

South Carolina: 2002

Issued August 2005

EC02-52A-SC

2002 Economic Census

Finance and Insurance

Geographic Area Series



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ACKNOWLEDGMENTS

This report was prepared in the Service Sector Statistics Division under the direction of **Bobby E. Russell**, Assistant Division Chief for Census Programs. Planning, management, and coordination of this report were under the supervision of **Steven M. Roman**, Chief, Utilities and Financial Census Branch, assisted by **Steven L. Barron**, **Amy R. Houtz**, **Faye A. Jacobs**, **Pamela J. Palmer**, **Maria A. Poschinger**, and **Vannah L. Beatty**. Primary staff assistance was provided by **Diane M. Carodiskey**, **James B. Chandler**, **Sandra K. Creech**, **Michael J. Garger**, **Lolita V. Jones**, **Aaron Z. Potacki**, **Karyn N. Reynolds**, **Charles T. Spradlin**, **Marlo N. Thornton**, and **Brianna Wills**.

Mathematical and statistical techniques, as well as the coverage operations were provided by **Ruth E. Detlefsen**, Assistant Division Chief for Research and Methodology, assisted by **Scot A. Dahl**, Leader, Census/Current Integration Group, with staff assistance from **Samson A. Adeshiyan** and **Anthony G. Tersine Jr.**

Eddie J. Salyers, Assistant Division Chief of Economic Planning and Coordination Division, was responsible for overseeing the editing and tabulation procedures and the interactive analytical software. **Dennis Shoemaker** and **Kim Wortman**, Special Assistants, **John D. Ward**, Chief, Analytical Branch, and **Brandy L. Yarbrough**, Chief, Edit Branch, were responsible for developing the systems and procedures for data collection, editing, review, and correction. **Donna L. Hambric**, Chief of the Economic Planning Staff, was responsible for overseeing the systems and information for dissemination. **Douglas J. Miller**, Chief, Tables and Dissemination Branch, assisted by **Lisa Aispuro**, **Jamie Fleming**, **Keith Fuller**, **Andrew W. Hait**, and **Kathy G. Padgett** were responsible for developing the data dissemination systems and procedures. The Geography Division staff, **Robert LaMacchia**, Chief, developed geographic coding procedures and associated computer programs.

The Economic Statistical Methods and Programming Division, **Howard R. Hogan**, Chief, developed and coordinated the computer processing systems. **Barry F. Sessamen**, Assistant Division Chief for Post Collection, was responsible for design and implementation of the processing systems and computer programs. **Gary T. Sheridan**, Chief, Macro Analytical Branch, assisted by **Apparao V. Katikineni** and **Edward F. Johnson** provided computer programming and implementation.

The Systems Support Division provided the table composition system. **Robert Joseph Brown**, Table Image Processing System (TIPS) Senior Software Engineer, was responsible for the design and development of the TIPS, under the supervision of **Robert J. Bateman**, Assistant Division Chief, Information Systems.

The staff of the National Processing Center performed mailout preparation and receipt operations, clerical and analytical review activities, and data entry.

Margaret A. Smith, **Bernadette J. Beasley**, **Michael T. Browne**, and **Alan R. Plisch** of the Administrative and Customer Services Division, **Walter C. Odom**, Chief, provided publication and printing management, graphics design and composition, and editorial review for print and electronic media. General direction and production management were provided by **James R. Clark**, Assistant Division Chief, and **Susan L. Rappa**, Chief, Publications Services Branch.

Special acknowledgment is also due the many businesses whose cooperation contributed to the publication of these data.

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CONTENTS

Introduction to the Economic Census	v
Finance and Insurance	ix
Tables	
1. Summary Statistics for the State: 2002	1
2. Summary Statistics for Metropolitan and Micropolitan Statistical Areas: 2002	3
Appendixes	
A. Explanation of Terms	A-1
B. NAICS Codes, Titles, and Descriptions	B-1
C. Methodology	C-1
D. Geographic Notes	--
E. Metropolitan and Micropolitan Statistical Areas	E-1

-- 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 administrative records ¹	Estimated ²
SOUTH CAROLINA								
52	Finance and insurance	6 366	N	2 514 135	636 145	65 370	N	N
521	Monetary authorities - central bank	1	—	2 466	636	62	—	—
5211	Monetary authorities - central bank	1	—	2 466	636	62	—	—
52111	Monetary authorities - central bank	1	—	2 466	636	62	—	—
521110	Monetary authorities - central bank	1	—	2 466	636	62	—	—
522	Credit intermediation and related activities	3 637	N	1 301 188	326 196	35 483	N	N
5221	Depository credit intermediation	1 585	N	802 037	205 256	22 579	N	N
52211	Commercial banking	1 159	Q	566 919	151 764	16 222	Q	Q
522110	Commercial banking	1 159	Q	566 919	151 764	16 222	Q	Q
5221101	National commercial banks - banking	601	Q	316 320	88 814	8 553	Q	Q
5221102	State commercial banks - banking	558	Q	250 599	62 950	7 669	Q	Q
52212	Savings institutions	186	Q	149 699	32 837	3 470	Q	Q
522120	Savings institutions	186	Q	149 699	32 837	3 470	Q	Q
5221201	Savings institutions - federally chartered	182	Q	148 127	32 457	3 422	Q	Q
52213	Credit unions	240	436 861	85 419	20 655	2 887	1.2	.1
522130	Credit unions	240	436 861	85 419	20 655	2 887	1.2	.1
5221301	Credit unions - federally chartered	205	389 735	75 452	18 218	2 549	—	.1
5221309	Credit unions - not federally chartered	35	47 126	9 967	2 437	338	11.0	—
5222	Nondepository credit intermediation	1 374	2 709 047	409 508	100 916	9 911	1.0	10.0
52222	Sales financing	96	448 387	43 941	11 246	1 184	1.1	6.7
522220	Sales financing	96	448 387	43 941	11 246	1 184	1.1	6.7
52229	Other nondepository credit intermediation	1 274	2 256 499	365 025	89 525	8 715	1.0	10.7
522291	Consumer lending	870	758 610	129 418	30 062	3 902	3.0	6.6
522292	Real estate credit	234	1 381 592	216 461	54 304	4 062	—	13.7
5222929	Mortgage bankers and loan correspondents	223	D	D	D	h	D	D
522298	All other nondepository credit intermediation	166	115 678	18 987	5 101	744	.1	2.5
5222981	Pawn shops	143	52 653	12 644	3 073	597	—	5.1
5222988	Other business credit institutions	23	63 025	6 343	2 028	147	.1	.4
5223	Activities related to credit intermediation	678	283 395	89 643	20 024	2 993	—	9.5
52231	Mortgage and nonmortgage loan brokers	230	123 859	53 561	11 411	1 305	—	9.1
522310	Mortgage and nonmortgage loan brokers	230	123 859	53 561	11 411	1 305	—	9.1
52232	Financial transactions processing, reserve, and clearinghouse activities	21	29 253	3 038	532	59	—	18.8
522320	Financial transactions processing, reserve, and clearinghouse activities	21	29 253	3 038	532	59	—	18.8
52239	Other activities related to credit intermediation	427	130 283	33 044	8 081	1 629	—	7.7
522390	Other activities related to credit intermediation	427	130 283	33 044	8 081	1 629	—	7.7
523	Securities, commodity contracts, other financial investments, and related activities	613	557 411	199 728	54 213	3 232	3.2	2.9
5231	Securities and commodity contracts intermediation and brokerage	370	460 071	170 048	46 957	2 540	1.6	1.9
52311	Investment banking and securities dealing	21	13 017	6 133	1 301	70	15.8	13.4
523110	Investment banking and securities dealing	21	13 017	6 133	1 301	70	15.8	13.4
52312	Securities brokerage	345	444 830	163 570	45 644	2 467	.7	1.6
523120	Securities brokerage	345	444 830	163 570	45 644	2 467	.7	1.6
5239	Other financial investment activities	243	97 340	29 680	7 256	692	10.7	7.6
52391	Miscellaneous intermediation	45	35 677	7 168	2 014	203	3.6	4.0
523910	Miscellaneous intermediation	45	35 677	7 168	2 014	203	3.6	4.0
52392	Portfolio management	77	36 556	13 495	2 978	216	7.8	4.0
523920	Portfolio management	77	36 556	13 495	2 978	216	7.8	4.0
52393	Investment advice	100	20 562	6 596	1 586	208	29.2	20.2
523930	Investment advice	100	20 562	6 596	1 586	208	29.2	20.2
52399	All other financial investment activities	21	4 545	2 421	678	65	6.3	6.8
523991	Trust, fiduciary, and custody activities	20	D	D	D	b	D	D
524	Insurance carriers and related activities	2 074	N	1 004 623	253 394	26 453	N	N
5241	Insurance carriers	347	Q	640 226	167 515	16 797	Q	Q
52411	Direct life, health, and medical insurance carriers	198	Q	531 968	138 624	14 488	Q	Q
524113	Direct life insurance carriers	147	Q	157 440	41 749	3 759	Q	Q
524114	Direct health and medical insurance carriers	51	Q	374 528	96 875	10 729	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	142	Q	102 381	27 142	2 177	Q	Q
524126	Direct property and casualty insurance carriers	118	Q	98 212	25 995	2 074	Q	Q
524127	Direct title insurance carriers	18	Q	D	D	b	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	6	Q	D	D	b	Q	Q
52413	Reinsurance carriers	7	Q	5 877	1 749	132	Q	Q
524130	Reinsurance carriers	7	Q	5 877	1 749	132	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 727	955 665	364 397	85 879	9 656	27.1	6.0
52421	Insurance agencies and brokerages	1 586	716 126	258 525	60 954	6 994	34.8	7.5
524210	Insurance agencies and brokerages	1 586	716 126	258 525	60 954	6 994	34.8	7.5
52429	Other insurance related activities	141	239 539	105 872	24 925	2 662	4.0	1.6
524291	Claims adjusting	77	35 370	14 795	3 666	428	13.1	6.6
524292	Third party administration of insurance and pension funds/ plans	52	195 730	88 065	20 591	2 171	1.9	.8
524298	All other insurance related activities	12	8 439	3 012	668	63	12.5	.8
525	Funds, trusts, and other financial vehicles (part)	41	89 527	6 130	1 706	140	1.0	13.5
5259	Other investment pools and funds (part)	41	89 527	6 130	1 706	140	1.0	13.5
52593	Real Estate Investment Trusts - REITs	41	89 527	6 130	1 706	140	1.0	13.5
525930	Real Estate Investment Trusts - REITs	41	89 527	6 130	1 706	140	1.0	13.5

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
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
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

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.								
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
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

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.							
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	22.2	9.0
52421	Insurance agencies and brokerages	726		522 141	230 554	52 377	4 303	28.1
524210	Insurance agencies and brokerages	726		522 141	230 554	52 377	4 303	28.1
52429	Other insurance related activities	95		175 867	74 096	19 096	1 717	4.9
524291	Claims adjusting	32	D	D	D	e	D	5.5
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	.4	8.9
5259	Other investment pools and funds (part)	40		95 088	5 990	1 277	.4	8.9
52593	Real Estate Investment Trusts - REITs	40		95 088	5 990	1 277	.4	8.9
525930	Real Estate Investment Trusts - REITs	40		95 088	5 990	1 277	.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	—	—
52229	Other nondepository credit intermediation	10		3 930	799	185	—	—
522291	Consumer lending	10		3 930	799	185	—	—
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	—	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
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

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.								
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
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

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
COLUMBIA-NEWBERRY, SC COMBINED STATISTICAL AREA								
52	Finance and insurance	1 371	N	961 958	249 435	21 926	N	N
521	Monetary authorities - central bank	1	—	2 466	636	62	—	—
5211	Monetary authorities - central bank	1	—	2 466	636	62	—	—
52111	Monetary authorities - central bank	1	—	2 466	636	62	—	—
521110	Monetary authorities - central bank	1	—	2 466	636	62	—	—
522	Credit intermediation and related activities	671	N	426 292	112 144	9 195	N	N
5221	Depository credit intermediation	282	N	227 626	60 555	5 135	N	N
52211	Commercial banking	201	Q	D	D	h	Q	Q
522110	Commercial banking	201	Q	D	D	h	Q	Q
52212	Savings institutions	22	Q	D	D	e	Q	Q
522120	Savings institutions	22	Q	D	D	e	Q	Q
52213	Credit unions	59	D	D	D	f	D	D
522130	Credit unions	59	D	D	D	f	D	D
5222	Nondepository credit intermediation	254	1 405 318	173 219	46 068	3 400	.9	12.2
52222	Sales financing	30	95 319	13 673	3 544	274	.4	17.5
522220	Sales financing	30	95 319	13 673	3 544	274	.4	17.5
52229	Other nondepository credit intermediation	222	D	D	D	h	D	D
522291	Consumer lending	133	D	D	D	f	D	D
522292	Real estate credit	57	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	54	D	D	D	g	D	D
522298	All other nondepository credit intermediation	32	D	D	D	b	D	D
5222981	Pawn shops	27	D	D	D	b	D	D
5223	Activities related to credit intermediation	135	79 373	25 447	5 521	660	—	4.9
52231	Mortgage and nonmortgage loan brokers	57	37 229	19 331	4 064	423	—	1.2
522310	Mortgage and nonmortgage loan brokers	57	37 229	19 331	4 064	423	—	1.2
52239	Other activities related to credit intermediation	69	22 925	4 700	1 075	207	—	14.6
522390	Other activities related to credit intermediation	69	22 925	4 700	1 075	207	—	14.6
523	Securities, commodity contracts, other financial investments, and related activities	126	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	73	D	D	D	f	D	D
52312	Securities brokerage	65	D	D	D	f	D	D
523120	Securities brokerage	65	D	D	D	f	D	D
5239	Other financial investment activities	53	D	D	D	c	D	D
52392	Portfolio management	11	2 660	869	184	21	5.6	25.0
523920	Portfolio management	11	2 660	869	184	21	5.6	25.0
52393	Investment advice	27	D	D	D	b	D	D
523930	Investment advice	27	D	D	D	b	D	D
524	Insurance carriers and related activities	559	N	D	D	j	N	N
5241	Insurance carriers	129	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers	66	Q	321 226	83 103	7 906	Q	Q
524113	Direct life insurance carriers	48	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	18	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	60	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	51	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities	430	D	D	D	g	D	D
52421	Insurance agencies and brokerages	381	D	D	D	g	D	D
524210	Insurance agencies and brokerages	381	D	D	D	g	D	D
52429	Other insurance related activities	49	76 299	31 281	7 381	808	4.7	.2
524291	Claims adjusting	26	21 456	9 414	2 410	254	13.7	.8
524292	Third party administration of insurance and pension funds/ plans	17	49 323	20 186	4 565	530	.9	—
525	Funds, trusts, and other financial vehicles (part)	14	32 504	2 199	552	60	1.4	—
5259	Other investment pools and funds (part)	14	32 504	2 199	552	60	1.4	—
52593	Real Estate Investment Trusts - REITs	14	32 504	2 199	552	60	1.4	—
525930	Real Estate Investment Trusts - REITs	14	32 504	2 199	552	60	1.4	—
Columbia, SC Metropolitan Statistical Area								
52	Finance and insurance	1 322	N	956 209	247 972	21 721	N	N
521	Monetary authorities - central bank	1	—	2 466	636	62	—	—
5211	Monetary authorities - central bank	1	—	2 466	636	62	—	—
52111	Monetary authorities - central bank	1	—	2 466	636	62	—	—
521110	Monetary authorities - central bank	1	—	2 466	636	62	—	—

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
COLUMBIA-NEWBERRY, SC COMBINED STATISTICAL AREA—Con.								
Columbia, SC Metropolitan Statistical Area—Con.								
Finance and insurance—Con.								
522	Credit intermediation and related activities	637	N	421 877	110 988	9 048	N	N
5221	Depository credit intermediation	270	N	224 315	59 679	5 040	N	N
52211	Commercial banking	193	Q	161 986	46 215	4 036	Q	Q
522110	Commercial banking	193		161 986	46 215	4 036	Q	Q
52212	Savings institutions	19	Q	D	D	e	Q	Q
522120	Savings institutions	19	Q	D	D	e	Q	Q
52213	Credit unions	58	D	D	D	f	D	D
522130	Credit unions	58	D	D	D	f	D	D
5222	Nondepository credit intermediation	237		1 399 666	172 279	45 823		12.2
52222	Sales financing	30	95 319	13 673	3 544	274	.4	17.5
522220	Sales financing	30	95 319	13 673	3 544	274	.4	17.5
52229	Other nondepository credit intermediation	205	D	D	D	h	D	D
522291	Consumer lending	119	229 999	26 041	6 073	879	5.6	6.5
522292	Real estate credit	56	1 059 190	130 219	35 622	2 120	—	13.1
5222929	Mortgage bankers and loan correspondents	54	D	D	D	g	D	D
522298	All other nondepository credit intermediation	30	D	D	D	b	D	D
5222981	Pawn shops	26	D	D	D	b	D	D
5223	Activities related to credit intermediation	130	78 575	25 283	5 486	652	—	4.9
52231	Mortgage and nonmortgage loan brokers	57	37 229	19 331	4 064	423	—	1.2
522310	Mortgage and nonmortgage loan brokers	57	37 229	19 331	4 064	423	—	1.2
52239	Other activities related to credit intermediation	64	22 127	4 536	1 040	199	—	15.1
522390	Other activities related to credit intermediation	64	22 127	4 536	1 040	199	—	15.1
523	Securities, commodity contracts, other financial investments, and related activities	123	142 520	48 130	13 110	867	1.8	2.6
5231	Securities and commodity contracts intermediation and brokerage	71	126 862	43 195	11 905	742	—	1.4
52312	Securities brokerage	63	124 061	42 094	11 368	707	—	.2
523120	Securities brokerage	63	124 061	42 094	11 368	707	—	.2
5239	Other financial investment activities	52	15 658	4 935	1 205	125	16.2	12.4
52392	Portfolio management	11	2 660	869	184	21	5.6	25.0
523920	Portfolio management	11	2 660	869	184	21	5.6	25.0
52393	Investment advice	26	9 047	2 692	616	64	23.3	6.0
523930	Investment advice	26	9 047	2 692	616	64	23.3	6.0
524	Insurance carriers and related activities	547	N	481 537	122 686	11 684	N	N
5241	Insurance carriers	127	Q	386 946	100 610	9 309	Q	Q
52411	Direct life, health, and medical insurance carriers	66	Q	321 226	83 103	7 906	Q	Q
524113	Direct life insurance carriers	48	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	18	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	58	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	49	Q	57 589	15 090	1 220	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	420	248 362	94 591	22 076	2 375	24.6	4.7
52421	Insurance agencies and brokerages	371	172 063	63 310	14 695	1 567	33.4	6.7
524210	Insurance agencies and brokerages	371	172 063	63 310	14 695	1 567	33.4	6.7
52429	Other insurance related activities	49	76 299	31 281	7 381	808	4.7	.2
524291	Claims adjusting	26	21 456	9 414	2 410	254	13.7	.8
524292	Third party administration of insurance and pension funds/ plans	17	49 323	20 186	4 565	530	.9	—
525	Funds, trusts, and other financial vehicles (part)	14	32 504	2 199	552	60	1.4	—
5259	Other investment pools and funds (part)	14	32 504	2 199	552	60	1.4	—
52593	Real Estate Investment Trusts - REITs	14	32 504	2 199	552	60	1.4	—
525930	Real Estate Investment Trusts - REITs	14	32 504	2 199	552	60	1.4	—
Newberry, SC Micropolitan Statistical Area								
52	Finance and insurance	49	N	5 749	1 463	205	N	N
522	Credit intermediation and related activities	34	N	4 415	1 156	147	N	N
5221	Depository credit intermediation	12	N	3 311	876	95	N	N
5222	Nondepository credit intermediation	17	5 652	940	245	44	—	8.1
52229	Other nondepository credit intermediation	17	5 652	940	245	44	—	8.1
522291	Consumer lending	14	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	12	N	D	D	b	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

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
GREENVILLE-ANDERSON-SENECA, SC COMBINED STATISTICAL AREA								
52	Finance and insurance	1 278	N	453 161	116 160	11 740	N	N
522	Credit intermediation and related activities	704	N	235 968	58 324	7 124	N	N
5221	Depository credit intermediation	317	N	144 185	37 346	4 663	N	N
52211	Commercial banking	237	Q	123 885	32 741	3 980	Q	Q
522110	Commercial banking	237	Q	123 885	32 741	3 980	Q	Q
52212	Savings institutions	38	Q	D	D	e	Q	Q
522120	Savings institutions	38	Q	D	D	e	Q	Q
52213	Credit unions	42	D	D	D	e	D	D
522130	Credit unions	42	D	D	D	e	D	D
5222	Nondepository credit intermediation	249		475 125	74 099	16 950		.8 2.5
52222	Sales financing	24		270 115	19 653	5 123		587 .2 1.6
522220	Sales financing	24		270 115	19 653	5 123		587 .2 1.6
52229	Other nondepository credit intermediation	224	D	D	D	g	D	D
522291	Consumer lending	140		104 546	18 254	4 096		562 3.1 3.7
522292	Real estate credit	53		80 199	31 971	6 547		520 4.1 4.1
5222929	Mortgage bankers and loan correspondents	52	D	D	D	f	D	D
522298	All other nondepository credit intermediation	30	D	D	D	D	D	D
5222981	Pawn shops	25	D	D	D	b	D	D
5223	Activities related to credit intermediation	138		49 346	17 684	4 028		629 - 8.9
52231	Mortgage and nonmortgage loan brokers	55		32 204	12 929	2 849		381 - 12.9
522310	Mortgage and nonmortgage loan brokers	55		32 204	12 929	2 849		381 - 12.9
52239	Other activities related to credit intermediation	83		17 142	4 755	1 179		248 - 1.3
522390	Other activities related to credit intermediation	83		17 142	4 755	1 179		248 - 1.3
523	Securities, commodity contracts, other financial investments, and related activities	149	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	82	D	D	D	e	D	D
52312	Securities brokerage	77	D	D	D	e	D	D
523120	Securities brokerage	77	D	D	D	e	D	D
5239	Other financial investment activities	67	D	D	D	c	D	D
52391	Miscellaneous intermediation	12	D	D	D	b	D	D
523910	Miscellaneous intermediation	12	D	D	D	b	D	D
52392	Portfolio management	23		8 827	3 770	876		65 6.9 .1
523920	Portfolio management	23		8 827	3 770	876		65 6.9 .1
52393	Investment advice	27	D	D	D	b	D	D
523930	Investment advice	27	D	D	D	b	D	D
524	Insurance carriers and related activities	418	N	D	D	h	N	N
5241	Insurance carriers	60	Q	75 459	20 769	1 449	Q	Q
52411	Direct life, health, and medical insurance carriers	35	Q	D	D	g	Q	Q
524113	Direct life insurance carriers	23	Q	D	D	f	Q	Q
524114	Direct health and medical insurance carriers	12	Q	11 278	2 727	253	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	24	Q	14 542	3 871	304	Q	Q
524126	Direct property and casualty insurance carriers	21	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	358	D	D	D	h	D	D
52421	Insurance agencies and brokerages	335		168 650	64 921	1 618		26.8 4.9
524210	Insurance agencies and brokerages	335		168 650	64 921	1 618		26.8 4.9
52429	Other insurance related activities	23	D	D	D	f	D	D
524291	Claims adjusting	13	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	7	D	D	D	a	D	D
Anderson, SC Metropolitan Statistical Area								
52	Finance and insurance	226	N	39 600	9 670	1 362	N	N
522	Credit intermediation and related activities	141	N	27 117	6 577	976	N	N
5221	Depository credit intermediation	63	N	19 379	4 617	636	N	N
52211	Commercial banking	48	Q	13 649	3 585	465	Q	Q
522110	Commercial banking	48	Q	13 649	3 585	465	Q	Q
5222	Nondepository credit intermediation	54		42 556	6 290	200		1.6 .4
52229	Other nondepository credit intermediation	51	D	D	D	c	D	D
522291	Consumer lending	35		26 494	3 485	789		119 1.0 .3
522292	Real estate credit	10		11 693	2 031	565		43 - -
5223	Activities related to credit intermediation	24		4 210	1 448	407		140 - 2.8
52239	Other activities related to credit intermediation	17	D	D	D	b	D	D
522390	Other activities related to credit intermediation	17	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	25		9 001	3 582	842		77 7.9 2.5
5231	Securities and commodity contracts intermediation and brokerage	20		8 161	3 307	798		69 7.4 1.2
52312	Securities brokerage	17		7 887	3 177	787		68 5.4 -
523120	Securities brokerage	17		7 887	3 177	787		68 5.4 -
524	Insurance carriers and related activities	60	N	8 901	2 251	309	N	N
5242	Agencies, brokerages, and other insurance related activities ..	53	D	D	D	c	D	D
52421	Insurance agencies and brokerages	51		17 485	5 711	1 333		209 47.4 2.5
524210	Insurance agencies and brokerages	51		17 485	5 711	1 333		209 47.4 2.5

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
GREENVILLE-ANDERSON-SENECA, SC COMBINED STATISTICAL AREA—Con.								
Greenville, SC Metropolitan Statistical Area								
52	Finance and insurance	976	N	401 325	103 381	9 983	N	N
522	Credit intermediation and related activities	518	N	199 884	49 460	5 850	N	N
5221	Depository credit intermediation	231	N	118 137	31 023	3 818	N	N
52211	Commercial banking	174	Q	105 665	27 934	3 378	Q	Q
522110	Commercial banking	174	Q	105 665	27 934	3 378	Q	Q
52212	Savings institutions	25	Q	5 978	1 413	224	Q	Q
522120	Savings institutions	25	Q	5 978	1 413	224	Q	Q
52213	Credit unions	32	35 769	6 494	1 676	216	1.7	—
522130	Credit unions	32	35 769	6 494	1 676	216	1.7	—
5222	Nondepository credit intermediation	180	420 451	65 913	14 910	1 560	.7	2.0
52222	Sales financing	20	263 997	18 852	4 913	560	.1	.5
522220	Sales financing	20	263 997	18 852	4 913	560	.1	.5
52229	Other nondepository credit intermediation	160	156 454	47 061	9 997	1 000	1.9	4.7
522291	Consumer lending	93	71 888	13 814	3 064	400	4.1	5.3
522292	Real estate credit	43	68 506	29 940	5 982	477	—	4.8
5222929	Mortgage bankers and loan correspondents	43	68 506	29 940	5 982	477	—	4.8
522298	All other nondepository credit intermediation	23	16 048	3 306	950	121	—	1.2
5222981	Pawn shops	18	4 596	1 153	305	54	—	4.3
5223	Activities related to credit intermediation	107	43 864	15 834	3 527	472	—	9.7
52231	Mortgage and nonmortgage loan brokers	47	30 565	12 233	2 626	274	—	13.2
522310	Mortgage and nonmortgage loan brokers	47	30 565	12 233	2 626	274	—	13.2
52239	Other activities related to credit intermediation	60	13 299	3 601	901	198	—	1.7
522390	Other activities related to credit intermediation	60	13 299	3 601	901	198	—	1.7
523	Securities, commodity contracts, other financial investments, and related activities	113	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	57	D	D	D	e	D	D
52312	Securities brokerage	55	64 272	25 890	7 673	400	—	.2
523120	Securities brokerage	55	64 272	25 890	7 673	400	—	.2
5239	Other financial investment activities	56	D	D	D	c	D	D
52391	Miscellaneous intermediation	11	3 699	503	126	19	—	18.5
523910	Miscellaneous intermediation	11	3 699	503	126	19	—	18.5
52392	Portfolio management	19	8 087	3 539	833	53	6.7	.2
523920	Portfolio management	19	8 087	3 539	833	53	6.7	.2
52393	Investment advice	22	2 601	771	186	29	55.7	7.2
523930	Investment advice	22	2 601	771	186	29	55.7	7.2
524	Insurance carriers and related activities	338	N	168 742	44 480	3 595	N	N
5241	Insurance carriers	52	Q	72 297	19 855	1 351	Q	Q
52411	Direct life, health, and medical insurance carriers	30	Q	58 155	16 125	1 055	Q	Q
524113	Direct life insurance carriers	18	Q	46 877	13 398	802	Q	Q
524114	Direct health and medical insurance carriers	12	Q	11 278	2 727	253	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	21	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	18	Q	13 751	3 634	283	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	286	228 876	96 445	24 625	2 244	14.9	3.5
52421	Insurance agencies and brokerages	267	145 765	57 450	15 431	1 351	22.5	5.3
524210	Insurance agencies and brokerages	267	145 765	57 450	15 431	1 351	22.5	5.3
52429	Other insurance related activities	19	83 111	38 995	9 194	893	1.7	.5
525	Funds, trusts, and other financial vehicles (part)	7	D	D	D	a	D	D
Seneca, SC Micropolitan Statistical Area								
52	Finance and insurance	76	N	12 236	3 109	395	N	N
522	Credit intermediation and related activities	45	N	8 967	2 287	298	N	N
5221	Depository credit intermediation	23	N	6 669	1 706	209	N	N
52211	Commercial banking	15	Q	4 571	1 222	137	Q	Q
522110	Commercial banking	15	Q	4 571	1 222	137	Q	Q
5222	Nondepository credit intermediation	15	12 118	1 896	487	72	—	25.2
52229	Other nondepository credit intermediation	13	D	D	D	b	D	D
522291	Consumer lending	12	6 164	955	243	43	—	—
523	Securities, commodity contracts, other financial investments, and related activities	11	D	D	D	b	D	D
524	Insurance carriers and related activities	20	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	D	D	D	b	D	D
52421	Insurance agencies and brokerages	17	5 400	1 760	412	58	75.9	3.4
524210	Insurance agencies and brokerages	17	5 400	1 760	412	58	75.9	3.4

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
MYRTLE BEACH-CONWAY-GEORGETOWN, SC COMBINED STATISTICAL AREA								
52	Finance and insurance	442	N	157 032	37 837	4 403	N	N
522	Credit intermediation and related activities	258	N	94 933	22 777	2 487	N	N
5221	Depository credit intermediation	141	N	54 761	13 881	1 686	N	N
52211	Commercial banking	114	Q	44 421	11 202	1 363	Q	Q
522110	Commercial banking	114	Q	44 421	11 202	1 363	Q	Q
52212	Savings institutions	21	Q	7 897	2 106	237	Q	Q
522120	Savings institutions	21	Q	7 897	2 106	237	Q	Q
5222	Nondepository credit intermediation	72	109 028	35 616	7 860	647	.3	4.7
52229	Other nondepository credit intermediation	69	D	D	D	f	D	D
522291	Consumer lending	38	79 653	28 442	6 249	464	-	1.1
522292	Real estate credit	16	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	16	D	D	D	b	D	D
522298	All other nondepository credit intermediation	15	D	D	D	c	D	D
5222981	Pawn shops	13	D	D	D	c	D	D
5223	Activities related to credit intermediation	45	15 848	4 556	1 036	154	-	.2
52231	Mortgage and nonmortgage loan brokers	17	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	17	D	D	D	b	D	D
52239	Other activities related to credit intermediation	24	D	D	D	b	D	D
522390	Other activities related to credit intermediation	24	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	49	54 284	12 021	3 038	174	8.2	2.0
5231	Securities and commodity contracts intermediation and brokerage	35	D	D	D	c	D	D
52312	Securities brokerage	32	D	D	D	c	D	D
523120	Securities brokerage	32	D	D	D	c	D	D
5239	Other financial investment activities	14	D	D	D	b	D	D
524	Insurance carriers and related activities	131	N	D	D	g	N	N
5241	Insurance carriers	19	Q	D	D	g	Q	Q
52411	Direct life, health, and medical insurance carriers	13	Q	D	D	g	Q	Q
524113	Direct life insurance carriers	12	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	112	D	D	D	f	D	D
52421	Insurance agencies and brokerages	101	51 289	18 040	4 094	501	40.3	3.7
524210	Insurance agencies and brokerages	101	51 289	18 040	4 094	501	40.3	3.7
52429	Other insurance related activities	11	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	4	D	D	D	b	D	D
Georgetown, SC Micropolitan Statistical Area								
52	Finance and insurance	96	N	40 737	9 312	798	N	N
522	Credit intermediation and related activities	53	N	34 715	7 836	665	N	N
5221	Depository credit intermediation	29	N	7 704	1 907	250	N	N
52211	Commercial banking	20	Q	4 331	1 102	141	Q	Q
522110	Commercial banking	20	Q	4 331	1 102	141	Q	Q
5222	Nondepository credit intermediation	16	65 976	26 391	5 787	391	-	1.4
52229	Other nondepository credit intermediation	15	D	D	D	e	D	D
522291	Consumer lending	13	62 451	25 585	5 553	376	-	.7
523	Securities, commodity contracts, other financial investments, and related activities	16	22 674	2 682	647	42	7.9	.1
5231	Securities and commodity contracts intermediation and brokerage	12	D	D	D	b	D	D
52312	Securities brokerage	10	D	D	D	b	D	D
523120	Securities brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	26	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	23	D	D	D	b	D	D
52421	Insurance agencies and brokerages	21	7 760	2 341	480	71	46.5	19.1
524210	Insurance agencies and brokerages	21	7 760	2 341	480	71	46.5	19.1
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
MYRTLE BEACH-CONWAY-GEORGETOWN, SC COMBINED STATISTICAL AREA—Con.								
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area								
52	Finance and insurance	346	N	116 295	28 525	3 605	N	N
522	Credit intermediation and related activities	205	N	60 218	14 941	1 822	N	N
5221	Depository credit intermediation	112	N	47 057	11 974	1 436	N	N
52211	Commercial banking	94	Q	40 090	10 100	1 222	Q	Q
522110	Commercial banking	94	Q	40 090	10 100	1 222	Q	Q
52212	Savings institutions	15	Q	D	D	c	Q	Q
522120	Savings institutions	15	Q	D	D	c	Q	Q
5222	Nondepository credit intermediation	56	43 052	9 225	2 073	256	.8	9.8
52229	Other nondepository credit intermediation	54	D	D	D	c	D	D
522291	Consumer lending	25	17 202	2 857	696	88	—	2.4
522292	Real estate credit	15	14 126	3 701	713	43	—	26.8
5222929	Mortgage bankers and loan correspondents	15	14 126	3 701	713	43	—	26.8
522298	All other nondepository credit intermediation	14	D	D	D	c	D	D
5222981	Pawn shops	12	7 913	1 986	475	104	—	.1
5223	Activities related to credit intermediation	37	13 946	3 936	894	130	—	.3
52231	Mortgage and nonmortgage loan brokers	16	8 488	3 054	685	81	—	.4
522310	Mortgage and nonmortgage loan brokers	16	8 488	3 054	685	81	—	.4
52239	Other activities related to credit intermediation	17	D	D	D	b	D	D
522390	Other activities related to credit intermediation	17	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	33	31 610	9 339	2 391	132	8.4	3.4
5231	Securities and commodity contracts intermediation and brokerage	23	D	D	D	c	D	D
52312	Securities brokerage	22	28 863	8 964	2 289	111	3.9	3.5
523120	Securities brokerage	22	28 863	8 964	2 289	111	3.9	3.5
5239	Other financial investment activities	10	D	D	D	b	D	D
524	Insurance carriers and related activities	105	N	46 189	11 058	1 622	N	N
5241	Insurance carriers	16	Q	29 524	7 180	1 157	Q	Q
52411	Direct life, health, and medical insurance carriers	11	Q	28 801	7 020	1 149	Q	Q
524113	Direct life insurance carriers	10	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	89	45 871	16 665	3 878	465	37.9	1.1
52421	Insurance agencies and brokerages	80	43 529	15 699	3 614	430	39.2	1.0
524210	Insurance agencies and brokerages	80	43 529	15 699	3 614	430	39.2	1.0
525	Funds, trusts, and other financial vehicles (part)	3	12 378	549	135	29	—	32.0
SPARTANBURG-GAFFNEY-UNION, SC COMBINED STATISTICAL AREA								
52	Finance and insurance	492	N	136 297	34 886	3 912	N	N
522	Credit intermediation and related activities	309	N	78 595	19 492	2 623	N	N
5221	Depository credit intermediation	124	N	44 190	11 196	1 385	N	N
52211	Commercial banking	89	Q	33 420	8 685	1 042	Q	Q
522110	Commercial banking	89	Q	33 420	8 685	1 042	Q	Q
52212	Savings institutions	20	Q	D	D	e	Q	Q
522120	Savings institutions	20	Q	D	D	e	Q	Q
52213	Credit unions	15	D	D	D	b	D	D
522130	Credit unions	15	D	D	D	b	D	D
5222	Nondepository credit intermediation	130	D	D	D	f	D	D
52229	Other nondepository credit intermediation	122	D	D	D	f	D	D
522291	Consumer lending	93	D	D	D	e	D	D
522292	Real estate credit	10	13 908	3 835	970	55	—	.6
522298	All other nondepository credit intermediation	19	D	D	D	b	D	D
5222981	Pawn shops	17	D	D	D	b	D	D
5223	Activities related to credit intermediation	55	D	D	D	f	D	D
52239	Other activities related to credit intermediation	46	D	D	D	f	D	D
522390	Other activities related to credit intermediation	46	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	35	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	27	D	D	D	c	D	D
52312	Securities brokerage	25	41 619	13 188	4 100	162	.7	.7
523120	Securities brokerage	25	41 619	13 188	4 100	162	.7	.7
524	Insurance carriers and related activities	147	N	40 831	10 393	1 069	N	N
5241	Insurance carriers	23	Q	D	D	f	Q	Q
52411	Direct life, health, and medical insurance carriers	11	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	12	Q	D	D	c	Q	Q
524126	Direct property and casualty insurance carriers	12	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	124	D	D	D	f	D	D
52421	Insurance agencies and brokerages	115	D	D	D	e	D	D
524210	Insurance agencies and brokerages	115	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
SPARTANBURG-GAFFNEY-UNION, SC COMBINED STATISTICAL AREA—Con.								
Gaffney, SC Micropolitan Statistical Area								
52	Finance and insurance	58	N	9 164	2 290	309	N	N
522	Credit intermediation and related activities	37	N	6 839	1 679	235	N	N
5221	Depository credit intermediation	12	N	4 775	1 196	157	N	N
5222	Nondepository credit intermediation	15	7 514	1 586	368	54	—	4.3
52229	Other nondepository credit intermediation	15	7 514	1 586	368	54	—	4.3
522291	Consumer lending	13	D	D	D	b	D	D
5223	Activities related to credit intermediation	10	1 550	478	115	24	—	8.7
52239	Other activities related to credit intermediation	10	1 550	478	115	24	—	8.7
522390	Other activities related to credit intermediation	10	1 550	478	115	24	—	8.7
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	19	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	16	D	D	D	b	D	D
52421	Insurance agencies and brokerages	15	5 127	1 564	425	52	37.8	7.3
524210	Insurance agencies and brokerages	15	5 127	1 564	425	52	37.8	7.3
Spartanburg, SC Metropolitan Statistical Area								
52	Finance and insurance	397	N	120 634	31 044	3 370	N	N
522	Credit intermediation and related activities	244	N	66 116	16 469	2 190	N	N
5221	Depository credit intermediation	100	N	35 129	8 986	1 079	N	N
52211	Commercial banking	75	Q	28 566	7 436	872	Q	Q
522110	Commercial banking	75	Q	28 566	7 436	872	Q	Q
52212	Savings institutions	12	Q	3 843	840	121	Q	Q
522120	Savings institutions	12	Q	3 843	840	121	Q	Q
52213	Credit unions	13	14 548	2 720	710	86	—	—
522130	Credit unions	13	14 548	2 720	710	86	—	—
5222	Nondepository credit intermediation	101	99 467	18 111	4 464	537	3.5	22.3
52229	Other nondepository credit intermediation	93	D	D	D	e	D	D
522291	Consumer lending	67	54 927	8 711	2 174	290	.2	35.8
522292	Real estate credit	10	13 908	3 835	970	55	—	.6
522298	All other nondepository credit intermediation	16	D	D	D	b	D	D
5222981	Pawn shops	14	6 120	1 130	288	56	—	20.9
5223	Activities related to credit intermediation	43	36 067	12 876	3 019	574	—	32.8
52239	Other activities related to credit intermediation	34	28 591	10 869	2 831	538	—	20.4
522390	Other activities related to credit intermediation	34	28 591	10 869	2 831	538	—	20.4
523	Securities, commodity contracts, other financial investments, and related activities	32	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	24	D	D	D	c	D	D
52312	Securities brokerage	22	39 040	12 430	3 911	143	.8	.7
523120	Securities brokerage	22	39 040	12 430	3 911	143	.8	.7
524	Insurance carriers and related activities	120	N	38 405	9 763	979	N	N
5241	Insurance carriers	20	Q	23 029	6 052	548	Q	Q
52411	Direct life, health, and medical insurance carriers	10	Q	13 167	3 520	350	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	10	Q	9 862	2 532	198	Q	Q
524126	Direct property and casualty insurance carriers	10	Q	9 862	2 532	198	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	100	38 897	15 376	3 711	431	49.8	6.7
52421	Insurance agencies and brokerages	92	33 180	13 855	3 431	379	49.3	3.2
524210	Insurance agencies and brokerages	92	33 180	13 855	3 431	379	49.3	3.2
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Union, SC Micropolitan Statistical Area								
52	Finance and insurance	37	N	6 499	1 552	233	N	N
522	Credit intermediation and related activities	28	N	5 640	1 344	198	N	N
5221	Depository credit intermediation	12	N	4 286	1 014	149	N	N
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	13	5 922	1 227	296	42	—	—
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	8	N	D	D	b	N	N

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
AUGUSTA-RICHMOND COUNTY, GA-SC METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	643	N	152 930	41 201	4 594	N	N
522	Credit intermediation and related activities	376	N	99 220	25 888	3 274	N	N
5221	Depository credit intermediation	193	N	74 260	19 636	2 498	N	N
52211	Commercial banking	148	Q	59 733	15 931	1 954	Q	Q
522110	Commercial banking	148	Q	59 733	15 931	1 954	Q	Q
52212	Savings institutions	11	Q	D	D	c	Q	Q
522120	Savings institutions	11	Q	D	D	c	Q	Q
52213	Credit unions	34	D	D	D	e	D	D
522130	Credit unions	34	D	D	D	e	D	D
5222	Nondepository credit intermediation	137		109 788	18 833	5 050	1.5	6.6
52222	Sales financing	12		15 522	2 050	514	—	—
522220	Sales financing	12		15 522	2 050	514	—	—
52229	Other nondepository credit intermediation	125		94 266	16 783	4 536	1.8	7.6
522291	Consumer lending	76		51 584	7 258	1 800	1.9	3.1
522292	Real estate credit	21		31 997	7 860	2 315	1.7	17.5
5222929	Mortgage bankers and loan correspondents	21		31 997	7 860	2 315	1.7	17.5
522298	All other nondepository credit intermediation	28		10 685	1 665	421	1.5	.2
5222981	Pawn shops	25	D	D	D	b	D	D
5223	Activities related to credit intermediation	46		18 494	6 127	1 202	—	12.2
52231	Mortgage and nonmortgage loan brokers	18		11 128	4 005	750	—	19.4
522310	Mortgage and nonmortgage loan brokers	18		11 128	4 005	750	—	19.4
52239	Other activities related to credit intermediation	26	D	D	D	b	D	D
522390	Other activities related to credit intermediation	26	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	59	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	33		37 652	14 715	5 361	.6	.1
52312	Securities brokerage	33		37 652	14 715	5 361	.6	.1
523120	Securities brokerage	33		37 652	14 715	5 361	.6	.1
5239	Other financial investment activities	26	D	D	D	c	D	D
52393	Investment advice	10		2 017	673	98	28.7	13.8
523930	Investment advice	10		2 017	673	98	28.7	13.8
524	Insurance carriers and related activities	207	N	34 571	9 059	998	N	N
5241	Insurance carriers	27	Q	15 124	3 970	339	Q	Q
52411	Direct life, health, and medical insurance carriers	20	Q	13 254	3 480	309	Q	Q
524113	Direct life insurance carriers	11	Q	9 624	2 426	253	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	180		57 049	19 447	5 089	45.4	10.7
52421	Insurance agencies and brokerages	167		53 643	17 798	4 647	46.2	11.4
524210	Insurance agencies and brokerages	167		53 643	17 798	4 647	46.2	11.4
52429	Other insurance related activities	13		3 406	1 649	442	33.7	.4
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
BENNETTSVILLE, SC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	32	N	2 817	712	120	N	N
522	Credit intermediation and related activities	22	N	2 190	560	85	N	N
5221	Depository credit intermediation	10	N	1 428	384	53	N	N
524	Insurance carriers and related activities	10	N	627	152	35	N	N
CHARLESTON-NORTH CHARLESTON, SC METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	880	N	289 414	72 248	6 896	N	N
522	Credit intermediation and related activities	471	N	144 838	36 264	3 738	N	N
5221	Depository credit intermediation	204	N	102 683	26 911	2 640	N	N
52211	Commercial banking	140	Q	64 352	17 414	1 621	Q	Q
522110	Commercial banking	140	Q	64 352	17 414	1 621	Q	Q
52212	Savings institutions	29	Q	20 728	5 179	473	Q	Q
522120	Savings institutions	29	Q	20 728	5 179	473	Q	Q
52213	Credit unions	35		104 199	17 603	4 318	.1	.1
522130	Credit unions	35		104 199	17 603	4 318	.1	.1
5222	Nondepository credit intermediation	166		198 581	30 270	6 871	.7	4.9
52222	Sales financing	10		49 830	3 540	906	—	5.1
522220	Sales financing	10		49 830	3 540	906	—	5.1
52229	Other nondepository credit intermediation	156		148 751	26 730	5 965	1.0	4.8
522291	Consumer lending	90		77 058	10 089	2 294	1.9	6.2
522292	Real estate credit	38		58 453	13 313	2 862	—	3.9
5222929	Mortgage bankers and loan correspondents	37	D	D	D	c	D	D
522298	All other nondepository credit intermediation	27	D	D	D	c	D	D
5222981	Pawn shops	26	D	D	D	c	D	D
5223	Activities related to credit intermediation	101		38 410	11 885	2 482	—	6.0
52231	Mortgage and nonmortgage loan brokers	36		21 091	7 842	1 541	—	10.3
522310	Mortgage and nonmortgage loan brokers	36		21 091	7 842	1 541	—	10.3
52239	Other activities related to credit intermediation	61		16 463	3 608	845	—	.5
522390	Other activities related to credit intermediation	61		16 463	3 608	845	—	.5

See footnotes at end of table.

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	CHARLESTON-NORTH CHARLESTON, SC METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	107	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	62	D	D	D	f	D	D
52312	Securities brokerage	60	98 505	36 357	10 470	524	.2	.7
523120	Securities brokerage	60	98 505	36 357	10 470	524	.2	.7
5239	Other financial investment activities	45	D	D	D	c	D	D
52392	Portfolio management	18	7 173	4 091	738	61	5.1	9.6
523920	Portfolio management	18	7 173	4 091	738	61	5.1	9.6
52393	Investment advice	19	3 494	1 712	512	63	30.3	42.8
523930	Investment advice	19	3 494	1 712	512	63	30.3	42.8
524	Insurance carriers and related activities	297	N	93 700	22 309	2 449	N	N
5241	Insurance carriers	51	Q	44 915	12 353	1 232	Q	Q
52411	Direct life, health, and medical insurance carriers	30	Q	31 452	8 731	922	Q	Q
524113	Direct life insurance carriers	18	Q	13 622	3 464	362	Q	Q
524114	Direct health and medical insurance carriers	12	Q	17 830	5 267	560	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	20	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	14	Q	12 704	3 422	280	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	246	131 647	48 785	9 956	1 217	27.4	11.5
52421	Insurance agencies and brokerages	220	120 785	44 013	8 907	1 100	29.1	11.6
524210	Insurance agencies and brokerages	220	120 785	44 013	8 907	1 100	29.1	11.6
52429	Other insurance related activities	26	10 862	4 772	1 049	117	7.5	10.7
524291	Claims adjusting	12	5 365	2 312	513	53	7.8	14.9
525	Funds, trusts, and other financial vehicles (part)	5	D	D	D	b	D	D
	DILLON, SC MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	38	N	4 676	1 177	181	N	N
522	Credit intermediation and related activities	26	N	3 550	906	130	N	N
5222	Nondepository credit intermediation	13	7 466	1 124	284	42	1.3	—
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
522291	Consumer lending	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	1	D	D	D	a	D	D
524	Insurance carriers and related activities	11	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	D	D	D	b	D	D
52421	Insurance agencies and brokerages	11	D	D	D	b	D	D
524210	Insurance agencies and brokerages	11	D	D	D	b	D	D
	FLORENCE, SC METROPOLITAN STATISTICAL AREA							
52	Finance and insurance	346	N	163 523	38 371	6 240	N	N
522	Credit intermediation and related activities	229	N	94 455	21 220	3 307	N	N
5221	Depository credit intermediation	96	N	72 408	16 094	2 239	N	N
52211	Commercial banking	66	Q	23 955	6 245	731	Q	Q
522110	Commercial banking	66	Q	23 955	6 245	731	Q	Q
52212	Savings institutions	13	Q	D	D	g	Q	Q
522120	Savings institutions	13	Q	D	D	g	Q	Q
52213	Credit unions	17	D	D	D	c	D	D
522130	Credit unions	17	D	D	D	c	D	D
5222	Nondepository credit intermediation	95	105 068	19 663	4 569	957	.3	38.4
52229	Other nondepository credit intermediation	88	102 410	19 278	4 468	940	.2	38.7
522291	Consumer lending	66	36 645	6 163	1 459	224	.4	3.1
522292	Real estate credit	14	46 135	10 678	2 120	658	—	83.3
5222929	Mortgage bankers and loan correspondents	13	D	D	D	f	D	D
5223	Activities related to credit intermediation	38	13 346	2 384	557	111	—	.4
52239	Other activities related to credit intermediation	32	12 714	2 050	475	94	—	.3
522390	Other activities related to credit intermediation	32	12 714	2 050	475	94	—	.3
523	Securities, commodity contracts, other financial investments, and related activities	23	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	17	D	D	D	b	D	D
52312	Securities brokerage	16	8 810	4 521	1 045	82	2.5	—
523120	Securities brokerage	16	8 810	4 521	1 045	82	2.5	—
524	Insurance carriers and related activities	92	N	63 106	15 754	2 759	N	N
5241	Insurance carriers	15	Q	53 262	13 497	2 446	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	77	30 105	9 844	2 257	313	43.4	8.3
52421	Insurance agencies and brokerages	71	28 781	9 294	2 129	294	45.3	8.3
524210	Insurance agencies and brokerages	71	28 781	9 294	2 129	294	45.3	8.3
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.

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
GREENWOOD, SC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	108	N	20 755	5 497	659	N	N
522	Credit intermediation and related activities	71	N	13 792	3 768	458	N	N
5221	Depository credit intermediation	33	N	9 601	2 692	317	N	N
52211	Commercial banking	24	Q	7 948	2 267	245	Q	Q
522110	Commercial banking	24	Q	7 948	2 267	245	Q	Q
5222	Nondepository credit intermediation	28		20 965	3 509	911	4.8	—
52229	Other nondepository credit intermediation	28		20 965	3 509	911	4.8	—
522291	Consumer lending	22		13 228	2 235	562	7.6	—
5223	Activities related to credit intermediation	10		2 538	682	165	—	—
523	Securities, commodity contracts, other financial investments, and related activities	6		6 526	1 861	467	19	2.5
524	Insurance carriers and related activities	31	N	5 102	1 262	182	N	N
5242	Agencies, brokerages, and other insurance related activities ..	26	D	D	D	b	D	D
52421	Insurance agencies and brokerages	25		9 652	2 612	653	73.6	.9
524210	Insurance agencies and brokerages	25		9 652	2 612	653	73.6	.9
HILTON HEAD ISLAND-BEAUFORT, SC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	225	N	66 864	16 810	1 490	N	N
522	Credit intermediation and related activities	120	N	37 512	9 457	945	N	N
5221	Depository credit intermediation	60	N	21 236	5 486	570	N	N
52211	Commercial banking	46	Q	16 851	4 508	445	Q	Q
522110	Commercial banking	46	Q	16 851	4 508	445	Q	Q
5222	Nondepository credit intermediation	37		79 394	13 189	3 272	.5	2.0
52229	Other nondepository credit intermediation	36	D	D	D	e	D	D
522291	Consumer lending	18		10 806	1 654	365	50	—
522292	Real estate credit	13		67 401	11 291	2 831	224	2.0
5222929	Mortgage bankers and loan correspondents	13		67 401	11 291	2 831	224	2.0
5223	Activities related to credit intermediation	23		12 348	3 087	699	88	8.5
52231	Mortgage and nonmortgage loan brokers	15		8 403	2 630	592	68	12.5
522310	Mortgage and nonmortgage loan brokers	15		8 403	2 630	592	68	12.5
523	Securities, commodity contracts, other financial investments, and related activities	43	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	23	D	D	D	c	D	D
52312	Securities brokerage	20		40 626	15 805	4 428	210	11.2
523120	Securities brokerage	20		40 626	15 805	4 428	210	11.2
5239	Other financial investment activities	20	D	D	D	b	D	D
524	Insurance carriers and related activities	61	N	11 811	2 593	292	N	N
5242	Agencies, brokerages, and other insurance related activities ..	53		26 138	9 538	2 055	13.5	8.5
52421	Insurance agencies and brokerages	48		17 589	5 421	1 243	20.1	10.7
524210	Insurance agencies and brokerages	48		17 589	5 421	1 243	20.1	10.7
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
ORANGEBURG, SC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	128	N	27 313	6 914	904	N	N
522	Credit intermediation and related activities	86	N	22 056	5 487	768	N	N
5221	Depository credit intermediation	31	N	16 594	4 082	569	N	N
52211	Commercial banking	26	Q	15 626	3 826	534	Q	Q
522110	Commercial banking	26	Q	15 626	3 826	534	Q	Q
5222	Nondepository credit intermediation	41		25 591	4 797	1 252	170	2.1
52229	Other nondepository credit intermediation	41		25 591	4 797	1 252	170	2.1
522291	Consumer lending	34		18 072	3 234	803	129	2.9
5223	Activities related to credit intermediation	14		2 939	665	153	29	19.5
52239	Other activities related to credit intermediation	10		2 361	492	117	23	11.8
522390	Other activities related to credit intermediation	10		2 361	492	117	23	11.8
523	Securities, commodity contracts, other financial investments, and related activities	7		1 661	716	170	16	—
524	Insurance carriers and related activities	35	N	4 541	1 257	120	N	N
5242	Agencies, brokerages, and other insurance related activities ..	27	D	D	D	b	D	D
52421	Insurance agencies and brokerages	26		10 460	2 965	691	82	49.3
524210	Insurance agencies and brokerages	26		10 460	2 965	691	82	49.3

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From administrative records ¹	Estimated ²
SUMTER, SC METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	128	N	28 975	7 265	868	N	N
522	Credit intermediation and related activities	72	N	15 874	4 199	562	N	N
5221	Depository credit intermediation	23	N	D	D	e	N	N
52211	Commercial banking	16	Q	6 503	1 984	207	Q	Q
522110	Commercial banking	16	Q	6 503	1 984	207	Q	Q
5222	Nondepository credit intermediation	34	19 161	3 231	778	116	—	.8
52229	Other nondepository credit intermediation	33	D	D	D	c	D	D
522291	Consumer lending	26	16 493	2 776	658	99	—	.8
5223	Activities related to credit intermediation	15	D	D	D	b	D	D
52239	Other activities related to credit intermediation	13	D	D	D	b	D	D
522390	Other activities related to credit intermediation	13	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	14	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	11	10 510	4 128	1 047	51	—	—
52312	Securities brokerage	11	10 510	4 128	1 047	51	—	—
523120	Securities brokerage	11	10 510	4 128	1 047	51	—	—
524	Insurance carriers and related activities	41	N	8 315	1 871	247	N	N
5242	Agencies, brokerages, and other insurance related activities ..	38	D	D	D	c	D	D
52421	Insurance agencies and brokerages	36	22 980	6 325	1 317	194	21.1	12.5
524210	Insurance agencies and brokerages	36	22 980	6 325	1 317	194	21.1	12.5
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
WALTERBORO, SC MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	58	N	9 950	2 396	328	N	N
522	Credit intermediation and related activities	35	N	D	D	c	N	N
5221	Depository credit intermediation	12	N	3 653	864	124	N	N
5222	Nondepository credit intermediation	18	13 153	2 200	552	63	—	.9
52229	Other nondepository credit intermediation	17	D	D	D	b	D	D
522291	Consumer lending	13	6 954	1 265	298	41	—	1.3
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	21	N	3 874	921	127	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	17	D	D	D	b	D	D
524210	Insurance agencies and brokerages	17	D	D	D	b	D	D

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

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

COLUMBIA-NEWBERRY, SC COMBINED STATISTICAL AREA

Columbia, SC Metropolitan Statistical Area

Calhoun County, SC

Fairfield County, SC

Kershaw County, SC

Lexington County, SC

Richland County, SC

Saluda County, SC

Newberry, SC Micropolitan Statistical Area

Newberry County, SC

GREENVILLE-ANDERSON-SENECA, SC COMBINED STATISTICAL AREA

Anderson, SC Metropolitan Statistical Area

Anderson County, SC

Greenville, SC Metropolitan Statistical Area

Greenville County, SC

Laurens County, SC

Pickens County, SC

Seneca, SC Micropolitan Statistical Area

Oconee County, SC

MYRTLE BEACH-CONWAY-GEORGETOWN, SC COMBINED STATISTICAL AREA

Georgetown, SC Micropolitan Statistical Area

Georgetown County, SC

Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area

Horry County, SC

SPARTANBURG-GAFFNEY-UNION, SC COMBINED STATISTICAL AREA

Gaffney, SC Micropolitan Statistical Area

Cherokee County, SC

Spartanburg, SC Metropolitan Statistical Area

Spartanburg County, SC

Union, SC Micropolitan Statistical Area

Union County, SC

AUGUSTA-RICHMOND COUNTY, GA-SC METROPOLITAN STATISTICAL AREA

Burke County, GA

Columbia County, GA

McDuffie County, GA

Richmond County, GA

Aiken County, SC

Edgefield County, SC

BENNETTSVILLE, SC MICROPOLITAN STATISTICAL AREA

Marlboro County, SC

CHARLESTON-NORTH CHARLESTON, SC METROPOLITAN STATISTICAL AREA

Berkeley County, SC

Charleston County, SC

Dorchester County, SC

DILLON, SC MICROPOLITAN STATISTICAL AREA

Dillon County, SC

FLORENCE, SC METROPOLITAN STATISTICAL AREA

Darlington County, SC

Florence County, SC

GREENWOOD, SC MICROPOLITAN STATISTICAL AREA

Greenwood County, SC

HILTON HEAD ISLAND-BEAUFORT, SC MICROPOLITAN STATISTICAL AREA

Beaufort County, SC

Jasper County, SC

ORANGEBURG, SC MICROPOLITAN STATISTICAL AREA

Orangeburg County, SC

SUMTER, SC METROPOLITAN STATISTICAL AREA

Sumter County, SC

WALTERBORO, SC MICROPOLITAN STATISTICAL AREA

Colleton County, SC

