

# Michigan: 2002

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## 2002 Economic Census

*Finance and Insurance*

Geographic Area Series



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

*Helping You Make Informed Decisions*

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



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-- Not applicable for this report.

# Introduction to the Economic Census

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## **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).



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## **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](http://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

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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](http://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](http://www.census.gov/econ/www/history.html).



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# Finance and Insurance

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## 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.

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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](http://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.

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**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](http://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

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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](http://www.census.gov/epcd/ec02/disclosure.htm).

## **AVAILABILITY OF MORE FREQUENT ECONOMIC DATA**

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

## **CONTACTS FOR DATA USERS**

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

## **ABBREVIATIONS AND SYMBOLS**

The following abbreviations and symbols are used with these data:

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

**Table 1. Summary Statistics for the State: 2002**

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

| NAICS code      | Geographic area and kind of business  | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|-----------------|---|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|                 |   |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
| <b>MICHIGAN</b> |   |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>       | <b>Finance and insurance</b> .....  | <b>13 652</b>                   | <b>N</b>             | <b>8 394 958</b>               | <b>2 170 556</b>                      | <b>177 479</b>   | <b>N</b>  | <b>N</b>               |
| 521             | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | -   | -                      |
| 5211            | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | -   | -                      |
| 52111           | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | -   | -                      |
| 521110          | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | -   | -                      |
| 522             | Credit intermediation and related activities .....  | 6 238                           | N                    | 4 109 109                      | 1 052 018                             | 95 474   | N   | N                      |
| 5221            | Depository credit intermediation .....  | 4 462                           | N                    | 2 627 134                      | 709 026                               | 71 101   | N   | N                      |
| 52211           | Commercial banking .....  | 3 167                           | Q                    | 1 981 249                      | 553 732                               | 52 515   | Q   | Q                      |
| 522110          | Commercial banking .....  | 3 167                           | Q                    | 1 981 249                      | 553 732                               | 52 515   | Q   | Q                      |
| 5221101         | National commercial banks - banking .....   | 1 399                           | D                    | D                              | D                                     | D  | Q   | Q                      |
| 5221102         | State commercial banks - banking .....  | 1 759                           | Q                    | 1 219 203                      | 342 438                               | 32 161   | Q   | Q                      |
| 52212           | Savings institutions .....  | 547                             | Q                    | D                              | D                                     | D  | Q   | Q                      |
| 522120          | Savings institutions .....  | 547                             | Q                    | D                              | D                                     | D  | Q   | Q                      |
| 5221201         | Savings institutions - federally chartered .....  | 494                             | Q                    | 290 781                        | 70 366                                | 6 856  | Q   | Q                      |
| 5221203         | Savings institutions - not federally chartered .....  | 53                              | Q                    | D                              | D                                     | D  | Q   | Q                      |
| 52213           | Credit unions .....   | 746                             | 1 796 597            | 332 435                        | 79 812                                | 11 054   | .9  | 1.1                    |
| 522130          | Credit unions .....   | 746                             | 1 796 597            | 332 435                        | 79 812                                | 11 054   | .9  | 1.1                    |
| 5221301         | Credit unions - federally chartered .....   | 280                             | 704 443              | 136 270                        | 32 410                                | 4 435  | -   | .6                     |
| 5221309         | Credit unions - not federally chartered .....   | 466                             | 1 092 154            | 196 165                        | 47 402                                | 6 619  | 1.4   | 1.4                    |
| 5222            | Nondepository credit intermediation .....   | 1 081                           | 12 198 459           | 1 261 706                      | 294 580                               | 19 377   | .5  | 8.1                    |
| 52222           | Sales financing .....   | 188                             | 9 025 916            | 593 771                        | 140 293                               | 8 380  | .4  | 3.8                    |
| 522220          | Sales financing .....   | 188                             | 9 025 916            | 593 771                        | 140 293                               | 8 380  | .4  | 3.8                    |
| 52229           | Other nondepository credit intermediation .....   | 892                             | D                    | D                              | D                                     | D  | D   | D                      |
| 522291          | Consumer lending .....  | 147                             | D                    | D                              | D                                     | D  | D   | D                      |
| 522292          | Real estate credit .....  | 619                             | 2 515 805            | 583 717                        | 132 124                               | 9 087  | .1  | 22.9                   |
| 5222929         | Mortgage bankers and loan correspondents .....  | 616                             | D                    | D                              | D                                     | D  | D   | D                      |
| 522294          | Secondary market financing .....  | 6                               | D                    | D                              | D                                     | D  | D   | D                      |
| 522298          | All other nondepository credit intermediation .....   | 116                             | D                    | D                              | D                                     | D  | D   | D                      |
| 5222981         | Pawn shops .....  | 64                              | D                    | D                              | D                                     | D  | D   | D                      |
| 5222988         | Other business credit institutions .....  | 52                              | D                    | D                              | D                                     | D  | D   | D                      |
| 5223            | Activities related to credit intermediation .....   | 695                             | 614 743              | 220 269                        | 48 412                                | 4 996  | 5.1   | 6.8                    |
| 52231           | Mortgage and nonmortgage loan brokers .....   | 420                             | 362 963              | 160 414                        | 32 817                                | 3 168  | 7.2   | 8.4                    |
| 522310          | Mortgage and nonmortgage loan brokers .....   | 420                             | 362 963              | 160 414                        | 32 817                                | 3 168  | 7.2   | 8.4                    |
| 52232           | Financial transactions processing, reserve, and<br>clearinghouse activities .....             | 58                              | 144 007              | 30 109                         | 8 899                                 | 877  | -   | 3.9                    |
| 522320          | Financial transactions processing, reserve, and<br>clearinghouse activities .....             | 58                              | 144 007              | 30 109                         | 8 899                                 | 877  | -   | 3.9                    |
| 52239           | Other activities related to credit intermediation .....                                       | 217                             | 107 773              | 29 746                         | 6 696                                 | 951  | 5.0   | 5.2                    |
| 522390          | Other activities related to credit intermediation .....                                       | 217                             | 107 773              | 29 746                         | 6 696                                 | 951  | 5.0   | 5.2                    |
| 523             | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 1 869                           | D                    | D                              | D                                     | D  | j   | D                      |
| 5231            | Securities and commodity contracts intermediation and<br>brokerage .....                      | 990                             | 1 767 098            | 612 991                        | 176 657                               | 7 720  | .9  | 3.9                    |
| 52311           | Investment banking and securities dealing .....   | 26                              | 29 735               | 9 909                          | 2 327                                 | 102  | 3.7   | 1.6                    |
| 523110          | Investment banking and securities dealing .....   | 26                              | 29 735               | 9 909                          | 2 327                                 | 102  | 3.7   | 1.6                    |
| 52312           | Securities brokerage .....  | 953                             | 1 732 096            | 601 114                        | 173 792                               | 7 585  | .9  | 3.8                    |
| 523120          | Securities brokerage .....  | 953                             | 1 732 096            | 601 114                        | 173 792                               | 7 585  | .9  | 3.8                    |
| 52314           | Commodity contracts brokerage .....   | 10                              | D                    | D                              | D                                     | D  | b   | D                      |
| 523140          | Commodity contracts brokerage .....   | 10                              | D                    | D                              | D                                     | D  | b   | D                      |
| 5239            | Other financial investment activities .....   | 879                             | D                    | D                              | D                                     | D  | h   | D                      |
| 52391           | Miscellaneous intermediation .....  | 151                             | D                    | D                              | D                                     | D  | f   | D                      |
| 523910          | Miscellaneous intermediation .....  | 151                             | D                    | D                              | D                                     | D  | f   | D                      |
| 52392           | Portfolio management .....  | 292                             | D                    | D                              | D                                     | D  | g   | D                      |
| 523920          | Portfolio management .....  | 292                             | D                    | D                              | D                                     | D  | g   | D                      |
| 52393           | Investment advice .....   | 388                             | D                    | D                              | D                                     | D  | g   | D                      |
| 523930          | Investment advice .....   | 388                             | D                    | D                              | D                                     | D  | g   | D                      |
| 52399           | All other financial investment activities .....   | 48                              | D                    | D                              | D                                     | D  | f   | D                      |
| 523991          | Trust, fiduciary, and custody activities .....  | 44                              | D                    | D                              | D                                     | D  | f   | D                      |
| 524             | Insurance carriers and related activities .....   | 5 499                           | N                    | 3 389 501                      | 871 870                               | 69 289   | N   | N                      |
| 5241            | Insurance carriers .....  | 1 066                           | Q                    | 2 098 496                      | 564 884                               | 40 867   | Q   | Q                      |
| 52411           | Direct life, health, and medical insurance carriers .....                                     | 359                             | Q                    | 1 081 136                      | 304 252                               | 21 158   | Q   | Q                      |
| 524113          | Direct life insurance carriers .....  | 213                             | Q                    | 337 248                        | 124 400                               | 5 974  | Q   | Q                      |
| 524114          | Direct health and medical insurance carriers .....  | 146                             | Q                    | 743 888                        | 179 852                               | 15 184   | Q   | Q                      |
| 52412           | Direct insurance (except life, health, and medical) carriers ..                               | 680                             | Q                    | 985 016                        | 252 119                               | 19 176   | Q   | Q                      |
| 524126          | Direct property and casualty insurance carriers .....   | 478                             | Q                    | 900 250                        | 231 080                               | 17 081   | Q   | Q                      |
| 524127          | Direct title insurance carriers .....   | 193                             | Q                    | D                              | D                                     | D  | g   | Q                      |
| 524128          | Other direct insurance (except life, health, and medical)<br>carriers .....                   | 9                               | Q                    | D                              | D                                     | D  | c   | Q                      |
| 52413           | Reinsurance carriers .....  | 27                              | Q                    | 32 344                         | 8 513                                 | 533  | Q   | Q                      |
| 524130          | Reinsurance carriers .....  | 27                              | Q                    | 32 344                         | 8 513                                 | 533  | Q   | Q                      |
| 5242            | Agencies, brokerages, and other insurance related activities ..                               | 4 433                           | 3 263 428            | 1 291 005                      | 306 986                               | 28 422   | 23.0  | 7.0                    |
| 52421           | Insurance agencies and brokerages .....   | 4 066                           | D                    | D                              | D                                     | D  | j   | D                      |
| 524210          | Insurance agencies and brokerages .....   | 4 066                           | D                    | D                              | D                                     | D  | j   | D                      |
| 52429           | Other insurance related activities .....  | 367                             | D                    | D                              | D                                     | D  | i   | D                      |
| 524291          | Claims adjusting .....  | 154                             | 94 332               | 40 361                         | 10 588                                | 929  | 6.2   | 8.3                    |
| 524292          | Third party administration of insurance and pension funds/<br>plans .....                     | 153                             | D                    | D                              | D                                     | D  | i   | D                      |
| 524298          | All other insurance related activities .....  | 60                              | D                    | D                              | D                                     | D  | f   | D                      |
| 525             | Funds, trusts, and other financial vehicles (part) .....                                      | 45                              | D                    | D                              | D                                     | D  | c   | D                      |
| 5259            | Other investment pools and funds (part) .....   | 45                              | D                    | D                              | D                                     | D  | c   | D                      |
| 52593           | Real Estate Investment Trusts - REITs .....   | 45                              | D                    | D                              | D                                     | D  | c   | D                      |
| 525930          | Real Estate Investment Trusts - REITs .....   | 45                              | D                    | D                              | D                                     | D  | c   | D                      |

See footnotes at end of table.



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

<sup>1</sup>Includes revenue information obtained from administrative records of other federal agencies.

<sup>2</sup>Includes 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-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|------------|---|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|            |   |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
|            | <b>DETROIT-WARREN-FLINT, MI COMBINED<br/>STATISTICAL AREA</b>                                 |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>7 243</b>                    | <b>N</b>             | <b>5 634 700</b>               | <b>1 440 602</b>                      | <b>108 715</b>   | <b>N</b>  | <b>N</b>               |
| 521        | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | -   | -                      |
| 5211       | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | -   | -                      |
| 52111      | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | -   | -                      |
| 521110     | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | -   | -                      |
| 522        | Credit intermediation and related activities .....  | 3 332                           | N                    | 2 785 838                      | 718 485                               | 57 509   | N   | N                      |
| 5221       | Depository credit intermediation .....  | 2 147                           | N                    | 1 517 727                      | 425 913                               | 37 717   | N   | N                      |
| 52211      | Commercial banking .....  | 1 485                           | Q                    | 1 098 919                      | 324 876                               | 26 792   | Q   | Q                      |
| 522110     | Commercial banking .....  | 1 485                           | Q                    | 1 098 919                      | 324 876                               | 26 792   | Q   | Q                      |
| 52212      | Savings institutions .....  | 358                             | Q                    | D                              | D                                     | i  | Q   | Q                      |
| 522120     | Savings institutions .....  | 358                             | Q                    | D                              | D                                     | i  | Q   | Q                      |
| 52213      | Credit unions .....   | 304                             | D                    | D                              | D                                     | i  | D   | D                      |
| 522130     | Credit unions .....   | 304                             | D                    | D                              | D                                     | i  | D   | D                      |
| 5222       | Nondepository credit intermediation .....   | 721                             | D                    | D                              | D                                     | j  | D   | D                      |
| 52222      | Sales financing .....   | 139                             | D                    | D                              | D                                     | i  | D   | D                      |
| 522220     | Sales financing .....   | 139                             | D                    | D                              | D                                     | i  | D   | D                      |
| 52229      | Other nondepository credit intermediation .....   | 581                             | D                    | D                              | D                                     | i  | D   | D                      |
| 522291     | Consumer lending .....  | 87                              | D                    | D                              | D                                     | e  | D   | D                      |
| 522292     | Real estate credit .....  | 422                             | D                    | D                              | D                                     | i  | D   | D                      |
| 5222929    | Mortgage bankers and loan correspondents .....  | 422                             | D                    | D                              | D                                     | i  | D   | D                      |
| 522298     | All other nondepository credit intermediation .....   | 66                              | D                    | D                              | D                                     | f  | D   | D                      |
| 5222981    | Pawn shops .....  | 44                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5222988    | Other business credit institutions .....  | 22                              | D                    | D                              | D                                     | f  | D   | D                      |
| 5223       | Activities related to credit intermediation .....   | 464                             | D                    | D                              | D                                     | h  | D   | D                      |
| 52231      | Mortgage and nonmortgage loan brokers .....   | 289                             | D                    | D                              | D                                     | g  | D   | D                      |
| 522310     | Mortgage and nonmortgage loan brokers .....   | 289                             | D                    | D                              | D                                     | g  | D   | D                      |
| 52232      | Financial transactions processing, reserve, and<br>clearinghouse activities .....             | 44                              | 71 437               | 18 404                         | 6 101                                 | 550  | -   | 7.6                    |
| 522320     | Financial transactions processing, reserve, and<br>clearinghouse activities .....             | 44                              | 71 437               | 18 404                         | 6 101                                 | 550  | -   | 7.6                    |
| 52239      | Other activities related to credit intermediation .....                                       | 131                             | D                    | D                              | D                                     | f  | D   | D                      |
| 522390     | Other activities related to credit intermediation .....                                       | 131                             | D                    | D                              | D                                     | f  | D   | D                      |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 1 044                           | D                    | D                              | D                                     | i  | D   | D                      |
| 5231       | Securities and commodity contracts intermediation and<br>brokerage .....                      | 490                             | 1 247 117            | 424 343                        | 124 749                               | 5 014  | .6  | 3.7                    |
| 52311      | Investment banking and securities dealing .....   | 20                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523110     | Investment banking and securities dealing .....   | 20                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52312      | Securities brokerage .....  | 465                             | D                    | D                              | D                                     | h  | D   | D                      |
| 523120     | Securities brokerage .....  | 465                             | D                    | D                              | D                                     | h  | D   | D                      |
| 5239       | Other financial investment activities .....   | 554                             | D                    | D                              | D                                     | h  | D   | D                      |
| 52391      | Miscellaneous intermediation .....  | 99                              | D                    | D                              | D                                     | e  | D   | D                      |
| 523910     | Miscellaneous intermediation .....  | 99                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52392      | Portfolio management .....  | 177                             | D                    | D                              | D                                     | g  | D   | D                      |
| 523920     | Portfolio management .....  | 177                             | D                    | D                              | D                                     | g  | D   | D                      |
| 52393      | Investment management .....   | 248                             | D                    | D                              | D                                     | g  | D   | D                      |
| 523930     | Investment management .....   | 248                             | D                    | D                              | D                                     | g  | D   | D                      |
| 52399      | All other financial investment activities .....   | 30                              | D                    | D                              | D                                     | e  | D   | D                      |
| 523991     | Trust, fiduciary, and custody activities .....  | 29                              | D                    | D                              | D                                     | e  | D   | D                      |
| 524        | Insurance carriers and related activities .....   | 2 831                           | N                    | 2 201 631                      | 542 426                               | 42 687   | N   | N                      |
| 5241       | Insurance carriers .....  | 624                             | Q                    | 1 304 633                      | 329 058                               | 24 848   | Q   | Q                      |
| 52411      | Direct life, health, and medical insurance carriers .....                                     | 222                             | Q                    | D                              | D                                     | j  | Q   | Q                      |
| 524113     | Direct life insurance carriers .....  | 139                             | Q                    | D                              | D                                     | h  | Q   | Q                      |
| 524114     | Direct health and medical insurance carriers .....  | 83                              | Q                    | D                              | D                                     | j  | Q   | Q                      |
| 52412      | Direct insurance (except life, health, and medical) carriers ..                               | 382                             | Q                    | D                              | D                                     | i  | Q   | Q                      |
| 524126     | Direct property and casualty insurance carriers .....   | 289                             | Q                    | 466 483                        | 118 814                               | 8 315  | Q   | Q                      |
| 524127     | Direct title insurance carriers .....   | 87                              | Q                    | D                              | D                                     | f  | Q   | Q                      |
| 52413      | Reinsurance carriers .....  | 20                              | D                    | D                              | D                                     | f  | Q   | Q                      |
| 524130     | Reinsurance carriers .....  | 20                              | Q                    | D                              | D                                     | f  | Q   | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 2 207                           | 2 177 947            | 896 998                        | 213 368                               | 17 839   | 17.5  | 5.4                    |
| 52421      | Insurance agencies and brokerages .....   | 1 990                           | D                    | D                              | D                                     | j  | D   | D                      |
| 524210     | Insurance agencies and brokerages .....   | 1 990                           | D                    | D                              | D                                     | j  | D   | D                      |
| 52429      | Other insurance related activities .....  | 217                             | D                    | D                              | D                                     | i  | D   | D                      |
| 524291     | Claims adjusting .....  | 84                              | D                    | D                              | D                                     | f  | D   | D                      |
| 524292     | Third party administration of insurance and pension funds/<br>plans .....                     | 94                              | D                    | D                              | D                                     | h  | D   | D                      |
| 524298     | All other insurance related activities .....  | 39                              | D                    | D                              | D                                     | f  | D   | D                      |
| 525        | Funds, trusts, and other financial vehicles (part) .....                                      | 35                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5259       | Other investment pools and funds (part) .....   | 35                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52593      | Real Estate Investment Trusts - REITs .....   | 35                              | D                    | D                              | D                                     | c  | D   | D                      |
| 525930     | Real Estate Investment Trusts - REITs .....   | 35                              | D                    | D                              | D                                     | c  | D   | D                      |

See footnotes at end of table.

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

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

| NAICS code  | Geographic area and kind of business   | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|---|--|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|   |  |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
| <b>DETROIT-WARREN-FLINT, MI COMBINED STATISTICAL AREA—Con.</b>  |  |                                 |                      |                                |                                       |  |   |                        |
| <b>Ann Arbor, MI Metropolitan Statistical Area</b>              |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>413</b>                      | <b>N</b>             | <b>259 316</b>                 | <b>61 309</b>                         | <b>4 261</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....   | 178                             | N                    | 192 482                        | 44 687                                | 3 061  | N   | N                      |
| 5221  | Depository credit intermediation .....   | 123                             | N                    | 68 449                         | 17 828                                | 1 833  | N   | N                      |
| 52211   | Commercial banking .....   | 91                              | Q                    | 54 793                         | 14 576                                | 1 403  | Q   | Q                      |
| 522110  | Commercial banking .....   | 91                              | Q                    | 54 793                         | 14 576                                | 1 403  | Q   | Q                      |
| 52212   | Savings institutions .....   | 16                              | Q                    | 4 656                          | 1 073                                 | 143  | Q   | Q                      |
| 522120  | Savings institutions .....   | 16                              | Q                    | 4 656                          | 1 073                                 | 143  | Q   | Q                      |
| 52213   | Credit unions .....  | 16                              |                      | 46 736                         | 9 000                                 | 2 179  | —   | .2                     |
| 522130  | Credit unions .....  | 16                              |                      | 46 736                         | 9 000                                 | 2 179  | —   | .2                     |
| 5222  | Nondepository credit intermediation .....  | 38                              |                      | 483 489                        | 115 123                               | 23 543   | —   | 74.8                   |
| 52229   | Other nondepository credit intermediation .....  | 33                              | D                    |                                |                                       | f  | D   | D                      |
| 522292  | Real estate credit .....   | 25                              |                      | 428 809                        | 108 707                               | 946  | —   | 82.6                   |
| 5222929   | Mortgage bankers and loan correspondents .....   | 25                              |                      | 428 809                        | 108 707                               | 946  | —   | 82.6                   |
| 5223  | Activities related to credit intermediation .....  | 17                              |                      | 24 533                         | 8 910                                 | 3 316  | —   | 16.2                   |
| 52231   | Mortgage and nonmortgage loan brokers .....  | 13                              |                      | 12 216                         | 5 906                                 | 1 022  | —   | 32.5                   |
| 522310  | Mortgage and nonmortgage loan brokers .....  | 13                              |                      | 12 216                         | 5 906                                 | 1 022  | —   | 32.5                   |
| 523   | Securities, commodity contracts, other financial investments, and related activities ..... | 94                              | D                    |                                |                                       | D  | f   | D                      |
| 5231  | Securities and commodity contracts intermediation and brokerage .....                      | 42                              | D                    |                                |                                       | D  | e   | D                      |
| 52312   | Securities brokerage .....   | 40                              |                      | 51 611                         | 17 967                                | 4 981  | —   | 10.5                   |
| 523120  | Securities brokerage .....   | 40                              |                      | 51 611                         | 17 967                                | 4 981  | —   | 10.5                   |
| 5239  | Other financial investment activities .....  | 52                              | D                    |                                |                                       | D  | c   | D                      |
| 52391   | Miscellaneous intermediation .....   | 10                              | D                    |                                |                                       | D  | b   | D                      |
| 523910  | Miscellaneous intermediation .....   | 10                              | D                    |                                |                                       | D  | b   | D                      |
| 52392   | Portfolio management .....   | 23                              | D                    |                                |                                       | D  | b   | D                      |
| 523920  | Portfolio management .....   | 23                              | D                    |                                |                                       | D  | b   | D                      |
| 52393   | Investment advice .....  | 18                              | D                    |                                |                                       | D  | b   | D                      |
| 523930  | Investment advice .....  | 18                              | D                    |                                |                                       | D  | b   | D                      |
| 524   | Insurance carriers and related activities .....  | 139                             | N                    | 31 517                         | 7 661                                 | 668  | N   | N                      |
| 5241  | Insurance carriers .....   | 20                              | Q                    | 10 847                         | 2 840                                 | 211  | Q   | Q                      |
| 52412   | Direct insurance (except life, health, and medical) carriers ..                            | 15                              | Q                    |                                |                                       | D  | c   | Q                      |
| 524126  | Direct property and casualty insurance carriers .....                                      | 11                              | Q                    | 7 574                          | 1 800                                 | 121  | Q   | Q                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                            | 119                             |                      | 57 172                         | 20 670                                | 4 821  | 457   | 40.4                   |
| 52421   | Insurance agencies and brokerages .....  | 114                             |                      | 55 736                         | 19 931                                | 4 652  | 442   | 41.4                   |
| 524210  | Insurance agencies and brokerages .....  | 114                             |                      | 55 736                         | 19 931                                | 4 652  | 442   | 41.4                   |
| 525   | Funds, trusts, and other financial vehicles (part) .....                                   | 2                               | D                    |                                |                                       | D  | a   | D                      |
| <b>Detroit-Warren-Livonia, MI Metropolitan Statistical Area</b> |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>6 197</b>                    | <b>N</b>             | <b>5 107 555</b>               | <b>1 311 755</b>                      | <b>97 739</b>  | <b>N</b>  | <b>N</b>               |
| 521   | Monetary authorities - central bank .....  | 1                               |                      | 429 411                        | 13 900                                | 3 752  | —   | —                      |
| 5211  | Monetary authorities - central bank .....  | 1                               |                      | 429 411                        | 13 900                                | 3 752  | —   | —                      |
| 52111   | Monetary authorities - central bank .....  | 1                               |                      | 429 411                        | 13 900                                | 3 752  | —   | —                      |
| 521110  | Monetary authorities - central bank .....  | 1                               |                      | 429 411                        | 13 900                                | 3 752  | —   | —                      |
| 522   | Credit intermediation and related activities .....   | 2 871                           | N                    | 2 433 454                      | 632 503                               | 50 138   | N   | N                      |
| 5221  | Depository credit intermediation .....   | 1 830                           | N                    | 1 319 281                      | 372 822                               | 32 121   | N   | N                      |
| 52211   | Commercial banking .....   | 1 242                           | Q                    | 938 235                        | 280 967                               | 22 452   | Q   | Q                      |
| 522110  | Commercial banking .....   | 1 242                           | Q                    | 938 235                        | 280 967                               | 22 452   | Q   | Q                      |
| 52212   | Savings institutions .....   | 330                             | Q                    | 238 765                        | 57 713                                | 5 416  | Q   | Q                      |
| 522120  | Savings institutions .....   | 330                             | Q                    | 238 765                        | 57 713                                | 5 416  | Q   | Q                      |
| 52213   | Credit unions .....  | 258                             |                      | 770 906                        | 142 281                               | 34 142   | —   | 1.6                    |
| 522130  | Credit unions .....  | 258                             |                      | 770 906                        | 142 281                               | 34 142   | —   | 1.6                    |
| 5222  | Nondepository credit intermediation .....  | 632                             |                      | 9 940 452                      | 973 668                               | 229 543  | 15 000  | .4                     |
| 52222   | Sales financing .....  | 132                             |                      | 8 350 114                      | 569 063                               | 132 826  | 7 778   | .3                     |
| 522220  | Sales financing .....  | 132                             |                      | 8 350 114                      | 569 063                               | 132 826  | 7 778   | .3                     |
| 52229   | Other nondepository credit intermediation .....  | 499                             | D                    |                                |                                       | D  | i   | D                      |
| 522291  | Consumer lending .....   | 73                              | D                    |                                |                                       | D  | e   | D                      |
| 522292  | Real estate credit .....   | 372                             |                      | 1 249 219                      | 354 797                               | 84 663   | 6 143   | .2                     |
| 5222929   | Mortgage bankers and loan correspondents .....   | 372                             |                      | 1 249 219                      | 354 797                               | 84 663   | 6 143   | .2                     |
| 522298  | All other nondepository credit intermediation .....  | 49                              | D                    |                                |                                       | D  | f   | D                      |
| 5222981   | Pawn shops .....   | 31                              | D                    |                                |                                       | D  | c   | D                      |
| 5222988   | Other business credit institutions .....   | 18                              | D                    |                                |                                       | D  | f   | D                      |
| 5223  | Activities related to credit intermediation .....  | 409                             |                      | 366 988                        | 140 505                               | 30 138   | 3 017   | 5.4                    |
| 52231   | Mortgage and nonmortgage loan brokers .....  | 253                             |                      | 247 949                        | 107 896                               | 22 525   | 2 063   | 6.8                    |
| 522310  | Mortgage and nonmortgage loan brokers .....  | 253                             |                      | 247 949                        | 107 896                               | 22 525   | 2 063   | 6.8                    |
| 52232   | Financial transactions processing, reserve, and clearinghouse activities .....             | 40                              |                      | 58 829                         | 15 103                                | 3 848  | —   | 9.2                    |
| 522320  | Financial transactions processing, reserve, and clearinghouse activities .....             | 40                              |                      | 58 829                         | 15 103                                | 3 848  | —   | 9.2                    |
| 52239   | Other activities related to credit intermediation .....                                    | 116                             |                      | 60 210                         | 17 506                                | 3 765  | 473   | 5.1                    |
| 522390  | Other activities related to credit intermediation .....                                    | 116                             |                      | 60 210                         | 17 506                                | 3 765  | 473   | 5.1                    |

See footnotes at end of table.

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

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

| NAICS code | Geographic area and kind of business  | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|------------|---|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|            |   |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
|            | <b>DETROIT-WARREN-FLINT, MI COMBINED<br/>STATISTICAL AREA—Con.</b>                            |                                 |                      |                                |                                       |  |   |                        |
|            | <b>Detroit-Warren-Livonia, MI Metropolitan Statistical<br/>Area—Con.</b>                      |                                 |                      |                                |                                       |  |   |                        |
|            | <b>Finance and insurance—Con.</b>   |                                 |                      |                                |                                       |  |   |                        |
| 52         | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 880                             | D                    | D                              | D                                     | i  | D   | D                      |
| 5231       | Securities and commodity contracts intermediation and<br>brokerage .....                      | 405                             | 1 124 692            | 385 504                        | 114 196                               | 4 424  | .5  | 3.4                    |
| 52311      | Investment banking and securities dealing .....   | 17                              | 25 533               | 8 576                          | 2 009                                 | 82   | —   | 1.8                    |
| 523110     | Investment banking and securities dealing .....   | 17                              | 25 533               | 8 576                          | 2 009                                 | 82   | —   | 1.8                    |
| 52312      | Securities brokerage .....  | 385                             | 1 097 925            | 376 749                        | 112 136                               | 4 329  | .5  | 3.4                    |
| 523120     | Securities brokerage .....  | 385                             | 1 097 925            | 376 749                        | 112 136                               | 4 329  | .5  | 3.4                    |
| 5239       | Other financial investment activities .....   | 475                             | D                    | D                              | D                                     | h  | D   | D                      |
| 52391      | Miscellaneous intermediation .....  | 85                              | D                    | D                              | D                                     | e  | D   | D                      |
| 523910     | Miscellaneous intermediation .....  | 85                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52392      | Portfolio management .....  | 149                             | D                    | D                              | D                                     | f  | D   | D                      |
| 523920     | Portfolio management .....  | 149                             | D                    | D                              | D                                     | f  | D   | D                      |
| 52393      | Investment advice .....   | 214                             | D                    | D                              | D                                     | f  | D   | D                      |
| 523930     | Investment advice .....   | 214                             | D                    | D                              | D                                     | f  | D   | D                      |
| 52399      | All other financial investment activities .....   | 27                              | D                    | D                              | D                                     | e  | D   | D                      |
| 523991     | Trust, fiduciary, and custody activities .....  | 26                              | D                    | D                              | D                                     | e  | D   | D                      |
| 524        | Insurance carriers and related activities .....   | 2 415                           | N                    | 2 091 752                      | 515 582                               | 40 116   | N   | N                      |
| 5241       | Insurance carriers .....  | 552                             | Q                    | 1 254 064                      | 315 557                               | 23 734   | Q   | Q                      |
| 52411      | Direct life, health, and medical insurance carriers .....                                     | 203                             | Q                    | 742 940                        | 185 628                               | 14 470   | Q   | Q                      |
| 524113     | Direct life insurance carriers .....  | 131                             | Q                    | 177 611                        | 52 483                                | 3 588  | Q   | Q                      |
| 524114     | Direct health and medical insurance carriers .....  | 72                              | Q                    | 565 329                        | 133 145                               | 10 882   | Q   | Q                      |
| 52412      | Direct insurance (except life, health, and medical) carriers ..                               | 330                             | Q                    | D                              | D                                     | i  | Q   | Q                      |
| 524126     | Direct property and casualty insurance carriers .....   | 250                             | Q                    | 443 969                        | 113 015                               | 7 862  | Q   | Q                      |
| 524127     | Direct title insurance carriers .....   | 74                              | Q                    | 28 662                         | 6 902                                 | 773  | Q   | Q                      |
| 52413      | Reinsurance carriers .....  | 19                              | Q                    | D                              | D                                     | f  | Q   | Q                      |
| 524130     | Reinsurance carriers .....  | 19                              | Q                    | D                              | D                                     | f  | Q   | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 1 863                           | 2 026 300            | 837 688                        | 200 025                               | 16 382   | 15.9  | 5.4                    |
| 52421      | Insurance agencies and brokerages .....   | 1 673                           | D                    | D                              | D                                     | j  | D   | D                      |
| 524210     | Insurance agencies and brokerages .....   | 1 673                           | D                    | D                              | D                                     | j  | D   | D                      |
| 52429      | Other insurance related activities .....  | 190                             | D                    | D                              | D                                     | i  | D   | D                      |
| 524291     | Claims adjusting .....  | 70                              | 54 066               | 25 211                         | 6 518                                 | 540  | 4.5   | 2.1                    |
| 524292     | Third party administration of insurance and pension funds/<br>plans .....                     | 86                              | D                    | D                              | D                                     | h  | D   | D                      |
| 524298     | All other insurance related activities .....  | 34                              | D                    | D                              | D                                     | f  | D   | D                      |
| 525        | Funds, trusts, and other financial vehicles (part) .....                                      | 30                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5259       | Other investment pools and funds (part) .....   | 30                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52593      | Real Estate Investment Trusts - REITs .....   | 30                              | D                    | D                              | D                                     | c  | D   | D                      |
| 525930     | Real Estate Investment Trusts - REITs .....   | 30                              | D                    | D                              | D                                     | c  | D   | D                      |
|            | <b>Detroit-Livonia-Dearborn, MI Metropolitan Division</b>                                     |                                 |                      |                                |                                       |  |   |                        |
| 52         | <b>Finance and insurance .....</b>  | <b>1 914</b>                    | <b>N</b>             | <b>1 923 684</b>               | <b>504 572</b>                        | <b>37 456</b>  | <b>N</b>  | <b>N</b>               |
| 521        | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | —   | —                      |
| 5211       | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | —   | —                      |
| 52111      | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | —   | —                      |
| 521110     | Monetary authorities - central bank .....   | 1                               | 429 411              | 13 900                         | 3 752                                 | 350  | —   | —                      |
| 522        | Credit intermediation and related activities .....  | 1 037                           | N                    | 1 073 071                      | 285 217                               | 21 750   | N   | N                      |
| 5221       | Depository credit intermediation .....  | 738                             | N                    | 571 472                        | 174 314                               | 14 313   | N   | N                      |
| 52211      | Commercial banking .....  | 500                             | Q                    | 460 496                        | 147 861                               | 11 171   | Q   | Q                      |
| 522110     | Commercial banking .....  | 500                             | Q                    | 460 496                        | 147 861                               | 11 171   | Q   | Q                      |
| 52212      | Savings institutions .....  | 127                             | Q                    | 44 417                         | 10 193                                | 1 158  | Q   | Q                      |
| 522120     | Savings institutions .....  | 127                             | Q                    | 44 417                         | 10 193                                | 1 158  | Q   | Q                      |
| 52213      | Credit unions .....   | 111                             | 343 594              | 66 559                         | 16 260                                | 1 984  | —   | 1.4                    |
| 522130     | Credit unions .....   | 111                             | 343 594              | 66 559                         | 16 260                                | 1 984  | —   | 1.4                    |
| 5222       | Nondepository credit intermediation .....   | 180                             | 5 388 769            | 471 103                        | 104 961                               | 6 752  | .1  | .8                     |
| 52222      | Sales financing .....   | 37                              | D                    | D                              | D                                     | h  | D   | D                      |
| 522220     | Sales financing .....   | 37                              | D                    | D                              | D                                     | h  | D   | D                      |
| 52229      | Other nondepository credit intermediation .....   | 142                             | D                    | D                              | D                                     | g  | D   | D                      |
| 522291     | Consumer lending .....  | 22                              | D                    | D                              | D                                     | b  | D   | D                      |
| 522292     | Real estate credit .....  | 100                             | 447 194              | 109 067                        | 25 313                                | 2 018  | .2  | 6.1                    |
| 5222929    | Mortgage bankers and loan correspondents .....  | 100                             | 447 194              | 109 067                        | 25 313                                | 2 018  | .2  | 6.1                    |
| 522298     | All other nondepository credit intermediation .....   | 18                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5222981    | Pawn shops .....  | 18                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5223       | Activities related to credit intermediation .....   | 119                             | 84 475               | 30 496                         | 5 942                                 | 685  | 2.6   | 5.0                    |
| 52231      | Mortgage and nonmortgage loan brokers .....   | 48                              | 51 042               | 21 499                         | 4 010                                 | 373  | 2.6   | 7.2                    |
| 522310     | Mortgage and nonmortgage loan brokers .....   | 48                              | 51 042               | 21 499                         | 4 010                                 | 373  | 2.6   | 7.2                    |
| 52232      | Financial transactions processing, reserve, and<br>clearinghouse activities .....             | 11                              | 9 335                | 2 449                          | 586                                   | 110  | —   | 1.8                    |
| 522320     | Financial transactions processing, reserve, and<br>clearinghouse activities .....             | 11                              | 9 335                | 2 449                          | 586                                   | 110  | —   | 1.8                    |
| 52239      | Other activities related to credit intermediation .....                                       | 60                              | 24 098               | 6 548                          | 1 346                                 | 202  | 3.8   | 1.8                    |
| 522390     | Other activities related to credit intermediation .....                                       | 60                              | 24 098               | 6 548                          | 1 346                                 | 202  | 3.8   | 1.8                    |

See footnotes at end of table.

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

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

| NAICS code | Geographic area and kind of business   | Estab-lishments (number) | Revenue (\$1,000) | Annual payroll (\$1,000) | First-quarter payroll (\$1,000) | Paid employees for pay period including March 12 (number) | Percent of revenue—                      |                        |
|------------|--|--------------------------|-------------------|--------------------------|---------------------------------|---|--|------------------------|
|            |  |                          |                   |                          |                                 |   | From administrative records <sup>1</sup> | Estimated <sup>2</sup> |
|            | <b>DETROIT-WARREN-FLINT, MI COMBINED STATISTICAL AREA—Con.</b>                             |                          |                   |                          |                                 |   |  |                        |
|            | <b>Detroit-Warren-Livonia, MI Metropolitan Statistical Area—Con.</b>                       |                          |                   |                          |                                 |   |  |                        |
|            | <b>Detroit-Livonia-Dearborn, MI Metropolitan Division—Con.</b>                             |                          |                   |                          |                                 |   |  |                        |
| <b>52</b>  | <b>Finance and insurance—Con.</b>  |                          |                   |                          |                                 |   |  |                        |
| 523        | Securities, commodity contracts, other financial investments, and related activities ..... | 243                      | D                 | D                        | D                               | g   | D  | D                      |
| 5231       | Securities and commodity contracts intermediation and brokerage .....                      | 119                      | 291 376           | 91 961                   | 28 069                          | 1 140   | .4                                       | 3.2                    |
| 52312      | Securities brokerage .....   | 111                      | 279 364           | 87 965                   | 27 114                          | 1 100   | .4                                       | 3.2                    |
| 523120     | Securities brokerage .....   | 111                      | 279 364           | 87 965                   | 27 114                          | 1 100   | .4                                       | 3.2                    |
| 5239       | Other financial investment activities .....  | 124                      | D                 | D                        | D                               | f   | D  | D                      |
| 52391      | Miscellaneous intermediation .....   | 22                       | D                 | D                        | D                               | b   | D  | D                      |
| 523910     | Miscellaneous intermediation .....   | 22                       | D                 | D                        | D                               | b   | D  | D                      |
| 52392      | Portfolio management .....   | 37                       | D                 | D                        | D                               | c   | D  | D                      |
| 523920     | Portfolio management .....   | 37                       | D                 | D                        | D                               | c   | D  | D                      |
| 52393      | Investment advice .....  | 55                       | D                 | D                        | D                               | e   | D  | D                      |
| 523930     | Investment advice .....  | 55                       | D                 | D                        | D                               | e   | D  | D                      |
| 52399      | All other financial investment activities .....  | 10                       | D                 | D                        | D                               | c   | D  | D                      |
| 523991     | Trust, fiduciary, and custody activities .....   | 10                       | D                 | D                        | D                               | c   | D  | D                      |
| 524        | Insurance carriers and related activities .....  | 627                      | N                 | 700 013                  | 176 345                         | 13 506  | N  | N                      |
| 5241       | Insurance carriers .....   | 144                      | Q                 | 496 118                  | 128 063                         | 9 206   | Q  | Q                      |
| 52411      | Direct life, health, and medical insurance carriers .....                                  | 53                       | Q                 | 298 709                  | 73 796                          | 5 755   | Q  | Q                      |
| 524113     | Direct life insurance carriers .....   | 29                       | Q                 | 41 061                   | 12 609                          | 893   | Q  | Q                      |
| 524114     | Direct health and medical insurance carriers .....   | 24                       | Q                 | 257 648                  | 61 187                          | 4 862   | Q  | Q                      |
| 52412      | Direct insurance (except life, health, and medical) carriers ..                            | 84                       | Q                 | D                        | D                               | h   | Q  | Q                      |
| 524126     | Direct property and casualty insurance carriers .....                                      | 66                       | Q                 | 191 351                  | 52 694                          | 3 292   | Q  | Q                      |
| 524127     | Direct title insurance carriers .....  | 17                       | Q                 | D                        | D                               | c   | Q  | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                            | 483                      | 492 195           | 203 895                  | 48 282                          | 4 300   | 15.9                                     | 10.1                   |
| 52421      | Insurance agencies and brokerages .....  | 442                      | 446 158           | 186 268                  | 43 322                          | 3 948   | 17.1                                     | 9.9                    |
| 524210     | Insurance agencies and brokerages .....  | 442                      | 446 158           | 186 268                  | 43 322                          | 3 948   | 17.1                                     | 9.9                    |
| 52429      | Other insurance related activities .....   | 41                       | 46 037            | 17 627                   | 4 960                           | 352   | 4.0                                      | 12.6                   |
| 524291     | Claims adjusting .....   | 16                       | D                 | D                        | D                               | c   | D  | D                      |
| 524292     | Third party administration of insurance and pension funds/ plans .....                     | 18                       | D                 | D                        | D                               | c   | D  | D                      |
| 525        | Funds, trusts, and other financial vehicles (part) .....                                   | 6                        | D                 | D                        | D                               | a   | D  | D                      |
|            | <b>Warren-Farmington Hills-Troy, MI Metropolitan Division</b>                              |                          |                   |                          |                                 |   |  |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>   | <b>4 283</b>             | <b>N</b>          | <b>3 183 871</b>         | <b>807 183</b>                  | <b>60 283</b>   | <b>N</b>                                 | <b>N</b>               |
| 522        | Credit intermediation and related activities .....   | 1 834                    | N                 | 1 360 383                | 347 286                         | 28 388  | N  | N                      |
| 5221       | Depository credit intermediation .....   | 1 092                    | N                 | 747 809                  | 198 508                         | 17 808  | N  | N                      |
| 52211      | Commercial banking .....   | 742                      | Q                 | 477 739                  | 133 106                         | 11 281  | Q  | Q                      |
| 522110     | Commercial banking .....   | 742                      | Q                 | 477 739                  | 133 106                         | 11 281  | Q  | Q                      |
| 52212      | Savings institutions .....   | 203                      | Q                 | 194 348                  | 47 520                          | 4 258   | Q  | Q                      |
| 522120     | Savings institutions .....   | 203                      | Q                 | 194 348                  | 47 520                          | 4 258   | Q  | Q                      |
| 52213      | Credit unions .....  | 147                      | 427 312           | 75 722                   | 17 882                          | 2 269   | —  | 1.7                    |
| 522130     | Credit unions .....  | 147                      | 427 312           | 75 722                   | 17 882                          | 2 269   | —  | 1.7                    |
| 5222       | Nondepository credit intermediation .....  | 452                      | 4 551 683         | 502 565                  | 124 582                         | 8 248   | .6                                       | 10.4                   |
| 52222      | Sales financing .....  | 95                       | D                 | D                        | D                               | h   | D  | D                      |
| 522220     | Sales financing .....  | 95                       | D                 | D                        | D                               | h   | D  | D                      |
| 52229      | Other nondepository credit intermediation .....  | 357                      | D                 | D                        | D                               | i   | D  | D                      |
| 522291     | Consumer lending .....   | 51                       | D                 | D                        | D                               | c   | D  | D                      |
| 522292     | Real estate credit .....   | 272                      | 802 025           | 245 730                  | 59 350                          | 4 125   | .2                                       | 18.3                   |
| 5222929    | Mortgage bankers and loan correspondents .....   | 272                      | 802 025           | 245 730                  | 59 350                          | 4 125   | .2                                       | 18.3                   |
| 522298     | All other nondepository credit intermediation .....  | 31                       | D                 | D                        | D                               | f   | D  | D                      |
| 5222981    | Pawn shops .....   | 13                       | 10 832            | 2 993                    | 608                             | 82  | —  | 14.9                   |
| 5222988    | Other business credit institutions .....   | 18                       | D                 | D                        | D                               | f   | D  | D                      |
| 5223       | Activities related to credit intermediation .....  | 290                      | 282 513           | 110 009                  | 24 196                          | 2 332   | 6.2                                      | 8.2                    |
| 52231      | Mortgage and nonmortgage loan brokers .....  | 205                      | 196 907           | 86 397                   | 18 515                          | 1 690   | 7.9                                      | 7.2                    |
| 522310     | Mortgage and nonmortgage loan brokers .....  | 205                      | 196 907           | 86 397                   | 18 515                          | 1 690   | 7.9                                      | 7.2                    |
| 52232      | Financial transactions processing, reserve, and clearinghouse activities .....             | 29                       | 49 494            | 12 654                   | 3 262                           | 371   | —  | 10.6                   |
| 522320     | Financial transactions processing, reserve, and clearinghouse activities .....             | 29                       | 49 494            | 12 654                   | 3 262                           | 371   | —  | 10.6                   |
| 52239      | Other activities related to credit intermediation .....                                    | 56                       | 36 112            | 10 958                   | 2 419                           | 271   | 5.9                                      | 10.1                   |
| 522390     | Other activities related to credit intermediation .....                                    | 56                       | 36 112            | 10 958                   | 2 419                           | 271   | 5.9                                      | 10.1                   |
| 523        | Securities, commodity contracts, other financial investments, and related activities ..... | 637                      | D                 | D                        | D                               | i   | D  | D                      |
| 5231       | Securities and commodity contracts intermediation and brokerage .....                      | 286                      | 833 316           | 293 543                  | 86 127                          | 3 284   | .5                                       | 3.5                    |
| 52311      | Investment banking and securities dealing .....  | 10                       | D                 | D                        | D                               | b   | D  | D                      |
| 523110     | Investment banking and securities dealing .....  | 10                       | D                 | D                        | D                               | b   | D  | D                      |
| 52312      | Securities brokerage .....   | 274                      | 818 561           | 288 784                  | 85 022                          | 3 229   | .5                                       | 3.5                    |
| 523120     | Securities brokerage .....   | 274                      | 818 561           | 288 784                  | 85 022                          | 3 229   | .5                                       | 3.5                    |

See footnotes at end of table.

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

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

| NAICS code | Geographic area and kind of business  | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|------------|---|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|            |   |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
|            | <b>DETROIT-WARREN-FLINT, MI COMBINED<br/>STATISTICAL AREA—Con.</b>                            |                                 |                      |                                |                                       |  |   |                        |
|            | <b>Detroit-Warren-Livonia, MI Metropolitan Statistical<br/>Area—Con.</b>                      |                                 |                      |                                |                                       |  |   |                        |
|            | <b>Warren-Farmington Hills-Troy, MI Metropolitan<br/>Division—Con.</b>                        |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance—Con.</b>   |                                 |                      |                                |                                       |  |   |                        |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities—Con.  |                                 |                      |                                |                                       |  |   |                        |
| 5239       | Other financial investment activities .....   | 351                             | D                    | D                              | D                                     | g  | D   | D                      |
| 52391      | Miscellaneous intermediation .....  | 63                              | D                    | D                              | D                                     | e  | D   | D                      |
| 523910     | Miscellaneous intermediation .....  | 63                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52392      | Portfolio management .....  | 112                             | 175 549              | 68 894                         | 16 593                                | 835  | 5.1   | 4.8                    |
| 523920     | Portfolio management .....  | 112                             | 175 549              | 68 894                         | 16 593                                | 835  | 5.1   | 4.8                    |
| 52393      | Investment advice .....   | 159                             | D                    | D                              | D                                     | f  | D   | D                      |
| 523930     | Investment advice .....   | 159                             | D                    | D                              | D                                     | f  | D   | D                      |
| 52399      | All other financial investment activities .....   | 17                              | D                    | D                              | D                                     | c  | D   | D                      |
| 523991     | Trust, fiduciary, and custody activities .....  | 16                              | D                    | D                              | D                                     | c  | D   | D                      |
| 524        | Insurance carriers and related activities .....   | 1 788                           | N                    | 1 391 739                      | 339 237                               | 26 610   | N   | N                      |
| 5241       | Insurance carriers .....  | 408                             | Q                    | 757 946                        | 187 494                               | 14 528   | Q   | Q                      |
| 52411      | Direct life, health, and medical insurance carriers .....                                     | 150                             | Q                    | 444 231                        | 111 832                               | 8 715  | Q   | Q                      |
| 524113     | Direct life insurance carriers .....  | 102                             | Q                    | 136 550                        | 39 874                                | 2 695  | Q   | Q                      |
| 524114     | Direct health and medical insurance carriers .....  | 48                              | Q                    | 307 681                        | 71 958                                | 6 020  | Q   | Q                      |
| 52412      | Direct insurance (except life, health, and medical) carriers .....                            | 246                             | Q                    | 285 987                        | 68 286                                | 5 364  | Q   | Q                      |
| 524126     | Direct property and casualty insurance carriers .....   | 184                             | Q                    | 252 618                        | 60 321                                | 4 570  | Q   | Q                      |
| 524127     | Direct title insurance carriers .....   | 57                              | Q                    | D                              | D                                     | f  | Q   | Q                      |
| 52413      | Reinsurance carriers .....  | 12                              | Q                    | 27 728                         | 7 376                                 | 449  | Q   | Q                      |
| 524130     | Reinsurance carriers .....  | 12                              | Q                    | 27 728                         | 7 376                                 | 449  | Q   | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 1 380                           | 1 534 105            | 633 793                        | 151 743                               | 12 082   | 15.9  | 3.9                    |
| 52421      | Insurance agencies and brokerages .....   | 1 231                           | D                    | D                              | D                                     | i  | D   | D                      |
| 524210     | Insurance agencies and brokerages .....   | 1 231                           | D                    | D                              | D                                     | i  | D   | D                      |
| 52429      | Other insurance related activities .....  | 149                             | D                    | D                              | D                                     | i  | D   | D                      |
| 524291     | Claims adjusting .....  | 54                              | D                    | D                              | D                                     | e  | D   | D                      |
| 524292     | Third party administration of insurance and pension funds/<br>plans .....                     | 68                              | D                    | D                              | D                                     | h  | D   | D                      |
| 524298     | All other insurance related activities .....  | 27                              | D                    | D                              | D                                     | f  | D   | D                      |
| 525        | Funds, trusts, and other financial vehicles (part) .....                                      | 24                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5259       | Other investment pools and funds (part) .....   | 24                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52593      | Real Estate Investment Trusts - REITs .....   | 24                              | D                    | D                              | D                                     | c  | D   | D                      |
| 525930     | Real Estate Investment Trusts - REITs .....   | 24                              | D                    | D                              | D                                     | c  | D   | D                      |
|            | <b>Flint, MI Metropolitan Statistical Area</b>  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>499</b>                      | <b>N</b>             | <b>239 008</b>                 | <b>59 519</b>                         | <b>5 812</b>   | <b>N</b>  | <b>N</b>               |
| 522        | Credit intermediation and related activities .....  | 221                             | N                    | 140 700                        | 35 516                                | 3 665  | N   | N                      |
| 5221       | Depository credit intermediation .....  | 144                             | N                    | 112 799                        | 29 959                                | 3 160  | N   | N                      |
| 52211      | Commercial banking .....  | 117                             | Q                    | 92 794                         | 25 157                                | 2 535  | Q   | Q                      |
| 522110     | Commercial banking .....  | 117                             | Q                    | 92 794                         | 25 157                                | 2 535  | Q   | Q                      |
| 52213      | Credit unions .....   | 22                              | D                    | D                              | D                                     | f  | D   | D                      |
| 522130     | Credit unions .....   | 22                              | D                    | D                              | D                                     | f  | D   | D                      |
| 5222       | Nondepository credit intermediation .....   | 43                              | 432 978              | 15 826                         | 3 496                                 | 321  | —   | 1.9                    |
| 52229      | Other nondepository credit intermediation .....   | 41                              | 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 .....   | 11                              | D                    | D                              | D                                     | b  | D   | D                      |
| 5222981    | Pawn shops .....  | 11                              | D                    | D                              | D                                     | b  | D   | D                      |
| 5223       | Activities related to credit intermediation .....   | 34                              | 21 336               | 12 075                         | 2 061                                 | 184  | 2.9   | .9                     |
| 52231      | Mortgage and nonmortgage loan brokers .....   | 22                              | 16 628               | 10 279                         | 1 721                                 | 143  | 3.4   | .7                     |
| 522310     | Mortgage and nonmortgage loan brokers .....   | 22                              | 16 628               | 10 279                         | 1 721                                 | 143  | 3.4   | .7                     |
| 52239      | Other activities related to credit intermediation .....                                       | 10                              | D                    | D                              | D                                     | b  | D   | D                      |
| 522390     | Other activities related to credit intermediation .....                                       | 10                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 60                              | D                    | D                              | D                                     | e  | D   | D                      |
| 5231       | Securities and commodity contracts intermediation and<br>brokerage .....                      | 34                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52312      | Securities brokerage .....  | 31                              | 65 502               | 18 530                         | 4 971                                 | 246  | 2.0   | 3.9                    |
| 523120     | Securities brokerage .....  | 31                              | 65 502               | 18 530                         | 4 971                                 | 246  | 2.0   | 3.9                    |
| 5239       | Other financial investment activities .....   | 26                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52393      | Investment advice .....   | 15                              | 23 687               | 6 107                          | 711                                   | 153  | 1.9   | —                      |
| 523930     | Investment advice .....   | 15                              | 23 687               | 6 107                          | 711                                   | 153  | 1.9   | —                      |

See footnotes at end of table.



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

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

| NAICS code | Geographic area and kind of business  | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|------------|---|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|            |   |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
|            | <b>DETROIT-WARREN-FLINT, MI COMBINED<br/>STATISTICAL AREA—Con.</b>                            |                                 |                      |                                |                                       |  |   |                        |
|            | <b>Flint, MI Metropolitan Statistical Area—Con.</b>   |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance—Con.</b>   |                                 |                      |                                |                                       |  |   |                        |
| 524        | Insurance carriers and related activities .....   | 215                             | N                    | 70 077                         | 17 332                                | 1 669  | N   | N                      |
| 5241       | Insurance carriers .....  | 42                              | Q                    | 38 245                         | 10 265                                | 871  | Q   | Q                      |
| 52411      | Direct life, health, and medical insurance carriers .....                                     | 13                              | Q                    | 21 076                         | 5 741                                 | 472  | Q   | Q                      |
| 52412      | Direct insurance (except life, health, and medical) carriers ..                               | 29                              | Q                    | 17 169                         | 4 524                                 | 399  | Q   | Q                      |
| 524126     | Direct property and casualty insurance carriers .....   | 22                              | Q                    | 14 229                         | 3 797                                 | 319  | Q   | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 173                             |                      | 70 970                         | 31 832                                | 7 067  | 40.9  | 7.6                    |
| 52421      | Insurance agencies and brokerages .....   | 154                             |                      | 65 006                         | 29 376                                | 6 379  | 42.1  | 7.4                    |
| 524210     | Insurance agencies and brokerages .....   | 154                             |                      | 65 006                         | 29 376                                | 6 379  | 42.1  | 7.4                    |
| 52429      | Other insurance related activities .....  | 19                              |                      | 5 964                          | 2 456                                 | 688  | 27.5  | 10.1                   |
| 524291     | Claims adjusting .....  | 12                              |                      | 2 687                          | 1 248                                 | 35   | 30.7  | 1.5                    |
| 525        | Funds, trusts, and other financial vehicles (part) .....                                      | 3                               | D                    | D                              | D                                     | a  | D   | D                      |
|            | <b>Monroe, MI Metropolitan Statistical Area</b>   |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>134</b>                      | <b>N</b>             | <b>28 821</b>                  | <b>8 019</b>                          | <b>903</b>   | <b>N</b>  | <b>N</b>               |
| 522        | Credit intermediation and related activities .....  | 62                              | N                    | 19 202                         | 5 779                                 | 645  | N   | N                      |
| 5221       | Depository credit intermediation .....  | 50                              | N                    | 17 198                         | 5 304                                 | 603  | N   | N                      |
| 52211      | Commercial banking .....  | 35                              | Q                    | 13 097                         | 4 176                                 | 402  | Q   | Q                      |
| 522110     | Commercial banking .....  | 35                              | Q                    | 13 097                         | 4 176                                 | 402  | Q   | Q                      |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 10                              |                      | 3 345                          | 1 334                                 | 389  | 2.0   | 2.0                    |
| 524        | Insurance carriers and related activities .....   | 62                              | N                    | 8 285                          | 1 851                                 | 234  | N   | N                      |
| 5241       | Insurance carriers .....  | 10                              | Q                    | 1 477                          | 396                                   | 32   | Q   | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 52                              |                      | 23 505                         | 6 808                                 | 1 455  | 33.6  | 5.1                    |
| 52421      | Insurance agencies and brokerages .....   | 49                              | D                    | D                              | D                                     | c  | D   | D                      |
| 524210     | Insurance agencies and brokerages .....   | 49                              | D                    | D                              | D                                     | c  | D   | D                      |
|            | <b>GRAND RAPIDS-MUSKEGON-HOLLAND, MI<br/>COMBINED STATISTICAL AREA</b>                        |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>1 893</b>                    | <b>N</b>             | <b>1 025 072</b>               | <b>253 870</b>                        | <b>25 865</b>  | <b>N</b>  | <b>N</b>               |
| 522        | Credit intermediation and related activities .....  | 824                             | N                    | 548 638                        | 132 338                               | 14 849   | N   | N                      |
| 5221       | Depository credit intermediation .....  | 607                             | N                    | D                              | D                                     | j  | N   | N                      |
| 52211      | Commercial banking .....  | 476                             | Q                    | 416 484                        | 101 565                               | 11 477   | Q   | Q                      |
| 522110     | Commercial banking .....  | 476                             | Q                    | 416 484                        | 101 565                               | 11 477   | Q   | Q                      |
| 52212      | Savings institutions .....  | 22                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 522120     | Savings institutions .....  | 22                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 52213      | Credit unions .....   | 108                             |                      | 173 074                        | 31 339                                | 1 207  | -   | .5                     |
| 522130     | Credit unions .....   | 108                             |                      | 173 074                        | 31 339                                | 1 207  | -   | .5                     |
| 5222       | Nondepository credit intermediation .....   | 129                             | D                    | D                              | D                                     | g  | D   | D                      |
| 52222      | Sales financing .....   | 22                              | D                    | D                              | D                                     | c  | D   | D                      |
| 522220     | Sales financing .....   | 22                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52229      | Other nondepository credit intermediation .....   | 107                             | D                    | D                              | D                                     | g  | D   | D                      |
| 522291     | Consumer lending .....  | 18                              | D                    | D                              | D                                     | b  | D   | D                      |
| 522292     | Real estate credit .....  | 77                              | D                    | D                              | D                                     | f  | D   | D                      |
| 5222929    | Mortgage bankers and loan correspondents .....  | 76                              | D                    | D                              | D                                     | f  | D   | D                      |
| 522298     | All other nondepository credit intermediation .....   | 10                              | D                    | D                              | D                                     | b  | D   | D                      |
| 5223       | Activities related to credit intermediation .....   | 88                              | D                    | D                              | D                                     | f  | D   | D                      |
| 52231      | Mortgage and nonmortgage loan brokers .....   | 63                              | D                    | D                              | D                                     | f  | D   | D                      |
| 522310     | Mortgage and nonmortgage loan brokers .....   | 63                              | D                    | D                              | D                                     | f  | D   | D                      |
| 52239      | Other activities related to credit intermediation .....                                       | 22                              | D                    | D                              | D                                     | c  | D   | D                      |
| 522390     | Other activities related to credit intermediation .....                                       | 22                              | D                    | D                              | D                                     | c  | D   | D                      |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 289                             | D                    | D                              | D                                     | g  | D   | D                      |
| 5231       | Securities and commodity contracts intermediation and<br>brokerage .....                      | 156                             | D                    | D                              | D                                     | g  | D   | D                      |
| 52312      | Securities brokerage .....  | 152                             | D                    | D                              | D                                     | g  | D   | D                      |
| 523120     | Securities brokerage .....  | 152                             | D                    | D                              | D                                     | g  | D   | D                      |
| 5239       | Other financial investment activities .....   | 133                             | D                    | D                              | D                                     | f  | D   | D                      |
| 52391      | Miscellaneous intermediation .....  | 18                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523910     | Miscellaneous intermediation .....  | 18                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52392      | Portfolio management .....  | 52                              | D                    | D                              | D                                     | e  | D   | D                      |
| 523920     | Portfolio management .....  | 52                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52393      | Investment advice .....   | 57                              | D                    | D                              | D                                     | e  | D   | D                      |
| 523930     | Investment advice .....   | 57                              | D                    | D                              | D                                     | e  | D   | D                      |

See footnotes at end of table.

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

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

| NAICS code | Geographic area and kind of business  | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |      |
|------------|---|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|------|
|            |   |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |      |
|            | <b>GRAND RAPIDS-MUSKEGON-HOLLAND, MI<br/>COMBINED STATISTICAL AREA—Con.</b>                   |                                 |                      |                                |                                       |  |   |                        |      |
| <b>52</b>  | <b>Finance and insurance—Con.</b>   |                                 |                      |                                |                                       |  |   |                        |      |
| 524        | Insurance carriers and related activities .....   | 779                             | N                    | 364 001                        | 91 879                                | 9 087  | N   | N                      |      |
| 5241       | Insurance carriers .....  | 158                             | Q                    | D                              | D                                     | i  | Q   | Q                      |      |
| 52411      | Direct life, health, and medical insurance carriers .....                                     | 53                              | Q                    | D                              | D                                     | h  | Q   | Q                      |      |
| 524113     | Direct life insurance carriers .....  | 30                              | Q                    | D                              | D                                     | e  | Q   | Q                      |      |
| 524114     | Direct health and medical insurance carriers .....  | 23                              | Q                    | D                              | D                                     | g  | Q   | Q                      |      |
| 52412      | Direct insurance (except life, health, and medical) carriers ..                               | 103                             | Q                    | 149 718                        | 40 368                                | 3 314  | Q   | Q                      |      |
| 524126     | Direct property and casualty insurance carriers .....   | 65                              | Q                    | D                              | D                                     | h  | Q   | Q                      |      |
| 524127     | Direct title insurance carriers .....   | 38                              | Q                    | D                              | D                                     | f  | Q   | Q                      |      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 621                             | D                    | D                              | D                                     | h  | D   | D                      |      |
| 52421      | Insurance agencies and brokerages .....   | 567                             | D                    | D                              | D                                     | h  | D   | D                      |      |
| 524210     | Insurance agencies and brokerages .....   | 567                             | D                    | D                              | D                                     | h  | D   | D                      |      |
| 52429      | Other insurance related activities .....  | 54                              | D                    | D                              | D                                     | f  | D   | D                      |      |
| 524291     | Claims adjusting .....  | 22                              | D                    | D                              | D                                     | c  | D   | D                      |      |
| 524292     | Third party administration of insurance and pension funds/<br>plans .....                     | 23                              | D                    | D                              | D                                     | e  | D   | D                      |      |
| 525        | Funds, trusts, and other financial vehicles (part) .....                                      | 1                               | D                    | D                              | D                                     | a  | D   | D                      |      |
|            | <b>Allegan, MI Micropolitan Statistical Area</b>  |                                 |                      |                                |                                       |  |   |                        |      |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>105</b>                      | <b>N</b>             | <b>15 803</b>                  | <b>4 031</b>                          | <b>565</b>   | <b>N</b>  | <b>N</b>               |      |
| 522        | Credit intermediation and related activities .....  | 49                              | N                    | 10 058                         | 2 615                                 | 392  | N   | N                      |      |
| 5221       | Depository credit intermediation .....  | 42                              | N                    | D                              | D                                     | e  | N   | N                      |      |
| 52211      | Commercial banking .....  | 34                              | Q                    | 5 492                          | 1 464                                 | 226  | Q   | Q                      |      |
| 522110     | Commercial banking .....  | 34                              | Q                    | 5 492                          | 1 464                                 | 226  | Q   | Q                      |      |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 16                              |                      | 2 259                          | 986                                   | 229  | 33  | 2.2                    | 3.4  |
| 5231       | Securities and commodity contracts intermediation and<br>brokerage .....                      | 12                              | D                    | D                              | D                                     | b  | D   | D                      |      |
| 52312      | Securities brokerage .....  | 11                              | D                    | D                              | D                                     | b  | D   | D                      |      |
| 523120     | Securities brokerage .....  | 11                              | D                    | D                              | D                                     | b  | D   | D                      |      |
| 524        | Insurance carriers and related activities .....   | 40                              | N                    | 4 759                          | 1 187                                 | 140  | N   | N                      |      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 37                              | D                    | D                              | D                                     | c  | D   | D                      |      |
| 52421      | Insurance agencies and brokerages .....   | 36                              |                      | 15 099                         | 4 186                                 | 1 034  | 124   | 33.1                   | 38.2 |
| 524210     | Insurance agencies and brokerages .....   | 36                              |                      | 15 099                         | 4 186                                 | 1 034  | 124   | 33.1                   | 38.2 |
|            | <b>Grand Rapids-Wyoming, MI Metropolitan Statistical<br/>Area</b>                             |                                 |                      |                                |                                       |  |   |                        |      |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>1 304</b>                    | <b>N</b>             | <b>858 938</b>                 | <b>211 139</b>                        | <b>21 500</b>  | <b>N</b>  | <b>N</b>               |      |
| 522        | Credit intermediation and related activities .....  | 551                             | N                    | 450 648                        | 106 409                               | 11 941   | N   | N                      |      |
| 5221       | Depository credit intermediation .....  | 381                             | N                    | 372 366                        | 88 763                                | 10 294   | N   | N                      |      |
| 52211      | Commercial banking .....  | 299                             | Q                    | 341 464                        | 81 263                                | 9 288  | Q   | Q                      |      |
| 522110     | Commercial banking .....  | 299                             | Q                    | 341 464                        | 81 263                                | 9 288  | Q   | Q                      |      |
| 52212      | Savings institutions .....  | 12                              | Q                    | D                              | D                                     | c  | Q   | Q                      |      |
| 522120     | Savings institutions .....  | 12                              | Q                    | D                              | D                                     | c  | Q   | Q                      |      |
| 52213      | Credit unions .....   | 69                              |                      | 130 879                        | 22 456                                | 5 449  | 861   | —                      | .4   |
| 522130     | Credit unions .....   | 69                              |                      | 130 879                        | 22 456                                | 5 449  | 861   | —                      | .4   |
| 5222       | Nondepository credit intermediation .....   | 95                              |                      | 697 582                        | 58 648                                | 13 505   | 1 068   | 1.1                    | 4.8  |
| 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 .....   | 77                              | D                    | D                              | D                                     | f  | D   | D                      |      |
| 522292     | Real estate credit .....  | 60                              |                      | 597 797                        | 49 112                                | 10 762   | 799   | —                      | 1.8  |
| 5222929    | Mortgage bankers and loan correspondents .....  | 59                              | D                    | D                              | D                                     | f  | D   | D                      |      |
| 5223       | Activities related to credit intermediation .....   | 75                              |                      | 46 885                         | 19 634                                | 4 141  | 579   | 7.7                    | 11.1 |
| 52231      | Mortgage and nonmortgage loan brokers .....   | 56                              | D                    | D                              | D                                     | e  | D   | D                      |      |
| 522310     | Mortgage and nonmortgage loan brokers .....   | 56                              | D                    | D                              | D                                     | e  | 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<br>related activities ..... | 188                             | D                    | D                              | D                                     | g  | D   | D                      |      |
| 5231       | Securities and commodity contracts intermediation and<br>brokerage .....                      | 90                              | D                    | D                              | D                                     | f  | D   | D                      |      |
| 52312      | Securities brokerage .....  | 89                              |                      | 170 008                        | 58 200                                | 15 602   | 789   | 1.1                    | 2.0  |
| 523120     | Securities brokerage .....  | 89                              |                      | 170 008                        | 58 200                                | 15 602   | 789   | 1.1                    | 2.0  |
| 5239       | Other financial investment activities .....   | 98                              | D                    | D                              | D                                     | f  | D   | D                      |      |
| 52391      | Miscellaneous intermediation .....  | 12                              | D                    | D                              | D                                     | b  | D   | D                      |      |
| 523910     | Miscellaneous intermediation .....  | 12                              | D                    | D                              | D                                     | b  | D   | D                      |      |
| 52392      | Portfolio management .....  | 36                              | D                    | D                              | D                                     | e  | D   | D                      |      |
| 523920     | Portfolio management .....  | 36                              | D                    | D                              | D                                     | e  | D   | D                      |      |
| 52393      | Investment advice .....   | 45                              |                      | 41 618                         | 9 442                                 | 2 409  | 323   | 10.5                   | 5.4  |
| 523930     | Investment advice .....   | 45                              |                      | 41 618                         | 9 442                                 | 2 409  | 323   | 10.5                   | 5.4  |

See footnotes at end of table.

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

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

| NAICS code  | Geographic area and kind of business  | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|---|---|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|   |   |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
| <b>GRAND RAPIDS-MUSKEGON-HOLLAND, MI<br/>COMBINED STATISTICAL AREA—Con.</b> |   |                                 |                      |                                |                                       |  |   |                        |
| <b>Grand Rapids-Wyoming, MI Metropolitan Statistical<br/>Area—Con.</b>      |   |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance—Con.</b>   |                                 |                      |                                |                                       |  |   |                        |
| 524   | Insurance carriers and related activities .....   | 564                             | N                    | 324 177                        | 81 835                                | 8 060  | N   | N                      |
| 5241  | Insurance carriers .....  | 131                             | Q                    | 220 691                        | 57 352                                | 5 632  | Q   | Q                      |
| 52411   | Direct life, health, and medical insurance carriers .....                                     | 46                              | Q                    | 82 380                         | 19 684                                | 2 562  | Q   | Q                      |
| 524113  | Direct life insurance carriers .....  | 28                              | Q                    | 20 639                         | 5 431                                 | 425  | Q   | Q                      |
| 524114  | Direct health and medical insurance carriers .....  | 18                              | Q                    | 61 741                         | 14 253                                | 2 137  | Q   | Q                      |
| 52412   | Direct insurance (except life, health, and medical) carriers ..                               | 83                              | Q                    | D                              | D                                     | h  | Q   | Q                      |
| 524126  | Direct property and casualty insurance carriers .....   | 56                              | Q                    | 118 020                        | 32 077                                | 2 632  | Q   | Q                      |
| 524127  | Direct title insurance carriers .....   | 27                              | Q                    | D                              | D                                     | e  | Q   | Q                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                               | 433                             |                      | 299 567                        | 103 486                               | 24 483   | 32.8  | 6.9                    |
| 52421   | Insurance agencies and brokerages .....   | 385                             |                      | 233 690                        | 78 115                                | 17 996   | 1 809   | 40.5                   |
| 524210  | Insurance agencies and brokerages .....   | 385                             |                      | 233 690                        | 78 115                                | 17 996   | 1 809   | 40.5                   |
| 52429   | Other insurance related activities .....  | 48                              |                      | 65 877                         | 25 371                                | 6 487  | 619   | 5.4                    |
| 524291  | Claims adjusting .....  | 20                              |                      | 11 216                         | 4 947                                 | 1 221  | 117   | 10.5                   |
| 524292  | Third party administration of insurance and pension funds/<br>plans .....                     | 21                              |                      | 51 930                         | 19 768                                | 5 146  | 494   | 2.8                    |
| 525   | Funds, trusts, and other financial vehicles (part) .....                                      | 1                               | D                    | D                              | D                                     | a  | D   | D                      |
| <b>Holland-Grand Haven, MI Metropolitan Statistical<br/>Area</b>            |   |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance .....</b>  | <b>297</b>                      | <b>N</b>             | <b>98 338</b>                  | <b>25 866</b>                         | <b>2 427</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....  | 140                             | N                    | 62 640                         | 16 806                                | 1 734  | N   | N                      |
| 5221  | Depository credit intermediation .....  | 118                             | N                    | 57 052                         | 15 391                                | 1 610  | N   | N                      |
| 52211   | Commercial banking .....  | 96                              | Q                    | 53 051                         | 14 476                                | 1 462  | Q   | Q                      |
| 522110  | Commercial banking .....  | 96                              | Q                    | 53 051                         | 14 476                                | 1 462  | Q   | Q                      |
| 52213   | Credit unions .....   | 15                              | D                    | D                              | D                                     | c  | D   | D                      |
| 522130  | Credit unions .....   | 15                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5222  | Nondepository credit intermediation .....   | 15                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52229   | Other nondepository credit intermediation .....   | 14                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523   | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 61                              |                      | 35 822                         | 18 167                                | 4 416  | 246   | 3.2                    |
| 5231  | Securities and commodity contracts intermediation and<br>brokerage .....                      | 36                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52312   | Securities brokerage .....  | 34                              |                      | 25 072                         | 12 152                                | 2 983  | 148   | .7                     |
| 523120  | Securities brokerage .....  | 34                              |                      | 25 072                         | 12 152                                | 2 983  | 148   | .7                     |
| 5239  | Other financial investment activities .....   | 25                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52392   | Portfolio management .....  | 13                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523920  | Portfolio management .....  | 13                              | D                    | D                              | D                                     | b  | D   | D                      |
| 524   | Insurance carriers and related activities .....   | 96                              | N                    | 17 531                         | 4 644                                 | 447  | N   | N                      |
| 5241  | Insurance carriers .....  | 11                              | Q                    | 3 047                          | 723                                   | 71   | Q   | Q                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                               | 85                              |                      | 41 499                         | 14 484                                | 3 921  | 376   | 26.5                   |
| 52421   | Insurance agencies and brokerages .....   | 82                              |                      | 40 978                         | 14 253                                | 3 863  | 366   | 26.2                   |
| 524210  | Insurance agencies and brokerages .....   | 82                              |                      | 40 978                         | 14 253                                | 3 863  | 366   | 26.2                   |
| <b>Muskegon-Norton Shores, MI Metropolitan Statistical<br/>Area</b>         |   |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance .....</b>  | <b>187</b>                      | <b>N</b>             | <b>51 993</b>                  | <b>12 834</b>                         | <b>1 373</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....  | 84                              | N                    | 25 292                         | 6 508                                 | 782  | N   | N                      |
| 5221  | Depository credit intermediation .....  | 66                              | N                    | 21 437                         | 5 578                                 | 692  | N   | N                      |
| 52211   | Commercial banking .....  | 47                              | Q                    | 16 477                         | 4 362                                 | 501  | Q   | Q                      |
| 522110  | Commercial banking .....  | 47                              | Q                    | 16 477                         | 4 362                                 | 501  | Q   | Q                      |
| 52213   | Credit unions .....   | 18                              | D                    | D                              | D                                     | c  | D   | D                      |
| 522130  | Credit unions .....   | 18                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5222  | Nondepository credit intermediation .....   | 14                              |                      | 20 268                         | 3 150                                 | 790  | 73  | 36.9                   |
| 52229   | Other nondepository credit intermediation .....   | 12                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523   | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 24                              |                      | 33 735                         | 9 167                                 | 2 113  | 151   | 1.2                    |
| 5231  | Securities and commodity contracts intermediation and<br>brokerage .....                      | 18                              |                      | 29 395                         | 8 228                                 | 1 926  | 128   | 15.6                   |
| 52312   | Securities brokerage .....  | 18                              |                      | 29 395                         | 8 228                                 | 1 926  | 128   | 15.6                   |
| 523120  | Securities brokerage .....  | 18                              |                      | 29 395                         | 8 228                                 | 1 926  | 128   | 15.6                   |
| 524   | Insurance carriers and related activities .....   | 79                              | N                    | 17 534                         | 4 213                                 | 440  | N   | N                      |
| 5241  | Insurance carriers .....  | 13                              | Q                    | 9 941                          | 2 366                                 | 204  | Q   | Q                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                               | 66                              |                      | 18 508                         | 7 593                                 | 1 847  | 236   | 47.7                   |
| 52421   | Insurance agencies and brokerages .....   | 64                              | D                    | D                              | D                                     | c  | D   | D                      |
| 524210  | Insurance agencies and brokerages .....   | 64                              | D                    | D                              | D                                     | c  | D   | D                      |

See footnotes at end of table.

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

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

| NAICS code   | Geographic area and kind of business   | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|--|--|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|  |  |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
| <b>LANSING-EAST LANSING-OWOSSO, MI COMBINED STATISTICAL AREA</b> |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance</b> .....   | <b>791</b>                      | <b>N</b>             | <b>616 958</b>                 | <b>191 074</b>                        | <b>12 009</b>  | <b>N</b>  | <b>N</b>               |
| 522  | Credit intermediation and related activities .....   | 306                             | N                    | D                              | D                                     | h  | N   | N                      |
| 5221   | Depository credit intermediation .....   | 206                             | N                    | D                              | D                                     | h  | N   | N                      |
| 52211  | Commercial banking .....   | 154                             | Q                    | 82 715                         | 22 748                                | 2 220  | Q   | Q                      |
| 522110   | Commercial banking .....   | 154                             | Q                    | 82 715                         | 22 748                                | 2 220  | Q   | Q                      |
| 52212  | Savings institutions .....   | 17                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 522120   | Savings institutions .....   | 17                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 52213  | Credit unions .....  | 35                              | D                    | D                              | D                                     | f  | D   | D                      |
| 522130   | Credit unions .....  | 35                              | D                    | D                              | D                                     | f  | D   | D                      |
| 5222   | Nondepository credit intermediation .....  | 56                              | D                    | D                              | D                                     | f  | D   | D                      |
| 52229  | Other nondepository credit intermediation .....  | 49                              | D                    | D                              | D                                     | f  | D   | D                      |
| 522292   | Real estate credit .....   | 33                              | D                    | D                              | D                                     | e  | D   | D                      |
| 5222929  | Mortgage bankers and loan correspondents .....   | 33                              | D                    | D                              | D                                     | e  | D   | D                      |
| 522298   | All other nondepository credit intermediation .....  | 11                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5223   | Activities related to credit intermediation .....  | 44                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52231  | Mortgage and nonmortgage loan brokers .....  | 25                              | 16 517               | 7 008                          | 1 240                                 | 110  | 11.5  | 2.9                    |
| 522310   | Mortgage and nonmortgage loan brokers .....  | 25                              | 16 517               | 7 008                          | 1 240                                 | 110  | 11.5  | 2.9                    |
| 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 ..... | 111                             | D                    | D                              | D                                     | f  | D   | D                      |
| 5231   | Securities and commodity contracts intermediation and brokerage .....                      | 67                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52312  | Securities brokerage .....   | 65                              | D                    | D                              | D                                     | e  | D   | D                      |
| 523120   | Securities brokerage .....   | 65                              | D                    | D                              | D                                     | e  | D   | D                      |
| 5239   | Other financial investment activities .....  | 44                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52392  | Portfolio management .....   | 14                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523920   | Portfolio management .....   | 14                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52393  | Investment advice .....  | 22                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523930   | Investment advice .....  | 22                              | D                    | D                              | D                                     | b  | D   | D                      |
| 524  | Insurance carriers and related activities .....  | 369                             | N                    | D                              | D                                     | i  | N   | N                      |
| 5241   | Insurance carriers .....   | 95                              | Q                    | D                              | D                                     | i  | Q   | Q                      |
| 52411  | Direct life, health, and medical insurance carriers .....                                  | 32                              | Q                    | 195 562                        | 82 953                                | 2 830  | Q   | Q                      |
| 524113   | Direct life insurance carriers .....   | 15                              | Q                    | 123 149                        | 61 969                                | 1 566  | Q   | Q                      |
| 524114   | Direct health and medical insurance carriers .....   | 17                              | Q                    | 72 413                         | 20 984                                | 1 264  | Q   | Q                      |
| 52412  | Direct insurance (except life, health, and medical) carriers ..                            | 62                              | Q                    | D                              | D                                     | h  | Q   | Q                      |
| 524126   | Direct property and casualty insurance carriers .....                                      | 40                              | Q                    | 148 327                        | 38 449                                | 2 696  | Q   | Q                      |
| 524127   | Direct title insurance carriers .....  | 22                              | Q                    | D                              | D                                     | b  | Q   | Q                      |
| 5242   | Agencies, brokerages, and other insurance related activities ..                            | 274                             | D                    | D                              | D                                     | g  | D   | D                      |
| 52421  | Insurance agencies and brokerages .....  | 251                             | D                    | D                              | D                                     | g  | D   | D                      |
| 524210   | Insurance agencies and brokerages .....  | 251                             | D                    | D                              | D                                     | g  | D   | D                      |
| 52429  | Other insurance related activities .....   | 23                              | D                    | D                              | D                                     | e  | D   | D                      |
| 524291   | Claims adjusting .....   | 10                              | D                    | D                              | D                                     | c  | D   | D                      |
| 524292   | Third party administration of insurance and pension funds/<br>plans .....                  | 11                              | D                    | D                              | D                                     | e  | D   | D                      |
| 525  | Funds, trusts, and other financial vehicles (part) .....                                   | 5                               | D                    | D                              | D                                     | b  | D   | D                      |
| <b>Lansing-East Lansing, MI Metropolitan Statistical Area</b>    |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance</b> .....   | <b>726</b>                      | <b>N</b>             | <b>602 424</b>                 | <b>187 234</b>                        | <b>11 517</b>  | <b>N</b>  | <b>N</b>               |
| 522  | Credit intermediation and related activities .....   | 278                             | N                    | 160 586                        | 40 353                                | 3 875  | N   | N                      |
| 5221   | Depository credit intermediation .....   | 183                             | N                    | 114 105                        | 29 532                                | 2 998  | N   | N                      |
| 52211  | Commercial banking .....   | 137                             | Q                    | 76 802                         | 21 036                                | 1 993  | Q   | Q                      |
| 522110   | Commercial banking .....   | 137                             | Q                    | 76 802                         | 21 036                                | 1 993  | Q   | Q                      |
| 52212  | Savings institutions .....   | 15                              | Q                    | 6 462                          | 1 512                                 | 147  | Q   | Q                      |
| 522120   | Savings institutions .....   | 15                              | Q                    | 6 462                          | 1 512                                 | 147  | Q   | Q                      |
| 52213  | Credit unions .....  | 31                              | 165 244              | 30 841                         | 6 984                                 | 858  | -   | 1.1                    |
| 522130   | Credit unions .....  | 31                              | 165 244              | 30 841                         | 6 984                                 | 858  | -   | 1.1                    |
| 5222   | Nondepository credit intermediation .....  | 53                              | 161 384              | 30 768                         | 7 797                                 | 580  | 7.1   | 9.7                    |
| 52229  | Other nondepository credit intermediation .....  | 46                              | D                    | D                              | D                                     | e  | D   | D                      |
| 522292   | Real estate credit .....   | 32                              | 50 854               | 17 779                         | 3 571                                 | 285  | -   | 8.8                    |
| 5222929  | Mortgage bankers and loan correspondents .....   | 32                              | 50 854               | 17 779                         | 3 571                                 | 285  | -   | 8.8                    |
| 522298   | All other nondepository credit intermediation .....  | 10                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5223   | Activities related to credit intermediation .....  | 42                              | 75 553               | 15 713                         | 3 024                                 | 297  | 3.0   | .6                     |
| 52231  | Mortgage and nonmortgage loan brokers .....  | 25                              | 16 517               | 7 008                          | 1 240                                 | 110  | 11.5  | 2.9                    |
| 522310   | Mortgage and nonmortgage loan brokers .....  | 25                              | 16 517               | 7 008                          | 1 240                                 | 110  | 11.5  | 2.9                    |
| 52239  | Other activities related to credit intermediation .....                                    | 11                              | D                    | D                              | D                                     | b  | D   | D                      |
| 522390   | Other activities related to credit intermediation .....                                    | 11                              | D                    | D                              | D                                     | b  | D   | D                      |

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-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|--|--|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|  |  |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
| <b>LANSING-EAST LANSING-OWOSSO, MI COMBINED STATISTICAL AREA—Con.</b>        |  |                                 |                      |                                |                                       |  |   |                        |
| <b>Lansing-East Lansing, MI Metropolitan Statistical Area—Con.</b>           |  |                                 |                      |                                |                                       |  |   |                        |
| <b>Finance and insurance—Con.</b>  |  |                                 |                      |                                |                                       |  |   |                        |
| 52   | Securities, commodity contracts, other financial investments, and related activities ..... | 106                             | D                    | D                              | D                                     | e  | D   | D                      |
| 5231   | Securities and commodity contracts intermediation and brokerage .....                      | 64                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52312  | Securities brokerage .....   | 62                              | 71 649               | 24 202                         | 7 524                                 | 363  | 4.4   | 1.7                    |
| 523120   | Securities brokerage .....   | 62                              | 71 649               | 24 202                         | 7 524                                 | 363  | 4.4   | 1.7                    |
| 5239   | Other financial investment activities .....  | 42                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52392  | Portfolio management .....   | 14                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523920   | Portfolio management .....   | 14                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52393  | Investment advice .....  | 21                              | 7 688                | 2 063                          | 501                                   | 64   | 42.1  | .3                     |
| 523930   | Investment advice .....  | 21                              | 7 688                | 2 063                          | 501                                   | 64   | 42.1  | .3                     |
| 524  | Insurance carriers and related activities .....  | 337                             | N                    | 411 354                        | 137 873                               | 7 117  | N   | N                      |
| 5241   | Insurance carriers .....   | 93                              | Q                    | 345 651                        | 121 815                               | 5 581  | Q   | Q                      |
| 52411  | Direct life, health, and medical insurance carriers .....                                  | 32                              | Q                    | 195 562                        | 82 953                                | 2 830  | Q   | Q                      |
| 524113   | Direct life insurance carriers .....   | 15                              | Q                    | 123 149                        | 61 969                                | 1 566  | Q   | Q                      |
| 524114   | Direct health and medical insurance carriers .....   | 17                              | Q                    | 72 413                         | 20 984                                | 1 264  | Q   | Q                      |
| 52412  | Direct insurance (except life, health, and medical) carriers ..                            | 60                              | Q                    | D                              | D                                     | h  | Q   | Q                      |
| 524126   | Direct property and casualty insurance carriers .....                                      | 40                              | Q                    | 148 327                        | 38 449                                | 2 696  | Q   | Q                      |
| 524127   | Direct title insurance carriers .....  | 20                              | Q                    | D                              | D                                     | b  | Q   | Q                      |
| 5242   | Agencies, brokerages, and other insurance related activities ..                            | 244                             | 176 431              | 65 703                         | 16 058                                | 1 536  | 26.9  | 6.5                    |
| 52421  | Insurance agencies and brokerages .....  | 222                             | 124 475              | 44 972                         | 10 803                                | 1 038  | 36.5  | 5.3                    |
| 524210   | Insurance agencies and brokerages .....  | 222                             | 124 475              | 44 972                         | 10 803                                | 1 038  | 36.5  | 5.3                    |
| 52429  | Other insurance related activities .....   | 22                              | 51 956               | 20 731                         | 5 255                                 | 498  | 4.0   | 9.4                    |
| 524291   | Claims adjusting .....   | 10                              | D                    | D                              | D                                     | c  | D   | D                      |
| 524292   | Third party administration of insurance and pension funds/<br>plans .....                  | 10                              | 33 028               | 15 181                         | 3 747                                 | 365  | 4.3   | 1.0                    |
| 525  | Funds, trusts, and other financial vehicles (part) .....                                   | 5                               | D                    | D                              | D                                     | b  | D   | D                      |
| <b>Owosso, MI Micropolitan Statistical Area</b>                              |  |                                 |                      |                                |                                       |  |   |                        |
| 52   | <b>Finance and insurance .....</b>   | <b>65</b>                       | <b>N</b>             | <b>14 534</b>                  | <b>3 840</b>                          | <b>492</b>   | <b>N</b>  | <b>N</b>               |
| 522  | Credit intermediation and related activities .....   | 28                              | N                    | D                              | D                                     | e  | N   | N                      |
| 5221   | Depository credit intermediation .....   | 23                              | N                    | D                              | D                                     | e  | N   | N                      |
| 52211  | Commercial banking .....   | 17                              | Q                    | 5 913                          | 1 712                                 | 227  | Q   | Q                      |
| 522110   | Commercial banking .....   | 17                              | Q                    | 5 913                          | 1 712                                 | 227  | 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 .....  | 32                              | N                    | D                              | D                                     | c  | N   | N                      |
| 5242   | Agencies, brokerages, and other insurance related activities ..                            | 30                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52421  | Insurance agencies and brokerages .....  | 29                              | D                    | D                              | D                                     | c  | D   | D                      |
| 524210   | Insurance agencies and brokerages .....  | 29                              | D                    | D                              | D                                     | c  | D   | D                      |
| <b>SAGINAW-BAY CITY-SAGINAW TOWNSHIP NORTH, MI COMBINED STATISTICAL AREA</b> |  |                                 |                      |                                |                                       |  |   |                        |
| 52   | <b>Finance and insurance .....</b>   | <b>429</b>                      | <b>N</b>             | <b>148 271</b>                 | <b>38 335</b>                         | <b>3 960</b>   | <b>N</b>  | <b>N</b>               |
| 522  | Credit intermediation and related activities .....   | 203                             | N                    | 64 739                         | 16 391                                | 1 994  | N   | N                      |
| 5221   | Depository credit intermediation .....   | 159                             | N                    | 52 334                         | 13 511                                | 1 761  | N   | N                      |
| 52211  | Commercial banking .....   | 104                             | Q                    | 29 248                         | 7 818                                 | 1 009  | Q   | Q                      |
| 522110   | Commercial banking .....   | 104                             | Q                    | 29 248                         | 7 818                                 | 1 009  | Q   | Q                      |
| 52212  | Savings institutions .....   | 11                              | Q                    | D                              | D                                     | b  | Q   | Q                      |
| 522120   | Savings institutions .....   | 11                              | Q                    | D                              | D                                     | b  | Q   | Q                      |
| 52213  | Credit unions .....  | 44                              | D                    | D                              | D                                     | f  | D   | D                      |
| 522130   | Credit unions .....  | 44                              | D                    | D                              | D                                     | f  | D   | D                      |
| 5222   | Nondepository credit intermediation .....  | 35                              | 71 981               | 11 143                         | 2 573                                 | 197  | .8  | 3.5                    |
| 52229  | Other nondepository credit intermediation .....  | 28                              | D                    | D                              | D                                     | c  | D   | D                      |
| 522292   | Real estate credit .....   | 20                              | D                    | D                              | D                                     | b  | D   | D                      |
| 5222929  | Mortgage bankers and loan correspondents .....   | 20                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523  | Securities, commodity contracts, other financial investments, and related activities ..... | 49                              | 65 408               | 19 961                         | 6 224                                 | 281  | 2.9   | 2.2                    |
| 5231   | Securities and commodity contracts intermediation and brokerage .....                      | 34                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52312  | Securities brokerage .....   | 33                              | 61 781               | 17 934                         | 5 705                                 | 229  | 1.8   | 1.3                    |
| 523120   | Securities brokerage .....   | 33                              | 61 781               | 17 934                         | 5 705                                 | 229  | 1.8   | 1.3                    |
| 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-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|------------|---|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|            |   |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
|            | <b>SAGINAW-BAY CITY-SAGINAW TOWNSHIP NORTH,<br/>MI COMBINED STATISTICAL AREA—Con.</b>         |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance—Con.</b>   |                                 |                      |                                |                                       |  |   |                        |
| 524        | Insurance carriers and related activities .....   | 176                             | N                    | 63 498                         | 15 694                                | 1 684  | N   | N                      |
| 5241       | Insurance carriers .....  | 34                              | Q                    | 41 618                         | 10 645                                | 1 029  | Q   | Q                      |
| 52411      | Direct life, health, and medical insurance carriers .....                                     | 15                              | Q                    | D                              | D                                     | e  | Q   | Q                      |
| 52412      | Direct insurance (except life, health, and medical) carriers ..                               | 19                              | Q                    | D                              | D                                     | f  | Q   | Q                      |
| 524127     | Direct title insurance carriers .....   | 10                              | Q                    | 1 635                          | 367                                   | 53   | Q   | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 142                             | 53 194               | 21 880                         | 5 049                                 | 655  | 39.6  | 4.6                    |
| 52421      | Insurance agencies and brokerages .....   | 131                             | 48 332               | 19 432                         | 4 475                                 | 575  | 41.2  | 4.7                    |
| 524210     | Insurance agencies and brokerages .....   | 131                             | 48 332               | 19 432                         | 4 475                                 | 575  | 41.2  | 4.7                    |
| 52429      | Other insurance related activities .....  | 11                              | 4 862                | 2 448                          | 574                                   | 80   | 23.8  | 3.6                    |
| 525        | Funds, trusts, and other financial vehicles (part) .....                                      | 1                               | D                    | D                              | D                                     | a  | D   | D                      |
|            | <b>Bay City, MI Metropolitan Statistical Area</b>   |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>140</b>                      | <b>N</b>             | <b>34 552</b>                  | <b>8 890</b>                          | <b>1 054</b>   | <b>N</b>  | <b>N</b>               |
| 522        | Credit intermediation and related activities .....  | 66                              | N                    | 22 499                         | 5 873                                 | 720  | N   | N                      |
| 5221       | Depository credit intermediation .....  | 50                              | N                    | 17 960                         | 4 786                                 | 643  | N   | N                      |
| 52211      | Commercial banking .....  | 36                              | Q                    | 12 766                         | 3 523                                 | 455  | Q   | Q                      |
| 522110     | Commercial banking .....  | 36                              | Q                    | 12 766                         | 3 523                                 | 455  | Q   | Q                      |
| 52213      | Credit unions .....   | 13                              | D                    | D                              | D                                     | c  | D   | D                      |
| 522130     | Credit unions .....   | 13                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5222       | Nondepository credit intermediation .....   | 13                              | 13 906               | 3 883                          | 923                                   | 61   | 2.9   | 8.0                    |
| 52229      | Other nondepository credit intermediation .....   | 11                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 20                              | 7 927                | 3 221                          | 916                                   | 70   | 19.2  | 5.7                    |
| 5231       | Securities and commodity contracts intermediation and<br>brokerage .....                      | 14                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52312      | Securities brokerage .....  | 13                              | 6 577                | 2 797                          | 819                                   | 60   | 12.5  | .1                     |
| 523120     | Securities brokerage .....  | 13                              | 6 577                | 2 797                          | 819                                   | 60   | 12.5  | .1                     |
| 524        | Insurance carriers and related activities .....   | 54                              | N                    | 8 832                          | 2 101                                 | 264  | N   | N                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 45                              | 15 274               | 6 189                          | 1 333                                 | 193  | 31.7  | 9.5                    |
| 52421      | Insurance agencies and brokerages .....   | 42                              | 12 673               | 4 795                          | 1 008                                 | 152  | 38.2  | 11.5                   |
| 524210     | Insurance agencies and brokerages .....   | 42                              | 12 673               | 4 795                          | 1 008                                 | 152  | 38.2  | 11.5                   |
|            | <b>Saginaw-Saginaw Township North, MI Metropolitan<br/>Statistical Area</b>                   |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>289</b>                      | <b>N</b>             | <b>113 719</b>                 | <b>29 445</b>                         | <b>2 906</b>   | <b>N</b>  | <b>N</b>               |
| 522        | Credit intermediation and related activities .....  | 137                             | N                    | 42 240                         | 10 518                                | 1 274  | N   | N                      |
| 5221       | Depository credit intermediation .....  | 109                             | N                    | 34 374                         | 8 725                                 | 1 118  | N   | N                      |
| 52211      | Commercial banking .....  | 68                              | Q                    | 16 482                         | 4 295                                 | 554  | Q   | Q                      |
| 522110     | Commercial banking .....  | 68                              | Q                    | 16 482                         | 4 295                                 | 554  | Q   | Q                      |
| 52212      | Savings institutions .....  | 10                              | Q                    | 2 029                          | 472                                   | 77   | Q   | Q                      |
| 522120     | Savings institutions .....  | 10                              | Q                    | 2 029                          | 472                                   | 77   | Q   | Q                      |
| 52213      | Credit unions .....   | 31                              | 93 342               | 15 863                         | 3 958                                 | 487  | —   | 1.4                    |
| 522130     | Credit unions .....   | 31                              | 93 342               | 15 863                         | 3 958                                 | 487  | —   | 1.4                    |
| 5222       | Nondepository credit intermediation .....   | 22                              | 58 075               | 7 260                          | 1 650                                 | 136  | .3  | 2.4                    |
| 52229      | Other nondepository credit intermediation .....   | 17                              | D                    | D                              | D                                     | b  | D   | D                      |
| 522292     | Real estate credit .....  | 12                              | D                    | D                              | D                                     | b  | D   | D                      |
| 5222929    | Mortgage bankers and loan correspondents .....  | 12                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 29                              | 57 481               | 16 740                         | 5 308                                 | 211  | .6  | 1.7                    |
| 5231       | Securities and commodity contracts intermediation and<br>brokerage .....                      | 20                              | 55 204               | 15 137                         | 4 886                                 | 169  | .5  | 1.5                    |
| 52312      | Securities brokerage .....  | 20                              | 55 204               | 15 137                         | 4 886                                 | 169  | .5  | 1.5                    |
| 523120     | Securities brokerage .....  | 20                              | 55 204               | 15 137                         | 4 886                                 | 169  | .5  | 1.5                    |
| 524        | Insurance carriers and related activities .....   | 122                             | N                    | 54 666                         | 13 593                                | 1 420  | N   | N                      |
| 5241       | Insurance carriers .....  | 25                              | Q                    | 38 975                         | 9 877                                 | 958  | Q   | Q                      |
| 52411      | Direct life, health, and medical insurance carriers .....                                     | 13                              | Q                    | 14 783                         | 3 479                                 | 310  | Q   | Q                      |
| 52412      | Direct insurance (except life, health, and medical) carriers ..                               | 12                              | Q                    | 24 192                         | 6 398                                 | 648  | Q   | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 97                              | 37 920               | 15 691                         | 3 716                                 | 462  | 42.8  | 2.7                    |
| 52421      | Insurance agencies and brokerages .....   | 89                              | 35 659               | 14 637                         | 3 467                                 | 423  | 42.3  | 2.3                    |
| 524210     | Insurance agencies and brokerages .....   | 89                              | 35 659               | 14 637                         | 3 467                                 | 423  | 42.3  | 2.3                    |
| 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-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|---|--|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|   |  |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
| <b>ADRIAN, MI MICROPOLITAN STATISTICAL AREA</b>       |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>112</b>                      | <b>N</b>             | <b>36 844</b>                  | <b>9 672</b>                          | <b>1 011</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....   | 46                              | N                    | 22 335                         | 6 171                                 | 616  | N   | N                      |
| 5221  | Depository credit intermediation .....   | 40                              | N                    | 18 641                         | 5 207                                 | 549  | N   | N                      |
| 52211   | Commercial banking .....   | 33                              | Q                    | 15 223                         | 4 319                                 | 429  | Q   | Q                      |
| 522110  | Commercial banking .....   | 33                              | Q                    | 15 223                         | 4 319                                 | 429  | Q   | Q                      |
| 523   | Securities, commodity contracts, other financial investments, and related activities ..... | 12                              | D                    | D                              | D                                     | b  | D   | D                      |
| 524   | Insurance carriers and related activities .....  | 53                              | N                    | 13 286                         | 3 206                                 | 331  | N   | N                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                            | 46                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52421   | Insurance agencies and brokerages .....  | 44                              | D                    | D                              | D                                     | c  | D   | D                      |
| 524210  | Insurance agencies and brokerages .....  | 44                              | D                    | D                              | D                                     | c  | D   | D                      |
| 525   | Funds, trusts, and other financial vehicles (part) .....                                   | 1                               | D                    | D                              | D                                     | b  | D   | D                      |
| <b>ALMA, MI MICROPOLITAN STATISTICAL AREA</b>         |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>49</b>                       | <b>N</b>             | <b>11 757</b>                  | <b>3 417</b>                          | <b>431</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....   | 24                              | N                    | D                              | D                                     | e  | N   | N                      |
| 5221  | Depository credit intermediation .....   | 22                              | N                    | D                              | D                                     | e  | N   | N                      |
| 52211   | Commercial banking .....   | 19                              | Q                    | 7 580                          | 2 354                                 | 279  | Q   | Q                      |
| 522110  | Commercial banking .....   | 19                              | Q                    | 7 580                          | 2 354                                 | 279  | Q   | Q                      |
| 523   | Securities, commodity contracts, other financial investments, and related activities ..... | 4                               | D                    | D                              | D                                     | a  | D   | D                      |
| 524   | Insurance carriers and related activities .....  | 21                              | N                    | D                              | D                                     | c  | N   | N                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                            | 19                              | 6 148                | 2 389                          | 570                                   | 101  | 28.9  | 5.9                    |
| 52421   | Insurance agencies and brokerages .....  | 19                              | 6 148                | 2 389                          | 570                                   | 101  | 28.9  | 5.9                    |
| 524210  | Insurance agencies and brokerages .....  | 19                              | 6 148                | 2 389                          | 570                                   | 101  | 28.9  | 5.9                    |
| <b>ALPENA, MI MICROPOLITAN STATISTICAL AREA</b>       |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>46</b>                       | <b>N</b>             | <b>12 112</b>                  | <b>2 877</b>                          | <b>376</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....   | 24                              | N                    | D                              | D                                     | c  | N   | N                      |
| 5221  | Depository credit intermediation .....   | 22                              | N                    | D                              | D                                     | c  | N   | N                      |
| 52211   | Commercial banking .....   | 10                              | Q                    | D                              | D                                     | b  | Q   | Q                      |
| 522110  | Commercial banking .....   | 10                              | Q                    | D                              | D                                     | b  | Q   | Q                      |
| 523   | Securities, commodity contracts, other financial investments, and related activities ..... | 6                               | D                    | D                              | D                                     | b  | D   | D                      |
| 524   | Insurance carriers and related activities .....  | 16                              | N                    | 4 338                          | 1 022                                 | 115  | N   | N                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                            | 12                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52421   | Insurance agencies and brokerages .....  | 11                              | 6 369                | 3 370                          | 731                                   | 88   | 24.1  | —                      |
| 524210  | Insurance agencies and brokerages .....  | 11                              | 6 369                | 3 370                          | 731                                   | 88   | 24.1  | —                      |
| <b>BATTLE CREEK, MI METROPOLITAN STATISTICAL AREA</b> |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>169</b>                      | <b>N</b>             | <b>150 132</b>                 | <b>37 250</b>                         | <b>3 263</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....   | 80                              | N                    | 18 619                         | 4 553                                 | 605  | N   | N                      |
| 5221  | Depository credit intermediation .....   | 68                              | N                    | 17 566                         | 4 308                                 | 565  | N   | N                      |
| 52211   | Commercial banking .....   | 45                              | Q                    | 9 185                          | 2 448                                 | 290  | Q   | Q                      |
| 522110  | Commercial banking .....   | 45                              | Q                    | 9 185                          | 2 448                                 | 290  | Q   | Q                      |
| 52213   | Credit unions .....  | 17                              | 35 889               | 6 415                          | 1 472                                 | 219  | —   | —                      |
| 522130  | Credit unions .....  | 17                              | 35 889               | 6 415                          | 1 472                                 | 219  | —   | —                      |
| 523   | Securities, commodity contracts, other financial investments, and related activities ..... | 16                              | D                    | D                              | D                                     | b  | D   | D                      |
| 5231  | Securities and commodity contracts intermediation and brokerage .....                      | 11                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52312   | Securities brokerage .....   | 11                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523120  | Securities brokerage .....   | 11                              | D                    | D                              | D                                     | b  | D   | D                      |
| 524   | Insurance carriers and related activities .....  | 73                              | N                    | D                              | D                                     | h  | N   | N                      |
| 5241  | Insurance carriers .....   | 14                              | Q                    | D                              | D                                     | g  | Q   | Q                      |
| 52412   | Direct insurance (except life, health, and medical) carriers ..                            | 13                              | Q                    | D                              | D                                     | g  | Q   | Q                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                            | 59                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52421   | Insurance agencies and brokerages .....  | 56                              | D                    | D                              | D                                     | e  | D   | D                      |
| 524210  | Insurance agencies and brokerages .....  | 56                              | D                    | D                              | D                                     | e  | D   | D                      |

See footnotes at end of table.

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

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

| NAICS code  | Geographic area and kind of business   | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|---|--|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|   |  |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
| <b>BIG RAPIDS, MI MICROPOLITAN STATISTICAL AREA</b> |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>41</b>                       | <b>N</b>             | <b>5 586</b>                   | <b>1 453</b>                          | <b>225</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....   | 20                              | N                    | D                              | D                                     | c  | N   | N                      |
| 5221  | Depository credit intermediation .....   | 18                              | N                    | 3 352                          | 892                                   | 155  | N   | N                      |
| 52211   | Commercial banking .....   | 14                              | Q                    | 3 030                          | 831                                   | 139  | Q   | Q                      |
| 522110  | Commercial banking .....   | 14                              | Q                    | 3 030                          | 831                                   | 139  | Q   | Q                      |
| 523   | Securities, commodity contracts, other financial investments, and related activities ..... | 3                               | D                    | D                              | D                                     | a  | D   | D                      |
| 524   | Insurance carriers and related activities .....  | 18                              | N                    | D                              | D                                     | b  | N   | N                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                            | 16                              | 4 045                | 1 228                          | 300                                   | 47   | 75.9  | 10.5                   |
| 52421   | Insurance agencies and brokerages .....  | 16                              | 4 045                | 1 228                          | 300                                   | 47   | 75.9  | 10.5                   |
| 524210  | Insurance agencies and brokerages .....  | 16                              | 4 045                | 1 228                          | 300                                   | 47   | 75.9  | 10.5                   |
| <b>CADILLAC, MI MICROPOLITAN STATISTICAL AREA</b>   |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>58</b>                       | <b>N</b>             | <b>10 973</b>                  | <b>2 758</b>                          | <b>360</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....   | 32                              | N                    | D                              | D                                     | e  | N   | N                      |
| 5221  | Depository credit intermediation .....   | 24                              | N                    | D                              | D                                     | c  | N   | N                      |
| 52211   | Commercial banking .....   | 19                              | Q                    | 4 363                          | 1 179                                 | 174  | Q   | Q                      |
| 522110  | Commercial banking .....   | 19                              | Q                    | 4 363                          | 1 179                                 | 174  | Q   | Q                      |
| 523   | Securities, commodity contracts, other financial investments, and related activities ..... | 3                               | D                    | D                              | D                                     | a  | D   | D                      |
| 524   | Insurance carriers and related activities .....  | 23                              | N                    | 3 341                          | 774                                   | 96   | N   | N                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                            | 23                              | 11 130               | 3 341                          | 774                                   | 96   | 17.1  | .7                     |
| 52421   | Insurance agencies and brokerages .....  | 23                              | 11 130               | 3 341                          | 774                                   | 96   | 17.1  | .7                     |
| 524210  | Insurance agencies and brokerages .....  | 23                              | 11 130               | 3 341                          | 774                                   | 96   | 17.1  | .7                     |
| <b>COLDWATER, MI MICROPOLITAN STATISTICAL AREA</b>  |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>52</b>                       | <b>N</b>             | <b>13 074</b>                  | <b>3 370</b>                          | <b>412</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....   | 28                              | N                    | 9 896                          | 2 645                                 | 325  | N   | N                      |
| 5221  | Depository credit intermediation .....   | 26                              | N                    | D                              | D                                     | e  | N   | N                      |
| 52211   | Commercial banking .....   | 15                              | Q                    | 6 690                          | 1 790                                 | 231  | Q   | Q                      |
| 522110  | Commercial banking .....   | 15                              | Q                    | 6 690                          | 1 790                                 | 231  | Q   | Q                      |
| 523   | Securities, commodity contracts, other financial investments, and related activities ..... | 4                               | D                    | D                              | D                                     | a  | D   | D                      |
| 524   | Insurance carriers and related activities .....  | 20                              | N                    | D                              | D                                     | b  | N   | N                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                            | 17                              | 4 905                | 1 807                          | 381                                   | 60   | 49.1  | 16.2                   |
| 52421   | Insurance agencies and brokerages .....  | 17                              | 4 905                | 1 807                          | 381                                   | 60   | 49.1  | 16.2                   |
| 524210  | Insurance agencies and brokerages .....  | 17                              | 4 905                | 1 807                          | 381                                   | 60   | 49.1  | 16.2                   |
| <b>ESCANABA, MI MICROPOLITAN STATISTICAL AREA</b>   |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>55</b>                       | <b>N</b>             | <b>12 849</b>                  | <b>3 272</b>                          | <b>460</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....   | 27                              | N                    | 9 193                          | 2 423                                 | 343  | N   | N                      |
| 5221  | Depository credit intermediation .....   | 23                              | N                    | 8 891                          | 2 350                                 | 334  | N   | N                      |
| 52211   | Commercial banking .....   | 14                              | Q                    | 6 544                          | 1 776                                 | 234  | Q   | Q                      |
| 522110  | Commercial banking .....   | 14                              | Q                    | 6 544                          | 1 776                                 | 234  | Q   | Q                      |
| 523   | Securities, commodity contracts, other financial investments, and related activities ..... | 10                              | 3 900                | 1 084                          | 258                                   | 24   | —   | —                      |
| 524   | Insurance carriers and related activities .....  | 18                              | N                    | 2 572                          | 591                                   | 93   | N   | N                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                            | 17                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52421   | Insurance agencies and brokerages .....  | 16                              | D                    | D                              | D                                     | b  | D   | D                      |
| 524210  | Insurance agencies and brokerages .....  | 16                              | D                    | D                              | D                                     | b  | D   | D                      |
| <b>HOUGHTON, MI MICROPOLITAN STATISTICAL AREA</b>   |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>   | <b>Finance and insurance</b> .....   | <b>55</b>                       | <b>N</b>             | <b>12 739</b>                  | <b>3 348</b>                          | <b>433</b>   | <b>N</b>  | <b>N</b>               |
| 522   | Credit intermediation and related activities .....   | 27                              | N                    | 9 400                          | 2 579                                 | 330  | N   | N                      |
| 5221  | Depository credit intermediation .....   | 24                              | N                    | D                              | D                                     | e  | N   | N                      |
| 52211   | Commercial banking .....   | 21                              | Q                    | 7 477                          | 2 113                                 | 261  | Q   | Q                      |
| 522110  | Commercial banking .....   | 21                              | Q                    | 7 477                          | 2 113                                 | 261  | Q   | Q                      |
| 523   | Securities, commodity contracts, other financial investments, and related activities ..... | 5                               | 1 550                | 707                            | 178                                   | 11   | —   | —                      |
| 524   | Insurance carriers and related activities .....  | 23                              | N                    | 2 632                          | 591                                   | 92   | N   | N                      |
| 5242  | Agencies, brokerages, and other insurance related activities ..                            | 20                              | 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                      |

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-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|--|--|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|  |  |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
| <b>IRON MOUNTAIN, MI-WI MICROPOLITAN STATISTICAL AREA</b>  |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance . . . . .</b>   | <b>57</b>                       | <b>N</b>             | <b>10 315</b>                  | <b>2 443</b>                          | <b>370</b>   | <b>N</b>  | <b>N</b>               |
| 522  | Credit intermediation and related activities . . . . .   | 29                              | N                    | 7 400                          | 1 737                                 | 275  | N   | N                      |
| 5221   | Depository credit intermediation . . . . .   | 24                              | N                    | D                              | D                                     | e  | N   | N                      |
| 52211  | Commercial banking . . . . .   | 21                              | Q                    | 6 164                          | 1 450                                 | 210  | Q   | Q                      |
| 522110   | Commercial banking . . . . .   | 21                              | Q                    | 6 164                          | 1 450                                 | 210  | Q   | Q                      |
| 523  | Securities, commodity contracts, other financial investments, and related activities . . . . . | 9                               | 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 . .                               | 18                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52421  | Insurance agencies and brokerages . . . . .  | 17                              | 7 654                | 2 014                          | 499                                   | 74   | 40.4  | —                      |
| 524210   | Insurance agencies and brokerages . . . . .  | 17                              | 7 654                | 2 014                          | 499                                   | 74   | 40.4  | —                      |
| <b>JACKSON, MI METROPOLITAN STATISTICAL AREA</b>           |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance . . . . .</b>   | <b>182</b>                      | <b>N</b>             | <b>57 651</b>                  | <b>14 614</b>                         | <b>1 482</b>   | <b>N</b>  | <b>N</b>               |
| 522  | Credit intermediation and related activities . . . . .   | 102                             | N                    | 34 493                         | 9 014                                 | 1 048  | N   | N                      |
| 5221   | Depository credit intermediation . . . . .   | 88                              | N                    | 31 477                         | 8 238                                 | 973  | N   | N                      |
| 52211  | Commercial banking . . . . .   | 51                              | Q                    | 14 128                         | 4 127                                 | 398  | Q   | Q                      |
| 522110   | Commercial banking . . . . .   | 51                              | Q                    | 14 128                         | 4 127                                 | 398  | Q   | Q                      |
| 52212  | Savings institutions . . . . .   | 12                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 522120   | Savings institutions . . . . .   | 12                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 52213  | Credit unions . . . . .  | 25                              | D                    | D                              | D                                     | e  | D   | D                      |
| 522130   | Credit unions . . . . .  | 25                              | D                    | D                              | D                                     | e  | D   | D                      |
| 5222   | Nondepository credit intermediation . . . . .  | 11                              | 27 131               | 2 744                          | 711                                   | 62   | —   | 43.6                   |
| 523  | Securities, commodity contracts, other financial investments, and related activities . . . . . | 17                              | D                    | D                              | D                                     | b  | D   | D                      |
| 5231   | Securities and commodity contracts intermediation and brokerage . . . . .                      | 13                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52312  | Securities brokerage . . . . .   | 11                              | 10 203               | 5 091                          | 1 471                                 | 59   | —   | 40.4                   |
| 523120   | Securities brokerage . . . . .   | 11                              | 10 203               | 5 091                          | 1 471                                 | 59   | —   | 40.4                   |
| 524  | Insurance carriers and related activities . . . . .  | 62                              | N                    | 16 800                         | 3 870                                 | 347  | N   | N                      |
| 5241   | Insurance carriers . . . . .   | 10                              | Q                    | 3 348                          | 1 011                                 | 69   | Q   | Q                      |
| 5242   | Agencies, brokerages, and other insurance related activities . .                               | 52                              | 28 465               | 13 452                         | 2 859                                 | 278  | 24.0  | 2.3                    |
| 52421  | Insurance agencies and brokerages . . . . .  | 50                              | D                    | D                              | D                                     | e  | D   | D                      |
| 524210   | Insurance agencies and brokerages . . . . .  | 50                              | D                    | D                              | D                                     | e  | D   | D                      |
| 525  | Funds, trusts, and other financial vehicles (part) . . . . .                                   | 1                               | D                    | D                              | D                                     | a  | D   | D                      |
| <b>KALAMAZOO-PORTAGE, MI METROPOLITAN STATISTICAL AREA</b> |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance . . . . .</b>   | <b>433</b>                      | <b>N</b>             | <b>204 881</b>                 | <b>52 872</b>                         | <b>4 925</b>   | <b>N</b>  | <b>N</b>               |
| 522  | Credit intermediation and related activities . . . . .   | 190                             | N                    | 133 987                        | 35 372                                | 3 454  | N   | N                      |
| 5221   | Depository credit intermediation . . . . .   | 146                             | N                    | 111 023                        | 30 188                                | 2 926  | N   | N                      |
| 52211  | Commercial banking . . . . .   | 96                              | Q                    | 95 830                         | 26 546                                | 2 375  | Q   | Q                      |
| 522110   | Commercial banking . . . . .   | 96                              | Q                    | 95 830                         | 26 546                                | 2 375  | Q   | Q                      |
| 52212  | Savings institutions . . . . .   | 22                              | Q                    | 5 884                          | 1 466                                 | 220  | Q   | Q                      |
| 522120   | Savings institutions . . . . .   | 22                              | Q                    | 5 884                          | 1 466                                 | 220  | Q   | Q                      |
| 52213  | Credit unions . . . . .  | 28                              | 52 946               | 9 309                          | 2 176                                 | 331  | —   | —                      |
| 522130   | Credit unions . . . . .  | 28                              | 52 946               | 9 309                          | 2 176                                 | 331  | —   | —                      |
| 5222   | Nondepository credit intermediation . . . . .  | 28                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52229  | Other nondepository credit intermediation . . . . .  | 26                              | D                    | D                              | D                                     | e  | D   | D                      |
| 522292   | Real estate credit . . . . .   | 15                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5222929  | Mortgage bankers and loan correspondents . . . . .   | 15                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5223   | Activities related to credit intermediation . . . . .  | 16                              | D                    | D                              | D                                     | c  | D   | D                      |
| 523  | Securities, commodity contracts, other financial investments, and related activities . . . . . | 73                              | D                    | D                              | D                                     | e  | D   | D                      |
| 5231   | Securities and commodity contracts intermediation and brokerage . . . . .                      | 41                              | 36 590               | 18 359                         | 5 234                                 | 283  | 1.3   | .8                     |
| 52312  | Securities brokerage . . . . .   | 41                              | 36 590               | 18 359                         | 5 234                                 | 283  | 1.3   | .8                     |
| 523120   | Securities brokerage . . . . .   | 41                              | 36 590               | 18 359                         | 5 234                                 | 283  | 1.3   | .8                     |
| 5239   | Other financial investment activities . . . . .  | 32                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52392  | Portfolio management . . . . .   | 13                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523920   | Portfolio management . . . . .   | 13                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52393  | Investment advice . . . . .  | 14                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523930   | Investment advice . . . . .  | 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-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|------------|---|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|            |   |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
|            | <b>KALAMAZOO-PORTAGE, MI METROPOLITAN<br/>STATISTICAL AREA—Con.</b>                           |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance—Con.</b>   |                                 |                      |                                |                                       |  |   |                        |
| 524        | Insurance carriers and related activities .....   | 169                             | N                    | 46 388                         | 10 716                                | 1 066  | N   | N                      |
| 5241       | Insurance carriers .....  | 24                              | Q                    | 15 951                         | 3 751                                 | 268  | Q   | Q                      |
| 52411      | Direct life, health, and medical insurance carriers .....                                     | 12                              | Q                    | 8 318                          | 2 049                                 | 135  | Q   | Q                      |
| 52412      | Direct insurance (except life, health, and medical) carriers ..                               | 12                              | Q                    | 7 633                          | 1 702                                 | 133  | Q   | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 145                             | 96 527               | 30 437                         | 6 965                                 | 798  | 24.9  | 19.0                   |
| 52421      | Insurance agencies and brokerages .....   | 134                             | 90 806               | 27 988                         | 6 428                                 | 749  | 25.6  | 17.5                   |
| 524210     | Insurance agencies and brokerages .....   | 134                             | 90 806               | 27 988                         | 6 428                                 | 749  | 25.6  | 17.5                   |
| 52429      | Other insurance related activities .....  | 11                              | 5 721                | 2 449                          | 537                                   | 49   | 14.2  | 41.7                   |
| 525        | Funds, trusts, and other financial vehicles (part) .....                                      | 1                               | D                    | D                              | D                                     | a  | D   | D                      |
|            | <b>MARINETTE, WI-MI MICROPOLITAN STATISTICAL<br/>AREA</b>                                     |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>100</b>                      | <b>N</b>             | <b>16 771</b>                  | <b>4 209</b>                          | <b>647</b>   | <b>N</b>  | <b>N</b>               |
| 522        | Credit intermediation and related activities .....  | 48                              | N                    | 13 043                         | 3 295                                 | 488  | N   | N                      |
| 5221       | Depository credit intermediation .....  | 41                              | N                    | 11 714                         | 2 942                                 | 456  | N   | N                      |
| 52211      | Commercial banking .....  | 27                              | Q                    | 9 322                          | 2 391                                 | 343  | Q   | Q                      |
| 522110     | Commercial banking .....  | 27                              | Q                    | 9 322                          | 2 391                                 | 343  | Q   | Q                      |
| 52213      | Credit unions .....   | 10                              | D                    | D                              | D                                     | b  | D   | D                      |
| 522130     | Credit unions .....   | 10                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 11                              | 3 110                | 664                            | 157                                   | 17   | 17.3  | —                      |
| 524        | Insurance carriers and related activities .....   | 41                              | N                    | 3 064                          | 757                                   | 142  | N   | N                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 39                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52421      | Insurance agencies and brokerages .....   | 37                              | D                    | D                              | D                                     | c  | D   | D                      |
| 524210     | Insurance agencies and brokerages .....   | 37                              | D                    | D                              | D                                     | c  | D   | D                      |
|            | <b>MARQUETTE, MI MICROPOLITAN STATISTICAL<br/>AREA</b>  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>104</b>                      | <b>N</b>             | <b>24 404</b>                  | <b>6 629</b>                          | <b>782</b>   | <b>N</b>  | <b>N</b>               |
| 522        | Credit intermediation and related activities .....  | 46                              | N                    | 14 653                         | 4 046                                 | 518  | N   | N                      |
| 5221       | Depository credit intermediation .....  | 40                              | N                    | 13 119                         | 3 558                                 | 486  | N   | N                      |
| 52211      | Commercial banking .....  | 35                              | Q                    | 10 711                         | 3 003                                 | 362  | Q   | Q                      |
| 522110     | Commercial banking .....  | 35                              | Q                    | 10 711                         | 3 003                                 | 362  | Q   | Q                      |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 19                              | 5 772                | 2 095                          | 529                                   | 41   | 1.4   | 25.4                   |
| 5231       | Securities and commodity contracts intermediation and<br>brokerage .....                      | 10                              | 5 104                | 1 869                          | 474                                   | 33   | —   | 28.1                   |
| 52312      | Securities brokerage .....  | 10                              | 5 104                | 1 869                          | 474                                   | 33   | —   | 28.1                   |
| 523120     | Securities brokerage .....  | 10                              | 5 104                | 1 869                          | 474                                   | 33   | —   | 28.1                   |
| 524        | Insurance carriers and related activities .....   | 39                              | N                    | 7 656                          | 2 054                                 | 223  | N   | N                      |
| 5241       | Insurance carriers .....  | 11                              | Q                    | 3 688                          | 1 095                                 | 86   | Q   | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 28                              | 10 133               | 3 968                          | 959                                   | 137  | 42.3  | 3.7                    |
| 52421      | Insurance agencies and brokerages .....   | 23                              | 8 182                | 3 054                          | 725                                   | 108  | 51.3  | .1                     |
| 524210     | Insurance agencies and brokerages .....   | 23                              | 8 182                | 3 054                          | 725                                   | 108  | 51.3  | .1                     |
|            | <b>MIDLAND, MI MICROPOLITAN STATISTICAL<br/>AREA</b>  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>  | <b>89</b>                       | <b>N</b>             | <b>28 400</b>                  | <b>7 199</b>                          | <b>744</b>   | <b>N</b>  | <b>N</b>               |
| 522        | Credit intermediation and related activities .....  | 39                              | N                    | 16 762                         | 4 368                                 | 503  | N   | N                      |
| 5221       | Depository credit intermediation .....  | 34                              | N                    | 15 971                         | 4 253                                 | 488  | N   | N                      |
| 52211      | Commercial banking .....  | 25                              | Q                    | 8 926                          | 2 582                                 | 258  | Q   | Q                      |
| 522110     | Commercial banking .....  | 25                              | Q                    | 8 926                          | 2 582                                 | 258  | Q   | Q                      |
| 523        | Securities, commodity contracts, other financial investments, and<br>related activities ..... | 13                              | 7 181                | 3 161                          | 826                                   | 49   | 6.9   | —                      |
| 5231       | Securities and commodity contracts intermediation and<br>brokerage .....                      | 10                              | 6 145                | 2 935                          | 771                                   | 44   | 8.0   | —                      |
| 52312      | Securities brokerage .....  | 10                              | 6 145                | 2 935                          | 771                                   | 44   | 8.0   | —                      |
| 523120     | Securities brokerage .....  | 10                              | 6 145                | 2 935                          | 771                                   | 44   | 8.0   | —                      |
| 524        | Insurance carriers and related activities .....   | 37                              | N                    | 8 477                          | 2 005                                 | 192  | N   | N                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                               | 31                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52421      | Insurance agencies and brokerages .....   | 28                              | D                    | D                              | D                                     | c  | D   | D                      |
| 524210     | Insurance agencies and brokerages .....   | 28                              | D                    | D                              | D                                     | c  | D   | D                      |

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 administrative records <sup>1</sup> | Estimated <sup>2</sup> |
| <b>MOUNT PLEASANT, MI MICROPOLITAN STATISTICAL AREA</b>      |  |                          |                   |                          |                                 |   |  |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>   | <b>86</b>                | <b>N</b>          | <b>18 216</b>            | <b>4 093</b>                    | <b>543</b>  | <b>N</b>                                 | <b>N</b>               |
| 522  | Credit intermediation and related activities .....   | 39                       | N                 | 10 288                   | 2 449                           | 372   | N  | N                      |
| 5221   | Depository credit intermediation .....   | 31                       | N                 | 8 601                    | 1 988                           | 316   | N  | N                      |
| 52211  | Commercial banking .....   | 27                       | Q                 | 7 383                    | 1 740                           | 273   | Q  | Q                      |
| 522110   | Commercial banking .....   | 27                       | Q                 | 7 383                    | 1 740                           | 273   | Q  | Q                      |
| 523  | Securities, commodity contracts, other financial investments, and related activities ..... | 8                        | 2 033             | 873                      | 189                             | 14  | 7.9                                      | 5.9                    |
| 524  | Insurance carriers and related activities .....  | 39                       | N                 | 7 055                    | 1 455                           | 157   | N  | N                      |
| 5242   | Agencies, brokerages, and other insurance related activities ..                            | 36                       | D                 | D                        | D                               | c   | D  | D                      |
| 52421  | Insurance agencies and brokerages .....  | 34                       | 14 607            | 5 891                    | 1 157                           | 131   | 44.5                                     | 1.2                    |
| 524210   | Insurance agencies and brokerages .....  | 34                       | 14 607            | 5 891                    | 1 157                           | 131   | 44.5                                     | 1.2                    |
| <b>NILES-BENTON HARBOR, MI METROPOLITAN STATISTICAL AREA</b> |  |                          |                   |                          |                                 |   |  |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>   | <b>219</b>               | <b>N</b>          | <b>50 471</b>            | <b>13 040</b>                   | <b>1 485</b>  | <b>N</b>                                 | <b>N</b>               |
| 522  | Credit intermediation and related activities .....   | 96                       | N                 | 36 269                   | 9 518                           | 1 040   | N  | N                      |
| 5221   | Depository credit intermediation .....   | 73                       | N                 | 27 531                   | 7 221                           | 845   | N  | N                      |
| 52211  | Commercial banking .....   | 50                       | Q                 | 15 389                   | 4 198                           | 498   | Q  | Q                      |
| 522110   | Commercial banking .....   | 50                       | Q                 | 15 389                   | 4 198                           | 498   | Q  | Q                      |
| 52212  | Savings institutions .....   | 10                       | Q                 | 3 379                    | 929                             | 94  | Q  | Q                      |
| 522120   | Savings institutions .....   | 10                       | Q                 | 3 379                    | 929                             | 94  | Q  | Q                      |
| 52213  | Credit unions .....  | 13                       | 48 875            | 8 763                    | 2 094                           | 253   | —  | .2                     |
| 522130   | Credit unions .....  | 13                       | 48 875            | 8 763                    | 2 094                           | 253   | —  | .2                     |
| 5222   | Nondepository credit intermediation .....  | 11                       | 115 201           | 5 027                    | 1 479                           | 115   | —  | .2                     |
| 5223   | Activities related to credit intermediation .....  | 12                       | 8 112             | 3 711                    | 818                             | 80  | .8                                       | 19.1                   |
| 523  | Securities, commodity contracts, other financial investments, and related activities ..... | 27                       | 10 596            | 3 935                    | 1 026                           | 84  | 3.6                                      | 3.7                    |
| 5231   | Securities and commodity contracts intermediation and brokerage .....                      | 22                       | D                 | D                        | D                               | b   | D  | D                      |
| 52312  | Securities brokerage .....   | 22                       | D                 | D                        | D                               | b   | D  | D                      |
| 523120   | Securities brokerage .....   | 22                       | D                 | D                        | D                               | b   | D  | D                      |
| 524  | Insurance carriers and related activities .....  | 96                       | N                 | 10 267                   | 2 496                           | 361   | N  | N                      |
| 5241   | Insurance carriers .....   | 10                       | Q                 | 1 808                    | 446                             | 48  | Q  | Q                      |
| 5242   | Agencies, brokerages, and other insurance related activities ..                            | 86                       | 25 891            | 8 459                    | 2 050                           | 313   | 47.3                                     | 10.7                   |
| 52421  | Insurance agencies and brokerages .....  | 81                       | 24 448            | 7 937                    | 1 900                           | 296   | 50.0                                     | 8.2                    |
| 524210   | Insurance agencies and brokerages .....  | 81                       | 24 448            | 7 937                    | 1 900                           | 296   | 50.0                                     | 8.2                    |
| <b>SAULT STE. MARIE, MI MICROPOLITAN STATISTICAL AREA</b>    |  |                          |                   |                          |                                 |   |  |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>   | <b>51</b>                | <b>N</b>          | <b>8 609</b>             | <b>2 164</b>                    | <b>316</b>  | <b>N</b>                                 | <b>N</b>               |
| 522  | Credit intermediation and related activities .....   | 30                       | N                 | D                        | D                               | c   | N  | N                      |
| 5221   | Depository credit intermediation .....   | 27                       | N                 | 6 192                    | 1 541                           | 241   | N  | N                      |
| 52211  | Commercial banking .....   | 15                       | Q                 | 3 941                    | 986                             | 131   | Q  | Q                      |
| 522110   | Commercial banking .....   | 15                       | Q                 | 3 941                    | 986                             | 131   | Q  | Q                      |
| 52213  | Credit unions .....  | 12                       | 10 529            | 2 251                    | 555                             | 110   | —  | 1.4                    |
| 522130   | Credit unions .....  | 12                       | 10 529            | 2 251                    | 555                             | 110   | —  | 1.4                    |
| 523  | Securities, commodity contracts, other financial investments, and related activities ..... | 2                        | 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 ..                            | 18                       | D                 | D                        | D                               | b   | D  | D                      |
| 52421  | Insurance agencies and brokerages .....  | 16                       | 4 382             | 1 798                    | 451                             | 57  | 30.6                                     | 6.3                    |
| 524210   | Insurance agencies and brokerages .....  | 16                       | 4 382             | 1 798                    | 451                             | 57  | 30.6                                     | 6.3                    |

See footnotes at end of table.

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

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

| NAICS code   | Geographic area and kind of business   | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|--|--|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|  |  |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
| <b>SOUTH BEND-MISHAWAKA, IN-MI METROPOLITAN STATISTICAL AREA</b> |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>   | <b>480</b>                      | <b>N</b>             | <b>184 631</b>                 | <b>44 451</b>                         | <b>5 181</b>   | <b>N</b>  | <b>N</b>               |
| 522  | Credit intermediation and related activities .....   | 192                             | N                    | 98 416                         | 23 291                                | 2 934  | N   | N                      |
| 5221   | Depository credit intermediation .....   | 128                             | N                    | 68 766                         | 16 259                                | 2 104  | N   | N                      |
| 52211  | Commercial banking .....   | 82                              | Q                    | 43 405                         | 10 429                                | 1 261  | Q   | Q                      |
| 522110   | Commercial banking .....   | 82                              | Q                    | 43 405                         | 10 429                                | 1 261  | Q   | Q                      |
| 52212  | Savings institutions .....   | 13                              | Q                    | 7 563                          | 1 824                                 | 255  | Q   | Q                      |
| 522120   | Savings institutions .....   | 13                              | Q                    | 7 563                          | 1 824                                 | 255  | Q   | Q                      |
| 52213  | Credit unions .....  | 33                              | 87 706               | 17 798                         | 4 006                                 | 588  | 1.5   | .9                     |
| 522130   | Credit unions .....  | 33                              | 87 706               | 17 798                         | 4 006                                 | 588  | 1.5   | .9                     |
| 5222   | Nondepository credit intermediation .....  | 37                              | 160 461              | 23 902                         | 5 724                                 | 673  | .9  | 3.8                    |
| 52229  | Other nondepository credit intermediation .....  | 31                              | 122 938              | 20 873                         | 4 976                                 | 574  | .6  | 5.0                    |
| 522291   | Consumer lending .....   | 13                              | 87 788               | 9 711                          | 2 104                                 | 329  | —   | 1.0                    |
| 522292   | Real estate credit .....   | 14                              | 33 579               | 10 678                         | 2 740                                 | 230  | 1.1   | 13.8                   |
| 5222929  | Mortgage bankers and loan correspondents .....   | 13                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5223   | Activities related to credit intermediation .....  | 27                              | 11 902               | 5 748                          | 1 308                                 | 157  | 19.3  | .5                     |
| 52231  | Mortgage and nonmortgage loan brokers .....  | 17                              | 8 508                | 4 879                          | 1 076                                 | 119  | 24.6  | .6                     |
| 522310   | Mortgage and nonmortgage loan brokers .....  | 17                              | 8 508                | 4 879                          | 1 076                                 | 119  | 24.6  | .6                     |
| 52239  | Other activities related to credit intermediation .....                                    | 10                              | 3 394                | 869                            | 232                                   | 38   | 6.0   | —                      |
| 522390   | Other activities related to credit intermediation .....                                    | 10                              | 3 394                | 869                            | 232                                   | 38   | 6.0   | —                      |
| 523  | Securities, commodity contracts, other financial investments, and related activities ..... | 63                              | 62 196               | 24 170                         | 6 282                                 | 420  | 2.0   | 7.5                    |
| 5231   | Securities and commodity contracts intermediation and brokerage .....                      | 37                              | D                    | D                              | D                                     | e  | D   | D                      |
| 52312  | Securities brokerage .....   | 35                              | 32 875               | 16 573                         | 4 444                                 | 304  | —   | .4                     |
| 523120   | Securities brokerage .....   | 35                              | 32 875               | 16 573                         | 4 444                                 | 304  | —   | .4                     |
| 5239   | Other financial investment activities .....  | 26                              | D                    | D                              | D                                     | c  | D   | D                      |
| 52393  | Investment advice .....  | 17                              | 17 913               | 4 188                          | 1 154                                 | 69   | 2.0   | 1.5                    |
| 523930   | Investment advice .....  | 17                              | 17 913               | 4 188                          | 1 154                                 | 69   | 2.0   | 1.5                    |
| 524  | Insurance carriers and related activities .....  | 225                             | N                    | 62 045                         | 14 878                                | 1 827  | N   | N                      |
| 5241   | Insurance carriers .....   | 34                              | Q                    | 34 610                         | 8 557                                 | 975  | Q   | Q                      |
| 52411  | Direct life, health, and medical insurance carriers .....                                  | 19                              | Q                    | 11 467                         | 3 149                                 | 292  | Q   | Q                      |
| 524113   | Direct life insurance carriers .....   | 12                              | Q                    | 2 665                          | 758                                   | 93   | Q   | Q                      |
| 52412  | Direct insurance (except life, health, and medical) carriers ..                            | 15                              | Q                    | 23 143                         | 5 408                                 | 683  | Q   | Q                      |
| 524126   | Direct property and casualty insurance carriers .....                                      | 11                              | Q                    | 22 890                         | 5 357                                 | 676  | Q   | Q                      |
| 5242   | Agencies, brokerages, and other insurance related activities ..                            | 191                             | 73 525               | 27 435                         | 6 321                                 | 852  | 35.8  | 19.1                   |
| 52421  | Insurance agencies and brokerages .....  | 175                             | 67 190               | 25 013                         | 5 712                                 | 772  | 37.0  | 20.0                   |
| 524210   | Insurance agencies and brokerages .....  | 175                             | 67 190               | 25 013                         | 5 712                                 | 772  | 37.0  | 20.0                   |
| 52429  | Other insurance related activities .....   | 16                              | 6 335                | 2 422                          | 609                                   | 80   | 23.0  | 9.0                    |
| 524291   | Claims adjusting .....   | 10                              | 2 902                | 1 134                          | 282                                   | 32   | 48.2  | —                      |
| <b>STURGIS, MI MICROPOLITAN STATISTICAL AREA</b>                 |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>   | <b>84</b>                       | <b>N</b>             | <b>14 071</b>                  | <b>3 494</b>                          | <b>483</b>   | <b>N</b>  | <b>N</b>               |
| 522  | Credit intermediation and related activities .....   | 47                              | N                    | 9 891                          | 2 486                                 | 334  | N   | N                      |
| 5221   | Depository credit intermediation .....   | 44                              | N                    | D                              | D                                     | e  | N   | N                      |
| 52211  | Commercial banking .....   | 25                              | Q                    | 5 032                          | 1 259                                 | 178  | Q   | Q                      |
| 522110   | Commercial banking .....   | 25                              | Q                    | 5 032                          | 1 259                                 | 178  | Q   | Q                      |
| 52212  | Savings institutions .....   | 13                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 522120   | Savings institutions .....   | 13                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 523  | Securities, commodity contracts, other financial investments, and related activities ..... | 6                               | D                    | D                              | D                                     | b  | D   | D                      |
| 524  | Insurance carriers and related activities .....  | 31                              | N                    | D                              | D                                     | c  | N   | N                      |
| 5242   | Agencies, brokerages, and other insurance related activities ..                            | 30                              | 8 786                | 3 032                          | 725                                   | 125  | 60.3  | 9.5                    |
| 52421  | Insurance agencies and brokerages .....  | 30                              | 8 786                | 3 032                          | 725                                   | 125  | 60.3  | 9.5                    |
| 524210   | Insurance agencies and brokerages .....  | 30                              | 8 786                | 3 032                          | 725                                   | 125  | 60.3  | 9.5                    |
| <b>TRAVERSE CITY, MI MICROPOLITAN STATISTICAL AREA</b>           |  |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance .....</b>   | <b>267</b>                      | <b>N</b>             | <b>99 060</b>                  | <b>25 968</b>                         | <b>2 328</b>   | <b>N</b>  | <b>N</b>               |
| 522  | Credit intermediation and related activities .....   | 112                             | N                    | 49 383                         | 13 789                                | 1 320  | N   | N                      |
| 5221   | Depository credit intermediation .....   | 84                              | N                    | 41 838                         | 11 766                                | 1 174  | N   | N                      |
| 52211  | Commercial banking .....   | 53                              | Q                    | 29 154                         | 8 776                                 | 774  | Q   | Q                      |
| 522110   | Commercial banking .....   | 53                              | Q                    | 29 154                         | 8 776                                 | 774  | Q   | Q                      |
| 52212  | Savings institutions .....   | 12                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 522120   | Savings institutions .....   | 12                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 52213  | Credit unions .....  | 19                              | D                    | D                              | D                                     | c  | D   | D                      |
| 522130   | Credit unions .....  | 19                              | D                    | D                              | D                                     | c  | D   | D                      |
| 5222   | Nondepository credit intermediation .....  | 18                              | 31 331               | 5 727                          | 1 584                                 | 97   | —   | 27.6                   |
| 52229  | Other nondepository credit intermediation .....  | 17                              | D                    | D                              | D                                     | b  | D   | D                      |
| 522292   | Real estate credit .....   | 12                              | D                    | D                              | D                                     | b  | D   | D                      |
| 5222929  | Mortgage bankers and loan correspondents .....   | 11                              | D                    | D                              | D                                     | b  | D   | D                      |
| 5223   | Activities related to credit intermediation .....  | 10                              | 6 316                | 1 818                          | 439                                   | 49   | 1.9   | 6.5                    |

See footnotes at end of table.

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

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

| NAICS code | Geographic area and kind of business   | Estab-<br>lishments<br>(number) | Revenue<br>(\$1,000) | Annual<br>payroll<br>(\$1,000) | First-quarter<br>payroll<br>(\$1,000) | Paid<br>employees for<br>pay period<br>including<br>March 12<br>(number) | Percent of revenue—                                 |                        |
|------------|--|---------------------------------|----------------------|--------------------------------|---------------------------------------|--|---|------------------------|
|            |  |                                 |                      |                                |                                       |  | From<br>admini-<br>strative<br>records <sup>1</sup> | Estimated <sup>2</sup> |
|            | <b>TRAVERSE CITY, MI MICROPOLITAN STATISTICAL AREA—Con.</b>                                |                                 |                      |                                |                                       |  |   |                        |
| <b>52</b>  | <b>Finance and insurance—Con.</b>  |                                 |                      |                                |                                       |  |   |                        |
| 523        | Securities, commodity contracts, other financial investments, and related activities ..... | 49                              | 53 785               | 18 503                         | 4 581                                 | 277  | 2.3   | 4.0                    |
| 5231       | Securities and commodity contracts intermediation and brokerage .....                      | 16                              | 38 942               | 11 836                         | 3 278                                 | 153  | —   | 1.3                    |
| 52312      | Securities brokerage .....   | 16                              | 38 942               | 11 836                         | 3 278                                 | 153  | —   | 1.3                    |
| 523120     | Securities brokerage .....   | 16                              | 38 942               | 11 836                         | 3 278                                 | 153  | —   | 1.3                    |
| 5239       | Other financial investment activities .....  | 33                              | 14 843               | 6 667                          | 1 303                                 | 124  | 8.4   | 11.2                   |
| 52392      | Portfolio management .....   | 11                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523920     | Portfolio management .....   | 11                              | D                    | D                              | D                                     | b  | D   | D                      |
| 52393      | Investment advice .....  | 13                              | D                    | D                              | D                                     | b  | D   | D                      |
| 523930     | Investment advice .....  | 13                              | D                    | D                              | D                                     | b  | D   | D                      |
| 524        | Insurance carriers and related activities .....  | 106                             | N                    | 31 174                         | 7 598                                 | 731  | N   | N                      |
| 5241       | Insurance carriers .....   | 15                              | Q                    | 10 470                         | 2 838                                 | 218  | Q   | Q                      |
| 52412      | Direct insurance (except life, health, and medical) carriers ..                            | 11                              | Q                    | 8 942                          | 2 457                                 | 191  | Q   | Q                      |
| 524126     | Direct property and casualty insurance carriers .....                                      | 10                              | Q                    | D                              | D                                     | c  | Q   | Q                      |
| 5242       | Agencies, brokerages, and other insurance related activities ..                            | 91                              | 56 588               | 20 704                         | 4 760                                 | 513  | 21.9  | 26.0                   |
| 52421      | Insurance agencies and brokerages .....  | 84                              | 55 792               | 20 383                         | 4 688                                 | 501  | 21.9  | 26.4                   |
| 524210     | Insurance agencies and brokerages .....  | 84                              | 55 792               | 20 383                         | 4 688                                 | 501  | 21.9  | 26.4                   |

<sup>1</sup>Includes revenue information obtained from administrative records of other federal agencies.

<sup>2</sup>Includes 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

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### **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.



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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

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### **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.

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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.

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## **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.

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### **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.

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## **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.

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### **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.

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## **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.



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## **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).

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## **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).

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## **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.

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### **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

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### 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/](http://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](http://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/](http://www.census.gov/epcd/naics02/) identify all industries that changed between the 1997 North American Industry Classification System (NAICS) and 2002 NAICS.

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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.

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## **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](http://www.census.gov/epcd/ec02/disclosure.htm).

# Appendix D. Geographic Notes

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Not applicable for this report.



# Appendix E.

## Metropolitan and Micropolitan Statistical Areas

### **DETROIT-WARREN-FLINT, MI COMBINED STATISTICAL AREA**

#### **Ann Arbor, MI Metropolitan Statistical Area**

Washtenaw County, MI

#### **Detroit-Warren-Livonia, MI Metropolitan Statistical Area**

##### ***Detroit-Livonia-Dearborn, MI Metropolitan Division***

Wayne County, MI

##### ***Warren-Farmington Hills-Troy, MI Metropolitan Division***

Lapeer County, MI

Livingston County, MI

Macomb County, MI

Oakland County, MI

St. Clair County, MI

#### **Flint, MI Metropolitan Statistical Area**

Genesee County, MI

#### **Monroe, MI Metropolitan Statistical Area**

Monroe County, MI

### **GRAND RAPIDS-MUSKEGON-HOLLAND, MI COMBINED STATISTICAL AREA**

#### **Allegan, MI Micropolitan Statistical Area**

Allegan County, MI

#### **Grand Rapids-Wyoming, MI Metropolitan Statistical Area**

Barry County, MI

Ionia County, MI

Kent County, MI

Newaygo County, MI

#### **Holland-Grand Haven, MI Metropolitan Statistical Area**

Ottawa County, MI

#### **Muskegon-Norton Shores, MI Metropolitan Statistical Area**

Muskegon County, MI

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**LANSING-EAST LANSING-OWOSSO, MI COMBINED STATISTICAL AREA**

**Lansing-East Lansing, MI Metropolitan Statistical Area**

Clinton County, MI

Eaton County, MI

Ingham County, MI

**Owosso, MI Micropolitan Statistical Area**

Shiawassee County, MI

**SAGINAW-BAY CITY-SAGINAW TOWNSHIP NORTH, MI COMBINED STATISTICAL AREA**

**Bay City, MI Metropolitan Statistical Area**

Bay County, MI

**Saginaw-Saginaw Township North, MI Metropolitan Statistical Area**

Saginaw County, MI

**ADRIAN, MI MICROPOLITAN STATISTICAL AREA**

Lenawee County, MI

**ALMA, MI MICROPOLITAN STATISTICAL AREA**

Gratiot County, MI

**ALPENA, MI MICROPOLITAN STATISTICAL AREA**

Alpena County, MI

**BATTLE CREEK, MI METROPOLITAN STATISTICAL AREA**

Calhoun County, MI

**BIG RAPIDS, MI MICROPOLITAN STATISTICAL AREA**

Mecosta County, MI

**CADILLAC, MI MICROPOLITAN STATISTICAL AREA**

Missaukee County, MI

Wexford County, MI

**COLDWATER, MI MICROPOLITAN STATISTICAL AREA**

Branch County, MI

**ESCANABA, MI MICROPOLITAN STATISTICAL AREA**

Delta County, MI

**HOUGHTON, MI MICROPOLITAN STATISTICAL AREA**

Houghton County, MI

Keweenaw County, MI

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**IRON MOUNTAIN, MI-WI MICROPOLITAN STATISTICAL AREA**

Dickinson County, MI

Florence County, WI

**JACKSON, MI METROPOLITAN STATISTICAL AREA**

Jackson County, MI

**KALAMAZOO-PORTAGE, MI METROPOLITAN STATISTICAL AREA**

Kalamazoo County, MI

Van Buren County, MI

**MARINETTE, WI-MI MICROPOLITAN STATISTICAL AREA**

Menominee County, MI

Marinette County, WI

**MARQUETTE, MI MICROPOLITAN STATISTICAL AREA**

Marquette County, MI

**MIDLAND, MI MICROPOLITAN STATISTICAL AREA**

Midland County, MI

**MOUNT PLEASANT, MI MICROPOLITAN STATISTICAL AREA**

Isabella County, MI

**NILES-BENTON HARBOR, MI METROPOLITAN STATISTICAL AREA**

Berrien County, MI

**SAULT STE. MARIE, MI MICROPOLITAN STATISTICAL AREA**

Chippewa County, MI

**SOUTH BEND-MISHAWAKA, IN-MI METROPOLITAN STATISTICAL AREA**

St. Joseph County, IN

Cass County, MI

**STURGIS, MI MICROPOLITAN STATISTICAL AREA**

St. Joseph County, MI

**TRAVERSE CITY, MI MICROPOLITAN STATISTICAL AREA**

Benzie County, MI

Grand Traverse County, MI

Kalkaska County, MI

Leelanau County, MI

