751	480	2.6	8.2
5231	Securities and commodity contracts intermediation and brokerage	53	68 406	21 782	5 951	328	1.4	2.3
52312	Securities brokerage	50	67 697	21 582	5 902	322	1.4	2.3
523120	Securities brokerage	50	67 697	21 582	5 902	322	1.4	2.3
5239	Other financial investment activities	30	24 792	6 975	1 800	152	5.9	24.6
52393	Investment advice	16	3 833	987	238	31	19.1	16.6
523930	Investment advice	16	3 833	987	238	31	19.1	16.6
524	Insurance carriers and related activities	226	N	211 666	52 698	6 026	N	N
5241	Insurance carriers	46	Q	174 374	43 513	4 954	Q	Q
52411	Direct life, health, and medical insurance carriers	29	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	21	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	17	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	180	111 810	37 292	9 185	1 072	21.1	6.8
52421	Insurance agencies and brokerages	166	69 784	23 523	5 615	670	32.9	10.9
524210	Insurance agencies and brokerages	166	69 784	23 523	5 615	670	32.9	10.9
52429	Other insurance related activities	14	42 026	13 769	3 570	402	1.6	—
	IRON MOUNTAIN, MI-WI MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	57	N	10 315	2 443	370	N	N
522	Credit intermediation and related activities	29	N	7 400	1 737	275	N	N
5221	Depository credit intermediation	24	N	D	D	e	N	N
52211	Commercial banking	21	Q	6 164	1 450	210	Q	Q
522110	Commercial banking	21	Q	6 164	1 450	210	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	9	D	D	D	a	D	D
524	Insurance carriers and related activities	19	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	D	D	D	b	D	D
52421	Insurance agencies and brokerages	17	7 654	2 014	499	74	40.4	—
524210	Insurance agencies and brokerages	17	7 654	2 014	499	74	40.4	—

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

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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
JANESVILLE, WI METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	202	N	50 925	13 016	1 518	N	N
522	Credit intermediation and related activities	90	N	35 148	8 986	1 052	N	N
5221	Depository credit intermediation	65	N	32 447	8 402	979	N	N
52211	Commercial banking	39	Q	20 776	5 641	639	Q	Q
522110	Commercial banking	39	Q	20 776	5 641	639	Q	Q
52213	Credit unions	17	31 233	6 899	1 652	233	—	.1
522130	Credit unions	17	31 233	6 899	1 652	233	—	.1
5222	Nondepository credit intermediation	17	13 457	2 109	511	59	—	5.1
52229	Other nondepository credit intermediation	16	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	28	14 433	5 170	1 192	129	3.4	10.7
5231	Securities and commodity contracts intermediation and brokerage	16	D	D	D	b	D	D
52312	Securities brokerage	15	8 654	3 539	821	72	—	8.5
523120	Securities brokerage	15	8 654	3 539	821	72	—	8.5
5239	Other financial investment activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	84	N	10 607	2 838	337	N	N
5241	Insurance carriers	11	Q	4 678	1 433	138	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	73	18 567	5 929	1 405	199	56.7	6.4
52421	Insurance agencies and brokerages	71	D	D	D	c	D	D
524210	Insurance agencies and brokerages	71	D	D	D	c	D	D
LA CROSSE, WI-MN METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	225	N	101 371	24 910	2 556	N	N
522	Credit intermediation and related activities	91	N	42 180	10 692	1 188	N	N
5221	Depository credit intermediation	67	N	39 627	9 972	1 117	N	N
52211	Commercial banking	39	Q	16 595	4 179	527	Q	Q
522110	Commercial banking	39	Q	16 595	4 179	527	Q	Q
52212	Savings institutions	10	Q	D	D	e	Q	Q
522120	Savings institutions	10	Q	D	D	e	Q	Q
52213	Credit unions	18	D	D	D	c	D	D
522130	Credit unions	18	D	D	D	c	D	D
5222	Nondepository credit intermediation	12	8 877	1 265	276	32	.5	1.1
52229	Other nondepository credit intermediation	12	8 877	1 265	276	32	.5	1.1
5223	Activities related to credit intermediation	12	3 972	1 288	444	39	1.7	1.4
523	Securities, commodity contracts, other financial investments, and related activities	34	22 801	8 718	2 187	165	.8	—
5231	Securities and commodity contracts intermediation and brokerage	24	D	D	D	b	D	D
52312	Securities brokerage	23	14 568	5 781	1 560	95	1.2	.1
523120	Securities brokerage	23	14 568	5 781	1 560	95	1.2	.1
5239	Other financial investment activities	10	D	D	D	b	D	D
524	Insurance carriers and related activities	100	N	50 473	12 031	1 203	N	N
5241	Insurance carriers	16	Q	28 071	6 339	580	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	84	62 736	22 402	5 692	623	20.6	1.7
52421	Insurance agencies and brokerages	79	35 823	14 503	3 390	369	35.9	3.0
524210	Insurance agencies and brokerages	79	35 823	14 503	3 390	369	35.9	3.0
MANITOWOC, WI MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	116	N	23 198	5 891	781	N	N
522	Credit intermediation and related activities	53	N	17 710	4 439	593	N	N
5221	Depository credit intermediation	43	N	16 309	4 155	564	N	N
52211	Commercial banking	26	Q	11 993	3 290	386	Q	Q
522110	Commercial banking	26	Q	11 993	3 290	386	Q	Q
52213	Credit unions	14	17 828	3 878	745	160	—	.4
522130	Credit unions	14	17 828	3 878	745	160	—	.4
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	14	2 675	1 231	345	24	1.7	11.5
52312	Securities brokerage	14	2 675	1 231	345	24	1.7	11.5
523120	Securities brokerage	14	2 675	1 231	345	24	1.7	11.5

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							From admini- strative records ¹	Estimated ²
	MANITOWOC, WI MICROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	44	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	42	8 199	2 819	718	126	57.9	3.9
52421	Insurance agencies and brokerages	42	8 199	2 819	718	126	57.9	3.9
524210	Insurance agencies and brokerages	42	8 199	2 819	718	126	57.9	3.9
	MARINETTE, WI-MI MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	100	N	16 771	4 209	647	N	N
522	Credit intermediation and related activities	48	N	13 043	3 295	488	N	N
5221	Depository credit intermediation	41	N	11 714	2 942	456	N	N
52211	Commercial banking	27	Q	9 322	2 391	343	Q	Q
522110	Commercial banking	27	Q	9 322	2 391	343	Q	Q
52213	Credit unions	10	D	D	D	b	D	D
522130	Credit unions	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	11	3 110	664	157	17	17.3	—
524	Insurance carriers and related activities	41	N	3 064	757	142	N	N
5242	Agencies, brokerages, and other insurance related activities ..	39	D	D	D	c	D	D
52421	Insurance agencies and brokerages	37	D	D	D	c	D	D
524210	Insurance agencies and brokerages	37	D	D	D	c	D	D
	MONROE, WI MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	56	N	10 527	2 578	354	N	N
522	Credit intermediation and related activities	24	N	8 205	2 041	255	N	N
5221	Depository credit intermediation	19	N	7 929	1 983	239	N	N
52211	Commercial banking	15	Q	7 309	1 819	211	Q	Q
522110	Commercial banking	15	Q	7 309	1 819	211	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	a	D	D
524	Insurance carriers and related activities	25	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	22	D	D	D	b	D	D
52421	Insurance agencies and brokerages	21	4 570	1 434	328	65	64.1	—
524210	Insurance agencies and brokerages	21	4 570	1 434	328	65	64.1	—
	PLATTEVILLE, WI MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	87	N	28 405	6 435	891	N	N
522	Credit intermediation and related activities	42	N	12 355	2 767	403	N	N
5221	Depository credit intermediation	38	N	10 432	2 258	345	N	N
52211	Commercial banking	31	Q	9 375	2 002	296	Q	Q
522110	Commercial banking	31	Q	9 375	2 002	296	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	8 345	4 483	648	54	3.0	.2
524	Insurance carriers and related activities	38	N	11 567	3 020	434	N	N
5242	Agencies, brokerages, and other insurance related activities ..	33	D	D	D	c	D	D
52421	Insurance agencies and brokerages	32	D	D	D	c	D	D
524210	Insurance agencies and brokerages	32	D	D	D	c	D	D
	SHEBOYGAN, WI METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	180	N	73 639	18 735	1 854	N	N
522	Credit intermediation and related activities	79	N	26 612	6 769	846	N	N
5221	Depository credit intermediation	64	N	24 510	6 200	804	N	N
52211	Commercial banking	43	Q	20 188	5 086	585	Q	Q
522110	Commercial banking	43	Q	20 188	5 086	585	Q	Q
52213	Credit unions	15	14 966	3 707	963	190	—	—
522130	Credit unions	15	14 966	3 707	963	190	—	—
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	20	16 175	6 188	1 468	104	.7	.1
5231	Securities and commodity contracts intermediation and brokerage	14	D	D	D	b	D	D
52312	Securities brokerage	13	13 637	5 531	1 322	84	—	—
523120	Securities brokerage	13	13 637	5 531	1 322	84	—	—
524	Insurance carriers and related activities	81	N	40 839	10 498	904	N	N
5242	Agencies, brokerages, and other insurance related activities ..	72	D	D	D	c	D	D
52421	Insurance agencies and brokerages	70	D	D	D	c	D	D
524210	Insurance agencies and brokerages	70	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
STEVENS POINT, WI MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	111	N	194 461	57 148	3 938	N	N
522	Credit intermediation and related activities	43	N	D	D	f	N	N
5221	Depository credit intermediation	35	N	D	D	f	N	N
52211	Commercial banking	23	Q	D	D	e	Q	Q
522110	Commercial banking	23	Q	D	D	e	Q	Q
52213	Credit unions	10	D	D	D	b	D	D
522130	Credit unions	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	16	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	52	N	D	D	h	N	N
5242	Agencies, brokerages, and other insurance related activities ..	44	D	D	D	c	D	D
52421	Insurance agencies and brokerages	41	D	D	D	c	D	D
524210	Insurance agencies and brokerages	41	D	D	D	c	D	D
WATERTOWN-FORT ATKINSON, WI MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	101	N	20 417	5 030	663	N	N
522	Credit intermediation and related activities	44	N	14 293	3 632	487	N	N
5221	Depository credit intermediation	38	N	13 698	3 478	469	N	N
52211	Commercial banking	29	Q	10 828	2 821	358	Q	Q
522110	Commercial banking	29	Q	10 828	2 821	358	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	14	5 469	2 650	605	38	.3	1.1
5231	Securities and commodity contracts intermediation and brokerage	10	4 096	2 334	540	34	—	—
524	Insurance carriers and related activities	43	N	3 474	793	138	N	N
5242	Agencies, brokerages, and other insurance related activities ..	37	7 470	3 115	705	118	46.8	12.3
52421	Insurance agencies and brokerages	37	7 470	3 115	705	118	46.8	12.3
524210	Insurance agencies and brokerages	37	7 470	3 115	705	118	46.8	12.3
WHITEWATER, WI MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	117	N	27 524	6 880	779	N	N
522	Credit intermediation and related activities	55	N	16 418	3 977	540	N	N
5221	Depository credit intermediation	43	N	14 414	3 596	501	N	N
52211	Commercial banking	34	Q	12 722	3 179	442	Q	Q
522110	Commercial banking	34	Q	12 722	3 179	442	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	16	20 920	4 445	971	65	—	10.2
5231	Securities and commodity contracts intermediation and brokerage	11	18 390	3 919	853	51	—	.1
52312	Securities brokerage	11	18 390	3 919	853	51	—	.1
523120	Securities brokerage	11	18 390	3 919	853	51	—	.1
524	Insurance carriers and related activities	46	N	6 661	1 932	174	N	N
5242	Agencies, brokerages, and other insurance related activities ..	42	12 960	5 163	1 219	160	42.8	9.7
52421	Insurance agencies and brokerages	42	12 960	5 163	1 219	160	42.8	9.7
524210	Insurance agencies and brokerages	42	12 960	5 163	1 219	160	42.8	9.7
WISCONSIN RAPIDS-MARSHFIELD, WI MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	127	N	34 658	8 349	1 140	N	N
522	Credit intermediation and related activities	62	N	18 940	4 653	710	N	N
5221	Depository credit intermediation	51	N	16 664	4 086	645	N	N
52211	Commercial banking	30	Q	9 482	2 394	369	Q	Q
522110	Commercial banking	30	Q	9 482	2 394	369	Q	Q
52213	Credit unions	13	20 146	4 423	1 042	176	—	—
522130	Credit unions	13	20 146	4 423	1 042	176	—	—
523	Securities, commodity contracts, other financial investments, and related activities	18	9 002	3 601	924	74	2.4	.3
5231	Securities and commodity contracts intermediation and brokerage	14	D	D	D	b	D	D
52312	Securities brokerage	11	3 922	1 522	368	34	1.2	—
523120	Securities brokerage	11	3 922	1 522	368	34	1.2	—
524	Insurance carriers and related activities	47	N	12 117	2 772	356	N	N
5242	Agencies, brokerages, and other insurance related activities ..	39	9 773	3 658	852	122	49.5	.9
52421	Insurance agencies and brokerages	39	9 773	3 658	852	122	49.5	.9
524210	Insurance agencies and brokerages	39	9 773	3 658	852	122	49.5	.9

See footnotes at end of table.

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

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.

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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

APPLETON-OSHKOSH-NEENAH, WI COMBINED STATISTICAL AREA

Appleton, WI Metropolitan Statistical Area

Calumet County, WI

Outagamie County, WI

Oshkosh-Neenah, WI Metropolitan Statistical Area

Winnebago County, WI

CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA

Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area

Chicago-Naperville-Joliet, IL Metropolitan Division

Cook County, IL

DeKalb County, IL

DuPage County, IL

Grundy County, IL

Kane County, IL

Kendall County, IL

McHenry County, IL

Will County, IL

Gary, IN Metropolitan Division

Jasper County, IN

Lake County, IN

Newton County, IN

Porter County, IN

Lake County-Kenosha County, IL-WI Metropolitan Division

Lake County, IL

Kenosha County, WI

Kankakee-Bradley, IL Metropolitan Statistical Area

Kankakee County, IL

Michigan City-La Porte, IN Metropolitan Statistical Area

LaPorte County, IN

EAU CLAIRE-MENOMONIE, WI COMBINED STATISTICAL AREA

Eau Claire, WI Metropolitan Statistical Area

Chippewa County, WI

Eau Claire County, WI

Menomonie, WI Micropolitan Statistical Area

Dunn County, WI

FOND DU LAC-BEAVER DAM, WI COMBINED STATISTICAL AREA

Beaver Dam, WI Micropolitan Statistical Area

Dodge County, WI

Fond du Lac, WI Metropolitan Statistical Area

Fond du Lac County, WI

MADISON-BARABOO, WI COMBINED STATISTICAL AREA

Baraboo, WI Micropolitan Statistical Area

Sauk County, WI

Madison, WI Metropolitan Statistical Area

Columbia County, WI

Dane County, WI

Iowa County, WI

MILWAUKEE-RACINE-WAUKESHA, WI COMBINED STATISTICAL AREA

Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area

Milwaukee County, WI

Ozaukee County, WI

Washington County, WI

Waukesha County, WI

Racine, WI Metropolitan Statistical Area

Racine County, WI

MINNEAPOLIS-ST. PAUL-ST. CLOUD, MN-WI COMBINED STATISTICAL AREA

Faribault-Northfield, MN Micropolitan Statistical Area

Rice County, MN

Hutchinson, MN Micropolitan Statistical Area

McLeod County, MN

Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area

Anoka County, MN
Carver County, MN
Chisago County, MN
Dakota County, MN
Hennepin County, MN
Isanti County, MN
Ramsey County, MN
Scott County, MN
Sherburne County, MN
Washington County, MN
Wright County, MN
Pierce County, WI
St. Croix County, WI

Red Wing, MN Micropolitan Statistical Area

Goodhue County, MN

St. Cloud, MN Metropolitan Statistical Area

Benton County, MN
Stearns County, MN

WAUSAU-MERRILL, WI COMBINED STATISTICAL AREA

Merrill, WI Micropolitan Statistical Area

Lincoln County, WI

Wausau, WI Metropolitan Statistical Area

Marathon County, WI

DULUTH, MN-WI METROPOLITAN STATISTICAL AREA

Carlton County, MN
St. Louis County, MN
Douglas County, WI

GREEN BAY, WI METROPOLITAN STATISTICAL AREA

Brown County, WI
Kewaunee County, WI
Oconto County, WI

IRON MOUNTAIN, MI-WI MICROPOLITAN STATISTICAL AREA

Dickinson County, MI
Florence County, WI

JANESVILLE, WI METROPOLITAN STATISTICAL AREA

Rock County, WI

LA CROSSE, WI-MN METROPOLITAN STATISTICAL AREA

Houston County, MN

La Crosse County, WI

MANITOWOC, WI MICROPOLITAN STATISTICAL AREA

Manitowoc County, WI

MARINETTE, WI-MI MICROPOLITAN STATISTICAL AREA

Menominee County, MI

Marinette County, WI

MONROE, WI MICROPOLITAN STATISTICAL AREA

Green County, WI

PLATTEVILLE, WI MICROPOLITAN STATISTICAL AREA

Grant County, WI

SHEBOYGAN, WI METROPOLITAN STATISTICAL AREA

Sheboygan County, WI

STEVENS POINT, WI MICROPOLITAN STATISTICAL AREA

Portage County, WI

WATERTOWN-FORT ATKINSON, WI MICROPOLITAN STATISTICAL AREA

Jefferson County, WI

WHITEWATER, WI MICROPOLITAN STATISTICAL AREA

Walworth County, WI

WISCONSIN RAPIDS-MARSHFIELD, WI MICROPOLITAN STATISTICAL AREA

Wood County, WI

