

Texas: 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 admini- strative records ¹	Estimated ²
TEXAS								
52	Finance and insurance	32 166	N	19 703 380	5 277 904	416 898	N	N
521	Monetary authorities - central bank	4	645 667	76 252	18 953	1 524	-	-
5211	Monetary authorities - central bank	4	645 667	76 252	18 953	1 524	-	-
52111	Monetary authorities - central bank	4	645 667	76 252	18 953	1 524	-	-
521110	Monetary authorities - central bank	4	645 667	76 252	18 953	1 524	-	-
522	Credit intermediation and related activities	13 740	N	8 673 565	2 273 172	208 806	N	N
5221	Depository credit intermediation	6 832	N	5 230 091	1 441 641	136 209	N	N
52211	Commercial banking	4 750	Q	4 085 754	1 156 233	104 421	Q	Q
522110	Commercial banking	4 750	Q	4 085 754	1 156 233	104 421	Q	Q
5221101	National commercial banks - banking	3 004	Q	2 689 001	767 794	69 591	Q	Q
5221102	State commercial banks - banking	1 730	Q	1 362 195	376 058	34 501	Q	Q
52212	Savings institutions	877	Q	620 564	158 692	14 581	Q	Q
522120	Savings institutions	877	Q	620 564	158 692	14 581	Q	Q
5221201	Savings institutions - federally chartered	659	Q	505 856	130 813	11 344	Q	Q
5221203	Savings institutions - not federally chartered	218	Q	114 708	27 879	3 237	Q	Q
52213	Credit unions	1 202	2 845 557	522 834	125 885	17 197	1.0	1.5
522130	Credit unions	1 202	2 845 557	522 834	125 885	17 197	1.0	1.5
5221301	Credit unions - federally chartered	716	1 709 429	300 951	72 372	9 982	.2	1.6
5221309	Credit unions - not federally chartered	486	1 136 128	221 883	53 513	7 215	2.2	1.3
5222	Nondepository credit intermediation	4 848	25 851 327	2 694 972	647 102	55 557	1.0	9.7
52221	Credit card issuing	9	D	D	D	c	D	D
522210	Credit card issuing	9	D	D	D	c	D	D
52222	Sales financing	514	11 490 953	876 846	220 705	19 388	.7	14.2
522220	Sales financing	514	11 490 953	876 846	220 705	19 388	.7	14.2
52229	Other nondepository credit intermediation	4 325	D	D	D	k	D	D
522291	Consumer lending	1 585	1 630 439	282 807	65 314	8 469	-	4.8
522292	Real estate credit	1 534	4 969 739	1 184 704	267 186	18 419	2.9	13.0
5222929	Mortgage bankers and loan correspondents	1 409	4 644 567	1 149 329	258 886	17 719	3.1	12.9
522293	International trade financing	17	D	D	D	c	D	D
522294	Secondary market financing	26	4 476 494	95 801	26 197	1 615	.1	1.7
522298	All other nondepository credit intermediation	1 163	2 900 537	236 148	60 918	7 404	.7	2.6
5222981	Pawn shops	1 040	593 249	130 740	31 997	5 537	2.8	3.9
5222988	Other business credit institutions	123	2 307 288	105 408	28 921	1 867	.1	2.3
5223	Activities related to credit intermediation	2 060	2 686 921	748 502	184 429	17 040	1.0	7.7
52231	Mortgage and nonmortgage loan brokers	804	536 452	205 208	42 634	3 670	.1	6.5
522310	Mortgage and nonmortgage loan brokers	804	536 452	205 208	42 634	3 670	.1	6.5
52232	Financial transactions processing, reserve, and clearinghouse activities	267	1 540 751	362 478	96 362	8 626	-	3.2
522320	Financial transactions processing, reserve, and clearinghouse activities	267	1 540 751	362 478	96 362	8 626	-	3.2
52239	Other activities related to credit intermediation	989	609 718	180 816	45 433	4 744	4.2	20.2
522390	Other activities related to credit intermediation	989	609 718	180 816	45 433	4 744	4.2	20.2
523	Securities, commodity contracts, other financial investments, and related activities	5 638	10 028 945	3 434 893	1 022 730	41 552	4.5	7.9
5231	Securities and commodity contracts intermediation and brokerage	2 490	5 486 003	2 046 644	626 770	21 842	1.6	7.0
52311	Investment banking and securities dealing	281	911 241	442 123	152 672	2 563	2.4	3.5
523110	Investment banking and securities dealing	281	911 241	442 123	152 672	2 563	2.4	3.5
52312	Securities brokerage	2 079	4 480 398	1 579 111	467 178	18 850	1.1	7.6
523120	Securities brokerage	2 079	4 480 398	1 579 111	467 178	18 850	1.1	7.6
52313	Commodity contracts dealing	58	33 885	5 997	1 308	170	7.4	13.2
523130	Commodity contracts dealing	58	33 885	5 997	1 308	170	7.4	13.2
52314	Commodity contracts brokerage	72	60 479	19 413	5 612	259	21.8	7.0
523140	Commodity contracts brokerage	72	60 479	19 413	5 612	259	21.8	7.0
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	3 147	D	D	D	j	D	D
52391	Miscellaneous intermediation	1 028	1 078 200	258 424	70 149	3 773	12.0	15.8
523910	Miscellaneous intermediation	1 028	1 078 200	258 424	70 149	3 773	12.0	15.8
52392	Portfolio management	812	2 517 408	828 940	251 211	9 865	3.3	4.3
523920	Portfolio management	812	2 517 408	828 940	251 211	9 865	3.3	4.3
52393	Investment advice	971	441 993	151 579	35 173	2 947	27.3	19.5
523930	Investment advice	971	441 993	151 579	35 173	2 947	27.3	19.5
52399	All other financial investment activities	336	D	D	D	h	D	D
523991	Trust, fiduciary, and custody activities	248	374 838	120 738	32 532	2 611	2.5	12.0
523999	Miscellaneous financial investment activities	88	D	D	D	e	D	D
524	Insurance carriers and related activities	12 636	N	7 454 247	1 945 292	164 027	N	N
5241	Insurance carriers	2 217	Q	4 737 135	1 295 324	97 915	Q	Q
52411	Direct life, health, and medical insurance carriers	933	Q	2 084 513	564 496	46 557	Q	Q
524113	Direct life insurance carriers	620	Q	1 091 134	298 036	23 652	Q	Q
524114	Direct health and medical insurance carriers	313	Q	993 379	266 460	22 905	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	1 226	Q	2 604 016	720 340	50 454	Q	Q
524126	Direct property and casualty insurance carriers	848	Q	2 209 539	622 627	42 717	Q	Q
524127	Direct title insurance carriers	349	Q	382 054	94 467	7 578	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	29	Q	12 423	3 246	159	Q	Q
52413	Reinsurance carriers	58	Q	48 606	10 488	904	Q	Q
524130	Reinsurance carriers	58	Q	48 606	10 488	904	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
	TEXAS—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	10 419	8 185 895	2 717 112	649 968	66 112	24.3	7.8
52421	Insurance agencies and brokerages	9 494	5 925 593	1 853 245	437 322	45 194	32.2	8.8
524210	Insurance agencies and brokerages	9 494	5 925 593	1 853 245	437 322	45 194	32.2	8.8
52429	Other insurance related activities	925	2 260 302	863 867	212 646	20 918	3.6	5.1
524291	Claims adjusting	417	325 651	139 820	33 036	3 073	9.6	8.3
524292	Third party administration of insurance and pension funds/ plans	364	1 495 815	573 785	142 714	14 436	2.0	4.7
524298	All other insurance related activities	144	438 836	150 262	36 896	3 409	4.6	4.3
525	Funds, trusts, and other financial vehicles (part)	148	2 492 655	64 423	17 757	989	4.4	.7
5259	Other investment pools and funds (part)	148	2 492 655	64 423	17 757	989	4.4	.7
52593	Real Estate Investment Trusts - REITs	148	2 492 655	64 423	17 757	989	4.4	.7
525930	Real Estate Investment Trusts - REITs	148	2 492 655	64 423	17 757	989	4.4	.7

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
BROWNSVILLE-HARLINGEN-RAYMONDVILLE, TX COMBINED STATISTICAL AREA								
52	Finance and insurance	389	N	71 999	17 250	2 484	N	N
522	Credit intermediation and related activities	200	N	D	D	g	N	N
5221	Depository credit intermediation	75	N	D	D	g	N	N
52211	Commercial banking	58	Q	D	D	f	Q	Q
522110	Commercial banking	58	Q	D	D	f	Q	Q
52213	Credit unions	10	D	D	D	c	D	D
522130	Credit unions	10	D	D	D	c	D	D
5222	Nondepository credit intermediation	93	D	D	D	e	D	D
52229	Other nondepository credit intermediation	91	D	D	D	e	D	D
522291	Consumer lending	53	D	D	D	c	D	D
522292	Real estate credit	17	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	16	20 430	5 185	1 267	115	9.0	7.4
522298	All other nondepository credit intermediation	21	D	D	D	c	D	D
5222981	Pawn shops	21	D	D	D	c	D	D
5223	Activities related to credit intermediation	32	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
523	Securities, commodity contracts, other financial investments, and related activities	33	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	18	5 593	2 994	805	65	9.0	.9
5239	Other financial investment activities	15	D	D	D	b	D	D
524	Insurance carriers and related activities	156	N	D	D	f	N	N
5241	Insurance carriers	16	Q	8 729	1 947	241	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	7 472	1 619	201	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	140	D	D	D	f	D	D
52421	Insurance agencies and brokerages	128	D	D	D	e	D	D
524210	Insurance agencies and brokerages	128	D	D	D	e	D	D
52429	Other insurance related activities	12	4 073	2 166	479	57	9.6	49.4
Brownsville-Harlingen, TX Metropolitan Statistical Area								
52	Finance and insurance	373	N	70 161	16 819	2 412	N	N
522	Credit intermediation and related activities	191	N	41 217	10 061	1 541	N	N
5221	Depository credit intermediation	72	N	26 817	6 600	998	N	N
52211	Commercial banking	55	Q	21 089	5 171	749	Q	Q
522110	Commercial banking	55	Q	21 089	5 171	749	Q	Q
52213	Credit unions	10	D	D	D	c	D	D
522130	Credit unions	10	D	D	D	c	D	D
5222	Nondepository credit intermediation	88	64 271	12 443	3 048	453	2.9	4.2
52229	Other nondepository credit intermediation	86	D	D	D	e	D	D
522291	Consumer lending	50	22 289	4 410	1 056	195	-	4.8
522292	Real estate credit	16	20 430	5 185	1 267	115	9.0	7.4
5222929	Mortgage bankers and loan correspondents	16	20 430	5 185	1 267	115	9.0	7.4
522298	All other nondepository credit intermediation	20	D	D	D	c	D	D
5222981	Pawn shops	20	D	D	D	c	D	D
5223	Activities related to credit intermediation	31	5 472	1 957	413	90	8.5	6.2
52239	Other activities related to credit intermediation	22	3 078	881	207	38	15.2	10.8
522390	Other activities related to credit intermediation	22	3 078	881	207	38	15.2	10.8
523	Securities, commodity contracts, other financial investments, and related activities	32	14 557	4 883	1 324	106	4.9	1.5
5231	Securities and commodity contracts intermediation and brokerage	18	5 593	2 994	805	65	9.0	.9
5239	Other financial investment activities	14	8 964	1 889	519	41	2.4	1.9
524	Insurance carriers and related activities	150	N	24 061	5 434	765	N	N
5241	Insurance carriers	16	Q	8 729	1 947	241	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	7 472	1 619	201	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	134	51 579	15 332	3 487	524	46.9	13.8
52421	Insurance agencies and brokerages	122	47 506	13 166	3 008	467	50.1	10.7
524210	Insurance agencies and brokerages	122	47 506	13 166	3 008	467	50.1	10.7
52429	Other insurance related activities	12	4 073	2 166	479	57	9.6	49.4
Raymondville, TX Micropolitan Statistical Area								
52	Finance and insurance	16	N	1 838	431	72	N	N
522	Credit intermediation and related activities	9	N	D	D	b	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	6	N	D	D	a	N	N

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CORPUS CHRISTI-KINGSVILLE, TX COMBINED STATISTICAL AREA								
52	Finance and insurance	687	N	151 850	38 755	4 554	N	N
522	Credit intermediation and related activities	322	N	80 143	20 120	2 601	N	N
5221	Depository credit intermediation	140	N	59 383	15 191	1 902	N	N
52211	Commercial banking	86	Q	D	D	g	Q	Q
522110	Commercial banking	86	Q	D	D	g	Q	Q
52212	Savings institutions	18	Q	D	D	c	Q	Q
522120	Savings institutions	18	Q	D	D	c	Q	Q
52213	Credit unions	36	D	D	D	e	D	D
522130	Credit unions	36	D	D	D	e	D	D
5222	Nondepository credit intermediation	117	D	D	D	f	D	D
52229	Other nondepository credit intermediation	112	D	D	D	f	D	D
522291	Consumer lending	52	25 410	4 109	1 011	173	-	5.0
522292	Real estate credit	26	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	24	D	D	D	c	D	D
522298	All other nondepository credit intermediation	33	D	D	D	c	D	D
5222981	Pawn shops	29	D	D	D	c	D	D
5223	Activities related to credit intermediation	65	D	D	D	c	D	D
52231	Mortgage and nonmortgage loan brokers	11	2 543	1 012	257	40	-	25.0
522310	Mortgage and nonmortgage loan brokers	11	2 543	1 012	257	40	-	25.0
52239	Other activities related to credit intermediation	52	D	D	D	b	D	D
522390	Other activities related to credit intermediation	52	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	99	83 515	27 445	7 357	592	12.2	5.9
5231	Securities and commodity contracts intermediation and brokerage	37	D	D	D	e	D	D
52312	Securities brokerage	33	D	D	D	e	D	D
523120	Securities brokerage	33	D	D	D	e	D	D
5239	Other financial investment activities	62	D	D	D	c	D	D
52391	Miscellaneous intermediation	25	11 030	2 320	592	155	32.9	16.1
523910	Miscellaneous intermediation	25	11 030	2 320	592	155	32.9	16.1
52393	Investment advice	19	3 194	1 464	609	26	33.0	5.4
523930	Investment advice	19	3 194	1 464	609	26	33.0	5.4
524	Insurance carriers and related activities	266	N	44 262	11 278	1 361	N	N
5241	Insurance carriers	44	Q	20 431	5 536	559	Q	Q
52411	Direct life, health, and medical insurance carriers	18	Q	13 904	4 000	396	Q	Q
524113	Direct life insurance carriers	10	Q	9 135	2 576	311	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	26	Q	6 527	1 536	163	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	D	D	b	Q	Q
524127	Direct title insurance carriers	12	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	222	72 439	23 831	5 742	802	46.3	5.2
52421	Insurance agencies and brokerages	201	66 076	21 249	5 110	711	48.9	4.9
524210	Insurance agencies and brokerages	201	66 076	21 249	5 110	711	48.9	4.9
52429	Other insurance related activities	21	6 363	2 582	632	91	19.8	8.5
524291	Claims adjusting	10	2 871	1 174	280	40	12.6	18.9
Corpus Christi, TX Metropolitan Statistical Area								
52	Finance and insurance	639	N	144 522	37 063	4 285	N	N
522	Credit intermediation and related activities	296	N	74 162	18 707	2 386	N	N
5221	Depository credit intermediation	128	N	54 497	14 050	1 734	N	N
52211	Commercial banking	80	Q	40 990	10 604	1 208	Q	Q
522110	Commercial banking	80	Q	40 990	10 604	1 208	Q	Q
52212	Savings institutions	17	Q	D	D	c	Q	Q
522120	Savings institutions	17	Q	D	D	c	Q	Q
52213	Credit unions	31	D	D	D	e	D	D
522130	Credit unions	31	D	D	D	e	D	D
5222	Nondepository credit intermediation	105	91 310	16 624	3 909	515	4.5	8.0
52229	Other nondepository credit intermediation	100	D	D	D	e	D	D
522291	Consumer lending	45	23 783	3 703	913	154	-	4.2
522292	Real estate credit	24	28 587	7 446	1 621	143	3.4	16.7
5222929	Mortgage bankers and loan correspondents	22	D	D	D	c	D	D
522298	All other nondepository credit intermediation	30	D	D	D	c	D	D
5222981	Pawn shops	26	D	D	D	c	D	D
5223	Activities related to credit intermediation	63	9 849	3 041	748	137	.9	12.3
52231	Mortgage and nonmortgage loan brokers	11	2 543	1 012	257	40	-	25.0
522310	Mortgage and nonmortgage loan brokers	11	2 543	1 012	257	40	-	25.0
52239	Other activities related to credit intermediation	50	D	D	D	b	D	D
522390	Other activities related to credit intermediation	50	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
CORPUS CHRISTI-KINGSVILLE, TX COMBINED STATISTICAL AREA—Con.								
Corpus Christi, TX Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	96	83 073	27 246	7 317	584	12.3	6.0
5231	Securities and commodity contracts intermediation and brokerage	36	64 002	21 308	5 575	348	7.9	4.6
52312	Securities brokerage	32	61 935	20 966	5 482	333	5.1	4.5
523120	Securities brokerage	32	61 935	20 966	5 482	333	5.1	4.5
5239	Other financial investment activities	60	19 071	5 938	1 742	236	26.9	10.6
52391	Miscellaneous intermediation	25	11 030	2 320	592	155	32.9	16.1
523910	Miscellaneous intermediation	25	11 030	2 320	592	155	32.9	16.1
52393	Investment advice	19	3 194	1 464	609	26	33.0	5.4
523930	Investment advice	19	3 194	1 464	609	26	33.0	5.4
524	Insurance carriers and related activities	247	N	43 114	11 039	1 315	N	N
5241	Insurance carriers	44	Q	20 431	5 536	559	Q	Q
52411	Direct life, health, and medical insurance carriers	18	Q	13 904	4 000	396	Q	Q
524113	Direct life insurance carriers	10	Q	9 135	2 576	311	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	26	Q	6 527	1 536	163	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	D	D	b	Q	Q
524127	Direct title insurance carriers	12	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	203	68 486	22 683	5 503	756	46.3	5.3
52421	Insurance agencies and brokerages	182	62 123	20 101	4 871	665	49.0	4.9
524210	Insurance agencies and brokerages	182	62 123	20 101	4 871	665	49.0	4.9
52429	Other insurance related activities	21	6 363	2 582	632	91	19.8	8.5
524291	Claims adjusting	10	2 871	1 174	280	40	12.6	18.9
Kingsville, TX Micropolitan Statistical Area								
52	Finance and insurance	48	N	7 328	1 692	269	N	N
522	Credit intermediation and related activities	26	N	5 981	1 413	215	N	N
5221	Depository credit intermediation	12	N	4 886	1 141	168	N	N
5222	Nondepository credit intermediation	12	D	D	D	b	D	D
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	3	442	199	40	8	—	—
524	Insurance carriers and related activities	19	N	1 148	239	46	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	3 953	1 148	239	46	47.5	3.6
52421	Insurance agencies and brokerages	19	3 953	1 148	239	46	47.5	3.6
524210	Insurance agencies and brokerages	19	3 953	1 148	239	46	47.5	3.6
DALLAS-FORT WORTH, TX COMBINED STATISTICAL AREA								
52	Finance and insurance	9 571	N	8 783 078	2 369 068	167 075	N	N
521	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
5211	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
52111	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
521110	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
522	Credit intermediation and related activities	3 858	N	3 926 824	1 044 145	82 469	N	N
5221	Depository credit intermediation	1 880	N	D	D	k	N	N
52211	Commercial banking	1 330	Q	1 552 465	469 217	35 474	Q	Q
522110	Commercial banking	1 330	Q	1 552 465	469 217	35 474	Q	Q
52212	Savings institutions	247	Q	183 571	42 575	3 491	Q	Q
522120	Savings institutions	247	Q	183 571	42 575	3 491	Q	Q
52213	Credit unions	301	D	D	D	h	D	D
522130	Credit unions	301	D	D	D	h	D	D
5222	Nondepository credit intermediation	1 281	18 372 484	1 630 049	389 274	30 297	.6	8.6
52222	Sales financing	242	D	D	D	j	D	D
522220	Sales financing	242	D	D	D	j	D	D
52229	Other nondepository credit intermediation	1 036	D	D	D	j	D	D
522291	Consumer lending	228	D	D	D	h	D	D
522292	Real estate credit	527	2 744 491	682 371	151 361	9 514	2.1	9.7
5222929	Mortgage bankers and loan correspondents	520	D	D	D	i	D	D
522298	All other nondepository credit intermediation	273	D	D	D	h	D	D
5222981	Pawn shops	231	D	D	D	g	D	D
5222988	Other business credit institutions	42	D	D	D	g	D	D
5223	Activities related to credit intermediation	697	D	D	D	i	D	D
52231	Mortgage and nonmortgage loan brokers	318	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	318	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	121	974 517	221 871	61 392	5 432	—	2.7
522320	Financial transactions processing, reserve, and clearinghouse activities	121	974 517	221 871	61 392	5 432	—	2.7
52239	Other activities related to credit intermediation	258	D	D	D	g	D	D
522390	Other activities related to credit intermediation	258	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
	DALLAS-FORT WORTH, TX COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	1 964	4 304 408	1 548 777	473 336	16 146	4.2	7.0
5231	Securities and commodity contracts intermediation and brokerage	840	D	D	D	i	D	D
52311	Investment banking and securities dealing	97	360 395	160 363	61 637	1 066	1.5	4.3
523110	Investment banking and securities dealing	97	360 395	160 363	61 637	1 066	1.5	4.3
52312	Securities brokerage	719	D	D	D	i	D	D
523120	Securities brokerage	719	D	D	D	i	D	D
52314	Commodity contracts brokerage	17	13 999	2 758	593	57	51.8	11.6
523140	Commodity contracts brokerage	17	13 999	2 758	593	57	51.8	11.6
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	1 123	D	D	D	i	D	D
52391	Miscellaneous intermediation	314	484 110	128 051	32 476	1 486	10.2	11.5
523910	Miscellaneous intermediation	314	484 110	128 051	32 476	1 486	10.2	11.5
52392	Portfolio management	341	D	D	D	h	D	D
523920	Portfolio management	341	D	D	D	h	D	D
52393	Investment advice	374	161 686	60 069	13 473	1 037	29.6	17.7
523930	Investment advice	374	161 686	60 069	13 473	1 037	29.6	17.7
52399	All other financial investment activities	94	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	72	D	D	D	f	D	D
523999	Miscellaneous financial investment activities	22	D	D	D	e	D	D
524	Insurance carriers and related activities	3 688	N	3 222 505	829 024	67 045	N	N
5241	Insurance carriers	784	Q	D	D	k	Q	Q
52411	Direct life, health, and medical insurance carriers	317	Q	D	D	j	Q	Q
524113	Direct life insurance carriers	208	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	109	Q	544 476	144 723	10 874	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	433	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	287	Q	D	D	j	Q	Q
524127	Direct title insurance carriers	136	Q	D	D	h	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	10	Q	3 569	886	48	Q	Q
52413	Reinsurance carriers	34	Q	38 642	7 997	615	Q	Q
524130	Reinsurance carriers	34	Q	38 642	7 997	615	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	2 904	D	D	D	k	D	D
52421	Insurance agencies and brokerages	2 567	2 249 258	702 660	166 433	14 731	24.5	8.8
524210	Insurance agencies and brokerages	2 567	2 249 258	702 660	166 433	14 731	24.5	8.8
52429	Other insurance related activities	337	D	D	D	j	D	D
524291	Claims adjusting	119	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	158	1 061 378	390 465	98 840	9 898	1.6	4.5
524298	All other insurance related activities	60	D	D	D	g	D	D
525	Funds, trusts, and other financial vehicles (part)	60	2 082 603	31 000	9 180	428	4.7	.1
5259	Other investment pools and funds (part)	60	2 082 603	31 000	9 180	428	4.7	.1
52593	Real Estate Investment Trusts - REITs	60	2 082 603	31 000	9 180	428	4.7	.1
525930	Real Estate Investment Trusts - REITs	60	2 082 603	31 000	9 180	428	4.7	.1
	Athens, TX Micropolitan Statistical Area							
52	Finance and insurance	67	N	13 673	3 743	459	N	N
522	Credit intermediation and related activities	35	N	10 827	3 009	360	N	N
5221	Depository credit intermediation	22	N	D	D	e	N	N
52211	Commercial banking	20	Q	9 330	2 627	306	Q	Q
522110	Commercial banking	20	Q	9 330	2 627	306	Q	Q
5222	Nondepository credit intermediation	12	D	D	D	b	D	D
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	9	2 610	873	240	26	7.8	40.1
524	Insurance carriers and related activities	23	N	1 973	494	73	N	N
5242	Agencies, brokerages, and other insurance related activities ..	23	6 026	1 973	494	73	55.1	9.4
52421	Insurance agencies and brokerages	20	D	D	D	b	D	D
524210	Insurance agencies and brokerages	20	D	D	D	b	D	D
	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area							

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	DALLAS-FORT WORTH, TX COMBINED STATISTICAL AREA—Con.							
	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area—Con.							
52	Finance and insurance	9 363	N	8 738 767	2 358 188	165 751	N	N
521	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
5211	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
52111	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
521110	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
522	Credit intermediation and related activities	3 765	N	3 891 476	1 035 416	81 443	N	N
5221	Depository credit intermediation	1 817	N	1 868 478	544 115	42 513	N	N
52211	Commercial banking	1 278	Q	1 521 507	461 730	34 605	Q	Q
522110	Commercial banking	1 278	Q	1 521 507	461 730	34 605	Q	Q
52212	Savings institutions	242	Q	182 699	42 399	3 461	Q	Q
522120	Savings institutions	242	Q	182 699	42 399	3 461	Q	Q
52213	Credit unions	295	D	D	D	h	D	D
522130	Credit unions	295	D	D	D	h	D	D
5222	Nondepository credit intermediation	1 253	18 358 797	1 627 715	388 492	30 216	.6	8.6
52222	Sales financing	240	D	D	D	j	D	D
522220	Sales financing	240	D	D	D	j	D	D
52229	Other nondepository credit intermediation	1 010	D	D	D	j	D	D
522291	Consumer lending	216	830 741	151 249	32 649	3 112	—	3.1
522292	Real estate credit	523	2 741 179	681 729	151 003	9 506	2.1	9.6
5222929	Mortgage bankers and loan correspondents	517	D	D	D	i	D	D
522298	All other nondepository credit intermediation	263	2 073 548	99 821	26 253	2 487	.8	.4
5222981	Pawn shops	222	168 029	39 285	9 063	1 417	9.8	2.2
5222988	Other business credit institutions	41	1 905 519	60 536	17 190	1 070	—	.2
5223	Activities related to credit intermediation	695	1 485 072	395 283	102 809	8 714	.7	9.1
52231	Mortgage and nonmortgage loan brokers	317	233 541	82 925	16 872	1 409	—	5.5
522310	Mortgage and nonmortgage loan brokers	317	233 541	82 925	16 872	1 409	—	5.5
52232	Financial transactions processing, reserve, and clearinghouse activities	121	974 517	221 871	61 392	5 432	—	2.7
522320	Financial transactions processing, reserve, and clearinghouse activities	121	974 517	221 871	61 392	5 432	—	2.7
52239	Other activities related to credit intermediation	257	277 014	90 487	24 545	1 873	3.9	34.9
522390	Other activities related to credit intermediation	257	277 014	90 487	24 545	1 873	3.9	34.9
523	Securities, commodity contracts, other financial investments, and related activities	1 934	4 294 785	1 545 891	472 613	16 077	4.2	7.0
5231	Securities and commodity contracts intermediation and brokerage	825	2 414 535	899 166	281 864	9 185	1.6	6.3
52311	Investment banking and securities dealing	97	360 395	160 363	61 637	1 066	1.5	4.3
523110	Investment banking and securities dealing	97	360 395	160 363	61 637	1 066	1.5	4.3
52312	Securities brokerage	704	2 037 346	735 565	219 536	8 057	1.3	6.6
523120	Securities brokerage	704	2 037 346	735 565	219 536	8 057	1.3	6.6
52314	Commodity contracts brokerage	17	13 999	2 758	593	57	51.8	11.6
523140	Commodity contracts brokerage	17	13 999	2 758	593	57	51.8	11.6
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	1 108	D	D	D	i	D	D
52391	Miscellaneous intermediation	308	480 647	127 588	32 357	1 471	10.2	11.6
523910	Miscellaneous intermediation	308	480 647	127 588	32 357	1 471	10.2	11.6
52392	Portfolio management	340	1 069 092	400 084	127 967	3 391	2.6	4.3
523920	Portfolio management	340	1 069 092	400 084	127 967	3 391	2.6	4.3
52393	Investment advice	369	161 117	59 922	13 449	1 028	29.5	17.7
523930	Investment advice	369	161 117	59 922	13 449	1 028	29.5	17.7
52399	All other financial investment activities	91	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	70	D	D	D	f	D	D
523999	Miscellaneous financial investment activities	21	D	D	D	e	D	D
524	Insurance carriers and related activities	3 603	N	3 216 428	827 596	66 816	N	N
5241	Insurance carriers	780	Q	1 966 164	523 263	39 103	Q	Q
52411	Direct life, health, and medical insurance carriers	316	Q	901 671	250 393	17 902	Q	Q
524113	Direct life insurance carriers	207	Q	357 195	105 670	7 028	Q	Q
524114	Direct health and medical insurance carriers	109	Q	544 476	144 723	10 874	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	430	Q	1 025 851	264 873	20 586	Q	Q
524126	Direct property and casualty insurance carriers	285	Q	879 879	227 071	17 628	Q	Q
524127	Direct title insurance carriers	135	Q	142 403	36 916	2 910	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	10	Q	3 569	886	48	Q	Q
52413	Reinsurance carriers	34	Q	38 642	7 997	615	Q	Q
524130	Reinsurance carriers	34	Q	38 642	7 997	615	Q	Q
5242	Agencies, brokerages, and other insurance related activities	2 823	3 748 492	1 250 264	304 333	27 713	15.2	7.3
52421	Insurance agencies and brokerages	2 490	2 228 833	697 277	165 200	14 521	24.1	8.8
524210	Insurance agencies and brokerages	2 490	2 228 833	697 277	165 200	14 521	24.1	8.8
52429	Other insurance related activities	333	1 519 659	552 987	139 133	13 192	2.2	5.0
524291	Claims adjusting	116	113 054	46 874	11 761	1 046	9.2	12.0
524292	Third party administration of insurance and pension funds/ plans	158	1 061 378	390 465	98 840	9 898	1.6	4.5
524298	All other insurance related activities	59	345 227	115 648	28 532	2 248	1.7	4.6

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
	DALLAS-FORT WORTH, TX COMBINED STATISTICAL AREA—Con.							
	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	60	2 082 603	31 000	9 180	428	4.7	.1
5259	Other investment pools and funds (part)	60	2 082 603	31 000	9 180	428	4.7	.1
52593	Real Estate Investment Trusts - REITs	60	2 082 603	31 000	9 180	428	4.7	.1
525930	Real Estate Investment Trusts - REITs	60	2 082 603	31 000	9 180	428	4.7	.1
	Dallas-Plano-Irving, TX Metropolitan Division							
52	Finance and insurance	6 710	N	7 188 715	1 962 458	129 559	N	N
521	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
5211	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
52111	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
521110	Monetary authorities - central bank	1	458 424	53 972	13 383	987	—	—
522	Credit intermediation and related activities	2 685	N	3 095 191	839 609	60 164	N	N
5221	Depository credit intermediation	1 254	N	1 433 850	432 325	29 960	N	N
52211	Commercial banking	869	Q	1 178 369	371 072	24 266	Q	Q
522110	Commercial banking	869	Q	1 178 369	371 072	24 266	Q	Q
52212	Savings institutions	174	Q	146 527	34 559	2 606	Q	Q
522120	Savings institutions	174	Q	146 527	34 559	2 606	Q	Q
52213	Credit unions	209	D	D	D	h	D	D
522130	Credit unions	209	D	D	D	h	D	D
5222	Nondepository credit intermediation	898	16 588 512	1 329 826	319 662	23 824	.5	8.6
52222	Sales financing	196	8 048 859	570 030	144 674	12 775	.2	14.4
522220	Sales financing	196	8 048 859	570 030	144 674	12 775	.2	14.4
52229	Other nondepository credit intermediation	699	D	D	D	j	D	D
522291	Consumer lending	143	249 286	29 523	8 230	626	—	8.4
522292	Real estate credit	386	2 434 472	611 136	133 632	8 343	2.2	7.2
5222929	Mortgage bankers and loan correspondents	382	D	D	D	i	D	D
522298	All other nondepository credit intermediation	164	1 973 865	74 422	19 640	1 633	.8	.1
5222981	Pawn shops	134	95 941	23 739	5 204	830	17.1	1.2
5222988	Other business credit institutions	30	1 877 924	50 683	14 436	803	—	.1
5223	Activities related to credit intermediation	533	1 247 404	331 515	87 622	6 380	.7	9.2
52231	Mortgage and nonmortgage loan brokers	248	191 365	65 167	13 641	1 104	—	5.7
522310	Mortgage and nonmortgage loan brokers	248	191 365	65 167	13 641	1 104	—	5.7
52232	Financial transactions processing, reserve, and clearinghouse activities	100	862 322	198 713	54 682	3 964	—	1.4
522320	Financial transactions processing, reserve, and clearinghouse activities	100	862 322	198 713	54 682	3 964	—	1.4
52239	Other activities related to credit intermediation	185	193 717	67 635	19 299	1 312	4.4	47.5
522390	Other activities related to credit intermediation	185	193 717	67 635	19 299	1 312	4.4	47.5
523	Securities, commodity contracts, other financial investments, and related activities	1 442	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	562	2 087 492	786 832	251 511	7 526	1.1	5.7
52311	Investment banking and securities dealing	76	349 086	156 276	60 420	994	1.0	4.2
523110	Investment banking and securities dealing	76	349 086	156 276	60 420	994	1.0	4.2
52312	Securities brokerage	469	1 729 234	628 722	190 689	6 488	1.1	5.9
523120	Securities brokerage	469	1 729 234	628 722	190 689	6 488	1.1	5.9
52314	Commodity contracts brokerage	12	D	D	D	b	D	D
523140	Commodity contracts brokerage	12	D	D	D	b	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	879	D	D	D	i	D	D
52391	Miscellaneous intermediation	244	D	D	D	g	D	D
523910	Miscellaneous intermediation	244	D	D	D	g	D	D
52392	Portfolio management	277	D	D	D	h	D	D
523920	Portfolio management	277	D	D	D	h	D	D
52393	Investment advice	285	134 474	52 187	11 764	850	27.4	17.8
523930	Investment advice	285	134 474	52 187	11 764	850	27.4	17.8
52399	All other financial investment activities	73	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	53	60 665	27 721	8 495	459	1.5	24.9
523999	Miscellaneous financial investment activities	20	D	D	D	e	D	D
524	Insurance carriers and related activities	2 541	N	2 715 114	704 501	54 972	N	N
5241	Insurance carriers	602	Q	1 685 625	451 434	32 719	Q	Q
52411	Direct life, health, and medical insurance carriers	249	Q	713 353	201 799	13 485	Q	Q
524113	Direct life insurance carriers	165	Q	276 397	82 781	5 079	Q	Q
524114	Direct health and medical insurance carriers	84	Q	436 956	119 018	8 406	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	322	Q	934 397	241 780	18 629	Q	Q
524126	Direct property and casualty insurance carriers	224	Q	819 796	211 167	16 336	Q	Q
524127	Direct title insurance carriers	91	Q	112 760	30 096	2 261	Q	Q
52413	Reinsurance carriers	31	Q	37 875	7 855	605	Q	Q
524130	Reinsurance carriers	31	Q	37 875	7 855	605	Q	Q

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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 March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	DALLAS-FORT WORTH, TX COMBINED STATISTICAL AREA—Con.							
	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area—Con.							
	Dallas-Plano-Irving, TX Metropolitan Division—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	1 939	3 020 855	1 029 489	253 067	22 253	13.0	6.7
52421	Insurance agencies and brokerages	1 704	1 739 616	541 369	129 294	10 760	21.2	8.7
524210	Insurance agencies and brokerages	1 704	1 739 616	541 369	129 294	10 760	21.2	8.7
52429	Other insurance related activities	235	1 281 239	488 120	123 773	11 493	1.9	3.9
524291	Claims adjusting	80	91 204	35 099	8 959	751	6.8	8.6
524292	Third party administration of insurance and pension funds/ plans	106	848 611	338 690	86 553	8 526	1.6	3.3
524298	All other insurance related activities	49	341 424	114 331	28 261	2 216	1.4	4.2
525	Funds, trusts, and other financial vehicles (part)	41	D	D	D	e	D	D
5259	Other investment pools and funds (part)	41	D	D	D	e	D	D
52593	Real Estate Investment Trusts - REITs	41	D	D	D	e	D	D
525930	Real Estate Investment Trusts - REITs	41	D	D	D	e	D	D
	Fort Worth-Arlington, TX Metropolitan Division							
52	Finance and insurance	2 653	N	1 550 052	395 730	36 192	N	N
522	Credit intermediation and related activities	1 080	N	796 285	195 807	21 279	N	N
5221	Depository credit intermediation	563	N	434 628	111 790	12 553	N	N
52211	Commercial banking	409	Q	343 138	90 658	10 339	Q	Q
522110	Commercial banking	409	Q	343 138	90 658	10 339	Q	Q
52212	Savings institutions	68	Q	36 172	7 840	855	Q	Q
522120	Savings institutions	68	Q	36 172	7 840	855	Q	Q
52213	Credit unions	86	317 431	55 318	13 292	1 359	—	1.5
522130	Credit unions	86	317 431	55 318	13 292	1 359	—	1.5
5222	Nondepository credit intermediation	355	1 770 285	297 889	68 830	6 392	1.3	7.8
52222	Sales financing	44	D	D	D	g	D	D
522220	Sales financing	44	D	D	D	g	D	D
52229	Other nondepository credit intermediation	311	D	D	D	h	D	D
522291	Consumer lending	73	581 455	121 726	24 419	2 486	—	.8
522292	Real estate credit	137	306 707	70 593	17 371	1 163	1.8	28.8
5222929	Mortgage bankers and loan correspondents	135	D	D	D	g	D	D
522298	All other nondepository credit intermediation	99	99 683	25 399	6 613	854	.1	4.6
5222981	Pawn shops	88	72 088	15 546	3 859	587	.1	3.6
5222988	Other business credit institutions	11	27 595	9 853	2 754	267	—	7.1
5223	Activities related to credit intermediation	162	237 668	63 768	15 187	2 334	.9	8.5
52231	Mortgage and nonmortgage loan brokers	69	42 176	17 758	3 231	305	—	4.8
522310	Mortgage and nonmortgage loan brokers	69	42 176	17 758	3 231	305	—	4.8
52232	Financial transactions processing, reserve, and clearinghouse activities	21	112 195	23 158	6 710	1 468	—	12.1
522320	Financial transactions processing, reserve, and clearinghouse activities	21	112 195	23 158	6 710	1 468	—	12.1
52239	Other activities related to credit intermediation	72	83 297	22 852	5 246	561	2.5	5.6
522390	Other activities related to credit intermediation	72	83 297	22 852	5 246	561	2.5	5.6
523	Securities, commodity contracts, other financial investments, and related activities	492	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	263	327 043	112 334	30 353	1 659	5.0	9.9
52311	Investment banking and securities dealing	21	11 309	4 087	1 217	72	17.2	7.5
523110	Investment banking and securities dealing	21	11 309	4 087	1 217	72	17.2	7.5
52312	Securities brokerage	235	308 112	106 843	28 847	1 569	2.6	10.2
523120	Securities brokerage	235	308 112	106 843	28 847	1 569	2.6	10.2
5239	Other financial investment activities	229	D	D	D	g	D	D
52391	Miscellaneous intermediation	64	D	D	D	e	D	D
523910	Miscellaneous intermediation	64	D	D	D	e	D	D
52392	Portfolio management	63	D	D	D	f	D	D
523920	Portfolio management	63	D	D	D	f	D	D
52393	Investment advice	84	26 643	7 735	1 685	178	40.2	17.5
523930	Investment advice	84	26 643	7 735	1 685	178	40.2	17.5
52399	All other financial investment activities	18	D	D	D	c	D	D
523991	Trust, fiduciary, and custody activities	17	D	D	D	c	D	D
524	Insurance carriers and related activities	1 062	N	501 314	123 095	11 844	N	N
5241	Insurance carriers	178	Q	280 539	71 829	6 384	Q	Q
52411	Direct life, health, and medical insurance carriers	67	Q	188 318	48 594	4 417	Q	Q
524113	Direct life insurance carriers	42	Q	80 798	22 889	1 949	Q	Q
524114	Direct health and medical insurance carriers	25	Q	107 520	25 705	2 468	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	108	Q	91 454	23 093	1 957	Q	Q
524126	Direct property and casualty insurance carriers	61	Q	60 083	15 904	1 292	Q	Q
524127	Direct title insurance carriers	44	Q	29 643	6 820	649	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	884	727 637	220 775	51 266	5 460	24.2	9.7
52421	Insurance agencies and brokerages	786	489 217	155 908	35 906	3 761	34.3	9.0
524210	Insurance agencies and brokerages	786	489 217	155 908	35 906	3 761	34.3	9.0
52429	Other insurance related activities	98	238 420	64 867	15 360	1 699	3.5	11.2
524291	Claims adjusting	36	21 850	11 775	2 802	295	19.2	25.9
524292	Third party administration of insurance and pension funds/ plans	52	212 767	51 775	12 287	1 372	1.4	9.2
524298	All other insurance related activities	10	3 803	1 317	271	32	33.2	36.3

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
	DALLAS-FORT WORTH, TX COMBINED STATISTICAL AREA—Con.							
	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area—Con.							
	Fort Worth-Arlington, TX Metropolitan Division—Con.							
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	19	D	D	D	b	D	D
5259	Other investment pools and funds (part)	19	D	D	D	b	D	D
52593	Real Estate Investment Trusts - REITs	19	D	D	D	b	D	D
525930	Real Estate Investment Trusts - REITs	19	D	D	D	b	D	D
	Gainesville, TX Micropolitan Statistical Area							
52	Finance and insurance.....	41	N	9 050	2 206	292	N	N
522	Credit intermediation and related activities	14	N	7 030	1 742	214	N	N
5221	Depository credit intermediation	11	N	6 846	1 694	205	N	N
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	a	D	D
524	Insurance carriers and related activities	21	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	D	D	D	b	D	D
52421	Insurance agencies and brokerages	19	D	D	D	b	D	D
524210	Insurance agencies and brokerages	19	D	D	D	b	D	D
	Granbury, TX Micropolitan Statistical Area							
52	Finance and insurance.....	63	N	16 293	3 680	386	N	N
522	Credit intermediation and related activities	28	N	13 377	3 020	304	N	N
5221	Depository credit intermediation	18	N	D	D	e	N	N
52211	Commercial banking	16	Q	11 632	2 442	254	Q	Q
522110	Commercial banking	16	Q	11 632	2 442	254	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	8	D	D	D	a	D	D
524	Insurance carriers and related activities	27	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	25	D	D	D	b	D	D
52421	Insurance agencies and brokerages	24	D	D	D	b	D	D
524210	Insurance agencies and brokerages	24	D	D	D	b	D	D
	Mineral Wells, TX Micropolitan Statistical Area							
52	Finance and insurance.....	37	N	5 295	1 251	187	N	N
522	Credit intermediation and related activities	16	N	4 114	958	148	N	N
5221	Depository credit intermediation	12	N	3 897	902	137	N	N
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	a	D	D
524	Insurance carriers and related activities	14	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	14	D	D	D	b	D	D
52421	Insurance agencies and brokerages	14	D	D	D	b	D	D
524210	Insurance agencies and brokerages	14	D	D	D	b	D	D
	HOUSTON-BAYTOWN-HUNTSVILLE, TX COMBINED STATISTICAL AREA							
52	Finance and insurance.....	7 318	N	4 689 898	1 247 341	88 245	N	N
521	Monetary authorities - central bank	1	103 307	12 147	3 094	274	—	—
5211	Monetary authorities - central bank	1	103 307	12 147	3 094	274	—	—
52111	Monetary authorities - central bank	1	103 307	12 147	3 094	274	—	—
521110	Monetary authorities - central bank	1	103 307	12 147	3 094	274	—	—

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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
	HOUSTON-BAYTOWN-HUNTSVILLE, TX COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities	3 001	N	1 891 639	504 256	41 674	N	N
5221	Depository credit intermediation	1 489	N	1 253 471	352 555	28 514	N	N
52211	Commercial banking	1 045	Q	1 054 152	306 116	23 139	Q	Q
522110	Commercial banking	1 045	Q	1 054 152	306 116	23 139	Q	Q
52212	Savings institutions	206	Q	D	D	h	Q	Q
522120	Savings institutions	206	Q	D	D	h	Q	Q
52213	Credit unions	238	D	D	D	h	D	D
522130	Credit unions	238	D	D	D	h	D	D
5222	Nondepository credit intermediation	965	D	D	D	i	D	D
52222	Sales financing	130	1 644 874	113 605	26 194	2 505	1.0	15.2
522220	Sales financing	130	1 644 874	113 605	26 194	2 505	1.0	15.2
52229	Other nondepository credit intermediation	832	D	D	D	i	D	D
522291	Consumer lending	173	D	D	D	f	D	D
522292	Real estate credit	364	D	D	D	h	D	D
5222929	Mortgage bankers and loan correspondents	357	D	D	D	h	D	D
522293	International trade financing	10	D	D	D	b	D	D
522298	All other nondepository credit intermediation	278	232 198	43 714	10 505	1 557	—	21.9
5222981	Pawn shops	248	142 232	30 781	7 594	1 293	—	5.4
5222988	Other business credit institutions	30	89 966	12 933	2 911	264	—	47.9
5223	Activities related to credit intermediation	547	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	245	179 812	68 647	14 540	1 244	—	6.7
522310	Mortgage and nonmortgage loan brokers	245	179 812	68 647	14 540	1 244	—	6.7
52232	Financial transactions processing, reserve, and clearinghouse activities	90	479 612	119 691	29 689	2 527	—	3.5
522320	Financial transactions processing, reserve, and clearinghouse activities	90	479 612	119 691	29 689	2 527	—	3.5
52239	Other activities related to credit intermediation	212	D	D	D	g	D	D
522390	Other activities related to credit intermediation	212	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 363	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	557	D	D	D	i	D	D
52311	Investment banking and securities dealing	87	494 389	257 566	84 610	1 154	1.4	1.8
523110	Investment banking and securities dealing	87	494 389	257 566	84 610	1 154	1.4	1.8
52312	Securities brokerage	421	D	D	D	h	D	D
523120	Securities brokerage	421	D	D	D	h	D	D
52313	Commodity contracts dealing	22	13 704	3 491	714	49	8.9	22.8
523130	Commodity contracts dealing	22	13 704	3 491	714	49	8.9	22.8
52314	Commodity contracts brokerage	27	34 573	13 141	4 285	115	10.9	6.7
523140	Commodity contracts brokerage	27	34 573	13 141	4 285	115	10.9	6.7
5239	Other financial investment activities	806	D	D	D	i	D	D
52391	Miscellaneous intermediation	260	D	D	D	f	D	D
523910	Miscellaneous intermediation	260	D	D	D	f	D	D
52392	Portfolio management	216	D	D	D	h	D	D
523920	Portfolio management	216	D	D	D	h	D	D
52393	Investment advice	248	161 904	51 265	11 104	928	27.4	20.4
523930	Investment advice	248	161 904	51 265	11 104	928	27.4	20.4
52399	All other financial investment activities	82	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	61	D	D	D	f	D	D
523999	Miscellaneous financial investment activities	21	D	D	D	b	D	D
524	Insurance carriers and related activities	2 901	N	1 630 745	398 472	33 090	N	N
5241	Insurance carriers	551	Q	982 709	246 014	19 384	Q	Q
52411	Direct life, health, and medical insurance carriers	223	Q	588 015	146 213	11 882	Q	Q
524113	Direct life insurance carriers	151	Q	396 755	95 085	7 915	Q	Q
524114	Direct health and medical insurance carriers	72	Q	191 260	51 128	3 967	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	316	Q	386 582	97 813	7 286	Q	Q
524126	Direct property and casualty insurance carriers	227	Q	221 263	60 506	4 627	Q	Q
524127	Direct title insurance carriers	83	Q	151 555	36 426	2 601	Q	Q
52413	Reinsurance carriers	12	Q	8 112	1 988	236	Q	Q
524130	Reinsurance carriers	12	Q	8 112	1 988	236	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	2 350	1 862 258	648 036	152 458	13 706	24.8	7.7
52421	Insurance agencies and brokerages	2 148	D	D	D	j	D	D
524210	Insurance agencies and brokerages	2 148	D	D	D	j	D	D
52429	Other insurance related activities	202	D	D	D	g	D	D
524291	Claims adjusting	78	D	D	D	f	D	D
524292	Third party administration of insurance and pension funds/ plans	87	116 662	42 621	10 030	952	7.0	12.9
524298	All other insurance related activities	37	28 245	11 622	2 751	272	29.3	6.0
525	Funds, trusts, and other financial vehicles (part)	52	D	D	D	e	D	D
5259	Other investment pools and funds (part)	52	D	D	D	e	D	D
52593	Real Estate Investment Trusts - REITs	52	D	D	D	e	D	D
525930	Real Estate Investment Trusts - REITs	52	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
HOUSTON-BAYTOWN-HUNTSVILLE, TX COMBINED STATISTICAL AREA—Con.								
Bay City, TX Micropolitan Statistical Area								
52	Finance and insurance	51	N	6 835	1 678	289	N	N
522	Credit intermediation and related activities	24	N	4 854	1 227	176	N	N
5221	Depository credit intermediation	12	N	4 157	1 048	145	N	N
5222	Nondepository credit intermediation	11	D	D	D	b	D	D
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	8	D	D	D	a	D	D
524	Insurance carriers and related activities	18	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities	16	D	D	D	b	D	D
52421	Insurance agencies and brokerages	16	D	D	D	b	D	D
524210	Insurance agencies and brokerages	16	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Houston-Baytown-Sugar Land, TX Metropolitan Statistical Area								
52	Finance and insurance	7 209	N	4 674 061	1 243 506	87 629	N	N
521	Monetary authorities - central bank	1	103 307	12 147	3 094	274	—	—
5211	Monetary authorities - central bank	1	103 307	12 147	3 094	274	—	—
52111	Monetary authorities - central bank	1	103 307	12 147	3 094	274	—	—
521110	Monetary authorities - central bank	1	103 307	12 147	3 094	274	—	—
522	Credit intermediation and related activities	2 952	N	1 880 099	501 376	41 256	N	N
5221	Depository credit intermediation	1 466	N	1 243 451	350 049	28 168	N	N
52211	Commercial banking	1 029	Q	1 045 736	304 007	22 854	Q	Q
522110	Commercial banking	1 029	Q	1 045 736	304 007	22 854	Q	Q
52212	Savings institutions	204	Q	119 161	26 797	2 567	Q	Q
522120	Savings institutions	204	Q	119 161	26 797	2 567	Q	Q
52213	Credit unions	233	474 223	78 554	19 245	2 747	.4	2.5
522130	Credit unions	233	474 223	78 554	19 245	2 747	.4	2.5
5222	Nondepository credit intermediation	942	3 320 479	408 243	98 135	8 323	2.4	12.6
52222	Sales financing	130	1 644 874	113 605	26 194	2 505	1.0	15.2
522220	Sales financing	130	1 644 874	113 605	26 194	2 505	1.0	15.2
52229	Other nondepository credit intermediation	809	D	D	D	i	D	D
522291	Consumer lending	158	189 226	21 202	5 024	693	—	3.1
522292	Real estate credit	361	931 913	215 406	50 588	3 430	6.6	11.7
5222929	Mortgage bankers and loan correspondents	355	D	D	D	b	D	D
522293	International trade financing	10	D	D	D	b	D	D
522298	All other nondepository credit intermediation	273	229 756	43 306	10 408	1 538	—	22.1
5222981	Pawn shops	243	139 790	30 373	7 497	1 274	—	5.5
5222988	Other business credit institutions	30	89 966	12 933	2 911	264	—	47.9
5223	Activities related to credit intermediation	544	825 737	228 405	53 192	4 765	.5	4.1
52231	Mortgage and nonmortgage loan brokers	245	179 812	68 647	14 540	1 244	—	6.7
522310	Mortgage and nonmortgage loan brokers	245	179 812	68 647	14 540	1 244	—	6.7
52232	Financial transactions processing, reserve, and clearinghouse activities	90	479 612	119 691	29 689	2 527	—	3.5
522320	Financial transactions processing, reserve, and clearinghouse activities	90	479 612	119 691	29 689	2 527	—	3.5
52239	Other activities related to credit intermediation	209	166 313	40 067	8 963	994	2.7	3.2
522390	Other activities related to credit intermediation	209	166 313	40 067	8 963	994	2.7	3.2
523	Securities, commodity contracts, other financial investments, and related activities	1 346	3 446 522	1 130 873	335 946	12 829	3.7	7.6
5231	Securities and commodity contracts intermediation and brokerage	550	1 837 694	712 574	224 303	5 999	.9	5.5
52311	Investment banking and securities dealing	87	494 389	257 566	84 610	1 154	1.4	1.8
523110	Investment banking and securities dealing	87	494 389	257 566	84 610	1 154	1.4	1.8
52312	Securities brokerage	414	1 295 028	438 376	134 694	4 681	.3	6.7
523120	Securities brokerage	414	1 295 028	438 376	134 694	4 681	.3	6.7
52313	Commodity contracts dealing	22	13 704	3 491	714	49	8.9	22.8
523130	Commodity contracts dealing	22	13 704	3 491	714	49	8.9	22.8
52314	Commodity contracts brokerage	27	34 573	13 141	4 285	115	10.9	6.7
523140	Commodity contracts brokerage	27	34 573	13 141	4 285	115	10.9	6.7
5239	Other financial investment activities	796	1 608 828	418 299	111 643	6 830	7.0	10.0
52391	Miscellaneous intermediation	258	D	D	D	f	D	D
523910	Miscellaneous intermediation	258	D	D	D	f	D	D
52392	Portfolio management	214	D	D	D	h	D	D
523920	Portfolio management	214	D	D	D	h	D	D
52393	Investment advice	248	161 904	51 265	11 104	928	27.4	20.4
523930	Investment advice	248	161 904	51 265	11 104	928	27.4	20.4
52399	All other financial investment activities	76	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	57	68 206	34 299	9 278	702	9.0	11.8
523999	Miscellaneous financial investment activities	19	D	D	D	b	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
HOUSTON-BAYTOWN-HUNTSVILLE, TX COMBINED STATISTICAL AREA—Con.								
Houston-Baytown-Sugar Land, TX Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	2 859	N	1 627 646	397 815	32 929	N	N
5241	Insurance carriers	548	Q	982 702	246 011	19 382	Q	Q
52411	Direct life, health, and medical insurance carriers	223	Q	588 015	146 213	11 882	Q	Q
524113	Direct life insurance carriers	151	Q	396 755	95 085	7 915	Q	Q
524114	Direct health and medical insurance carriers	72	Q	191 260	51 128	3 967	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	313	Q	386 575	97 810	7 284	Q	Q
524126	Direct property and casualty insurance carriers	224	Q	231 256	60 503	4 625	Q	Q
524127	Direct title insurance carriers	83	Q	151 555	36 426	2 601	Q	Q
52413	Reinsurance carriers	12	Q	8 112	1 988	236	Q	Q
524130	Reinsurance carriers	12	Q	8 112	1 988	236	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	2 311		1 849 607	644 944	13 547	24.5	7.6
52421	Insurance agencies and brokerages	2 110		1 591 909	541 174	11 474	27.0	7.6
524210	Insurance agencies and brokerages	2 110		1 591 909	541 174	11 474	27.0	7.6
52429	Other insurance related activities	201		257 698	103 770	2 073	8.8	7.5
524291	Claims adjusting	77		112 791	49 527	849	5.6	2.2
524292	Third party administration of insurance and pension funds/ plans	87		116 662	42 621	952	7.0	12.9
524298	All other insurance related activities	37		28 245	11 622	272	29.3	6.0
525	Funds, trusts, and other financial vehicles (part)	51		320 216	23 296	341	—	2.4
5259	Other investment pools and funds (part)	51		320 216	23 296	341	—	2.4
52593	Real Estate Investment Trusts - REITs	51		320 216	23 296	341	—	2.4
525930	Real Estate Investment Trusts - REITs	51		320 216	23 296	341	—	2.4
Huntsville, TX Micropolitan Statistical Area								
52	Finance and insurance	58	N	9 002	2 157	327	N	N
522	Credit intermediation and related activities	25	N	6 686	1 653	242	N	N
5221	Depository credit intermediation	11	N	5 863	1 458	201	N	N
5222	Nondepository credit intermediation	12	D	D	D	b	D	D
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	9	D	D	D	a	D	D
524	Insurance carriers and related activities	24	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	23	D	D	D	b	D	D
52421	Insurance agencies and brokerages	22	D	D	D	b	D	D
524210	Insurance agencies and brokerages	22	D	D	D	b	D	D
LONGVIEW-MARSHALL, TX COMBINED STATISTICAL AREA								
52	Finance and insurance	384	N	104 267	26 843	3 372	N	N
522	Credit intermediation and related activities	180	N	60 283	15 305	1 960	N	N
5221	Depository credit intermediation	99	N	53 008	13 496	1 695	N	N
52211	Commercial banking	71	Q	46 253	11 984	1 446	Q	Q
522110	Commercial banking	71	Q	46 253	11 984	1 446	Q	Q
52213	Credit unions	21	D	D	D	c	D	D
522130	Credit unions	21	D	D	D	c	D	D
5222	Nondepository credit intermediation	69	D	D	D	c	D	D
52229	Other nondepository credit intermediation	67	D	D	D	c	D	D
522291	Consumer lending	45	D	12 824	2 520	620	114	25.9
522298	All other nondepository credit intermediation	17	D	D	D	b	D	D
5222981	Pawn shops	16	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	61	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	30	D	D	D	c	D	D
52312	Securities brokerage	27	D	D	D	c	D	D
523120	Securities brokerage	27	D	D	D	c	D	D
5239	Other financial investment activities	31	D	D	D	b	D	D
52391	Miscellaneous intermediation	17	D	D	D	b	D	D
523910	Miscellaneous intermediation	17	D	D	D	b	D	D
524	Insurance carriers and related activities	143	N	D	D	g	N	N
5241	Insurance carriers	16	Q	D	D	f	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	127	D	D	D	f	D	D
52421	Insurance agencies and brokerages	123	D	D	D	f	D	D
524210	Insurance agencies and brokerages	123	D	D	D	f	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
LONGVIEW-MARSHALL, TX COMBINED STATISTICAL AREA—Con.								
Longview, TX Metropolitan Statistical Area								
52	Finance and insurance	314	N	75 069	19 248	2 343	N	N
522	Credit intermediation and related activities	146	N	49 924	12 418	1 658	N	N
5221	Depository credit intermediation	81	N	43 993	10 917	1 443	N	N
52211	Commercial banking	58	Q	37 764	9 523	1 214	Q	Q
522110	Commercial banking	58	Q	37 764	9 523	1 214	Q	Q
52213	Credit unions	17	24 035	4 080	898	165	—	—
522130	Credit unions	17	24 035	4 080	898	165	—	—
5222	Nondepository credit intermediation	55	41 279	5 595	1 419	199	—	66.7
52229	Other nondepository credit intermediation	53	D	D	D	c	D	D
522291	Consumer lending	34	10 325	1 907	466	86	—	32.2
522298	All other nondepository credit intermediation	14	D	D	D	b	D	D
5222981	Pawn shops	13	5 184	1 275	304	49	—	23.9
5223	Activities related to credit intermediation	10	1 361	336	82	16	7.7	—
523	Securities, commodity contracts, other financial investments, and related activities	49	31 334	11 402	3 502	195	4.2	26.5
5231	Securities and commodity contracts intermediation and brokerage	27	D	D	D	c	D	D
52312	Securities brokerage	24	D	D	D	c	D	D
523120	Securities brokerage	24	D	D	D	c	D	D
5239	Other financial investment activities	22	D	D	D	b	D	D
52391	Miscellaneous intermediation	14	2 775	481	119	24	27.9	17.4
523910	Miscellaneous intermediation	14	2 775	481	119	24	27.9	17.4
524	Insurance carriers and related activities	119	N	13 743	3 328	490	N	N
5241	Insurance carriers	10	Q	4 019	1 045	104	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	109	34 661	9 724	2 283	386	59.9	4.9
52421	Insurance agencies and brokerages	105	33 215	9 141	2 135	370	59.4	5.2
524210	Insurance agencies and brokerages	105	33 215	9 141	2 135	370	59.4	5.2
Marshall, TX Micropolitan Statistical Area								
52	Finance and insurance	70	N	29 198	7 595	1 029	N	N
522	Credit intermediation and related activities	34	N	10 359	2 887	302	N	N
5221	Depository credit intermediation	18	N	9 015	2 579	252	N	N
52211	Commercial banking	13	Q	8 489	2 461	232	Q	Q
522110	Commercial banking	13	Q	8 489	2 461	232	Q	Q
5222	Nondepository credit intermediation	14	D	D	D	b	D	D
52229	Other nondepository credit intermediation	14	D	D	D	b	D	D
522291	Consumer lending	11	2 499	613	154	28	—	—
523	Securities, commodity contracts, other financial investments, and related activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	24	N	D	D	f	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	D	D	D	e	D	D
52421	Insurance agencies and brokerages	18	D	D	D	e	D	D
524210	Insurance agencies and brokerages	18	D	D	D	e	D	D
LUBBOCK-LEVELLAND, TX COMBINED STATISTICAL AREA								
52	Finance and insurance	546	N	179 678	43 754	5 065	N	N
522	Credit intermediation and related activities	199	N	100 186	24 374	2 887	N	N
5221	Depository credit intermediation	100	N	70 043	18 139	2 215	N	N
52211	Commercial banking	82	Q	D	D	g	Q	Q
522110	Commercial banking	82	Q	D	D	g	Q	Q
52213	Credit unions	18	D	D	D	c	D	D
522130	Credit unions	18	D	D	D	c	D	D
5222	Nondepository credit intermediation	76	125 829	26 455	5 532	552	—	2.1
52222	Sales financing	12	29 806	2 652	638	60	.2	5.5
522220	Sales financing	12	29 806	2 652	638	60	.2	5.5
52229	Other nondepository credit intermediation	64	96 023	23 803	4 894	492	—	1.1
522291	Consumer lending	23	D	D	D	b	D	D
522292	Real estate credit	17	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	13	D	D	D	c	D	D
522298	All other nondepository credit intermediation	23	D	D	D	b	D	D
5222981	Pawn shops	17	D	D	D	b	D	D
5223	Activities related to credit intermediation	23	12 536	3 688	703	120	2.4	2.9
52239	Other activities related to credit intermediation	17	10 426	2 946	513	91	2.8	3.5
522390	Other activities related to credit intermediation	17	10 426	2 946	513	91	2.8	3.5

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
	LUBBOCK-LEVELLAND, TX COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	79	50 304	16 379	4 457	371	7.0	13.2
5231	Securities and commodity contracts intermediation and brokerage	44	D	D	D	c	D	D
52312	Securities brokerage	37	D	D	D	c	D	D
523120	Securities brokerage	37	D	D	D	c	D	D
5239	Other financial investment activities	35	D	D	D	c	D	D
52391	Miscellaneous intermediation	13	3 774	355	92	22	26.2	18.6
523910	Miscellaneous intermediation	13	3 774	355	92	22	26.2	18.6
524	Insurance carriers and related activities	268	N	63 113	14 923	1 807	N	N
5241	Insurance carriers	34	Q	D	D	f	Q	Q
52411	Direct life, health, and medical insurance carriers	13	Q	11 218	3 385	254	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	21	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	19	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	234	D	D	D	g	D	D
52421	Insurance agencies and brokerages	210	90 546	25 844	5 581	842	39.5	10.7
524210	Insurance agencies and brokerages	210	90 546	25 844	5 581	842	39.5	10.7
52429	Other insurance related activities	24	D	D	D	e	D	D
524291	Claims adjusting	14	18 344	6 369	1 857	293	10.7	1.9
524292	Third party administration of insurance and pension funds/ plans	10	D	D	D	c	D	D
	Levelland, TX Micropolitan Statistical Area							
52	Finance and insurance	38	N	4 905	1 184	190	N	N
522	Credit intermediation and related activities	17	N	3 712	895	140	N	N
5221	Depository credit intermediation	10	N	3 223	770	120	N	N
523	Securities, commodity contracts, other financial investments, and related activities	5	1 399	435	105	16	21.6	44.1
524	Insurance carriers and related activities	16	N	758	184	34	N	N
5242	Agencies, brokerages, and other insurance related activities ..	14	D	D	D	b	D	D
52421	Insurance agencies and brokerages	13	2 377	690	169	31	74.7	7.7
524210	Insurance agencies and brokerages	13	2 377	690	169	31	74.7	7.7
	Lubbock, TX Metropolitan Statistical Area							
52	Finance and insurance	508	N	174 773	42 570	4 875	N	N
522	Credit intermediation and related activities	182	N	96 474	23 479	2 747	N	N
5221	Depository credit intermediation	90	N	66 820	17 369	2 095	N	N
52211	Commercial banking	74	Q	63 912	16 673	1 981	Q	Q
522110	Commercial banking	74	Q	63 912	16 673	1 981	Q	Q
52213	Credit unions	16	15 102	2 908	696	114	—	—
522130	Credit unions	16	15 102	2 908	696	114	—	—
5222	Nondepository credit intermediation	69	120 236	25 966	5 407	532	—	2.1
52222	Sales financing	12	29 806	2 652	638	60	.2	5.5
522220	Sales financing	12	29 806	2 652	638	60	.2	5.5
52229	Other nondepository credit intermediation	57	90 430	23 314	4 769	472	—	1.0
522291	Consumer lending	20	27 107	2 185	510	85	—	2.2
522292	Real estate credit	16	52 310	18 509	3 586	300	—	—
5222929	Mortgage bankers and loan correspondents	13	D	D	D	c	D	D
522298	All other nondepository credit intermediation	20	D	D	D	b	D	D
5222981	Pawn shops	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	23	12 536	3 688	703	120	2.4	2.9
52239	Other activities related to credit intermediation	17	10 426	2 946	513	91	2.8	3.5
522390	Other activities related to credit intermediation	17	10 426	2 946	513	91	2.8	3.5
523	Securities, commodity contracts, other financial investments, and related activities	74	48 905	15 944	4 352	355	6.5	12.3
5231	Securities and commodity contracts intermediation and brokerage	41	36 055	12 283	3 504	240	3.5	13.8
52312	Securities brokerage	34	34 359	11 384	3 342	228	3.7	13.7
523120	Securities brokerage	34	34 359	11 384	3 342	228	3.7	13.7
5239	Other financial investment activities	33	12 850	3 661	848	115	14.9	8.1
52391	Miscellaneous intermediation	13	3 774	355	92	22	26.2	18.6
523910	Miscellaneous intermediation	13	3 774	355	92	22	26.2	18.6
524	Insurance carriers and related activities	252	N	62 355	14 739	1 773	N	N
5241	Insurance carriers	32	Q	27 691	6 686	564	Q	Q
52411	Direct life, health, and medical insurance carriers	13	Q	11 218	3 385	254	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	19	Q	16 473	3 301	310	Q	Q
524126	Direct property and casualty insurance carriers	18	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	220	119 435	34 664	8 053	1 209	30.1	8.8
52421	Insurance agencies and brokerages	197	88 169	25 154	5 412	811	38.5	10.8
524210	Insurance agencies and brokerages	197	88 169	25 154	5 412	811	38.5	10.8
52429	Other insurance related activities	23	31 266	9 510	2 641	398	6.3	3.3
524291	Claims adjusting	14	18 344	6 369	1 857	293	10.7	1.9

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
TYLER-JACKSONVILLE, TX COMBINED STATISTICAL AREA								
52	Finance and insurance	391	N	120 734	28 354	3 062	N	N
522	Credit intermediation and related activities	156	N	56 550	13 996	1 670	N	N
5221	Depository credit intermediation	89	N	D	D	g	N	N
52211	Commercial banking	62	Q	39 842	10 040	1 151	Q	Q
522110	Commercial banking	62	Q	39 842	10 040	1 151	Q	Q
52212	Savings institutions	11	Q	D	D	c	Q	Q
522120	Savings institutions	11	Q	D	D	c	Q	Q
52213	Credit unions	16	D	D	D	c	D	D
522130	Credit unions	16	D	D	D	c	D	D
5222	Nondepository credit intermediation	57	D	D	D	c	D	D
52229	Other nondepository credit intermediation	55	D	D	D	c	D	D
522291	Consumer lending	29	D	D	D	c	D	D
522292	Real estate credit	13	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	12	D	D	D	b	D	D
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	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	67	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	33	D	D	D	c	D	D
52312	Securities brokerage	31	D	D	D	c	D	D
523120	Securities brokerage	31	D	D	D	c	D	D
5239	Other financial investment activities	34	D	D	D	b	D	D
52391	Miscellaneous intermediation	19	D	D	D	b	D	D
523910	Miscellaneous intermediation	19	D	D	D	b	D	D
524	Insurance carriers and related activities	168	N	D	D	g	N	N
5241	Insurance carriers	26	Q	D	D	e	Q	Q
52411	Direct life, health, and medical insurance carriers	14	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	11	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	142	D	D	D	f	D	D
52421	Insurance agencies and brokerages	129	50 210	18 887	3 739	477	48.0	2.2
524210	Insurance agencies and brokerages	129	50 210	18 887	3 739	477	48.0	2.2
52429	Other insurance related activities	13	D	D	D	c	D	D
524291	Claims adjusting	11	D	D	D	b	D	D
Jacksonville, TX Micropolitan Statistical Area								
52	Finance and insurance	45	N	11 908	2 974	335	N	N
522	Credit intermediation and related activities	26	N	10 421	2 613	287	N	N
5221	Depository credit intermediation	14	N	D	D	c	N	N
52211	Commercial banking	10	Q	5 978	1 649	150	Q	Q
522110	Commercial banking	10	Q	5 978	1 649	150	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	15	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	14	D	D	D	b	D	D
52421	Insurance agencies and brokerages	13	4 373	863	199	37	82.2	.1
524210	Insurance agencies and brokerages	13	4 373	863	199	37	82.2	.1
Tyler, TX Metropolitan Statistical Area								
52	Finance and insurance	346	N	108 826	25 380	2 727	N	N
522	Credit intermediation and related activities	130	N	46 129	11 383	1 383	N	N
5221	Depository credit intermediation	75	N	39 114	9 611	1 175	N	N
52211	Commercial banking	52	Q	33 864	8 391	1 001	Q	Q
522110	Commercial banking	52	Q	33 864	8 391	1 001	Q	Q
52213	Credit unions	14	13 644	2 501	604	93	6.5	—
522130	Credit unions	14	13 644	2 501	604	93	6.5	—
5222	Nondepository credit intermediation	48	35 954	6 579	1 689	193	.3	17.6
52229	Other nondepository credit intermediation	46	D	D	D	c	D	D
522291	Consumer lending	22	9 222	2 081	505	86	—	2.2
522292	Real estate credit	12	10 430	2 508	678	51	1.0	31.3
5222929	Mortgage bankers and loan correspondents	11	D	D	D	b	D	D
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5222981	Pawn shops	10	3 181	631	166	26	—	.8

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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
	TYLER-JACKSONVILLE, TX COMBINED STATISTICAL AREA—Con.							
	Tyler, TX Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	63	60 352	19 777	5 158	325	10.4	10.0
5231	Securities and commodity contracts intermediation and brokerage	30	D	D	D	c	D	D
52312	Securities brokerage	28	47 004	16 479	4 364	223	1.1	11.6
523120	Securities brokerage	28	47 004	16 479	4 364	223	1.1	11.6
5239	Other financial investment activities	33	D	D	D	b	D	D
52391	Miscellaneous intermediation	18	6 620	1 602	386	40	46.0	5.3
523910	Miscellaneous intermediation	18	6 620	1 602	386	40	46.0	5.3
524	Insurance carriers and related activities	153	N	42 920	8 839	1 019	N	N
5241	Insurance carriers	25	Q	14 857	3 882	424	Q	Q
52411	Direct life, health, and medical insurance carriers	13	Q	8 282	2 400	285	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	11	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	128	63 731	28 063	4 957	595	33.6	1.9
52421	Insurance agencies and brokerages	116	45 837	18 024	3 540	440	44.7	2.4
524210	Insurance agencies and brokerages	116	45 837	18 024	3 540	440	44.7	2.4
52429	Other insurance related activities	12	17 894	10 039	1 417	155	5.2	.7
524291	Claims adjusting	10	D	D	D	b	D	D
	ABILENE, TX METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	265	N	80 893	21 531	2 821	N	N
522	Credit intermediation and related activities	105	N	33 306	9 926	1 163	N	N
5221	Depository credit intermediation	59	N	28 862	8 873	986	N	N
52211	Commercial banking	38	Q	22 942	7 446	738	Q	Q
522110	Commercial banking	38	Q	22 942	7 446	738	Q	Q
52213	Credit unions	14	D	D	D	c	D	D
522130	Credit unions	14	D	D	D	c	D	D
5222	Nondepository credit intermediation	38	19 044	3 630	866	139	—	11.2
52229	Other nondepository credit intermediation	37	D	D	D	c	D	D
522291	Consumer lending	14	5 569	907	227	49	—	5.5
522292	Real estate credit	12	8 987	1 857	422	41	—	20.4
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5222981	Pawn shops	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	38	25 013	7 526	1 891	128	2.6	7.1
5231	Securities and commodity contracts intermediation and brokerage	25	16 480	5 725	1 543	98	—	1.6
52312	Securities brokerage	21	15 669	5 424	1 452	86	—	—
523120	Securities brokerage	21	15 669	5 424	1 452	86	—	—
5239	Other financial investment activities	13	8 533	1 801	348	30	7.7	17.7
524	Insurance carriers and related activities	122	N	40 061	9 714	1 530	N	N
5241	Insurance carriers	14	Q	29 453	7 235	1 170	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	108	99 855	10 608	2 479	360	19.2	.9
52421	Insurance agencies and brokerages	101	97 887	9 558	2 250	336	19.6	.9
524210	Insurance agencies and brokerages	101	97 887	9 558	2 250	336	19.6	.9
	ALICE, TX MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	56	N	9 550	2 228	338	N	N
522	Credit intermediation and related activities	29	N	D	D	c	N	N
5221	Depository credit intermediation	10	N	3 955	959	122	N	N
5222	Nondepository credit intermediation	17	6 889	1 623	384	62	—	—
52229	Other nondepository credit intermediation	17	6 889	1 623	384	62	—	—
522291	Consumer lending	13	3 858	1 052	268	44	—	—
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	25	N	3 573	779	144	N	N
5242	Agencies, brokerages, and other insurance related activities ..	22	D	D	D	b	D	D
52421	Insurance agencies and brokerages	20	5 510	2 054	410	75	31.9	20.4
524210	Insurance agencies and brokerages	20	5 510	2 054	410	75	31.9	20.4

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
AMARILLO, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	403	N	166 753	41 234	4 576	N	N
522	Credit intermediation and related activities	130	N	64 686	15 383	1 882	N	N
5221	Depository credit intermediation	70	N	49 845	12 098	1 446	N	N
52211	Commercial banking	46	Q	42 290	10 279	1 147	Q	Q
522110	Commercial banking	46	Q	42 290	10 279	1 147	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	46	43 060	9 732	2 166	256	5.1	6.7
52229	Other nondepository credit intermediation	42	34 014	8 394	1 782	228	.3	8.4
522291	Consumer lending	16	9 164	1 355	326	61	—	19.2
522292	Real estate credit	16	20 299	6 104	1 239	123	.6	5.5
5222929	Mortgage bankers and loan correspondents	14	D	D	D	c	D	D
522298	All other nondepository credit intermediation	10	4 551	935	217	44	—	—
5222981	Pawn shops	10	4 551	935	217	44	—	—
5223	Activities related to credit intermediation	14	15 632	5 109	1 119	180	.6	73.0
523	Securities, commodity contracts, other financial investments, and related activities	90	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	35	44 426	11 652	3 074	201	—	1.1
52312	Securities brokerage	25	36 775	9 877	2 656	158	—	.9
523120	Securities brokerage	25	36 775	9 877	2 656	158	—	.9
5239	Other financial investment activities	55	D	D	D	c	D	D
52391	Miscellaneous intermediation	21	16 690	4 258	1 069	79	12.6	.2
523910	Miscellaneous intermediation	21	16 690	4 258	1 069	79	12.6	.2
52393	Investment advice	13	2 519	740	207	27	65.1	10.9
523930	Investment advice	13	2 519	740	207	27	65.1	10.9
52399	All other financial investment activities	12	4 962	953	252	52	.3	27.1
524	Insurance carriers and related activities	182	N	82 811	20 831	2 306	N	N
5241	Insurance carriers	27	Q	34 565	9 089	1 153	Q	Q
52411	Direct life, health, and medical insurance carriers	11	Q	23 259	6 274	884	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	16	Q	11 306	2 815	269	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	2 936	673	67	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	155	128 001	48 246	11 742	1 153	18.9	1.6
52421	Insurance agencies and brokerages	134	66 965	16 541	4 119	501	33.6	2.6
524210	Insurance agencies and brokerages	134	66 965	16 541	4 119	501	33.6	2.6
52429	Other insurance related activities	21	61 036	31 705	7 623	652	2.8	.5
524291	Claims adjusting	14	3 737	1 668	318	44	30.6	7.2
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
ANDREWS, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	13	N	3 276	814	118	N	N
522	Credit intermediation and related activities	9	N	2 476	619	99	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	3	N	D	D	a	N	N
AUSTIN-ROUND ROCK, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	2 157	N	1 389 068	349 726	27 846	N	N
522	Credit intermediation and related activities	863	N	504 415	129 492	11 306	N	N
5221	Depository credit intermediation	386	N	234 219	61 869	6 515	N	N
52211	Commercial banking	263	Q	146 003	40 556	4 133	Q	Q
522110	Commercial banking	263	Q	146 003	40 556	4 133	Q	Q
52212	Savings institutions	56	Q	42 206	9 350	894	Q	Q
522120	Savings institutions	56	Q	42 206	9 350	894	Q	Q
52213	Credit unions	67	207 086	46 010	11 963	1 488	10.4	2.0
522130	Credit unions	67	207 086	46 010	11 963	1 488	10.4	2.0
5222	Nondepository credit intermediation	309	1 310 579	226 281	57 689	3 959	1.0	10.8
52222	Sales financing	35	567 401	70 645	19 377	1 138	.8	20.1
522220	Sales financing	35	567 401	70 645	19 377	1 138	.8	20.1
52229	Other nondepository credit intermediation	272	D	D	D	h	D	D
522291	Consumer lending	75	66 768	11 477	2 941	365	—	3.7
522292	Real estate credit	123	289 227	85 294	20 107	1 246	2.8	7.4
5222929	Mortgage bankers and loan correspondents	117	285 173	84 451	19 895	1 231	2.8	7.5
522298	All other nondepository credit intermediation	71	D	D	D	f	D	D
5222981	Pawn shops	65	D	D	D	e	D	D
5223	Activities related to credit intermediation	168	109 483	43 915	9 934	832	1.5	4.1
52231	Mortgage and nonmortgage loan brokers	78	62 067	29 931	6 281	427	—	5.5
522310	Mortgage and nonmortgage loan brokers	78	62 067	29 931	6 281	427	—	5.5
52232	Financial transactions processing, reserve, and clearinghouse activities	17	23 497	4 931	1 402	119	—	2.8
522320	Financial transactions processing, reserve, and clearinghouse activities	17	23 497	4 931	1 402	119	—	2.8
52239	Other activities related to credit intermediation	73	23 919	9 053	2 251	286	6.8	1.8
522390	Other activities related to credit intermediation	73	23 919	9 053	2 251	286	6.8	1.8

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
	AUSTIN-ROUND ROCK, TX METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	422	518 199	214 772	58 316	2 739	4.6	14.6
5231	Securities and commodity contracts intermediation and brokerage	189	333 866	133 427	38 500	1 719	1.3	12.8
52311	Investment banking and securities dealing	26	29 496	15 471	4 149	134	3.5	12.3
523110	Investment banking and securities dealing	26	29 496	15 471	4 149	134	3.5	12.3
52312	Securities brokerage	159	303 816	117 714	34 294	1 582	1.0	12.8
523120	Securities brokerage	159	303 816	117 714	34 294	1 582	1.0	12.8
5239	Other financial investment activities	233	184 333	81 345	19 816	1 020	10.5	18.0
52391	Miscellaneous intermediation	67	31 687	12 993	3 535	249	19.8	34.2
523910	Miscellaneous intermediation	67	31 687	12 993	3 535	249	19.8	34.2
52392	Portfolio management	71	113 146	54 153	12 851	437	6.4	3.8
523920	Portfolio management	71	113 146	54 153	12 851	437	6.4	3.8
52393	Investment advice	76	28 784	9 668	2 210	213	20.3	49.0
523930	Investment advice	76	28 784	9 668	2 210	213	20.3	49.0
52399	All other financial investment activities	19	10 716	4 531	1 220	121	—	35.9
523991	Trust, fiduciary, and custody activities	13	7 289	3 797	1 020	104	—	51.8
524	Insurance carriers and related activities	860	N	668 462	161 590	13 763	N	N
5241	Insurance carriers	205	Q	497 978	122 350	10 094	Q	Q
52411	Direct life, health, and medical insurance carriers	90	Q	132 193	34 895	2 703	Q	Q
524113	Direct life insurance carriers	66	Q	96 128	25 391	2 056	Q	Q
524114	Direct health and medical insurance carriers	24	Q	36 065	9 504	647	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	111	Q	364 805	87 177	7 356	Q	Q
524126	Direct property and casualty insurance carriers	73	Q	338 637	80 546	6 854	Q	Q
524127	Direct title insurance carriers	35	D	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	655	479 558	170 484	39 240	3 669	25.2	8.6
52421	Insurance agencies and brokerages	594	358 494	124 546	28 082	2 756	33.0	10.5
524210	Insurance agencies and brokerages	594	358 494	124 546	28 082	2 756	33.0	10.5
52429	Other insurance related activities	61	121 064	45 938	11 158	913	1.9	3.2
524291	Claims adjusting	19	14 740	6 501	1 384	124	4.0	11.7
524292	Third party administration of insurance and pension funds/ plans	27	77 757	31 330	7 877	576	.3	2.5
524298	All other insurance related activities	15	28 567	8 107	1 897	213	5.2	.7
525	Funds, trusts, and other financial vehicles (part)	12	22 827	1 419	328	38	—	—
5259	Other investment pools and funds (part)	12	22 827	1 419	328	38	—	—
52593	Real Estate Investment Trusts - REITs	12	22 827	1 419	328	38	—	—
525930	Real Estate Investment Trusts - REITs	12	22 827	1 419	328	38	—	—
	BEAUMONT-PORT ARTHUR, TX METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	477	N	131 624	34 393	3 742	N	N
522	Credit intermediation and related activities	207	N	78 231	21 156	2 493	N	N
5221	Depository credit intermediation	118	N	60 687	17 345	1 950	N	N
52211	Commercial banking	63	Q	34 920	10 653	1 040	Q	Q
522110	Commercial banking	63	Q	34 920	10 653	1 040	Q	Q
52212	Savings institutions	12	Q	6 252	1 809	217	Q	Q
522120	Savings institutions	12	Q	6 252	1 809	217	Q	Q
52213	Credit unions	43	96 226	19 515	4 883	693	2.4	1.1
522130	Credit unions	43	96 226	19 515	4 883	693	2.4	1.1
5222	Nondepository credit intermediation	67	94 885	15 985	3 475	477	.5	7.9
52229	Other nondepository credit intermediation	63	D	D	D	c	D	D
522291	Consumer lending	26	13 770	2 269	578	86	—	13.3
522292	Real estate credit	17	12 098	3 240	683	66	3.7	38.3
5222929	Mortgage bankers and loan correspondents	17	12 098	3 240	683	66	3.7	38.3
522298	All other nondepository credit intermediation	20	D	D	D	b	D	D
5222981	Pawn shops	19	D	D	D	b	D	D
5223	Activities related to credit intermediation	22	5 947	1 559	336	66	48.1	3.5
52231	Mortgage and nonmortgage loan brokers	11	1 794	480	91	14	27.3	8.6
522310	Mortgage and nonmortgage loan brokers	11	1 794	480	91	14	27.3	8.6
523	Securities, commodity contracts, other financial investments, and related activities	66	74 076	19 488	5 727	288	5.3	12.1
5231	Securities and commodity contracts intermediation and brokerage	39	65 731	17 747	5 218	229	1.6	11.5
52312	Securities brokerage	39	65 731	17 747	5 218	229	1.6	11.5
523120	Securities brokerage	39	65 731	17 747	5 218	229	1.6	11.5
5239	Other financial investment activities	27	8 345	1 741	509	59	34.4	16.4
52391	Miscellaneous intermediation	10	4 035	289	78	14	34.5	30.4
523910	Miscellaneous intermediation	10	4 035	289	78	14	34.5	30.4
524	Insurance carriers and related activities	204	N	33 905	7 510	961	N	N
5241	Insurance carriers	19	Q	7 639	1 839	200	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	185	75 128	26 266	5 671	761	42.1	5.8
52421	Insurance agencies and brokerages	172	60 643	17 726	4 219	623	52.1	7.2
524210	Insurance agencies and brokerages	172	60 643	17 726	4 219	623	52.1	7.2
52429	Other insurance related activities	13	14 485	8 540	1 452	138	—	—

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
BEEVILLE, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	30	N	5 097	1 201	211	N	N
522	Credit intermediation and related activities	16	N	3 366	807	126	N	N
523	Securities, commodity contracts, other financial investments, and related activities	4	766	518	103	11	2.1	—
524	Insurance carriers and related activities	10	N	1 213	291	74	N	N
5242	Agencies, brokerages, and other insurance related activities ..	10	3 839	1 213	291	74	37.5	—
BIG SPRING, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	57	N	8 522	2 057	320	N	N
522	Credit intermediation and related activities	24	N	5 883	1 388	207	N	N
5221	Depository credit intermediation	16	N	5 254	1 220	181	N	N
523	Securities, commodity contracts, other financial investments, and related activities	9	4 013	1 176	275	32	—	53.5
524	Insurance carriers and related activities	24	N	1 463	394	81	N	N
5242	Agencies, brokerages, and other insurance related activities ..	24	5 956	1 463	394	81	84.1	1.2
52421	Insurance agencies and brokerages	24	5 956	1 463	394	81	84.1	1.2
524210	Insurance agencies and brokerages	24	5 956	1 463	394	81	84.1	1.2
BORGER, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	31	N	4 915	1 214	160	N	N
522	Credit intermediation and related activities	12	N	3 980	975	123	N	N
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	14	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	13	D	D	D	b	D	D
52421	Insurance agencies and brokerages	12	1 945	375	86	23	75.7	20.4
524210	Insurance agencies and brokerages	12	1 945	375	86	23	75.7	20.4
BRENHAM, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	57	N	25 687	5 985	624	N	N
522	Credit intermediation and related activities	21	N	6 934	1 788	212	N	N
5221	Depository credit intermediation	12	N	5 909	1 547	188	N	N
523	Securities, commodity contracts, other financial investments, and related activities	15	D	D	D	b	D	D
5239	Other financial investment activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	21	N	D	D	e	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	16	D	D	D	b	D	D
524210	Insurance agencies and brokerages	16	D	D	D	b	D	D
BROWNWOOD, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	54	N	10 814	2 430	376	N	N
522	Credit intermediation and related activities	27	N	6 358	1 432	250	N	N
5221	Depository credit intermediation	14	N	5 158	1 146	210	N	N
5222	Nondepository credit intermediation	12	D	D	D	b	D	D
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	22	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	D	D	D	b	D	D
52421	Insurance agencies and brokerages	18	5 575	1 325	319	61	79.6	6.4
524210	Insurance agencies and brokerages	18	5 575	1 325	319	61	79.6	6.4

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
COLLEGE STATION-BRYAN, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	225	N	73 493	18 623	2 096	N	N
522	Credit intermediation and related activities	99	N	49 468	12 571	1 471	N	N
5221	Depository credit intermediation	58	N	41 578	10 640	1 252	N	N
52211	Commercial banking	35	Q	20 077	5 147	586	Q	Q
522110	Commercial banking	35	Q	20 077	5 147	586	Q	Q
52212	Savings institutions	17	Q	20 209	5 191	607	Q	Q
522120	Savings institutions	17	Q	20 209	5 191	607	Q	Q
5222	Nondepository credit intermediation	30	20 177	4 951	1 230	138	.4	8.4
52229	Other nondepository credit intermediation	30	20 177	4 951	1 230	138	.4	8.4
522291	Consumer lending	12	4 068	965	234	38	—	12.3
522292	Real estate credit	10	12 764	3 090	775	60	—	9.4
5223	Activities related to credit intermediation	11	11 826	2 939	701	81	2.2	.7
523	Securities, commodity contracts, other financial investments, and related activities	43	27 045	9 825	2 489	192	14.7	5.2
5231	Securities and commodity contracts intermediation and brokerage	20	D	D	D	b	D	D
52312	Securities brokerage	18	17 729	6 892	1 741	90	.7	.2
523120	Securities brokerage	18	17 729	6 892	1 741	90	.7	.2
5239	Other financial investment activities	23	D	D	D	c	D	D
524	Insurance carriers and related activities	83	N	14 200	3 563	433	N	N
5241	Insurance carriers	13	Q	2 061	615	66	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	70	41 426	12 139	2 948	367	31.0	3.3
52421	Insurance agencies and brokerages	67	41 073	11 997	2 917	361	31.3	3.3
524210	Insurance agencies and brokerages	67	41 073	11 997	2 917	361	31.3	3.3
CORSICANA, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	65	N	9 544	2 242	341	N	N
522	Credit intermediation and related activities	35	N	7 579	1 742	257	N	N
5221	Depository credit intermediation	19	N	6 143	1 363	208	N	N
52211	Commercial banking	15	Q	5 918	1 306	200	Q	Q
522110	Commercial banking	15	Q	5 918	1 306	200	Q	Q
5222	Nondepository credit intermediation	15	D	D	D	b	D	D
52229	Other nondepository credit intermediation	14	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	10	D	D	D	b	D	D
524	Insurance carriers and related activities	20	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	5 959	1 192	301	57	70.8	9.7
52421	Insurance agencies and brokerages	19	5 959	1 192	301	57	70.8	9.7
524210	Insurance agencies and brokerages	19	5 959	1 192	301	57	70.8	9.7
DEL RIO, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	60	N	10 699	2 792	446	N	N
522	Credit intermediation and related activities	35	N	8 544	2 245	364	N	N
5221	Depository credit intermediation	10	N	6 391	1 721	256	N	N
5222	Nondepository credit intermediation	23	D	D	D	c	D	D
52229	Other nondepository credit intermediation	23	D	D	D	c	D	D
522291	Consumer lending	18	6 727	1 691	404	87	—	4.6
523	Securities, commodity contracts, other financial investments, and related activities	7	1 276	466	120	12	13.6	—
524	Insurance carriers and related activities	18	N	1 689	427	70	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	15	D	D	D	b	D	D
524210	Insurance agencies and brokerages	15	D	D	D	b	D	D
DUMAS, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	25	N	4 500	1 116	161	N	N
522	Credit intermediation and related activities	14	N	3 230	789	112	N	N
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	8	N	D	D	b	N	N

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
EAGLE PASS, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	49	N	7 379	1 829	337	N	N
522	Credit intermediation and related activities	34	N	5 976	1 510	272	N	N
5222	Nondepository credit intermediation	25	10 082	2 017	492	98	3.0	14.1
52229	Other nondepository credit intermediation	25	10 082	2 017	492	98	3.0	14.1
522291	Consumer lending	19	5 599	1 221	299	71	5.3	6.0
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	14	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
EL CAMPO, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	76	N	15 743	3 650	471	N	N
522	Credit intermediation and related activities	32	N	12 471	2 979	353	N	N
5221	Depository credit intermediation	20	N	11 295	2 672	308	N	N
52211	Commercial banking	15	Q	10 397	2 451	276	Q	Q
522110	Commercial banking	15	Q	10 397	2 451	276	Q	Q
5222	Nondepository credit intermediation	12	5 675	1 176	307	45	—	4.7
52229	Other nondepository credit intermediation	12	5 675	1 176	307	45	—	4.7
523	Securities, commodity contracts, other financial investments, and related activities	10	9 782	770	200	20	.6	4.4
524	Insurance carriers and related activities	34	N	2 502	471	98	N	N
5242	Agencies, brokerages, and other insurance related activities ..	31	D	D	D	b	D	D
52421	Insurance agencies and brokerages	29	D	D	D	b	D	D
524210	Insurance agencies and brokerages	29	D	D	D	b	D	D
EL PASO, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	726	N	231 073	59 103	7 558	N	N
521	Monetary authorities - central bank	1	25 826	3 471	798	86	—	—
5211	Monetary authorities - central bank	1	25 826	3 471	798	86	—	—
52111	Monetary authorities - central bank	1	25 826	3 471	798	86	—	—
521110	Monetary authorities - central bank	1	25 826	3 471	798	86	—	—
522	Credit intermediation and related activities	359	N	132 837	34 109	4 894	N	N
5221	Depository credit intermediation	114	N	99 086	25 444	3 562	N	N
52211	Commercial banking	78	Q	70 075	18 498	2 536	Q	Q
522110	Commercial banking	78	Q	70 075	18 498	2 536	Q	Q
52213	Credit unions	32	135 347	27 590	6 598	998	—	.6
522130	Credit unions	32	135 347	27 590	6 598	998	—	.6
5222	Nondepository credit intermediation	171	150 801	27 123	6 933	1 009	.6	7.5
52229	Other nondepository credit intermediation	166	135 831	26 085	6 715	984	.7	6.6
522291	Consumer lending	88	59 018	10 325	2 623	528	—	11.0
522292	Real estate credit	40	42 338	9 990	2 418	240	2.2	4.4
5222929	Mortgage bankers and loan correspondents	38	D	D	D	c	D	D
522298	All other nondepository credit intermediation	34	D	D	D	c	D	D
5222981	Pawn shops	32	26 240	4 551	1 177	188	—	2.0
5223	Activities related to credit intermediation	74	21 189	6 628	1 732	323	.3	4.9
52231	Mortgage and nonmortgage loan brokers	16	4 165	1 300	304	46	—	4.2
522310	Mortgage and nonmortgage loan brokers	16	4 165	1 300	304	46	—	4.2
52239	Other activities related to credit intermediation	55	D	D	D	c	D	D
522390	Other activities related to credit intermediation	55	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	70	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	38	49 242	14 750	4 091	239	.9	15.2
52312	Securities brokerage	28	46 624	13 809	3 856	194	.1	15.2
523120	Securities brokerage	28	46 624	13 809	3 856	194	.1	15.2
5239	Other financial investment activities	32	D	D	D	c	D	D
52391	Miscellaneous intermediation	12	6 228	1 091	310	26	12.7	1.0
523910	Miscellaneous intermediation	12	6 228	1 091	310	26	12.7	1.0
524	Insurance carriers and related activities	295	N	69 890	16 839	2 133	N	N
5241	Insurance carriers	59	Q	30 687	7 939	821	Q	Q
52411	Direct life, health, and medical insurance carriers	26	Q	14 426	3 842	432	Q	Q
524113	Direct life insurance carriers	17	Q	6 401	1 869	237	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	32	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	20	Q	6 053	1 612	147	Q	Q
524127	Direct title insurance carriers	12	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	236	106 083	39 203	8 900	1 312	46.3	7.2
52421	Insurance agencies and brokerages	217	94 469	32 288	7 322	1 059	51.1	8.0
524210	Insurance agencies and brokerages	217	94 469	32 288	7 322	1 059	51.1	8.0
52429	Other insurance related activities	19	11 614	6 915	1 578	253	7.9	.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
EL PASO, TX METROPOLITAN STATISTICAL AREA— Con.								
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	c	D	D
HEREFORD, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	21	N	3 933	912	145	N	N
522	Credit intermediation and related activities	11	N	3 078	708	105	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	8	N	D	D	b	N	N
KERRVILLE, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	69	N	12 996	3 118	379	N	N
522	Credit intermediation and related activities	26	N	7 695	1 854	243	N	N
5221	Depository credit intermediation	18	N	6 700	1 597	216	N	N
52211	Commercial banking	14	Q	5 996	1 425	187	Q	Q
522110	Commercial banking	14	Q	5 996	1 425	187	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	24	8 720	3 144	840	60	12.5	11.0
5231	Securities and commodity contracts intermediation and brokerage	10	5 763	2 270	621	37	—	2.5
52312	Securities brokerage	10	5 763	2 270	621	37	—	2.5
523120	Securities brokerage	10	5 763	2 270	621	37	—	2.5
5239	Other financial investment activities	14	2 957	874	219	23	36.9	27.6
524	Insurance carriers and related activities	19	N	2 157	424	76	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	16	D	D	D	b	D	D
524210	Insurance agencies and brokerages	16	D	D	D	b	D	D
KILLEEN-TEMPLE-FORT HOOD, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	366	N	105 351	26 379	3 868	N	N
522	Credit intermediation and related activities	183	N	83 280	21 171	2 831	N	N
5221	Depository credit intermediation	82	N	46 123	12 093	1 723	N	N
52211	Commercial banking	62	Q	40 495	10 632	1 517	Q	Q
522110	Commercial banking	62	Q	40 495	10 632	1 517	Q	Q
52213	Credit unions	16	17 905	4 755	1 254	179	—	—
522130	Credit unions	16	17 905	4 755	1 254	179	—	—
5222	Nondepository credit intermediation	82	556 231	35 729	8 756	1 058	—	1.7
52229	Other nondepository credit intermediation	81	D	D	D	g	D	D
522291	Consumer lending	37	D	D	D	c	D	D
522292	Real estate credit	18	19 921	4 608	1 062	94	—	27.4
5222929	Mortgage bankers and loan correspondents	13	D	D	D	b	D	D
522298	All other nondepository credit intermediation	25	20 228	4 092	1 046	202	—	4.4
5222981	Pawn shops	25	20 228	4 092	1 046	202	—	4.4
5223	Activities related to credit intermediation	19	3 921	1 428	322	50	10.5	22.4
52239	Other activities related to credit intermediation	12	1 665	502	82	21	24.7	50.8
522390	Other activities related to credit intermediation	12	1 665	502	82	21	24.7	50.8
523	Securities, commodity contracts, other financial investments, and related activities	51	14 567	7 040	1 796	138	6.9	1.3
5231	Securities and commodity contracts intermediation and brokerage	29	12 185	5 521	1 410	89	.3	.2
52312	Securities brokerage	26	11 638	5 304	1 356	81	—	.2
523120	Securities brokerage	26	11 638	5 304	1 356	81	—	.2
5239	Other financial investment activities	22	2 382	1 519	386	49	40.9	6.6
52393	Investment advice	17	1 595	587	149	25	51.8	5.3
523930	Investment advice	17	1 595	587	149	25	51.8	5.3
524	Insurance carriers and related activities	132	N	15 031	3 412	899	N	N
5241	Insurance carriers	15	Q	7 180	1 725	590	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	10	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	117	28 538	7 851	1 687	309	61.0	7.2
52421	Insurance agencies and brokerages	116	D	D	D	e	D	D
524210	Insurance agencies and brokerages	116	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
LAMESA, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	20	N	4 709	936	135	N	N
522	Credit intermediation and related activities	7	N	2 952	550	91	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	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
LAREDO, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	213	N	72 229	17 386	2 398	N	N
522	Credit intermediation and related activities	123	N	60 388	14 597	1 978	N	N
5221	Depository credit intermediation	39	N	D	D	g	N	N
52211	Commercial banking	35	Q	49 417	11 473	1 556	Q	Q
522110	Commercial banking	35	Q	49 417	11 473	1 556	Q	Q
5222	Nondepository credit intermediation	62	35 098	6 892	2 267	268	—	22.0
52229	Other nondepository credit intermediation	61	D	D	D	e	D	D
522291	Consumer lending	33	15 916	3 258	1 411	114	—	33.8
522298	All other nondepository credit intermediation	22	14 146	2 326	564	122	—	3.8
5222981	Pawn shops	22	14 146	2 326	564	122	—	3.8
5223	Activities related to credit intermediation	22	D	D	D	b	D	D
52239	Other activities related to credit intermediation	16	D	D	D	b	D	D
522390	Other activities related to credit intermediation	16	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	31	18 486	3 713	966	122	46.4	7.0
5231	Securities and commodity contracts intermediation and brokerage	11	6 892	1 649	475	56	11.9	1.7
5239	Other financial investment activities	20	11 594	2 064	491	66	66.9	10.2
52391	Miscellaneous intermediation	11	8 135	1 018	248	47	90.1	8.8
523910	Miscellaneous intermediation	11	8 135	1 018	248	47	90.1	8.8
524	Insurance carriers and related activities	59	N	8 128	1 823	298	N	N
5242	Agencies, brokerages, and other insurance related activities ..	51	16 872	4 619	1 042	191	59.2	9.4
52421	Insurance agencies and brokerages	46	15 851	4 173	946	177	61.1	7.5
524210	Insurance agencies and brokerages	46	15 851	4 173	946	177	61.1	7.5
LUFKIN, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	123	N	26 071	6 654	829	N	N
522	Credit intermediation and related activities	55	N	15 490	4 001	541	N	N
5221	Depository credit intermediation	30	N	13 780	3 584	468	N	N
52211	Commercial banking	22	Q	11 860	3 121	407	Q	Q
522110	Commercial banking	22	Q	11 860	3 121	407	Q	Q
5222	Nondepository credit intermediation	22	8 667	1 646	404	69	—	3.4
52229	Other nondepository credit intermediation	22	8 667	1 646	404	69	—	3.4
522291	Consumer lending	16	4 769	902	214	39	—	6.2
523	Securities, commodity contracts, other financial investments, and related activities	12	5 206	2 200	696	27	4.1	2.1
524	Insurance carriers and related activities	56	N	8 381	1 957	261	N	N
5242	Agencies, brokerages, and other insurance related activities ..	53	21 517	7 714	1 808	229	44.8	3.3
52421	Insurance agencies and brokerages	48	20 366	7 243	1 669	215	45.4	1.5
524210	Insurance agencies and brokerages	48	20 366	7 243	1 669	215	45.4	1.5

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
MCALLEN-EDINBURG-PHARR, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	557	N	138 674	32 377	4 609	N	N
522	Credit intermediation and related activities	302	N	104 263	23 912	3 461	N	N
5221	Depository credit intermediation	115	N	79 947	18 339	2 537	N	N
52211	Commercial banking	93	Q	73 069	16 592	2 226	Q	Q
522110	Commercial banking	93	Q	73 069	16 592	2 226	Q	Q
52213	Credit unions	16	D	D	D	c	D	D
522130	Credit unions	16	D	D	D	c	D	D
5222	Nondepository credit intermediation	142	96 799	20 255	4 656	759	6.9	9.4
52229	Other nondepository credit intermediation	141	D	D	D	f	D	D
522291	Consumer lending	88	30 592	6 273	1 460	331	—	6.0
522292	Real estate credit	28	43 327	9 988	2 228	231	15.5	16.4
5222929	Mortgage bankers and loan correspondents	26	D	D	D	c	D	D
522298	All other nondepository credit intermediation	25	D	D	D	c	D	D
5222981	Pawn shops	25	D	D	D	c	D	D
5223	Activities related to credit intermediation	45	13 545	4 061	917	165	1.2	2.5
52239	Other activities related to credit intermediation	35	9 456	2 576	593	105	1.7	2.8
522390	Other activities related to credit intermediation	35	9 456	2 576	593	105	1.7	2.8
523	Securities, commodity contracts, other financial investments, and related activities	48	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	25	27 409	8 947	2 514	133	1.5	1.3
52312	Securities brokerage	16	25 474	8 390	2 389	90	—	—
523120	Securities brokerage	16	25 474	8 390	2 389	90	—	—
5239	Other financial investment activities	23	D	D	D	b	D	D
52391	Miscellaneous intermediation	11	6 748	1 057	276	61	26.5	12.1
523910	Miscellaneous intermediation	11	6 748	1 057	276	61	26.5	12.1
524	Insurance carriers and related activities	206	N	23 640	5 537	933	N	N
5241	Insurance carriers	19	Q	6 294	1 465	178	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	4 449	1 074	149	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	187	67 417	17 346	4 072	755	50.5	18.0
52421	Insurance agencies and brokerages	178	63 401	15 941	3 767	719	52.5	18.5
524210	Insurance agencies and brokerages	178	63 401	15 941	3 767	719	52.5	18.5
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
MIDLAND, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	295	N	66 085	16 668	1 702	N	N
522	Credit intermediation and related activities	109	N	32 713	8 204	955	N	N
5221	Depository credit intermediation	71	N	25 119	6 386	752	N	N
52211	Commercial banking	36	Q	19 967	5 204	557	Q	Q
522110	Commercial banking	36	Q	19 967	5 204	557	Q	Q
52212	Savings institutions	25	Q	D	D	b	Q	Q
522120	Savings institutions	25	Q	D	D	b	Q	Q
52213	Credit unions	10	D	D	D	c	D	D
522130	Credit unions	10	D	D	D	c	D	D
5222	Nondepository credit intermediation	15	29 453	3 663	897	105	—	2.7
52229	Other nondepository credit intermediation	22	D	D	D	b	D	D
522291	Consumer lending	10	8 605	838	197	29	—	3.0
5223	Activities related to credit intermediation	13	8 450	3 931	921	98	—	6.5
52239	Other activities related to credit intermediation	11	D	D	D	b	D	D
522390	Other activities related to credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	109	71 881	17 688	4 800	337	16.1	14.6
5231	Securities and commodity contracts intermediation and brokerage	27	18 394	5 870	1 592	115	8.2	6.1
52312	Securities brokerage	24	17 831	5 686	1 541	108	8.4	3.1
523120	Securities brokerage	24	17 831	5 686	1 541	108	8.4	3.1
5239	Other financial investment activities	82	53 487	11 818	3 208	222	18.8	17.5
52391	Miscellaneous intermediation	44	23 655	4 587	1 185	111	35.8	1.4
523910	Miscellaneous intermediation	44	23 655	4 587	1 185	111	35.8	1.4
52392	Portfolio management	13	8 266	3 537	1 053	47	2.6	79.9
523920	Portfolio management	13	8 266	3 537	1 053	47	2.6	79.9
52393	Investment advice	15	18 024	3 227	852	46	7.7	7.9
523930	Investment advice	15	18 024	3 227	852	46	7.7	7.9
52399	All other financial investment activities	10	3 542	467	118	18	—	28.6
524	Insurance carriers and related activities	77	N	15 684	3 664	410	N	N
5241	Insurance carriers	13	Q	6 102	1 515	151	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	64	30 511	9 582	2 149	259	39.1	5.8
52421	Insurance agencies and brokerages	57	26 699	7 802	1 828	224	41.9	6.2
524210	Insurance agencies and brokerages	57	26 699	7 802	1 828	224	41.9	6.2

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]

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							From admini- strative records ¹	Estimated ²
MOUNT PLEASANT, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	43	N	9 411	2 358	326	N	N
522	Credit intermediation and related activities	21	N	7 865	1 988	260	N	N
5221	Depository credit intermediation	11	N	7 270	1 841	231	N	N
5222	Nondepository credit intermediation	10	3 342	595	147	29	—	13.4
523	Securities, commodity contracts, other financial investments, and related activities	7	2 663	952	226	28	8.4	57.6
524	Insurance carriers and related activities	15	N	594	144	38	N	N
5242	Agencies, brokerages, and other insurance related activities ..	14	D	D	D	b	D	D
52421	Insurance agencies and brokerages	13	D	D	D	b	D	D
524210	Insurance agencies and brokerages	13	D	D	D	b	D	D
NACOGDOCHES, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	72	N	16 183	4 168	516	N	N
522	Credit intermediation and related activities	32	N	11 382	2 995	369	N	N
5221	Depository credit intermediation	17	N	D	D	e	N	N
52211	Commercial banking	15	Q	9 914	2 639	313	Q	Q
522110	Commercial banking	15	Q	9 914	2 639	313	Q	Q
5222	Nondepository credit intermediation	12	10 128	944	228	36	—	4.7
52229	Other nondepository credit intermediation	12	10 128	944	228	36	—	4.7
523	Securities, commodity contracts, other financial investments, and related activities	10	4 236	1 934	502	34	3.1	2.2
524	Insurance carriers and related activities	30	N	2 867	671	113	N	N
5242	Agencies, brokerages, and other insurance related activities ..	28	D	D	D	b	D	D
52421	Insurance agencies and brokerages	25	5 592	1 434	338	77	89.4	1.0
524210	Insurance agencies and brokerages	25	5 592	1 434	338	77	89.4	1.0
ODESSA, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	169	N	33 850	8 174	1 117	N	N
522	Credit intermediation and related activities	83	N	19 285	4 729	716	N	N
5221	Depository credit intermediation	38	N	15 515	3 805	555	N	N
52211	Commercial banking	18	Q	9 106	2 315	304	Q	Q
522110	Commercial banking	18	Q	9 106	2 315	304	Q	Q
52213	Credit unions	16	D	D	D	c	D	D
522130	Credit unions	16	D	D	D	c	D	D
5222	Nondepository credit intermediation	32	16 488	3 145	790	124	.7	1.4
52229	Other nondepository credit intermediation	32	16 488	3 145	790	124	.7	1.4
522291	Consumer lending	17	8 892	1 542	397	66	—	2.5
522298	All other nondepository credit intermediation	12	D	D	D	b	D	D
5222981	Pawn shops	10	3 796	1 010	247	45	—	—
5223	Activities related to credit intermediation	13	3 446	625	134	37	5.9	14.8
52239	Other activities related to credit intermediation	10	1 238	361	84	27	16.6	41.1
522390	Other activities related to credit intermediation	10	1 238	361	84	27	16.6	41.1
523	Securities, commodity contracts, other financial investments, and related activities	24	12 901	3 854	929	69	8.2	10.8
5231	Securities and commodity contracts intermediation and brokerage	12	5 121	2 563	596	39	1.3	5.3
52312	Securities brokerage	12	5 121	2 563	596	39	1.3	5.3
523120	Securities brokerage	12	5 121	2 563	596	39	1.3	5.3
5239	Other financial investment activities	12	7 780	1 291	333	30	12.7	14.4
524	Insurance carriers and related activities	62	N	10 711	2 516	332	N	N
5242	Agencies, brokerages, and other insurance related activities ..	58	23 342	9 158	2 224	263	41.3	2.7
52421	Insurance agencies and brokerages	54	21 552	8 267	1 959	245	44.7	2.7
524210	Insurance agencies and brokerages	54	21 552	8 267	1 959	245	44.7	2.7

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							From admini-strative records ¹	Estimated ²
PALESTINE, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	59	N	13 277	3 396	506	N	N
522	Credit intermediation and related activities	27	N	7 760	1 885	245	N	N
5221	Depository credit intermediation	14	N	6 973	1 698	208	N	N
52211	Commercial banking	10	Q	6 076	1 497	176	Q	Q
522110	Commercial banking	10	Q	6 076	1 497	176	Q	Q
5222	Nondepository credit intermediation	11	D	D	D	b	D	D
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	9		4 760	1 626	469	—	13.5
524	Insurance carriers and related activities	23	N	3 891	1 042	216	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	D	D	D	b	D	D
52421	Insurance agencies and brokerages	20	D	D	D	b	D	D
524210	Insurance agencies and brokerages	20	D	D	D	b	D	D
PAMPA, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	50	N	6 784	1 601	278	N	N
522	Credit intermediation and related activities	22	N	3 161	786	128	N	N
5221	Depository credit intermediation	15	N	2 783	689	111	N	N
523	Securities, commodity contracts, other financial investments, and related activities	11		1 547	589	166	4.1	11.6
524	Insurance carriers and related activities	17	N	3 034	649	131	N	N
5242	Agencies, brokerages, and other insurance related activities ..	16	D	D	D	c	D	D
52421	Insurance agencies and brokerages	14	D	D	D	b	D	D
524210	Insurance agencies and brokerages	14	D	D	D	b	D	D
PARIS, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	77	N	15 406	3 484	523	N	N
522	Credit intermediation and related activities	41	N	11 043	2 487	365	N	N
5221	Depository credit intermediation	21	N	9 435	2 080	297	N	N
52211	Commercial banking	14	Q	6 459	1 484	213	Q	Q
522110	Commercial banking	14	Q	6 459	1 484	213	Q	Q
5222	Nondepository credit intermediation	19	D	D	D	b	D	D
52229	Other nondepository credit intermediation	18	D	D	D	b	D	D
522291	Consumer lending	11		3 199	744	186	4.3	2.8
523	Securities, commodity contracts, other financial investments, and related activities	7		2 767	1 346	365	—	19.7
524	Insurance carriers and related activities	29	N	3 017	632	132	N	N
5242	Agencies, brokerages, and other insurance related activities ..	26	D	D	D	b	D	D
52421	Insurance agencies and brokerages	24		7 309	1 950	394	54.2	17.4
524210	Insurance agencies and brokerages	24		7 309	1 950	394	54.2	17.4
PECOS, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	16	N	2 295	522	86	N	N
522	Credit intermediation and related activities	4	N	D	D	b	N	N
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	7	N	602	149	27	N	N
PLAINVIEW, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	71	N	10 574	2 487	355	N	N
522	Credit intermediation and related activities	32	N	7 458	1 728	233	N	N
5221	Depository credit intermediation	14	N	5 934	1 358	180	N	N
52211	Commercial banking	11	Q	5 667	1 293	170	Q	Q
522110	Commercial banking	11	Q	5 667	1 293	170	Q	Q
5222	Nondepository credit intermediation	15		8 885	1 402	341	3.6	13.1
52229	Other nondepository credit intermediation	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	8	D	D	D	a	D	D
524	Insurance carriers and related activities	31	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	29	D	D	D	b	D	D
52421	Insurance agencies and brokerages	28		13 470	2 242	517	28.0	5.5
524210	Insurance agencies and brokerages	28		13 470	2 242	517	28.0	5.5

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
RIO GRANDE CITY, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	35	N	4 529	1 089	224	N	N
522	Credit intermediation and related activities	26	N	4 142	992	195	N	N
5222	Nondepository credit intermediation	17	5 959	1 295	324	69	—	3.4
52229	Other nondepository credit intermediation	17	5 959	1 295	324	69	—	3.4
522291	Consumer lending	13	3 466	845	213	46	—	5.8
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	7	N	D	D	b	N	N
SAN ANGELO, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	193	N	44 009	10 704	1 624	N	N
522	Credit intermediation and related activities	77	N	21 818	5 196	793	N	N
5221	Depository credit intermediation	34	N	16 452	3 930	595	N	N
52211	Commercial banking	23	Q	12 962	3 159	447	Q	Q
522110	Commercial banking	23	Q	12 962	3 159	447	Q	Q
5222	Nondepository credit intermediation	31	21 210	4 526	1 091	165	3.6	11.7
52229	Other nondepository credit intermediation	30	D	D	D	c	D	D
522291	Consumer lending	14	7 320	2 144	518	90	—	33.9
522298	All other nondepository credit intermediation	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	12	2 874	840	175	33	—	8.8
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	34	15 744	5 142	1 237	97	3.5	26.6
5231	Securities and commodity contracts intermediation and brokerage	18	D	D	D	b	D	D
52312	Securities brokerage	17	10 322	4 493	1 076	73	2.6	—
523120	Securities brokerage	17	10 322	4 493	1 076	73	2.6	—
5239	Other financial investment activities	16	D	D	D	b	D	D
524	Insurance carriers and related activities	82	N	17 049	4 271	734	N	N
5242	Agencies, brokerages, and other insurance related activities ..	74	35 156	5 630	1 296	225	74.4	7.6
52421	Insurance agencies and brokerages	69	33 557	5 237	1 209	212	76.1	7.4
524210	Insurance agencies and brokerages	69	33 557	5 237	1 209	212	76.1	7.4
SAN ANTONIO, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	2 560	N	2 044 356	617 359	45 382	N	N
521	Monetary authorities - central bank	1	58 110	6 662	1 678	177	—	—
5211	Monetary authorities - central bank	1	58 110	6 662	1 678	177	—	—
52111	Monetary authorities - central bank	1	58 110	6 662	1 678	177	—	—
521110	Monetary authorities - central bank	1	58 110	6 662	1 678	177	—	—
522	Credit intermediation and related activities	1 127	N	699 873	183 653	18 969	N	N
5221	Depository credit intermediation	553	N	543 951	148 406	15 086	N	N
52211	Commercial banking	320	Q	263 018	69 507	7 409	Q	Q
522110	Commercial banking	320	Q	263 018	69 507	7 409	Q	Q
52212	Savings institutions	127	Q	193 889	59 484	4 920	Q	Q
522120	Savings institutions	127	Q	193 889	59 484	4 920	Q	Q
52213	Credit unions	106	495 275	87 044	19 415	2 757	.2	1.0
522130	Credit unions	106	495 275	87 044	19 415	2 757	.2	1.0
5222	Nondepository credit intermediation	420	931 995	132 187	29 915	3 175	1.3	25.9
52222	Sales financing	42	232 937	15 361	3 663	334	2.9	13.7
522220	Sales financing	42	232 937	15 361	3 663	334	2.9	13.7
52229	Other nondepository credit intermediation	377	D	D	D	h	D	D
522291	Consumer lending	128	101 537	15 046	3 476	566	.1	2.5
522292	Real estate credit	152	526 965	87 775	19 178	1 747	1.0	38.4
5222929	Mortgage bankers and loan correspondents	144	D	D	D	g	D	D
522298	All other nondepository credit intermediation	93	D	D	D	e	D	D
5222981	Pawn shops	91	44 800	10 742	2 802	456	—	7.1
5223	Activities related to credit intermediation	154	84 717	23 735	5 332	708	1.1	5.9
52231	Mortgage and nonmortgage loan brokers	57	27 145	10 322	1 995	202	—	15.6
522310	Mortgage and nonmortgage loan brokers	57	27 145	10 322	1 995	202	—	15.6
52232	Financial transactions processing, reserve, and clearinghouse activities	11	36 249	9 071	2 305	311	—	—
522320	Financial transactions processing, reserve, and clearinghouse activities	11	36 249	9 071	2 305	311	—	—
52239	Other activities related to credit intermediation	86	21 323	4 342	1 032	195	4.3	3.5
522390	Other activities related to credit intermediation	86	21 323	4 342	1 032	195	4.3	3.5

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
SAN ANTONIO, TX METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	402	815 794	251 480	77 788	4 138	2.9	7.6
5231	Securities and commodity contracts intermediation and brokerage	161	270 570	88 852	24 022	1 442	3.0	15.4
52311	Investment banking and securities dealing	19	12 469	4 955	1 284	91	36.0	12.9
523110	Investment banking and securities dealing	19	12 469	4 955	1 284	91	36.0	12.9
52312	Securities brokerage	136	256 418	83 327	22 618	1 335	1.4	15.6
523120	Securities brokerage	136	256 418	83 327	22 618	1 335	1.4	15.6
5239	Other financial investment activities	241	545 224	162 628	53 766	2 696	2.9	3.7
52391	Miscellaneous intermediation	68	34 454	7 168	1 657	158	14.0	4.1
523910	Miscellaneous intermediation	68	34 454	7 168	1 657	158	14.0	4.1
52392	Portfolio management	62	292 009	102 960	39 331	1 372	1.6	4.4
523920	Portfolio management	62	292 009	102 960	39 331	1 372	1.6	4.4
52393	Investment advice	83	26 820	14 898	4 120	314	21.9	11.3
523930	Investment advice	83	26 820	14 898	4 120	314	21.9	11.3
52399	All other financial investment activities	28	191 941	37 602	8 658	852	.3	1.7
523991	Trust, fiduciary, and custody activities	21	189 844	36 518	8 380	833	.3	1.5
524	Insurance carriers and related activities	1 009	N	1 084 187	353 651	22 037	N	N
5241	Insurance carriers	187	Q	893 777	304 499	16 715	Q	Q
52411	Direct life, health, and medical insurance carriers	76	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	47	Q	128 285	43 303	2 924	Q	Q
524114	Direct health and medical insurance carriers	29	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	108	Q	682 802	237 019	11 408	Q	Q
524126	Direct property and casualty insurance carriers	74	Q	652 515	229 652	10 812	Q	Q
524127	Direct title insurance carriers	32	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	822	571 443	190 410	49 152	5 322	29.4	12.7
52421	Insurance agencies and brokerages	744	423 714	128 160	33 506	3 372	37.9	15.6
524210	Insurance agencies and brokerages	744	423 714	128 160	33 506	3 372	37.9	15.6
52429	Other insurance related activities	78	147 729	62 250	15 646	1 950	4.9	4.3
524291	Claims adjusting	33	18 225	8 040	1 870	210	14.0	8.5
524292	Third party administration of insurance and pension funds/ plans	34	126 408	53 040	13 502	1 713	2.1	3.5
524298	All other insurance related activities	11	3 096	1 170	274	27	66.3	10.0
525	Funds, trusts, and other financial vehicles (part)	21	42 482	2 154	589	61	—	19.1
5259	Other investment pools and funds (part)	21	42 482	2 154	589	61	—	19.1
52593	Real Estate Investment Trusts - REITs	21	42 482	2 154	589	61	—	19.1
525930	Real Estate Investment Trusts - REITs	21	42 482	2 154	589	61	—	19.1
SHERMAN-DENISON, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	162	N	76 730	21 786	2 564	N	N
522	Credit intermediation and related activities	80	N	21 911	5 548	713	N	N
5221	Depository credit intermediation	45	N	17 635	4 640	595	N	N
52211	Commercial banking	36	Q	16 454	4 309	540	Q	Q
522110	Commercial banking	36	Q	16 454	4 309	540	Q	Q
5222	Nondepository credit intermediation	31	16 141	4 076	862	110	—	20.3
52229	Other nondepository credit intermediation	30	D	D	D	c	D	D
522291	Consumer lending	13	6 075	1 173	254	49	—	24.7
522292	Real estate credit	10	8 058	2 258	453	36	—	22.0
523	Securities, commodity contracts, other financial investments, and related activities	28	16 082	6 683	2 402	107	.1	7.3
5231	Securities and commodity contracts intermediation and brokerage	20	12 120	5 803	2 187	89	.1	9.0
52312	Securities brokerage	20	12 120	5 803	2 187	89	.1	9.0
523120	Securities brokerage	20	12 120	5 803	2 187	89	.1	9.0
524	Insurance carriers and related activities	54	N	48 136	13 836	1 744	N	N
5242	Agencies, brokerages, and other insurance related activities ..	45	D	D	D	c	D	D
52421	Insurance agencies and brokerages	43	D	D	D	c	D	D
524210	Insurance agencies and brokerages	43	D	D	D	c	D	D
SNYDER, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	26	N	4 861	1 145	188	N	N
522	Credit intermediation and related activities	13	N	3 711	851	150	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	12	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	D	D	D	b	D	D
52421	Insurance agencies and brokerages	11	D	D	D	b	D	D
524210	Insurance agencies and brokerages	11	D	D	D	b	D	D

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							From admini-strative records ¹	Estimated ²
STEPHENVILLE, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	43	N	8 554	1 979	296	N	N
522	Credit intermediation and related activities	21	N	6 216	1 434	215	N	N
5221	Depository credit intermediation	12	N	D	D	c	N	N
52211	Commercial banking	10	Q	4 764	1 080	169	Q	Q
522110	Commercial banking	10	Q	4 764	1 080	169	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	11	3 186	1 205	271	35	24.0	13.5
524	Insurance carriers and related activities	11	N	1 133	274	46	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	4 368	1 133	274	46	47.3	2.2
52421	Insurance agencies and brokerages	11	4 368	1 133	274	46	47.3	2.2
524210	Insurance agencies and brokerages	11	4 368	1 133	274	46	47.3	2.2
SULPHUR SPRINGS, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	35	N	11 054	2 923	368	N	N
522	Credit intermediation and related activities	17	N	9 467	2 566	309	N	N
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	a	D	D
524	Insurance carriers and related activities	12	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	3 904	1 025	231	44	61.9	4.5
52421	Insurance agencies and brokerages	11	3 904	1 025	231	44	61.9	4.5
524210	Insurance agencies and brokerages	11	3 904	1 025	231	44	61.9	4.5
SWEETWATER, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	23	N	5 044	1 187	172	N	N
522	Credit intermediation and related activities	12	N	3 754	878	134	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	9	N	D	D	b	N	N
TEXARKANA, TX-TEXARKANA, AR METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	184	N	46 948	11 674	1 436	N	N
522	Credit intermediation and related activities	91	N	28 421	7 516	976	N	N
5221	Depository credit intermediation	59	N	26 257	6 966	876	N	N
52211	Commercial banking	41	Q	20 109	5 487	642	Q	Q
522110	Commercial banking	41	Q	20 109	5 487	642	Q	Q
52213	Credit unions	18	28 822	6 148	1 479	234	—	2.8
522130	Credit unions	18	28 822	6 148	1 479	234	—	2.8
5222	Nondepository credit intermediation	25	12 993	1 964	504	86	—	4.4
52229	Other nondepository credit intermediation	24	D	D	D	b	D	D
522291	Consumer lending	14	6 677	981	237	50	—	5.8
523	Securities, commodity contracts, other financial investments, and related activities	16	5 107	2 480	676	38	—	12.0
5231	Securities and commodity contracts intermediation and brokerage	11	4 479	2 335	646	33	—	2.4
52312	Securities brokerage	11	4 479	2 335	646	33	—	2.4
523120	Securities brokerage	11	4 479	2 335	646	33	—	2.4
524	Insurance carriers and related activities	77	N	16 047	3 482	422	N	N
5241	Insurance carriers	11	Q	5 318	1 157	141	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	66	27 816	10 729	2 325	281	47.6	.5
52421	Insurance agencies and brokerages	61	26 698	10 277	2 190	266	48.1	.5
524210	Insurance agencies and brokerages	61	26 698	10 277	2 190	266	48.1	.5
UVALDE, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	27	N	6 516	2 290	235	N	N
522	Credit intermediation and related activities	16	N	5 679	2 078	174	N	N
5222	Nondepository credit intermediation	10	7 208	1 032	225	43	—	—
52229	Other nondepository credit intermediation	10	7 208	1 032	225	43	—	—
523	Securities, commodity contracts, other financial investments, and related activities	3	3 603	529	134	43	76.3	—
524	Insurance carriers and related activities	8	N	308	78	18	N	N

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							From admini- strative records ¹	Estimated ²
VERNON, TX MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	23	N	8 199	2 064	308	N	N
522	Credit intermediation and related activities	10	N	7 220	1 833	265	N	N
523	Securities, commodity contracts, other financial investments, and related activities	4	1 066	349	88	13	1.6	—
524	Insurance carriers and related activities	9	N	630	143	30	N	N
VICTORIA, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	173	N	39 917	9 792	1 276	N	N
522	Credit intermediation and related activities	84	N	29 200	7 366	952	N	N
5221	Depository credit intermediation	44	N	25 386	6 361	814	N	N
52211	Commercial banking	26	Q	19 540	4 937	604	Q	Q
522110	Commercial banking	26	Q	19 540	4 937	604	Q	Q
5222	Nondepository credit intermediation	29	13 475	3 348	883	115	—	.6
52229	Other nondepository credit intermediation	28	D	D	D	c	D	D
522291	Consumer lending	18	7 417	1 473	399	57	—	.8
5223	Activities related to credit intermediation	11	2 094	466	122	23	14.7	3.5
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	29	12 600	3 494	847	91	37.3	.1
5231	Securities and commodity contracts intermediation and brokerage	20	10 572	2 607	675	55	40.7	—
52312	Securities brokerage	15	6 456	2 356	606	42	16.9	—
523120	Securities brokerage	15	6 456	2 356	606	42	16.9	—
524	Insurance carriers and related activities	60	N	7 223	1 579	233	N	N
5242	Agencies, brokerages, and other insurance related activities ..	54	20 977	7 130	1 556	227	33.2	8.2
52421	Insurance agencies and brokerages	50	20 313	6 890	1 507	219	32.6	7.8
524210	Insurance agencies and brokerages	50	20 313	6 890	1 507	219	32.6	7.8
WACO, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	325	N	191 364	46 656	5 413	N	N
522	Credit intermediation and related activities	138	N	80 628	20 256	2 357	N	N
5221	Depository credit intermediation	64	N	38 330	10 035	1 230	N	N
52211	Commercial banking	38	Q	30 594	8 289	928	Q	Q
522110	Commercial banking	38	Q	30 594	8 289	928	Q	Q
52213	Credit unions	22	D	D	D	e	D	D
522130	Credit unions	22	D	D	D	e	D	D
5222	Nondepository credit intermediation	62	116 433	32 756	7 923	964	10.2	2.6
52229	Other nondepository credit intermediation	59	D	D	D	f	D	D
522291	Consumer lending	30	36 483	7 801	1 971	257	—	2.4
522292	Real estate credit	14	56 491	19 072	4 468	528	—	3.9
5222929	Mortgage bankers and loan correspondents	12	D	D	D	f	D	D
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	12	22 454	9 542	2 298	163	4.0	29.0
523	Securities, commodity contracts, other financial investments, and related activities	45	62 560	16 459	4 133	272	3.2	.6
5231	Securities and commodity contracts intermediation and brokerage	27	D	D	D	c	D	D
52312	Securities brokerage	24	39 298	8 491	2 065	120	—	.4
523120	Securities brokerage	24	39 298	8 491	2 065	120	—	.4
5239	Other financial investment activities	18	D	D	D	c	D	D
524	Insurance carriers and related activities	142	N	94 277	22 267	2 784	N	N
5241	Insurance carriers	29	Q	67 637	15 745	1 732	Q	Q
52411	Direct life, health, and medical insurance carriers	15	Q	22 505	5 184	684	Q	Q
524113	Direct life insurance carriers	10	Q	D	D	f	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	13	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	113	80 871	26 640	6 522	1 052	25.5	3.4
52421	Insurance agencies and brokerages	98	47 042	12 780	2 957	389	42.1	4.9
524210	Insurance agencies and brokerages	98	47 042	12 780	2 957	389	42.1	4.9
52429	Other insurance related activities	15	33 829	13 860	3 565	663	2.5	1.3

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 administrative records ¹	Estimated ²
WICHITA FALLS, TX METROPOLITAN STATISTICAL AREA								
52	Finance and insurance.....	240	N	56 218	13 787	1 867	N	N
522	Credit intermediation and related activities	106	N	27 154	6 784	906	N	N
5221	Depository credit intermediation	56	N	23 627	5 903	755	N	N
52211	Commercial banking	36	Q	16 105	4 130	493	Q	Q
522110	Commercial banking	36	Q	16 105	4 130	493	Q	Q
52213	Credit unions	11	D	D	D	c	D	D
522130	Credit unions	11	D	D	D	c	D	D
5222	Nondepository credit intermediation	34	18 459	2 819	710	111	2.3	23.4
52229	Other nondepository credit intermediation	31	D	D	D	b	D	D
522291	Consumer lending	17	7 603	1 242	298	52	—	13.4
5223	Activities related to credit intermediation	16	2 515	708	171	40	—	13.5
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	38	29 353	8 060	2 091	168	10.8	6.3
5231	Securities and commodity contracts intermediation and brokerage	17	D	D	D	c	D	D
52312	Securities brokerage	16	20 493	6 188	1 703	119	—	7.6
523120	Securities brokerage	16	20 493	6 188	1 703	119	—	7.6
5239	Other financial investment activities	21	D	D	D	b	D	D
524	Insurance carriers and related activities	96	N	21 004	4 912	793	N	N
5241	Insurance carriers	11	Q	14 336	3 441	536	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	85	23 847	6 668	1 471	257	59.0	6.8
52421	Insurance agencies and brokerages	75	22 422	6 026	1 346	240	58.5	7.0
524210	Insurance agencies and brokerages	75	22 422	6 026	1 346	240	58.5	7.0
52429	Other insurance related activities	10	1 425	642	125	17	66.3	3.1

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

BROWNSVILLE-HARLINGEN-RAYMONDVILLE, TX COMBINED STATISTICAL AREA

Brownsville-Harlingen, TX Metropolitan Statistical Area

Cameron County, TX

Raymondville, TX Micropolitan Statistical Area

Willacy County, TX

CORPUS CHRISTI-KINGSVILLE, TX COMBINED STATISTICAL AREA

Corpus Christi, TX Metropolitan Statistical Area

Aransas County, TX

Nueces County, TX

San Patricio County, TX

Kingsville, TX Micropolitan Statistical Area

Kenedy County, TX

Kleberg County, TX

DALLAS-FORT WORTH, TX COMBINED STATISTICAL AREA

Athens, TX Micropolitan Statistical Area

Henderson County, TX

Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area

Dallas-Plano-Irving, TX Metropolitan Division

Collin County, TX

Dallas County, TX

Delta County, TX

Denton County, TX

Ellis County, TX

Hunt County, TX

Kaufman County, TX

Rockwall County, TX

Fort Worth-Arlington, TX Metropolitan Division

Johnson County, TX

Parker County, TX

Tarrant County, TX

Wise County, TX

Gainesville, TX Micropolitan Statistical Area

Cooke County, TX

Granbury, TX Micropolitan Statistical Area

Hood County, TX

Somervell County, TX

Mineral Wells, TX Micropolitan Statistical Area

Palo Pinto County, TX

HOUSTON-BAYTOWN-HUNTSVILLE, TX COMBINED STATISTICAL AREA

Bay City, TX Micropolitan Statistical Area

Matagorda County, TX

Houston-Baytown-Sugar Land, TX Metropolitan Statistical Area

Austin County, TX

Brazoria County, TX

Chambers County, TX

Fort Bend County, TX

Galveston County, TX

Harris County, TX

Liberty County, TX

Montgomery County, TX

San Jacinto County, TX

Waller County, TX

Huntsville, TX Micropolitan Statistical Area

Walker County, TX

LONGVIEW-MARSHALL, TX COMBINED STATISTICAL AREA

Longview, TX Metropolitan Statistical Area

Gregg County, TX

Rusk County, TX

Upshur County, TX

Marshall, TX Micropolitan Statistical Area

Harrison County, TX

LUBBOCK-LEVELLAND, TX COMBINED STATISTICAL AREA

Levelland, TX Micropolitan Statistical Area

Hockley County, TX

Lubbock, TX Metropolitan Statistical Area

Crosby County, TX

Lubbock County, TX

TYLER-JACKSONVILLE, TX COMBINED STATISTICAL AREA

Jacksonville, TX Micropolitan Statistical Area

Cherokee County, TX

Tyler, TX Metropolitan Statistical Area

Smith County, TX

ABILENE, TX METROPOLITAN STATISTICAL AREA

Callahan County, TX

Jones County, TX

Taylor County, TX

ALICE, TX MICROPOLITAN STATISTICAL AREA

Jim Wells County, TX

AMARILLO, TX METROPOLITAN STATISTICAL AREA

Armstrong County, TX

Carson County, TX

Potter County, TX

Randall County, TX

ANDREWS, TX MICROPOLITAN STATISTICAL AREA

Andrews County, TX

AUSTIN-ROUND ROCK, TX METROPOLITAN STATISTICAL AREA

Bastrop County, TX

Caldwell County, TX

Hays County, TX

Travis County, TX

Williamson County, TX

BEAUMONT-PORT ARTHUR, TX METROPOLITAN STATISTICAL AREA

Hardin County, TX

Jefferson County, TX

Orange County, TX

BEEVILLE, TX MICROPOLITAN STATISTICAL AREA

Bee County, TX

BIG SPRING, TX MICROPOLITAN STATISTICAL AREA

Howard County, TX

BORGER, TX MICROPOLITAN STATISTICAL AREA

Hutchinson County, TX

BRENHAM, TX MICROPOLITAN STATISTICAL AREA

Washington County, TX

BROWNWOOD, TX MICROPOLITAN STATISTICAL AREA

Brown County, TX

COLLEGE STATION-BRYAN, TX METROPOLITAN STATISTICAL AREA

Brazos County, TX

Burleson County, TX

Robertson County, TX

CORSICANA, TX MICROPOLITAN STATISTICAL AREA

Navarro County, TX

DEL RIO, TX MICROPOLITAN STATISTICAL AREA

Val Verde County, TX

DUMAS, TX MICROPOLITAN STATISTICAL AREA

Moore County, TX

EAGLE PASS, TX MICROPOLITAN STATISTICAL AREA

Maverick County, TX

EL CAMPO, TX MICROPOLITAN STATISTICAL AREA

Wharton County, TX

EL PASO, TX METROPOLITAN STATISTICAL AREA

El Paso County, TX

HEREFORD, TX MICROPOLITAN STATISTICAL AREA

Deaf Smith County, TX

KERRVILLE, TX MICROPOLITAN STATISTICAL AREA

Kerr County, TX

KILLEEN-TEMPLE-FORT HOOD, TX METROPOLITAN STATISTICAL AREA

Bell County, TX

Coryell County, TX

Lampasas County, TX

LAMESA, TX MICROPOLITAN STATISTICAL AREA

Dawson County, TX

LAREDO, TX METROPOLITAN STATISTICAL AREA

Webb County, TX

LUFKIN, TX MICROPOLITAN STATISTICAL AREA

Angelina County, TX

MCALLEN-EDINBURG-PHARR, TX METROPOLITAN STATISTICAL AREA

Hidalgo County, TX

MIDLAND, TX METROPOLITAN STATISTICAL AREA

Midland County, TX

MOUNT PLEASANT, TX MICROPOLITAN STATISTICAL AREA

Titus County, TX

NACOGDOCHES, TX MICROPOLITAN STATISTICAL AREA

Nacogdoches County, TX

ODESSA, TX METROPOLITAN STATISTICAL AREA

Ector County, TX

PALESTINE, TX MICROPOLITAN STATISTICAL AREA

Anderson County, TX

PAMPA, TX MICROPOLITAN STATISTICAL AREA

Gray County, TX

Roberts County, TX

PARIS, TX MICROPOLITAN STATISTICAL AREA

Lamar County, TX

PECOS, TX MICROPOLITAN STATISTICAL AREA

Reeves County, TX

PLAINVIEW, TX MICROPOLITAN STATISTICAL AREA

Hale County, TX

RIO GRANDE CITY, TX MICROPOLITAN STATISTICAL AREA

Starr County, TX

SAN ANGELO, TX METROPOLITAN STATISTICAL AREA

Irion County, TX

Tom Green County, TX

SAN ANTONIO, TX METROPOLITAN STATISTICAL AREA

Atascosa County, TX

Bandera County, TX

Bexar County, TX

Comal County, TX

Guadalupe County, TX

Kendall County, TX

Medina County, TX

Wilson County, TX

SHERMAN-DENISON, TX METROPOLITAN STATISTICAL AREA

Grayson County, TX

SNYDER, TX MICROPOLITAN STATISTICAL AREA

Scurry County, TX

STEPHENVILLE, TX MICROPOLITAN STATISTICAL AREA

Erath County, TX

SULPHUR SPRINGS, TX MICROPOLITAN STATISTICAL AREA

Hopkins County, TX

SWEETWATER, TX MICROPOLITAN STATISTICAL AREA

Nolan County, TX

TEXARKANA, TX-TEXARKANA, AR METROPOLITAN STATISTICAL AREA

Miller County, AR

Bowie County, TX

UVALDE, TX MICROPOLITAN STATISTICAL AREA

Uvalde County, TX

VERNON, TX MICROPOLITAN STATISTICAL AREA

Wilbarger County, TX

VICTORIA, TX METROPOLITAN STATISTICAL AREA

Calhoun County, TX

Goliad County, TX

Victoria County, TX

WACO, TX METROPOLITAN STATISTICAL AREA

McLennan County, TX

WICHITA FALLS, TX METROPOLITAN STATISTICAL AREA

Archer County, TX

Clay County, TX

Wichita County, TX

