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2002 Economic Census

Finance and Insurance

Geographic Area Series



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-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

INDUSTRY CLASSIFICATIONS

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

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

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

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

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

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

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

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

BASIS OF REPORTING

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

GEOGRAPHIC AREA CODING

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

AVAILABILITY OF ADDITIONAL DATA

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

HISTORICAL INFORMATION

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

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

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

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

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

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

SOURCES FOR MORE INFORMATION

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

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Finance and Insurance

SCOPE

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

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

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

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

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

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

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

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

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

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

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

REPORTS

The following reports provide statistics on this sector.

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

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

Subject Series:

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

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

GEOGRAPHIC AREAS COVERED

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

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

DOLLAR VALUES

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

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

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

RELIABILITY OF DATA

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

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

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

DISCLOSURE

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

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

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

CONTACTS FOR DATA USERS

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

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

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

Table 1. Summary Statistics for the State: 2002

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
PENNSYLVANIA								
52	Finance and insurance	18 207	N	15 246 666	4 297 792	310 536	N	N
521	Monetary authorities - central bank	2	1 426 439	70 972	16 941	1 574	—	—
5211	Monetary authorities - central bank	2	1 426 439	70 972	16 941	1 574	—	—
52111	Monetary authorities - central bank	2	1 426 439	70 972	16 941	1 574	—	—
521110	Monetary authorities - central bank	2	1 426 439	70 972	16 941	1 574	—	—
522	Credit intermediation and related activities	8 691	N	4 820 551	1 393 176	128 464	N	N
5221	Depository credit intermediation	5 892	N	3 213 437	937 765	89 265	N	N
52211	Commercial banking	4 018	Q	2 533 835	766 882	68 510	Q	Q
522110	Commercial banking	4 018	Q	2 533 835	766 882	68 510	Q	Q
5221101	National commercial banks - banking	1 981	Q	1 521 200	507 565	37 866	Q	Q
5221102	State commercial banks - banking	2 025	Q	1 005 463	257 011	30 533	Q	Q
52212	Savings institutions	1 054	Q	449 791	113 005	12 883	Q	Q
522120	Savings institutions	1 054	Q	449 791	113 005	12 883	Q	Q
5221201	Savings institutions - federally chartered	553	Q	263 737	65 974	7 233	Q	Q
5221203	Savings institutions - not federally chartered	501	Q	186 054	47 031	5 650	Q	Q
52213	Credit unions	818	D	D	D	i	D	D
522130	Credit unions	818	D	D	D	i	D	D
5221301	Credit unions - federally chartered	710	D	170 306	41 020	6 196	.1	1.5
5221309	Credit unions - not federally chartered	108	D	D	D	g	D	D
5222	Nondepository credit intermediation	1 690	12 846 469	1 327 388	392 646	31 321	1.0	5.6
52221	Credit card issuing	20	D	D	D	h	D	D
522210	Credit card issuing	20	D	D	D	h	D	D
52222	Sales financing	546	4 671 724	406 193	113 916	14 909	.6	9.3
522220	Sales financing	546	4 671 724	406 193	113 916	14 909	.6	9.3
52229	Other nondepository credit intermediation	1 124	D	D	D	j	D	D
522291	Consumer lending	475	D	D	D	h	D	D
522292	Real estate credit	554	2 635 547	552 175	172 161	7 842	2.7	5.7
5222929	Mortgage bankers and loan correspondents	549	2 632 898	551 618	172 030	7 828	2.7	5.7
522294	Secondary market financing	11	2 299 531	61 275	19 175	1 079	.2	.1
522298	All other nondepository credit intermediation	81	D	D	D	f	D	D
5222981	Pawn shops	46	D	D	D	c	D	D
5222988	Other business credit institutions	35	1 423 407	28 759	8 664	472	1.0	2.1
5223	Activities related to credit intermediation	1 109	903 768	279 726	62 765	7 878	2.2	6.8
52231	Mortgage and nonmortgage loan brokers	618	381 254	144 124	29 819	3 919	—	7.8
522310	Mortgage and nonmortgage loan brokers	618	381 254	144 124	29 819	3 919	—	7.8
52232	Financial transactions processing, reserve, and clearinghouse activities	90	242 754	61 233	15 174	1 963	7.4	6.2
522320	Financial transactions processing, reserve, and clearinghouse activities	90	242 754	61 233	15 174	1 963	7.4	6.2
52239	Other activities related to credit intermediation	401	279 760	74 369	17 772	1 996	.5	5.9
522390	Other activities related to credit intermediation	401	279 760	74 369	17 772	1 996	.5	5.9
523	Securities, commodity contracts, other financial investments, and related activities	2 454	9 006 113	3 519 616	1 056 721	43 793	2.0	6.6
5231	Securities and commodity contracts intermediation and brokerage	1 194	D	D	D	j	D	D
52311	Investment banking and securities dealing	234	D	D	D	h	D	D
523110	Investment banking and securities dealing	234	D	D	D	h	D	D
52312	Securities brokerage	938	2 496 985	976 927	284 557	11 974	.9	13.7
523120	Securities brokerage	938	2 496 985	976 927	284 557	11 974	.9	13.7
52313	Commodity contracts dealing	10	D	D	D	b	D	D
523130	Commodity contracts dealing	10	D	D	D	b	D	D
52314	Commodity contracts brokerage	12	D	D	D	a	D	D
523140	Commodity contracts brokerage	12	D	D	D	a	D	D
5232	Securities and commodity exchanges	1	D	D	D	e	D	D
52321	Securities and commodity exchanges	1	D	D	D	e	D	D
523210	Securities and commodity exchanges	1	D	D	D	e	D	D
5239	Other financial investment activities	1 259	D	D	D	k	D	D
52391	Miscellaneous intermediation	113	218 621	78 842	15 475	555	2.4	6.8
523910	Miscellaneous intermediation	113	218 621	78 842	15 475	555	2.4	6.8
52392	Portfolio management	520	4 569 938	1 787 886	559 041	22 348	1.6	1.0
523920	Portfolio management	520	4 569 938	1 787 886	559 041	22 348	1.6	1.0
52393	Investment advice	539	490 475	170 173	44 715	2 572	12.6	9.1
523930	Investment advice	539	490 475	170 173	44 715	2 572	12.6	9.1
52399	All other financial investment activities	87	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	74	291 312	114 683	34 875	1 744	.7	5.7
523999	Miscellaneous financial investment activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	6 995	N	6 789 151	1 818 618	136 026	N	N
5241	Insurance carriers	1 532	Q	4 970 867	1 373 884	96 962	Q	Q
52411	Direct life, health, and medical insurance carriers	681	Q	3 426 827	943 468	66 872	Q	Q
524113	Direct life insurance carriers	441	Q	1 247 834	331 480	21 560	Q	Q
524114	Direct health and medical insurance carriers	240	Q	2 178 993	611 988	45 312	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	689	Q	1 390 826	380 416	27 815	Q	Q
524126	Direct property and casualty insurance carriers	747	Q	1 328 024	365 939	26 507	Q	Q
524127	Direct title insurance carriers	123	Q	46 093	10 732	928	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	19	Q	16 709	3 745	380	Q	Q
52413	Reinsurance carriers	62	Q	153 214	50 000	2 275	Q	Q
524130	Reinsurance carriers	62	Q	153 214	50 000	2 275	Q	Q

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
	PENNSYLVANIA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	5 463	5 208 435	1 818 284	444 734	39 064	19.4	6.2
52421	Insurance agencies and brokerages	4 895	3 904 767	1 370 152	332 267	29 172	24.3	7.0
524210	Insurance agencies and brokerages	4 895	3 904 767	1 370 152	332 267	29 172	24.3	7.0
52429	Other insurance related activities	568	1 303 668	448 132	112 467	9 892	4.7	3.9
524291	Claims adjusting	241	171 809	66 101	16 697	1 610	16.5	7.3
524292	Third party administration of insurance and pension funds/ plans	240	952 873	319 164	82 534	6 965	1.9	3.6
524298	All other insurance related activities	87	178 986	62 867	13 236	1 317	8.4	2.5
525	Funds, trusts, and other financial vehicles (part)	65	1 000 448	46 376	12 336	679	.7	.3
5259	Other investment pools and funds (part)	65	1 000 448	46 376	12 336	679	.7	.3
52593	Real Estate Investment Trusts - REITs	65	1 000 448	46 376	12 336	679	.7	.3
525930	Real Estate Investment Trusts - REITs	65	1 000 448	46 376	12 336	679	.7	.3

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
HARRISBURG-CARLISLE-LEBANON, PA COMBINED STATISTICAL AREA								
52	Finance and insurance	1 026	N	955 614	255 677	22 522	N	N
522	Credit intermediation and related activities	481	N	277 680	70 016	7 844	N	N
5221	Depository credit intermediation	342	N	163 080	40 830	5 053	N	N
52211	Commercial banking	281	Q	121 484	30 979	3 813	Q	Q
522110	Commercial banking	281	Q	121 484	30 979	3 813	Q	Q
52212	Savings institutions	14	Q	D	D	c	Q	Q
522120	Savings institutions	14	Q	D	D	c	Q	Q
52213	Credit unions	47	D	D	D	g	D	D
522130	Credit unions	47	D	D	D	g	D	D
5222	Nondepository credit intermediation	94	474 153	103 311	26 695	2 559	1.0	2.5
52222	Sales financing	29	D	D	D	e	D	D
522220	Sales financing	29	D	D	D	e	D	D
52229	Other nondepository credit intermediation	65	D	D	D	g	D	D
522291	Consumer lending	32	D	D	D	g	D	D
522292	Real estate credit	31	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	31	D	D	D	c	D	D
5223	Activities related to credit intermediation	45	46 808	11 289	2 491	232	—	1.0
52231	Mortgage and nonmortgage loan brokers	29	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	29	D	D	D	b	D	D
52239	Other activities related to credit intermediation	13	D	D	D	b	D	D
522390	Other activities related to credit intermediation	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	108	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	60	D	D	D	f	D	D
52312	Securities brokerage	57	D	D	D	f	D	D
523120	Securities brokerage	57	D	D	D	f	D	D
5239	Other financial investment activities	48	D	D	D	c	D	D
52392	Portfolio management	14	5 412	2 413	640	39	40.3	2.2
523920	Portfolio management	14	5 412	2 413	640	39	40.3	2.2
52393	Investment advice	23	D	D	D	b	D	D
523930	Investment advice	23	D	D	D	b	D	D
524	Insurance carriers and related activities	436	N	628 540	171 158	13 948	N	N
5241	Insurance carriers	118	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	63	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	31	Q	D	D	e	Q	Q
524114	Direct health and medical insurance carriers	32	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	51	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	43	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	318	D	D	D	g	D	D
52421	Insurance agencies and brokerages	272	D	D	D	g	D	D
524210	Insurance agencies and brokerages	272	D	D	D	g	D	D
52429	Other insurance related activities	46	D	D	D	f	D	D
524291	Claims adjusting	13	9 621	3 116	754	89	30.6	3.3
524292	Third party administration of insurance and pension funds/ plans	21	D	D	D	f	D	D
524298	All other insurance related activities	12	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Harrisburg-Carlisle, PA Metropolitan Statistical Area								
52	Finance and insurance	900	N	929 646	249 316	21 585	N	N
522	Credit intermediation and related activities	410	N	261 738	66 210	7 168	N	N
5221	Depository credit intermediation	290	N	149 613	37 586	4 492	N	N
52211	Commercial banking	239	Q	110 217	28 252	3 360	Q	Q
522110	Commercial banking	239	Q	110 217	28 252	3 360	Q	Q
52213	Credit unions	42	286 581	36 923	8 727	1 070	—	.3
522130	Credit unions	42	286 581	36 923	8 727	1 070	—	.3
5222	Nondepository credit intermediation	83	453 966	101 240	26 205	2 457	1.0	2.6
52222	Sales financing	22	82 927	6 001	1 704	226	.3	.6
522220	Sales financing	22	82 927	6 001	1 704	226	.3	.6
52229	Other nondepository credit intermediation	61	371 039	95 239	24 501	2 231	1.2	3.1
522291	Consumer lending	28	302 954	76 906	20 045	1 986	—	—
522292	Real estate credit	31	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	31	D	D	D	c	D	D
5223	Activities related to credit intermediation	37	45 307	10 885	2 419	219	—	1.0
52231	Mortgage and nonmortgage loan brokers	24	8 616	3 588	682	78	—	5.2
522310	Mortgage and nonmortgage loan brokers	24	8 616	3 588	682	78	—	5.2
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

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
	HARRISBURG-CARLISLE-LEBANON, PA COMBINED STATISTICAL AREA—Con.							
	Harrisburg-Carlisle, PA Metropolitan Statistical Area —Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	95	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	50	D	D	D	f	D	D
52312	Securities brokerage	47	118 964	35 981	10 585	494	1.4	36.6
523120	Securities brokerage	47	118 964	35 981	10 585	494	1.4	36.6
5239	Other financial investment activities	45	D	D	D	c	D	D
52392	Portfolio management	14	5 412	2 413	640	39	40.3	2.2
523920	Portfolio management	14	5 412	2 413	640	39	40.3	2.2
52393	Investment advice	20	5 614	2 242	476	57	15.6	7.9
523930	Investment advice	20	5 614	2 242	476	57	15.6	7.9
524	Insurance carriers and related activities	394	N	622 074	169 587	13 747	N	N
5241	Insurance carriers	114	Q	536 160	148 200	11 634	Q	Q
52411	Direct life, health, and medical insurance carriers	61	Q	411 853	112 408	9 032	Q	Q
524113	Direct life insurance carriers	30	Q	22 862	6 413	495	Q	Q
524114	Direct health and medical insurance carriers	31	Q	388 991	105 995	8 537	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	50	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	42	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	280	303 426	85 914	21 387	2 113	13.5	3.8
52421	Insurance agencies and brokerages	236	D	D	D	g	D	D
524210	Insurance agencies and brokerages	236	D	D	D	g	D	D
52429	Other insurance related activities	44	D	D	D	f	D	D
524291	Claims adjusting	13	9 621	3 116	754	89	30.6	3.3
524292	Third party administration of insurance and pension funds/ plans	20	D	D	D	f	D	D
524298	All other insurance related activities	11	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	Lebanon, PA Metropolitan Statistical Area							
52	Finance and insurance	126	N	25 968	6 361	937	N	N
522	Credit intermediation and related activities	71	N	15 942	3 806	676	N	N
5221	Depository credit intermediation	52	N	13 467	3 244	561	N	N
52211	Commercial banking	42	Q	11 267	2 727	453	Q	Q
522110	Commercial banking	42	Q	11 267	2 727	453	Q	Q
5222	Nondepository credit intermediation	11	20 187	2 071	490	102	—	—
523	Securities, commodity contracts, other financial investments, and related activities	13	8 388	3 560	984	60	.5	60.1
5231	Securities and commodity contracts intermediation and brokerage	10	D	D	D	b	D	D
52312	Securities brokerage	10	D	D	D	b	D	D
523120	Securities brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	42	N	6 466	1 571	201	N	N
5242	Agencies, brokerages, and other insurance related activities ..	38	D	D	D	c	D	D
52421	Insurance agencies and brokerages	36	D	D	D	c	D	D
524210	Insurance agencies and brokerages	36	D	D	D	c	D	D
	NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA							
52	Finance and insurance	31 640	N	D	D	m	N	N
521	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
5211	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
52111	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
521110	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
522	Credit intermediation and related activities	12 207	N	D	D	m	N	N
5221	Depository credit intermediation	7 981	N	D	D	m	N	N
52211	Commercial banking	5 027	Q	D	D	m	Q	Q
522110	Commercial banking	5 027	Q	D	D	m	Q	Q
52212	Savings institutions	2 291	Q	D	D	k	Q	Q
522120	Savings institutions	2 291	Q	D	D	k	Q	Q
52213	Credit unions	649	D	D	D	i	D	D
522130	Credit unions	649	D	D	D	i	D	D
52219	Other depository credit intermediation	14	D	D	D	g	D	D
522190	Other depository credit intermediation	14	D	D	D	g	D	D

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
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5222	Nondepository credit intermediation	2 364	D	D	D	m	D	D
52221	Credit card issuing	62	D	D	D	g	D	D
522210	Credit card issuing	62	D	D	D	g	D	D
52222	Sales financing	628	17 353 016	4 243 155	1 093 260	95 436	2.1	6.4
522220	Sales financing	628	17 353 016	4 243 155	1 093 260	95 436	2.1	6.4
52229	Other nondepository credit intermediation	1 674	D	D	D	j	D	D
522291	Consumer lending	282	D	D	D	g	D	D
522292	Real estate credit	1 082	5 038 117	1 340 420	340 957	16 981	6.7	10.3
5222929	Mortgage bankers and loan correspondents	1 074	D	D	D	j	D	D
522293	International trade financing	87	D	D	D	g	D	D
522294	Secondary market financing	14	D	D	D	e	D	D
522298	All other nondepository credit intermediation	209	D	D	D	h	D	D
5222981	Pawn shops	114	D	D	D	f	D	D
5222988	Other business credit institutions	95	D	D	D	h	D	D
5223	Activities related to credit intermediation	1 862	D	D	D	j	D	D
52231	Mortgage and nonmortgage loan brokers	861	1 069 530	375 097	75 741	6 526	13.0	5.9
522310	Mortgage and nonmortgage loan brokers	861	1 069 530	375 097	75 741	6 526	13.0	5.9
52232	Financial transactions processing, reserve, and clearinghouse activities	313	D	D	D	i	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	313	D	D	D	i	D	D
52239	Other activities related to credit intermediation	688	D	D	D	i	D	D
522390	Other activities related to credit intermediation	688	D	D	D	i	D	D
523	Securities, commodity contracts, other financial investments, and related activities	9 012	D	D	D	m	D	D
5231	Securities and commodity contracts intermediation and brokerage	4 235	121 842 020	37 535 552	16 284 855	172 976	.5	3.5
52311	Investment banking and securities dealing	1 262	D	D	D	l	D	D
523110	Investment banking and securities dealing	1 262	D	D	D	l	D	D
52312	Securities brokerage	2 499	36 212 536	12 899 361	4 637 266	80 010	1.1	7.7
523120	Securities brokerage	2 499	36 212 536	12 899 361	4 637 266	80 010	1.1	7.7
52313	Commodity contracts dealing	205	D	D	D	g	D	D
523130	Commodity contracts dealing	205	D	D	D	g	D	D
52314	Commodity contracts brokerage	269	D	D	D	h	D	D
523140	Commodity contracts brokerage	269	D	D	D	h	D	D
5232	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	—	.1
52321	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	—	.1
523210	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	—	.1
5239	Other financial investment activities	4 767	D	D	D	l	D	D
52391	Miscellaneous intermediation	674	1 723 081	748 379	232 121	5 203	7.8	7.9
523910	Miscellaneous intermediation	674	1 723 081	748 379	232 121	5 203	7.8	7.9
52392	Portfolio management	2 163	D	D	D	k	D	D
523920	Portfolio management	2 163	D	D	D	k	D	D
52393	Investment advice	1 682	D	D	D	j	D	D
523930	Investment advice	1 682	D	D	D	j	D	D
52399	All other financial investment activities	248	D	D	D	i	D	D
523991	Trust, fiduciary, and custody activities	188	D	D	D	i	D	D
523999	Miscellaneous financial investment activities	60	D	D	D	h	D	D
524	Insurance carriers and related activities	10 283	N	D	D	m	N	N
5241	Insurance carriers	1 936	Q	D	D	m	Q	Q
52411	Direct life, health, and medical insurance carriers	874	Q	D	D	l	Q	Q
524113	Direct life insurance carriers	639	Q	3 600 122	1 240 646	46 494	Q	Q
524114	Direct health and medical insurance carriers	235	Q	D	D	k	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	966	Q	D	D	l	Q	Q
524126	Direct property and casualty insurance carriers	826	Q	D	D	k	Q	Q
524127	Direct title insurance carriers	133	Q	D	D	g	Q	Q
52413	Reinsurance carriers	96	Q	D	D	i	Q	Q
524130	Reinsurance carriers	96	Q	D	D	i	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	8 347	D	D	D	l	D	D
52421	Insurance agencies and brokerages	7 334	D	D	D	l	D	D
524210	Insurance agencies and brokerages	7 334	D	D	D	l	D	D
52429	Other insurance related activities	1 013	D	D	D	j	D	D
524291	Claims adjusting	424	D	D	D	i	D	D
524292	Third party administration of insurance and pension funds/ plans	367	1 844 785	622 820	143 354	10 639	4.0	4.6
524298	All other insurance related activities	222	D	D	D	h	D	D
525	Funds, trusts, and other financial vehicles (part)	136	D	D	D	g	D	D
5259	Other investment pools and funds (part)	136	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs	136	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs	136	D	D	D	g	D	D

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
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area								
52	Finance and insurance	2 154	N	5 382 807	1 850 065	44 807	N	N
522	Credit intermediation and related activities	692	N	1 592 030	506 203	21 470	N	N
5221	Depository credit intermediation	450	N	986 806	344 909	14 169	N	N
52211	Commercial banking	252	Q	785 334	289 739	9 888	Q	Q
522110	Commercial banking	252	Q	785 334	289 739	9 888	Q	Q
52212	Savings institutions	141	Q	187 643	51 795	3 897	Q	Q
522120	Savings institutions	141	Q	187 643	51 795	3 897	Q	Q
52213	Credit unions	57	56 930	13 829	3 375	384	-	.5
522130	Credit unions	57	56 930	13 829	3 375	384	-	.5
5222	Nondepository credit intermediation	162	4 272 957	577 145	154 661	6 869	.2	13.5
52222	Sales financing	53	3 943 408	501 979	136 507	5 864	-	14.0
522220	Sales financing	53	3 943 408	501 979	136 507	5 864	-	14.0
52229	Other nondepository credit intermediation	103	D	D	D	f	D	D
522291	Consumer lending	12	D	D	D	c	D	D
522292	Real estate credit	74	192 936	55 136	13 264	641	4.9	8.7
5222929	Mortgage bankers and loan correspondents	74	192 936	55 136	13 264	641	4.9	8.7
522298	All other nondepository credit intermediation	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	80	94 610	28 079	6 633	432	7.6	4.5
52231	Mortgage and nonmortgage loan brokers	53	44 621	18 918	4 308	263	14.7	5.3
522310	Mortgage and nonmortgage loan brokers	53	44 621	18 918	4 308	263	14.7	5.3
52239	Other activities related to credit intermediation	18	D	D	D	c	D	D
522390	Other activities related to credit intermediation	18	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	907	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	317	6 852 194	1 405 696	602 606	6 926	.7	1.5
52311	Investment banking and securities dealing	114	3 565 492	621 936	356 628	2 849	.4	.5
523110	Investment banking and securities dealing	114	3 565 492	621 936	356 628	2 849	.4	.5
52312	Securities brokerage	183	3 184 876	748 796	235 464	3 790	.8	2.1
523120	Securities brokerage	183	3 184 876	748 796	235 464	3 790	.8	2.1
52314	Commodity contracts brokerage	12	D	D	D	D	D	D
523140	Commodity contracts brokerage	12	D	D	D	e	D	D
5239	Other financial investment activities	590	D	D	D	i	D	D
52391	Miscellaneous intermediation	71	174 276	103 280	30 378	466	10.7	5.2
523910	Miscellaneous intermediation	71	174 276	103 280	30 378	466	10.7	5.2
52392	Portfolio management	320	2 621 389	1 090 016	317 959	3 703	2.4	3.0
523920	Portfolio management	320	2 621 389	1 090 016	317 959	3 703	2.4	3.0
52393	Investment advice	177	304 934	121 041	33 653	1 086	14.2	7.4
523930	Investment advice	177	304 934	121 041	33 653	1 086	14.2	7.4
52399	All other financial investment activities	22	D	D	D	e	D	D
523991	Trust, fduciary, and custody activities	16	D	D	D	e	D	D
524	Insurance carriers and related activities	552	N	1 017 763	341 874	10 806	N	N
5241	Insurance carriers	119	Q	753 004	282 360	7 304	Q	Q
52411	Direct life, health, and medical insurance carriers	56	Q	313 528	127 431	4 357	Q	Q
524113	Direct life insurance carriers	38	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	18	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	47	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers	39	Q	76 250	28 357	723	Q	Q
52413	Reinsurance carriers	16	Q	D	D	g	Q	Q
524130	Reinsurance carriers	16	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	433	583 319	264 759	59 514	3 502	16.4	4.9
52421	Insurance agencies and brokerages	395	D	D	D	h	D	D
524210	Insurance agencies and brokerages	395	D	D	D	h	D	D
52429	Other insurance related activities	38	D	D	D	e	D	D
524291	Claims adjusting	11	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	15	D	D	D	c	D	D
524298	All other insurance related activities	12	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	b	D	D
Kingston, NY Metropolitan Statistical Area								
52	Finance and insurance	181	N	104 638	27 656	2 974	N	N
522	Credit intermediation and related activities	74	N	D	D	g	N	N
5221	Depository credit intermediation	66	N	D	D	f	N	N
52211	Commercial banking	42	Q	D	D	e	Q	Q
522110	Commercial banking	42	Q	D	D	e	Q	Q
52212	Savings institutions	14	Q	D	D	e	Q	Q
522120	Savings institutions	14	Q	D	D	e	Q	Q
52213	Credit unions	10	D	D	D	c	D	D
522130	Credit unions	10	D	D	D	c	D	D

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
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
Kingston, NY Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	28	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	17	D	D	D	c	D	D
52312	Securities brokerage	12	D	D	D	c	D	D
523120	Securities brokerage	12	D	D	D	c	D	D
5239	Other financial investment activities	11	D	D	D	b	D	D
524	Insurance carriers and related activities	78	N	49 158	12 500	1 504	N	N
5241	Insurance carriers	15	Q	36 697	9 584	1 160	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	63	30 331	12 461	2 916	344	41.8	19.5
52421	Insurance agencies and brokerages	58	D	D	D	e	D	D
524210	Insurance agencies and brokerages	58	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
New Haven-Milford, CT Metropolitan Statistical Area								
52	Finance and insurance	1 090	N	757 195	203 138	15 800	N	N
522	Credit intermediation and related activities	514	N	255 204	66 052	6 186	N	N
5221	Depository credit intermediation	359	N	D	D	h	N	N
52211	Commercial banking	159	Q	61 600	16 459	1 938	Q	Q
522110	Commercial banking	159	Q	61 600	16 459	1 938	Q	Q
52212	Savings institutions	142	Q	105 812	28 848	2 394	Q	Q
522120	Savings institutions	142	Q	105 812	28 848	2 394	Q	Q
52213	Credit unions	58	D	D	D	e	D	D
522130	Credit unions	58	D	D	D	e	D	D
5222	Nondepository credit intermediation	80	D	D	D	f	D	D
52229	Other nondepository credit intermediation	65	D	D	D	f	D	D
522291	Consumer lending	10	22 618	1 792	384	38	.8	—
522292	Real estate credit	39	167 060	39 354	8 913	707	1.0	9.7
5222929	Mortgage bankers and loan correspondents	39	167 060	39 354	8 913	707	1.0	9.7
522298	All other nondepository credit intermediation	15	D	D	D	c	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	75	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	57	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	57	D	D	D	e	D	D
52239	Other activities related to credit intermediation	12	D	D	D	b	D	D
522390	Other activities related to credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	168	247 678	83 407	23 623	1 081	4.5	11.7
5231	Securities and commodity contracts intermediation and brokerage	84	D	D	D	f	D	D
52311	Investment banking and securities dealing	11	D	D	D	b	D	D
523110	Investment banking and securities dealing	11	D	D	D	b	D	D
52312	Securities brokerage	71	D	D	D	f	D	D
523120	Securities brokerage	71	D	D	D	f	D	D
5239	Other financial investment activities	84	D	D	D	e	D	D
52392	Portfolio management	38	D	D	D	c	D	D
523920	Portfolio management	38	D	D	D	c	D	D
52393	Investment advice	34	D	D	D	b	D	D
523930	Investment advice	34	D	D	D	b	D	D
524	Insurance carriers and related activities	408	N	418 584	113 463	8 533	N	N
5241	Insurance carriers	71	Q	301 255	84 908	6 019	Q	Q
52411	Direct life, health, and medical insurance carriers	25	Q	241 329	69 945	4 926	Q	Q
524113	Direct life insurance carriers	14	D	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	11	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	44	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	42	Q	59 362	14 648	1 080	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	337	253 159	117 329	28 555	2 514	28.0	7.1
52421	Insurance agencies and brokerages	296	D	D	D	g	D	D
524210	Insurance agencies and brokerages	296	D	D	D	g	D	D
52429	Other insurance related activities	41	D	D	D	f	D	D
524291	Claims adjusting	23	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	12	D	D	D	e	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area								
52	Finance and insurance	26 636	N	86 063 757	31 550 511	827 729	N	N
521	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
5211	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
52111	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
521110	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
522	Credit intermediation and related activities	10 202	N	27 218 601	9 358 608	416 944	N	N
5221	Depository credit intermediation	6 558	N	20 638 493	7 652 030	286 165	N	N
52211	Commercial banking	4 231	Q	19 072 512	7 159 796	254 902	Q	Q
522110	Commercial banking	4 231	Q	19 072 512	7 159 796	254 902	Q	Q
52212	Savings institutions	1 854	Q	1 252 210	394 955	24 289	Q	Q
522120	Savings institutions	1 854	Q	1 252 210	394 955	24 289	Q	Q
52213	Credit unions	460	D	D	D	i	D	D
522130	Credit unions	460	D	D	D	i	D	D
52219	Other depository credit intermediation	13	D	D	D	g	D	D
522190	Other depository credit intermediation	13	D	D	D	g	D	D
5222	Nondepository credit intermediation	1 988	25 772 949	5 480 312	1 414 847	112 188	3.4	5.0
52221	Credit card issuing	46	D	D	D	g	D	D
522210	Credit card issuing	46	D	D	D	g	D	D
52222	Sales financing	530	13 095 270	3 714 897	948 948	88 686	2.8	4.2
522220	Sales financing	530	13 095 270	3 714 897	948 948	88 686	2.8	4.2
52229	Other nondepository credit intermediation	1 412	D	D	D	j	D	D
522291	Consumer lending	233	594 973	53 961	12 657	1 260	3.8	2.7
522292	Real estate credit	912	4 500 003	1 192 267	306 164	14 905	7.2	10.5
5222929	Mortgage bankers and loan correspondents	905	D	D	D	j	D	D
522293	International trade financing	84	2 339 789	232 414	70 327	2 364	5.9	1.6
522298	All other nondepository credit intermediation	175	D	D	D	h	D	D
5222981	Pawn shops	88	D	D	D	f	D	D
5222988	Other business credit institutions	87	D	D	D	h	D	D
5223	Activities related to credit intermediation	1 656	3 717 847	1 099 796	291 731	18 591	4.4	12.2
52231	Mortgage and nonmortgage loan brokers	725	956 090	330 706	65 884	5 764	12.8	6.2
522310	Mortgage and nonmortgage loan brokers	725	956 090	330 706	65 884	5 764	12.8	6.2
52232	Financial transactions processing, reserve, and clearinghouse activities	289	2 081 593	560 455	175 342	7 884	1.9	10.8
522320	Financial transactions processing, reserve, and clearinghouse activities	289	2 081 593	560 455	175 342	7 884	1.9	10.8
52239	Other activities related to credit intermediation	642	680 164	208 635	50 505	4 943	—	25.1
522390	Other activities related to credit intermediation	642	680 164	208 635	50 505	4 943	—	25.1
523	Securities, commodity contracts, other financial investments, and related activities	7 621	141 293 406	46 039 245	18 455 721	223 364	1.1	3.7
5231	Securities and commodity contracts intermediation and brokerage	3 701	114 487 968	35 964 533	15 634 267	163 868	.5	3.5
52311	Investment banking and securities dealing	1 104	79 516 139	23 232 224	10 964 676	83 638	.2	1.6
523110	Investment banking and securities dealing	1 104	79 516 139	23 232 224	10 964 676	83 638	.2	1.6
52312	Securities brokerage	2 153	32 586 993	11 997 988	4 356 927	74 204	1.1	8.1
523120	Securities brokerage	2 153	32 586 993	11 997 988	4 356 927	74 204	1.1	8.1
52313	Commodity contracts dealing	194	D	D	D	g	D	D
523130	Commodity contracts dealing	194	D	D	D	g	D	D
52314	Commodity contracts brokerage	250	D	D	D	h	D	D
523140	Commodity contracts brokerage	250	D	D	D	h	D	D
5232	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	—	.1
52321	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	—	.1
523210	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	—	.1
5239	Other financial investment activities	3 910	25 285 081	9 742 730	2 686 929	56 267	3.8	5.0
52391	Miscellaneous intermediation	575	D	D	D	h	D	D
523910	Miscellaneous intermediation	575	D	D	D	h	D	D
52392	Portfolio management	1 717	18 263 913	7 087 260	1 919 742	31 872	2.2	3.7
523920	Portfolio management	1 717	18 263 913	7 087 260	1 919 742	31 872	2.2	3.7
52393	Investment advice	1 410	3 700 094	1 442 577	413 072	11 107	10.6	8.2
523930	Investment advice	1 410	3 700 094	1 442 577	413 072	11 107	10.6	8.2
52399	All other financial investment activities	208	D	D	D	i	D	D
523991	Trust, fiduciary, and custody activities	155	D	D	D	h	D	D
523999	Miscellaneous financial investment activities	53	D	D	D	h	D	D
524	Insurance carriers and related activities	8 679	N	12 407 719	3 628 321	182 904	N	N
5241	Insurance carriers	1 609	Q	8 016 184	2 547 626	113 009	Q	Q
52411	Direct life, health, and medical insurance carriers	732	Q	4 536 893	1 477 171	63 298	Q	Q
524113	Direct life insurance carriers	545	Q	3 314 117	1 146 555	41 259	Q	Q
524114	Direct health and medical insurance carriers	187	Q	1 222 776	330 616	22 039	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	805	Q	3 041 265	932 622	45 827	Q	Q
524126	Direct property and casualty insurance carriers	684	Q	2 932 422	905 066	44 475	Q	Q
524127	Direct title insurance carriers	116	Q	D	D	g	Q	Q
52413	Reinsurance carriers	72	Q	438 026	137 833	3 884	Q	Q
524130	Reinsurance carriers	72	Q	438 026	137 833	3 884	Q	Q

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
	NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.							
	New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	7 070	11 606 434	4 391 535	1 080 695	69 895	14.1	6.2
52421	Insurance agencies and brokerages	6 182	8 663 593	3 327 430	809 026	52 870	16.9	6.4
524210	Insurance agencies and brokerages	6 182	8 663 593	3 327 430	809 026	52 870	16.9	6.4
52429	Other insurance related activities	888	2 942 841	1 064 105	271 669	17 025	5.8	5.5
524291	Claims adjusting	367	787 804	330 592	98 526	4 949	5.7	7.5
524292	Third party administration of insurance and pension funds/ plans	325	1 678 759	575 828	131 912	9 537	4.0	4.7
524298	All other insurance related activities	196	476 278	157 685	41 231	2 539	12.5	5.1
525	Funds, trusts, and other financial vehicles (part)	132	2 941 537	158 184	44 080	1 641	.7	3.9
5259	Other investment pools and funds (part)	132	2 941 537	158 184	44 080	1 641	.7	3.9
52593	Real Estate Investment Trusts - REITs	132	2 941 537	158 184	44 080	1 641	.7	3.9
525930	Real Estate Investment Trusts - REITs	132	2 941 537	158 184	44 080	1 641	.7	3.9
	Edison, NJ Metropolitan Division							
52	Finance and insurance	2 997	N	D	D	I	N	N
522	Credit intermediation and related activities	1 456	N	D	D	j	N	N
5221	Depository credit intermediation	980	N	D	D	j	N	N
52211	Commercial banking	600	Q	403 688	113 864	10 332	Q	Q
522110	Commercial banking	600	Q	403 688	113 864	10 332	Q	Q
52212	Savings institutions	284	Q	D	D	h	Q	Q
522120	Savings institutions	284	Q	D	D	h	Q	Q
52213	Credit unions	94	D	D	D	g	D	D
522130	Credit unions	94	D	D	D	g	D	D
5222	Nondepository credit intermediation	354	D	D	D	i	D	D
52222	Sales financing	109	D	D	D	h	D	D
522220	Sales financing	109	D	D	D	h	D	D
52229	Other nondepository credit intermediation	240	D	D	D	g	D	D
522291	Consumer lending	32	D	D	D	c	D	D
522292	Real estate credit	201	968 565	204 816	44 562	2 284	1.2	11.3
5222929	Mortgage bankers and loan correspondents	201	968 565	204 816	44 562	2 284	1.2	11.3
5223	Activities related to credit intermediation	122	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	64	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	64	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	16	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	16	D	D	D	f	D	D
52239	Other activities related to credit intermediation	42	D	D	D	c	D	D
522390	Other activities related to credit intermediation	42	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	604	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	359	D	D	D	i	D	D
52311	Investment banking and securities dealing	64	441 501	145 227	86 157	1 821	.8	5.6
523110	Investment banking and securities dealing	64	441 501	145 227	86 157	1 821	.8	5.6
52312	Securities brokerage	268	D	D	D	h	D	D
523120	Securities brokerage	268	D	D	D	h	D	D
52313	Commodity contracts dealing	15	D	D	D	b	D	D
523130	Commodity contracts dealing	15	D	D	D	b	D	D
52314	Commodity contracts brokerage	12	D	D	D	c	D	D
523140	Commodity contracts brokerage	12	D	D	D	c	D	D
5239	Other financial investment activities	245	D	D	D	g	D	D
52391	Miscellaneous intermediation	23	D	D	D	b	D	D
523910	Miscellaneous intermediation	23	D	D	D	b	D	D
52392	Portfolio management	81	232 800	77 886	14 135	486	12.8	15.5
523920	Portfolio management	81	232 800	77 886	14 135	486	12.8	15.5
52393	Investment advice	128	D	D	D	f	D	D
523930	Investment advice	128	D	D	D	f	D	D
52399	All other financial investment activities	13	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	11	D	D	D	f	D	D
524	Insurance carriers and related activities	924	N	1 432 114	390 284	23 917	N	N
5241	Insurance carriers	205	Q	1 106 166	313 837	18 266	Q	Q
52411	Direct life, health, and medical insurance carriers	93	Q	521 916	157 647	8 394	Q	Q
524113	Direct life insurance carriers	72	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	21	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	102	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	78	Q	524 881	140 488	8 869	Q	Q
524127	Direct title insurance carriers	24	Q	D	D	c	Q	Q
52413	Reinsurance carriers	10	Q	D	D	f	Q	Q
524130	Reinsurance carriers	10	Q	D	D	f	Q	Q

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

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.								
Edison, NJ Metropolitan Division—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	719	783 168	325 948	76 447	5 651	17.5	6.9
52421	Insurance agencies and brokerages	607	565 736	210 973	47 835	3 906	21.6	8.0
524210	Insurance agencies and brokerages	607	565 736	210 973	47 835	3 906	21.6	8.0
52429	Other insurance related activities	112	217 432	114 975	28 612	1 745	6.6	4.2
524291	Claims adjusting	49	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	36	179 311	98 448	24 501	1 423	1.6	4.2
524298	All other insurance related activities	27	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	13	D	D	D	b	D	D
5259	Other investment pools and funds (part)	13	D	D	D	b	D	D
52593	Real Estate Investment Trusts - REITs	13	D	D	D	b	D	D
525930	Real Estate Investment Trusts - REITs	13	D	D	D	b	D	D
Newark-Union, NJ-PA Metropolitan Division								
52	Finance and insurance	3 230	N	3 778 970	1 039 098	58 145	N	N
522	Credit intermediation and related activities	1 455	N	D	D	j	N	N
5221	Depository credit intermediation	996	N	D	D	j	N	N
52211	Commercial banking	652	Q	321 631	94 874	9 422	Q	Q
522110	Commercial banking	652	Q	321 631	94 874	9 422	Q	Q
52212	Savings institutions	238	Q	D	D	g	Q	Q
522120	Savings institutions	238	Q	D	D	g	Q	Q
52213	Credit unions	106	D	D	D	f	D	D
522130	Credit unions	106	D	D	D	f	D	D
5222	Nondepository credit intermediation	303	D	D	D	i	D	D
52222	Sales financing	89	1 154 342	196 936	52 713	2 476	.7	5.4
522220	Sales financing	89	1 154 342	196 936	52 713	2 476	.7	5.4
52229	Other nondepository credit intermediation	211	D	D	D	h	D	D
522291	Consumer lending	31	D	D	D	c	D	D
522292	Real estate credit	161	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	159	D	D	D	g	D	D
522298	All other nondepository credit intermediation	13	D	D	D	c	D	D
5223	Activities related to credit intermediation	156	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	68	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	68	D	D	D	e	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	25	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	25	D	D	D	f	D	D
52239	Other activities related to credit intermediation	63	D	D	D	e	D	D
522390	Other activities related to credit intermediation	63	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities	615	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	303	D	D	D	i	D	D
52311	Investment banking and securities dealing	64	D	D	D	g	D	D
523110	Investment banking and securities dealing	64	D	D	D	g	D	D
52312	Securities brokerage	223	D	D	D	h	D	D
523120	Securities brokerage	223	D	D	D	h	D	D
5239	Other financial investment activities	312	D	D	D	g	D	D
52391	Miscellaneous intermediation	38	D	D	D	c	D	D
523910	Miscellaneous intermediation	38	D	D	D	c	D	D
52392	Portfolio management	138	312 010	138 321	25 330	758	5.8	4.2
523920	Portfolio management	138	312 010	138 321	25 330	758	5.8	4.2
52393	Investment advice	123	D	D	D	e	D	D
523930	Investment advice	123	D	D	D	e	D	D
52399	All other financial investment activities	13	D	D	D	e	D	D
523991	Trust, fiduciary, and custody activities	11	D	D	D	e	D	D
524	Insurance carriers and related activities	1 152	N	2 039 420	545 297	31 462	N	N
5241	Insurance carriers	275	Q	1 537 959	429 175	22 440	Q	Q
52411	Direct life, health, and medical insurance carriers	134	Q	886 890	256 375	11 846	Q	Q
524113	Direct life insurance carriers	99	Q	602 186	173 584	6 973	Q	Q
524114	Direct health and medical insurance carriers	35	Q	284 704	82 791	4 873	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	128	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	115	Q	606 505	162 172	10 073	Q	Q
524127	Direct title insurance carriers	13	Q	D	D	b	Q	Q
52413	Reinsurance carriers	13	Q	D	D	e	Q	Q
524130	Reinsurance carriers	13	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	877	1 405 782	501 461	116 122	9 022	16.4	8.5
52421	Insurance agencies and brokerages	752	1 122 083	409 126	93 450	7 407	18.5	7.4
524210	Insurance agencies and brokerages	752	1 122 083	409 126	93 450	7 407	18.5	7.4
52429	Other insurance related activities	125	283 699	92 335	22 672	1 615	8.3	13.2
524291	Claims adjusting	57	196 993	62 173	15 477	955	3.4	15.1
524292	Third party administration of insurance and pension funds/ plans	41	62 904	22 253	5 560	526	4.6	10.8
524298	All other insurance related activities	27	23 802	7 909	1 635	134	58.5	3.6

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.							
	New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.							
	Newark-Union, NJ-PA Metropolitan Division—Con.							
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	8	D	D	D	e	D	D
	New York-Wayne-White Plains, NY-NJ Metropolitan Division							
52	Finance and insurance	15 159	N	74 075 332	28 215 876	628 719	N	N
521	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
5211	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
52111	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
521110	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	—	—
522	Credit intermediation and related activities	5 320	N	22 641 706	8 011 352	328 923	N	N
5221	Depository credit intermediation	3 378	N	17 786 496	6 730 327	229 194	N	N
52211	Commercial banking	2 249	Q	16 933 180	6 467 001	212 436	Q	Q
522110	Commercial banking	2 249	Q	16 933 180	6 467 001	212 436	Q	Q
52212	Savings institutions	920	Q	646 597	192 777	12 976	Q	Q
522120	Savings institutions	920	Q	646 597	192 777	12 976	Q	Q
52213	Credit unions	199	D	D	D	g	D	D
522130	Credit unions	199	D	D	D	g	D	D
52219	Other depository credit intermediation	10	D	D	D	g	D	D
522190	Other depository credit intermediation	10	D	D	D	g	D	D
5222	Nondepository credit intermediation	945	19 069 489	4 189 657	1 090 341	88 500	3.5	4.2
52221	Credit card issuing	24	D	D	D	c	D	D
522210	Credit card issuing	24	D	D	D	c	D	D
52222	Sales financing	258	10 263 315	3 128 179	789 385	76 167	3.5	4.5
522220	Sales financing	258	10 263 315	3 128 179	789 385	76 167	3.5	4.5
52229	Other nondepository credit intermediation	663	D	D	D	j	D	D
522291	Consumer lending	118	307 408	28 085	6 177	612	4.7	4.2
522292	Real estate credit	346	2 007 283	567 163	163 134	6 120	8.8	7.2
5222929	Mortgage bankers and loan correspondents	343	D	D	D	i	D	D
522293	International trade financing	63	D	D	D	g	D	D
522298	All other nondepository credit intermediation	133	D	D	D	h	D	D
5222981	Pawn shops	66	D	D	D	e	D	D
5222988	Other business credit institutions	67	D	D	D	g	D	D
5223	Activities related to credit intermediation	997	2 341 884	665 553	190 684	11 229	3.6	10.1
52231	Mortgage and nonmortgage loan brokers	329	519 101	177 841	34 449	2 960	11.2	4.3
522310	Mortgage and nonmortgage loan brokers	329	519 101	177 841	34 449	2 960	11.2	4.3
52232	Financial transactions processing, reserve, and clearinghouse activities	195	1 416 447	360 022	125 660	4 791	1.8	8.4
522320	Financial transactions processing, reserve, and clearinghouse activities	195	1 416 447	360 022	125 660	4 791	1.8	8.4
52239	Other activities related to credit intermediation	473	406 336	127 690	30 575	3 478	—	23.3
522390	Other activities related to credit intermediation	473	406 336	127 690	30 575	3 478	—	23.3
523	Securities, commodity contracts, other financial investments, and related activities	5 501	135 072 780	43 712 037	17 811 814	199 800	.9	3.3
5231	Securities and commodity contracts intermediation and brokerage	2 542	110 416 876	34 420 988	15 129 699	145 919	.5	3.0
52311	Investment banking and securities dealing	876	78 518 617	22 873 527	10 798 605	79 779	.2	1.5
523110	Investment banking and securities dealing	876	78 518 617	22 873 527	10 798 605	79 779	.2	1.5
52312	Securities brokerage	1 291	29 682 869	10 862 019	4 030 545	60 790	1.0	7.0
523120	Securities brokerage	1 291	29 682 869	10 862 019	4 030 545	60 790	1.0	7.0
52313	Commodity contracts dealing	157	D	D	D	g	D	D
523130	Commodity contracts dealing	157	D	D	D	g	D	D
52314	Commodity contracts brokerage	218	D	D	D	h	D	D
523140	Commodity contracts brokerage	218	D	D	D	h	D	D
5232	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	—	.1
52321	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	—	.1
523210	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	—	.1
5239	Other financial investment activities	2 949	23 135 547	8 959 067	2 547 590	50 652	3.2	4.6
52391	Miscellaneous intermediation	468	1 413 848	597 249	187 240	4 236	7.3	8.0
523910	Miscellaneous intermediation	468	1 413 848	597 249	187 240	4 236	7.3	8.0
52392	Portfolio management	1 343	16 804 217	6 524 677	1 845 366	29 841	2.0	3.5
523920	Portfolio management	1 343	16 804 217	6 524 677	1 845 366	29 841	2.0	3.5
52393	Investment advice	981	3 357 640	1 325 618	379 236	9 560	8.9	8.0
523930	Investment advice	981	3 357 640	1 325 618	379 236	9 560	8.9	8.0
52399	All other financial investment activities	157	1 559 842	511 523	135 748	7 015	.7	6.4
523991	Trust, fiduciary, and custody activities	117	719 507	230 433	63 599	3 434	1.2	10.7
523999	Miscellaneous financial investment activities	40	840 335	281 090	72 149	3 581	.3	2.7
524	Insurance carriers and related activities	4 254	N	7 368 453	2 296 709	96 011	N	N
5241	Insurance carriers	799	Q	4 594 114	1 585 940	56 349	Q	Q
52411	Direct life, health, and medical insurance carriers	397	Q	2 844 863	976 148	37 408	Q	Q
524113	Direct life insurance carriers	289	Q	2 180 239	801 029	25 950	Q	Q
524114	Direct health and medical insurance carriers	108	Q	664 624	175 119	11 458	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	360	Q	1 423 043	501 881	16 548	Q	Q
524126	Direct property and casualty insurance carriers	319	Q	1 350 936	483 623	15 852	Q	Q
524127	Direct title insurance carriers	38	D	D	D	f	Q	Q
52413	Reinsurance carriers	42	Q	326 208	107 911	2 393	Q	Q
524130	Reinsurance carriers	42	Q	326 208	107 911	2 393	Q	Q

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
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.								
New York-Wayne-White Plains, NY-NJ Metropolitan Division—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities . . .	3 455	7 157 756	2 774 339	710 769	39 662	10.3	5.4
52421	Insurance agencies and brokerages	3 051	5 338 156	2 097 068	531 921	29 689	12.3	6.0
524210	Insurance agencies and brokerages	3 051	5 338 156	2 097 068	531 921	29 689	12.3	6.0
52429	Other insurance related activities	404	1 819 600	677 271	178 848	9 973	4.4	3.7
524291	Claims adjusting	152	456 405	209 355	69 367	2 731	3.6	1.6
524292	Third party administration of insurance and pension funds/ plans	168	995 187	355 535	78 993	5 522	4.1	4.5
524298	All other insurance related activities	84	368 008	112 381	30 488	1 720	6.5	4.4
525	Funds, trusts, and other financial vehicles (part)	82	2 118 213	113 128	32 220	1 109	.7	2.6
5259	Other investment pools and funds (part)	82	2 118 213	113 128	32 220	1 109	.7	2.6
52593	Real Estate Investment Trusts - REITs	82	2 118 213	113 128	32 220	1 109	.7	2.6
525930	Real Estate Investment Trusts - REITs	82	2 118 213	113 128	32 220	1 109	.7	2.6
Suffolk County-Nassau County, NY Metropolitan Division								
52	Finance and insurance	5 250	N	D	D	I	N	N
522	Credit intermediation and related activities	1 971	N	2 668 289	850 442	47 128	N	N
5221	Depository credit intermediation	1 204	N	D	D	k	N	N
52211	Commercial banking	730	Q	1 414 013	484 057	22 712	Q	Q
522110	Commercial banking	730	Q	1 414 013	484 057	22 712	Q	Q
52212	Savings institutions	412	Q	D	D	i	Q	Q
522120	Savings institutions	412	Q	D	D	i	Q	Q
52213	Credit unions	61	D	D	D	g	D	D
522130	Credit unions	61	D	D	D	g	D	D
5222	Nondepository credit intermediation	386	D	D	D	j	D	D
52221	Credit card issuing	14	D	D	D	g	D	D
522210	Credit card issuing	14	D	D	D	g	D	D
52222	Sales financing	74	D	D	D	i	D	D
522220	Sales financing	74	D	D	D	i	D	D
52229	Other nondepository credit intermediation	298	D	D	D	h	D	D
522291	Consumer lending	52	D	D	D	e	D	D
522292	Real estate credit	204	D	D	D	h	D	D
5222929	Mortgage bankers and loan correspondents	202	D	D	D	b	D	D
522293	International trade financing	14	D	D	D	h	D	D
522298	All other nondepository credit intermediation	26	D	D	D	c	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5222988	Other business credit institutions	12	D	D	D	b	D	D
5223	Activities related to credit intermediation	381	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	264	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	264	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	53	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	53	D	D	D	g	D	D
52239	Other activities related to credit intermediation	64	D	D	D	f	D	D
522390	Other activities related to credit intermediation	64	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	901	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	497	D	D	D	i	D	D
52311	Investment banking and securities dealing	100	D	D	D	f	D	D
523110	Investment banking and securities dealing	100	D	D	D	f	D	D
52312	Securities brokerage	371	D	D	D	i	D	D
523120	Securities brokerage	371	D	D	D	i	D	D
52313	Commodity contracts dealing	13	D	D	D	e	D	D
523130	Commodity contracts dealing	13	D	D	D	e	D	D
52314	Commodity contracts brokerage	13	D	D	D	b	D	D
523140	Commodity contracts brokerage	13	D	D	D	b	D	D
5239	Other financial investment activities	404	D	D	D	g	D	D
52391	Miscellaneous intermediation	46	D	D	D	c	D	D
523910	Miscellaneous intermediation	46	D	D	D	c	D	D
52392	Portfolio management	155	914 886	346 376	34 911	787	3.2	3.2
523920	Portfolio management	155	914 886	346 376	34 911	787	3.2	3.2
52393	Investment advice	178	D	D	D	f	D	D
523930	Investment advice	178	D	D	D	f	D	D
52399	All other financial investment activities	25	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	16	D	D	D	c	D	D

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	
	NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
	New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.								
	Suffolk County-Nassau County, NY Metropolitan Division—Con.								
52	Finance and insurance—Con.								
524	Insurance carriers and related activities	2 349	N	1 567 732	396 031	31 514	N	N	
5241	Insurance carriers	330	Q	777 945	218 674	15 954	Q	Q	
52411	Direct life, health, and medical insurance carriers	108	Q	283 224	87 001	5 650	Q	Q	
524113	Direct life insurance carriers	85	Q	D	D	h	Q	Q	
524114	Direct health and medical insurance carriers	23	Q	D	D	h	Q	Q	
52412	Direct insurance (except life, health, and medical) carriers ..	215	Q	D	D	j	Q	Q	
524126	Direct property and casualty insurance carriers	172	Q	450 100	118 783	9 681	Q	Q	
524127	Direct title insurance carriers	41	Q	D	D	e	Q	Q	
5242	Agencies, brokerages, and other insurance related activities ..	2 019		2 259 728	789 787	15 560	23.5	7.0	
52421	Insurance agencies and brokerages	1 772		1 637 618	610 263	11 868	29.3	6.7	
524210	Insurance agencies and brokerages	1 772		1 637 618	610 263	11 868	29.3	6.7	
52429	Other insurance related activities	247		622 110	179 524	3 692	8.4	7.5	
524291	Claims adjusting	109	D	D	D	g	D	D	
524292	Third party administration of insurance and pension funds/ plans	80		441 357	99 592	2 066	4.5	4.4	
524298	All other insurance related activities	58	D	D	D	f	D	D	
525	Funds, trusts, and other financial vehicles (part)	29	D	D	D	c	D	D	
5259	Other investment pools and funds (part)	29	D	D	D	c	D	D	
52593	Real Estate Investment Trusts - REITs	29	D	D	D	c	D	D	
525930	Real Estate Investment Trusts - REITs	29	D	D	D	c	D	D	
	Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area								
52	Finance and insurance	745	N	289 627	72 726	7 077	N	N	
522	Credit intermediation and related activities	349	N	129 263	32 232	3 543	N	N	
5221	Depository credit intermediation	271	N	94 653	23 989	2 883	N	N	
52211	Commercial banking	186	Q	54 138	14 039	1 642	Q	Q	
522110	Commercial banking	186	Q	54 138	14 039	1 642	Q	Q	
52212	Savings institutions	49	Q	22 228	5 309	604	Q	Q	
522120	Savings institutions	49	Q	22 228	5 309	604	Q	Q	
52213	Credit unions	35	D	D	D	f	D	D	
522130	Credit unions	35	D	D	D	f	D	D	
5222	Nondepository credit intermediation	52	D	D	D	f	D	D	
52229	Other nondepository credit intermediation	44	D	D	D	e	D	D	
522291	Consumer lending	13	D	D	D	b	D	D	
522292	Real estate credit	29	D	D	D	e	D	D	
5222929	Mortgage bankers and loan correspondents	28	D	D	D	e	D	D	
5223	Activities related to credit intermediation	26	D	D	D	c	D	D	
52231	Mortgage and nonmortgage loan brokers	16	D	D	D	b	D	D	
522310	Mortgage and nonmortgage loan brokers	16	D	D	D	b	D	D	
523	Securities, commodity contracts, other financial investments, and related activities	90		106 163	44 615	12 185	632	8.9	33.1
5231	Securities and commodity contracts intermediation and brokerage	44	D	D	D	e	D	D	
52311	Investment banking and securities dealing	10	D	D	D	a	D	D	
523110	Investment banking and securities dealing	10	D	D	D	a	D	D	
52312	Securities brokerage	32	D	D	D	e	D	D	
523120	Securities brokerage	32	D	D	D	e	D	D	
5239	Other financial investment activities	46	D	D	D	e	D	D	
52392	Portfolio management	21	D	D	D	c	D	D	
523920	Portfolio management	21	D	D	D	c	D	D	
52393	Investment advice	18		35 791	11 990	3 877	143	6.0	2.1
523930	Investment advice	18		35 791	11 990	3 877	143	6.0	2.1
524	Insurance carriers and related activities	306	N	115 749	28 309	2 902	N	N	
5241	Insurance carriers	53	Q	51 589	13 832	1 408	Q	Q	
52411	Direct life, health, and medical insurance carriers	17	Q	36 676	10 026	1 096	Q	Q	
524113	Direct life insurance carriers	11	Q	D	D	c	Q	Q	
52412	Direct insurance (except life, health, and medical) carriers ..	35	Q	D	D	e	Q	Q	
524126	Direct property and casualty insurance carriers	30	Q	D	D	e	Q	Q	
5242	Agencies, brokerages, and other insurance related activities ..	253		203 916	64 160	14 477	28.5	7.2	
52421	Insurance agencies and brokerages	231		150 415	52 343	11 826	35.9	9.4	
524210	Insurance agencies and brokerages	231		150 415	52 343	11 826	35.9	9.4	
52429	Other insurance related activities	22		53 501	11 817	2 651	7.6	.9	
524291	Claims adjusting	11		4 563	1 661	396	68.2	9.0	

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
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
Torrington, CT Micropolitan Statistical Area								
52	Finance and insurance	212	N	D	D	g	N	N
522	Credit intermediation and related activities	109	N	43 900	11 125	1 209	N	N
5221	Depository credit intermediation	97	N	D	D	g	N	N
52211	Commercial banking	37	Q	14 783	3 938	426	Q	Q
522110	Commercial banking	37	Q	14 783	3 938	426	Q	Q
52212	Savings institutions	51	Q	25 101	6 325	693	Q	Q
522120	Savings institutions	51	Q	25 101	6 325	693	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	40	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	18	D	D	D	b	D	D
52312	Securities brokerage	11	D	D	D	b	D	D
523120	Securities brokerage	11	D	D	D	b	D	D
5239	Other financial investment activities	22	D	D	D	b	D	D
52392	Portfolio management	13	D	D	D	b	D	D
523920	Portfolio management	13	D	D	D	b	D	D
524	Insurance carriers and related activities	63	N	D	D	e	N	N
5242	Agencies, brokerages, and other insurance related activities ..	61	D	D	D	e	D	D
52421	Insurance agencies and brokerages	60	D	D	D	e	D	D
524210	Insurance agencies and brokerages	60	D	D	D	e	D	D
Trenton-Ewing, NJ Metropolitan Statistical Area								
52	Finance and insurance	622	N	891 685	243 134	15 287	N	N
522	Credit intermediation and related activities	267	N	269 183	77 601	6 165	N	N
5221	Depository credit intermediation	180	N	204 466	60 794	4 637	N	N
52211	Commercial banking	120	Q	182 937	55 418	4 104	Q	Q
522110	Commercial banking	120	Q	182 937	55 418	4 104	Q	Q
52212	Savings institutions	40	Q	17 092	4 236	392	Q	Q
522120	Savings institutions	40	Q	17 092	4 236	392	Q	Q
52213	Credit unions	20	24 963	4 437	1 140	141	—	1.5
522130	Credit unions	20	24 963	4 437	1 140	141	—	1.5
5222	Nondepository credit intermediation	69	258 793	48 593	12 856	1 134	.3	5.8
52222	Sales financing	27	D	D	D	f	D	D
522220	Sales financing	27	D	D	D	f	D	D
52229	Other nondepository credit intermediation	42	D	D	D	e	D	D
522291	Consumer lending	11	20 788	1 969	483	56	1.6	—
522292	Real estate credit	23	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents	23	D	D	D	e	D	D
5223	Activities related to credit intermediation	18	78 935	16 124	3 951	394	2.5	64.6
523	Securities, commodity contracts, other financial investments, and related activities	158	1 257 254	232 664	60 344	3 215	.6	3.6
5231	Securities and commodity contracts intermediation and brokerage	54	D	D	D	f	D	D
52311	Investment banking and securities dealing	13	D	D	D	b	D	D
523110	Investment banking and securities dealing	13	D	D	D	b	D	D
52312	Securities brokerage	37	207 781	69 901	20 802	924	—	7.0
523120	Securities brokerage	37	207 781	69 901	20 802	924	—	7.0
5239	Other financial investment activities	104	D	D	D	g	D	D
52391	Miscellaneous intermediation	16	D	D	D	b	D	D
523910	Miscellaneous intermediation	16	D	D	D	b	D	D
52392	Portfolio management	49	D	D	D	g	D	D
523920	Portfolio management	49	D	D	D	g	D	D
52393	Investment advice	31	41 375	17 399	3 789	190	7.8	33.1
523930	Investment advice	31	41 375	17 399	3 789	190	7.8	33.1
524	Insurance carriers and related activities	197	N	389 838	105 189	5 907	N	N
5241	Insurance carriers	67	Q	331 059	91 352	4 828	Q	Q
52411	Direct life, health, and medical insurance carriers	37	Q	D	D	e	Q	Q
524113	Direct life insurance carriers	29	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	27	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	24	Q	D	D	h	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	130	184 776	58 779	13 837	1 079	8.4	13.8
52421	Insurance agencies and brokerages	112	D	D	D	f	D	D
524210	Insurance agencies and brokerages	112	D	D	D	f	D	D
52429	Other insurance related activities	18	D	D	D	e	D	D

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
	PHILADELPHIA-CAMDEN-VINELAND, PA-NJ-DE-MD COMBINED STATISTICAL AREA							
52	Finance and insurance	9 820	N	12 951 621	3 677 910	223 724	N	N
521	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	-	-
5211	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	-	-
52111	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	-	-
521110	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	-	-
522	Credit intermediation and related activities	4 288	N	D	D	m	N	N
5221	Depository credit intermediation	2 476	N	2 888 873	884 511	59 437	N	N
52211	Commercial banking	1 624	Q	2 474 393	780 637	48 353	Q	Q
522110	Commercial banking	1 624	Q	2 474 393	780 637	48 353	Q	Q
52212	Savings institutions	592	Q	306 708	75 166	7 906	Q	Q
522120	Savings institutions	592	Q	306 708	75 166	7 906	Q	Q
52213	Credit unions	257	D	D	D	h	D	D
522130	Credit unions	257	D	D	D	h	D	D
5222	Nondepository credit intermediation	1 177	D	D	D	k	D	D
52221	Credit card issuing	43	D	D	D	h	D	D
522210	Credit card issuing	43	D	D	D	h	D	D
52222	Sales financing	432	D	D	D	j	D	D
522220	Sales financing	432	D	D	D	j	D	D
52229	Other nondepository credit intermediation	702	D	D	D	j	D	D
522291	Consumer lending	188	D	D	D	j	D	D
522292	Real estate credit	425	D	D	D	j	D	D
5222929	Mortgage bankers and loan correspondents	418	D	D	D	j	D	D
522294	Secondary market financing	10	D	38 816	10 790	418	.2	.1
522298	All other nondepository credit intermediation	71	D	D	D	e	D	D
5222981	Pawn shops	46	D	D	D	c	D	D
5222988	Other business credit institutions	25	D	D	D	c	D	D
5223	Activities related to credit intermediation	635	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	306	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	306	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	58	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	58	D	D	D	g	D	D
52239	Other activities related to credit intermediation	271	D	D	D	g	D	D
522390	Other activities related to credit intermediation	271	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 903	D	D	D	k	D	D
5231	Securities and commodity contracts intermediation and brokerage	674	D	D	D	j	D	D
52311	Investment banking and securities dealing	188	D	D	D	h	D	D
523110	Investment banking and securities dealing	188	D	D	D	h	D	D
52312	Securities brokerage	465	D	D	D	i	D	D
523120	Securities brokerage	465	D	D	D	i	D	D
52313	Commodity contracts dealing	14	D	D	D	e	D	D
523130	Commodity contracts dealing	14	D	D	D	e	D	D
5232	Securities and commodity exchanges	1	D	D	D	e	D	D
52321	Securities and commodity exchanges	1	D	D	D	e	D	D
523210	Securities and commodity exchanges	1	D	D	D	e	D	D
5239	Other financial investment activities	1 228	D	D	D	j	D	D
52391	Miscellaneous intermediation	262	D	D	D	f	D	D
523910	Miscellaneous intermediation	262	D	D	D	f	D	D
52392	Portfolio management	414	D	D	D	j	D	D
523920	Portfolio management	414	D	D	D	j	D	D
52393	Investment advice	473	D	D	D	g	D	D
523930	Investment advice	473	D	D	D	g	D	D
52399	All other financial investment activities	79	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	69	D	D	D	g	D	D
523999	Miscellaneous financial investment activities	10	D	D	D	b	D	D
524	Insurance carriers and related activities	3 561	N	D	D	l	N	N
5241	Insurance carriers	882	Q	D	D	l	Q	Q
52411	Direct life, health, and medical insurance carriers	371	Q	D	D	k	Q	Q
524113	Direct life insurance carriers	236	Q	D	D	j	Q	Q
524114	Direct health and medical insurance carriers	135	Q	D	D	k	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	473	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	389	Q	D	D	j	Q	Q
524127	Direct title insurance carriers	77	Q	D	D	f	Q	Q
52413	Reinsurance carriers	38	Q	D	D	g	Q	Q
524130	Reinsurance carriers	38	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	2 679	D	D	D	j	D	D
52421	Insurance agencies and brokerages	2 282	D	D	D	j	D	D
524210	Insurance agencies and brokerages	2 282	D	D	D	j	D	D
52429	Other insurance related activities	397	D	D	D	i	D	D
524291	Claims adjusting	172	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	151	D	D	D	h	D	D
524298	All other insurance related activities	74	D	D	D	g	D	D
525	Funds, trusts, and other financial vehicles (part)	67	D	D	D	f	D	D
5259	Other investment pools and funds (part)	67	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	67	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	67	D	D	D	f	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	PHILADELPHIA-CAMDEN-VINELAND, PA-NJ-DE-MD COMBINED STATISTICAL AREA—Con.							
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area							
52	Finance and insurance	9 673	N	12 890 028	3 663 061	222 130	N	N
521	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	—	—
5211	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	—	—
52111	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	—	—
521110	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	—	—
522	Credit intermediation and related activities	4 214	N	4 949 197	1 444 461	99 897	N	N
5221	Depository credit intermediation	2 414	N	2 859 679	877 397	58 594	N	N
52211	Commercial banking	1 577	Q	2 450 149	774 684	47 681	Q	Q
522110	Commercial banking	1 577	Q	2 450 149	774 684	47 681	Q	Q
52212	Savings institutions	584	Q	303 275	74 398	7 796	Q	Q
522120	Savings institutions	584	Q	303 275	74 398	7 796	Q	Q
52213	Credit unions	250	D	D	D	h	D	D
522130	Credit unions	250	D	D	D	h	D	D
5222	Nondepository credit intermediation	1 170	D	D	D	k	D	D
52221	Credit card issuing	43	D	D	D	h	D	D
522210	Credit card issuing	43	D	D	D	h	D	D
52222	Sales financing	432	D	D	D	j	D	D
522220	Sales financing	432	D	D	D	j	D	D
52229	Other nondepository credit intermediation	695	D	D	D	j	D	D
522291	Consumer lending	183	D	D	D	j	D	D
522292	Real estate credit	423	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	417	D	D	D	j	D	D
522294	Secondary market financing	10	1 667 610	38 816	10 790	418	.2	.1
522298	All other nondepository credit intermediation	71	D	D	D	e	D	D
5222981	Pawn shops	46	D	D	D	c	D	D
5222988	Other business credit institutions	25	D	D	D	c	D	D
5223	Activities related to credit intermediation	630	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	305	236 771	81 984	15 946	1 706	2.9	5.5
522310	Mortgage and nonmortgage loan brokers	305	236 771	81 984	15 946	1 706	2.9	5.5
52232	Financial transactions processing, reserve, and clearinghouse activities	57	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	57	D	D	D	g	D	D
52239	Other activities related to credit intermediation	268	D	D	D	g	D	D
522390	Other activities related to credit intermediation	268	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 881	D	D	D	k	D	D
5231	Securities and commodity contracts intermediation and brokerage	660	2 621 066	1 043 275	312 948	11 190	1.0	11.8
52311	Investment banking and securities dealing	186	D	D	D	h	D	D
523110	Investment banking and securities dealing	186	D	D	D	h	D	D
52312	Securities brokerage	453	1 904 792	740 265	219 417	8 221	.5	10.7
523120	Securities brokerage	453	1 904 792	740 265	219 417	8 221	.5	10.7
52313	Commodity contracts dealing	14	D	D	D	e	D	D
523130	Commodity contracts dealing	14	D	D	D	e	D	D
5232	Securities and commodity exchanges	1	D	D	D	e	D	D
52321	Securities and commodity exchanges	1	D	D	D	e	D	D
523210	Securities and commodity exchanges	1	D	D	D	e	D	D
5239	Other financial investment activities	1 220	D	D	D	j	D	D
52391	Miscellaneous intermediation	259	460 303	158 056	61 316	972	1.2	5.3
523910	Miscellaneous intermediation	259	460 303	158 056	61 316	972	1.2	5.3
52392	Portfolio management	413	3 728 860	1 580 173	473 356	18 355	1.7	.6
523920	Portfolio management	413	3 728 860	1 580 173	473 356	18 355	1.7	.6
52393	Investment advice	470	310 804	108 433	27 916	1 561	15.2	9.9
523930	Investment advice	470	310 804	108 433	27 916	1 561	15.2	9.9
52399	All other financial investment activities	78	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	68	D	D	D	g	D	D
523999	Miscellaneous financial investment activities	10	D	D	D	b	D	D
524	Insurance carriers and related activities	3 512	N	4 787 188	1 268 927	85 705	N	N
5241	Insurance carriers	871	Q	3 523 760	956 776	61 940	Q	Q
52411	Direct life, health, and medical insurance carriers	365	Q	2 391 426	645 615	41 489	Q	Q
524113	Direct life insurance carriers	233	Q	1 005 959	252 077	15 621	Q	Q
524114	Direct health and medical insurance carriers	132	Q	1 385 467	393 538	25 868	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	468	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	386	Q	955 797	257 655	17 874	Q	Q
524127	Direct title insurance carriers	75	Q	D	D	f	Q	Q
52413	Reinsurance carriers	38	Q	D	D	g	Q	Q
524130	Reinsurance carriers	38	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	2 641	3 486 688	1 263 428	312 151	23 765	15.1	9.0
52421	Insurance agencies and brokerages	2 245	2 598 501	949 087	233 870	17 300	18.0	10.5
524210	Insurance agencies and brokerages	2 245	2 598 501	949 087	233 870	17 300	18.0	10.5
52429	Other insurance related activities	396	888 187	314 341	78 281	6 465	6.9	4.4
524291	Claims adjusting	172	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	151	D	D	D	h	D	D
524298	All other insurance related activities	73	D	D	D	g	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	PHILADELPHIA-CAMDEN-VINELAND, PA-NJ-DE-MD COMBINED STATISTICAL AREA—Con.							
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	65	D	D	D	f	D	D
5259	Other investment pools and funds (part)	65	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	65	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	65	D	D	D	f	D	D
	Camden, NJ Metropolitan Division							
52	Finance and insurance	1 583	N	1 422 584	355 282	28 360	N	N
522	Credit intermediation and related activities	750	N	D	D	j	N	N
5221	Depository credit intermediation	443	N	D	D	i	N	N
52211	Commercial banking	318	Q	213 113	59 299	7 300	Q	Q
522110	Commercial banking	318	Q	213 113	59 299	7 300	Q	Q
52212	Savings institutions	98	Q	D	D	g	Q	Q
522120	Savings institutions	98	Q	D	D	g	Q	Q
52213	Credit unions	27	D	D	D	c	D	D
522130	Credit unions	27	D	D	D	c	D	D
5222	Nondepository credit intermediation	223	D	D	D	i	D	D
52222	Sales financing	58	D	D	D	g	D	D
522220	Sales financing	58	D	D	D	g	D	D
52229	Other nondepository credit intermediation	164	D	D	D	c	D	D
522291	Consumer lending	31	D	D	D	i	D	D
522292	Real estate credit	125	D	D	D	i	D	D
5222929	Mortgage bankers and loan correspondents	125	D	D	D	i	D	D
5223	Activities related to credit intermediation	84	D	D	D	f	D	D
52231	Mortgage and nonmortgage loan brokers	40	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	40	D	D	D	e	D	D
52239	Other activities related to credit intermediation	36	D	D	D	c	D	D
522390	Other activities related to credit intermediation	36	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	203	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	102	D	D	D	g	D	D
52311	Investment banking and securities dealing	21	D	D	D	c	D	D
523110	Investment banking and securities dealing	21	D	D	D	c	D	D
52312	Securities brokerage	77	D	D	D	g	D	D
523120	Securities brokerage	77	D	D	D	g	D	D
5239	Other financial investment activities	101	D	D	D	f	D	D
52391	Miscellaneous intermediation	11	D	D	D	c	D	D
523910	Miscellaneous intermediation	11	D	D	D	c	D	D
52392	Portfolio management	35	D	D	D	c	D	D
523920	Portfolio management	35	D	D	D	c	D	D
52393	Investment advice	48	D	D	D	c	D	D
523930	Investment advice	48	D	D	D	c	D	D
524	Insurance carriers and related activities	624	N	D	D	i	N	N
5241	Insurance carriers	125	Q	D	D	h	Q	Q
52411	Direct life, health, and medical insurance carriers	45	Q	D	D	g	Q	Q
524113	Direct life insurance carriers	27	Q	D	D	f	Q	Q
524114	Direct health and medical insurance carriers	18	Q	58 235	16 680	862	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	76	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	57	Q	D	D	g	Q	Q
524127	Direct title insurance carriers	19	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	499	D	D	D	h	D	D
52421	Insurance agencies and brokerages	421	D	D	D	h	D	D
524210	Insurance agencies and brokerages	421	D	D	D	h	D	D
52429	Other insurance related activities	78	D	D	D	f	D	D
524291	Claims adjusting	35	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	20	D	D	D	e	D	D
524298	All other insurance related activities	23	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	6	D	D	D	b	D	D
	Philadelphia, PA Metropolitan Division							
52	Finance and insurance	6 491	N	8 743 257	2 438 001	148 990	N	N
521	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	—	—
5211	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	—	—
52111	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	—	—
521110	Monetary authorities - central bank	1	1 103 621	58 987	13 945	1 228	—	—

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	PHILADELPHIA-CAMDEN-VINELAND, PA-NJ-DE-MD COMBINED STATISTICAL AREA—Con.							
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area—Con.							
	Philadelphia, PA Metropolitan Division—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities	2 826	N	2 031 921	580 093	47 911	N	N
5221	Depository credit intermediation	1 628	N	D	D	k	N	N
52211	Commercial banking	1 016	Q	740 067	208 757	18 156	Q	Q
522110	Commercial banking	1 016	Q	740 067	208 757	18 156	Q	Q
52212	Savings institutions	436	Q	193 898	47 392	4 826	Q	Q
522120	Savings institutions	436	Q	193 898	47 392	4 826	Q	Q
52213	Credit unions	174	D	D	D	D	D	D
522130	Credit unions	174	D	D	D	D	D	D
5222	Nondepository credit intermediation	707	D	D	D	j	D	D
52221	Credit card issuing	16	D	D	D	g	D	D
522210	Credit card issuing	16	D	D	D	g	D	D
52222	Sales financing	310	D	D	D	j	D	D
522220	Sales financing	310	D	D	D	j	D	D
52229	Other nondepository credit intermediation	381	D	D	D	i	D	D
522291	Consumer lending	92	D	D	D	f	D	D
522292	Real estate credit	240	D	417 687	138 431	5 598	2.4	3.4
5222929	Mortgage bankers and loan correspondents	237	D	D	D	i	D	D
522298	All other nondepository credit intermediation	39	D	D	D	c	D	D
5222981	Pawn shops	27	D	D	D	c	D	D
5222988	Other business credit institutions	12	D	D	D	b	D	D
5223	Activities related to credit intermediation	491	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	229	D	150 495	55 526	10 380	—	5.5
522310	Mortgage and nonmortgage loan brokers	229	D	150 495	55 526	10 380	—	5.5
52232	Financial transactions processing, reserve, and clearinghouse activities	40	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	40	D	D	D	f	D	D
52239	Other activities related to credit intermediation	222	D	D	D	f	D	D
522390	Other activities related to credit intermediation	222	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 097	D	5 888 427	2 571 666	760 935	2.1	5.1
5231	Securities and commodity contracts intermediation and brokerage	470	D	D	D	i	D	D
52311	Investment banking and securities dealing	142	D	D	D	g	D	D
523110	Investment banking and securities dealing	142	D	D	D	g	D	D
52312	Securities brokerage	313	D	1 371 565	559 259	166 063	.5	10.3
523120	Securities brokerage	313	D	1 371 565	559 259	166 063	.5	10.3
5232	Securities and commodity exchanges	1	D	D	D	e	D	D
52321	Securities and commodity exchanges	1	D	D	D	e	D	D
523210	Securities and commodity exchanges	1	D	D	D	e	D	D
5239	Other financial investment activities	626	D	D	D	j	D	D
52391	Miscellaneous intermediation	62	D	D	D	e	D	D
523910	Miscellaneous intermediation	62	D	D	D	e	D	D
52392	Portfolio management	273	D	3 189 253	1 446 872	434 848	1.8	.7
523920	Portfolio management	273	D	3 189 253	1 446 872	434 848	1.8	.7
52393	Investment advice	246	D	D	D	g	D	D
523930	Investment advice	246	D	D	D	g	D	D
52399	All other financial investment activities	45	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	37	D	D	D	g	D	D
524	Insurance carriers and related activities	2 530	N	4 047 962	1 074 816	70 653	N	N
5241	Insurance carriers	640	Q	D	D	l	Q	Q
52411	Direct life, health, and medical insurance carriers	270	Q	2 131 844	575 546	36 247	Q	Q
524113	Direct life insurance carriers	179	Q	881 356	220 905	12 926	Q	Q
524114	Direct health and medical insurance carriers	91	Q	1 250 488	354 641	23 321	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	340	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	281	Q	751 941	202 120	13 540	Q	Q
524127	Direct title insurance carriers	54	Q	D	D	f	Q	Q
52413	Reinsurance carriers	30	Q	D	D	g	Q	Q
524130	Reinsurance carriers	30	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 890	D	D	D	j	D	D
52421	Insurance agencies and brokerages	1 598	D	D	D	j	D	D
524210	Insurance agencies and brokerages	1 598	D	D	D	j	D	D
52429	Other insurance related activities	292	D	D	D	i	D	D
524291	Claims adjusting	128	D	109 236	41 968	10 369	17.7	2.8
524292	Third party administration of insurance and pension funds/ plans	120	D	512 487	176 768	46 094	1.9	4.4
524298	All other insurance related activities	44	D	D	D	g	D	D
525	Funds, trusts, and other financial vehicles (part)	37	D	728 379	32 721	8 212	.7	.2
5259	Other investment pools and funds (part)	37	D	728 379	32 721	8 212	.7	.2
52593	Real Estate Investment Trusts - REITs	37	D	728 379	32 721	8 212	.7	.2
525930	Real Estate Investment Trusts - REITs	37	D	728 379	32 721	8 212	.7	.2

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
PHILADELPHIA-CAMDEN-VINELAND, PA-NJ-DE-MD COMBINED STATISTICAL AREA—Con.								
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area—Con.								
Wilmington, DE-MD-NJ Metropolitan Division								
52	Finance and insurance	1 599	N	2 724 187	869 778	44 780	N	N
522	Credit intermediation and related activities	638	N	D	D	k	N	N
5221	Depository credit intermediation	343	N	1 585 734	529 003	24 414	N	N
52211	Commercial banking	243	Q	1 496 969	506 628	22 225	Q	Q
522110	Commercial banking	243	Q	1 496 969	506 628	22 225	Q	Q
52212	Savings institutions	50	Q	D	D	g	Q	Q
522120	Savings institutions	50	Q	D	D	g	Q	Q
52213	Credit unions	49	D	D	D	e	D	D
522130	Credit unions	49	D	D	D	e	D	D
5222	Nondepository credit intermediation	240	D	D	D	i	D	D
52221	Credit card issuing	26	D	D	D	h	D	D
522210	Credit card issuing	26	D	D	D	h	D	D
52222	Sales financing	64	D	D	D	h	D	D
522220	Sales financing	64	D	D	D	h	D	D
52229	Other nondepository credit intermediation	150	D	D	D	g	D	D
522291	Consumer lending	60	D	D	D	f	D	D
522292	Real estate credit	58	D	D	D	f	D	D
5222929	Mortgage bankers and loan correspondents	55	D	D	D	f	D	D
522298	All other nondepository credit intermediation	26	D	D	D	c	D	D
5222981	Pawn shops	16	D	D	D	b	D	D
5222988	Other business credit institutions	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	55	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	36	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	36	D	D	D	c	D	D
52239	Other activities related to credit intermediation	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	581	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	88	D	D	D	g	D	D
52311	Investment banking and securities dealing	23	D	D	D	b	D	D
523110	Investment banking and securities dealing	23	D	D	D	b	D	D
52312	Securities brokerage	63	D	D	D	g	D	D
523120	Securities brokerage	63	D	D	D	g	D	D
5239	Other financial investment activities	493	D	D	D	h	D	D
52391	Miscellaneous intermediation	186	252 642	84 569	47 267	483	1.0	2.7
523910	Miscellaneous intermediation	186	252 642	84 569	47 267	483	1.0	2.7
52392	Portfolio management	105	D	D	D	g	D	D
523920	Portfolio management	105	D	D	D	g	D	D
52393	Investment advice	176	D	D	D	c	D	D
523930	Investment advice	176	D	D	D	c	D	D
52399	All other financial investment activities	26	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	25	D	D	D	f	D	D
524	Insurance carriers and related activities	358	N	D	D	i	N	N
5241	Insurance carriers	106	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers	50	Q	D	D	h	Q	Q
524113	Direct life insurance carriers	27	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	23	Q	76 744	22 217	1 685	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	52	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	48	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	252	D	D	D	g	D	D
52421	Insurance agencies and brokerages	226	D	D	D	g	D	D
524210	Insurance agencies and brokerages	226	D	D	D	g	D	D
52429	Other insurance related activities	26	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	11	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	22	D	D	D	b	D	D
5259	Other investment pools and funds (part)	22	D	D	D	b	D	D
52593	Real Estate Investment Trusts - REITs	22	D	D	D	b	D	D
525930	Real Estate Investment Trusts - REITs	22	D	D	D	b	D	D
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area								
52	Finance and insurance	147	N	61 593	14 849	1 594	N	N
522	Credit intermediation and related activities	74	N	D	D	f	N	N
5221	Depository credit intermediation	62	N	29 194	7 114	843	N	N
52211	Commercial banking	47	Q	24 244	5 953	672	Q	Q
522110	Commercial banking	47	Q	24 244	5 953	672	Q	Q

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
PHILADELPHIA-CAMDEN-VINELAND, PA-NJ-DE-MD COMBINED STATISTICAL AREA—Con.								
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	22	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	14	D	D	D	c	D	D
52312	Securities brokerage	12	D	D	D	b	D	D
523120	Securities brokerage	12	D	D	D	b	D	D
524	Insurance carriers and related activities	49	N	D	D	e	N	N
5241	Insurance carriers	11	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	38	D	D	D	c	D	D
52421	Insurance agencies and brokerages	37	D	D	D	c	D	D
524210	Insurance agencies and brokerages	37	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
PITTSBURGH-NEW CASTLE, PA COMBINED STATISTICAL AREA								
52	Finance and insurance	3 852	N	2 780 235	859 587	61 199	N	N
521	Monetary authorities - central bank	1	322 818	11 985	2 996	346	—	—
5211	Monetary authorities - central bank	1	322 818	11 985	2 996	346	—	—
52111	Monetary authorities - central bank	1	322 818	11 985	2 996	346	—	—
521110	Monetary authorities - central bank	1	322 818	11 985	2 996	346	—	—
522	Credit intermediation and related activities	1 777	N	1 242 598	408 817	30 476	N	N
5221	Depository credit intermediation	1 208	N	1 033 291	355 453	25 304	N	N
52211	Commercial banking	725	Q	887 788	319 828	20 584	Q	Q
522110	Commercial banking	725	Q	887 788	319 828	20 584	Q	Q
52212	Savings institutions	239	Q	D	D	h	Q	Q
522120	Savings institutions	239	Q	D	D	h	Q	Q
52213	Credit unions	244	D	D	D	g	D	D
522130	Credit unions	244	D	D	D	g	D	D
5222	Nondepository credit intermediation	289	D	D	D	g	D	D
52222	Sales financing	45	D	D	D	e	D	D
522220	Sales financing	45	D	D	D	e	D	D
52229	Other nondepository credit intermediation	243	D	D	D	g	D	D
522291	Consumer lending	124	D	D	D	f	D	D
522292	Real estate credit	107	D	D	D	f	D	D
5222929	Mortgage bankers and loan correspondents	106	D	D	D	f	D	D
522298	All other nondepository credit intermediation	11	D	D	D	c	D	D
5223	Activities related to credit intermediation	280	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	178	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	178	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	30	73 934	14 065	3 520	704	9.4	4.9
522320	Financial transactions processing, reserve, and clearinghouse activities	30	73 934	14 065	3 520	704	9.4	4.9
52239	Other activities related to credit intermediation	72	D	D	D	f	D	D
522390	Other activities related to credit intermediation	72	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	528	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	246	D	D	D	h	D	D
52311	Investment banking and securities dealing	30	D	D	D	g	D	D
523110	Investment banking and securities dealing	30	D	D	D	g	D	D
52312	Securities brokerage	212	D	D	D	h	D	D
523120	Securities brokerage	212	D	D	D	h	D	D
5239	Other financial investment activities	282	D	D	D	i	D	D
52391	Miscellaneous intermediation	26	24 831	8 936	2 218	100	3.9	14.1
523910	Miscellaneous intermediation	26	24 831	8 936	2 218	100	3.9	14.1
52392	Portfolio management	120	D	D	D	h	D	D
523920	Portfolio management	120	D	D	D	h	D	D
52393	Investment advice	121	133 524	48 577	13 296	838	6.3	9.7
523930	Investment advice	121	133 524	48 577	13 296	838	6.3	9.7
52399	All other financial investment activities	15	D	D	D	b	D	D
523991	Trust, fiduciary, and custody activities	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
	PITTSBURGH-NEW CASTLE, PA COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	1 539	N	919 670	246 164	20 659	N	N
5241	Insurance carriers	351	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	176	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	114	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	62	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	162	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	135	Q	D	D	h	Q	Q
524127	Direct title insurance carriers	22	Q	D	D	c	Q	Q
52413	Reinsurance carriers	13	Q	20 974	6 947	291	Q	Q
524130	Reinsurance carriers	13	Q	20 974	6 947	291	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 188	D	D	D	i	D	D
52421	Insurance agencies and brokerages	1 081	D	D	D	i	D	D
524210	Insurance agencies and brokerages	1 081	D	D	D	i	D	D
52429	Other insurance related activities	107	D	D	D	g	D	D
524291	Claims adjusting	42	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	47	D	D	D	g	D	D
524298	All other insurance related activities	18	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	7	D	D	D	a	D	D
	New Castle, PA Micropolitan Statistical Area							
52	Finance and insurance	117	N	50 995	12 729	1 649	N	N
522	Credit intermediation and related activities	66	N	21 735	5 933	736	N	N
5221	Depository credit intermediation	50	N	18 125	5 122	630	N	N
52211	Commercial banking	34	Q	14 206	4 240	450	Q	Q
522110	Commercial banking	34	Q	14 206	4 240	450	Q	Q
52213	Credit unions	10	D	D	D	b	D	D
522130	Credit unions	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	4		2 049	1 036	240	—	31.9
524	Insurance carriers and related activities	47	N	28 224	6 556	901	N	N
5241	Insurance carriers	10	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	37	D	D	D	c	D	D
52421	Insurance agencies and brokerages	33	D	D	D	c	D	D
524210	Insurance agencies and brokerages	33	D	D	D	c	D	D
	Pittsburgh, PA Metropolitan Statistical Area							
52	Finance and insurance	3 735	N	2 729 240	846 858	59 550	N	N
521	Monetary authorities - central bank	1		322 818	11 985	346	—	—
5211	Monetary authorities - central bank	1		322 818	11 985	346	—	—
52111	Monetary authorities - central bank	1		322 818	11 985	346	—	—
521110	Monetary authorities - central bank	1		322 818	11 985	346	—	—
522	Credit intermediation and related activities	1 711	N	1 220 863	402 884	29 740	N	N
5221	Depository credit intermediation	1 158	N	1 015 166	350 331	24 674	N	N
52211	Commercial banking	691	Q	873 582	315 588	20 134	Q	Q
522110	Commercial banking	691	Q	873 582	315 588	20 134	Q	Q
52212	Savings institutions	233	Q	103 880	25 383	3 089	Q	Q
522120	Savings institutions	233	Q	103 880	25 383	3 089	Q	Q
52213	Credit unions	234		204 827	37 704	1 451	.4	2.8
522130	Credit unions	234		204 827	37 704	1 451	.4	2.8
5222	Nondepository credit intermediation	280		2 384 750	118 594	2 136	.5	4.6
52222	Sales financing	44		687 870	25 217	438	.5	10.6
522220	Sales financing	44		687 870	25 217	438	.5	10.6
52229	Other nondepository credit intermediation	235	D	D	D	g	D	D
522291	Consumer lending	117	D	D	D	f	D	D
522292	Real estate credit	106		175 900	49 897	12 467	4.5	11.2
5222929	Mortgage bankers and loan correspondents	105	D	D	D	f	D	D
522298	All other nondepository credit intermediation	11	D	D	D	c	D	D
5223	Activities related to credit intermediation	273		310 026	87 103	2 930	2.3	5.2
52231	Mortgage and nonmortgage loan brokers	175		150 228	52 051	1 628	—	8.1
522310	Mortgage and nonmortgage loan brokers	175		150 228	52 051	1 628	—	8.1
52232	Financial transactions processing, reserve, and clearinghouse activities	30		73 934	14 065	704	9.4	4.9
522320	Financial transactions processing, reserve, and clearinghouse activities	30		73 934	14 065	704	9.4	4.9
52239	Other activities related to credit intermediation	68		85 864	20 987	598	—	.5
522390	Other activities related to credit intermediation	68		85 864	20 987	598	—	.5

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
PITTSBURGH-NEW CASTLE, PA COMBINED STATISTICAL AREA—Con.								
Pittsburgh, PA Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	524	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	244	D	D	D	h	D	D
52311	Investment banking and securities dealing	30	D	D	D	g	D	D
523110	Investment banking and securities dealing	30	D	D	D	g	D	D
52312	Securities brokerage	210	451 169	182 777	51 323	2 533	1.4	8.4
523120	Securities brokerage	210	451 169	182 777	51 323	2 533	1.4	8.4
5239	Other financial investment activities	280	D	D	D	i	D	D
52391	Miscellaneous intermediation	26	24 831	8 936	2 218	100	3.9	14.1
523910	Miscellaneous intermediation	26	24 831	8 936	2 218	100	3.9	14.1
52392	Portfolio management	119	1 276 923	303 191	114 164	4 857	.7	1.4
523920	Portfolio management	119	1 276 923	303 191	114 164	4 857	.7	1.4
52393	Investment advice	121	133 524	48 577	13 296	838	6.3	9.7
523930	Investment advice	121	133 524	48 577	13 296	838	6.3	9.7
52399	All other financial investment activities	14	D	D	D	b	D	D
523991	Trust, fiduciary, and custody activities	10	D	D	D	b	D	D
524	Insurance carriers and related activities	1 492	N	891 446	239 608	19 758	N	N
5241	Insurance carriers	341	Q	579 643	163 444	12 578	Q	Q
52411	Direct life, health, and medical insurance carriers	173	Q	435 930	124 569	9 737	Q	Q
524113	Direct life insurance carriers	112	Q	86 896	23 442	1 811	Q	Q
524114	Direct health and medical insurance carriers	61	Q	349 034	101 127	7 926	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	155	Q	122 739	31 928	2 550	Q	Q
524126	Direct property and casualty insurance carriers	130	Q	109 870	29 204	2 294	Q	Q
524127	Direct title insurance carriers	20	Q	D	D	c	Q	Q
52413	Reinsurance carriers	13	Q	20 974	6 947	291	Q	Q
524130	Reinsurance carriers	13	Q	20 974	6 947	291	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 151	964 701	311 803	76 164	7 180	23.1	5.8
52421	Insurance agencies and brokerages	1 048	D	D	D	i	D	D
524210	Insurance agencies and brokerages	1 048	D	D	D	i	D	D
52429	Other insurance related activities	103	D	D	D	g	D	D
524291	Claims adjusting	41	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	45	D	D	D	g	D	D
524298	All other insurance related activities	17	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	7	D	D	D	a	D	D
SUNBURY-LEWISBURG-SELINGSGROVE, PA COMBINED STATISTICAL AREA								
52	Finance and insurance	179	N	34 293	8 647	1 227	N	N
522	Credit intermediation and related activities	92	N	24 029	6 086	920	N	N
5221	Depository credit intermediation	77	N	D	D	f	N	N
52211	Commercial banking	56	Q	18 243	4 572	697	Q	Q
522110	Commercial banking	56	Q	18 243	4 572	697	Q	Q
52212	Savings institutions	13	Q	D	D	b	Q	Q
522120	Savings institutions	13	Q	D	D	b	Q	Q
5222	Nondepository credit intermediation	11	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	11	4 512	1 974	590	26	12.1	3.9
524	Insurance carriers and related activities	76	N	8 290	1 971	281	N	N
5242	Agencies, brokerages, and other insurance related activities ..	71	D	D	D	c	D	D
52421	Insurance agencies and brokerages	71	D	D	D	c	D	D
524210	Insurance agencies and brokerages	71	D	D	D	c	D	D
Lewisburg, PA Micropolitan Statistical Area								
52	Finance and insurance	54	N	9 975	2 689	334	N	N
522	Credit intermediation and related activities	28	N	6 458	1 799	221	N	N
5221	Depository credit intermediation	23	N	5 105	1 383	187	N	N
52211	Commercial banking	15	Q	4 081	1 120	148	Q	Q
522110	Commercial banking	15	Q	4 081	1 120	148	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	1 225	457	116	7	—	—
524	Insurance carriers and related activities	22	N	3 060	774	106	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	D	D	D	b	D	D
52421	Insurance agencies and brokerages	20	D	D	D	b	D	D
524210	Insurance agencies and brokerages	20	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
SUNBURY-LEWISBURG-SELINGROVE, PA COMBINED STATISTICAL AREA—Con.								
Selinsgrove, PA Micropolitan Statistical Area								
52	Finance and insurance	46	N	10 206	2 330	374	N	N
522	Credit intermediation and related activities	25	N	8 858	2 021	323	N	N
5221	Depository credit intermediation	18	N	D	D	e	N	N
52211	Commercial banking	16	Q	7 857	1 778	292	Q	Q
522110	Commercial banking	16	Q	7 857	1 778	292	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	18	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	3 600	1 169	259	46	49.9	2.6
52421	Insurance agencies and brokerages	17	3 600	1 169	259	46	49.9	2.6
524210	Insurance agencies and brokerages	17	3 600	1 169	259	46	49.9	2.6
Sunbury, PA Micropolitan Statistical Area								
52	Finance and insurance	79	N	14 112	3 628	519	N	N
522	Credit intermediation and related activities	39	N	8 713	2 266	376	N	N
5221	Depository credit intermediation	36	N	7 963	2 080	326	N	N
52211	Commercial banking	25	Q	6 305	1 674	257	Q	Q
522110	Commercial banking	25	Q	6 305	1 674	257	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	36	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	34	10 608	4 018	926	126	43.6	2.9
52421	Insurance agencies and brokerages	34	10 608	4 018	926	126	43.6	2.9
524210	Insurance agencies and brokerages	34	10 608	4 018	926	126	43.6	2.9
WILLIAMSPORT-LOCK HAVEN, PA COMBINED STATISTICAL AREA								
52	Finance and insurance	236	N	65 604	17 107	1 982	N	N
522	Credit intermediation and related activities	120	N	28 599	7 736	975	N	N
5221	Depository credit intermediation	97	N	25 117	6 775	893	N	N
52211	Commercial banking	59	Q	18 831	5 249	639	Q	Q
522110	Commercial banking	59	Q	18 831	5 249	639	Q	Q
52212	Savings institutions	24	Q	D	D	c	Q	Q
522120	Savings institutions	24	Q	D	D	c	Q	Q
52213	Credit unions	14	D	D	D	b	D	D
522130	Credit unions	14	D	D	D	b	D	D
5222	Nondepository credit intermediation	18	23 231	3 183	913	70	1.4	17.6
52229	Other nondepository credit intermediation	15	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	18	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	13	D	D	D	c	D	D
52312	Securities brokerage	11	D	D	D	c	D	D
523120	Securities brokerage	11	D	D	D	c	D	D
524	Insurance carriers and related activities	98	N	D	D	f	N	N
5241	Insurance carriers	21	Q	D	D	f	Q	Q
52411	Direct life, health, and medical insurance carriers	12	Q	8 105	2 043	286	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	77	D	D	D	e	D	D
52421	Insurance agencies and brokerages	71	D	D	D	e	D	D
524210	Insurance agencies and brokerages	71	D	D	D	e	D	D
Lock Haven, PA Micropolitan Statistical Area								
52	Finance and insurance	42	N	5 040	1 280	188	N	N
522	Credit intermediation and related activities	26	N	3 630	946	136	N	N
5221	Depository credit intermediation	22	N	2 695	685	119	N	N
52211	Commercial banking	11	Q	1 548	421	68	Q	Q
522110	Commercial banking	11	Q	1 548	421	68	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	13	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	12	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
WILLIAMSPORT-LOCK HAVEN, PA COMBINED STATISTICAL AREA—Con.								
Williamsport, PA Metropolitan Statistical Area								
52	Finance and insurance	194	N	60 564	15 827	1 794	N	N
522	Credit intermediation and related activities	94	N	24 969	6 790	839	N	N
5221	Depository credit intermediation	75	N	22 422	6 090	774	N	N
52211	Commercial banking	48	Q	17 283	4 828	571	Q	Q
522110	Commercial banking	48	Q	17 283	4 828	571	Q	Q
52212	Savings institutions	16	Q	3 510	865	122	Q	Q
522120	Savings institutions	16	Q	3 510	865	122	Q	Q
52213	Credit unions	11	7 770	1 629	397	81	—	—
522130	Credit unions	11	7 770	1 629	397	81	—	—
5222	Nondepository credit intermediation	14	18 016	2 248	652	53	.1	13.3
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	15	27 261	8 709	2 627	121	1.9	27.0
5231	Securities and commodity contracts intermediation and brokerage	11	D	D	D	c	D	D
52312	Securities brokerage	10	25 980	8 542	2 574	112	—	28.4
523120	Securities brokerage	10	25 980	8 542	2 574	112	—	28.4
524	Insurance carriers and related activities	85	N	26 886	6 410	834	N	N
5241	Insurance carriers	20	Q	18 844	4 566	601	Q	Q
52411	Direct life, health, and medical insurance carriers	12	Q	8 105	2 043	286	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	65	20 120	8 042	1 844	233	43.3	10.1
52421	Insurance agencies and brokerages	60	D	D	D	c	D	D
524210	Insurance agencies and brokerages	60	D	D	D	c	D	D
YORK-HANOVER-GETTYSBURG, PA COMBINED STATISTICAL AREA								
52	Finance and insurance	522	N	183 044	45 497	4 846	N	N
522	Credit intermediation and related activities	284	N	D	D	h	N	N
5221	Depository credit intermediation	213	N	D	D	g	N	N
52211	Commercial banking	182	Q	68 777	16 751	2 083	Q	Q
522110	Commercial banking	182	Q	68 777	16 751	2 083	Q	Q
52213	Credit unions	25	D	D	D	c	D	D
522130	Credit unions	25	D	D	D	c	D	D
5222	Nondepository credit intermediation	43	63 487	8 937	2 123	287	2.2	3.1
52222	Sales financing	13	25 578	2 550	642	154	—	—
522220	Sales financing	13	25 578	2 550	642	154	—	—
52229	Other nondepository credit intermediation	30	37 909	6 387	1 481	133	3.7	5.1
522291	Consumer lending	13	18 755	1 788	418	47	—	1.8
522292	Real estate credit	14	10 925	3 640	798	52	—	14.7
5222929	Mortgage bankers and loan correspondents	14	10 925	3 640	798	52	—	14.7
5223	Activities related to credit intermediation	28	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	16	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	16	D	D	D	c	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	49	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	28	D	D	D	c	D	D
52312	Securities brokerage	25	D	D	D	c	D	D
523120	Securities brokerage	25	D	D	D	c	D	D
5239	Other financial investment activities	21	D	D	D	c	D	D
52393	Investment advice	10	D	D	D	b	D	D
523930	Investment advice	10	D	D	D	b	D	D
524	Insurance carriers and related activities	189	N	72 988	18 238	1 831	N	N
5241	Insurance carriers	34	Q	20 997	5 381	605	Q	Q
52411	Direct life, health, and medical insurance carriers	11	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	21	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	17	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	155	302 979	51 991	12 857	1 226	10.1	2.9
52421	Insurance agencies and brokerages	146	D	D	D	g	D	D
524210	Insurance agencies and brokerages	146	D	D	D	g	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
YORK-HANOVER-GETTYSBURG, PA COMBINED STATISTICAL AREA—Con.								
Gettysburg, PA Micropolitan Statistical Area								
52	Finance and insurance	67	N	17 151	4 204	547	N	N
522	Credit intermediation and related activities	34	N	D	D	e	N	N
5221	Depository credit intermediation	33	N	D	D	e	N	N
52211	Commercial banking	32	Q	11 421	2 823	377	Q	Q
522110	Commercial banking	32	Q	11 421	2 823	377	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	b	D	D
524	Insurance carriers and related activities	27	N	4 642	1 123	133	N	N
5242	Agencies, brokerages, and other insurance related activities ..	23	15 733	4 555	1 104	128	18.7	2.7
52421	Insurance agencies and brokerages	22	D	D	D	b	D	D
524210	Insurance agencies and brokerages	22	D	D	D	b	D	D
York-Hanover, PA Metropolitan Statistical Area								
52	Finance and insurance	455	N	165 893	41 293	4 299	N	N
522	Credit intermediation and related activities	250	N	79 387	18 857	2 370	N	N
5221	Depository credit intermediation	180	N	63 292	15 375	1 941	N	N
52211	Commercial banking	150	Q	57 356	13 928	1 706	Q	Q
522110	Commercial banking	150	Q	57 356	13 928	1 706	Q	Q
52213	Credit unions	24	D	D	D	c	D	D
522130	Credit unions	24	D	D	D	c	D	D
5222	Nondepository credit intermediation	43	63 487	8 937	2 123	287	2.2	3.1
52222	Sales financing	13	25 578	2 550	642	154	—	—
522220	Sales financing	13	25 578	2 550	642	154	—	—
52229	Other nondepository credit intermediation	30	37 909	6 387	1 481	133	3.7	5.1
522291	Consumer lending	13	18 755	1 788	418	47	—	1.8
522292	Real estate credit	14	10 925	3 640	798	52	—	14.7
5222929	Mortgage bankers and loan correspondents	14	10 925	3 640	798	52	—	14.7
5223	Activities related to credit intermediation	27	13 758	7 158	1 359	142	1.9	7.4
52231	Mortgage and nonmortgage loan brokers	15	9 923	5 487	990	103	—	5.3
522310	Mortgage and nonmortgage loan brokers	15	9 923	5 487	990	103	—	5.3
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	39 523	18 160	5 321	231	4.2	21.3
5231	Securities and commodity contracts intermediation and brokerage	24	D	D	D	c	D	D
52312	Securities brokerage	21	20 516	11 256	3 523	133	5.4	38.4
523120	Securities brokerage	21	20 516	11 256	3 523	133	5.4	38.4
5239	Other financial investment activities	19	D	D	D	b	D	D
524	Insurance carriers and related activities	162	N	68 346	17 115	1 698	N	N
5241	Insurance carriers	30	Q	20 910	5 362	600	Q	Q
52411	Direct life, health, and medical insurance carriers	18	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	10	Q	13 518	3 481	445	Q	Q
524126	Direct property and casualty insurance carriers	15	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	132	287 246	47 436	11 753	1 098	9.6	3.0
52421	Insurance agencies and brokerages	124	283 626	45 995	11 410	1 056	9.4	3.0
524210	Insurance agencies and brokerages	124	283 626	45 995	11 410	1 056	9.4	3.0
YOUNGSTOWN-WARREN-EAST LIVERPOOL, OH-PA COMBINED STATISTICAL AREA								
52	Finance and insurance	949	N	270 128	70 628	7 961	N	N
522	Credit intermediation and related activities	455	N	164 081	44 033	5 050	N	N
5221	Depository credit intermediation	320	N	138 010	38 263	4 247	N	N
52211	Commercial banking	215	Q	93 107	24 691	2 878	Q	Q
522110	Commercial banking	215	Q	93 107	24 691	2 878	Q	Q
52212	Savings institutions	61	Q	D	D	g	Q	Q
522120	Savings institutions	61	Q	D	D	g	Q	Q
52213	Credit unions	44	D	D	D	e	D	D
522130	Credit unions	44	D	D	D	e	D	D
5222	Nondepository credit intermediation	61	73 853	10 106	2 320	269	2.2	9.1
52229	Other nondepository credit intermediation	54	D	D	D	c	D	D
522291	Consumer lending	32	D	D	D	c	D	D
522292	Real estate credit	15	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	74	34 857	15 965	3 450	534	1.8	2.0
52231	Mortgage and nonmortgage loan brokers	31	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	31	D	D	D	e	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
YOUNGSTOWN-WARREN-EAST LIVERPOOL, OH-PA COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	115	69 177	26 742	7 142	536	6.9	18.6
5231	Securities and commodity contracts intermediation and brokerage	74	55 760	22 572	6 103	414	3.2	19.2
52312	Securities brokerage	67	49 907	20 609	5 634	368	3.4	14.3
523120	Securities brokerage	67	49 907	20 609	5 634	368	3.4	14.3
5239	Other financial investment activities	41	13 417	4 170	1 039	122	22.6	15.7
52392	Portfolio management	15	D	D	D	b	D	D
523920	Portfolio management	15	D	D	D	b	D	D
52393	Investment advice	16	D	D	D	b	D	D
523930	Investment advice	16	D	D	D	b	D	D
524	Insurance carriers and related activities	379	N	79 305	19 453	2 375	N	N
5241	Insurance carriers	45	Q	D	D	f	Q	Q
52411	Direct life, health, and medical insurance carriers	20	Q	D	D	f	Q	Q
524113	Direct life insurance carriers	13	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	25	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	21	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	334	D	D	D	g	D	D
52421	Insurance agencies and brokerages	318	D	D	D	g	D	D
524210	Insurance agencies and brokerages	318	D	D	D	g	D	D
52429	Other insurance related activities	16	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	12	D	D	D	c	D	D
East Liverpool-Salem, OH Micropolitan Statistical Area								
52	Finance and insurance	134	N	26 308	8 280	884	N	N
522	Credit intermediation and related activities	68	N	18 776	6 545	631	N	N
5221	Depository credit intermediation	53	N	16 795	6 037	572	N	N
52211	Commercial banking	35	Q	11 347	3 167	391	Q	Q
522110	Commercial banking	35	Q	11 347	3 167	391	Q	Q
52212	Savings institutions	15	Q	D	D	c	Q	Q
522120	Savings institutions	15	Q	D	D	c	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	12	4 525	1 847	455	34	14.5	20.1
524	Insurance carriers and related activities	54	N	5 685	1 280	219	N	N
5242	Agencies, brokerages, and other insurance related activities ..	47	D	D	D	c	D	D
52421	Insurance agencies and brokerages	45	D	D	D	c	D	D
524210	Insurance agencies and brokerages	45	D	D	D	c	D	D
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area								
52	Finance and insurance	815	N	243 820	62 348	7 077	N	N
522	Credit intermediation and related activities	387	N	145 305	37 488	4 419	N	N
5221	Depository credit intermediation	267	N	121 215	32 226	3 675	N	N
52211	Commercial banking	180	Q	81 760	21 524	2 487	Q	Q
522110	Commercial banking	180	Q	81 760	21 524	2 487	Q	Q
52212	Savings institutions	46	Q	31 630	8 821	884	Q	Q
522120	Savings institutions	46	Q	31 630	8 821	884	Q	Q
52213	Credit unions	41	53 194	7 825	1 881	304	—	3.3
522130	Credit unions	41	53 194	7 825	1 881	304	—	3.3
5222	Nondepository credit intermediation	52	64 110	8 729	1 902	233	2.5	6.9
52229	Other nondepository credit intermediation	46	D	D	D	c	D	D
522291	Consumer lending	26	43 829	4 479	1 041	135	—	4.5
522292	Real estate credit	13	7 243	2 997	513	46	12.5	13.9
5222929	Mortgage bankers and loan correspondents	13	7 243	2 997	513	46	12.5	13.9
5223	Activities related to credit intermediation	68	33 185	15 361	3 360	511	1.9	2.1
52231	Mortgage and nonmortgage loan brokers	30	19 651	11 044	2 361	365	2.9	3.1
522310	Mortgage and nonmortgage loan brokers	30	19 651	11 044	2 361	365	2.9	3.1
52239	Other activities related to credit intermediation	37	D	D	D	c	D	D
522390	Other activities related to credit intermediation	37	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	103	64 652	24 895	6 687	502	6.4	18.4
5231	Securities and commodity contracts intermediation and brokerage	68	52 732	21 093	5 715	396	2.5	20.3
52312	Securities brokerage	61	46 879	19 130	5 246	350	2.7	15.2
523120	Securities brokerage	61	46 879	19 130	5 246	350	2.7	15.2
5239	Other financial investment activities	35	11 920	3 802	972	106	23.7	10.3
52392	Portfolio management	13	D	D	D	b	D	D
523920	Portfolio management	13	D	D	D	b	D	D
52393	Investment advice	14	3 522	874	203	28	42.9	—
523930	Investment advice	14	3 522	874	203	28	42.9	—

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
YOUNGSTOWN-WARREN-EAST LIVERPOOL, OH-PA COMBINED STATISTICAL AREA—Con.								
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	325	N	73 620	18 173	2 156	N	N
5241	Insurance carriers	38	Q	30 024	8 128	816	Q	Q
52411	Direct life, health, and medical insurance carriers	17	Q	D	D	f	Q	Q
524113	Direct life insurance carriers	11	Q	7 110	1 964	214	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	21	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	18	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	287	129 163	43 596	10 045	1 340	31.0	10.3
52421	Insurance agencies and brokerages	273	109 286	36 755	8 202	1 127	34.8	11.7
524210	Insurance agencies and brokerages	273	109 286	36 755	8 202	1 127	34.8	11.7
52429	Other insurance related activities	14	19 877	6 841	1 843	213	10.1	2.3
524292	Third party administration of insurance and pension funds/ plans	11	D	D	D	c	D	D
ALLENTOWN-BETHLEHEM-EASTON, PA-NJ METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	1 019	N	575 774	156 641	15 037	N	N
522	Credit intermediation and related activities	538	N	195 887	50 280	5 655	N	N
5221	Depository credit intermediation	379	N	150 620	38 935	4 539	N	N
52211	Commercial banking	269	Q	117 549	31 059	3 527	Q	Q
522110	Commercial banking	269	Q	117 549	31 059	3 527	Q	Q
52212	Savings institutions	70	Q	21 946	5 148	604	Q	Q
522120	Savings institutions	70	Q	21 946	5 148	604	Q	Q
52213	Credit unions	40	63 471	11 125	2 728	408	—	.7
522130	Credit unions	40	63 471	11 125	2 728	408	—	.7
5222	Nondepository credit intermediation	111	290 377	37 375	9 583	920	.6	22.3
52222	Sales financing	55	177 332	13 088	3 841	541	—	32.7
522220	Sales financing	55	177 332	13 088	3 841	541	—	32.7
52229	Other nondepository credit intermediation	56	113 045	24 287	5 742	379	1.4	6.1
522291	Consumer lending	19	35 120	2 664	659	69	—	2.0
522292	Real estate credit	32	73 444	21 019	4 888	290	2.2	4.2
5222929	Mortgage bankers and loan correspondents	32	73 444	21 019	4 888	290	2.2	4.2
5223	Activities related to credit intermediation	48	21 204	7 892	1 762	196	.4	14.1
52231	Mortgage and nonmortgage loan brokers	26	14 350	6 304	1 443	135	—	18.8
522310	Mortgage and nonmortgage loan brokers	26	14 350	6 304	1 443	135	—	18.8
52239	Other activities related to credit intermediation	18	D	D	D	b	D	D
522390	Other activities related to credit intermediation	18	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	151	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	82	D	D	D	f	D	D
52311	Investment banking and securities dealing	17	D	D	D	b	D	D
523110	Investment banking and securities dealing	17	D	D	D	b	D	D
52312	Securities brokerage	63	162 799	45 061	13 136	702	1.0	10.9
523120	Securities brokerage	63	162 799	45 061	13 136	702	1.0	10.9
5239	Other financial investment activities	69	D	D	D	c	D	D
52392	Portfolio management	26	D	D	D	b	D	D
523920	Portfolio management	26	D	D	D	b	D	D
52393	Investment advice	37	20 220	7 017	1 741	152	9.2	8.7
523930	Investment advice	37	20 220	7 017	1 741	152	9.2	8.7
524	Insurance carriers and related activities	326	N	315 014	88 404	8 329	N	N
5241	Insurance carriers	68	Q	258 221	75 742	7 058	Q	Q
52411	Direct life, health, and medical insurance carriers	29	Q	204 971	62 455	5 757	Q	Q
524113	Direct life insurance carriers	17	Q	152 771	48 828	3 866	Q	Q
524114	Direct health and medical insurance carriers	12	Q	52 200	13 627	1 891	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	35	Q	D	D	D	Q	Q
524126	Direct property and casualty insurance carriers	25	Q	45 748	11 424	1 057	Q	Q
524127	Direct title insurance carriers	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	258	140 025	56 793	12 662	1 271	37.7	3.6
52421	Insurance agencies and brokerages	242	122 282	47 941	10 606	1 142	40.5	2.9
524210	Insurance agencies and brokerages	242	122 282	47 941	10 606	1 142	40.5	2.9
52429	Other insurance related activities	16	17 743	8 852	2 056	129	18.4	8.5
524292	Third party administration of insurance and pension funds/ plans	10	14 094	7 553	1 751	95	10.8	9.2
525	Funds, trusts, and other financial vehicles (part)	4	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
ALTOONA, PA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	206	N	49 731	12 682	1 502	N	N
522	Credit intermediation and related activities	109	N	31 069	8 158	969	N	N
5221	Depository credit intermediation	87	N	26 947	7 051	850	N	N
52211	Commercial banking	64	Q	22 393	5 852	667	Q	Q
522110	Commercial banking	64	Q	22 393	5 852	667	Q	Q
52213	Credit unions	14	7 824	1 814	453	89	—	—
522130	Credit unions	14	7 824	1 814	453	89	—	—
5222	Nondepository credit intermediation	16	34 533	3 062	882	77	5.1	1.4
52229	Other nondepository credit intermediation	15	D	D	D	b	D	D
522291	Consumer lending	12	28 411	2 271	611	59	6.2	.8
523	Securities, commodity contracts, other financial investments, and related activities	25	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	14	D	D	D	b	D	D
52312	Securities brokerage	13	27 075	4 281	1 072	72	—	31.8
523120	Securities brokerage	13	27 075	4 281	1 072	72	—	31.8
5239	Other financial investment activities	11	D	D	D	a	D	D
524	Insurance carriers and related activities	71	N	13 471	3 272	437	N	N
5241	Insurance carriers	14	Q	8 148	2 000	235	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	57	15 772	5 323	1 272	202	63.9	9.9
52421	Insurance agencies and brokerages	53	13 542	4 659	1 107	176	65.0	10.5
524210	Insurance agencies and brokerages	53	13 542	4 659	1 107	176	65.0	10.5
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
BLOOMSBURG-BERWICK, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	110	N	48 404	11 068	1 461	N	N
522	Credit intermediation and related activities	55	N	D	D	f	N	N
5221	Depository credit intermediation	46	N	D	D	f	N	N
52211	Commercial banking	37	Q	10 560	2 753	454	Q	Q
522110	Commercial banking	37	Q	10 560	2 753	454	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	8	1 769	1 074	252	21	3.8	.4
524	Insurance carriers and related activities	47	N	D	D	f	N	N
5242	Agencies, brokerages, and other insurance related activities ..	40	D	D	D	c	D	D
52421	Insurance agencies and brokerages	38	D	D	D	c	D	D
524210	Insurance agencies and brokerages	38	D	D	D	c	D	D
BRADFORD, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	61	N	8 188	1 965	327	N	N
522	Credit intermediation and related activities	33	N	5 759	1 379	246	N	N
5221	Depository credit intermediation	30	N	5 475	1 303	238	N	N
52211	Commercial banking	15	Q	4 014	952	163	Q	Q
522110	Commercial banking	15	Q	4 014	952	163	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	26	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	24	D	D	D	b	D	D
52421	Insurance agencies and brokerages	23	5 163	1 892	460	68	62.6	4.0
524210	Insurance agencies and brokerages	23	5 163	1 892	460	68	62.6	4.0
CHAMBERSBURG, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	137	N	32 846	8 025	1 067	N	N
522	Credit intermediation and related activities	83	N	22 902	5 711	797	N	N
5221	Depository credit intermediation	70	N	20 768	5 030	740	N	N
52211	Commercial banking	59	Q	16 492	4 008	578	Q	Q
522110	Commercial banking	59	Q	16 492	4 008	578	Q	Q
52213	Credit unions	11	24 572	4 276	1 022	162	—	2.6
522130	Credit unions	11	24 572	4 276	1 022	162	—	2.6
523	Securities, commodity contracts, other financial investments, and related activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	40	N	5 502	1 191	172	N	N
5242	Agencies, brokerages, and other insurance related activities ..	37	D	D	D	c	D	D
52421	Insurance agencies and brokerages	36	14 103	4 543	987	151	57.4	3.1
524210	Insurance agencies and brokerages	36	14 103	4 543	987	151	57.4	3.1
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
DUBOIS, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	92	N	20 838	5 577	790	N	N
522	Credit intermediation and related activities	47	N	14 922	3 959	572	N	N
5221	Depository credit intermediation	39	N	14 217	3 774	543	N	N
52211	Commercial banking	34	Q	13 429	3 598	496	Q	Q
522110	Commercial banking	34	Q	13 429	3 598	496	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	1 029	435	110	14	54.3	—
524	Insurance carriers and related activities	41	N	5 481	1 508	204	N	N
5242	Agencies, brokerages, and other insurance related activities ..	33	D	D	D	c	D	D
52421	Insurance agencies and brokerages	31	10 624	3 056	736	125	39.4	2.2
524210	Insurance agencies and brokerages	31	10 624	3 056	736	125	39.4	2.2
EAST STROUDSBURG, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	169	N	32 732	8 362	1 093	N	N
522	Credit intermediation and related activities	104	N	21 629	5 564	815	N	N
5221	Depository credit intermediation	61	N	15 180	4 078	641	N	N
52211	Commercial banking	41	Q	9 602	2 723	435	Q	Q
522110	Commercial banking	41	Q	9 602	2 723	435	Q	Q
52212	Savings institutions	12	Q	4 934	1 205	168	Q	Q
522120	Savings institutions	12	Q	4 934	1 205	168	Q	Q
5222	Nondepository credit intermediation	18	20 745	4 586	1 079	115	9.2	11.9
52229	Other nondepository credit intermediation	16	D	D	D	c	D	D
5223	Activities related to credit intermediation	25	6 679	1 863	407	59	22.7	.3
52231	Mortgage and nonmortgage loan brokers	17	3 062	1 093	228	32	—	—
522310	Mortgage and nonmortgage loan brokers	17	3 062	1 093	228	32	—	—
523	Securities, commodity contracts, other financial investments, and related activities	15	D	D	D	b	D	D
524	Insurance carriers and related activities	49	N	7 651	1 742	221	N	N
5242	Agencies, brokerages, and other insurance related activities ..	44	D	D	D	c	D	D
52421	Insurance agencies and brokerages	43	15 992	6 142	1 405	189	52.6	5.5
524210	Insurance agencies and brokerages	43	15 992	6 142	1 405	189	52.6	5.5
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
ERIE, PA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	371	N	224 091	71 667	5 074	N	N
522	Credit intermediation and related activities	179	N	47 406	14 031	1 707	N	N
5221	Depository credit intermediation	139	N	41 859	12 761	1 524	N	N
52211	Commercial banking	63	Q	27 538	8 993	899	Q	Q
522110	Commercial banking	63	Q	27 538	8 993	899	Q	Q
52212	Savings institutions	28	Q	8 009	2 218	327	Q	Q
522120	Savings institutions	28	Q	8 009	2 218	327	Q	Q
52213	Credit unions	48	34 683	6 312	1 550	298	—	.5
522130	Credit unions	48	34 683	6 312	1 550	298	—	.5
5222	Nondepository credit intermediation	25	27 381	4 526	1 068	137	1.1	9.2
52229	Other nondepository credit intermediation	25	27 381	4 526	1 068	137	1.1	9.2
522291	Consumer lending	17	21 469	2 918	735	87	—	9.6
5223	Activities related to credit intermediation	15	3 498	1 021	202	46	—	1.0
523	Securities, commodity contracts, other financial investments, and related activities	44	55 993	16 591	4 359	292	1.7	2.9
5231	Securities and commodity contracts intermediation and brokerage	27	D	D	D	c	D	D
52312	Securities brokerage	24	39 715	11 424	3 111	189	—	.3
523120	Securities brokerage	24	39 715	11 424	3 111	189	—	.3
5239	Other financial investment activities	17	D	D	D	b	D	D
524	Insurance carriers and related activities	148	N	160 094	53 277	3 075	N	N
5241	Insurance carriers	32	Q	136 302	47 317	2 489	Q	Q
52411	Direct life, health, and medical insurance carriers	14	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	17	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	15	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	116	61 519	23 792	5 960	586	36.7	6.9
52421	Insurance agencies and brokerages	103	55 359	21 291	5 215	484	37.6	5.3
524210	Insurance agencies and brokerages	103	55 359	21 291	5 215	484	37.6	5.3
52429	Other insurance related activities	13	6 160	2 501	745	102	28.0	22.0

See footnotes at end of table.

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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
HUNTINGDON, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	45	N	12 673	3 071	426	N	N
522	Credit intermediation and related activities	25	N	D	D	c	N	N
5221	Depository credit intermediation	23	N	D	D	c	N	N
52211	Commercial banking	19	Q	4 146	1 045	189	Q	Q
522110	Commercial banking	19	Q	4 146	1 045	189	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	17	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	15	D	D	D	c	D	D
52421	Insurance agencies and brokerages	14	D	D	D	b	D	D
524210	Insurance agencies and brokerages	14	D	D	D	b	D	D
INDIANA, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	108	N	55 875	13 488	1 474	N	N
522	Credit intermediation and related activities	53	N	42 026	10 247	1 169	N	N
5221	Depository credit intermediation	42	N	D	D	g	N	N
52211	Commercial banking	37	Q	39 489	9 569	1 058	Q	Q
522110	Commercial banking	37	Q	39 489	9 569	1 058	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	9	9 247	3 587	963	56	5.6	11.4
524	Insurance carriers and related activities	46	N	10 262	2 278	249	N	N
5242	Agencies, brokerages, and other insurance related activities ..	39	D	D	D	c	D	D
52421	Insurance agencies and brokerages	37	21 137	9 410	2 062	224	28.6	1.4
524210	Insurance agencies and brokerages	37	21 137	9 410	2 062	224	28.6	1.4
JOHNSTOWN, PA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	233	N	86 905	22 071	2 595	N	N
522	Credit intermediation and related activities	120	N	35 858	8 944	1 400	N	N
5221	Depository credit intermediation	98	N	32 964	8 215	1 287	N	N
52211	Commercial banking	71	Q	28 680	7 171	1 088	Q	Q
522110	Commercial banking	71	Q	28 680	7 171	1 088	Q	Q
52212	Savings institutions	11	Q	1 726	416	80	Q	Q
522120	Savings institutions	11	Q	1 726	416	80	Q	Q
52213	Credit unions	16	19 137	2 558	628	119	—	.3
522130	Credit unions	16	19 137	2 558	628	119	—	.3
5222	Nondepository credit intermediation	18	20 722	2 163	511	86	.9	.8
52229	Other nondepository credit intermediation	17	D	D	D	b	D	D
522291	Consumer lending	13	14 409	1 140	291	45	—	1.2
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	17	9 741	3 726	962	68	7.7	39.9
52312	Securities brokerage	17	9 741	3 726	962	68	7.7	39.9
523120	Securities brokerage	17	9 741	3 726	962	68	7.7	39.9
524	Insurance carriers and related activities	86	N	34 869	9 029	946	N	N
5241	Insurance carriers	17	Q	19 509	5 680	580	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	17 456	5 148	524	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	69	38 611	15 360	3 349	366	26.8	6.5
52421	Insurance agencies and brokerages	65	36 196	14 253	3 108	340	28.0	4.6
524210	Insurance agencies and brokerages	65	36 196	14 253	3 108	340	28.0	4.6
525	Funds, trusts, and other financial vehicles (part)	4	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
LANCASTER, PA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	638	N	313 747	81 181	8 417	N	N
522	Credit intermediation and related activities	325	N	145 931	38 558	4 619	N	N
5221	Depository credit intermediation	230	N	111 498	28 424	3 620	N	N
52211	Commercial banking	175	Q	99 055	25 674	3 258	Q	Q
522110	Commercial banking	175	Q	99 055	25 674	3 258	Q	Q
52212	Savings institutions	33	Q	9 093	1 935	231	Q	Q
522120	Savings institutions	33	Q	9 093	1 935	231	Q	Q
52213	Credit unions	22	15 604	3 350	815	131	—	—
522130	Credit unions	22	15 604	3 350	815	131	—	—
5222	Nondepository credit intermediation	76	209 685	29 721	9 152	845	.3	38.9
52222	Sales financing	21	113 687	10 832	3 060	478	—	53.0
522220	Sales financing	21	113 687	10 832	3 060	478	—	53.0
52229	Other nondepository credit intermediation	55	95 998	18 889	6 092	367	.6	22.3
522291	Consumer lending	11	D	D	D	b	D	D
522292	Real estate credit	40	48 531	15 013	5 015	271	1.2	40.8
5222929	Mortgage bankers and loan correspondents	39	D	D	D	e	D	D
5223	Activities related to credit intermediation	19	14 742	4 712	982	154	—	1.6
52231	Mortgage and nonmortgage loan brokers	12	5 514	2 829	588	80	—	.3
522310	Mortgage and nonmortgage loan brokers	12	5 514	2 829	588	80	—	.3
523	Securities, commodity contracts, other financial investments, and related activities	89	115 914	43 094	11 723	738	2.5	14.8
5231	Securities and commodity contracts intermediation and brokerage	41	D	D	D	e	D	D
52312	Securities brokerage	36	52 350	23 748	6 853	365	1.5	16.1
523120	Securities brokerage	36	52 350	23 748	6 853	365	1.5	16.1
5239	Other financial investment activities	48	D	D	D	e	D	D
52392	Portfolio management	21	31 100	9 052	2 283	149	—	10.6
523920	Portfolio management	21	31 100	9 052	2 283	149	—	10.6
52393	Investment advice	23	D	D	D	b	D	D
523930	Investment advice	23	D	D	D	b	D	D
524	Insurance carriers and related activities	224	N	124 722	30 900	3 060	N	N
5241	Insurance carriers	39	Q	65 631	16 767	1 558	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	D	D	f	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	28	Q	43 926	11 473	1 028	Q	Q
524126	Direct property and casualty insurance carriers	22	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	185	145 992	59 091	14 133	1 502	24.5	2.3
52421	Insurance agencies and brokerages	173	111 386	42 648	10 202	976	31.4	2.9
524210	Insurance agencies and brokerages	173	111 386	42 648	10 202	976	31.4	2.9
52429	Other insurance related activities	12	34 606	16 443	3 931	526	2.5	.2
LEWISTOWN, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	54	N	10 676	3 025	376	N	N
522	Credit intermediation and related activities	34	N	8 430	2 482	296	N	N
5221	Depository credit intermediation	26	N	7 098	2 085	265	N	N
52211	Commercial banking	19	Q	5 695	1 762	222	Q	Q
522110	Commercial banking	19	Q	5 695	1 762	222	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	16	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	14	5 201	1 792	381	69	37.5	—
52421	Insurance agencies and brokerages	14	5 201	1 792	381	69	37.5	—
524210	Insurance agencies and brokerages	14	5 201	1 792	381	69	37.5	—
MEADVILLE, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	101	N	15 655	3 991	556	N	N
522	Credit intermediation and related activities	47	N	8 815	2 383	331	N	N
5221	Depository credit intermediation	34	N	7 413	1 973	290	N	N
52211	Commercial banking	23	Q	5 675	1 514	205	Q	Q
522110	Commercial banking	23	Q	5 675	1 514	205	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	10	D	D	D	b	D	D
524	Insurance carriers and related activities	43	N	5 143	1 226	182	N	N
5242	Agencies, brokerages, and other insurance related activities ..	38	D	D	D	c	D	D
52421	Insurance agencies and brokerages	38	D	D	D	c	D	D
524210	Insurance agencies and brokerages	38	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini-strative records ¹	Estimated ²
OIL CITY, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	59	N	19 270	4 917	653	N	N
522	Credit intermediation and related activities	29	N	13 412	3 542	500	N	N
5221	Depository credit intermediation	24	N	12 858	3 417	483	N	N
52211	Commercial banking	13	Q	11 078	2 965	394	Q	Q
522110	Commercial banking	13	Q	11 078	2 965	394	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	11	5 769	2 468	612	41	1.6	48.8
524	Insurance carriers and related activities	19	N	3 390	763	112	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	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
POTTSVILLE, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	196	N	37 452	8 854	1 341	N	N
522	Credit intermediation and related activities	123	N	24 522	5 881	926	N	N
5221	Depository credit intermediation	94	N	20 241	4 849	758	N	N
52211	Commercial banking	74	Q	17 810	4 236	656	Q	Q
522110	Commercial banking	74	Q	17 810	4 236	656	Q	Q
52212	Savings institutions	13	Q	1 610	427	66	Q	Q
522120	Savings institutions	13	Q	1 610	427	66	Q	Q
5222	Nondepository credit intermediation	25	34 995	4 155	1 002	160	—	6.0
52222	Sales financing	13	D	D	D	c	D	D
522220	Sales financing	13	D	D	D	c	D	D
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	59	N	11 337	2 534	375	N	N
5242	Agencies, brokerages, and other insurance related activities ..	55	D	D	D	e	D	D
52421	Insurance agencies and brokerages	52	19 663	7 284	1 640	263	49.0	3.5
524210	Insurance agencies and brokerages	52	19 663	7 284	1 640	263	49.0	3.5
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
READING, PA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	517	N	297 785	81 313	8 513	N	N
522	Credit intermediation and related activities	277	N	154 070	44 474	5 354	N	N
5221	Depository credit intermediation	197	N	120 958	34 534	3 649	N	N
52211	Commercial banking	133	Q	61 076	17 140	1 754	Q	Q
522110	Commercial banking	133	Q	61 076	17 140	1 754	Q	Q
52212	Savings institutions	45	Q	D	D	g	Q	Q
522120	Savings institutions	45	Q	D	D	g	Q	Q
52213	Credit unions	19	D	D	D	c	D	D
522130	Credit unions	19	D	D	D	c	D	D
5222	Nondepository credit intermediation	53	233 186	28 140	9 002	1 546	—	2.4
52222	Sales financing	27	D	D	D	g	D	D
522220	Sales financing	27	D	D	D	g	D	D
52229	Other nondepository credit intermediation	26	D	D	D	c	D	D
522291	Consumer lending	10	D	D	D	b	D	D
522292	Real estate credit	12	21 390	6 089	1 479	82	—	4.7
5222929	Mortgage bankers and loan correspondents	12	21 390	6 089	1 479	82	—	4.7
5223	Activities related to credit intermediation	27	11 868	4 972	938	159	—	22.6
52231	Mortgage and nonmortgage loan brokers	19	9 359	4 174	787	134	—	28.7
522310	Mortgage and nonmortgage loan brokers	19	9 359	4 174	787	134	—	28.7
523	Securities, commodity contracts, other financial investments, and related activities	59	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	32	79 678	30 618	7 033	364	1.1	51.1
52311	Investment banking and securities dealing	11	16 257	6 537	1 279	103	1.4	95.9
523110	Investment banking and securities dealing	11	16 257	6 537	1 279	103	1.4	95.9
52312	Securities brokerage	21	63 421	24 081	5 754	261	1.0	39.7
523120	Securities brokerage	21	63 421	24 081	5 754	261	1.0	39.7
5239	Other financial investment activities	27	D	D	D	c	D	D
52392	Portfolio management	11	D	D	D	b	D	D
523920	Portfolio management	11	D	D	D	b	D	D
52393	Investment advice	13	34 622	7 523	2 098	116	4.7	5.5
523930	Investment advice	13	34 622	7 523	2 098	116	4.7	5.5

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
READING, PA METROPOLITAN STATISTICAL AREA								
—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	178	N	95 200	24 457	2 541	N	N
5241	Insurance carriers	42	Q	59 622	15 624	1 631	Q	Q
52411	Direct life, health, and medical insurance carriers	15	Q	D	D	c	Q	Q
524113	Direct life insurance carriers	11	Q	D	D	b	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	26	Q	51 938	13 526	1 451	Q	Q
524126	Direct property and casualty insurance carriers	19	Q	50 742	13 219	1 426	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	136	87 519	35 578	8 833	910	31.8	6.0
52421	Insurance agencies and brokerages	129	83 750	33 843	8 358	849	32.1	6.2
524210	Insurance agencies and brokerages	129	83 750	33 843	8 358	849	32.1	6.2
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	a	D	D
ST. MARYS, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance.....	51	N	7 826	1 819	263	N	N
522	Credit intermediation and related activities	26	N	3 597	916	166	N	N
5221	Depository credit intermediation	23	N	3 462	884	160	N	N
52211	Commercial banking	13	Q	2 006	500	84	Q	Q
522110	Commercial banking	13	Q	2 006	500	84	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	2 770	964	287	11	—	—
524	Insurance carriers and related activities	21	N	3 265	616	86	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	8 444	2 925	517	80	38.3	25.7
52421	Insurance agencies and brokerages	18	8 444	2 925	517	80	38.3	25.7
524210	Insurance agencies and brokerages	18	8 444	2 925	517	80	38.3	25.7
SAYRE, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance.....	75	N	16 379	4 314	532	N	N
522	Credit intermediation and related activities	44	N	11 721	2 958	395	N	N
5221	Depository credit intermediation	39	N	10 760	2 716	369	N	N
52211	Commercial banking	30	Q	9 560	2 417	321	Q	Q
522110	Commercial banking	30	Q	9 560	2 417	321	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	30	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	25	9 184	2 794	593	97	46.3	16.6
52421	Insurance agencies and brokerages	25	9 184	2 794	593	97	46.3	16.6
524210	Insurance agencies and brokerages	25	9 184	2 794	593	97	46.3	16.6
SCRANTON--WILKES-BARRE, PA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance.....	823	N	410 486	116 047	11 646	N	N
522	Credit intermediation and related activities	427	N	189 679	52 439	6 295	N	N
5221	Depository credit intermediation	311	N	104 317	29 411	3 774	N	N
52211	Commercial banking	242	Q	87 323	24 947	3 063	Q	Q
522110	Commercial banking	242	Q	87 323	24 947	3 063	Q	Q
52212	Savings institutions	18	Q	8 086	2 301	293	Q	Q
522120	Savings institutions	18	Q	8 086	2 301	293	Q	Q
52213	Credit unions	51	45 880	8 908	2 163	418	—	1.0
522130	Credit unions	51	45 880	8 908	2 163	418	—	1.0
5222	Nondepository credit intermediation	73	915 701	80 166	21 809	2 327	.1	2.7
52222	Sales financing	17	D	D	D	c	D	D
522220	Sales financing	17	D	D	D	c	D	D
52229	Other nondepository credit intermediation	54	D	D	D	g	D	D
522291	Consumer lending	26	53 063	4 224	1 059	116	—	9.4
522292	Real estate credit	26	40 943	10 072	2 401	216	1.9	11.8
5222929	Mortgage bankers and loan correspondents	26	40 943	10 072	2 401	216	1.9	11.8
5223	Activities related to credit intermediation	43	40 151	5 196	1 219	194	—	1.7
52231	Mortgage and nonmortgage loan brokers	31	9 272	3 628	856	148	—	7.6
522310	Mortgage and nonmortgage loan brokers	31	9 272	3 628	856	148	—	7.6
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	76	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	49	56 097	30 700	8 812	457	2.3	17.5
52312	Securities brokerage	40	52 839	29 249	8 388	435	1.6	18.0
523120	Securities brokerage	40	52 839	29 249	8 388	435	1.6	18.0
5239	Other financial investment activities	27	D	D	D	b	D	D
52392	Portfolio management	10	3 433	1 095	267	24	30.9	—
523920	Portfolio management	10	3 433	1 095	267	24	30.9	—
52393	Investment advice	14	2 388	864	193	30	33.9	—
523930	Investment advice	14	2 388	864	193	30	33.9	—

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							From admini- strative records ¹	Estimated ²
SCRANTON--WILKES-BARRE, PA METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	319	N	187 285	54 114	4 816	N	N
5241	Insurance carriers	62	Q	154 080	45 934	3 742	Q	Q
52411	Direct life, health, and medical insurance carriers	30	Q	121 040	37 855	2 857	Q	Q
524113	Direct life insurance carriers	21	Q	51 368	17 815	996	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	31	Q	D	D	f	Q	Q
524126	Direct property and casualty insurance carriers	21	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	257	92 037	33 205	8 180	1 074	41.2	8.0
52421	Insurance agencies and brokerages	226	79 128	29 430	7 254	958	47.0	6.2
524210	Insurance agencies and brokerages	226	79 128	29 430	7 254	958	47.0	6.2
52429	Other insurance related activities	31	12 909	3 775	926	116	5.5	19.2
524291	Claims adjusting	17	8 733	2 160	544	68	5.9	2.4
524292	Third party administration of insurance and pension funds/ plans	12	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
SOMERSET, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	88	N	24 996	6 564	756	N	N
522	Credit intermediation and related activities	44	N	12 497	3 323	470	N	N
5221	Depository credit intermediation	36	N	10 681	2 886	427	N	N
52211	Commercial banking	33	Q	10 490	2 841	416	Q	Q
522110	Commercial banking	33	Q	10 490	2 841	416	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	10	D	D	D	b	D	D
524	Insurance carriers and related activities	33	N	10 931	2 665	249	N	N
5242	Agencies, brokerages, and other insurance related activities ..	30	D	D	D	b	D	D
52421	Insurance agencies and brokerages	30	D	D	D	b	D	D
524210	Insurance agencies and brokerages	30	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
STATE COLLEGE, PA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	195	N	52 655	14 063	1 571	N	N
522	Credit intermediation and related activities	96	N	25 716	6 370	958	N	N
5221	Depository credit intermediation	74	N	18 175	4 598	584	N	N
52211	Commercial banking	57	Q	14 208	3 631	444	Q	Q
522110	Commercial banking	57	Q	14 208	3 631	444	Q	Q
52212	Savings institutions	10	Q	1 861	453	65	Q	Q
522120	Savings institutions	10	Q	1 861	453	65	Q	Q
5223	Activities related to credit intermediation	13	10 677	6 152	1 418	339	—	.2
52231	Mortgage and nonmortgage loan brokers	10	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	27	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	14	22 008	6 153	1 911	87	1.0	13.5
52312	Securities brokerage	14	22 008	6 153	1 911	87	1.0	13.5
523120	Securities brokerage	14	22 008	6 153	1 911	87	1.0	13.5
5239	Other financial investment activities	13	D	D	D	c	D	D
524	Insurance carriers and related activities	71	N	13 587	3 898	408	N	N
5241	Insurance carriers	11	Q	1 870	436	41	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	60	25 748	11 717	3 462	367	45.6	.6
52421	Insurance agencies and brokerages	56	20 667	6 907	1 557	219	56.9	.1
524210	Insurance agencies and brokerages	56	20 667	6 907	1 557	219	56.9	.1
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
WARREN, PA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	49	N	18 565	4 818	490	N	N
522	Credit intermediation and related activities	24	N	15 193	3 917	401	N	N
5221	Depository credit intermediation	18	N	14 742	3 791	388	N	N
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	b	D	D
524	Insurance carriers and related activities	19	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	D	D	D	b	D	D
52421	Insurance agencies and brokerages	17	3 666	1 164	303	50	68.6	3.0
524210	Insurance agencies and brokerages	17	3 666	1 164	303	50	68.6	3.0

See footnotes at end of table.

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

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

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

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

Appendix A.

Explanation of Terms

ANNUAL PAYROLL

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

ESTABLISHMENTS

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

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

FIRST-QUARTER PAYROLL

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

PAID EMPLOYEES FOR PAY PERIOD INCLUDING MARCH 12

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

REVENUE

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

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

Appendix B.

NAICS Codes, Titles, and Descriptions

52 FINANCE AND INSURANCE

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

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

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

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

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

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

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

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

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

521 MONETARY AUTHORITIES - CENTRAL BANK

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

5211 MONETARY AUTHORITIES - CENTRAL BANK

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

52111 MONETARY AUTHORITIES - CENTRAL BANK

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

521110 MONETARY AUTHORITIES - CENTRAL BANK

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

522 CREDIT INTERMEDIATION AND RELATED ACTIVITIES

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

5221 DEPOSITORY CREDIT INTERMEDIATION

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

52211 COMMERCIAL BANKING

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

522110 COMMERCIAL BANKING

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

5221101 NATIONAL COMMERCIAL BANKS (BANKING)

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

5221102 STATE COMMERCIAL BANKS (BANKING)

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

52212 SAVINGS INSTITUTIONS

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

522120 SAVINGS INSTITUTIONS

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

5221201 SAVINGS INSTITUTIONS, FEDERALLY CHARTERED

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

5221203 SAVINGS INSTITUTIONS, NOT FEDERALLY CHARTERED

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

52213 CREDIT UNIONS

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

522130 CREDIT UNIONS

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

5221301 CREDIT UNIONS, FEDERALLY CHARTERED

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

5221309 CREDIT UNIONS, NOT FEDERALLY CHARTERED

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

52219 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

522190 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

5222 NONDEPOSITORY CREDIT INTERMEDIATION

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

52221 CREDIT CARD ISSUING

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

522210 CREDIT CARD ISSUING

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

52222 SALES FINANCING

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

522220 SALES FINANCING

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

52229 OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

522291 CONSUMER LENDING

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

522292 REAL ESTATE CREDIT

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

5222929 MORTGAGE BANKERS AND LOAN CORRESPONDENTS

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

522293 INTERNATIONAL TRADE FINANCING

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

522294 SECONDARY MARKET FINANCING

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

522298 ALL OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

5222981 PAWNSHOPS

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

5222988 OTHER BUSINESS CREDIT INSTITUTIONS

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

5223 ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

52231 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

522310 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

52232 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

522390 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

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

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

5231 SECURITIES AND COMMODITY CONTRACTS INTERMEDIATION AND BROKERAGE

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

52311 INVESTMENT BANKING AND SECURITIES DEALING

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

523110 INVESTMENT BANKING AND SECURITIES DEALING

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

52312 SECURITIES BROKERAGE

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

523120 SECURITIES BROKERAGE

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

52313 COMMODITY CONTRACTS DEALING

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

523130 COMMODITY CONTRACTS DEALING

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

52314 COMMODITY CONTRACTS BROKERAGE

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

523140 COMMODITY CONTRACTS BROKERAGE

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

5232 SECURITIES AND COMMODITY EXCHANGES

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

52321 SECURITIES AND COMMODITY EXCHANGES

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

523210 SECURITIES AND COMMODITY EXCHANGES

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

5239 OTHER FINANCIAL INVESTMENT ACTIVITIES

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

52391 MISCELLANEOUS INTERMEDIATION

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

523910 MISCELLANEOUS INTERMEDIATION

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

52392 PORTFOLIO MANAGEMENT

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

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

HARRISBURG-CARLISLE-LEBANON, PA COMBINED STATISTICAL AREA

Harrisburg-Carlisle, PA Metropolitan Statistical Area

Cumberland County, PA

Dauphin County, PA

Perry County, PA

Lebanon, PA Metropolitan Statistical Area

Lebanon County, PA

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

Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area

Fairfield County, CT

Kingston, NY Metropolitan Statistical Area

Ulster County, NY

New Haven-Milford, CT Metropolitan Statistical Area

New Haven County, CT

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

Edison, NJ Metropolitan Division

Middlesex County, NJ

Monmouth County, NJ

Ocean County, NJ

Somerset County, NJ

Newark-Union, NJ-PA Metropolitan Division

Essex County, NJ

Hunterdon County, NJ

Morris County, NJ

Sussex County, NJ

Union County, NJ

Pike County, PA

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

Bergen County, NJ

Hudson County, NJ

Passaic County, NJ
Bronx County, NY
Kings County, NY
New York County, NY
Putnam County, NY
Queens County, NY
Richmond County, NY
Rockland County, NY
Westchester County, NY

Suffolk County-Nassau County, NY Metropolitan Division

Suffolk County, NY
Nassau County, NY

Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area

Dutchess County, NY
Orange County, NY

Torrington, CT Micropolitan Statistical Area

Litchfield County, CT

Trenton-Ewing, NJ Metropolitan Statistical Area

Mercer County, NJ

PHILADELPHIA-CAMDEN-VINELAND, PA-NJ-DE-MD COMBINED STATISTICAL AREA

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area

Camden, NJ Metropolitan Division

Burlington County, NJ
Camden County, NJ
Gloucester County, NJ

Philadelphia, PA Metropolitan Division

Bucks County, PA
Chester County, PA
Delaware County, PA
Montgomery County, PA
Philadelphia County, PA

Wilmington, DE-MD-NJ Metropolitan Division

New Castle County, DE
Cecil County, MD
Salem County, NJ

Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area

Cumberland County, NJ

PITTSBURGH-NEW CASTLE, PA COMBINED STATISTICAL AREA

New Castle, PA Micropolitan Statistical Area

Lawrence County, PA

Pittsburgh, PA Metropolitan Statistical Area

Allegheny County, PA

Armstrong County, PA

Beaver County, PA

Butler County, PA

Fayette County, PA

Washington County, PA

Westmoreland County, PA

SUNBURY-LEWISBURG-SELINGSGROVE, PA COMBINED STATISTICAL AREA

Lewisburg, PA Micropolitan Statistical Area

Union County, PA

Selinsgrove, PA Micropolitan Statistical Area

Snyder County, PA

Sunbury, PA Micropolitan Statistical Area

Northumberland County, PA

WILLIAMSPORT-LOCK HAVEN, PA COMBINED STATISTICAL AREA

Lock Haven, PA Micropolitan Statistical Area

Clinton County, PA

Williamsport, PA Metropolitan Statistical Area

Lycoming County, PA

YORK-HANOVER-GETTYSBURG, PA COMBINED STATISTICAL AREA

Gettysburg, PA Micropolitan Statistical Area

Adams County, PA

York-Hanover, PA Metropolitan Statistical Area

York County, PA

YOUNGSTOWN-WARREN-EAST LIVERPOOL, OH-PA COMBINED STATISTICAL AREA

East Liverpool-Salem, OH Micropolitan Statistical Area

Columbiana County, OH

Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area

Mahoning County, OH

Trumbull County, OH

Mercer County, PA

ALLENTOWN-BETHLEHEM-EASTON, PA-NJ METROPOLITAN STATISTICAL AREA

Warren County, NJ

Carbon County, PA

Lehigh County, PA

Northampton County, PA

ALTOONA, PA METROPOLITAN STATISTICAL AREA

Blair County, PA

BLOOMSBURG-BERWICK, PA MICROPOLITAN STATISTICAL AREA

Columbia County, PA

Montour County, PA

BRADFORD, PA MICROPOLITAN STATISTICAL AREA

McKean County, PA

CHAMBERSBURG, PA MICROPOLITAN STATISTICAL AREA

Franklin County, PA

DUBOIS, PA MICROPOLITAN STATISTICAL AREA

Clearfield County, PA

EAST STROUDSBURG, PA MICROPOLITAN STATISTICAL AREA

Monroe County, PA

ERIE, PA METROPOLITAN STATISTICAL AREA

Erie County, PA

HUNTINGDON, PA MICROPOLITAN STATISTICAL AREA

Huntingdon County, PA

INDIANA, PA MICROPOLITAN STATISTICAL AREA

Indiana County, PA

JOHNSTOWN, PA METROPOLITAN STATISTICAL AREA

Cambria County, PA

LANCASTER, PA METROPOLITAN STATISTICAL AREA

Lancaster County, PA

LEWISTOWN, PA MICROPOLITAN STATISTICAL AREA

Mifflin County, PA

MEADVILLE, PA MICROPOLITAN STATISTICAL AREA

Crawford County, PA

OIL CITY, PA MICROPOLITAN STATISTICAL AREA

Venango County, PA

POTTSVILLE, PA MICROPOLITAN STATISTICAL AREA

Schuylkill County, PA

READING, PA METROPOLITAN STATISTICAL AREA

Berks County, PA

ST. MARYS, PA MICROPOLITAN STATISTICAL AREA

Elk County, PA

SAYRE, PA MICROPOLITAN STATISTICAL AREA

Bradford County, PA

SCRANTON--WILKES-BARRE, PA METROPOLITAN STATISTICAL AREA

Lackawanna County, PA

Luzerne County, PA

Wyoming County, PA

SOMERSET, PA MICROPOLITAN STATISTICAL AREA

Somerset County, PA

STATE COLLEGE, PA METROPOLITAN STATISTICAL AREA

Centre County, PA

WARREN, PA MICROPOLITAN STATISTICAL AREA

Warren County, PA

