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2002 Economic Census

Finance and Insurance

Geographic Area Series



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-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

INDUSTRY CLASSIFICATIONS

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

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

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

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

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

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

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

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

BASIS OF REPORTING

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

GEOGRAPHIC AREA CODING

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

AVAILABILITY OF ADDITIONAL DATA

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

HISTORICAL INFORMATION

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

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

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

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

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

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

SOURCES FOR MORE INFORMATION

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

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Finance and Insurance

SCOPE

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

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

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

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

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

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

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

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

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

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

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

REPORTS

The following reports provide statistics on this sector.

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

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

Subject Series:

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

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

GEOGRAPHIC AREAS COVERED

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

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

DOLLAR VALUES

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

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

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

RELIABILITY OF DATA

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

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

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

DISCLOSURE

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

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

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

CONTACTS FOR DATA USERS

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

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

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

Table 1. Summary Statistics for the State: 2002

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
ARKANSAS								
52	Finance and insurance	3 953	N	1 285 696	321 479	33 948	N	N
521	Monetary authorities - central bank	1	80 051	4 759	1 223	135	—	—
5211	Monetary authorities - central bank	1	80 051	4 759	1 223	135	—	—
52111	Monetary authorities - central bank	1	80 051	4 759	1 223	135	—	—
521110	Monetary authorities - central bank	1	80 051	4 759	1 223	135	—	—
522	Credit intermediation and related activities	1 852	N	671 835	171 843	20 944	N	N
5221	Depository credit intermediation	1 336	N	559 587	143 918	17 744	N	N
52211	Commercial banking	1 140	Q	506 172	130 853	15 766	Q	Q
522110	Commercial banking	1 140	Q	506 172	130 853	15 766	Q	Q
5221101	National commercial banks - banking	413	Q	164 176	43 699	5 387	Q	Q
5221102	State commercial banks - banking	727	Q	341 996	87 154	10 379	Q	Q
52212	Savings institutions	104	Q	37 240	9 150	1 369	Q	Q
522120	Savings institutions	104	Q	37 240	9 150	1 369	Q	Q
5221201	Savings institutions - federally chartered	103	Q	D	D	g	Q	Q
52213	Credit unions	92	101 757	16 175	3 915	609	—	.3
522130	Credit unions	92	101 757	16 175	3 915	609	—	.3
5221301	Credit unions - federally chartered	90	D	D	D	f	D	D
5222	Nondepository credit intermediation	273	344 240	88 503	22 387	2 286	—	17.8
52222	Sales financing	32	82 655	10 582	2 634	233	—	23.5
522220	Sales financing	32	82 655	10 582	2 634	233	—	23.5
52229	Other nondepository credit intermediation	240	D	D	D	g	D	D
522291	Consumer lending	14	D	D	D	c	D	D
522292	Real estate credit	96	127 945	31 149	8 270	600	—	25.6
5222929	Mortgage bankers and loan correspondents	81	68 888	21 706	4 704	424	—	12.2
522298	All other nondepository credit intermediation	126	119 216	42 565	10 531	1 307	—	6.8
5222981	Pawn shops	109	25 361	6 681	1 641	356	—	.8
5222988	Other business credit institutions	17	93 855	35 884	8 890	951	—	8.5
5223	Activities related to credit intermediation	243	86 725	23 745	5 538	914	.7	12.2
52231	Mortgage and nonmortgage loan brokers	64	26 010	9 736	2 041	241	1.6	10.1
522310	Mortgage and nonmortgage loan brokers	64	26 010	9 736	2 041	241	1.6	10.1
52232	Financial transactions processing, reserve, and clearinghouse activities	11	18 783	3 803	940	116	1.0	1.4
522320	Financial transactions processing, reserve, and clearinghouse activities	11	18 783	3 803	940	116	1.0	1.4
52239	Other activities related to credit intermediation	168	41 932	10 206	2 557	557	—	18.4
522390	Other activities related to credit intermediation	168	41 932	10 206	2 557	557	—	18.4
523	Securities, commodity contracts, other financial investments, and related activities	449	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	259	D	D	D	g	D	D
52311	Investment banking and securities dealing	10	D	D	D	f	D	D
523110	Investment banking and securities dealing	10	D	D	D	f	D	D
52312	Securities brokerage	240	360 553	126 280	32 872	1 622	.4	.1
523120	Securities brokerage	240	360 553	126 280	32 872	1 622	.4	.1
52314	Commodity contracts brokerage	9	2 508	859	178	19	34.8	—
523140	Commodity contracts brokerage	9	2 508	859	178	19	34.8	—
5239	Other financial investment activities	190	D	D	D	f	D	D
52391	Miscellaneous intermediation	53	D	D	D	c	D	D
523910	Miscellaneous intermediation	53	D	D	D	c	D	D
52392	Portfolio management	54	20 085	9 236	2 002	173	5.6	4.3
523920	Portfolio management	54	20 085	9 236	2 002	173	5.6	4.3
52393	Investment advice	69	11 296	3 080	591	118	48.9	15.0
523930	Investment advice	69	11 296	3 080	591	118	48.9	15.0
52399	All other financial investment activities	14	D	D	D	b	D	D
523991	Trust, fiduciary, and custody activities	9	4 519	2 845	707	84	—	6.8
524	Insurance carriers and related activities	1 650	N	378 136	89 905	9 871	N	N
5241	Insurance carriers	227	Q	199 945	49 533	4 461	Q	Q
52411	Direct life, health, and medical insurance carriers	94	Q	140 816	33 611	2 970	Q	Q
524113	Direct life insurance carriers	56	Q	42 602	11 006	1 117	Q	Q
524114	Direct health and medical insurance carriers	38	Q	98 214	22 605	1 853	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	131	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	114	Q	52 921	14 375	1 259	Q	Q
524127	Direct title insurance carriers	13	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 423	543 856	178 191	40 372	5 410	30.7	5.7
52421	Insurance agencies and brokerages	1 333	475 044	149 490	33 817	4 718	34.6	5.2
524210	Insurance agencies and brokerages	1 333	475 044	149 490	33 817	4 718	34.6	5.2
52429	Other insurance related activities	90	68 812	28 701	6 555	692	4.4	8.8
524291	Claims adjusting	39	16 339	7 821	1 887	228	2.5	3.6
524292	Third party administration of insurance and pension funds/ plans	41	34 044	13 010	2 845	307	6.5	15.3
524298	All other insurance related activities	10	18 429	7 870	1 823	157	2.1	1.6
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

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

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

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

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
LITTLE ROCK-NORTH LITTLE ROCK-PINE BLUFF, AR COMBINED STATISTICAL AREA								
52	Finance and insurance	1 405	N	692 509	171 085	15 446	N	N
521	Monetary authorities - central bank	1	80 051	4 759	1 223	135	-	-
5211	Monetary authorities - central bank	1	80 051	4 759	1 223	135	-	-
52111	Monetary authorities - central bank	1	80 051	4 759	1 223	135	-	-
521110	Monetary authorities - central bank	1	80 051	4 759	1 223	135	-	-
522	Credit intermediation and related activities	576	N	255 679	63 195	7 177	N	N
5221	Depository credit intermediation	403	N	186 762	46 781	5 362	N	N
52211	Commercial banking	332	Q	169 442	42 839	4 728	Q	Q
522110	Commercial banking	332	Q	169 442	42 839	4 728	Q	Q
52212	Savings institutions	26	Q	D	D	e	Q	Q
522120	Savings institutions	26	Q	D	D	e	Q	Q
52213	Credit unions	45	D	D	D	e	D	D
522130	Credit unions	45	D	D	D	e	D	D
5222	Nondepository credit intermediation	94	199 479	60 744	14 643	1 507	-	10.8
52222	Sales financing	18	62 633	7 884	2 147	155	-	8.8
522220	Sales financing	18	62 633	7 884	2 147	155	-	8.8
52229	Other nondepository credit intermediation	76	136 846	52 860	12 496	1 352	-	11.7
522292	Real estate credit	41	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents	39	D	D	D	e	D	D
522298	All other nondepository credit intermediation	30	D	D	D	f	D	D
5222981	Pawn shops	26	D	D	D	b	D	D
5223	Activities related to credit intermediation	79	26 111	8 173	1 771	308	.7	26.9
52231	Mortgage and nonmortgage loan brokers	28	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	28	D	D	D	c	D	D
52239	Other activities related to credit intermediation	46	D	D	D	c	D	D
522390	Other activities related to credit intermediation	46	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	183	433 460	175 045	44 352	2 066	1.6	.4
5231	Securities and commodity contracts intermediation and brokerage	84	D	D	D	g	D	D
52312	Securities brokerage	73	D	D	D	f	D	D
523120	Securities brokerage	73	D	D	D	f	D	D
5239	Other financial investment activities	99	D	D	D	e	D	D
52391	Miscellaneous intermediation	20	D	D	D	b	D	D
523910	Miscellaneous intermediation	20	D	D	D	b	D	D
52392	Portfolio management	36	D	D	D	c	D	D
523920	Portfolio management	36	D	D	D	c	D	D
52393	Investment advice	39	D	D	D	b	D	D
523930	Investment advice	39	D	D	D	b	D	D
524	Insurance carriers and related activities	645	N	257 026	62 315	6 068	N	N
5241	Insurance carriers	131	Q	D	D	h	Q	Q
52411	Direct life, health, and medical insurance carriers	59	Q	D	D	h	Q	Q
524113	Direct life insurance carriers	36	Q	D	D	f	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	70	Q	46 555	12 814	1 142	Q	Q
524126	Direct property and casualty insurance carriers	64	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities	514	D	D	D	g	D	D
52421	Insurance agencies and brokerages	466	D	D	D	g	D	D
524210	Insurance agencies and brokerages	466	D	D	D	g	D	D
52429	Other insurance related activities	48	D	D	D	e	D	D
524291	Claims adjusting	16	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	26	D	D	D	c	D	D
Little Rock-North Little Rock, AR Metropolitan Statistical Area								
52	Finance and insurance	1 213	N	648 186	160 177	13 950	N	N
521	Monetary authorities - central bank	1	80 051	4 759	1 223	135	-	-
5211	Monetary authorities - central bank	1	80 051	4 759	1 223	135	-	-
52111	Monetary authorities - central bank	1	80 051	4 759	1 223	135	-	-
521110	Monetary authorities - central bank	1	80 051	4 759	1 223	135	-	-
522	Credit intermediation and related activities	477	N	220 369	54 430	5 964	N	N
5221	Depository credit intermediation	327	N	154 158	38 700	4 259	N	N
52211	Commercial banking	265	Q	138 581	35 169	3 695	Q	Q
522110	Commercial banking	265	Q	138 581	35 169	3 695	Q	Q
52212	Savings institutions	26	Q	D	D	e	Q	Q
522120	Savings institutions	26	Q	D	D	e	Q	Q
52213	Credit unions	26	D	D	D	e	D	D
522130	Credit unions	36	D	D	D	e	D	D
5222	Nondepository credit intermediation	84	186 369	59 837	14 355	1 479	-	5.3
52222	Sales financing	18	62 633	7 884	2 147	155	-	8.8
522220	Sales financing	18	62 633	7 884	2 147	155	-	8.8
52229	Other nondepository credit intermediation	66	123 736	51 953	12 208	1 324	-	3.5
522292	Real estate credit	37	47 812	14 152	3 026	277	-	9.1
5222929	Mortgage bankers and loan correspondents	37	47 812	14 152	3 026	277	-	9.1
522298	All other nondepository credit intermediation	25	D	D	D	f	D	D
5222981	Pawn shops	21	5 805	1 615	383	66	-	-

See footnotes at end of table.

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

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	LITTLE ROCK-NORTH LITTLE ROCK-PINE BLUFF, AR COMBINED STATISTICAL AREA—Con.							
	Little Rock-North Little Rock, AR Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	66	19 776	6 374	1 375	226	.9	12.2
52231	Mortgage and nonmortgage loan brokers	27	8 658	4 038	762	114	—	21.8
522310	Mortgage and nonmortgage loan brokers	27	8 658	4 038	762	114	—	21.8
52239	Other activities related to credit intermediation	34	D	D	D	b	D	D
522390	Other activities related to credit intermediation	34	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	168	428 127	173 252	43 909	2 035	1.6	.4
5231	Securities and commodity contracts intermediation and brokerage	74	D	D	D	g	D	D
52312	Securities brokerage	63	241 135	75 016	19 724	867	.1	—
523120	Securities brokerage	63	241 135	75 016	19 724	867	.1	—
5239	Other financial investment activities	94	D	D	D	e	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	35	15 478	7 109	1 522	136	3.4	1.7
523920	Portfolio management	35	15 478	7 109	1 522	136	3.4	1.7
52393	Investment advice	37	5 590	1 711	317	58	32.3	21.7
523930	Investment advice	37	5 590	1 711	317	58	32.3	21.7
524	Insurance carriers and related activities	567	N	249 806	60 615	5 816	N	N
5241	Insurance carriers	127	Q	166 400	41 265	3 617	Q	Q
52411	Direct life, health, and medical insurance carriers	56	Q	119 936	28 462	2 485	Q	Q
524113	Direct life insurance carriers	34	Q	31 190	7 969	764	Q	Q
524114	Direct health and medical insurance carriers	22	Q	88 746	20 493	1 721	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	69	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	63	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	440	265 419	83 406	19 350	2 199	19.3	4.9
52421	Insurance agencies and brokerages	395	236 170	70 748	16 166	1 847	21.0	4.3
524210	Insurance agencies and brokerages	395	236 170	70 748	16 166	1 847	21.0	4.3
52429	Other insurance related activities	45	29 249	12 658	3 184	352	5.4	9.0
524291	Claims adjusting	16	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	23	14 799	5 554	1 474	168	10.5	13.2
	Pine Bluff, AR Metropolitan Statistical Area							
52	Finance and insurance	106	N	29 507	7 291	957	N	N
522	Credit intermediation and related activities	57	N	23 380	5 816	779	N	N
5221	Depository credit intermediation	42	N	21 127	5 268	684	N	N
52211	Commercial banking	36	Q	19 576	4 904	627	Q	Q
522110	Commercial banking	36	Q	19 576	4 904	627	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	6	2 600	1 071	266	18	—	—
524	Insurance carriers and related activities	43	N	5 056	1 209	160	N	N
5242	Agencies, brokerages, and other insurance related activities ..	40	D	D	D	c	D	D
52421	Insurance agencies and brokerages	38	11 296	3 808	923	127	50.4	5.5
524210	Insurance agencies and brokerages	38	11 296	3 808	923	127	50.4	5.5
	Searcy, AR Micropolitan Statistical Area							
52	Finance and insurance	86	N	14 816	3 617	539	N	N
522	Credit intermediation and related activities	42	N	11 930	2 949	434	N	N
5221	Depository credit intermediation	34	N	11 477	2 813	419	N	N
52211	Commercial banking	31	Q	11 285	2 766	406	Q	Q
522110	Commercial banking	31	Q	11 285	2 766	406	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	9	2 733	722	177	13	5.9	1.3
524	Insurance carriers and related activities	35	N	2 164	491	92	N	N
5242	Agencies, brokerages, and other insurance related activities ..	34	D	D	D	b	D	D
52421	Insurance agencies and brokerages	33	D	D	D	b	D	D
524210	Insurance agencies and brokerages	33	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
ARKADELPHIA, AR MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	38	N	5 138	1 307	204	N	N
522	Credit intermediation and related activities	19	N	4 243	1 106	167	N	N
5221	Depository credit intermediation	13	N	3 986	1 040	153	N	N
52211	Commercial banking	10	Q	3 739	976	140	Q	Q
522110	Commercial banking	10	Q	3 739	976	140	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	15	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	15	D	D	D	b	D	D
52421	Insurance agencies and brokerages	15	D	D	D	b	D	D
524210	Insurance agencies and brokerages	15	D	D	D	b	D	D
BATESVILLE, AR MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	54	N	8 278	2 166	317	N	N
522	Credit intermediation and related activities	30	N	6 581	1 739	257	N	N
5221	Depository credit intermediation	22	N	D	D	c	N	N
52211	Commercial banking	21	Q	5 938	1 527	235	Q	Q
522110	Commercial banking	21	Q	5 938	1 527	235	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	1 197	584	164	12	25.4	2.8
524	Insurance carriers and related activities	17	N	1 113	263	48	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	3 480	1 113	263	48	53.7	8.1
52421	Insurance agencies and brokerages	17	3 480	1 113	263	48	53.7	8.1
524210	Insurance agencies and brokerages	17	3 480	1 113	263	48	53.7	8.1
BLYTHEVILLE, AR MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	63	N	9 236	2 437	356	N	N
522	Credit intermediation and related activities	39	N	7 239	1 961	293	N	N
5221	Depository credit intermediation	25	N	D	D	c	N	N
52211	Commercial banking	19	Q	4 917	1 309	165	Q	Q
522110	Commercial banking	19	Q	4 917	1 309	165	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	1 497	629	151	10	31.3	—
524	Insurance carriers and related activities	20	N	1 368	325	53	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	D	D	D	b	D	D
52421	Insurance agencies and brokerages	18	D	D	D	b	D	D
524210	Insurance agencies and brokerages	18	D	D	D	b	D	D
CAMDEN, AR MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	41	N	8 030	1 980	301	N	N
522	Credit intermediation and related activities	23	N	6 211	1 584	237	N	N
5221	Depository credit intermediation	17	N	D	D	c	N	N
52211	Commercial banking	13	Q	3 916	1 031	155	Q	Q
522110	Commercial banking	13	Q	3 916	1 031	155	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	941	402	76	11	—	24.7
524	Insurance carriers and related activities	13	N	1 417	320	53	N	N
5242	Agencies, brokerages, and other insurance related activities ..	13	3 254	1 417	320	53	14.4	—
52421	Insurance agencies and brokerages	13	3 254	1 417	320	53	14.4	—
524210	Insurance agencies and brokerages	13	3 254	1 417	320	53	14.4	—
EL DORADO, AR MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	71	N	15 712	3 741	500	N	N
522	Credit intermediation and related activities	31	N	9 084	2 262	341	N	N
5221	Depository credit intermediation	25	N	D	D	e	N	N
52211	Commercial banking	23	Q	8 622	2 157	313	Q	Q
522110	Commercial banking	23	Q	8 622	2 157	313	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	17	5 000	2 222	675	54	6.1	12.4
5239	Other financial investment activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	23	N	4 406	804	105	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	D	D	D	b	D	D
52421	Insurance agencies and brokerages	18	5 808	2 829	430	58	38.3	—
524210	Insurance agencies and brokerages	18	5 808	2 829	430	58	38.3	—

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	475	N	140 052	35 787	3 864	N	N
522	Credit intermediation and related activities	237	N	93 572	24 847	2 786	N	N
5221	Depository credit intermediation	156	N	81 373	21 969	2 393	N	N
52211	Commercial banking	135	Q	76 129	20 773	2 205	Q	Q
522110	Commercial banking	135	Q	76 129	20 773	2 205	Q	Q
52212	Savings institutions	15	Q	4 328	972	156	Q	Q
522120	Savings institutions	15	Q	4 328	972	156	Q	Q
5222	Nondepository credit intermediation	46		37 026	7 053	217	—	50.4
52229	Other nondepository credit intermediation	39		19 611	4 397	1 060	—	28.0
522292	Real estate credit	13		5 931	2 089	480	—	18.4
5222929	Mortgage bankers and loan correspondents	13		5 931	2 089	480	—	18.4
522298	All other nondepository credit intermediation	18	D	D	D	b	D	D
5222981	Pawn shops	15	D	4 603	1 303	330	69	—
5223	Activities related to credit intermediation	35		24 393	5 146	1 300	176	.2
52231	Mortgage and nonmortgage loan brokers	10		1 988	656	184	18	2.4
522310	Mortgage and nonmortgage loan brokers	10		1 988	656	184	18	2.4
52239	Other activities related to credit intermediation	21	D	D	D	b	D	D
522390	Other activities related to credit intermediation	21	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	56	D	D	D	D	e	D
5231	Securities and commodity contracts intermediation and brokerage	35	D	D	D	D	c	D
52312	Securities brokerage	35	D	D	D	D	c	D
523120	Securities brokerage	35	D	D	D	D	c	D
5239	Other financial investment activities	21		5 104	2 138	469	52	37.9
52393	Investment advice	12		1 852	606	107	17	75.0
523930	Investment advice	12		1 852	606	107	17	75.0
524	Insurance carriers and related activities	181	N	27 081	6 236	802	N	N
5241	Insurance carriers	21	Q	7 178	1 757	165	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	19	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	16	Q	4 167	1 049	105	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	160		61 825	19 903	4 479	637	33.5
52421	Insurance agencies and brokerages	147		54 121	17 390	3 856	554	38.1
524210	Insurance agencies and brokerages	147		54 121	17 390	3 856	554	38.1
52429	Other insurance related activities	13		7 704	2 513	623	83	1.3
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	D	a	D
FORREST CITY, AR MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	33	N	6 226	1 488	234	N	N
522	Credit intermediation and related activities	17	N	4 019	958	151	N	N
5221	Depository credit intermediation	11	N	3 517	822	136	N	N
52211	Commercial banking	11	Q	3 517	822	136	Q	Q
522110	Commercial banking	11	Q	3 517	822	136	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	14	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	13	D	D	D	b	D	D
52421	Insurance agencies and brokerages	12		2 934	638	124	22	67.8
524210	Insurance agencies and brokerages	12		2 934	638	124	22	67.8
FORT SMITH, AR-OK METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	395	N	100 304	25 605	3 162	N	N
522	Credit intermediation and related activities	202	N	71 007	18 634	2 374	N	N
5221	Depository credit intermediation	118	N	61 194	16 346	2 071	N	N
52211	Commercial banking	97	Q	50 034	13 085	1 665	Q	Q
522110	Commercial banking	97	Q	50 034	13 085	1 665	Q	Q
52212	Savings institutions	11	Q	D	D	e	Q	Q
522120	Savings institutions	11	Q	D	D	e	Q	Q
52213	Credit unions	10	D	D	D	b	D	D
522130	Credit unions	10	D	D	D	b	D	D
5222	Nondepository credit intermediation	64		27 761	5 471	207	2.4	8.2
52229	Other nondepository credit intermediation	62	D	D	D	c	D	D
522291	Consumer lending	33		15 211	2 855	710	124	3.4
522292	Real estate credit	11		8 174	1 486	320	30	—
5222929	Mortgage bankers and loan correspondents	11		8 174	1 486	320	30	—
522298	All other nondepository credit intermediation	18	D	D	D	b	D	D
5222981	Pawn shops	18	D	D	D	b	D	D
5223	Activities related to credit intermediation	20		13 250	4 342	968	96	1.0
52239	Other activities related to credit intermediation	11	D	D	D	D	b	D
522390	Other activities related to credit intermediation	11	D	D	D	D	b	D

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	FORT SMITH, AR-OK METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	45	21 894	6 534	1 679	139	14.2	1.5
5231	Securities and commodity contracts intermediation and brokerage	25	D	D	D	b	D	D
52312	Securities brokerage	23	16 396	5 226	1 414	88	.2	—
523120	Securities brokerage	23	16 396	5 226	1 414	88	.2	—
5239	Other financial investment activities	20	D	D	D	b	D	D
524	Insurance carriers and related activities	148	N	22 763	5 292	649	N	N
5241	Insurance carriers	16	Q	4 668	1 091	106	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	10	Q	1 722	415	45	Q	Q
524126	Direct property and casualty insurance carriers	10	Q	1 722	415	45	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	132	45 411	18 095	4 201	543	31.5	2.0
52421	Insurance agencies and brokerages	127	D	D	D	e	D	D
524210	Insurance agencies and brokerages	127	D	D	D	e	D	D
	HARRISON, AR MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	62	N	14 267	3 445	451	N	N
522	Credit intermediation and related activities	30	N	11 113	2 630	348	N	N
5221	Depository credit intermediation	23	N	D	D	e	N	N
52211	Commercial banking	16	Q	6 455	1 572	201	Q	Q
522110	Commercial banking	16	Q	6 455	1 572	201	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	8	2 947	1 106	291	22	29.3	4.3
524	Insurance carriers and related activities	24	N	2 048	524	81	N	N
5242	Agencies, brokerages, and other insurance related activities ..	22	D	D	D	b	D	D
52421	Insurance agencies and brokerages	21	5 269	1 575	396	60	69.0	1.2
524210	Insurance agencies and brokerages	21	5 269	1 575	396	60	69.0	1.2
	HOPE, AR MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	25	N	6 001	1 603	216	N	N
522	Credit intermediation and related activities	12	N	D	D	c	N	N
5221	Depository credit intermediation	10	N	4 890	1 320	161	N	N
52211	Commercial banking	10	Q	4 890	1 320	161	Q	Q
522110	Commercial banking	10	Q	4 890	1 320	161	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	12	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	2 257	717	179	32	30.0	—
52421	Insurance agencies and brokerages	11	2 257	717	179	32	30.0	—
524210	Insurance agencies and brokerages	11	2 257	717	179	32	30.0	—
	HOT SPRINGS, AR METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	162	N	29 541	7 041	809	N	N
522	Credit intermediation and related activities	70	N	15 639	3 989	483	N	N
5221	Depository credit intermediation	50	N	13 182	3 441	410	N	N
52211	Commercial banking	43	Q	12 344	3 253	373	Q	Q
522110	Commercial banking	43	Q	12 344	3 253	373	Q	Q
5222	Nondepository credit intermediation	12	4 701	1 390	300	26	—	24.3
52229	Other nondepository credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	24	13 686	5 425	1 275	92	.2	1.4
5231	Securities and commodity contracts intermediation and brokerage	17	D	D	D	b	D	D
52312	Securities brokerage	16	12 951	5 262	1 227	84	—	.5
523120	Securities brokerage	16	12 951	5 262	1 227	84	—	.5
524	Insurance carriers and related activities	68	N	8 477	1 777	234	N	N
5242	Agencies, brokerages, and other insurance related activities ..	60	18 616	5 148	996	157	36.8	3.5
52421	Insurance agencies and brokerages	56	18 387	5 063	977	154	37.2	3.5
524210	Insurance agencies and brokerages	56	18 387	5 063	977	154	37.2	3.5

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
JONESBORO, AR METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	169	N	52 538	13 267	1 396	N	N
522	Credit intermediation and related activities	82	N	30 222	7 741	923	N	N
5221	Depository credit intermediation	61	N	D	D	f	N	N
52211	Commercial banking	54	Q	23 226	5 860	726	Q	Q
522110	Commercial banking	54	Q	23 226	5 860	726	Q	Q
5222	Nondepository credit intermediation	12	9 971	3 475	1 000	80	—	8.9
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	14	17 748	7 980	2 154	96	2.2	.4
5231	Securities and commodity contracts intermediation and brokerage	11	D	D	D	b	D	D
52312	Securities brokerage	10	17 176	7 640	2 067	91	.5	.3
523120	Securities brokerage	10	17 176	7 640	2 067	91	.5	.3
524	Insurance carriers and related activities	73	N	14 336	3 372	377	N	N
5241	Insurance carriers	15	Q	8 745	2 212	225	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	58	17 439	5 591	1 160	152	44.6	6.0
52421	Insurance agencies and brokerages	53	14 248	4 668	938	129	53.5	6.5
524210	Insurance agencies and brokerages	53	14 248	4 668	938	129	53.5	6.5
MAGNOLIA, AR MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	40	N	7 060	1 849	235	N	N
522	Credit intermediation and related activities	23	N	5 898	1 561	205	N	N
5221	Depository credit intermediation	16	N	D	D	c	N	N
52211	Commercial banking	15	Q	5 548	1 481	187	Q	Q
522110	Commercial banking	15	Q	5 548	1 481	187	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	13	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	13	D	D	D	b	D	D
52421	Insurance agencies and brokerages	12	1 782	562	135	21	89.4	.4
524210	Insurance agencies and brokerages	12	1 782	562	135	21	89.4	.4
MEMPHIS, TN-MS-AR METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	1 854	N	1 684 606	421 984	29 600	N	N
521	Monetary authorities - central bank	1	70 045	4 687	1 216	132	—	—
5211	Monetary authorities - central bank	1	70 045	4 687	1 216	132	—	—
52111	Monetary authorities - central bank	1	70 045	4 687	1 216	132	—	—
521110	Monetary authorities - central bank	1	70 045	4 687	1 216	132	—	—
522	Credit intermediation and related activities	943	N	857 146	236 024	18 408	N	N
5221	Depository credit intermediation	466	N	656 922	179 178	13 644	N	N
52211	Commercial banking	360	Q	621 633	170 731	12 600	Q	Q
522110	Commercial banking	360	Q	621 633	170 731	12 600	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	87	118 824	24 072	5 837	822	.4	.7
522130	Credit unions	87	118 824	24 072	5 837	822	.4	.7
5222	Nondepository credit intermediation	315	1 612 700	146 028	43 467	3 033	.6	2.5
52222	Sales financing	27	206 361	13 231	3 459	266	—	6.4
522220	Sales financing	27	206 361	13 231	3 459	266	—	6.4
52229	Other nondepository credit intermediation	287	D	D	D	g	D	D
522291	Consumer lending	107	D	D	D	e	D	D
522292	Real estate credit	103	227 634	65 418	15 593	1 222	2.1	5.5
5222929	Mortgage bankers and loan correspondents	99	213 179	64 113	15 163	1 194	2.3	2.2
522298	All other nondepository credit intermediation	77	D	D	D	e	D	D
5222981	Pawn shops	71	D	D	D	e	D	D
5223	Activities related to credit intermediation	162	156 481	54 196	13 379	1 731	1.0	44.7
52231	Mortgage and nonmortgage loan brokers	40	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	40	D	D	D	c	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	10	D	D	D	g	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	10	D	D	D	g	D	D
52239	Other activities related to credit intermediation	112	D	D	D	e	D	D
522390	Other activities related to credit intermediation	112	D	D	D	e	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	MEMPHIS, TN-MS-AR METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	230	1 418 691	562 404	120 473	3 272	.6	1.1
5231	Securities and commodity contracts intermediation and brokerage	122	1 106 312	387 471	94 773	2 704	.3	.4
52311	Investment banking and securities dealing	21	D	D	D	c	D	D
523110	Investment banking and securities dealing	21	D	D	D	c	D	D
52312	Securities brokerage	79	1 010 434	347 165	83 475	2 385	.1	.4
523120	Securities brokerage	79	1 010 434	347 165	83 475	2 385	.1	.4
52314	Commodity contracts brokerage	16	D	D	D	b	D	D
523140	Commodity contracts brokerage	16	D	D	D	b	D	D
5239	Other financial investment activities	108	312 379	174 933	25 700	568	1.6	3.7
52391	Miscellaneous intermediation	25	D	D	D	b	D	D
523910	Miscellaneous intermediation	25	D	D	D	b	D	D
52392	Portfolio management	37	250 426	157 158	21 705	279	.8	.7
523920	Portfolio management	37	250 426	157 158	21 705	279	.8	.7
52393	Investment advice	41	14 745	7 083	1 545	132	19.0	22.0
523930	Investment advice	41	14 745	7 083	1 545	132	19.0	22.0
524	Insurance carriers and related activities	667	N	259 091	63 901	7 757	N	N
5241	Insurance carriers	140	Q	104 440	28 518	2 669	Q	Q
52411	Direct life, health, and medical insurance carriers	72	Q	56 465	16 162	1 608	Q	Q
524113	Direct life insurance carriers	49	Q	33 323	9 621	1 041	Q	Q
524114	Direct health and medical insurance carriers	23	Q	23 142	6 541	567	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	65	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	49	Q	D	D	e	Q	Q
524127	Direct title insurance carriers	15	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	527	548 358	154 651	35 383	5 088	15.6	6.5
52421	Insurance agencies and brokerages	475	318 191	100 139	22 942	2 426	26.3	9.7
524210	Insurance agencies and brokerages	475	318 191	100 139	22 942	2 426	26.3	9.7
52429	Other insurance related activities	52	230 167	54 512	12 441	2 662	.8	2.0
524291	Claims adjusting	17	9 740	4 511	1 053	105	17.5	22.6
524292	Third party administration of insurance and pension funds/ plans	29	198 368	43 097	9 605	2 403	.1	1.0
525	Funds, trusts, and other financial vehicles (part)	13	24 355	1 278	370	31	.2	10.3
5259	Other investment pools and funds (part)	13	24 355	1 278	370	31	.2	10.3
52593	Real Estate Investment Trusts - REITs	13	24 355	1 278	370	31	.2	10.3
525930	Real Estate Investment Trusts - REITs	13	24 355	1 278	370	31	.2	10.3
	MOUNTAIN HOME, AR MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	51	N	15 733	3 468	425	N	N
522	Credit intermediation and related activities	21	N	8 267	2 041	298	N	N
5221	Depository credit intermediation	13	N	D	D	e	N	N
52211	Commercial banking	10	Q	6 528	1 645	218	Q	Q
522110	Commercial banking	10	Q	6 528	1 645	218	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	10	4 258	2 038	584	31	—	.6
524	Insurance carriers and related activities	20	N	5 428	843	96	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	12 238	5 428	843	96	23.9	—
52421	Insurance agencies and brokerages	18	D	D	D	b	D	D
524210	Insurance agencies and brokerages	18	D	D	D	b	D	D
	PARAGOULD, AR MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	53	N	9 934	2 401	389	N	N
522	Credit intermediation and related activities	25	N	7 519	1 787	288	N	N
5221	Depository credit intermediation	17	N	D	D	e	N	N
52211	Commercial banking	16	Q	7 066	1 655	262	Q	Q
522110	Commercial banking	16	Q	7 066	1 655	262	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	25	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	4 511	1 348	346	72	39.7	4.8
52421	Insurance agencies and brokerages	20	4 511	1 348	346	72	39.7	4.8
524210	Insurance agencies and brokerages	20	4 511	1 348	346	72	39.7	4.8

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
RUSSELLVILLE, AR MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	115	N	24 126	6 762	767	N	N
522	Credit intermediation and related activities	54	N	19 642	5 638	587	N	N
5221	Depository credit intermediation	34	N	D	D	e	N	N
52211	Commercial banking	31	Q	12 715	3 227	412	Q	Q
522110	Commercial banking	31	Q	12 715	3 227	412	Q	Q
5222	Nondepository credit intermediation	12	20 280	5 880	2 174	125	.1	—
52229	Other nondepository credit intermediation	12	20 280	5 880	2 174	125	.1	—
523	Securities, commodity contracts, other financial investments, and related activities	12	4 262	2 003	512	45	6.1	—
524	Insurance carriers and related activities	49	N	2 481	612	135	N	N
5242	Agencies, brokerages, and other insurance related activities ..	45	D	D	D	c	D	D
52421	Insurance agencies and brokerages	44	8 782	2 302	583	128	53.6	17.6
524210	Insurance agencies and brokerages	44	8 782	2 302	583	128	53.6	17.6
TEXARKANA, TX-TEXARKANA, AR METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	184	N	46 948	11 674	1 436	N	N
522	Credit intermediation and related activities	91	N	28 421	7 516	976	N	N
5221	Depository credit intermediation	59	N	26 257	6 966	876	N	N
52211	Commercial banking	41	Q	20 109	5 487	642	Q	Q
522110	Commercial banking	41	Q	20 109	5 487	642	Q	Q
52213	Credit unions	18	28 822	6 148	1 479	234	—	2.8
522130	Credit unions	18	28 822	6 148	1 479	234	—	2.8
5222	Nondepository credit intermediation	25	12 993	1 964	504	86	—	4.4
52229	Other nondepository credit intermediation	24	D	D	D	b	D	D
522291	Consumer lending	14	6 677	981	237	50	—	5.8
523	Securities, commodity contracts, other financial investments, and related activities	16	5 107	2 480	676	38	—	12.0
5231	Securities and commodity contracts intermediation and brokerage	11	4 479	2 335	646	33	—	2.4
52312	Securities brokerage	11	4 479	2 335	646	33	—	2.4
523120	Securities brokerage	11	4 479	2 335	646	33	—	2.4
524	Insurance carriers and related activities	77	N	16 047	3 482	422	N	N
5241	Insurance carriers	11	Q	5 318	1 157	141	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	66	27 816	10 729	2 325	281	47.6	.5
52421	Insurance agencies and brokerages	61	26 698	10 277	2 190	266	48.1	.5
524210	Insurance agencies and brokerages	61	26 698	10 277	2 190	266	48.1	.5
WEST HELENA, AR MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	22	N	5 636	1 466	185	N	N
522	Credit intermediation and related activities	13	N	4 540	1 231	136	N	N
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	8	N	D	D	b	N	N

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

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

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

Appendix A.

Explanation of Terms

ANNUAL PAYROLL

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

ESTABLISHMENTS

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

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

FIRST-QUARTER PAYROLL

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

PAID EMPLOYEES FOR PAY PERIOD INCLUDING MARCH 12

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

REVENUE

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

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

Appendix B.

NAICS Codes, Titles, and Descriptions

52 FINANCE AND INSURANCE

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

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

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

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

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

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

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

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

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

521 MONETARY AUTHORITIES - CENTRAL BANK

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

5211 MONETARY AUTHORITIES - CENTRAL BANK

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

52111 MONETARY AUTHORITIES - CENTRAL BANK

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

521110 MONETARY AUTHORITIES - CENTRAL BANK

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

522 CREDIT INTERMEDIATION AND RELATED ACTIVITIES

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

5221 DEPOSITORY CREDIT INTERMEDIATION

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

52211 COMMERCIAL BANKING

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

522110 COMMERCIAL BANKING

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

5221101 NATIONAL COMMERCIAL BANKS (BANKING)

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

5221102 STATE COMMERCIAL BANKS (BANKING)

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

52212 SAVINGS INSTITUTIONS

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

522120 SAVINGS INSTITUTIONS

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

5221201 SAVINGS INSTITUTIONS, FEDERALLY CHARTERED

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

5221203 SAVINGS INSTITUTIONS, NOT FEDERALLY CHARTERED

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

52213 CREDIT UNIONS

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

522130 CREDIT UNIONS

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

5221301 CREDIT UNIONS, FEDERALLY CHARTERED

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

5221309 CREDIT UNIONS, NOT FEDERALLY CHARTERED

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

52219 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

522190 OTHER DEPOSITORY CREDIT INTERMEDIATION

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

5222 NONDEPOSITORY CREDIT INTERMEDIATION

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

52221 CREDIT CARD ISSUING

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

522210 CREDIT CARD ISSUING

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

52222 SALES FINANCING

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

522220 SALES FINANCING

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

52229 OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

522291 CONSUMER LENDING

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

522292 REAL ESTATE CREDIT

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

5222929 MORTGAGE BANKERS AND LOAN CORRESPONDENTS

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

522293 INTERNATIONAL TRADE FINANCING

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

522294 SECONDARY MARKET FINANCING

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

522298 ALL OTHER NONDEPOSITORY CREDIT INTERMEDIATION

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

5222981 PAWNSHOPS

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

5222988 OTHER BUSINESS CREDIT INSTITUTIONS

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

5223 ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

52231 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

522310 MORTGAGE AND NONMORTGAGE LOAN BROKERS

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

52232 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

522320 FINANCIAL TRANSACTIONS PROCESSING, RESERVE, AND CLEARINGHOUSE ACTIVITIES

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

52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

522390 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION

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

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

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

5231 SECURITIES AND COMMODITY CONTRACTS INTERMEDIATION AND BROKERAGE

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

52311 INVESTMENT BANKING AND SECURITIES DEALING

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

523110 INVESTMENT BANKING AND SECURITIES DEALING

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

52312 SECURITIES BROKERAGE

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

523120 SECURITIES BROKERAGE

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

52313 COMMODITY CONTRACTS DEALING

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

523130 COMMODITY CONTRACTS DEALING

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

52314 COMMODITY CONTRACTS BROKERAGE

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

523140 COMMODITY CONTRACTS BROKERAGE

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

5232 SECURITIES AND COMMODITY EXCHANGES

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

52321 SECURITIES AND COMMODITY EXCHANGES

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

523210 SECURITIES AND COMMODITY EXCHANGES

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

5239 OTHER FINANCIAL INVESTMENT ACTIVITIES

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

52391 MISCELLANEOUS INTERMEDIATION

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

523910 MISCELLANEOUS INTERMEDIATION

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

52392 PORTFOLIO MANAGEMENT

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

523920 PORTFOLIO MANAGEMENT

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

52393 INVESTMENT ADVICE

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

523930 INVESTMENT ADVICE

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

52399 ALL OTHER FINANCIAL INVESTMENT ACTIVITIES

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

523991 TRUST, FIDUCIARY, AND CUSTODY ACTIVITIES

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

523999 MISCELLANEOUS FINANCIAL INVESTMENT ACTIVITIES

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

524 INSURANCE CARRIERS AND RELATED ACTIVITIES

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

5241 INSURANCE CARRIERS

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

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

52411 DIRECT LIFE, HEALTH, AND MEDICAL INSURANCE CARRIERS

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

524113 DIRECT LIFE INSURANCE CARRIERS

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

524114 DIRECT HEALTH AND MEDICAL INSURANCE CARRIERS

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

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

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

524126 DIRECT PROPERTY AND CASUALTY INSURANCE CARRIERS

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

524127 DIRECT TITLE INSURANCE CARRIERS

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

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

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

52413 REINSURANCE CARRIERS

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

524130 REINSURANCE CARRIERS

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

5242 AGENCIES, BROKERAGES, AND OTHER INSURANCE RELATED ACTIVITIES

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

52421 INSURANCE AGENCIES AND BROKERAGES

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

524210 INSURANCE AGENCIES AND BROKERAGES

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

52429 OTHER INSURANCE RELATED ACTIVITIES

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

524291 CLAIMS ADJUSTING

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

524292 THIRD PARTY ADMINISTRATION OF INSURANCE AND PENSION FUNDS

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

524298 ALL OTHER INSURANCE RELATED ACTIVITIES

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

525 FUNDS, TRUSTS, AND OTHER FINANCIAL VEHICLES

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

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

5259 OTHER INVESTMENT POOLS AND FUNDS

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

52593 REAL ESTATE INVESTMENT TRUSTS

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

525930 REAL ESTATE INVESTMENT TRUSTS

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

Appendix C.

Methodology

SOURCES OF THE DATA

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

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

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

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

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

INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

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

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

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

RELIABILITY OF DATA

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

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

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

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

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

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

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

TREATMENT OF NONRESPONSE

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

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

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

DISCLOSURE

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

Appendix D. Geographic Notes

Not applicable for this report.

Appendix E.

Metropolitan and Micropolitan Statistical Areas

LITTLE ROCK-NORTH LITTLE ROCK-PINE BLUFF, AR COMBINED STATISTICAL AREA

Little Rock-North Little Rock, AR Metropolitan Statistical Area

Faulkner County, AR

Grant County, AR

Lonoke County, AR

Perry County, AR

Pulaski County, AR

Saline County, AR

Pine Bluff, AR Metropolitan Statistical Area

Cleveland County, AR

Jefferson County, AR

Lincoln County, AR

Searcy, AR Micropolitan Statistical Area

White County, AR

ARKADELPHIA, AR MICROPOLITAN STATISTICAL AREA

Clark County, AR

BATESVILLE, AR MICROPOLITAN STATISTICAL AREA

Independence County, AR

BLYTHEVILLE, AR MICROPOLITAN STATISTICAL AREA

Mississippi County, AR

CAMDEN, AR MICROPOLITAN STATISTICAL AREA

Calhoun County, AR

Ouachita County, AR

EL DORADO, AR MICROPOLITAN STATISTICAL AREA

Union County, AR

FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO METROPOLITAN STATISTICAL AREA

Benton County, AR

Madison County, AR

Washington County, AR

McDonald County, MO

2002 Economic Census

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FORREST CITY, AR MICROPOLITAN STATISTICAL AREA

St. Francis County, AR

FORT SMITH, AR-OK METROPOLITAN STATISTICAL AREA

Crawford County, AR

Franklin County, AR

Sebastian County, AR

Le Flore County, OK

Sequoyah County, OK

HARRISON, AR MICROPOLITAN STATISTICAL AREA

Boone County, AR

Newton County, AR

HOPE, AR MICROPOLITAN STATISTICAL AREA

Hempstead County, AR

Nevada County, AR

HOT SPRINGS, AR METROPOLITAN STATISTICAL AREA

Garland County, AR

JONESBORO, AR METROPOLITAN STATISTICAL AREA

Craighead County, AR

Poinsett County, AR

MAGNOLIA, AR MICROPOLITAN STATISTICAL AREA

Columbia County, AR

MEMPHIS, TN-MS-AR METROPOLITAN STATISTICAL AREA

Crittenden County, AR

DeSoto County, MS

Marshall County, MS

Tate County, MS

Tunica County, MS

Fayette County, TN

Shelby County, TN

Tipton County, TN

MOUNTAIN HOME, AR MICROPOLITAN STATISTICAL AREA

Baxter County, AR

PARAGOULD, AR MICROPOLITAN STATISTICAL AREA

Greene County, AR

RUSSELLVILLE, AR MICROPOLITAN STATISTICAL AREA

Pope County, AR

Yell County, AR

TEXARKANA, TX-TEXARKANA, AR METROPOLITAN STATISTICAL AREA

Miller County, AR

Bowie County, TX

WEST HELENA, AR MICROPOLITAN STATISTICAL AREA

Phillips County, AR

