

Georgia: 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 fcf@census.gov.

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

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

Table 1. Summary Statistics for the State: 2002

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
GEORGIA								
52	Finance and insurance	13 137	N	8 555 209	2 358 039	178 920	N	N
521	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
5211	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
52111	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
521110	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
522	Credit intermediation and related activities	6 658	N	3 891 347	1 059 786	95 045	N	N
5221	Depository credit intermediation	2 980	N	2 197 761	626 367	57 286	N	N
52211	Commercial banking	2 434	Q	2 003 537	581 152	51 806	Q	Q
522110	Commercial banking	2 434	Q	2 003 537	581 152	51 806	Q	Q
5221101	National commercial banks - banking	1 334	Q	1 208 122	372 885	30 327	Q	Q
5221102	State commercial banks - banking	1 089	Q	783 768	204 634	21 362	Q	Q
52212	Savings institutions	204	Q	89 688	19 768	2 073	Q	Q
522120	Savings institutions	204	Q	89 688	19 768	2 073	Q	Q
5221201	Savings institutions - federally chartered	194	Q	D	D	g	Q	Q
5221203	Savings institutions - not federally chartered	10	Q	D	D	c	Q	Q
52213	Credit unions	340	D	D	D	h	D	D
522130	Credit unions	340	D	D	D	h	D	D
5221301	Credit unions - federally chartered	217	D	307 740	67 718	16 689	—	.8
5221309	Credit unions - not federally chartered	123	D	D	D	g	D	D
5222	Nondepository credit intermediation	2 469	13 231 275	1 154 841	303 418	24 323	.6	12.6
52221	Credit card issuing	17	441 156	58 388	13 129	1 686	.4	3.0
522210	Credit card issuing	17	441 156	58 388	13 129	1 686	.4	3.0
52222	Sales financing	304	4 620 338	398 225	111 891	7 927	—	25.1
522220	Sales financing	304	4 620 338	398 225	111 891	7 927	—	25.1
52229	Other nondepository credit intermediation	2 148	8 169 781	698 228	178 398	14 710	1.0	6.1
522291	Consumer lending	983	878 344	117 495	29 632	4 073	4.8	10.5
522292	Real estate credit	621	1 873 517	462 824	114 824	8 054	1.7	17.3
5222929	Mortgage bankers and loan correspondents	615	1 865 057	461 719	114 544	8 029	1.7	17.0
522294	Secondary market financing	11	2 240 829	22 942	7 967	208	—	.4
522298	All other nondepository credit intermediation	530	D	D	D	g	D	D
5222981	Pawn shops	443	D	D	D	g	D	D
5222988	Other business credit institutions	87	3 012 594	62 879	18 205	940	.3	1.1
5223	Activities related to credit intermediation	1 209	2 556 419	538 745	130 001	13 436	2.3	4.0
52231	Mortgage and nonmortgage loan brokers	662	393 825	180 243	40 482	4 115	.1	9.3
522310	Mortgage and nonmortgage loan brokers	662	393 825	180 243	40 482	4 115	.1	9.3
52232	Financial transactions processing, reserve, and clearinghouse activities	158	1 947 028	296 451	74 014	7 352	2.9	2.1
522320	Financial transactions processing, reserve, and clearinghouse activities	158	1 947 028	296 451	74 014	7 352	2.9	2.1
52239	Other activities related to credit intermediation	389	215 566	62 051	15 505	1 969	—	11.5
522390	Other activities related to credit intermediation	389	215 566	62 051	15 505	1 969	—	11.5
523	Securities, commodity contracts, other financial investments, and related activities	1 579	3 363 084	1 121 732	339 942	12 267	3.1	4.3
5231	Securities and commodity contracts intermediation and brokerage	747	2 361 352	748 777	251 525	7 624	.6	3.5
52311	Investment banking and securities dealing	94	225 399	123 500	44 560	747	2.8	5.3
523110	Investment banking and securities dealing	94	225 399	123 500	44 560	747	2.8	5.3
52312	Securities brokerage	622	2 109 607	614 480	203 777	6 709	.2	3.2
523120	Securities brokerage	622	2 109 607	614 480	203 777	6 709	.2	3.2
52313	Commodity contracts dealing	9	D	D	D	b	D	D
523130	Commodity contracts dealing	9	D	D	D	b	D	D
52314	Commodity contracts brokerage	22	D	D	D	c	D	D
523140	Commodity contracts brokerage	22	D	D	D	c	D	D
5239	Other financial investment activities	832	1 001 732	372 955	88 417	4 643	9.1	6.3
52391	Miscellaneous intermediation	142	76 323	32 495	7 015	495	29.8	15.3
523910	Miscellaneous intermediation	142	76 323	32 495	7 015	495	29.8	15.3
52392	Portfolio management	271	683 365	244 695	57 631	2 480	4.4	2.7
523920	Portfolio management	271	683 365	244 695	57 631	2 480	4.4	2.7
52393	Investment advice	367	186 974	73 119	17 739	1 127	20.4	12.3
523930	Investment advice	367	186 974	73 119	17 739	1 127	20.4	12.3
52399	All other financial investment activities	52	55 070	22 646	6 032	541	1.2	18.7
523991	Trust, fiduciary, and custody activities	52	55 070	22 646	6 032	541	1.2	18.7
524	Insurance carriers and related activities	4 858	N	3 422 123	929 629	69 850	N	N
5241	Insurance carriers	872	Q	2 305 854	657 678	45 316	Q	Q
52411	Direct life, health, and medical insurance carriers	425	Q	1 199 034	356 034	23 174	Q	Q
524113	Direct life insurance carriers	315	Q	818 422	248 711	15 544	Q	Q
524114	Direct health and medical insurance carriers	110	Q	380 612	107 323	7 630	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	415	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	382	Q	D	D	j	Q	Q
524127	Direct title insurance carriers	24	Q	D	D	e	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	9	Q	D	D	a	Q	Q
52413	Reinsurance carriers	32	Q	D	D	f	Q	Q
524130	Reinsurance carriers	32	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities	3 986	3 209 692	1 116 269	271 951	24 534	21.8	8.7
52421	Insurance agencies and brokerages	3 583	2 373 823	820 196	198 060	17 807	27.7	10.3
524210	Insurance agencies and brokerages	3 583	2 373 823	820 196	198 060	17 807	27.7	10.3
52429	Other insurance related activities	403	835 869	296 073	73 891	6 727	4.9	4.4
524291	Claims adjusting	171	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	156	461 731	158 464	40 890	3 337	4.5	5.2
524298	All other insurance related activities	76	D	D	D	g	D	D

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
	GEORGIA—Con.							
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	41	1 015 205	48 688	11 443	552	—	7.8
5259	Other investment pools and funds (part)	41	1 015 205	48 688	11 443	552	—	7.8
52593	Real Estate Investment Trusts - REITs	41	1 015 205	48 688	11 443	552	—	7.8
525930	Real Estate Investment Trusts - REITs	41	1 015 205	48 688	11 443	552	—	7.8

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

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

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

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	ATLANTA-SANDY SPRINGS-GAINESVILLE, GA-AL COMBINED STATISTICAL AREA							
52	Finance and insurance	8 197	N	6 920 507	1 930 547	131 986	N	N
521	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
5211	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
52111	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
521110	Monetary authorities - central bank	1	1 203 760	71 319	17 239	1 206	—	—
522	Credit intermediation and related activities	3 965	N	3 060 587	849 541	68 650	N	N
5221	Depository credit intermediation	1 668	N	D	D	k	N	N
52211	Commercial banking	1 350	Q	D	D	k	Q	Q
522110	Commercial banking	1 350	Q	D	D	k	Q	Q
52212	Savings institutions	153	Q	D	D	g	Q	Q
522120	Savings institutions	153	Q	D	D	g	Q	Q
52213	Credit unions	163	D	D	D	g	D	D
522130	Credit unions	163	D	D	D	g	D	D
5222	Nondepository credit intermediation	1 372	D	D	D	j	D	D
52221	Credit card issuing	13	437 792	57 693	12 978	1 671	.1	2.6
522210	Credit card issuing	13	437 792	57 693	12 978	1 671	.1	2.6
52222	Sales financing	223	4 097 018	371 033	105 148	7 222	—	28.0
522220	Sales financing	223	4 097 018	371 033	105 148	7 222	—	28.0
52229	Other nondepository credit intermediation	1 136	D	D	D	j	D	D
522291	Consumer lending	369	507 993	58 736	14 883	1 805	4.7	12.8
522292	Real estate credit	492	D	D	D	i	D	D
5222929	Mortgage bankers and loan correspondents	487	1 606 189	416 399	103 345	7 066	1.7	16.0
522294	Secondary market financing	10	2 240 229	22 859	7 948	204	—	.4
522298	All other nondepository credit intermediation	262	D	D	D	g	D	D
5222981	Pawn shops	220	D	D	D	f	D	D
5222988	Other business credit institutions	42	D	D	D	f	D	D
5223	Activities related to credit intermediation	925	D	D	D	j	D	D
52231	Mortgage and nonmortgage loan brokers	543	D	D	D	h	D	D
522310	Mortgage and nonmortgage loan brokers	543	D	D	D	h	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	132	1 808 919	271 881	68 315	6 668	.5	2.2
522320	Financial transactions processing, reserve, and clearinghouse activities	132	1 808 919	271 881	68 315	6 668	.5	2.2
52239	Other activities related to credit intermediation	250	D	D	D	g	D	D
522390	Other activities related to credit intermediation	250	D	D	D	g	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1 142	D	D	D	j	D	D
5231	Securities and commodity contracts intermediation and brokerage	502	D	D	D	i	D	D
52311	Investment banking and securities dealing	81	D	D	D	f	D	D
523110	Investment banking and securities dealing	81	D	D	D	f	D	D
52312	Securities brokerage	392	D	D	D	i	D	D
523120	Securities brokerage	392	D	D	D	i	D	D
52314	Commodity contracts brokerage	20	D	D	D	c	D	D
523140	Commodity contracts brokerage	20	D	D	D	c	D	D
5239	Other financial investment activities	640	D	D	D	h	D	D
52391	Miscellaneous intermediation	97	66 022	29 607	6 313	358	27.6	17.1
523910	Miscellaneous intermediation	97	66 022	29 607	6 313	358	27.6	17.1
52392	Portfolio management	217	D	D	D	g	D	D
523920	Portfolio management	217	D	D	D	g	D	D
52393	Investment advice	301	162 391	68 161	16 792	1 010	20.9	12.9
523930	Investment advice	301	162 391	68 161	16 792	1 010	20.9	12.9
52399	All other financial investment activities	25	D	D	D	e	D	D
523991	Trust, fiduciary, and custody activities	25	D	D	D	e	D	D
524	Insurance carriers and related activities	3 049	N	D	D	l	N	N
5241	Insurance carriers	626	Q	D	D	k	Q	Q
52411	Direct life, health, and medical insurance carriers	280	Q	D	D	j	Q	Q
524113	Direct life insurance carriers	210	Q	D	D	j	Q	Q
524114	Direct health and medical insurance carriers	70	Q	D	D	j	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	317	Q	D	D	j	Q	Q
524126	Direct property and casualty insurance carriers	288	Q	D	D	j	Q	Q
524127	Direct title insurance carriers	23	Q	D	D	e	Q	Q
52413	Reinsurance carriers	29	Q	D	D	f	Q	Q
524130	Reinsurance carriers	29	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities	2 423	D	D	D	j	D	D
52421	Insurance agencies and brokerages	2 133	D	D	D	j	D	D
524210	Insurance agencies and brokerages	2 133	D	D	D	j	D	D
52429	Other insurance related activities	290	D	D	D	i	D	D
524291	Claims adjusting	101	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	124	D	D	D	h	D	D
524298	All other insurance related activities	65	D	D	D	g	D	D
525	Funds, trusts, and other financial vehicles (part)	40	D	D	D	f	D	D
5259	Other investment pools and funds (part)	40	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	40	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	40	D	D	D	f	D	D

See footnotes at end of table.

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

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

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

See footnotes at end of table.

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

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

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

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
ATLANTA-SANDY SPRINGS-GAINESVILLE, GA-AL COMBINED STATISTICAL AREA—Con.								
Thomaston, GA Micropolitan Statistical Area								
52	Finance and insurance	33	N	7 409	1 796	229	N	N
522	Credit intermediation and related activities	20	N	6 530	1 571	199	N	N
5221	Depository credit intermediation	10	N	5 316	1 303	165	N	N
52211	Commercial banking	10	Q	5 316	1 303	165	Q	Q
522110	Commercial banking	10	Q	5 316	1 303	165	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	12	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	D	D	D	b	D	D
52421	Insurance agencies and brokerages	11	D	D	D	b	D	D
524210	Insurance agencies and brokerages	11	D	D	D	b	D	D
Valley, AL Micropolitan Statistical Area								
52	Finance and insurance	29	N	5 535	1 223	174	N	N
522	Credit intermediation and related activities	15	N	4 119	911	135	N	N
5221	Depository credit intermediation	12	N	D	D	c	N	N
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	13	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	10	D	D	D	b	D	D
CHATTANOOGA-CLEVELAND-ATHENS, TN-GA COMBINED STATISTICAL AREA								
52	Finance and insurance	988	N	648 527	171 983	16 136	N	N
522	Credit intermediation and related activities	550	N	D	D	h	N	N
5221	Depository credit intermediation	277	N	104 451	26 029	3 150	N	N
52211	Commercial banking	208	Q	85 583	21 633	2 496	Q	Q
522110	Commercial banking	208	Q	85 583	21 633	2 496	Q	Q
52213	Credit unions	61	71 753	15 051	3 498	534	4.3	.6
522130	Credit unions	61	71 753	15 051	3 498	534	4.3	.6
5222	Nondepository credit intermediation	163	155 441	22 345	5 198	658	7.1	17.1
52222	Sales financing	18	D	D	D	c	D	D
522220	Sales financing	18	D	D	D	c	D	D
52229	Other nondepository credit intermediation	145	D	D	D	f	D	D
522291	Consumer lending	80	D	D	D	e	D	D
522292	Real estate credit	29	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	28	D	D	D	c	D	D
522298	All other nondepository credit intermediation	35	D	D	D	c	D	D
5222981	Pawn shops	30	D	D	D	b	D	D
5223	Activities related to credit intermediation	110	D	D	D	f	D	D
52231	Mortgage and nonmortgage loan brokers	43	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	43	D	D	D	c	D	D
52239	Other activities related to credit intermediation	64	D	D	D	e	D	D
522390	Other activities related to credit intermediation	64	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities	103	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	53	D	D	D	e	D	D
52312	Securities brokerage	49	D	D	D	e	D	D
523120	Securities brokerage	49	D	D	D	e	D	D
5239	Other financial investment activities	50	D	D	D	c	D	D
52392	Portfolio management	20	D	D	D	b	D	D
523920	Portfolio management	20	D	D	D	b	D	D
52393	Investment advice	18	D	D	D	b	D	D
523930	Investment advice	18	D	D	D	b	D	D
524	Insurance carriers and related activities	334	N	458 131	122 916	11 150	N	N
5241	Insurance carriers	67	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers	44	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	28	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	16	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	21	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	267	D	D	D	g	D	D
52421	Insurance agencies and brokerages	250	D	D	D	g	D	D
524210	Insurance agencies and brokerages	250	D	D	D	g	D	D
52429	Other insurance related activities	17	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CHATTANOOGA-CLEVELAND-ATHENS, TN-GA COMBINED STATISTICAL AREA—Con.								
Athens, TN Micropolitan Statistical Area								
52	Finance and insurance	69	N	15 023	3 699	516	N	N
522	Credit intermediation and related activities	44	N	12 960	3 201	434	N	N
5221	Depository credit intermediation	22	N	10 375	2 606	354	N	N
52211	Commercial banking	14	Q	7 202	1 869	261	Q	Q
522110	Commercial banking	14	Q	7 202	1 869	261	Q	Q
5222	Nondepository credit intermediation	15	12 029	1 917	432	64	—	36.0
52229	Other nondepository credit intermediation	15	12 029	1 917	432	64	—	36.0
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	23	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	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
Chattanooga, TN-GA Metropolitan Statistical Area								
52	Finance and insurance	764	N	603 038	160 590	14 656	N	N
522	Credit intermediation and related activities	408	N	D	D	h	N	N
5221	Depository credit intermediation	203	N	78 570	19 663	2 340	N	N
52211	Commercial banking	153	Q	64 593	16 393	1 847	Q	Q
522110	Commercial banking	153	Q	64 593	16 393	1 847	Q	Q
52213	Credit unions	48	D	D	D	e	D	D
522130	Credit unions	48	D	D	D	e	D	D
5222	Nondepository credit intermediation	125	129 114	18 018	4 210	520	8.3	15.9
52222	Sales financing	17	D	D	D	c	D	D
522220	Sales financing	17	D	D	D	c	D	D
52229	Other nondepository credit intermediation	108	D	D	D	e	D	D
522291	Consumer lending	56	46 955	6 355	1 466	193	.4	26.3
522292	Real estate credit	25	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	25	D	D	D	c	D	D
522298	All other nondepository credit intermediation	26	D	D	D	b	D	D
5222981	Pawn shops	23	D	D	D	b	D	D
5223	Activities related to credit intermediation	80	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	37	10 184	4 458	995	146	19.7	14.0
522310	Mortgage and nonmortgage loan brokers	37	10 184	4 458	995	146	19.7	14.0
52239	Other activities related to credit intermediation	40	D	D	D	c	D	D
522390	Other activities related to credit intermediation	40	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	89	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	43	D	D	D	e	D	D
52312	Securities brokerage	39	99 486	26 937	7 787	318	1.9	—
523120	Securities brokerage	39	99 486	26 937	7 787	318	1.9	—
5239	Other financial investment activities	46	D	D	D	c	D	D
52392	Portfolio management	18	44 049	7 619	2 918	87	3.6	2.1
523920	Portfolio management	18	44 049	7 619	2 918	87	3.6	2.1
52393	Investment advice	16	D	D	D	b	D	D
523930	Investment advice	16	D	D	D	b	D	D
524	Insurance carriers and related activities	267	N	452 270	121 502	10 924	N	N
5241	Insurance carriers	60	Q	403 893	109 785	9 636	Q	Q
52411	Direct life, health, and medical insurance carriers	41	Q	400 047	108 757	9 527	Q	Q
524113	Direct life insurance carriers	26	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	15	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	17	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	11	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	207	134 436	48 377	11 717	1 288	28.4	14.8
52421	Insurance agencies and brokerages	192	D	D	D	g	D	D
524210	Insurance agencies and brokerages	192	D	D	D	g	D	D
52429	Other insurance related activities	15	D	D	D	e	D	D
Cleveland, TN 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
CHATTANOOGA-CLEVELAND-ATHENS, TN-GA COMBINED STATISTICAL AREA—Con.								
Cleveland, TN Metropolitan Statistical Area—Con.								
52	Finance and insurance	155	N	30 466	7 694	964	N	N
522	Credit intermediation and related activities	98	N	24 432	6 231	791	N	N
5221	Depository credit intermediation	52	N	15 506	3 760	456	N	N
52211	Commercial banking	41	Q	13 788	3 371	388	Q	Q
522110	Commercial banking	41	Q	13 788	3 371	388	Q	Q
5222	Nondepository credit intermediation	23	14 298	2 410	556	74	2.0	12.0
52229	Other nondepository credit intermediation	22	D	D	D	b	D	D
522291	Consumer lending	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	23	12 226	6 516	1 915	261	14.6	2.9
52239	Other activities related to credit intermediation	18	D	D	D	c	D	D
522390	Other activities related to credit intermediation	18	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	44	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	40	D	D	D	c	D	D
52421	Insurance agencies and brokerages	39	9 868	3 694	891	135	56.5	24.3
524210	Insurance agencies and brokerages	39	9 868	3 694	891	135	56.5	24.3
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
COLUMBUS-AUBURN-OPELIKA, GA-AL COMBINED STATISTICAL AREA								
52	Finance and insurance	559	N	377 330	103 778	9 296	N	N
522	Credit intermediation and related activities	310	N	D	D	h	N	N
5221	Depository credit intermediation	153	N	D	D	g	N	N
52211	Commercial banking	128	Q	D	D	g	Q	Q
522110	Commercial banking	128	Q	D	D	g	Q	Q
52213	Credit unions	23	D	D	D	c	D	D
522130	Credit unions	23	D	D	D	c	D	D
5222	Nondepository credit intermediation	117	D	D	D	f	D	D
52222	Sales financing	14	D	D	D	b	D	D
522220	Sales financing	14	D	D	D	b	D	D
52229	Other nondepository credit intermediation	102	106 025	20 918	5 079	630	3.0	35.7
522291	Consumer lending	49	D	D	D	c	D	D
522292	Real estate credit	25	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents	24	D	D	D	e	D	D
522298	All other nondepository credit intermediation	28	D	D	D	b	D	D
5222981	Pawn shops	26	D	D	D	b	D	D
5223	Activities related to credit intermediation	40	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	13	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	13	D	D	D	b	D	D
52239	Other activities related to credit intermediation	18	D	D	D	b	D	D
522390	Other activities related to credit intermediation	18	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	49	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	25	D	D	D	c	D	D
52312	Securities brokerage	25	D	D	D	c	D	D
523120	Securities brokerage	25	D	D	D	c	D	D
5239	Other financial investment activities	24	D	D	D	b	D	D
524	Insurance carriers and related activities	200	N	D	D	i	N	N
5241	Insurance carriers	45	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers	20	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	14	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	25	Q	D	D	b	Q	Q
524126	Direct property and casualty insurance carriers	25	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	155	D	D	D	e	D	D
52421	Insurance agencies and brokerages	144	D	D	D	e	D	D
524210	Insurance agencies and brokerages	144	D	D	D	e	D	D
52429	Other insurance related activities	11	D	D	D	b	D	D

See footnotes at end of table.

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

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

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

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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
MACON-WARNER ROBINS-FORT VALLEY, GA COMBINED STATISTICAL AREA								
52	Finance and insurance	543	N	274 876	72 584	7 902	N	N
522	Credit intermediation and related activities	269	N	100 588	24 987	3 152	N	N
5221	Depository credit intermediation	122	N	56 443	14 465	1 889	N	N
52211	Commercial banking	89	Q	D	D	g	Q	Q
522110	Commercial banking	89	Q	D	D	g	Q	Q
52213	Credit unions	33	D	D	D	e	D	D
522130	Credit unions	33	D	D	D	e	D	D
5222	Nondepository credit intermediation	115	509 750	32 189	7 794	851	.4	1.4
52229	Other nondepository credit intermediation	106	D	D	D	e	D	D
522291	Consumer lending	60	D	D	D	c	D	D
522292	Real estate credit	19	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	19	D	D	D	c	D	D
522298	All other nondepository credit intermediation	27	D	D	D	c	D	D
5222981	Pawn shops	25	D	D	D	c	D	D
5223	Activities related to credit intermediation	32	66 759	11 956	2 728	412	—	—
52231	Mortgage and nonmortgage loan brokers	17	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	17	D	D	D	b	D	D
52239	Other activities related to credit intermediation	13	D	D	D	b	D	D
522390	Other activities related to credit intermediation	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	46	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	27	D	D	D	c	D	D
52312	Securities brokerage	25	55 549	17 418	5 106	170	1.8	.1
523120	Securities brokerage	25	55 549	17 418	5 106	170	1.8	.1
5239	Other financial investment activities	19	D	D	D	b	D	D
524	Insurance carriers and related activities	227	N	154 481	41 939	4 500	N	N
5241	Insurance carriers	47	Q	D	D	h	Q	Q
52411	Direct life, health, and medical insurance carriers	24	Q	D	D	f	Q	Q
524113	Direct life insurance carriers	20	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	22	Q	116 141	32 102	3 350	Q	Q
524126	Direct property and casualty insurance carriers	22	Q	116 141	32 102	3 350	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	180	D	D	D	f	D	D
52421	Insurance agencies and brokerages	160	D	D	D	f	D	D
524210	Insurance agencies and brokerages	160	D	D	D	f	D	D
52429	Other insurance related activities	20	D	D	D	b	D	D
524291	Claims adjusting	14	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Fort Valley, GA Micropolitan Statistical Area								
52	Finance and insurance	24	N	11 810	2 952	304	N	N
522	Credit intermediation and related activities	12	N	2 762	602	98	N	N
524	Insurance carriers and related activities	12	N	9 048	2 350	206	N	N
5242	Agencies, brokerages, and other insurance related activities ..	10	D	D	D	b	D	D
Macon, GA Metropolitan Statistical Area								
52	Finance and insurance	381	N	231 758	61 745	6 623	N	N
522	Credit intermediation and related activities	179	N	74 082	18 234	2 280	N	N
5221	Depository credit intermediation	82	N	36 659	9 262	1 204	N	N
52211	Commercial banking	62	Q	32 763	8 295	1 046	Q	Q
522110	Commercial banking	62	Q	32 763	8 295	1 046	Q	Q
52213	Credit unions	20	20 886	3 896	967	158	—	1.6
522130	Credit unions	20	20 886	3 896	967	158	—	1.6
5222	Nondepository credit intermediation	71	467 521	25 700	6 293	674	.3	.6
52229	Other nondepository credit intermediation	64	D	D	D	e	D	D
522291	Consumer lending	36	31 968	3 640	839	126	.6	4.0
522292	Real estate credit	12	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	16	D	D	D	b	D	D
5222981	Pawn shops	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	26	66 238	11 723	2 679	402	—	—
52231	Mortgage and nonmortgage loan brokers	15	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	15	D	D	D	b	D	D
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	D	D	D	c	D	D
52312	Securities brokerage	17	52 546	16 139	4 887	148	1.9	—
523120	Securities brokerage	17	52 546	16 139	4 887	148	1.9	—
5239	Other financial investment activities	15	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	MACON-WARNER ROBINS-FORT VALLEY, GA COMBINED STATISTICAL AREA—Con.							
	Macon, GA Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	168	N	139 350	38 120	4 117	N	N
5241	Insurance carriers	40	Q	128 332	35 461	3 727	Q	Q
52411	Direct life, health, and medical insurance carriers	22	Q	D	D	f	Q	Q
524113	Direct life insurance carriers	19	Q	16 030	4 257	419	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	17	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	17	Q	D	D	h	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	128	33 158	11 018	2 659	390	49.7	15.9
52421	Insurance agencies and brokerages	112	30 082	9 924	2 398	353	52.6	13.2
524210	Insurance agencies and brokerages	112	30 082	9 924	2 398	353	52.6	13.2
52429	Other insurance related activities	16	3 076	1 094	261	37	21.1	41.6
524291	Claims adjusting	13	1 988	761	223	30	11.6	30.8
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	Warner Robins, GA Metropolitan Statistical Area							
52	Finance and insurance	138	N	31 308	7 887	975	N	N
522	Credit intermediation and related activities	78	N	23 744	6 151	774	N	N
5221	Depository credit intermediation	33	N	17 399	4 699	603	N	N
52211	Commercial banking	21	Q	D	D	e	Q	Q
522110	Commercial banking	21	Q	D	D	e	Q	Q
52213	Credit unions	12	D	D	D	e	D	D
522130	Credit unions	12	D	D	D	e	D	D
5222	Nondepository credit intermediation	39	40 902	6 112	1 403	161	1.6	11.1
52229	Other nondepository credit intermediation	37	D	D	D	c	D	D
522291	Consumer lending	20	20 235	1 960	472	62	.6	8.7
522298	All other nondepository credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	13	3 434	1 481	267	24	6.0	1.7
524	Insurance carriers and related activities	47	N	6 083	1 469	177	N	N
5242	Agencies, brokerages, and other insurance related activities ..	42	D	D	D	c	D	D
52421	Insurance agencies and brokerages	41	12 525	4 310	1 001	130	61.3	3.7
524210	Insurance agencies and brokerages	41	12 525	4 310	1 001	130	61.3	3.7
	SAVANNAH-HINESVILLE-FORT STEWART, GA COMBINED STATISTICAL AREA							
52	Finance and insurance	506	N	160 748	41 460	4 507	N	N
522	Credit intermediation and related activities	254	N	69 607	18 429	2 276	N	N
5221	Depository credit intermediation	118	N	D	D	g	N	N
52211	Commercial banking	95	Q	43 377	11 792	1 400	Q	Q
522110	Commercial banking	95	Q	43 377	11 792	1 400	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	103	D	D	D	e	D	D
52229	Other nondepository credit intermediation	95	165 157	14 762	3 758	412	1.2	4.4
522291	Consumer lending	44	D	D	D	c	D	D
522292	Real estate credit	21	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	21	D	D	D	c	D	D
522298	All other nondepository credit intermediation	30	D	D	D	c	D	D
5222981	Pawn shops	27	D	D	D	c	D	D
5223	Activities related to credit intermediation	33	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	10	3 954	1 172	274	32	—	.5
522310	Mortgage and nonmortgage loan brokers	10	3 954	1 172	274	32	—	.5
52239	Other activities related to credit intermediation	21	D	D	D	c	D	D
522390	Other activities related to credit intermediation	21	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	54	63 003	21 070	5 607	320	4.6	5.6
5231	Securities and commodity contracts intermediation and brokerage	27	D	D	D	c	D	D
52312	Securities brokerage	26	D	D	D	c	D	D
523120	Securities brokerage	26	D	D	D	c	D	D
5239	Other financial investment activities	27	D	D	D	c	D	D
52392	Portfolio management	12	D	D	D	b	D	D
523920	Portfolio management	12	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
SAVANNAH-HINESVILLE-FORT STEWART, GA COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	198	N	70 071	17 424	1 911	N	N
5241	Insurance carriers	40	Q	D	D	f	Q	Q
52411	Direct life, health, and medical insurance carriers	25	Q	D	D	f	Q	Q
524113	Direct life insurance carriers	15	Q	11 306	3 130	297	Q	Q
524114	Direct health and medical insurance carriers	10	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	15	Q	3 536	848	49	Q	Q
524126	Direct property and casualty insurance carriers	15	Q	3 536	848	49	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	158	D	D	D	g	D	D
52421	Insurance agencies and brokerages	138	D	D	D	f	D	D
524210	Insurance agencies and brokerages	138	D	D	D	f	D	D
52429	Other insurance related activities	20		18 798	8 754	264	11.0	15.8
524291	Claims adjusting	13		4 021	2 133	62	48.0	12.2
Hinesville-Fort Stewart, GA Metropolitan Statistical Area								
52	Finance and insurance	56	N	10 375	2 843	506	N	N
522	Credit intermediation and related activities	33	N	8 802	2 412	426	N	N
5221	Depository credit intermediation	14	N	D	D	c	N	N
52211	Commercial banking	12	Q	1 935	584	117	Q	Q
522110	Commercial banking	12	Q	1 935	584	117	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
523	Securities, commodity contracts, other financial investments, and related activities	5		1 131	201	55	76.0	—
524	Insurance carriers and related activities	18	N	1 372	376	67	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
Savannah, GA Metropolitan Statistical Area								
52	Finance and insurance	450	N	150 373	38 617	4 001	N	N
522	Credit intermediation and related activities	221	N	60 805	16 017	1 850	N	N
5221	Depository credit intermediation	104	N	44 895	11 976	1 403	N	N
52211	Commercial banking	83	Q	41 442	11 208	1 283	Q	Q
522110	Commercial banking	83	Q	41 442	11 208	1 283	Q	Q
52213	Credit unions	19	D	D	D	c	D	D
522130	Credit unions	19	D	D	D	c	D	D
5222	Nondepository credit intermediation	89		179 077	3 506	367	.5	4.2
52229	Other nondepository credit intermediation	81	D	D	D	e	D	D
522291	Consumer lending	39		26 733	3 916	133	1.0	9.1
522292	Real estate credit	19		124 815	5 963	109	.2	3.5
5222929	Mortgage bankers and loan correspondents	19		124 815	5 963	109	.2	3.5
522298	All other nondepository credit intermediation	23	D	D	D	b	D	D
5222981	Pawn shops	21		6 441	1 832	474	—	2.1
5223	Activities related to credit intermediation	28		7 791	2 194	535	—	.3
52231	Mortgage and nonmortgage loan brokers	10		3 954	1 172	274	—	.5
522310	Mortgage and nonmortgage loan brokers	10		3 954	1 172	274	—	.5
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	49		61 872	20 869	5 552	3.2	5.7
5231	Securities and commodity contracts intermediation and brokerage	24	D	D	D	c	D	D
52312	Securities brokerage	23		49 536	15 705	168	—	6.6
523120	Securities brokerage	23		49 536	15 705	168	—	6.6
5239	Other financial investment activities	25	D	D	D	c	D	D
52392	Portfolio management	11		6 192	2 928	656	—	—
523920	Portfolio management	11		6 192	2 928	656	—	—
524	Insurance carriers and related activities	180	N	68 699	17 048	1 844	N	N
5241	Insurance carriers	38	Q	28 119	7 740	659	Q	Q
52411	Direct life, health, and medical insurance carriers	23	Q	24 583	6 892	610	Q	Q
524113	Direct life insurance carriers	15	Q	11 306	3 130	297	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	15	Q	3 536	848	49	Q	Q
524126	Direct property and casualty insurance carriers	15	Q	3 536	848	49	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	142		94 788	40 580	9 308	37.9	25.5
52421	Insurance agencies and brokerages	122		75 990	31 826	7 107	44.5	27.9
524210	Insurance agencies and brokerages	122		75 990	31 826	7 107	44.5	27.9
52429	Other insurance related activities	20		18 798	8 754	2 201	11.0	15.8
524291	Claims adjusting	13		4 021	2 133	62	48.0	12.2

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
ALBANY, GA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	238	N	50 532	13 187	1 548	N	N
522	Credit intermediation and related activities	116	N	28 749	7 714	964	N	N
5221	Depository credit intermediation	52	N	23 380	6 412	764	N	N
52211	Commercial banking	40	Q	16 630	4 787	555	Q	Q
522110	Commercial banking	40	Q	16 630	4 787	555	Q	Q
5222	Nondepository credit intermediation	53	26 394	4 483	1 116	170	1.2	9.2
52229	Other nondepository credit intermediation	50	D	D	D	c	D	D
522291	Consumer lending	32	18 456	3 198	811	118	.5	11.6
522298	All other nondepository credit intermediation	15	D	D	D	b	D	D
5222981	Pawn shops	13	2 828	474	111	30	—	—
5223	Activities related to credit intermediation	11	2 445	886	186	30	—	7.1
523	Securities, commodity contracts, other financial investments, and related activities	18	13 779	5 931	1 659	82	—	18.8
5231	Securities and commodity contracts intermediation and brokerage	12	D	D	D	b	D	D
52312	Securities brokerage	11	11 364	4 812	1 439	64	—	20.6
523120	Securities brokerage	11	11 364	4 812	1 439	64	—	20.6
524	Insurance carriers and related activities	104	N	15 852	3 814	502	N	N
5241	Insurance carriers	13	Q	6 567	1 706	206	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	91	27 721	9 285	2 108	296	45.2	2.9
52421	Insurance agencies and brokerages	84	25 940	8 470	1 897	271	44.7	3.1
524210	Insurance agencies and brokerages	84	25 940	8 470	1 897	271	44.7	3.1
AMERICUS, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	50	N	14 337	3 734	449	N	N
522	Credit intermediation and related activities	31	N	5 353	1 359	230	N	N
5221	Depository credit intermediation	12	N	D	D	c	N	N
52211	Commercial banking	11	Q	3 395	842	115	Q	Q
522110	Commercial banking	11	Q	3 395	842	115	Q	Q
5222	Nondepository credit intermediation	14	9 031	1 599	427	103	—	26.7
52229	Other nondepository credit intermediation	14	9 031	1 599	427	103	—	26.7
523	Securities, commodity contracts, other financial investments, and related activities	4	1 088	439	112	8	—	39.3
524	Insurance carriers and related activities	15	N	8 545	2 263	211	N	N
5242	Agencies, brokerages, and other insurance related activities ..	13	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
ATHENS-CLARKE COUNTY, GA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	239	N	74 774	19 846	2 011	N	N
522	Credit intermediation and related activities	123	N	37 755	10 010	1 115	N	N
5221	Depository credit intermediation	68	N	27 615	7 526	845	N	N
52211	Commercial banking	60	Q	26 733	7 316	806	Q	Q
522110	Commercial banking	60	Q	26 733	7 316	806	Q	Q
5222	Nondepository credit intermediation	39	49 246	7 571	1 894	183	.3	.6
52229	Other nondepository credit intermediation	36	D	D	D	c	D	D
522291	Consumer lending	23	16 928	2 431	567	75	.4	—
5223	Activities related to credit intermediation	16	6 478	2 569	590	87	11.4	7.5
52231	Mortgage and nonmortgage loan brokers	11	5 109	2 290	539	74	—	6.3
522310	Mortgage and nonmortgage loan brokers	11	5 109	2 290	539	74	—	6.3
523	Securities, commodity contracts, other financial investments, and related activities	32	27 962	12 910	3 680	194	4.2	18.4
5231	Securities and commodity contracts intermediation and brokerage	17	D	D	D	c	D	D
52312	Securities brokerage	16	20 671	10 335	3 004	132	1.3	15.3
523120	Securities brokerage	16	20 671	10 335	3 004	132	1.3	15.3
5239	Other financial investment activities	15	D	D	D	b	D	D
524	Insurance carriers and related activities	84	N	24 109	6 156	702	N	N
5241	Insurance carriers	14	Q	15 390	4 139	411	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	70	29 492	8 719	2 017	291	44.9	4.9
52421	Insurance agencies and brokerages	65	28 033	7 905	1 781	260	46.9	3.1
524210	Insurance agencies and brokerages	65	28 033	7 905	1 781	260	46.9	3.1

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
AUGUSTA-RICHMOND COUNTY, GA-SC METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	643	N	152 930	41 201	4 594	N	N
522	Credit intermediation and related activities	376	N	99 220	25 888	3 274	N	N
5221	Depository credit intermediation	193	N	74 260	19 636	2 498	N	N
52211	Commercial banking	148	Q	59 733	15 931	1 954	Q	Q
522110	Commercial banking	148	Q	59 733	15 931	1 954	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	34	D	D	D	e	D	D
522130	Credit unions	34	D	D	D	e	D	D
5222	Nondepository credit intermediation	137	109 788	18 833	5 050	599	1.5	6.6
52222	Sales financing	12	15 522	2 050	514	63	—	—
522220	Sales financing	12	15 522	2 050	514	63	—	—
52229	Other nondepository credit intermediation	125	94 266	16 783	4 536	536	1.8	7.6
522291	Consumer lending	76	51 584	7 258	1 800	256	1.9	3.1
522292	Real estate credit	21	31 997	7 860	2 315	203	1.7	17.5
5222929	Mortgage bankers and loan correspondents	21	31 997	7 860	2 315	203	1.7	17.5
522298	All other nondepository credit intermediation	28	10 685	1 665	421	77	1.5	.2
5222981	Pawn shops	25	D	D	D	b	D	D
5223	Activities related to credit intermediation	46	18 494	6 127	1 202	177	—	12.2
52231	Mortgage and nonmortgage loan brokers	18	11 128	4 005	750	97	—	19.4
522310	Mortgage and nonmortgage loan brokers	18	11 128	4 005	750	97	—	19.4
52239	Other activities related to credit intermediation	26	D	D	D	b	D	D
522390	Other activities related to credit intermediation	26	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	59	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	33	37 652	14 715	5 361	212	.6	.1
52312	Securities brokerage	33	37 652	14 715	5 361	212	.6	.1
523120	Securities brokerage	33	37 652	14 715	5 361	212	.6	.1
5239	Other financial investment activities	26	D	D	D	c	D	D
52393	Investment advice	10	2 017	673	98	15	28.7	13.8
523930	Investment advice	10	2 017	673	98	15	28.7	13.8
524	Insurance carriers and related activities	207	N	34 571	9 059	998	N	N
5241	Insurance carriers	27	Q	15 124	3 970	339	Q	Q
52411	Direct life, health, and medical insurance carriers	20	Q	13 254	3 480	309	Q	Q
524113	Direct life insurance carriers	11	Q	9 624	2 426	253	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	180	57 049	19 447	5 089	659	45.4	10.7
52421	Insurance agencies and brokerages	167	53 643	17 798	4 647	609	46.2	11.4
524210	Insurance agencies and brokerages	167	53 643	17 798	4 647	609	46.2	11.4
52429	Other insurance related activities	13	3 406	1 649	442	50	33.7	.4
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
BAINBRIDGE, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	47	N	9 753	2 287	383	N	N
522	Credit intermediation and related activities	26	N	7 074	1 665	272	N	N
5222	Nondepository credit intermediation	18	24 435	2 576	688	155	4.2	.3
52229	Other nondepository credit intermediation	15	D	D	D	c	D	D
522291	Consumer lending	10	10 675	1 451	364	122	9.7	.4
523	Securities, commodity contracts, other financial investments, and related activities	3	709	234	56	6	—	5.5
524	Insurance carriers and related activities	18	N	2 445	566	105	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
BRUNSWICK, GA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	147	N	35 176	8 946	1 047	N	N
522	Credit intermediation and related activities	80	N	26 458	6 625	819	N	N
5221	Depository credit intermediation	44	N	21 490	5 514	665	N	N
52211	Commercial banking	34	Q	15 364	4 049	463	Q	Q
522110	Commercial banking	34	Q	15 364	4 049	463	Q	Q
5222	Nondepository credit intermediation	25	14 717	3 267	751	101	5.4	20.5
52229	Other nondepository credit intermediation	22	D	D	D	b	D	D
522291	Consumer lending	11	6 818	1 041	278	39	—	—
5223	Activities related to credit intermediation	11	3 789	1 701	360	53	—	—

See footnotes at end of table.

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	BRUNSWICK, GA METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	22	14 381	3 844	988	54	6.8	7.4
5231	Securities and commodity contracts intermediation and brokerage	12	D	D	D	b	D	D
52312	Securities brokerage	11	11 847	3 224	829	35	—	—
523120	Securities brokerage	11	11 847	3 224	829	35	—	—
5239	Other financial investment activities	10	D	D	D	a	D	D
524	Insurance carriers and related activities	45	N	4 874	1 333	174	N	N
5242	Agencies, brokerages, and other insurance related activities ..	38	D	D	D	c	D	D
52421	Insurance agencies and brokerages	37	13 480	3 680	1 006	137	47.9	10.0
524210	Insurance agencies and brokerages	37	13 480	3 680	1 006	137	47.9	10.0
	CALHOUN, GA MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance.....	60	N	11 008	2 738	354	N	N
522	Credit intermediation and related activities	30	N	7 595	1 924	257	N	N
5222	Nondepository credit intermediation	19	10 105	1 700	407	63	2.4	28.1
52229	Other nondepository credit intermediation	18	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	10	D	D	D	a	D	D
524	Insurance carriers and related activities	20	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	D	D	D	b	D	D
52421	Insurance agencies and brokerages	18	7 067	2 256	508	69	60.6	4.7
524210	Insurance agencies and brokerages	18	7 067	2 256	508	69	60.6	4.7
	CORDELE, GA MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance.....	41	N	8 299	2 020	282	N	N
522	Credit intermediation and related activities	25	N	6 309	1 534	209	N	N
5221	Depository credit intermediation	10	N	4 764	1 153	155	N	N
5222	Nondepository credit intermediation	12	7 190	1 450	366	51	—	23.9
52229	Other nondepository credit intermediation	12	7 190	1 450	366	51	—	23.9
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	13	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	12	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
	CORNELIA, GA MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance.....	46	N	15 412	4 061	462	N	N
522	Credit intermediation and related activities	28	N	11 285	3 108	377	N	N
5221	Depository credit intermediation	19	N	D	D	e	N	N
52211	Commercial banking	18	Q	10 228	2 842	338	Q	Q
522110	Commercial banking	18	Q	10 228	2 842	338	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	b	D	D
524	Insurance carriers and related activities	13	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

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
DALTON, GA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	171	N	34 966	9 185	1 085	N	N
522	Credit intermediation and related activities	101	N	24 678	6 467	763	N	N
5221	Depository credit intermediation	40	N	18 820	5 038	548	N	N
52211	Commercial banking	36	Q	17 771	4 770	512	Q	Q
522110	Commercial banking	36	Q	17 771	4 770	512	Q	Q
5222	Nondepository credit intermediation	45	29 031	5 123	1 277	188	8.4	16.1
52229	Other nondepository credit intermediation	43	D	D	D	c	D	D
522291	Consumer lending	27	15 241	2 479	647	107	9.7	13.7
522298	All other nondepository credit intermediation	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	16	1 813	735	152	27	.6	3.8
523	Securities, commodity contracts, other financial investments, and related activities	13	4 985	2 110	544	52	4.1	5.7
524	Insurance carriers and related activities	57	N	8 178	2 174	270	N	N
5242	Agencies, brokerages, and other insurance related activities ..	54	D	D	D	c	D	D
52421	Insurance agencies and brokerages	52	D	D	D	c	D	D
524210	Insurance agencies and brokerages	52	D	D	D	c	D	D
DOUGLAS, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	62	N	10 676	2 721	381	N	N
522	Credit intermediation and related activities	38	N	8 364	2 184	292	N	N
5221	Depository credit intermediation	21	N	D	D	c	N	N
52211	Commercial banking	18	Q	6 566	1 704	220	Q	Q
522110	Commercial banking	18	Q	6 566	1 704	220	Q	Q
5222	Nondepository credit intermediation	11	8 465	1 417	365	51	8.9	—
52229	Other nondepository credit intermediation	10	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	19	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	7 180	1 342	322	59	27.6	6.9
52421	Insurance agencies and brokerages	17	7 180	1 342	322	59	27.6	6.9
524210	Insurance agencies and brokerages	17	7 180	1 342	322	59	27.6	6.9
DUBLIN, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	78	N	18 720	4 890	603	N	N
522	Credit intermediation and related activities	42	N	13 512	3 417	414	N	N
5221	Depository credit intermediation	21	N	D	D	e	N	N
52211	Commercial banking	20	Q	10 355	2 740	316	Q	Q
522110	Commercial banking	20	Q	10 355	2 740	316	Q	Q
5222	Nondepository credit intermediation	15	13 050	2 334	521	63	6.0	14.3
52229	Other nondepository credit intermediation	15	13 050	2 334	521	63	6.0	14.3
522291	Consumer lending	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	33	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	4 862	1 211	312	69	67.0	24.5
524210	Insurance agencies and brokerages	28	4 862	1 211	312	69	67.0	24.5
FITZGERALD, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	34	N	9 727	2 264	273	N	N
522	Credit intermediation and related activities	16	N	7 572	1 780	198	N	N
523	Securities, commodity contracts, other financial investments, and related activities	3	470	175	44	7	—	—
524	Insurance carriers and related activities	15	N	1 980	440	68	N	N
5242	Agencies, brokerages, and other insurance related activities ..	13	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
JESUP, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	32	N	4 235	1 165	194	N	N
522	Credit intermediation and related activities	20	N	D	D	c	N	N
5221	Depository credit intermediation	11	N	2 728	764	124	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	9	N	D	D	b	N	N

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
MILLEDGEVILLE, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	63	N	11 700	2 906	398	N	N
522	Credit intermediation and related activities	37	N	9 216	2 311	311	N	N
5221	Depository credit intermediation	13	N	6 568	1 584	229	N	N
52211	Commercial banking	10	Q	6 007	1 437	212	Q	Q
522110	Commercial banking	10	Q	6 007	1 437	212	Q	Q
5222	Nondepository credit intermediation	18	8 347	1 259	327	56	—	.1
52229	Other nondepository credit intermediation	15	D	D	D	b	D	—
522291	Consumer lending	11	3 958	752	209	36	—	D
523	Securities, commodity contracts, other financial investments, and related activities	6	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	D	D	D	b	D	D
52421	Insurance agencies and brokerages	18	3 681	1 372	349	58	69.7	7.1
524210	Insurance agencies and brokerages	18	3 681	1 372	349	58	69.7	7.1
MOULTRIE, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	58	N	10 494	2 658	359	N	N
522	Credit intermediation and related activities	31	N	8 280	2 103	271	N	N
5221	Depository credit intermediation	14	N	D	D	c	N	N
52211	Commercial banking	12	Q	6 570	1 682	210	Q	Q
522110	Commercial banking	12	Q	6 570	1 682	210	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
522291	Consumer lending	10	3 264	968	264	34	—	15.7
523	Securities, commodity contracts, other financial investments, and related activities	6	1 183	504	127	13	—	—
524	Insurance carriers and related activities	21	N	1 710	428	75	N	N
5242	Agencies, brokerages, and other insurance related activities ..	21	4 639	1 710	428	75	44.3	21.7
52421	Insurance agencies and brokerages	21	4 639	1 710	428	75	44.3	21.7
524210	Insurance agencies and brokerages	21	4 639	1 710	428	75	44.3	21.7
ROME, GA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	136	N	53 050	13 702	1 593	N	N
522	Credit intermediation and related activities	66	N	22 433	5 534	712	N	N
5221	Depository credit intermediation	33	N	18 460	4 630	589	N	N
52211	Commercial banking	24	Q	15 831	3 987	492	Q	Q
522110	Commercial banking	24	Q	15 831	3 987	492	Q	Q
5222	Nondepository credit intermediation	27	18 504	2 504	556	82	—	33.8
52229	Other nondepository credit intermediation	23	D	D	D	b	D	D
522291	Consumer lending	13	7 738	1 188	263	42	—	6.4
523	Securities, commodity contracts, other financial investments, and related activities	15	8 072	3 605	916	51	1.4	3.1
5231	Securities and commodity contracts intermediation and brokerage	10	7 617	3 036	849	44	—	3.3
524	Insurance carriers and related activities	55	N	27 012	7 252	830	N	N
5242	Agencies, brokerages, and other insurance related activities ..	46	20 230	9 663	2 382	309	25.7	5.8
52421	Insurance agencies and brokerages	43	19 756	9 458	2 331	302	25.6	5.5
524210	Insurance agencies and brokerages	43	19 756	9 458	2 331	302	25.6	5.5
ST. MARYS, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	53	N	9 315	2 099	308	N	N
522	Credit intermediation and related activities	34	N	7 978	1 796	260	N	N
5221	Depository credit intermediation	18	N	D	D	c	N	N
52211	Commercial banking	13	Q	4 737	1 049	137	Q	Q
522110	Commercial banking	13	Q	4 737	1 049	137	Q	Q
5222	Nondepository credit intermediation	13	5 182	912	192	34	1.2	31.9
52229	Other nondepository credit intermediation	13	5 182	912	192	34	1.2	31.9
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	14	D	D	D	b	D	D
524210	Insurance agencies and brokerages	14	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
STATESBORO, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	71	N	17 797	4 416	543	N	N
522	Credit intermediation and related activities	39	N	13 151	3 176	368	N	N
5221	Depository credit intermediation	15	N	D	D	e	N	N
52211	Commercial banking	14	Q	9 369	2 215	257	Q	Q
522110	Commercial banking	14	Q	9 369	2 215	257	Q	Q
5222	Nondepository credit intermediation	21	17 005	3 565	913	101	—	2.1
52229	Other nondepository credit intermediation	20	D	D	D	b	D	D
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5222981	Pawn shops	10	3 453	510	128	31	—	—
523	Securities, commodity contracts, other financial investments, and related activities	6	6 322	1 279	372	20	4.4	2.0
524	Insurance carriers and related activities	26	N	3 367	868	155	N	N
5242	Agencies, brokerages, and other insurance related activities ..	21	D	D	D	b	D	D
52421	Insurance agencies and brokerages	18	5 227	1 571	384	84	51.8	—
524210	Insurance agencies and brokerages	18	5 227	1 571	384	84	51.8	—
SUMMERVILLE, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	23	N	4 437	1 154	189	N	N
522	Credit intermediation and related activities	16	N	3 739	942	166	N	N
524	Insurance carriers and related activities	7	N	698	212	23	N	N
THOMASVILLE, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	81	N	17 882	4 560	523	N	N
522	Credit intermediation and related activities	37	N	10 399	2 769	325	N	N
5221	Depository credit intermediation	19	N	8 834	2 395	263	N	N
52211	Commercial banking	15	Q	6 848	1 950	202	Q	Q
522110	Commercial banking	15	Q	6 848	1 950	202	Q	Q
5222	Nondepository credit intermediation	15	12 549	1 520	374	62	37.8	8.0
52229	Other nondepository credit intermediation	15	12 549	1 520	374	62	37.8	8.0
522291	Consumer lending	11	10 377	1 126	294	50	45.7	—
523	Securities, commodity contracts, other financial investments, and related activities	13	9 162	3 282	728	52	6.0	1.9
524	Insurance carriers and related activities	31	N	4 201	1 063	146	N	N
5242	Agencies, brokerages, and other insurance related activities ..	29	D	D	D	c	D	D
52421	Insurance agencies and brokerages	24	13 308	2 959	730	106	11.5	10.5
524210	Insurance agencies and brokerages	24	13 308	2 959	730	106	11.5	10.5
TIFTON, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	77	N	15 861	4 071	519	N	N
522	Credit intermediation and related activities	36	N	10 803	2 799	353	N	N
5221	Depository credit intermediation	17	N	D	D	e	N	N
52211	Commercial banking	15	Q	8 271	2 163	281	Q	Q
522110	Commercial banking	15	Q	8 271	2 163	281	Q	Q
5222	Nondepository credit intermediation	16	8 390	2 012	502	54	—	3.9
52229	Other nondepository credit intermediation	15	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	9	5 754	1 224	333	19	.2	60.8
524	Insurance carriers and related activities	32	N	3 834	939	147	N	N
5242	Agencies, brokerages, and other insurance related activities ..	28	D	D	D	c	D	D
52421	Insurance agencies and brokerages	24	5 324	1 610	434	63	68.1	14.7
524210	Insurance agencies and brokerages	24	5 324	1 610	434	63	68.1	14.7
TOCCOA, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	35	N	7 540	1 810	234	N	N
522	Credit intermediation and related activities	22	N	5 563	1 409	174	N	N
5221	Depository credit intermediation	12	N	4 856	1 231	150	N	N
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	11	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	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

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
VALDOSTA, GA METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	154	N	35 836	9 140	1 102	N	N
522	Credit intermediation and related activities	92	N	25 773	6 237	803	N	N
5221	Depository credit intermediation	43	N	20 864	5 144	645	N	N
52211	Commercial banking	28	Q	15 589	3 896	473	Q	Q
522110	Commercial banking	28	Q	15 589	3 896	473	Q	Q
5222	Nondepository credit intermediation	41	25 647	3 800	847	131	11.7	17.6
52229	Other nondepository credit intermediation	35	D	D	D	c	D	D
522291	Consumer lending	23	12 305	1 808	428	74	8.9	2.0
522298	All other nondepository credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	13	8 103	3 056	1 054	41	1.4	73.1
524	Insurance carriers and related activities	49	N	7 007	1 849	258	N	N
5242	Agencies, brokerages, and other insurance related activities ..	43	D	D	D	c	D	D
52421	Insurance agencies and brokerages	42	13 277	4 626	1 215	176	60.5	8.9
524210	Insurance agencies and brokerages	42	13 277	4 626	1 215	176	60.5	8.9
WAYCROSS, GA MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	62	N	13 742	3 468	464	N	N
522	Credit intermediation and related activities	35	N	10 987	2 774	372	N	N
5221	Depository credit intermediation	20	N	9 319	2 361	310	N	N
52211	Commercial banking	12	Q	5 963	1 502	205	Q	Q
522110	Commercial banking	12	Q	5 963	1 502	205	Q	Q
5222	Nondepository credit intermediation	14	D	D	D	b	D	D
52229	Other nondepository credit intermediation	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	22	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	D	D	D	b	D	D
52421	Insurance agencies and brokerages	18	6 987	1 407	334	61	35.9	34.0
524210	Insurance agencies and brokerages	18	6 987	1 407	334	61	35.9	34.0

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

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

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

Appendix A.

Explanation of Terms

ANNUAL PAYROLL

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

ESTABLISHMENTS

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

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

FIRST-QUARTER PAYROLL

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

PAID EMPLOYEES FOR PAY PERIOD INCLUDING MARCH 12

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

REVENUE

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

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

Appendix B.

NAICS Codes, Titles, and Descriptions

52 FINANCE AND INSURANCE

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

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

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

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

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

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

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

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

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

521 MONETARY AUTHORITIES - CENTRAL BANK

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

5211 MONETARY AUTHORITIES - CENTRAL BANK

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

52111 MONETARY AUTHORITIES - CENTRAL BANK

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

521110 MONETARY AUTHORITIES - CENTRAL BANK

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

522 CREDIT INTERMEDIATION AND RELATED ACTIVITIES

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

5221 DEPOSITORY CREDIT INTERMEDIATION

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

52211 COMMERCIAL BANKING

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

522110 COMMERCIAL BANKING

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

5221101 NATIONAL COMMERCIAL BANKS (BANKING)

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

5221102 STATE COMMERCIAL BANKS (BANKING)

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

52212 SAVINGS INSTITUTIONS

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

522120 SAVINGS INSTITUTIONS

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

5221201 SAVINGS INSTITUTIONS, FEDERALLY CHARTERED

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

5221203 SAVINGS INSTITUTIONS, NOT FEDERALLY CHARTERED

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

52213 CREDIT UNIONS

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

522130 CREDIT UNIONS

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

5221301 CREDIT UNIONS, FEDERALLY CHARTERED

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

5221309 CREDIT UNIONS, NOT FEDERALLY CHARTERED

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

52219 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

522190 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

5222 NONDEPOSITORY CREDIT INTERMEDIATION

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

52221 CREDIT CARD ISSUING

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

522210 CREDIT CARD ISSUING

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

52222 SALES FINANCING

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

522220 SALES FINANCING

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

52229 OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

522291 CONSUMER LENDING

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

522292 REAL ESTATE CREDIT

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

5222929 MORTGAGE BANKERS AND LOAN CORRESPONDENTS

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

522293 INTERNATIONAL TRADE FINANCING

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

522294 SECONDARY MARKET FINANCING

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

522298 ALL OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

5222981 PAWNSHOPS

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

5222988 OTHER BUSINESS CREDIT INSTITUTIONS

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

5223 ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

52231 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

522310 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

52232 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

522390 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

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

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

5231 SECURITIES AND COMMODITY CONTRACTS INTERMEDIATION AND BROKERAGE

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

52311 INVESTMENT BANKING AND SECURITIES DEALING

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

523110 INVESTMENT BANKING AND SECURITIES DEALING

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

52312 SECURITIES BROKERAGE

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

523120 SECURITIES BROKERAGE

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

52313 COMMODITY CONTRACTS DEALING

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

523130 COMMODITY CONTRACTS DEALING

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

52314 COMMODITY CONTRACTS BROKERAGE

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

523140 COMMODITY CONTRACTS BROKERAGE

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

5232 SECURITIES AND COMMODITY EXCHANGES

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

52321 SECURITIES AND COMMODITY EXCHANGES

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

523210 SECURITIES AND COMMODITY EXCHANGES

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

5239 OTHER FINANCIAL INVESTMENT ACTIVITIES

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

52391 MISCELLANEOUS INTERMEDIATION

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

523910 MISCELLANEOUS INTERMEDIATION

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

52392 PORTFOLIO MANAGEMENT

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

523920 PORTFOLIO MANAGEMENT

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

52393 INVESTMENT ADVICE

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

523930 INVESTMENT ADVICE

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

52399 ALL OTHER FINANCIAL INVESTMENT ACTIVITIES

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

523991 TRUST, FIDUCIARY, AND CUSTODY ACTIVITIES

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

523999 MISCELLANEOUS FINANCIAL INVESTMENT ACTIVITIES

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

524 INSURANCE CARRIERS AND RELATED ACTIVITIES

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

5241 INSURANCE CARRIERS

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

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

52411 DIRECT LIFE, HEALTH, AND MEDICAL INSURANCE CARRIERS

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

524113 DIRECT LIFE INSURANCE CARRIERS

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

524114 DIRECT HEALTH AND MEDICAL INSURANCE CARRIERS

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

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

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

524126 DIRECT PROPERTY AND CASUALTY INSURANCE CARRIERS

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

524127 DIRECT TITLE INSURANCE CARRIERS

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

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

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

52413 REINSURANCE CARRIERS

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

524130 REINSURANCE CARRIERS

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

5242 AGENCIES, BROKERAGES, AND OTHER INSURANCE RELATED ACTIVITIES

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

52421 INSURANCE AGENCIES AND BROKERAGES

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

524210 INSURANCE AGENCIES AND BROKERAGES

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

52429 OTHER INSURANCE RELATED ACTIVITIES

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

524291 CLAIMS ADJUSTING

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

524292 THIRD PARTY ADMINISTRATION OF INSURANCE AND PENSION FUNDS

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

524298 ALL OTHER INSURANCE RELATED ACTIVITIES

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

525 FUNDS, TRUSTS, AND OTHER FINANCIAL VEHICLES

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

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

5259 OTHER INVESTMENT POOLS AND FUNDS

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

52593 REAL ESTATE INVESTMENT TRUSTS

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

525930 REAL ESTATE INVESTMENT TRUSTS

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

Appendix C.

Methodology

SOURCES OF THE DATA

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

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

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

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

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

INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

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

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

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

RELIABILITY OF DATA

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

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

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

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

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

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

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

TREATMENT OF NONRESPONSE

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

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

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

DISCLOSURE

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

Appendix D. Geographic Notes

Not applicable for this report.

Appendix E.

Metropolitan and Micropolitan Statistical Areas

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

Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area

Barrow County, GA

Bartow County, GA

Butts County, GA

Carroll County, GA

Cherokee County, GA

Clayton County, GA

Cobb County, GA

Coweta County, GA

Dawson County, GA

DeKalb County, GA

Douglas County, GA

Fayette County, GA

Forsyth County, GA

Fulton County, GA

Gwinnett County, GA

Haralson County, GA

Heard County, GA

Henry County, GA

Jasper County, GA

Lamar County, GA

Meriwether County, GA

Newton County, GA

Paulding County, GA

Pickens County, GA

Pike County, GA

Rockdale County, GA

Spalding County, GA

Walton County, GA

Cedartown, GA Micropolitan Statistical Area

Polk County, GA

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Gainesville, GA Metropolitan Statistical Area

Hall County, GA

LaGrange, GA Micropolitan Statistical Area

Troup County, GA

Thomaston, GA Micropolitan Statistical Area

Upson County, GA

Valley, AL Micropolitan Statistical Area

Chambers County, AL

CHATTANOOGA-CLEVELAND-ATHENS, TN-GA COMBINED STATISTICAL AREA

Athens, TN Micropolitan Statistical Area

McMinn County, TN

Chattanooga, TN-GA Metropolitan Statistical Area

Catoosa County, GA

Dade County, GA

Walker County, GA

Hamilton County, TN

Marion County, TN

Sequatchie County, TN

Cleveland, TN Metropolitan Statistical Area

Bradley County, TN

Polk County, TN

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

Auburn-Opelika, AL Metropolitan Statistical Area

Lee County, AL

Columbus, GA-AL Metropolitan Statistical Area

Russell County, AL

Chattahoochee County, GA

Harris County, GA

Marion County, GA

Muscogee County, GA

Tuskegee, AL Micropolitan Statistical Area

Macon County, AL

MACON-WARNER ROBINS-FORT VALLEY, GA COMBINED STATISTICAL AREA

Fort Valley, GA Micropolitan Statistical Area

Peach County, GA

Macon, GA Metropolitan Statistical Area

Bibb County, GA

Crawford County, GA

Jones County, GA

Monroe County, GA

Twiggs County, GA

Warner Robins, GA Metropolitan Statistical Area

Houston County, GA

SAVANNAH-HINESVILLE-FORT STEWART, GA COMBINED STATISTICAL AREA

Hinesville-Fort Stewart, GA Metropolitan Statistical Area

Liberty County, GA

Long County, GA

Savannah, GA Metropolitan Statistical Area

Bryan County, GA

Chatham County, GA

Effingham County, GA

ALBANY, GA METROPOLITAN STATISTICAL AREA

Baker County, GA

Dougherty County, GA

Lee County, GA

Terrell County, GA

Worth County, GA

AMERICUS, GA MICROPOLITAN STATISTICAL AREA

Schley County, GA

Sumter County, GA

ATHENS-CLARKE COUNTY, GA METROPOLITAN STATISTICAL AREA

Clarke County, GA

Madison County, GA

Oconee County, GA

Oglethorpe County, GA

AUGUSTA-RICHMOND COUNTY, GA-SC METROPOLITAN STATISTICAL AREA

Burke County, GA

Columbia County, GA

McDuffie County, GA

Richmond County, GA

Aiken County, SC

Edgefield County, SC

BAINBRIDGE, GA MICROPOLITAN STATISTICAL AREA

Decatur County, GA

BRUNSWICK, GA METROPOLITAN STATISTICAL AREA

Brantley County, GA

Glynn County, GA

McIntosh County, GA

CALHOUN, GA MICROPOLITAN STATISTICAL AREA

Gordon County, GA

CORDELE, GA MICROPOLITAN STATISTICAL AREA

Crisp County, GA

CORNELIA, GA MICROPOLITAN STATISTICAL AREA

Habersham County, GA

DALTON, GA METROPOLITAN STATISTICAL AREA

Murray County, GA

Whitfield County, GA

DOUGLAS, GA MICROPOLITAN STATISTICAL AREA

Atkinson County, GA

Coffee County, GA

DUBLIN, GA MICROPOLITAN STATISTICAL AREA

Johnson County, GA

Laurens County, GA

FITZGERALD, GA MICROPOLITAN STATISTICAL AREA

Ben Hill County, GA

Irwin County, GA

JESUP, GA MICROPOLITAN STATISTICAL AREA

Wayne County, GA

MILLEDGEVILLE, GA MICROPOLITAN STATISTICAL AREA

Baldwin County, GA

Hancock County, GA

MOULTRIE, GA MICROPOLITAN STATISTICAL AREA

Colquitt County, GA

ROME, GA METROPOLITAN STATISTICAL AREA

Floyd County, GA

ST. MARYS, GA MICROPOLITAN STATISTICAL AREA

Camden County, GA

STATESBORO, GA MICROPOLITAN STATISTICAL AREA

Bulloch County, GA

SUMMERVILLE, GA MICROPOLITAN STATISTICAL AREA

Chattooga County, GA

THOMASVILLE, GA MICROPOLITAN STATISTICAL AREA

Thomas County, GA

TIFTON, GA MICROPOLITAN STATISTICAL AREA

Tift County, GA

TOCCOA, GA MICROPOLITAN STATISTICAL AREA

Stephens County, GA

VALDOSTA, GA METROPOLITAN STATISTICAL AREA

Brooks County, GA

Echols County, GA

Lanier County, GA

Lowndes County, GA

WAYCROSS, GA MICROPOLITAN STATISTICAL AREA

Pierce County, GA

Ware County, GA

