

Florida: 2002

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2002 Economic Census

Finance and Insurance

Geographic Area Series



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-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

INDUSTRY CLASSIFICATIONS

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

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

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

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

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

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

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

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

BASIS OF REPORTING

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

GEOGRAPHIC AREA CODING

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

AVAILABILITY OF ADDITIONAL DATA

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

HISTORICAL INFORMATION

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

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

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

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

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

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

SOURCES FOR MORE INFORMATION

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

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Finance and Insurance

SCOPE

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

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

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

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

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

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

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

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

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

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

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

REPORTS

The following reports provide statistics on this sector.

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

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

Subject Series:

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

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

GEOGRAPHIC AREAS COVERED

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

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

DOLLAR VALUES

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

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

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

RELIABILITY OF DATA

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

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

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

DISCLOSURE

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

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

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

CONTACTS FOR DATA USERS

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

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

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

Table 1. Summary Statistics for the State: 2002

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
FLORIDA								
52	Finance and insurance	28 053	N	15 993 236	4 265 881	341 471	N	N
521	Monetary authorities - central bank	2	435 844	25 760	6 461	538	—	—
5211	Monetary authorities - central bank	2	435 844	25 760	6 461	538	—	—
52111	Monetary authorities - central bank	2	435 844	25 760	6 461	538	—	—
521110	Monetary authorities - central bank	2	435 844	25 760	6 461	538	—	—
522	Credit intermediation and related activities	12 230	N	7 401 276	1 951 456	177 192	N	N
5221	Depository credit intermediation	6 191	N	4 142 134	1 150 943	106 245	N	N
52211	Commercial banking	4 677	Q	3 279 320	925 580	83 267	Q	Q
522110	Commercial banking	4 677	Q	3 279 320	925 580	83 267	Q	Q
5221101	National commercial banks - banking	3 264	Q	2 403 119	692 265	62 612	Q	Q
5221102	State commercial banks - banking	1 378	Q	D	D	j	Q	Q
52212	Savings institutions	820	Q	497 925	137 968	11 870	Q	Q
522120	Savings institutions	820	Q	497 925	137 968	11 870	Q	Q
5221201	Savings institutions - federally chartered	799	Q	461 916	119 338	10 914	Q	Q
5221203	Savings institutions - not federally chartered	21	Q	36 009	18 630	956	Q	Q
52213	Credit unions	685	D	D	D	j	D	D
522130	Credit unions	685	D	D	D	j	D	D
5221301	Credit unions - federally chartered	348	D	1 000 853	177 310	41 971	5 455	.6
5221309	Credit unions - not federally chartered	337	D	D	D	i	D	D
52219	Other depository credit intermediation	9	D	D	D	c	D	D
522190	Other depository credit intermediation	9	D	D	D	c	D	D
5222	Nondepository credit intermediation	3 518	17 367 788	2 270 530	563 271	44 586	2.1	11.5
52221	Credit card issuing	32	1 587 533	262 707	84 913	5 669	.4	.8
522210	Credit card issuing	32	1 587 533	262 707	84 913	5 669	.4	.8
52222	Sales financing	478	5 590 628	400 249	99 921	7 876	1.3	10.4
522220	Sales financing	478	5 590 628	400 249	99 921	7 876	1.3	10.4
52229	Other nondepository credit intermediation	3 008	10 189 627	1 607 574	378 437	31 041	2.8	13.8
522291	Consumer lending	570	2 440 692	321 466	82 011	8 570	.9	16.6
522292	Real estate credit	1 655	5 781 695	1 019 186	225 410	16 760	3.3	15.5
5222929	Mortgage bankers and loan correspondents	1 638	5 738 806	1 014 468	224 122	16 678	3.3	15.6
522293	International trade financing	63	794 215	94 208	26 337	1 053	1.6	1.0
522294	Secondary market financing	28	D	D	D	f	D	D
522298	All other nondepository credit intermediation	692	D	D	D	h	D	D
5222981	Pawn shops	630	D	D	D	g	D	D
5222988	Other business credit institutions	62	322 296	82 172	21 283	1 408	1.6	17.0
5223	Activities related to credit intermediation	2 521	4 984 502	988 612	237 242	26 361	4.7	20.0
52231	Mortgage and nonmortgage loan brokers	1 398	963 978	254 153	55 903	6 796	13.6	8.1
522310	Mortgage and nonmortgage loan brokers	1 398	963 978	254 153	55 903	6 796	13.6	8.1
52232	Financial transactions processing, reserve, and clearinghouse activities	251	3 505 088	593 125	147 921	14 928	1.8	25.1
522320	Financial transactions processing, reserve, and clearinghouse activities	251	3 505 088	593 125	147 921	14 928	1.8	25.1
52239	Other activities related to credit intermediation	872	515 436	141 334	33 418	4 637	7.6	7.5
522390	Other activities related to credit intermediation	872	515 436	141 334	33 418	4 637	7.6	7.5
523	Securities, commodity contracts, other financial investments, and related activities	4 548	10 109 635	3 034 300	879 829	38 604	3.6	8.8
5231	Securities and commodity contracts intermediation and brokerage	2 100	7 239 852	2 349 193	689 289	28 274	1.7	8.0
52311	Investment banking and securities dealing	257	1 215 858	405 698	151 451	3 981	3.5	2.8
523110	Investment banking and securities dealing	257	1 215 858	405 698	151 451	3 981	3.5	2.8
52312	Securities brokerage	1 710	5 895 082	1 907 284	529 634	23 536	1.0	8.9
523120	Securities brokerage	1 710	5 895 082	1 907 284	529 634	23 536	1.0	8.9
52313	Commodity contracts dealing	41	38 841	8 792	1 194	158	9.4	10.3
523130	Commodity contracts dealing	41	38 841	8 792	1 194	158	9.4	10.3
52314	Commodity contracts brokerage	92	90 071	27 419	7 010	599	16.5	21.5
523140	Commodity contracts brokerage	92	90 071	27 419	7 010	599	16.5	21.5
5232	Securities and commodity exchanges	2	D	D	D	a	D	D
52321	Securities and commodity exchanges	2	D	D	D	a	D	D
523210	Securities and commodity exchanges	2	D	D	D	a	D	D
5239	Other financial investment activities	2 446	D	D	D	j	D	D
52391	Miscellaneous intermediation	416	537 683	73 817	19 547	1 402	11.2	7.5
523910	Miscellaneous intermediation	416	537 683	73 817	19 547	1 402	11.2	7.5
52392	Portfolio management	715	1 649 149	409 210	125 678	5 285	3.2	8.4
523920	Portfolio management	715	1 649 149	409 210	125 678	5 285	3.2	8.4
52393	Investment advice	1 150	556 115	161 441	34 025	2 771	20.9	14.2
523930	Investment advice	1 150	556 115	161 441	34 025	2 771	20.9	14.2
52399	All other financial investment activities	165	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	136	112 092	36 558	10 258	783	9.1	41.1
523999	Miscellaneous financial investment activities	29	D	D	D	b	D	D
524	Insurance carriers and related activities	11 050	N	5 496 438	1 419 471	124 384	N	N
5241	Insurance carriers	2 133	Q	3 381 064	913 561	72 222	Q	Q
52411	Direct life, health, and medical insurance carriers	824	Q	1 714 313	476 838	35 939	Q	Q
524113	Direct life insurance carriers	546	Q	800 675	226 594	16 832	Q	Q
524114	Direct health and medical insurance carriers	278	Q	913 638	250 244	19 107	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	1 251	Q	1 629 128	425 537	35 747	Q	Q
524126	Direct property and casualty insurance carriers	745	Q	1 325 234	349 716	29 261	Q	Q
524127	Direct title insurance carriers	460	Q	227 323	56 604	5 364	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	46	Q	76 571	19 217	1 122	Q	Q
52413	Reinsurance carriers	58	Q	37 623	11 186	536	Q	Q
524130	Reinsurance carriers	58	Q	37 623	11 186	536	Q	Q

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini-strative records ¹	Estimated ²
	FLORIDA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	8 917	7 061 722	2 115 374	505 910	52 162	23.0	6.9
52421	Insurance agencies and brokerages	8 043	5 408 698	1 571 859	369 826	38 734	28.5	7.8
524210	Insurance agencies and brokerages	8 043	5 408 698	1 571 859	369 826	38 734	28.5	7.8
52429	Other insurance related activities	874	1 653 024	543 515	136 084	13 428	4.8	4.0
524291	Claims adjusting	405	273 918	120 170	28 678	3 028	12.6	8.8
524292	Third party administration of insurance and pension funds/ plans	317	1 138 163	338 434	83 011	8 707	2.6	2.9
524298	All other insurance related activities	152	240 943	84 911	24 395	1 693	6.3	4.0
525	Funds, trusts, and other financial vehicles (part)	223	570 186	35 462	8 664	753	2.8	15.5
5259	Other investment pools and funds (part)	223	570 186	35 462	8 664	753	2.8	15.5
52593	Real Estate Investment Trusts - REITs	223	570 186	35 462	8 664	753	2.8	15.5
525930	Real Estate Investment Trusts - REITs	223	570 186	35 462	8 664	753	2.8	15.5

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
DELTONA-DAYTONA BEACH-PALM COAST, FL COMBINED STATISTICAL AREA								
52	Finance and insurance	699	N	186 627	46 629	5 121	N	N
522	Credit intermediation and related activities	326	N	D	D	h	N	N
5221	Depository credit intermediation	182	N	D	D	g	N	N
52211	Commercial banking	159	Q	D	D	g	Q	Q
522110	Commercial banking	159	Q	D	D	g	Q	Q
52212	Savings institutions	10	Q	D	D	b	Q	Q
522120	Savings institutions	10	Q	D	D	b	Q	Q
52213	Credit unions	13	D	D	D	b	D	D
522130	Credit unions	13	D	D	D	b	D	D
5222	Nondepository credit intermediation	85	D	D	D	e	D	D
52229	Other nondepository credit intermediation	77	D	D	D	e	D	D
522291	Consumer lending	17	D	D	D	b	D	D
522292	Real estate credit	34	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	34	D	D	D	c	D	D
522298	All other nondepository credit intermediation	23	D	D	D	b	D	D
5222981	Pawn shops	23	D	D	D	b	D	D
5223	Activities related to credit intermediation	59	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	43	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	43	D	D	D	c	D	D
52239	Other activities related to credit intermediation	15	D	D	D	b	D	D
522390	Other activities related to credit intermediation	15	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	88	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	46	D	D	D	e	D	D
52312	Securities brokerage	45	D	D	D	e	D	D
523120	Securities brokerage	45	D	D	D	e	D	D
5239	Other financial investment activities	42	D	D	D	b	D	D
52392	Portfolio management	15	D	D	D	b	D	D
523920	Portfolio management	15	D	D	D	b	D	D
52393	Investment advice	18	4 146	949	213	26	3.0	10.2
523930	Investment advice	18	4 146	949	213	26	3.0	10.2
524	Insurance carriers and related activities	275	N	D	D	g	N	N
5241	Insurance carriers	51	Q	D	D	g	Q	Q
52411	Direct life, health, and medical insurance carriers	24	Q	D	D	f	Q	Q
524114	Direct health and medical insurance carriers	15	Q	D	D	f	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	27	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	14	Q	2 482	654	53	Q	Q
524127	Direct title insurance carriers	12	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities	224	D	D	D	g	D	D
52421	Insurance agencies and brokerages	205	D	D	D	f	D	D
524210	Insurance agencies and brokerages	205	D	D	D	f	D	D
52429	Other insurance related activities	19	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	10	D	D	D	b	D	D
5259	Other investment pools and funds (part)	10	D	D	D	b	D	D
52593	Real Estate Investment Trusts - REITs	10	D	D	D	b	D	D
525930	Real Estate Investment Trusts - REITs	10	D	D	D	b	D	D
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area								
52	Finance and insurance	622	N	172 840	43 280	4 666	N	N
522	Credit intermediation and related activities	294	N	75 270	19 774	2 427	N	N
5221	Depository credit intermediation	164	N	D	D	g	N	N
52211	Commercial banking	143	Q	55 335	15 146	1 807	Q	Q
522110	Commercial banking	143	Q	55 335	15 146	1 807	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	75	D	D	D	e	D	D
52229	Other nondepository credit intermediation	68	D	D	D	c	D	D
522291	Consumer lending	16	D	D	D	b	D	D
522292	Real estate credit	27	17 439	4 850	1 050	100	1.2	13.6
5222929	Mortgage bankers and loan correspondents	27	17 439	4 850	1 050	100	1.2	13.6
522298	All other nondepository credit intermediation	22	D	D	D	b	D	D
5222981	Pawn shops	22	D	D	D	b	D	D
5223	Activities related to credit intermediation	55	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	39	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	39	D	D	D	c	D	D
52239	Other activities related to credit intermediation	15	D	D	D	b	D	D
522390	Other activities related to credit intermediation	15	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
DELTONA-DAYTONA BEACH-PALM COAST, FL COMBINED STATISTICAL AREA—Con.								
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	75	57 714	21 483	5 856	364	4.0	22.3
5231	Securities and commodity contracts intermediation and brokerage	40	D	D	D	e	D	D
52312	Securities brokerage	39	48 050	19 102	5 302	291	.4	21.5
523120	Securities brokerage	39	48 050	19 102	5 302	291	.4	21.5
5239	Other financial investment activities	35	D	D	D	b	D	D
52392	Portfolio management	12	2 460	1 042	251	36	43.8	—
523920	Portfolio management	12	2 460	1 042	251	36	43.8	—
52393	Investment advice	15	4 071	909	203	22	3.1	10.3
523930	Investment advice	15	4 071	909	203	22	3.1	10.3
524	Insurance carriers and related activities	244	N	75 382	17 539	1 853	N	N
5241	Insurance carriers	48	Q	38 655	9 192	921	Q	Q
52411	Direct life, health, and medical insurance carriers	23	Q	34 105	8 050	806	Q	Q
524114	Direct health and medical insurance carriers	14	Q	D	D	f	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	25	Q	4 550	1 142	115	Q	Q
524126	Direct property and casualty insurance carriers	14	Q	2 482	654	53	Q	Q
524127	Direct title insurance carriers	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	196	105 519	36 727	8 347	932	34.6	6.4
52421	Insurance agencies and brokerages	180	90 473	30 218	7 146	825	36.7	7.4
524210	Insurance agencies and brokerages	180	90 473	30 218	7 146	825	36.7	7.4
52429	Other insurance related activities	16	15 046	6 509	1 201	107	22.4	.8
525	Funds, trusts, and other financial vehicles (part)	9	6 823	705	111	22	7.5	1.0
Palm Coast, FL Micropolitan Statistical Area								
52	Finance and insurance	77	N	13 787	3 349	455	N	N
522	Credit intermediation and related activities	32	N	D	D	c	N	N
5221	Depository credit intermediation	18	N	D	D	c	N	N
52211	Commercial banking	16	Q	D	D	c	Q	Q
522110	Commercial banking	16	Q	D	D	c	Q	Q
5222	Nondepository credit intermediation	10	6 348	1 466	309	33	4.6	86.8
523	Securities, commodity contracts, other financial investments, and related activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	31	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	28	D	D	D	c	D	D
52421	Insurance agencies and brokerages	25	D	D	D	c	D	D
524210	Insurance agencies and brokerages	25	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
ORLANDO-THE VILLAGES, FL COMBINED STATISTICAL AREA								
52	Finance and insurance	2 980	N	1 607 593	429 445	38 350	N	N
522	Credit intermediation and related activities	1 296	N	719 946	195 972	19 476	N	N
5221	Depository credit intermediation	624	N	D	D	j	N	N
52211	Commercial banking	479	Q	380 738	113 075	11 604	Q	Q
522110	Commercial banking	479	Q	380 738	113 075	11 604	Q	Q
52212	Savings institutions	74	Q	D	D	g	Q	Q
522120	Savings institutions	74	Q	D	D	g	Q	Q
52213	Credit unions	71	D	D	D	f	D	D
522130	Credit unions	71	D	D	D	f	D	D
5222	Nondepository credit intermediation	363	D	D	D	h	D	D
52222	Sales financing	44	613 500	20 820	5 037	540	.9	13.4
522220	Sales financing	44	613 500	20 820	5 037	540	.9	13.4
52229	Other nondepository credit intermediation	316	D	D	D	g	D	D
522291	Consumer lending	59	98 531	9 798	2 273	218	1.5	12.9
522292	Real estate credit	182	386 921	111 834	27 725	1 799	4.3	7.7
5222929	Mortgage bankers and loan correspondents	182	386 921	111 834	27 725	1 799	4.3	7.7
522298	All other nondepository credit intermediation	69	D	D	D	e	D	D
5222981	Pawn shops	65	31 760	6 976	1 770	323	3.3	4.2
5223	Activities related to credit intermediation	309	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	182	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	182	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	25	177 226	31 014	8 408	546	.4	.9
522320	Financial transactions processing, reserve, and clearinghouse activities	25	177 226	31 014	8 408	546	.4	.9
52239	Other activities related to credit intermediation	102	D	D	D	e	D	D
522390	Other activities related to credit intermediation	102	D	D	D	e	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	ORLANDO-THE VILLAGES, FL COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	397	692 022	177 795	48 472	2 534	6.9	8.6
5231	Securities and commodity contracts intermediation and brokerage	180	D	D	D	g	D	D
52311	Investment banking and securities dealing	24	D	D	D	b	D	D
523110	Investment banking and securities dealing	24	D	D	D	b	D	D
52312	Securities brokerage	145	D	D	D	g	D	D
523120	Securities brokerage	145	D	D	D	g	D	D
5232	Securities and commodity exchanges	1	D	D	D	a	D	D
52321	Securities and commodity exchanges	1	D	D	D	a	D	D
523210	Securities and commodity exchanges	1	D	D	D	a	D	D
5239	Other financial investment activities	216	D	D	D	f	D	D
52391	Miscellaneous intermediation	34	37 820	4 354	1 221	94	28.0	4.7
523910	Miscellaneous intermediation	34	37 820	4 354	1 221	94	28.0	4.7
52392	Portfolio management	60	59 815	25 366	6 592	232	4.1	12.8
523920	Portfolio management	60	59 815	25 366	6 592	232	4.1	12.8
52393	Investment advice	111	D	D	D	e	D	D
523930	Investment advice	111	D	D	D	e	D	D
52399	All other financial investment activities	11	D	D	D	b	D	D
524	Insurance carriers and related activities	1 235	N	699 905	182 657	16 133	N	N
5241	Insurance carriers	284	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers	98	Q	134 083	36 404	2 781	Q	Q
524113	Direct life insurance carriers	67	Q	72 427	19 714	1 451	Q	Q
524114	Direct health and medical insurance carriers	31	Q	61 656	16 690	1 330	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	177	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	109	Q	242 553	66 847	5 860	Q	Q
524127	Direct title insurance carriers	64	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	951	D	D	D	i	D	D
52421	Insurance agencies and brokerages	820	D	D	D	h	D	D
524210	Insurance agencies and brokerages	820	D	D	D	h	D	D
52429	Other insurance related activities	131	240 038	88 037	21 288	2 116	3.9	3.5
524291	Claims adjusting	53	49 794	24 013	5 477	586	6.8	.8
524292	Third party administration of insurance and pension funds/ plans	54	176 300	60 280	15 004	1 437	2.3	3.7
524298	All other insurance related activities	24	13 944	3 744	807	93	13.9	10.2
525	Funds, trusts, and other financial vehicles (part)	52	201 960	9 947	2 344	207	.6	6.1
5259	Other investment pools and funds (part)	52	201 960	9 947	2 344	207	.6	6.1
52593	Real Estate Investment Trusts - REITs	52	201 960	9 947	2 344	207	.6	6.1
525930	Real Estate Investment Trusts - REITs	52	201 960	9 947	2 344	207	.6	6.1
	Orlando, FL Metropolitan Statistical Area							
52	Finance and insurance	2 954	N	1 603 672	428 466	38 212	N	N
522	Credit intermediation and related activities	1 281	N	718 043	195 544	19 395	N	N
5221	Depository credit intermediation	611	N	D	D	j	N	N
52211	Commercial banking	469	Q	379 459	112 790	11 554	Q	Q
522110	Commercial banking	469	Q	379 459	112 790	11 554	Q	Q
52212	Savings institutions	71	Q	D	D	g	Q	Q
522120	Savings institutions	71	Q	D	D	g	Q	Q
52213	Credit unions	71	D	D	D	f	D	D
522130	Credit unions	71	D	D	D	f	D	D
5222	Nondepository credit intermediation	362	D	D	D	h	D	D
52222	Sales financing	44	613 500	20 820	5 037	540	.9	13.4
522220	Sales financing	44	613 500	20 820	5 037	540	.9	13.4
52229	Other nondepository credit intermediation	315	D	D	D	g	D	D
522291	Consumer lending	59	98 531	9 798	2 273	218	1.5	12.9
522292	Real estate credit	182	386 921	111 834	27 725	1 799	4.3	7.7
5222929	Mortgage bankers and loan correspondents	182	386 921	111 834	27 725	1 799	4.3	7.7
522298	All other nondepository credit intermediation	69	D	D	D	e	D	D
5222981	Pawn shops	65	31 760	6 976	1 770	323	3.3	4.2
5223	Activities related to credit intermediation	308	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	181	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	181	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	25	177 226	31 014	8 408	546	.4	.9
522320	Financial transactions processing, reserve, and clearinghouse activities	25	177 226	31 014	8 408	546	.4	.9
52239	Other activities related to credit intermediation	102	D	D	D	e	D	D
522390	Other activities related to credit intermediation	102	D	D	D	e	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	ORLANDO-THE VILLAGES, FL COMBINED STATISTICAL AREA—Con.							
	Orlando, FL Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	394	690 440	176 937	48 231	2 518	6.9	8.6
5231	Securities and commodity contracts intermediation and brokerage	178	481 642	126 470	35 760	1 775	3.0	7.8
52311	Investment banking and securities dealing	24	D	D	D	b	D	D
523110	Investment banking and securities dealing	24	D	D	D	b	D	D
52312	Securities brokerage	143	451 489	118 849	33 947	1 573	2.1	7.9
523120	Securities brokerage	143	451 489	118 849	33 947	1 573	2.1	7.9
5232	Securities and commodity exchanges	1	D	D	D	a	D	D
52321	Securities and commodity exchanges	1	D	D	D	a	D	D
523210	Securities and commodity exchanges	1	D	D	D	a	D	D
5239	Other financial investment activities	215	D	D	D	f	D	D
52391	Miscellaneous intermediation	34	37 820	4 354	1 221	94	28.0	4.7
523910	Miscellaneous intermediation	34	37 820	4 354	1 221	94	28.0	4.7
52392	Portfolio management	60	59 815	25 366	6 592	232	4.1	12.8
523920	Portfolio management	60	59 815	25 366	6 592	232	4.1	12.8
52393	Investment advice	110	98 209	16 482	3 646	322	17.5	9.8
523930	Investment advice	110	98 209	16 482	3 646	322	17.5	9.8
52399	All other financial investment activities	11	D	D	D	b	D	D
524	Insurance carriers and related activities	1 227	N	698 745	182 347	16 092	N	N
5241	Insurance carriers	283	Q	441 167	120 324	9 889	Q	Q
52411	Direct life, health, and medical insurance carriers	98	Q	134 083	36 404	2 781	Q	Q
524113	Direct life insurance carriers	67	Q	72 427	19 714	1 451	Q	Q
524114	Direct health and medical insurance carriers	31	Q	61 656	16 690	1 330	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	176	Q	293 916	79 740	6 918	Q	Q
524126	Direct property and casualty insurance carriers	109	Q	242 553	66 847	5 860	Q	Q
524127	Direct title insurance carriers	63	Q	50 547	12 686	1 044	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	944	729 658	257 578	62 023	6 203	20.4	5.4
52421	Insurance agencies and brokerages	813	489 620	169 541	40 735	4 087	28.5	6.3
524210	Insurance agencies and brokerages	813	489 620	169 541	40 735	4 087	28.5	6.3
52429	Other insurance related activities	131	240 038	88 037	21 288	2 116	3.9	3.5
524291	Claims adjusting	53	49 794	24 013	5 477	586	6.8	.8
524292	Third party administration of insurance and pension funds/ plans	54	176 300	60 280	15 004	1 437	2.3	3.7
524298	All other insurance related activities	24	13 944	3 744	807	93	13.9	10.2
525	Funds, trusts, and other financial vehicles (part)	52	201 960	9 947	2 344	207	.6	6.1
5259	Other investment pools and funds (part)	52	201 960	9 947	2 344	207	.6	6.1
52593	Real Estate Investment Trusts - REITs	52	201 960	9 947	2 344	207	.6	6.1
525930	Real Estate Investment Trusts - REITs	52	201 960	9 947	2 344	207	.6	6.1
	The Villages, FL Micropolitan Statistical Area							
52	Finance and insurance	26	N	3 921	979	138	N	N
522	Credit intermediation and related activities	15	N	1 903	428	81	N	N
5221	Depository credit intermediation	13	N	D	D	b	N	N
52211	Commercial banking	10	Q	1 279	285	50	Q	Q
522110	Commercial banking	10	Q	1 279	285	50	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	3	1 582	858	241	16	15.8	—
524	Insurance carriers and related activities	8	N	1 160	310	41	N	N
	ARCADIA, FL MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	19	N	5 125	1 221	177	N	N
522	Credit intermediation and related activities	11	N	4 450	1 058	135	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	7	N	D	D	b	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
CAPE CORAL-FORT MYERS, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	838	N	282 262	72 087	6 946	N	N
522	Credit intermediation and related activities	372	N	129 135	32 144	3 318	N	N
5221	Depository credit intermediation	196	N	91 303	23 637	2 298	N	N
52211	Commercial banking	171	Q	86 091	22 398	2 140	Q	Q
522110	Commercial banking	171	Q	86 091	22 398	2 140	Q	Q
52212	Savings institutions	19	Q	D	D	b	Q	Q
522120	Savings institutions	19	Q	D	D	b	Q	Q
5222	Nondepository credit intermediation	100	121 534	24 342	5 699	649	9.0	11.9
52222	Sales financing	12	23 064	1 799	565	63	17.7	7.4
522220	Sales financing	12	23 064	1 799	565	63	17.7	7.4
52229	Other nondepository credit intermediation	87	D	D	D	f	D	D
522291	Consumer lending	12	25 939	1 934	409	45	.3	.7
522292	Real estate credit	57	65 634	19 001	4 281	480	8.7	18.5
5222929	Mortgage bankers and loan correspondents	57	65 634	19 001	4 281	480	8.7	18.5
522298	All other nondepository credit intermediation	16	D	D	D	b	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	76	43 347	13 490	2 808	371	12.0	37.3
52231	Mortgage and nonmortgage loan brokers	57	33 642	11 489	2 408	294	15.0	45.2
522310	Mortgage and nonmortgage loan brokers	57	33 642	11 489	2 408	294	15.0	45.2
52239	Other activities related to credit intermediation	15	D	D	D	b	D	D
522390	Other activities related to credit intermediation	15	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	119	162 125	48 420	13 461	737	6.1	7.9
5231	Securities and commodity contracts intermediation and brokerage	65	D	D	D	f	D	D
52312	Securities brokerage	59	135 526	43 360	12 212	602	2.0	7.5
523120	Securities brokerage	59	135 526	43 360	12 212	602	2.0	7.5
5239	Other financial investment activities	54	D	D	D	c	D	D
52392	Portfolio management	14	3 597	1 538	353	35	12.4	3.4
523920	Portfolio management	14	3 597	1 538	353	35	12.4	3.4
52393	Investment advice	30	7 196	1 961	484	61	21.5	10.3
523930	Investment advice	30	7 196	1 961	484	61	21.5	10.3
524	Insurance carriers and related activities	341	N	103 726	26 126	2 850	N	N
5241	Insurance carriers	68	Q	41 195	10 748	909	Q	Q
52411	Direct life, health, and medical insurance carriers	21	Q	D	D	c	Q	Q
524113	Direct life insurance carriers	13	Q	4 395	1 184	101	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	44	Q	34 647	8 923	760	Q	Q
524126	Direct property and casualty insurance carriers	16	Q	6 225	1 926	110	Q	Q
524127	Direct title insurance carriers	26	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	273	182 123	62 531	15 378	1 941	24.6	6.9
52421	Insurance agencies and brokerages	246	114 115	39 369	9 233	940	36.5	10.8
524210	Insurance agencies and brokerages	246	114 115	39 369	9 233	940	36.5	10.8
52429	Other insurance related activities	27	68 008	23 162	6 145	1 001	4.5	.3
524291	Claims adjusting	15	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	6	8 601	981	356	41	3.8	11.9
CLEWISTON, FL MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	25	N	6 188	1 470	226	N	N
522	Credit intermediation and related activities	12	N	5 033	1 195	174	N	N
5221	Depository credit intermediation	10	N	D	D	c	N	N
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	11	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	10	3 827	915	211	42	100.0	—
52421	Insurance agencies and brokerages	10	3 827	915	211	42	100.0	—
524210	Insurance agencies and brokerages	10	3 827	915	211	42	100.0	—

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

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
FORT WALTON BEACH-CRESTVIEW-DESTIN, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	312	N	84 245	20 499	2 239	N	N
522	Credit intermediation and related activities	154	N	56 137	13 391	1 580	N	N
5221	Depository credit intermediation	84	N	42 703	10 524	1 256	N	N
52211	Commercial banking	72	Q	33 638	8 441	923	Q	Q
522110	Commercial banking	72	Q	33 638	8 441	923	Q	Q
52213	Credit unions	10	D	D	D	e	D	D
522130	Credit unions	10	D	D	D	e	D	D
5222	Nondepository credit intermediation	38	33 237	7 284	1 574	161	3.0	15.3
52229	Other nondepository credit intermediation	33	D	D	D	c	D	D
522291	Consumer lending	10	8 921	1 026	281	31	3.5	3.4
522292	Real estate credit	18	20 015	5 624	1 120	92	1.8	13.2
5222929	Mortgage bankers and loan correspondents	18	20 015	5 624	1 120	92	1.8	13.2
5223	Activities related to credit intermediation	32	33 183	6 150	1 293	163	54.5	7.9
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
52239	Other activities related to credit intermediation	14	D	D	D	b	D	D
522390	Other activities related to credit intermediation	14	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	29	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	16	D	D	D	c	D	D
52312	Securities brokerage	14	25 196	10 549	2 821	133	.9	—
523120	Securities brokerage	14	25 196	10 549	2 821	133	.9	—
5239	Other financial investment activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	128	N	16 632	4 060	501	N	N
5241	Insurance carriers	29	Q	4 980	1 219	133	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	22	Q	2 224	525	57	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	309	66	14	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	99	37 261	11 652	2 841	368	50.7	7.8
52421	Insurance agencies and brokerages	97	D	D	D	e	D	D
524210	Insurance agencies and brokerages	97	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
GAINESVILLE, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	290	N	112 282	28 395	3 452	N	N
522	Credit intermediation and related activities	140	N	44 121	11 363	1 455	N	N
5221	Depository credit intermediation	82	N	37 432	9 746	1 267	N	N
52211	Commercial banking	68	Q	25 835	6 680	895	Q	Q
522110	Commercial banking	68	Q	25 835	6 680	895	Q	Q
52213	Credit unions	14	60 557	11 597	3 066	372	—	—
522130	Credit unions	14	60 557	11 597	3 066	372	—	—
5222	Nondepository credit intermediation	39	D	D	D	c	D	D
52229	Other nondepository credit intermediation	37	D	D	D	c	D	D
522291	Consumer lending	12	21 884	1 618	369	43	—	—
522298	All other nondepository credit intermediation	16	D	D	D	b	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	19	D	D	D	b	D	D
52239	Other activities related to credit intermediation	10	D	D	D	b	D	D
522390	Other activities related to credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	25	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	12	25 917	6 442	1 646	81	1.0	3.7
52312	Securities brokerage	12	25 917	6 442	1 646	81	1.0	3.7
523120	Securities brokerage	12	25 917	6 442	1 646	81	1.0	3.7
5239	Other financial investment activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	123	N	60 974	15 239	1 891	N	N
5241	Insurance carriers	25	Q	25 265	6 458	794	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	17	Q	21 723	5 575	706	Q	Q
524126	Direct property and casualty insurance carriers	12	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	98	313 754	35 709	8 781	1 097	5.2	.1
52421	Insurance agencies and brokerages	94	311 584	34 773	8 536	1 067	5.3	.1
524210	Insurance agencies and brokerages	94	311 584	34 773	8 536	1 067	5.3	.1
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.

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
HOMOSASSA SPRINGS, FL MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	127	N	22 573	5 570	689	N	N
522	Credit intermediation and related activities	55	N	13 169	3 280	453	N	N
5221	Depository credit intermediation	43	N	12 240	3 051	433	N	N
52211	Commercial banking	37	Q	11 188	2 794	397	Q	Q
522110	Commercial banking	37	Q	11 188	2 794	397	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	21	8 713	3 141	788	54	3.8	.6
5231	Securities and commodity contracts intermediation and brokerage	15	7 948	3 011	754	46	2.6	—
52312	Securities brokerage	15	7 948	3 011	754	46	2.6	—
523120	Securities brokerage	15	7 948	3 011	754	46	2.6	—
524	Insurance carriers and related activities	51	N	6 263	1 502	182	N	N
5242	Agencies, brokerages, and other insurance related activities ..	44	D	D	D	c	D	D
52421	Insurance agencies and brokerages	40	16 761	5 197	1 249	156	47.7	16.6
524210	Insurance agencies and brokerages	40	16 761	5 197	1 249	156	47.7	16.6
JACKSONVILLE, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	2 107	N	2 121 327	569 367	47 353	N	N
521	Monetary authorities - central bank	1	207 545	12 326	3 140	269	—	—
5211	Monetary authorities - central bank	1	207 545	12 326	3 140	269	—	—
52111	Monetary authorities - central bank	1	207 545	12 326	3 140	269	—	—
521110	Monetary authorities - central bank	1	207 545	12 326	3 140	269	—	—
522	Credit intermediation and related activities	984	N	1 115 016	291 589	26 982	N	N
5221	Depository credit intermediation	472	N	597 396	170 034	13 803	N	N
52211	Commercial banking	341	Q	519 305	150 503	11 490	Q	Q
522110	Commercial banking	341	Q	519 305	150 503	11 490	Q	Q
52212	Savings institutions	32	Q	25 365	6 641	450	Q	Q
522120	Savings institutions	32	Q	25 365	6 641	450	Q	Q
52213	Credit unions	99	348 639	52 726	12 890	1 863	.2	.6
522130	Credit unions	99	348 639	52 726	12 890	1 863	.2	.6
5222	Nondepository credit intermediation	321	3 068 098	361 367	81 083	7 544	.6	24.5
52222	Sales financing	75	1 770 809	67 820	16 112	1 377	.3	7.8
522220	Sales financing	75	1 770 809	67 820	16 112	1 377	.3	7.8
52229	Other nondepository credit intermediation	241	D	D	D	D	D	D
522291	Consumer lending	51	155 371	19 395	4 267	552	.7	49.9
522292	Real estate credit	121	1 069 221	239 475	50 830	4 424	.1	49.8
5222929	Mortgage bankers and loan correspondents	121	1 069 221	239 475	50 830	4 424	.1	49.8
522298	All other nondepository credit intermediation	66	D	D	D	D	D	D
5222981	Pawn shops	64	28 276	6 019	1 576	289	f	8.7
5223	Activities related to credit intermediation	191	956 267	156 253	40 472	5 635	1.3	85.1
52231	Mortgage and nonmortgage loan brokers	82	41 718	14 812	3 232	429	13.5	3.2
522310	Mortgage and nonmortgage loan brokers	82	41 718	14 812	3 232	429	13.5	3.2
52232	Financial transactions processing, reserve, and clearinghouse activities	22	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	22	D	D	D	h	D	D
52239	Other activities related to credit intermediation	87	D	D	D	f	D	D
522390	Other activities related to credit intermediation	87	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	269	435 996	142 460	44 415	1 654	5.1	10.8
5231	Securities and commodity contracts intermediation and brokerage	112	282 521	83 888	24 391	1 127	1.0	12.0
52311	Investment banking and securities dealing	14	13 457	2 264	689	30	11.1	4.4
523110	Investment banking and securities dealing	14	13 457	2 264	689	30	11.1	4.4
52312	Securities brokerage	95	267 710	81 375	23 639	1 094	.3	12.4
523120	Securities brokerage	95	267 710	81 375	23 639	1 094	.3	12.4
5239	Other financial investment activities	157	153 475	58 572	20 024	527	12.8	8.7
52391	Miscellaneous intermediation	28	53 943	4 217	950	82	1.7	4.5
523910	Miscellaneous intermediation	28	53 943	4 217	950	82	1.7	4.5
52392	Portfolio management	46	46 086	38 567	15 143	155	12.0	5.5
523920	Portfolio management	46	46 086	38 567	15 143	155	12.0	5.5
52393	Investment advice	72	37 344	9 425	2 344	142	33.8	14.1
523930	Investment advice	72	37 344	9 425	2 344	142	33.8	14.1
52399	All other financial investment activities	11	16 102	6 363	1 587	148	3.3	19.3
523991	Trust, fiduciary, and custody activities	11	16 102	6 363	1 587	148	3.3	19.3

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							From admini- strative records ¹	Estimated ²
JACKSONVILLE, FL METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	844	N	848 302	229 350	18 390	N	N
5241	Insurance carriers	240	Q	613 368	171 089	12 704	Q	Q
52411	Direct life, health, and medical insurance carriers	146	Q	525 090	147 223	11 259	Q	Q
524113	Direct life insurance carriers	103	Q	149 088	41 589	3 405	Q	Q
524114	Direct health and medical insurance carriers	43	Q	376 002	105 634	7 854	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	88	Q	87 693	23 710	1 432	Q	Q
524126	Direct property and casualty insurance carriers	69	Q	82 457	22 475	1 319	Q	Q
524127	Direct title insurance carriers	17	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	604		911 319	234 934	58 261	11.6	1.9
52421	Insurance agencies and brokerages	532		653 337	142 806	34 951	15.3	1.9
524210	Insurance agencies and brokerages	532		653 337	142 806	34 951	15.3	1.9
52429	Other insurance related activities	72		257 982	92 128	23 310	2.4	1.9
524291	Claims adjusting	29		30 093	12 002	3 297	6.4	4.3
524292	Third party administration of insurance and pension funds/ plans	30		208 441	73 954	18 409	1.4	.5
524298	All other insurance related activities	13		19 448	6 172	1 604	6.9	14.0
525	Funds, trusts, and other financial vehicles (part)	9		59 639	3 223	873	.4	24.4
KEY WEST-MARATHON, FL MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	147	N	32 144	7 786	925	N	N
522	Credit intermediation and related activities	77	N	22 020	5 466	693	N	N
5221	Depository credit intermediation	54	N	20 751	5 201	659	N	N
52211	Commercial banking	46	Q	17 715	4 418	575	Q	Q
522110	Commercial banking	46	Q	17 715	4 418	575	Q	Q
5222	Nondepository credit intermediation	12	D	D	D	a	D	D
52229	Other nondepository credit intermediation	12	D	D	D	a	D	D
5223	Activities related to credit intermediation	11	D	D	D	a	D	D
523	Securities, commodity contracts, other financial investments, and related activities	16	D	D	D	b	D	D
524	Insurance carriers and related activities	50	N	7 259	1 615	189	N	N
5242	Agencies, brokerages, and other insurance related activities ..	46		20 390	6 795	176	32.3	27.1
52421	Insurance agencies and brokerages	42		20 133	6 614	173	32.7	27.3
524210	Insurance agencies and brokerages	42		20 133	6 614	173	32.7	27.3
525	Funds, trusts, and other financial vehicles (part)	4	D	D	D	a	D	D
LAKE CITY, FL MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	62	N	11 676	2 774	418	N	N
522	Credit intermediation and related activities	33	N	8 242	1 985	307	N	N
5221	Depository credit intermediation	21	N	7 054	1 603	258	N	N
52211	Commercial banking	15	Q	6 018	1 329	211	Q	Q
522110	Commercial banking	15	Q	6 018	1 329	211	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5		1 693	613	147	—	7.7
524	Insurance carriers and related activities	24	N	2 821	642	93	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20		5 417	1 706	389	61	81.3
52421	Insurance agencies and brokerages	20		5 417	1 706	389	61	81.3
524210	Insurance agencies and brokerages	20		5 417	1 706	389	61	81.3
LAKELAND-WINTER HAVEN, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	577	N	479 531	116 742	11 533	N	N
522	Credit intermediation and related activities	260	N	90 471	21 527	2 813	N	N
5221	Depository credit intermediation	151	N	68 934	17 349	2 258	N	N
52211	Commercial banking	119	Q	45 884	11 806	1 701	Q	Q
522110	Commercial banking	119	Q	45 884	11 806	1 701	Q	Q
52212	Savings institutions	13	Q	D	D	c	Q	Q
522120	Savings institutions	13	Q	D	D	c	Q	Q
52213	Credit unions	19	D	D	D	e	D	D
522130	Credit unions	19	D	D	D	e	D	D
5222	Nondepository credit intermediation	68		86 489	16 126	372	2.4	20.5
52229	Other nondepository credit intermediation	62		57 278	11 070	291	3.6	11.3
522291	Consumer lending	14		26 617	2 079	438	—	—
522292	Real estate credit	25		19 988	5 613	1 126	109	6.4
5222929	Mortgage bankers and loan correspondents	25		19 988	5 613	1 126	109	6.4
522298	All other nondepository credit intermediation	23		10 673	3 378	929	7.1	—
5222981	Pawn shops	20		D	D	b	D	D
5223	Activities related to credit intermediation	41		13 936	5 411	1 181	183	.1
52231	Mortgage and nonmortgage loan brokers	15	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	15	D	D	D	b	D	D
52239	Other activities related to credit intermediation	23	D	D	D	b	D	D
522390	Other activities related to credit intermediation	23	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
	LAKELAND-WINTER HAVEN, FL METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	64	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	41	D	D	D	e	D	D
52312	Securities brokerage	37	58 997	18 559	5 489	267	.4	16.1
523120	Securities brokerage	37	58 997	18 559	5 489	267	.4	16.1
5239	Other financial investment activities	23	D	D	D	b	D	D
52393	Investment advice	16	5 147	1 431	353	28	41.7	.4
523930	Investment advice	16	5 147	1 431	353	28	41.7	.4
524	Insurance carriers and related activities	252	N	368 144	89 185	8 398	N	N
5241	Insurance carriers	51	Q	315 611	76 930	7 001	Q	Q
52411	Direct life, health, and medical insurance carriers	13	Q	D	D	e	Q	Q
524113	Direct life insurance carriers	12	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	37	Q	302 109	73 740	6 639	Q	Q
524126	Direct property and casualty insurance carriers	23	Q	290 077	70 760	6 364	Q	Q
524127	Direct title insurance carriers	13	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	201	244 504	52 533	12 255	1 397	15.0	3.5
52421	Insurance agencies and brokerages	189	D	D	D	f	D	D
524210	Insurance agencies and brokerages	189	D	D	D	f	D	D
52429	Other insurance related activities	12	D	D	D	f	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	10 161	N	5 783 901	1 581 561	107 067	N	N
521	Monetary authorities - central bank	1	228 299	13 434	3 321	269	—	—
5211	Monetary authorities - central bank	1	228 299	13 434	3 321	269	—	—
52111	Monetary authorities - central bank	1	228 299	13 434	3 321	269	—	—
521110	Monetary authorities - central bank	1	228 299	13 434	3 321	269	—	—
522	Credit intermediation and related activities	4 222	N	2 615 716	699 740	56 747	N	N
5221	Depository credit intermediation	1 870	N	1 436 555	408 985	32 431	N	N
52211	Commercial banking	1 316	Q	1 064 743	306 041	23 436	Q	Q
522110	Commercial banking	1 316	Q	1 064 743	306 041	23 436	Q	Q
52212	Savings institutions	413	Q	293 295	83 448	6 740	Q	Q
522120	Savings institutions	413	Q	293 295	83 448	6 740	Q	Q
52213	Credit unions	136	384 939	78 149	19 370	2 244	1.5	1.2
522130	Credit unions	136	384 939	78 149	19 370	2 244	1.5	1.2
5222	Nondepository credit intermediation	1 312	5 004 501	774 356	193 547	14 918	4.3	8.1
52222	Sales financing	187	1 368 617	134 335	34 790	2 224	3.7	10.8
522220	Sales financing	187	1 368 617	134 335	34 790	2 224	3.7	10.8
52229	Other nondepository credit intermediation	1 119	D	D	D	j	D	D
522291	Consumer lending	176	1 465 603	209 443	55 616	5 539	.9	2.0
522292	Real estate credit	665	1 266 696	301 987	67 933	5 209	8.4	11.8
5222929	Mortgage bankers and loan correspondents	659	D	D	D	i	D	D
522293	International trade financing	52	D	D	D	f	D	D
522294	Secondary market financing	10	D	D	D	b	D	D
522298	All other nondepository credit intermediation	216	D	D	D	g	D	D
5222981	Pawn shops	192	D	D	D	f	D	D
5222988	Other business credit institutions	24	91 115	21 464	5 551	379	1.0	47.4
5223	Activities related to credit intermediation	1 040	1 925 015	404 805	97 208	9 398	7.0	6.1
52231	Mortgage and nonmortgage loan brokers	594	574 686	111 593	26 179	3 071	12.6	4.9
522310	Mortgage and nonmortgage loan brokers	594	574 686	111 593	26 179	3 071	12.6	4.9
52232	Financial transactions processing, reserve, and clearinghouse activities	125	1 177 261	236 675	58 036	4 513	3.9	6.7
522320	Financial transactions processing, reserve, and clearinghouse activities	125	1 177 261	236 675	58 036	4 513	3.9	6.7
52239	Other activities related to credit intermediation	321	173 068	56 537	12 993	1 814	9.5	6.3
522390	Other activities related to credit intermediation	321	173 068	56 537	12 993	1 814	9.5	6.3
523	Securities, commodity contracts, other financial investments, and related activities	2 023	4 746 945	1 563 587	473 729	16 684	4.0	9.1
5231	Securities and commodity contracts intermediation and brokerage	871	3 429 824	1 229 613	381 000	12 305	2.3	8.2
52311	Investment banking and securities dealing	153	540 876	198 616	100 127	1 010	5.6	5.7
523110	Investment banking and securities dealing	153	540 876	198 616	100 127	1 010	5.6	5.7
52312	Securities brokerage	623	2 808 208	1 001 824	274 267	10 712	1.2	8.5
523120	Securities brokerage	623	2 808 208	1 001 824	274 267	10 712	1.2	8.5
52313	Commodity contracts dealing	29	D	D	D	b	D	D
523130	Commodity contracts dealing	29	D	D	D	b	D	D
52314	Commodity contracts brokerage	66	D	D	D	f	D	D
523140	Commodity contracts brokerage	66	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
	MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities—Con.							
5239	Other financial investment activities	1 152	1 317 121	333 974	92 729	4 379	8.6	11.3
52391	Miscellaneous intermediation	213	343 978	41 629	11 095	642	6.5	3.6
523910	Miscellaneous intermediation	213	343 978	41 629	11 095	642	6.5	3.6
52392	Portfolio management	340	712 719	192 489	59 865	2 144	4.8	9.2
523920	Portfolio management	340	712 719	192 489	59 865	2 144	4.8	9.2
52393	Investment advice	519	207 825	83 534	16 807	1 257	23.8	22.4
523930	Investment advice	519	207 825	83 534	16 807	1 257	23.8	22.4
52399	All other financial investment activities	80	52 599	16 322	4 962	336	14.1	46.3
523991	Trust, fiduciary, and custody activities	63	48 136	15 572	4 697	313	8.7	48.0
523999	Miscellaneous financial investment activities	17	4 463	750	265	23	71.4	28.6
524	Insurance carriers and related activities	3 835	N	1 578 029	401 667	33 158	N	N
5241	Insurance carriers	594	Q	839 390	222 535	16 591	Q	Q
52411	Direct life, health, and medical insurance carriers	231	Q	458 015	122 930	8 759	Q	Q
524113	Direct life insurance carriers	148	Q	269 072	76 061	5 066	Q	Q
524114	Direct health and medical insurance carriers	83	Q	188 943	46 869	3 693	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	338	Q	359 482	93 255	7 544	Q	Q
524126	Direct property and casualty insurance carriers	199	Q	248 128	65 063	5 631	Q	Q
524127	Direct title insurance carriers	116	Q	D	D	g	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	23	Q	D	D	f	Q	Q
52413	Reinsurance carriers	25	Q	21 893	6 350	288	Q	Q
524130	Reinsurance carriers	25	Q	21 893	6 350	288	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	3 241	2 403 014	738 639	179 132	16 567	25.3	7.6
52421	Insurance agencies and brokerages	2 926	1 848 223	567 559	131 753	12 846	31.1	7.8
524210	Insurance agencies and brokerages	2 926	1 848 223	567 559	131 753	12 846	31.1	7.8
52429	Other insurance related activities	315	554 791	171 080	47 379	3 721	5.7	6.8
524291	Claims adjusting	155	91 940	39 137	9 765	1 030	13.4	20.0
524292	Third party administration of insurance and pension funds/ plans	107	306 051	71 668	18 635	1 648	3.8	5.7
524298	All other insurance related activities	53	156 800	60 275	18 979	1 043	4.7	1.2
525	Funds, trusts, and other financial vehicles (part)	80	192 805	13 135	3 104	209	3.0	24.2
5259	Other investment pools and funds (part)	80	192 805	13 135	3 104	209	3.0	24.2
52593	Real Estate Investment Trusts - REITs	80	192 805	13 135	3 104	209	3.0	24.2
525930	Real Estate Investment Trusts - REITs	80	192 805	13 135	3 104	209	3.0	24.2
	Fort Lauderdale-Pompano Beach-Deerfield Beach, FL Metropolitan Division							
52	Finance and insurance	3 364	N	1 843 263	469 839	37 041	N	N
522	Credit intermediation and related activities	1 371	N	875 001	223 584	20 204	N	N
5221	Depository credit intermediation	552	N	338 276	90 817	8 676	N	N
52211	Commercial banking	394	Q	229 787	65 136	6 087	Q	Q
522110	Commercial banking	394	Q	229 787	65 136	6 087	Q	Q
52212	Savings institutions	112	Q	78 029	18 629	1 775	Q	Q
522120	Savings institutions	112	Q	78 029	18 629	1 775	Q	Q
52213	Credit unions	44	D	D	D	f	D	D
522130	Credit unions	44	D	D	D	f	D	D
5222	Nondepository credit intermediation	441	D	D	D	i	D	D
52222	Sales financing	55	689 744	57 854	14 293	872	.3	4.1
522220	Sales financing	55	689 744	57 854	14 293	872	.3	4.1
52229	Other nondepository credit intermediation	383	D	D	D	i	D	D
522291	Consumer lending	55	1 274 212	184 745	50 070	4 800	.2	.3
522292	Real estate credit	243	500 383	107 463	22 112	1 803	7.0	11.0
5222929	Mortgage bankers and loan correspondents	243	500 383	107 463	22 112	1 803	7.0	11.0
522293	International trade financing	11	D	D	D	b	D	D
522298	All other nondepository credit intermediation	72	D	D	D	e	D	D
5222981	Pawn shops	69	D	D	D	e	D	D
5223	Activities related to credit intermediation	378	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	227	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	227	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	40	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	40	D	D	D	g	D	D
52239	Other activities related to credit intermediation	111	D	D	D	f	D	D
522390	Other activities related to credit intermediation	111	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	540	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	262	735 119	279 360	75 588	3 269	3.1	13.3
52311	Investment banking and securities dealing	38	35 631	11 181	3 084	127	33.0	13.9
523110	Investment banking and securities dealing	38	35 631	11 181	3 084	127	33.0	13.9
52312	Securities brokerage	185	662 157	252 228	68 306	2 830	1.0	13.6
523120	Securities brokerage	185	662 157	252 228	68 306	2 830	1.0	13.6
52314	Commodity contracts brokerage	32	35 485	15 697	4 157	305	8.4	5.2
523140	Commodity contracts brokerage	32	35 485	15 697	4 157	305	8.4	5.2

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL METROPOLITAN STATISTICAL AREA—Con.							
	Fort Lauderdale-Pompano Beach-Deerfield Beach, FL Metropolitan Division—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities—Con.							
5239	Other financial investment activities	278	D	D	D	g	D	D
52391	Miscellaneous intermediation	42	182 902	8 249	1 818	212	4.3	.9
523910	Miscellaneous intermediation	42	182 902	8 249	1 818	212	4.3	.9
52392	Portfolio management	67	275 856	54 006	13 157	687	1.1	1.8
523920	Portfolio management	67	275 856	54 006	13 157	687	1.1	1.8
52393	Investment advice	148	58 484	28 171	6 181	422	20.7	14.5
523930	Investment advice	148	58 484	28 171	6 181	422	20.7	14.5
52399	All other financial investment activities	21	D	D	D	b	D	D
523991	Trust, fiduciary, and custody activities	15	5 675	2 015	512	65	7.4	24.1
524	Insurance carriers and related activities	1 420	N	594 738	148 533	12 141	N	N
5241	Insurance carriers	231	Q	337 014	89 117	6 251	Q	Q
52411	Direct life, health, and medical insurance carriers	89	Q	139 998	38 116	2 736	Q	Q
524113	Direct life insurance carriers	53	Q	41 280	12 673	1 001	Q	Q
524114	Direct health and medical insurance carriers	36	Q	98 718	25 443	1 735	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	134	Q	179 748	45 983	3 294	Q	Q
524126	Direct property and casualty insurance carriers	78	Q	116 021	29 446	2 446	Q	Q
524127	Direct title insurance carriers	46	Q	D	D	e	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	10	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 189	898 347	257 724	59 416	5 890	24.7	6.5
52421	Insurance agencies and brokerages	1 051	642 900	200 059	44 476	4 597	32.3	6.8
524210	Insurance agencies and brokerages	1 051	642 900	200 059	44 476	4 597	32.3	6.8
52429	Other insurance related activities	138	255 447	57 665	14 940	1 293	5.4	5.6
524291	Claims adjusting	75	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	44	203 873	33 783	9 432	771	3.4	5.8
524298	All other insurance related activities	19	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	33	D	D	D	b	D	D
5259	Other investment pools and funds (part)	33	D	D	D	b	D	D
52593	Real Estate Investment Trusts - REITs	33	D	D	D	b	D	D
525930	Real Estate Investment Trusts - REITs	33	D	D	D	b	D	D
	Miami-Miami Beach-Kendall, FL Metropolitan Division							
52	Finance and insurance	3 968	N	2 492 108	712 488	43 927	N	N
521	Monetary authorities - central bank	1	228 299	13 434	3 321	269	—	—
5211	Monetary authorities - central bank	1	228 299	13 434	3 321	269	—	—
52111	Monetary authorities - central bank	1	228 299	13 434	3 321	269	—	—
521110	Monetary authorities - central bank	1	228 299	13 434	3 321	269	—	—
522	Credit intermediation and related activities	1 729	N	1 200 710	325 820	23 932	N	N
5221	Depository credit intermediation	730	N	735 136	208 704	15 415	N	N
52211	Commercial banking	523	Q	618 916	179 111	12 403	Q	Q
522110	Commercial banking	523	Q	618 916	179 111	12 403	Q	Q
52212	Savings institutions	135	Q	81 355	20 707	1 962	Q	Q
522120	Savings institutions	135	Q	81 355	20 707	1 962	Q	Q
52213	Credit unions	71	D	D	D	g	D	D
522130	Credit unions	71	D	D	D	g	D	D
5222	Nondepository credit intermediation	551	1 902 238	306 420	77 772	4 919	6.2	11.3
52222	Sales financing	81	495 885	60 675	16 390	1 024	7.7	16.7
522220	Sales financing	81	495 885	60 675	16 390	1 024	7.7	16.7
52229	Other nondepository credit intermediation	468	D	D	D	h	D	D
522291	Consumer lending	70	107 803	10 477	2 428	316	7.3	11.3
522292	Real estate credit	253	521 427	138 417	32 749	2 372	9.0	10.9
5222929	Mortgage bankers and loan correspondents	250	518 493	137 759	32 584	2 361	9.0	11.0
522293	International trade financing	38	662 762	79 334	21 977	703	1.2	1.0
522298	All other nondepository credit intermediation	103	D	D	D	e	D	D
5222981	Pawn shops	88	32 421	6 638	1 577	276	36.0	9.2
5222988	Other business credit institutions	15	D	D	D	c	D	D
5223	Activities related to credit intermediation	448	835 427	159 154	39 344	3 598	7.7	10.7
52231	Mortgage and nonmortgage loan brokers	218	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	218	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	70	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	70	D	D	D	g	D	D
52239	Other activities related to credit intermediation	160	D	D	D	g	D	D
522390	Other activities related to credit intermediation	160	D	D	D	g	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL METROPOLITAN STATISTICAL AREA—Con.							
	Miami-Miami Beach-Kendall, FL Metropolitan Division —Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	753	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	276	1 651 223	533 890	190 001	4 317	1.6	2.7
52311	Investment banking and securities dealing	72	448 068	161 108	90 774	647	3.1	1.1
523110	Investment banking and securities dealing	72	448 068	161 108	90 774	647	3.1	1.1
52312	Securities brokerage	165	1 173 157	362 517	97 409	3 473	.5	2.7
523120	Securities brokerage	165	1 173 157	362 517	97 409	3 473	.5	2.7
52313	Commodity contracts dealing	17	13 488	6 216	747	49	7.7	13.1
523130	Commodity contracts dealing	17	13 488	6 216	747	49	7.7	13.1
52314	Commodity contracts brokerage	22	16 510	4 049	1 071	148	28.5	36.1
523140	Commodity contracts brokerage	22	16 510	4 049	1 071	148	28.5	36.1
5239	Other financial investment activities	477	D	D	D	g	D	D
52391	Miscellaneous intermediation	97	73 465	22 763	6 410	244	15.4	7.0
523910	Miscellaneous intermediation	97	73 465	22 763	6 410	244	15.4	7.0
52392	Portfolio management	125	150 697	47 835	14 109	596	14.8	17.1
523920	Portfolio management	125	150 697	47 835	14 109	596	14.8	17.1
52393	Investment advice	224	66 840	23 749	5 383	509	22.7	36.6
523930	Investment advice	224	66 840	23 749	5 383	509	22.7	36.6
52399	All other financial investment activities	31	D	D	D	c	D	D
523991	Trust, fiduciary, and custody activities	24	25 357	7 711	2 548	142	5.8	54.9
524	Insurance carriers and related activities	1 458	N	635 655	163 897	13 816	N	N
5241	Insurance carriers	219	Q	379 158	100 763	7 845	Q	Q
52411	Direct life, health, and medical insurance carriers	85	Q	264 435	69 533	5 093	Q	Q
524113	Direct life insurance carriers	49	Q	180 085	49 213	3 226	Q	Q
524114	Direct health and medical insurance carriers	36	Q	84 350	20 320	1 867	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	123	Q	110 544	29 996	2 700	Q	Q
524126	Direct property and casualty insurance carriers	76	Q	84 744	23 442	2 134	Q	Q
524127	Direct title insurance carriers	41	Q	22 892	5 677	499	Q	Q
52413	Reinsurance carriers	11	Q	4 179	1 234	52	Q	Q
524130	Reinsurance carriers	11	Q	4 179	1 234	52	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 239	867 536	256 497	63 134	5 971	26.4	9.6
52421	Insurance agencies and brokerages	1 121	760 581	219 049	53 471	4 960	28.6	8.0
524210	Insurance agencies and brokerages	1 121	760 581	219 049	53 471	4 960	28.6	8.0
52429	Other insurance related activities	118	106 955	37 448	9 663	1 011	10.7	20.6
524291	Claims adjusting	52	41 829	15 200	4 354	503	10.3	38.1
524292	Third party administration of insurance and pension funds/ plans	44	53 348	19 712	4 851	449	7.1	9.6
524298	All other insurance related activities	22	11 778	2 536	458	59	28.7	8.3
525	Funds, trusts, and other financial vehicles (part)	27	D	D	D	b	D	D
5259	Other investment pools and funds (part)	27	D	D	D	b	D	D
52593	Real Estate Investment Trusts - REITs	27	D	D	D	b	D	D
525930	Real Estate Investment Trusts - REITs	27	D	D	D	b	D	D
	West Palm Beach-Boca Raton-Boynton Beach, FL Metropolitan Division							
52	Finance and insurance	2 829	N	1 448 530	399 234	26 099	N	N
522	Credit intermediation and related activities	1 122	N	540 005	150 336	12 611	N	N
5221	Depository credit intermediation	588	N	363 143	109 464	8 340	N	N
52211	Commercial banking	399	Q	216 040	61 794	4 946	Q	Q
522110	Commercial banking	399	Q	216 040	61 794	4 946	Q	Q
52212	Savings institutions	166	Q	133 911	44 112	3 003	Q	Q
522120	Savings institutions	166	Q	133 911	44 112	3 003	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	320	D	D	D	g	D	D
52222	Sales financing	51	182 988	15 806	4 107	328	5.2	19.8
522220	Sales financing	51	182 988	15 806	4 107	328	5.2	19.8
52229	Other nondepository credit intermediation	268	D	D	D	g	D	D
522291	Consumer lending	51	83 588	14 221	3 118	423	4.0	15.5
522292	Real estate credit	169	244 886	56 107	13 072	1 034	9.8	15.3
5222929	Mortgage bankers and loan correspondents	166	D	D	D	g	D	D
522298	All other nondepository credit intermediation	41	D	D	D	c	D	D
5222981	Pawn shops	35	D	D	D	c	D	D
5223	Activities related to credit intermediation	214	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	149	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	149	D	D	D	e	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	15	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	15	D	D	D	g	D	D
52239	Other activities related to credit intermediation	50	24 017	8 799	2 036	258	.7	17.3
522390	Other activities related to credit intermediation	50	24 017	8 799	2 036	258	.7	17.3

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
	MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL METROPOLITAN STATISTICAL AREA—Con.							
	West Palm Beach-Boca Raton-Boynton Beach, FL Metropolitan Division—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	730	1 517 504	555 331	157 785	6 201	4.4	13.3
5231	Securities and commodity contracts intermediation and brokerage	333	1 043 482	416 363	115 411	4 719	2.9	13.4
52311	Investment banking and securities dealing	43	57 177	26 327	6 269	236	7.6	36.8
523110	Investment banking and securities dealing	43	57 177	26 327	6 269	236	7.6	36.8
52312	Securities brokerage	273	972 894	387 079	108 552	4 409	2.2	11.9
523120	Securities brokerage	273	972 894	387 079	108 552	4 409	2.2	11.9
52314	Commodity contracts brokerage	12	D	D	D	b	D	D
523140	Commodity contracts brokerage	12	D	D	D	b	D	D
5239	Other financial investment activities	397	474 022	138 968	42 374	1 482	7.8	13.2
52391	Miscellaneous intermediation	74	87 611	10 617	2 867	186	3.8	6.5
523910	Miscellaneous intermediation	74	87 611	10 617	2 867	186	3.8	6.5
52392	Portfolio management	148	286 166	90 648	32 599	861	3.0	12.3
523920	Portfolio management	148	286 166	90 648	32 599	861	3.0	12.3
52393	Investment advice	147	82 501	31 614	5 243	326	26.8	16.6
523930	Investment advice	147	82 501	31 614	5 243	326	26.8	16.6
52399	All other financial investment activities	28	17 744	6 089	1 665	109	15.1	45.6
523991	Trust, fiduciary, and custody activities	24	17 104	5 846	1 637	106	13.6	45.6
524	Insurance carriers and related activities	957	N	347 636	89 237	7 201	N	N
5241	Insurance carriers	144	Q	123 218	32 655	2 495	Q	Q
52411	Direct life, health, and medical insurance carriers	57	Q	53 582	15 281	930	Q	Q
524113	Direct life insurance carriers	46	Q	47 707	14 175	839	Q	Q
524114	Direct health and medical insurance carriers	11	Q	5 875	1 106	91	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	81	Q	69 190	17 276	1 550	Q	Q
524126	Direct property and casualty insurance carriers	45	Q	47 363	12 175	1 051	Q	Q
524127	Direct title insurance carriers	29	Q	9 478	2 394	226	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	813	637 131	224 418	56 582	4 706	24.6	6.4
52421	Insurance agencies and brokerages	754	444 742	148 451	33 806	3 289	33.8	8.9
524210	Insurance agencies and brokerages	754	444 742	148 451	33 806	3 289	33.8	8.9
52429	Other insurance related activities	59	192 389	75 967	22 776	1 417	3.2	.7
524291	Claims adjusting	28	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	19	48 830	18 173	4 352	428	1.9	1.0
524298	All other insurance related activities	12	D	D	D	f	D	D
525	Funds, trusts, and other financial vehicles (part)	20	63 582	5 558	1 876	86	2.4	64.4
5259	Other investment pools and funds (part)	20	63 582	5 558	1 876	86	2.4	64.4
52593	Real Estate Investment Trusts - REITs	20	63 582	5 558	1 876	86	2.4	64.4
525930	Real Estate Investment Trusts - REITs	20	63 582	5 558	1 876	86	2.4	64.4
	NAPLES-MARCO ISLAND, FL METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	511	N	190 675	52 218	3 864	N	N
522	Credit intermediation and related activities	235	N	92 534	25 450	2 154	N	N
5221	Depository credit intermediation	144	N	80 005	22 525	1 878	N	N
52211	Commercial banking	122	Q	74 870	21 248	1 732	Q	Q
522110	Commercial banking	122	Q	74 870	21 248	1 732	Q	Q
52212	Savings institutions	16	Q	D	D	c	Q	Q
522120	Savings institutions	16	Q	D	D	c	Q	Q
5222	Nondepository credit intermediation	52	D	D	D	c	D	D
52229	Other nondepository credit intermediation	48	D	D	D	c	D	D
522292	Real estate credit	32	25 113	6 663	1 532	106	20.9	13.0
5222929	Mortgage bankers and loan correspondents	30	D	D	D	c	D	D
522298	All other nondepository credit intermediation	11	D	D	D	a	D	D
5222981	Pawn shops	11	D	D	D	a	D	D
5223	Activities related to credit intermediation	39	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	32	9 129	3 423	751	93	40.8	4.6
522310	Mortgage and nonmortgage loan brokers	32	9 129	3 423	751	93	40.8	4.6
523	Securities, commodity contracts, other financial investments, and related activities	124	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	50	D	D	D	f	D	D
52312	Securities brokerage	43	98 315	40 382	12 016	562	1.3	23.8
523120	Securities brokerage	43	98 315	40 382	12 016	562	1.3	23.8
5232	Securities and commodity exchanges	1	D	D	D	a	D	D
52321	Securities and commodity exchanges	1	D	D	D	a	D	D
523210	Securities and commodity exchanges	1	D	D	D	a	D	D
5239	Other financial investment activities	73	D	D	D	e	D	D
52391	Miscellaneous intermediation	18	12 211	3 360	898	53	9.6	58.9
523910	Miscellaneous intermediation	18	12 211	3 360	898	53	9.6	58.9
52392	Portfolio management	24	28 566	9 999	2 746	126	-	42.9
523920	Portfolio management	24	28 566	9 999	2 746	126	-	42.9
52393	Investment advice	24	5 329	1 697	370	32	27.5	15.6
523930	Investment advice	24	5 329	1 697	370	32	27.5	15.6

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	NAPLES-MARCO ISLAND, FL METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	150	N	36 657	9 074	853	N	N
5241	Insurance carriers	28	Q	8 119	2 082	198	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	19	Q	5 494	1 349	132	Q	Q
524127	Direct title insurance carriers	10	Q	2 358	563	62	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	122	82 016	28 538	6 992	655	33.0	10.0
52421	Insurance agencies and brokerages	115	77 938	27 840	6 839	633	33.9	10.4
524210	Insurance agencies and brokerages	115	77 938	27 840	6 839	633	33.9	10.4
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
	OCALA, FL METROPOLITAN STATISTICAL AREA							
52	Finance and insurance.....	314	N	80 620	20 655	2 218	N	N
522	Credit intermediation and related activities	151	N	44 124	11 474	1 377	N	N
5221	Depository credit intermediation	84	N	34 173	8 968	1 054	N	N
52211	Commercial banking	76	Q	32 228	8 506	980	Q	Q
522110	Commercial banking	76	Q	32 228	8 506	980	Q	Q
5222	Nondepository credit intermediation	40	D	D	D	c	D	D
52229	Other nondepository credit intermediation	34	D	D	D	c	D	D
522291	Consumer lending	10	9 369	1 323	275	46	3.1	.8
522298	All other nondepository credit intermediation	15	D	D	D	b	D	D
5222981	Pawn shops	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	27	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	14	18 229	4 450	1 127	107	3.6	21.6
522310	Mortgage and nonmortgage loan brokers	14	18 229	4 450	1 127	107	3.6	21.6
52239	Other activities related to credit intermediation	13	D	D	D	b	D	D
522390	Other activities related to credit intermediation	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	31	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	17	42 675	14 666	4 004	203	—	21.2
52312	Securities brokerage	17	42 675	14 666	4 004	203	—	21.2
523120	Securities brokerage	17	42 675	14 666	4 004	203	—	21.2
5239	Other financial investment activities	14	D	D	D	b	D	D
524	Insurance carriers and related activities	131	N	20 392	4 911	612	N	N
5241	Insurance carriers	19	Q	7 114	1 826	191	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	4 431	1 159	124	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	112	45 290	13 278	3 085	421	43.1	5.4
52421	Insurance agencies and brokerages	107	44 063	12 865	2 976	406	42.1	5.2
524210	Insurance agencies and brokerages	107	44 063	12 865	2 976	406	42.1	5.2
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	OKEECHOBEE, FL MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance.....	34	N	6 979	1 736	248	N	N
522	Credit intermediation and related activities	20	N	4 604	1 177	160	N	N
5221	Depository credit intermediation	11	N	3 960	988	126	N	N
523	Securities, commodity contracts, other financial investments, and related activities	2	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 ..	12	D	D	D	b	D	D
52421	Insurance agencies and brokerages	12	D	D	D	b	D	D
524210	Insurance agencies and brokerages	12	D	D	D	b	D	D
	PALATKA, FL MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance.....	74	N	11 709	3 013	458	N	N
522	Credit intermediation and related activities	42	N	8 592	2 238	345	N	N
5221	Depository credit intermediation	25	N	7 219	1 911	289	N	N
52211	Commercial banking	14	Q	3 307	921	138	Q	Q
522110	Commercial banking	14	Q	3 307	921	138	Q	Q
5222	Nondepository credit intermediation	14	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	3	D	D	D	a	D	D
524	Insurance carriers and related activities	29	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	28	D	D	D	c	D	D
52421	Insurance agencies and brokerages	26	8 537	2 659	647	99	53.0	16.0
524210	Insurance agencies and brokerages	26	8 537	2 659	647	99	53.0	16.0

See footnotes at end of table.

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
PALM BAY-MELBOURNE-TITUSVILLE, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	654	N	177 719	43 951	4 700	N	N
522	Credit intermediation and related activities	295	N	86 920	20 640	2 615	N	N
5221	Depository credit intermediation	171	N	59 845	15 123	2 054	N	N
52211	Commercial banking	118	Q	37 628	9 772	1 360	Q	Q
522110	Commercial banking	118	Q	37 628	9 772	1 360	Q	Q
52212	Savings institutions	25	Q	5 914	1 418	190	Q	Q
522120	Savings institutions	25	Q	5 914	1 418	190	Q	Q
52213	Credit unions	28	68 024	16 303	3 933	504	-	-
522130	Credit unions	28	68 024	16 303	3 933	504	-	-
5222	Nondepository credit intermediation	81	206 142	20 432	4 132	394	2.6	.9
52229	Other nondepository credit intermediation	77	197 538	20 024	4 026	384	2.5	.8
522291	Consumer lending	14	27 791	1 890	376	49	.5	1.2
522292	Real estate credit	38	162 535	16 454	3 224	251	2.6	.6
5222929	Mortgage bankers and loan correspondents	38	162 535	16 454	3 224	251	2.6	.6
522298	All other nondepository credit intermediation	25	7 212	1 680	426	84	7.4	2.8
5222981	Pawn shops	25	7 212	1 680	426	84	7.4	2.8
5223	Activities related to credit intermediation	43	16 333	6 643	1 385	167	23.2	3.6
52231	Mortgage and nonmortgage loan brokers	21	9 127	4 624	914	86	5.0	.9
522310	Mortgage and nonmortgage loan brokers	21	9 127	4 624	914	86	5.0	.9
52239	Other activities related to credit intermediation	19	D	D	D	b	D	D
522390	Other activities related to credit intermediation	19	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	106	121 475	37 689	10 423	597	3.4	15.6
5231	Securities and commodity contracts intermediation and brokerage	66	D	D	D	e	D	D
52312	Securities brokerage	63	93 148	29 372	8 572	453	.7	17.4
523120	Securities brokerage	63	93 148	29 372	8 572	453	.7	17.4
5239	Other financial investment activities	40	D	D	D	c	D	D
52392	Portfolio management	12	7 219	2 228	470	36	4.4	34.4
523920	Portfolio management	12	7 219	2 228	470	36	4.4	34.4
52393	Investment advice	21	19 129	5 722	1 287	90	8.0	1.2
523930	Investment advice	21	19 129	5 722	1 287	90	8.0	1.2
524	Insurance carriers and related activities	250	N	52 863	12 834	1 481	N	N
5241	Insurance carriers	42	Q	20 022	5 343	449	Q	Q
52411	Direct life, health, and medical insurance carriers	11	Q	9 563	2 710	220	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	30	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	16	Q	6 845	1 815	139	Q	Q
524127	Direct title insurance carriers	14	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	208	115 159	32 841	7 491	1 032	35.9	5.9
52421	Insurance agencies and brokerages	193	107 175	30 412	6 882	953	37.6	5.3
524210	Insurance agencies and brokerages	193	107 175	30 412	6 882	953	37.6	5.3
52429	Other insurance related activities	15	7 984	2 429	609	79	13.7	13.4
524291	Claims adjusting	12	2 889	1 121	271	32	37.8	37.0
525	Funds, trusts, and other financial vehicles (part)	3	3 071	247	54	7	-	17.4
PANAMA CITY-LYNN HAVEN, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	222	N	89 124	23 243	2 515	N	N
522	Credit intermediation and related activities	105	N	67 573	17 815	1 936	N	N
5221	Depository credit intermediation	60	N	D	D	g	N	N
52211	Commercial banking	39	Q	11 745	3 022	405	Q	Q
522110	Commercial banking	39	Q	11 745	3 022	405	Q	Q
52213	Credit unions	18	57 171	10 142	2 652	371	-	1.0
522130	Credit unions	18	57 171	10 142	2 652	371	-	1.0
5222	Nondepository credit intermediation	34	D	D	D	f	D	D
52229	Other nondepository credit intermediation	31	D	D	D	f	D	D
522292	Real estate credit	13	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	13	D	D	D	b	D	D
5223	Activities related to credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	27	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	16	15 700	6 339	1 636	112	1.5	16.3
52312	Securities brokerage	16	15 700	6 339	1 636	112	1.5	16.3
523120	Securities brokerage	16	15 700	6 339	1 636	112	1.5	16.3
5239	Other financial investment activities	11	D	D	D	a	D	D
524	Insurance carriers and related activities	89	N	14 774	3 666	443	N	N
5241	Insurance carriers	15	Q	6 255	1 659	184	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	74	26 775	8 519	2 007	259	46.7	7.5
52421	Insurance agencies and brokerages	68	D	D	D	c	D	D
524210	Insurance agencies and brokerages	68	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
PENSACOLA-FERRY PASS-BRENT, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	504	N	168 931	41 814	4 594	N	N
522	Credit intermediation and related activities	246	N	90 657	22 914	2 637	N	N
5221	Depository credit intermediation	143	N	60 945	16 044	1 866	N	N
52211	Commercial banking	99	Q	44 299	11 882	1 251	Q	Q
522110	Commercial banking	99	Q	44 299	11 882	1 251	Q	Q
52213	Credit unions	43	D	D	D	f	D	D
522130	Credit unions	43	D	D	D	f	D	D
5222	Nondepository credit intermediation	75		177 516	27 524	6 398		14.6
52229	Other nondepository credit intermediation	65		144 872	24 348	5 635		9.8
522291	Consumer lending	22		114 083	14 758	3 598		9.3
522292	Real estate credit	24		22 845	8 482	1 753	2.0	15.8
5222929	Mortgage bankers and loan correspondents	24		22 845	8 482	1 753	2.0	15.8
522298	All other nondepository credit intermediation	19		7 944	1 108	284	7.7	.6
5222981	Pawn shops	18	D	D	D	b	D	D
5223	Activities related to credit intermediation	28		10 903	2 188	472	7.3	.6
52231	Mortgage and nonmortgage loan brokers	14	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	14	D	D	D	b	D	D
52239	Other activities related to credit intermediation	12	D	D	D	b	D	D
522390	Other activities related to credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	64	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	37		69 910	25 159	6 220	.3	16.9
52312	Securities brokerage	37		69 910	25 159	6 220	.3	16.9
523120	Securities brokerage	37		69 910	25 159	6 220	.3	16.9
5239	Other financial investment activities	27	D	D	D	c	D	D
52393	Investment advice	15		1 890	636	115	65.3	8.5
523930	Investment advice	15		1 890	636	115	65.3	8.5
524	Insurance carriers and related activities	193	N	45 978	10 755	1 369	N	N
5241	Insurance carriers	38	Q	16 367	4 324	466	Q	Q
52411	Direct life, health, and medical insurance carriers	20	Q	12 196	3 347	335	Q	Q
524113	Direct life insurance carriers	15	Q	8 407	2 372	253	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	18	Q	4 171	977	131	Q	Q
524126	Direct property and casualty insurance carriers	12	Q	3 162	740	105	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	155		79 355	29 611	6 431	33.4	2.6
52421	Insurance agencies and brokerages	138		54 134	19 575	4 812	47.0	3.8
524210	Insurance agencies and brokerages	138		54 134	19 575	4 812	47.0	3.8
52429	Other insurance related activities	17		25 221	10 036	1 619	4.1	—
524291	Claims adjusting	12	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	b	D	D
PORT ST. LUCIE-FORT PIERCE, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	477	N	152 059	39 006	3 686	N	N
522	Credit intermediation and related activities	216	N	83 830	22 068	2 224	N	N
5221	Depository credit intermediation	139	N	75 849	20 305	2 015	N	N
52211	Commercial banking	96	Q	58 050	15 764	1 452	Q	Q
522110	Commercial banking	96	Q	58 050	15 764	1 452	Q	Q
52212	Savings institutions	37	Q	17 175	4 388	541	Q	Q
522120	Savings institutions	37	Q	17 175	4 388	541	Q	Q
5222	Nondepository credit intermediation	46	D	D	D	c	D	D
52229	Other nondepository credit intermediation	44	D	D	D	c	D	D
522292	Real estate credit	23		15 187	2 999	621	12.0	24.8
5222929	Mortgage bankers and loan correspondents	23		15 187	2 999	621	12.0	24.8
522298	All other nondepository credit intermediation	12	D	D	D	b	D	D
5222981	Pawn shops	11	D	D	D	b	D	D
5223	Activities related to credit intermediation	31	D	D	D	b	D	D
52231	Mortgage and nonmortgage loan brokers	19	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	19	D	D	D	b	D	D
52239	Other activities related to credit intermediation	10	D	D	D	b	D	D
522390	Other activities related to credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	73	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	41	D	D	D	e	D	D
52312	Securities brokerage	37		92 239	25 742	6 590	.3	1.2
523120	Securities brokerage	37		92 239	25 742	6 590	.3	1.2
5239	Other financial investment activities	32	D	D	D	c	D	D
52392	Portfolio management	12		14 077	5 996	71	1.3	80.2
523920	Portfolio management	12		14 077	5 996	71	1.3	80.2
52393	Investment advice	13		2 377	883	24	18.5	52.4
523930	Investment advice	13		2 377	883	24	18.5	52.4

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
PORT ST. LUCIE-FORT PIERCE, FL METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	187	N	32 669	7 584	879	N	N
5241	Insurance carriers	29	Q	6 724	1 678	136	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	21	Q	3 812	935	91	Q	Q
524126	Direct property and casualty insurance carriers	10	Q	1 294	323	34	Q	Q
524127	Direct title insurance carriers	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	158	87 217	25 945	5 906	743	40.6	10.3
52421	Insurance agencies and brokerages	147	72 143	20 563	4 644	597	48.6	12.5
524210	Insurance agencies and brokerages	147	72 143	20 563	4 644	597	48.6	12.5
52429	Other insurance related activities	11	15 074	5 382	1 262	146	2.3	—
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
PUNTA GORDA, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	189	N	50 042	11 934	1 233	N	N
522	Credit intermediation and related activities	87	N	31 188	6 895	801	N	N
5221	Depository credit intermediation	54	N	21 749	5 036	702	N	N
52211	Commercial banking	48	Q	20 217	4 657	653	Q	Q
522110	Commercial banking	48	Q	20 217	4 657	653	Q	Q
5222	Nondepository credit intermediation	23	D	D	D	b	D	D
52229	Other nondepository credit intermediation	21	D	D	D	b	D	D
522292	Real estate credit	12	8 062	2 717	499	41	21.1	—
5222929	Mortgage bankers and loan correspondents	12	8 062	2 717	499	41	21.1	—
5223	Activities related to credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	34	32 483	11 041	3 196	182	2.8	15.5
5231	Securities and commodity contracts intermediation and brokerage	20	D	D	D	c	D	D
52312	Securities brokerage	19	29 331	9 498	2 753	129	—	15.8
523120	Securities brokerage	19	29 331	9 498	2 753	129	—	15.8
5239	Other financial investment activities	14	D	D	D	b	D	D
524	Insurance carriers and related activities	67	N	D	D	e	N	N
5242	Agencies, brokerages, and other insurance related activities ..	59	D	D	D	c	D	D
52421	Insurance agencies and brokerages	55	23 617	6 728	1 601	214	48.6	7.5
524210	Insurance agencies and brokerages	55	23 617	6 728	1 601	214	48.6	7.5
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
SARASOTA-BRADENTON-VENICE, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	1 083	N	417 338	107 786	8 890	N	N
522	Credit intermediation and related activities	440	N	167 987	44 174	4 236	N	N
5221	Depository credit intermediation	290	N	140 076	37 792	3 648	N	N
52211	Commercial banking	235	Q	119 002	32 668	3 075	Q	Q
522110	Commercial banking	235	Q	119 002	32 668	3 075	Q	Q
52212	Savings institutions	36	Q	12 670	3 059	313	Q	Q
522120	Savings institutions	36	Q	12 670	3 059	313	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	84	104 362	21 141	4 859	332	9.6	16.8
52222	Sales financing	11	12 044	711	203	24	3.3	21.7
522220	Sales financing	11	12 044	711	203	24	3.3	21.7
52229	Other nondepository credit intermediation	73	92 318	20 430	4 656	308	10.4	16.1
522291	Consumer lending	14	17 028	1 826	349	39	3.1	—
522292	Real estate credit	45	69 293	17 507	4 080	227	12.1	19.7
5222929	Mortgage bankers and loan correspondents	44	D	D	D	c	D	D
522298	All other nondepository credit intermediation	13	D	D	D	b	D	D
5222981	Pawn shops	13	D	D	D	b	D	D
5223	Activities related to credit intermediation	66	20 490	6 770	1 523	256	17.8	7.9
52231	Mortgage and nonmortgage loan brokers	38	10 915	4 297	909	130	28.6	10.3
522310	Mortgage and nonmortgage loan brokers	38	10 915	4 297	909	130	28.6	10.3
52239	Other activities related to credit intermediation	23	D	D	D	b	D	D
522390	Other activities related to credit intermediation	23	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
SARASOTA-BRADENTON-VENICE, FL METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	220	479 796	127 912	35 423	1 948	2.6	6.2
5231	Securities and commodity contracts intermediation and brokerage	95	400 960	102 692	29 542	1 561	.1	6.2
52312	Securities brokerage	85	388 359	98 827	28 542	1 434	.1	4.3
523120	Securities brokerage	85	388 359	98 827	28 542	1 434	.1	4.3
5239	Other financial investment activities	125	78 836	25 220	5 881	387	15.2	6.3
52391	Miscellaneous intermediation	15	21 432	3 157	833	37	35.9	.9
523910	Miscellaneous intermediation	15	21 432	3 157	833	37	35.9	.9
52392	Portfolio management	41	21 056	11 327	2 533	120	3.9	6.4
523920	Portfolio management	41	21 056	11 327	2 533	120	3.9	6.4
52393	Investment advice	62	30 797	8 478	1 949	163	10.4	10.1
523930	Investment advice	62	30 797	8 478	1 949	163	10.4	10.1
524	Insurance carriers and related activities	414	N	120 846	28 051	2 696	N	N
5241	Insurance carriers	67	Q	56 438	12 513	1 038	Q	Q
52411	Direct life, health, and medical insurance carriers	18	Q	D	D	c	Q	Q
524113	Direct life insurance carriers	16	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	47	Q	47 190	9 477	820	Q	Q
524126	Direct property and casualty insurance carriers	25	Q	42 028	8 184	691	Q	Q
524127	Direct title insurance carriers	20	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	347	199 242	64 408	15 538	1 658	26.6	11.5
52421	Insurance agencies and brokerages	319	182 442	57 199	13 783	1 460	26.5	12.2
524210	Insurance agencies and brokerages	319	182 442	57 199	13 783	1 460	26.5	12.2
52429	Other insurance related activities	28	16 800	7 209	1 755	198	27.1	4.0
524291	Claims adjusting	18	5 533	1 328	350	39	72.4	7.0
525	Funds, trusts, and other financial vehicles (part)	9	3 160	593	138	10	67.2	14.7
SEBRING, FL MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	104	N	20 469	5 449	584	N	N
522	Credit intermediation and related activities	52	N	11 215	2 785	428	N	N
5221	Depository credit intermediation	39	N	D	D	e	N	N
52211	Commercial banking	35	Q	8 273	2 080	341	Q	Q
522110	Commercial banking	35	Q	8 273	2 080	341	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	15	11 120	5 070	1 870	45	4.6	57.5
524	Insurance carriers and related activities	37	N	4 184	794	111	N	N
5242	Agencies, brokerages, and other insurance related activities ..	35	D	D	D	c	D	D
52421	Insurance agencies and brokerages	34	D	D	D	c	D	D
524210	Insurance agencies and brokerages	34	D	D	D	c	D	D
TALLAHASSEE, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	489	N	199 855	47 562	5 001	N	N
522	Credit intermediation and related activities	194	N	86 681	20 417	2 312	N	N
5221	Depository credit intermediation	110	N	62 709	14 922	1 700	N	N
52211	Commercial banking	76	Q	43 701	10 111	1 189	Q	Q
522110	Commercial banking	76	Q	43 701	10 111	1 189	Q	Q
52213	Credit unions	32	D	D	D	e	D	D
522130	Credit unions	32	D	D	D	e	D	D
5222	Nondepository credit intermediation	57	167 136	21 260	4 847	484	.7	47.8
52229	Other nondepository credit intermediation	50	83 291	10 734	2 139	222	1.1	58.4
522291	Consumer lending	18	62 524	3 656	492	63	.4	72.4
522292	Real estate credit	21	14 923	4 796	1 131	99	2.1	22.5
5222929	Mortgage bankers and loan correspondents	21	14 923	4 796	1 131	99	2.1	22.5
5223	Activities related to credit intermediation	27	9 438	2 712	648	128	32.3	2.4
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	14	D	D	D	b	D	D
522390	Other activities related to credit intermediation	14	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	54	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	24	D	D	D	c	D	D
52312	Securities brokerage	22	45 289	15 295	3 863	188	1.2	3.3
523120	Securities brokerage	22	45 289	15 295	3 863	188	1.2	3.3
5239	Other financial investment activities	30	D	D	D	b	D	D
52393	Investment advice	11	1 456	322	57	14	83.2	6.5
523930	Investment advice	11	1 456	322	57	14	83.2	6.5

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
	TALLAHASSEE, FL METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	238	N	94 648	22 488	2 404	N	N
5241	Insurance carriers	49	Q	38 470	9 001	859	Q	Q
52411	Direct life, health, and medical insurance carriers	18	Q	16 021	3 551	307	Q	Q
524113	Direct life insurance carriers	14	Q	15 544	3 449	298	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	31	Q	22 449	5 450	552	Q	Q
524126	Direct property and casualty insurance carriers	21	Q	D	D	e	Q	Q
524127	Direct title insurance carriers	10	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	189	153 489	56 178	13 487	1 545	20.2	11.3
52421	Insurance agencies and brokerages	166	107 027	40 384	9 832	1 088	27.0	14.8
524210	Insurance agencies and brokerages	166	107 027	40 384	9 832	1 088	27.0	14.8
52429	Other insurance related activities	23	46 462	15 794	3 655	457	4.4	3.3
524291	Claims adjusting	10	19 643	8 793	1 819	213	4.9	3.8
525	Funds, trusts, and other financial vehicles (part)	3	D	D	D	a	D	D
	TAMPA-ST. PETERSBURG-CLEARWATER, FL METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	4 536	N	3 556 812	950 854	75 199	N	N
522	Credit intermediation and related activities	1 938	N	1 641 960	433 676	36 711	N	N
5221	Depository credit intermediation	933	N	644 666	178 254	16 378	N	N
52211	Commercial banking	724	Q	509 613	144 600	13 254	Q	Q
522110	Commercial banking	724	Q	509 613	144 600	13 254	Q	Q
52212	Savings institutions	95	Q	D	D	D	Q	Q
522120	Savings institutions	95	Q	D	D	f	Q	Q
52213	Credit unions	113	459 835	70 560	15 692	2 062	.7	.3
522130	Credit unions	113	459 835	70 560	15 692	2 062	.7	.3
5222	Nondepository credit intermediation	585	6 260 652	733 256	192 429	13 226	.9	7.9
52221	Credit card issuing	12	D	D	D	h	D	D
522210	Credit card issuing	12	D	D	D	h	D	D
52222	Sales financing	81	1 598 629	152 380	37 384	3 037	.3	8.4
522220	Sales financing	81	1 598 629	152 380	37 384	3 037	.3	8.4
52229	Other nondepository credit intermediation	492	D	D	D	i	D	D
522291	Consumer lending	86	337 734	45 792	11 603	1 221	1.2	67.4
522292	Real estate credit	296	2 568 152	259 357	55 785	3 384	1.4	4.9
5222929	Mortgage bankers and loan correspondents	294	D	D	D	h	D	D
522298	All other nondepository credit intermediation	102	D	D	D	f	D	D
5222981	Pawn shops	90	D	D	D	e	D	D
5222988	Other business credit institutions	12	121 204	37 111	9 913	600	2.5	.4
5223	Activities related to credit intermediation	420	1 484 281	264 038	62 993	7 107	1.3	1.3
52231	Mortgage and nonmortgage loan brokers	220	111 413	38 501	8 407	1 072	12.7	10.3
522310	Mortgage and nonmortgage loan brokers	220	111 413	38 501	8 407	1 072	12.7	10.3
52232	Financial transactions processing, reserve, and clearinghouse activities	49	1 304 603	203 590	49 745	5 231	.3	.3
522320	Financial transactions processing, reserve, and clearinghouse activities	49	1 304 603	203 590	49 745	5 231	.3	.3
52239	Other activities related to credit intermediation	151	68 265	21 947	4 841	804	1.1	5.2
522390	Other activities related to credit intermediation	151	68 265	21 947	4 841	804	1.1	5.2
523	Securities, commodity contracts, other financial investments, and related activities	668	2 676 568	659 645	178 985	10 165	1.8	5.8
5231	Securities and commodity contracts intermediation and brokerage	315	D	D	D	i	D	D
52311	Investment banking and securities dealing	35	D	D	D	h	D	D
523110	Investment banking and securities dealing	35	D	D	D	h	D	D
52312	Securities brokerage	269	1 130 343	314 641	89 032	4 523	.7	8.5
523120	Securities brokerage	269	1 130 343	314 641	89 032	4 523	.7	8.5
5239	Other financial investment activities	353	D	D	D	h	D	D
52391	Miscellaneous intermediation	47	D	D	D	c	D	D
523910	Miscellaneous intermediation	47	D	D	D	c	D	D
52392	Portfolio management	108	731 846	112 364	33 479	2 218	.6	3.8
523920	Portfolio management	108	731 846	112 364	33 479	2 218	.6	3.8
52393	Investment advice	180	128 755	28 424	5 829	529	16.3	7.9
523930	Investment advice	180	128 755	28 424	5 829	529	16.3	7.9
52399	All other financial investment activities	18	D	D	D	b	D	D
523991	Trust, fiduciary, and custody activities	17	D	D	D	b	D	D
524	Insurance carriers and related activities	1 895	N	1 250 240	336 912	28 199	N	N
5241	Insurance carriers	457	Q	879 106	251 168	19 175	Q	Q
52411	Direct life, health, and medical insurance carriers	165	Q	463 412	136 484	9 911	Q	Q
524113	Direct life insurance carriers	104	Q	240 601	71 152	5 135	Q	Q
524114	Direct health and medical insurance carriers	61	Q	222 811	65 332	4 776	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	285	Q	414 661	114 430	9 244	Q	Q
524126	Direct property and casualty insurance carriers	177	Q	359 649	100 842	7 778	Q	Q
524127	Direct title insurance carriers	100	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 438	1 166 344	371 134	85 744	9 024	22.7	11.3
52421	Insurance agencies and brokerages	1 281	932 341	275 866	63 989	6 689	27.2	12.9
524210	Insurance agencies and brokerages	1 281	932 341	275 866	63 989	6 689	27.2	12.9
52429	Other insurance related activities	157	234 003	95 268	21 755	2 335	4.8	4.9
524291	Claims adjusting	59	53 764	26 927	6 111	642	7.5	3.1
524292	Third party administration of insurance and pension funds/ plans	69	161 603	61 309	14 138	1 477	2.7	4.0
524298	All other insurance related activities	29	18 636	7 032	1 506	216	14.8	17.2

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[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
TAMPA-ST. PETERSBURG-CLEARWATER, FL METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	35	80 890	4 967	1 281	124	4.9	5.1
5259	Other investment pools and funds (part)	35	80 890	4 967	1 281	124	4.9	5.1
52593	Real Estate Investment Trusts - REITs	35	80 890	4 967	1 281	124	4.9	5.1
525930	Real Estate Investment Trusts - REITs	35	80 890	4 967	1 281	124	4.9	5.1
VERO BEACH, FL METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	210	N	73 146	18 061	1 646	N	N
522	Credit intermediation and related activities	93	N	28 368	7 552	769	N	N
5221	Depository credit intermediation	66	N	25 888	6 925	700	N	N
52211	Commercial banking	51	Q	22 267	5 988	584	Q	Q
522110	Commercial banking	51	Q	22 267	5 988	584	Q	Q
52212	Savings institutions	14	Q	D	D	b	Q	Q
522120	Savings institutions	14	Q	D	D	b	Q	Q
5222	Nondepository credit intermediation	15	D	D	D	b	D	D
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
5223	Activities related to credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	51	53 125	21 268	5 451	324	2.4	9.4
5231	Securities and commodity contracts intermediation and brokerage	30	D	D	D	e	D	D
52312	Securities brokerage	28	45 085	17 269	4 450	268	1.0	5.7
523120	Securities brokerage	28	45 085	17 269	4 450	268	1.0	5.7
5239	Other financial investment activities	21	D	D	D	b	D	D
524	Insurance carriers and related activities	66	N	23 510	5 058	553	N	N
5242	Agencies, brokerages, and other insurance related activities ..	57	D	D	D	c	D	D
52421	Insurance agencies and brokerages	52	28 197	9 845	1 716	232	38.5	7.3
524210	Insurance agencies and brokerages	52	28 197	9 845	1 716	232	38.5	7.3
WAUCHULA, FL MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	15	N	5 554	1 305	167	N	N
522	Credit intermediation and related activities	8	N	5 063	1 206	154	N	N
524	Insurance carriers and related activities	6	N	D	D	a	N	N
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

DELTONA-DAYTONA BEACH-PALM COAST, FL COMBINED STATISTICAL AREA

Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area

Volusia County, FL

Palm Coast, FL Micropolitan Statistical Area

Flagler County, FL

ORLANDO-THE VILLAGES, FL COMBINED STATISTICAL AREA

Orlando, FL Metropolitan Statistical Area

Lake County, FL

Orange County, FL

Osceola County, FL

Seminole County, FL

The Villages, FL Micropolitan Statistical Area

Sumter County, FL

ARCADIA, FL MICROPOLITAN STATISTICAL AREA

DeSoto County, FL

CAPE CORAL-FORT MYERS, FL METROPOLITAN STATISTICAL AREA

Lee County, FL

CLEWISTON, FL MICROPOLITAN STATISTICAL AREA

Hendry County, FL

FORT WALTON BEACH-CRESTVIEW-DESTIN, FL METROPOLITAN STATISTICAL AREA

Okaloosa County, FL

GAINESVILLE, FL METROPOLITAN STATISTICAL AREA

Alachua County, FL

Gilchrist County, FL

HOMOSASSA SPRINGS, FL MICROPOLITAN STATISTICAL AREA

Citrus County, FL

JACKSONVILLE, FL METROPOLITAN STATISTICAL AREA

Baker County, FL

Clay County, FL

Duval County, FL

Nassau County, FL

St. Johns County, FL

KEY WEST-MARATHON, FL MICROPOLITAN STATISTICAL AREA

Monroe County, FL

LAKE CITY, FL MICROPOLITAN STATISTICAL AREA

Columbia County, FL

LAKELAND-WINTER HAVEN, FL METROPOLITAN STATISTICAL AREA

Polk County, FL

MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL METROPOLITAN STATISTICAL AREA

Fort Lauderdale-Pompano Beach-Deerfield Beach, FL Metropolitan Division

Broward County, FL

Miami-Miami Beach-Kendall, FL Metropolitan Division

Miami-Dade County, FL

West Palm Beach-Boca Raton-Boynton Beach, FL Metropolitan Division

Palm Beach County, FL

NAPLES-MARCO ISLAND, FL METROPOLITAN STATISTICAL AREA

Collier County, FL

OCALA, FL METROPOLITAN STATISTICAL AREA

Marion County, FL

OKEECHOBEE, FL MICROPOLITAN STATISTICAL AREA

Okeechobee County, FL

PALATKA, FL MICROPOLITAN STATISTICAL AREA

Putnam County, FL

PALM BAY-MELBOURNE-TITUSVILLE, FL METROPOLITAN STATISTICAL AREA

Brevard County, FL

PANAMA CITY-LYNN HAVEN, FL METROPOLITAN STATISTICAL AREA

Bay County, FL

PENSACOLA-FERRY PASS-BRENT, FL METROPOLITAN STATISTICAL AREA

Escambia County, FL

Santa Rosa County, FL

PORT ST. LUCIE-FORT PIERCE, FL METROPOLITAN STATISTICAL AREA

Martin County, FL

St. Lucie County, FL

PUNTA GORDA, FL METROPOLITAN STATISTICAL AREA

Charlotte County, FL

SARASOTA-BRADENTON-VENICE, FL METROPOLITAN STATISTICAL AREA

Manatee County, FL

Sarasota County, FL

SEBRING, FL MICROPOLITAN STATISTICAL AREA

Highlands County, FL

TALLAHASSEE, FL METROPOLITAN STATISTICAL AREA

Gadsden County, FL

Jefferson County, FL

Leon County, FL

Wakulla County, FL

TAMPA-ST. PETERSBURG-CLEARWATER, FL METROPOLITAN STATISTICAL AREA

Hernando County, FL

Hillsborough County, FL

Pasco County, FL

Pinellas County, FL

VERO BEACH, FL METROPOLITAN STATISTICAL AREA

Indian River County, FL

WAUCHULA, FL MICROPOLITAN STATISTICAL AREA

Hardee County, FL

