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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,

Acting 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

CONTENTS

Introduction to the Economic Census	v
Finance and Insurance	ix
Tables	
1. Summary Statistics for the State: 2002	1
2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002	2
Appendixes	
A. Explanation of Terms	A-1
B. NAICS Codes, Titles, and Descriptions	B-1
C. Methodology	C-1
D. Geographic Notes	--
E. Metropolitan and Micropolitan Statistical Areas	E-1

-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

INDUSTRY CLASSIFICATIONS

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

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

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

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

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

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

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

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

BASIS OF REPORTING

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

GEOGRAPHIC AREA CODING

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

AVAILABILITY OF ADDITIONAL DATA

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

HISTORICAL INFORMATION

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

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

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

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

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

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

SOURCES FOR MORE INFORMATION

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

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Finance and Insurance

SCOPE

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

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

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

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

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

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

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

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

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

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

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

REPORTS

The following reports provide statistics on this sector.

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

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

Subject Series:

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

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

GEOGRAPHIC AREAS COVERED

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

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

DOLLAR VALUES

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

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

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

RELIABILITY OF DATA

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

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

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

DISCLOSURE

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

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

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

CONTACTS FOR DATA USERS

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

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

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

Table 1. Summary Statistics for the State: 2002

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
KENTUCKY								
52	Finance and insurance	5 841	N	2 584 566	702 475	68 764	N	N
521	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
5211	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
52111	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
521110	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
522	Credit intermediation and related activities	3 051	N	1 272 992	332 282	41 985	N	N
5221	Depository credit intermediation	1 906	N	837 964	224 963	28 568	N	N
52211	Commercial banking	1 628	Q	758 024	205 874	25 831	Q	Q
522110	Commercial banking	1 628	Q	758 024	205 874	25 831	Q	Q
5221101	National commercial banks - banking	708	Q	355 496	98 810	12 263	Q	Q
5221102	State commercial banks - banking	920	Q	402 528	107 064	13 568	Q	Q
52212	Savings institutions	100	Q	32 011	7 361	956	Q	Q
522120	Savings institutions	100	Q	32 011	7 361	956	Q	Q
5221201	Savings institutions - federally chartered	89	Q	29 936	6 851	884	Q	Q
5221203	Savings institutions - not federally chartered	11	Q	2 075	510	72	Q	Q
52213	Credit unions	178	249 341	47 929	11 728	1 781	.2	.2
522130	Credit unions	178	249 341	47 929	11 728	1 781	.2	.2
5221301	Credit unions - federally chartered	138	171 785	33 820	8 231	1 280	—	.3
5221309	Credit unions - not federally chartered	40	77 556	14 109	3 497	501	.8	—
5222	Nondepository credit intermediation	719	1 223 728	207 358	49 325	5 499	.7	19.8
52222	Sales financing	66	465 554	57 420	13 033	1 584	.1	16.3
522220	Sales financing	66	465 554	57 420	13 033	1 584	.1	16.3
52229	Other nondepository credit intermediation	652	D	D	D	h	D	D
522291	Consumer lending	330	318 094	43 436	9 678	1 317	.9	4.6
522292	Real estate credit	185	342 274	93 412	23 121	2 074	—	43.9
5222929	Mortgage bankers and loan correspondents	163	D	D	D	g	D	D
522298	All other nondepository credit intermediation	136	D	D	D	f	D	D
5222981	Pawn shops	118	D	D	D	e	D	D
5222988	Other business credit institutions	18	D	D	D	b	D	D
5223	Activities related to credit intermediation	426	1 411 174	227 670	57 994	7 918	.1	15.2
52231	Mortgage and nonmortgage loan brokers	155	103 395	43 410	10 125	1 205	.4	11.2
522310	Mortgage and nonmortgage loan brokers	155	103 395	43 410	10 125	1 205	.4	11.2
52232	Financial transactions processing, reserve, and clearinghouse activities	31	1 244 670	169 936	44 455	6 014	.1	16.1
522320	Financial transactions processing, reserve, and clearinghouse activities	31	1 244 670	169 936	44 455	6 014	.1	16.1
52239	Other activities related to credit intermediation	240	63 109	14 324	3 414	699	—	2.6
522390	Other activities related to credit intermediation	240	63 109	14 324	3 414	699	—	2.6
523	Securities, commodity contracts, other financial investments, and related activities	577	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	362	494 107	195 933	56 762	2 830	.8	9.7
52311	Investment banking and securities dealing	27	5 725	2 120	506	62	17.0	18.0
523110	Investment banking and securities dealing	27	5 725	2 120	506	62	17.0	18.0
52312	Securities brokerage	329	486 928	193 576	56 216	2 763	.4	9.6
523120	Securities brokerage	329	486 928	193 576	56 216	2 763	.4	9.6
5239	Other financial investment activities	215	D	D	D	g	D	D
52391	Miscellaneous intermediation	49	80 142	18 105	4 651	253	4.6	10.5
523910	Miscellaneous intermediation	49	80 142	18 105	4 651	253	4.6	10.5
52392	Portfolio management	65	119 861	45 927	12 201	489	3.8	.9
523920	Portfolio management	65	119 861	45 927	12 201	489	3.8	.9
52393	Investment advice	88	61 999	15 175	3 386	265	13.4	8.8
523930	Investment advice	88	61 999	15 175	3 386	265	13.4	8.8
52399	All other financial investment activities	13	D	D	D	c	D	D
523991	Trust, fiduciary, and custody activities	10	D	D	D	c	D	D
524	Insurance carriers and related activities	2 209	N	1 010 897	284 806	22 407	N	N
5241	Insurance carriers	402	Q	624 033	187 398	12 001	Q	Q
52411	Direct life, health, and medical insurance carriers	201	Q	519 263	159 169	9 589	Q	Q
524113	Direct life insurance carriers	133	Q	149 693	47 576	2 834	Q	Q
524114	Direct health and medical insurance carriers	68	Q	369 570	111 593	6 755	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	191	Q	99 463	27 036	2 308	Q	Q
524126	Direct property and casualty insurance carriers	172	Q	D	D	g	Q	Q
524127	Direct title insurance carriers	15	Q	D	D	b	Q	Q
52413	Reinsurance carriers	10	Q	5 307	1 193	104	Q	Q
524130	Reinsurance carriers	10	Q	5 307	1 193	104	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 807	1 071 858	386 864	97 408	10 406	29.9	7.3
52421	Insurance agencies and brokerages	1 680	781 771	268 071	68 152	7 408	38.1	9.3
524210	Insurance agencies and brokerages	1 680	781 771	268 071	68 152	7 408	38.1	9.3
52429	Other insurance related activities	127	290 087	118 793	29 256	2 998	7.9	2.0
524291	Claims adjusting	57	91 686	38 847	10 416	953	5.3	3.6
524292	Third party administration of insurance and pension funds/ plans	52	166 789	71 661	16 809	1 829	9.4	1.5
524298	All other insurance related activities	18	31 612	8 285	2 031	216	7.9	.4
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	e	D	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
CINCINNATI-MIDDLETOWN-WILMINGTON, OH-KY-IN COMBINED STATISTICAL AREA								
52	Finance and insurance	3 164	N	2 500 241	651 468	58 316	N	N
521	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
5211	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
52111	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
521110	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
522	Credit intermediation and related activities	1 543	N	1 018 329	264 018	28 161	N	N
5221	Depository credit intermediation	943	N	634 240	166 763	17 673	N	N
52211	Commercial banking	701	Q	D	D	j	Q	Q
522110	Commercial banking	701	Q	D	D	j	Q	Q
52212	Savings institutions	140	Q	D	D	g	Q	Q
522120	Savings institutions	140	Q	D	D	g	Q	Q
52213	Credit unions	101	D	D	D	g	D	D
522130	Credit unions	101	D	D	D	g	D	D
5222	Nondepository credit intermediation	282	D	D	D	h	D	D
52222	Sales financing	52	D	D	D	g	D	D
522220	Sales financing	52	D	D	D	g	D	D
52229	Other nondepository credit intermediation	228	D	D	D	g	D	D
522291	Consumer lending	70	D	D	D	e	D	D
522292	Real estate credit	128	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	126	1 237 497	98 609	25 083	1 915	1.6	3.9
522298	All other nondepository credit intermediation	26	D	D	D	c	D	D
5222981	Pawn shops	22	D	D	D	b	D	D
5223	Activities related to credit intermediation	318	D	D	D	i	D	D
52231	Mortgage and nonmortgage loan brokers	156	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	156	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	h	D	D
52239	Other activities related to credit intermediation	148	D	D	D	f	D	D
522390	Other activities related to credit intermediation	148	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	356	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	170	D	D	D	g	D	D
52311	Investment banking and securities dealing	16	D	D	D	c	D	D
523110	Investment banking and securities dealing	16	D	D	D	c	D	D
52312	Securities brokerage	153	D	D	D	g	D	D
523120	Securities brokerage	153	D	D	D	g	D	D
5239	Other financial investment activities	186	D	D	D	g	D	D
52391	Miscellaneous intermediation	19	D	D	D	b	D	D
523910	Miscellaneous intermediation	19	D	D	D	b	D	D
52392	Portfolio management	68	D	D	D	f	D	D
523920	Portfolio management	68	D	D	D	f	D	D
52393	Investment advice	94	D	D	D	e	D	D
523930	Investment advice	94	D	D	D	e	D	D
524	Insurance carriers and related activities	1 259	N	D	D	k	N	N
5241	Insurance carriers	281	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	135	Q	485 758	133 425	9 213	Q	Q
524113	Direct life insurance carriers	97	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	38	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	138	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	123	Q	416 959	105 165	8 177	Q	Q
524127	Direct title insurance carriers	13	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities	978	D	D	D	i	D	D
52421	Insurance agencies and brokerages	896	D	D	D	h	D	D
524210	Insurance agencies and brokerages	896	D	D	D	h	D	D
52429	Other insurance related activities	82	D	D	D	h	D	D
524291	Claims adjusting	32	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	34	100 307	80 273	21 117	4 033	1.9	.9
524298	All other insurance related activities	16	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	5	D	D	D	b	D	D
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area								
52	Finance and insurance	3 111	N	2 476 693	645 603	57 641	N	N
521	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
5211	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
52111	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
521110	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—

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
CINCINNATI-MIDDLETOWN-WILMINGTON, OH-KY-IN COMBINED STATISTICAL AREA—Con.								
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area—Con.								
Finance and insurance—Con.								
52	Finance and insurance—Con.							
522	Credit intermediation and related activities	1 513	N	999 246	259 229	27 603	N	N
5221	Depository credit intermediation	927	N	620 706	163 425	17 299	N	N
52211	Commercial banking	690	Q	531 644	140 862	14 867	Q	Q
522110	Commercial banking	690	Q	531 644	140 862	14 867	Q	Q
52212	Savings institutions	136	Q	58 416	14 479	1 385	Q	Q
522120	Savings institutions	136	Q	58 416	14 479	1 385	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	276	4 106 598	191 293	49 249	4 014	.6	5.7
52222	Sales financing	51	763 261	61 194	15 402	1 464	.4	22.9
522220	Sales financing	51	763 261	61 194	15 402	1 464	.4	22.9
52229	Other nondepository credit intermediation	223	D	D	D	g	D	D
522291	Consumer lending	68	D	D	D	e	D	D
522292	Real estate credit	126	1 221 137	94 549	23 973	1 780	1.6	4.3
5222929	Mortgage bankers and loan correspondents	124	D	D	D	g	D	D
522298	All other nondepository credit intermediation	25	D	D	D	c	D	D
5222981	Pawn shops	21	D	D	D	b	D	D
5223	Activities related to credit intermediation	310	546 217	187 247	46 555	6 290	1.8	43.1
52231	Mortgage and nonmortgage loan brokers	152	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	152	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	h	D	D
52239	Other activities related to credit intermediation	144	D	D	D	f	D	D
522390	Other activities related to credit intermediation	144	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	352	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	167	403 566	144 190	38 631	1 824	.9	5.9
52311	Investment banking and securities dealing	16	D	D	D	c	D	D
523110	Investment banking and securities dealing	16	D	D	D	c	D	D
52312	Securities brokerage	150	390 449	137 147	36 418	1 656	.9	4.7
523120	Securities brokerage	150	390 449	137 147	36 418	1 656	.9	4.7
5239	Other financial investment activities	185	D	D	D	g	D	D
52391	Miscellaneous intermediation	19	D	D	D	b	D	D
523910	Miscellaneous intermediation	19	D	D	D	b	D	D
52392	Portfolio management	68	D	D	D	f	D	D
523920	Portfolio management	68	D	D	D	f	D	D
52393	Investment advice	93	49 195	20 076	4 882	300	21.3	20.6
523930	Investment advice	93	49 195	20 076	4 882	300	21.3	20.6
524	Insurance carriers and related activities	1 240	N	1 233 083	319 023	26 838	N	N
5241	Insurance carriers	280	Q	924 126	243 632	17 911	Q	Q
52411	Direct life, health, and medical insurance carriers	135	Q	485 758	133 425	9 213	Q	Q
524113	Direct life insurance carriers	97	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	38	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	137	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	123	Q	416 959	105 165	8 177	Q	Q
524127	Direct title insurance carriers	12	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	960	696 503	308 957	75 391	8 927	22.6	19.0
52421	Insurance agencies and brokerages	879	572 404	218 194	51 751	4 660	26.3	22.7
524210	Insurance agencies and brokerages	879	572 404	218 194	51 751	4 660	26.3	22.7
52429	Other insurance related activities	81	124 099	90 763	23 640	4 267	5.8	2.1
524291	Claims adjusting	31	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	34	100 307	80 273	21 117	4 033	1.9	.9
524298	All other insurance related activities	16	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	5	D	D	D	b	D	D
Wilmington, OH Micropolitan Statistical Area								
52	Finance and insurance	53	N	23 548	5 865	675	N	N
522	Credit intermediation and related activities	30	N	19 083	4 789	558	N	N
5221	Depository credit intermediation	16	N	13 534	3 338	374	N	N
52211	Commercial banking	11	Q	D	D	c	Q	Q
522110	Commercial banking	11	Q	D	D	c	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	19	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	D	D	D	c	D	D
52421	Insurance agencies and brokerages	17	D	D	D	b	D	D
524210	Insurance agencies and brokerages	17	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CORBIN-LONDON, KY COMBINED STATISTICAL AREA								
52	Finance and insurance	125	N	42 931	10 534	1 586	N	N
522	Credit intermediation and related activities	76	N	33 253	8 329	1 328	N	N
5221	Depository credit intermediation	45	N	D	D	f	N	N
52211	Commercial banking	41	Q	14 650	3 532	594	Q	Q
522110	Commercial banking	41	Q	14 650	3 532	594	Q	Q
5222	Nondepository credit intermediation	20	D	D	D	b	D	D
52229	Other nondepository credit intermediation	20	D	D	D	b	D	D
522291	Consumer lending	16	D	D	D	b	D	D
5223	Activities related to credit intermediation	11	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	11	7 808	3 049	632	46	1.0	6.4
524	Insurance carriers and related activities	38	N	6 629	1 573	212	N	N
5242	Agencies, brokerages, and other insurance related activities ..	30	D	D	D	c	D	D
52421	Insurance agencies and brokerages	29	10 655	3 319	744	128	61.9	9.7
524210	Insurance agencies and brokerages	29	10 655	3 319	744	128	61.9	9.7
Corbin, KY Micropolitan Statistical Area								
52	Finance and insurance	59	N	14 296	3 473	490	N	N
522	Credit intermediation and related activities	37	N	8 921	2 240	339	N	N
5221	Depository credit intermediation	25	N	D	D	e	N	N
52211	Commercial banking	23	Q	6 522	1 696	269	Q	Q
522110	Commercial banking	23	Q	6 522	1 696	269	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	2 741	1 379	288	24	—	—
524	Insurance carriers and related activities	17	N	3 996	945	127	N	N
5242	Agencies, brokerages, and other insurance related activities ..	13	4 641	1 421	318	61	86.0	—
52421	Insurance agencies and brokerages	13	4 641	1 421	318	61	86.0	—
524210	Insurance agencies and brokerages	13	4 641	1 421	318	61	86.0	—
London, KY Micropolitan Statistical Area								
52	Finance and insurance	66	N	28 635	7 061	1 096	N	N
522	Credit intermediation and related activities	39	N	24 332	6 089	989	N	N
5221	Depository credit intermediation	20	N	D	D	e	N	N
52211	Commercial banking	18	Q	8 128	1 836	325	Q	Q
522110	Commercial banking	18	Q	8 128	1 836	325	Q	Q
5222	Nondepository credit intermediation	13	D	D	D	b	D	D
52229	Other nondepository credit intermediation	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	6	5 067	1 670	344	22	1.5	9.8
524	Insurance carriers and related activities	21	N	2 633	628	85	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	16	6 014	1 898	426	67	43.3	17.2
524210	Insurance agencies and brokerages	16	6 014	1 898	426	67	43.3	17.2
LEXINGTON-FAYETTE--FRANKFORT--RICHMOND, KY COMBINED STATISTICAL AREA								
52	Finance and insurance	985	N	354 311	93 429	9 492	N	N
522	Credit intermediation and related activities	479	N	163 206	40 495	5 333	N	N
5221	Depository credit intermediation	285	N	D	D	h	N	N
52211	Commercial banking	236	Q	107 561	27 857	3 738	Q	Q
522110	Commercial banking	236	Q	107 561	27 857	3 738	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	28	D	D	D	f	D	D
522130	Credit unions	28	D	D	D	f	D	D
5222	Nondepository credit intermediation	115	D	D	D	f	D	D
52222	Sales financing	11	D	D	D	c	D	D
522220	Sales financing	11	D	D	D	c	D	D
52229	Other nondepository credit intermediation	103	D	D	D	e	D	D
522291	Consumer lending	41	D	D	D	c	D	D
522292	Real estate credit	43	47 693	10 907	2 326	219	—	16.9
5222929	Mortgage bankers and loan correspondents	41	D	D	D	c	D	D
522298	All other nondepository credit intermediation	19	D	D	D	b	D	D
5222981	Pawn shops	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	79	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	35	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	35	D	D	D	c	D	D
52239	Other activities related to credit intermediation	42	D	D	D	c	D	D
522390	Other activities related to credit intermediation	42	D	D	D	c	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	LEXINGTON-FAYETTE--FRANKFORT--RICHMOND, KY COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	112	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	66	D	D	D	f	D	D
52312	Securities brokerage	56	D	D	D	f	D	D
523120	Securities brokerage	56	D	D	D	f	D	D
5239	Other financial investment activities	46	104 133	24 460	6 587	330	5.2	2.8
52391	Miscellaneous intermediation	12	D	D	D	c	D	D
523910	Miscellaneous intermediation	12	D	D	D	c	D	D
52392	Portfolio management	16	D	D	D	b	D	D
523920	Portfolio management	16	D	D	D	b	D	D
52393	Investment advice	15	D	D	D	b	D	D
523930	Investment advice	15	D	D	D	b	D	D
524	Insurance carriers and related activities	394	N	D	D	h	N	N
5241	Insurance carriers	67	Q	D	D	g	Q	Q
52411	Direct life, health, and medical insurance carriers	31	Q	D	D	f	Q	Q
524113	Direct life insurance carriers	22	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	33	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers	28	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	327	D	D	D	g	D	D
52421	Insurance agencies and brokerages	302	D	D	D	g	D	D
524210	Insurance agencies and brokerages	302	D	D	D	g	D	D
52429	Other insurance related activities	25	D	D	D	e	D	D
524291	Claims adjusting	11	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	12	D	D	D	c	D	D
	Frankfort, KY Micropolitan Statistical Area							
52	Finance and insurance	90	N	33 096	7 742	1 020	N	N
522	Credit intermediation and related activities	47	N	23 477	5 501	761	N	N
5221	Depository credit intermediation	33	N	21 474	5 078	705	N	N
52211	Commercial banking	24	Q	12 137	2 950	409	Q	Q
522110	Commercial banking	24	Q	12 137	2 950	409	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	6	3 196	1 417	330	37	7.0	17.5
524	Insurance carriers and related activities	37	N	8 202	1 911	222	N	N
5242	Agencies, brokerages, and other insurance related activities ..	34	D	D	D	c	D	D
52421	Insurance agencies and brokerages	32	D	D	D	b	D	D
524210	Insurance agencies and brokerages	32	D	D	D	b	D	D
	Lexington-Fayette, KY Metropolitan Statistical Area							
52	Finance and insurance	729	N	294 924	78 892	7 514	N	N
522	Credit intermediation and related activities	335	N	119 238	29 655	3 805	N	N
5221	Depository credit intermediation	193	N	92 595	23 804	3 136	N	N
52211	Commercial banking	158	Q	79 086	20 566	2 722	Q	Q
522110	Commercial banking	158	Q	79 086	20 566	2 722	Q	Q
52212	Savings institutions	15	Q	6 173	1 392	144	Q	Q
522120	Savings institutions	15	Q	6 173	1 392	144	Q	Q
52213	Credit unions	20	35 046	7 336	1 846	270	—	—
522130	Credit unions	20	35 046	7 336	1 846	270	—	—
5222	Nondepository credit intermediation	83	115 698	18 334	3 886	430	.6	7.6
52229	Other nondepository credit intermediation	75	D	D	D	e	D	D
522291	Consumer lending	25	36 738	3 454	770	99	—	2.5
522292	Real estate credit	36	40 619	9 262	1 986	176	—	15.1
5222929	Mortgage bankers and loan correspondents	35	D	D	D	c	D	D
522298	All other nondepository credit intermediation	14	D	D	D	b	D	D
5222981	Pawn shops	11	3 596	864	200	46	16.5	1.6
5223	Activities related to credit intermediation	59	20 973	8 309	1 965	239	2.1	2.5
52231	Mortgage and nonmortgage loan brokers	28	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	28	D	D	D	c	D	D
52239	Other activities related to credit intermediation	29	D	D	D	b	D	D
522390	Other activities related to credit intermediation	29	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	91	161 835	51 192	13 474	838	3.7	5.9
5231	Securities and commodity contracts intermediation and brokerage	50	58 271	27 118	6 983	516	1.6	11.6
52312	Securities brokerage	43	57 539	26 841	6 923	510	1.4	11.4
523120	Securities brokerage	43	57 539	26 841	6 923	510	1.4	11.4
5239	Other financial investment activities	41	103 564	24 074	6 491	322	4.9	2.7
52391	Miscellaneous intermediation	11	D	D	D	c	D	D
523910	Miscellaneous intermediation	11	D	D	D	c	D	D
52392	Portfolio management	14	D	D	D	b	D	D
523920	Portfolio management	14	D	D	D	b	D	D
52393	Investment advice	13	D	D	D	b	D	D
523930	Investment advice	13	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
LEXINGTON-FAYETTE--FRANKFORT--RICHMOND, KY COMBINED STATISTICAL AREA—Con.								
Lexington-Fayette, KY Metropolitan Statistical Area— Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	303	N	124 494	35 763	2 871	N	N
5241	Insurance carriers	59	Q	63 103	17 551	1 440	Q	Q
52411	Direct life, health, and medical insurance carriers	27	Q	29 301	8 232	595	Q	Q
524113	Direct life insurance carriers	18	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	30	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers	25	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	244	164 898	61 391	18 212	1 431	24.2	26.7
52421	Insurance agencies and brokerages	221	143 711	50 858	14 845	1 190	27.3	29.7
524210	Insurance agencies and brokerages	221	143 711	50 858	14 845	1 190	27.3	29.7
52429	Other insurance related activities	23	21 187	10 533	3 367	241	3.1	6.5
524291	Claims adjusting	10	D	D	D	b	D	D
524292	Third party administration of insurance and pension funds/ plans	11	12 671	6 809	2 462	143	—	1.7
Mount Sterling, KY Micropolitan Statistical Area								
52	Finance and insurance	49	N	8 857	2 442	330	N	N
522	Credit intermediation and related activities	28	N	7 648	2 155	283	N	N
5221	Depository credit intermediation	19	N	D	D	c	N	N
52211	Commercial banking	18	Q	6 381	1 835	232	Q	Q
522110	Commercial banking	18	Q	6 381	1 835	232	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	17	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	16	3 736	889	207	40	84.2	6.5
52421	Insurance agencies and brokerages	16	3 736	889	207	40	84.2	6.5
524210	Insurance agencies and brokerages	16	3 736	889	207	40	84.2	6.5
Richmond, KY Micropolitan Statistical Area								
52	Finance and insurance	117	N	17 434	4 353	628	N	N
522	Credit intermediation and related activities	69	N	12 843	3 184	484	N	N
5221	Depository credit intermediation	40	N	D	D	e	N	N
52211	Commercial banking	36	Q	9 957	2 506	375	Q	Q
522110	Commercial banking	36	Q	9 957	2 506	375	Q	Q
5222	Nondepository credit intermediation	21	D	D	D	b	D	D
52229	Other nondepository credit intermediation	19	D	D	D	b	D	D
522291	Consumer lending	11	6 281	807	182	31	—	6.8
523	Securities, commodity contracts, other financial investments, and related activities	11	2 471	1 027	280	23	12.0	27.2
524	Insurance carriers and related activities	37	N	3 564	889	121	N	N
5242	Agencies, brokerages, and other insurance related activities ..	33	9 838	2 410	562	94	53.1	14.7
52421	Insurance agencies and brokerages	33	9 838	2 410	562	94	53.1	14.7
524210	Insurance agencies and brokerages	33	9 838	2 410	562	94	53.1	14.7
LOUISVILLE-ELIZABETHTOWN-SCOTTSBURG, KY-IN COMBINED STATISTICAL AREA								
52	Finance and insurance	2 301	N	1 531 757	430 648	35 645	N	N
521	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
5211	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
52111	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
521110	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
522	Credit intermediation and related activities	1 080	N	D	D	j	N	N
5221	Depository credit intermediation	657	N	D	D	j	N	N
52211	Commercial banking	545	Q	309 470	87 527	9 477	Q	Q
522110	Commercial banking	545	Q	309 470	87 527	9 477	Q	Q
52212	Savings institutions	40	Q	D	D	e	Q	Q
522120	Savings institutions	40	Q	D	D	e	Q	Q
52213	Credit unions	72	D	D	D	f	D	D
522130	Credit unions	72	D	D	D	f	D	D
5222	Nondepository credit intermediation	251	D	D	D	h	D	D
52222	Sales financing	37	D	D	D	f	D	D
522220	Sales financing	37	D	D	D	f	D	D
52229	Other nondepository credit intermediation	214	D	D	D	g	D	D
522291	Consumer lending	78	D	D	D	g	D	D
522292	Real estate credit	90	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents	82	D	D	D	g	D	D
522298	All other nondepository credit intermediation	46	D	D	D	c	D	D
5222981	Pawn shops	45	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
	LOUISVILLE-ELIZABETHTOWN-SCOTTSBURG, KY-IN COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	172	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	89	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	89	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	22	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	22	D	D	D	h	D	D
52239	Other activities related to credit intermediation	61	D	D	D	c	D	D
522390	Other activities related to credit intermediation	61	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	279	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	166	D	D	D	g	D	D
52311	Investment banking and securities dealing	15	D	D	D	b	D	D
523110	Investment banking and securities dealing	15	D	D	D	b	D	D
52312	Securities brokerage	149	D	D	D	g	D	D
523120	Securities brokerage	149	D	D	D	g	D	D
5239	Other financial investment activities	113	D	D	D	f	D	D
52391	Miscellaneous intermediation	23	D	D	D	b	D	D
523910	Miscellaneous intermediation	23	D	D	D	b	D	D
52392	Portfolio management	42	D	D	D	e	D	D
523920	Portfolio management	42	D	D	D	e	D	D
52393	Investment advice	40	D	D	D	c	D	D
523930	Investment advice	40	D	D	D	c	D	D
524	Insurance carriers and related activities	939	N	725 848	208 682	14 890	N	N
5241	Insurance carriers	223	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers	118	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	66	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	52	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	99	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	88	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	716	D	D	D	i	D	D
52421	Insurance agencies and brokerages	645	335 005	117 242	28 724	2 940	34.0	3.6
524210	Insurance agencies and brokerages	645	335 005	117 242	28 724	2 940	34.0	3.6
52429	Other insurance related activities	71	D	D	D	h	D	D
524291	Claims adjusting	28	D	D	D	f	D	D
524292	Third party administration of insurance and pension funds/ plans	32	D	D	D	g	D	D
524298	All other insurance related activities	11	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	e	D	D
	Elizabethtown, KY Metropolitan Statistical Area							
52	Finance and insurance	151	N	40 022	9 528	1 406	N	N
522	Credit intermediation and related activities	90	N	33 769	8 032	1 216	N	N
5221	Depository credit intermediation	54	N	22 652	5 499	849	N	N
52211	Commercial banking	41	Q	14 220	3 625	548	Q	Q
522110	Commercial banking	41	Q	14 220	3 625	548	Q	Q
5222	Nondepository credit intermediation	18	D	D	D	b	D	D
52229	Other nondepository credit intermediation	18	D	D	D	b	D	D
522291	Consumer lending	10	11 098	1 316	315	48	-	.4
5223	Activities related to credit intermediation	18	D	D	D	e	D	D
52239	Other activities related to credit intermediation	11	D	D	D	b	D	D
522390	Other activities related to credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	16	4 901	1 056	267	34	3.3	41.8
5231	Securities and commodity contracts intermediation and brokerage	12	D	D	D	b	D	D
52312	Securities brokerage	10	4 323	915	238	27	.7	47.4
523120	Securities brokerage	10	4 323	915	238	27	.7	47.4
524	Insurance carriers and related activities	45	N	5 197	1 229	156	N	N
5242	Agencies, brokerages, and other insurance related activities ..	40	D	D	D	c	D	D
52421	Insurance agencies and brokerages	38	10 551	3 414	798	111	72.0	16.0
524210	Insurance agencies and brokerages	38	10 551	3 414	798	111	72.0	16.0

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	LOUISVILLE-ELIZABETHTOWN-SCOTTSBURG, KY-IN COMBINED STATISTICAL AREA—Con.							
	Louisville, KY-IN Metropolitan Statistical Area							
52	Finance and insurance	2 122	N	1 487 780	420 114	34 099	N	N
521	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
5211	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
52111	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
521110	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
522	Credit intermediation and related activities	978	N	567 031	153 319	16 587	N	N
5221	Depository credit intermediation	593	N	319 832	89 793	9 736	N	N
52211	Commercial banking	496	Q	293 314	83 399	8 852	Q	Q
522110	Commercial banking	496	Q	293 314	83 399	8 852	Q	Q
52212	Savings institutions	32	Q	9 797	2 270	302	Q	Q
522120	Savings institutions	32	Q	9 797	2 270	302	Q	Q
52213	Credit unions	65	71 695	16 721	4 124	582	.7	.7
522130	Credit unions	65	71 695	16 721	4 124	582	.7	.7
5222	Nondepository credit intermediation	231	509 648	113 728	28 586	3 031	1.1	20.2
52222	Sales financing	37	D	D	D	f	D	D
522220	Sales financing	37	D	D	D	f	D	D
52229	Other nondepository credit intermediation	194	D	D	D	g	D	D
522291	Consumer lending	67	D	D	D	e	D	D
522292	Real estate credit	84	213 376	64 044	16 014	1 482	.6	39.4
5222929	Mortgage bankers and loan correspondents	79	D	D	D	g	D	D
522298	All other nondepository credit intermediation	43	D	D	D	c	D	D
5222981	Pawn shops	42	D	D	D	c	D	D
5223	Activities related to credit intermediation	154	1 155 743	133 471	34 940	3 820	.1	1.0
52231	Mortgage and nonmortgage loan brokers	85	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	85	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	19	1 061 989	100 655	27 244	2 874	—	—
522320	Financial transactions processing, reserve, and clearinghouse activities	19	1 061 989	100 655	27 244	2 874	—	—
52239	Other activities related to credit intermediation	50	D	D	D	c	D	D
522390	Other activities related to credit intermediation	50	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	260	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	152	317 300	125 519	38 726	1 699	.7	3.8
52311	Investment banking and securities dealing	13	D	D	D	b	D	D
523110	Investment banking and securities dealing	13	D	D	D	b	D	D
52312	Securities brokerage	137	314 361	124 859	38 564	1 672	.2	3.7
523120	Securities brokerage	137	314 361	124 859	38 564	1 672	.2	3.7
5239	Other financial investment activities	108	D	D	D	f	D	D
52391	Miscellaneous intermediation	23	D	D	D	b	D	D
523910	Miscellaneous intermediation	23	D	D	D	b	D	D
52392	Portfolio management	42	D	D	D	e	D	D
523920	Portfolio management	42	D	D	D	e	D	D
52393	Investment advice	35	D	D	D	c	D	D
523930	Investment advice	35	D	D	D	c	D	D
524	Insurance carriers and related activities	881	N	720 090	207 322	14 706	N	N
5241	Insurance carriers	218	Q	506 534	155 414	9 356	Q	Q
52411	Direct life, health, and medical insurance carriers	117	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	66	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	51	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	96	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	85	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	663	571 540	213 556	51 908	5 350	21.6	1.9
52421	Insurance agencies and brokerages	594	322 698	113 267	27 795	2 801	32.5	3.2
524210	Insurance agencies and brokerages	594	322 698	113 267	27 795	2 801	32.5	3.2
52429	Other insurance related activities	69	248 842	100 289	24 113	2 549	7.5	.3
524291	Claims adjusting	28	D	D	D	f	D	D
524292	Third party administration of insurance and pension funds/ plans	30	148 926	62 076	13 681	1 608	9.9	.5
524298	All other insurance related activities	11	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	e	D	D
	Scottsburg, IN Micropolitan Statistical Area							
52	Finance and insurance	28	N	3 955	1 006	140	N	N
522	Credit intermediation and related activities	12	N	D	D	c	N	N
5221	Depository credit intermediation	10	N	D	D	b	N	N
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	13	N	561	131	28	N	N
5242	Agencies, brokerages, and other insurance related activities ..	13	1 756	561	131	28	78.8	—
52421	Insurance agencies and brokerages	13	1 756	561	131	28	78.8	—
524210	Insurance agencies and brokerages	13	1 756	561	131	28	78.8	—

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
PADUCAH-MAYFIELD, KY-IL COMBINED STATISTICAL AREA								
52	Finance and insurance	208	N	60 676	15 822	1 618	N	N
522	Credit intermediation and related activities	120	N	46 562	12 487	1 311	N	N
5221	Depository credit intermediation	74	N	D	D	f	N	N
52211	Commercial banking	56	Q	30 407	8 201	869	Q	Q
522110	Commercial banking	56	Q	30 407	8 201	869	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	31	D	D	D	c	D	D
52229	Other nondepository credit intermediation	30	D	D	D	c	D	D
522291	Consumer lending	18	D	D	D	b	D	D
5223	Activities related to credit intermediation	15	9 853	9 565	2 647	215	—	—
52239	Other activities related to credit intermediation	14	D	D	D	b	D	D
522390	Other activities related to credit intermediation	14	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	23	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	15	D	D	D	b	D	D
52312	Securities brokerage	15	D	D	D	b	D	D
523120	Securities brokerage	15	D	D	D	b	D	D
524	Insurance carriers and related activities	65	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	58	D	D	D	c	D	D
52421	Insurance agencies and brokerages	53	D	D	D	c	D	D
524210	Insurance agencies and brokerages	53	D	D	D	c	D	D
Mayfield, KY Micropolitan Statistical Area								
52	Finance and insurance	44	N	8 034	2 210	289	N	N
522	Credit intermediation and related activities	26	N	5 626	1 609	216	N	N
5221	Depository credit intermediation	13	N	D	D	c	N	N
52211	Commercial banking	11	Q	3 813	1 117	154	Q	Q
522110	Commercial banking	11	Q	3 813	1 117	154	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	14	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	13	D	D	D	b	D	D
52421	Insurance agencies and brokerages	11	D	D	D	b	D	D
524210	Insurance agencies and brokerages	11	D	D	D	b	D	D
Paducah, KY-IL Micropolitan Statistical Area								
52	Finance and insurance	164	N	52 642	13 612	1 329	N	N
522	Credit intermediation and related activities	94	N	40 936	10 878	1 095	N	N
5221	Depository credit intermediation	61	N	28 854	7 599	810	N	N
52211	Commercial banking	45	Q	26 594	7 084	715	Q	Q
522110	Commercial banking	45	Q	26 594	7 084	715	Q	Q
52213	Credit unions	16	13 845	2 260	515	95	—	—
522130	Credit unions	16	13 845	2 260	515	95	—	—
5222	Nondepository credit intermediation	24	15 173	2 844	711	88	.3	17.8
52229	Other nondepository credit intermediation	23	D	D	D	b	D	D
522291	Consumer lending	14	8 557	1 429	313	43	—	6.9
523	Securities, commodity contracts, other financial investments, and related activities	19	11 277	5 363	1 276	66	1.9	11.7
5231	Securities and commodity contracts intermediation and brokerage	13	D	D	D	b	D	D
52312	Securities brokerage	13	D	D	D	b	D	D
523120	Securities brokerage	13	D	D	D	b	D	D
524	Insurance carriers and related activities	51	N	6 343	1 458	168	N	N
5242	Agencies, brokerages, and other insurance related activities ..	45	14 998	5 027	1 151	154	46.2	5.6
52421	Insurance agencies and brokerages	42	14 474	4 788	1 089	147	47.9	4.8
524210	Insurance agencies and brokerages	42	14 474	4 788	1 089	147	47.9	4.8

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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
BOWLING GREEN, KY METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	172	N	50 482	13 162	1 521	N	N
522	Credit intermediation and related activities	83	N	23 951	5 976	832	N	N
5221	Depository credit intermediation	43	N	19 612	5 019	692	N	N
52211	Commercial banking	37	Q	17 935	4 590	623	Q	Q
522110	Commercial banking	37	Q	17 935	4 590	623	Q	Q
5222	Nondepository credit intermediation	27	19 054	3 116	708	99	2.3	30.2
52229	Other nondepository credit intermediation	23	D	D	D	b	D	D
522291	Consumer lending	10	6 314	889	200	28	4.5	4.9
5223	Activities related to credit intermediation	13	3 409	1 223	249	41	—	—
523	Securities, commodity contracts, other financial investments, and related activities	23	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	18	D	D	D	c	D	D
52312	Securities brokerage	17	13 913	6 285	1 754	119	1.0	5.4
523120	Securities brokerage	17	13 913	6 285	1 754	119	1.0	5.4
524	Insurance carriers and related activities	65	N	19 395	4 911	545	N	N
5241	Insurance carriers	15	Q	6 309	1 553	170	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	50	38 362	13 086	3 358	375	17.6	2.8
52421	Insurance agencies and brokerages	47	31 639	10 534	2 831	322	21.4	3.3
524210	Insurance agencies and brokerages	47	31 639	10 534	2 831	322	21.4	3.3
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
CAMPBELLVILLE, KY MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	41	N	7 183	1 783	232	N	N
522	Credit intermediation and related activities	19	N	4 310	965	163	N	N
5221	Depository credit intermediation	11	N	3 797	831	142	N	N
52211	Commercial banking	11	Q	3 797	831	142	Q	Q
522110	Commercial banking	11	Q	3 797	831	142	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	1 514	699	264	11	3.6	10.6
524	Insurance carriers and related activities	17	N	2 174	554	58	N	N
5242	Agencies, brokerages, and other insurance related activities ..	15	D	D	D	b	D	D
52421	Insurance agencies and brokerages	15	D	D	D	b	D	D
524210	Insurance agencies and brokerages	15	D	D	D	b	D	D
CENTRAL CITY, KY MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	29	N	5 681	1 426	234	N	N
522	Credit intermediation and related activities	16	N	4 024	1 030	171	N	N
5221	Depository credit intermediation	11	N	D	D	c	N	N
52211	Commercial banking	10	Q	3 715	944	156	Q	Q
522110	Commercial banking	10	Q	3 715	944	156	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	11	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	D	D	D	b	D	D
52421	Insurance agencies and brokerages	11	D	D	D	b	D	D
524210	Insurance agencies and brokerages	11	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CLARKSVILLE, TN-KY METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	269	N	58 687	14 357	1 864	N	N
522	Credit intermediation and related activities	162	N	41 660	10 432	1 436	N	N
5221	Depository credit intermediation	90	N	33 306	8 487	1 159	N	N
52211	Commercial banking	73	Q	25 929	6 799	880	Q	Q
522110	Commercial banking	73	Q	25 929	6 799	880	Q	Q
52213	Credit unions	10	D	D	D	c	D	D
522130	Credit unions	10	D	D	D	c	D	D
5222	Nondepository credit intermediation	42	35 675	5 154	1 353	175	.3	31.9
52229	Other nondepository credit intermediation	41	D	D	D	c	D	D
522291	Consumer lending	29	21 277	3 203	780	113	.4	14.3
5223	Activities related to credit intermediation	30	8 965	3 200	592	102	2.0	—
52239	Other activities related to credit intermediation	20	4 770	1 190	268	57	3.8	—
522390	Other activities related to credit intermediation	20	4 770	1 190	268	57	3.8	—
523	Securities, commodity contracts, other financial investments, and related activities	27	12 120	4 565	1 113	74	2.5	6.3
5231	Securities and commodity contracts intermediation and brokerage	16	D	D	D	b	D	D
52312	Securities brokerage	16	D	D	D	b	D	D
523120	Securities brokerage	16	D	D	D	b	D	D
5239	Other financial investment activities	11	D	D	D	a	D	D
52393	Investment advice	10	803	187	33	9	38.1	8.2
523930	Investment advice	10	803	187	33	9	38.1	8.2
524	Insurance carriers and related activities	80	N	12 462	2 812	354	N	N
5241	Insurance carriers	15	Q	4 503	1 172	125	Q	Q
5242	Agencies, brokerages, and other insurance related activities	65	23 245	7 959	1 640	229	37.6	6.8
52421	Insurance agencies and brokerages	64	D	D	D	c	D	D
524210	Insurance agencies and brokerages	64	D	D	D	c	D	D
DANVILLE, KY MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	62	N	14 933	3 724	453	N	N
522	Credit intermediation and related activities	32	N	10 130	2 593	343	N	N
5221	Depository credit intermediation	15	N	D	D	e	N	N
52211	Commercial banking	12	Q	7 341	1 912	259	Q	Q
522110	Commercial banking	12	Q	7 341	1 912	259	Q	Q
5222	Nondepository credit intermediation	11	11 557	1 533	372	36	2.4	34.9
52229	Other nondepository credit intermediation	11	11 557	1 533	372	36	2.4	34.9
523	Securities, commodity contracts, other financial investments, and related activities	6	4 255	1 701	440	35	—	24.3
524	Insurance carriers and related activities	24	N	3 102	691	75	N	N
5242	Agencies, brokerages, and other insurance related activities	23	D	D	D	b	D	D
52421	Insurance agencies and brokerages	23	D	D	D	b	D	D
524210	Insurance agencies and brokerages	23	D	D	D	b	D	D
EVANSVILLE, IN-KY METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	522	N	208 862	55 453	5 795	N	N
522	Credit intermediation and related activities	228	N	134 097	35 329	3 943	N	N
5221	Depository credit intermediation	140	N	104 855	29 678	3 097	N	N
52211	Commercial banking	99	Q	88 665	25 522	2 568	Q	Q
522110	Commercial banking	99	Q	88 665	25 522	2 568	Q	Q
52212	Savings institutions	14	Q	5 984	1 452	168	Q	Q
522120	Savings institutions	14	Q	5 984	1 452	168	Q	Q
52213	Credit unions	27	51 766	10 206	2 704	361	5.4	3.2
522130	Credit unions	27	51 766	10 206	2 704	361	5.4	3.2
5222	Nondepository credit intermediation	50	298 111	24 269	4 454	610	.6	4.0
52229	Other nondepository credit intermediation	44	D	D	D	c	D	D
522291	Consumer lending	22	25 302	2 763	684	87	.7	—
522292	Real estate credit	13	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	11	D	D	D	b	D	D
5223	Activities related to credit intermediation	38	13 425	4 973	1 197	236	4.7	.1
52231	Mortgage and nonmortgage loan brokers	20	7 512	3 316	882	177	8.4	.1
522310	Mortgage and nonmortgage loan brokers	20	7 512	3 316	882	177	8.4	.1
52239	Other activities related to credit intermediation	18	5 913	1 657	315	59	—	—
522390	Other activities related to credit intermediation	18	5 913	1 657	315	59	—	—

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
	EVANSVILLE, IN-KY METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	72	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	40	39 545	20 960	6 041	348	.9	3.6
52312	Securities brokerage	37	38 703	20 849	6 017	343	.1	3.7
523120	Securities brokerage	37	38 703	20 849	6 017	343	.1	3.7
5239	Other financial investment activities	32	D	D	D	e	D	D
52393	Investment advice	15	17 707	4 058	1 076	59	3.4	4.3
523930	Investment advice	15	17 707	4 058	1 076	59	3.4	4.3
524	Insurance carriers and related activities	220	N	36 279	8 823	1 191	N	N
5241	Insurance carriers	30	Q	9 265	2 284	221	Q	Q
52411	Direct life, health, and medical insurance carriers	15	Q	4 766	1 199	111	Q	Q
524113	Direct life insurance carriers	10	Q	725	64	64	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	15	Q	4 499	1 085	110	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	190	99 521	27 014	6 539	970	29.3	8.4
52421	Insurance agencies and brokerages	170	90 504	23 298	5 592	835	32.1	7.8
524210	Insurance agencies and brokerages	170	90 504	23 298	5 592	835	32.1	7.8
52429	Other insurance related activities	20	9 017	3 716	947	135	1.8	14.6
524291	Claims adjusting	11	2 196	964	257	33	7.3	14.9
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
	GLASGOW, KY MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	58	N	11 351	2 591	443	N	N
522	Credit intermediation and related activities	33	N	8 120	1 960	355	N	N
5221	Depository credit intermediation	26	N	7 659	1 839	336	N	N
52211	Commercial banking	23	Q	7 226	1 726	315	Q	Q
522110	Commercial banking	23	Q	7 226	1 726	315	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	20	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	6 403	2 080	440	68	60.6	—
52421	Insurance agencies and brokerages	19	6 403	2 080	440	68	60.6	—
524210	Insurance agencies and brokerages	19	6 403	2 080	440	68	60.6	—
	HUNTINGTON-ASHLAND, WV-KY-OH METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	401	N	139 617	35 769	4 462	N	N
522	Credit intermediation and related activities	205	N	91 084	22 737	3 406	N	N
5221	Depository credit intermediation	149	N	45 849	11 943	1 543	N	N
52211	Commercial banking	95	Q	34 140	9 095	1 087	Q	Q
522110	Commercial banking	95	Q	34 140	9 095	1 087	Q	Q
52212	Savings institutions	22	Q	6 140	1 463	247	Q	Q
522120	Savings institutions	22	Q	6 140	1 463	247	Q	Q
52213	Credit unions	32	31 805	5 569	1 385	209	.3	2.0
522130	Credit unions	32	31 805	5 569	1 385	209	.3	2.0
5222	Nondepository credit intermediation	38	D	D	D	c	D	D
52229	Other nondepository credit intermediation	35	D	D	D	c	D	D
522291	Consumer lending	18	18 255	2 212	540	73	.7	—
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5222981	Pawn shops	10	4 227	942	234	67	3.8	17.8
5223	Activities related to credit intermediation	18	D	D	D	g	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	43	92 594	22 514	6 339	289	.1	1.0
5231	Securities and commodity contracts intermediation and brokerage	27	58 220	19 225	5 399	223	.2	.5
52312	Securities brokerage	24	58 019	19 171	5 387	219	—	.4
523120	Securities brokerage	24	58 019	19 171	5 387	219	—	.4
5239	Other financial investment activities	16	34 374	3 289	940	66	—	1.7
52391	Miscellaneous intermediation	10	31 872	2 406	652	38	—	.4
523910	Miscellaneous intermediation	10	31 872	2 406	652	38	—	.4
524	Insurance carriers and related activities	153	N	26 019	6 693	767	N	N
5241	Insurance carriers	14	Q	5 903	1 602	128	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	139	60 996	20 116	5 091	639	35.2	11.6
52421	Insurance agencies and brokerages	129	54 632	17 092	4 406	534	38.2	10.8
524210	Insurance agencies and brokerages	129	54 632	17 092	4 406	534	38.2	10.8
52429	Other insurance related activities	10	6 364	3 024	685	105	9.0	17.8

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
MADISONVILLE, KY MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	69	N	12 062	3 250	361	N	N
522	Credit intermediation and related activities	39	N	6 756	1 656	255	N	N
5221	Depository credit intermediation	27	N	5 787	1 437	219	N	N
52211	Commercial banking	22	Q	5 155	1 284	195	Q	Q
522110	Commercial banking	22	Q	5 155	1 284	195	Q	Q
5222	Nondepository credit intermediation	11	D	D	D	b	D	D
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
522291	Consumer lending	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	6	3 144	1 374	383	15	2.2	44.5
524	Insurance carriers and related activities	24	N	3 932	1 211	91	N	N
5242	Agencies, brokerages, and other insurance related activities ..	22	D	D	D	b	D	D
52421	Insurance agencies and brokerages	21	8 609	3 514	1 113	85	41.0	9.4
524210	Insurance agencies and brokerages	21	8 609	3 514	1 113	85	41.0	9.4
MAYSVILLE, KY MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	49	N	7 757	1 922	289	N	N
522	Credit intermediation and related activities	31	N	5 709	1 417	217	N	N
5221	Depository credit intermediation	18	N	4 653	1 135	182	N	N
52211	Commercial banking	18	Q	4 653	1 135	182	Q	Q
522110	Commercial banking	18	Q	4 653	1 135	182	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	15	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	D	D	D	b	D	D
52421	Insurance agencies and brokerages	11	D	D	D	b	D	D
524210	Insurance agencies and brokerages	11	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
MIDDLESBOROUGH, KY MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	37	N	8 254	2 062	278	N	N
522	Credit intermediation and related activities	24	N	6 310	1 566	241	N	N
5221	Depository credit intermediation	17	N	D	D	c	N	N
52211	Commercial banking	14	Q	4 687	1 124	164	Q	Q
522110	Commercial banking	14	Q	4 687	1 124	164	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	12	N	D	D	b	N	N
MURRAY, KY MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	46	N	9 178	2 214	323	N	N
522	Credit intermediation and related activities	25	N	5 802	1 486	244	N	N
5221	Depository credit intermediation	14	N	4 809	1 256	209	N	N
52211	Commercial banking	10	Q	3 624	977	167	Q	Q
522110	Commercial banking	10	Q	3 624	977	167	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	17	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	16	D	D	D	b	D	D
52421	Insurance agencies and brokerages	15	D	D	D	b	D	D
524210	Insurance agencies and brokerages	15	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
OWENSBORO, KY METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	193	N	57 264	14 866	1 923	N	N
522	Credit intermediation and related activities	111	N	43 251	11 132	1 533	N	N
5221	Depository credit intermediation	81	N	38 741	10 131	1 394	N	N
52211	Commercial banking	66	Q	36 539	9 599	1 296	Q	Q
522110	Commercial banking	66	Q	36 539	9 599	1 296	Q	Q
52213	Credit unions	15	12 482	2 202	532	98	—	—
522130	Credit unions	15	12 482	2 202	532	98	—	—
5222	Nondepository credit intermediation	20	17 473	3 995	876	115	—	50.3
52229	Other nondepository credit intermediation	20	17 473	3 995	876	115	—	50.3
522291	Consumer lending	12	8 105	2 241	272	46	—	—
5223	Activities related to credit intermediation	10	1 830	515	125	24	—	8.2
523	Securities, commodity contracts, other financial investments, and related activities	24	13 800	5 073	1 482	81	2.0	42.2
5231	Securities and commodity contracts intermediation and brokerage	21	D	D	D	b	D	D
52312	Securities brokerage	19	12 770	4 801	1 424	70	.5	41.8
523120	Securities brokerage	19	12 770	4 801	1 424	70	.5	41.8
524	Insurance carriers and related activities	58	N	8 940	2 252	309	N	N
5241	Insurance carriers	10	Q	2 910	752	88	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	48	19 781	6 030	1 500	221	45.7	10.7
52421	Insurance agencies and brokerages	44	18 369	5 384	1 340	208	47.9	6.8
524210	Insurance agencies and brokerages	44	18 369	5 384	1 340	208	47.9	6.8
SOMERSET, KY MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	83	N	16 604	4 379	566	N	N
522	Credit intermediation and related activities	44	N	11 049	3 011	417	N	N
5221	Depository credit intermediation	22	N	D	D	e	N	N
52211	Commercial banking	21	Q	8 846	2 489	340	Q	Q
522110	Commercial banking	21	Q	8 846	2 489	340	Q	Q
5222	Nondepository credit intermediation	13	11 070	1 526	377	47	2.0	44.7
52229	Other nondepository credit intermediation	13	11 070	1 526	377	47	2.0	44.7
523	Securities, commodity contracts, other financial investments, and related activities	8	D	D	D	b	D	D
524	Insurance carriers and related activities	31	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	29	D	D	D	b	D	D
52421	Insurance agencies and brokerages	27	D	D	D	b	D	D
524210	Insurance agencies and brokerages	27	D	D	D	b	D	D
UNION CITY, TN-KY MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	68	N	12 877	3 260	451	N	N
522	Credit intermediation and related activities	42	N	D	D	e	N	N
5221	Depository credit intermediation	26	N	D	D	e	N	N
52211	Commercial banking	24	Q	7 537	1 894	264	Q	Q
522110	Commercial banking	24	Q	7 537	1 894	264	Q	Q
5222	Nondepository credit intermediation	13	D	D	D	b	D	D
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	8	D	D	D	a	D	D
524	Insurance carriers and related activities	18	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	6 357	2 928	752	106	23.5	17.4
52421	Insurance agencies and brokerages	17	6 357	2 928	752	106	23.5	17.4
524210	Insurance agencies and brokerages	17	6 357	2 928	752	106	23.5	17.4

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

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

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

Appendix A.

Explanation of Terms

ANNUAL PAYROLL

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

ESTABLISHMENTS

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

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

FIRST-QUARTER PAYROLL

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

PAID EMPLOYEES FOR PAY PERIOD INCLUDING MARCH 12

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

REVENUE

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

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

Appendix B.

NAICS Codes, Titles, and Descriptions

52 FINANCE AND INSURANCE

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

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

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

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

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

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

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

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

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

521 MONETARY AUTHORITIES - CENTRAL BANK

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

5211 MONETARY AUTHORITIES - CENTRAL BANK

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

52111 MONETARY AUTHORITIES - CENTRAL BANK

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

521110 MONETARY AUTHORITIES - CENTRAL BANK

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

522 CREDIT INTERMEDIATION AND RELATED ACTIVITIES

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

5221 DEPOSITORY CREDIT INTERMEDIATION

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

52211 COMMERCIAL BANKING

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

522110 COMMERCIAL BANKING

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

5221101 NATIONAL COMMERCIAL BANKS (BANKING)

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

5221102 STATE COMMERCIAL BANKS (BANKING)

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

52212 SAVINGS INSTITUTIONS

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

522120 SAVINGS INSTITUTIONS

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

5221201 SAVINGS INSTITUTIONS, FEDERALLY CHARTERED

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

5221203 SAVINGS INSTITUTIONS, NOT FEDERALLY CHARTERED

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

52213 CREDIT UNIONS

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

522130 CREDIT UNIONS

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

5221301 CREDIT UNIONS, FEDERALLY CHARTERED

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

5221309 CREDIT UNIONS, NOT FEDERALLY CHARTERED

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

52219 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

522190 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

5222 NONDEPOSITORY CREDIT INTERMEDIATION

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

52221 CREDIT CARD ISSUING

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

522210 CREDIT CARD ISSUING

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

52222 SALES FINANCING

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

522220 SALES FINANCING

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

52229 OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

522291 CONSUMER LENDING

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

522292 REAL ESTATE CREDIT

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

5222929 MORTGAGE BANKERS AND LOAN CORRESPONDENTS

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

522293 INTERNATIONAL TRADE FINANCING

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

522294 SECONDARY MARKET FINANCING

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

522298 ALL OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

5222981 PAWNSHOPS

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

5222988 OTHER BUSINESS CREDIT INSTITUTIONS

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

5223 ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

52231 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

522310 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

52232 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

522390 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

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

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

5231 SECURITIES AND COMMODITY CONTRACTS INTERMEDIATION AND BROKERAGE

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

52311 INVESTMENT BANKING AND SECURITIES DEALING

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

523110 INVESTMENT BANKING AND SECURITIES DEALING

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

52312 SECURITIES BROKERAGE

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

523120 SECURITIES BROKERAGE

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

52313 COMMODITY CONTRACTS DEALING

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

523130 COMMODITY CONTRACTS DEALING

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

52314 COMMODITY CONTRACTS BROKERAGE

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

523140 COMMODITY CONTRACTS BROKERAGE

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

5232 SECURITIES AND COMMODITY EXCHANGES

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

52321 SECURITIES AND COMMODITY EXCHANGES

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

523210 SECURITIES AND COMMODITY EXCHANGES

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

5239 OTHER FINANCIAL INVESTMENT ACTIVITIES

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

52391 MISCELLANEOUS INTERMEDIATION

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

523910 MISCELLANEOUS INTERMEDIATION

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

52392 PORTFOLIO MANAGEMENT

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

523920 PORTFOLIO MANAGEMENT

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

52393 INVESTMENT ADVICE

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

523930 INVESTMENT ADVICE

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

52399 ALL OTHER FINANCIAL INVESTMENT ACTIVITIES

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

523991 TRUST, FIDUCIARY, AND CUSTODY ACTIVITIES

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

523999 MISCELLANEOUS FINANCIAL INVESTMENT ACTIVITIES

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

524 INSURANCE CARRIERS AND RELATED ACTIVITIES

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

5241 INSURANCE CARRIERS

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

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

52411 DIRECT LIFE, HEALTH, AND MEDICAL INSURANCE CARRIERS

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

524113 DIRECT LIFE INSURANCE CARRIERS

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

524114 DIRECT HEALTH AND MEDICAL INSURANCE CARRIERS

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

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

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

524126 DIRECT PROPERTY AND CASUALTY INSURANCE CARRIERS

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

524127 DIRECT TITLE INSURANCE CARRIERS

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

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

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

52413 REINSURANCE CARRIERS

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

524130 REINSURANCE CARRIERS

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

5242 AGENCIES, BROKERAGES, AND OTHER INSURANCE RELATED ACTIVITIES

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

52421 INSURANCE AGENCIES AND BROKERAGES

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

524210 INSURANCE AGENCIES AND BROKERAGES

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

52429 OTHER INSURANCE RELATED ACTIVITIES

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

524291 CLAIMS ADJUSTING

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

524292 THIRD PARTY ADMINISTRATION OF INSURANCE AND PENSION FUNDS

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

524298 ALL OTHER INSURANCE RELATED ACTIVITIES

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

525 FUNDS, TRUSTS, AND OTHER FINANCIAL VEHICLES

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

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

5259 OTHER INVESTMENT POOLS AND FUNDS

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

52593 REAL ESTATE INVESTMENT TRUSTS

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

525930 REAL ESTATE INVESTMENT TRUSTS

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

Appendix C.

Methodology

SOURCES OF THE DATA

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

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

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

The report forms used to collect information for establishments in this sector are available at help.econ.census.gov/econhelp/resources/.

A more detailed examination of census methodology is presented in the *History of the Economic Census* at www.census.gov/econ/www/history.html.

INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

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

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

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

RELIABILITY OF DATA

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

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

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

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

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

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

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

TREATMENT OF NONRESPONSE

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

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

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

DISCLOSURE

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

Appendix D. Geographic Notes

Not applicable for this report.

Appendix E.

Metropolitan and Micropolitan Statistical Areas

CINCINNATI-MIDDLETOWN-WILMINGTON, OH-KY-IN COMBINED STATISTICAL AREA

Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area

Dearborn County, IN

Franklin County, IN

Ohio County, IN

Boone County, KY

Bracken County, KY

Campbell County, KY

Gallatin County, KY

Grant County, KY

Kenton County, KY

Pendleton County, KY

Brown County, OH

Butler County, OH

Clermont County, OH

Hamilton County, OH

Warren County, OH

Wilmington, OH Micropolitan Statistical Area

Clinton County, OH

CORBIN-LONDON, KY COMBINED STATISTICAL AREA

Corbin, KY Micropolitan Statistical Area

Whitley County, KY

London, KY Micropolitan Statistical Area

Laurel County, KY

LEXINGTON-FAYETTE--FRANKFORT--RICHMOND, KY COMBINED STATISTICAL AREA

Frankfort, KY Micropolitan Statistical Area

Anderson County, KY

Franklin County, KY

Lexington-Fayette, KY Metropolitan Statistical Area

Bourbon County, KY

Clark County, KY

Fayette County, KY

Jessamine County, KY

Scott County, KY

Woodford County, KY

Mount Sterling, KY Micropolitan Statistical Area

Bath County, KY

Menifee County, KY

Montgomery County, KY

Richmond, KY Micropolitan Statistical Area

Madison County, KY

Rockcastle County, KY

LOUISVILLE-ELIZABETHTOWN-SCOTTSBURG, KY-IN COMBINED STATISTICAL AREA

Elizabethtown, KY Metropolitan Statistical Area

Hardin County, KY

Larue County, KY

Louisville, KY-IN Metropolitan Statistical Area

Clark County, IN

Floyd County, IN

Harrison County, IN

Washington County, IN

Bullitt County, KY

Henry County, KY

Jefferson County, KY

Meade County, KY

Nelson County, KY

Oldham County, KY

Shelby County, KY

Spencer County, KY

Trimble County, KY

Scottsburg, IN Micropolitan Statistical Area

Scott County, IN

PADUCAH-MAYFIELD, KY-IL COMBINED STATISTICAL AREA

Mayfield, KY Micropolitan Statistical Area

Graves County, KY

Paducah, KY-IL Micropolitan Statistical Area

Massac County, IL

Ballard County, KY

Livingston County, KY

McCracken County, KY

BOWLING GREEN, KY METROPOLITAN STATISTICAL AREA

Edmonson County, KY

Warren County, KY

CAMPBELLSVILLE, KY MICROPOLITAN STATISTICAL AREA

Taylor County, KY

CENTRAL CITY, KY MICROPOLITAN STATISTICAL AREA

Muhlenberg County, KY

CLARKSVILLE, TN-KY METROPOLITAN STATISTICAL AREA

Christian County, KY

Trigg County, KY

Montgomery County, TN

Stewart County, TN

DANVILLE, KY MICROPOLITAN STATISTICAL AREA

Boyle County, KY

Lincoln County, KY

EVANSVILLE, IN-KY METROPOLITAN STATISTICAL AREA

Gibson County, IN

Posey County, IN

Vanderburgh County, IN

Warrick County, IN

Henderson County, KY

Webster County, KY

GLASGOW, KY MICROPOLITAN STATISTICAL AREA

Barren County, KY

Metcalfe County, KY

HUNTINGTON-ASHLAND, WV-KY-OH METROPOLITAN STATISTICAL AREA

Boyd County, KY

Greenup County, KY

Lawrence County, OH

Cabell County, WV

Wayne County, WV

MADISONVILLE, KY MICROPOLITAN STATISTICAL AREA

Hopkins County, KY

MAYSVILLE, KY MICROPOLITAN STATISTICAL AREA

Lewis County, KY

Mason County, KY

MIDDLESBOROUGH, KY MICROPOLITAN STATISTICAL AREA

Bell County, KY

MURRAY, KY MICROPOLITAN STATISTICAL AREA

Calloway County, KY

OWENSBORO, KY METROPOLITAN STATISTICAL AREA

Daviess County, KY

Hancock County, KY

McLean County, KY

SOMERSET, KY MICROPOLITAN STATISTICAL AREA

Pulaski County, KY

UNION CITY, TN-KY MICROPOLITAN STATISTICAL AREA

Fulton County, KY

Obion County, TN

