

Ohio: 2002

Issued August 2005

EC02-52A-OH

2002 Economic Census

Finance and Insurance

Geographic Area Series



U S C E N S U S B U R E A U

Helping You Make Informed Decisions

U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU



ACKNOWLEDGMENTS

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

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

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

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

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

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

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

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

2002 Economic Census

Finance and Insurance

Geographic Area Series



U.S. Department of Commerce
Carlos M. Gutierrez,
Secretary

David A. Sampson,
Acting Deputy Secretary

Economics and Statistics Administration
Kathleen B. Cooper,
Under Secretary for
Economic Affairs

U.S. CENSUS BUREAU
Charles Louis Kincannon,
Director



**Economics
and Statistics
Administration**

Kathleen B. Cooper,
Under Secretary
for Economic Affairs



U.S. CENSUS BUREAU

Charles Louis Kincannon,
Director

Hermann Habermann,
Deputy Director and
Chief Operating Officer

Thomas L. Mesenbourg,
Associate Director
for Economic Programs

Thomas L. Mesenbourg,
Acting Assistant Director
for Economic Programs

Mark E. Wallace,
Chief, Service Sector
Statistics Division

CONTENTS

Introduction to the Economic Census	v
Finance and Insurance	ix
Tables	
1. Summary Statistics for the State: 2002	1
2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002	3
Appendixes	
A. Explanation of Terms	A-1
B. NAICS Codes, Titles, and Descriptions	B-1
C. Methodology	C-1
D. Geographic Notes	--
E. Metropolitan and Micropolitan Statistical Areas	E-1

-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

INDUSTRY CLASSIFICATIONS

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

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

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

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

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

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

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

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

BASIS OF REPORTING

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

GEOGRAPHIC AREA CODING

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

AVAILABILITY OF ADDITIONAL DATA

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

HISTORICAL INFORMATION

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

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

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

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

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

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

SOURCES FOR MORE INFORMATION

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

This page is intentionally blank.

Finance and Insurance

SCOPE

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

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

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

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

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

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

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

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

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

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

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

REPORTS

The following reports provide statistics on this sector.

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

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

Subject Series:

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

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

GEOGRAPHIC AREAS COVERED

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

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

DOLLAR VALUES

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

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

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

RELIABILITY OF DATA

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

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

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

DISCLOSURE

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

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

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

CONTACTS FOR DATA USERS

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

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

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

Table 1. Summary Statistics for the State: 2002

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
OHIO								
52	Finance and insurance	17 591	N	11 280 117	2 965 155	260 062	N	N
521	Monetary authorities - central bank	3	1 376 222	52 267	13 065	1 100	-	-
5211	Monetary authorities - central bank	3	1 376 222	52 267	13 065	1 100	-	-
52111	Monetary authorities - central bank	3	1 376 222	52 267	13 065	1 100	-	-
521110	Monetary authorities - central bank	3	1 376 222	52 267	13 065	1 100	-	-
522	Credit intermediation and related activities	8 000	N	4 836 358	1 290 117	127 016	N	N
5221	Depository credit intermediation	5 034	N	3 410 317	933 987	90 170	N	N
52211	Commercial banking	3 554	Q	2 760 623	771 421	70 770	Q	Q
522110	Commercial banking	3 554	Q	2 760 623	771 421	70 770	Q	Q
5221101	National commercial banks - banking	2 486	Q	2 107 921	602 233	51 824	Q	Q
5221102	State commercial banks - banking	1 064	Q	D	D	D	Q	Q
52212	Savings institutions	754	Q	463 500	116 476	12 617	Q	Q
522120	Savings institutions	754	Q	463 500	116 476	12 617	Q	Q
5221201	Savings institutions - federally chartered	455	Q	280 436	70 602	7 605	Q	Q
5221203	Savings institutions - not federally chartered	299	Q	183 064	45 874	5 012	Q	Q
52213	Credit unions	725	D	D	D	D	D	D
522130	Credit unions	725	D	D	D	D	D	D
5221301	Credit unions - federally chartered	382	519 494	87 187	21 514	3 206	.7	1.4
5221309	Credit unions - not federally chartered	343	D	D	D	D	D	D
5222	Nondepository credit intermediation	1 453	10 210 538	887 209	229 313	20 696	.9	15.7
52221	Credit card issuing	37	436 417	54 383	16 750	1 737	-	22.4
522210	Credit card issuing	37	436 417	54 383	16 750	1 737	-	22.4
52222	Sales financing	228	4 303 154	245 435	66 715	6 069	.3	23.4
522220	Sales financing	228	4 303 154	245 435	66 715	6 069	.3	23.4
52229	Other nondepository credit intermediation	1 188	5 470 967	587 391	145 848	12 890	1.5	9.1
522291	Consumer lending	427	857 702	81 971	20 055	2 357	1.9	8.6
522292	Real estate credit	587	2 461 178	459 534	113 472	9 250	2.5	9.8
5222929	Mortgage bankers and loan correspondents	566	D	D	D	D	D	D
522294	Secondary market financing	8	D	D	D	D	D	D
522298	All other nondepository credit intermediation	161	D	D	D	D	D	D
5222981	Pawn shops	122	41 204	11 458	2 757	492	-	7.6
5222988	Other business credit institutions	39	D	D	D	D	D	D
5223	Activities related to credit intermediation	1 513	1 482 811	538 832	126 817	16 150	4.3	6.6
52231	Mortgage and nonmortgage loan brokers	708	498 544	243 377	54 365	6 406	10.8	7.6
522310	Mortgage and nonmortgage loan brokers	708	498 544	243 377	54 365	6 406	10.8	7.6
52232	Financial transactions processing, reserve, and clearinghouse activities	85	653 005	211 178	52 418	6 627	.1	3.7
522320	Financial transactions processing, reserve, and clearinghouse activities	85	653 005	211 178	52 418	6 627	.1	3.7
52239	Other activities related to credit intermediation	720	331 262	84 277	20 034	3 117	2.8	10.9
522390	Other activities related to credit intermediation	720	331 262	84 277	20 034	3 117	2.8	10.9
523	Securities, commodity contracts, other financial investments, and related activities	2 149	3 405 387	1 332 664	359 272	19 229	2.7	9.2
5231	Securities and commodity contracts intermediation and brokerage	1 164	2 280 515	868 429	245 477	12 555	1.2	10.1
52311	Investment banking and securities dealing	127	246 589	142 707	34 797	2 157	2.3	29.4
523110	Investment banking and securities dealing	127	246 589	142 707	34 797	2 157	2.3	29.4
52312	Securities brokerage	1 009	2 010 921	717 662	208 667	10 269	.9	7.7
523120	Securities brokerage	1 009	2 010 921	717 662	208 667	10 269	.9	7.7
52313	Commodity contracts dealing	6	3 904	456	98	17	15.5	-
523130	Commodity contracts dealing	6	3 904	456	98	17	15.5	-
52314	Commodity contracts brokerage	22	19 101	7 604	1 915	112	10.9	17.2
523140	Commodity contracts brokerage	22	19 101	7 604	1 915	112	10.9	17.2
5239	Other financial investment activities	985	1 124 872	464 235	113 795	6 674	5.7	7.3
52391	Miscellaneous intermediation	122	114 820	32 186	9 163	446	10.0	10.1
523910	Miscellaneous intermediation	122	114 820	32 186	9 163	446	10.0	10.1
52392	Portfolio management	344	744 652	335 908	82 230	4 421	1.8	4.2
523920	Portfolio management	344	744 652	335 908	82 230	4 421	1.8	4.2
52393	Investment advice	467	207 186	82 213	18 792	1 459	17.9	12.9
523930	Investment advice	467	207 186	82 213	18 792	1 459	17.9	12.9
52399	All other financial investment activities	52	58 214	13 928	3 610	348	2.9	21.4
523991	Trust, fiduciary, and custody activities	45	55 308	13 538	3 559	337	1.2	22.6
523999	Miscellaneous financial investment activities	7	2 906	390	51	11	35.9	-
524	Insurance carriers and related activities	7 386	N	4 920 403	1 267 431	109 728	N	N
5241	Insurance carriers	1 459	Q	3 494 173	920 875	71 931	Q	Q
52411	Direct life, health, and medical insurance carriers	568	Q	1 352 488	364 381	29 593	Q	Q
524113	Direct life insurance carriers	380	Q	690 990	179 593	15 212	Q	Q
524114	Direct health and medical insurance carriers	188	Q	661 498	184 788	14 381	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	855	Q	2 120 619	551 062	41 882	Q	Q
524126	Direct property and casualty insurance carriers	643	Q	2 018 137	527 231	39 338	Q	Q
524127	Direct title insurance carriers	198	Q	90 428	20 974	2 279	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	14	Q	12 054	2 857	265	Q	Q
52413	Reinsurance carriers	36	Q	21 066	5 432	456	Q	Q
524130	Reinsurance carriers	36	Q	21 066	5 432	456	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	5 927	3 915 062	1 426 230	346 556	37 797	23.9	11.4
52421	Insurance agencies and brokerages	5 504	2 990 458	1 024 261	245 541	25 578	30.3	12.7
524210	Insurance agencies and brokerages	5 504	2 990 458	1 024 261	245 541	25 578	30.3	12.7
52429	Other insurance related activities	423	924 604	401 969	101 015	12 219	3.2	7.1
524291	Claims adjusting	122	82 710	33 265	8 399	845	8.9	2.8
524292	Third party administration of insurance and pension funds/ plans	242	710 673	334 981	84 489	10 391	2.4	7.3
524298	All other insurance related activities	59	131 221	33 723	8 127	983	3.6	8.9

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini-strative records ¹	Estimated ²
	OHIO—Con.							
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	53	904 256	138 425	35 270	2 989	2.1	.8
5259	Other investment pools and funds (part)	53	904 256	138 425	35 270	2 989	2.1	.8
52593	Real Estate Investment Trusts - REITs	53	904 256	138 425	35 270	2 989	2.1	.8
525930	Real Estate Investment Trusts - REITs	53	904 256	138 425	35 270	2 989	2.1	.8

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

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

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

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CINCINNATI-MIDDLETOWN-WILMINGTON, OH-KY-IN COMBINED STATISTICAL AREA								
52	Finance and insurance	3 164	N	2 500 241	651 468	58 316	N	N
521	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
5211	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
52111	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
521110	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
522	Credit intermediation and related activities	1 543	N	1 018 329	264 018	28 161	N	N
5221	Depository credit intermediation	943	N	634 240	166 763	17 673	N	N
52211	Commercial banking	701	Q	D	D	j	Q	Q
522110	Commercial banking	701	Q	D	D	j	Q	Q
52212	Savings institutions	140	Q	D	D	g	Q	Q
522120	Savings institutions	140	Q	D	D	g	Q	Q
52213	Credit unions	101	D	D	D	g	D	D
522130	Credit unions	101	D	D	D	g	D	D
5222	Nondepository credit intermediation	282	D	D	D	h	D	D
52222	Sales financing	52	D	D	D	g	D	D
522220	Sales financing	52	D	D	D	g	D	D
52229	Other nondepository credit intermediation	228	D	D	D	g	D	D
522291	Consumer lending	70	D	D	D	e	D	D
522292	Real estate credit	128	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	126	1 237 497	98 609	25 083	1 915	1.6	3.9
522298	All other nondepository credit intermediation	26	D	D	D	c	D	D
5222981	Pawn shops	22	D	D	D	b	D	D
5223	Activities related to credit intermediation	318	D	D	D	i	D	D
52231	Mortgage and nonmortgage loan brokers	156	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	156	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	h	D	D
52239	Other activities related to credit intermediation	148	D	D	D	f	D	D
522390	Other activities related to credit intermediation	148	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	356	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	170	D	D	D	g	D	D
52311	Investment banking and securities dealing	16	D	D	D	c	D	D
523110	Investment banking and securities dealing	16	D	D	D	c	D	D
52312	Securities brokerage	153	D	D	D	g	D	D
523120	Securities brokerage	153	D	D	D	g	D	D
5239	Other financial investment activities	186	D	D	D	g	D	D
52391	Miscellaneous intermediation	19	D	D	D	b	D	D
523910	Miscellaneous intermediation	19	D	D	D	b	D	D
52392	Portfolio management	68	D	D	D	f	D	D
523920	Portfolio management	68	D	D	D	f	D	D
52393	Investment advice	94	D	D	D	e	D	D
523930	Investment advice	94	D	D	D	e	D	D
524	Insurance carriers and related activities	1 259	N	D	D	k	N	N
5241	Insurance carriers	281	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	135	Q	485 758	133 425	9 213	Q	Q
524113	Direct life insurance carriers	97	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	38	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	138	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	123	Q	416 959	105 165	8 177	Q	Q
524127	Direct title insurance carriers	13	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities	978	D	D	D	i	D	D
52421	Insurance agencies and brokerages	896	D	D	D	h	D	D
524210	Insurance agencies and brokerages	896	D	D	D	h	D	D
52429	Other insurance related activities	82	D	D	D	h	D	D
524291	Claims adjusting	32	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/plans	34	100 307	80 273	21 117	4 033	1.9	.9
524298	All other insurance related activities	16	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	5	D	D	D	b	D	D
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area								
52	Finance and insurance	3 111	N	2 476 693	645 603	57 641	N	N
521	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
5211	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
52111	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
521110	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CINCINNATI-MIDDLETOWN-WILMINGTON, OH-KY-IN COMBINED STATISTICAL AREA—Con.								
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area—Con.								
Finance and insurance—Con.								
52	Finance and insurance—Con.							
522	Credit intermediation and related activities	1 513	N	999 246	259 229	27 603	N	N
5221	Depository credit intermediation	927	N	620 706	163 425	17 299	N	N
52211	Commercial banking	690	Q	531 644	140 862	14 867	Q	Q
522110	Commercial banking	690	Q	531 644	140 862	14 867	Q	Q
52212	Savings institutions	136	Q	58 416	14 479	1 385	Q	Q
522120	Savings institutions	136	Q	58 416	14 479	1 385	Q	Q
52213	Credit unions	100	D	D	D	D	D	D
522130	Credit unions	100	D	D	D	D	D	D
5222	Nondepository credit intermediation	276	4 106 598	191 293	49 249	4 014	.6	5.7
52222	Sales financing	51	763 261	61 194	15 402	1 464	.4	22.9
522220	Sales financing	51	763 261	61 194	15 402	1 464	.4	22.9
52229	Other nondepository credit intermediation	223	D	D	D	D	D	D
522291	Consumer lending	68	D	D	D	D	D	D
522292	Real estate credit	126	1 221 137	94 549	23 973	1 780	1.6	4.3
5222929	Mortgage bankers and loan correspondents	124	D	D	D	D	D	D
522298	All other nondepository credit intermediation	25	D	D	D	D	D	D
5222981	Pawn shops	21	D	D	D	D	D	D
5223	Activities related to credit intermediation	310	546 217	187 247	46 555	6 290	1.8	43.1
52231	Mortgage and nonmortgage loan brokers	152	D	D	D	D	D	D
522310	Mortgage and nonmortgage loan brokers	152	D	D	D	D	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	D	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	D	D	D
52239	Other activities related to credit intermediation	144	D	D	D	D	D	D
522390	Other activities related to credit intermediation	144	D	D	D	D	D	D
523	Securities, commodity contracts, other financial investments, and related activities	352	D	D	D	D	D	D
5231	Securities and commodity contracts intermediation and brokerage	167	403 566	144 190	38 631	1 824	.9	5.9
52311	Investment banking and securities dealing	16	D	D	D	D	D	D
523110	Investment banking and securities dealing	16	D	D	D	D	D	D
52312	Securities brokerage	150	390 449	137 147	36 418	1 656	.9	4.7
523120	Securities brokerage	150	390 449	137 147	36 418	1 656	.9	4.7
5239	Other financial investment activities	185	D	D	D	D	D	D
52391	Miscellaneous intermediation	19	D	D	D	D	D	D
523910	Miscellaneous intermediation	19	D	D	D	D	D	D
52392	Portfolio management	68	D	D	D	D	D	D
523920	Portfolio management	68	D	D	D	D	D	D
52393	Investment advice	93	49 195	20 076	4 882	300	21.3	20.6
523930	Investment advice	93	49 195	20 076	4 882	300	21.3	20.6
524	Insurance carriers and related activities	1 240	N	1 233 083	319 023	26 838	N	N
5241	Insurance carriers	280	Q	924 126	243 632	17 911	Q	Q
52411	Direct life, health, and medical insurance carriers	135	Q	485 758	133 425	9 213	Q	Q
524113	Direct life insurance carriers	97	Q	D	D	D	Q	Q
524114	Direct health and medical insurance carriers	38	Q	D	D	D	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	137	Q	D	D	D	Q	Q
524126	Direct property and casualty insurance carriers	123	Q	416 959	105 165	8 177	Q	Q
524127	Direct title insurance carriers	12	Q	D	D	D	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	960	696 503	308 957	75 391	8 927	22.6	19.0
52421	Insurance agencies and brokerages	879	572 404	218 194	51 751	4 660	26.3	22.7
524210	Insurance agencies and brokerages	879	572 404	218 194	51 751	4 660	26.3	22.7
52429	Other insurance related activities	81	124 099	90 763	23 640	4 267	5.8	2.1
524291	Claims adjusting	31	D	D	D	D	D	D
524292	Third party administration of insurance and pension funds/ plans	34	100 307	80 273	21 117	4 033	1.9	.9
524298	All other insurance related activities	16	D	D	D	D	D	D
525	Funds, trusts, and other financial vehicles (part)	5	D	D	D	D	D	D
Wilmington, OH Micropolitan Statistical Area								
52	Finance and insurance	53	N	23 548	5 865	675	N	N
522	Credit intermediation and related activities	30	N	19 083	4 789	558	N	N
5221	Depository credit intermediation	16	N	13 534	3 338	374	N	N
52211	Commercial banking	11	Q	D	D	D	Q	Q
522110	Commercial banking	11	Q	D	D	D	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	19	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	D	D	D	c	D	D
52421	Insurance agencies and brokerages	17	D	D	D	b	D	D
524210	Insurance agencies and brokerages	17	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CLEVELAND-AKRON-ELYRIA, OH COMBINED STATISTICAL AREA								
52	Finance and insurance	4 830	N	3 560 349	923 585	75 820	N	N
521	Monetary authorities - central bank	1	1 138 356	40 886	10 221	788	—	—
5211	Monetary authorities - central bank	1	1 138 356	40 886	10 221	788	—	—
52111	Monetary authorities - central bank	1	1 138 356	40 886	10 221	788	—	—
521110	Monetary authorities - central bank	1	1 138 356	40 886	10 221	788	—	—
522	Credit intermediation and related activities	2 111	N	1 398 099	377 620	33 962	N	N
5221	Depository credit intermediation	1 297	N	1 064 753	296 493	25 408	N	N
52211	Commercial banking	804	Q	772 159	225 837	17 171	Q	Q
522110	Commercial banking	804	Q	772 159	225 837	17 171	Q	Q
52212	Savings institutions	287	Q	D	D	D	Q	Q
522120	Savings institutions	287	Q	D	D	D	Q	Q
52213	Credit unions	206	D	D	D	D	D	D
522130	Credit unions	206	D	D	D	D	D	D
5222	Nondepository credit intermediation	410	1 497 149	227 248	56 343	5 419	2.1	20.9
52222	Sales financing	93	D	D	D	g	D	D
522220	Sales financing	93	D	D	D	g	D	D
52229	Other nondepository credit intermediation	311	D	D	D	h	D	D
522291	Consumer lending	99	D	D	D	f	D	D
522292	Real estate credit	185	D	D	D	h	D	D
5222929	Mortgage bankers and loan correspondents	180	D	D	D	h	D	D
522298	All other nondepository credit intermediation	24	D	D	D	c	D	D
5222981	Pawn shops	17	D	D	D	b	D	D
5223	Activities related to credit intermediation	404	302 675	106 098	24 784	3 135	7.8	6.6
52231	Mortgage and nonmortgage loan brokers	211	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	211	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	39	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	39	D	D	D	f	D	D
52239	Other activities related to credit intermediation	154	D	D	D	f	D	D
522390	Other activities related to credit intermediation	154	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	674	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	338	D	D	D	i	D	D
52311	Investment banking and securities dealing	54	D	D	D	g	D	D
523110	Investment banking and securities dealing	54	D	D	D	g	D	D
52312	Securities brokerage	275	D	D	D	h	D	D
523120	Securities brokerage	275	D	D	D	h	D	D
5239	Other financial investment activities	336	D	D	D	h	D	D
52391	Miscellaneous intermediation	39	D	D	D	c	D	D
523910	Miscellaneous intermediation	39	D	D	D	c	D	D
52392	Portfolio management	121	D	D	D	g	D	D
523920	Portfolio management	121	D	D	D	g	D	D
52393	Investment advice	161	99 075	35 999	8 527	626	14.7	12.4
523930	Investment advice	161	99 075	35 999	8 527	626	14.7	12.4
52399	All other financial investment activities	15	D	D	D	b	D	D
523991	Trust, fduciary, and custody activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	2 032	N	D	D	k	N	N
5241	Insurance carriers	478	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	165	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	112	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	53	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	306	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	230	Q	D	D	j	Q	Q
524127	Direct title insurance carriers	71	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 554	D	D	D	i	D	D
52421	Insurance agencies and brokerages	1 419	D	D	D	i	D	D
524210	Insurance agencies and brokerages	1 419	D	D	D	i	D	D
52429	Other insurance related activities	135	D	D	D	h	D	D
524291	Claims adjusting	43	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	75	191 400	72 336	18 152	1 855	4.8	4.5
524298	All other insurance related activities	17	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	12	D	D	D	h	D	D
5259	Other investment pools and funds (part)	12	D	D	D	h	D	D
52593	Real Estate Investment Trusts - REITs	12	D	D	D	h	D	D
525930	Real Estate Investment Trusts - REITs	12	D	D	D	h	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
CLEVELAND-AKRON-ELYRIA, OH COMBINED STATISTICAL AREA—Con.								
Akron, OH Metropolitan Statistical Area								
52	Finance and insurance	1 042	N	509 195	124 053	12 160	N	N
522	Credit intermediation and related activities	448	N	178 363	48 754	5 456	N	N
5221	Depository credit intermediation	279	N	135 567	38 010	4 285	N	N
52211	Commercial banking	192	Q	110 872	31 993	3 502	Q	Q
522110	Commercial banking	192	Q	110 872	31 993	3 502	Q	Q
52212	Savings institutions	55	Q	15 801	3 792	461	Q	Q
522120	Savings institutions	55	Q	15 801	3 792	461	Q	Q
52213	Credit unions	32	45 211	8 894	2 225	322	—	1.0
522130	Credit unions	32	45 211	8 894	2 225	322	—	1.0
5222	Nondepository credit intermediation	85	154 181	23 551	6 189	494	1.5	11.8
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	68	D	D	D	e	D	D
522291	Consumer lending	20	50 520	3 738	927	97	—	1.9
522292	Real estate credit	43	43 129	13 894	3 784	242	5.5	20.7
5222929	Mortgage bankers and loan correspondents	43	43 129	13 894	3 784	242	5.5	20.7
5223	Activities related to credit intermediation	84	45 286	19 245	4 555	677	20.3	12.4
52231	Mortgage and nonmortgage loan brokers	42	23 323	12 171	2 859	359	23.8	13.8
522310	Mortgage and nonmortgage loan brokers	42	23 323	12 171	2 859	359	23.8	13.8
52239	Other activities related to credit intermediation	37	D	D	D	e	D	D
522390	Other activities related to credit intermediation	37	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities	123	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	65	178 492	65 343	20 482	960	—	9.7
52312	Securities brokerage	58	163 193	60 434	19 468	838	—	5.3
523120	Securities brokerage	58	163 193	60 434	19 468	838	—	5.3
5239	Other financial investment activities	58	D	D	D	e	D	D
52392	Portfolio management	28	93 168	46 976	2 850	136	1.0	.7
523920	Portfolio management	28	93 168	46 976	2 850	136	1.0	.7
52393	Investment advice	25	14 446	5 130	1 156	115	4.1	23.5
523930	Investment advice	25	14 446	5 130	1 156	115	4.1	23.5
524	Insurance carriers and related activities	469	N	212 734	50 479	5 473	N	N
5241	Insurance carriers	96	Q	126 916	30 234	3 039	Q	Q
52411	Direct life, health, and medical insurance carriers	26	Q	D	D	f	Q	Q
524113	Direct life insurance carriers	15	Q	D	D	c	Q	Q
524114	Direct health and medical insurance carriers	11	Q	D	D	f	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	69	Q	97 788	23 069	2 349	Q	Q
524126	Direct property and casualty insurance carriers	51	Q	91 452	21 641	2 187	Q	Q
524127	Direct title insurance carriers	18	Q	6 336	1 428	162	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	373	279 078	85 818	20 245	2 434	18.7	4.7
52421	Insurance agencies and brokerages	335	130 300	45 941	10 523	1 317	38.5	8.3
524210	Insurance agencies and brokerages	335	130 300	45 941	10 523	1 317	38.5	8.3
52429	Other insurance related activities	38	148 778	39 877	9 722	1 117	1.4	1.6
524291	Claims adjusting	14	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	19	46 009	16 801	4 232	554	2.0	4.5
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
Ashtabula, OH Micropolitan Statistical Area								
52	Finance and insurance	113	N	17 933	4 328	643	N	N
522	Credit intermediation and related activities	64	N	11 798	2 861	471	N	N
5221	Depository credit intermediation	51	N	10 009	2 416	414	N	N
52211	Commercial banking	36	Q	7 992	1 950	325	Q	Q
522110	Commercial banking	36	Q	7 992	1 950	325	Q	Q
52213	Credit unions	11	D	D	D	b	D	D
522130	Credit unions	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	8	D	D	D	a	D	D
524	Insurance carriers and related activities	41	N	D	D	c	N	N
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

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
CLEVELAND-AKRON-ELYRIA, OH COMBINED STATISTICAL AREA—Con.								
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area								
52	Finance and insurance	3 675	N	3 033 221	795 204	63 017	N	N
521	Monetary authorities - central bank	1	1 138 356	40 886	10 221	788	—	—
5211	Monetary authorities - central bank	1	1 138 356	40 886	10 221	788	—	—
52111	Monetary authorities - central bank	1	1 138 356	40 886	10 221	788	—	—
521110	Monetary authorities - central bank	1	1 138 356	40 886	10 221	788	—	—
522	Credit intermediation and related activities	1 599	N	1 207 938	326 005	28 035	N	N
5221	Depository credit intermediation	967	N	919 177	256 067	20 709	N	N
52211	Commercial banking	576	Q	653 295	191 894	13 344	Q	Q
522110	Commercial banking	576	Q	653 295	191 894	13 344	Q	Q
52212	Savings institutions	228	Q	240 678	58 092	6 289	Q	Q
522120	Savings institutions	228	Q	240 678	58 092	6 289	Q	Q
52213	Credit unions	163	124 073	25 204	6 081	1 076	—	3.0
522130	Credit unions	163	124 073	25 204	6 081	1 076	—	3.0
5222	Nondepository credit intermediation	318	1 333 819	202 373	49 810	4 890	2.2	21.8
52222	Sales financing	75	645 134	57 739	16 167	1 056	1.1	33.1
522220	Sales financing	75	645 134	57 739	16 167	1 056	1.1	33.1
52229	Other nondepository credit intermediation	237	D	D	D	h	D	D
522291	Consumer lending	78	182 444	18 343	4 482	603	4.4	18.4
522292	Real estate credit	137	321 372	108 900	24 875	2 631	4.3	8.7
5222929	Mortgage bankers and loan correspondents	134	318 142	108 555	24 788	2 622	4.3	8.1
522298	All other nondepository credit intermediation	19	D	D	D	c	D	D
5222981	Pawn shops	13	D	D	D	b	D	D
5223	Activities related to credit intermediation	314	255 422	86 388	20 128	2 436	5.7	5.6
52231	Mortgage and nonmortgage loan brokers	167	109 397	53 826	11 811	1 452	12.2	4.4
522310	Mortgage and nonmortgage loan brokers	167	109 397	53 826	11 811	1 452	12.2	4.4
52232	Financial transactions processing, reserve, and clearinghouse activities	34	88 869	18 130	4 890	498	.4	.4
522320	Financial transactions processing, reserve, and clearinghouse activities	34	88 869	18 130	4 890	498	.4	.4
52239	Other activities related to credit intermediation	113	57 156	14 432	3 427	486	1.3	16.0
522390	Other activities related to credit intermediation	113	57 156	14 432	3 427	486	1.3	16.0
523	Securities, commodity contracts, other financial investments, and related activities	543	1 015 437	478 647	137 153	7 109	2.8	8.1
5231	Securities and commodity contracts intermediation and brokerage	267	693 872	313 579	91 479	4 723	1.3	7.8
52311	Investment banking and securities dealing	50	142 852	107 068	26 467	1 313	2.0	13.5
523110	Investment banking and securities dealing	50	142 852	107 068	26 467	1 313	2.0	13.5
52312	Securities brokerage	212	549 735	206 065	64 912	3 395	1.0	6.3
523120	Securities brokerage	212	549 735	206 065	64 912	3 395	1.0	6.3
5239	Other financial investment activities	276	321 565	165 068	45 674	2 386	6.1	8.6
52391	Miscellaneous intermediation	34	39 917	18 125	5 222	135	2.1	3.6
523910	Miscellaneous intermediation	34	39 917	18 125	5 222	135	2.1	3.6
52392	Portfolio management	92	185 506	112 099	31 947	1 673	2.3	6.9
523920	Portfolio management	92	185 506	112 099	31 947	1 673	2.3	6.9
52393	Investment advice	136	84 629	30 869	7 371	511	16.5	10.5
523930	Investment advice	136	84 629	30 869	7 371	511	16.5	10.5
52399	All other financial investment activities	14	11 513	3 975	1 134	67	5.5	39.2
523991	Trust, fiduciary, and custody activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	1 522	N	1 188 915	291 637	24 315	N	N
5241	Insurance carriers	379	Q	864 768	214 234	17 026	Q	Q
52411	Direct life, health, and medical insurance carriers	138	Q	D	D	h	Q	Q
524113	Direct life insurance carriers	96	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	42	Q	148 189	39 535	2 559	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	235	Q	642 159	153 749	12 495	Q	Q
524126	Direct property and casualty insurance carriers	178	Q	605 821	145 014	11 521	Q	Q
524127	Direct title insurance carriers	52	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities	1 143	913 502	324 147	77 403	7 289	20.6	8.0
52421	Insurance agencies and brokerages	1 047	732 282	255 235	59 709	5 605	24.4	8.1
524210	Insurance agencies and brokerages	1 047	732 282	255 235	59 709	5 605	24.4	8.1
52429	Other insurance related activities	96	181 220	68 912	17 694	1 684	5.5	7.5
524291	Claims adjusting	28	24 164	9 110	2 620	234	6.2	1.6
524292	Third party administration of insurance and pension funds/ plans	56	145 391	55 535	13 920	1 301	5.7	4.5
524298	All other insurance related activities	12	11 665	4 267	1 950	149	1.6	56.9
525	Funds, trusts, and other financial vehicles (part)	10	635 554	116 835	30 188	2 770	2.6	—
5259	Other investment pools and funds (part)	10	635 554	116 835	30 188	2 770	2.6	—
52593	Real Estate Investment Trusts - REITs	10	635 554	116 835	30 188	2 770	2.6	—
525930	Real Estate Investment Trusts - REITs	10	635 554	116 835	30 188	2 770	2.6	—

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
COLUMBUS-MARION-CHILLICOTHE, OH COMBINED STATISTICAL AREA								
52	Finance and insurance	3 284	N	3 270 544	887 799	70 301	N	N
521	Monetary authorities - central bank	1	—	2 435	608	71	—	—
5211	Monetary authorities - central bank	1	—	2 435	608	71	—	—
52111	Monetary authorities - central bank	1	—	2 435	608	71	—	—
521110	Monetary authorities - central bank	1	—	2 435	608	71	—	—
522	Credit intermediation and related activities	1 447	N	1 400 089	379 639	32 905	N	N
5221	Depository credit intermediation	782	N	D	D	j	N	N
52211	Commercial banking	658	Q	D	D	j	Q	Q
522110	Commercial banking	658	Q	D	D	j	Q	Q
52212	Savings institutions	40	Q	D	D	i	Q	Q
522120	Savings institutions	40	Q	D	D	f	Q	Q
52213	Credit unions	84	D	D	D	g	D	D
522130	Credit unions	84	D	D	D	g	D	D
5222	Nondepository credit intermediation	353	D	D	D	i	D	D
52221	Credit card issuing	27	D	D	D	g	D	D
522210	Credit card issuing	27	D	D	D	g	D	D
52222	Sales financing	52	2 113 953	74 824	22 128	1 598	—	15.4
522220	Sales financing	52	2 113 953	74 824	22 128	1 598	—	15.4
52229	Other nondepository credit intermediation	274	729 647	155 387	39 081	2 796	1.9	37.2
522291	Consumer lending	78	D	D	D	f	D	D
522292	Real estate credit	142	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	140	325 971	117 800	29 687	1 799	4.2	21.3
522298	All other nondepository credit intermediation	50	D	D	D	e	D	D
5222981	Pawn shops	41	D	D	D	c	D	D
5223	Activities related to credit intermediation	312	D	D	D	i	D	D
52231	Mortgage and nonmortgage loan brokers	151	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	151	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	24	399 668	119 880	28 311	3 435	—	2.9
522320	Financial transactions processing, reserve, and clearinghouse activities	24	399 668	119 880	28 311	3 435	—	2.9
52239	Other activities related to credit intermediation	137	D	D	D	e	D	D
522390	Other activities related to credit intermediation	137	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities	402	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	213	D	D	D	g	D	D
52311	Investment banking and securities dealing	19	35 447	9 993	2 050	242	4.7	33.5
523110	Investment banking and securities dealing	19	35 447	9 993	2 050	242	4.7	33.5
52312	Securities brokerage	189	436 833	150 804	43 792	1 944	.6	8.7
523120	Securities brokerage	189	436 833	150 804	43 792	1 944	.6	8.7
5239	Other financial investment activities	189	D	D	D	g	D	D
52391	Miscellaneous intermediation	26	D	D	D	c	D	D
523910	Miscellaneous intermediation	26	D	D	D	c	D	D
52392	Portfolio management	70	173 727	80 086	20 669	1 485	.8	5.1
523920	Portfolio management	70	173 727	80 086	20 669	1 485	.8	5.1
52393	Investment advice	81	D	D	D	c	D	D
523930	Investment advice	81	D	D	D	c	D	D
52399	All other financial investment activities	12	12 843	3 846	1 078	110	4.1	9.5
523991	Trust, fiduciary, and custody activities	10	D	D	D	c	D	D
524	Insurance carriers and related activities	1 414	N	1 593 679	433 554	33 063	N	N
5241	Insurance carriers	363	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	140	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	93	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	47	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	209	Q	794 533	227 258	14 387	Q	Q
524126	Direct property and casualty insurance carriers	143	Q	D	D	j	Q	Q
524127	Direct title insurance carriers	61	Q	D	D	e	Q	Q
52413	Reinsurance carriers	14	Q	7 046	1 894	129	Q	Q
524130	Reinsurance carriers	14	Q	7 046	1 894	129	Q	Q
5242	Agencies, brokerages, and other insurance related activities	1 051	D	D	D	i	D	D
52421	Insurance agencies and brokerages	937	D	D	D	h	D	D
524210	Insurance agencies and brokerages	937	D	D	D	h	D	D
52429	Other insurance related activities	114	D	D	D	h	D	D
524291	Claims adjusting	20	D	D	D	b	D	D
524292	Third party administration of insurance and pension funds/ plans	72	D	D	D	h	D	D
524298	All other insurance related activities	22	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	20	D	D	D	c	D	D
5259	Other investment pools and funds (part)	20	D	D	D	c	D	D
52593	Real Estate Investment Trusts - REITs	20	D	D	D	c	D	D
525930	Real Estate Investment Trusts - REITs	20	D	D	D	c	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
COLUMBUS-MARION-CHILlicoTHE, OH COMBINED STATISTICAL AREA—Con.								
Chillicothe, OH Micropolitan Statistical Area								
52	Finance and insurance	75	N	13 679	3 341	500	N	N
522	Credit intermediation and related activities	37	N	10 286	2 513	364	N	N
5221	Depository credit intermediation	24	N	8 471	2 094	308	N	N
52211	Commercial banking	19	Q	6 005	1 541	214	Q	Q
522110	Commercial banking	19	Q	6 005	1 541	214	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	a	D	D
524	Insurance carriers and related activities	32	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	30	D	D	D	b	D	D
52421	Insurance agencies and brokerages	29	9 382	2 179	513	93	77.6	—
524210	Insurance agencies and brokerages	29	9 382	2 179	513	93	77.6	—
Columbus, OH Metropolitan Statistical Area								
52	Finance and insurance	3 022	N	3 215 820	872 582	68 425	N	N
521	Monetary authorities - central bank	1	—	2 435	608	71	—	—
5211	Monetary authorities - central bank	1	—	2 435	608	71	—	—
52111	Monetary authorities - central bank	1	—	2 435	608	71	—	—
521110	Monetary authorities - central bank	1	—	2 435	608	71	—	—
522	Credit intermediation and related activities	1 317	N	1 362 524	368 678	31 537	N	N
5221	Depository credit intermediation	695	N	917 936	255 076	20 968	N	N
52211	Commercial banking	588	Q	867 514	242 434	19 583	Q	Q
522110	Commercial banking	588	Q	867 514	242 434	19 583	Q	Q
52212	Savings institutions	36	Q	17 661	4 378	467	Q	Q
522120	Savings institutions	36	Q	17 661	4 378	467	Q	Q
52213	Credit unions	71	225 830	32 761	8 264	918	.1	1.6
522130	Credit unions	71	225 830	32 761	8 264	918	.1	1.6
5222	Nondepository credit intermediation	328	2 923 563	258 653	71 602	5 386	.5	23.1
52221	Credit card issuing	27	D	D	D	g	D	D
522210	Credit card issuing	27	D	D	D	g	D	D
52222	Sales financing	52	2 113 953	74 824	22 128	1 598	—	15.4
522220	Sales financing	52	2 113 953	74 824	22 128	1 598	—	15.4
52229	Other nondepository credit intermediation	249	D	D	D	h	D	D
522291	Consumer lending	64	170 218	16 531	3 968	449	.1	15.3
522292	Real estate credit	136	327 469	117 571	29 673	1 793	4.2	21.9
5222929	Mortgage bankers and loan correspondents	135	D	D	D	g	D	D
522298	All other nondepository credit intermediation	45	D	D	D	e	D	D
5222981	Pawn shops	37	11 869	3 552	838	141	—	5.7
5223	Activities related to credit intermediation	294	570 705	185 935	42 000	5 183	2.3	4.8
52231	Mortgage and nonmortgage loan brokers	147	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	147	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	24	399 668	119 880	28 311	3 435	—	2.9
522320	Financial transactions processing, reserve, and clearinghouse activities	24	399 668	119 880	28 311	3 435	—	2.9
52239	Other activities related to credit intermediation	123	D	D	D	e	D	D
522390	Other activities related to credit intermediation	123	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities	381	705 387	260 925	70 298	4 074	2.5	8.8
5231	Securities and commodity contracts intermediation and brokerage	195	464 356	154 947	44 229	2 125	.9	9.6
52311	Investment banking and securities dealing	19	35 447	9 993	2 050	242	4.7	33.5
523110	Investment banking and securities dealing	19	35 447	9 993	2 050	242	4.7	33.5
52312	Securities brokerage	172	424 662	144 379	42 051	1 868	.6	7.7
523120	Securities brokerage	172	424 662	144 379	42 051	1 868	.6	7.7
5239	Other financial investment activities	186	241 031	105 978	26 069	1 949	5.4	7.3
52391	Miscellaneous intermediation	25	25 547	6 835	2 049	148	21.9	20.5
523910	Miscellaneous intermediation	25	25 547	6 835	2 049	148	21.9	20.5
52392	Portfolio management	70	173 727	80 086	20 669	1 485	.8	5.1
523920	Portfolio management	70	173 727	80 086	20 669	1 485	.8	5.1
52393	Investment advice	79	28 914	15 211	2 273	206	18.5	8.3
523930	Investment advice	79	28 914	15 211	2 273	206	18.5	8.3
52399	All other financial investment activities	12	12 843	3 846	1 078	110	4.1	9.5
523991	Trust, fiduciary, and custody activities	10	D	D	D	c	D	D
524	Insurance carriers and related activities	1 305	N	1 583 512	431 245	32 649	N	N
5241	Insurance carriers	352	Q	1 235 257	344 124	24 373	Q	Q
52411	Direct life, health, and medical insurance carriers	134	Q	434 264	115 083	9 884	Q	Q
524113	Direct life insurance carriers	88	Q	260 132	67 642	4 972	Q	Q
524114	Direct health and medical insurance carriers	46	Q	174 132	47 441	4 912	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	204	Q	793 947	227 147	14 360	Q	Q
524126	Direct property and casualty insurance carriers	142	Q	767 709	220 992	13 849	Q	Q
524127	Direct title insurance carriers	57	Q	D	D	e	Q	Q
52413	Reinsurance carriers	14	Q	7 046	1 894	129	Q	Q
524130	Reinsurance carriers	14	Q	7 046	1 894	129	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
	COLUMBUS-MARION-CHILLICOTHE, OH COMBINED STATISTICAL AREA—Con.							
	Columbus, OH Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	953	984 822	348 255	87 121	8 276	15.1	14.1
52421	Insurance agencies and brokerages	842	626 815	190 754	48 082	4 481	22.9	19.4
524210	Insurance agencies and brokerages	842	626 815	190 754	48 082	4 481	22.9	19.4
52429	Other insurance related activities	111	358 007	157 501	39 039	3 795	1.6	4.7
524291	Claims adjusting	20	D	D	D	b	D	D
524292	Third party administration of insurance and pension funds/ plans	69	333 709	148 979	37 132	3 598	.7	3.7
524298	All other insurance related activities	22	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	18	59 679	6 424	1 753	94	2.8	2.6
5259	Other investment pools and funds (part)	18	59 679	6 424	1 753	94	2.8	2.6
52593	Real Estate Investment Trusts - REITs	18	59 679	6 424	1 753	94	2.8	2.6
525930	Real Estate Investment Trusts - REITs	18	59 679	6 424	1 753	94	2.8	2.6
	Marion, OH Micropolitan Statistical Area							
52	Finance and insurance	93	N	15 679	4 186	544	N	N
522	Credit intermediation and related activities	51	N	9 492	2 546	358	N	N
5221	Depository credit intermediation	33	N	7 681	2 122	289	N	N
52211	Commercial banking	27	Q	6 982	1 964	255	Q	Q
522110	Commercial banking	27	Q	6 982	1 964	255	Q	Q
5222	Nondepository credit intermediation	11	D	D	D	b	D	D
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	b	D	D
524	Insurance carriers and related activities	34	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	30	D	D	D	b	D	D
52421	Insurance agencies and brokerages	29	10 018	2 111	484	92	33.2	5.8
524210	Insurance agencies and brokerages	29	10 018	2 111	484	92	33.2	5.8
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
	Mount Vernon, OH Micropolitan Statistical Area							
52	Finance and insurance	57	N	17 534	5 580	630	N	N
522	Credit intermediation and related activities	27	N	14 097	4 860	524	N	N
5221	Depository credit intermediation	21	N	D	D	f	N	N
52211	Commercial banking	17	Q	12 380	4 472	461	Q	Q
522110	Commercial banking	17	Q	12 380	4 472	461	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	26	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	23	D	D	D	b	D	D
52421	Insurance agencies and brokerages	22	6 954	1 713	371	61	36.4	3.4
524210	Insurance agencies and brokerages	22	6 954	1 713	371	61	36.4	3.4
	Washington, OH Micropolitan Statistical Area							
52	Finance and insurance	37	N	7 832	2 110	202	N	N
522	Credit intermediation and related activities	15	N	3 690	1 042	122	N	N
523	Securities, commodity contracts, other financial investments, and related activities	5	7 107	3 037	806	28	—	72.1
524	Insurance carriers and related activities	17	N	1 105	262	52	N	N
5242	Agencies, brokerages, and other insurance related activities ..	15	D	D	D	b	D	D
52421	Insurance agencies and brokerages	15	D	D	D	b	D	D
524210	Insurance agencies and brokerages	15	D	D	D	b	D	D

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
DAYTON-SPRINGFIELD-GREENVILLE, OH COMBINED STATISTICAL AREA								
52	Finance and insurance	1 503	N	569 014	145 756	15 859	N	N
522	Credit intermediation and related activities	715	N	303 202	78 072	8 940	N	N
5221	Depository credit intermediation	441	N	D	D	i	N	N
52211	Commercial banking	310	Q	105 738	29 555	3 433	Q	Q
522110	Commercial banking	310	Q	105 738	29 555	3 433	Q	Q
52212	Savings institutions	53	Q	21 860	5 286	645	Q	Q
522120	Savings institutions	53	Q	21 860	5 286	645	Q	Q
52213	Credit unions	78	D	D	D	f	D	D
522130	Credit unions	78	D	D	D	f	D	D
5222	Nondepository credit intermediation	124	D	D	D	h	D	D
52222	Sales financing	18	D	D	D	e	D	D
522220	Sales financing	18	D	D	D	e	D	D
52229	Other nondepository credit intermediation	104	D	478 711	102 459	25 581	2.0	5.6
522291	Consumer lending	34	D	D	D	c	D	D
522292	Real estate credit	53	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	50	D	376 430	93 415	23 350	2.5	1.5
522298	All other nondepository credit intermediation	15	D	D	D	b	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	150	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	56	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	56	D	D	D	f	D	D
52239	Other activities related to credit intermediation	92	D	67 371	17 803	4 274	1.1	6.3
522390	Other activities related to credit intermediation	92	D	67 371	17 803	4 274	1.1	6.3
523	Securities, commodity contracts, other financial investments, and related activities	194	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	106	D	D	D	f	D	D
52312	Securities brokerage	97	D	148 874	51 614	14 451	.3	7.8
523120	Securities brokerage	97	D	148 874	51 614	14 451	.3	7.8
5239	Other financial investment activities	88	D	D	D	e	D	D
52391	Miscellaneous intermediation	13	D	D	D	b	D	D
523910	Miscellaneous intermediation	13	D	D	D	b	D	D
52392	Portfolio management	32	D	D	D	c	D	D
523920	Portfolio management	32	D	D	D	c	D	D
52393	Investment advice	41	D	8 131	3 299	748	31.6	13.3
523930	Investment advice	41	D	8 131	3 299	748	31.6	13.3
524	Insurance carriers and related activities	591	N	D	D	i	N	N
5241	Insurance carriers	87	Q	D	D	h	Q	Q
52411	Direct life, health, and medical insurance carriers	39	Q	D	D	g	Q	Q
524113	Direct life insurance carriers	22	Q	D	D	f	Q	Q
524114	Direct health and medical insurance carriers	17	Q	38 030	9 337	1 060	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	45	Q	32 586	7 734	1 130	Q	Q
524126	Direct property and casualty insurance carriers	34	Q	D	D	f	Q	Q
524127	Direct title insurance carriers	10	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	504	D	D	D	g	D	D
52421	Insurance agencies and brokerages	477	D	D	D	g	D	D
524210	Insurance agencies and brokerages	477	D	D	D	g	D	D
52429	Other insurance related activities	27	D	D	D	e	D	D
524291	Claims adjusting	10	D	D	D	b	D	D
524292	Third party administration of insurance and pension funds/ plans	16	D	38 799	14 367	3 441	.5	59.4
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	a	D	D
Dayton, OH Metropolitan Statistical Area								
52	Finance and insurance	1 234	N	489 629	124 766	13 139	N	N
522	Credit intermediation and related activities	584	N	259 063	65 665	7 575	N	N
5221	Depository credit intermediation	348	N	118 920	30 972	3 875	N	N
52211	Commercial banking	247	Q	80 635	21 888	2 611	Q	Q
522110	Commercial banking	247	Q	80 635	21 888	2 611	Q	Q
52212	Savings institutions	37	Q	12 964	3 035	383	Q	Q
522120	Savings institutions	37	Q	12 964	3 035	383	Q	Q
52213	Credit unions	64	D	126 694	25 321	6 049	—	.1
522130	Credit unions	64	D	126 694	25 321	6 049	—	.1
5222	Nondepository credit intermediation	109	D	572 654	110 448	27 423	1.8	13.7
52222	Sales financing	15	D	89 592	10 414	2 512	.9	69.0
522220	Sales financing	15	D	89 592	10 414	2 512	.9	69.0
52229	Other nondepository credit intermediation	92	D	D	D	g	D	D
522291	Consumer lending	28	D	67 267	5 239	1 250	1.6	1.6
522292	Real estate credit	48	D	373 068	91 338	22 837	2.5	3.1
5222929	Mortgage bankers and loan correspondents	47	D	D	D	g	D	D
522298	All other nondepository credit intermediation	14	D	D	D	b	D	D
5222981	Pawn shops	13	D	3 981	1 597	384	—	2.2
5223	Activities related to credit intermediation	127	D	87 394	29 695	7 270	6.3	4.3
52231	Mortgage and nonmortgage loan brokers	50	D	26 223	13 424	3 268	18.5	5.0
522310	Mortgage and nonmortgage loan brokers	50	D	26 223	13 424	3 268	18.5	5.0
52239	Other activities related to credit intermediation	75	D	D	D	f	D	D
522390	Other activities related to credit intermediation	75	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
DAYTON-SPRINGFIELD-GREENVILLE, OH COMBINED STATISTICAL AREA—Con.								
Dayton, OH Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	169	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	92	154 297	56 085	15 788	884	.4	10.4
52312	Securities brokerage	84	144 717	49 375	13 799	781	.3	8.0
523120	Securities brokerage	84	144 717	49 375	13 799	781	.3	8.0
5239	Other financial investment activities	77	D	D	D	e	D	D
52391	Miscellaneous intermediation	10	D	D	D	b	D	D
523910	Miscellaneous intermediation	10	D	D	D	b	D	D
52392	Portfolio management	29	43 266	17 463	3 698	172	.4	14.6
523920	Portfolio management	29	43 266	17 463	3 698	172	.4	14.6
52393	Investment advice	36	6 738	2 967	670	66	21.5	16.1
523930	Investment advice	36	6 738	2 967	670	66	21.5	16.1
524	Insurance carriers and related activities	478	N	151 950	38 430	4 378	N	N
5241	Insurance carriers	80	Q	85 727	22 798	2 455	Q	Q
52411	Direct life, health, and medical insurance carriers	37	Q	65 569	17 701	1 973	Q	Q
524113	Direct life insurance carriers	20	Q	27 539	8 364	913	Q	Q
524114	Direct health and medical insurance carriers	17	Q	38 030	9 337	1 060	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	40	D	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	30	Q	14 488	3 716	330	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	398	195 061	66 223	15 632	1 923	31.1	18.0
52421	Insurance agencies and brokerages	372	152 626	50 243	11 782	1 467	39.2	7.8
524210	Insurance agencies and brokerages	372	152 626	50 243	11 782	1 467	39.2	7.8
52429	Other insurance related activities	26	42 435	15 980	3 850	456	2.0	54.9
524292	Third party administration of insurance and pension funds/ plans	16	38 799	14 367	3 441	414	.5	59.4
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	a	D	D
Greenville, OH Micropolitan Statistical Area								
52	Finance and insurance	76	N	16 967	4 749	572	N	N
522	Credit intermediation and related activities	37	N	10 596	3 027	391	N	N
5221	Depository credit intermediation	30	N	10 050	2 882	373	N	N
52211	Commercial banking	24	Q	8 311	2 468	306	Q	Q
522110	Commercial banking	24	Q	8 311	2 468	306	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	9	3 336	1 639	430	34	11.6	—
524	Insurance carriers and related activities	30	N	4 732	1 292	147	N	N
5242	Agencies, brokerages, and other insurance related activities ..	30	16 310	4 732	1 292	147	26.4	.1
52421	Insurance agencies and brokerages	30	16 310	4 732	1 292	147	26.4	.1
524210	Insurance agencies and brokerages	30	16 310	4 732	1 292	147	26.4	.1
Springfield, OH Metropolitan Statistical Area								
52	Finance and insurance	149	N	53 945	14 055	1 867	N	N
522	Credit intermediation and related activities	73	N	26 722	7 575	758	N	N
5221	Depository credit intermediation	46	N	20 361	6 106	612	N	N
52211	Commercial banking	27	Q	12 240	3 928	372	Q	Q
522110	Commercial banking	27	Q	12 240	3 928	372	Q	Q
52213	Credit unions	10	14 164	2 601	701	87	—	—
522130	Credit unions	10	14 164	2 601	701	87	—	—
5222	Nondepository credit intermediation	10	29 688	3 858	996	62	—	38.0
5223	Activities related to credit intermediation	17	8 084	2 503	473	84	.3	22.3
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	13	3 769	1 239	379	33	30.6	.6
524	Insurance carriers and related activities	63	N	25 984	6 101	1 076	N	N
5242	Agencies, brokerages, and other insurance related activities ..	57	D	D	D	e	D	D
52421	Insurance agencies and brokerages	56	29 666	10 534	2 753	369	25.7	3.4
524210	Insurance agencies and brokerages	56	29 666	10 534	2 753	369	25.7	3.4

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
DAYTON-SPRINGFIELD-GREENVILLE, OH COMBINED STATISTICAL AREA—Con.								
Urbana, OH Micropolitan Statistical Area								
52	Finance and insurance	44	N	8 473	2 186	281	N	N
522	Credit intermediation and related activities	21	N	6 821	1 805	216	N	N
5221	Depository credit intermediation	17	N	D	D	c	N	N
52211	Commercial banking	12	Q	4 552	1 271	144	Q	Q
522110	Commercial banking	12	Q	4 552	1 271	144	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	20	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	D	D	D	b	D	D
52421	Insurance agencies and brokerages	19	D	D	D	b	D	D
524210	Insurance agencies and brokerages	19	D	D	D	b	D	D
FINDLAY-TIFFIN-FOSTORIA, OH COMBINED STATISTICAL AREA								
52	Finance and insurance	198	N	58 254	14 572	1 831	N	N
522	Credit intermediation and related activities	97	N	29 411	7 560	1 030	N	N
5221	Depository credit intermediation	63	N	23 005	5 913	802	N	N
52211	Commercial banking	47	Q	19 047	4 883	623	Q	Q
522110	Commercial banking	47	Q	19 047	4 883	623	Q	Q
52213	Credit unions	11	D	D	D	c	D	D
522130	Credit unions	11	D	D	D	c	D	D
5222	Nondepository credit intermediation	15	D	D	D	b	D	D
52229	Other nondepository credit intermediation	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	19	D	D	D	c	D	D
52239	Other activities related to credit intermediation	10	5 255	1 826	533	91	—	—
522390	Other activities related to credit intermediation	10	5 255	1 826	533	91	—	—
523	Securities, commodity contracts, other financial investments, and related activities	18	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	14	D	D	D	b	D	D
52312	Securities brokerage	14	D	D	D	b	D	D
523120	Securities brokerage	14	D	D	D	b	D	D
524	Insurance carriers and related activities	83	N	D	D	f	N	N
5241	Insurance carriers	10	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	73	41 374	17 384	4 038	589	23.9	2.3
52421	Insurance agencies and brokerages	70	D	D	D	e	D	D
524210	Insurance agencies and brokerages	70	D	D	D	e	D	D
Findlay, OH Micropolitan Statistical Area								
52	Finance and insurance	119	N	42 756	10 590	1 254	N	N
522	Credit intermediation and related activities	58	N	18 851	4 838	610	N	N
5221	Depository credit intermediation	34	N	14 591	3 801	481	N	N
52211	Commercial banking	27	Q	12 733	3 338	398	Q	Q
522110	Commercial banking	27	Q	12 733	3 338	398	Q	Q
5222	Nondepository credit intermediation	11	27 195	2 966	757	70	—	—
52229	Other nondepository credit intermediation	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	13	3 527	1 294	280	59	4.1	—
523	Securities, commodity contracts, other financial investments, and related activities	13	12 241	5 679	1 441	54	—	42.6
5231	Securities and commodity contracts intermediation and brokerage	10	11 959	5 601	1 420	49	—	42.9
52312	Securities brokerage	10	11 959	5 601	1 420	49	—	42.9
523120	Securities brokerage	10	11 959	5 601	1 420	49	—	42.9
524	Insurance carriers and related activities	48	N	18 226	4 311	590	N	N
5242	Agencies, brokerages, and other insurance related activities ..	40	31 559	13 511	3 110	476	18.1	.8
52421	Insurance agencies and brokerages	37	D	D	D	c	D	D
524210	Insurance agencies and brokerages	37	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
FINDLAY-TIFFIN-FOSTORIA, OH COMBINED STATISTICAL AREA—Con.								
Tiffin-Fostoria, OH Micropolitan Statistical Area								
52	Finance and insurance.....	79	N	15 498	3 982	577	N	N
522	Credit intermediation and related activities	39	N	10 560	2 722	420	N	N
5221	Depository credit intermediation	29	N	8 414	2 112	321	N	N
52211	Commercial banking	20	Q	6 314	1 545	225	Q	Q
522110	Commercial banking	20	Q	6 314	1 545	225	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	35	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	33	9 815	3 873	928	113	42.3	6.9
52421	Insurance agencies and brokerages	33	9 815	3 873	928	113	42.3	6.9
524210	Insurance agencies and brokerages	33	9 815	3 873	928	113	42.3	6.9
MANSFIELD-BUCYRUS, OH COMBINED STATISTICAL AREA								
52	Finance and insurance.....	272	N	63 940	17 043	1 913	N	N
522	Credit intermediation and related activities	124	N	32 600	8 659	1 150	N	N
5221	Depository credit intermediation	85	N	25 957	7 145	996	N	N
52211	Commercial banking	55	Q	16 374	4 919	630	Q	Q
522110	Commercial banking	55	Q	16 374	4 919	630	Q	Q
52212	Savings institutions	18	Q	7 241	1 675	254	Q	Q
522120	Savings institutions	18	Q	7 241	1 675	254	Q	Q
52213	Credit unions	12	11 178	2 342	551	112	—	—
522130	Credit unions	12	11 178	2 342	551	112	—	—
5222	Nondepository credit intermediation	17	29 530	4 477	1 094	82	—	15.8
52229	Other nondepository credit intermediation	17	29 530	4 477	1 094	82	—	15.8
5223	Activities related to credit intermediation	22	6 720	2 166	420	72	5.7	6.8
52239	Other activities related to credit intermediation	16	4 454	1 208	261	53	8.6	9.1
522390	Other activities related to credit intermediation	16	4 454	1 208	261	53	8.6	9.1
523	Securities, commodity contracts, other financial investments, and related activities	27	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	19	D	D	D	b	D	D
52312	Securities brokerage	16	D	D	D	b	D	D
523120	Securities brokerage	16	D	D	D	b	D	D
524	Insurance carriers and related activities	120	N	26 043	6 986	674	N	N
5241	Insurance carriers	15	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	11	Q	5 064	1 235	106	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	105	D	D	D	e	D	D
52421	Insurance agencies and brokerages	102	D	D	D	e	D	D
524210	Insurance agencies and brokerages	102	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Bucyrus, OH Micropolitan Statistical Area								
52	Finance and insurance.....	77	N	22 302	5 839	642	N	N
522	Credit intermediation and related activities	35	N	11 286	2 867	378	N	N
5221	Depository credit intermediation	25	N	9 091	2 365	330	N	N
52211	Commercial banking	15	Q	5 008	1 402	189	Q	Q
522110	Commercial banking	15	Q	5 008	1 402	189	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	1 234	477	133	13	22.0	—
524	Insurance carriers and related activities	35	N	10 539	2 839	251	N	N
5242	Agencies, brokerages, and other insurance related activities ..	32	D	D	D	c	D	D
52421	Insurance agencies and brokerages	32	D	D	D	c	D	D
524210	Insurance agencies and brokerages	32	D	D	D	c	D	D

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
	MANSFIELD-BUCYRUS, OH COMBINED STATISTICAL AREA—Con.							
	Mansfield, OH Metropolitan Statistical Area							
52	Finance and insurance	195	N	41 638	11 204	1 271	N	N
522	Credit intermediation and related activities	89	N	21 314	5 792	772	N	N
5221	Depository credit intermediation	60	N	16 866	4 780	666	N	N
52211	Commercial banking	40	Q	11 366	3 517	441	Q	Q
522110	Commercial banking	40	Q	11 366	3 517	441	Q	Q
52213	Credit unions	11	D	D	D	c	D	D
522130	Credit unions	11	D	D	D	c	D	D
5222	Nondepository credit intermediation	12	D	17 266	664	58	—	27.1
52229	Other nondepository credit intermediation	12	D	17 266	664	58	—	27.1
5223	Activities related to credit intermediation	17	D	5 574	348	48	—	8.2
52239	Other activities related to credit intermediation	11	D	3 308	893	189	—	12.2
522390	Other activities related to credit intermediation	11	D	3 308	893	189	—	12.2
523	Securities, commodity contracts, other financial investments, and related activities	20	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	14	D	D	D	b	D	D
52312	Securities brokerage	12	D	10 896	3 668	48	—	1.0
523120	Securities brokerage	12	D	10 896	3 668	48	—	1.0
524	Insurance carriers and related activities	85	N	15 504	4 147	423	N	N
5241	Insurance carriers	12	Q	5 731	1 441	128	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	73	D	25 163	9 773	295	45.9	2.3
52421	Insurance agencies and brokerages	70	D	D	D	e	D	D
524210	Insurance agencies and brokerages	70	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	TOLEDO-FREMONT, OH COMBINED STATISTICAL AREA							
52	Finance and insurance	1 127	N	406 098	102 011	9 577	N	N
522	Credit intermediation and related activities	449	N	171 303	43 405	4 721	N	N
5221	Depository credit intermediation	318	N	130 778	33 874	3 754	N	N
52211	Commercial banking	203	Q	102 849	27 012	2 760	Q	Q
522110	Commercial banking	203	Q	102 849	27 012	2 760	Q	Q
52212	Savings institutions	49	Q	D	D	e	Q	Q
522120	Savings institutions	49	Q	D	D	e	Q	Q
52213	Credit unions	66	D	D	D	f	D	D
522130	Credit unions	66	D	D	D	f	D	D
5222	Nondepository credit intermediation	57	D	D	D	f	D	D
52229	Other nondepository credit intermediation	50	D	D	D	e	D	D
522291	Consumer lending	18	D	44 280	3 134	715	—	—
522292	Real estate credit	24	D	29 218	10 768	2 303	.6	14.6
5222929	Mortgage bankers and loan correspondents	24	D	29 218	10 768	2 303	.6	14.6
5223	Activities related to credit intermediation	74	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	39	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	39	D	D	D	e	D	D
52239	Other activities related to credit intermediation	35	D	D	D	c	D	D
522390	Other activities related to credit intermediation	35	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	147	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	84	D	D	D	f	D	D
52312	Securities brokerage	72	D	D	D	f	D	D
523120	Securities brokerage	72	D	D	D	f	D	D
5239	Other financial investment activities	63	D	D	D	e	D	D
52392	Portfolio management	23	D	90 354	10 115	147	.2	.1
523920	Portfolio management	23	D	90 354	10 115	147	.2	.1
52393	Investment advice	30	D	D	D	b	D	D
523930	Investment advice	30	D	D	D	b	D	D
524	Insurance carriers and related activities	527	N	160 247	40 251	3 855	N	N
5241	Insurance carriers	82	Q	74 879	19 136	1 805	Q	Q
52411	Direct life, health, and medical insurance carriers	30	Q	51 446	13 815	1 307	Q	Q
524113	Direct life insurance carriers	14	Q	6 849	1 851	217	Q	Q
524114	Direct health and medical insurance carriers	16	Q	44 597	11 964	1 090	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	51	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	30	Q	D	D	c	Q	Q
524127	Direct title insurance carriers	21	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	445	D	227 025	85 368	2 050	28.2	5.8
52421	Insurance agencies and brokerages	422	D	206 577	76 957	1 880	30.3	4.5
524210	Insurance agencies and brokerages	422	D	206 577	76 957	1 880	30.3	4.5
52429	Other insurance related activities	23	D	20 448	8 411	1 929	7.4	18.5
524292	Third party administration of insurance and pension funds/ plans	13	D	14 238	5 939	86	8.5	23.9

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
	TOLEDO-FREMONT, OH COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	4	D	D	D	b	D	D
	Fremont, OH Micropolitan Statistical Area							
52	Finance and insurance	89	N	15 626	3 839	515	N	N
522	Credit intermediation and related activities	35	N	10 347	2 592	375	N	N
5221	Depository credit intermediation	27	N	9 680	2 430	349	N	N
52211	Commercial banking	22	Q	7 547	1 873	254	Q	Q
522110	Commercial banking	22	Q	7 547	1 873	254	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7		6 942	2 743	668		73.9
524	Insurance carriers and related activities	47	N	2 536	579	109	N	N
5242	Agencies, brokerages, and other insurance related activities ..	43		9 391	2 280	527	70.3	8.3
52421	Insurance agencies and brokerages	43		9 391	2 280	527	70.3	8.3
524210	Insurance agencies and brokerages	43		9 391	2 280	527	70.3	8.3
	Toledo, OH Metropolitan Statistical Area							
52	Finance and insurance	1 038	N	390 472	98 172	9 062	N	N
522	Credit intermediation and related activities	414	N	160 956	40 813	4 346	N	N
5221	Depository credit intermediation	291	N	121 098	31 444	3 405	N	N
52211	Commercial banking	181	Q	95 302	25 139	2 506	Q	Q
522110	Commercial banking	181	Q	95 302	25 139	2 506	Q	Q
52212	Savings institutions	47	Q	10 902	2 644	375	Q	Q
522120	Savings institutions	47	Q	10 902	2 644	375	Q	Q
52213	Credit unions	63		71 747	14 894	524	—	.9
522130	Credit unions	63		71 747	14 894	524	—	.9
5222	Nondepository credit intermediation	56		442 853	26 030	552	.6	2.3
52229	Other nondepository credit intermediation	49		82 494	15 037	295	3.0	7.0
522291	Consumer lending	18		44 280	3 134	84	—	—
522292	Real estate credit	24		29 218	10 768	184	.6	14.6
5222929	Mortgage bankers and loan correspondents	24		29 218	10 768	184	.6	14.6
5223	Activities related to credit intermediation	67		34 097	13 828	3 402	5.7	8.9
52231	Mortgage and nonmortgage loan brokers	37		21 937	11 461	282	8.9	1.0
522310	Mortgage and nonmortgage loan brokers	37		21 937	11 461	282	8.9	1.0
52239	Other activities related to credit intermediation	30		12 160	2 367	107	—	23.1
522390	Other activities related to credit intermediation	30		12 160	2 367	107	—	23.1
523	Securities, commodity contracts, other financial investments, and related activities	140	D		D	D	f	D
5231	Securities and commodity contracts intermediation and brokerage	78		147 000	44 232	11 847	669	10.1
52312	Securities brokerage	67		133 718	39 467	10 867	2.2	5.6
523120	Securities brokerage	67		133 718	39 467	10 867	2.2	5.6
5239	Other financial investment activities	62	D		D	D	e	D
52392	Portfolio management	23		90 354	10 115	147	.2	.1
523920	Portfolio management	23		90 354	10 115	147	.2	.1
52393	Investment advice	29		7 917	2 627	810	13.9	25.3
523930	Investment advice	29		7 917	2 627	810	13.9	25.3
524	Insurance carriers and related activities	480	N	157 711	39 672	3 746	N	N
5241	Insurance carriers	78	Q	74 623	19 084	1 794	Q	Q
52411	Direct life, health, and medical insurance carriers	30	Q	51 446	13 815	1 307	Q	Q
524113	Direct life insurance carriers	14	Q	6 849	1 851	217	Q	Q
524114	Direct health and medical insurance carriers	16	Q	44 597	11 964	1 090	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	47	Q		D	e	Q	Q
524126	Direct property and casualty insurance carriers	27	Q	12 633	2 898	244	Q	Q
524127	Direct title insurance carriers	20	Q		D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	402		217 634	83 088	1 952	26.4	5.7
52421	Insurance agencies and brokerages	379		197 186	74 677	1 782	28.4	4.4
524210	Insurance agencies and brokerages	379		197 186	74 677	1 782	28.4	4.4
52429	Other insurance related activities	23		20 448	8 411	1 929	7.4	18.5
524292	Third party administration of insurance and pension funds/ plans	13		14 238	5 939	86	8.5	23.9
525	Funds, trusts, and other financial vehicles (part)	4	D		D	D	b	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								
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
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

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.							
522	Credit intermediation and related activities—Con.							
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	—
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
	ASHLAND, OH MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	67	N	11 477	3 110	418	N	N
522	Credit intermediation and related activities	34	N	7 443	2 136	282	N	N
5221	Depository credit intermediation	27	N	6 786	1 969	252	N	N
52211	Commercial banking	20	Q	6 023	1 774	206	Q	Q
522110	Commercial banking	20	Q	6 023	1 774	206	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	b	D	D
524	Insurance carriers and related activities	26	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	24	8 094	3 047	694	94	56.6	2.2
52421	Insurance agencies and brokerages	24	8 094	3 047	694	94	56.6	2.2
524210	Insurance agencies and brokerages	24	8 094	3 047	694	94	56.6	2.2
	ATHENS, OH MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	73	N	16 712	4 416	535	N	N
522	Credit intermediation and related activities	37	N	9 621	2 704	374	N	N
5221	Depository credit intermediation	30	N	9 245	2 566	360	N	N
52211	Commercial banking	26	Q	7 495	2 118	297	Q	Q
522110	Commercial banking	26	Q	7 495	2 118	297	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	11	D	D	D	b	D	D
524	Insurance carriers and related activities	24	N	3 777	911	121	N	N
5242	Agencies, brokerages, and other insurance related activities ..	22	D	D	D	c	D	D
52421	Insurance agencies and brokerages	21	9 602	3 511	836	112	18.7	9.5
524210	Insurance agencies and brokerages	21	9 602	3 511	836	112	18.7	9.5
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
BELLEFONTAINE, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	62	N	11 473	2 876	375	N	N
522	Credit intermediation and related activities	31	N	8 989	2 287	278	N	N
5221	Depository credit intermediation	24	N	7 878	1 957	251	N	N
52211	Commercial banking	18	Q	5 158	1 278	157	Q	Q
522110	Commercial banking	18	Q	5 158	1 278	157	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	3	1 188	609	148	10	7.4	—
524	Insurance carriers and related activities	28	N	1 875	441	87	N	N
5242	Agencies, brokerages, and other insurance related activities ..	25	5 623	1 655	380	73	60.4	19.8
52421	Insurance agencies and brokerages	25	5 623	1 655	380	73	60.4	19.8
524210	Insurance agencies and brokerages	25	5 623	1 655	380	73	60.4	19.8
CAMBRIDGE, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	50	N	8 864	2 387	326	N	N
522	Credit intermediation and related activities	25	N	5 800	1 698	235	N	N
5221	Depository credit intermediation	17	N	4 580	1 369	197	N	N
52211	Commercial banking	10	Q	2 252	522	65	Q	Q
522110	Commercial banking	10	Q	2 252	522	65	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	1 357	518	124	15	—	—
524	Insurance carriers and related activities	21	N	2 546	565	76	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	15	5 435	1 690	354	44	33.4	.6
524210	Insurance agencies and brokerages	15	5 435	1 690	354	44	33.4	.6
CANTON-MASSILLON, OH METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	615	N	208 483	54 175	5 575	N	N
522	Credit intermediation and related activities	285	N	95 118	24 615	2 923	N	N
5221	Depository credit intermediation	169	N	64 715	17 662	2 097	N	N
52211	Commercial banking	111	Q	53 137	14 778	1 667	Q	Q
522110	Commercial banking	111	Q	53 137	14 778	1 667	Q	Q
52212	Savings institutions	25	Q	5 783	1 482	192	Q	Q
522120	Savings institutions	25	Q	5 783	1 482	192	Q	Q
52213	Credit unions	33	27 367	5 795	1 402	238	—	.2
522130	Credit unions	33	27 367	5 795	1 402	238	—	.2
5222	Nondepository credit intermediation	49	94 025	15 578	3 990	412	5.3	14.3
52229	Other nondepository credit intermediation	43	67 780	13 367	3 433	344	7.3	19.6
522291	Consumer lending	17	34 378	3 229	775	88	14.1	2.7
522292	Real estate credit	22	32 216	9 773	2 554	240	.4	38.4
5222929	Mortgage bankers and loan correspondents	21	D	D	D	c	D	D
5223	Activities related to credit intermediation	67	35 261	14 825	2 963	414	4.8	3.6
52231	Mortgage and nonmortgage loan brokers	35	19 829	10 517	1 930	253	8.6	6.1
522310	Mortgage and nonmortgage loan brokers	35	19 829	10 517	1 930	253	8.6	6.1
52239	Other activities related to credit intermediation	29	D	D	D	c	D	D
522390	Other activities related to credit intermediation	29	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	70	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	41	67 751	19 488	4 960	244	1.8	3.8
52312	Securities brokerage	36	64 513	18 497	4 740	213	.3	.8
523120	Securities brokerage	36	64 513	18 497	4 740	213	.3	.8
5239	Other financial investment activities	29	D	D	D	c	D	D
52393	Investment advice	17	9 943	3 765	993	71	9.5	7.1
523930	Investment advice	17	9 943	3 765	993	71	9.5	7.1
524	Insurance carriers and related activities	258	N	87 263	22 904	2 274	N	N
5241	Insurance carriers	36	Q	52 250	13 216	1 326	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	24	Q	33 948	8 542	881	Q	Q
524126	Direct property and casualty insurance carriers	15	Q	31 447	8 071	819	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	222	103 941	35 013	9 688	948	36.0	5.7
52421	Insurance agencies and brokerages	213	96 737	31 613	8 898	843	37.9	5.3
524210	Insurance agencies and brokerages	213	96 737	31 613	8 898	843	37.9	5.3
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CELINA, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	71	N	20 407	5 515	656	N	N
522	Credit intermediation and related activities	28	N	10 042	2 924	366	N	N
5221	Depository credit intermediation	24	N	9 370	2 716	349	N	N
52211	Commercial banking	18	Q	8 261	2 430	297	Q	Q
522110	Commercial banking	18	Q	8 261	2 430	297	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	8	D	D	D	a	D	D
524	Insurance carriers and related activities	34	N	9 529	2 440	271	N	N
5242	Agencies, brokerages, and other insurance related activities ..	31	D	D	D	c	D	D
52421	Insurance agencies and brokerages	29	D	D	D	b	D	D
524210	Insurance agencies and brokerages	29	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
COSHOCTON, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	35	N	7 524	1 781	245	N	N
522	Credit intermediation and related activities	18	N	5 204	1 253	164	N	N
5221	Depository credit intermediation	13	N	4 748	1 132	150	N	N
523	Securities, commodity contracts, other financial investments, and related activities	4	570	261	67	8	—	16.1
524	Insurance carriers and related activities	13	N	2 059	461	73	N	N
5242	Agencies, brokerages, and other insurance related activities ..	12	D	D	D	b	D	D
52421	Insurance agencies and brokerages	12	D	D	D	b	D	D
524210	Insurance agencies and brokerages	12	D	D	D	b	D	D
DEFIANCE, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	55	N	21 217	5 631	582	N	N
522	Credit intermediation and related activities	28	N	16 617	4 544	452	N	N
5221	Depository credit intermediation	21	N	13 349	3 797	374	N	N
52211	Commercial banking	12	Q	5 025	1 281	157	Q	Q
522110	Commercial banking	12	Q	5 025	1 281	157	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	b	D	D
524	Insurance carriers and related activities	23	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	21	5 494	2 380	589	74	43.7	53.3
52421	Insurance agencies and brokerages	21	5 494	2 380	589	74	43.7	53.3
524210	Insurance agencies and brokerages	21	5 494	2 380	589	74	43.7	53.3
HUNTINGTON-ASHLAND, WV-KY-OH METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	401	N	139 617	35 769	4 462	N	N
522	Credit intermediation and related activities	205	N	91 084	22 737	3 406	N	N
5221	Depository credit intermediation	149	N	45 849	11 943	1 543	N	N
52211	Commercial banking	95	Q	34 140	9 095	1 087	Q	Q
522110	Commercial banking	95	Q	34 140	9 095	1 087	Q	Q
52212	Savings institutions	22	Q	6 140	1 463	247	Q	Q
522120	Savings institutions	22	Q	6 140	1 463	247	Q	Q
52213	Credit unions	32	31 805	5 569	1 385	209	.3	2.0
522130	Credit unions	32	31 805	5 569	1 385	209	.3	2.0
5222	Nondepository credit intermediation	38	D	D	D	c	D	D
52229	Other nondepository credit intermediation	35	D	D	D	c	D	D
522291	Consumer lending	18	18 255	2 212	540	73	.7	—
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5222981	Pawn shops	10	4 227	942	234	67	3.8	17.8
5223	Activities related to credit intermediation	18	D	D	D	g	D	D
52239	Other activities related to credit intermediation	10	D	D	D	b	D	D
522390	Other activities related to credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	43	92 594	22 514	6 339	289	.1	1.0
5231	Securities and commodity contracts intermediation and brokerage	27	58 220	19 225	5 399	223	.2	.5
52312	Securities brokerage	24	58 019	19 171	5 387	219	—	.4
523120	Securities brokerage	24	58 019	19 171	5 387	219	—	.4
5239	Other financial investment activities	16	34 374	3 289	940	66	—	1.7
52391	Miscellaneous intermediation	10	31 872	2 406	652	38	—	.4
523910	Miscellaneous intermediation	10	31 872	2 406	652	38	—	.4

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
HUNTINGTON-ASHLAND, WV-KY-OH METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	153	N	26 019	6 693	767	N	N
5241	Insurance carriers	14	Q	5 903	1 602	128	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	139		60 996	20 116	639	35.2	11.6
52421	Insurance agencies and brokerages	129	54 632	17 092	4 406	534	38.2	10.8
524210	Insurance agencies and brokerages	129	54 632	17 092	4 406	534	38.2	10.8
52429	Other insurance related activities	10	6 364	3 024	685	105	9.0	17.8
LIMA, OH METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	181	N	36 937	8 801	1 209	N	N
522	Credit intermediation and related activities	80	N	20 136	4 869	718	N	N
5221	Depository credit intermediation	56	N	17 405	4 256	637	N	N
52211	Commercial banking	41	Q	13 430	3 373	497	Q	Q
522110	Commercial banking	41	Q	13 430	3 373	497	Q	Q
52213	Credit unions	13	D	D	D	c	D	D
522130	Credit unions	13	D	D	D	c	D	D
5222	Nondepository credit intermediation	11	15 492	1 860	415	50	—	18.4
52229	Other nondepository credit intermediation	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	13	3 159	871	198	31	7.2	—
523	Securities, commodity contracts, other financial investments, and related activities	23	7 849	3 124	832	68	21.0	4.7
5231	Securities and commodity contracts intermediation and brokerage	15	6 640	2 595	699	48	22.2	2.4
52312	Securities brokerage	12	4 113	1 999	557	36	—	3.9
523120	Securities brokerage	12	4 113	1 999	557	36	—	3.9
524	Insurance carriers and related activities	78	N	13 677	3 100	423	N	N
5241	Insurance carriers	10	Q	6 277	1 442	158	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	68		20 131	7 400	265	54.4	1.4
52421	Insurance agencies and brokerages	63	19 064	6 919	1 493	249	57.3	1.5
524210	Insurance agencies and brokerages	63	19 064	6 919	1 493	249	57.3	1.5
NEW PHILADELPHIA-DOVER, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	126	N	32 947	9 536	947	N	N
522	Credit intermediation and related activities	61	N	24 520	7 618	704	N	N
5221	Depository credit intermediation	42	N	22 917	7 272	647	N	N
52211	Commercial banking	30	Q	18 985	6 327	481	Q	Q
522110	Commercial banking	30	Q	18 985	6 327	481	Q	Q
5223	Activities related to credit intermediation	10	1 453	421	89	23	16.0	2.4
523	Securities, commodity contracts, other financial investments, and related activities	12	5 551	2 136	484	50	.9	48.1
524	Insurance carriers and related activities	53	N	6 291	1 434	193	N	N
5242	Agencies, brokerages, and other insurance related activities ..	49	16 520	5 789	1 301	185	42.4	2.7
52421	Insurance agencies and brokerages	49	16 520	5 789	1 301	185	42.4	2.7
524210	Insurance agencies and brokerages	49	16 520	5 789	1 301	185	42.4	2.7
NORWALK, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	75	N	13 638	3 530	449	N	N
522	Credit intermediation and related activities	39	N	9 480	2 506	320	N	N
5221	Depository credit intermediation	30	N	8 423	2 212	290	N	N
52211	Commercial banking	22	Q	5 414	1 413	178	Q	Q
522110	Commercial banking	22	Q	5 414	1 413	178	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	9	D	D	D	b	D	D
524	Insurance carriers and related activities	27	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	26	7 795	2 759	663	96	61.6	.4
52421	Insurance agencies and brokerages	26	7 795	2 759	663	96	61.6	.4
524210	Insurance agencies and brokerages	26	7 795	2 759	663	96	61.6	.4

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini-strative records ¹	Estimated ²
PARKERSBURG-MARIETTA, WV-OH METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	234	N	77 181	18 932	2 780	N	N
522	Credit intermediation and related activities	113	N	37 602	9 704	1 645	N	N
5221	Depository credit intermediation	82	N	31 199	8 221	1 200	N	N
52211	Commercial banking	58	Q	26 513	7 111	1 021	Q	Q
522110	Commercial banking	58	Q	26 513	7 111	1 021	Q	Q
52213	Credit unions	17	18 458	2 853	654	106	—	.8
522130	Credit unions	17	18 458	2 853	654	106	—	.8
5222	Nondepository credit intermediation	16	18 373	5 393	1 250	260	—	2.0
52229	Other nondepository credit intermediation	14	D	D	D	c	D	D
522291	Consumer lending	10	8 143	1 008	262	37	—	2.8
5223	Activities related to credit intermediation	15	4 885	1 010	233	185	.2	12.1
523	Securities, commodity contracts, other financial investments, and related activities	25	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	17	D	D	D	b	D	D
52312	Securities brokerage	16	14 256	5 318	1 343	89	4.3	6.4
523120	Securities brokerage	16	14 256	5 318	1 343	89	4.3	6.4
524	Insurance carriers and related activities	95	N	33 565	7 701	1 025	N	N
5241	Insurance carriers	14	Q	22 876	5 451	689	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	81	27 993	10 689	2 250	336	30.5	2.8
52421	Insurance agencies and brokerages	80	D	D	D	e	D	D
524210	Insurance agencies and brokerages	80	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
POINT PLEASANT, WV-OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	59	N	13 595	2 998	457	N	N
522	Credit intermediation and related activities	30	N	9 663	2 067	342	N	N
5221	Depository credit intermediation	20	N	D	D	e	N	N
52211	Commercial banking	18	Q	8 182	1 728	289	Q	Q
522110	Commercial banking	18	Q	8 182	1 728	289	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	24	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	7 666	2 683	532	86	56.9	.9
52421	Insurance agencies and brokerages	20	7 666	2 683	532	86	56.9	.9
524210	Insurance agencies and brokerages	20	7 666	2 683	532	86	56.9	.9
PORTSMOUTH, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	83	N	19 917	5 077	661	N	N
522	Credit intermediation and related activities	41	N	9 102	2 177	324	N	N
5221	Depository credit intermediation	26	N	7 762	1 889	278	N	N
52211	Commercial banking	16	Q	3 191	831	124	Q	Q
522110	Commercial banking	16	Q	3 191	831	124	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	6 433	2 839	666	23	1.3	80.9
524	Insurance carriers and related activities	35	N	7 976	2 234	314	N	N
5242	Agencies, brokerages, and other insurance related activities ..	28	D	D	D	c	D	D
52421	Insurance agencies and brokerages	27	10 409	3 317	789	127	59.6	2.3
524210	Insurance agencies and brokerages	27	10 409	3 317	789	127	59.6	2.3

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
SANDUSKY, OH METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	114	N	21 899	4 900	621	N	N
522	Credit intermediation and related activities	40	N	9 886	2 292	328	N	N
5221	Depository credit intermediation	29	N	8 587	1 988	269	N	N
52211	Commercial banking	21	Q	6 261	1 429	186	Q	Q
522110	Commercial banking	21	Q	6 261	1 429	186	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	17	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	13	D	D	D	b	D	D
52312	Securities brokerage	11	8 877	2 695	640	35	—	25.6
523120	Securities brokerage	11	8 877	2 695	640	35	—	25.6
524	Insurance carriers and related activities	56	N	8 990	1 896	233	N	N
5242	Agencies, brokerages, and other insurance related activities ..	48	D	D	D	c	D	D
52421	Insurance agencies and brokerages	47	23 312	6 641	1 372	164	28.9	7.1
524210	Insurance agencies and brokerages	47	23 312	6 641	1 372	164	28.9	7.1
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
SIDNEY, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	64	N	10 940	2 555	367	N	N
522	Credit intermediation and related activities	33	N	7 952	1 931	282	N	N
5221	Depository credit intermediation	26	N	7 059	1 728	250	N	N
52211	Commercial banking	18	Q	4 747	1 244	180	Q	Q
522110	Commercial banking	18	Q	4 747	1 244	180	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	26	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	26	D	D	D	b	D	D
52421	Insurance agencies and brokerages	26	D	D	D	b	D	D
524210	Insurance agencies and brokerages	26	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
VAN WERT, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	42	N	30 874	7 647	752	N	N
522	Credit intermediation and related activities	22	N	D	D	c	N	N
5221	Depository credit intermediation	15	N	D	D	c	N	N
52211	Commercial banking	10	Q	D	D	c	Q	Q
522110	Commercial banking	10	Q	D	D	c	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	16	N	D	D	f	N	N
5242	Agencies, brokerages, and other insurance related activities ..	14	D	D	D	b	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
WAPAKONETA, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	72	N	11 104	2 946	411	N	N
522	Credit intermediation and related activities	32	N	6 930	1 968	268	N	N
5221	Depository credit intermediation	22	N	5 944	1 729	232	N	N
52211	Commercial banking	19	Q	5 474	1 617	214	Q	Q
522110	Commercial banking	19	Q	5 474	1 617	214	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	8	1 537	816	220	17	5.3	7.9
524	Insurance carriers and related activities	32	N	3 358	758	126	N	N
5242	Agencies, brokerages, and other insurance related activities ..	26	D	D	D	c	D	D
52421	Insurance agencies and brokerages	25	5 797	2 552	570	97	45.3	7.3
524210	Insurance agencies and brokerages	25	5 797	2 552	570	97	45.3	7.3

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
WEIRTON-STEUBENVILLE, WV-OH METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	159	N	35 177	8 440	1 382	N	N
522	Credit intermediation and related activities	82	N	22 871	5 721	936	N	N
5221	Depository credit intermediation	63	N	17 303	4 333	695	N	N
52211	Commercial banking	44	Q	10 132	2 579	407	Q	Q
522110	Commercial banking	44	Q	10 132	2 579	407	Q	Q
52213	Credit unions	14	D	D	D	c	D	D
522130	Credit unions	14	D	D	D	c	D	D
5222	Nondepository credit intermediation	10	9 494	1 188	288	35	—	15.5
52229	Other nondepository credit intermediation	10	9 494	1 188	288	35	—	15.5
523	Securities, commodity contracts, other financial investments, and related activities	18	5 543	1 872	434	37	4.5	24.1
5231	Securities and commodity contracts intermediation and brokerage	10	3 365	1 101	305	24	2.4	—
524	Insurance carriers and related activities	59	N	10 434	2 285	409	N	N
5242	Agencies, brokerages, and other insurance related activities ..	52	D	D	D	c	D	D
52421	Insurance agencies and brokerages	52	D	D	D	c	D	D
524210	Insurance agencies and brokerages	52	D	D	D	c	D	D
WHEELING, WV-OH METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	221	N	86 546	24 342	2 749	N	N
522	Credit intermediation and related activities	110	N	50 402	14 271	1 707	N	N
5221	Depository credit intermediation	90	N	47 782	13 653	1 606	N	N
52211	Commercial banking	71	Q	45 193	13 089	1 498	Q	Q
522110	Commercial banking	71	Q	45 193	13 089	1 498	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	13	D	D	D	b	D	D
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	20	16 105	9 563	2 728	192	.5	4.2
5239	Other financial investment activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	91	N	26 581	7 343	850	N	N
5241	Insurance carriers	16	Q	20 042	5 672	625	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	75	21 686	6 539	1 671	225	48.2	3.1
52421	Insurance agencies and brokerages	72	D	D	D	c	D	D
524210	Insurance agencies and brokerages	72	D	D	D	c	D	D
WOOSTER, OH MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	160	N	46 397	12 531	1 411	N	N
522	Credit intermediation and related activities	76	N	23 744	6 346	797	N	N
5221	Depository credit intermediation	62	N	21 572	5 728	736	N	N
52211	Commercial banking	48	Q	18 137	4 969	613	Q	Q
522110	Commercial banking	48	Q	18 137	4 969	613	Q	Q
5222	Nondepository credit intermediation	10	14 802	2 055	591	57	1.6	50.4
523	Securities, commodity contracts, other financial investments, and related activities	11	5 624	1 712	344	45	5.2	63.3
524	Insurance carriers and related activities	73	N	20 941	5 841	569	N	N
5242	Agencies, brokerages, and other insurance related activities ..	65	D	D	D	c	D	D
52421	Insurance agencies and brokerages	63	20 247	7 668	1 634	222	57.7	6.1
524210	Insurance agencies and brokerages	63	20 247	7 668	1 634	222	57.7	6.1

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	ZANESVILLE, OH MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance.....	113	N	29 796	7 640	935	N	N
522	Credit intermediation and related activities	55	N	16 014	4 558	645	N	N
5221	Depository credit intermediation	35	N	13 010	3 896	549	N	N
52211	Commercial banking	29	Q	10 688	3 369	468	Q	Q
522110	Commercial banking	29	Q	10 688	3 369	468	Q	Q
5223	Activities related to credit intermediation	14	7 777	2 189	460	79	.2	—
523	Securities, commodity contracts, other financial investments, and related activities	12	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	45	N	7 167	1 502	215	N	N
5242	Agencies, brokerages, and other insurance related activities ..	38	D	D	D	c	D	D
52421	Insurance agencies and brokerages	37	13 215	4 942	950	155	47.7	9.9
524210	Insurance agencies and brokerages	37	13 215	4 942	950	155	47.7	9.9
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

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

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

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

Appendix A.

Explanation of Terms

ANNUAL PAYROLL

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

ESTABLISHMENTS

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

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

FIRST-QUARTER PAYROLL

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

PAID EMPLOYEES FOR PAY PERIOD INCLUDING MARCH 12

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

REVENUE

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

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

Appendix B.

NAICS Codes, Titles, and Descriptions

52 FINANCE AND INSURANCE

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

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

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

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

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

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

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

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

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

521 MONETARY AUTHORITIES - CENTRAL BANK

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

5211 MONETARY AUTHORITIES - CENTRAL BANK

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

52111 MONETARY AUTHORITIES - CENTRAL BANK

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

521110 MONETARY AUTHORITIES - CENTRAL BANK

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

522 CREDIT INTERMEDIATION AND RELATED ACTIVITIES

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

5221 DEPOSITORY CREDIT INTERMEDIATION

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

52211 COMMERCIAL BANKING

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

522110 COMMERCIAL BANKING

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

5221101 NATIONAL COMMERCIAL BANKS (BANKING)

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

5221102 STATE COMMERCIAL BANKS (BANKING)

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

52212 SAVINGS INSTITUTIONS

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

522120 SAVINGS INSTITUTIONS

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

5221201 SAVINGS INSTITUTIONS, FEDERALLY CHARTERED

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

5221203 SAVINGS INSTITUTIONS, NOT FEDERALLY CHARTERED

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

52213 CREDIT UNIONS

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

522130 CREDIT UNIONS

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

5221301 CREDIT UNIONS, FEDERALLY CHARTERED

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

5221309 CREDIT UNIONS, NOT FEDERALLY CHARTERED

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

52219 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

522190 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

5222 NONDEPOSITORY CREDIT INTERMEDIATION

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

52221 CREDIT CARD ISSUING

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

522210 CREDIT CARD ISSUING

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

52222 SALES FINANCING

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

522220 SALES FINANCING

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

52229 OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

522291 CONSUMER LENDING

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

522292 REAL ESTATE CREDIT

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

5222929 MORTGAGE BANKERS AND LOAN CORRESPONDENTS

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

522293 INTERNATIONAL TRADE FINANCING

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

522294 SECONDARY MARKET FINANCING

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

522298 ALL OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

5222981 PAWNSHOPS

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

5222988 OTHER BUSINESS CREDIT INSTITUTIONS

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

5223 ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

52231 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

522310 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

52232 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

522390 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

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

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

5231 SECURITIES AND COMMODITY CONTRACTS INTERMEDIATION AND BROKERAGE

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

52311 INVESTMENT BANKING AND SECURITIES DEALING

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

523110 INVESTMENT BANKING AND SECURITIES DEALING

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

52312 SECURITIES BROKERAGE

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

523120 SECURITIES BROKERAGE

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

52313 COMMODITY CONTRACTS DEALING

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

523130 COMMODITY CONTRACTS DEALING

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

52314 COMMODITY CONTRACTS BROKERAGE

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

523140 COMMODITY CONTRACTS BROKERAGE

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

5232 SECURITIES AND COMMODITY EXCHANGES

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

52321 SECURITIES AND COMMODITY EXCHANGES

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

523210 SECURITIES AND COMMODITY EXCHANGES

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

5239 OTHER FINANCIAL INVESTMENT ACTIVITIES

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

52391 MISCELLANEOUS INTERMEDIATION

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

523910 MISCELLANEOUS INTERMEDIATION

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

52392 PORTFOLIO MANAGEMENT

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

523920 PORTFOLIO MANAGEMENT

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

52393 INVESTMENT ADVICE

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

523930 INVESTMENT ADVICE

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

52399 ALL OTHER FINANCIAL INVESTMENT ACTIVITIES

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

523991 TRUST, FIDUCIARY, AND CUSTODY ACTIVITIES

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

523999 MISCELLANEOUS FINANCIAL INVESTMENT ACTIVITIES

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

524 INSURANCE CARRIERS AND RELATED ACTIVITIES

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

5241 INSURANCE CARRIERS

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

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

52411 DIRECT LIFE, HEALTH, AND MEDICAL INSURANCE CARRIERS

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

524113 DIRECT LIFE INSURANCE CARRIERS

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

524114 DIRECT HEALTH AND MEDICAL INSURANCE CARRIERS

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

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

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

524126 DIRECT PROPERTY AND CASUALTY INSURANCE CARRIERS

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

524127 DIRECT TITLE INSURANCE CARRIERS

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

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

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

52413 REINSURANCE CARRIERS

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

524130 REINSURANCE CARRIERS

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

5242 AGENCIES, BROKERAGES, AND OTHER INSURANCE RELATED ACTIVITIES

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

52421 INSURANCE AGENCIES AND BROKERAGES

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

524210 INSURANCE AGENCIES AND BROKERAGES

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

52429 OTHER INSURANCE RELATED ACTIVITIES

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

524291 CLAIMS ADJUSTING

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

524292 THIRD PARTY ADMINISTRATION OF INSURANCE AND PENSION FUNDS

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

524298 ALL OTHER INSURANCE RELATED ACTIVITIES

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

525 FUNDS, TRUSTS, AND OTHER FINANCIAL VEHICLES

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

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

5259 OTHER INVESTMENT POOLS AND FUNDS

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

52593 REAL ESTATE INVESTMENT TRUSTS

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

525930 REAL ESTATE INVESTMENT TRUSTS

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

Appendix C.

Methodology

SOURCES OF THE DATA

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

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

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

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

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

INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

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

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

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

RELIABILITY OF DATA

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

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

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

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

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

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

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

TREATMENT OF NONRESPONSE

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

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

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

DISCLOSURE

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

Appendix D. Geographic Notes

Not applicable for this report.

Appendix E.

Metropolitan and Micropolitan Statistical Areas

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

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

Dearborn County, IN
Franklin County, IN
Ohio County, IN
Boone County, KY
Bracken County, KY
Campbell County, KY
Gallatin County, KY
Grant County, KY
Kenton County, KY
Pendleton County, KY
Brown County, OH
Butler County, OH
Clermont County, OH
Hamilton County, OH
Warren County, OH

Wilmington, OH Micropolitan Statistical Area

Clinton County, OH

CLEVELAND-AKRON-ELYRIA, OH COMBINED STATISTICAL AREA

Akron, OH Metropolitan Statistical Area

Portage County, OH
Summit County, OH

Ashtabula, OH Micropolitan Statistical Area

Ashtabula County, OH

Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area

Cuyahoga County, OH
Geauga County, OH
Lake County, OH
Lorain County, OH
Medina County, OH

COLUMBUS-MARION-CHILLCOTHE, OH COMBINED STATISTICAL AREA

Chillicothe, OH Micropolitan Statistical Area

Ross County, OH

Columbus, OH Metropolitan Statistical Area

Delaware County, OH

Fairfield County, OH

Franklin County, OH

Licking County, OH

Madison County, OH

Morrow County, OH

Pickaway County, OH

Union County, OH

Marion, OH Micropolitan Statistical Area

Marion County, OH

Mount Vernon, OH Micropolitan Statistical Area

Knox County, OH

Washington, OH Micropolitan Statistical Area

Fayette County, OH

DAYTON-SPRINGFIELD-GREENVILLE, OH COMBINED STATISTICAL AREA

Dayton, OH Metropolitan Statistical Area

Greene County, OH

Miami County, OH

Montgomery County, OH

Preble County, OH

Greenville, OH Micropolitan Statistical Area

Darke County, OH

Springfield, OH Metropolitan Statistical Area

Clark County, OH

Urbana, OH Micropolitan Statistical Area

Champaign County, OH

FINDLAY-TIFFIN-FOSTORIA, OH COMBINED STATISTICAL AREA

Findlay, OH Micropolitan Statistical Area

Hancock County, OH

Tiffin-Fostoria, OH Micropolitan Statistical Area

Seneca County, OH

MANSFIELD-BUCYRUS, OH COMBINED STATISTICAL AREA

Bucyrus, OH Micropolitan Statistical Area

Crawford County, OH

Mansfield, OH Metropolitan Statistical Area

Richland County, OH

TOLEDO-FREMONT, OH COMBINED STATISTICAL AREA

Fremont, OH Micropolitan Statistical Area

Sandusky County, OH

Toledo, OH Metropolitan Statistical Area

Fulton County, OH

Lucas County, OH

Ottawa County, OH

Wood County, OH

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

ASHLAND, OH MICROPOLITAN STATISTICAL AREA

Ashland County, OH

ATHENS, OH MICROPOLITAN STATISTICAL AREA

Athens County, OH

BELLEFONTAINE, OH MICROPOLITAN STATISTICAL AREA

Logan County, OH

CAMBRIDGE, OH MICROPOLITAN STATISTICAL AREA

Guernsey County, OH

CANTON-MASSILLON, OH METROPOLITAN STATISTICAL AREA

Carroll County, OH

Stark County, OH

CELINA, OH MICROPOLITAN STATISTICAL AREA

Mercer County, OH

COSHOCTON, OH MICROPOLITAN STATISTICAL AREA

Coshocton County, OH

DEFIANCE, OH MICROPOLITAN STATISTICAL AREA

Defiance County, OH

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

Boyd County, KY

Greenup County, KY

Lawrence County, OH

Cabell County, WV

Wayne County, WV

LIMA, OH METROPOLITAN STATISTICAL AREA

Allen County, OH

NEW PHILADELPHIA-DOVER, OH MICROPOLITAN STATISTICAL AREA

Tuscarawas County, OH

NORWALK, OH MICROPOLITAN STATISTICAL AREA

Huron County, OH

PARKERSBURG-MARIETTA, WV-OH METROPOLITAN STATISTICAL AREA

Washington County, OH

Pleasants County, WV

Wirt County, WV

Wood County, WV

POINT PLEASANT, WV-OH MICROPOLITAN STATISTICAL AREA

Gallia County, OH

Mason County, WV

PORTSMOUTH, OH MICROPOLITAN STATISTICAL AREA

Scioto County, OH

SANDUSKY, OH METROPOLITAN STATISTICAL AREA

Erie County, OH

SIDNEY, OH MICROPOLITAN STATISTICAL AREA

Shelby County, OH

VAN WERT, OH MICROPOLITAN STATISTICAL AREA

Van Wert County, OH

WAPAKONETA, OH MICROPOLITAN STATISTICAL AREA

Auglaize County, OH

WEIRTON-STEUBENVILLE, WV-OH METROPOLITAN STATISTICAL AREA

Jefferson County, OH

Brooke County, WV

Hancock County, WV

WHEELING, WV-OH METROPOLITAN STATISTICAL AREA

Belmont County, OH

Marshall County, WV

Ohio County, WV

WOOSTER, OH MICROPOLITAN STATISTICAL AREA

Wayne County, OH

ZANESVILLE, OH MICROPOLITAN STATISTICAL AREA

Muskingum County, OH

