

Alabama: 2002

Issued August 2005

EC02-52A-AL

2002 Economic Census

Finance and Insurance

Geographic Area Series



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

Helping You Make Informed Decisions

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



ACKNOWLEDGMENTS

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

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

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

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

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

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

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

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

2002 Economic Census

Finance and Insurance

Geographic Area Series



U.S. Department of Commerce

Carlos M. Gutierrez,

Secretary

David A. Sampson,

Deputy Secretary

Economics and Statistics Administration

Kathleen B. Cooper,

Under Secretary for
Economic Affairs

U.S. CENSUS BUREAU

Charles Louis Kincannon,

Director



**Economics
and Statistics
Administration**

Kathleen B. Cooper,
Under Secretary
for Economic Affairs



U.S. CENSUS BUREAU

Charles Louis Kincannon,
Director

Hermann Habermann,
Deputy Director and
Chief Operating Officer

Thomas L. Mesenbourg,
Associate Director
for Economic Programs

Thomas L. Mesenbourg,
Acting Assistant Director
for Economic Programs

Mark E. Wallace,
Chief, Service Sector
Statistics Division

CONTENTS

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

-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

INDUSTRY CLASSIFICATIONS

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

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

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

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

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

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

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

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

BASIS OF REPORTING

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

GEOGRAPHIC AREA CODING

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

AVAILABILITY OF ADDITIONAL DATA

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

HISTORICAL INFORMATION

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

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

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

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

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

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

SOURCES FOR MORE INFORMATION

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

This page is intentionally blank.

Finance and Insurance

SCOPE

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

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

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

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

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

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

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

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

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

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

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

REPORTS

The following reports provide statistics on this sector.

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

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

Subject Series:

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

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

GEOGRAPHIC AREAS COVERED

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

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

DOLLAR VALUES

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

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

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

RELIABILITY OF DATA

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

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

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

DISCLOSURE

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

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

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

CONTACTS FOR DATA USERS

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

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

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

Table 1. Summary Statistics for the State: 2002

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
ALABAMA								
52	Finance and insurance	6 143	N	3 255 448	854 960	74 238	N	N
521	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
5211	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
52111	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
521110	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
522	Credit intermediation and related activities	3 190	N	1 676 894	458 019	44 373	N	N
5221	Depository credit intermediation	1 893	N	1 402 524	392 126	37 218	N	N
52211	Commercial banking	1 497	Q	1 283 709	361 578	32 943	Q	Q
522110	Commercial banking	1 497	Q	1 283 709	361 578	32 943	Q	Q
5221101	National commercial banks - banking	628	Q	D	D	j	Q	Q
5221102	State commercial banks - banking	868	Q	737 421	200 136	18 581	Q	Q
52212	Savings institutions	47	Q	20 791	5 978	618	Q	Q
522120	Savings institutions	47	Q	20 791	5 978	618	Q	Q
5221201	Savings institutions - federally chartered	46	Q	D	D	f	Q	Q
52213	Credit unions	349	537 130	98 024	24 570	3 657	—	.9
522130	Credit unions	349	537 130	98 024	24 570	3 657	—	.9
5221301	Credit unions - federally chartered	173	320 110	59 067	15 021	2 138	—	.6
5221309	Credit unions - not federally chartered	176	217 020	38 957	9 549	1 519	—	1.3
5222	Nondepository credit intermediation	1 002	1 406 433	238 357	57 988	6 001	2.4	10.0
52222	Sales financing	101	232 693	25 272	6 207	613	—	26.6
522220	Sales financing	101	232 693	25 272	6 207	613	—	26.6
52229	Other nondepository credit intermediation	900	D	D	D	i	D	D
522291	Consumer lending	412	385 451	50 736	12 534	1 751	2.6	5.1
522292	Real estate credit	220	646 838	139 509	33 001	2 653	1.7	8.3
5222929	Mortgage bankers and loan correspondents	211	D	D	D	h	D	D
522298	All other nondepository credit intermediation	266	D	D	D	f	D	D
5222981	Pawn shops	233	70 906	16 189	4 041	809	16.8	5.0
5222988	Other business credit institutions	33	D	D	D	c	D	D
5223	Activities related to credit intermediation	295	129 376	36 013	7 905	1 154	12.1	2.5
52231	Mortgage and nonmortgage loan brokers	140	55 355	21 396	4 393	487	19.2	2.8
522310	Mortgage and nonmortgage loan brokers	140	55 355	21 396	4 393	487	19.2	2.8
52232	Financial transactions processing, reserve, and clearinghouse activities	6	33 518	3 982	1 021	203	4.2	.4
522320	Financial transactions processing, reserve, and clearinghouse activities	6	33 518	3 982	1 021	203	4.2	.4
52239	Other activities related to credit intermediation	149	40 503	10 635	2 491	464	8.9	4.0
522390	Other activities related to credit intermediation	149	40 503	10 635	2 491	464	8.9	4.0
523	Securities, commodity contracts, other financial investments, and related activities	525	856 706	304 599	79 221	3 667	2.1	1.5
5231	Securities and commodity contracts intermediation and brokerage	275	720 665	255 451	67 878	2 807	.5	.8
52311	Investment banking and securities dealing	28	81 540	32 138	7 402	390	.2	1.7
523110	Investment banking and securities dealing	28	81 540	32 138	7 402	390	.2	1.7
52312	Securities brokerage	242	636 923	222 233	60 250	2 397	.4	.7
523120	Securities brokerage	242	636 923	222 233	60 250	2 397	.4	.7
5239	Other financial investment activities	250	136 041	49 148	11 343	860	11.1	5.1
52391	Miscellaneous intermediation	69	47 559	12 460	2 707	205	5.1	1.1
523910	Miscellaneous intermediation	69	47 559	12 460	2 707	205	5.1	1.1
52392	Portfolio management	63	37 403	19 439	3 690	270	9.7	3.2
523920	Portfolio management	63	37 403	19 439	3 690	270	9.7	3.2
52393	Investment advice	97	33 486	11 303	3 522	237	23.0	6.6
523930	Investment advice	97	33 486	11 303	3 522	237	23.0	6.6
52399	All other financial investment activities	21	17 593	5 946	1 424	148	7.3	17.4
523991	Trust, fiduciary, and custody activities	18	16 440	5 821	1 397	144	3.9	18.6
524	Insurance carriers and related activities	2 422	N	1 264 765	315 513	26 001	N	N
5241	Insurance carriers	727	Q	819 825	220 085	17 020	Q	Q
52411	Direct life, health, and medical insurance carriers	242	Q	465 487	130 968	10 099	Q	Q
524113	Direct life insurance carriers	185	Q	236 175	65 538	6 226	Q	Q
524114	Direct health and medical insurance carriers	57	Q	229 312	65 430	3 873	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	482	Q	353 542	88 907	6 912	Q	Q
524126	Direct property and casualty insurance carriers	450	Q	345 598	86 883	6 639	Q	Q
524127	Direct title insurance carriers	23	Q	4 958	1 299	125	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	9	Q	2 986	725	148	Q	Q
5242	Agencies, brokerages, and other insurance related activities	1 695	1 158 464	444 940	95 428	8 981	24.4	5.5
52421	Insurance agencies and brokerages	1 562	904 391	325 041	73 042	7 245	30.4	6.8
524210	Insurance agencies and brokerages	1 562	904 391	325 041	73 042	7 245	30.4	6.8
52429	Other insurance related activities	133	254 073	119 899	22 386	1 736	3.3	1.0
524291	Claims adjusting	69	139 848	83 006	12 644	781	4.0	.8
524292	Third party administration of insurance and pension funds/ plans	48	102 996	31 926	8 579	832	2.6	1.2
524298	All other insurance related activities	16	11 229	4 967	1 163	123	.7	1.3
525	Funds, trusts, and other financial vehicles (part)	5	8 243	534	145	17	—	94.0

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
ATLANTA-SANDY SPRINGS-GAINESVILLE, GA-AL COMBINED STATISTICAL AREA								
52	Finance and insurance	8 197	N	6 920 507	1 930 547	131 986	N	N
521	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
5211	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
52111	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
521110	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
522	Credit intermediation and related activities	3 965	N	3 060 587	849 541	68 650	N	N
5221	Depository credit intermediation	1 668	N	D	D	k	N	N
52211	Commercial banking	1 350	Q	D	D	k	Q	Q
522110	Commercial banking	1 350	Q	D	D	k	Q	Q
52212	Savings institutions	153	Q	D	D	g	Q	Q
522120	Savings institutions	153	Q	D	D	g	Q	Q
52213	Credit unions	163	D	D	D	g	D	D
522130	Credit unions	163	D	D	D	g	D	D
5222	Nondepository credit intermediation	1 372	D	D	D	j	D	D
52221	Credit card issuing	13	437 792	57 693	12 978	1 671	.1	2.6
522210	Credit card issuing	13	437 792	57 693	12 978	1 671	.1	2.6
52222	Sales financing	223	4 097 018	371 033	105 148	7 222	—	28.0
522220	Sales financing	223	4 097 018	371 033	105 148	7 222	—	28.0
52229	Other nondepository credit intermediation	1 136	D	D	D	j	D	D
522291	Consumer lending	369	507 993	58 736	14 883	1 805	4.7	12.8
522292	Real estate credit	492	D	D	D	i	D	D
5222929	Mortgage bankers and loan correspondents	487	1 606 189	416 399	103 345	7 066	1.7	16.0
522294	Secondary market financing	10	2 240 229	22 859	7 948	204	—	.4
522298	All other nondepository credit intermediation	262	D	D	D	g	D	D
5222981	Pawn shops	220	D	D	D	f	D	D
5222988	Other business credit institutions	42	D	D	D	f	D	D
5223	Activities related to credit intermediation	925	D	D	D	j	D	D
52231	Mortgage and nonmortgage loan brokers	543	D	D	D	h	D	D
522310	Mortgage and nonmortgage loan brokers	543	D	D	D	h	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	132	1 808 919	271 881	68 315	6 668	.5	2.2
522320	Financial transactions processing, reserve, and clearinghouse activities	132	1 808 919	271 881	68 315	6 668	.5	2.2
52239	Other activities related to credit intermediation	250	D	D	D	g	D	D
522390	Other activities related to credit intermediation	250	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 142	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	502	D	D	D	i	D	D
52311	Investment banking and securities dealing	81	D	D	D	f	D	D
523110	Investment banking and securities dealing	81	D	D	D	f	D	D
52312	Securities brokerage	392	D	D	D	i	D	D
523120	Securities brokerage	392	D	D	D	i	D	D
52314	Commodity contracts brokerage	20	D	D	D	c	D	D
523140	Commodity contracts brokerage	20	D	D	D	c	D	D
5239	Other financial investment activities	640	D	D	D	h	D	D
52391	Miscellaneous intermediation	97	66 022	29 607	6 313	358	27.6	17.1
523910	Miscellaneous intermediation	97	66 022	29 607	6 313	358	27.6	17.1
52392	Portfolio management	217	D	D	D	g	D	D
523920	Portfolio management	217	D	D	D	g	D	D
52393	Investment advice	301	162 391	68 161	16 792	1 010	20.9	12.9
523930	Investment advice	301	162 391	68 161	16 792	1 010	20.9	12.9
52399	All other financial investment activities	25	D	D	D	e	D	D
523991	Trust, fiduciary, and custody activities	25	D	D	D	e	D	D
524	Insurance carriers and related activities	3 049	N	D	D	l	N	N
5241	Insurance carriers	626	Q	D	D	k	Q	Q
52411	Direct life, health, and medical insurance carriers	280	Q	D	D	j	Q	Q
524113	Direct life insurance carriers	210	Q	D	D	j	Q	Q
524114	Direct health and medical insurance carriers	70	Q	D	D	j	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	317	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	288	Q	D	D	j	Q	Q
524127	Direct title insurance carriers	23	Q	D	D	e	Q	Q
52413	Reinsurance carriers	29	Q	D	D	f	Q	Q
524130	Reinsurance carriers	29	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities	2 423	D	D	D	j	D	D
52421	Insurance agencies and brokerages	2 133	D	D	D	j	D	D
524210	Insurance agencies and brokerages	2 133	D	D	D	j	D	D
52429	Other insurance related activities	290	D	D	D	i	D	D
524291	Claims adjusting	101	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	124	D	D	D	h	D	D
524298	All other insurance related activities	65	D	D	D	g	D	D
525	Funds, trusts, and other financial vehicles (part)	40	D	D	D	f	D	D
5259	Other investment pools and funds (part)	40	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	40	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	40	D	D	D	f	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
ATLANTA-SANDY SPRINGS-GAINESVILLE, GA-AL COMBINED STATISTICAL AREA—Con.								
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area								
52	Finance and insurance	7 778	N	6 780 719	1 895 176	128 231	N	N
521	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
5211	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
52111	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
521110	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
522	Credit intermediation and related activities	3 733	N	2 971 956	826 824	66 173	N	N
5221	Depository credit intermediation	1 560	N	1 511 629	449 845	35 664	N	N
52211	Commercial banking	1 255	Q	1 390 563	422 166	32 688	Q	Q
522110	Commercial banking	1 255	Q	1 390 563	422 166	32 688	Q	Q
52212	Savings institutions	147	Q	59 737	12 813	1 221	Q	Q
522120	Savings institutions	147	Q	59 737	12 813	1 221	Q	Q
52213	Credit unions	156	D	D	D	g	D	D
522130	Credit unions	156	D	D	D	g	D	D
5222	Nondepository credit intermediation	1 279	11 817 446	979 667	260 099	18 957	.5	13.0
52221	Credit card issuing	13	437 792	57 693	12 978	1 671	.1	2.6
522210	Credit card issuing	13	437 792	57 693	12 978	1 671	.1	2.6
52222	Sales financing	217	4 093 538	370 452	105 005	7 200	—	28.1
522220	Sales financing	217	4 093 538	370 452	105 005	7 200	—	28.1
52229	Other nondepository credit intermediation	1 049	7 286 116	551 522	142 116	10 086	.8	5.2
522291	Consumer lending	315	470 057	50 860	12 874	1 557	4.9	12.0
522292	Real estate credit	480	1 589 881	410 646	102 156	6 982	1.7	16.3
5222929	Mortgage bankers and loan correspondents	475	D	D	D	i	D	D
522294	Secondary market financing	10	2 240 229	22 859	7 948	204	—	.4
522298	All other nondepository credit intermediation	241	D	D	D	g	D	D
5222981	Pawn shops	204	D	D	D	f	D	D
5222988	Other business credit institutions	37	D	D	D	f	D	D
5223	Activities related to credit intermediation	894	2 308 015	480 660	116 880	11 552	.4	4.1
52231	Mortgage and nonmortgage loan brokers	530	342 101	160 212	36 376	3 528	—	9.5
522310	Mortgage and nonmortgage loan brokers	530	342 101	160 212	36 376	3 528	—	9.5
52232	Financial transactions processing, reserve, and clearinghouse activities	127	1 808 177	271 758	68 289	6 661	.5	2.2
522320	Financial transactions processing, reserve, and clearinghouse activities	127	1 808 177	271 758	68 289	6 661	.5	2.2
52239	Other activities related to credit intermediation	237	157 737	48 690	12 215	1 363	—	13.7
522390	Other activities related to credit intermediation	237	157 737	48 690	12 215	1 363	—	13.7
523	Securities, commodity contracts, other financial investments, and related activities	1 110	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	483	2 061 921	641 388	219 058	6 218	.5	3.0
52311	Investment banking and securities dealing	79	D	D	D	f	D	D
523110	Investment banking and securities dealing	79	D	D	D	f	D	D
52312	Securities brokerage	375	1 817 119	509 388	171 786	5 345	.1	2.7
523120	Securities brokerage	375	1 817 119	509 388	171 786	5 345	.1	2.7
52314	Commodity contracts brokerage	20	D	D	D	c	D	D
523140	Commodity contracts brokerage	20	D	D	D	c	D	D
5239	Other financial investment activities	627	D	D	D	h	D	D
52391	Miscellaneous intermediation	93	64 898	29 375	6 258	351	26.9	17.4
523910	Miscellaneous intermediation	93	64 898	29 375	6 258	351	26.9	17.4
52392	Portfolio management	215	654 631	233 976	55 024	2 295	4.2	2.0
523920	Portfolio management	215	654 631	233 976	55 024	2 295	4.2	2.0
52393	Investment advice	296	161 206	67 875	16 732	1 005	21.0	12.5
523930	Investment advice	296	161 206	67 875	16 732	1 005	21.0	12.5
52399	All other financial investment activities	23	D	D	D	e	D	D
523991	Trust, fiduciary, and custody activities	23	D	D	D	e	D	D
524	Insurance carriers and related activities	2 894	N	2 699 243	738 041	50 119	N	N
5241	Insurance carriers	604	Q	1 783 454	513 711	32 247	Q	Q
52411	Direct life, health, and medical insurance carriers	271	Q	869 308	263 894	15 376	Q	Q
524113	Direct life insurance carriers	203	Q	577 612	182 894	9 954	Q	Q
524114	Direct health and medical insurance carriers	68	Q	291 696	81 000	5 422	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	304	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	275	Q	D	D	j	Q	Q
524127	Direct title insurance carriers	23	D	D	D	e	Q	Q
52413	Reinsurance carriers	29	Q	D	D	f	Q	Q
524130	Reinsurance carriers	29	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	2 290	2 613 075	915 789	224 330	17 872	16.3	7.6
52421	Insurance agencies and brokerages	2 012	1 836 362	640 944	155 850	11 814	21.6	9.5
524210	Insurance agencies and brokerages	2 012	1 836 362	640 944	155 850	11 814	21.6	9.5
52429	Other insurance related activities	278	776 713	274 845	68 480	6 058	3.6	3.1
524291	Claims adjusting	97	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	119	420 879	145 514	37 670	2 924	3.4	3.4
524298	All other insurance related activities	62	D	D	D	g	D	D
525	Funds, trusts, and other financial vehicles (part)	40	D	D	D	f	D	D
5259	Other investment pools and funds (part)	40	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	40	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	40	D	D	D	f	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
ATLANTA-SANDY SPRINGS-GAINESVILLE, GA-AL COMBINED STATISTICAL AREA—Con.								
Cedartown, GA Micropolitan Statistical Area								
52	Finance and insurance	45	N	6 843	1 898	247	N	N
522	Credit intermediation and related activities	26	N	5 827	1 663	208	N	N
5221	Depository credit intermediation	11	N	D	D	c	N	N
52211	Commercial banking	10	Q	4 727	1 388	162	Q	Q
522110	Commercial banking	10	Q	4 727	1 388	162	Q	Q
5222	Nondepository credit intermediation	13	D	D	D	b	D	D
52229	Other nondepository credit intermediation	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	18	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	17	D	D	D	b	D	D
524210	Insurance agencies and brokerages	17	D	D	D	b	D	D
Gainesville, GA Metropolitan Statistical Area								
52	Finance and insurance	217	N	96 428	24 413	2 437	N	N
522	Credit intermediation and related activities	112	N	54 419	14 154	1 442	N	N
5221	Depository credit intermediation	49	N	38 906	10 609	1 057	N	N
52211	Commercial banking	45	Q	38 229	10 441	1 032	Q	Q
522110	Commercial banking	45	Q	38 229	10 441	1 032	Q	Q
5222	Nondepository credit intermediation	42	52 433	12 541	2 932	291	1.1	23.9
52229	Other nondepository credit intermediation	39	D	D	D	e	D	D
522291	Consumer lending	23	20 914	5 001	1 317	154	.1	38.0
522292	Real estate credit	10	22 986	6 550	1 389	100	1.5	11.1
5222929	Mortgage bankers and loan correspondents	10	22 986	6 550	1 389	100	1.5	11.1
5223	Activities related to credit intermediation	21	7 535	2 972	613	94	—	12.8
52231	Mortgage and nonmortgage loan brokers	12	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	21	20 173	8 310	2 215	95	3.4	3.7
5231	Securities and commodity contracts intermediation and brokerage	11	17 911	7 235	1 958	78	2.7	—
5239	Other financial investment activities	10	2 262	1 075	257	17	9.0	32.8
524	Insurance carriers and related activities	84	N	33 699	8 044	900	N	N
5241	Insurance carriers	12	Q	20 633	5 046	605	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	72	32 303	13 066	2 998	295	27.8	10.5
52421	Insurance agencies and brokerages	63	D	D	D	e	D	D
524210	Insurance agencies and brokerages	63	D	D	D	e	D	D
LaGrange, GA Micropolitan Statistical Area								
52	Finance and insurance	95	N	23 573	6 041	668	N	N
522	Credit intermediation and related activities	59	N	17 736	4 418	493	N	N
5221	Depository credit intermediation	26	N	D	D	e	N	N
52211	Commercial banking	22	Q	11 293	3 051	329	Q	Q
522110	Commercial banking	22	Q	11 293	3 051	329	Q	Q
5222	Nondepository credit intermediation	29	21 618	2 756	662	87	3.2	43.7
52229	Other nondepository credit intermediation	27	D	D	D	b	D	D
522291	Consumer lending	18	10 123	1 774	419	54	4.8	—
523	Securities, commodity contracts, other financial investments, and related activities	8	D	D	D	b	D	D
524	Insurance carriers and related activities	28	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	23	D	D	D	b	D	D
52421	Insurance agencies and brokerages	21	D	D	D	b	D	D
524210	Insurance agencies and brokerages	21	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
ATLANTA-SANDY SPRINGS-GAINESVILLE, GA-AL COMBINED STATISTICAL AREA—Con.								
Thomaston, GA Micropolitan Statistical Area								
52	Finance and insurance	33	N	7 409	1 796	229	N	N
522	Credit intermediation and related activities	20	N	6 530	1 571	199	N	N
5221	Depository credit intermediation	10	N	5 316	1 303	165	N	N
52211	Commercial banking	10	Q	5 316	1 303	165	Q	Q
522110	Commercial banking	10	Q	5 316	1 303	165	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	12	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities . .	11	D	D	D	b	D	D
52421	Insurance agencies and brokerages	11	D	D	D	b	D	D
524210	Insurance agencies and brokerages	11	D	D	D	b	D	D
Valley, AL Micropolitan Statistical Area								
52	Finance and insurance	29	N	5 535	1 223	174	N	N
522	Credit intermediation and related activities	15	N	4 119	911	135	N	N
5221	Depository credit intermediation	12	N	D	D	c	N	N
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	13	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities . .	10	D	D	D	b	D	D
BIRMINGHAM-HOOVER-CULLMAN, AL COMBINED STATISTICAL AREA								
52	Finance and insurance	1 843	N	1 838 438	495 846	37 206	N	N
521	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
5211	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
52111	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
521110	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
522	Credit intermediation and related activities	869	N	870 829	247 940	19 997	N	N
5221	Depository credit intermediation	486	N	739 278	215 985	17 086	N	N
52211	Commercial banking	379	Q	708 753	208 022	16 015	Q	Q
522110	Commercial banking	379	Q	708 753	208 022	16 015	Q	Q
52212	Savings institutions	12	Q	D	D	c	Q	Q
522120	Savings institutions	12	Q	D	D	c	Q	Q
52213	Credit unions	95	D	D	D	f	D	D
522130	Credit unions	95	D	D	D	f	D	D
5222	Nondepository credit intermediation	277	627 009	117 838	28 993	2 584	1.8	15.3
52222	Sales financing	38	D	D	D	e	D	D
522220	Sales financing	38	D	D	D	e	D	D
52229	Other nondepository credit intermediation	238	D	D	D	g	D	D
522291	Consumer lending	95	110 781	12 809	3 065	407	5.5	3.0
522292	Real estate credit	79	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	78	D	D	D	g	D	D
522298	All other nondepository credit intermediation	64	D	D	D	c	D	D
5222981	Pawn shops	59	D	D	D	c	D	D
5223	Activities related to credit intermediation	106	41 115	13 713	2 962	327	16.1	3.4
52231	Mortgage and nonmortgage loan brokers	63	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	63	D	D	D	c	D	D
52239	Other activities related to credit intermediation	41	D	D	D	c	D	D
522390	Other activities related to credit intermediation	41	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	182	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	84	D	D	D	g	D	D
52311	Investment banking and securities dealing	13	D	D	D	e	D	D
523110	Investment banking and securities dealing	13	D	D	D	e	D	D
52312	Securities brokerage	70	D	D	D	g	D	D
523120	Securities brokerage	70	D	D	D	g	D	D
5239	Other financial investment activities	98	D	D	D	e	D	D
52391	Miscellaneous intermediation	22	16 994	3 715	627	43	8.3	2.8
523910	Miscellaneous intermediation	22	16 994	3 715	627	43	8.3	2.8
52392	Portfolio management	31	23 642	12 028	2 040	156	10.7	4.1
523920	Portfolio management	31	23 642	12 028	2 040	156	10.7	4.1
52393	Investment advice	40	D	D	D	c	D	D
523930	Investment advice	40	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
BIRMINGHAM-HOOVER-CULLMAN, AL COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	789	N	805 177	206 856	15 285	N	N
5241	Insurance carriers	259	Q	592 450	158 491	11 554	Q	Q
52411	Direct life, health, and medical insurance carriers	95	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	70	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	25	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	163	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	151	Q	D	D	h	Q	Q
524127	Direct title insurance carriers	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	530	546 907	212 727	48 365	3 731	17.7	3.7
52421	Insurance agencies and brokerages	482	D	D	D	h	D	D
524210	Insurance agencies and brokerages	482	D	D	D	h	D	D
52429	Other insurance related activities	48	D	D	D	f	D	D
524291	Claims adjusting	19	14 930	7 052	1 484	115	15.0	—
524292	Third party administration of insurance and pension funds/ plans	24	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
Birmingham-Hoover, AL Metropolitan Statistical Area								
52	Finance and insurance	1 744	N	1 816 865	490 818	36 597	N	N
521	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
5211	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
52111	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
521110	Monetary authorities - central bank	1	145 281	8 656	2 062	180	—	—
522	Credit intermediation and related activities	813	N	854 260	244 102	19 534	N	N
5221	Depository credit intermediation	451	N	727 108	213 188	16 719	N	N
52211	Commercial banking	352	Q	698 810	205 768	15 717	Q	Q
522110	Commercial banking	352	Q	698 810	205 768	15 717	Q	Q
52213	Credit unions	91	137 560	24 342	5 933	850	—	1.7
522130	Credit unions	91	137 560	24 342	5 933	850	—	1.7
5222	Nondepository credit intermediation	260	610 443	114 220	28 183	2 509	1.9	14.9
52222	Sales financing	37	132 633	16 654	4 064	355	—	43.7
522220	Sales financing	37	132 633	16 654	4 064	355	—	43.7
52229	Other nondepository credit intermediation	222	D	D	D	g	D	D
522291	Consumer lending	87	105 031	12 119	2 896	380	5.8	2.0
522292	Real estate credit	74	334 691	79 528	19 499	1 501	1.1	8.6
5222929	Mortgage bankers and loan correspondents	74	334 691	79 528	19 499	1 501	1.1	8.6
522298	All other nondepository credit intermediation	61	D	D	D	c	D	D
5222981	Pawn shops	58	18 326	4 417	1 132	207	9.3	6.8
5223	Activities related to credit intermediation	102	39 430	12 932	2 731	306	16.8	3.4
52231	Mortgage and nonmortgage loan brokers	60	24 921	9 524	1 967	169	24.1	3.8
522310	Mortgage and nonmortgage loan brokers	60	24 921	9 524	1 967	169	24.1	3.8
52239	Other activities related to credit intermediation	40	D	D	D	c	D	D
522390	Other activities related to credit intermediation	40	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	175	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	79	342 074	126 550	32 781	1 365	.5	.3
52311	Investment banking and securities dealing	13	D	D	D	e	D	D
523110	Investment banking and securities dealing	13	D	D	D	e	D	D
52312	Securities brokerage	65	279 591	101 523	26 842	1 048	.3	.2
523120	Securities brokerage	65	279 591	101 523	26 842	1 048	.3	.2
5239	Other financial investment activities	96	D	D	D	e	D	D
52391	Miscellaneous intermediation	22	16 994	3 715	627	43	8.3	2.8
523910	Miscellaneous intermediation	22	16 994	3 715	627	43	8.3	2.8
52392	Portfolio management	31	23 642	12 028	2 040	156	10.7	4.1
523920	Portfolio management	31	23 642	12 028	2 040	156	10.7	4.1
52393	Investment advice	38	22 230	8 464	2 796	117	13.0	3.5
523930	Investment advice	38	22 230	8 464	2 796	117	13.0	3.5
524	Insurance carriers and related activities	753	N	801 076	205 897	15 159	N	N
5241	Insurance carriers	249	Q	590 084	157 957	11 499	Q	Q
52411	Direct life, health, and medical insurance carriers	93	Q	361 731	102 076	7 277	Q	Q
524113	Direct life insurance carriers	68	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	25	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	155	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	143	Q	225 242	55 129	4 152	Q	Q
524127	Direct title insurance carriers	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	504	541 066	210 992	47 940	3 660	17.0	3.7
52421	Insurance agencies and brokerages	457	464 006	187 198	41 989	3 141	18.9	4.1
524210	Insurance agencies and brokerages	457	464 006	187 198	41 989	3 141	18.9	4.1
52429	Other insurance related activities	47	77 060	23 794	5 951	519	6.0	1.2
524291	Claims adjusting	19	14 930	7 052	1 484	115	15.0	—
524292	Third party administration of insurance and pension funds/ plans	23	53 699	13 161	3 604	317	4.3	1.8
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini-strative records ¹	Estimated ²
BIRMINGHAM-HOOVER-CULLMAN, AL COMBINED STATISTICAL AREA—Con.								
Cullman, AL Micropolitan Statistical Area								
52	Finance and insurance	99	N	21 573	5 028	609	N	N
522	Credit intermediation and related activities	56	N	16 569	3 838	463	N	N
5221	Depository credit intermediation	35	N	12 170	2 797	367	N	N
52211	Commercial banking	27	Q	9 943	2 254	298	Q	Q
522110	Commercial banking	27	Q	9 943	2 254	298	Q	Q
5222	Nondepository credit intermediation	17	16 566	3 618	810	75	—	27.4
52229	Other nondepository credit intermediation	16	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	7	1 701	903	231	20	—	5.9
524	Insurance carriers and related activities	36	N	4 101	959	126	N	N
5241	Insurance carriers	10	Q	2 366	534	55	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	26	5 841	1 735	425	71	81.5	6.6
52421	Insurance agencies and brokerages	25	D	D	D	b	D	D
524210	Insurance agencies and brokerages	25	D	D	D	b	D	D
COLUMBUS-AUBURN-OPELIKA, GA-AL COMBINED STATISTICAL AREA								
52	Finance and insurance	559	N	377 330	103 778	9 296	N	N
522	Credit intermediation and related activities	310	N	D	D	h	N	N
5221	Depository credit intermediation	153	N	D	D	g	N	N
52211	Commercial banking	128	Q	D	D	g	Q	Q
522110	Commercial banking	128	Q	D	D	g	Q	Q
52213	Credit unions	23	D	D	D	c	D	D
522130	Credit unions	23	D	D	D	c	D	D
5222	Nondepository credit intermediation	117	D	D	D	f	D	D
52222	Sales financing	14	D	D	D	b	D	D
522220	Sales financing	14	D	D	D	b	D	D
52229	Other nondepository credit intermediation	102	106 025	20 918	5 079	630	3.0	35.7
522291	Consumer lending	49	D	D	D	c	D	D
522292	Real estate credit	25	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents	24	D	D	D	e	D	D
522298	All other nondepository credit intermediation	28	D	D	D	b	D	D
5222981	Pawn shops	26	D	D	D	b	D	D
5223	Activities related to credit intermediation	40	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	13	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	13	D	D	D	b	D	D
52239	Other activities related to credit intermediation	18	D	D	D	b	D	D
522390	Other activities related to credit intermediation	18	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	49	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	25	D	D	D	c	D	D
52312	Securities brokerage	25	D	D	D	c	D	D
523120	Securities brokerage	25	D	D	D	c	D	D
5239	Other financial investment activities	24	D	D	D	b	D	D
524	Insurance carriers and related activities	200	N	D	D	i	N	N
5241	Insurance carriers	45	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers	20	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	14	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	25	Q	D	D	b	Q	Q
524126	Direct property and casualty insurance carriers	25	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	155	D	D	D	e	D	D
52421	Insurance agencies and brokerages	144	D	D	D	e	D	D
524210	Insurance agencies and brokerages	144	D	D	D	e	D	D
52429	Other insurance related activities	11	D	D	D	b	D	D
Auburn-Opelika, AL Metropolitan Statistical Area								

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
COLUMBUS-AUBURN-OPELIKA, GA-AL COMBINED STATISTICAL AREA—Con.								
Auburn-Opelika, AL Metropolitan Statistical Area—Con.								
52	Finance and insurance	113	N	29 758	7 570	885	N	N
522	Credit intermediation and related activities	65	N	21 769	5 361	675	N	N
5221	Depository credit intermediation	43	N	19 628	4 835	605	N	N
52211	Commercial banking	38	Q	17 341	4 322	536	Q	Q
522110	Commercial banking	38	Q	17 341	4 322	536	Q	Q
5222	Nondepository credit intermediation	20	D	D	D	b	D	D
52229	Other nondepository credit intermediation	16	D	D	D	b	D	D
522291	Consumer lending	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	11	D	D	D	b	D	D
524	Insurance carriers and related activities	37	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	28	D	D	D	b	D	D
52421	Insurance agencies and brokerages	27	10 028	2 389	488	80	53.0	—
524210	Insurance agencies and brokerages	27	10 028	2 389	488	80	53.0	—
Columbus, GA-AL Metropolitan Statistical Area								
52	Finance and insurance	435	N	345 808	95 826	8 343	N	N
522	Credit intermediation and related activities	237	N	88 533	22 797	2 682	N	N
5221	Depository credit intermediation	105	N	48 332	13 396	1 586	N	N
52211	Commercial banking	87	Q	42 971	12 195	1 391	Q	Q
522110	Commercial banking	87	Q	42 971	12 195	1 391	Q	Q
52213	Credit unions	17	D	D	D	c	D	D
522130	Credit unions	17	D	D	D	c	D	D
5222	Nondepository credit intermediation	94	120 668	21 862	5 329	642	2.5	32.6
52222	Sales financing	10	24 255	2 636	637	63	—	7.1
522220	Sales financing	10	24 255	2 636	637	63	—	7.1
52229	Other nondepository credit intermediation	83	D	D	D	f	D	D
522291	Consumer lending	39	43 953	4 524	1 078	157	3.5	3.2
522292	Real estate credit	24	43 911	13 073	3 226	347	2.8	76.3
5222929	Mortgage bankers and loan correspondents	23	D	D	D	e	D	D
522298	All other nondepository credit intermediation	20	D	D	D	b	D	D
5222981	Pawn shops	19	D	D	D	b	D	D
5223	Activities related to credit intermediation	38	85 103	18 339	4 072	454	55.9	.2
52231	Mortgage and nonmortgage loan brokers	13	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	13	D	D	D	b	D	D
52239	Other activities related to credit intermediation	16	D	D	D	b	D	D
522390	Other activities related to credit intermediation	16	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	38	52 811	17 707	6 110	291	1.4	4.9
5231	Securities and commodity contracts intermediation and brokerage	18	45 801	15 150	5 253	204	—	.2
52312	Securities brokerage	18	45 801	15 150	5 253	204	—	.2
523120	Securities brokerage	18	45 801	15 150	5 253	204	—	.2
5239	Other financial investment activities	20	7 010	2 557	857	87	10.9	35.5
524	Insurance carriers and related activities	160	N	239 568	66 919	5 370	N	N
5241	Insurance carriers	35	Q	227 918	64 223	5 025	Q	Q
52411	Direct life, health, and medical insurance carriers	17	Q	226 000	63 706	4 980	Q	Q
524113	Direct life insurance carriers	12	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	18	Q	1 918	517	45	Q	Q
524126	Direct property and casualty insurance carriers	18	Q	1 918	517	45	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	125	39 357	11 650	2 696	345	41.7	23.9
52421	Insurance agencies and brokerages	115	37 234	10 561	2 392	314	41.9	25.2
524210	Insurance agencies and brokerages	115	37 234	10 561	2 392	314	41.9	25.2
52429	Other insurance related activities	10	2 123	1 089	304	31	38.0	1.7
Tuskegee, AL Micropolitan Statistical Area								
52	Finance and insurance	11	N	1 764	382	68	N	N
522	Credit intermediation and related activities	8	N	D	D	b	N	N
524	Insurance carriers and related activities	3	N	D	D	a	N	N

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
DOTHAN-ENTERPRISE-OZARK, AL COMBINED STATISTICAL AREA								
52	Finance and insurance	341	N	75 806	19 741	2 371	N	N
522	Credit intermediation and related activities	186	N	51 635	12 927	1 658	N	N
5221	Depository credit intermediation	102	N	D	D	g	N	N
52211	Commercial banking	79	Q	34 489	8 532	1 037	Q	Q
522110	Commercial banking	79	Q	34 489	8 532	1 037	Q	Q
52213	Credit unions	21	D	D	D	c	D	D
522130	Credit unions	21	D	D	D	c	D	D
5222	Nondepository credit intermediation	70	61 139	9 270	2 297	323	6.9	3.0
52229	Other nondepository credit intermediation	64	49 119	8 389	2 083	294	8.6	3.8
522291	Consumer lending	32	27 856	4 568	1 136	192	8.7	—
522292	Real estate credit	11	4 682	1 883	366	39	10.1	33.0
5222929	Mortgage bankers and loan correspondents	11	4 682	1 883	366	39	10.1	33.0
522298	All other nondepository credit intermediation	20	16 481	1 927	577	62	8.2	1.9
5222981	Pawn shops	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	14	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	25	18 553	6 389	2 368	105	5.0	—
5231	Securities and commodity contracts intermediation and brokerage	14	15 393	5 681	2 139	72	2.0	—
52312	Securities brokerage	13	D	D	D	b	D	D
523120	Securities brokerage	13	D	D	D	b	D	D
5239	Other financial investment activities	11	3 160	708	229	33	20.0	—
524	Insurance carriers and related activities	130	N	17 782	4 446	608	N	N
5241	Insurance carriers	35	Q	11 376	2 868	342	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	26	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	26	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	95	21 800	6 406	1 578	266	64.3	6.2
52421	Insurance agencies and brokerages	94	D	D	D	e	D	D
524210	Insurance agencies and brokerages	94	D	D	D	e	D	D
Dothan, AL Metropolitan Statistical Area								
52	Finance and insurance	214	N	49 349	13 071	1 475	N	N
522	Credit intermediation and related activities	118	N	33 424	8 287	1 052	N	N
5221	Depository credit intermediation	64	N	26 923	6 730	813	N	N
52211	Commercial banking	50	Q	24 923	6 230	719	Q	Q
522110	Commercial banking	50	Q	24 923	6 230	719	Q	Q
52213	Credit unions	12	D	D	D	b	D	D
522130	Credit unions	12	D	D	D	b	D	D
5222	Nondepository credit intermediation	47	42 618	5 984	1 415	220	1.6	4.4
52229	Other nondepository credit intermediation	41	30 598	5 103	1 201	191	2.3	6.1
522291	Consumer lending	21	19 994	2 929	725	133	.8	—
522298	All other nondepository credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	12	15 585	5 413	2 066	63	5.9	—
524	Insurance carriers and related activities	84	N	10 512	2 718	360	N	N
5241	Insurance carriers	21	Q	5 979	1 559	173	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	15	Q	D	D	b	Q	Q
524126	Direct property and casualty insurance carriers	15	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	63	14 109	4 533	1 159	187	59.4	3.9
52421	Insurance agencies and brokerages	62	D	D	D	c	D	D
524210	Insurance agencies and brokerages	62	D	D	D	c	D	D
Enterprise-Ozark, AL Micropolitan Statistical Area								
52	Finance and insurance	127	N	26 457	6 670	896	N	N
522	Credit intermediation and related activities	68	N	18 211	4 640	606	N	N
5221	Depository credit intermediation	38	N	D	D	e	N	N
52211	Commercial banking	29	Q	9 566	2 302	318	Q	Q
522110	Commercial banking	29	Q	9 566	2 302	318	Q	Q
5222	Nondepository credit intermediation	23	18 521	3 286	882	103	19.1	—
52229	Other nondepository credit intermediation	23	18 521	3 286	882	103	19.1	—
522291	Consumer lending	11	7 862	1 639	411	59	28.7	—
522298	All other nondepository credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	13	2 968	976	302	42	.7	—

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
DOTHAN-ENTERPRISE-OZARK, AL COMBINED STATISTICAL AREA—Con.								
Enterprise-Ozark, AL Micropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	46	N	7 270	1 728	248	N	N
5241	Insurance carriers	14	Q	5 397	1 309	169	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	11	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	11	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	32	7 691	1 873	419	79	73.3	10.4
52421	Insurance agencies and brokerages	32	7 691	1 873	419	79	73.3	10.4
524210	Insurance agencies and brokerages	32	7 691	1 873	419	79	73.3	10.4
HUNTSVILLE-DECATUR, AL COMBINED STATISTICAL AREA								
52	Finance and insurance	649	N	204 605	52 257	5 287	N	N
522	Credit intermediation and related activities	341	N	126 264	31 974	3 620	N	N
5221	Depository credit intermediation	193	N	102 183	26 654	2 993	N	N
52211	Commercial banking	147	Q	76 855	19 956	2 162	Q	Q
522110	Commercial banking	147	Q	76 855	19 956	2 162	Q	Q
52213	Credit unions	41	115 228	21 462	5 732	757	—	.3
522130	Credit unions	41	115 228	21 462	5 732	757	—	.3
5222	Nondepository credit intermediation	113	123 023	19 489	4 425	487	2.2	13.6
52229	Other nondepository credit intermediation	105	95 982	17 703	4 027	451	2.8	15.5
522291	Consumer lending	49	61 701	7 031	1 689	212	.2	9.0
522292	Real estate credit	32	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	30	23 628	8 334	1 733	132	3.8	29.8
522298	All other nondepository credit intermediation	24	D	D	D	c	D	D
5222981	Pawn shops	20	D	D	D	b	D	D
5223	Activities related to credit intermediation	35	10 003	4 592	895	140	11.0	.8
52231	Mortgage and nonmortgage loan brokers	18	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	18	D	D	D	b	D	D
52239	Other activities related to credit intermediation	16	D	D	D	b	D	D
522390	Other activities related to credit intermediation	16	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	65	89 187	31 500	8 280	391	1.1	2.6
5231	Securities and commodity contracts intermediation and brokerage	43	D	D	D	e	D	D
52312	Securities brokerage	40	78 356	27 977	7 570	326	.4	2.9
523120	Securities brokerage	40	78 356	27 977	7 570	326	.4	2.9
5239	Other financial investment activities	22	D	D	D	b	D	D
524	Insurance carriers and related activities	243	N	46 841	12 003	1 276	N	N
5241	Insurance carriers	67	Q	29 666	7 968	717	Q	Q
52411	Direct life, health, and medical insurance carriers	20	Q	D	D	e	Q	Q
524113	Direct life insurance carriers	16	Q	14 192	3 884	424	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	47	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	46	Q	10 751	2 683	233	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	176	65 319	17 175	4 035	559	41.9	12.7
52421	Insurance agencies and brokerages	163	D	D	D	e	D	D
524210	Insurance agencies and brokerages	163	D	D	D	e	D	D
52429	Other insurance related activities	13	D	D	D	b	D	D
Decatur, AL Metropolitan Statistical Area								
52	Finance and insurance	193	N	60 675	15 429	1 817	N	N
522	Credit intermediation and related activities	118	N	40 033	10 219	1 305	N	N
5221	Depository credit intermediation	68	N	34 093	8 887	1 139	N	N
52211	Commercial banking	51	Q	30 084	7 857	991	Q	Q
522110	Commercial banking	51	Q	30 084	7 857	991	Q	Q
52213	Credit unions	16	D	D	D	c	D	D
522130	Credit unions	16	D	D	D	c	D	D
5222	Nondepository credit intermediation	39	33 132	5 221	1 138	123	.4	21.2
52229	Other nondepository credit intermediation	36	D	D	D	c	D	D
522291	Consumer lending	18	14 419	2 219	554	69	—	25.2
5223	Activities related to credit intermediation	11	2 329	719	194	43	13.9	—
523	Securities, commodity contracts, other financial investments, and related activities	15	10 471	4 821	1 172	77	1.0	21.1
5231	Securities and commodity contracts intermediation and brokerage	10	9 461	4 016	1 007	58	—	23.3
52312	Securities brokerage	10	9 461	4 016	1 007	58	—	23.3
523120	Securities brokerage	10	9 461	4 016	1 007	58	—	23.3

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
HUNTSVILLE-DECATUR, AL COMBINED STATISTICAL AREA—Con.								
Decatur, AL Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	60	N	15 821	4 038	435	N	N
5241	Insurance carriers	19	Q	11 044	2 966	305	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	11	Q	D	D	b	Q	Q
524126	Direct property and casualty insurance carriers	11	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	41	16 085	4 777	1 072	130	38.1	3.6
52421	Insurance agencies and brokerages	40	D	D	D	c	D	D
524210	Insurance agencies and brokerages	40	D	D	D	c	D	D
Huntsville, AL Metropolitan Statistical Area								
52	Finance and insurance	456	N	143 930	36 828	3 470	N	N
522	Credit intermediation and related activities	223	N	86 231	21 755	2 315	N	N
5221	Depository credit intermediation	125	N	68 090	17 767	1 854	N	N
52211	Commercial banking	96	Q	46 771	12 099	1 171	Q	Q
522110	Commercial banking	96	Q	46 771	12 099	1 171	Q	Q
52213	Credit unions	25	D	D	D	f	D	D
522130	Credit unions	25	D	D	D	f	D	D
5222	Nondepository credit intermediation	74	89 891	14 268	3 287	364	2.8	10.9
52229	Other nondepository credit intermediation	69	D	D	D	e	D	D
522291	Consumer lending	31	47 282	4 812	1 135	143	.2	4.1
522292	Real estate credit	23	21 248	6 639	1 443	112	3.7	32.7
5222929	Mortgage bankers and loan correspondents	21	D	D	D	c	D	D
522298	All other nondepository credit intermediation	15	D	D	D	b	D	D
5222981	Pawn shops	12	3 757	1 213	265	71	41.9	18.6
5223	Activities related to credit intermediation	24	7 674	3 873	701	97	10.2	1.1
52231	Mortgage and nonmortgage loan brokers	12	5 436	3 342	577	67	7.3	.8
522310	Mortgage and nonmortgage loan brokers	12	5 436	3 342	577	67	7.3	.8
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	50	78 716	26 679	7 108	314	1.1	.2
5231	Securities and commodity contracts intermediation and brokerage	33	D	D	D	e	D	D
52312	Securities brokerage	30	68 895	23 961	6 563	268	.5	.1
523120	Securities brokerage	30	68 895	23 961	6 563	268	.5	.1
5239	Other financial investment activities	17	D	D	D	b	D	D
524	Insurance carriers and related activities	183	N	31 020	7 965	841	N	N
5241	Insurance carriers	48	Q	18 622	5 002	412	Q	Q
52411	Direct life, health, and medical insurance carriers	12	Q	10 503	2 966	236	Q	Q
524113	Direct life insurance carriers	10	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	36	Q	8 119	2 036	176	Q	Q
524126	Direct property and casualty insurance carriers	35	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	135	49 234	12 398	2 963	429	43.2	15.6
52421	Insurance agencies and brokerages	123	44 230	9 791	2 306	349	46.3	16.8
524210	Insurance agencies and brokerages	123	44 230	9 791	2 306	349	46.3	16.8
52429	Other insurance related activities	12	5 004	2 607	657	80	15.8	5.2
MOBILE-DAPHNE-FAIRHOPE, AL COMBINED STATISTICAL AREA								
52	Finance and insurance	789	N	311 446	72 907	6 470	N	N
522	Credit intermediation and related activities	381	N	115 755	30 845	3 349	N	N
5221	Depository credit intermediation	216	N	87 088	23 906	2 590	N	N
52211	Commercial banking	178	Q	81 471	22 517	2 358	Q	Q
522110	Commercial banking	178	Q	81 471	22 517	2 358	Q	Q
52213	Credit unions	37	D	D	D	c	D	D
522130	Credit unions	37	D	D	D	c	D	D
5222	Nondepository credit intermediation	131	134 540	24 427	5 973	630	1.5	3.9
52222	Sales financing	12	D	D	D	b	D	D
522220	Sales financing	12	D	D	D	b	D	D
52229	Other nondepository credit intermediation	119	D	D	D	f	D	D
522291	Consumer lending	50	64 286	6 866	1 756	247	—	2.4
522292	Real estate credit	37	39 369	12 645	2 994	199	3.8	9.1
5222929	Mortgage bankers and loan correspondents	37	39 369	12 645	2 994	199	3.8	9.1
522298	All other nondepository credit intermediation	31	D	D	D	c	D	D
5222981	Pawn shops	28	D	D	D	c	D	D
5223	Activities related to credit intermediation	34	16 080	4 240	966	129	15.8	1.6
52231	Mortgage and nonmortgage loan brokers	21	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	21	D	D	D	b	D	D
52239	Other activities related to credit intermediation	13	D	D	D	b	D	D
522390	Other activities related to credit intermediation	13	D	D	D	b	D	D

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
	MOBILE-DAPHNE-FAIRHOPE, AL COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	84	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	32	D	D	D	e	D	D
52312	Securities brokerage	30	111 896	36 392	10 228	374	—	.7
523120	Securities brokerage	30	111 896	36 392	10 228	374	—	.7
5239	Other financial investment activities	52	D	D	D	c	D	D
52391	Miscellaneous intermediation	12	D	D	D	b	D	D
523910	Miscellaneous intermediation	12	D	D	D	b	D	D
52392	Portfolio management	16	D	D	D	b	D	D
523920	Portfolio management	16	D	D	D	b	D	D
52393	Investment advice	20	3 148	1 021	280	52	59.1	7.5
523930	Investment advice	20	3 148	1 021	280	52	59.1	7.5
524	Insurance carriers and related activities	323	N	150 975	29 896	2 553	N	N
5241	Insurance carriers	81	Q	41 848	11 192	1 017	Q	Q
52411	Direct life, health, and medical insurance carriers	27	Q	D	D	f	Q	Q
524113	Direct life insurance carriers	18	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	54	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	44	Q	14 596	3 604	277	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	242	233 822	109 127	18 704	1 536	21.6	4.3
52421	Insurance agencies and brokerages	208	96 474	31 907	7 041	806	50.6	9.8
524210	Insurance agencies and brokerages	208	96 474	31 907	7 041	806	50.6	9.8
52429	Other insurance related activities	34	137 348	77 220	11 663	730	1.2	.4
524291	Claims adjusting	20	D	D	D	f	D	D
524292	Third party administration of insurance and pension funds/ plans	10	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	Daphne-Fairhope, AL Micropolitan Statistical Area							
52	Finance and insurance	218	N	47 172	12 191	1 237	N	N
522	Credit intermediation and related activities	116	N	29 464	7 645	826	N	N
5221	Depository credit intermediation	73	N	22 764	6 096	664	N	N
52211	Commercial banking	70	Q	22 478	6 027	650	Q	Q
522110	Commercial banking	70	Q	22 478	6 027	650	Q	Q
5222	Nondepository credit intermediation	35	22 774	5 425	1 273	124	4.0	3.5
52229	Other nondepository credit intermediation	32	D	D	D	c	D	D
522291	Consumer lending	11	6 135	960	243	31	—	12.2
522292	Real estate credit	12	9 015	3 348	781	56	7.7	—
5222929	Mortgage bankers and loan correspondents	12	9 015	3 348	781	56	7.7	—
523	Securities, commodity contracts, other financial investments, and related activities	23	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	11	13 302	4 354	1 175	56	—	—
52312	Securities brokerage	11	13 302	4 354	1 175	56	—	—
523120	Securities brokerage	11	13 302	4 354	1 175	56	—	—
5239	Other financial investment activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	78	N	12 161	3 042	320	N	N
5241	Insurance carriers	20	Q	6 346	1 673	122	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	17	Q	D	D	b	Q	Q
524126	Direct property and casualty insurance carriers	14	Q	5 068	1 270	83	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	58	25 629	5 815	1 369	198	73.8	3.1
52421	Insurance agencies and brokerages	55	24 678	5 560	1 309	189	76.0	3.3
524210	Insurance agencies and brokerages	55	24 678	5 560	1 309	189	76.0	3.3
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	Mobile, AL Metropolitan Statistical Area							
52	Finance and insurance	571	N	264 274	60 716	5 233	N	N
522	Credit intermediation and related activities	265	N	86 291	23 200	2 523	N	N
5221	Depository credit intermediation	143	N	64 324	17 810	1 926	N	N
52211	Commercial banking	108	Q	58 993	16 490	1 708	Q	Q
522110	Commercial banking	108	Q	58 993	16 490	1 708	Q	Q
52213	Credit unions	34	D	D	D	c	D	D
522130	Credit unions	34	D	D	D	c	D	D
5222	Nondepository credit intermediation	96	111 766	19 002	4 700	506	1.0	4.0
52229	Other nondepository credit intermediation	87	96 753	17 600	4 349	468	1.1	4.6
522291	Consumer lending	39	58 151	5 906	1 513	216	—	1.3
522292	Real estate credit	25	30 354	9 297	2 213	143	2.6	11.8
5222929	Mortgage bankers and loan correspondents	25	30 354	9 297	2 213	143	2.6	11.8
522298	All other nondepository credit intermediation	23	8 248	2 397	623	109	3.3	1.5
5222981	Pawn shops	23	8 248	2 397	623	109	3.3	1.5

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	MOBILE-DAPHNE-FAIRHOPE, AL COMBINED STATISTICAL AREA—Con.							
	Mobile, AL Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	26	12 559	2 965	690	91	19.6	2.0
52231	Mortgage and nonmortgage loan brokers	14	6 719	1 254	268	40	21.2	—
522310	Mortgage and nonmortgage loan brokers	14	6 719	1 254	268	40	21.2	—
52239	Other activities related to credit intermediation	12	5 840	1 711	422	51	17.9	4.3
522390	Other activities related to credit intermediation	12	5 840	1 711	422	51	17.9	4.3
523	Securities, commodity contracts, other financial investments, and related activities	61	123 972	39 169	10 662	477	2.0	1.3
5231	Securities and commodity contracts intermediation and brokerage	21	D	D	D	e	D	D
52312	Securities brokerage	19	98 594	32 038	9 053	318	—	.8
523120	Securities brokerage	19	98 594	32 038	9 053	318	—	.8
5239	Other financial investment activities	40	D	D	D	c	D	D
52392	Portfolio management	12	4 301	2 532	471	37	7.3	—
523920	Portfolio management	12	4 301	2 532	471	37	7.3	—
52393	Investment advice	15	2 575	823	190	44	50.1	9.1
523930	Investment advice	15	2 575	823	190	44	50.1	9.1
524	Insurance carriers and related activities	245	N	138 814	26 854	2 233	N	N
5241	Insurance carriers	61	Q	35 502	9 519	895	Q	Q
52411	Direct life, health, and medical insurance carriers	24	Q	21 991	6 120	528	Q	Q
524113	Direct life insurance carriers	16	Q	8 798	2 165	274	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	37	Q	13 511	3 399	367	Q	Q
524126	Direct property and casualty insurance carriers	30	Q	9 528	2 334	194	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	184	208 193	103 312	17 335	1 338	15.2	4.4
52421	Insurance agencies and brokerages	153	71 796	26 347	5 732	617	41.9	12.1
524210	Insurance agencies and brokerages	153	71 796	26 347	5 732	617	41.9	12.1
52429	Other insurance related activities	31	136 397	76 965	11 603	721	1.1	.4
524291	Claims adjusting	19	D	D	D	f	D	D
	ALBERTVILLE, AL MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	124	N	25 363	6 342	794	N	N
522	Credit intermediation and related activities	78	N	18 402	4 643	582	N	N
5221	Depository credit intermediation	45	N	14 235	3 714	462	N	N
52211	Commercial banking	40	Q	13 407	3 509	424	Q	Q
522110	Commercial banking	40	Q	13 407	3 509	424	Q	Q
5222	Nondepository credit intermediation	22	18 846	3 101	660	82	14.2	16.9
52229	Other nondepository credit intermediation	20	D	D	D	b	D	D
5223	Activities related to credit intermediation	11	3 065	1 066	269	38	41.2	1.0
523	Securities, commodity contracts, other financial investments, and related activities	7	1 261	521	148	16	25.5	—
524	Insurance carriers and related activities	39	N	6 440	1 551	196	N	N
5242	Agencies, brokerages, and other insurance related activities ..	30	D	D	D	c	D	D
52421	Insurance agencies and brokerages	29	9 280	3 600	855	116	39.8	5.7
524210	Insurance agencies and brokerages	29	9 280	3 600	855	116	39.8	5.7
	ANNISTON-OXFORD, AL METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	152	N	29 364	7 487	892	N	N
522	Credit intermediation and related activities	93	N	19 227	4 925	626	N	N
5221	Depository credit intermediation	49	N	15 839	4 091	500	N	N
52211	Commercial banking	31	Q	12 961	3 338	375	Q	Q
522110	Commercial banking	31	Q	12 961	3 338	375	Q	Q
52213	Credit unions	18	16 331	2 878	753	125	—	—
522130	Credit unions	18	16 331	2 878	753	125	—	—
5222	Nondepository credit intermediation	33	16 381	2 898	716	98	1.6	2.4
52229	Other nondepository credit intermediation	30	14 360	2 431	592	84	1.8	2.7
522291	Consumer lending	14	8 816	1 264	328	49	—	—
522298	All other nondepository credit intermediation	12	D	D	D	b	D	D
5222981	Pawn shops	11	2 785	445	104	25	4.2	14.0
5223	Activities related to credit intermediation	11	1 943	490	118	28	—	5.6
523	Securities, commodity contracts, other financial investments, and related activities	9	4 894	2 803	767	46	12.2	5.1

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	ANNISTON-OXFORD, AL METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	50	N	7 334	1 795	220	N	N
5241	Insurance carriers	17	Q	4 169	1 074	97	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	10	Q	D	D	b	Q	Q
524126	Direct property and casualty insurance carriers	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	33	8 843	3 165	721	123	43.4	9.7
52421	Insurance agencies and brokerages	30	D	D	D	c	D	D
524210	Insurance agencies and brokerages	30	D	D	D	c	D	D
	FLORENCE, AL METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	235	N	48 040	12 078	1 491	N	N
522	Credit intermediation and related activities	126	N	29 873	7 601	1 007	N	N
5221	Depository credit intermediation	84	N	26 378	6 767	885	N	N
52211	Commercial banking	57	Q	19 186	4 972	613	Q	Q
522110	Commercial banking	57	Q	19 186	4 972	613	Q	Q
52213	Credit unions	22	D	D	D	c	D	D
522130	Credit unions	22	D	D	D	c	D	D
5222	Nondepository credit intermediation	35	16 728	2 989	717	98	3.7	11.4
52229	Other nondepository credit intermediation	34	D	D	D	b	D	D
522291	Consumer lending	12	10 703	1 321	336	40	1.2	5.7
522298	All other nondepository credit intermediation	15	D	D	D	b	D	D
5222981	Pawn shops	13	2 321	854	211	40	14.9	.8
523	Securities, commodity contracts, other financial investments, and related activities	16	15 688	5 053	1 335	71	1.8	12.8
5231	Securities and commodity contracts intermediation and brokerage	13	D	D	D	b	D	D
52312	Securities brokerage	12	11 781	4 004	1 115	60	—	—
523120	Securities brokerage	12	11 781	4 004	1 115	60	—	—
524	Insurance carriers and related activities	93	N	13 114	3 142	413	N	N
5241	Insurance carriers	25	Q	5 383	1 414	146	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	14	Q	D	D	b	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	68	26 689	7 731	1 728	267	35.3	10.6
52421	Insurance agencies and brokerages	65	D	D	D	e	D	D
524210	Insurance agencies and brokerages	65	D	D	D	e	D	D
	GADSDEN, AL METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	127	N	30 794	7 584	931	N	N
522	Credit intermediation and related activities	61	N	16 143	4 002	534	N	N
5221	Depository credit intermediation	32	N	13 764	3 385	436	N	N
52211	Commercial banking	26	Q	8 486	2 160	277	Q	Q
522110	Commercial banking	26	Q	8 486	2 160	277	Q	Q
5222	Nondepository credit intermediation	21	11 416	1 929	507	75	2.5	9.0
52229	Other nondepository credit intermediation	20	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	10	19 264	3 930	1 073	61	2.2	4.1
524	Insurance carriers and related activities	56	N	10 721	2 509	336	N	N
5241	Insurance carriers	18	Q	6 870	1 623	207	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	12	Q	2 146	516	52	Q	Q
524126	Direct property and casualty insurance carriers	12	Q	2 146	516	52	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	38	10 172	3 851	886	129	45.6	4.5
52421	Insurance agencies and brokerages	36	D	D	D	c	D	D
524210	Insurance agencies and brokerages	36	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
MONTGOMERY, AL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	515	N	363 389	96 678	8 114	N	N
522	Credit intermediation and related activities	262	N	196 993	53 357	5 027	N	N
5221	Depository credit intermediation	163	N	158 924	44 464	4 068	N	N
52211	Commercial banking	135	Q	147 087	41 412	3 664	Q	Q
522110	Commercial banking	135	Q	147 087	41 412	3 664	Q	Q
52213	Credit unions	27	D	D	D	e	D	D
522130	Credit unions	27	D	D	D	e	D	D
5222	Nondepository credit intermediation	81	269 212	35 931	8 466	900	1.0	.6
52229	Other nondepository credit intermediation	72	D	D	D	f	D	D
522291	Consumer lending	32	29 256	4 142	971	132	1.8	.6
522292	Real estate credit	22	208 088	27 852	6 479	620	.7	.2
5222929	Mortgage bankers and loan correspondents	22	208 088	27 852	6 479	620	.7	.2
522298	All other nondepository credit intermediation	18	D	D	D	b	D	D
5222981	Pawn shops	16	7 613	1 546	400	81	7.0	.3
5223	Activities related to credit intermediation	18	5 778	2 138	427	59	9.1	1.0
52239	Other activities related to credit intermediation	12	2 392	593	132	28	17.8	1.8
522390	Other activities related to credit intermediation	12	2 392	593	132	28	17.8	1.8
523	Securities, commodity contracts, other financial investments, and related activities	52	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	29	98 952	35 966	8 934	316	—	.6
52312	Securities brokerage	21	88 986	30 805	7 973	279	—	.7
523120	Securities brokerage	21	88 986	30 805	7 973	279	—	.7
5239	Other financial investment activities	23	D	D	D	c	D	D
52391	Miscellaneous intermediation	10	8 754	3 235	731	55	1.5	—
523910	Miscellaneous intermediation	10	8 754	3 235	731	55	1.5	—
524	Insurance carriers and related activities	200	N	122 583	32 539	2 638	N	N
5241	Insurance carriers	54	Q	77 011	22 211	1 596	Q	Q
52411	Direct life, health, and medical insurance carriers	23	Q	23 089	6 890	520	Q	Q
524113	Direct life insurance carriers	19	Q	19 562	5 828	465	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	31	Q	53 922	15 321	1 076	Q	Q
524126	Direct property and casualty insurance carriers	30	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	146	111 350	45 572	10 328	1 042	15.9	5.0
52421	Insurance agencies and brokerages	130	84 983	32 081	6 815	706	20.9	6.3
524210	Insurance agencies and brokerages	130	84 983	32 081	6 815	706	20.9	6.3
52429	Other insurance related activities	16	26 367	13 491	3 513	336	—	.5
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
SCOTTSBORO, AL MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	51	N	11 126	2 713	373	N	N
522	Credit intermediation and related activities	29	N	7 956	1 892	281	N	N
5221	Depository credit intermediation	22	N	7 558	1 795	265	N	N
52211	Commercial banking	17	Q	6 975	1 660	238	Q	Q
522110	Commercial banking	17	Q	6 975	1 660	238	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	19	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	2 927	590	162	28	51.6	48.4
52421	Insurance agencies and brokerages	11	2 927	590	162	28	51.6	48.4
524210	Insurance agencies and brokerages	11	2 927	590	162	28	51.6	48.4
SELMA, AL MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	44	N	13 102	3 412	389	N	N
522	Credit intermediation and related activities	25	N	9 023	2 346	282	N	N
5221	Depository credit intermediation	14	N	7 924	2 046	240	N	N
52211	Commercial banking	10	Q	7 426	1 917	216	Q	Q
522110	Commercial banking	10	Q	7 426	1 917	216	Q	Q
5222	Nondepository credit intermediation	10	D	D	D	b	D	D
52229	Other nondepository credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	17	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	12	4 062	1 611	387	43	37.4	17.5
52421	Insurance agencies and brokerages	12	4 062	1 611	387	43	37.4	17.5
524210	Insurance agencies and brokerages	12	4 062	1 611	387	43	37.4	17.5

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
TALLADEGA-SYLACAUGA, AL MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	82	N	19 144	4 995	689	N	N
522	Credit intermediation and related activities	53	N	14 879	3 959	555	N	N
5221	Depository credit intermediation	28	N	12 901	3 467	470	N	N
52211	Commercial banking	18	Q	9 428	2 252	349	Q	Q
522110	Commercial banking	18	Q	9 428	2 252	349	Q	Q
5222	Nondepository credit intermediation	22	11 824	1 874	468	77	20.8	10.7
52229	Other nondepository credit intermediation	19	9 783	1 669	406	71	25.1	9.5
522291	Consumer lending	11	5 818	902	225	37	—	16.0
523	Securities, commodity contracts, other financial investments, and related activities	4	322	162	33	6	—	37.9
524	Insurance carriers and related activities	25	N	4 103	1 003	128	N	N
5242	Agencies, brokerages, and other insurance related activities ..	16	4 670	1 589	364	52	54.3	.4
52421	Insurance agencies and brokerages	16	4 670	1 589	364	52	54.3	.4
524210	Insurance agencies and brokerages	16	4 670	1 589	364	52	54.3	.4
TROY, AL MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	45	N	13 585	3 410	360	N	N
522	Credit intermediation and related activities	24	N	7 047	1 687	219	N	N
5221	Depository credit intermediation	13	N	D	D	c	N	N
52211	Commercial banking	11	Q	5 900	1 495	181	Q	Q
522110	Commercial banking	11	Q	5 900	1 495	181	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	3	2 209	1 688	543	15	—	—
524	Insurance carriers and related activities	18	N	4 850	1 180	126	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	6 983	2 907	693	68	16.6	17.3
52421	Insurance agencies and brokerages	11	6 983	2 907	693	68	16.6	17.3
524210	Insurance agencies and brokerages	11	6 983	2 907	693	68	16.6	17.3
TUSCALOOSA, AL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	227	N	70 100	18 838	2 065	N	N
522	Credit intermediation and related activities	120	N	44 482	12 497	1 461	N	N
5221	Depository credit intermediation	73	N	35 050	10 349	1 107	N	N
52211	Commercial banking	48	Q	24 230	7 726	669	Q	Q
522110	Commercial banking	48	Q	24 230	7 726	669	Q	Q
52213	Credit unions	21	D	D	D	e	D	D
522130	Credit unions	21	D	D	D	e	D	D
5222	Nondepository credit intermediation	34	23 315	4 417	1 029	122	.2	9.7
52229	Other nondepository credit intermediation	29	20 675	4 058	936	105	.2	10.9
522291	Consumer lending	10	7 913	1 079	252	37	—	.8
522292	Real estate credit	10	8 087	2 124	455	41	—	21.7
5222929	Mortgage bankers and loan correspondents	10	8 087	2 124	455	41	—	21.7
5223	Activities related to credit intermediation	13	34 526	5 015	1 119	232	5.3	.1
523	Securities, commodity contracts, other financial investments, and related activities	21	D	D	D	b	D	D
5239	Other financial investment activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	85	N	20 472	5 050	518	N	N
5241	Insurance carriers	26	Q	9 548	2 442	238	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	18	Q	2 881	702	57	Q	Q
524126	Direct property and casualty insurance carriers	14	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	59	39 689	10 924	2 608	280	23.4	12.5
52421	Insurance agencies and brokerages	56	39 181	10 633	2 531	270	23.7	12.3
524210	Insurance agencies and brokerages	56	39 181	10 633	2 531	270	23.7	12.3
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

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

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

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

Appendix A.

Explanation of Terms

ANNUAL PAYROLL

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

ESTABLISHMENTS

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

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

FIRST-QUARTER PAYROLL

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

PAID EMPLOYEES FOR PAY PERIOD INCLUDING MARCH 12

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

REVENUE

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

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

Appendix B.

NAICS Codes, Titles, and Descriptions

52 FINANCE AND INSURANCE

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

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

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

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

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

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

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

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

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

521 MONETARY AUTHORITIES - CENTRAL BANK

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

5211 MONETARY AUTHORITIES - CENTRAL BANK

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

52111 MONETARY AUTHORITIES - CENTRAL BANK

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

521110 MONETARY AUTHORITIES - CENTRAL BANK

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

522 CREDIT INTERMEDIATION AND RELATED ACTIVITIES

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

5221 DEPOSITORY CREDIT INTERMEDIATION

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

52211 COMMERCIAL BANKING

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

522110 COMMERCIAL BANKING

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

5221101 NATIONAL COMMERCIAL BANKS (BANKING)

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

5221102 STATE COMMERCIAL BANKS (BANKING)

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

52212 SAVINGS INSTITUTIONS

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

522120 SAVINGS INSTITUTIONS

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

5221201 SAVINGS INSTITUTIONS, FEDERALLY CHARTERED

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

5221203 SAVINGS INSTITUTIONS, NOT FEDERALLY CHARTERED

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

52213 CREDIT UNIONS

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

522130 CREDIT UNIONS

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

5221301 CREDIT UNIONS, FEDERALLY CHARTERED

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

5221309 CREDIT UNIONS, NOT FEDERALLY CHARTERED

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

52219 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

522190 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

5222 NONDEPOSITORY CREDIT INTERMEDIATION

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

52221 CREDIT CARD ISSUING

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

522210 CREDIT CARD ISSUING

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

52222 SALES FINANCING

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

522220 SALES FINANCING

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

52229 OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

522291 CONSUMER LENDING

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

522292 REAL ESTATE CREDIT

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

5222929 MORTGAGE BANKERS AND LOAN CORRESPONDENTS

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

522293 INTERNATIONAL TRADE FINANCING

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

522294 SECONDARY MARKET FINANCING

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

522298 ALL OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

5222981 PAWNSHOPS

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

5222988 OTHER BUSINESS CREDIT INSTITUTIONS

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

5223 ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

52231 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

522310 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

52232 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

522390 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

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

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

5231 SECURITIES AND COMMODITY CONTRACTS INTERMEDIATION AND BROKERAGE

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

52311 INVESTMENT BANKING AND SECURITIES DEALING

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

523110 INVESTMENT BANKING AND SECURITIES DEALING

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

52312 SECURITIES BROKERAGE

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

523120 SECURITIES BROKERAGE

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

52313 COMMODITY CONTRACTS DEALING

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

523130 COMMODITY CONTRACTS DEALING

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

52314 COMMODITY CONTRACTS BROKERAGE

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

523140 COMMODITY CONTRACTS BROKERAGE

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

5232 SECURITIES AND COMMODITY EXCHANGES

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

52321 SECURITIES AND COMMODITY EXCHANGES

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

523210 SECURITIES AND COMMODITY EXCHANGES

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

5239 OTHER FINANCIAL INVESTMENT ACTIVITIES

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

52391 MISCELLANEOUS INTERMEDIATION

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

523910 MISCELLANEOUS INTERMEDIATION

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

52392 PORTFOLIO MANAGEMENT

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

523920 PORTFOLIO MANAGEMENT

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

52393 INVESTMENT ADVICE

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

523930 INVESTMENT ADVICE

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

52399 ALL OTHER FINANCIAL INVESTMENT ACTIVITIES

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

523991 TRUST, FIDUCIARY, AND CUSTODY ACTIVITIES

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

523999 MISCELLANEOUS FINANCIAL INVESTMENT ACTIVITIES

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

524 INSURANCE CARRIERS AND RELATED ACTIVITIES

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

5241 INSURANCE CARRIERS

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

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

52411 DIRECT LIFE, HEALTH, AND MEDICAL INSURANCE CARRIERS

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

524113 DIRECT LIFE INSURANCE CARRIERS

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

524114 DIRECT HEALTH AND MEDICAL INSURANCE CARRIERS

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

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

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

524126 DIRECT PROPERTY AND CASUALTY INSURANCE CARRIERS

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

524127 DIRECT TITLE INSURANCE CARRIERS

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

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

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

52413 REINSURANCE CARRIERS

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

524130 REINSURANCE CARRIERS

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

5242 AGENCIES, BROKERAGES, AND OTHER INSURANCE RELATED ACTIVITIES

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

52421 INSURANCE AGENCIES AND BROKERAGES

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

524210 INSURANCE AGENCIES AND BROKERAGES

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

52429 OTHER INSURANCE RELATED ACTIVITIES

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

524291 CLAIMS ADJUSTING

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

524292 THIRD PARTY ADMINISTRATION OF INSURANCE AND PENSION FUNDS

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

524298 ALL OTHER INSURANCE RELATED ACTIVITIES

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

525 FUNDS, TRUSTS, AND OTHER FINANCIAL VEHICLES

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

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

5259 OTHER INVESTMENT POOLS AND FUNDS

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

52593 REAL ESTATE INVESTMENT TRUSTS

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

525930 REAL ESTATE INVESTMENT TRUSTS

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

Appendix C.

Methodology

SOURCES OF THE DATA

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

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

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

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

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

INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

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

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

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

RELIABILITY OF DATA

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

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

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

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

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

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

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

TREATMENT OF NONRESPONSE

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

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

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

DISCLOSURE

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

Appendix D. Geographic Notes

Not applicable for this report.

Appendix E.

Metropolitan and Micropolitan Statistical Areas

ATLANTA-SANDY SPRINGS-GAINESVILLE, GA-AL COMBINED STATISTICAL AREA

Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area

Barrow County, GA

Bartow County, GA

Butts County, GA

Carroll County, GA

Cherokee County, GA

Clayton County, GA

Cobb County, GA

Coweta County, GA

Dawson County, GA

DeKalb County, GA

Douglas County, GA

Fayette County, GA

Forsyth County, GA

Fulton County, GA

Gwinnett County, GA

Haralson County, GA

Heard County, GA

Henry County, GA

Jasper County, GA

Lamar County, GA

Meriwether County, GA

Newton County, GA

Paulding County, GA

Pickens County, GA

Pike County, GA

Rockdale County, GA

Spalding County, GA

Walton County, GA

Cedartown, GA Micropolitan Statistical Area

Polk County, GA

2002 Economic Census

Appendix E E-1

Gainesville, GA Metropolitan Statistical Area

Hall County, GA

LaGrange, GA Micropolitan Statistical Area

Troup County, GA

Thomaston, GA Micropolitan Statistical Area

Upson County, GA

Valley, AL Micropolitan Statistical Area

Chambers County, AL

BIRMINGHAM-HOOVER-CULLMAN, AL COMBINED STATISTICAL AREA

Birmingham-Hoover, AL Metropolitan Statistical Area

Bibb County, AL

Blount County, AL

Chilton County, AL

Jefferson County, AL

St. Clair County, AL

Shelby County, AL

Walker County, AL

Cullman, AL Micropolitan Statistical Area

Cullman County, AL

COLUMBUS-AUBURN-OPELIKA, GA-AL COMBINED STATISTICAL AREA

Auburn-Opelika, AL Metropolitan Statistical Area

Lee County, AL

Columbus, GA-AL Metropolitan Statistical Area

Russell County, AL

Chattahoochee County, GA

Harris County, GA

Marion County, GA

Muscogee County, GA

Tuskegee, AL Micropolitan Statistical Area

Macon County, AL

DOTHAN-ENTERPRISE-OZARK, AL COMBINED STATISTICAL AREA

Dothan, AL Metropolitan Statistical Area

Geneva County, AL

Henry County, AL

Houston County, AL

Enterprise-Ozark, AL Micropolitan Statistical Area

Coffee County, AL

Dale County, AL

HUNTSVILLE-DECATUR, AL COMBINED STATISTICAL AREA

Decatur, AL Metropolitan Statistical Area

Lawrence County, AL

Morgan County, AL

Huntsville, AL Metropolitan Statistical Area

Limestone County, AL

Madison County, AL

MOBILE-DAPHNE-FAIRHOPE, AL COMBINED STATISTICAL AREA

Daphne-Fairhope, AL Micropolitan Statistical Area

Baldwin County, AL

Mobile, AL Metropolitan Statistical Area

Mobile County, AL

ALBERTVILLE, AL MICROPOLITAN STATISTICAL AREA

Marshall County, AL

ANNISTON-OXFORD, AL METROPOLITAN STATISTICAL AREA

Calhoun County, AL

FLORENCE, AL METROPOLITAN STATISTICAL AREA

Colbert County, AL

Lauderdale County, AL

GADSDEN, AL METROPOLITAN STATISTICAL AREA

Etowah County, AL

MONTGOMERY, AL METROPOLITAN STATISTICAL AREA

Autauga County, AL

Elmore County, AL

Lowndes County, AL

Montgomery County, AL

SCOTTSBORO, AL MICROPOLITAN STATISTICAL AREA

Jackson County, AL

SELMA, AL MICROPOLITAN STATISTICAL AREA

Dallas County, AL

TALLADEGA-SYLACAUGA, AL MICROPOLITAN STATISTICAL AREA

Talladega County, AL

TROY, AL MICROPOLITAN STATISTICAL AREA

Pike County, AL

TUSCALOOSA, AL METROPOLITAN STATISTICAL AREA

Greene County, AL

Hale County, AL

Tuscaloosa County, AL

