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2002 Economic Census

Finance and Insurance

Geographic Area Series



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-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

INDUSTRY CLASSIFICATIONS

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

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

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

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

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

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

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

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

BASIS OF REPORTING

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

GEOGRAPHIC AREA CODING

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

AVAILABILITY OF ADDITIONAL DATA

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

HISTORICAL INFORMATION

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

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

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

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

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

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

SOURCES FOR MORE INFORMATION

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

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Finance and Insurance

SCOPE

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

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

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

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

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

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

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

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

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

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

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

REPORTS

The following reports provide statistics on this sector.

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

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

Subject Series:

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

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

GEOGRAPHIC AREAS COVERED

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

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

DOLLAR VALUES

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

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

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

RELIABILITY OF DATA

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

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

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

DISCLOSURE

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

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

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

CONTACTS FOR DATA USERS

Questions about these data may be directed to the U.S. Census Bureau, Service Sector Statistics Division, Utilities and Financial Census Branch, 1-800-541-8345 or 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
CONNECTICUT								
52	Finance and insurance	5 741	N	11 537 638	3 634 078	146 016	N	N
521	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
5211	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
52111	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
521110	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
522	Credit intermediation and related activities	2 236	N	2 590 541	776 617	43 627	N	N
5221	Depository credit intermediation	1 596	N	1 650 811	527 429	30 063	N	N
52211	Commercial banking	669	Q	1 030 363	360 175	15 473	Q	Q
522110	Commercial banking	669	Q	1 030 363	360 175	15 473	Q	Q
5221101	National commercial banks - banking	432	Q	635 846	211 924	10 109	Q	Q
5221102	State commercial banks - banking	230	Q	D	D	h	Q	Q
52212	Savings institutions	678	Q	544 776	148 417	12 401	Q	Q
522120	Savings institutions	678	Q	544 776	148 417	12 401	Q	Q
5221201	Savings institutions - federally chartered	175	Q	138 197	39 681	2 701	Q	Q
5221203	Savings institutions - not federally chartered	503	Q	406 579	108 736	9 700	Q	Q
52213	Credit unions	249	395 739	75 672	18 837	2 189	.1	.5
522130	Credit unions	249	395 739	75 672	18 837	2 189	.1	.5
5221301	Credit unions - federally chartered	172	224 029	48 528	11 830	1 444	.1	.6
5221309	Credit unions - not federally chartered	77	171 710	27 144	7 007	745	—	.3
5222	Nondepository credit intermediation	400	6 132 510	872 888	233 713	12 359	.4	14.9
52221	Credit card issuing	29	D	D	D	h	D	D
522210	Credit card issuing	29	D	D	D	h	D	D
52222	Sales financing	96	4 723 413	562 528	155 426	6 789	—	15.4
522220	Sales financing	96	4 723 413	562 528	155 426	6 789	—	15.4
52229	Other nondepository credit intermediation	275	D	D	D	h	D	D
522291	Consumer lending	42	191 028	22 281	5 404	526	.8	1.2
522292	Real estate credit	191	620 933	168 882	38 242	2 254	3.7	8.6
5222929	Mortgage bankers and loan correspondents	189	D	D	D	g	D	D
522294	Secondary market financing	6	D	D	D	b	D	D
522298	All other nondepository credit intermediation	33	D	D	D	c	D	D
5222981	Pawn shops	26	D	D	D	b	D	D
5222988	Other business credit institutions	7	D	D	D	c	D	D
5223	Activities related to credit intermediation	240	225 927	66 842	15 475	1 205	8.3	5.7
52231	Mortgage and nonmortgage loan brokers	177	130 486	48 065	10 531	838	13.8	7.2
522310	Mortgage and nonmortgage loan brokers	177	130 486	48 065	10 531	838	13.8	7.2
52232	Financial transactions processing, reserve, and clearinghouse activities	20	D	D	D	c	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	20	D	D	D	c	D	D
52239	Other activities related to credit intermediation	43	D	D	D	c	D	D
522390	Other activities related to credit intermediation	43	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 477	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	602	7 576 217	1 692 312	689 963	9 900	.7	2.6
52311	Investment banking and securities dealing	155	D	D	D	h	D	D
523110	Investment banking and securities dealing	155	D	D	D	h	D	D
52312	Securities brokerage	420	D	D	D	i	D	D
523120	Securities brokerage	420	D	D	D	i	D	D
52313	Commodity contracts dealing	10	D	D	D	b	D	D
523130	Commodity contracts dealing	10	D	D	D	b	D	D
52314	Commodity contracts brokerage	17	D	D	D	e	D	D
523140	Commodity contracts brokerage	17	D	D	D	e	D	D
5239	Other financial investment activities	875	D	D	D	i	D	D
52391	Miscellaneous intermediation	97	D	D	D	f	D	D
523910	Miscellaneous intermediation	97	D	D	D	f	D	D
52392	Portfolio management	454	3 021 816	1 209 545	361 444	4 760	2.4	3.0
523920	Portfolio management	454	3 021 816	1 209 545	361 444	4 760	2.4	3.0
52393	Investment advice	288	493 172	193 585	48 863	1 615	11.0	5.8
523930	Investment advice	288	493 172	193 585	48 863	1 615	11.0	5.8
52399	All other financial investment activities	36	D	D	D	e	D	D
523991	Trust, fiduciary, and custody activities	29	D	D	D	e	D	D
523999	Miscellaneous financial investment activities	7	D	D	D	b	D	D
524	Insurance carriers and related activities	2 023	N	5 669 572	1 702 638	84 984	N	N
5241	Insurance carriers	487	Q	4 951 704	1 533 636	72 670	Q	Q
52411	Direct life, health, and medical insurance carriers	235	Q	3 595 898	1 099 943	56 596	Q	Q
524113	Direct life insurance carriers	147	Q	2 007 736	612 412	31 870	Q	Q
524114	Direct health and medical insurance carriers	88	Q	1 588 162	487 531	24 726	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	219	Q	960 189	295 517	13 475	Q	Q
524126	Direct property and casualty insurance carriers	204	Q	947 254	292 047	13 263	Q	Q
524127	Direct title insurance carriers	14	Q	D	D	c	Q	Q
52413	Reinsurance carriers	33	Q	395 617	138 176	2 599	Q	Q
524130	Reinsurance carriers	33	Q	395 617	138 176	2 599	Q	Q
5242	Agencies, brokerages, and other insurance related activities	1 536	1 696 523	717 868	169 002	12 314	17.7	6.2
52421	Insurance agencies and brokerages	1 373	1 422 390	603 158	138 886	9 947	19.5	5.9
524210	Insurance agencies and brokerages	1 373	1 422 390	603 158	138 886	9 947	19.5	5.9
52429	Other insurance related activities	163	274 133	114 710	30 116	2 367	8.4	8.0
524291	Claims adjusting	62	57 829	29 875	7 776	635	12.3	3.7
524292	Third party administration of insurance and pension funds/ plans	67	164 380	61 766	16 148	1 293	7.8	4.7
524298	All other insurance related activities	34	51 924	23 069	6 192	439	6.1	22.9
525	Funds, trusts, and other financial vehicles (part)	4	D	D	D	b	D	D

See footnotes at end of table.

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

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

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

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

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
HARTFORD-WEST HARTFORD-WILLIMANTIC, CT COMBINED STATISTICAL AREA								
52	Finance and insurance	2 016	N	D	D	I	N	N
521	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
5211	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
52111	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
521110	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
522	Credit intermediation and related activities	784	N	D	D	j	N	N
5221	Depository credit intermediation	578	N	388 255	109 098	8 580	N	N
52211	Commercial banking	189	Q	153 143	46 077	2 889	Q	Q
522110	Commercial banking	189	Q	153 143	46 077	2 889	Q	Q
52212	Savings institutions	287	Q	202 828	55 242	4 748	Q	Q
522120	Savings institutions	287	Q	202 828	55 242	4 748	Q	Q
52213	Credit unions	102	167 390	32 284	7 779	943	.2	.9
522130	Credit unions	102	167 390	32 284	7 779	943	.2	.9
5222	Nondepository credit intermediation	132	D	D	D	h	D	D
52221	Credit card issuing	16	D	D	D	g	D	D
522210	Credit card issuing	16	D	D	D	g	D	D
52222	Sales financing	30	D	D	D	f	D	D
522220	Sales financing	30	D	D	D	f	D	D
52229	Other nondepository credit intermediation	86	D	D	D	g	D	D
522291	Consumer lending	15	D	D	D	c	D	D
522292	Real estate credit	64	D	D	D	f	D	D
5222929	Mortgage bankers and loan correspondents	62	D	D	D	f	D	D
5223	Activities related to credit intermediation	74	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	58	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	58	D	D	D	c	D	D
52239	Other activities related to credit intermediation	11	D	D	D	b	D	D
522390	Other activities related to credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	316	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	153	D	D	D	g	D	D
52311	Investment banking and securities dealing	22	D	D	D	e	D	D
523110	Investment banking and securities dealing	22	D	D	D	e	D	D
52312	Securities brokerage	128	D	D	D	g	D	D
523120	Securities brokerage	128	D	D	D	g	D	D
5239	Other financial investment activities	163	D	D	D	g	D	D
52391	Miscellaneous intermediation	17	D	D	D	b	D	D
523910	Miscellaneous intermediation	17	D	D	D	b	D	D
52392	Portfolio management	78	D	D	D	f	D	D
523920	Portfolio management	78	D	D	D	f	D	D
52393	Investment advice	61	D	D	D	e	D	D
523930	Investment advice	61	D	D	D	e	D	D
524	Insurance carriers and related activities	914	N	D	D	I	N	N
5241	Insurance carriers	278	Q	3 888 484	1 163 874	59 135	Q	Q
52411	Direct life, health, and medical insurance carriers	143	Q	3 038 461	901 727	47 239	Q	Q
524113	Direct life insurance carriers	86	Q	1 756 962	530 924	27 102	Q	Q
524114	Direct health and medical insurance carriers	57	Q	1 281 499	370 803	20 137	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	120	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	115	Q	805 261	247 388	11 322	Q	Q
52413	Reinsurance carriers	15	Q	D	D	e	Q	Q
524130	Reinsurance carriers	15	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	636	D	D	D	i	D	D
52421	Insurance agencies and brokerages	554	D	D	D	h	D	D
524210	Insurance agencies and brokerages	554	D	D	D	h	D	D
52429	Other insurance related activities	82	D	D	D	g	D	D
524291	Claims adjusting	26	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	40	D	D	D	f	D	D
524298	All other insurance related activities	16	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area								
52	Finance and insurance	1 928	N	5 201 966	1 531 694	80 764	N	N
521	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
5211	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
52111	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—
521110	Monetary authorities - central bank	1	—	4 234	1 036	122	—	—

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
	HARTFORD-WEST HARTFORD-WILLIMANTIC, CT COMBINED STATISTICAL AREA—Con.							
	Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities	736	N	D	D	j	N	N
5221	Depository credit intermediation	535	N	374 596	105 640	8 158	N	N
52211	Commercial banking	174	Q	149 313	45 140	2 762	Q	Q
522110	Commercial banking	174	Q	149 313	45 140	2 762	Q	Q
52212	Savings institutions	265	Q	193 805	52 932	4 480	Q	Q
522120	Savings institutions	265	Q	193 805	52 932	4 480	Q	Q
52213	Credit unions	96	163 890	31 478	7 568	916	—	.9
522130	Credit unions	96	163 890	31 478	7 568	916	—	.9
5222	Nondepository credit intermediation	128	D	D	D	h	D	D
52221	Credit card issuing	16	D	D	D	g	D	D
522210	Credit card issuing	16	D	D	D	g	D	D
52222	Sales financing	30	D	D	D	f	D	D
522220	Sales financing	30	D	D	D	f	D	D
52229	Other nondepository credit intermediation	82	D	D	D	g	D	D
522291	Consumer lending	13	D	D	D	c	D	D
522292	Real estate credit	62	240 907	67 136	14 307	796	4.0	8.2
5222929	Mortgage bankers and loan correspondents	61	D	D	D	f	D	D
5223	Activities related to credit intermediation	73	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	57	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	57	D	D	D	c	D	D
52239	Other activities related to credit intermediation	11	D	D	D	b	D	D
522390	Other activities related to credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	307	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	146	D	D	D	g	D	D
52311	Investment banking and securities dealing	22	D	D	D	e	D	D
523110	Investment banking and securities dealing	22	D	D	D	e	D	D
52312	Securities brokerage	121	D	D	D	g	D	D
523120	Securities brokerage	121	D	D	D	g	D	D
5239	Other financial investment activities	161	D	D	D	g	D	D
52391	Miscellaneous intermediation	17	D	D	D	b	D	D
523910	Miscellaneous intermediation	17	D	D	D	b	D	D
52392	Portfolio management	77	D	D	D	f	D	D
523920	Portfolio management	77	D	D	D	f	D	D
52393	Investment advice	60	D	D	D	e	D	D
523930	Investment advice	60	D	D	D	e	D	D
524	Insurance carriers and related activities	883	N	D	D	i	N	N
5241	Insurance carriers	278	Q	3 888 484	1 163 874	59 135	Q	Q
52411	Direct life, health, and medical insurance carriers	143	Q	3 038 461	901 727	47 239	Q	Q
524113	Direct life insurance carriers	86	Q	1 756 962	530 924	27 102	Q	Q
524114	Direct health and medical insurance carriers	57	Q	1 281 499	370 803	20 137	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	120	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	115	Q	805 261	247 388	11 322	Q	Q
52413	Reinsurance carriers	15	Q	D	D	e	Q	Q
524130	Reinsurance carriers	15	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	605	D	D	D	i	D	D
52421	Insurance agencies and brokerages	525	D	D	D	h	D	D
524210	Insurance agencies and brokerages	525	D	D	D	h	D	D
52429	Other insurance related activities	80	D	D	D	g	D	D
524291	Claims adjusting	26	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	38	D	D	D	f	D	D
524298	All other insurance related activities	16	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	Willimantic, CT Micropolitan Statistical Area							
52	Finance and insurance	88	N	D	D	f	N	N
522	Credit intermediation and related activities	48	N	14 689	3 722	450	N	N
5221	Depository credit intermediation	43	N	13 659	3 458	422	N	N
52211	Commercial banking	15	Q	3 830	937	127	Q	Q
522110	Commercial banking	15	Q	3 830	937	127	Q	Q
52212	Savings institutions	22	Q	9 023	2 310	268	Q	Q
522120	Savings institutions	22	Q	9 023	2 310	268	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	31	N	D	D	c	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	c	D	D
524210	Insurance agencies and brokerages	29	D	D	D	c	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA							
52	Finance and insurance	31 640	N	D	D	m	N	N
521	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	-	-
5211	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	-	-
52111	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	-	-
521110	Monetary authorities - central bank	2	10 703 547	240 008	63 781	2 876	-	-
522	Credit intermediation and related activities	12 207	N	D	D	m	N	N
5221	Depository credit intermediation	7 981	N	D	D	m	N	N
52211	Commercial banking	5 027	Q	D	D	m	Q	Q
522110	Commercial banking	5 027	Q	D	D	m	Q	Q
52212	Savings institutions	2 291	Q	D	D	k	Q	Q
522120	Savings institutions	2 291	Q	D	D	k	Q	Q
52213	Credit unions	649	D	D	D	i	D	D
522130	Credit unions	649	D	D	D	i	D	D
52219	Other depository credit intermediation	14	D	D	D	g	D	D
522190	Other depository credit intermediation	14	D	D	D	g	D	D
5222	Nondepository credit intermediation	2 364	D	D	D	m	D	D
52221	Credit card issuing	62	D	D	D	g	D	D
522210	Credit card issuing	62	D	D	D	g	D	D
52222	Sales financing	628	17 353 016	4 243 155	1 093 260	95 436	2.1	6.4
522220	Sales financing	628	17 353 016	4 243 155	1 093 260	95 436	2.1	6.4
52229	Other nondepository credit intermediation	1 674	D	D	D	j	D	D
522291	Consumer lending	282	D	D	D	j	D	D
522292	Real estate credit	1 082	5 038 117	1 340 420	340 957	16 981	6.7	10.3
5222929	Mortgage bankers and loan correspondents	1 074	D	D	D	j	D	D
522293	International trade financing	87	D	D	D	j	D	D
522294	Secondary market financing	14	D	D	D	e	D	D
522298	All other nondepository credit intermediation	209	D	D	D	h	D	D
5222981	Pawn shops	114	D	D	D	f	D	D
5222988	Other business credit institutions	95	D	D	D	h	D	D
5223	Activities related to credit intermediation	1 862	D	D	D	j	D	D
52231	Mortgage and nonmortgage loan brokers	861	1 069 530	375 097	75 741	6 526	13.0	5.9
522310	Mortgage and nonmortgage loan brokers	861	1 069 530	375 097	75 741	6 526	13.0	5.9
52232	Financial transactions processing, reserve, and clearinghouse activities	313	D	D	D	i	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	313	D	D	D	i	D	D
52239	Other activities related to credit intermediation	688	D	D	D	i	D	D
522390	Other activities related to credit intermediation	688	D	D	D	i	D	D
523	Securities, commodity contracts, other financial investments, and related activities	9 012	D	D	D	m	D	D
5231	Securities and commodity contracts intermediation and brokerage	4 235	121 842 020	37 535 552	16 284 855	172 976	.5	3.5
52311	Investment banking and securities dealing	1 262	D	D	D	l	D	D
523110	Investment banking and securities dealing	1 262	D	D	D	l	D	D
52312	Securities brokerage	2 499	36 212 536	12 899 361	4 637 266	80 010	1.1	7.7
523120	Securities brokerage	2 499	36 212 536	12 899 361	4 637 266	80 010	1.1	7.7
52313	Commodity contracts dealing	205	D	D	D	g	D	D
523130	Commodity contracts dealing	205	D	D	D	g	D	D
52314	Commodity contracts brokerage	269	D	D	D	h	D	D
523140	Commodity contracts brokerage	269	D	D	D	h	D	D
5232	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	-	.1
52321	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	-	.1
523210	Securities and commodity exchanges	10	1 520 357	331 982	134 525	3 229	-	.1
5239	Other financial investment activities	4 767	D	D	D	l	D	D
52391	Miscellaneous intermediation	674	1 723 081	748 379	232 121	5 203	7.8	7.9
523910	Miscellaneous intermediation	674	1 723 081	748 379	232 121	5 203	7.8	7.9
52392	Portfolio management	2 163	D	D	D	k	D	D
523920	Portfolio management	2 163	D	D	D	k	D	D
52393	Investment advice	1 682	D	D	D	j	D	D
523930	Investment advice	1 682	D	D	D	j	D	D
52399	All other financial investment activities	248	D	D	D	i	D	D
523991	Trust, fiduciary, and custody activities	188	D	D	D	i	D	D
523999	Miscellaneous financial investment activities	60	D	D	D	h	D	D
524	Insurance carriers and related activities	10 283	N	D	D	m	N	N
5241	Insurance carriers	1 936	Q	D	D	m	Q	Q
52411	Direct life, health, and medical insurance carriers	874	Q	D	D	l	Q	Q
524113	Direct life insurance carriers	639	Q	3 600 122	1 240 646	46 494	Q	Q
524114	Direct health and medical insurance carriers	235	Q	D	D	k	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	966	Q	D	D	l	Q	Q
524126	Direct property and casualty insurance carriers	826	Q	D	D	k	Q	Q
524127	Direct title insurance carriers	133	Q	D	D	g	Q	Q
52413	Reinsurance carriers	96	Q	D	D	i	Q	Q
524130	Reinsurance carriers	96	Q	D	D	i	Q	Q
5242	Agencies, brokerages, and other insurance related activities	8 347	D	D	D	l	D	D
52421	Insurance agencies and brokerages	7 334	D	D	D	l	D	D
524210	Insurance agencies and brokerages	7 334	D	D	D	l	D	D
52429	Other insurance related activities	1 013	D	D	D	j	D	D
524291	Claims adjusting	424	D	D	D	i	D	D
524292	Third party administration of insurance and pension funds/ plans	367	1 844 785	622 820	143 354	10 639	4.0	4.6
524298	All other insurance related activities	222	D	D	D	h	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	136	D	D	D	g	D	D
5259	Other investment pools and funds (part)	136	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs	136	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs	136	D	D	D	g	D	D
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area								
52	Finance and insurance	2 154	N	5 382 807	1 850 065	44 807	N	N
522	Credit intermediation and related activities	692	N	1 592 030	506 203	21 470	N	N
5221	Depository credit intermediation	450	N	986 806	344 909	14 169	N	N
52211	Commercial banking	252	Q	785 334	289 739	9 888	Q	Q
522110	Commercial banking	252	Q	785 334	289 739	9 888	Q	Q
52212	Savings institutions	141	Q	187 643	51 795	3 897	Q	Q
522120	Savings institutions	141	Q	187 643	51 795	3 897	Q	Q
52213	Credit unions	57	Q	56 930	13 829	375	—	.5
522130	Credit unions	57	Q	56 930	13 829	375	—	.5
5222	Nondepository credit intermediation	162	D	4 272 957	577 145	154 661	.2	13.5
52222	Sales financing	53	D	3 943 408	501 979	136 507	—	14.0
522220	Sales financing	53	D	3 943 408	501 979	136 507	—	14.0
52229	Other nondepository credit intermediation	103	D	D	D	D	f	D
522291	Consumer lending	12	D	D	D	D	c	D
522292	Real estate credit	74	D	192 936	55 136	13 264	641	4.9
5222929	Mortgage bankers and loan correspondents	74	D	192 936	55 136	13 264	641	4.9
522298	All other nondepository credit intermediation	10	D	D	D	D	b	D
5223	Activities related to credit intermediation	80	D	94 610	28 079	6 633	432	7.6
52231	Mortgage and nonmortgage loan brokers	53	D	44 621	18 918	4 308	263	14.7
522310	Mortgage and nonmortgage loan brokers	53	D	44 621	18 918	4 308	263	14.7
52239	Other activities related to credit intermediation	18	D	D	D	D	c	D
522390	Other activities related to credit intermediation	18	D	D	D	D	c	D
523	Securities, commodity contracts, other financial investments, and related activities	907	D	D	D	D	j	D
5231	Securities and commodity contracts intermediation and brokerage	317	D	6 852 194	1 405 696	602 606	6 926	.7
52311	Investment banking and securities dealing	114	D	3 565 492	621 936	356 628	2 849	.4
523110	Investment banking and securities dealing	114	D	3 565 492	621 936	356 628	2 849	.4
52312	Securities brokerage	183	D	3 184 876	748 796	235 464	3 790	.8
523120	Securities brokerage	183	D	3 184 876	748 796	235 464	3 790	.8
52314	Commodity contracts brokerage	12	D	D	D	D	e	D
523140	Commodity contracts brokerage	12	D	D	D	D	e	D
5239	Other financial investment activities	590	D	D	D	D	i	D
52391	Miscellaneous intermediation	71	D	174 276	103 280	30 378	466	10.7
523910	Miscellaneous intermediation	71	D	174 276	103 280	30 378	466	10.7
52392	Portfolio management	320	D	2 621 389	1 090 016	317 959	3 703	2.4
523920	Portfolio management	320	D	2 621 389	1 090 016	317 959	3 703	2.4
52393	Investment advice	177	D	304 934	121 041	33 653	1 086	14.2
523930	Investment advice	177	D	304 934	121 041	33 653	1 086	14.2
52399	All other financial investment activities	22	D	D	D	D	e	D
523991	Trust, fiduciary, and custody activities	16	D	D	D	D	e	D
524	Insurance carriers and related activities	552	N	1 017 763	341 874	10 806	N	N
5241	Insurance carriers	119	Q	753 004	282 360	7 304	Q	Q
52411	Direct life, health, and medical insurance carriers	56	Q	313 528	127 431	4 357	Q	Q
524113	Direct life insurance carriers	38	Q	D	D	D	g	Q
524114	Direct health and medical insurance carriers	18	Q	D	D	D	g	Q
52412	Direct insurance (except life, health, and medical) carriers ..	47	Q	D	D	D	f	Q
524126	Direct property and casualty insurance carriers	39	Q	76 250	28 357	723	Q	Q
52413	Reinsurance carriers	16	Q	D	D	D	g	Q
524130	Reinsurance carriers	16	Q	D	D	D	g	Q
5242	Agencies, brokerages, and other insurance related activities ..	433	D	583 319	264 759	59 514	3 502	16.4
52421	Insurance agencies and brokerages	395	D	D	D	D	h	D
524210	Insurance agencies and brokerages	395	D	D	D	D	h	D
52429	Other insurance related activities	38	D	D	D	D	e	D
524291	Claims adjusting	11	D	D	D	D	c	D
524292	Third party administration of insurance and pension funds/ plans	15	D	D	D	D	c	D
524298	All other insurance related activities	12	D	D	D	D	b	D
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	D	b	D
Kingston, NY Metropolitan Statistical Area								
52	Finance and insurance	181	N	104 638	27 656	2 974	N	N
522	Credit intermediation and related activities	74	N	D	D	D	g	N
5221	Depository credit intermediation	66	N	D	D	D	f	N
52211	Commercial banking	42	Q	D	D	D	e	Q
522110	Commercial banking	42	Q	D	D	D	e	Q
52212	Savings institutions	14	Q	D	D	D	e	Q
522120	Savings institutions	14	Q	D	D	D	e	Q
52213	Credit unions	10	D	D	D	D	c	D
522130	Credit unions	10	D	D	D	D	c	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
Kingston, NY Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	28	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	17	D	D	D	c	D	D
52312	Securities brokerage	12	D	D	D	c	D	D
523120	Securities brokerage	12	D	D	D	c	D	D
5239	Other financial investment activities	11	D	D	D	b	D	D
524	Insurance carriers and related activities	78	N	49 158	12 500	1 504	N	N
5241	Insurance carriers	15	Q	36 697	9 584	1 160	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	63	30 331	12 461	2 916	344	41.8	19.5
52421	Insurance agencies and brokerages	58	D	D	D	e	D	D
524210	Insurance agencies and brokerages	58	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
New Haven-Milford, CT Metropolitan Statistical Area								
52	Finance and insurance	1 090	N	757 195	203 138	15 800	N	N
522	Credit intermediation and related activities	514	N	255 204	66 052	6 186	N	N
5221	Depository credit intermediation	359	N	D	D	h	N	N
52211	Commercial banking	159	Q	61 600	16 459	1 938	Q	Q
522110	Commercial banking	159	Q	61 600	16 459	1 938	Q	Q
52212	Savings institutions	142	Q	105 812	28 848	2 394	Q	Q
522120	Savings institutions	142	Q	105 812	28 848	2 394	Q	Q
52213	Credit unions	58	D	D	D	e	D	D
522130	Credit unions	58	D	D	D	e	D	D
5222	Nondepository credit intermediation	80	D	D	D	f	D	D
52229	Other nondepository credit intermediation	65	D	D	D	f	D	D
522291	Consumer lending	10	22 618	1 792	384	38	.8	—
522292	Real estate credit	39	167 060	39 354	8 913	707	1.0	9.7
5222929	Mortgage bankers and loan correspondents	39	167 060	39 354	8 913	707	1.0	9.7
522298	All other nondepository credit intermediation	15	D	D	D	c	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	75	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	57	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	57	D	D	D	e	D	D
52239	Other activities related to credit intermediation	12	D	D	D	b	D	D
522390	Other activities related to credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	168	247 678	83 407	23 623	1 081	4.5	11.7
5231	Securities and commodity contracts intermediation and brokerage	84	D	D	D	f	D	D
52311	Investment banking and securities dealing	11	D	D	D	b	D	D
523110	Investment banking and securities dealing	11	D	D	D	b	D	D
52312	Securities brokerage	71	D	D	D	f	D	D
523120	Securities brokerage	71	D	D	D	f	D	D
5239	Other financial investment activities	84	D	D	D	e	D	D
52392	Portfolio management	38	D	D	D	c	D	D
523920	Portfolio management	38	D	D	D	c	D	D
52393	Investment advice	34	D	D	D	b	D	D
523930	Investment advice	34	D	D	D	b	D	D
524	Insurance carriers and related activities	408	N	418 584	113 463	8 533	N	N
5241	Insurance carriers	71	Q	301 255	84 908	6 019	Q	Q
52411	Direct life, health, and medical insurance carriers	25	Q	241 329	69 945	4 926	Q	Q
524113	Direct life insurance carriers	14	D	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	11	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	44	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	42	Q	59 362	14 648	1 080	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	337	253 159	117 329	28 555	2 514	28.0	7.1
52421	Insurance agencies and brokerages	296	D	D	D	g	D	D
524210	Insurance agencies and brokerages	296	D	D	D	g	D	D
52429	Other insurance related activities	41	D	D	D	f	D	D
524291	Claims adjusting	23	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	12	D	D	D	e	D	D

See footnotes at end of table.

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

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

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

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.							
	New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	7 070	11 606 434	4 391 535	1 080 695	69 895	14.1	6.2
52421	Insurance agencies and brokerages	6 182	8 663 593	3 327 430	809 026	52 870	16.9	6.4
524210	Insurance agencies and brokerages	6 182	8 663 593	3 327 430	809 026	52 870	16.9	6.4
52429	Other insurance related activities	888	2 942 841	1 064 105	271 669	17 025	5.8	5.5
524291	Claims adjusting	367	787 804	330 592	98 526	4 949	5.7	7.5
524292	Third party administration of insurance and pension funds/ plans	325	1 678 759	575 828	131 912	9 537	4.0	4.7
524298	All other insurance related activities	196	476 278	157 685	41 231	2 539	12.5	5.1
525	Funds, trusts, and other financial vehicles (part)	132	2 941 537	158 184	44 080	1 641	.7	3.9
5259	Other investment pools and funds (part)	132	2 941 537	158 184	44 080	1 641	.7	3.9
52593	Real Estate Investment Trusts - REITs	132	2 941 537	158 184	44 080	1 641	.7	3.9
525930	Real Estate Investment Trusts - REITs	132	2 941 537	158 184	44 080	1 641	.7	3.9
	Edison, NJ Metropolitan Division							
52	Finance and insurance	2 997	N	D	D	I	N	N
522	Credit intermediation and related activities	1 456	N	D	D	j	N	N
5221	Depository credit intermediation	980	N	D	D	j	N	N
52211	Commercial banking	600	Q	403 688	113 864	10 332	Q	Q
522110	Commercial banking	600	Q	403 688	113 864	10 332	Q	Q
52212	Savings institutions	284	Q	D	D	h	Q	Q
522120	Savings institutions	284	Q	D	D	h	Q	Q
52213	Credit unions	94	D	D	D	g	D	D
522130	Credit unions	94	D	D	D	g	D	D
5222	Nondepository credit intermediation	354	D	D	D	i	D	D
52222	Sales financing	109	D	D	D	h	D	D
522220	Sales financing	109	D	D	D	h	D	D
52229	Other nondepository credit intermediation	240	D	D	D	g	D	D
522291	Consumer lending	32	D	D	D	c	D	D
522292	Real estate credit	201	968 565	204 816	44 562	2 284	1.2	11.3
5222929	Mortgage bankers and loan correspondents	201	968 565	204 816	44 562	2 284	1.2	11.3
5223	Activities related to credit intermediation	122	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	64	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	64	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	16	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	16	D	D	D	f	D	D
52239	Other activities related to credit intermediation	42	D	D	D	c	D	D
522390	Other activities related to credit intermediation	42	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	604	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	359	D	D	D	i	D	D
52311	Investment banking and securities dealing	64	441 501	145 227	86 157	1 821	.8	5.6
523110	Investment banking and securities dealing	64	441 501	145 227	86 157	1 821	.8	5.6
52312	Securities brokerage	268	D	D	D	h	D	D
523120	Securities brokerage	268	D	D	D	h	D	D
52313	Commodity contracts dealing	15	D	D	D	b	D	D
523130	Commodity contracts dealing	15	D	D	D	b	D	D
52314	Commodity contracts brokerage	12	D	D	D	c	D	D
523140	Commodity contracts brokerage	12	D	D	D	c	D	D
5239	Other financial investment activities	245	D	D	D	g	D	D
52391	Miscellaneous intermediation	23	D	D	D	b	D	D
523910	Miscellaneous intermediation	23	D	D	D	b	D	D
52392	Portfolio management	81	232 800	77 886	14 135	486	12.8	15.5
523920	Portfolio management	81	232 800	77 886	14 135	486	12.8	15.5
52393	Investment advice	128	D	D	D	f	D	D
523930	Investment advice	128	D	D	D	f	D	D
52399	All other financial investment activities	13	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	11	D	D	D	f	D	D
524	Insurance carriers and related activities	924	N	1 432 114	390 284	23 917	N	N
5241	Insurance carriers	205	Q	1 106 166	313 837	18 266	Q	Q
52411	Direct life, health, and medical insurance carriers	93	Q	521 916	157 647	8 394	Q	Q
524113	Direct life insurance carriers	72	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	21	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	102	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	78	Q	524 881	140 488	8 869	Q	Q
524127	Direct title insurance carriers	24	Q	D	D	c	Q	Q
52413	Reinsurance carriers	10	Q	D	D	f	Q	Q
524130	Reinsurance carriers	10	Q	D	D	f	Q	Q

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

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

See footnotes at end of table.

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

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

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

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.								
New York-Wayne-White Plains, NY-NJ Metropolitan Division—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities . . .	3 455	7 157 756	2 774 339	710 769	39 662	10.3	5.4
52421	Insurance agencies and brokerages	3 051	5 338 156	2 097 068	531 921	29 689	12.3	6.0
524210	Insurance agencies and brokerages	3 051	5 338 156	2 097 068	531 921	29 689	12.3	6.0
52429	Other insurance related activities	404	1 819 600	677 271	178 848	9 973	4.4	3.7
524291	Claims adjusting	152	456 405	209 355	69 367	2 731	3.6	1.6
524292	Third party administration of insurance and pension funds/ plans	168	995 187	355 535	78 993	5 522	4.1	4.5
524298	All other insurance related activities	84	368 008	112 381	30 488	1 720	6.5	4.4
525	Funds, trusts, and other financial vehicles (part)	82	2 118 213	113 128	32 220	1 109	.7	2.6
5259	Other investment pools and funds (part)	82	2 118 213	113 128	32 220	1 109	.7	2.6
52593	Real Estate Investment Trusts - REITs	82	2 118 213	113 128	32 220	1 109	.7	2.6
525930	Real Estate Investment Trusts - REITs	82	2 118 213	113 128	32 220	1 109	.7	2.6
Suffolk County-Nassau County, NY Metropolitan Division								
52	Finance and insurance	5 250	N	D	D	I	N	N
522	Credit intermediation and related activities	1 971	N	2 668 289	850 442	47 128	N	N
5221	Depository credit intermediation	1 204	N	D	D	k	N	N
52211	Commercial banking	730	Q	1 414 013	484 057	22 712	Q	Q
522110	Commercial banking	730	Q	1 414 013	484 057	22 712	Q	Q
52212	Savings institutions	412	Q	D	D	i	Q	Q
522120	Savings institutions	412	Q	D	D	i	Q	Q
52213	Credit unions	61	D	D	D	g	D	D
522130	Credit unions	61	D	D	D	g	D	D
5222	Nondepository credit intermediation	386	D	D	D	j	D	D
52221	Credit card issuing	14	D	D	D	g	D	D
522210	Credit card issuing	14	D	D	D	g	D	D
52222	Sales financing	74	D	D	D	i	D	D
522220	Sales financing	74	D	D	D	i	D	D
52229	Other nondepository credit intermediation	298	D	D	D	h	D	D
522291	Consumer lending	52	D	D	D	e	D	D
522292	Real estate credit	204	D	D	D	h	D	D
5222929	Mortgage bankers and loan correspondents	202	D	D	D	b	D	D
522293	International trade financing	14	D	D	D	h	D	D
522298	All other nondepository credit intermediation	26	D	D	D	c	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5222988	Other business credit institutions	12	D	D	D	b	D	D
5223	Activities related to credit intermediation	381	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	264	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	264	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	53	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	53	D	D	D	g	D	D
52239	Other activities related to credit intermediation	64	D	D	D	f	D	D
522390	Other activities related to credit intermediation	64	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	901	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	497	D	D	D	i	D	D
52311	Investment banking and securities dealing	100	D	D	D	f	D	D
523110	Investment banking and securities dealing	100	D	D	D	f	D	D
52312	Securities brokerage	371	D	D	D	i	D	D
523120	Securities brokerage	371	D	D	D	i	D	D
52313	Commodity contracts dealing	13	D	D	D	e	D	D
523130	Commodity contracts dealing	13	D	D	D	e	D	D
52314	Commodity contracts brokerage	13	D	D	D	b	D	D
523140	Commodity contracts brokerage	13	D	D	D	b	D	D
5239	Other financial investment activities	404	D	D	D	g	D	D
52391	Miscellaneous intermediation	46	D	D	D	c	D	D
523910	Miscellaneous intermediation	46	D	D	D	c	D	D
52392	Portfolio management	155	914 886	346 376	34 911	787	3.2	3.2
523920	Portfolio management	155	914 886	346 376	34 911	787	3.2	3.2
52393	Investment advice	178	D	D	D	f	D	D
523930	Investment advice	178	D	D	D	f	D	D
52399	All other financial investment activities	25	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	16	D	D	D	c	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—		
							From admini- strative records ¹	Estimated ²	
	NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
	New York-Newark-Edison, NY-NJ-PA Metropolitan Statistical Area—Con.								
	Suffolk County-Nassau County, NY Metropolitan Division—Con.								
52	Finance and insurance—Con.								
524	Insurance carriers and related activities	2 349	N	1 567 732	396 031	31 514	N	N	
5241	Insurance carriers	330	Q	777 945	218 674	15 954	Q	Q	
52411	Direct life, health, and medical insurance carriers	108	Q	283 224	87 001	5 650	Q	Q	
524113	Direct life insurance carriers	85	Q	D	D	h	Q	Q	
524114	Direct health and medical insurance carriers	23	Q	D	D	h	Q	Q	
52412	Direct insurance (except life, health, and medical) carriers ..	215	Q	D	D	j	Q	Q	
524126	Direct property and casualty insurance carriers	172	Q	450 100	118 783	9 681	Q	Q	
524127	Direct title insurance carriers	41	Q	D	D	e	Q	Q	
5242	Agencies, brokerages, and other insurance related activities ..	2 019		2 259 728	789 787	15 560	23.5	7.0	
52421	Insurance agencies and brokerages	1 772		1 637 618	610 263	11 868	29.3	6.7	
524210	Insurance agencies and brokerages	1 772		1 637 618	610 263	11 868	29.3	6.7	
52429	Other insurance related activities	247		622 110	179 524	3 692	8.4	7.5	
524291	Claims adjusting	109	D	D	D	g	D	D	
524292	Third party administration of insurance and pension funds/ plans	80		441 357	99 592	2 066	4.5	4.4	
524298	All other insurance related activities	58	D	D	D	f	D	D	
525	Funds, trusts, and other financial vehicles (part)	29	D	D	D	c	D	D	
5259	Other investment pools and funds (part)	29	D	D	D	c	D	D	
52593	Real Estate Investment Trusts - REITs	29	D	D	D	c	D	D	
525930	Real Estate Investment Trusts - REITs	29	D	D	D	c	D	D	
	Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area								
52	Finance and insurance	745	N	289 627	72 726	7 077	N	N	
522	Credit intermediation and related activities	349	N	129 263	32 232	3 543	N	N	
5221	Depository credit intermediation	271	N	94 653	23 989	2 883	N	N	
52211	Commercial banking	186	Q	54 138	14 039	1 642	Q	Q	
522110	Commercial banking	186	Q	54 138	14 039	1 642	Q	Q	
52212	Savings institutions	49	Q	22 228	5 309	604	Q	Q	
522120	Savings institutions	49	Q	22 228	5 309	604	Q	Q	
52213	Credit unions	35	D	D	D	f	D	D	
522130	Credit unions	35	D	D	D	f	D	D	
5222	Nondepository credit intermediation	52	D	D	D	f	D	D	
52229	Other nondepository credit intermediation	44	D	D	D	e	D	D	
522291	Consumer lending	13	D	D	D	b	D	D	
522292	Real estate credit	29	D	D	D	e	D	D	
5222929	Mortgage bankers and loan correspondents	28	D	D	D	e	D	D	
5223	Activities related to credit intermediation	26	D	D	D	c	D	D	
52231	Mortgage and nonmortgage loan brokers	16	D	D	D	b	D	D	
522310	Mortgage and nonmortgage loan brokers	16	D	D	D	b	D	D	
523	Securities, commodity contracts, other financial investments, and related activities	90		106 163	44 615	12 185	632	8.9	33.1
5231	Securities and commodity contracts intermediation and brokerage	44	D	D	D	e	D	D	
52311	Investment banking and securities dealing	10	D	D	D	a	D	D	
523110	Investment banking and securities dealing	10	D	D	D	a	D	D	
52312	Securities brokerage	32	D	D	D	e	D	D	
523120	Securities brokerage	32	D	D	D	e	D	D	
5239	Other financial investment activities	46	D	D	D	e	D	D	
52392	Portfolio management	21	D	D	D	c	D	D	
523920	Portfolio management	21	D	D	D	c	D	D	
52393	Investment advice	18		35 791	11 990	3 877	143	6.0	2.1
523930	Investment advice	18		35 791	11 990	3 877	143	6.0	2.1
524	Insurance carriers and related activities	306	N	115 749	28 309	2 902	N	N	
5241	Insurance carriers	53	Q	51 589	13 832	1 408	Q	Q	
52411	Direct life, health, and medical insurance carriers	17	Q	36 676	10 026	1 096	Q	Q	
524113	Direct life insurance carriers	11	Q	D	D	c	Q	Q	
52412	Direct insurance (except life, health, and medical) carriers ..	35	Q	D	D	e	Q	Q	
524126	Direct property and casualty insurance carriers	30	Q	D	D	e	Q	Q	
5242	Agencies, brokerages, and other insurance related activities ..	253		203 916	64 160	14 477	28.5	7.2	
52421	Insurance agencies and brokerages	231		150 415	52 343	11 826	35.9	9.4	
524210	Insurance agencies and brokerages	231		150 415	52 343	11 826	35.9	9.4	
52429	Other insurance related activities	22		53 501	11 817	2 651	7.6	.9	
524291	Claims adjusting	11		4 563	1 661	396	68.2	9.0	

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
NEW YORK-NEWARK-BRIDGEPORT, NY-NJ-CT-PA COMBINED STATISTICAL AREA—Con.								
Torrington, CT Micropolitan Statistical Area								
52	Finance and insurance	212	N	D	D	g	N	N
522	Credit intermediation and related activities	109	N	43 900	11 125	1 209	N	N
5221	Depository credit intermediation	97	N	D	D	g	N	N
52211	Commercial banking	37	Q	14 783	3 938	426	Q	Q
522110	Commercial banking	37	Q	14 783	3 938	426	Q	Q
52212	Savings institutions	51	Q	25 101	6 325	693	Q	Q
522120	Savings institutions	51	Q	25 101	6 325	693	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	40	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	18	D	D	D	b	D	D
52312	Securities brokerage	11	D	D	D	b	D	D
523120	Securities brokerage	11	D	D	D	b	D	D
5239	Other financial investment activities	22	D	D	D	b	D	D
52392	Portfolio management	13	D	D	D	b	D	D
523920	Portfolio management	13	D	D	D	b	D	D
524	Insurance carriers and related activities	63	N	D	D	e	N	N
5242	Agencies, brokerages, and other insurance related activities ..	61	D	D	D	e	D	D
52421	Insurance agencies and brokerages	60	D	D	D	e	D	D
524210	Insurance agencies and brokerages	60	D	D	D	e	D	D
Trenton-Ewing, NJ Metropolitan Statistical Area								
52	Finance and insurance	622	N	891 685	243 134	15 287	N	N
522	Credit intermediation and related activities	267	N	269 183	77 601	6 165	N	N
5221	Depository credit intermediation	180	N	204 466	60 794	4 637	N	N
52211	Commercial banking	120	Q	182 937	55 418	4 104	Q	Q
522110	Commercial banking	120	Q	182 937	55 418	4 104	Q	Q
52212	Savings institutions	40	Q	17 092	4 236	392	Q	Q
522120	Savings institutions	40	Q	17 092	4 236	392	Q	Q
52213	Credit unions	20	24 963	4 437	1 140	141	—	1.5
522130	Credit unions	20	24 963	4 437	1 140	141	—	1.5
5222	Nondepository credit intermediation	69	258 793	48 593	12 856	1 134	.3	5.8
52222	Sales financing	27	D	D	D	f	D	D
522220	Sales financing	27	D	D	D	f	D	D
52229	Other nondepository credit intermediation	42	D	D	D	e	D	D
522291	Consumer lending	11	20 788	1 969	483	56	1.6	—
522292	Real estate credit	23	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents	23	D	D	D	e	D	D
5223	Activities related to credit intermediation	18	78 935	16 124	3 951	394	2.5	64.6
523	Securities, commodity contracts, other financial investments, and related activities	158	1 257 254	232 664	60 344	3 215	.6	3.6
5231	Securities and commodity contracts intermediation and brokerage	54	D	D	D	f	D	D
52311	Investment banking and securities dealing	13	D	D	D	b	D	D
523110	Investment banking and securities dealing	13	D	D	D	b	D	D
52312	Securities brokerage	37	207 781	69 901	20 802	924	—	7.0
523120	Securities brokerage	37	207 781	69 901	20 802	924	—	7.0
5239	Other financial investment activities	104	D	D	D	g	D	D
52391	Miscellaneous intermediation	16	D	D	D	b	D	D
523910	Miscellaneous intermediation	16	D	D	D	b	D	D
52392	Portfolio management	49	D	D	D	g	D	D
523920	Portfolio management	49	D	D	D	g	D	D
52393	Investment advice	31	41 375	17 399	3 789	190	7.8	33.1
523930	Investment advice	31	41 375	17 399	3 789	190	7.8	33.1
524	Insurance carriers and related activities	197	N	389 838	105 189	5 907	N	N
5241	Insurance carriers	67	Q	331 059	91 352	4 828	Q	Q
52411	Direct life, health, and medical insurance carriers	37	Q	D	D	e	Q	Q
524113	Direct life insurance carriers	29	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	27	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	24	Q	D	D	h	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	130	184 776	58 779	13 837	1 079	8.4	13.8
52421	Insurance agencies and brokerages	112	D	D	D	f	D	D
524210	Insurance agencies and brokerages	112	D	D	D	f	D	D
52429	Other insurance related activities	18	D	D	D	e	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
NORWICH-NEW LONDON, CT METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	269	N	106 048	27 416	2 345	N	N
522	Credit intermediation and related activities	137	N	D	D	g	N	N
5221	Depository credit intermediation	112	N	D	D	g	N	N
52211	Commercial banking	32	Q	15 503	3 962	332	Q	Q
522110	Commercial banking	32	Q	15 503	3 962	332	Q	Q
52212	Savings institutions	57	Q	23 392	6 207	669	Q	Q
522120	Savings institutions	57	Q	23 392	6 207	669	Q	Q
52213	Credit unions	23	D	D	D	e	D	D
522130	Credit unions	23	D	D	D	e	D	D
5222	Nondepository credit intermediation	18	D	D	D	c	D	D
52229	Other nondepository credit intermediation	16	D	D	D	c	D	D
522292	Real estate credit	10	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	46	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	30	D	D	D	e	D	D
52312	Securities brokerage	27	D	D	D	e	D	D
523120	Securities brokerage	27	D	D	D	e	D	D
5239	Other financial investment activities	16	D	D	D	b	D	D
524	Insurance carriers and related activities	86	N	D	D	f	N	N
5241	Insurance carriers	17	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	69	D	D	D	e	D	D
52421	Insurance agencies and brokerages	68	D	D	D	e	D	D
524210	Insurance agencies and brokerages	68	D	D	D	e	D	D

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

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

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

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

HARTFORD-WEST HARTFORD-WILLIMANTIC, CT COMBINED STATISTICAL AREA

Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area

Hartford County, CT

Middlesex County, CT

Tolland County, CT

Willimantic, CT Micropolitan Statistical Area

Windham County, CT

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

Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area

Fairfield County, CT

Kingston, NY Metropolitan Statistical Area

Ulster County, NY

New Haven-Milford, CT Metropolitan Statistical Area

New Haven County, CT

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

Edison, NJ Metropolitan Division

Middlesex County, NJ

Monmouth County, NJ

Ocean County, NJ

Somerset County, NJ

Newark-Union, NJ-PA Metropolitan Division

Essex County, NJ

Hunterdon County, NJ

Morris County, NJ

Sussex County, NJ

Union County, NJ

Pike County, PA

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

Bergen County, NJ

Hudson County, NJ

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

Suffolk County-Nassau County, NY Metropolitan Division

Suffolk County, NY
Nassau County, NY

Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area

Dutchess County, NY
Orange County, NY

Torrington, CT Micropolitan Statistical Area

Litchfield County, CT

Trenton-Ewing, NJ Metropolitan Statistical Area

Mercer County, NJ

NORWICH-NEW LONDON, CT METROPOLITAN STATISTICAL AREA

New London County, CT

