

North Carolina: 2002

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2002 Economic Census

Finance and Insurance

Geographic Area Series



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-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

INDUSTRY CLASSIFICATIONS

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

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

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

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

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

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

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

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

BASIS OF REPORTING

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

GEOGRAPHIC AREA CODING

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

AVAILABILITY OF ADDITIONAL DATA

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

HISTORICAL INFORMATION

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

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

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

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

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

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

SOURCES FOR MORE INFORMATION

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

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Finance and Insurance

SCOPE

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

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

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

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

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

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

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

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

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

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

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

REPORTS

The following reports provide statistics on this sector.

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

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

Subject Series:

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

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

GEOGRAPHIC AREAS COVERED

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

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

DOLLAR VALUES

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

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

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

RELIABILITY OF DATA

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

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

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

DISCLOSURE

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

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

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

CONTACTS FOR DATA USERS

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

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

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

Table 1. Summary Statistics for the State: 2002

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
NORTH CAROLINA								
52	Finance and insurance	12 233	N	9 140 171	2 798 483	176 945	N	N
521	Monetary authorities - central bank	1	422 129	17 929	4 570	379	-	-
5211	Monetary authorities - central bank	1	422 129	17 929	4 570	379	-	-
52111	Monetary authorities - central bank	1	422 129	17 929	4 570	379	-	-
521110	Monetary authorities - central bank	1	422 129	17 929	4 570	379	-	-
522	Credit intermediation and related activities	5 976	N	5 796 181	1 827 333	111 215	N	N
5221	Depository credit intermediation	3 225	N	4 467 409	1 500 314	82 132	N	N
52211	Commercial banking	2 649	Q	4 219 557	1 440 990	74 170	Q	Q
522110	Commercial banking	2 649	Q	4 219 557	1 440 990	74 170	Q	Q
5221101	National commercial banks - banking	1 247	Q	3 268 706	1 190 256	46 820	Q	Q
5221102	State commercial banks - banking	1 400	Q	D	D	k	Q	Q
52212	Savings institutions	165	Q	75 039	18 925	1 727	Q	Q
522120	Savings institutions	165	Q	75 039	18 925	1 727	Q	Q
5221201	Savings institutions - federally chartered	95	Q	48 769	12 433	1 016	Q	Q
5221203	Savings institutions - not federally chartered	70	Q	26 270	6 492	711	Q	Q
52213	Credit unions	411	1 078 466	172 813	40 399	6 235	.7	.2
522130	Credit unions	411	1 078 466	172 813	40 399	6 235	.7	.2
5221301	Credit unions - federally chartered	146	368 279	60 245	15 045	1 951	-	.1
5221309	Credit unions - not federally chartered	265	710 187	112 568	25 354	4 284	1.1	.2
5222	Nondepository credit intermediation	1 738	8 841 635	1 122 087	281 412	23 359	.4	8.2
52222	Sales financing	190	5 056 902	443 513	111 071	6 352	-	5.2
522220	Sales financing	190	5 056 902	443 513	111 071	6 352	-	5.2
52229	Other nondepository credit intermediation	1 543	D	D	D	j	D	D
522291	Consumer lending	576	1 220 874	207 257	52 966	6 359	.5	15.3
522292	Real estate credit	610	2 077 921	400 559	98 224	8 571	1.1	12.0
5222929	Mortgage bankers and loan correspondents	592	1 973 854	378 246	92 425	8 201	1.2	11.6
522298	All other nondepository credit intermediation	356	461 463	69 293	18 741	2 037	2.1	4.1
5222981	Pawn shops	260	108 032	26 052	6 348	1 204	8.2	8.4
5222988	Other business credit institutions	96	353 431	43 241	12 393	833	.2	2.8
5223	Activities related to credit intermediation	1 013	1 095 109	206 685	45 607	5 724	2.9	4.6
52231	Mortgage and nonmortgage loan brokers	455	341 443	129 011	26 597	2 647	8.2	6.8
522310	Mortgage and nonmortgage loan brokers	455	341 443	129 011	26 597	2 647	8.2	6.8
52232	Financial transactions processing, reserve, and clearinghouse activities	49	577 498	30 255	7 919	1 104	.1	.5
522320	Financial transactions processing, reserve, and clearinghouse activities	49	577 498	30 255	7 919	1 104	.1	.5
52239	Other activities related to credit intermediation	509	176 168	47 419	11 091	1 973	1.9	13.9
522390	Other activities related to credit intermediation	509	176 168	47 419	11 091	1 973	1.9	13.9
523	Securities, commodity contracts, other financial investments, and related activities	1 472	6 031 927	940 958	324 763	12 229	.8	2.4
5231	Securities and commodity contracts intermediation and brokerage	798	D	D	D	i	D	D
52311	Investment banking and securities dealing	62	D	D	D	f	D	D
523110	Investment banking and securities dealing	62	D	D	D	f	D	D
52312	Securities brokerage	715	3 882 635	677 680	234 149	8 362	.1	1.1
523120	Securities brokerage	715	3 882 635	677 680	234 149	8 362	.1	1.1
52313	Commodity contracts dealing	9	D	D	D	b	D	D
523130	Commodity contracts dealing	9	D	D	D	b	D	D
52314	Commodity contracts brokerage	12	D	D	D	b	D	D
523140	Commodity contracts brokerage	12	D	D	D	b	D	D
5239	Other financial investment activities	674	D	D	D	h	D	D
52391	Miscellaneous intermediation	106	63 103	18 865	4 884	326	15.2	14.0
523910	Miscellaneous intermediation	106	63 103	18 865	4 884	326	15.2	14.0
52392	Portfolio management	198	235 450	92 817	32 211	1 126	4.0	9.1
523920	Portfolio management	198	235 450	92 817	32 211	1 126	4.0	9.1
52393	Investment advice	328	137 946	53 978	10 933	1 120	15.1	35.1
523930	Investment advice	328	137 946	53 978	10 933	1 120	15.1	35.1
52399	All other financial investment activities	42	D	D	D	e	D	D
523991	Trust, fiduciary, and custody activities	39	D	D	D	e	D	D
524	Insurance carriers and related activities	4 671	N	2 347 546	633 183	52 409	N	N
5241	Insurance carriers	829	Q	1 556 954	444 740	33 449	Q	Q
52411	Direct life, health, and medical insurance carriers	364	Q	812 753	237 254	18 314	Q	Q
524113	Direct life insurance carriers	269	Q	415 830	124 307	8 796	Q	Q
524114	Direct health and medical insurance carriers	95	Q	396 923	112 947	9 518	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	433	Q	718 740	199 552	14 693	Q	Q
524126	Direct property and casualty insurance carriers	347	Q	699 311	194 436	14 247	Q	Q
524127	Direct title insurance carriers	77	Q	17 585	4 747	403	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	9	Q	1 844	369	43	Q	Q
52413	Reinsurance carriers	32	Q	25 461	7 934	442	Q	Q
524130	Reinsurance carriers	32	Q	25 461	7 934	442	Q	Q
5242	Agencies, brokerages, and other insurance related activities	3 842	2 074 264	790 592	188 443	18 960	29.0	8.6
52421	Insurance agencies and brokerages	3 544	1 753 916	658 610	155 155	15 823	33.3	8.8
524210	Insurance agencies and brokerages	3 544	1 753 916	658 610	155 155	15 823	33.3	8.8
52429	Other insurance related activities	298	320 348	131 982	33 288	3 137	5.8	7.2
524291	Claims adjusting	134	67 462	28 576	8 014	733	7.5	3.5
524292	Third party administration of insurance and pension funds/plans	112	189 909	83 629	20 742	1 979	5.3	9.6
524298	All other insurance related activities	52	62 977	19 777	4 532	425	5.1	3.8
525	Funds, trusts, and other financial vehicles (part)	113	449 960	37 557	8 634	713	.4	27.9
5259	Other investment pools and funds (part)	113	449 960	37 557	8 634	713	.4	27.9
52593	Real Estate Investment Trusts - REITs	113	449 960	37 557	8 634	713	.4	27.9
525930	Real Estate Investment Trusts - REITs	113	449 960	37 557	8 634	713	.4	27.9

See footnotes at end of table.

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

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
ASHEVILLE-BREVARD, NC COMBINED STATISTICAL AREA								
52	Finance and insurance	590	N	147 404	36 346	3 843	N	N
522	Credit intermediation and related activities	286	N	83 151	20 384	2 521	N	N
5221	Depository credit intermediation	167	N	D	D	g	N	N
52211	Commercial banking	109	Q	D	D	g	Q	Q
522110	Commercial banking	109	Q	D	D	g	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	32	D	D	D	e	D	D
522130	Credit unions	32	D	D	D	e	D	D
5222	Nondepository credit intermediation	67	D	D	D	e	D	D
52229	Other nondepository credit intermediation	65	D	D	D	e	D	D
522291	Consumer lending	24	D	D	D	c	D	D
522292	Real estate credit	23	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	23	D	D	D	b	D	D
522298	All other nondepository credit intermediation	18	D	D	D	b	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	52	15 915	5 551	1 280	178	15.5	3.2
52231	Mortgage and nonmortgage loan brokers	33	10 289	4 493	1 023	120	19.7	4.4
522310	Mortgage and nonmortgage loan brokers	33	10 289	4 493	1 023	120	19.7	4.4
52239	Other activities related to credit intermediation	16	3 982	748	194	49	2.8	1.5
522390	Other activities related to credit intermediation	16	3 982	748	194	49	2.8	1.5
523	Securities, commodity contracts, other financial investments, and related activities	81	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	50	D	D	D	e	D	D
52312	Securities brokerage	43	D	D	D	c	D	D
523120	Securities brokerage	43	D	D	D	c	D	D
5239	Other financial investment activities	31	D	D	D	c	D	D
52393	Investment advice	21	8 664	3 148	638	64	20.8	39.1
523930	Investment advice	21	8 664	3 148	638	64	20.8	39.1
524	Insurance carriers and related activities	221	N	31 956	7 693	900	N	N
5241	Insurance carriers	40	Q	D	D	c	Q	Q
52411	Direct life, health, and medical insurance carriers	17	Q	D	D	c	Q	Q
524113	Direct life insurance carriers	11	Q	D	D	b	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	23	Q	4 270	1 101	97	Q	Q
524126	Direct property and casualty insurance carriers	15	Q	2 908	757	60	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	181	D	D	D	f	D	D
52421	Insurance agencies and brokerages	173	D	D	D	f	D	D
524210	Insurance agencies and brokerages	173	D	D	D	f	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
Asheville, NC Metropolitan Statistical Area								
52	Finance and insurance	555	N	139 523	34 369	3 575	N	N
522	Credit intermediation and related activities	269	N	78 326	19 163	2 322	N	N
5221	Depository credit intermediation	152	N	60 023	14 836	1 854	N	N
52211	Commercial banking	100	Q	41 014	10 565	1 257	Q	Q
522110	Commercial banking	100	Q	41 014	10 565	1 257	Q	Q
52212	Savings institutions	24	Q	11 909	2 623	307	Q	Q
522120	Savings institutions	24	Q	11 909	2 623	307	Q	Q
52213	Credit unions	28	42 314	7 100	1 648	290	-	.5
522130	Credit unions	28	42 314	7 100	1 648	290	-	.5
5222	Nondepository credit intermediation	65	80 511	12 752	3 047	290	1.1	1.5
52229	Other nondepository credit intermediation	63	D	D	D	e	D	D
522291	Consumer lending	23	D	D	D	c	D	D
522292	Real estate credit	22	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	22	D	D	D	b	D	D
522298	All other nondepository credit intermediation	18	D	D	D	b	D	D
5222981	Pawn shops	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	52	15 915	5 551	1 280	178	15.5	3.2
52231	Mortgage and nonmortgage loan brokers	33	10 289	4 493	1 023	120	19.7	4.4
522310	Mortgage and nonmortgage loan brokers	33	10 289	4 493	1 023	120	19.7	4.4
52239	Other activities related to credit intermediation	16	3 982	748	194	49	2.8	1.5
522390	Other activities related to credit intermediation	16	3 982	748	194	49	2.8	1.5
523	Securities, commodity contracts, other financial investments, and related activities	74	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	44	D	D	D	c	D	D
52312	Securities brokerage	40	48 443	19 564	4 628	225	-	2.8
523120	Securities brokerage	40	48 443	19 564	4 628	225	-	2.8
5239	Other financial investment activities	30	D	D	D	c	D	D
52393	Investment advice	21	8 664	3 148	638	64	20.8	39.1
523930	Investment advice	21	8 664	3 148	638	64	20.8	39.1

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- 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
ASHEVILLE-BREVARD, NC COMBINED STATISTICAL AREA—Con.								
Asheville, NC Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	210	N	30 957	7 454	861	N	N
5241	Insurance carriers	39	Q	9 144	2 394	218	Q	Q
52411	Direct life, health, and medical insurance carriers	16	Q	4 874	1 293	121	Q	Q
524113	Direct life insurance carriers	10	Q	3 152	808	82	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	23	Q	4 270	1 101	97	Q	Q
524126	Direct property and casualty insurance carriers	15	Q	2 908	757	60	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	171	59 575	21 813	5 060	643	49.4	3.9
52421	Insurance agencies and brokerages	163	56 931	20 822	4 793	613	49.8	4.1
524210	Insurance agencies and brokerages	163	56 931	20 822	4 793	613	49.8	4.1
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
Brevard, NC Micropolitan Statistical Area								
52	Finance and insurance	35	N	7 881	1 977	268	N	N
522	Credit intermediation and related activities	17	N	4 825	1 221	199	N	N
5221	Depository credit intermediation	15	N	D	D	c	N	N
523	Securities, commodity contracts, other financial investments, and related activities	7	4 313	2 057	517	30	—	25.6
524	Insurance carriers and related activities	11	N	999	239	39	N	N
5242	Agencies, brokerages, and other insurance related activities ..	10	D	D	D	b	D	D
52421	Insurance agencies and brokerages	10	D	D	D	b	D	D
524210	Insurance agencies and brokerages	10	D	D	D	b	D	D
CHARLOTTE-GASTONIA-SALISBURY, NC-SC COMBINED STATISTICAL AREA								
52	Finance and insurance	3 546	N	5 111 418	1 730 742	78 066	N	N
521	Monetary authorities - central bank	1	422 129	17 929	4 570	379	—	—
5211	Monetary authorities - central bank	1	422 129	17 929	4 570	379	—	—
52111	Monetary authorities - central bank	1	422 129	17 929	4 570	379	—	—
521110	Monetary authorities - central bank	1	422 129	17 929	4 570	379	—	—
522	Credit intermediation and related activities	1 688	N	D	D	l	N	N
5221	Depository credit intermediation	831	N	D	D	k	N	N
52211	Commercial banking	701	Q	2 788 147	1 049 680	36 047	Q	Q
522110	Commercial banking	701	Q	2 788 147	1 049 680	36 047	Q	Q
52212	Savings institutions	36	Q	D	D	f	Q	Q
522120	Savings institutions	36	Q	D	D	f	Q	Q
52213	Credit unions	94	206 119	32 952	7 868	1 175	.3	—
522130	Credit unions	94	206 119	32 952	7 868	1 175	.3	—
5222	Nondepository credit intermediation	537	5 648 196	618 405	154 524	10 266	.2	8.2
52222	Sales financing	88	4 271 216	377 941	94 408	4 725	—	4.5
522220	Sales financing	88	4 271 216	377 941	94 408	4 725	—	4.5
52229	Other nondepository credit intermediation	446	D	D	D	i	D	D
522291	Consumer lending	165	D	D	D	g	D	D
522292	Real estate credit	198	D	D	D	h	D	D
5222929	Mortgage bankers and loan correspondents	195	D	D	D	h	D	D
522298	All other nondepository credit intermediation	83	D	D	D	f	D	D
5222981	Pawn shops	60	D	D	D	e	D	D
5222988	Other business credit institutions	23	D	D	D	e	D	D
5223	Activities related to credit intermediation	320	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	159	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	159	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	13	D	D	D	e	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	13	D	D	D	e	D	D
52239	Other activities related to credit intermediation	148	D	D	D	f	D	D
522390	Other activities related to credit intermediation	148	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	452	4 899 050	562 909	224 540	6 595	.3	.7
5231	Securities and commodity contracts intermediation and brokerage	226	D	D	D	i	D	D
52311	Investment banking and securities dealing	25	D	D	D	f	D	D
523110	Investment banking and securities dealing	25	D	D	D	f	D	D
52312	Securities brokerage	194	D	D	D	h	D	D
523120	Securities brokerage	194	D	D	D	h	D	D
5239	Other financial investment activities	226	D	D	D	f	D	D
52391	Miscellaneous intermediation	39	D	D	D	b	D	D
523910	Miscellaneous intermediation	39	D	D	D	b	D	D
52392	Portfolio management	69	103 476	38 679	16 668	491	3.4	4.7
523920	Portfolio management	69	103 476	38 679	16 668	491	3.4	4.7
52393	Investment advice	106	D	D	D	e	D	D
523930	Investment advice	106	D	D	D	e	D	D
52399	All other financial investment activities	12	D	D	D	c	D	D
523991	Trust, fiduciary, and custody activities	12	D	D	D	c	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- 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
CHARLOTTE-GASTONIA-SALISBURY, NC-SC COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	1 364	N	D	D	j	N	N
5241	Insurance carriers	330	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	145	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	111	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	34	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	171	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	142	Q	D	D	i	Q	Q
524127	Direct title insurance carriers	27	Q	D	D	c	Q	Q
52413	Reinsurance carriers	14	Q	16 152	5 291	217	Q	Q
524130	Reinsurance carriers	14	Q	16 152	5 291	217	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 034	D	D	D	i	D	D
52421	Insurance agencies and brokerages	933	D	D	D	i	D	D
524210	Insurance agencies and brokerages	933	D	D	D	i	D	D
52429	Other insurance related activities	101	D	D	D	g	D	D
524291	Claims adjusting	34	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	49	D	D	D	g	D	D
524298	All other insurance related activities	18	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	41	D	D	D	c	D	D
5259	Other investment pools and funds (part)	41	D	D	D	c	D	D
52593	Real Estate Investment Trusts - REITs	41	D	D	D	c	D	D
525930	Real Estate Investment Trusts - REITs	41	D	D	D	c	D	D
Albemarle, NC Micropolitan Statistical Area								
52	Finance and insurance	68	N	11 456	2 933	441	N	N
522	Credit intermediation and related activities	40	N	8 745	2 212	354	N	N
5221	Depository credit intermediation	22	N	D	D	e	N	N
52211	Commercial banking	18	Q	5 198	1 331	235	Q	Q
522110	Commercial banking	18	Q	5 198	1 331	235	Q	Q
5222	Nondepository credit intermediation	11	D	D	D	b	D	D
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	24	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	22	11 054	2 007	531	69	18.9	6.3
52421	Insurance agencies and brokerages	22	11 054	2 007	531	69	18.9	6.3
524210	Insurance agencies and brokerages	22	11 054	2 007	531	69	18.9	6.3
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area								
52	Finance and insurance	2 883	N	4 966 548	1 694 540	73 472	N	N
521	Monetary authorities - central bank	1	422 129	17 929	4 570	379	—	—
5211	Monetary authorities - central bank	1	422 129	17 929	4 570	379	—	—
52111	Monetary authorities - central bank	1	422 129	17 929	4 570	379	—	—
521110	Monetary authorities - central bank	1	422 129	17 929	4 570	379	—	—
522	Credit intermediation and related activities	1 338	N	3 470 188	1 218 657	47 033	N	N
5221	Depository credit intermediation	647	N	2 782 359	1 049 425	35 379	N	N
52211	Commercial banking	561	Q	2 742 120	1 038 558	34 330	Q	Q
522110	Commercial banking	561	Q	2 742 120	1 038 558	34 330	Q	Q
52212	Savings institutions	23	Q	20 227	5 982	326	Q	Q
522120	Savings institutions	23	Q	20 227	5 982	326	Q	Q
52213	Credit unions	63	122 523	20 012	4 885	723	.3	—
522130	Credit unions	63	122 523	20 012	4 885	723	.3	—
5222	Nondepository credit intermediation	432	5 566 509	604 457	150 783	9 837	.1	8.2
52222	Sales financing	81	4 261 170	376 152	93 981	4 684	—	4.4
522220	Sales financing	81	4 261 170	376 152	93 981	4 684	—	4.4
52229	Other nondepository credit intermediation	348	D	D	D	i	D	D
522291	Consumer lending	105	348 424	39 301	9 213	1 287	.7	39.1
522292	Real estate credit	186	736 348	164 487	41 003	3 325	.3	15.8
5222929	Mortgage bankers and loan correspondents	184	D	D	D	h	D	D
522298	All other nondepository credit intermediation	57	D	D	D	f	D	D
5222981	Pawn shops	40	D	D	D	c	D	D
5222988	Other business credit institutions	17	176 295	18 943	5 129	313	.1	3.2
5223	Activities related to credit intermediation	259	308 096	83 372	18 449	1 817	2.3	7.0
52231	Mortgage and nonmortgage loan brokers	135	190 396	54 675	11 465	965	3.4	6.0
522310	Mortgage and nonmortgage loan brokers	135	190 396	54 675	11 465	965	3.4	6.0
52232	Financial transactions processing, reserve, and clearinghouse activities	12	D	D	D	e	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	12	D	D	D	e	D	D
52239	Other activities related to credit intermediation	112	D	D	D	f	D	D
522390	Other activities related to credit intermediation	112	D	D	D	f	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CHARLOTTE-GASTONIA-SALISBURY, NC-SC COMBINED STATISTICAL AREA—Con.								
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	384	4 874 202	554 960	222 648	6 434	.3	.7
5231	Securities and commodity contracts intermediation and brokerage	183	D	D	D	i	D	D
52311	Investment banking and securities dealing	20	D	D	D	f	D	D
523110	Investment banking and securities dealing	20	D	D	D	f	D	D
52312	Securities brokerage	156	3 056 791	407 194	161 322	4 705	—	.6
523120	Securities brokerage	156	3 056 791	407 194	161 322	4 705	—	.6
5239	Other financial investment activities	201	D	D	D	f	D	D
52391	Miscellaneous intermediation	37	D	D	D	b	D	D
523910	Miscellaneous intermediation	37	D	D	D	b	D	D
52392	Portfolio management	65	101 361	37 963	16 490	473	3.1	4.8
523920	Portfolio management	65	101 361	37 963	16 490	473	3.1	4.8
52393	Investment advice	88	D	D	D	c	D	D
523930	Investment advice	88	D	D	D	c	D	D
52399	All other financial investment activities	11	D	D	D	c	D	D
523991	Trust, fiduciary, and custody activities	11	D	D	D	c	D	D
524	Insurance carriers and related activities	1 120	N	917 481	247 388	19 493	N	N
5241	Insurance carriers	299	Q	612 831	175 915	13 473	Q	Q
52411	Direct life, health, and medical insurance carriers	133	Q	318 294	91 610	6 946	Q	Q
524113	Direct life insurance carriers	102	Q	244 542	70 874	5 081	Q	Q
524114	Direct health and medical insurance carriers	31	Q	73 752	20 736	1 865	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	152	Q	278 385	79 014	6 310	Q	Q
524126	Direct property and casualty insurance carriers	126	Q	272 709	77 618	6 178	Q	Q
524127	Direct title insurance carriers	24	Q	D	D	c	Q	Q
52413	Reinsurance carriers	14	Q	16 152	5 291	217	Q	Q
524130	Reinsurance carriers	14	Q	16 152	5 291	217	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	821	698 008	304 650	71 473	6 020	22.2	9.0
52421	Insurance agencies and brokerages	726	522 141	230 554	52 377	4 303	28.1	10.2
524210	Insurance agencies and brokerages	726	522 141	230 554	52 377	4 303	28.1	10.2
52429	Other insurance related activities	95	175 867	74 096	19 096	1 717	4.9	5.5
524291	Claims adjusting	32	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	46	D	D	D	g	D	D
524298	All other insurance related activities	17	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	40	95 088	5 990	1 277	133	.4	8.9
5259	Other investment pools and funds (part)	40	95 088	5 990	1 277	133	.4	8.9
52593	Real Estate Investment Trusts - REITs	40	95 088	5 990	1 277	133	.4	8.9
525930	Real Estate Investment Trusts - REITs	40	95 088	5 990	1 277	133	.4	8.9
Chester, SC Micropolitan Statistical Area								
52	Finance and insurance	31	N	4 140	1 018	153	N	N
522	Credit intermediation and related activities	22	N	D	D	c	N	N
5222	Nondepository credit intermediation	10	3 930	799	185	29	—	—
52229	Other nondepository credit intermediation	10	3 930	799	185	29	—	—
522291	Consumer lending	10	3 930	799	185	29	—	—
524	Insurance carriers and related activities	9	N	D	D	b	N	N
Lancaster, SC Micropolitan Statistical Area								
52	Finance and insurance	69	N	37 690	9 175	1 038	N	N
522	Credit intermediation and related activities	44	N	D	D	e	N	N
5221	Depository credit intermediation	17	N	10 360	2 398	295	N	N
5222	Nondepository credit intermediation	17	15 000	2 961	726	99	—	26.7
52229	Other nondepository credit intermediation	14	D	D	D	b	D	D
522291	Consumer lending	11	D	D	D	b	D	D
5223	Activities related to credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	23	N	23 423	5 805	603	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	D	D	D	e	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

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
CHARLOTTE-GASTONIA-SALISBURY, NC-SC COMBINED STATISTICAL AREA—Con.								
Lincolnton, NC Micropolitan Statistical Area								
52	Finance and insurance	67	N	9 752	2 345	321	N	N
522	Credit intermediation and related activities	32	N	7 470	1 834	241	N	N
5221	Depository credit intermediation	20	N	D	D	c	N	N
52211	Commercial banking	16	Q	5 089	1 191	160	Q	Q
522110	Commercial banking	16	Q	5 089	1 191	160	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	8	D	D	D	a	D	D
524	Insurance carriers and related activities	27	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities . .	25	D	D	D	b	D	D
52421	Insurance agencies and brokerages	24	D	D	D	b	D	D
524210	Insurance agencies and brokerages	24	D	D	D	b	D	D
Salisbury, NC Micropolitan Statistical Area								
52	Finance and insurance	138	N	25 813	6 630	800	N	N
522	Credit intermediation and related activities	71	N	16 172	4 039	567	N	N
5221	Depository credit intermediation	43	N	13 898	3 499	487	N	N
52211	Commercial banking	33	Q	11 337	2 700	393	Q	Q
522110	Commercial banking	33	Q	11 337	2 700	393	Q	Q
5222	Nondepository credit intermediation	17	D	D	D	b	D	D
52229	Other nondepository credit intermediation	16	D	D	D	b	D	D
5223	Activities related to credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	15	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	51	N	7 650	2 154	199	N	N
5242	Agencies, brokerages, and other insurance related activities . .	45	D	D	D	c	D	D
52421	Insurance agencies and brokerages	44	16 605	5 334	1 368	147	62.4	3.9
524210	Insurance agencies and brokerages	44	16 605	5 334	1 368	147	62.4	3.9
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Shelby, NC Micropolitan Statistical Area								
52	Finance and insurance	111	N	21 761	5 494	715	N	N
522	Credit intermediation and related activities	58	N	13 361	3 304	486	N	N
5221	Depository credit intermediation	37	N	11 336	2 794	408	N	N
52211	Commercial banking	29	Q	9 631	2 378	344	Q	Q
522110	Commercial banking	29	Q	9 631	2 378	344	Q	Q
5222	Nondepository credit intermediation	17	13 416	1 833	466	67	3.9	.1
52229	Other nondepository credit intermediation	16	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	13	7 581	1 756	410	30	26.1	—
524	Insurance carriers and related activities	40	N	6 644	1 780	199	N	N
5242	Agencies, brokerages, and other insurance related activities . .	33	D	D	D	c	D	D
52421	Insurance agencies and brokerages	31	D	D	D	c	D	D
524210	Insurance agencies and brokerages	31	D	D	D	c	D	D
Statesville-Mooresville, NC Micropolitan Statistical Area								
52	Finance and insurance	179	N	34 258	8 607	1 126	N	N
522	Credit intermediation and related activities	83	N	22 388	5 655	797	N	N
5221	Depository credit intermediation	37	N	14 410	3 482	567	N	N
52211	Commercial banking	33	Q	12 123	2 818	497	Q	Q
522110	Commercial banking	33	Q	12 123	2 818	497	Q	Q
5222	Nondepository credit intermediation	26	26 875	5 197	1 576	141	10.1	1.8
52229	Other nondepository credit intermediation	25	D	D	D	c	D	D
522291	Consumer lending	13	12 774	1 558	409	52	.3	2.7
5223	Activities related to credit intermediation	20	7 354	2 781	597	89	34.7	.1
52231	Mortgage and nonmortgage loan brokers	13	5 899	2 418	512	66	36.3	.1
522310	Mortgage and nonmortgage loan brokers	13	5 899	2 418	512	66	36.3	.1

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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
	CHARLOTTE-GASTONIA-SALISBURY, NC-SC COMBINED STATISTICAL AREA—Con.							
	Statesville-Mooresville, NC Micropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	26	6 987	2 615	633	66	13.9	10.3
5231	Securities and commodity contracts intermediation and brokerage	14	D	D	D	b	D	D
52312	Securities brokerage	13	D	D	D	b	D	D
523120	Securities brokerage	13	D	D	D	b	D	D
5239	Other financial investment activities	12	D	D	D	b	D	D
524	Insurance carriers and related activities	70	N	9 255	2 319	263	N	N
5242	Agencies, brokerages, and other insurance related activities ..	61	21 427	7 575	1 929	224	43.8	2.0
52421	Insurance agencies and brokerages	61	21 427	7 575	1 929	224	43.8	2.0
524210	Insurance agencies and brokerages	61	21 427	7 575	1 929	224	43.8	2.0
	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC COMBINED STATISTICAL AREA							
52	Finance and insurance	2 051	N	1 588 662	447 994	35 336	N	N
522	Credit intermediation and related activities	972	N	883 709	252 115	21 312	N	N
5221	Depository credit intermediation	504	N	D	D	j	N	N
52211	Commercial banking	436	Q	566 477	172 263	12 735	Q	Q
522110	Commercial banking	436	Q	566 477	172 263	12 735	Q	Q
52212	Savings institutions	19	Q	D	D	c	Q	Q
522120	Savings institutions	19	Q	D	D	c	Q	Q
52213	Credit unions	49	D	D	D	c	D	D
522130	Credit unions	49	D	D	D	g	D	D
5222	Nondepository credit intermediation	270	1 445 819	237 480	60 676	5 768	.4	4.6
52222	Sales financing	32	D	D	D	f	D	D
522220	Sales financing	32	D	D	D	f	D	D
52229	Other nondepository credit intermediation	237	D	D	D	i	D	D
522291	Consumer lending	88	440 075	113 209	30 726	3 420	—	3.7
522292	Real estate credit	96	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	94	D	D	D	g	D	D
522298	All other nondepository credit intermediation	52	D	D	D	e	D	D
5222981	Pawn shops	34	D	D	D	c	D	D
5222988	Other business credit institutions	18	83 014	10 983	2 897	211	—	.3
5223	Activities related to credit intermediation	198	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	76	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	76	D	D	D	e	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	19	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	19	D	D	D	f	D	D
52239	Other activities related to credit intermediation	103	D	D	D	e	D	D
522390	Other activities related to credit intermediation	103	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities	237	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	121	D	D	D	f	D	D
52311	Investment banking and securities dealing	12	D	D	D	b	D	D
523110	Investment banking and securities dealing	12	D	D	D	b	D	D
52312	Securities brokerage	107	D	D	D	f	D	D
523120	Securities brokerage	107	D	D	D	f	D	D
5239	Other financial investment activities	116	D	D	D	e	D	D
52391	Miscellaneous intermediation	16	D	D	D	b	D	D
523910	Miscellaneous intermediation	16	D	D	D	b	D	D
52392	Portfolio management	43	D	D	D	c	D	D
523920	Portfolio management	43	D	D	D	c	D	D
52393	Investment advice	50	D	D	D	c	D	D
523930	Investment advice	50	D	D	D	c	D	D
524	Insurance carriers and related activities	817	N	600 296	168 425	12 524	N	N
5241	Insurance carriers	127	Q	429 462	127 077	8 666	Q	Q
52411	Direct life, health, and medical insurance carriers	55	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	37	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	18	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	67	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	56	Q	D	D	h	Q	Q
524127	Direct title insurance carriers	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	690	453 732	170 834	41 348	3 858	21.4	6.1
52421	Insurance agencies and brokerages	639	D	D	D	h	D	D
524210	Insurance agencies and brokerages	639	D	D	D	h	D	D
52429	Other insurance related activities	51	D	D	D	f	D	D
524291	Claims adjusting	21	D	D	D	b	D	D
524292	Third party administration of insurance and pension funds/ plans	21	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
525	Funds, trusts, and other financial vehicles (part)	25	D	D	D	c	D	D
5259	Other investment pools and funds (part)	25	D	D	D	c	D	D
52593	Real Estate Investment Trusts - REITs	25	D	D	D	c	D	D
525930	Real Estate Investment Trusts - REITs	25	D	D	D	c	D	D
	Greensboro-High Point, NC Metropolitan Statistical Area							
52	Finance and insurance	1 129	N	792 017	210 239	19 303	N	N
522	Credit intermediation and related activities	532	N	398 265	102 953	11 136	N	N
5221	Depository credit intermediation	249	N	167 242	43 769	4 870	N	N
52211	Commercial banking	216	Q	156 069	41 154	4 447	Q	Q
522110	Commercial banking	216	Q	156 069	41 154	4 447	Q	Q
52213	Credit unions	27	47 318	9 084	2 242	382	2.7	—
522130	Credit unions	27	47 318	9 084	2 242	382	2.7	—
5222	Nondepository credit intermediation	153	1 200 036	197 179	51 117	4 940	.2	2.5
52222	Sales financing	15	460 130	27 607	6 590	432	—	4.2
522220	Sales financing	15	460 130	27 607	6 590	432	—	4.2
52229	Other nondepository credit intermediation	137	D	D	D	h	D	D
522291	Consumer lending	54	380 214	107 056	29 348	3 262	—	.8
522292	Real estate credit	54	298 895	52 280	12 611	1 008	.5	2.5
5222929	Mortgage bankers and loan correspondents	53	D	D	D	f	D	D
522298	All other nondepository credit intermediation	29	D	D	D	c	D	D
5222981	Pawn shops	18	D	D	D	b	D	D
5222988	Other business credit institutions	11	D	D	D	c	D	D
5223	Activities related to credit intermediation	130	543 486	33 844	8 067	1 326	.4	1.9
52231	Mortgage and nonmortgage loan brokers	50	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	50	D	D	D	e	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	16	D	D	D	f	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	16	D	D	D	f	D	D
52239	Other activities related to credit intermediation	64	D	D	D	e	D	D
522390	Other activities related to credit intermediation	64	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities	125	159 272	50 911	13 435	795	.9	7.3
5231	Securities and commodity contracts intermediation and brokerage	68	D	D	D	f	D	D
52312	Securities brokerage	61	123 732	37 873	10 185	534	.4	.4
523120	Securities brokerage	61	123 732	37 873	10 185	534	.4	.4
5239	Other financial investment activities	57	D	D	D	c	D	D
52392	Portfolio management	18	15 656	6 543	1 769	88	1.0	41.7
523920	Portfolio management	18	15 656	6 543	1 769	88	1.0	41.7
52393	Investment advice	28	D	D	D	b	D	D
523930	Investment advice	28	D	D	D	b	D	D
524	Insurance carriers and related activities	458	N	338 735	92 693	7 291	N	N
5241	Insurance carriers	80	Q	255 094	71 382	5 451	Q	Q
52411	Direct life, health, and medical insurance carriers	39	Q	170 981	52 409	4 028	Q	Q
524113	Direct life insurance carriers	29	Q	88 011	30 903	1 620	Q	Q
524114	Direct health and medical insurance carriers	10	Q	82 970	21 506	2 408	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	40	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	35	Q	83 138	18 745	1 402	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	378	246 055	83 641	21 311	1 840	21.1	6.4
52421	Insurance agencies and brokerages	351	209 626	61 518	15 813	1 410	24.3	6.9
524210	Insurance agencies and brokerages	351	209 626	61 518	15 813	1 410	24.3	6.9
52429	Other insurance related activities	27	36 429	22 123	5 498	430	2.3	3.6
524291	Claims adjusting	12	4 062	2 192	574	76	7.7	10.2
524292	Third party administration of insurance and pension funds/ plans	11	31 074	19 433	4 813	343	.5	—
525	Funds, trusts, and other financial vehicles (part)	14	59 209	4 106	1 158	81	—	3.7
5259	Other investment pools and funds (part)	14	59 209	4 106	1 158	81	—	3.7
52593	Real Estate Investment Trusts - REITs	14	59 209	4 106	1 158	81	—	3.7
525930	Real Estate Investment Trusts - REITs	14	59 209	4 106	1 158	81	—	3.7
	Lexington-Thomasville, NC Micropolitan Statistical Area							
52	Finance and insurance	122	N	28 583	6 831	886	N	N
522	Credit intermediation and related activities	63	N	21 297	5 021	663	N	N
5221	Depository credit intermediation	40	N	D	D	f	N	N
52211	Commercial banking	36	Q	17 872	4 229	554	Q	Q
522110	Commercial banking	36	Q	17 872	4 229	554	Q	Q
5222	Nondepository credit intermediation	13	11 309	1 406	343	38	.2	—
52229	Other nondepository credit intermediation	13	11 309	1 406	343	38	.2	—
5223	Activities related to credit intermediation	10	D	D	D	b	D	D

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							From admini- strative records ¹	Estimated ²
	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC COMBINED STATISTICAL AREA—Con.							
	Lexington-Thomasville, NC Micropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	8	D	D	D	b	D	D
524	Insurance carriers and related activities	49	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	44	D	D	D	c	D	D
52421	Insurance agencies and brokerages	43	14 327	5 828	1 470	188	38.7	2.3
524210	Insurance agencies and brokerages	43	14 327	5 828	1 470	188	38.7	2.3
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
	Mount Airy, NC Micropolitan Statistical Area							
52	Finance and insurance	96	N	16 940	4 043	609	N	N
522	Credit intermediation and related activities	50	N	11 481	2 730	433	N	N
5221	Depository credit intermediation	25	N	D	D	e	N	N
52211	Commercial banking	24	Q	7 941	1 968	317	Q	Q
522110	Commercial banking	24	Q	7 941	1 968	317	Q	Q
5222	Nondepository credit intermediation	13	15 603	1 919	492	56	—	23.2
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
5223	Activities related to credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	9	D	D	D	b	D	D
524	Insurance carriers and related activities	36	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	32	D	D	D	c	D	D
52421	Insurance agencies and brokerages	31	D	D	D	c	D	D
524210	Insurance agencies and brokerages	31	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	Winston-Salem, NC Metropolitan Statistical Area							
52	Finance and insurance	704	N	751 122	226 881	14 538	N	N
522	Credit intermediation and related activities	327	N	452 666	141 411	9 080	N	N
5221	Depository credit intermediation	190	N	410 727	131 560	8 136	N	N
52211	Commercial banking	160	Q	384 595	124 912	7 417	Q	Q
522110	Commercial banking	160	Q	384 595	124 912	7 417	Q	Q
52212	Savings institutions	12	Q	D	D	c	Q	Q
522120	Savings institutions	12	Q	D	D	c	Q	Q
52213	Credit unions	18	D	D	D	f	D	D
522130	Credit unions	18	D	D	D	f	D	D
5222	Nondepository credit intermediation	91	218 871	36 976	8 724	734	1.5	15.0
52222	Sales financing	16	55 727	8 381	2 083	175	—	23.2
522220	Sales financing	16	55 727	8 381	2 083	175	—	23.2
52229	Other nondepository credit intermediation	75	163 144	28 595	6 641	559	2.0	12.2
522291	Consumer lending	20	44 137	3 964	876	92	—	21.8
522292	Real estate credit	39	91 224	21 155	4 920	386	3.3	11.1
5222929	Mortgage bankers and loan correspondents	39	91 224	21 155	4 920	386	3.3	11.1
522298	All other nondepository credit intermediation	15	D	D	D	b	D	D
5222981	Pawn shops	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	46	20 726	4 963	1 127	210	6.0	4.3
52231	Mortgage and nonmortgage loan brokers	19	6 633	2 627	566	71	15.2	.5
522310	Mortgage and nonmortgage loan brokers	19	6 633	2 627	566	71	15.2	.5
52239	Other activities related to credit intermediation	25	D	D	D	c	D	D
522390	Other activities related to credit intermediation	25	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	95	123 774	45 074	11 853	520	3.7	12.8
5231	Securities and commodity contracts intermediation and brokerage	39	D	D	D	e	D	D
52312	Securities brokerage	34	87 785	30 042	8 597	301	—	.8
523120	Securities brokerage	34	87 785	30 042	8 597	301	—	.8
5239	Other financial investment activities	56	D	D	D	c	D	D
52392	Portfolio management	24	17 881	8 348	1 888	85	15.5	32.4
523920	Portfolio management	24	17 881	8 348	1 888	85	15.5	32.4
52393	Investment advice	21	D	D	D	b	D	D
523930	Investment advice	21	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC COMBINED STATISTICAL AREA—Con.								
Winston-Salem, NC Metropolitan Statistical Area— Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	274	N	251 032	73 181	4 894	N	N
5241	Insurance carriers	38	Q	173 491	55 479	3 191	Q	Q
52411	Direct life, health, and medical insurance carriers	15	Q	D	D	g	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	20	Q	133 388	44 761	2 087	Q	Q
524126	Direct property and casualty insurance carriers	17	Q	132 563	44 555	2 063	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	236		183 515	77 541	17 702	19.4	6.0
52421	Insurance agencies and brokerages	214		152 948	65 572	14 847	22.6	7.0
524210	Insurance agencies and brokerages	214		152 948	65 572	14 847	22.6	7.0
52429	Other insurance related activities	22		30 567	11 969	2 855	3.2	.7
524292	Third party administration of insurance and pension funds/ plans	10		22 443	9 201	2 367	.4	—
525	Funds, trusts, and other financial vehicles (part)	8		52 889	2 350	436	—	18.3
LUMBERTON-LAURINBURG, NC COMBINED STATISTICAL AREA								
52	Finance and insurance	156	N	34 478	8 729	1 459	N	N
522	Credit intermediation and related activities	89	N	27 666	7 155	1 232	N	N
5221	Depository credit intermediation	51	N	D	D	g	N	N
52211	Commercial banking	44	Q	22 165	5 704	997	Q	Q
522110	Commercial banking	44	Q	22 165	5 704	997	Q	Q
5222	Nondepository credit intermediation	30	D	D	D	c	D	D
52229	Other nondepository credit intermediation	27	D	D	D	c	D	D
522291	Consumer lending	17	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	b	D	D
524	Insurance carriers and related activities	59	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	56	D	D	D	c	D	D
52421	Insurance agencies and brokerages	55	D	D	D	c	D	D
524210	Insurance agencies and brokerages	55	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Laurinburg, NC Micropolitan Statistical Area								
52	Finance and insurance	42	N	5 033	1 282	202	N	N
522	Credit intermediation and related activities	26	N	3 664	965	164	N	N
5221	Depository credit intermediation	13	N	2 476	653	107	N	N
52211	Commercial banking	10	Q	1 856	498	76	Q	Q
522110	Commercial banking	10	Q	1 856	498	76	Q	Q
5222	Nondepository credit intermediation	10	D	D	D	b	D	D
52229	Other nondepository credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	12	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	12	D	D	D	b	D	D
52421	Insurance agencies and brokerages	12	D	D	D	b	D	D
524210	Insurance agencies and brokerages	12	D	D	D	b	D	D
Lumberton, NC Micropolitan Statistical Area								
52	Finance and insurance	114	N	29 445	7 447	1 257	N	N
522	Credit intermediation and related activities	63	N	24 002	6 190	1 068	N	N
5221	Depository credit intermediation	38	N	D	D	f	N	N
52211	Commercial banking	34	Q	20 309	5 206	921	Q	Q
522110	Commercial banking	34	Q	20 309	5 206	921	Q	Q
5222	Nondepository credit intermediation	20		15 717	2 158	597	5.9	12.8
52229	Other nondepository credit intermediation	17		14 644	2 024	564	6.3	8.7
522291	Consumer lending	10		8 224	1 217	305	1.1	—
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	47	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	44	D	D	D	c	D	D
52421	Insurance agencies and brokerages	43		9 027	3 100	122	57.0	10.8
524210	Insurance agencies and brokerages	43		9 027	3 100	122	57.0	10.8
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

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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
RALEIGH-DURHAM-CARY, NC COMBINED STATISTICAL AREA								
52	Finance and insurance	2 117	N	1 297 826	337 462	28 539	N	N
522	Credit intermediation and related activities	952	N	569 407	140 101	14 054	N	N
5221	Depository credit intermediation	521	N	D	D	j	N	N
52211	Commercial banking	405	Q	325 481	84 376	8 003	Q	Q
522110	Commercial banking	405	Q	325 481	84 376	8 003	Q	Q
52212	Savings institutions	35	Q	D	D	e	Q	Q
522120	Savings institutions	35	Q	D	D	e	Q	Q
52213	Credit unions	81	D	D	D	g	D	D
522130	Credit unions	81	D	D	D	g	D	D
5222	Nondepository credit intermediation	281	D	D	D	h	D	D
52222	Sales financing	24	D	D	D	c	D	D
522220	Sales financing	24	D	D	D	c	D	D
52229	Other nondepository credit intermediation	257	785 007	126 839	30 219	2 918	1.1	9.2
522291	Consumer lending	58	D	D	D	c	D	D
522292	Real estate credit	163	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	161	D	D	D	g	D	D
522298	All other nondepository credit intermediation	36	D	D	D	g	D	D
5222981	Pawn shops	27	D	D	D	c	D	D
5223	Activities related to credit intermediation	150	D	D	D	f	D	D
52231	Mortgage and nonmortgage loan brokers	78	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	78	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	12	D	D	D	b	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	12	D	D	D	b	D	D
52239	Other activities related to credit intermediation	60	D	D	D	e	D	D
522390	Other activities related to credit intermediation	60	D	D	D	e	D	D
523	Securities, commodity contracts, other financial investments, and related activities	319	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	159	D	D	D	g	D	D
52311	Investment banking and securities dealing	14	D	D	D	b	D	D
523110	Investment banking and securities dealing	14	D	D	D	b	D	D
52312	Securities brokerage	141	D	D	D	g	D	D
523120	Securities brokerage	141	D	D	D	g	D	D
5239	Other financial investment activities	160	D	D	D	f	D	D
52391	Miscellaneous intermediation	28	D	D	D	b	D	D
523910	Miscellaneous intermediation	28	D	D	D	b	D	D
52392	Portfolio management	47	D	D	D	e	D	D
523920	Portfolio management	47	D	D	D	e	D	D
52393	Investment advice	77	D	D	D	e	D	D
523930	Investment advice	77	D	D	D	e	D	D
524	Insurance carriers and related activities	820	N	546 943	148 305	12 058	N	N
5241	Insurance carriers	174	Q	427 644	119 523	9 056	Q	Q
52411	Direct life, health, and medical insurance carriers	83	Q	237 761	70 697	5 047	Q	Q
524113	Direct life insurance carriers	59	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	24	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	83	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	67	Q	173 419	44 115	3 676	Q	Q
524127	Direct title insurance carriers	14	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	646	337 351	119 299	28 782	3 002	26.9	10.4
52421	Insurance agencies and brokerages	580	284 628	99 387	23 811	2 488	31.0	11.0
524210	Insurance agencies and brokerages	580	284 628	99 387	23 811	2 488	31.0	11.0
52429	Other insurance related activities	66	52 723	19 912	4 971	514	4.7	7.3
524291	Claims adjusting	32	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	22	D	D	D	e	D	D
524298	All other insurance related activities	12	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	26	D	D	D	e	D	D
5259	Other investment pools and funds (part)	26	D	D	D	e	D	D
52593	Real Estate Investment Trusts - REITs	26	D	D	D	e	D	D
525930	Real Estate Investment Trusts - REITs	26	D	D	D	e	D	D
Dunn, NC Micropolitan Statistical Area								
52	Finance and insurance	83	N	13 966	3 334	521	N	N
522	Credit intermediation and related activities	47	N	9 960	2 500	408	N	N
5221	Depository credit intermediation	29	N	D	D	e	N	N
52211	Commercial banking	24	Q	5 270	1 305	225	Q	Q
522110	Commercial banking	24	Q	5 270	1 305	225	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	759	346	84	7	—	3.2
524	Insurance carriers and related activities	32	N	3 660	750	106	N	N
5242	Agencies, brokerages, and other insurance related activities ..	32	13 850	3 660	750	106	42.9	.1
52421	Insurance agencies and brokerages	32	13 850	3 660	750	106	42.9	.1
524210	Insurance agencies and brokerages	32	13 850	3 660	750	106	42.9	.1

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- 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
RALEIGH-DURHAM-CARY, NC COMBINED STATISTICAL AREA—Con.								
Durham, NC Metropolitan Statistical Area								
52	Finance and insurance	577	N	416 649	114 486	8 840	N	N
522	Credit intermediation and related activities	273	N	135 057	33 037	3 370	N	N
5221	Depository credit intermediation	162	N	103 660	25 504	2 694	N	N
52211	Commercial banking	125	Q	82 825	22 233	2 227	Q	Q
522110	Commercial banking	125	Q	82 825	22 233	2 227	Q	Q
52212	Savings institutions	10	Q	3 549	825	82	Q	Q
522120	Savings institutions	10	Q	3 549	825	82	Q	Q
52213	Credit unions	27	187 084	17 286	2 446	385	.6	.1
522130	Credit unions	27	187 084	17 286	2 446	385	.6	.1
5222	Nondepository credit intermediation	80	113 775	27 949	6 747	532	3.1	22.5
52229	Other nondepository credit intermediation	77	D	D	D	e	D	D
522291	Consumer lending	19	27 468	3 006	712	87	—	6.5
522292	Real estate credit	38	59 730	19 855	4 663	254	5.5	15.9
5222929	Mortgage bankers and loan correspondents	38	59 730	19 855	4 663	254	5.5	15.9
522298	All other nondepository credit intermediation	20	D	D	D	c	D	D
5222981	Pawn shops	15	6 537	2 056	499	87	3.9	4.8
5223	Activities related to credit intermediation	31	21 076	3 448	786	144	2.7	7.8
52239	Other activities related to credit intermediation	20	D	D	D	b	D	D
522390	Other activities related to credit intermediation	20	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	98	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	45	D	D	D	e	D	D
52312	Securities brokerage	40	70 138	28 409	8 115	410	.4	6.9
523120	Securities brokerage	40	70 138	28 409	8 115	410	.4	6.9
5239	Other financial investment activities	53	D	D	D	e	D	D
52391	Miscellaneous intermediation	11	D	D	D	b	D	D
523910	Miscellaneous intermediation	11	D	D	D	b	D	D
52392	Portfolio management	16	62 983	24 433	7 824	203	1.5	—
523920	Portfolio management	16	62 983	24 433	7 824	203	1.5	—
52393	Investment advice	24	D	D	D	b	D	D
523930	Investment advice	24	D	D	D	b	D	D
524	Insurance carriers and related activities	204	N	219 133	63 555	4 700	N	N
5241	Insurance carriers	40	Q	188 618	56 337	4 006	Q	Q
52411	Direct life, health, and medical insurance carriers	22	Q	172 031	51 494	3 659	Q	Q
524113	Direct life insurance carriers	15	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	17	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	164	74 954	30 515	7 218	694	32.5	10.8
52421	Insurance agencies and brokerages	152	72 312	29 258	6 915	661	33.5	10.4
524210	Insurance agencies and brokerages	152	72 312	29 258	6 915	661	33.5	10.4
52429	Other insurance related activities	12	2 642	1 257	303	33	6.3	20.9
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
Raleigh-Cary, NC Metropolitan Statistical Area								
52	Finance and insurance	1 457	N	867 211	219 642	19 178	N	N
522	Credit intermediation and related activities	632	N	424 390	104 564	10 276	N	N
5221	Depository credit intermediation	330	N	285 848	72 443	7 014	N	N
52211	Commercial banking	256	Q	237 386	60 838	5 551	Q	Q
522110	Commercial banking	256	Q	237 386	60 838	5 551	Q	Q
52212	Savings institutions	22	Q	6 393	1 442	130	Q	Q
522120	Savings institutions	22	Q	6 393	1 442	130	Q	Q
52213	Credit unions	52	277 775	42 069	10 163	1 333	.1	.2
522130	Credit unions	52	277 775	42 069	10 163	1 333	.1	.2
5222	Nondepository credit intermediation	192	735 139	107 040	25 433	2 575	.5	10.4
52222	Sales financing	21	61 793	8 404	2 035	198	—	27.8
522220	Sales financing	21	61 793	8 404	2 035	198	—	27.8
52229	Other nondepository credit intermediation	171	673 346	98 636	23 398	2 377	.5	8.8
522291	Consumer lending	34	65 981	6 818	1 599	142	.5	14.9
522292	Real estate credit	122	590 488	89 022	20 886	2 175	.5	8.0
5222929	Mortgage bankers and loan correspondents	122	590 488	89 022	20 886	2 175	.5	8.0
522298	All other nondepository credit intermediation	15	16 877	2 796	913	60	.4	14.7
5222981	Pawn shops	11	D	D	D	b	D	D
5223	Activities related to credit intermediation	110	67 669	31 502	6 688	687	5.9	9.4
52231	Mortgage and nonmortgage loan brokers	70	D	D	D	e	D	D
522310	Mortgage and nonmortgage loan brokers	70	D	D	D	e	D	D
52239	Other activities related to credit intermediation	33	D	D	D	c	D	D
522390	Other activities related to credit intermediation	33	D	D	D	c	D	D

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	RALEIGH-DURHAM-CARY, NC COMBINED STATISTICAL AREA—Con.							
	Raleigh-Cary, NC Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	217	317 187	96 933	26 120	1 351	2.5	8.4
5231	Securities and commodity contracts intermediation and brokerage	110	D	D	D	g	D	D
52312	Securities brokerage	98	258 131	78 459	22 037	979	.1	2.4
523120	Securities brokerage	98	258 131	78 459	22 037	979	.1	2.4
5239	Other financial investment activities	107	D	D	D	e	D	D
52391	Miscellaneous intermediation	17	D	D	D	b	D	D
523910	Miscellaneous intermediation	17	D	D	D	b	D	D
52392	Portfolio management	31	D	D	D	b	D	D
523920	Portfolio management	31	D	D	D	b	D	D
52393	Investment advice	53	D	D	D	c	D	D
523930	Investment advice	53	D	D	D	c	D	D
524	Insurance carriers and related activities	584	N	324 150	84 000	7 252	N	N
5241	Insurance carriers	134	Q	239 026	63 186	5 050	Q	Q
52411	Direct life, health, and medical insurance carriers	61	Q	65 730	19 203	1 388	Q	Q
524113	Direct life insurance carriers	44	Q	30 850	8 861	736	Q	Q
524114	Direct health and medical insurance carriers	17	Q	34 880	10 342	652	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	66	Q	170 597	43 290	3 607	Q	Q
524126	Direct property and casualty insurance carriers	59	Q	D	D	h	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	450	248 547	85 124	20 814	2 202	24.3	10.9
52421	Insurance agencies and brokerages	396	198 466	66 469	16 146	1 721	29.3	12.0
524210	Insurance agencies and brokerages	396	198 466	66 469	16 146	1 721	29.3	12.0
52429	Other insurance related activities	54	50 081	18 655	4 668	481	4.6	6.6
524291	Claims adjusting	28	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	20	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	24	198 153	21 738	4 958	299	.6	52.9
5259	Other investment pools and funds (part)	24	198 153	21 738	4 958	299	.6	52.9
52593	Real Estate Investment Trusts - REITs	24	198 153	21 738	4 958	299	.6	52.9
525930	Real Estate Investment Trusts - REITs	24	198 153	21 738	4 958	299	.6	52.9
	BOONE, NC MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	63	N	13 725	3 346	400	N	N
522	Credit intermediation and related activities	31	N	8 761	1 972	264	N	N
5221	Depository credit intermediation	20	N	7 318	1 707	223	N	N
52211	Commercial banking	17	Q	6 276	1 481	181	Q	Q
522110	Commercial banking	17	Q	6 276	1 481	181	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	28	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	25	8 867	4 475	1 247	122	38.3	6.5
52421	Insurance agencies and brokerages	22	7 962	4 091	1 149	114	42.7	7.2
524210	Insurance agencies and brokerages	22	7 962	4 091	1 149	114	42.7	7.2
	BURLINGTON, NC METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	198	N	67 491	16 171	1 620	N	N
522	Credit intermediation and related activities	98	N	27 225	6 389	814	N	N
5221	Depository credit intermediation	59	N	20 531	4 836	648	N	N
52211	Commercial banking	52	Q	18 622	4 390	581	Q	Q
522110	Commercial banking	52	Q	18 622	4 390	581	Q	Q
5222	Nondepository credit intermediation	22	23 883	4 229	975	98	—	.8
52229	Other nondepository credit intermediation	20	D	D	D	b	D	D
522291	Consumer lending	13	14 269	2 561	575	66	—	—
5223	Activities related to credit intermediation	17	7 737	2 465	578	68	15.2	54.5
52239	Other activities related to credit intermediation	11	D	D	D	b	D	D
522390	Other activities related to credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	22	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	17	D	D	D	b	D	D
52312	Securities brokerage	16	D	D	D	b	D	D
523120	Securities brokerage	16	D	D	D	b	D	D

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	BURLINGTON, NC METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	77	N	36 531	8 940	710	N	N
5241	Insurance carriers	12	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	11	Q	7 691	1 801	206	Q	Q
524126	Direct property and casualty insurance carriers	10	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	65	D	D	D	e	D	D
52421	Insurance agencies and brokerages	61	D	D	D	e	D	D
524210	Insurance agencies and brokerages	61	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	b	D	D
	ELIZABETH CITY, NC MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	70	N	13 590	3 420	497	N	N
522	Credit intermediation and related activities	41	N	10 063	2 460	383	N	N
5221	Depository credit intermediation	25	N	8 821	2 181	329	N	N
52211	Commercial banking	19	Q	7 333	1 830	262	Q	Q
522110	Commercial banking	19	Q	7 333	1 830	262	Q	Q
5222	Nondepository credit intermediation	10		7 796	793	208	.9	—
523	Securities, commodity contracts, other financial investments, and related activities	7		4 579	949	304	—	34.1
524	Insurance carriers and related activities	22	N	2 578	656	79	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	D	D	D	b	D	D
52421	Insurance agencies and brokerages	17		8 054	1 997	508	71	70.7
524210	Insurance agencies and brokerages	17		8 054	1 997	508	71	70.7
	FAYETTEVILLE, NC METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	415	N	84 117	21 187	2 693	N	N
522	Credit intermediation and related activities	211	N	54 567	13 622	1 816	N	N
5221	Depository credit intermediation	82	N	28 066	6 898	1 079	N	N
52211	Commercial banking	61	Q	21 389	5 285	794	Q	Q
522110	Commercial banking	61	Q	21 389	5 285	794	Q	Q
52213	Credit unions	21		39 220	6 677	285	.4	—
522130	Credit unions	21		39 220	6 677	285	.4	—
5222	Nondepository credit intermediation	80		116 431	20 250	5 306	1.2	41.4
52229	Other nondepository credit intermediation	72	D	D	D	f	D	D
522291	Consumer lending	21		31 916	3 606	811	—	29.5
522292	Real estate credit	23		53 516	9 760	2 733	2.6	70.7
5222929	Mortgage bankers and loan correspondents	21	D	D	D	c	D	D
522298	All other nondepository credit intermediation	28	D	D	D	c	D	D
5222981	Pawn shops	26		15 688	4 217	914	.1	1.9
5223	Activities related to credit intermediation	49		21 004	6 251	1 418	4.1	8.6
52231	Mortgage and nonmortgage loan brokers	21		6 601	2 723	628	7.8	7.9
522310	Mortgage and nonmortgage loan brokers	21		6 601	2 723	628	7.8	7.9
52239	Other activities related to credit intermediation	28		14 403	3 528	790	107	2.4
522390	Other activities related to credit intermediation	28		14 403	3 528	790	107	2.4
523	Securities, commodity contracts, other financial investments, and related activities	42	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	19	D	D	D	c	D	D
52312	Securities brokerage	18		24 632	6 986	2 101	—	14.8
523120	Securities brokerage	18		24 632	6 986	2 101	—	14.8
5239	Other financial investment activities	23	D	D	D	b	D	D
52393	Investment advice	14	D	D	D	b	D	D
523930	Investment advice	14	D	D	D	b	D	D
524	Insurance carriers and related activities	159	N	20 936	5 100	689	N	N
5241	Insurance carriers	25	Q	9 038	2 221	237	Q	Q
52411	Direct life, health, and medical insurance carriers	13	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	11	Q	5 132	1 197	108	Q	Q
524126	Direct property and casualty insurance carriers	10	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	134		39 119	11 898	452	43.7	16.0
52421	Insurance agencies and brokerages	120		34 843	10 374	387	45.5	13.3
524210	Insurance agencies and brokerages	120		34 843	10 374	387	45.5	13.3
52429	Other insurance related activities	14		4 276	1 524	65	29.2	37.9
525	Funds, trusts, and other financial vehicles (part)	3	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
FOREST CITY, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	69	N	8 712	2 091	372	N	N
522	Credit intermediation and related activities	41	N	5 716	1 419	273	N	N
5221	Depository credit intermediation	24	N	D	D	c	N	N
52211	Commercial banking	22	Q	4 004	986	205	Q	Q
522110	Commercial banking	22	Q	4 004	986	205	Q	Q
5222	Nondepository credit intermediation	12	5 881	938	249	35	6.2	.2
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	6	4 205	505	118	13	—	—
524	Insurance carriers and related activities	22	N	2 491	554	86	N	N
5242	Agencies, brokerages, and other insurance related activities ..	22	5 543	2 491	554	86	64.5	2.4
52421	Insurance agencies and brokerages	21	D	D	D	b	D	D
524210	Insurance agencies and brokerages	21	D	D	D	b	D	D
GOLDSBORO, NC METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	140	N	35 597	8 472	1 149	N	N
522	Credit intermediation and related activities	70	N	17 755	4 231	650	N	N
5221	Depository credit intermediation	39	N	12 446	2 999	460	N	N
52211	Commercial banking	30	Q	9 588	2 334	352	Q	Q
522110	Commercial banking	30	Q	9 588	2 334	352	Q	Q
5222	Nondepository credit intermediation	23	23 995	4 289	984	132	.7	.6
52229	Other nondepository credit intermediation	23	23 995	4 289	984	132	.7	.6
522291	Consumer lending	14	15 887	1 642	401	65	.2	.9
523	Securities, commodity contracts, other financial investments, and related activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	56	N	14 780	3 614	436	N	N
5242	Agencies, brokerages, and other insurance related activities ..	49	D	D	D	c	D	D
52421	Insurance agencies and brokerages	48	13 303	3 695	901	148	62.7	9.1
524210	Insurance agencies and brokerages	48	13 303	3 695	901	148	62.7	9.1
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
GREENVILLE, NC METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	230	N	69 709	18 182	1 996	N	N
522	Credit intermediation and related activities	109	N	51 848	13 873	1 540	N	N
5221	Depository credit intermediation	52	N	30 139	8 168	709	N	N
52211	Commercial banking	46	Q	28 437	7 750	624	Q	Q
522110	Commercial banking	46	Q	28 437	7 750	624	Q	Q
5222	Nondepository credit intermediation	37	158 236	19 886	5 334	772	1.4	.8
52229	Other nondepository credit intermediation	32	D	D	D	c	D	D
522291	Consumer lending	17	22 708	3 618	725	90	9.6	.2
5223	Activities related to credit intermediation	20	5 636	1 823	371	59	4.5	19.5
52231	Mortgage and nonmortgage loan brokers	13	3 467	1 444	272	42	7.3	31.3
522310	Mortgage and nonmortgage loan brokers	13	3 467	1 444	272	42	7.3	31.3
523	Securities, commodity contracts, other financial investments, and related activities	26	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	15	15 204	5 534	1 242	92	2.6	—
52312	Securities brokerage	15	15 204	5 534	1 242	92	2.6	—
523120	Securities brokerage	15	15 204	5 534	1 242	92	2.6	—
5239	Other financial investment activities	11	D	D	D	b	D	D
524	Insurance carriers and related activities	94	N	9 504	2 352	302	N	N
5241	Insurance carriers	15	Q	3 940	1 071	85	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	10	Q	1 713	513	40	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	79	17 905	5 564	1 281	217	70.3	4.4
52421	Insurance agencies and brokerages	72	16 776	4 959	1 114	203	73.9	4.7
524210	Insurance agencies and brokerages	72	16 776	4 959	1 114	203	73.9	4.7
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
HENDERSON, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	53	N	7 749	1 875	254	N	N
522	Credit intermediation and related activities	31	N	5 376	1 302	191	N	N
5221	Depository credit intermediation	16	N	3 061	729	130	N	N
52211	Commercial banking	11	Q	2 359	575	102	Q	Q
522110	Commercial banking	11	Q	2 359	575	102	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	18	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	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
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
HICKORY-MORGANTON-LENOIR, NC METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	433	N	87 574	21 951	2 938	N	N
522	Credit intermediation and related activities	217	N	54 647	13 712	1 978	N	N
5221	Depository credit intermediation	116	N	40 464	10 345	1 539	N	N
52211	Commercial banking	98	Q	35 651	9 245	1 355	Q	Q
522110	Commercial banking	98	Q	35 651	9 245	1 355	Q	Q
52213	Credit unions	14	D	D	D	c	D	D
522130	Credit unions	14	D	D	D	c	D	D
5222	Nondepository credit intermediation	65	53 061	10 328	2 482	295	5.5	14.8
52229	Other nondepository credit intermediation	63	D	D	D	e	D	D
522291	Consumer lending	30	27 988	4 052	938	117	—	13.1
522292	Real estate credit	18	13 729	4 321	1 035	105	15.8	29.5
5222929	Mortgage bankers and loan correspondents	18	13 729	4 321	1 035	105	15.8	29.5
522298	All other nondepository credit intermediation	15	D	D	D	b	D	D
5222981	Pawn shops	11	D	D	D	b	D	D
5223	Activities related to credit intermediation	36	8 232	3 855	885	144	14.7	4.8
52231	Mortgage and nonmortgage loan brokers	16	5 262	2 968	666	102	13.1	—
522310	Mortgage and nonmortgage loan brokers	16	5 262	2 968	666	102	13.1	—
52239	Other activities related to credit intermediation	20	2 970	887	219	42	17.5	13.2
522390	Other activities related to credit intermediation	20	2 970	887	219	42	17.5	13.2
523	Securities, commodity contracts, other financial investments, and related activities	38	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	23	D	D	D	b	D	D
52312	Securities brokerage	21	25 394	5 340	1 215	93	—	—
523120	Securities brokerage	21	25 394	5 340	1 215	93	—	—
5239	Other financial investment activities	15	D	D	D	b	D	D
524	Insurance carriers and related activities	176	N	25 941	6 513	776	N	N
5241	Insurance carriers	12	Q	6 419	1 676	163	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	164	54 665	19 522	4 837	613	46.9	9.2
52421	Insurance agencies and brokerages	156	48 320	16 918	4 299	537	51.9	10.4
524210	Insurance agencies and brokerages	156	48 320	16 918	4 299	537	51.9	10.4
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
JACKSONVILLE, NC METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	141	N	25 989	6 234	918	N	N
522	Credit intermediation and related activities	74	N	18 970	4 529	678	N	N
5221	Depository credit intermediation	39	N	14 518	3 516	541	N	N
52211	Commercial banking	25	Q	D	D	c	Q	Q
522110	Commercial banking	25	Q	D	D	c	Q	Q
52213	Credit unions	13	41 800	7 468	1 727	313	—	—
522130	Credit unions	13	41 800	7 468	1 727	313	—	—
5222	Nondepository credit intermediation	21	20 257	3 731	875	113	.3	—
52229	Other nondepository credit intermediation	20	D	D	D	c	D	D
5223	Activities related to credit intermediation	14	1 679	721	138	24	—	—
52239	Other activities related to credit intermediation	10	1 198	339	79	17	—	—
522390	Other activities related to credit intermediation	10	1 198	339	79	17	—	—
523	Securities, commodity contracts, other financial investments, and related activities	13	D	D	D	b	D	D
524	Insurance carriers and related activities	52	N	5 778	1 426	191	N	N
5242	Agencies, brokerages, and other insurance related activities ..	44	D	D	D	c	D	D
52421	Insurance agencies and brokerages	40	14 062	3 944	975	136	45.9	34.1
524210	Insurance agencies and brokerages	40	14 062	3 944	975	136	45.9	34.1
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D

See footnotes at end of table.

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

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
KILL DEVIL HILLS, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	64	N	18 693	4 165	386	N	N
522	Credit intermediation and related activities	38	N	14 436	3 079	280	N	N
5221	Depository credit intermediation	20	N	D	D	c	N	N
52211	Commercial banking	19	Q	5 751	1 379	174	Q	Q
522110	Commercial banking	19	Q	5 751	1 379	174	Q	Q
5222	Nondepository credit intermediation	13	23 768	5 493	1 193	64	1.3	4.1
52229	Other nondepository credit intermediation	13	23 768	5 493	1 193	64	1.3	4.1
522292	Real estate credit	10	22 294	5 290	1 145	55	1.4	4.4
5222929	Mortgage bankers and loan correspondents	10	22 294	5 290	1 145	55	1.4	4.4
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	b	D	D
524	Insurance carriers and related activities	20	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	16	7 840	3 154	785	66	28.8	.7
524210	Insurance agencies and brokerages	16	7 840	3 154	785	66	28.8	.7
KINSTON, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	103	N	19 899	4 863	692	N	N
522	Credit intermediation and related activities	49	N	8 530	2 291	393	N	N
5221	Depository credit intermediation	26	N	5 740	1 581	284	N	N
52211	Commercial banking	20	Q	4 466	1 288	228	Q	Q
522110	Commercial banking	20	Q	4 466	1 288	228	Q	Q
5222	Nondepository credit intermediation	16	19 165	2 426	630	92	.9	—
52229	Other nondepository credit intermediation	14	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	9	D	D	D	b	D	D
524	Insurance carriers and related activities	44	N	8 086	1 866	225	N	N
5242	Agencies, brokerages, and other insurance related activities ..	41	D	D	D	c	D	D
52421	Insurance agencies and brokerages	39	10 861	4 478	1 043	145	65.9	.6
524210	Insurance agencies and brokerages	39	10 861	4 478	1 043	145	65.9	.6
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
MOREHEAD CITY, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	73	N	15 697	3 809	454	N	N
522	Credit intermediation and related activities	41	N	9 498	2 258	313	N	N
5221	Depository credit intermediation	28	N	7 551	1 813	267	N	N
52211	Commercial banking	24	Q	6 676	1 612	229	Q	Q
522110	Commercial banking	24	Q	6 676	1 612	229	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	11	4 471	1 878	535	24	—	1.7
524	Insurance carriers and related activities	21	N	4 321	1 016	117	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	D	D	D	b	D	D
52421	Insurance agencies and brokerages	16	13 801	3 052	654	81	22.1	2.9
524210	Insurance agencies and brokerages	16	13 801	3 052	654	81	22.1	2.9
NEW BERN, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	143	N	27 344	6 491	900	N	N
522	Credit intermediation and related activities	72	N	16 349	4 008	616	N	N
5221	Depository credit intermediation	39	N	12 229	3 133	488	N	N
52211	Commercial banking	30	Q	8 067	2 090	320	Q	Q
522110	Commercial banking	30	Q	8 067	2 090	320	Q	Q
5222	Nondepository credit intermediation	20	18 478	3 182	627	91	.2	—
52229	Other nondepository credit intermediation	18	D	D	D	b	D	D
5223	Activities related to credit intermediation	13	3 005	938	248	37	4.3	3.8
52239	Other activities related to credit intermediation	10	D	D	D	b	D	D
522390	Other activities related to credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	18	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	52	N	6 784	1 655	217	N	N
5242	Agencies, brokerages, and other insurance related activities ..	43	13 182	4 774	1 103	166	42.2	15.7
52421	Insurance agencies and brokerages	39	10 966	3 838	860	146	50.5	8.6
524210	Insurance agencies and brokerages	39	10 966	3 838	860	146	50.5	8.6
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

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							From admini- strative records ¹	Estimated ²
NORTH WILKESBORO, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	82	N	23 596	5 899	603	N	N
522	Credit intermediation and related activities	43	N	18 151	4 702	467	N	N
5221	Depository credit intermediation	28	N	16 150	4 228	406	N	N
52211	Commercial banking	24	Q	15 049	3 964	358	Q	Q
522110	Commercial banking	24	Q	15 049	3 964	358	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	12	2 920	882	213	24	3.8	2.7
524	Insurance carriers and related activities	27	N	4 563	984	112	N	N
5242	Agencies, brokerages, and other insurance related activities ..	21	6 140	3 075	624	83	38.9	25.9
52421	Insurance agencies and brokerages	21	6 140	3 075	624	83	38.9	25.9
524210	Insurance agencies and brokerages	21	6 140	3 075	624	83	38.9	25.9
ROANOKE RAPIDS, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	82	N	10 650	2 632	425	N	N
522	Credit intermediation and related activities	50	N	7 522	1 912	319	N	N
5221	Depository credit intermediation	31	N	5 754	1 444	245	N	N
52211	Commercial banking	24	Q	3 633	906	167	Q	Q
522110	Commercial banking	24	Q	3 633	906	167	Q	Q
5222	Nondepository credit intermediation	13	10 836	1 486	399	44	—	1.2
52229	Other nondepository credit intermediation	13	10 836	1 486	399	44	—	1.2
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	27	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	25	D	D	D	b	D	D
52421	Insurance agencies and brokerages	24	5 116	2 030	479	82	66.5	10.1
524210	Insurance agencies and brokerages	24	5 116	2 030	479	82	66.5	10.1
ROCKINGHAM, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	60	N	7 702	1 827	324	N	N
522	Credit intermediation and related activities	35	N	4 637	1 197	204	N	N
5221	Depository credit intermediation	16	N	D	D	c	N	N
52211	Commercial banking	14	Q	2 467	642	116	Q	Q
522110	Commercial banking	14	Q	2 467	642	116	Q	Q
5222	Nondepository credit intermediation	15	11 008	1 429	371	52	—	8.2
52229	Other nondepository credit intermediation	11	8 317	1 056	281	39	—	1.2
523	Securities, commodity contracts, other financial investments, and related activities	6	D	D	D	a	D	D
524	Insurance carriers and related activities	18	N	2 268	536	109	N	N
5242	Agencies, brokerages, and other insurance related activities ..	16	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
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
ROCKY MOUNT, NC METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	191	N	137 314	32 318	2 946	N	N
522	Credit intermediation and related activities	104	N	114 951	26 684	2 287	N	N
5221	Depository credit intermediation	59	N	107 699	24 292	2 070	N	N
52211	Commercial banking	49	Q	104 772	23 616	1 944	Q	Q
522110	Commercial banking	49	Q	104 772	23 616	1 944	Q	Q
5222	Nondepository credit intermediation	31	52 416	6 441	2 191	180	—	16.6
52229	Other nondepository credit intermediation	27	43 461	5 700	1 965	169	—	2.5
522291	Consumer lending	17	14 547	2 250	545	81	—	—
5223	Activities related to credit intermediation	14	3 786	811	201	37	4.0	7.4
52239	Other activities related to credit intermediation	14	3 786	811	201	37	4.0	7.4
522390	Other activities related to credit intermediation	14	3 786	811	201	37	4.0	7.4
523	Securities, commodity contracts, other financial investments, and related activities	22	21 006	9 581	2 616	193	1.2	10.6
5231	Securities and commodity contracts intermediation and brokerage	11	D	D	D	b	D	D
52312	Securities brokerage	10	11 321	5 362	1 578	88	—	—
523120	Securities brokerage	10	11 321	5 362	1 578	88	—	—
5239	Other financial investment activities	11	D	D	D	c	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- 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
ROCKY MOUNT, NC METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	65	N	12 782	3 018	466	N	N
5241	Insurance carriers	13	Q	8 397	1 996	219	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	52	14 536	4 385	1 022	247	51.3	9.1
52421	Insurance agencies and brokerages	49	14 179	4 262	993	242	51.5	9.3
524210	Insurance agencies and brokerages	49	14 179	4 262	993	242	51.5	9.3
SANFORD, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	82	N	13 613	3 438	409	N	N
522	Credit intermediation and related activities	46	N	8 447	2 164	313	N	N
5221	Depository credit intermediation	23	N	D	D	c	N	N
52211	Commercial banking	22	Q	4 983	1 300	201	Q	Q
522110	Commercial banking	22	Q	4 983	1 300	201	Q	Q
5222	Nondepository credit intermediation	15	11 265	2 725	698	76	—	19.6
52229	Other nondepository credit intermediation	15	11 265	2 725	698	76	—	19.6
523	Securities, commodity contracts, other financial investments, and related activities	9	5 824	2 816	736	25	—	.4
524	Insurance carriers and related activities	27	N	2 350	538	71	N	N
5242	Agencies, brokerages, and other insurance related activities ..	25	D	D	D	b	D	D
52421	Insurance agencies and brokerages	24	9 616	2 209	492	67	24.7	11.5
524210	Insurance agencies and brokerages	24	9 616	2 209	492	67	24.7	11.5
SOUTHERN PINES, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	124	N	22 464	5 958	641	N	N
522	Credit intermediation and related activities	60	N	11 974	3 276	390	N	N
5221	Depository credit intermediation	41	N	D	D	e	N	N
52211	Commercial banking	40	Q	9 796	2 723	307	Q	Q
522110	Commercial banking	40	Q	9 796	2 723	307	Q	Q
5222	Nondepository credit intermediation	12	8 344	1 377	367	42	—	12.1
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	20	21 370	5 019	1 376	98	2.2	.1
5231	Securities and commodity contracts intermediation and brokerage	12	20 558	4 715	1 317	83	—	—
52312	Securities brokerage	12	20 558	4 715	1 317	83	—	—
523120	Securities brokerage	12	20 558	4 715	1 317	83	—	—
524	Insurance carriers and related activities	44	N	5 471	1 306	153	N	N
5242	Agencies, brokerages, and other insurance related activities ..	35	D	D	D	c	D	D
52421	Insurance agencies and brokerages	33	10 407	4 071	954	122	31.9	15.3
524210	Insurance agencies and brokerages	33	10 407	4 071	954	122	31.9	15.3
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	2 087	N	1 123 024	294 282	30 445	N	N
522	Credit intermediation and related activities	1 006	N	538 497	140 768	15 042	N	N
5221	Depository credit intermediation	574	N	D	D	j	N	N
52211	Commercial banking	435	Q	D	D	i	Q	Q
522110	Commercial banking	435	Q	D	D	i	Q	Q
52212	Savings institutions	12	Q	D	D	f	Q	Q
522120	Savings institutions	12	Q	D	D	f	Q	Q
52213	Credit unions	127	D	D	D	g	D	D
522130	Credit unions	127	D	D	D	g	D	D
5222	Nondepository credit intermediation	279	D	D	D	h	D	D
52222	Sales financing	31	D	D	D	f	D	D
522220	Sales financing	31	D	D	D	f	D	D
52229	Other nondepository credit intermediation	248	D	D	D	g	D	D
522291	Consumer lending	64	D	D	D	f	D	D
522292	Real estate credit	124	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	124	D	D	D	g	D	D
522298	All other nondepository credit intermediation	59	D	D	D	e	D	D
5222981	Pawn shops	51	D	D	D	c	D	D
5223	Activities related to credit intermediation	153	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	53	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	53	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	26	124 718	18 722	4 797	761	.3	—
522320	Financial transactions processing, reserve, and clearinghouse activities	26	124 718	18 722	4 797	761	.3	—
52239	Other activities related to credit intermediation	74	D	D	D	c	D	D
522390	Other activities related to credit intermediation	74	D	D	D	c	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- 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
	VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA- NC METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	227	426 378	134 492	34 788	2 476	2.2	9.9
5231	Securities and commodity contracts intermediation and brokerage	124	D	D	D	g	D	D
52311	Investment banking and securities dealing	13	D	D	D	b	D	D
523110	Investment banking and securities dealing	13	D	D	D	b	D	D
52312	Securities brokerage	108	D	D	D	g	D	D
523120	Securities brokerage	108	D	D	D	g	D	D
5239	Other financial investment activities	103	D	D	D	g	D	D
52391	Miscellaneous intermediation	10	D	D	D	b	D	D
523910	Miscellaneous intermediation	10	D	D	D	b	D	D
52392	Portfolio management	40	76 634	16 981	4 073	453	6.6	1.4
523920	Portfolio management	40	76 634	16 981	4 073	453	6.6	1.4
52393	Investment advice	48	22 540	6 785	1 881	186	7.9	25.5
523930	Investment advice	48	22 540	6 785	1 881	186	7.9	25.5
524	Insurance carriers and related activities	832	N	448 067	118 221	12 860	N	N
5241	Insurance carriers	162	Q	334 396	91 872	9 582	Q	Q
52411	Direct life, health, and medical insurance carriers	56	Q	198 766	52 058	6 207	Q	Q
524113	Direct life insurance carriers	41	Q	D	D	f	Q	Q
524114	Direct health and medical insurance carriers	15	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	101	Q	D	D	h	Q	Q
524126	Direct property and casualty insurance carriers	57	Q	129 289	38 335	3 188	Q	Q
524127	Direct title insurance carriers	41	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	670	321 891	113 671	26 349	3 278	26.6	16.1
52421	Insurance agencies and brokerages	617	267 241	94 186	21 479	2 740	31.6	8.0
524210	Insurance agencies and brokerages	617	267 241	94 186	21 479	2 740	31.6	8.0
52429	Other insurance related activities	53	54 650	19 485	4 870	538	2.1	55.6
524291	Claims adjusting	17	D	D	D	b	D	D
524292	Third party administration of insurance and pension funds/ plans	34	45 205	15 796	3 955	440	.6	67.0
525	Funds, trusts, and other financial vehicles (part)	22	32 314	1 968	505	67	.6	1.8
5259	Other investment pools and funds (part)	22	32 314	1 968	505	67	.6	1.8
52593	Real Estate Investment Trusts - REITs	22	32 314	1 968	505	67	.6	1.8
525930	Real Estate Investment Trusts - REITs	22	32 314	1 968	505	67	.6	1.8
	WASHINGTON, NC MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	67	N	12 429	3 030	430	N	N
522	Credit intermediation and related activities	39	N	8 582	2 069	305	N	N
5221	Depository credit intermediation	22	N	6 993	1 648	246	N	N
52211	Commercial banking	19	Q	6 424	1 508	216	Q	Q
522110	Commercial banking	19	Q	6 424	1 508	216	Q	Q
5222	Nondepository credit intermediation	13	10 693	1 471	397	48	.5	19.4
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	b	D	D
524	Insurance carriers and related activities	21	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	D	D	D	b	D	D
52421	Insurance agencies and brokerages	19	5 840	1 723	407	62	79.7	6.6
524210	Insurance agencies and brokerages	19	5 840	1 723	407	62	79.7	6.6
	WILMINGTON, NC METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	463	N	127 676	31 424	3 679	N	N
522	Credit intermediation and related activities	246	N	79 266	19 665	2 534	N	N
5221	Depository credit intermediation	128	N	46 832	12 119	1 422	N	N
52211	Commercial banking	103	Q	39 972	10 603	1 198	Q	Q
522110	Commercial banking	103	Q	39 972	10 603	1 198	Q	Q
52212	Savings institutions	10	Q	2 834	545	67	Q	Q
522120	Savings institutions	10	Q	2 834	545	67	Q	Q
52213	Credit unions	15	30 510	4 026	971	157	2.9	2.1
522130	Credit unions	15	30 510	4 026	971	157	2.9	2.1
5222	Nondepository credit intermediation	67	139 437	20 074	5 038	851	.8	7.1
52229	Other nondepository credit intermediation	59	D	D	D	f	D	D
522291	Consumer lending	16	18 089	2 318	522	71	—	5.7
522292	Real estate credit	28	96 536	14 653	3 679	663	.5	8.0
5222929	Mortgage bankers and loan correspondents	26	D	D	D	f	D	D
522298	All other nondepository credit intermediation	15	D	D	D	b	D	D
5222981	Pawn shops	14	5 970	1 121	255	59	8.2	18.8
5223	Activities related to credit intermediation	51	23 613	12 360	2 508	261	8.4	1.1
52231	Mortgage and nonmortgage loan brokers	31	20 147	11 298	2 272	212	9.1	.2
522310	Mortgage and nonmortgage loan brokers	31	20 147	11 298	2 272	212	9.1	.2
52239	Other activities related to credit intermediation	20	3 466	1 062	236	49	3.9	6.3
522390	Other activities related to credit intermediation	20	3 466	1 062	236	49	3.9	6.3

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- 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
WILMINGTON, NC METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	55	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	39	D	D	D	c	D	D
52312	Securities brokerage	38	42 747	12 887	3 120	182	—	6.8
523120	Securities brokerage	38	42 747	12 887	3 120	182	—	6.8
5239	Other financial investment activities	16	D	D	D	b	D	D
52393	Investment advice	10	9 765	3 577	889	64	.7	9.9
523930	Investment advice	10	9 765	3 577	889	64	.7	9.9
524	Insurance carriers and related activities	154	N	30 067	7 312	823	N	N
5241	Insurance carriers	24	Q	9 654	2 472	261	Q	Q
52411	Direct life, health, and medical insurance carriers	15	Q	7 678	2 039	214	Q	Q
524113	Direct life insurance carriers	10	Q	4 561	1 224	132	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	130	55 436	20 413	4 840	562	35.9	10.2
52421	Insurance agencies and brokerages	123	52 050	19 036	4 489	518	36.7	10.3
524210	Insurance agencies and brokerages	123	52 050	19 036	4 489	518	36.7	10.3
525	Funds, trusts, and other financial vehicles (part)	8	D	D	D	b	D	D
WILSON, NC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	97	N	92 937	22 542	3 179	N	N
522	Credit intermediation and related activities	57	N	85 706	20 593	3 007	N	N
5221	Depository credit intermediation	37	N	D	D	h	N	N
52211	Commercial banking	31	Q	D	D	h	Q	Q
522110	Commercial banking	31	Q	D	D	h	Q	Q
5222	Nondepository credit intermediation	14	D	D	D	b	D	D
52229	Other nondepository credit intermediation	14	D	D	D	b	D	D
522291	Consumer lending	10	7 285	1 188	312	40	—	—
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	b	D	D
524	Insurance carriers and related activities	33	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	32	D	D	D	c	D	D
52421	Insurance agencies and brokerages	31	14 409	4 133	1 033	127	38.0	3.9
524210	Insurance agencies and brokerages	31	14 409	4 133	1 033	127	38.0	3.9

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

ASHEVILLE-BREVARD, NC COMBINED STATISTICAL AREA

Asheville, NC Metropolitan Statistical Area

Buncombe County, NC

Haywood County, NC

Henderson County, NC

Madison County, NC

Brevard, NC Micropolitan Statistical Area

Transylvania County, NC

CHARLOTTE-GASTONIA-SALISBURY, NC-SC COMBINED STATISTICAL AREA

Albemarle, NC Micropolitan Statistical Area

Stanly County, NC

Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area

Anson County, NC

Cabarrus County, NC

Gaston County, NC

Mecklenburg County, NC

Union County, NC

York County, SC

Chester, SC Micropolitan Statistical Area

Chester County, SC

Lancaster, SC Micropolitan Statistical Area

Lancaster County, SC

Lincolnton, NC Micropolitan Statistical Area

Lincoln County, NC

Salisbury, NC Micropolitan Statistical Area

Rowan County, NC

Shelby, NC Micropolitan Statistical Area

Cleveland County, NC

Statesville-Mooresville, NC Micropolitan Statistical Area

Iredell County, NC

GREENSBORO--WINSTON-SALEM--HIGH POINT, NC COMBINED STATISTICAL AREA

Greensboro-High Point, NC Metropolitan Statistical Area

Guilford County, NC

Randolph County, NC

Rockingham County, NC

Lexington-Thomasville, NC Micropolitan Statistical Area

Davidson County, NC

Mount Airy, NC Micropolitan Statistical Area

Surry County, NC

Winston-Salem, NC Metropolitan Statistical Area

Davie County, NC

Forsyth County, NC

Stokes County, NC

Yadkin County, NC

LUMBERTON-LAURINBURG, NC COMBINED STATISTICAL AREA

Laurinburg, NC Micropolitan Statistical Area

Scotland County, NC

Lumberton, NC Micropolitan Statistical Area

Robeson County, NC

RALEIGH-DURHAM-CARY, NC COMBINED STATISTICAL AREA

Dunn, NC Micropolitan Statistical Area

Harnett County, NC

Durham, NC Metropolitan Statistical Area

Chatham County, NC

Durham County, NC

Orange County, NC

Person County, NC

Raleigh-Cary, NC Metropolitan Statistical Area

Franklin County, NC

Johnston County, NC

Wake County, NC

BOONE, NC MICROPOLITAN STATISTICAL AREA

Watauga County, NC

BURLINGTON, NC METROPOLITAN STATISTICAL AREA

Alamance County, NC

ELIZABETH CITY, NC MICROPOLITAN STATISTICAL AREA

Camden County, NC

Pasquotank County, NC

Perquimans County, NC

FAYETTEVILLE, NC METROPOLITAN STATISTICAL AREA

Cumberland County, NC

Hoke County, NC

FOREST CITY, NC MICROPOLITAN STATISTICAL AREA

Rutherford County, NC

GOLDSBORO, NC METROPOLITAN STATISTICAL AREA

Wayne County, NC

GREENVILLE, NC METROPOLITAN STATISTICAL AREA

Greene County, NC

Pitt County, NC

HENDERSON, NC MICROPOLITAN STATISTICAL AREA

Vance County, NC

HICKORY-MORGANTON-LENOIR, NC METROPOLITAN STATISTICAL AREA

Alexander County, NC

Burke County, NC

Caldwell County, NC

Catawba County, NC

JACKSONVILLE, NC METROPOLITAN STATISTICAL AREA

Onslow County, NC

KILL DEVIL HILLS, NC MICROPOLITAN STATISTICAL AREA

Dare County, NC

KINSTON, NC MICROPOLITAN STATISTICAL AREA

Lenoir County, NC

MOREHEAD CITY, NC MICROPOLITAN STATISTICAL AREA

Carteret County, NC

NEW BERN, NC MICROPOLITAN STATISTICAL AREA

Craven County, NC

Jones County, NC

Pamlico County, NC

NORTH WILKESBORO, NC MICROPOLITAN STATISTICAL AREA

Wilkes County, NC

ROANOKE RAPIDS, NC MICROPOLITAN STATISTICAL AREA

Halifax County, NC

Northampton County, NC

ROCKINGHAM, NC MICROPOLITAN STATISTICAL AREA

Richmond County, NC

ROCKY MOUNT, NC METROPOLITAN STATISTICAL AREA

Edgecombe County, NC

Nash County, NC

SANFORD, NC MICROPOLITAN STATISTICAL AREA

Lee County, NC

SOUTHERN PINES, NC MICROPOLITAN STATISTICAL AREA

Moore County, NC

VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC METROPOLITAN STATISTICAL AREA

Currituck County, NC

Gloucester County, VA

Isle of Wight County, VA

James City County, VA

Mathews County, VA

Surry County, VA

York County, VA

Chesapeake city, VA

Hampton city, VA

Newport News city, VA

Norfolk city, VA

Poquoson city, VA

Portsmouth city, VA

Suffolk city, VA

Virginia Beach city, VA

Williamsburg city, VA

WASHINGTON, NC MICROPOLITAN STATISTICAL AREA

Beaufort County, NC

WILMINGTON, NC METROPOLITAN STATISTICAL AREA

Brunswick County, NC

New Hanover County, NC

Pender County, NC

WILSON, NC MICROPOLITAN STATISTICAL AREA

Wilson County, NC

