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2002 Economic Census

Finance and Insurance

Geographic Area Series



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-- Not applicable for this report.

Introduction to the Economic Census

PURPOSES AND USES OF THE ECONOMIC CENSUS

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

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

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

INDUSTRY CLASSIFICATIONS

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

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

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

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

RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS

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

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

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

BASIS OF REPORTING

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

GEOGRAPHIC AREA CODING

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

AVAILABILITY OF ADDITIONAL DATA

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

HISTORICAL INFORMATION

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

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

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

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

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

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

SOURCES FOR MORE INFORMATION

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

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Finance and Insurance

SCOPE

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

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

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

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

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

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

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

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

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

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

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

REPORTS

The following reports provide statistics on this sector.

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

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

Subject Series:

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

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

GEOGRAPHIC AREAS COVERED

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

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

DOLLAR VALUES

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

All dollar values are shown in thousands of dollars.

COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES

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

RELIABILITY OF DATA

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

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

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

DISCLOSURE

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

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

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

CONTACTS FOR DATA USERS

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

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used with these data:

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

Table 1. Summary Statistics for the State: 2002

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
INDIANA								
52	Finance and insurance	9 509	N	4 888 992	1 308 102	108 401	N	N
521	Monetary authorities - central bank	1	—	2 303	761	58	—	—
5211	Monetary authorities - central bank	1	—	2 303	761	58	—	—
52111	Monetary authorities - central bank	1	—	2 303	761	58	—	—
521110	Monetary authorities - central bank	1	—	2 303	761	58	—	—
522	Credit intermediation and related activities	4 338	N	2 161 501	556 592	54 709	N	N
5221	Depository credit intermediation	2 896	N	1 382 047	367 351	41 328	N	N
52211	Commercial banking	2 132	Q	1 072 521	291 099	31 371	Q	Q
522110	Commercial banking	2 132	Q	1 072 521	291 099	31 371	Q	Q
5221101	National commercial banks - banking	1 084	Q	568 293	158 064	16 582	Q	Q
5221102	State commercial banks - banking	1 048	Q	504 228	133 035	14 789	Q	Q
52212	Savings institutions	258	Q	151 013	37 758	4 374	Q	Q
522120	Savings institutions	258	Q	151 013	37 758	4 374	Q	Q
5221201	Savings institutions - federally chartered	226	Q	136 105	33 966	3 896	Q	Q
5221203	Savings institutions - not federally chartered	32	Q	14 908	3 792	478	Q	Q
52213	Credit unions	506	832 162	158 513	38 494	5 583	1.0	1.2
522130	Credit unions	506	832 162	158 513	38 494	5 583	1.0	1.2
5221301	Credit unions - federally chartered	351	519 444	102 522	25 201	3 683	.8	1.7
5221309	Credit unions - not federally chartered	155	312 718	55 991	13 293	1 900	1.4	.2
5222	Nondepository credit intermediation	748	4 231 016	537 040	135 988	7 844	.9	5.7
52222	Sales financing	111	497 121	43 060	11 008	917	4.2	6.9
522220	Sales financing	111	497 121	43 060	11 008	917	4.2	6.9
52229	Other nondepository credit intermediation	636	D	D	D	i	D	D
522291	Consumer lending	224	D	D	D	g	D	D
522292	Real estate credit	295	760 336	201 193	54 322	3 253	1.8	20.6
5222929	Mortgage bankers and loan correspondents	268	D	D	D	h	D	D
522294	Secondary market financing	6	935 260	200 897	46 816	1 065	—	—
522298	All other nondepository credit intermediation	109	D	D	D	f	D	D
5222981	Pawn shops	97	D	D	D	e	D	D
5222988	Other business credit institutions	12	D	D	D	c	D	D
5223	Activities related to credit intermediation	694	777 084	242 414	53 253	5 537	5.2	6.6
52231	Mortgage and nonmortgage loan brokers	386	261 313	124 594	25 605	2 866	12.6	7.3
522310	Mortgage and nonmortgage loan brokers	386	261 313	124 594	25 605	2 866	12.6	7.3
52232	Financial transactions processing, reserve, and clearinghouse activities	22	251 272	13 097	3 307	440	.5	10.7
522320	Financial transactions processing, reserve, and clearinghouse activities	22	251 272	13 097	3 307	440	.5	10.7
52239	Other activities related to credit intermediation	286	264 499	104 723	24 341	2 231	2.4	1.9
522390	Other activities related to credit intermediation	286	264 499	104 723	24 341	2 231	2.4	1.9
523	Securities, commodity contracts, other financial investments, and related activities	1 219	D	D	D	i	D	D
5231	Securities and commodity contracts intermediation and brokerage	740	765 357	314 994	85 068	4 285	1.0	5.8
52311	Investment banking and securities dealing	39	42 828	19 980	4 117	263	1.5	26.7
523110	Investment banking and securities dealing	39	42 828	19 980	4 117	263	1.5	26.7
52312	Securities brokerage	681	714 163	292 848	80 376	3 969	.6	4.5
523120	Securities brokerage	681	714 163	292 848	80 376	3 969	.6	4.5
52314	Commodity contracts brokerage	17	7 663	1 765	336	40	27.0	9.5
523140	Commodity contracts brokerage	17	7 663	1 765	336	40	27.0	9.5
5239	Other financial investment activities	479	D	D	D	h	D	D
52391	Miscellaneous intermediation	59	49 176	13 921	4 120	180	22.1	12.9
523910	Miscellaneous intermediation	59	49 176	13 921	4 120	180	22.1	12.9
52392	Portfolio management	150	246 913	94 652	25 653	1 139	3.3	5.8
523920	Portfolio management	150	246 913	94 652	25 653	1 139	3.3	5.8
52393	Investment advice	219	100 594	36 124	10 273	644	11.7	13.8
523930	Investment advice	219	100 594	36 124	10 273	644	11.7	13.8
52399	All other financial investment activities	51	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	50	D	D	D	f	D	D
524	Insurance carriers and related activities	3 908	N	2 115 787	582 140	45 319	N	N
5241	Insurance carriers	663	Q	1 443 125	418 780	28 071	Q	Q
52411	Direct life, health, and medical insurance carriers	286	Q	907 438	281 813	16 749	Q	Q
524113	Direct life insurance carriers	190	Q	459 793	145 844	8 836	Q	Q
524114	Direct health and medical insurance carriers	96	Q	447 645	135 969	7 913	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	359	Q	482 362	122 064	10 465	Q	Q
524126	Direct property and casualty insurance carriers	278	Q	443 838	112 472	9 492	Q	Q
524127	Direct title insurance carriers	77	Q	38 104	9 498	961	Q	Q
52413	Reinsurance carriers	18	Q	53 325	14 903	857	Q	Q
524130	Reinsurance carriers	18	Q	53 325	14 903	857	Q	Q
5242	Agencies, brokerages, and other insurance related activities	3 245	1 802 004	672 662	163 360	17 248	25.2	5.1
52421	Insurance agencies and brokerages	3 022	1 458 402	507 575	121 434	13 212	30.1	5.8
524210	Insurance agencies and brokerages	3 022	1 458 402	507 575	121 434	13 212	30.1	5.8
52429	Other insurance related activities	223	343 602	165 087	41 926	4 036	4.4	2.1
524291	Claims adjusting	102	45 827	18 283	4 362	544	13.3	5.8
524292	Third party administration of insurance and pension funds/ plans	95	277 022	140 094	35 988	3 350	2.2	1.6
524298	All other insurance related activities	26	20 753	6 710	1 576	142	14.1	.6
525	Funds, trusts, and other financial vehicles (part)	43	D	D	D	g	D	D
5259	Other investment pools and funds (part)	43	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs	43	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs	43	D	D	D	g	D	D

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
	CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA							
52	Finance and insurance	16 149	N	D	D	m	N	N
521	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	-	-
5211	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	-	-
52111	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	-	-
521110	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	-	-
522	Credit intermediation and related activities	6 450	N	D	D	m	N	N
5221	Depository credit intermediation	3 585	N	4 009 066	1 299 147	86 623	N	N
52211	Commercial banking	2 673	Q	3 511 534	1 178 125	73 606	Q	Q
522110	Commercial banking	2 673	Q	3 511 534	1 178 125	73 606	Q	Q
52212	Savings institutions	493	Q	369 201	89 820	9 182	Q	Q
522120	Savings institutions	493	Q	369 201	89 820	9 182	Q	Q
52213	Credit unions	412	D	D	D	h	D	D
522130	Credit unions	412	D	D	D	h	D	D
5222	Nondepository credit intermediation	1 394	D	D	D	k	D	D
52221	Credit card issuing	11	D	D	D	e	D	D
522210	Credit card issuing	11	D	D	D	e	D	D
52222	Sales financing	322	D	D	D	j	D	D
522220	Sales financing	322	D	D	D	j	D	D
52229	Other nondepository credit intermediation	1 061	D	D	D	j	D	D
522291	Consumer lending	319	D	D	D	j	D	D
522292	Real estate credit	600	D	D	D	i	D	D
5222929	Mortgage bankers and loan correspondents	587	D	D	D	i	D	D
522293	International trade financing	14	D	D	D	b	D	D
522298	All other nondepository credit intermediation	121	D	D	D	g	D	D
5222981	Pawn shops	86	D	D	D	f	D	D
5222988	Other business credit institutions	35	D	D	D	f	D	D
5223	Activities related to credit intermediation	1 471	D	D	D	j	D	D
52231	Mortgage and nonmortgage loan brokers	732	D	D	D	i	D	D
522310	Mortgage and nonmortgage loan brokers	732	D	D	D	i	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	152	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	152	D	D	D	h	D	D
52239	Other activities related to credit intermediation	587	D	D	D	i	D	D
522390	Other activities related to credit intermediation	587	D	D	D	i	D	D
523	Securities, commodity contracts, other financial investments, and related activities	3 741	D	D	D	k	D	D
5231	Securities and commodity contracts intermediation and brokerage	2 135	D	D	D	k	D	D
52311	Investment banking and securities dealing	366	D	D	D	i	D	D
523110	Investment banking and securities dealing	366	D	D	D	i	D	D
52312	Securities brokerage	1 109	D	D	D	j	D	D
523120	Securities brokerage	1 109	D	D	D	j	D	D
52313	Commodity contracts dealing	308	D	D	D	h	D	D
523130	Commodity contracts dealing	308	D	D	D	h	D	D
52314	Commodity contracts brokerage	352	D	D	D	h	D	D
523140	Commodity contracts brokerage	352	D	D	D	h	D	D
5232	Securities and commodity exchanges	7	D	D	D	h	D	D
52321	Securities and commodity exchanges	7	D	D	D	h	D	D
523210	Securities and commodity exchanges	7	D	D	D	h	D	D
5239	Other financial investment activities	1 599	D	D	D	j	D	D
52391	Miscellaneous intermediation	264	D	D	D	g	D	D
523910	Miscellaneous intermediation	264	D	D	D	g	D	D
52392	Portfolio management	564	D	D	D	i	D	D
523920	Portfolio management	564	D	D	D	i	D	D
52393	Investment advice	651	D	D	D	h	D	D
523930	Investment advice	651	D	D	D	h	D	D
52399	All other financial investment activities	120	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	103	D	D	D	g	D	D
523999	Miscellaneous financial investment activities	17	D	D	D	f	D	D
524	Insurance carriers and related activities	5 845	N	D	D	l	N	N
5241	Insurance carriers	1 079	Q	D	D	l	Q	Q
52411	Direct life, health, and medical insurance carriers	443	Q	D	D	k	Q	Q
524113	Direct life insurance carriers	293	Q	D	D	j	Q	Q
524114	Direct health and medical insurance carriers	150	Q	D	D	k	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	592	Q	D	D	k	Q	Q
524126	Direct property and casualty insurance carriers	436	Q	D	D	k	Q	Q
524127	Direct title insurance carriers	145	Q	D	D	g	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	11	Q	18 906	4 168	675	Q	Q
52413	Reinsurance carriers	44	Q	D	D	f	Q	Q
524130	Reinsurance carriers	44	Q	D	D	f	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	4 766	D	D	D	k	D	D
52421	Insurance agencies and brokerages	4 346	D	D	D	k	D	D
524210	Insurance agencies and brokerages	4 346	D	D	D	k	D	D
52429	Other insurance related activities	420	D	D	D	i	D	D
524291	Claims adjusting	124	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	187	D	D	D	h	D	D
524298	All other insurance related activities	109	D	D	D	g	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
CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.								
Finance and insurance—Con.								
52	Funds, trusts, and other financial vehicles (part)	112	D	D	D	g	D	D
5259	Other investment pools and funds (part)	112	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs	112	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs	112	D	D	D	g	D	D
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area								
52	Finance and insurance	15 889	N	17 576 876	5 276 349	273 991	N	N
521	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
5211	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
52111	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
521110	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
522	Credit intermediation and related activities	6 310	N	6 574 867	1 948 343	126 519	N	N
5221	Depository credit intermediation	3 485	N	3 971 232	1 290 354	85 413	N	N
52211	Commercial banking	2 619	Q	3 486 744	1 172 325	72 884	Q	Q
522110	Commercial banking	2 619	Q	3 486 744	1 172 325	72 884	Q	Q
52212	Savings institutions	481	Q	361 388	88 111	8 929	Q	Q
522120	Savings institutions	481	Q	361 388	88 111	8 929	Q	Q
52213	Credit unions	378	D	D	D	h	D	D
522130	Credit unions	378	D	D	D	h	D	D
5222	Nondepository credit intermediation	1 372	17 863 047	1 903 756	475 359	26 448	.6	9.8
52221	Credit card issuing	11	D	D	D	e	D	D
522210	Credit card issuing	11	D	D	D	e	D	D
52222	Sales financing	322	D	D	D	j	D	D
522220	Sales financing	322	D	D	D	j	D	D
52229	Other nondepository credit intermediation	1 039	D	D	D	j	D	D
522291	Consumer lending	306	D	D	D	g	D	D
522292	Real estate credit	596	2 393 154	592 101	135 053	8 793	3.4	20.1
5222929	Mortgage bankers and loan correspondents	584	D	D	D	i	D	D
522293	International trade financing	14	D	D	D	b	D	D
522298	All other nondepository credit intermediation	116	D	D	D	g	D	D
5222981	Pawn shops	81	D	D	D	f	D	D
5222988	Other business credit institutions	35	D	D	D	f	D	D
5223	Activities related to credit intermediation	1 453	2 419 322	699 879	182 630	14 658	5.4	8.6
52231	Mortgage and nonmortgage loan brokers	729	D	D	D	i	D	D
522310	Mortgage and nonmortgage loan brokers	729	D	D	D	i	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	151	946 869	151 919	59 144	2 641	2.2	3.6
522320	Financial transactions processing, reserve, and clearinghouse activities	151	946 869	151 919	59 144	2 641	2.2	3.6
52239	Other activities related to credit intermediation	573	D	D	D	i	D	D
522390	Other activities related to credit intermediation	573	D	D	D	i	D	D
523	Securities, commodity contracts, other financial investments, and related activities	3 715	D	D	D	k	D	D
5231	Securities and commodity contracts intermediation and brokerage	2 120	D	D	D	k	D	D
52311	Investment banking and securities dealing	363	D	D	D	i	D	D
523110	Investment banking and securities dealing	363	D	D	D	i	D	D
52312	Securities brokerage	1 098	D	D	D	j	D	D
523120	Securities brokerage	1 098	D	D	D	j	D	D
52313	Commodity contracts dealing	308	D	D	D	h	D	D
523130	Commodity contracts dealing	308	D	D	D	h	D	D
52314	Commodity contracts brokerage	351	D	D	D	h	D	D
523140	Commodity contracts brokerage	351	D	D	D	h	D	D
5232	Securities and commodity exchanges	7	D	D	D	h	D	D
52321	Securities and commodity exchanges	7	D	D	D	h	D	D
523210	Securities and commodity exchanges	7	D	D	D	h	D	D
5239	Other financial investment activities	1 588	D	D	D	j	D	D
52391	Miscellaneous intermediation	264	D	D	D	g	D	D
523910	Miscellaneous intermediation	264	D	D	D	g	D	D
52392	Portfolio management	563	2 976 908	1 112 037	373 317	7 597	2.0	4.5
523920	Portfolio management	563	2 976 908	1 112 037	373 317	7 597	2.0	4.5
52393	Investment advice	643	851 452	312 183	77 556	3 752	8.7	10.0
523930	Investment advice	643	851 452	312 183	77 556	3 752	8.7	10.0
52399	All other financial investment activities	118	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	101	D	D	D	g	D	D
523999	Miscellaneous financial investment activities	17	D	D	D	f	D	D
524	Insurance carriers and related activities	5 753	N	5 518 784	1 511 262	97 379	N	N
5241	Insurance carriers	1 071	Q	3 858 377	1 112 348	65 122	Q	Q
52411	Direct life, health, and medical insurance carriers	438	Q	1 447 591	415 742	27 005	Q	Q
524113	Direct life insurance carriers	291	Q	D	D	j	Q	Q
524114	Direct health and medical insurance carriers	147	Q	D	D	j	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	589	Q	D	D	k	Q	Q
524126	Direct property and casualty insurance carriers	435	Q	D	D	k	Q	Q
524127	Direct title insurance carriers	144	Q	D	D	g	Q	Q
524128	Other direct insurance (except life, health, and medical) carriers	10	Q	D	D	f	Q	Q
52413	Reinsurance carriers	44	Q	D	D	f	Q	Q
524130	Reinsurance carriers	44	Q	D	D	f	Q	Q

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
CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.								
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities—Con.							
5242	Agencies, brokerages, and other insurance related activities ..	4 682	4 339 667	1 660 407	398 914	32 257	18.8	5.5
52421	Insurance agencies and brokerages	4 265	D	D	D	k	D	D
524210	Insurance agencies and brokerages	4 265	D	D	D	k	D	D
52429	Other insurance related activities	417	D	D	D	i	D	D
524291	Claims adjusting	123	D	D	D	g	D	D
524292	Third party administration of insurance and pension funds/ plans	186	D	D	D	h	D	D
524298	All other insurance related activities	108	D	D	D	g	D	D
525	Funds, trusts, and other financial vehicles (part)	110	D	D	D	f	D	D
5259	Other investment pools and funds (part)	110	D	D	D	f	D	D
52593	Real Estate Investment Trusts - REITs	110	D	D	D	f	D	D
525930	Real Estate Investment Trusts - REITs	110	D	D	D	f	D	D
Chicago-Naperville-Joliet, IL Metropolitan Division								
52	Finance and insurance	13 706	N	16 349 944	4 933 946	249 745	N	N
521	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
5211	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
52111	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
521110	Monetary authorities - central bank	1	2 873 750	95 542	23 893	1 557	—	—
522	Credit intermediation and related activities	5 397	N	6 111 950	1 829 245	114 694	N	N
5221	Depository credit intermediation	2 880	N	3 655 578	1 206 854	76 229	N	N
52211	Commercial banking	2 195	Q	3 260 543	1 109 112	66 194	Q	Q
522110	Commercial banking	2 195	Q	3 260 543	1 109 112	66 194	Q	Q
52212	Savings institutions	400	Q	303 026	75 516	7 554	Q	Q
522120	Savings institutions	400	Q	303 026	75 516	7 554	Q	Q
52213	Credit unions	280	D	D	D	g	D	D
522130	Credit unions	280	D	D	D	g	D	D
5222	Nondepository credit intermediation	1 208	16 162 356	1 785 963	446 592	24 508	.7	10.4
52221	Credit card issuing	11	D	D	D	e	D	D
522210	Credit card issuing	11	D	D	D	e	D	D
52222	Sales financing	290	8 163 906	1 020 260	262 520	12 444	.3	13.7
522220	Sales financing	290	8 163 906	1 020 260	262 520	12 444	.3	13.7
52229	Other nondepository credit intermediation	907	D	D	D	j	D	D
522291	Consumer lending	267	D	D	D	g	D	D
522292	Real estate credit	521	2 229 020	550 984	127 088	8 236	3.6	20.2
5222929	Mortgage bankers and loan correspondents	512	D	D	D	i	D	D
522293	International trade financing	14	D	D	D	b	D	D
522298	All other nondepository credit intermediation	98	D	D	D	f	D	D
5222981	Pawn shops	67	D	D	D	e	D	D
5222988	Other business credit institutions	31	D	D	D	f	D	D
5223	Activities related to credit intermediation	1 309	2 328 828	670 409	175 799	13 957	5.1	8.7
52231	Mortgage and nonmortgage loan brokers	650	786 194	333 132	67 107	6 198	12.4	9.1
522310	Mortgage and nonmortgage loan brokers	650	786 194	333 132	67 107	6 198	12.4	9.1
52232	Financial transactions processing, reserve, and clearinghouse activities	145	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	145	D	D	D	h	D	D
52239	Other activities related to credit intermediation	514	D	D	D	i	D	D
522390	Other activities related to credit intermediation	514	D	D	D	i	D	D
523	Securities, commodity contracts, other financial investments, and related activities	3 310	D	D	D	k	D	D
5231	Securities and commodity contracts intermediation and brokerage	1 894	9 869 508	3 246 934	1 158 871	27 829	1.9	5.6
52311	Investment banking and securities dealing	338	3 442 064	1 156 259	456 772	6 854	.9	4.0
523110	Investment banking and securities dealing	338	3 442 064	1 156 259	456 772	6 854	.9	4.0
52312	Securities brokerage	949	4 221 725	1 544 045	565 047	14 048	.8	7.7
523120	Securities brokerage	949	4 221 725	1 544 045	565 047	14 048	.8	7.7
52313	Commodity contracts dealing	286	D	D	D	g	D	D
523130	Commodity contracts dealing	286	D	D	D	g	D	D
52314	Commodity contracts brokerage	321	D	D	D	h	D	D
523140	Commodity contracts brokerage	321	D	D	D	h	D	D
5232	Securities and commodity exchanges	7	D	D	D	h	D	D
52321	Securities and commodity exchanges	7	D	D	D	h	D	D
523210	Securities and commodity exchanges	7	D	D	D	h	D	D
5239	Other financial investment activities	1 409	D	D	D	j	D	D
52391	Miscellaneous intermediation	235	821 531	129 296	32 034	1 465	3.4	9.9
523910	Miscellaneous intermediation	235	821 531	129 296	32 034	1 465	3.4	9.9
52392	Portfolio management	506	D	D	D	i	D	D
523920	Portfolio management	506	D	D	D	i	D	D
52393	Investment advice	559	772 335	273 664	69 865	3 359	8.3	10.6
523930	Investment advice	559	772 335	273 664	69 865	3 359	8.3	10.6
52399	All other financial investment activities	109	D	D	D	g	D	D
523991	Trust, fiduciary, and custody activities	93	D	D	D	g	D	D
523999	Miscellaneous financial investment activities	16	D	D	D	f	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.							
	Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area—Con.							
	Chicago-Naperville-Joliet, IL Metropolitan Division— Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	4 897	N	4 946 911	1 336 136	87 463	N	N
5241	Insurance carriers	942	Q	3 438 658	977 706	58 407	Q	Q
52411	Direct life, health, and medical insurance carriers	407	Q	1 373 658	390 056	25 518	Q	Q
524113	Direct life insurance carriers	267	Q	637 185	179 444	12 919	Q	Q
524114	Direct health and medical insurance carriers	140	Q	736 473	210 612	12 599	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	493	Q	1 994 017	567 491	31 981	Q	Q
524126	Direct property and casualty insurance carriers	373	Q	1 860 833	532 736	29 191	Q	Q
524127	Direct title insurance carriers	112	Q	114 910	30 723	2 141	Q	Q
52413	Reinsurance carriers	42	Q	70 983	20 159	908	Q	Q
524130	Reinsurance carriers	42	Q	70 983	20 159	908	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	3 955		3 906 230	1 508 253	358 430	18.0	5.4
52421	Insurance agencies and brokerages	3 596		3 159 611	1 222 938	285 104	22 613	20.9
524210	Insurance agencies and brokerages	3 596		3 159 611	1 222 938	285 104	22 613	20.9
52429	Other insurance related activities	359		746 619	285 315	73 326	6 443	6.0
524291	Claims adjusting	102	D		D	D	g	D
524292	Third party administration of insurance and pension funds/ plans	161		488 665	184 195	47 928	4 134	2.0
524298	All other insurance related activities	96	D		D	D	g	D
525	Funds, trusts, and other financial vehicles (part)	101	D		D	D	f	D
5259	Other investment pools and funds (part)	101	D		D	D	f	D
52593	Real Estate Investment Trusts - REITs	101	D		D	D	f	D
525930	Real Estate Investment Trusts - REITs	101	D		D	D	f	D
	Gary, IN Metropolitan Division							
52	Finance and insurance	818	N	223 138	56 489	6 620	N	N
522	Credit intermediation and related activities	391	N	D	D	h	N	N
5221	Depository credit intermediation	279	N	114 247	29 784	3 939	N	N
52211	Commercial banking	187	Q	77 729	21 046	2 747	Q	Q
522110	Commercial banking	187	Q	77 729	21 046	2 747	Q	Q
52212	Savings institutions	43	Q	D	D	f	Q	Q
522120	Savings institutions	43	Q	D	D	f	Q	Q
52213	Credit unions	49	D	D	D	e	D	D
522130	Credit unions	49	D	D	D	e	D	D
5222	Nondepository credit intermediation	62	D	D	D	e	D	D
52229	Other nondepository credit intermediation	56	D	D	D	e	D	D
522291	Consumer lending	16	D	D	D	c	D	D
522292	Real estate credit	29	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	26	D	D	D	c	D	D
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5222981	Pawn shops	11	D	D	D	b	D	D
5223	Activities related to credit intermediation	50	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	29	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	29	D	D	D	c	D	D
52239	Other activities related to credit intermediation	21	D	D	D	c	D	D
522390	Other activities related to credit intermediation	21	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	83	D	D	D	e	D	D
5231	Securities and commodity contracts intermediation and brokerage	53	D	D	D	e	D	D
52312	Securities brokerage	49	D	D	D	e	D	D
523120	Securities brokerage	49	D	D	D	e	D	D
5239	Other financial investment activities	30	D	D	D	b	D	D
52393	Investment advice	17	D	D	D	b	D	D
523930	Investment advice	17	D	D	D	b	D	D
524	Insurance carriers and related activities	344	N	D	D	g	N	N
5241	Insurance carriers	50	Q	D	D	e	Q	Q
52411	Direct life, health, and medical insurance carriers	13	Q	D	D	c	Q	Q
524113	Direct life insurance carriers	11	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	37	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	19	Q	D	D	b	Q	Q
524127	Direct title insurance carriers	17	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	294	D	D	D	g	D	D
52421	Insurance agencies and brokerages	275	D	D	D	f	D	D
524210	Insurance agencies and brokerages	275	D	D	D	f	D	D
52429	Other insurance related activities	19	D	D	D	c	D	D
524291	Claims adjusting	12	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.							
	Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area—Con.							
	Lake County-Kenosha County, IL-WI Metropolitan Division							
52	Finance and insurance	1 365	N	1 003 794	285 914	17 626	N	N
522	Credit intermediation and related activities	522	N	D	D	i	N	N
5221	Depository credit intermediation	326	N	201 407	53 716	5 245	N	N
52211	Commercial banking	237	Q	148 472	42 167	3 943	Q	Q
522110	Commercial banking	237	Q	148 472	42 167	3 943	Q	Q
52212	Savings institutions	38	Q	D	D	f	Q	Q
522120	Savings institutions	38	Q	D	D	f	Q	Q
52213	Credit unions	49	D	D	D	f	D	D
522130	Credit unions	49	D	D	D	f	D	D
5222	Nondepository credit intermediation	102	D	D	D	g	D	D
52222	Sales financing	26	D	1 354 912	67 238	18 521	1 091	.1
522220	Sales financing	26	D	1 354 912	67 238	18 521	1 091	.1
52229	Other nondepository credit intermediation	76	D	D	D	D	D	D
522291	Consumer lending	23	D	D	D	b	D	D
522292	Real estate credit	46	D	D	D	e	D	D
5222929	Mortgage bankers and loan correspondents	46	D	D	D	e	D	D
5223	Activities related to credit intermediation	94	D	D	D	e	D	D
52231	Mortgage and nonmortgage loan brokers	50	D	33 657	14 081	2 991	248	18.3
522310	Mortgage and nonmortgage loan brokers	50	D	33 657	14 081	2 991	248	18.3
52239	Other activities related to credit intermediation	38	D	D	D	c	D	D
522390	Other activities related to credit intermediation	38	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	322	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	173	D	D	D	g	D	D
52311	Investment banking and securities dealing	23	D	D	D	b	D	D
523110	Investment banking and securities dealing	23	D	D	D	b	D	D
52312	Securities brokerage	100	D	146 634	68 082	17 677	1 004	1.7
523120	Securities brokerage	100	D	146 634	68 082	17 677	1 004	1.7
52313	Commodity contracts dealing	21	D	D	D	b	D	D
523130	Commodity contracts dealing	21	D	D	D	b	D	D
52314	Commodity contracts brokerage	29	D	D	D	c	D	D
523140	Commodity contracts brokerage	29	D	D	D	c	D	D
5239	Other financial investment activities	149	D	D	D	f	D	D
52391	Miscellaneous intermediation	25	D	D	D	c	D	D
523910	Miscellaneous intermediation	25	D	D	D	c	D	D
52392	Portfolio management	49	D	D	D	c	D	D
523920	Portfolio management	49	D	D	D	c	D	D
52393	Investment advice	67	D	D	D	e	D	D
523930	Investment advice	67	D	D	D	e	D	D
524	Insurance carriers and related activities	512	N	D	D	i	N	N
5241	Insurance carriers	79	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers	18	Q	D	D	g	Q	Q
524113	Direct life insurance carriers	13	Q	D	D	c	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	59	Q	325 675	103 814	4 840	Q	Q
524126	Direct property and casualty insurance carriers	43	Q	320 742	102 632	4 726	Q	Q
524127	Direct title insurance carriers	15	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	433	D	D	D	g	D	D
52421	Insurance agencies and brokerages	394	D	D	D	g	D	D
524210	Insurance agencies and brokerages	394	D	D	D	g	D	D
52429	Other insurance related activities	39	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	20	D	D	D	c	D	D
524298	All other insurance related activities	10	D	6 987	1 520	330	34	92.4
525	Funds, trusts, and other financial vehicles (part)	9	D	D	D	b	D	D
	Kankakee-Bradley, IL Metropolitan Statistical Area							
52	Finance and insurance	147	N	62 736	16 328	2 011	N	N
522	Credit intermediation and related activities	77	N	D	D	f	N	N
5221	Depository credit intermediation	51	N	16 870	4 020	576	N	N
52211	Commercial banking	25	Q	10 222	2 491	327	Q	Q
522110	Commercial banking	25	Q	10 222	2 491	327	Q	Q
52213	Credit unions	20	D	D	D	c	D	D
522130	Credit unions	20	D	D	D	c	D	D
5222	Nondepository credit intermediation	13	D	D	D	b	D	D
52229	Other nondepository credit intermediation	13	D	D	D	b	D	D
5223	Activities related to credit intermediation	13	D	D	D	b	D	D
52239	Other activities related to credit intermediation	10	D	D	D	b	D	D
522390	Other activities related to credit intermediation	10	D	D	D	b	D	D

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
	CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA—Con.							
	Kankakee-Bradley, IL Metropolitan Statistical Area— Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	16	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	54	N	D	D	g	N	N
5242	Agencies, brokerages, and other insurance related activities ..	49	D	D	D	c	D	D
52421	Insurance agencies and brokerages	46	D	D	D	c	D	D
524210	Insurance agencies and brokerages	46	D	D	D	c	D	D
	Michigan City-La Porte, IN Metropolitan Statistical Area							
52	Finance and insurance	113	N	D	D	f	N	N
522	Credit intermediation and related activities	63	N	21 637	4 930	654	N	N
5221	Depository credit intermediation	49	N	20 964	4 773	634	N	N
52211	Commercial banking	29	Q	14 568	3 309	395	Q	Q
522110	Commercial banking	29	Q	14 568	3 309	395	Q	Q
52213	Credit unions	14	D	D	D	c	D	D
522130	Credit unions	14	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	10	D	D	D	a	D	D
524	Insurance carriers and related activities	38	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	35	D	D	D	c	D	D
52421	Insurance agencies and brokerages	35	D	D	D	c	D	D
524210	Insurance agencies and brokerages	35	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	b	D	D
	CINCINNATI-MIDDLETOWN-WILMINGTON, OH-KY-IN COMBINED STATISTICAL AREA							
52	Finance and insurance	3 164	N	2 500 241	651 468	58 316	N	N
521	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
5211	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
52111	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
521110	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
522	Credit intermediation and related activities	1 543	N	1 018 329	264 018	28 161	N	N
5221	Depository credit intermediation	943	N	634 240	166 763	17 673	N	N
52211	Commercial banking	701	Q	D	D	j	Q	Q
522110	Commercial banking	701	Q	D	D	j	Q	Q
52212	Savings institutions	140	Q	D	D	g	Q	Q
522120	Savings institutions	140	Q	D	D	g	Q	Q
52213	Credit unions	101	D	D	D	g	D	D
522130	Credit unions	101	D	D	D	g	D	D
5222	Nondepository credit intermediation	282	D	D	D	h	D	D
52222	Sales financing	52	D	D	D	g	D	D
522220	Sales financing	52	D	D	D	g	D	D
52229	Other nondepository credit intermediation	228	D	D	D	g	D	D
522291	Consumer lending	70	D	D	D	e	D	D
522292	Real estate credit	128	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	126	1 237 497	98 609	25 083	1 915	1.6	3.9
522298	All other nondepository credit intermediation	26	D	D	D	c	D	D
5222981	Pawn shops	22	D	D	D	b	D	D
5223	Activities related to credit intermediation	318	D	D	D	i	D	D
52231	Mortgage and nonmortgage loan brokers	156	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	156	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	h	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

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
	CINCINNATI-MIDDLETOWN-WILMINGTON, OH-KY-IN COMBINED STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	356	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	170	D	D	D	g	D	D
52311	Investment banking and securities dealing	16	D	D	D	c	D	D
523110	Investment banking and securities dealing	16	D	D	D	c	D	D
52312	Securities brokerage	153	D	D	D	g	D	D
523120	Securities brokerage	153	D	D	D	g	D	D
5239	Other financial investment activities	186	D	D	D	g	D	D
52391	Miscellaneous intermediation	19	D	D	D	b	D	D
523910	Miscellaneous intermediation	19	D	D	D	b	D	D
52392	Portfolio management	68	D	D	D	f	D	D
523920	Portfolio management	68	D	D	D	f	D	D
52393	Investment advice	94	D	D	D	e	D	D
523930	Investment advice	94	D	D	D	e	D	D
524	Insurance carriers and related activities	1 259	N	D	D	k	N	N
5241	Insurance carriers	281	Q	D	D	j	Q	Q
52411	Direct life, health, and medical insurance carriers	135	Q	485 758	133 425	9 213	Q	Q
524113	Direct life insurance carriers	97	Q	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	38	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	138	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	123	Q	416 959	105 165	8 177	Q	Q
524127	Direct title insurance carriers	13	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	978	D	D	D	i	D	D
52421	Insurance agencies and brokerages	896	D	D	D	h	D	D
524210	Insurance agencies and brokerages	896	D	D	D	h	D	D
52429	Other insurance related activities	82	D	D	D	h	D	D
524291	Claims adjusting	32	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	34	D	100 307	80 273	21 117	4 033	1.9
524298	All other insurance related activities	16	D	D	D	b	D	.9
525	Funds, trusts, and other financial vehicles (part)	5	D	D	D	b	D	D
	Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area							
52	Finance and insurance	3 111	N	2 476 693	645 603	57 641	N	N
521	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
5211	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
52111	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
521110	Monetary authorities - central bank	1	237 866	8 946	2 236	241	—	—
522	Credit intermediation and related activities	1 513	N	999 246	259 229	27 603	N	N
5221	Depository credit intermediation	927	N	620 706	163 425	17 299	N	N
52211	Commercial banking	690	Q	531 644	140 862	14 867	Q	Q
522110	Commercial banking	690	Q	531 644	140 862	14 867	Q	Q
52212	Savings institutions	136	Q	58 416	14 479	1 385	Q	Q
522120	Savings institutions	136	Q	58 416	14 479	1 385	Q	Q
52213	Credit unions	100	D	D	D	g	D	D
522130	Credit unions	100	D	D	D	g	D	D
5222	Nondepository credit intermediation	276	4 106 598	191 293	49 249	4 014	.6	5.7
52222	Sales financing	51	763 261	61 194	15 402	1 464	.4	22.9
522220	Sales financing	51	763 261	61 194	15 402	1 464	.4	22.9
52229	Other nondepository credit intermediation	223	D	D	D	g	D	D
522291	Consumer lending	68	D	D	D	e	D	D
522292	Real estate credit	126	1 221 137	94 549	23 973	1 780	1.6	4.3
5222929	Mortgage bankers and loan correspondents	124	D	D	D	g	D	D
522298	All other nondepository credit intermediation	25	D	D	D	c	D	D
5222981	Pawn shops	21	D	D	D	b	D	D
5223	Activities related to credit intermediation	310	546 217	187 247	46 555	6 290	1.8	43.1
52231	Mortgage and nonmortgage loan brokers	152	D	D	D	g	D	D
522310	Mortgage and nonmortgage loan brokers	152	D	D	D	g	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	14	D	D	D	h	D	D
52239	Other activities related to credit intermediation	144	D	D	D	f	D	D
522390	Other activities related to credit intermediation	144	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	352	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	167	403 566	144 190	38 631	1 824	.9	5.9
52311	Investment banking and securities dealing	16	D	D	D	c	D	D
523110	Investment banking and securities dealing	16	D	D	D	c	D	D
52312	Securities brokerage	150	390 449	137 147	36 418	1 656	.9	4.7
523120	Securities brokerage	150	390 449	137 147	36 418	1 656	.9	4.7

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
CINCINNATI-MIDDLETOWN-WILMINGTON, OH-KY-IN COMBINED STATISTICAL AREA—Con.								
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities—Con.							
5239	Other financial investment activities	185	D	D	D	g	D	D
52391	Miscellaneous intermediation	19	D	D	D	b	D	D
523910	Miscellaneous intermediation	19	D	D	D	b	D	D
52392	Portfolio management	68	D	D	D	f	D	D
523920	Portfolio management	68	D	D	D	f	D	D
52393	Investment advice	93	49 195	20 076	4 882	300	21.3	20.6
523930	Investment advice	93	49 195	20 076	4 882	300	21.3	20.6
524	Insurance carriers and related activities	1 240	N	1 233 083	319 023	26 838	N	N
5241	Insurance carriers	280	Q	924 126	243 632	17 911	Q	Q
52411	Direct life, health, and medical insurance carriers	135	Q	485 758	133 425	9 213	Q	Q
524113	Direct life insurance carriers	97	D	D	D	i	Q	Q
524114	Direct health and medical insurance carriers	38	Q	D	D	h	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	137	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	123	Q	416 959	105 165	8 177	Q	Q
524127	Direct title insurance carriers	12	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	960	696 503	308 957	75 391	8 927	22.6	19.0
52421	Insurance agencies and brokerages	879	572 404	218 194	51 751	4 660	26.3	22.7
524210	Insurance agencies and brokerages	879	572 404	218 194	51 751	4 660	26.3	22.7
52429	Other insurance related activities	81	124 099	90 763	23 640	4 267	5.8	2.1
524291	Claims adjusting	31	D	D	D	c	D	D
524292	Third party administration of insurance and pension funds/ plans	34	100 307	80 273	21 117	4 033	1.9	.9
524298	All other insurance related activities	16	D	D	D	b	D	D
525	Funds, trusts, and other financial vehicles (part)	5	D	D	D	b	D	D
Wilmington, OH Micropolitan Statistical Area								
52	Finance and insurance	53	N	23 548	5 865	675	N	N
522	Credit intermediation and related activities	30	N	19 083	4 789	558	N	N
5221	Depository credit intermediation	16	N	13 534	3 338	374	N	N
52211	Commercial banking	11	Q	D	D	c	Q	Q
522110	Commercial banking	11	Q	D	D	c	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	4	D	D	D	a	D	D
524	Insurance carriers and related activities	19	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	D	D	D	c	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
FORT WAYNE-HUNTINGTON-AUBURN, IN COMBINED STATISTICAL AREA								
52	Finance and insurance	969	N	645 890	189 154	13 352	N	N
522	Credit intermediation and related activities	434	N	218 159	55 524	5 711	N	N
5221	Depository credit intermediation	297	N	D	D	h	N	N
52211	Commercial banking	198	Q	86 115	23 585	2 744	Q	Q
522110	Commercial banking	198	Q	86 115	23 585	2 744	Q	Q
52212	Savings institutions	17	Q	D	D	e	Q	Q
522120	Savings institutions	17	Q	D	D	e	Q	Q
52213	Credit unions	82	D	D	D	f	D	D
522130	Credit unions	82	D	D	D	f	D	D
5222	Nondepository credit intermediation	72	D	D	D	e	D	D
52222	Sales financing	15	D	D	D	b	D	D
522220	Sales financing	15	D	D	D	b	D	D
52229	Other nondepository credit intermediation	57	D	D	D	e	D	D
522291	Consumer lending	16	D	D	D	b	D	D
522292	Real estate credit	28	D	D	D	c	D	D
5222929	Mortgage bankers and loan correspondents	26	D	D	D	c	D	D
522298	All other nondepository credit intermediation	11	D	D	D	b	D	D
5223	Activities related to credit intermediation	65	D	D	D	g	D	D
52231	Mortgage and nonmortgage loan brokers	41	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	41	D	D	D	c	D	D
52239	Other activities related to credit intermediation	23	D	D	D	g	D	D
522390	Other activities related to credit intermediation	23	D	D	D	g	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
FORT WAYNE-HUNTINGTON-AUBURN, IN COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	131	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	89	D	D	D	e	D	D
52312	Securities brokerage	86	D	D	D	e	D	D
523120	Securities brokerage	86	D	D	D	e	D	D
5239	Other financial investment activities	42	D	D	D	c	D	D
52392	Portfolio management	13	D	D	D	b	D	D
523920	Portfolio management	13	D	D	D	b	D	D
52393	Investment advice	23	D	D	D	b	D	D
523930	Investment advice	23	D	D	D	b	D	D
524	Insurance carriers and related activities	403	N	393 488	124 375	7 076	N	N
5241	Insurance carriers	62	Q	279 444	95 357	4 695	Q	Q
52411	Direct life, health, and medical insurance carriers	30	Q	D	D	h	Q	Q
524113	Direct life insurance carriers	19	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	11	Q	D	D	e	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	26	Q	D	D	e	Q	Q
524126	Direct property and casualty insurance carriers	23	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	341		290 588	114 044	29 018	14.3	2.1
52421	Insurance agencies and brokerages	324	D	D	D	g	D	D
524210	Insurance agencies and brokerages	324	D	D	D	g	D	D
52429	Other insurance related activities	17	D	D	D	e	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Auburn, IN Micropolitan Statistical Area								
52	Finance and insurance	60	N	9 806	2 353	337	N	N
522	Credit intermediation and related activities	30	N	7 598	1 837	258	N	N
5221	Depository credit intermediation	25	N	6 902	1 688	243	N	N
52211	Commercial banking	14	Q	3 514	825	122	Q	Q
522110	Commercial banking	14	Q	3 514	825	122	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	a	D	D
524	Insurance carriers and related activities	23	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	20	D	D	D	b	D	D
52421	Insurance agencies and brokerages	20	D	D	D	b	D	D
524210	Insurance agencies and brokerages	20	D	D	D	b	D	D
Decatur, IN Micropolitan Statistical Area								
52	Finance and insurance	45	N	7 717	1 926	279	N	N
522	Credit intermediation and related activities	21	N	5 956	1 496	213	N	N
5221	Depository credit intermediation	17	N	5 658	1 415	204	N	N
52211	Commercial banking	12	Q	5 217	1 302	184	Q	Q
522110	Commercial banking	12	Q	5 217	1 302	184	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	a	D	D
524	Insurance carriers and related activities	17	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	15	D	D	D	b	D	D
52421	Insurance agencies and brokerages	15	D	D	D	b	D	D
524210	Insurance agencies and brokerages	15	D	D	D	b	D	D
Fort Wayne, IN Metropolitan Statistical Area								
52	Finance and insurance	762	N	603 687	178 736	12 048	N	N
522	Credit intermediation and related activities	332	N	190 099	48 480	4 792	N	N
5221	Depository credit intermediation	213	N	91 340	25 303	2 993	N	N
52211	Commercial banking	142	Q	68 473	19 262	2 134	Q	Q
522110	Commercial banking	142	Q	68 473	19 262	2 134	Q	Q
52213	Credit unions	62		90 331	20 060	5 069	—	1.6
522130	Credit unions	62		90 331	20 060	5 069	—	1.6
5222	Nondepository credit intermediation	65		89 466	17 047	348	10.9	15.9
52222	Sales financing	13		28 276	1 792	470	22.1	11.2
522220	Sales financing	13		28 276	1 792	470	22.1	11.2
52229	Other nondepository credit intermediation	52		61 190	15 255	3 675	5.7	18.1
522291	Consumer lending	13		13 009	1 686	364	—	10.9
522292	Real estate credit	27		44 046	12 438	3 073	7.0	21.5
5222929	Mortgage bankers and loan correspondents	25	D	D	D	c	D	D
522298	All other nondepository credit intermediation	10	D	D	D	b	D	D
5223	Activities related to credit intermediation	54		151 379	81 712	19 032	3.8	.7
52231	Mortgage and nonmortgage loan brokers	35	D	D	D	c	D	D
522310	Mortgage and nonmortgage loan brokers	35	D	D	D	c	D	D
52239	Other activities related to credit intermediation	18	D	D	D	g	D	D
522390	Other activities related to credit intermediation	18	D	D	D	g	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
FORT WAYNE-HUNTINGTON-AUBURN, IN COMBINED STATISTICAL AREA—Con.								
Fort Wayne, IN Metropolitan Statistical Area—Con.								
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	105	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	67	D	D	D	e	D	D
52312	Securities brokerage	64	81 720	25 468	7 023	360	.4	7.4
523120	Securities brokerage	64	81 720	25 468	7 023	360	.4	7.4
5239	Other financial investment activities	38	D	D	D	c	D	D
52392	Portfolio management	12	8 348	2 184	522	54	2.4	—
523920	Portfolio management	12	8 348	2 184	522	54	2.4	—
52393	Investment advice	22	D	D	D	b	D	D
523930	Investment advice	22	D	D	D	b	D	D
524	Insurance carriers and related activities	324	N	381 838	121 658	6 755	N	N
5241	Insurance carriers	55	Q	279 073	95 274	4 678	Q	Q
52411	Direct life, health, and medical insurance carriers	29	Q	215 469	78 036	3 493	Q	Q
524113	Direct life insurance carriers	18	Q	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	11	Q	D	D	e	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	17	Q	D	D	e	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	269	256 644	102 765	26 384	2 077	13.3	2.2
52421	Insurance agencies and brokerages	253	237 370	94 089	24 225	1 820	13.7	2.3
524210	Insurance agencies and brokerages	253	237 370	94 089	24 225	1 820	13.7	2.3
52429	Other insurance related activities	16	19 274	8 676	2 159	257	8.2	—
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
Huntington, IN Micropolitan Statistical Area								
52	Finance and insurance	57	N	17 384	4 283	438	N	N
522	Credit intermediation and related activities	30	N	9 013	2 313	257	N	N
5221	Depository credit intermediation	23	N	6 573	1 583	221	N	N
52211	Commercial banking	15	Q	4 190	989	143	Q	Q
522110	Commercial banking	15	Q	4 190	989	143	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	a	D	D
524	Insurance carriers and related activities	20	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	D	D	D	c	D	D
52421	Insurance agencies and brokerages	18	18 030	7 686	1 802	165	9.6	—
524210	Insurance agencies and brokerages	18	18 030	7 686	1 802	165	9.6	—
Kendallville, IN Micropolitan Statistical Area								
52	Finance and insurance	45	N	7 296	1 856	250	N	N
522	Credit intermediation and related activities	21	N	5 493	1 398	191	N	N
5221	Depository credit intermediation	19	N	D	D	c	N	N
52211	Commercial banking	15	Q	4 721	1 207	161	Q	Q
522110	Commercial banking	15	Q	4 721	1 207	161	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	b	D	D
524	Insurance carriers and related activities	19	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	D	D	D	b	D	D
52421	Insurance agencies and brokerages	18	D	D	D	b	D	D
524210	Insurance agencies and brokerages	18	D	D	D	b	D	D
INDIANAPOLIS-ANDERSON-COLUMBUS, IN COMBINED STATISTICAL AREA								
52	Finance and insurance	3 507	N	2 830 935	759 417	54 101	N	N
521	Monetary authorities - central bank	1	—	2 303	761	58	—	—
5211	Monetary authorities - central bank	1	—	2 303	761	58	—	—
52111	Monetary authorities - central bank	1	—	2 303	761	58	—	—
521110	Monetary authorities - central bank	1	—	2 303	761	58	—	—

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

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
INDIANAPOLIS-ANDERSON-COLUMBUS, IN COMBINED STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
522	Credit intermediation and related activities	1 505	N	1 113 528	289 085	22 580	N	N
5221	Depository credit intermediation	831	N	D	D	j	N	N
52211	Commercial banking	652	Q	467 854	131 546	12 102	Q	Q
522110	Commercial banking	652	Q	467 854	131 546	12 102	Q	Q
52212	Savings institutions	61	Q	50 506	11 934	1 239	Q	Q
522120	Savings institutions	61	Q	50 506	11 934	1 239	Q	Q
52213	Credit unions	118	D	D	D	g	D	D
522130	Credit unions	118	D	D	D	g	D	D
5222	Nondepository credit intermediation	323	3 570 735	437 331	112 031	5 309	.6	3.1
52222	Sales financing	57	D	D	D	f	D	D
522220	Sales financing	57	D	D	D	f	D	D
52229	Other nondepository credit intermediation	265	3 179 643	404 704	103 695	4 691	.3	2.7
522291	Consumer lending	72	D	D	D	g	D	D
522292	Real estate credit	150	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	144	D	D	D	g	D	D
522298	All other nondepository credit intermediation	37	D	D	D	e	D	D
5222981	Pawn shops	31	D	D	D	c	D	D
5223	Activities related to credit intermediation	351	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	208	180 113	92 067	18 150	1 948	9.1	8.2
522310	Mortgage and nonmortgage loan brokers	208	180 113	92 067	18 150	1 948	9.1	8.2
52232	Financial transactions processing, reserve, and clearinghouse activities	17	56 298	5 414	1 343	148	2.1	29.8
522320	Financial transactions processing, reserve, and clearinghouse activities	17	56 298	5 414	1 343	148	2.1	29.8
52239	Other activities related to credit intermediation	126	D	D	D	f	D	D
522390	Other activities related to credit intermediation	126	D	D	D	f	D	D
523	Securities, commodity contracts, other financial investments, and related activities	478	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	249	D	D	D	g	D	D
52311	Investment banking and securities dealing	18	30 208	15 176	3 087	181	1.2	14.2
523110	Investment banking and securities dealing	18	30 208	15 176	3 087	181	1.2	14.2
52312	Securities brokerage	222	D	D	D	g	D	D
523120	Securities brokerage	222	D	D	D	g	D	D
5239	Other financial investment activities	229	D	D	D	g	D	D
52391	Miscellaneous intermediation	34	D	D	D	c	D	D
523910	Miscellaneous intermediation	34	D	D	D	c	D	D
52392	Portfolio management	83	D	D	D	f	D	D
523920	Portfolio management	83	D	D	D	f	D	D
52393	Investment advice	93	46 135	21 692	6 650	333	11.4	20.9
523930	Investment advice	93	46 135	21 692	6 650	333	11.4	20.9
52399	All other financial investment activities	19	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	19	D	D	D	f	D	D
524	Insurance carriers and related activities	1 494	N	1 301 737	354 280	26 535	N	N
5241	Insurance carriers	366	Q	964 608	273 388	18 796	Q	Q
52411	Direct life, health, and medical insurance carriers	153	Q	618 252	183 758	11 647	Q	Q
524113	Direct life insurance carriers	100	D	D	D	h	Q	Q
524114	Direct health and medical insurance carriers	53	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	201	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	153	Q	D	D	i	Q	Q
524127	Direct title insurance carriers	46	D	D	D	f	Q	Q
52413	Reinsurance carriers	12	Q	D	D	b	Q	Q
524130	Reinsurance carriers	12	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	1 128	853 072	337 129	80 892	7 739	18.6	4.4
52421	Insurance agencies and brokerages	1 010	D	D	D	h	D	D
524210	Insurance agencies and brokerages	1 010	D	D	D	h	D	D
52429	Other insurance related activities	118	D	D	D	h	D	D
524291	Claims adjusting	47	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	52	D	D	D	h	D	D
524298	All other insurance related activities	19	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	29	D	D	D	g	D	D
5259	Other investment pools and funds (part)	29	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs	29	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs	29	D	D	D	g	D	D
Anderson, IN Metropolitan Statistical Area								
52	Finance and insurance	185	N	46 573	12 171	1 502	N	N
522	Credit intermediation and related activities	99	N	31 332	8 329	1 065	N	N
5221	Depository credit intermediation	60	N	17 191	4 866	564	N	N
52211	Commercial banking	48	Q	12 605	3 666	435	Q	Q
522110	Commercial banking	48	Q	12 605	3 666	435	Q	Q
52213	Credit unions	11	D	D	D	c	D	D
522130	Credit unions	11	D	D	D	c	D	D
5222	Nondepository credit intermediation	16	24 502	2 669	642	76	1.2	27.3
52229	Other nondepository credit intermediation	16	24 502	2 669	642	76	1.2	27.3

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NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	INDIANAPOLIS-ANDERSON-COLUMBUS, IN COMBINED STATISTICAL AREA—Con.							
	Anderson, IN Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	23	18 844	11 472	2 821	425	5.7	.6
52231	Mortgage and nonmortgage loan brokers	16	17 398	11 134	2 741	412	6.2	.6
522310	Mortgage and nonmortgage loan brokers	16	17 398	11 134	2 741	412	6.2	.6
523	Securities, commodity contracts, other financial investments, and related activities	16	D	D	D	b	D	D
524	Insurance carriers and related activities	69	N	D	D	e	N	N
5242	Agencies, brokerages, and other insurance related activities ..	66	D	D	D	e	D	D
52421	Insurance agencies and brokerages	63	D	D	D	c	D	D
524210	Insurance agencies and brokerages	63	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	Columbus, IN Metropolitan Statistical Area							
52	Finance and insurance	128	N	82 232	22 814	1 385	N	N
522	Credit intermediation and related activities	47	N	38 354	11 583	861	N	N
5221	Depository credit intermediation	33	N	36 478	11 074	802	N	N
52211	Commercial banking	25	Q	32 169	9 971	656	Q	Q
522110	Commercial banking	25	Q	32 169	9 971	656	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	25	48 976	30 425	7 837	162	.7	.1
5231	Securities and commodity contracts intermediation and brokerage	15	10 540	5 762	1 401	65	1.3	.3
52312	Securities brokerage	15	10 540	5 762	1 401	65	1.3	.3
523120	Securities brokerage	15	10 540	5 762	1 401	65	1.3	.3
5239	Other financial investment activities	10	38 436	24 663	6 436	97	.5	—
524	Insurance carriers and related activities	56	N	13 453	3 394	362	N	N
5241	Insurance carriers	10	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	46	D	D	D	e	D	D
52421	Insurance agencies and brokerages	42	18 424	7 093	1 715	177	28.0	2.8
524210	Insurance agencies and brokerages	42	18 424	7 093	1 715	177	28.0	2.8
	Crawfordsville, IN Micropolitan Statistical Area							
52	Finance and insurance	67	N	11 063	2 736	354	N	N
522	Credit intermediation and related activities	35	N	6 957	1 812	246	N	N
5221	Depository credit intermediation	27	N	6 520	1 709	230	N	N
52211	Commercial banking	19	Q	4 175	1 131	150	Q	Q
522110	Commercial banking	19	Q	4 175	1 131	150	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	b	D	D
524	Insurance carriers and related activities	25	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	22	D	D	D	b	D	D
52421	Insurance agencies and brokerages	20	D	D	D	b	D	D
524210	Insurance agencies and brokerages	20	D	D	D	b	D	D
	Indianapolis, IN Metropolitan Statistical Area							
52	Finance and insurance	3 051	N	2 675 526	717 813	50 305	N	N
521	Monetary authorities - central bank	1	—	2 303	761	58	—	—
5211	Monetary authorities - central bank	1	—	2 303	761	58	—	—
52111	Monetary authorities - central bank	1	—	2 303	761	58	—	—
521110	Monetary authorities - central bank	1	—	2 303	761	58	—	—
522	Credit intermediation and related activities	1 276	N	1 024 398	264 248	19 946	N	N
5221	Depository credit intermediation	675	N	488 912	133 006	12 632	N	N
52211	Commercial banking	532	Q	411 822	114 905	10 559	Q	Q
522110	Commercial banking	532	Q	411 822	114 905	10 559	Q	Q
52212	Savings institutions	50	Q	43 815	10 324	1 065	Q	Q
522120	Savings institutions	50	Q	43 815	10 324	1 065	Q	Q
52213	Credit unions	93	232 616	33 275	7 777	1 008	.8	1.4
522130	Credit unions	93	232 616	33 275	7 777	1 008	.8	1.4
5222	Nondepository credit intermediation	290	3 530 499	432 667	110 833	5 162	.6	2.7
52222	Sales financing	55	390 667	32 474	8 305	610	3.1	5.8
522220	Sales financing	55	390 667	32 474	8 305	610	3.1	5.8
52229	Other nondepository credit intermediation	234	D	D	D	h	D	D
522291	Consumer lending	59	481 748	39 775	10 846	1 040	—	7.4
522292	Real estate credit	137	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	134	D	D	D	g	D	D
522298	All other nondepository credit intermediation	32	D	D	D	e	D	D
5222981	Pawn shops	26	D	D	D	c	D	D

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
	INDIANAPOLIS-ANDERSON-COLUMBUS, IN COMBINED STATISTICAL AREA—Con.							
	Indianapolis, IN Metropolitan Statistical Area—Con.							
52	Finance and insurance—Con.							
522	Credit intermediation and related activities—Con.							
5223	Activities related to credit intermediation	311	300 721	102 819	20 409	2 152	5.8	11.6
52231	Mortgage and nonmortgage loan brokers	186	161 586	80 393	15 281	1 521	9.2	9.0
522310	Mortgage and nonmortgage loan brokers	186	161 586	80 393	15 281	1 521	9.2	9.0
52232	Financial transactions processing, reserve, and clearinghouse activities	17	56 298	5 414	1 343	148	2.1	29.8
522320	Financial transactions processing, reserve, and clearinghouse activities	17	56 298	5 414	1 343	148	2.1	29.8
52239	Other activities related to credit intermediation	108	82 837	17 012	3 785	483	1.8	4.4
522390	Other activities related to credit intermediation	108	82 837	17 012	3 785	483	1.8	4.4
523	Securities, commodity contracts, other financial investments, and related activities	426	D	D	D	h	D	D
5231	Securities and commodity contracts intermediation and brokerage	218	397 634	157 033	42 142	1 854	.6	5.0
52311	Investment banking and securities dealing	18	30 208	15 176	3 087	181	1.2	14.2
523110	Investment banking and securities dealing	18	30 208	15 176	3 087	181	1.2	14.2
52312	Securities brokerage	193	364 432	141 171	38 762	1 654	.5	4.2
523120	Securities brokerage	193	364 432	141 171	38 762	1 654	.5	4.2
5239	Other financial investment activities	208	D	D	D	g	D	D
52391	Miscellaneous intermediation	32	35 337	9 202	2 508	114	30.0	7.5
523910	Miscellaneous intermediation	32	35 337	9 202	2 508	114	30.0	7.5
52392	Portfolio management	77	162 364	53 943	15 026	601	1.8	7.6
523920	Portfolio management	77	162 364	53 943	15 026	601	1.8	7.6
52393	Investment advice	82	36 954	18 173	5 624	283	14.0	22.7
523930	Investment advice	82	36 954	18 173	5 624	283	14.0	22.7
52399	All other financial investment activities	17	D	D	D	f	D	D
523991	Trust, fiduciary, and custody activities	17	D	D	D	f	D	D
524	Insurance carriers and related activities	1 321	N	1 272 603	347 155	25 655	N	N
5241	Insurance carriers	350	Q	959 342	271 974	18 664	Q	Q
52411	Direct life, health, and medical insurance carriers	144	Q	613 447	182 451	11 534	Q	Q
524113	Direct life insurance carriers	96	Q	207 236	57 048	4 628	Q	Q
524114	Direct health and medical insurance carriers	48	Q	406 211	125 403	6 906	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	196	Q	D	D	i	Q	Q
524126	Direct property and casualty insurance carriers	149	Q	316 306	82 213	6 486	Q	Q
524127	Direct title insurance carriers	45	Q	D	D	f	Q	Q
52413	Reinsurance carriers	10	Q	D	D	b	Q	Q
524130	Reinsurance carriers	10	Q	D	D	b	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	971	791 171	313 261	75 181	6 991	17.1	4.5
52421	Insurance agencies and brokerages	863	540 179	183 997	41 894	4 136	23.9	5.8
524210	Insurance agencies and brokerages	863	540 179	183 997	41 894	4 136	23.9	5.8
52429	Other insurance related activities	108	250 992	129 264	33 287	2 855	2.5	1.8
524291	Claims adjusting	44	D	D	D	e	D	D
524292	Third party administration of insurance and pension funds/ plans	46	202 127	111 070	29 082	2 387	.4	.9
524298	All other insurance related activities	18	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	27	D	D	D	g	D	D
5259	Other investment pools and funds (part)	27	D	D	D	g	D	D
52593	Real Estate Investment Trusts - REITs	27	D	D	D	g	D	D
525930	Real Estate Investment Trusts - REITs	27	D	D	D	g	D	D
	New Castle, IN Micropolitan Statistical Area							
52	Finance and insurance	53	N	D	D	e	N	N
522	Credit intermediation and related activities	34	N	9 982	2 392	342	N	N
5221	Depository credit intermediation	24	N	D	D	e	N	N
52211	Commercial banking	18	Q	4 957	1 245	198	Q	Q
522110	Commercial banking	18	Q	4 957	1 245	198	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	17	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	16	D	D	D	b	D	D
524210	Insurance agencies and brokerages	16	D	D	D	b	D	D
	North Vernon, IN Micropolitan Statistical Area							
52	Finance and insurance	23	N	D	D	c	N	N
522	Credit intermediation and related activities	14	N	2 505	721	120	N	N
5221	Depository credit intermediation	12	N	D	D	c	N	N
52211	Commercial banking	10	Q	2 126	628	104	Q	Q
522110	Commercial banking	10	Q	2 126	628	104	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	6	N	D	D	b	N	N
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
KOKOMO-PERU, IN COMBINED STATISTICAL AREA								
52	Finance and insurance	211	N	49 667	11 947	1 282	N	N
522	Credit intermediation and related activities	99	N	33 007	7 857	877	N	N
5221	Depository credit intermediation	66	N	28 768	6 833	790	N	N
52211	Commercial banking	45	Q	21 745	5 117	577	Q	Q
522110	Commercial banking	45	Q	21 745	5 117	577	Q	Q
52213	Credit unions	16	D	D	D	c	D	D
522130	Credit unions	16	D	D	D	c	D	D
5222	Nondepository credit intermediation	15	D	D	D	b	D	D
52229	Other nondepository credit intermediation	15	D	D	D	b	D	D
5223	Activities related to credit intermediation	18	D	D	D	b	D	D
52231	Mortgage and nonmortgage loan brokers	11	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	31	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	24	D	D	D	b	D	D
52312	Securities brokerage	21	D	D	D	b	D	D
523120	Securities brokerage	21	D	D	D	b	D	D
524	Insurance carriers and related activities	79	N	12 426	3 075	316	N	N
5242	Agencies, brokerages, and other insurance related activities ..	71	D	D	D	e	D	D
52421	Insurance agencies and brokerages	67	D	D	D	c	D	D
524210	Insurance agencies and brokerages	67	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
Kokomo, IN Metropolitan Statistical Area								
52	Finance and insurance	164	N	42 237	10 209	1 037	N	N
522	Credit intermediation and related activities	76	N	27 400	6 522	696	N	N
5221	Depository credit intermediation	48	N	23 468	5 567	618	N	N
52211	Commercial banking	34	Q	17 759	4 183	452	Q	Q
522110	Commercial banking	34	Q	17 759	4 183	452	Q	Q
52213	Credit unions	11		24 457	5 388	1 308	—	—
522130	Credit unions	11		24 457	5 388	1 308	—	—
5222	Nondepository credit intermediation	14	D	D	D	b	D	D
52229	Other nondepository credit intermediation	14	D	D	D	b	D	D
5223	Activities related to credit intermediation	14	D	D	D	b	D	D
52231	Mortgage and nonmortgage loan brokers	10	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	25	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	20	D	D	D	b	D	D
52312	Securities brokerage	17		6 189	2 364	587	7.7	8.0
523120	Securities brokerage	17		6 189	2 364	587	7.7	8.0
524	Insurance carriers and related activities	61	N	11 054	2 786	263	N	N
5242	Agencies, brokerages, and other insurance related activities ..	54	D	D	D	c	D	D
52421	Insurance agencies and brokerages	51	D	D	D	c	D	D
524210	Insurance agencies and brokerages	51	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
Peru, IN Micropolitan Statistical Area								
52	Finance and insurance	47	N	7 430	1 738	245	N	N
522	Credit intermediation and related activities	23	N	5 607	1 335	181	N	N
5221	Depository credit intermediation	18	N	5 300	1 266	172	N	N
52211	Commercial banking	11	Q	3 986	934	125	Q	Q
522110	Commercial banking	11	Q	3 986	934	125	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	6		1 290	451	114	18.0	—
524	Insurance carriers and related activities	18	N	1 372	289	53	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	D	D	D	b	D	D
52421	Insurance agencies and brokerages	16	D	D	D	b	D	D
524210	Insurance agencies and brokerages	16	D	D	D	b	D	D

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
LAFAYETTE-FRANKFORT, IN COMBINED STATISTICAL AREA								
52	Finance and insurance	288	N	165 220	41 899	3 895	N	N
522	Credit intermediation and related activities	127	N	D	D	g	N	N
5221	Depository credit intermediation	100	N	43 691	11 058	1 335	N	N
52211	Commercial banking	78	Q	D	D	f	Q	Q
522110	Commercial banking	78	Q	D	D	f	Q	Q
52213	Credit unions	14	D	D	D	c	D	D
522130	Credit unions	14	D	D	D	c	D	D
5222	Nondepository credit intermediation	16	D	D	D	c	D	D
52229	Other nondepository credit intermediation	15	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	51	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	37	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	110	N	D	D	g	N	N
5241	Insurance carriers	11	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	99	D	D	D	e	D	D
52421	Insurance agencies and brokerages	95	D	D	D	e	D	D
524210	Insurance agencies and brokerages	95	D	D	D	e	D	D
Frankfort, IN Micropolitan Statistical Area								
52	Finance and insurance	34	N	7 737	1 886	269	N	N
522	Credit intermediation and related activities	21	N	6 085	1 508	218	N	N
5221	Depository credit intermediation	16	N	5 771	1 439	206	N	N
52211	Commercial banking	13	Q	D	D	c	Q	Q
522110	Commercial banking	13	Q	D	D	c	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	2	D	D	D	a	D	D
524	Insurance carriers and related activities	11	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
Lafayette, IN Metropolitan Statistical Area								
52	Finance and insurance	254	N	157 483	40 013	3 626	N	N
522	Credit intermediation and related activities	106	N	D	D	g	N	N
5221	Depository credit intermediation	84	N	37 920	9 619	1 129	N	N
52211	Commercial banking	65	Q	27 707	7 333	779	Q	Q
522110	Commercial banking	65	Q	27 707	7 333	779	Q	Q
52213	Credit unions	13	D	D	D	c	D	D
522130	Credit unions	13	D	D	D	c	D	D
5222	Nondepository credit intermediation	13	D	D	D	b	D	D
52229	Other nondepository credit intermediation	12	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	49	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	35	D	D	D	c	D	D
52312	Securities brokerage	30	D	D	D	b	D	D
523120	Securities brokerage	30	D	D	D	b	D	D
5239	Other financial investment activities	14	D	D	D	b	D	D
524	Insurance carriers and related activities	99	N	D	D	g	N	N
5241	Insurance carriers	10	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	89	D	D	D	e	D	D
52421	Insurance agencies and brokerages	85	D	D	D	e	D	D
524210	Insurance agencies and brokerages	85	D	D	D	e	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
LOUISVILLE-ELIZABETHTOWN-SCOTTSBURG, KY-IN COMBINED STATISTICAL AREA								
52	Finance and insurance	2 301	N	1 531 757	430 648	35 645	N	N
521	Monetary authorities - central bank	1	80 052	5 342	1 391	144	-	-
5211	Monetary authorities - central bank	1	80 052	5 342	1 391	144	-	-
52111	Monetary authorities - central bank	1	80 052	5 342	1 391	144	-	-
521110	Monetary authorities - central bank	1	80 052	5 342	1 391	144	-	-
522	Credit intermediation and related activities	1 080	N	D	D	j	N	N
5221	Depository credit intermediation	657	N	D	D	j	N	N
52211	Commercial banking	545	Q	309 470	87 527	9 477	Q	Q
522110	Commercial banking	545	Q	309 470	87 527	9 477	Q	Q
52212	Savings institutions	40	Q	D	D	e	Q	Q
522120	Savings institutions	40	Q	D	D	e	Q	Q
52213	Credit unions	72	D	D	D	f	D	D
522130	Credit unions	72	D	D	D	f	D	D
5222	Nondepository credit intermediation	251	D	D	D	h	D	D
52222	Sales financing	37	D	D	D	f	D	D
522220	Sales financing	37	D	D	D	f	D	D
52229	Other nondepository credit intermediation	214	D	D	D	g	D	D
522291	Consumer lending	78	D	D	D	e	D	D
522292	Real estate credit	90	D	D	D	g	D	D
5222929	Mortgage bankers and loan correspondents	82	D	D	D	g	D	D
522298	All other nondepository credit intermediation	46	D	D	D	c	D	D
5222981	Pawn shops	45	D	D	D	c	D	D
5223	Activities related to credit intermediation	172	D	D	D	h	D	D
52231	Mortgage and nonmortgage loan brokers	89	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	89	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	22	D	D	D	h	D	D
522320	Financial transactions processing, reserve, and clearinghouse activities	22	D	D	D	h	D	D
52239	Other activities related to credit intermediation	61	D	D	D	c	D	D
522390	Other activities related to credit intermediation	61	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	279	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	166	D	D	D	g	D	D
52311	Investment banking and securities dealing	15	D	D	D	b	D	D
523110	Investment banking and securities dealing	15	D	D	D	b	D	D
52312	Securities brokerage	149	D	D	D	g	D	D
523120	Securities brokerage	149	D	D	D	g	D	D
5239	Other financial investment activities	113	D	D	D	f	D	D
52391	Miscellaneous intermediation	23	D	D	D	b	D	D
523910	Miscellaneous intermediation	23	D	D	D	b	D	D
52392	Portfolio management	42	D	D	D	e	D	D
523920	Portfolio management	42	D	D	D	e	D	D
52393	Investment advice	40	D	D	D	c	D	D
523930	Investment advice	40	D	D	D	c	D	D
524	Insurance carriers and related activities	939	N	725 848	208 682	14 890	N	N
5241	Insurance carriers	223	Q	D	D	i	Q	Q
52411	Direct life, health, and medical insurance carriers	118	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	66	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	52	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers	99	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	88	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	716	D	D	D	i	D	D
52421	Insurance agencies and brokerages	645	335 005	117 242	28 724	2 940	34.0	3.6
524210	Insurance agencies and brokerages	645	335 005	117 242	28 724	2 940	34.0	3.6
52429	Other insurance related activities	71	D	D	D	h	D	D
524291	Claims adjusting	28	D	D	D	f	D	D
524292	Third party administration of insurance and pension funds/ plans	32	D	D	D	g	D	D
524298	All other insurance related activities	11	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	e	D	D
Elizabethtown, KY Metropolitan Statistical Area								
52	Finance and insurance	151	N	40 022	9 528	1 406	N	N
522	Credit intermediation and related activities	90	N	33 769	8 032	1 216	N	N
5221	Depository credit intermediation	54	N	22 652	5 499	849	N	N
52211	Commercial banking	41	Q	14 220	3 625	548	Q	Q
522110	Commercial banking	41	Q	14 220	3 625	548	Q	Q
5222	Nondepository credit intermediation	18	D	D	D	b	D	D
52229	Other nondepository credit intermediation	18	D	D	D	b	D	D
522291	Consumer lending	10	11 098	1 316	315	48	-	.4
5223	Activities related to credit intermediation	18	D	D	D	e	D	D
52239	Other activities related to credit intermediation	11	D	D	D	b	D	D
522390	Other activities related to credit intermediation	11	D	D	D	b	D	D

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab- 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
	LOUISVILLE-ELIZABETHTOWN-SCOTTSBURG, KY-IN COMBINED STATISTICAL AREA—Con.							
	Elizabethtown, KY Metropolitan Statistical Area— Con.							
52	Finance and insurance—Con.							
523	Securities, commodity contracts, other financial investments, and related activities	16	4 901	1 056	267	34	3.3	41.8
5231	Securities and commodity contracts intermediation and brokerage	12	D	D	D	b	D	D
52312	Securities brokerage	10	4 323	915	238	27	.7	47.4
523120	Securities brokerage	10	4 323	915	238	27	.7	47.4
524	Insurance carriers and related activities	45	N	5 197	1 229	156	N	N
5242	Agencies, brokerages, and other insurance related activities ..	40	D	D	D	c	D	D
52421	Insurance agencies and brokerages	38	10 551	3 414	798	111	72.0	16.0
524210	Insurance agencies and brokerages	38	10 551	3 414	798	111	72.0	16.0
	Louisville, KY-IN Metropolitan Statistical Area							
52	Finance and insurance	2 122	N	1 487 780	420 114	34 099	N	N
521	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
5211	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
52111	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
521110	Monetary authorities - central bank	1	80 052	5 342	1 391	144	—	—
522	Credit intermediation and related activities	978	N	567 031	153 319	16 587	N	N
5221	Depository credit intermediation	593	N	319 832	89 793	9 736	N	N
52211	Commercial banking	496	Q	293 314	83 399	8 852	Q	Q
522110	Commercial banking	496	Q	293 314	83 399	8 852	Q	Q
52212	Savings institutions	32	Q	9 797	2 270	302	Q	Q
522120	Savings institutions	32	Q	9 797	2 270	302	Q	Q
52213	Credit unions	65	71 695	16 721	4 124	582	.7	.7
522130	Credit unions	65	71 695	16 721	4 124	582	.7	.7
5222	Nondepository credit intermediation	231	509 648	113 728	28 586	3 031	1.1	20.2
52222	Sales financing	37	D	D	D	f	D	D
522220	Sales financing	37	D	D	D	f	D	D
52229	Other nondepository credit intermediation	194	D	D	D	g	D	D
522291	Consumer lending	67	D	D	D	e	D	D
522292	Real estate credit	84	213 376	64 044	16 014	1 482	.6	39.4
5222929	Mortgage bankers and loan correspondents	79	D	D	D	g	D	D
522298	All other nondepository credit intermediation	43	D	D	D	c	D	D
5222981	Pawn shops	42	D	D	D	c	D	D
5223	Activities related to credit intermediation	154	1 155 743	133 471	34 940	3 820	.1	1.0
52231	Mortgage and nonmortgage loan brokers	85	D	D	D	f	D	D
522310	Mortgage and nonmortgage loan brokers	85	D	D	D	f	D	D
52232	Financial transactions processing, reserve, and clearinghouse activities	19	1 061 989	100 655	27 244	2 874	—	—
522320	Financial transactions processing, reserve, and clearinghouse activities	19	1 061 989	100 655	27 244	2 874	—	—
52239	Other activities related to credit intermediation	50	D	D	D	c	D	D
522390	Other activities related to credit intermediation	50	D	D	D	c	D	D
523	Securities, commodity contracts, other financial investments, and related activities	260	D	D	D	g	D	D
5231	Securities and commodity contracts intermediation and brokerage	152	317 300	125 519	38 726	1 699	.7	3.8
52311	Investment banking and securities dealing	13	D	D	D	b	D	D
523110	Investment banking and securities dealing	13	D	D	D	b	D	D
52312	Securities brokerage	137	314 361	124 859	38 564	1 672	.2	3.7
523120	Securities brokerage	137	314 361	124 859	38 564	1 672	.2	3.7
5239	Other financial investment activities	108	D	D	D	f	D	D
52391	Miscellaneous intermediation	23	D	D	D	b	D	D
523910	Miscellaneous intermediation	23	D	D	D	b	D	D
52392	Portfolio management	42	D	D	D	e	D	D
523920	Portfolio management	42	D	D	D	e	D	D
52393	Investment advice	35	D	D	D	c	D	D
523930	Investment advice	35	D	D	D	c	D	D
524	Insurance carriers and related activities	881	N	720 090	207 322	14 706	N	N
5241	Insurance carriers	218	Q	506 534	155 414	9 356	Q	Q
52411	Direct life, health, and medical insurance carriers	117	Q	D	D	i	Q	Q
524113	Direct life insurance carriers	66	Q	D	D	g	Q	Q
524114	Direct health and medical insurance carriers	51	Q	D	D	i	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	96	Q	D	D	g	Q	Q
524126	Direct property and casualty insurance carriers	85	Q	D	D	g	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	663	571 540	213 556	51 908	5 350	21.6	1.9
52421	Insurance agencies and brokerages	594	322 698	113 267	27 795	2 801	32.5	3.2
524210	Insurance agencies and brokerages	594	322 698	113 267	27 795	2 801	32.5	3.2
52429	Other insurance related activities	69	248 842	100 289	24 113	2 549	7.5	.3
524291	Claims adjusting	28	D	D	D	f	D	D
524292	Third party administration of insurance and pension funds/ plans	30	148 926	62 076	13 681	1 608	9.9	.5
524298	All other insurance related activities	11	D	D	D	c	D	D
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	e	D	D

See footnotes at end of table.

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

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							From admini- strative records ¹	Estimated ²
LOUISVILLE-ELIZABETHTOWN-SCOTTSBURG, KY-IN COMBINED STATISTICAL AREA—Con.								
Scottsburg, IN Micropolitan Statistical Area								
52	Finance and insurance	28	N	3 955	1 006	140	N	N
522	Credit intermediation and related activities	12	N	D	D	c	N	N
5221	Depository credit intermediation	10	N	D	D	b	N	N
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	13	N	561	131	28	N	N
5242	Agencies, brokerages, and other insurance related activities ..	13	1 756	561	131	28	78.8	—
52421	Insurance agencies and brokerages	13	1 756	561	131	28	78.8	—
524210	Insurance agencies and brokerages	13	1 756	561	131	28	78.8	—
ANGOLA, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	48	N	D	D	c	N	N
522	Credit intermediation and related activities	25	N	6 211	1 597	184	N	N
5221	Depository credit intermediation	20	N	5 481	1 413	171	N	N
52211	Commercial banking	14	Q	3 947	1 005	113	Q	Q
522110	Commercial banking	14	Q	3 947	1 005	113	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	18	N	959	224	42	N	N
5242	Agencies, brokerages, and other insurance related activities ..	18	4 163	959	224	42	68.6	1.9
52421	Insurance agencies and brokerages	18	4 163	959	224	42	68.6	1.9
524210	Insurance agencies and brokerages	18	4 163	959	224	42	68.6	1.9
BEDFORD, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	54	N	9 884	2 419	366	N	N
522	Credit intermediation and related activities	21	N	6 676	1 734	264	N	N
5221	Depository credit intermediation	14	N	6 051	1 582	240	N	N
52211	Commercial banking	11	Q	D	D	c	Q	Q
522110	Commercial banking	11	Q	D	D	c	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	27	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	26	D	D	D	b	D	D
52421	Insurance agencies and brokerages	25	7 278	2 591	536	89	39.0	5.2
524210	Insurance agencies and brokerages	25	7 278	2 591	536	89	39.0	5.2
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
BLOOMINGTON, IN METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	214	N	52 743	13 263	1 616	N	N
522	Credit intermediation and related activities	103	N	34 249	8 759	1 131	N	N
5221	Depository credit intermediation	80	N	31 006	8 030	1 034	N	N
52211	Commercial banking	66	Q	24 413	6 447	805	Q	Q
522110	Commercial banking	66	Q	24 413	6 447	805	Q	Q
52213	Credit unions	11	D	D	D	c	D	D
522130	Credit unions	11	D	D	D	c	D	D
5222	Nondepository credit intermediation	11	10 820	1 550	357	45	—	—
52229	Other nondepository credit intermediation	11	10 820	1 550	357	45	—	—
5223	Activities related to credit intermediation	12	13 487	1 693	372	52	—	74.0
523	Securities, commodity contracts, other financial investments, and related activities	33	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	22	D	D	D	b	D	D
52312	Securities brokerage	21	12 129	5 967	1 504	75	2.5	26.1
523120	Securities brokerage	21	12 129	5 967	1 504	75	2.5	26.1
5239	Other financial investment activities	11	D	D	D	b	D	D
524	Insurance carriers and related activities	77	N	11 666	2 785	383	N	N
5242	Agencies, brokerages, and other insurance related activities ..	69	D	D	D	c	D	D
52421	Insurance agencies and brokerages	68	18 308	5 683	1 343	229	64.5	6.5
524210	Insurance agencies and brokerages	68	18 308	5 683	1 343	229	64.5	6.5
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D

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

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

NAICS code	Geographic area and kind of business	Estab- lishments (number)	Revenue (\$1,000)	Annual payroll (\$1,000)	First-quarter payroll (\$1,000)	Paid employees for pay period including March 12 (number)	Percent of revenue—	
							From admini- strative records ¹	Estimated ²
CONNERSVILLE, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	35	N	D	D	c	N	N
522	Credit intermediation and related activities	17	N	3 464	861	133	N	N
5221	Depository credit intermediation	13	N	2 894	732	108	N	N
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	15	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	15	D	D	D	b	D	D
52421	Insurance agencies and brokerages	14	D	D	D	b	D	D
524210	Insurance agencies and brokerages	14	D	D	D	b	D	D
ELKHART-GOSHEN, IN METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	255	N	65 628	17 018	1 957	N	N
522	Credit intermediation and related activities	121	N	34 927	9 006	1 118	N	N
5221	Depository credit intermediation	82	N	29 086	7 524	905	N	N
52211	Commercial banking	61	Q	18 698	4 864	565	Q	Q
522110	Commercial banking	61	Q	18 698	4 864	565	Q	Q
52213	Credit unions	17	40 331	8 404	2 082	295	—	.8
522130	Credit unions	17	40 331	8 404	2 082	295	—	.8
5222	Nondepository credit intermediation	17	9 531	1 398	355	52	5.6	16.7
52229	Other nondepository credit intermediation	10	4 270	679	166	24	12.5	—
5223	Activities related to credit intermediation	22	19 243	4 443	1 127	161	8.9	.6
52231	Mortgage and nonmortgage loan brokers	11	D	D	D	b	D	D
522310	Mortgage and nonmortgage loan brokers	11	D	D	D	b	D	D
52239	Other activities related to credit intermediation	10	D	D	D	b	D	D
522390	Other activities related to credit intermediation	10	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	36	22 531	8 199	2 071	166	6.2	24.0
5231	Securities and commodity contracts intermediation and brokerage	21	12 432	5 910	1 478	106	2.4	2.7
52312	Securities brokerage	21	12 432	5 910	1 478	106	2.4	2.7
523120	Securities brokerage	21	12 432	5 910	1 478	106	2.4	2.7
5239	Other financial investment activities	15	10 099	2 289	593	60	11.0	50.2
524	Insurance carriers and related activities	98	N	22 502	5 941	673	N	N
5241	Insurance carriers	10	Q	8 312	2 069	156	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	88	42 826	14 190	3 872	517	24.3	4.6
52421	Insurance agencies and brokerages	86	D	D	D	e	D	D
524210	Insurance agencies and brokerages	86	D	D	D	e	D	D
EVANSVILLE, IN-KY METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	522	N	208 862	55 453	5 795	N	N
522	Credit intermediation and related activities	228	N	134 097	35 329	3 943	N	N
5221	Depository credit intermediation	140	N	104 855	29 678	3 097	N	N
52211	Commercial banking	99	Q	88 665	25 522	2 568	Q	Q
522110	Commercial banking	99	Q	88 665	25 522	2 568	Q	Q
52212	Savings institutions	14	Q	5 984	1 452	168	Q	Q
522120	Savings institutions	14	Q	5 984	1 452	168	Q	Q
52213	Credit unions	27	51 766	10 206	2 704	361	5.4	3.2
522130	Credit unions	27	51 766	10 206	2 704	361	5.4	3.2
5222	Nondepository credit intermediation	50	298 111	24 269	4 454	610	.6	4.0
52229	Other nondepository credit intermediation	44	D	D	D	c	D	D
522291	Consumer lending	22	25 302	2 763	684	87	.7	—
522292	Real estate credit	13	D	D	D	b	D	D
5222929	Mortgage bankers and loan correspondents	11	D	D	D	b	D	D
5223	Activities related to credit intermediation	38	13 425	4 973	1 197	236	4.7	.1
52231	Mortgage and nonmortgage loan brokers	20	7 512	3 316	882	177	8.4	.1
522310	Mortgage and nonmortgage loan brokers	20	7 512	3 316	882	177	8.4	.1
52239	Other activities related to credit intermediation	18	5 913	1 657	315	59	—	—
522390	Other activities related to credit intermediation	18	5 913	1 657	315	59	—	—
523	Securities, commodity contracts, other financial investments, and related activities	72	D	D	D	f	D	D
5231	Securities and commodity contracts intermediation and brokerage	40	39 545	20 960	6 041	348	.9	3.6
52312	Securities brokerage	37	38 703	20 849	6 017	343	.1	3.7
523120	Securities brokerage	37	38 703	20 849	6 017	343	.1	3.7
5239	Other financial investment activities	32	D	D	D	e	D	D
52393	Investment advice	15	17 707	4 058	1 076	59	3.4	4.3
523930	Investment advice	15	17 707	4 058	1 076	59	3.4	4.3

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							From admini- strative records ¹	Estimated ²
	EVANSVILLE, IN-KY METROPOLITAN STATISTICAL AREA—Con.							
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	220	N	36 279	8 823	1 191	N	N
5241	Insurance carriers	30	Q	9 265	2 284	221	Q	Q
52411	Direct life, health, and medical insurance carriers	15	Q	4 766	1 199	111	Q	Q
524113	Direct life insurance carriers	10	Q	2 758	725	64	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	15	Q	4 499	1 085	110	Q	Q
524126	Direct property and casualty insurance carriers	13	Q	D	D	c	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	190	99 521	27 014	6 539	970	29.3	8.4
52421	Insurance agencies and brokerages	170	90 504	23 298	5 592	835	32.1	7.8
524210	Insurance agencies and brokerages	170	90 504	23 298	5 592	835	32.1	7.8
52429	Other insurance related activities	20	9 017	3 716	947	135	1.8	14.6
524291	Claims adjusting	11	2 196	964	257	33	7.3	14.9
525	Funds, trusts, and other financial vehicles (part)	2	D	D	D	a	D	D
	GREENSBURG, IN MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	30	N	8 863	2 456	219	N	N
522	Credit intermediation and related activities	15	N	5 644	1 490	168	N	N
5221	Depository credit intermediation	12	N	5 183	1 365	157	N	N
523	Securities, commodity contracts, other financial investments, and related activities	3	1 687	919	234	12	—	—
524	Insurance carriers and related activities	12	N	2 300	732	39	N	N
5242	Agencies, brokerages, and other insurance related activities ..	10	D	D	D	b	D	D
52421	Insurance agencies and brokerages	10	D	D	D	b	D	D
524210	Insurance agencies and brokerages	10	D	D	D	b	D	D
	JASPER, IN MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	89	N	23 632	5 766	650	N	N
522	Credit intermediation and related activities	45	N	19 237	4 823	528	N	N
5221	Depository credit intermediation	38	N	17 441	4 360	461	N	N
52211	Commercial banking	35	Q	17 242	4 303	452	Q	Q
522110	Commercial banking	35	Q	17 242	4 303	452	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	35	N	3 008	695	108	N	N
5242	Agencies, brokerages, and other insurance related activities ..	31	D	D	D	b	D	D
52421	Insurance agencies and brokerages	30	7 026	2 465	571	92	45.0	13.2
524210	Insurance agencies and brokerages	30	7 026	2 465	571	92	45.0	13.2
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
	LOGANSPORT, IN MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	52	N	9 916	2 385	331	N	N
522	Credit intermediation and related activities	27	N	6 646	1 605	238	N	N
5221	Depository credit intermediation	19	N	6 040	1 454	214	N	N
52211	Commercial banking	11	Q	2 455	622	96	Q	Q
522110	Commercial banking	11	Q	2 455	622	96	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	20	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	17	6 918	2 256	552	71	34.8	1.3
52421	Insurance agencies and brokerages	16	D	D	D	b	D	D
524210	Insurance agencies and brokerages	16	D	D	D	b	D	D
	MADISON, IN MICROPOLITAN STATISTICAL AREA							
52	Finance and insurance	46	N	6 489	1 624	234	N	N
522	Credit intermediation and related activities	22	N	4 768	1 178	183	N	N
5221	Depository credit intermediation	19	N	4 588	1 133	175	N	N
52211	Commercial banking	10	Q	2 221	569	85	Q	Q
522110	Commercial banking	10	Q	2 221	569	85	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	6	1 337	698	183	11	—	4.9
524	Insurance carriers and related activities	18	N	1 023	263	40	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

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							From admini- strative records ¹	Estimated ²
MARION, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	109	N	21 027	5 307	684	N	N
522	Credit intermediation and related activities	63	N	12 979	3 425	460	N	N
5221	Depository credit intermediation	42	N	11 457	3 085	409	N	N
52211	Commercial banking	22	Q	5 996	1 616	196	Q	Q
522110	Commercial banking	22	Q	5 996	1 616	196	Q	Q
52213	Credit unions	14	D	D	D	c	D	D
522130	Credit unions	14	D	D	D	c	D	D
5222	Nondepository credit intermediation	12	9 986	1 196	280	41	.8	61.7
52229	Other nondepository credit intermediation	11	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	7	2 622	1 599	482	19	—	—
524	Insurance carriers and related activities	39	N	6 449	1 400	205	N	N
5242	Agencies, brokerages, and other insurance related activities	34	D	D	D	c	D	D
52421	Insurance agencies and brokerages	34	D	D	D	c	D	D
524210	Insurance agencies and brokerages	34	D	D	D	c	D	D
MUNCIE, IN METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	186	N	46 560	12 392	1 384	N	N
522	Credit intermediation and related activities	97	N	30 593	8 550	975	N	N
5221	Depository credit intermediation	67	N	26 045	7 476	850	N	N
52211	Commercial banking	41	Q	15 198	4 087	522	Q	Q
522110	Commercial banking	41	Q	15 198	4 087	522	Q	Q
52212	Savings institutions	10	D	D	D	c	Q	Q
522120	Savings institutions	10	Q	D	D	c	Q	Q
52213	Credit unions	16	D	D	D	c	D	D
522130	Credit unions	16	D	D	D	c	D	D
5222	Nondepository credit intermediation	18	20 761	2 008	500	55	2.0	.4
52229	Other nondepository credit intermediation	18	20 761	2 008	500	55	2.0	.4
5223	Activities related to credit intermediation	12	5 597	2 540	574	70	20.0	—
523	Securities, commodity contracts, other financial investments, and related activities	25	D	D	D	b	D	D
5231	Securities and commodity contracts intermediation and brokerage	11	5 526	2 594	665	45	—	4.8
52312	Securities brokerage	11	5 526	2 594	665	45	—	4.8
523120	Securities brokerage	11	5 526	2 594	665	45	—	4.8
5239	Other financial investment activities	14	D	D	D	b	D	D
524	Insurance carriers and related activities	63	N	11 638	2 696	313	N	N
5242	Agencies, brokerages, and other insurance related activities	54	D	D	D	c	D	D
52421	Insurance agencies and brokerages	51	18 196	7 181	1 818	214	32.4	1.6
524210	Insurance agencies and brokerages	51	18 196	7 181	1 818	214	32.4	1.6
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
PLYMOUTH, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	54	N	13 668	3 418	340	N	N
522	Credit intermediation and related activities	23	N	7 664	2 013	193	N	N
5221	Depository credit intermediation	18	N	D	D	c	N	N
52211	Commercial banking	13	Q	3 936	931	108	Q	Q
522110	Commercial banking	13	Q	3 936	931	108	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	3	D	D	D	a	D	D
524	Insurance carriers and related activities	28	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities	26	D	D	D	c	D	D
52421	Insurance agencies and brokerages	24	9 946	3 999	905	106	15.6	9.5
524210	Insurance agencies and brokerages	24	9 946	3 999	905	106	15.6	9.5

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 administrative records ¹	Estimated ²
RICHMOND, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	115	N	24 760	6 410	862	N	N
522	Credit intermediation and related activities	68	N	17 032	4 283	666	N	N
5221	Depository credit intermediation	46	N	14 726	3 757	589	N	N
52211	Commercial banking	29	Q	10 633	2 731	362	Q	Q
522110	Commercial banking	29	Q	10 633	2 731	362	Q	Q
52213	Credit unions	12	8 688	2 029	552	103	14.5	—
522130	Credit unions	12	8 688	2 029	552	103	14.5	—
5222	Nondepository credit intermediation	11	8 409	1 409	312	48	1.2	13.8
52229	Other nondepository credit intermediation	11	8 409	1 409	312	48	1.2	13.8
5223	Activities related to credit intermediation	11	2 556	897	214	29	23.5	1.4
523	Securities, commodity contracts, other financial investments, and related activities	12	4 850	2 029	543	31	3.8	10.8
5231	Securities and commodity contracts intermediation and brokerage	10	D	D	D	b	D	D
524	Insurance carriers and related activities	35	N	5 699	1 584	165	N	N
5242	Agencies, brokerages, and other insurance related activities ..	30	9 406	4 305	1 063	131	41.6	1.8
52421	Insurance agencies and brokerages	30	9 406	4 305	1 063	131	41.6	1.8
524210	Insurance agencies and brokerages	30	9 406	4 305	1 063	131	41.6	1.8
SEYMOUR, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	67	N	15 211	3 769	501	N	N
522	Credit intermediation and related activities	31	N	12 137	2 955	379	N	N
5221	Depository credit intermediation	20	N	D	D	e	N	N
52211	Commercial banking	18	Q	10 855	2 661	329	Q	Q
522110	Commercial banking	18	Q	10 855	2 661	329	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	1 275	796	218	26	13.1	—
524	Insurance carriers and related activities	29	N	2 278	596	96	N	N
5242	Agencies, brokerages, and other insurance related activities ..	29	7 050	2 278	596	96	57.4	4.8
52421	Insurance agencies and brokerages	29	7 050	2 278	596	96	57.4	4.8
524210	Insurance agencies and brokerages	29	7 050	2 278	596	96	57.4	4.8
SOUTH BEND-MISHAWAKA, IN-MI METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	480	N	184 631	44 451	5 181	N	N
522	Credit intermediation and related activities	192	N	98 416	23 291	2 934	N	N
5221	Depository credit intermediation	128	N	68 766	16 259	2 104	N	N
52211	Commercial banking	82	Q	43 405	10 429	1 261	Q	Q
522110	Commercial banking	82	Q	43 405	10 429	1 261	Q	Q
52212	Savings institutions	13	Q	7 563	1 824	255	Q	Q
522120	Savings institutions	13	Q	7 563	1 824	255	Q	Q
52213	Credit unions	33	87 706	17 798	4 006	588	1.5	.9
522130	Credit unions	33	87 706	17 798	4 006	588	1.5	.9
5222	Nondepository credit intermediation	37	160 461	23 902	5 724	673	.9	3.8
52229	Other nondepository credit intermediation	31	122 938	20 873	4 976	574	.6	5.0
522291	Consumer lending	13	87 788	9 711	2 104	329	—	1.0
522292	Real estate credit	14	33 579	10 678	2 740	230	1.1	13.8
5222929	Mortgage bankers and loan correspondents	13	D	D	D	c	D	D
5223	Activities related to credit intermediation	27	11 902	5 748	1 308	157	19.3	.5
52231	Mortgage and nonmortgage loan brokers	17	8 508	4 879	1 076	119	24.6	.6
522310	Mortgage and nonmortgage loan brokers	17	8 508	4 879	1 076	119	24.6	.6
52239	Other activities related to credit intermediation	10	3 394	869	232	38	6.0	—
522390	Other activities related to credit intermediation	10	3 394	869	232	38	6.0	—
523	Securities, commodity contracts, other financial investments, and related activities	63	62 196	24 170	6 282	420	2.0	7.5
5231	Securities and commodity contracts intermediation and brokerage	37	D	D	D	e	D	D
52312	Securities brokerage	35	32 875	16 573	4 444	304	—	.4
523120	Securities brokerage	35	32 875	16 573	4 444	304	—	.4
5239	Other financial investment activities	26	D	D	D	c	D	D
52393	Investment advice	17	17 913	4 188	1 154	69	2.0	1.5
523930	Investment advice	17	17 913	4 188	1 154	69	2.0	1.5

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
SOUTH BEND-MISHAWAKA, IN-MI METROPOLITAN STATISTICAL AREA—Con.								
52	Finance and insurance—Con.							
524	Insurance carriers and related activities	225	N	62 045	14 878	1 827	N	N
5241	Insurance carriers	34	Q	34 610	8 557	975	Q	Q
52411	Direct life, health, and medical insurance carriers	19	Q	11 467	3 149	292	Q	Q
524113	Direct life insurance carriers	12	Q	2 665	758	93	Q	Q
52412	Direct insurance (except life, health, and medical) carriers ..	15	Q	23 143	5 408	683	Q	Q
524126	Direct property and casualty insurance carriers	11	Q	22 890	5 357	676	Q	Q
5242	Agencies, brokerages, and other insurance related activities ..	191		73 525	27 435	852	35.8	19.1
52421	Insurance agencies and brokerages	175		67 190	25 013	772	37.0	20.0
524210	Insurance agencies and brokerages	175		67 190	25 013	772	37.0	20.0
52429	Other insurance related activities	16		6 335	2 422	80	23.0	9.0
524291	Claims adjusting	10		2 902	1 134	32	48.2	—
TERRE HAUTE, IN METROPOLITAN STATISTICAL AREA								
52	Finance and insurance	216	N	46 364	12 249	1 402	N	N
522	Credit intermediation and related activities	91	N	23 674	5 904	839	N	N
5221	Depository credit intermediation	66	N	20 048	4 998	727	N	N
52211	Commercial banking	55	Q	17 214	4 331	624	Q	Q
522110	Commercial banking	55	Q	17 214	4 331	624	Q	Q
5222	Nondepository credit intermediation	18		28 224	2 708	690	1.4	14.1
52229	Other nondepository credit intermediation	16	D	D	D	b	D	D
523	Securities, commodity contracts, other financial investments, and related activities	37	D	D	D	c	D	D
5231	Securities and commodity contracts intermediation and brokerage	19	D	D	D	c	D	D
52312	Securities brokerage	15		13 928	6 264	1 755	—	—
523120	Securities brokerage	15		13 928	6 264	1 755	—	—
5239	Other financial investment activities	18	D	D	D	b	D	D
524	Insurance carriers and related activities	87	N	13 737	4 058	396	N	N
5242	Agencies, brokerages, and other insurance related activities ..	78	D	D	D	e	D	D
52421	Insurance agencies and brokerages	76		32 185	12 480	347	29.9	5.9
524210	Insurance agencies and brokerages	76		32 185	12 480	347	29.9	5.9
525	Funds, trusts, and other financial vehicles (part)	1	D	D	D	a	D	D
VINCENNES, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	54	N	13 149	3 392	393	N	N
522	Credit intermediation and related activities	26	N	8 262	2 173	247	N	N
5221	Depository credit intermediation	22	N	D	D	c	N	N
52211	Commercial banking	21	Q	7 707	2 017	225	Q	Q
522110	Commercial banking	21	Q	7 707	2 017	225	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	23	N	D	D	c	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19	D	D	D	c	D	D
52421	Insurance agencies and brokerages	18	D	D	D	c	D	D
524210	Insurance agencies and brokerages	18	D	D	D	c	D	D
WABASH, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	50	N	9 797	2 576	325	N	N
522	Credit intermediation and related activities	25	N	6 890	1 865	245	N	N
5221	Depository credit intermediation	23	N	D	D	c	N	N
52211	Commercial banking	12	Q	3 493	1 038	124	Q	Q
522110	Commercial banking	12	Q	3 493	1 038	124	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	5	D	D	D	a	D	D
524	Insurance carriers and related activities	20	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	19		5 369	2 090	66	43.1	3.9
52421	Insurance agencies and brokerages	19		5 369	2 090	66	43.1	3.9
524210	Insurance agencies and brokerages	19		5 369	2 090	66	43.1	3.9

See footnotes at end of table.

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

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

NAICS code	Geographic area and kind of business	Estab-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
WARSAW, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	111	N	23 165	5 919	727	N	N
522	Credit intermediation and related activities	50	N	15 844	4 068	540	N	N
5221	Depository credit intermediation	43	N	15 171	3 936	526	N	N
52211	Commercial banking	33	Q	12 668	3 239	414	Q	Q
522110	Commercial banking	33	Q	12 668	3 239	414	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	16	8 367	3 602	919	70	—	1.0
5231	Securities and commodity contracts intermediation and brokerage	14	D	D	D	b	D	D
52312	Securities brokerage	12	D	D	D	b	D	D
523120	Securities brokerage	12	D	D	D	b	D	D
524	Insurance carriers and related activities	45	N	3 719	932	117	N	N
5242	Agencies, brokerages, and other insurance related activities ..	42	D	D	D	c	D	D
52421	Insurance agencies and brokerages	41	11 717	3 233	798	102	58.6	3.3
524210	Insurance agencies and brokerages	41	11 717	3 233	798	102	58.6	3.3
WASHINGTON, IN MICROPOLITAN STATISTICAL AREA								
52	Finance and insurance	39	N	D	D	c	N	N
522	Credit intermediation and related activities	20	N	5 068	1 429	162	N	N
5221	Depository credit intermediation	16	N	4 889	1 388	154	N	N
52211	Commercial banking	12	Q	3 980	1 172	122	Q	Q
522110	Commercial banking	12	Q	3 980	1 172	122	Q	Q
523	Securities, commodity contracts, other financial investments, and related activities	7	D	D	D	a	D	D
524	Insurance carriers and related activities	12	N	D	D	b	N	N
5242	Agencies, brokerages, and other insurance related activities ..	11	D	D	D	b	D	D

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

CHICAGO-NAPERVILLE-MICHIGAN CITY, IL-IN-WI COMBINED STATISTICAL AREA

Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area

Chicago-Naperville-Joliet, IL Metropolitan Division

Cook County, IL

DeKalb County, IL

DuPage County, IL

Grundy County, IL

Kane County, IL

Kendall County, IL

McHenry County, IL

Will County, IL

Gary, IN Metropolitan Division

Jasper County, IN

Lake County, IN

Newton County, IN

Porter County, IN

Lake County-Kenosha County, IL-WI Metropolitan Division

Lake County, IL

Kenosha County, WI

Kankakee-Bradley, IL Metropolitan Statistical Area

Kankakee County, IL

Michigan City-La Porte, IN Metropolitan Statistical Area

LaPorte County, IN

CINCINNATI-MIDDLETOWN-WILMINGTON, OH-KY-IN COMBINED STATISTICAL AREA

Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area

Dearborn County, IN

Franklin County, IN

Ohio County, IN

Boone County, KY

Bracken County, KY

Campbell County, KY

Gallatin County, KY
Grant County, KY
Kenton County, KY
Pendleton County, KY
Brown County, OH
Butler County, OH
Clermont County, OH
Hamilton County, OH
Warren County, OH

Wilmington, OH Micropolitan Statistical Area

Clinton County, OH

FORT WAYNE-HUNTINGTON-AUBURN, IN COMBINED STATISTICAL AREA

Auburn, IN Micropolitan Statistical Area

DeKalb County, IN

Decatur, IN Micropolitan Statistical Area

Adams County, IN

Fort Wayne, IN Metropolitan Statistical Area

Allen County, IN

Wells County, IN

Whitley County, IN

Huntington, IN Micropolitan Statistical Area

Huntington County, IN

Kendallville, IN Micropolitan Statistical Area

Noble County, IN

INDIANAPOLIS-ANDERSON-COLUMBUS, IN COMBINED STATISTICAL AREA

Anderson, IN Metropolitan Statistical Area

Madison County, IN

Columbus, IN Metropolitan Statistical Area

Bartholomew County, IN

Crawfordsville, IN Micropolitan Statistical Area

Montgomery County, IN

Indianapolis, IN Metropolitan Statistical Area

Boone County, IN

Brown County, IN

Hamilton County, IN

Hancock County, IN
Hendricks County, IN
Johnson County, IN
Marion County, IN
Morgan County, IN
Putnam County, IN
Shelby County, IN

New Castle, IN Micropolitan Statistical Area

Henry County, IN

North Vernon, IN Micropolitan Statistical Area

Jennings County, IN

KOKOMO-PERU, IN COMBINED STATISTICAL AREA

Kokomo, IN Metropolitan Statistical Area

Howard County, IN
Tipton County, IN

Peru, IN Micropolitan Statistical Area

Miami County, IN

LAFAYETTE-FRANKFORT, IN COMBINED STATISTICAL AREA

Frankfort, IN Micropolitan Statistical Area

Clinton County, IN

Lafayette, IN Metropolitan Statistical Area

Benton County, IN
Carroll County, IN
Tippecanoe County, IN

LOUISVILLE-ELIZABETHTOWN-SCOTTSBURG, KY-IN COMBINED STATISTICAL AREA

Elizabethtown, KY Metropolitan Statistical Area

Hardin County, KY
Larue County, KY

Louisville, KY-IN Metropolitan Statistical Area

Clark County, IN
Floyd County, IN
Harrison County, IN
Washington County, IN
Bullitt County, KY
Henry County, KY

Jefferson County, KY

Meade County, KY

Nelson County, KY

Oldham County, KY

Shelby County, KY

Spencer County, KY

Trimble County, KY

Scottsburg, IN Micropolitan Statistical Area

Scott County, IN

ANGOLA, IN MICROPOLITAN STATISTICAL AREA

Steuben County, IN

BEDFORD, IN MICROPOLITAN STATISTICAL AREA

Lawrence County, IN

BLOOMINGTON, IN METROPOLITAN STATISTICAL AREA

Greene County, IN

Monroe County, IN

Owen County, IN

CONNERSVILLE, IN MICROPOLITAN STATISTICAL AREA

Fayette County, IN

ELKHART-GOSHEN, IN METROPOLITAN STATISTICAL AREA

Elkhart County, IN

EVANSVILLE, IN-KY METROPOLITAN STATISTICAL AREA

Gibson County, IN

Posey County, IN

Vanderburgh County, IN

Warrick County, IN

Henderson County, KY

Webster County, KY

GREENSBURG, IN MICROPOLITAN STATISTICAL AREA

Decatur County, IN

JASPER, IN MICROPOLITAN STATISTICAL AREA

Dubois County, IN

Pike County, IN

LOGANSPOUT, IN MICROPOLITAN STATISTICAL AREA

Cass County, IN

MADISON, IN MICROPOLITAN STATISTICAL AREA

Jefferson County, IN

MARION, IN MICROPOLITAN STATISTICAL AREA

Grant County, IN

MUNCIE, IN METROPOLITAN STATISTICAL AREA

Delaware County, IN

PLYMOUTH, IN MICROPOLITAN STATISTICAL AREA

Marshall County, IN

RICHMOND, IN MICROPOLITAN STATISTICAL AREA

Wayne County, IN

SEYMOUR, IN MICROPOLITAN STATISTICAL AREA

Jackson County, IN

SOUTH BEND-MISHAWAKA, IN-MI METROPOLITAN STATISTICAL AREA

St. Joseph County, IN

Cass County, MI

TERRE HAUTE, IN METROPOLITAN STATISTICAL AREA

Clay County, IN

Sullivan County, IN

Vermillion County, IN

Vigo County, IN

VINCENNES, IN MICROPOLITAN STATISTICAL AREA

Knox County, IN

WABASH, IN MICROPOLITAN STATISTICAL AREA

Wabash County, IN

WARSAW, IN MICROPOLITAN STATISTICAL AREA

Kosciusko County, IN

WASHINGTON, IN MICROPOLITAN STATISTICAL AREA

Daviess County, IN

