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1992

Census of Financial, Insurance, and Real Estate Industries

FC92-S-3

SUBJECT SERIES

Miscellaneous Subjects

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

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U.S. Department of Commerce
Michael Kantor, Secretary

Economics and Statistics Administration
Everett M. Ehrlich, Under Secretary
for Economic Affairs

BUREAU OF THE CENSUS
Martha Farnsworth Riche, Director

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If you have any questions concerning the statistics in this report, call 301-457-2824.

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.

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

Policymaking agencies of the Federal Government use the data, especially in monitoring economic activity and providing assistance to business.

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 and 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.

AUTHORITY AND SCOPE

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 1992 Economic Census consists of the following eight censuses:

- Census of Retail Trade
- Census of Wholesale Trade
- Census of Service Industries
- Census of Financial, Insurance, and Real Estate Industries
- Census of Transportation, Communications, and Utilities
- Census of Manufactures
- Census of Mineral Industries
- Census of Construction Industries

Special programs also cover enterprise statistics and minority-owned and women-owned businesses. (The 1992 Census of Agriculture and 1992 Census of Governments are conducted separately.) The next economic census is scheduled to be taken in 1998 covering the year 1997.

AVAILABILITY OF THE DATA

The results of the economic census are available in printed reports for sale by the U.S. Government Printing Office and on compact discs for sale by the Census Bureau. Order forms for all types of products are available on request from Customer Services, Bureau of the Census, Washington, DC 20233-1900. A more complete description of publications being issued from this census is on the inside back cover of this document.

Census facts are also widely disseminated by trade associations, business journals, and newspapers. Volumes containing census statistics are available in most major public and college libraries. Finally, State data centers in every State as well as business and industry data centers in many States also supply economic census statistics.

WHAT'S NEW IN 1992

The 1992 Economic Census covers more of the economy than any previous census. New for 1992 are data on communications, utilities, financial, insurance, and real estate, as well as coverage of more transportation industries. The economic, agriculture, and governments censuses now collectively cover nearly 98 percent of all economic activity.

Among other changes, new 1992 definitions affect the boundaries of about a third of all metropolitan areas. Also, the Survey of Women-Owned Businesses has now been expanded to include all corporations.

HISTORICAL INFORMATION

The economic census has been taken as an integrated program at 5-year intervals since 1967 and before that for 1963, 1958, and 1954. Prior to that time, the individual subcomponents 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 1840 and subsequent censuses to include mining and some commercial activities. In 1902, Congress established a permanent Census Bureau and directed that a census of manufactures be taken every 5 years. The 1905 Manufactures Census was the first time a census was taken apart from the regular every-10-year population census.

The first census of business was taken in 1930, covering 1929. Initially it covered retail and wholesale trade and construction industries, but it was broadened in 1933 to include some of the service trades.

The 1954 Economic Census was the first census to be fully integrated—providing comparable census data across economic sectors, 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 questionnaires. The Enterprise Statistics Program, which publishes combined data from the economic census, was made possible with the implementation of the integrated census program in 1954.

The range of industries covered in the economic censuses has continued to expand. The census of construction industries began on a regular basis in 1967, and the scope of service industries was broadened in 1967, 1977, and 1987. The census of transportation began in 1963 as a set of surveys covering travel, transportation of commodities, and trucks, but expanded in 1987 to cover business establishments in several transportation industries. For 1992, these statistics are incorporated into a broadened census of transportation, communications, and utilities. Also new for 1992 is the census of financial, insurance, and real estate industries. This is part of a gradual expansion in coverage of industries previously subjected to government regulation.

The Survey of Minority-Owned Business Enterprises was first conducted as a special project in 1969 and was incorporated into the economic census in 1972 along with the Survey of Women-Owned Businesses.

An economic census has also been taken in Puerto Rico since 1909, in the Virgin Islands of the United States and Guam since 1958, and in the Commonwealth of the Northern Mariana Islands since 1982.

Statistical reports from the 1987 and earlier censuses provide historical figures for the study of long-term time series and are available in some large libraries. All of the census data published since 1967 are still available for sale on microfiche from the Census Bureau.

AVAILABILITY OF MORE FREQUENT ECONOMIC DATA

While the census provides complete enumerations every 5 years, there are many needs for more frequent data as well. The Census Bureau conducts a number of monthly, quarterly, and annual surveys, with the results appearing in publication series such as Current Business Reports (retail and wholesale trade and service industries), the Annual Survey of Manufactures, Current Industrial Reports, and the Quarterly Financial Report. Most of these surveys, while providing more frequent observations, yield less kind-of-business and geographic detail than the census. The County Business Patterns program offers annual statistics on the number of establishments, employment, and payroll classified by industry within each county.

SOURCES FOR MORE INFORMATION

More information about the scope, coverage, classification system, data items, and publications for each of the economic censuses and related surveys is published in the *Guide to the 1992 Economic Census and Related Statistics*. More information on the methodology, procedures, and history of the census will be published in the *History of the 1992 Economic Census*. Contact Customer Services for information on availability.

Census of Financial, Insurance, and Real Estate (FIRE) Industries

GENERAL

The 1992 Census of Financial, Insurance, and Real Estate (FIRE) Industries, part of the 1992 Economic Census, covered financial, insurance, and real estate industries as defined in Division H of the *Standard Industrial Classification Manual: 1987*[1] (SIC).

Data are presented for establishments in the following classifications:

SIC code	Title
60	Depository institutions
61	Nondepository credit institutions
62	Security and commodity brokers, dealers, exchanges, and services
63	Insurance carriers
64	Insurance agents, brokers, and service
65	Real estate
67	Holding and other investment offices

This report includes only establishments with payroll.

Government-affiliated establishments in the covered industries are excluded from this report, with the exception of depository institutions under conservatorship of a governmental organization, central reserve institutions, and federally-sponsored credit agencies.

For firms classified as commercial banks, savings institutions, and credit unions (SIC's 602, 603, and 606); and life insurance carriers, accident and health and medical service plans, fire, marine, and casualty, and surety insurance carriers (SIC's 631, 632, 633, and 635), the basic tabulations in this report include establishments which are auxiliary (primary function is providing a service, such as an administrative office) to other establishments within the same organization. For firms classified in all other industries covered by this report, the basic tabulations do not include data for auxiliary establishments. Data for these auxiliaries are presented in a subsequent report issued as part of the *1992 Enterprise Statistics* reports.

For the 1992 Census of Financial, Insurance, and Real Estate Industries, large- and medium-size firms, plus all firms known to operate more than one establishment, were sent questionnaires to be completed and returned to the Census Bureau by mail. For selected very small firms, including those with no paid employees, data from existing administrative records of other Federal agencies were used instead. These records provided basic information on location, kind of business, revenue, payroll, number of employees, and legal form of organization. In addition, more detailed information for selected kinds of business was obtained on the various questionnaires.

Appendix A gives a more detailed explanation of census coverage and methodology.

CENSUS DISCLOSURE RULES

In accordance with Federal law governing census reports, 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, so this information may be released even though other information is withheld.

GEOGRAPHIC AREAS COVERED

This report presents data for the following areas:

1. The United States as a whole.
2. Each State and the District of Columbia.
3. Consolidated metropolitan statistical areas (CMSA's) and primary metropolitan statistical areas (PMSA's) defined by the Office of Management and Budget (OMB) as of June 30, 1993. A CMSA is an area used to facilitate the presentation and analysis of data for large concentrations of metropolitan populations. It includes two or more contiguous PMSA's which have a population of at least 1,000,000[2] and which meet specific criteria of urban character and of social and economic integration.
4. Metropolitan statistical areas (MSA's) defined by the OMB as of June 30, 1993. An MSA is an integrated economic and social unit with a population nucleus of at least 50,000 inhabitants.[2] Each MSA consists of one or more counties meeting standards of metropolitan character; in New England, cities and towns rather than counties are the component geographic units.

[1] *Standard Industrial Classification Manual: 1987.* For sale by Superintendent of Documents, U.S. Government Printing Office, Washington DC 20402. Stock No. 041-001-00314-2.

[2] According to the 1990 Census of Population or subsequent special census.

DOLLAR VALUES

All dollar values presented in this report are expressed in current dollars, i.e., 1992 data are expressed in 1992 dollars. Consequently, when making comparisons to prior years, users of the data should consider the inflation that has occurred.

RELIABILITY OF DATA

The data presented on various subjects included in this report are based, in part, upon a sample and, therefore, are subject to both sampling errors and nonsampling errors. Specifically, for establishments in SIC 6411, Insurance Agents, Brokers, and Service, data are estimated based on information obtained from census questionnaires mailed to all large employers and to a sample of small employers in the insurance universe. Sampling errors affect these estimates insofar as they may differ from complete enumeration. 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.

The reliability of data estimates on the selected topics presented in this report is determined by the joint effects of the various 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. For more detailed information on the sampling procedure (see Census Coverage and Methodology), and estimation procedure (see Treatment of Nonresponse) that apply to these data, see appendix A. Also, see appendix E for an indication of the extent that data for kind-of-business totals included in this report were obtained from the administrative records of other Federal agencies and from estimation, rather than reports directly from respondents.

SPECIAL TABULATIONS

Special tabulations of data collected in the 1992 Census of Financial, Insurance, and Real Estate Industries may be obtained, depending on availability of time and personnel, on diskette, computer tape, or in tabular form. The data will be in summary form and subject to the same rules prohibiting disclosure of confidential information (including name, address, kind of business, or other data for individual business establishments or companies) as are the regular publications.

Special tabulations are prepared on a cost basis. A request for a cost estimate, as well as exact specifications on the type and format of the data to be provided, should be directed to the Chief, Services Division, Bureau of the Census, Washington, DC 20233.

To discuss a special tabulation before submitting specifications, call 1-800-541-8345.

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used in this publication:

–	Represents zero.
‡	Revenue was not collected at this level of detail for multiestablishment firms.
(D)	Withheld to avoid disclosing data for individual companies; data are included in broader kind-of-business totals.
(NA)	Not available.
(S)	Withheld because estimates did not meet publication standards on the basis of either response rate, associated standard error, or a consistency review.
CMSA	Consolidated metropolitan statistical area.
MA	Metropolitan area.
MSA	Metropolitan statistical area.
n.e.c.	Not elsewhere classified.
PMSA	Primary metropolitan statistical area.
pt.	Part.
r	Revised.
SIC	Standard Industrial Classification.

Users' Guide for Locating Statistics in This Report by Table Number

Information shown in tables	Table					
	1	2	3	4	5	6
GEOGRAPHIC AREA						
United States	X	X	X	X	X	X
States				X		X
CMSA, PMSA, MSA					X	
DATA ITEMS[1]						
Establishments	X	X	X	X	X	X
Revenue	X	X	X	X	X	X
Annual payroll	X					
First-quarter payroll	X					
Paid employees for pay period including March 12, 1992	X					
Insurance administrative expenses:						
Life insurance, life reinsurance, annuities		X				
Accident and health insurance, health plans		X				
Claims processing for other parties		X				
All other administrative expenses		X				
Insurance benefits paid:						
Life insurance, life reinsurance, annuities			X			
Accident and health insurance, health plans			X			
All other benefits paid			X			
Insurance agents and brokers:						
Revenue of establishments with licensed agents and brokers				X		
Total number of agents and brokers				X		
Full-time agents and brokers				X		
Part-time agents and brokers				X		
Number of establishments without licensed agents and brokers				X		
Revenue of establishments without licensed agents and brokers				X		
Real estate agents and brokers:						
Total licensed agents and brokers					X	
Full-time employment status					X	
Part-time employment status					X	
Compensated by commissions only					X	
Compensated by commissions plus base salary					X	
Compensated by salary or wages					X	
Exported services:						
Number of establishments with revenue from exported services						X
Revenue from exported services						X

[1]See Explanation of Terms, appendix A.

Users' Guide for Locating Statistics in the 1992 Census of Financial, Insurance, and Real Estate Industries Reports

Report and geographic area	Information shown in reports by kind of business or industry category										
	Number of establishments	Revenue ($1,000)	Payroll ($1,000)	Number of employees	Selected ratios	Revenue lines	Revenue size and employment size of establishments and firms	Concentration ratio of largest firms	Single units and multiunits	Legal form of organization	Selected topics
GEOGRAPHIC AREA SERIES											
United States	X	X	X	X	X						
State	X	X	X	X	X						
CMSA, PMSA, MSA	X	X	X	X							
NONEMPLOYER STATISTICS SERIES											
United States	[1]X	[1]X					[2]X			[1]X	
State	[1]X	[1]X									
CMSA, PMSA, MSA	X	X									
ESTABLISHMENT AND FIRM SIZE (INCLUDING LEGAL FORM OF ORGANIZATION)											
United States	X	X	X	X			X	X	X	X	
SOURCES OF REVENUE											
United States	X	X				X					
MISCELLANEOUS SUBJECTS											
United States	X	X									[3]X
State	X	X									[3]X
CMSA, PMSA, MSA	X	X									[3]X

[1]Includes data for all establishments, establishments with payroll, and establishments without payroll, by kind of business.
[2]Data available by revenue size of establishments without payroll only.
[3]Includes data from selected special inquiries on the report forms.

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-- Not applicable for this report.

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TSF:TIPS92-13182153.DAT;1 6/26/96 13:18:24 UTF:TIPS93-13182153.DAT;1 6/26/96 13:18:24 META:TIPS96-13182153.DAT;1 6/26/96 13:18:35

Table 1. **Summary Statistics for the United States: 1992**

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Kind of business	Establishments (number)	Revenue ($1,000)	Annual payroll ($1,000)	First-quarter payroll ($1,000)	Paid employees for pay period including March 12 (number)
60	**Depository institutions**	**104 505**	**532 056 958**	**57 339 387**	**14 661 540**	**2 100 089**
602	Commercial banks	62 761	318 076 750	41 206 500	10 664 439	1 506 055
6021	National commercial banks	31 360	185 985 724	23 188 947	5 999 172	852 039
6022	State commercial banks	31 401	132 091 026	18 017 553	4 665 267	654 016
603	Savings institutions	20 544	92 322 214	8 445 569	2 100 930	341 920
6035	Savings institutions, federally chartered	13 963	63 934 175	5 788 429	1 446 360	233 266
6036	Savings institutions, not federally chartered	6 581	28 388 039	2 657 140	654 570	108 654
606	Credit unions	15 665	21 390 416	2 872 047	692 640	139 762
6061	Credit unions, federally chartered	9 631	13 031 419	1 771 545	426 198	85 622
6062	Credit unions, not federally chartered	6 034	8 358 997	1 100 502	266 442	54 140
601, 8, 9	Other depository institutions	5 535	100 267 578	4 815 271	1 203 531	112 352
601	Central reserve depository institutions	67	29 571 733	870 423	215 188	26 334
6011	Federal reserve banks	42	20 262 375	782 522	191 458	23 819
6019	Central reserve depository institutions, n.e.c.	25	9 309 358	87 901	23 730	2 515
608	Foreign banking and branches and agencies of foreign banks	632	62 689 715	2 263 503	581 368	34 310
6081	Branches and agencies of foreign banks	561	58 525 186	2 096 118	540 002	31 060
6082	Foreign trade and international banking institutions	71	4 164 529	167 385	41 366	3 250
609	Functions related to depository banking	4 836	8 006 130	1 681 345	406 975	51 708
6091	Nondeposit trust facilities	410	3 094 236	877 910	212 349	19 497
6099	Functions related to depository banking, n.e.c.	4 426	4 911 894	803 435	194 626	32 211
61	**Nondepository credit institutions**	**39 439**	**135 386 946**	**15 481 372**	**3 803 865**	**445 590**
614	Personal credit institutions	16 900	47 668 442	4 281 395	1 089 048	158 790
6141 pt.	Automotive sales finance companies	1 715	19 001 806	970 770	244 821	31 633
6141 pt.	Sales finance companies, except automotive	2 481	9 123 004	755 607	191 324	24 544
6141 pt.	Consumer and personal finance and small loan companies	11 937	17 962 288	2 369 104	604 697	96 338
6141 pt.	Personal credit institutions, n.e.c.	767	1 581 344	185 914	48 206	6 275
611, 5, 6	Other nondepository credit institutions	22 539	87 718 504	11 199 977	2 714 817	286 800
611	Federal and federally-sponsored credit agencies	1 349	28 091 998	833 051	231 760	21 298
6111 pt.	Farm credit system	1 308	6 206 819	405 929	102 259	11 817
6111 pt.	Federal and federally-sponsored credit agencies, except farm credit system	41	21 885 179	427 122	129 501	9 481
615	Business credit institutions	5 038	36 552 770	3 459 209	932 572	86 526
6153	Short-term business credit institutions, except agricultural	2 370	17 101 595	1 991 675	547 818	54 847
6159	Miscellaneous business credit institutions	2 668	19 451 175	1 467 534	384 754	31 679
6159 pt.	Agricultural credit institutions	105	94 913	12 117	2 906	338
6159 pt.	Miscellaneous business credit institutions, n.e.c.	2 563	19 356 262	1 455 417	381 848	31 341
616	Mortgage bankers and brokers	16 152	23 073 736	6 907 717	1 550 485	178 976
6162	Mortgage bankers and loan correspondents	9 995	19 855 672	5 765 351	1 304 372	146 614
6163	Loan brokers	6 157	3 218 064	1 142 366	246 113	32 362
62	**Security and commodity brokers, dealers, exchanges, and services**	**31 177**	**108 861 913**	**33 833 505**	**9 126 123**	**406 444**
621, 2	Security and commodity brokers, dealers, and flotation companies	19 237	90 729 663	26 959 243	7 558 882	312 846
621	Security brokers, dealers, and flotation companies	17 787	88 171 416	26 252 775	7 412 106	299 953
622	Commodity contracts brokers and dealers	1 450	2 558 247	706 468	146 776	12 893
623, 8	Security and commodity exchanges and allied services	11 940	18 132 250	6 874 262	1 567 241	93 598
623	Security and commodity exchanges	35	993 466	311 763	83 165	6 739
628	Services allied with the exchange of securities or commodities	11 905	17 138 784	6 562 499	1 484 076	86 859
6282	Investment advice	11 520	14 806 374	5 845 771	1 285 673	68 763
6289	Services allied with the exchange of securities or commodities, n.e.c.	385	2 332 410	716 728	198 403	18 096
63	**Insurance carriers**	**38 977**	**796 024 945**	**50 518 681**	**12 844 922**	**1 516 643**
631	Life insurance	13 424	378 401 736	19 410 698	5 045 521	609 237
6311 pt.	Sales offices of life insurance carriers	11 969	‡	8 551 437	2 185 839	296 472
6311 pt.	Other offices of life insurance carriers	1 455	‡	10 859 261	2 859 682	312 765
6311 pt.	Home offices of life insurance carriers	1 113	‡	8 631 374	2 285 618	233 788
6311 pt.	Other offices of life insurance carriers, n.e.c.	342	‡	2 227 887	574 064	78 977
632	Accident and health insurance and medical service plans	2 846	148 259 458	7 545 285	1 892 422	250 236
6321	Accident and health insurance	1 100	23 446 285	1 466 632	379 702	53 599
6324	Hospital and medical service plans	1 746	124 813 173	6 078 653	1 512 720	196 637
633	Fire, marine, and casualty insurance	19 002	258 394 706	21 182 627	5 323 934	588 333
6331 pt.	Sales offices of fire, marine, and casualty insurance	15 648	‡	8 724 654	2 214 242	235 765
6331 pt.	Other offices of fire, marine, and casualty insurance	3 354	‡	12 457 973	3 109 692	352 568
6331 pt.	Home offices of fire, marine, and casualty insurance	2 180	‡	7 717 038	1 956 140	209 985
6331 pt.	Other offices of fire, marine, and casualty insurance, n.e.c.	1 174	‡	4 740 935	1 153 552	142 583
636	Title insurance	1 532	4 883 558	1 168 374	277 248	34 473
635, 7, 9	Other insurance carriers	2 173	6 085 487	1 211 697	305 797	34 364
635	Surety insurance	548	4 005 361	518 892	134 564	11 167
637, 9	Pension, health, and welfare funds; and insurance carriers, n.e.c.	1 625	2 080 126	692 805	171 233	23 197
637	Pension, health, and welfare funds	1 491	1 379 397	596 919	145 774	20 374
639	Insurance carriers, n.e.c.	134	700 729	95 886	25 459	2 823
64	**Insurance agents, brokers, and services**	**121 662**	**51 705 051**	**18 921 131**	**4 570 947**	**635 536**
6411 pt.	Offices of insurance agents and brokers	112 550	41 990 889	15 098 561	3 636 641	509 263
6411 pt.	Insurance related services, n.e.c.	9 112	9 714 162	3 822 570	934 306	126 273

See footnotes at end of table.

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Table 1. **Summary Statistics for the United States: 1992**—Con.

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Kind of business	Establishments (number)	Revenue ($1,000)	Annual payroll ($1,000)	First-quarter payroll ($1,000)	Paid employees for pay period including March 12 (number)
65	**Real estate**	**229 493**	**141 673 252**	**26 245 094**	**6 178 826**	**1 231 471**
651	Real estate operators (except developers) and lessors	102 887	74 069 548	8 257 801	1 960 869	462 564
6512	Operators of nonresidential buildings	32 905	36 868 690	3 691 610	887 794	168 138
6512 pt.	Operators of professional and other office buildings	16 201	20 993 343	1 828 484	446 111	72 142
6512 pt.	Operators of manufacturing and industrial buildings	3 691	2 379 406	338 161	79 572	13 312
6512 pt.	Operators of shopping centers and retail stores	8 540	9 853 359	1 058 786	249 318	55 495
6512 pt.	Operators of other nonresidential buildings and facilities	4 473	3 642 582	466 179	112 793	27 189
6513	Operators of apartment buildings	48 330	29 373 795	3 550 015	839 406	228 270
6514, 5, 7, 9	Other real estate operator and lessors	21 652	7 827 063	1 016 176	233 669	66 156
6514	Operators of dwellings other than apartment buildings	9 271	3 162 911	416 497	97 820	29 660
6515	Operators of residential mobile home sites	9 572	3 607 675	430 033	100 238	29 270
6517, 9	Lessors of other real property	2 809	1 056 477	169 646	35 611	7 226
653	Real estate agents and managers	106 552	53 747 026	14 859 532	3 513 229	646 561
6531 pt.	Offices of real estate agents and brokers	52 818	25 812 255	4 697 320	1 082 883	194 648
6531 pt.	Offices of residential real estate agents and brokers	43 435	20 900 833	3 178 768	724 973	148 548
6531 pt.	Offices of nonresidential real estate agents and brokers	9 383	4 911 422	1 518 552	357 910	46 100
6531 pt.	Real estate property managers	38 592	21 610 020	7 793 510	1 879 398	376 941
6531 pt	Residential real estate property managers	13 732	8 001 327	3 287 556	787 336	179 311
6531 pt.	Nonresidential real estate property managers	9 448	6 092 754	2 885 797	702 972	107 220
6531 pt.	Condominium or cooperative owners' associations	15 412	7 515 939	1 620 157	389 090	90 410
6531 pt.	Services related to real estate sales and management	15 142	6 324 751	2 368 702	550 948	74 972
6531 pt.	Real estate appraisers	10 015	2 981 854	1 098 413	243 819	38 080
6531 pt.	Services related to real estate sales and management, n.e.c.	5 127	3 342 897	1 270 289	307 129	36 892
654, 5	Other real estate	20 054	13 856 678	3 127 761	704 728	122 346
654	Title abstract offices	4 716	2 337 340	880 109	191 372	33 742
655	Land subdividers and developers	15 338	11 519 338	2 247 652	513 356	88 604
6552	Land subdividers and developers, except cemeteries	8 848	9 219 698	1 452 649	332 486	48 502
6553	Cemetery subdividers and developers	6 490	2 299 640	795 003	180 870	40 102
67	**Holding and other investment offices**[1]	**20 327**	**65 817 452**	**9 229 614**	**2 307 569**	**173 818**
671	Holding offices	10 381	43 634 118	5 934 241	1 518 221	108 235
6712	Offices of bank holding companies	2 256	11 126 106	1 257 469	306 464	26 741
6719	Offices of holding companies, n.e.c.	8 125	32 508 012	4 676 772	1 211 757	81 494
672	Investment offices	829	3 826 568	1 106 477	275 504	16 752
6722	Management investment offices, open-end	561	3 438 254	1 027 865	260 142	15 648
6726	Unit investment trusts, face-amount certificate offices, and closed-end management investment offices	268	388 314	78 612	15 362	1 104
673	Trusts	(NA)	(NA)	(NA)	(NA)	(NA)
6732	Educational, religious, and charitable trusts	(NA)	(NA)	(NA)	(NA)	(NA)
6733	Trusts, except educational, religious, and charitable	(NA)	(NA)	(NA)	(NA)	(NA)
679	Miscellaneous investing	9 117	18 356 766	2 188 896	513 844	48 831
6792	Oil royalty traders	746	686 665	92 736	21 104	2 228
6794	Patent owners and lessors	1 514	5 412 500	689 269	163 400	17 409
6798	Real estate investment trusts	655	2 507 512	181 787	45 136	4 771
6799	Investors, n.e.c.	6 202	9 750 089	1 225 104	284 204	24 423

[1]Data for SIC 673, Trusts, are not included.

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Table 2. **Administrative Expenses for the United States: 1992**

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Kind of business	Establishments (number)	Revenue ($1,000)	Administrative expenses					Revenue of establishments reporting administrative expenses as percent of total revenue
				Total ($1,000)	Life insurance, life reinsurance, annuities ($1,000)	Accident and health insurance, health plans ($1,000)	Claims processing for other parties ($1,000)	All other ($1,000)	
631	Life insurance carriers	13 424	378 401 736	47 707 028	35 600 271	9 194 452	328 390	2 583 915	95.1
6321	Accident and health insurance carriers	1 100	23 446 285	4 024 393	369 185	3 423 949	96 485	134 774	92.2
6324	Hospital and medical service plans	1 746	124 813 173	13 574 273	33 886	11 625 873	1 589 144	325 370	84.5

Table 3. **Insurance Benefits Paid to Policyholders for the United States: 1992**

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Kind of business	Establishments (number)	Revenue ($1,000)	Benefits paid				Revenue of establishments reporting benefits paid as percent of total revenue
				Total ($1,000)	Life insurance, life reinsurance, annuities ($1,000)	Accident and health insurance, health plans ($1,000)	All other ($1,000)	
631	Life insurance carriers	13 424	378 401 736	164 414 072	130 195 695	32 400 570	1 817 807	96.1
6321	Accident and health insurance carriers	1 100	23 446 285	11 831 908	832 688	10 926 892	72 328	92.8
6324	Hospital and medical service plans	1 746	124 813 173	103 582 580	148 943	100 972 726	2 460 911	80.0

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Table 4. Insurance Agents and Brokers for the United States and States: 1992

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Establishments with licensed agents and brokers: Revenue ($1,000)	Number of agents and brokers: Total (number)	Full time (number)	Part time (number)	Establishments without licensed agents and brokers: Number	Revenue ($1,000)	Revenue of establishments responding to inquiry as percent of total revenue
	UNITED STATES									
631	Life insurance	13 424	378 401 736	263 780 339	963 645	466 037	497 608	1 968	114 621 397	63.3
632	Accident and health insurance and medical service plans	2 846	148 259 458	65 385 940	218 737	187 876	30 861	1 545	82 873 518	73.7
633	Fire, marine, and casualty insurance	19 002	258 394 706	64 292 927	142 615	126 264	16 351	8 481	194 101 779	75.2
635	Surety insurance	548	4 005 361	919 942	855	488	367	402	3 085 419	63.3
6411 pt.	Offices of insurance agents and brokers[1]	112 550	41 990 889	41 990 889	435 658	345 280	90 378	–	–	65.8
	ALABAMA									
631	Life insurance	306	2 736 664	2 560 874	6 269	4 388	1 881	20	175 790	83.7
632	Accident and health insurance and medical service plans	68	2 685 729	(S)	(S)	(S)	(S)	(S)	(S)	11.1
633	Fire, marine, and casualty insurance	495	2 812 322	973 323	1 609	1 609	–	54	1 838 999	79.8
635	Surety insurance	7	(D)	(D)	(D)	(D)	(D)	5	(D)	99.4
6411 pt.	Offices of insurance agents and brokers[1]	1 446	444 913	444 913	5 150	4 530	620	–	–	70.2
	ALASKA									
632	Accident and health insurance and medical service plans	3	(D)	(D)	(D)	(D)	(D)	1	(D)	100.0
633	Fire, marine, and casualty insurance	46	310 529	(S)	(S)	(S)	(S)	(S)	(S)	47.5
635	Surety insurance	1	(D)	(D)	(D)	(D)	(D)	1	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	176	72 418	72 418	1 095	661	434	–	–	73.7
	ARIZONA									
631	Life insurance	199	2 045 177	1 613 957	9 038	4 085	4 953	40	431 220	69.2
632	Accident and health insurance and medical service plans	48	1 400 301	(S)	(S)	(S)	(S)	(S)	(S)	59.2
633	Fire, marine, and casualty insurance	284	3 247 650	615 289	910	910	–	86	2 632 361	91.9
635	Surety insurance	15	54 316	(D)	(D)	(D)	(D)	13	(D)	77.3
6411 pt.	Offices of insurance agents and brokers[1]	1 736	588 541	588 541	5 211	4 813	398	–	–	61.0
	ARKANSAS									
631	Life insurance	123	671 281	538 318	2 606	2 090	516	18	132 963	74.2
632	Accident and health insurance and medical service plans	29	596 365	(D)	(D)	(D)	(D)	2	(D)	94.6
633	Fire, marine, and casualty insurance	130	797 648	334 975	889	889	–	80	462 673	76.6
6411 pt.	Offices of insurance agents and brokers[1]	1 144	256 537	256 537	3 262	2 984	278	–	–	66.9
	CALIFORNIA									
631	Life insurance	1 062	31 872 815	23 253 806	68 990	34 708	34 282	163	8 619 009	60.6
632	Accident and health insurance and medical service plans	317	24 186 583	12 754 102	33 349	32 733	616	229	11 432 481	70.3
633	Fire, marine, and casualty insurance	2 302	34 173 390	6 003 941	7 137	7 132	5	940	28 169 449	78.9
635	Surety insurance	97	574 730	(S)	(S)	(S)	(S)	(S)	(S)	41.5
6411 pt.	Offices of insurance agents and brokers[1]	11 029	5 088 990	5 088 990	44 322	37 928	6 394	–	–	65.5
	COLORADO									
631	Life insurance	199	5 127 899	2 955 193	17 726	9 729	7 997	41	2 172 706	88.2
632	Accident and health insurance and medical service plans	54	986 301	601 102	2 742	2 631	111	23	385 199	70.9
633	Fire, marine, and casualty insurance	293	3 058 448	486 276	1 661	898	763	116	2 572 172	82.6
635	Surety insurance	12	20 280	(S)	(S)	(S)	(S)	(S)	(S)	47.9
6411 pt.	Offices of insurance agents and brokers[1]	2 079	561 118	561 118	13 289	6 074	7 215	–	–	70.5
	CONNECTICUT									
631	Life insurance	211	15 173 231	9 806 548	13 469	9 845	3 624	48	5 366 683	93.4
632	Accident and health insurance and medical service plans	26	2 484 784	38 049	366	154	212	19	2 446 735	66.1
633	Fire, marine, and casualty insurance	323	9 858 494	(S)	(S)	(S)	(S)	(S)	(S)	41.4
635	Surety insurance	4	(D)	(D)	(D)	(D)	(D)	4	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	1 430	734 345	734 345	5 865	5 302	563	–	–	63.1
	DELAWARE									
631	Life insurance	49	616 813	(S)	(S)	(S)	(S)	(S)	(S)	59.5
632	Accident and health insurance and medical service plans	7	546 755	(D)	(D)	(D)	(D)	5	(D)	99.5
633	Fire, marine, and casualty insurance	38	(D)	(D)	(D)	(D)	(D)	10	(D)	69.3
635	Surety insurance	–	–	–	–	–	–	–	–	–
6411 pt.	Offices of insurance agents and brokers[1]	280	82 812	82 812	835	777	58	–	–	94.2
	DISTRICT OF COLUMBIA									
631	Life insurance	33	785 797	(S)	(S)	(S)	(S)	(S)	(S)	29.0
632	Accident and health insurance and medical service plans	16	932 353	831 716	10	10	–	10	100 637	78.6
633	Fire, marine, and casualty insurance	17	235 520	49 568	64	64	–	11	185 952	84.8
6411 pt.	Offices of insurance agents and brokers[1]	116	125 694	125 694	394	390	4	–	–	70.6

See footnotes at end of table.

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Table 4. **Insurance Agents and Brokers for the United States and States: 1992**—Con.

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Establishments with licensed agents and brokers: Revenue ($1,000)	Number of agents and brokers: Total (number)	Full time (number)	Part time (number)	Establishments without licensed agents and brokers: Number	Revenue ($1,000)	Revenue of establishments responding to inquiry as percent of total revenue
	FLORIDA									
631	Life insurance	791	12 162 560	6 612 692	25 392	17 657	7 735	80	5 549 868	68.8
632	Accident and health insurance and medical service plans	156	5 362 183	(S)	(S)	(S)	(S)	(S)	(S)	59.5
633	Fire, marine, and casualty insurance	1 227	10 558 705	3 218 559	4 925	4 925	–	360	7 340 146	78.3
635	Surety insurance	35	200 020	(S)	(S)	(S)	(S)	(S)	(S)	40.2
6411 pt.	Offices of insurance agents and brokers[1]	6 943	2 416 083	(S)	(S)	(S)	(S)	(S)	(S)	56.1
	GEORGIA									
631	Life insurance	479	7 984 616	6 523 114	50 349	44 783	5 566	42	1 461 502	63.4
632	Accident and health insurance and medical service plans	49	1 488 752	1 139 137	3 030	2 861	169	20	349 615	86.3
633	Fire, marine, and casualty insurance	521	6 362 315	1 546 844	3 872	3 167	705	222	4 815 471	74.0
635	Surety insurance	17	44 899	28 182	15	15	–	10	16 717	60.3
6411 pt.	Offices of insurance agents and brokers[1]	2 909	1 040 436	1 040 436	13 222	7 870	5 352	–	–	67.1
	HAWAII									
631	Life insurance	53	(D)	(D)	(D)	(D)	(D)	8	(D)	76.9
632	Accident and health insurance and medical service plans	15	(D)	(D)	(D)	(D)	(D)	7	(D)	91.9
633	Fire, marine, and casualty insurance	51	696 172	123 013	55	55	–	30	573 159	73.2
635	Surety insurance	1	(D)	(D)	(D)	(D)	(D)	1	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	336	165 398	165 398	1 541	1 257	284	–	–	66.9
	IDAHO									
631	Life insurance	42	(D)	(D)	(D)	(D)	(D)	10	(D)	85.5
632	Accident and health insurance and medical service plans	20	525 267	255 669	872	872	–	11	269 598	96.9
633	Fire, marine, and casualty insurance	94	497 144	136 137	356	347	9	29	361 007	89.6
635	Surety insurance	1	(D)	(D)	(D)	(D)	(D)	1	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	534	141 530	141 530	1 978	1 824	154	–	–	64.4
	ILLINOIS									
631	Life insurance	648	23 479 219	8 576 364	66 246	45 722	20 524	120	14 902 855	70.6
632	Accident and health insurance and medical service plans	123	7 394 137	(S)	(S)	(S)	(S)	(S)	(S)	43.3
633	Fire, marine, and casualty insurance	1 059	25 395 593	6 168 030	5 496	5 344	152	733	19 227 563	79.5
635	Surety insurance	22	291 350	37 867	11	11	–	18	253 483	84.3
6411 pt.	Offices of insurance agents and brokers[1]	5 792	2 340 484	2 340 484	21 405	15 606	5 799	–	–	63.7
	INDIANA									
631	Life insurance	325	13 154 849	10 442 560	7 764	4 382	3 382	44	2 712 289	91.1
632	Accident and health insurance and medical service plans	46	1 553 992	(S)	(S)	(S)	(S)	(S)	(S)	28.9
633	Fire, marine, and casualty insurance	435	4 567 048	1 409 946	9 090	9 057	33	193	3 157 102	89.7
635	Surety insurance	8	13 491	(D)	(D)	(D)	(D)	6	(D)	85.4
6411 pt.	Offices of insurance agents and brokers[1]	2 684	826 745	826 745	11 194	9 241	1 953	–	–	80.6
	IOWA									
631	Life insurance	177	5 952 507	4 336 324	9 233	4 082	5 151	37	1 616 183	72.2
633	Fire, marine, and casualty insurance	249	2 309 263	295 844	2 798	1 306	1 492	121	2 013 419	85.0
635	Surety insurance	6	(D)	(D)	(D)	(D)	(D)	6	(D)	86.2
6411 pt.	Offices of insurance agents and brokers[1]	1 957	482 171	482 171	7 634	4 971	2 663	–	–	72.6
	KANSAS									
631	Life insurance	169	4 417 601	972 434	5 495	3 766	1 729	31	3 445 167	84.8
632	Accident and health insurance and medical service plans	53	2 533 765	2 234 513	725	648	77	34	299 252	94.4
633	Fire, marine, and casualty insurance	201	2 307 273	206 269	1 898	1 891	7	152	2 101 004	86.6
635	Surety insurance	9	27 223	13 726	5	5	–	6	13 497	95.1
6411 pt.	Offices of insurance agents and brokers[1]	1 683	409 131	409 131	6 625	5 196	1 429	–	–	66.4
	KENTUCKY									
631	Life insurance	220	4 434 575	(S)	(S)	(S)	(S)	(S)	(S)	27.9
632	Accident and health insurance and medical service plans	44	1 645 537	1 584 787	2 148	2 020	128	11	60 750	71.0
633	Fire, marine, and casualty insurance	238	1 407 899	298 430	1 512	1 487	25	137	1 109 469	80.4
635	Surety insurance	3	8 626	–	–	–	–	3	8 626	84.3
6411 pt.	Offices of insurance agents and brokers[1]	1 548	433 236	433 236	4 920	4 133	787	–	–	73.3
	LOUISIANA									
631	Life insurance	345	2 958 373	1 728 482	6 889	5 405	1 484	32	1 229 891	70.4
632	Accident and health insurance and medical service plans	48	874 000	543 502	1 219	1 024	195	24	330 498	83.7
633	Fire, marine, and casualty insurance	339	2 966 706	963 165	1 550	1 550	–	113	2 003 541	83.4
635	Surety insurance	5	(D)	(D)	(D)	(D)	(D)	5	(D)	98.8
6411 pt.	Offices of insurance agents and brokers[1]	1 997	644 955	644 955	6 625	5 761	864	–	–	67.4

See footnotes at end of table.

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Table 4. **Insurance Agents and Brokers for the United States and States: 1992**—Con.

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Establishments with licensed agents and brokers: Revenue ($1,000)	Number of agents and brokers: Total (number)	Full time (number)	Part time (number)	Establishments without licensed agents and brokers: Number	Revenue ($1,000)	Revenue of establishments responding to inquiry as percent of total revenue
	MAINE									
631	Life insurance	57	1 463 228	(S)	(S)	(S)	(S)	(S)	(S)	21.9
632	Accident and health insurance and medical service plans	5	528 626	(S)	(S)	(S)	(S)	(S)	(S)	11.1
633	Fire, marine, and casualty insurance	88	595 231	95 530	70	69	1	59	499 701	79.8
635	Surety insurance	1	(D)	(D)	(D)	(D)	(D)	1	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	462	174 391	174 391	1 490	1 307	183	–	–	86.5
	MARYLAND									
631	Life insurance	261	5 555 747	4 354 661	9 826	3 556	6 270	24	1 201 086	77.2
632	Accident and health insurance and medical service plans	53	4 140 679	838 365	1 181	923	258	37	3 302 314	85.2
633	Fire, marine, and casualty insurance	388	5 419 674	1 336 035	3 352	3 352	–	132	4 083 639	81.8
635	Surety insurance	18	153 838	98 821	8	8	–	13	55 017	98.4
6411 pt.	Offices of insurance agents and brokers[1]	1 833	793 717	793 717	6 683	6 145	538	–	–	76.0
	MASSACHUSETTS									
631	Life insurance	296	21 177 055	19 308 277	20 314	9 306	11 008	33	1 868 778	82.1
632	Accident and health insurance and medical service plans	76	5 773 925	43 098	278	211	67	69	5 730 827	76.2
633	Fire, marine, and casualty insurance	169	7 764 488	1 301 762	1 836	1 836	–	138	6 462 726	88.3
635	Surety insurance	17	(D)	(D)	(D)	(D)	(D)	13	(D)	82.4
6411 pt.	Offices of insurance agents and brokers[1]	2 636	1 521 125	1 521 125	15 290	14 056	1 234	–	–	60.7
	MICHIGAN									
631	Life insurance	337	11 523 952	6 933 669	12 227	7 723	4 504	36	4 590 283	79.3
632	Accident and health insurance and medical service plans	91	7 954 604	117 812	1 626	1 613	13	76	7 836 792	85.0
633	Fire, marine, and casualty insurance	620	9 802 127	1 765 494	10 491	6 405	4 086	233	8 036 633	70.1
635	Surety insurance	17	38 138	33 028	387	20	367	6	5 110	81.7
6411 pt.	Offices of insurance agents and brokers[1]	3 742	1 289 506	1 289 506	11 521	10 242	1 279	–	–	70.6
	MINNESOTA									
631	Life insurance	210	11 737 798	5 701 264	7 764	3 803	3 961	51	6 036 534	88.4
632	Accident and health insurance and medical service plans	53	1 398 550	87 365	1 564	1 376	188	42	1 311 185	83.2
633	Fire, marine, and casualty insurance	379	5 801 628	1 985 646	4 163	3 983	180	183	3 815 982	63.2
6411 pt.	Offices of insurance agents and brokers[1]	2 685	896 521	896 521	8 803	7 455	1 348	–	–	67.5
	MISSISSIPPI									
631	Life insurance	171	1 962 315	(S)	(S)	(S)	(S)	(S)	(S)	48.0
632	Accident and health insurance and medical service plans	23	355 452	53 190	419	312	107	9	302 262	92.1
633	Fire, marine, and casualty insurance	126	788 209	380 323	1 265	1 265	–	65	407 886	86.5
635	Surety insurance	1	(D)	(D)	(D)	(D)	(D)	1	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	1 047	241 489	241 489	2 736	2 225	511	–	–	70.7
	MISSOURI									
631	Life insurance	294	5 666 600	(S)	(S)	(S)	(S)	(S)	(S)	58.9
632	Accident and health insurance and medical service plans	69	3 268 162	1 338 339	4 995	1 308	3 687	39	1 929 823	87.8
633	Fire, marine, and casualty insurance	433	4 386 993	635 218	3 767	2 636	1 131	169	3 751 775	81.5
635	Surety insurance	7	20 284	(S)	(S)	(S)	(S)	(S)	(S)	32.2
6411 pt.	Offices of insurance agents and brokers[1]	2 991	849 946	849 946	14 985	10 872	4 113	–	–	66.4
	MONTANA									
631	Life insurance	36	277 191	160 126	1 377	1 142	235	5	117 065	75.9
632	Accident and health insurance and medical service plans	14	(D)	(D)	(D)	(D)	(D)	11	(D)	95.3
633	Fire, marine, and casualty insurance	64	222 290	90 077	226	217	9	21	132 213	92.1
635	Surety insurance	1	(D)	(D)	(D)	(D)	(D)	–	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	578	137 048	(S)	(S)	(S)	(S)	(S)	(S)	59.6
	NEBRASKA									
631	Life insurance	111	2 550 206	(S)	(S)	(S)	(S)	(S)	(S)	57.2
632	Accident and health insurance and medical service plans	33	(D)	(D)	(D)	(D)	(D)	13	(D)	97.6
633	Fire, marine, and casualty insurance	132	2 334 015	1 453 736	1 659	938	721	72	880 279	79.8
635	Surety insurance	5	(D)	(D)	(D)	(D)	(D)	5	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	1 302	303 301	303 301	4 644	3 584	1 060	–	–	60.4

See footnotes at end of table.

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Table 4. **Insurance Agents and Brokers for the United States and States: 1992**—Con.

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Establishments with licensed agents and brokers: Revenue ($1,000)	Number of agents and brokers: Total (number)	Full time (number)	Part time (number)	Establishments without licensed agents and brokers: Number	Revenue ($1,000)	Revenue of establishments responding to inquiry as percent of total revenue
	NEVADA									
631	Life insurance	39	254 944	254 944	1 121	536	585	–	–	86.7
632	Accident and health insurance and medical service plans	33	515 253	370 793	306	306	–	12	144 460	77.5
633	Fire, marine, and casualty insurance	99	472 246	209 112	818	818	–	25	263 134	67.5
635	Surety insurance	3	(D)	(D)	(D)	(D)	(D)	3	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	562	154 414	(S)	(S)	(S)	(S)	(S)	(S)	55.8
	NEW HAMPSHIRE									
631	Life insurance	65	(D)	(D)	(D)	(D)	(D)	12	(D)	79.8
632	Accident and health insurance and medical service plans	12	(D)	(D)	(D)	(D)	(D)	3	(D)	64.9
633	Fire, marine, and casualty insurance	102	1 247 557	168 264	433	433	–	73	1 079 293	87.7
635	Surety insurance	1	(D)	(D)	(D)	(D)	(D)	1	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	439	159 735	159 735	1 887	1 572	315	–	–	100.0
	NEW JERSEY									
631	Life insurance	462	21 295 102	(S)	(S)	(S)	(S)	(S)	(S)	21.0
632	Accident and health insurance and medical service plans	69	4 315 821	51 520	118	118	–	63	4 264 301	79.6
633	Fire, marine, and casualty insurance	384	9 927 235	1 459 636	2 262	2 262	–	238	8 467 599	73.7
635	Surety insurance	20	267 384	(S)	(S)	(S)	(S)	(S)	(S)	16.6
6411 pt.	Offices of insurance agents and brokers[1]	2 891	1 732 411	1 732 411	13 670	11 958	1 712	–	–	68.4
	NEW MEXICO									
631	Life insurance	61	429 650	354 474	1 545	852	693	8	75 176	73.2
632	Accident and health insurance and medical service plans	17	273 513	(D)	(D)	(D)	(D)	2	(D)	64.3
633	Fire, marine, and casualty insurance	98	394 387	134 966	239	239	–	29	259 421	81.6
635	Surety insurance	1	(D)	(D)	(D)	(D)	(D)	1	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	701	191 000	191 000	1 964	1 739	225	–	–	76.8
	NEW YORK									
631	Life insurance	798	63 992 878	(S)	(S)	(S)	(S)	(S)	(S)	38.0
632	Accident and health insurance and medical service plans	120	14 667 485	1 305 057	3 418	3 339	79	103	13 362 428	83.5
633	Fire, marine, and casualty insurance	1 288	24 909 901	6 467 570	7 872	6 912	960	492	18 442 331	75.8
635	Surety insurance	39	805 534	114 508	25	25	–	32	691 026	93.8
6411 pt.	Offices of insurance agents and brokers[1]	6 381	4 085 223	4 085 223	22 826	18 725	4 101	–	–	62.2
	NORTH CAROLINA									
631	Life insurance	428	5 565 798	3 895 241	14 250	9 445	4 805	80	1 670 557	70.1
632	Accident and health insurance and medical service plans	55	1 982 525	1 818 998	2 601	2 289	312	16	163 527	85.2
633	Fire, marine, and casualty insurance	466	4 643 273	2 098 272	4 395	4 344	51	261	2 545 001	73.9
635	Surety insurance	17	508 231	(S)	(S)	(S)	(S)	(S)	(S)	30.7
6411 pt.	Offices of insurance agents and brokers[1]	2 890	919 546	919 546	11 484	10 278	1 206	–	–	66.1
	NORTH DAKOTA									
631	Life insurance	37	373 576	80 156	538	353	185	6	293 420	83.6
632	Accident and health insurance and medical service plans	14	(D)	(D)	(D)	(D)	(D)	3	(D)	92.7
633	Fire, marine, and casualty insurance	59	(D)	(D)	(D)	(D)	(D)	30	(D)	93.6
635	Surety insurance	–	–	–	–	–	–	–	–	–
6411 pt.	Offices of insurance agents and brokers[1]	538	95 930	95 930	1 415	1 217	198	–	–	87.4
	OHIO									
631	Life insurance	619	15 585 992	13 698 004	76 248	11 596	64 652	92	1 887 988	74.2
632	Accident and health insurance and medical service plans	114	5 770 877	401 584	3 250	2 432	818	85	5 369 293	72.4
633	Fire, marine, and casualty insurance	845	11 893 335	3 067 398	6 132	6 036	96	381	8 825 937	74.0
635	Surety insurance	17	25 881	12 188	8	8	–	11	13 693	71.0
6411 pt.	Offices of insurance agents and brokers[1]	5 046	1 531 629	1 531 629	16 555	13 562	2 993	–	–	67.6
	OKLAHOMA									
631	Life insurance	149	1 649 410	1 223 190	3 656	2 192	1 464	31	426 220	84.3
632	Accident and health insurance and medical service plans	44	991 850	477 319	1 125	905	220	20	514 531	94.2
633	Fire, marine, and casualty insurance	216	1 775 734	402 092	1 930	1 603	327	80	1 373 642	75.3
635	Surety insurance	2	(D)	(D)	(D)	(D)	(D)	1	(D)	100.0
6411 pt.	Offices of insurance agents and brokers[1]	1 675	390 069	390 069	4 978	3 375	1 603	–	–	66.7

See footnotes at end of table.

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Table 4. **Insurance Agents and Brokers for the United States and States: 1992**—Con.

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Establishments with licensed agents and brokers: Revenue ($1,000)	Number of agents and brokers: Total (number)	Full time (number)	Part time (number)	Establishments without licensed agents and brokers: Number	Revenue ($1,000)	Revenue of establishments responding to inquiry as percent of total revenue
	OREGON									
631	Life insurance	109	1 754 073	1 443 309	4 531	3 352	1 179	17	310 764	89.0
632	Accident and health insurance and medical service plans	44	1 772 188	194 968	180	180	–	32	1 577 220	96.9
633	Fire, marine, and casualty insurance	298	1 980 521	392 652	2 155	1 961	194	118	1 587 869	82.4
635	Surety insurance	4	6 074	(D)	(D)	(D)	(D)	1	(D)	69.5
6411 pt.	Offices of insurance agents and brokers[1]	1 420	471 696	471 696	4 596	4 373	223	–	–	60.9
	PENNSYLVANIA									
631	Life insurance	742	12 881 842	10 850 270	35 273	25 760	9 513	108	2 031 572	63.0
632	Accident and health insurance and medical service plans	127	10 723 604	8 914 490	8 295	1 148	7 147	42	1 809 114	71.6
633	Fire, marine, and casualty insurance	704	14 237 830	3 780 081	13 323	9 927	3 396	339	10 457 749	75.8
635	Surety insurance	26	213 486	(S)	(S)	(S)	(S)	(S)	(S)	50.1
6411 pt.	Offices of insurance agents and brokers[1]	4 767	2 009 355	2 009 355	19 891	15 172	4 719	–	–	70.9
	RHODE ISLAND									
631	Life insurance	53	545 489	379 241	1 863	1 428	435	9	166 248	75.9
632	Accident and health insurance and medical service plans	9	(D)	(D)	(D)	(D)	(D)	7	(D)	72.2
633	Fire, marine, and casualty insurance	67	1 508 247	434 542	176	176	–	45	1 073 705	73.1
635	Surety insurance	–	–	–	–	–	–	–	–	–
6411 pt.	Offices of insurance agents and brokers[1]	347	164 305	164 305	1 408	960	448	–	–	61.0
	SOUTH CAROLINA									
631	Life insurance	242	1 410 239	1 010 514	4 264	2 940	1 324	45	399 725	77.7
632	Accident and health insurance and medical service plans	37	641 575	590 041	895	389	506	6	51 534	89.3
633	Fire, marine, and casualty insurance	189	1 969 876	645 829	2 029	2 016	13	91	1 324 047	62.6
635	Surety insurance	4	1 115	(S)	(S)	(S)	(S)	(S)	(S)	39.6
6411 pt.	Offices of insurance agents and brokers[1]	1 292	380 752	380 752	6 441	4 239	2 202	–	–	69.9
	SOUTH DAKOTA									
631	Life insurance	40	825 039	176 567	963	523	440	8	648 472	89.3
633	Fire, marine, and casualty insurance	63	238 132	14 960	86	61	25	30	223 172	91.8
6411 pt.	Offices of insurance agents and brokers[1]	598	96 869	(S)	(S)	(S)	(S)	(S)	(S)	57.9
	TENNESSEE									
631	Life insurance	326	6 657 736	5 888 585	8 540	6 763	1 777	41	769 151	87.9
632	Accident and health insurance and medical service plans	57	2 181 392	1 976 905	2 846	1 831	1 015	17	204 487	82.5
633	Fire, marine, and casualty insurance	362	3 153 818	657 544	2 845	2 312	533	150	2 496 274	80.5
635	Surety insurance	9	12 398	1 781	4	4	–	4	10 617	84.9
6411 pt.	Offices of insurance agents and brokers[1]	2 154	657 021	657 021	16 463	6 150	10 313	–	–	70.0
	TEXAS									
631	Life insurance	1 047	19 460 196	12 894 014	33 326	15 750	17 576	161	6 566 182	76.7
632	Accident and health insurance and medical service plans	200	6 275 694	1 981 078	5 204	4 679	525	91	4 294 616	85.6
633	Fire, marine, and casualty insurance	1 381	16 221 800	(S)	(S)	(S)	(S)	(S)	(S)	58.3
635	Surety insurance	37	132 461	28 978	19	19	–	30	103 483	66.7
6411 pt.	Offices of insurance agents and brokers[1]	8 076	3 103 354	(S)	(S)	(S)	(S)	(S)	(S)	55.4
	UTAH									
631	Life insurance	75	701 708	539 293	2 486	1 247	1 239	13	162 415	73.5
632	Accident and health insurance and medical service plans	29	769 448	719 565	349	112	237	9	49 883	87.4
633	Fire, marine, and casualty insurance	137	706 417	107 674	240	240	–	95	598 743	78.6
635	Surety insurance	4	(D)	(D)	(D)	(D)	(D)	3	(D)	72.7
6411 pt.	Offices of insurance agents and brokers[1]	784	237 710	237 710	4 636	4 265	371	–	–	66.8
	VERMONT									
631	Life insurance	43	562 490	(D)	(D)	(D)	(D)	2	(D)	88.3
632	Accident and health insurance and medical service plans	7	239 572	(S)	(S)	(S)	(S)	(S)	(S)	22.4
633	Fire, marine, and casualty insurance	36	315 018	43 878	26	26	–	32	271 140	72.8
635	Surety insurance	–	–	–	–	–	–	–	–	–
6411 pt.	Offices of insurance agents and brokers[1]	280	83 910	83 910	902	831	71	–	–	90.5
	VIRGINIA									
631	Life insurance	331	7 135 215	4 029 519	10 622	6 844	3 778	44	3 105 696	73.1
632	Accident and health insurance and medical service plans	76	3 284 587	2 577 618	1 475	1 302	173	26	706 969	93.2
633	Fire, marine, and casualty insurance	536	4 013 815	1 086 135	6 632	6 599	33	288	2 927 680	84.4
635	Surety insurance	11	74 536	(S)	(S)	(S)	(S)	(S)	(S)	20.4
6411 pt.	Offices of insurance agents and brokers[1]	2 589	748 931	748 931	9 892	9 060	832	–	–	73.4

See footnotes at end of table.

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Table 4. **Insurance Agents and Brokers for the United States and States: 1992**—Con.

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Establishments with licensed agents and brokers: Revenue ($1,000)	Number of agents and brokers: Total (number)	Full time (number)	Part time (number)	Establishments without licensed agents and brokers: Number	Revenue ($1,000)	Revenue of establishments responding to inquiry as percent of total revenue
	WASHINGTON									
631	Life insurance	203	5 920 966	1 662 605	4 460	2 199	2 261	43	4 258 361	86.5
632	Accident and health insurance and medical service plans	68	2 850 294	(S)	(S)	(S)	(S)	(S)	(S)	53.7
633	Fire, marine, and casualty insurance	446	3 430 983	822 065	1 149	1 148	1	298	2 608 918	72.6
635	Surety insurance	9	32 744	26 899	7	7	–	4	5 845	82.2
6411 pt.	Offices of insurance agents and brokers[1]	2 157	763 393	763 393	7 329	6 568	761	–	–	65.3
	WEST VIRGINIA									
631	Life insurance	90	497 956	426 786	2 079	1 592	487	15	71 170	68.6
632	Accident and health insurance and medical service plans	15	643 269	(D)	(D)	(D)	(D)	3	(D)	97.9
633	Fire, marine, and casualty insurance	77	506 840	132 308	380	352	28	47	374 532	73.7
635	Surety insurance	–	–	–	–	–	–	–	–	–
6411 pt.	Offices of insurance agents and brokers[1]	697	150 621	150 621	2 086	1 851	235	–	–	73.5
	WISCONSIN									
631	Life insurance	227	13 237 334	(S)	(S)	(S)	(S)	(S)	(S)	26.7
632	Accident and health insurance and medical service plans	82	3 099 038	2 637 654	28 967	28 841	126	26	461 384	72.3
633	Fire, marine, and casualty insurance	383	5 509 280	2 227 478	6 262	5 022	1 240	212	3 281 802	73.2
635	Surety insurance	13	59 969	48 231	7	7	–	8	11 738	86.9
6411 pt.	Offices of insurance agents and brokers[1]	2 886	755 643	755 643	8 870	7 989	881	–	–	72.2
	WYOMING									
632	Accident and health insurance and medical service plans	15	(D)	(D)	(D)	(D)	(D)	–	(D)	88.3
633	Fire, marine, and casualty insurance	25	(D)	(D)	(D)	(D)	(D)	4	(D)	99.6
6411 pt.	Offices of insurance agents and brokers[1]	285	44 791	44 791	599	547	52	–	–	72.6

[1]Includes only establishments not owned or operated by any insurance carrier.

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Table 5. Real Estate Agents and Brokers for the United States and Selected Metropolitan Areas: 1992

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A. For definitions of CMSA's, MSA's, and PMSA's, see appendix D]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Licensed agents and brokers						Revenue of establishments reporting agents/ brokers as percent of total revenue	Revenue of establishments reporting agents by type of compensation as percent of total revenue
					Employment status		How compensated				
				Total (number)	Full time (number)	Part time (number)	Commissions only (number)	Commissions plus base salary (number)	Salary or wages only (number)		
	UNITED STATES										
6531 pt.	Offices of real estate agents and brokers	52 818	25 812 255	578 899	460 890	118 009	562 374	6 705	9 820	57.5	54.2
	ABILENE, TX MSA										
6531 pt.	Offices of real estate agents and brokers	22	5 483	115	103	12	100	7	8	87.0	66.7
	ALBANY, GA MSA										
6531 pt.	Offices of real estate agents and brokers	19	4 710	123	96	27	123	–	–	81.0	81.0
	ALBUQUERQUE, NM MSA										
6531 pt.	Offices of real estate agents and brokers	147	74 540	1 204	1 080	124	1 160	13	31	69.6	66.4
	ALEXANDRIA, LA MSA										
6531 pt.	Offices of real estate agents and brokers	12	5 416	106	94	12	104	–	2	85.1	85.1
	ANNISTON, AL MSA										
6531 pt.	Offices of real estate agents and brokers	15	3 204	97	82	15	87	2	8	86.0	82.3
	APPLETON–OSHKOSH–NEENAH, WI MSA										
6531 pt.	Offices of real estate agents and brokers	51	22 364	404	357	47	370	21	13	74.6	69.5
	ASHEVILLE, NC MSA										
6531 pt.	Offices of real estate agents and brokers	44	19 175	376	340	36	310	–	66	73.7	68.8
	ATHENS, GA MSA										
6531 pt.	Offices of real estate agents and brokers	19	7 785	156	140	16	155	1	–	77.0	77.0
	AUGUSTA–AIKEN, GA–SC MSA										
6531 pt.	Offices of real estate agents and brokers	90	31 657	583	507	76	571	7	5	72.2	66.6
	AUSTIN–SAN MARCOS, TX MSA										
6531 pt.	Offices of real estate agents and brokers	276	105 255	1 887	1 709	178	(S)	(S)	(S)	62.8	57.3
	BAKERSFIELD, CA MSA										
6531 pt.	Offices of real estate agents and brokers	90	44 682	881	757	124	857	19	5	76.0	75.3
	BANGOR, ME MSA										
6531 pt.	Offices of real estate agents and brokers	24	6 822	290	169	121	290	–	–	76.0	74.1
	BEAUMONT–PORT ARTHUR, TX MSA										
6531 pt.	Offices of real estate agents and brokers	31	13 320	194	186	8	191	–	3	75.7	72.6

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Table 5. **Real Estate Agents and Brokers for the United States and Selected Metropolitan Areas: 1992**—Con.

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A. For definitions of CMSA's, MSA's, and PMSA's, see appendix D]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Licensed agents and brokers: Total (number)	Employment status: Full time (number)	Employment status: Part time (number)	How compensated: Commissions only (number)	How compensated: Commissions plus base salary (number)	How compensated: Salary or wages only (number)	Revenue of establishments reporting agents/brokers as percent of total revenue	Revenue of establishments reporting agents by type of compensation as percent of total revenue
	BENTON HARBOR, MI MSA										
6531 pt.	Offices of real estate agents and brokers	35	9 014	282	192	90	277	–	5	81.7	80.3
	BILLINGS, MT MSA										
6531 pt.	Offices of real estate agents and brokers	30	12 174	295	254	41	294	–	1	83.2	79.1
	BILOXI–GULFPORT–PASCAGOULA, MS MSA										
6531 pt.	Offices of real estate agents and brokers	51	11 862	306	270	36	(S)	(S)	(S)	72.3	57.8
	BIRMINGHAM, AL MSA										
6531 pt.	Offices of real estate agents and brokers	142	73 495	1 961	1 738	223	(S)	(S)	(S)	60.0	58.1
	BISMARCK, ND MSA										
6531 pt.	Offices of real estate agents and brokers	14	5 777	161	130	31	160	1	–	85.3	85.3
	BLOOMINGTON, IN MSA										
6531 pt.	Offices of real estate agents and brokers	23	9 885	230	196	34	227	–	3	73.5	73.5
	BOISE CITY, ID MSA										
6531 pt.	Offices of real estate agents and brokers	96	39 142	793	714	79	776	3	14	75.8	74.1
	BOSTON, MA–NH PMSA										
6531 pt.	Offices of real estate agents and brokers	647	455 448	7 005	5 947	1 058	(S)	(S)	(S)	60.6	58.1
	BROCKTON, MA PMSA										
6531 pt.	Offices of real estate agents and brokers	33	13 333	256	193	63	255	–	1	88.4	88.4
	LAWRENCE, MA–NH PMSA										
6531 pt.	Offices of real estate agents and brokers	57	30 070	552	441	111	542	7	3	68.1	68.1
	LOWELL, MA–NH PMSA										
6531 pt.	Offices of real estate agents and brokers	44	24 347	450	356	94	(S)	(S)	(S)	62.1	57.1
	NASHUA, NH PMSA										
6531 pt.	Offices of real estate agents and brokers	50	21 547	476	428	48	469	6	1	72.3	70.5
	PORTSMOUTH–ROCHESTER, NH–ME PMSA										
6531 pt.	Offices of real estate agents and brokers	63	18 423	466	404	62	453	8	5	61.9	61.5
	WORCESTER, MA–CT PMSA										
6531 pt.	Offices of real estate agents and brokers	58	25 108	507	417	90	500	4	3	74.7	69.8
	BRYAN–COLLEGE STATION, TX MSA										
6531 pt.	Offices of real estate agents and brokers	18	7 934	125	110	15	122	3	–	71.2	71.2

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	BUFFALO–NIAGARA FALLS, NY MSA										
6531 pt.	Offices of real estate agents and brokers	146	84 393	2 712	1 575	1 137	2 680	12	20	62.8	62.1
	BURLINGTON, VT MSA										
6531 pt.	Offices of real estate agents and brokers	52	16 026	369	305	64	364	–	5	72.2	71.4
	CASPER, WY MSA										
6531 pt.	Offices of real estate agents and brokers	19	4 861	130	106	24	128	–	2	85.6	85.6
	CEDAR RAPIDS, IA MSA										
6531 pt.	Offices of real estate agents and brokers	27	13 054	253	235	18	243	2	8	65.1	65.1
	CHAMPAIGN–URBANA, IL MSA										
6531 pt.	Offices of real estate agents and brokers	29	13 758	260	206	54	245	9	6	86.7	77.9
	CHARLESTON, WV MSA										
6531 pt.	Offices of real estate agents and brokers	30	13 047	343	279	64	325	1	17	81.2	60.9
	CHARLOTTE–GASTONIA–ROCK HILL, NC–SC MSA										
6531 pt.	Offices of real estate agents and brokers	253	147 811	3 203	2 941	262	3 115	40	48	70.8	68.9
	CHARLOTTESVILLE, VA MSA										
6531 pt.	Offices of real estate agents and brokers	51	20 841	508	355	153	(S)	(S)	(S)	62.9	57.1
	CHATTANOOGA, TN–GA MSA										
6531 pt.	Offices of real estate agents and brokers	54	17 599	441	374	67	(S)	(S)	(S)	63.4	58.7
	CHEYENNE, WY MSA										
6531 pt.	Offices of real estate agents and brokers	16	6 787	167	157	10	167	–	–	82.7	61.9
	GARY, IN PMSA										
6531 pt.	Offices of real estate agents and brokers	101	36 221	1 120	737	383	1 088	21	11	80.5	69.3
	KANKAKEE, IL PMSA										
6531 pt.	Offices of real estate agents and brokers	15	5 617	140	103	37	139	–	1	80.7	77.2
	KENOSHA, WI PMSA										
6531 pt.	Offices of real estate agents and brokers	19	10 322	173	125	48	168	4	1	90.0	87.9
	CHICO–PARADISE, CA MSA										
6531 pt.	Offices of real estate agents and brokers	42	11 292	327	308	19	327	–	–	81.7	77.5

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Table 5. **Real Estate Agents and Brokers for the United States and Selected Metropolitan Areas: 1992**—Con.

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SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Licensed agents and brokers: Total (number)	Employment status: Full time (number)	Employment status: Part time (number)	How compensated: Commissions only (number)	How compensated: Commissions plus base salary (number)	How compensated: Salary or wages only (number)	Revenue of establishments reporting agents/brokers as percent of total revenue	Revenue of establishments reporting agents by type of compensation as percent of total revenue
	CINCINNATI–HAMILTON, OH–KY–IN CMSA										
6531 pt.	Offices of real estate agents and brokers	293	172 448	4 658	4 090	568	4 582	33	43	69.0	67.9
	CINCINNATI, OH–KY–IN PMSA										
6531 pt.	Offices of real estate agents and brokers	248	155 365	4 133	3 611	522	4 060	32	41	68.3	67.2
	HAMILTON–MIDDLETOWN, OH PMSA										
6531 pt.	Offices of real estate agents and brokers	45	17 083	525	479	46	522	1	2	74.7	73.6
	CLARKSVILLE–HOPKINSVILLE, TN–KY MSA										
6531 pt.	Offices of real estate agents and brokers	27	14 200	312	259	53	309	1	2	85.8	84.4
	CLEVELAND–AKRON, OH CMSA										
6531 pt.	Offices of real estate agents and brokers	411	239 949	7 315	5 386	1 929	(S)	(S)	(S)	67.9	58.6
	AKRON, OH PMSA										
6531 pt.	Offices of real estate agents and brokers	95	41 288	1 436	985	451	1 407	18	11	64.7	62.8
	CLEVELAND–LORAIN–ELYRIA, OH PMSA										
6531 pt.	Offices of real estate agents and brokers	316	198 661	5 879	4 401	1 478	(S)	(S)	(S)	68.6	57.8
	COLORADO SPRINGS, CO MSA										
6531 pt.	Offices of real estate agents and brokers	152	66 199	1 213	1 106	107	1 186	15	12	69.0	65.9
	COLUMBIA, SC MSA										
6531 pt.	Offices of real estate agents and brokers	74	38 815	939	809	130	919	16	4	82.4	81.0
	COLUMBUS, OH MSA										
6531 pt.	Offices of real estate agents and brokers	240	137 406	3 156	2 459	697	(S)	(S)	(S)	61.4	55.3
	CORPUS CHRISTI, TX MSA										
6531 pt.	Offices of real estate agents and brokers	60	21 895	666	528	138	650	8	8	64.2	62.5
	DANVILLE, VA MSA										
6531 pt.	Offices of real estate agents and brokers	9	2 443	80	40	40	78	–	2	72.3	65.7
	DAYTON–SPRINGFIELD, OH MSA										
6531 pt.	Offices of real estate agents and brokers	158	69 672	2 002	1 552	450	1 964	16	22	62.8	61.0

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	DECATUR, IL MSA										
6531 pt.	Offices of real estate agents and brokers	10	7 883	92	81	11	90	2	–	90.5	90.5
	DENVER–BOULDER–GREELEY, CO CMSA										
6531 pt.	Offices of real estate agents and brokers	786	390 568	6 295	5 693	602	5 786	73	436	67.5	63.6
	BOULDER–LONGMONT, CO PMSA										
6531 pt.	Offices of real estate agents and brokers	106	55 161	787	722	65	(S)	(S)	(S)	89.3	83.6
	DENVER, CO PMSA										
6531 pt.	Offices of real estate agents and brokers	657	326 398	5 345	4 819	526	(S)	(S)	(S)	63.2	59.5
	GREELEY, CO PMSA										
6531 pt.	Offices of real estate agents and brokers	23	9 009	163	152	11	163	–	–	88.1	88.1
	DES MOINES, IA MSA										
6531 pt.	Offices of real estate agents and brokers	65	83 099	1 136	1 073	63	1 121	8	7	85.6	83.8
	DETROIT–ANN ARBOR–FLINT, MI CMSA										
6531 pt.	Offices of real estate agents and brokers	883	404 579	11 495	9 307	2 188	11 346	51	98	65.9	62.4
	DETROIT, MI PMSA										
6531 pt.	Offices of real estate agents and brokers	691	342 602	9 804	8 033	1 771	9 693	37	74	65.9	63.4
	DOTHAN, AL MSA										
6531 pt.	Offices of real estate agents and brokers	16	4 175	154	107	47	147	3	4	84.4	72.7
	DUBUQUE, IA MSA										
6531 pt.	Offices of real estate agents and brokers	13	4 155	126	95	31	124	1	1	71.4	70.8
	EAU CLAIRE, WI MSA										
6531 pt.	Offices of real estate agents and brokers	20	6 634	115	106	9	107	8	–	84.7	77.8
	EL PASO, TX MSA										
6531 pt.	Offices of real estate agents and brokers	99	34 263	867	763	104	(S)	(S)	(S)	60.6	57.9
	ELKHART–GOSHEN, IN MSA										
6531 pt.	Offices of real estate agents and brokers	37	10 224	226	182	44	220	–	6	72.6	68.5
	ELMIRA, NY MSA										
6531 pt.	Offices of real estate agents and brokers	9	2 993	91	71	20	91	–	–	76.7	74.2
	ENID, OK MSA										
6531 pt.	Offices of real estate agents and brokers	12	2 425	67	62	5	63	–	4	77.0	75.9

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	ERIE, PA MSA										
6531 pt.	Offices of real estate agents and brokers	35	16 069	383	338	45	383	–	–	84.7	73.8
	EUGENE–SPRINGFIELD, OR MSA										
6531 pt.	Offices of real estate agents and brokers	95	28 853	728	657	71	(S)	(S)	(S)	63.7	54.3
	EVANSVILLE–HENDERSON, IN–KY MSA										
6531 pt.	Offices of real estate agents and brokers	34	15 189	358	316	42	356	2	–	77.1	68.0
	FARGO–MOORHEAD, ND–MN MSA										
6531 pt.	Offices of real estate agents and brokers	36	16 336	280	258	22	277	1	2	79.2	76.2
	FAYETTEVILLE, NC MSA										
6531 pt.	Offices of real estate agents and brokers	63	27 771	553	471	82	541	9	3	81.0	76.7
	FAYETTEVILLE–SPRINGDALE–ROGERS, AR MSA										
6531 pt.	Offices of real estate agents and brokers	52	17 615	454	370	84	447	3	4	77.1	75.5
	FLORENCE, AL MSA										
6531 pt.	Offices of real estate agents and brokers	19	4 725	150	107	43	131	14	5	75.1	64.9
	FORT COLLINS–LOVELAND, CO MSA										
6531 pt.	Offices of real estate agents and brokers	69	36 364	512	493	19	503	3	6	83.8	77.8
	FORT MYERS–CAPE CORAL, FL MSA										
6531 pt.	Offices of real estate agents and brokers	242	88 175	2 391	1 820	571	(S)	(S)	(S)	61.0	57.3
	FORT SMITH, AR–OK MSA										
6531 pt.	Offices of real estate agents and brokers	26	7 601	162	157	5	156	2	4	72.0	72.0
	FORT WALTON BEACH, FL MSA										
6531 pt.	Offices of real estate agents and brokers	60	21 856	662	433	229	640	12	10	77.0	68.1
	FORT WAYNE, IN MSA										
6531 pt.	Offices of real estate agents and brokers	81	34 602	781	634	147	763	3	15	67.6	67.4
	FRESNO, CA MSA										
6531 pt.	Offices of real estate agents and brokers	156	63 436	1 550	1 326	224	(S)	(S)	(S)	60.6	58.4
	GAINESVILLE, FL MSA										
6531 pt.	Offices of real estate agents and brokers	52	15 377	344	300	44	315	17	12	74.6	70.4

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	GOLDSBORO, NC MSA										
6531 pt.	Offices of real estate agents and brokers	17	3 731	100	78	22	96	2	2	90.6	88.3
	GRAND FORKS, ND–MN MSA										
6531 pt.	Offices of real estate agents and brokers	11	4 268	137	97	40	134	3	–	80.4	79.9
	GREAT FALLS, MT MSA										
6531 pt.	Offices of real estate agents and brokers	21	5 458	152	136	16	151	1	–	88.9	88.7
	GREEN BAY, WI MSA										
6531 pt.	Offices of real estate agents and brokers	37	18 212	271	254	17	269	2	–	80.2	79.8
	GREENSBORO–WINSTON-SALEM–HIGH POINT, NC MSA										
6531 pt.	Offices of real estate agents and brokers	167	62 846	1 338	1 168	170	(S)	(S)	(S)	63.8	56.7
	GREENVILLE, NC MSA										
6531 pt.	Offices of real estate agents and brokers	22	5 970	123	96	27	116	7	–	77.2	76.8
	HARRISBURG–LEBANON–CARLISLE, PA MSA										
6531 pt.	Offices of real estate agents and brokers	83	46 711	1 014	844	170	1 001	8	5	77.4	72.9
	HOUMA, LA MSA										
6531 pt.	Offices of real estate agents and brokers	13	3 251	107	98	9	107	–	–	69.6	69.6
	HOUSTON–GALVESTON–BRAZORIA, TX CMSA										
6531 pt.	Offices of real estate agents and brokers	868	445 819	6 946	5 836	1 110	6 668	104	174	64.6	61.8
	HOUSTON, TX PMSA										
6531 pt.	Offices of real estate agents and brokers	807	427 399	6 485	5 453	1 032	6 225	99	161	64.9	62.4
	HUNTINGTON–ASHLAND, WV–KY–OH MSA										
6531 pt.	Offices of real estate agents and brokers	35	12 547	365	296	69	(S)	(S)	(S)	63.5	50.8
	HUNTSVILLE, AL MSA										
6531 pt.	Offices of real estate agents and brokers	54	18 094	386	287	99	362	4	20	62.0	60.0
	INDIANAPOLIS, IN MSA										
6531 pt.	Offices of real estate agents and brokers	275	130 403	3 240	2 951	289	3 159	44	37	71.1	66.4
	IOWA CITY, IA MSA										
6531 pt.	Offices of real estate agents and brokers	18	10 214	166	148	18	164	–	2	80.8	80.8

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					Employment status		How compensated				
				Total (number)	Full time (number)	Part time (number)	Commissions only (number)	Commissions plus base salary (number)	Salary or wages only (number)		
	JACKSON, MI MSA										
6531 pt.	Offices of real estate agents and brokers	20	5 369	196	147	49	(S)	(S)	(S)	66.8	55.9
	JACKSON, TN MSA										
6531 pt.	Offices of real estate agents and brokers	14	4 755	80	76	4	80	–	–	69.6	69.6
	JACKSONVILLE, FL MSA										
6531 pt.	Offices of real estate agents and brokers	245	167 971	2 222	1 868	354	2 130	35	57	79.1	76.7
	JACKSONVILLE, NC MSA										
6531 pt.	Offices of real estate agents and brokers	28	8 468	163	148	15	160	1	2	97.2	89.3
	JAMESTOWN, NY MSA										
6531 pt.	Offices of real estate agents and brokers	14	2 496	146	72	74	146	–	–	79.1	79.1
	JOHNSON CITY–KINGSPORT–BRISTOL, TN–VA MSA										
6531 pt.	Offices of real estate agents and brokers	55	14 014	414	335	79	409	–	5	83.5	70.3
	JOPLIN, MO MSA										
6531 pt.	Offices of real estate agents and brokers	25	8 488	181	148	33	167	9	5	76.5	76.2
	KANSAS CITY, MO–KS MSA										
6531 pt.	Offices of real estate agents and brokers	312	203 808	4 698	3 830	868	(S)	(S)	(S)	60.1	58.3
	KILLEEN–TEMPLE, TX MSA										
6531 pt.	Offices of real estate agents and brokers	43	13 205	225	197	28	210	3	12	82.4	80.1
	KNOXVILLE, TN MSA										
6531 pt.	Offices of real estate agents and brokers	134	60 812	907	815	92	883	10	14	77.6	75.6
	KOKOMO, IN MSA										
6531 pt.	Offices of real estate agents and brokers	13	3 010	109	86	23	109	–	–	89.4	68.2
	LA CROSSE, WI–MN MSA										
6531 pt.	Offices of real estate agents and brokers	15	6 049	105	93	12	104	–	1	74.4	71.9
	LAFAYETTE, IN MSA										
6531 pt.	Offices of real estate agents and brokers	28	8 944	260	229	31	256	–	4	88.1	73.4
	LAKELAND–WINTER HAVEN, FL MSA										
6531 pt.	Offices of real estate agents and brokers	78	22 536	576	482	94	560	6	10	72.0	66.1
	LANCASTER, PA MSA										
6531 pt.	Offices of real estate agents and brokers	71	41 455	864	705	159	856	5	3	77.9	74.6

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Table 5. **Real Estate Agents and Brokers for the United States and Selected Metropolitan Areas: 1992**—Con.

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A. For definitions of CMSA's, MSA's, and PMSA's, see appendix D]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Licensed agents and brokers: Total (number)	Employment status: Full time (number)	Employment status: Part time (number)	How compensated: Commissions only (number)	How compensated: Commissions plus base salary (number)	How compensated: Salary or wages only (number)	Revenue of establishments reporting agents/brokers as percent of total revenue	Revenue of establishments reporting agents by type of compensation as percent of total revenue
	LANSING–EAST LANSING, MI MSA										
6531 pt.	Offices of real estate agents and brokers	75	30 392	859	648	211	(S)	(S)	(S)	61.5	59.0
	LAS CRUCES, NM MSA										
6531 pt.	Offices of real estate agents and brokers	27	6 576	180	160	20	177	–	3	83.2	67.1
	LAWRENCE, KS MSA										
6531 pt.	Offices of real estate agents and brokers	13	9 179	163	155	8	158	2	3	95.6	95.6
	LAWTON, OK MSA										
6531 pt.	Offices of real estate agents and brokers	24	6 953	168	137	31	168	–	–	81.1	77.4
	LEWISTON–AUBURN, ME MSA										
6531 pt.	Offices of real estate agents and brokers	14	2 561	129	101	28	125	2	2	67.2	63.8
	LIMA, OH MSA										
6531 pt.	Offices of real estate agents and brokers	20	5 301	217	126	91	217	–	–	89.8	89.8
	LITTLE ROCK–NORTH LITTLE ROCK, AR MSA										
6531 pt.	Offices of real estate agents and brokers	92	41 859	862	710	152	(S)	(S)	(S)	63.9	55.0
	LUBBOCK, TX MSA										
6531 pt.	Offices of real estate agents and brokers	32	10 875	260	250	10	253	–	7	76.6	75.8
	LYNCHBURG, VA MSA										
6531 pt.	Offices of real estate agents and brokers	35	10 573	297	252	45	267	3	27	70.0	66.2
	MADISON, WI MSA										
6531 pt.	Offices of real estate agents and brokers	76	48 479	736	649	87	718	8	10	66.6	65.8
	MEDFORD–ASHLAND, OR MSA										
6531 pt.	Offices of real estate agents and brokers	39	15 261	428	404	24	426	–	2	66.6	62.2
	MELBOURNE–TITUSVILLE–PALM BAY, FL MSA										
6531 pt.	Offices of real estate agents and brokers	156	51 859	1 550	1 172	378	1 510	13	27	71.6	69.8
	MEMPHIS, TN–AR–MS MSA										
6531 pt.	Offices of real estate agents and brokers	139	78 473	1 825	1 556	269	1 792	22	11	73.2	72.7
	MINNEAPOLIS–ST. PAUL, MN–WI MSA										
6531 pt.	Offices of real estate agents and brokers	594	405 300	7 409	6 718	691	7 212	79	118	73.3	68.8

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	MOBILE, AL MSA										
6531 pt.	Offices of real estate agents and brokers	111	43 741	1 013	835	178	(S)	(S)	(S)	64.5	58.0
	MODESTO, CA MSA										
6531 pt.	Offices of real estate agents and brokers	66	25 455	646	578	68	640	–	6	69.8	65.9
	MONROE, LA MSA										
6531 pt.	Offices of real estate agents and brokers	19	4 580	125	94	31	121	2	2	85.8	71.8
	MUNCIE, IN MSA										
6531 pt.	Offices of real estate agents and brokers	18	7 077	140	134	6	136	2	2	70.9	63.1
	MYRTLE BEACH, SC MSA										
6531 pt.	Offices of real estate agents and brokers	101	37 770	635	567	68	(S)	(S)	(S)	62.2	58.3
	NAPLES, FL MSA										
6531 pt.	Offices of real estate agents and brokers	152	64 902	1 414	1 064	350	(S)	(S)	(S)	63.7	54.5
	NASHVILLE, TN MSA										
6531 pt.	Offices of real estate agents and brokers	233	90 017	2 172	1 758	414	2 135	20	17	67.0	60.4
	BRIDGEPORT, CT PMSA										
6531 pt.	Offices of real estate agents and brokers	85	42 624	1 009	614	395	(S)	(S)	(S)	63.6	58.3
	MIDDLESEX–SOMERSET–HUNTERDON, NJ PMSA										
6531 pt.	Offices of real estate agents and brokers	221	149 093	3 666	2 573	1 093	(S)	(S)	(S)	62.1	58.0
	MONMOUTH–OCEAN, NJ PMSA										
6531 pt.	Offices of real estate agents and brokers	257	115 315	3 742	2 921	821	3 707	11	24	67.5	64.5
	NEWBURGH, NY–PA PMSA										
6531 pt.	Offices of real estate agents and brokers	72	26 885	713	506	207	(S)	(S)	(S)	65.2	58.0
	STAMFORD–NORWALK, CT PMSA										
6531 pt.	Offices of real estate agents and brokers	154	143 816	2 019	1 795	224	1 987	8	24	73.4	70.9
	NORFOLK–VIRGINIA BEACH–NEWPORT NEWS, VA–NC MSA										
6531 pt.	Offices of real estate agents and brokers	331	192 698	4 401	3 388	1 013	4 233	106	62	70.4	68.3
	ODESSA–MIDLAND, TX MSA										
6531 pt.	Offices of real estate agents and brokers	33	11 754	327	285	42	314	13	–	66.1	62.0

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	OMAHA, NE–IA MSA										
6531 pt.	Offices of real estate agents and brokers	111	75 186	1 158	1 021	137	1 030	66	62	62.2	60.5
	OWENSBORO, KY MSA										
6531 pt.	Offices of real estate agents and brokers	7	4 629	128	81	47	128	–	–	63.2	63.2
	PEORIA–PEKIN, IL MSA										
6531 pt.	Offices of real estate agents and brokers	51	28 623	575	483	92	543	9	23	77.2	73.4
	PITTSBURGH, PA MSA										
6531 pt.	Offices of real estate agents and brokers	339	160 252	5 198	3 909	1 289	5 057	96	45	64.2	62.3
	PORTLAND, ME MSA										
6531 pt.	Offices of real estate agents and brokers	65	39 282	470	426	44	454	6	10	85.7	84.4
	PORTLAND–SALEM, OR–WA CMSA										
6531 pt.	Offices of real estate agents and brokers	436	268 683	5 665	4 991	674	5 573	36	56	68.4	63.7
	PROVO–OREM, UT MSA										
6531 pt.	Offices of real estate agents and brokers	31	13 874	333	258	75	329	2	2	62.8	61.0
	PUEBLO, CO MSA										
6531 pt.	Offices of real estate agents and brokers	15	7 625	149	141	8	148	1	–	94.9	93.9
	RALEIGH–DURHAM–CHAPEL HILL, NC MSA										
6531 pt.	Offices of real estate agents and brokers	217	135 882	2 026	1 751	275	1 939	43	44	69.1	65.8
	RAPID CITY, SD MSA										
6531 pt.	Offices of real estate agents and brokers	21	8 962	166	157	9	165	–	1	81.1	68.0
	REDDING, CA MSA										
6531 pt.	Offices of real estate agents and brokers	33	11 593	328	294	34	325	2	1	68.9	68.6
	RICHLAND–KENNEWICK–PASCO, WA MSA										
6531 pt.	Offices of real estate agents and brokers	23	11 521	234	223	11	234	–	–	88.0	73.0
	RICHMOND–PETERSBURG, VA MSA										
6531 pt.	Offices of real estate agents and brokers	218	97 998	2 388	1 871	517	(S)	(S)	(S)	62.4	56.4
	ROANOKE, VA MSA										
6531 pt.	Offices of real estate agents and brokers	43	11 987	543	415	128	(S)	(S)	(S)	61.1	52.4

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	ROCHESTER, MN MSA										
6531 pt.	Offices of real estate agents and brokers	37	14 801	322	301	21	314	1	7	75.2	73.9
	ROCHESTER, NY MSA										
6531 pt.	Offices of real estate agents and brokers	162	92 157	2 869	1 892	977	(S)	(S)	(S)	62.4	56.0
	ROCKY MOUNT, NC MSA										
6531 pt.	Offices of real estate agents and brokers	23	5 281	122	111	11	(S)	(S)	(S)	60.3	48.0
	ST. CLOUD, MN MSA										
6531 pt.	Offices of real estate agents and brokers	17	5 442	183	176	7	183	–	–	81.9	80.0
	ST. JOSEPH, MO MSA										
6531 pt.	Offices of real estate agents and brokers	18	5 406	153	109	44	153	–	–	77.8	75.0
	SALINAS, CA MSA										
6531 pt.	Offices of real estate agents and brokers	78	26 565	697	585	112	684	5	8	75.8	73.6
	SALT LAKE CITY–OGDEN, UT MSA										
6531 pt.	Offices of real estate agents and brokers	212	142 485	1 384	1 183	201	1 312	27	45	68.3	63.6
	SAN ANGELO, TX MSA										
6531 pt.	Offices of real estate agents and brokers	13	3 667	89	80	9	89	–	–	88.0	88.0
	SAN ANTONIO, TX MSA										
6531 pt.	Offices of real estate agents and brokers	252	90 222	2 256	1 945	311	2 110	101	45	69.6	65.0
	SANTA ROSA, CA PMSA										
6531 pt.	Offices of real estate agents and brokers	140	51 967	1 201	1 063	138	1 177	8	16	73.2	72.0
	VALLEJO–FAIRFIELD–NAPA, CA PMSA										
6531 pt.	Offices of real estate agents and brokers	139	44 807	1 010	823	187	986	3	21	79.3	76.2
	SAN LUIS OBISPO–ATASCADERO–PASO ROBLES, CA MSA										
6531 pt.	Offices of real estate agents and brokers	66	18 125	507	449	58	503	2	2	66.4	64.2
	SANTA BARBARA–SANTA MARIA–LOMPOC, CA MSA										
6531 pt.	Offices of real estate agents and brokers	97	59 168	1 299	1 168	131	1 256	34	9	72.1	70.7
	SANTA FE, NM MSA										
6531 pt.	Offices of real estate agents and brokers	42	25 401	382	325	57	378	1	3	82.7	77.6

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	SARASOTA–BRADENTON, FL MSA										
6531 pt.	Offices of real estate agents and brokers	220	76 064	2 170	1 912	258	2 127	9	34	72.4	67.2
	SAVANNAH, GA MSA										
6531 pt.	Offices of real estate agents and brokers	53	22 329	484	369	115	470	12	2	64.5	64.3
	TACOMA, WA PMSA										
6531 pt.	Offices of real estate agents and brokers	150	65 763	1 764	1 505	259	(S)	(S)	(S)	61.2	58.6
	SHARON, PA MSA										
6531 pt.	Offices of real estate agents and brokers	13	1 993	57	43	14	57	–	–	75.3	67.4
	SHEBOYGAN, WI MSA										
6531 pt.	Offices of real estate agents and brokers	14	4 044	88	84	4	85	3	–	70.2	70.2
	SHERMAN–DENISON, TX MSA										
6531 pt.	Offices of real estate agents and brokers	13	2 818	75	72	3	73	–	2	75.8	75.8
	SHREVEPORT–BOSSIER CITY, LA MSA										
6531 pt.	Offices of real estate agents and brokers	40	18 886	401	354	47	(S)	(S)	(S)	69.9	59.8
	SIOUX CITY, IA–NE MSA										
6531 pt.	Offices of real estate agents and brokers	12	5 951	136	121	15	136	–	–	93.9	93.5
	SIOUX FALLS, SD MSA										
6531 pt.	Offices of real estate agents and brokers	37	14 059	332	270	62	331	1	–	77.7	77.7
	SOUTH BEND, IN MSA										
6531 pt.	Offices of real estate agents and brokers	37	20 879	529	499	30	526	2	1	73.6	69.1
	SPRINGFIELD, MO MSA										
6531 pt.	Offices of real estate agents and brokers	61	26 786	598	487	111	570	1	27	73.3	70.5
	SPRINGFIELD, MA MSA										
6531 pt.	Offices of real estate agents and brokers	89	28 931	862	677	185	842	3	17	64.3	60.7
	STATE COLLEGE, PA MSA										
6531 pt.	Offices of real estate agents and brokers	9	5 327	157	138	19	157	–	–	98.7	98.7
	STOCKTON–LODI, CA MSA										
6531 pt.	Offices of real estate agents and brokers	94	25 924	630	540	90	609	5	16	78.2	68.8
	SUMTER, SC MSA										
6531 pt.	Offices of real estate agents and brokers	15	4 607	128	98	30	119	3	6	66.2	66.2

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	SYRACUSE, NY MSA										
6531 pt.	Offices of real estate agents and brokers	95	46 842	1 419	1 115	304	1 406	8	5	72.9	72.3
	TALLAHASSEE, FL MSA										
6531 pt.	Offices of real estate agents and brokers	72	20 103	510	394	116	485	11	14	78.5	65.7
	TAMPA–ST. PETERSBURG–CLEARWATER, FL MSA										
6531 pt.	Offices of real estate agents and brokers	610	242 879	5 693	4 809	884	5 547	66	80	69.7	66.6
	TERRE HAUTE, IN MSA										
6531 pt.	Offices of real estate agents and brokers	18	8 281	179	166	13	176	2	1	86.8	86.8
	TEXARKANA, TX–TEXARKANA, AR MSA										
6531 pt.	Offices of real estate agents and brokers	9	2 656	54	45	9	54	–	–	67.0	65.9
	TOPEKA, KS MSA										
6531 pt.	Offices of real estate agents and brokers	20	11 925	372	285	87	368	2	2	60.5	60.0
	TUCSON, AZ MSA										
6531 pt.	Offices of real estate agents and brokers	180	100 676	1 919	1 616	303	1 828	47	44	71.2	68.4
	TULSA, OK MSA										
6531 pt.	Offices of real estate agents and brokers	123	60 322	1 354	1 060	294	1 321	13	20	73.0	68.3
	TUSCALOOSA, AL MSA										
6531 pt.	Offices of real estate agents and brokers	19	7 138	151	98	53	144	3	4	72.8	71.8
	UTICA–ROME, NY MSA										
6531 pt.	Offices of real estate agents and brokers	40	8 989	332	157	175	328	2	2	74.8	61.3
	VICTORIA, TX MSA										
6531 pt.	Offices of real estate agents and brokers	9	2 580	65	57	8	65	–	–	91.9	91.9
	WACO, TX MSA										
6531 pt.	Offices of real estate agents and brokers	24	7 141	163	153	10	161	–	2	71.5	67.0
	HAGERSTOWN, MD PMSA										
6531 pt.	Offices of real estate agents and brokers	15	4 274	145	124	21	141	1	3	89.9	89.9
	WATERLOO–CEDAR FALLS, IA MSA										
6531 pt.	Offices of real estate agents and brokers	22	7 440	109	96	13	105	–	4	78.9	78.9
	WAUSAU, WI MSA										
6531 pt.	Offices of real estate agents and brokers	12	6 640	115	103	12	112	–	3	82.7	75.6

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[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A. For definitions of CMSA's, MSA's, and PMSA's, see appendix D]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Licensed agents and brokers						Revenue of establishments reporting agents/ brokers as percent of total revenue	Revenue of establishments reporting agents by type of compensation as percent of total revenue
					Employment status		How compensated				
				Total (number)	Full time (number)	Part time (number)	Commissions only (number)	Commissions plus base salary (number)	Salary or wages only (number)		
	WICHITA, KS MSA										
6531 pt.	Offices of real estate agents and brokers	121	41 887	894	697	197	876	4	14	70.8	67.8
	WICHITA FALLS, TX MSA										
6531 pt.	Offices of real estate agents and brokers	21	3 582	109	86	23	108	1	–	87.0	81.0
	WILLIAMSPORT, PA MSA										
6531 pt.	Offices of real estate agents and brokers	21	5 950	147	121	26	147	–	–	74.9	74.9
	YAKIMA, WA MSA										
6531 pt.	Offices of real estate agents and brokers	27	10 441	210	182	28	210	–	–	90.5	83.4
	YORK, PA MSA										
6531 pt.	Offices of real estate agents and brokers	61	30 632	711	563	148	684	3	24	62.6	62.0
	YOUNGSTOWN–WARREN, OH MSA										
6531 pt.	Offices of real estate agents and brokers	57	14 131	653	360	293	649	3	1	76.3	66.5
	YUMA, AZ MSA										
6531 pt.	Offices of real estate agents and brokers	33	8 553	363	309	54	(S)	(S)	(S)	63.6	54.9

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Table 6. **Exported Services by Selected Kinds of Business for the United States and Selected States: 1992**

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Geographic area and kind of business	Establishments (number)	Revenue ($1,000)	Establishments with revenue from exported services: Number	Establishments with revenue from exported services: Revenue ($1,000)	Establishments with revenue from exported services: Revenue from exported services ($1,000)	Revenue of establishments responding to inquiry as percent of total revenue
	UNITED STATES						
602	Commercial banks	62 761	318 076 750	8 156	67 305 371	4 305 530	66.6
603	Savings institutions	20 544	92 322 214	14	28 991	9	75.6
606	Credit unions	15 665	21 390 416	53	319 862	293	77.2
608	Foreign banking and branches and agencies of foreign banks	632	62 689 715	204	20 552 335	3 759 902	68.5
62	Security and commodity brokers, dealers, exchanges, and services	31 177	108 861 913	1 117	9 395 761	2 121 648	52.2
671	Holding offices	10 381	43 634 118	190	2 105 918	329 732	80.9
672	Investment offices	829	3 826 568	15	94 680	587	62.7
	CALIFORNIA						
602	Commercial banks	5 746	29 229 685	2 442	15 043 602	1 376 617	90.6
603	Savings institutions	2 982	17 724 168	–	–	–	77.5
606	Credit unions	1 293	2 859 343	(S)	(S)	(S)	81.7
608	Foreign banking and branches and agencies of foreign banks	126	9 869 511	37	4 335 125	1 143 744	87.5
62	Security and commodity brokers, dealers, exchanges, and services	3 636	8 505 457	(S)	(S)	(S)	53.7
671	Holding offices	807	2 473 475	22	103 706	50 432	65.2
672	Investment offices	105	401 462	(S)	(S)	(S)	38.3
	FLORIDA						
602	Commercial banks	3 211	12 904 487	70	388 164	24 254	80.0
603	Savings institutions	1 362	5 901 409	–	–	–	76.9
606	Credit unions	540	1 055 845	–	–	–	76.8
608	Foreign banking and branches and agencies of foreign banks	58	1 206 104	30	835 579	617 089	62.5
62	Security and commodity brokers, dealers, exchanges, and services	1 757	2 809 952	(S)	(S)	(S)	51.4
671	Holding offices	499	1 144 939	10	39 600	3 775	71.0
672	Investment offices	38	58 231	2	(D)	(D)	88.6
	ILLINOIS						
602	Commercial banks	2 064	14 489 420	20	1 336 493	75 017	68.9
603	Savings institutions	965	5 475 516	–	–	–	63.0
606	Credit unions	767	635 379	(S)	(S)	(S)	78.0
608	Foreign banking and branches and agencies of foreign banks	55	4 296 606	14	1 388 761	45 844	63.9
62	Security and commodity brokers, dealers, exchanges, and services	2 322	7 358 780	75	613 679	62 907	65.7
671	Holding offices	582	3 482 550	8	353 393	46 933	80.1
672	Investment offices	32	68 155	–	–	–	80.6
	MASSACHUSETTS						
602	Commercial banks	1 065	10 537 128	171	6 730 901	18 402	91.1
603	Savings institutions	1 075	5 013 632	–	–	–	74.1
606	Credit unions	450	793 078	–	–	–	76.0
62	Security and commodity brokers, dealers, exchanges, and services	825	4 014 754	46	234 180	11 698	68.7
671	Holding offices	221	798 375	4	(D)	(D)	75.0
672	Investment offices	44	1 545 503	(S)	(S)	(S)	57.5
	NEW YORK						
602	Commercial banks	3 714	70 480 312	(S)	(S)	(S)	29.0
603	Savings institutions	1 454	10 343 012	–	–	–	71.8
606	Credit unions	735	1 134 359	3	(D)	(D)	82.2
608	Foreign banking and branches and agencies of foreign banks	307	45 073 610	102	13 642 744	1 895 799	64.9
62	Security and commodity brokers, dealers, exchanges, and services	4 911	56 031 362	(S)	(S)	(S)	48.4
671	Holding offices	840	7 846 472	28	492 540	138 421	81.9
672	Investment offices	93	311 486	3	(D)	(D)	85.8
	PENNSYLVANIA						
602	Commercial banks	3 774	14 990 938	905	4 651 564	18 694	74.6
603	Savings institutions	957	2 979 198	1	(D)	(D)	75.7
606	Credit unions	878	874 140	–	–	–	69.6
608	Foreign banking and branches and agencies of foreign banks	7	153 835	(S)	(S)	(S)	52.3
62	Security and commodity brokers, dealers, exchanges, and services	1 091	2 169 440	(S)	(S)	(S)	57.7
671	Holding offices	398	1 493 397	(S)	(S)	(S)	58.6

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Appendix A.
General Explanation

CENSUS COVERAGE AND METHODOLOGY

Structure and method of enumeration. Firms in the 1992 Census of Financial, Insurance, and Real Estate Industries were divided into the nonmail universe and mail universe. The coverage and the method of obtaining census information from each follow:

1. The nonmail universe consisted of firms which were not required to file a regular census return and included:

   a. All nonemployers, i.e., all firms with no paid employees during 1992. Revenue information for these firms was obtained from administrative records of other Federal agencies. Although consisting of many firms, nonemployers accounted for less than 6 percent of total revenue of all establishments covered in the census.

      The census included only those financial, insurance, and real estate nonemployer firms which reported a revenue volume of $1,000 or more during 1992.

      Data for nonemployers are not included in this report, but are provided in the Nonemployer Statistics report (FC92-N-1).

   b. Selected small employers, i.e., single-establishment firms with payroll below a specified cutoff classified in Major Group 64. (The term ''employers'' refers to firms with one or more paid employees at any time during 1992 as shown in the active administrative records of other Federal agencies.) Small employers generally included firms with fewer than 10 employees and represented about 20 percent of total revenue of establishments in Major Group 64.

      Data on revenue, payroll, and employment for employer firms below the payroll cutoff were derived or estimated from administrative records of other Federal agencies, except for a sample of small employer firms in Major Group 64 for which specialized data requirements precluded reliance solely on administrative records sources. This sample was included in the mail universe.

2. The mail universe consisted of firms for which information was obtained by means of a mail canvass and included:

   a. Large employers, i.e., all multiestablishment firms, and all employer firms above the payroll size cutoff referred to in section 1b. Within this category, a report of company organization was conducted periodically to identify establishment locations of firms which operated at more than one location and to obtain information on payroll and mid-March employment at each location. The 1991 Report of Company Organization was used as a coverage check in the census. In the 1992 census, all mulit-establishment firms were asked to notify the Census Bureau of any establishments for which a form was not received. Report forms were subsequently provided to the firms for these establishments.

      In the 1992 census, multiestablishment firms were divided into two categories of report forms, State and establishment. Firms with establishments classified in selected banking (SIC 60) and insurance (SIC 63) industries were sent report forms to collect information for each State in which those firms operated. In addition to the information reported in summary for the State, those firms were asked to report the payroll and mid-March employment for each establishment operated in the State. All other establishments of multiestablishment firms classified in all other financial, insurance, and real estate industries were sent individual report forms for each location.

      All multiestablishment firms were asked to notify the Census Bureau of any States or establishments for which a form was not received. Report forms were subsequently provided to the firms for these States or establishments.

   b. The sample of small employer firms in Major Group 64 for which specialized data precluded reliance solely on administrative records sources. These firms were sent the census mailing packages containing the appropriate 1992 questionnaire.

Method of classifying kinds of business. The financial, insurance, and real estate industries classifications for all establishments were based on the *Standard Industrial*

Classification Manual: 1987[1] (SIC). However, the method of assigning these classifications, and the level of detail at which establishments were classified, differed between the nonmail and mail universes as follows:

1. The nonmail universe
   a. Nonemployers were classified on the basis of information obtained from administrative records of other Federal agencies.
   b. Selected small employers in Major Group 64 were classified on the basis of a brief inquiry requesting information necessary to assign a 1992 census kind-of-business code, or the classification was obtained from the administrative records of other Federal agencies.
2. Establishments in the mail universe were classified on the basis of their self-designation, sources of revenue, and other special inquiries.

TREATMENT OF NONRESPONSE

Census report forms included two different types of inquiries, ''basic'' and ''special.'' Basic or general inquiries, which included location, kind of business, revenue, payroll, number of employees, and legal form of organization, were available from a combination of sources for all establishments. (See ''Census of Financial, Insurance, and Real Estate Industries'' in the Introduction.) Special inquiries, tailored to the particular kinds of business covered by the report, were available only from establishments in the mail universe which completed the appropriate inquiries on the questionnaire. (See appendix J for examples of special inquiries.)

Data for special inquiries in this report have been expanded in most tables to account for establishments which did not respond to the particular inquiry for which data are presented. Unless otherwise noted in the specific table, data for these special inquiries have been expanded in direct relationship to total revenue. It is assumed that the characteristics of establishments not responding to the particular special inquiry are the same as those of establishments with equal revenue in the same category (publication table line) that did respond to the inquiry.

All tables in which data are expanded to account for nonrespondents include a ''coverage'' indicator for each publication category, which shows the revenue of establishments responding to the special inquiry as a percent of total revenue of all establishments for which data are shown. Unless otherwise noted in the specific table, data are shown in this report only for categories for which coverage, or level of response, was 60 percent or higher.

[1] *Standard Industrial Classification Manual: 1987.* For sale by Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402., Stock No. 041-001-00314-2.

EXPLANATION OF TERMS

Establishments. An establishment is a single physical location at which business is conducted. It is not necessarily identical with a company or enterprise, which may consist of one establishment or more. Statistics for financial, insurance, and real estate industries 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. For these cases, only one establishment was tallied in the publications. Consequently, the number of establishments published in the 1992 Census of Financial, Insurance, and Real Estate Industries is understated.

An attempt was made to measure a part of understatement by analyzing the sample of small employers in SIC 6411. There were 9,270 such firms in business at any time during 1992. Of this number, 8,645 responded to the number of locations inquiry and reported operations at 8,904 locations. By weighing these variables and assuming that firms in the sample that did not return their report would respond as those that did report, this sample representing 83,819 firms would have operated a total of 89,838 establishments.

The count of establishments represents those in business at any time during 1992. Appendix G, of this report, provides a comparison of the number of establishments active any time during the year versus the number in business at the end of year.

When two activities or more 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, and when conditions prescribed by the SIC manual for recognizing the existence of more than one establishment were met, separate establishment reports for each of the different activities were obtained in the census.

Firms. A firm is a business organization or entity consisting of one domestic establishment (location) or more under common ownership or control. All establishments of subsidiary firms are included as part of the owning or controlling firm. For the economic census, the terms ''firm'' and ''company'' are synonymous.

Revenue (Basic dollar volume measure for financial, insurance, and real estate establishments covered by the census). Revenue from all business activities whether or not payment was received in 1992, including net premiums earned by insurance carriers, commissions and fees

from all sources, rents, net investment income, interest, dividends, and royalties. Rental revenue from leasing property marketed under operating leases is included, as well as interest earned from property marketed in 1992 under capital, finance, or full payout leases. Revenue also includes the total value of service contracts, amounts received for work subcontracted to others, rents from property sublet to others, and dues and assessments from members.

Revenue does not include sales and other taxes collected from customers and remitted directly by the firm to a local, State, or Federal tax agency. Revenue in this report does not include financial, insurance, or real estate revenue of manufacturers, wholesalers, retail, or service establishments, or other businesses whose primary activity is other than finance, insurance, or real estate.

Annual payroll. Payroll includes all forms of compensation, such as salaries, wages, commissions, bonuses, vacation allowances, sick-leave pay, employee contributions to qualified pension plans, and the value of payments in kind (e.g. free meals and lodgings) paid during the year to all employees. Tips and gratuities received by employees from patrons and reported to employers are included. 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 does not include commissions paid to independent (nonemployee) agents, such as insurance and real estate agents. 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 Internal Revenue Service (IRS) on form 941.

First-quarter payroll. This item consists of payroll, as defined above, paid to persons employed at any time during the quarter January to March, 1992.

Paid employees for pay period including March 12. Paid employees consist of the 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 (commission) agents, and employees of departments or concessions operated by other firms. The definition of paid employees is the same as that used on IRS form 941.

Auxiliary establishments. Each company included in this census was asked to identify and separately report auxiliary locations whose primary functions were to manage, administer, service, or support the activities of the other establishments of the company. However, for companies classified as commercial banks, savings institutions, and credit unions (SIC's 602, 603, and 606); and life insurance carriers, accident and health and medical service plans, fire, marine, and casualty, and surety insurance carriers (SIC's 631, 632, 633, and 635), all establishments related to the financial and insurance activity were defined as ''operating'' regardless of their function and are included in this report. Data for all other auxiliary locations are presented in a subsequent report issued as part of the *1992 Enterprise Statistics* reports.

KIND-OF-BUSINESS CLASSIFICATIONS

Finance, Insurance, and Real Estate, as defined in Division H of the 1987 Standard Industrial Classification (SIC) manual, includes establishments operating primarily in the fields of finance, insurance, and real estate. Finance includes depository institutions, nondepository credit institutions, holding (but not predominantly operating) companies, other investment companies, brokers and dealers in securities and commodity contracts, and security and commodity exchanges. Insurance covers carriers of all types of insurance and insurance agents and brokers. Real estate includes owners, lessors, lessees, agents, and developers of real estate.

Establishments covered by the census were assigned kind-of-business classifications according to the industry classifications defined in the 1987 SIC manual. When a more detailed classification than defined in the SIC manual was needed, additional kinds of business were identified within an SIC industry.

The basis for a kind-of-business classification is described above in Method of Classifying Kinds of Business. Descriptions of those kinds of business for which data are provided in this report follow.

Depository Institutions (SIC Major Group 60)

This major group includes institutions that are engaged in deposit banking or closely related functions, including fiduciary activities.

Federal reserve banks (SIC 6011). Central reserve depository institutions whose primary activity is receiving deposits from Federal Reserve banks and branches and providing advances to such institutions. These institutions generally do not receive deposits from, or make advances to, other enterprises or individuals.

Central reserve depository institutions, n.e.c. (SIC 6019). Central reserve depository institutions, other than Federal Reserve banks, primarily engaged in providing credit to and holding deposits and reserves for their members, such as savings banks, savings and loan associations, or credit unions.

National commercial banks (SIC 6021). Commercial banks and trust companies (accepting deposits) chartered under the National Bank Act. Trust companies engaged in fiduciary business, but not regularly engaged in deposit banking, are classified in Industry 6091.

State commercial banks (SIC 6022). Commercial banks and trust companies (accepting deposits) chartered by one of the States or territories. Trust companies engaged in fiduciary business, but not regularly engaged in deposit banking, are classified in Industry 6091.

Commercial banks, n.e.c. (SIC 6029). Commercial banks (accepting deposits) which do not operate under Federal or State charter. Establishments classified here are included with SIC 6022.

Savings institutions, federally chartered (SIC 6035). Federally chartered savings institutions (accepting deposits) operating under Federal charter.

Savings institutions, not federally chartered (SIC 6036). State-chartered savings institutions (accepting deposits) which do not operate under Federal charter.

Credit unions, federally chartered (SIC 6061). Cooperative thrift and loan associations (accepting deposits) organized under Federal charter to finance credit needs of their members.

Credit unions, not federally chartered (SIC 6062). Cooperative thrift and loan associations (accepting deposits) organized under other than Federal charter to finance credit needs of their members.

Branches and agencies of foreign banks (SIC 6081). Establishments operating as branches or agencies of foreign banks which specialize in commercial loans, especially trade finance. They typically fund themselves via large denomination interbank deposits, rather than through smaller denomination retail deposits. Federally licensed agencies of foreign banks may not accept deposits. Federal branches may accept deposits; however, if they choose to accept deposits in denominations of $100,000 or less, Federal deposit insurance is required. Establishments which are owned by foreign banks but primarily engaged in accepting retail deposits from the general public in the United States are classified in Industry Group 602.

Foreign trade and international banking institutions (SIC 6082). Establishments of foreign trade companies operating in the United States under Federal or State charter for the purpose of aiding or financing foreign trade. Also included in this industry are Federal or State chartered banking institutions which only engage in banking outside the United States.

Nondeposit trust facilities (SIC 6091). Trust companies engaged in fiduciary business, but not regularly engaged in deposit banking. Some of these establishments occasionally hold limited amounts of special types of deposits, and their uninvested trust funds are usually classified as deposits. These nondeposit trust facilities may have either National or State charters. This industry does not include establishments operating under trust company charters which limit their fiduciary business to that incidental to real estate title or mortgage loan activities, which are classified in Industry 6361.

Functions related to depository banking, n.e.c. (SIC 6099). Establishments primarily engaged in performing functions related to depository banking, not elsewhere classified.

Nondepository Credit Institutions (SIC Major Group 61)

This major group includes establishments engaged in extending credit in the form of loans, but not engaged in deposit banking.

Federal and federally-sponsored credit agencies (SIC 6111). Establishments of federally-sponsored credit agencies primarily engaged in guaranteeing, insuring, or making loans. Federally-sponsored credit agencies are established under authority of Federal legislation, but are not regarded as part of the Government. They are often owned by their members or borrowers. Data for Federal credit agencies are not included.

For large geographic areas, data are presented for the following subdivisions of this classification:

1. Farm credit system.
2. Federally-sponsored credit agencies, except farm credit system.

Personal credit institutions (SIC 6141). Establishments primarily engaged in providing loans to individuals. Also included in this industry are establishments primarily engaged in financing retail sales made on the installment plan and financing automobile loans for individuals.

For large geographic areas, data are presented for the following subdivisions of this classification:

1. Automotive sales finance companies.
2. Sales finance companies, except automotive.
3. Consumer and personal finance companies, and personal and small loan companies.
4. Personal credit institutions, n.e.c.

Short-term business credit institutions, except agriculture (SIC 6153). Establishments primarily engaged in extending credit to business enterprises for relatively short periods. Private establishments primarily engaged in extending agricultural credit are classified in Industry 6159.

Miscellaneous business credit institutions (SIC 6159). Establishments primarily engaged in furnishing intermediate or long-term general and industrial credit, including the finance leasing of automobiles, trucks, and machinery and

equipment. Included in this industry are private establishments primarily engaged in extending agricultural credit. Federal and federally-sponsored credit agencies primarily engaged in extending agricultural credit are classified in Industry 6111. Establishments primarily engaged in other types of leasing of passenger cars and trucks are classified in Industry Group 751.

For large geographic areas, data are presented for the following subdivisions of this classification:

1. Agricultural credit institutions.
2. Miscellaneous business credit institutions, n.e.c.

Mortgage bankers and loan correspondents (SIC 6162). Establishments primarily engaged in originating mortgage loans, selling mortgage loans to permanent investors, and servicing these loans. They may also provide real estate construction loans.

Loan brokers (SIC 6163). Establishments primarily engaged in arranging loans for others. These establishments operate mostly on a commission or fee basis and do not ordinarily have any continuing relationship with either borrower or lender.

Security and Commodity Brokers, Dealers, Exchanges, and Services (SIC Major Group 62)

This major group includes establishments engaged in the underwriting, purchase, sale, or brokerage of securities and other financial contracts on their own account or for the account of others; and exchanges of securities and commodities.

Security brokers, dealers, and flotation companies (SIC 621). Establishments primarily engaged in the purchase, sale, and brokerage of securities; and those, generally known as investment bankers, primarily engaged in originating, underwriting, and distributing issues of securities. Establishments primarily engaged in issuing shares of mutual and money market funds, unit investment trusts, and face amount certificates are classified in Industry Group 672. Establishments primarily engaged in providing investment advice on a contract or fee basis to establishments which deal in financial contracts are classified in Industry 6282.

Commodity contracts brokers and dealers (SIC 622). Establishments primarily engaged in buying and selling commodity contracts on either a spot or future basis for their own account or for the account of others. These establishments are members, or are associated with members, of recognized commodity exchanges. Establishments primarily engaged in buying and selling commodities are classified in Wholesale Trade.

Security and commodity exchanges (SIC 623). Establishments primarily engaged in furnishing space and other facilities to members for the purpose of buying, selling, or otherwise trading in stocks, stock options, bonds, or commodity contracts.

Investment advice (SIC 6282). Establishments primarily engaged in furnishing investment information and advice to companies and individuals concerning securities and commodities on a contract or fee basis. Establishments that provide advice and also act as brokers or dealers are classified in Industry 6211.

Services allied with the exchange of securities or commodities, n.e.c. (SIC 6289). Establishments primarily engaged in furnishing services to security or commodity holders, brokers, or dealers, not elsewhere classified.

Insurance Carriers (SIC Major Group 63)

This major group includes carriers of insurance of all types, including reinsurance. Agents and brokers dealing in insurance and organizations rendering services to insurance carriers or to policyholders are classified in Major Group 64.

Life insurance (SIC 6311). Establishments primarily engaged in underwriting life insurance. These establishments are operated by enterprises that may be owned by stockholders, policyholders, or other carriers.

For large geographic areas, data are presented for the following subdivisions of this classification:

1. Sales offices of life insurance carriers.
2. Home offices of life insurance carriers.
3. Other offices of life insurance carriers, n.e.c.

Accident and health insurance (SIC 6321). Establishments primarily engaged in underwriting accident and health insurance. This industry includes establishments which provide health insurance protection for disability income losses and medical expense coverage on an indemnity basis. These establishments are operated by enterprises that may be owned by stockholders, policyholders, or other carriers. Establishments primarily engaged in providing hospital, medical and other health services on a service basis or combination of service and indemnity basis are classified in Industry 6324.

Hospital and medical service plans (SIC 6324). Establishments primarily engaged in providing hospital, medical and other health services to subscribers or members in accordance with prearranged agreements or service plans. Generally, these service plans provide benefits to subscribers or members in return for specified subscription charges. The plans may be through a contract under which a participating hospital or physician agrees to render the covered services without charging any additional fees. Other plans provide for partial indemnity and service benefits. Also included in this industry are separate establishments of health maintenance organizations which provide medical insurance. Establishments providing these services through their own facilities or employed physicians are classified in Major Group 80.

Fire, marine, and casualty insurance (SIC 633). Establishments primarily engaged in underwriting fire, marine, and casualty insurance. These establishments are operated by enterprises that may be owned by stockholders, policyholders, or other carriers.

For large geographic areas, data are presented for the following subdivisions of this classification:

1. Sales offices of fire, marine, and casualty insurance carriers.
2. Home offices of fire, marine, and casualty insurance carriers.
3. Other offices of fire, marine, and casualty insurance carriers, n.e.c.

Surety insurance (SIC 635). Establishments primarily engaged in underwriting financial responsibility insurance. Establishments primarily performing bail bonding services are classified in Industry 7389.

Title insurance (SIC 636). Establishments primarily engaged in underwriting insurance to protect the owner of real estate, or lenders of money thereon, against loss sustained by reason of any defect of title.

Pension, health, and welfare funds (SIC 637). Establishments primarily engaged in managing pension, retirement, health, and welfare funds. (The tabulations in this publication include only third-party administrators of pension, health, and welfare funds.)

Insurance carriers, n.e.c. (SIC 639). Establishments primarily engaged in underwriting insurance, not elsewhere classified, such as insuring bank deposits and shares in savings and loan associations. They may also perform other functions related to insurance carriers, not elsewhere classified. These establishments include sales, home, and other offices owned or operated by insurance carriers, not elsewhere classified.

Insurance Agents, Brokers, And Service (SIC Major Group 64)

This major group includes agents and brokers dealing in insurance, and also organizations offering services to insurance companies and to policyholders.

Insurance agents, brokers, and service (SIC 6411). Agents primarily representing one or more insurance carriers, or brokers not representing any particular carriers primarily engaged as independent contractors in the sale or placement of insurance contracts with carriers, but not employees of the insurance carriers they represent. This industry also includes independent organizations concerned with insurance services. Establishments engaged in searching real estate titles are classified in Industry 6541.

For large geographic areas, data are presented for the following subdivisions of this classification:

1. Offices of insurance agents and brokers.
2. Insurance-related services, n.e.c.

Real Estate (SIC Major Group 65)

This major group includes real estate operators, and owners and lessors of real property, as well as buyers, sellers, developers, agents, and brokers. ''Operators'' in this group will be interpreted as owner-operators. Establishments primarily engaged in the construction of buildings for sale (operative builders) are classified in Industry 1531.

Operators of nonresidential buildings (SIC 6512). Establishments primarily engaged in the operation of nonresidential buildings.

For large geographic areas, data are presented for the following subdivisions of this classification:

1. Operators of professional and other office buildings.
2. Operators of manufacturing and industrial buildings.
3. Operators of shopping centers and retail stores.
4. Operators of nonresidential buildings and facilities, n.e.c.

Operators of apartment buildings (SIC 6513). Establishments primarily engaged in the operation of apartment buildings. Apartment buildings are defined as containing five or more housing units. This industry does not include hotels, rooming and boarding houses, camps, and other lodging places for transients which are classified in Services, Major Group 70.

Operators of dwellings other than apartment buildings (SIC 6514). Establishments primarily engaged in the operation of dwellings other than apartment buildings. Dwellings other than apartment buildings are defined as containing four or fewer housing units. This industry does not include hotels, rooming and boarding houses, camps, and other lodging places for transients which are classified in Services, Major Group 70.

Operators of residential mobile home sites (SIC 6515). Establishments primarily engaged in the operation of residential mobile home sites. Establishments primarily engaged in the operation of sites for overnight or transient use for travel trailers are classified in Services, Industry 7033.

Lessors of railroad property (SIC 6517). Establishments primarily engaged in leasing railroad property.

Lessors of real property, n.e.c. (SIC 6519). Establishments primarily engaged in leasing real property, not elsewhere classified.

Real estate agents and managers (SIC 653). Establishments primarily engaged in renting, buying, selling, managing, and appraising real estate for others.

For large geographic areas, data are presented for the following subdivisions of this classification:

1. Offices of residential real estate agents and brokers.
2. Offices of nonresidential real estate agents and brokers.
3. Residential real estate property managers.
4. Nonresidential real estate property managers.
5. Condominium and cooperative owners' associations.
6. Real estate appraisers.
7. Services related to real estate sales and management, n.e.c.

Title abstract offices (SIC 654). Establishments primarily engaged in searching real estate titles. This industry does not include title insurance companies which are classified in Industry 6361.

Land subdividers and developers, except cemeteries (SIC 6552). Establishments primarily engaged in subdividing real property into lots, except cemetery lots, and in developing it for resale on their own account. Establishments primarily engaged in developing lots for others are classified in Industry 1794.

Cemetery subdividers and developers (SIC 6553). Establishments primarily engaged in subdividing real property into cemetery lots, and in developing it for resale on their own account.

Holding and Other Investment Offices (SIC Major Group 67)

This major group includes investment trusts, investment companies, holding companies, and miscellaneous investment offices.

Offices of bank holding companies (SIC 6712). Establishments primarily engaged in holding or owning the securities of banks for the sole purpose of exercising some degree of control over the activities of bank companies whose securities they hold. Companies holding securities of banks, but which are predominantly operating the banks, are classified according to the kind of bank operated.

Offices of holding companies, n.e.c. (SIC 6719). Establishments primarily engaged in holding or owning securities of companies other than banks, for the sole purpose of exercising some degree of control over the activities of the companies whose securities they hold. Companies holding securities, but which are predominantly operating companies, are classified according to the kind of business operated.

Management investment offices, open-end (SIC 6722). Establishments primarily engaged in issuing shares, other than unit investment trusts and face-amount certificate companies, whose shares contain a provision requiring redemption by the company upon request of the security holder.

Unit investment trusts, face-amount certificate offices, and closed-end management investment offices (SIC 6726). Establishments primarily engaged in issuing unit investment trusts or face-amount certificates; and establishments primarily engaged in issuing shares, other than unit investment trusts and face-amount certificate companies, whose shares contain no provision requiring redemption by the company upon request of the security holder. Unit investment trust companies (1) are organized under a trust indenture, contract of custodianship or agency, or similar instrument; (2) do not have a board of directors; and (3) issue only securities redeemable at the request of the security holder, each of which represents an undivided interest in a unit of specified securities, but does not include voting trusts. Face-amount certificates, sometimes referred to as guaranteed face-amount certificates, are essentially obligations of the issuing company to pay a fixed sum at a specified maturity date and usually require periodic payments by the purchaser.

Educational, religious, and charitable trusts (SIC 6732). Establishments primarily engaged in the management of the funds of trusts and foundations organized for religious, educational, charitable, or nonprofit research purposes.

Trusts, except educational, religious, and charitable (SIC 6733). Establishments primarily engaged in the management of the funds of trusts and foundations organized for purposes other than religious, educational, charitable, or nonprofit research.

Oil royalty traders (SIC 6792). Establishments primarily engaged in investing in oil and gas royalties or leases, or fractional interest therein.

Patent owners and lessors (SIC 6794). Establishments primarily engaged in owning or leasing franchises, patents, and copyrights which they in turn license others to use.

Real estate investment trusts (SIC 6798). Establishments primarily engaged in closed-end investments in real estate or related mortgage assets operating so that they could meet the requirements of the Real Estate Investment Trust Act of 1960 as amended. This act exempts trusts from corporate income and capital gains taxation,

provided they invest primarily in specified assets, pay out most of their income to shareholders, and meet certain requirements regarding the dispersion of trust ownership.

Investors, n.e.c. (SIC 6799). Establishments primarily engaged in investing, not elsewhere classified.

Appendix B.
Sample Report Form and Instructions

The sample report form and instructions are shown on the following pages.

U.S. DEPARTMENT OF COMMERCE
BUREAU OF THE CENSUS

FORM
CB-6502

1992 CENSUS OF FINANCIAL, INSURANCE, AND REAL ESTATE INDUSTRIES

REAL ESTATE AGENTS AND MANAGERS

OMB No. 0607-0745: Approval Expires 06/30/94

DUE DATE: FEBRUARY 15, 1993

If you have questions about completing this report, please call or write the Census Bureau. In any communication, be sure to refer to the 11-digit Census File Number (CFN) printed in the label to the right. Please return your completed report to:

BUREAU OF THE CENSUS
1201 East 10th Street
Jeffersonville, IN 47134-0001

Toll-free assistance, 8:00 a.m. to 8:00 p.m., eastern time, Monday through Friday:

1–800–233–6136

Please read the accompanying instructions before answering the questions.

Census use

CB-6502

(Please correct any errors in name, address, and ZIP Code.)

YOUR RESPONSE IS REQUIRED BY LAW. Title 13, United States Code, requires businesses and other organizations that receive this questionnaire to answer the questions and return the report to the Census Bureau. By the same law, **YOUR CENSUS REPORT IS CONFIDENTIAL.** It may be seen only by Census Bureau employees and may be used only for statistical purposes. Further, copies retained in respondents' files are immune from legal process.

If this questionnaire does not seem to apply to your business, complete it to the extent possible and explain in REMARKS section – this should fulfill your reporting requirements and will reduce follow-up correspondence.

Item 1. EMPLOYER IDENTIFICATION NUMBER

Is the Employer Identification (EI) Number shown in the label the same as the one used for this establishment on its latest 1992 Employer's Quarterly Federal Tax Return, Treasury Form 941?

094 1 ☐ Yes 2 ☐ No – *Report current EI No. below*

(9 digits)

Item 2. PHYSICAL LOCATION

a. Is this establishment's physical location the same as the address shown in the label? (P.O. box and rural route addresses are not physical locations)

093 1 ☐ Yes 2 ☐ No – *Report physical location below*

Number and street		
City, town, village, etc.	State	ZIP Code

b. Is this establishment physically located inside the legal boundaries of the city, town, village, etc.?

095 1 ☐ Yes 2 ☐ No 3 ☐ No legal boundaries 4 ☐ Do not know

c. In what type of municipality is this establishment physically located?

096 1 ☐ City, village, or borough
2 ☐ Town or township
3 ☐ Other – *Specify* _____
4 ☐ Do not know

d. In what county is this establishment physically located?

Item 3. OPERATIONAL STATUS

a. How many months during 1992 was this establishment actively operated? 002 Number of months

b. Which of the following best describes this establishment's status at the end of 1992? *Mark (X) only ONE box.*

Note: Complete the remainder of this report (for the period operated) even if the establishment ceased operation during 1992.

001 1 ☐ In operation
2 ☐ Temporarily or seasonally inactive
3 ☐ Ceased operation – *Give date at right*
4 ☐ Sold or leased to another operator – *Give date at right AND enter name, etc., below*

Figures only

Month	Year

Name of new owner or operator		
Number and street		
City	State	ZIP Code

HOW TO REPORT DOLLAR FIGURES

Dollar figures should be **rounded** to **thousands** of dollars.

Example: If a figure is **$1,125,628.79** report

	Millions (000)	Thousands (000)	Dollars (000)
• ***Preferred***	**1**	**126**	
Acceptable	1	125	629

Item 4. DOLLAR VOLUME OF REVENUE IN 1992

See instruction sheet for general description. In addition – Include revenue from:

- Commissions and fees for managing, listing, selling, or renting property owned by others – **not** gross rents or gross sale price
- Commissions and fees received on behalf of, and paid to sales agents and to other brokers
- Commissions and fees received from other brokers (co-brokerage fees)
- Gross rents from properties owned by this establishment and leased to others
- Net gains on sale of investment or rental property owned by this establishment
- Other investment income
- Gross sale of real property subdivided or buildings built for sale by this establishment

	Bil.	Mil.	Thou.	Dol.
Revenue in 1992	010			

Item 5. PAYROLL

Do not include commissions paid to agents unless reported on IRS Form 941.

	Mil.	Thou.	Dol.
Payroll in 1992, BEFORE DEDUCTIONS			
a. Annual	030		
b. First quarter (January–March)	031		

Item 6. EMPLOYMENT

Number of paid employees for pay period including March 12, 1992 (Include both full- and part-time employees)

Include sales agents and other personnel if they were reported on IRS Form 941 for the EI Number in label; exclude independent contractors.

032 Number

Item 7. LEGAL FORM OF ORGANIZATION

*Mark (X) the **ONE** box which best describes this establishment during 1992.*

003 1 ☐ Individual proprietorship
2 ☐ Partnership
5 ☐ Government – *Specify* _____
0 ☐ Corporation
9 ☐ Other – *Specify* _____

PENALTY FOR FAILURE TO REPORT

CONTINUE ON PAGE 2

Item 8. KIND OF BUSINESS OR ACTIVITY

*Mark (X) the **ONE** box which best describes the PRINCIPAL kind of business of this establishment in 1992.*

070

Agents, brokers, property managers

- Agent or broker – residential real estate . . . . . ☐ 653111
- Agent or broker – nonresidential real estate . . . . . ☐ 653121
- Agent or broker – insurance . . . . . ☐ 641116
- Property manager – residential . . . . . ☐ 653131
- Property manager – nonresidential . . . . . ☐ 653141
- Time-share sales, leasing, or rental . . . . . ☐ 653193
- Condominium or cooperative owners association – residential (engaged in property management) . . . . ☐ 653151
- Condominium or cooperative owners association – nonresidential (engaged in property management) . ☐ 653152
- Condominium or cooperative owners association (NOT engaged in property management) . . . . . ☐ 864100

Owner-operators of non-residential property

- Bank building . . . . . ☐ 651211
- Insurance building . . . . . ☐ 651212
- Medical building . . . . . ☐ 651213
- Other professional office building . . . . . ☐ 651214
- Other office building . . . . . ☐ 651215
- Shopping center, retail shops – property operation only . . . . . ☐ 651231
- **Hotel or motel building – property ownership and leasing** . . . . . ☐ 651292
- Manufacturing or industrial building . . . . . ☐ 651221
- Lessor of piers, docks, and associated buildings and facilities. . . . . ☐ 651291
- Lessor of real property owned by a railroad . . . . . ☐ 651701
- Rental of railroad cars . . . . . ☐ 474100
- Lessor of real property owned by an airport . . . . . ☐ 651901
- Campsites . . . . . ☐ 703300
- Other nonresidential building – *Describe* . . . . . ☐ 651298
- Other land and real property – *Describe* . . . . . ☐ 651909

Owner-operators of residential property

- Single-family houses, including town houses . . . . . ☐ 651411
- Mobile home sites or trailer park, residential . . . . . ☐ 651501
- Trailer park or recreational vehicle park, except residential . . . . . ☐ 703300
- Apartment building (5 or more housing units per building) . . . . . ☐ 651301
- Residential building (2 to 4 housing units per building) . . . . . ☐ 651491
- Residential care facility (providing social and personal care) . . . . . ☐ 836100
- Retirement housing (5 or more housing units per building) . . . . . ☐ 651303
- Rooming or boarding house . . . . . ☐ 702100
- Other residential building – *Describe* . . . . . ☐ 651309

Item 8. KIND OF BUSINESS OR ACTIVITY – Continued

070

Other real estate services

- Appraiser – real estate . . . . . ☐ 653161
- Listing service – real estate . . . . . ☐ 653191
- Auction service – real estate . . . . . ☐ 653192
- Escrow agent – real estate . . . . . ☐ 653194
- Fiduciary – real estate . . . . . ☐ 653195
- Real estate consultant – excluding appraisers . . . . ☐ 653196
- Real estate asset management . . . . . ☐ 653197
- Other real estate services – *Describe* . . . . . ☐ 777771

Other activities

- Real estate investment trust (REIT) . . . . . ☐ 679802
- Insurance agent or broker . . . . . ☐ 641117
- Hotel or motor hotel for transients . . . . . ☐ 701100
- Subdividing and preparing your land into lots for sale . . . . . ☐ 655201
- Building construction on land owned by you, for rent or lease – *Describe primary type of building* . . ☐ 651299
- Other construction – *Describe* . . . . . ☐ 9150000
- Other kind of business or activity – *Describe* . . . . ☐ 777777

Item 9. SOURCES OF REVENUE

Report source of revenue either as a dollar figure or as a whole percent of total revenue. *(See HOW TO REPORT DOLLAR FIGURES on page 1 and HOW TO REPORT PERCENTS below)* **Do NOT combine data for two or more lines.**

See Special Instructions on page 4.

HOW TO REPORT PERCENTS	If figure is **38.76%** of total revenue:	Mil.	Thou.	Dol.	Percent
	• ***Report whole percents*** →				**39**
	Not acceptable →				38.76

Sources of revenue	Census use	ESTIMATES are acceptable. Report dollars OR percents. Bil.	Mil.	Thou.	Dol.	Percent
1. Real estate **brokerage fees and commissions.** Include **listing, sales,** and **rental commissions.** Report commissions, fees, etc., for land without buildings on line c.	850	851				852
a. Residential properties	**561**					
b. Nonresidential properties	**562**					
c. Land	**563**					
d. Sum of lines 1a through 1c	**560**					
2. Property management fees for managing real property **owned by others**						
a. Residential properties	**571**					
b. Nonresidential properties	**572**					
c. Sum of lines 2a and 2b	**570**					

ITEM 9 CONTINUED ON PAGE 3

FORM CB-6502

CONTINUE ON PAGE 3

FORM **CB-6502** U.S. DEPARTMENT OF COMMERCE BUREAU OF THE CENSUS

1992 CENSUS OF FINANCIAL, INSURANCE, AND REAL ESTATE INDUSTRIES

REAL ESTATE AGENTS AND MANAGERS

Enter the 11-digit CENSUS FILE NUMBER as shown on this report ***(See label on page 1)***

Item 9. SOURCES OF REVENUE – Continued

Sources of revenue	Census use	ESTIMATES are acceptable. Report dollars OR percents. Bil.	Mil.	Thou.	Dol.	Percent
	850	851				852
3. Condominium and cooperative owners' fees and assessments	**520**					
4. **Gross rents** from real property **owned by this establishment**						
a. Single-family houses	**501**					
b. Mobile home sites	**502**					
c. Apartments with 5 or more units per building	**503**					
d. Apartments or houses with 2 to 4 units per building	**504**					
e. Commercial and office properties	**506**					
f. Retail and shopping center properties	**507**					
g. Manufacturing and industrial properties	**508**					
h. All other nonresidential properties	**509**					
i. Sum of lines 4a through 4h	**500**					
5. Receipts (commissions) from operators of concessions and coin-operated machines operated by others on your premises	**040**					
6. Guestroom and unit rental from rooms and units rented primarily to transients	**530**					
7. Net gains (losses) from sales of real property **owned by this establishment** for investment, rent, or lease	**540**					
8. Fees charged to real etate agents for office use, advertising, publicity, etc.	**030**					
9. Real estate appraisal	**550**					
10. Real estate listing service	**580**					
11. Real estate consulting	**010**					
12. Real estate auction	**020**					
13. Revenue from construction, remodeling, and repair work done for others. Exclude revenue from work done for other establishments of this firm.	**590**					
14. Commissions from insurance sales						
a. Title	**415**					
b. Other insurance – *Specify*	**416**					
c. Sum of lines 14a and 14b	**410**					
15. Other investment income	**070**					
16. Other revenue – *Specify*	**890**					
17. **TOTAL** (Should equal item 4 if reporting in dollars)	**990**					**100%**

Item 10. SPECIAL INQUIRIES

A. REAL ESTATE AGENTS AND BROKERS

1. Were any licensed real estate agents working out of this establishment on March 12, 1992? 940 1 ☐ Yes 2 ☐ No – *Skip to 10A2*

		Number
a. How many licensed real estate agents worked out of this establishment on March 12, 1992?		
(1) Full time	941	
(2) Part time	942	
(3) TOTAL	943	

		Percent
b. How were the agents reported in a above compensated? *(Report in percents)*		
(1) Commissions only	944	
(2) Commissions plus base salary	945	
(3) Salary or wages only	946	
(4) TOTAL		**100%**

c. Did your entry in item 6, Employment, on page 1 exclude "commission only" agents? 947 1 ☐ Yes 2 ☐ No

2. Were any commissions paid to licensed real estate agents working out of this establishment during 1992? 948 1 ☐ Yes – *Report total commissions before deductions* → 949 (Mil. / Thou. / Dol.)

Are these commissions –

a. Included as income in item 4, Revenue, on page 1? 950 1 ☐ Yes 2 ☐ No

b. Excluded from item 5, Payroll, on page 1? 951 1 ☐ Yes 2 ☐ No

2 ☐ No

3. Were any sales commissions, listing commissions, or fees paid by this establishment to co-brokerage companies during 1992? 955 1 ☐ Yes – *Report total amount* → 956 (Mil. / Thou. / Dol.)

Are these commissions and fees included as income in item 4, Revenue, on page 1? 957 1 ☐ Yes 2 ☐ No

2 ☐ No

B. PROPERTY OPERATION AND MANAGEMENT

1. Does this establishment manage property owned by another company? 920 1 ☐ Yes 2 ☐ No – *Skip to 10B2*

		Number
a. How many properties, owned by others, were managed or operated by this establishment on December 31, 1992?	921	
b. At how many of these properties were employees which were paid under this establishment's EI Number working on a regular basis?	922	

c. Were rental receipts collected in 1992 and paid to the owners of the properties? 923 1 ☐ Yes – *Report gross rents* → 924 (Mil. / Thou. / Dol.)

Is this amount excluded from item 4, Revenue, on page 1? 925 1 ☐ Yes 2 ☐ No

2 ☐ No

2. Does this establishment own and operate real property which is leased to others? 926 1 ☐ Yes 2 ☐ No – *Skip to 11*

		Number
a. How many properties, leased to others, were operated by this establishment on December 31, 1992?	927	
b. At how many of these locations were employees of this establishment working on a regular basis?	928	

CONTINUE ON PAGE 4

Item 11. OWNERSHIP, CONTROL, AND LOCATIONS OF OPERATION

a. Is the FIRST DIGIT of your Census File Number (shown in the address label immediately after "CFN") a zero?

1 ☐ Yes – *Complete this item*
2 ☐ No – *Skip to item 12*

b. Is this company owned or controlled by another company?

097 1 ☐ Yes →
2 ☐ No

Enter name, address, and EI Number of the owning or controlling company

EI No. (9 digits)

c. Does this company own or control any other company or companies?

098 1 ☐ Yes →
2 ☐ No

Enter name, address, and EI Number of the owned or controlled company

EI No. (9 digits)

Item 11. OWNERSHIP, CONTROL, AND LOCATIONS OF OPERATION – Continued

d. How many establishments operated under the Employer Identification Number shown in the label (or as corrected in item 1) AT THE END of 1992?

Number 079

Note – Property management firms should report permanent offices (e.g. headquarters, branch offices, regional offices, locations from which property managers work), not necessarily locations of all properties managed.

Owner-operators (lessors) should include as separate establishments all locations where an office is maintained and employees of this firm work on a regular basis.

If more than one, provide the physical location address and other information indicated below for each establishment. For locations which are not considered separate establishments, report the information with the establishment from which the location is managed. The headquarters location should be listed on line 1, followed by other locations. If book figures are not available, estimates are acceptable. Continue with the same format in REMARKS (or attach a separate sheet) if necessary.

				1992	Mil.	Thou.	Dol.
1	Name			Revenue	081		
	Number and street			Annual payroll	082		
	City	State	ZIP Code	Paid employees for pay period including March 12			
	Kind-of-business description			083			
				Census use	088		

				1992	Mil.	Thou.	Dol.
2	Name			Revenue	081		
	Number and street			Annual payroll	082		
	City	State	ZIP Code	Paid employees for pay period including March 12			
	Kind-of-business description			083			
				Census use	088		

SPECIAL INSTRUCTIONS

(See also the general instructions accompanying this form)

Item 9. SOURCES OF REVENUE (on pages 2 and 3)

Line 1c – Land is defined as improved or unimproved property not containing buildings.

Line 3 – Report income from dues and/or assessment fees paid by condominium owners and cooperative members to the owners association. A condominium management company should report its income from fees and commissions on line 2.

Line 4 – Gross rents should include all charges made to tenants throughout the year. Include any costs billed (in accordance with the rental agreement) as additional charges to your tenants, such as building improvements, parking, repairs, utilities, etc.

Line 7 – Include gains (losses) on sale of investment property which had been rented or leased out by this establishment prior to being sold, whether or not built by you.

Exclude gains (losses) on –

- Sale of new buildings built by you – report gross sale of these properties on line 16
- Sale of machinery, equipment, vehicles, and other assets not pertaining to real estate

Line 8 – Report fees received from real estate agents working out of this office, for services and/or use of facilities (e.g. supplies, advertising, publicity, utilities, computer, telephone, facsimile, etc.).

Line 16 – Report here all other sources of revenue; for example, swimming pool guest fees, and party room rental.

REMARKS – *Please use this space for any explanations that may be essential in understanding your reported data.*

Item 12. CERTIFICATION – This report is substantially accurate and has been prepared in accordance with instructions.

Period covered by this report	FROM: Mo.	Year	TO: Mo.	Year	Name of person to contact regarding this report – *Print or type*
Telephone	Area code	Number	Extension	Title	
Signature of authorized person					Date

FORM CB-6502

PLEASE PHOTOCOPY THIS FORM FOR YOUR RECORDS

U.S. DEPARTMENT OF COMMERCE
BUREAU OF THE CENSUS

1992 CENSUS OF FINANCIAL, INSURANCE, AND REAL ESTATE INDUSTRIES

INSTRUCTIONS

This report should be completed and returned, as soon as possible, in the preaddressed envelope provided.

The Census of Financial, Insurance, and Real Estate Industries includes businesses engaged in the following activities:

- Financial services — banks; credit unions; savings institutions; finance, mortgage, and loan companies; securities and commodities brokers, dealers, and exchanges; holding companies, investment companies, trusts, foundations, pension funds, and other related financial services.
- Insurance carriers, agents (agencies), and brokers (brokerages).
- Real estate operators and lessors; listing, sales, and rental agents (agencies); property management; land development; other real estate services; and cemeteries.

If you are **NOT** engaged in any of these kinds of business, **DESCRIBE** your business or activity in ITEM 8, **AND COMPLETE** the report form as accurately as possible. In most cases, completion of this report form will satisfy the Census Bureau's requirements and eliminate further correspondence.

These instructions provide general guidelines for the above listed activities — for instructions specific to an individual activity, refer to the instructions that may be printed on the report form.

DEFINITION OF ESTABLISHMENT

An establishment is an economic unit, at a single physical location, where business is conducted or where services are performed. This includes all selling and service locations and any other facilities, such as bank branches, administrative offices, etc.

COMPANIES OPERATING MORE THAN ONE ESTABLISHMENT (LOCATION)

If this company operated more than one establishment (location) under the Employer Identification (EI) Number shown in the label (or as corrected in Item 1) at the end of 1992:

- Item 2 — Enter the location of your headquarters.
- Items 3 through 11c — Report the combined data for the entire company.
- Item 11d — Provide information separately for each establishment, including headquarters. List the location of your headquarters first.

GENERAL INSTRUCTIONS

- This report should cover calendar year 1992. If book figures are not available, **estimates** are acceptable.
- If the establishment ceased operation **before** January 1, 1992, indicate final disposition and effective date in Item 3b and return the report form.
- If the establishment ceased operation **during** 1992; i.e., it was closed, sold, or leased to another firm, **complete** the remainder of the report form for the portion of 1992 that the business was in operation under this ownership.
- Revenue and payroll data should be rounded to the nearest thousand dollars, as illustrated on the report form.
- If you have any questions, or if any communication regarding this report is necessary, be sure to reference the 11-digit Census File Number (CFN) printed in the address label.
- If additional space is necessary to complete any item, use the Remarks section at the end of the report form or attach a separate sheet. If extra sheets are added, **write your CFN at the top of each page.**
- Please make a photocopy of your completed report form and retain the copy in your files.
- We estimate it will take from 10 minutes to 4 hours and 45 minutes to complete this report form, with 1 hour and 17 minutes being the average time. This includes time to read instructions, assemble and review information, and record answers on the report form. If you have any comments regarding these estimates, send them to the Associate Director for Management Services, Paperwork Reduction Project (0607-0745), Room 2027, FB-3, Bureau of the Census, Washington, DC 20233-0110; or to the Office of Management and Budget, Paperwork Reduction Project (0607-0745), Washington, DC 20503.

INSTRUCTIONS FOR INDIVIDUAL ITEMS

Item 1. EMPLOYER IDENTIFICATION NUMBER

Check the Employer Identification Number (EI) located in the upper right of the address label. If it is not correct, please enter the correct number in the space provided.

Item 2. PHYSICAL LOCATION

- Answer all sections (a through d) of Item 2, including name of county, even if the address in the label is correct.
- If this company operated more than one establishment, report the location of your headquarters, and list the physical location of all other establishments in Item 11d.

Item 3. OPERATIONAL STATUS

Part b. Mark the one box that best describes the operational status of this establishment at the **end of 1992.**

1. In operation — The establishment was open and actively operating on December 31, 1992.
2. Temporarily or seasonally inactive — Although not conducting business at the end of 1992, the establishment will eventually be reopened and conduct business under the same Employer Identification (EI) Number. (Examples: Land developers or subdividers that do not work during winter; establishments which are temporarily closed for remodeling.)
3. Ceased operation — The establishment has gone out of business or closed, and does not plan to reopen. Provide the **Month and Year** that the establishment ceased operation. Complete the remainder of the report form for the portion of 1992 during which the establishment was in operation.
4. Sold or leased to another operator — Your company sold or leased this establishment to another company. Provide the **Month and Year** that the change occurred and indicate the name and address of the new owner or operator. Complete the remainder of the report form for the portion of 1992 during which your company operated the establishment.

Item 4. DOLLAR VOLUME OF REVENUE

Report revenue in thousands of dollars. **YOUR RESPONSE** in this item **IS STRICTLY CONFIDENTIAL.** Your company's report will be used solely for developing summary statistics. **IT CANNOT BE USED FOR PURPOSES OF TAXATION, INVESTIGATION, OR REGULATION.**

For establishments which generate no revenue, report zero and explain in the Remarks section at the end of the report form.

Revenue should be reported on the accrual basis of accounting, using Generally Accepted Accounting Principles (GAAP).

The definition of revenue **varies by industry** - refer to the general instructions below, as well as any **specialized instructions on the report form.**

Report revenue from all business activities.

Include:

- Investment income earned (e.g., interest and dividends).
- Commissions and fees received from all sources.
- Net gains (losses) from the sale of real property owned by you for investment, rent, or lease (NOT gross sales).
- Gross sales (NOT net gains (losses)) of real property developed or buildings built by you for sale.
- Gross rents from real property owned by you and leased to others.
- Rents from concessions or stores of other firms operating in this establishment.
- Rental revenue from leasing of property marketed under operating leases.
- Interest earned from property marketed in 1992 under capital, finance, or full-payout leases.

PLEASE CONTINUE ON REVERSE

Item 4. DOLLAR VOLUME OF REVENUE — Con.

Exclude:

- Sales and other taxes collected directly from customers or clients and paid directly to a local, State, or Federal tax agency.
- Sales of concessions or stores of other firms operating in this establishment.

Item 5. PAYROLL

Answer this item according to the guidelines outlined below. (Definitions are the same as those used in the Employer's Quarterly Federal Tax Return, IRS Form 941, and as described in the Circular E, Employer's Tax Guide.)

Include:

- Wages, salaries, tips, vacation allowances, bonuses, and other compensation paid to employees during 1992, whether or not subject to income or FICA tax.
- Salaries of officers and executives of a corporation.
- Compensation paid to sales agents as reported on your IRS Form 941 (**exclude** if reported on IRS Form 1099 - MISC — Statement for Recipients of Miscellaneous Income).
- Employee contributions to qualified pension plans.

Exclude:

- Payments to, or withdrawals by, proprietors or partners of an unincorporated firm.
- Annuities or supplemental unemployment compensation benefits, even if income tax is withheld.
- Payrolls of concessions or stores of other firms operating in this establishment.
- Commissions paid to agents not considered employees of the firm on your IRS Form 941 (e.g., real estate agents, independent insurance agents).

Item 6. EMPLOYMENT

Include:

- All full- and part-time employees on the payroll during the pay period including March 12, 1992.
- Salaried officers and executives of a corporation.
- Employees on paid sick leave, paid vacations, and paid holidays.
- Agents considered employees of the firm (e.g., full-time life insurance agents) as reported on your IRS Form 941.

Exclude:

- Proprietors or partners of an unincorporated firm.
- Employees of departments or concessions of other firms operating in this establishment.
- Agents not considered employees of the firm on your IRS Form 941 (e.g., real estate agents, independent insurance agents).

Item 7. LEGAL FORM OF ORGANIZATION

Mark (X) "Government" if this establishment is operated by (or is under the control of) a government entity or a board of directors either appointed by such an entity or publicly elected. The fact that an establishment is regulated by (or receives funds from) a government agency does NOT qualify the establishment as governmental.

Item 8. KIND OF BUSINESS OR ACTIVITY

Choose the **one** kind of business which best describes the activity conducted at this establishment in 1992. If none of the provided selections seem appropriate for this establishment, mark (X) the box next to "Other kind of business" and provide a specific description of the **primary** business activity, and complete the remainder of the report form.

Item 9. SOURCES OF REVENUE

- Revenue may be reported EITHER in thousands of dollars OR in whole percents of total revenue as illustrated on the report form. It is not necessary to report both dollars and percents.
- Allocate revenue (as reported in Item 4) by source on appropriate revenue lines. Please do not combine data for two or more lines. **Estimates are acceptable.**
- If this establishment received revenue from a source(s) not listed here, report this revenue on the "Other revenue" line at the end of the list, and describe the revenue source(s) in the space provided.
- The sum of the revenue lines reported should equal the amount reported in Item 4 on page 1 (or 100 percent, if the lines were reported as percentages of revenue).

Item 10. SPECIAL INQUIRIES (NOT APPLICABLE TO ALL FORMS)

The content of this item varies by report form. Refer to the specialized instructions on your report form.

Item 11. OWNERSHIP, CONTROL, AND LOCATIONS OF OPERATION

Part b. MARK "YES" if — ANOTHER company **OWNS** more than 50 percent of the voting stock or has the power to **CONTROL** the management and policies of your company. Report the owning or controlling company in the space provided.

MARK "NO" if —

- Your company has a franchise entitling it to use a trade name, but is not owned or operated by the franchisor.
- Your company operates one or more leased departments in an establishment owned by another company, but the other company (the 'lessor') does not own or control the department(s).
- Your company is engaged in the management of a business owned by others.

Part c. Indicate whether your company owns more than 50 percent of the voting stock or has the authority to direct or cause the direction of management and policies of any subsidiaries and/or affiliates. If yes, report the requested information for the owned or controlled company in the space provided.

Part d. Report the number of establishments operating under the EI number shown in the address label (or as corrected in Item 1) at the end of 1992. Include all selling and service locations and any other facilities, such as bank branches, administrative offices, etc., in operation at the end of 1992. Establishments with no paid employees (such as automated teller machines) are not considered separate establishments. Refer to individual report forms for additional instructions for some specific industries.

IF MORE THAN ONE establishment was operating under the EI number:

- List the location of the headquarters first.
- Provide the name, **physical location** address, ZIP Code, kind-of-business description, revenue, annual payroll, and employment for headquarters and **each** location. Continue on a separate sheet if necessary.
- Data for establishments operated during 1992, but not in operation at the end of the year, should not be listed separately, but rather be combined with the headquarters location.
- The sum of revenue for all locations should equal the amount reported in Item 4, "Dollar Volume of Revenue".
- The sum of payroll for all locations should equal the amount reported in Item 5, "Payroll".
- If employees worked at more than one location, report payroll and employment for employees at the ONE location where they spent most of their working time.
- The sum of employment for all locations should equal the amount reported in Item 6, "Employment".

Appendix C.
Kind-of-Business Titles and Reporting-Form Numbers

[Listed below are financial, insurance, and real estate kind-of-business titles and their corresponding reporting-form numbers. Requests for copies of any of these forms, including the inquiries used to classify establishments by kind of business, should be directed to the Services Division, Bureau of the Census, Washington, DC 20233]

SIC code	Title	Reporting form CB-
60	**DEPOSITORY INSTITUTIONS**	
6011	Federal reserve banks	6000
6019	Central reserve depository institutions, n.e.c.	6000
6021	National commercial banks	6000, [1]6010
6022	State commercial banks	6000, [1]6010
6035	Savings institutions, federally chartered	6000, [1]6010
6036	Savings institutions, not federally chartered	6000, [1]6010
6061	Credit unions, federally chartered	6000, [1]6010
6062	Credit unions, not federally chartered	6000, [1]6010
6081	Branches and agencies of foreign banks	6000
6082	Foreign trade and international banking institutions	6000
6091	Nondeposit trust facilities	6102
6099	Functions related to depository banking, n.e.c.	6102
61	**NONDEPOSITORY CREDIT INSTITUTIONS**	
6111 pt.	Farm credit system	6102
6111 pt.	Federal and federally-sponsored credit agencies, except farm credit system	6102
6141 pt.	Automotive sales finance companies	6101
6141 pt.	Sales finance companies, except automotive	6101
6141 pt.	Consumer and personal finance and small loan companies	6101
6141 pt.	Personal credit institutions, n.e.c.	6101
6153	Short-term business credit institutions, except agriculture	6102
6159 pt.	Agricultural credit institutions	6102
6159 pt.	Miscellaneous business credit institutions, n.e.c.	6102
6162	Mortgage bankers and loan correspondents	6102
6163	Loan brokers	6102
62	**SECURITY AND COMMODITY BROKERS, DEALERS, EXCHANGES AND SERVICES**	
621	Security brokers, dealers, and flotation companies	6200
622	Commodity contracts brokers and dealers	6200
623	Security and commodity exchanges	6200
6282	Investment advice	6200
6289	Services allied with the exchange of securities or commodities, n.e.c.	6200
63	**INSURANCE CARRIERS**	
6311 pt.	Sales offices of life insurance carriers	[1]6311
6311 pt.	Home offices of life insurance carriers	6301, [1]6311
6311 pt.	Offices of life insurance carriers, n.e.c.	[1]6311
6321	Accident and health insurance carriers	6301, [1]6311
6324	Hospital and medical service plans	6301, [1]6311
6331 pt.	Sales offices of fire, marine, and casualty insurance	[1]6321
6331 pt.	Home offices of fire, marine, and casualty insurance	6302, [1]6321
6331 pt.	Offices of fire, marine, and casualty insurance, n.e.c.	[1]6321
635	Surety insurance carriers	6302, [1]6321
636	Title insurance carriers	6302
637	Pension, health, and welfare funds	6702
639	Insurance carriers, n.e.c.	6302
64	**INSURANCE AGENTS, BROKERS, AND SERVICES**	
6411 pt.	Insurance agents and brokers	6400
6411 pt.	Insurance-related services, n.e.c.	6400
65	**REAL ESTATE**	
6512 pt.	Operators of other professional and other office buildings	6501
6512 pt.	Operators of other manufacturing and industrial buildings	6501
6512 pt.	Operators of other shopping centers and retail stores	6501
6512 pt.	Operators of other nonresidential buildings and facilities, n.e.c.	6501
6513	Operators of apartment buildings	6501
6514	Operators of dwellings other than apartment buildings	6501
6515	Operators of residential mobile homes	6501
6517	Lessors of railroad property	6501
6519	Lessors of real property, n.e.c.	6501
6531 pt.	Offices of residential real estate agents and brokers	6502
6531 pt.	Offices of nonresidential real estate agents and brokers	6502
6531 pt.	Residential real estate property managers	6502
6531 pt.	Nonresidential real estate property managers	6502
6531 pt.	Condominium and cooperative owners' associations	6502
6531 pt.	Real estate appraisers	6502
6531 pt.	Services related to real estate sales and management, n.e.c.	6502
654	Title abstract offices	6503
6552	Land subdividers and developers	6503
6553	Cemetery subdividers and developers	6503
67	**HOLDING AND OTHER INVESTMENT OFFICES**	
6712	Offices of bank holding companies	6701
6719	Offices of holding companies, n.e.c.	6701
6722	Management investment offices, open-end	6701
6726	Unit investment trusts, face-amount certificate offices, and closed-end management investment offices	6701
6732	Educational, religious, and charitable trusts	6702
6733	Trusts, except educational, religious, and charitable	6702
6792	Oil royalty traders	6701
6794	Patent owners and lessors	6701
6798	Real estate investment trusts	6701
6799	Investors, n.e.c.	6701

[1]This report form was sent to multiestablishment firms.

TIPS UPF [ESM_SB,D_NGUYEN] 6/26/96 13:18:06 EPCV21 TLP:SUBJECTS_NEWF0975.TLP;1 6/26/96 13:06:06 DATA:SUBJECTSF0975.DAT;1 6/26/96 13:06:07 UPF:SUBJECTSFM:SUBJECTS_UPF09_TB PAGE 26
TSF:TIPS92-13123109.DAT;1 6/26/96 13:12:34 UTF:TIPS93-13123109.DAT;1 6/26/96 13:12:34 META:SUBJECTS_TIPS96.DAT;29 6/26/96 13:17:16

Appendix D.
Metropolitan Areas

[Titles and definitions shown for MSA's, CMSA's, and PMSA's are those established by the Office of Management and Budget as of June 30, 1993]

Abilene, TX MSA
Taylor County, TX

Akron, OH PMSA—see Cleveland–Akron, OH CMSA

Albany, GA MSA
Dougherty County, GA
Lee County, GA

Albany–Schenectady–Troy, NY MSA
Albany County, NY
Montgomery County, NY
Rensselaer County, NY
Saratoga County, NY
Schenectady County, NY
Schoharie County, NY

Albuquerque, NM MSA
Bernalillo County, NM
Sandoval County, NM
Valencia County, NM

Alexandria, LA MSA
Rapides Parish, LA

Allentown–Bethlehem–Easton, PA MSA
Carbon County, PA
Lehigh County, PA
Northampton County, PA

Altoona, PA MSA
Blair County, PA

Amarillo, TX MSA
Potter County, TX
Randall County, TX

Anchorage, AK MSA
Anchorage Borough, AK

Ann Arbor, MI PMSA—see Detroit–Ann Arbor–Flint, MI CMSA

Anniston, AL MSA
Calhoun County, AL

Appleton–Oshkosh–Neenah, WI MSA
Calumet County, WI
Outagamie County, WI
Winnebago County, WI

Asheville, NC MSA
Buncombe County, NC
Madison County, NC

Athens, GA MSA
Clarke County, GA
Madison County, GA
Oconee County, GA

Atlanta, GA MSA
Barrow County, GA
Bartow County, GA

Atlanta, GA MSA—Con.
Carroll County, GA
Cherokee County, GA
Clayton County, GA
Cobb County, GA
Coweta County, GA
DeKalb County, GA
Douglas County, GA
Fayette County, GA
Forsyth County, GA
Fulton County, GA
Gwinnett County, GA
Henry County, GA
Newton County, GA
Paulding County, GA
Pickens County, GA
Rockdale County, GA
Spalding County, GA
Walton County, GA

Atlantic–Cape May, NJ PMSA—see Philadelphia–Wilmington–Atlantic City, PA–NJ–DE–MD CMSA

Augusta–Aiken, GA–SC MSA
Columbia County, GA
McDuffie County, GA
Richmond County, GA
Aiken County, SC
Edgefield County, SC

Austin–San Marcos, TX MSA
Bastrop County, TX
Caldwell County, TX
Hays County, TX
Travis County, TX
Williamson County, TX

Bakersfield, CA MSA
Kern County, CA

Baltimore, MD PMSA—see Washington–Baltimore, DC–MD–VA–WV CMSA

Bangor, ME MSA
Penobscot County, ME (part)
Bangor city, ME
Brewer city, ME
Eddington town, ME
Glenburn town, ME
Hampden town, ME
Hermon town, ME
Holden town, ME
Kenduskeag town, ME
Milford town, ME
Old Town city, ME
Orono town, ME
Orrington town, ME
Penobscot Indian Island Reservation, ME
Veazie town, ME

Bangor, ME MSA—Con.
Waldo County, ME (part)
Winterport town, ME

Barnstable–Yarmouth, MA MSA
Barnstable County, MA (part)
Barnstable city, MA
Brewster town, MA
Chatham town, MA
Dennis town, MA
Eastham town, MA
Harwich town, MA
Mashpee town, MA
Orleans town, MA
Sandwich town, MA
Yarmouth town, MA

Baton Rouge, LA MSA
Ascension Parish, LA
East Baton Rouge Parish, LA
Livingston Parish, LA
West Baton Rouge Parish, LA

Beaumont–Port Arthur, TX MSA
Hardin County, TX
Jefferson County, TX
Orange County, TX

Bellingham, WA MSA
Whatcom County, WA

Benton Harbor, MI MSA
Berrien County, MI

Bergen–Passaic, NJ PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Billings, MT MSA
Yellowstone County, MT

Biloxi–Gulfport–Pascagoula, MS MSA
Hancock County, MS
Harrison County, MS
Jackson County, MS

Binghamton, NY MSA
Broome County, NY
Tioga County, NY

Birmingham, AL MSA
Blount County, AL
Jefferson County, AL
St. Clair County, AL
Shelby County, AL

Bismarck, ND MSA
Burleigh County, ND
Morton County, ND

Bloomington, IN MSA
Monroe County, IN

Bloomington–Normal, IL MSA
McLean County, IL

Boise City, ID MSA
Ada County, ID
Canyon County, ID

Boston, MA–NH PMSA—see Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA

Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA
Boston, MA–NH PMSA
Bristol County, MA (part)
Berkley town, MA
Dighton town, MA
Mansfield town, MA
Norton town, MA
Taunton city, MA
Essex County, MA (part)
Amesbury town, MA
Beverly city, MA
Danvers town, MA
Essex town, MA
Gloucester city, MA
Hamilton town, MA
Ipswich town, MA
Lynn city, MA
Lynnfield town, MA
Manchester town, MA
Marblehead town, MA
Middleton town, MA
Nahant town, MA
Newbury town, MA
Newburyport city, MA
Peabody city, MA
Rockport town, MA
Rowley town, MA
Salem city, MA
Salisbury town, MA
Saugus town, MA
Swampscott town, MA
Topsfield town, MA
Wenham town, MA
Middlesex County, MA (part)
Acton town, MA
Arlington town, MA
Ashland town, MA
Ayer town, MA
Bedford town, MA
Belmont town, MA
Boxborough town, MA
Burlington town, MA
Cambridge city, MA
Carlisle town, MA
Concord town, MA
Everett city, MA
Framingham town, MA
Holliston town, MA
Hopkinton town, MA
Hudson town, MA
Lexington town, MA
Lincoln town, MA
Littleton town, MA
Malden city, MA
Marlborough city, MA
Maynard town, MA
Medford city, MA
Melrose city, MA
Natick town, MA
Newton city, MA
North Reading town, MA
Reading town, MA
Sherborn town, MA
Shirley town, MA
Somerville city, MA
Stoneham town, MA

Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA—Con.
Boston, MA–NH PMSA—Con.
Middlesex County, MA (part)—Con.
Stow town, MA
Sudbury town, MA
Townsend town, MA
Wakefield town, MA
Waltham city, MA
Watertown city, MA
Wayland town, MA
Weston town, MA
Wilmington town, MA
Winchester town, MA
Woburn city, MA

Norfolk County, MA (part)
Bellingham town, MA
Braintree town, MA
Brookline town, MA
Canton town, MA
Cohasset town, MA
Dedham town, MA
Dover town, MA
Foxborough town, MA
Franklin city, MA
Holbrook town, MA
Medfield town, MA
Medway town, MA
Millis town, MA
Milton town, MA
Needham town, MA
Norfolk town, MA
Norwood town, MA
Plainville town, MA
Quincy city, MA
Randolph town, MA
Sharon town, MA
Stoughton town, MA
Walpole town, MA
Wellesley town, MA
Westwood town, MA
Weymouth town, MA
Wrentham town, MA

Plymouth County, MA (part)
Carver town, MA
Duxbury town, MA
Hanover town, MA
Hingham town, MA
Hull town, MA
Kingston town, MA
Marshfield town, MA
Norwell town, MA
Pembroke town, MA
Plymouth town, MA
Rockland town, MA
Scituate town, MA
Wareham town, MA

Suffolk County, MA
Boston city, MA
Chelsea city, MA
Revere city, MA
Winthrop town, MA

Worcester County, MA (part)
Berlin town, MA
Blackstone town, MA
Bolton town, MA
Harvard town, MA
Hopedale town, MA
Lancaster town, MA
Mendon town, MA
Milford town, MA
Millville town, MA
Southborough town, MA
Upton town, MA

Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA—Con.
Boston, MA–NH PMSA—Con.
Rockingham County, NH (part)
Seabrook town, NH
South Hampton town, NH

Brockton, MA PMSA
Bristol County, MA (part)
Easton town, MA
Raynham town, MA
Norfolk County, MA (part)
Avon town, MA
Plymouth County, MA (part)
Abington town, MA
Bridgewater town, MA
Brockton city, MA
East Bridgewater town, MA
Halifax town, MA
Hanson town, MA
Lakeville town, MA
Middleborough town, MA
Plympton town, MA
West Bridgewater town, MA
Whitman town, MA

Fitchburg–Leominster, MA PMSA
Middlesex County, MA (part)
Ashby town, MA
Worcester County, MA (part)
Ashburnham town, MA
Fitchburg city, MA
Gardner city, MA
Leominster city, MA
Lunenburg town, MA
Templeton town, MA
Westminster town, MA
Winchendon town, MA

Lawrence, MA–NH PMSA
Essex County, MA (part)
Andover town, MA
Boxford town, MA
Georgetown town, MA
Groveland town, MA
Haverhill city, MA
Lawrence city, MA
Merrimac town, MA
Methuen city, MA
North Andover town, MA
West Newbury town, MA
Rockingham County, NH (part)
Atkinson town, NH
Chester town, NH
Danville town, NH
Derry town, NH
Fremont town, NH
Hampstead town, NH
Kingston town, NH
Newton town, NH
Plaistow town, NH
Raymond town, NH
Salem town, NH
Sandown town, NH
Windham town, NH

Lowell, MA–NH PMSA
Middlesex County, MA (part)
Billerica town, MA
Chelmsford town, MA
Dracut town, MA
Dunstable town, MA
Groton town, MA
Lowell city, MA
Pepperell town, MA
Tewksbury town, MA
Tyngsborough town, MA
Westford town, MA
Hillsborough County, NH (part)
Pelham town, NH

Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA—Con.
Manchester, NH PMSA
Hillsborough County, NH (part)
Bedford town, NH
Goffstown town, NH
Manchester city, NH
Weare town, NH
Merrimack County, NH (part)
Allenstown town, NH
Hooksett town, NH
Rockingham County, NH (part)
Auburn town, NH
Candia town, NH
Londonderry town, NH
Nashua, NH PMSA
Hillsborough County, NH (part)
Amherst town, NH
Brookline town, NH
Greenville town, NH
Hollis town, NH
Hudson town, NH
Litchfield town, NH
Mason town, NH
Merrimack town, NH
Milford town, NH
Mont Vernon town, NH
Nashua city, NH
New Ipswich town, NH
Wilton town, NH
New Bedford, MA PMSA
Bristol County, MA (part)
Acushnet town, MA
Dartmouth town, MA
Fairhaven town, MA
Freetown town, MA
New Bedford city, MA
Plymouth County, MA (part)
Marion town, MA
Mattapoisett town, MA
Rochester town, MA
Portsmouth–Rochester, NH–ME PMSA
York County, ME (part)
Berwick town, ME
Eliot town, ME
Kittery town, ME
South Berwick town, ME
York town, ME
Rockingham County, NH (part)
Brentwood town, NH
East Kingston town, NH
Epping town, NH
Exeter town, NH
Greenland town, NH
Hampton town, NH
Hampton Falls town, NH
Kensington town, NH
New Castle town, NH
Newfields town, NH
Newington town, NH
Newmarket town, NH
North Hampton town, NH
Portsmouth city, NH
Rye town, NH
Stratham town, NH
Strafford County, NH (part)
Barrington town, NH
Dover city, NH
Durham town, NH
Farmington town, NH
Lee town, NH
Madbury town, NH
Milton town, NH
Rochester city, NH
Rollinsford town, NH
Somersworth city, NH

Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA—Con.
Worcester, MA–CT PMSA
Windham County, CT (part)
Thompson town, CT
Hampden County, MA (part)
Holland town, MA
Worcester County, MA (part)
Auburn town, MA
Barre town, MA
Boylston town, MA
Brookfield town, MA
Charlton town, MA
Clinton town, MA
Douglas town, MA
Dudley town, MA
East Brookfield town, MA
Grafton town, MA
Holden town, MA
Leicester town, MA
Millbury town, MA
Northborough town, MA
Northbridge town, MA
North Brookfield town, MA
Oakham town, MA
Oxford town, MA
Paxton town, MA
Princeton town, MA
Rutland town, MA
Shrewsbury town, MA
Southbridge town, MA
Spencer town, MA
Sterling town, MA
Sturbridge town, MA
Sutton town, MA
Uxbridge town, MA
Webster town, MA
Westborough town, MA
West Boylston town, MA
West Brookfield town, MA
Worcester city, MA

Boulder–Longmont, CO PMSA—see Denver– Boulder–Greeley, CO CMSA

Brazoria, TX PMSA—see Houston–Galveston–Brazoria, TX CMSA

Bremerton, WA PMSA—see Seattle–Tacoma– Bremerton, WA CMSA

Bridgeport, CT PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Brockton, MA PMSA—see Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA

Brownsville–Harlingen–San Benito, TX MSA
Cameron County, TX

Bryan–College Station, TX MSA
Brazos County, TX

Buffalo–Niagara Falls, NY MSA
Erie County, NY
Niagara County, NY

Burlington, VT MSA
Chittenden County, VT (part)
Burlington city, VT
Charlotte town, VT
Colchester town, VT
Essex Junction village, VT
Essex town balance, VT
Hinesburg town, VT
Jericho town, VT
Jericho village, VT
Milton town, VT
Milton village, VT
Richmond town, VT
St. George town, VT
Shelburne town, VT

Burlington, VT MSA—Con.
Chittenden County, VT (part)—Con.
South Burlington city, VT
Williston town, VT
Winooski city, VT
Franklin County, VT (part)
Fairfax town, VT
Georgia town, VT
St. Albans city, VT
St. Albans town, VT
Swanton town, VT
Swanton village, VT
Grand Isle County, VT (part)
Grand Isle town, VT
South Hero town, VT

Canton–Massillon, OH MSA
Carroll County, OH
Stark County, OH

Casper, WY MSA
Natrona County, WY

Cedar Rapids, IA MSA
Linn County, IA

Champaign–Urbana, IL MSA
Champaign County, IL

Charleston–North Charleston, SC MSA
Berkeley County, SC
Charleston County, SC
Dorchester County, SC

Charleston, WV MSA
Kanawha County, WV
Putnam County, WV

Charlotte–Gastonia–Rock Hill, NC–SC MSA
Cabarrus County, NC
Gaston County, NC
Lincoln County, NC
Mecklenburg County, NC
Rowan County, NC
Union County, NC
York County, SC

Charlottesville, VA MSA
Albemarle County, VA
Fluvanna County, VA
Greene County, VA
Charlottesville city, VA

Chattanooga, TN–GA MSA
Catoosa County, GA
Dade County, GA
Walker County, GA
Hamilton County, TN
Marion County, TN

Cheyenne, WY MSA
Laramie County, WY

Chicago, IL PMSA—see Chicago–Gary–Kenosha, IL–IN–WI CMSA

Chicago–Gary–Kenosha, IL–IN–WI CMSA
Chicago, IL PMSA
Cook County, IL
DeKalb County, IL
DuPage County, IL
Grundy County, IL
Kane County, IL
Kendall County, IL
Lake County, IL
McHenry County, IL
Will County, IL
Gary, IN PMSA
Lake County, IN
Porter County, IN
Kankakee, IL PMSA
Kankakee County, IL

Chicago–Gary–Kenosha, IL–IN–WI CMSA—Con.
Kenosha, WI PMSA
Kenosha County, WI

Chico–Paradise, CA MSA
Butte County, CA

Cincinnati, OH–KY–IN PMSA—see Cincinnati–Hamilton, OH–KY–IN CMSA

Cincinnati–Hamilton, OH–KY–IN CMSA
Cincinnati, OH–KY–IN PMSA
Dearborn County, IN
Ohio County, IN
Boone County, KY
Campbell County, KY
Gallatin County, KY
Grant County, KY
Kenton County, KY
Pendleton County, KY
Brown County, OH
Clermont County, OH
Hamilton County, OH
Warren County, OH
Hamilton–Middletown, OH PMSA
Butler County, OH

Clarksville–Hopkinsville, TN–KY MSA
Christian County, KY
Montgomery County, TN

Cleveland–Lorain–Elyria, OH PMSA—see Cleveland–Akron, OH CMSA

Cleveland–Akron, OH CMSA
Akron, OH PMSA
Portage County, OH
Summit County, OH
Cleveland–Lorain–Elyria, OH PMSA
Ashtabula County, OH
Cuyahoga County, OH
Geauga County, OH
Lake County, OH
Lorain County, OH
Medina County, OH

Colorado Springs, CO MSA
El Paso County, CO

Columbia, MO MSA
Boone County, MO

Columbia, SC MSA
Lexington County, SC
Richland County, SC

Columbus, GA–AL MSA
Russell County, AL
Chattahoochee County, GA
Harris County, GA
Muscogee County, GA

Columbus, OH MSA
Delaware County, OH
Fairfield County, OH
Franklin County, OH
Licking County, OH
Madison County, OH
Pickaway County, OH

Corpus Christi, TX MSA
Nueces County, TX
San Patricio County, TX

Cumberland, MD–WV MSA
Allegany County, MD
Mineral County, WV

Dallas, TX PMSA—see Dallas–Fort Worth, TX CMSA

Dallas–Fort Worth, TX CMSA
Dallas, TX PMSA
Collin County, TX
Dallas County, TX
Denton County, TX
Ellis County, TX
Henderson County, TX
Hunt County, TX
Kaufman County, TX
Rockwall County, TX
Fort Worth–Arlington, TX PMSA
Hood County, TX
Johnson County, TX
Parker County, TX
Tarrant County, TX

Danbury, CT PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Danville, VA MSA
Pittsylvania County, VA
Danville city, VA

Davenport–Moline–Rock Island, IA–IL MSA
Henry County, IL
Rock Island County, IL
Scott County, IA

Dayton–Springfield, OH MSA
Clark County, OH
Greene County, OH
Miami County, OH
Montgomery County, OH

Daytona Beach, FL MSA
Flagler County, FL
Volusia County, FL

Decatur, AL MSA
Lawrence County, AL
Morgan County, AL

Decatur, IL MSA
Macon County, IL

Denver, CO PMSA—see Denver–Boulder–Greeley, CO CMSA

Denver–Boulder–Greeley, CO CMSA
Boulder–Longmont, CO PMSA
Boulder County, CO
Denver, CO PMSA
Adams County, CO
Arapahoe County, CO
Denver County, CO
Douglas County, CO
Jefferson County, CO
Greeley, CO PMSA
Weld County, CO

Des Moines, IA MSA
Dallas County, IA
Polk County, IA
Warren County, IA

Detroit, MI PMSA—see Detroit–Ann Arbor–Flint, MI CMSA

Detroit–Ann Arbor–Flint, MI CMSA
Ann Arbor, MI PMSA
Lenawee County, MI
Livingston County, MI
Washtenaw County, MI
Detroit, MI PMSA
Lapeer County, MI
Macomb County, MI
Monroe County, MI
Oakland County, MI
St. Clair County, MI
Wayne County, MI

Detroit–Ann Arbor–Flint, MI CMSA—Con.
Flint, MI PMSA
Genesee County, MI

Dothan, AL MSA
Dale County, AL
Houston County, AL

Dover, DE MSA
Kent County, DE

Dubuque, IA MSA
Dubuque County, IA

Duluth–Superior, MN–WI MSA
St. Louis County, MN
Douglas County, WI

Dutchess County, NY PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Eau Claire, WI MSA
Chippewa County, WI
Eau Claire County, WI

El Paso, TX MSA
El Paso County, TX

Elkhart–Goshen, IN MSA
Elkhart County, IN

Elmira, NY MSA
Chemung County, NY

Enid, OK MSA
Garfield County, OK

Erie, PA MSA
Erie County, PA

Eugene–Springfield, OR MSA
Lane County, OR

Evansville–Henderson, IN–KY MSA
Posey County, IN
Vanderburgh County, IN
Warrick County, IN
Henderson County, KY

Fargo–Moorhead, ND–MN MSA
Clay County, MN
Cass County, ND

Fayetteville, NC MSA
Cumberland County, NC

Fayetteville–Springdale–Rogers, AR MSA
Benton County, AR
Washington County, AR

Fitchburg–Leominster, MA PMSA—see Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA

Flint, MI PMSA—see Detroit–Ann Arbor–Flint, MI CMSA

Florence, AL MSA
Colbert County, AL
Lauderdale County, AL

Florence, SC MSA
Florence County, SC

Fort Collins–Loveland, CO MSA
Larimer County, CO

Fort Lauderdale, FL PMSA—see Miami–Fort Lauderdale, FL CMSA

Fort Myers–Cape Coral, FL MSA
Lee County, FL

Fort Pierce–Port St. Lucie, FL MSA
Martin County, FL
St. Lucie County, FL

Fort Smith, AR–OK MSA
Crawford County, AR
Sebastian County, AR
Sequoyah County, OK

Fort Walton Beach, FL MSA
Okaloosa County, FL

Fort Wayne, IN MSA
Adams County, IN
Allen County, IN
De Kalb County, IN
Huntington County, IN
Wells County, IN
Whitley County, IN

Fort Worth–Arlington, TX PMSA—see Dallas–Fort Worth, TX CMSA

Fresno, CA MSA
Fresno County, CA
Madera County, CA

Gadsden, AL MSA
Etowah County, AL

Gainesville, FL MSA
Alachua County, FL

Galveston–Texas City, TX PMSA—see Houston–Galveston–Brazoria, TX CMSA

Gary, IN PMSA—see Chicago–Gary–Kenosha, IL–IN–WI CMSA

Glens Falls, NY MSA
Warren County, NY
Washington County, NY

Goldsboro, NC MSA
Wayne County, NC

Grand Forks, ND–MN MSA
Polk County, MN
Grand Forks County, ND

Grand Rapids–Muskegon–Holland, MI MSA
Allegan County, MI
Kent County, MI
Muskegon County, MI
Ottawa County, MI

Great Falls, MT MSA
Cascade County, MT

Greeley, CO PMSA—see Denver–Boulder–Greeley, CO CMSA

Green Bay, WI MSA
Brown County, WI

Greensboro–Winston-Salem–High Point, NC MSA
Alamance County, NC
Davidson County, NC
Davie County, NC
Forsyth County, NC
Guilford County, NC
Randolph County, NC
Stokes County, NC
Yadkin County, NC

Greenville, NC MSA
Pitt County, NC

Greenville–Spartanburg–Anderson, SC MSA
Anderson County, SC
Cherokee County, SC
Greenville County, SC
Pickens County, SC
Spartanburg County, SC

Hagerstown, MD PMSA—see Washington–Baltimore, DC–MD–VA–WV CMSA

Hamilton–Middletown, OH PMSA—see Cincinnati–Hamilton, OH–KY–IN CMSA

Harrisburg–Lebanon–Carlisle, PA MSA
Cumberland County, PA
Dauphin County, PA
Lebanon County, PA
Perry County, PA

Hartford, CT MSA
Hartford County, CT (part)
Avon town, CT
Berlin town, CT
Bloomfield town, CT
Bristol city, CT
Burlington town, CT
Canton town, CT
East Granby town, CT
East Hartford town, CT
East Windsor town, CT
Enfield town, CT
Farmington town, CT
Glastonbury town, CT
Granby town, CT
Hartford city, CT
Manchester town, CT
Marlborough town, CT
New Britain city, CT
Newington town, CT
Plainville town, CT
Rocky Hill town, CT
Simsbury town, CT
Southington town, CT
South Windsor town, CT
Suffield town, CT
West Hartford town, CT
Wethersfield town, CT
Windsor town, CT
Windsor Locks town, CT

Litchfield County, CT (part)
Barkhamsted town, CT
Harwinton town, CT
New Hartford town, CT
Plymouth town, CT
Winchester town, CT

Middlesex County, CT (part)
Cromwell town, CT
Durham town, CT
East Haddam town, CT
East Hampton town, CT
Haddam town, CT
Middlefield town, CT
Middletown city, CT
Portland town, CT

New London County, CT (part)
Colchester town, CT
Lebanon town, CT

Tolland County, CT (part)
Andover town, CT
Bolton town, CT
Columbia town, CT
Coventry town, CT
Ellington town, CT
Hebron town, CT
Mansfield town, CT
Somers town, CT
Stafford town, CT
Tolland town, CT
Vernon town, CT
Willington town, CT

Windham County, CT (part)
Ashford town, CT
Chaplin town, CT
Windham town, CT

Hickory–Morganton, NC MSA
Alexander County, NC
Burke County, NC
Caldwell County, NC
Catawba County, NC

Honolulu, HI MSA
Honolulu County, HI

Houma, LA MSA
Lafourche Parish, LA
Terrebonne Parish, LA

Houston, TX PMSA—see Houston–Galveston–Brazoria, TX CMSA

Houston–Galveston–Brazoria, TX CMSA
Brazoria, TX PMSA
Brazoria County, TX
Galveston–Texas City, TX PMSA
Galveston County, TX
Houston, TX PMSA
Chambers County, TX
Fort Bend County, TX
Harris County, TX
Liberty County, TX
Montgomery County, TX
Waller County, TX

Huntington–Ashland, WV–KY–OH MSA
Boyd County, KY
Carter County, KY
Greenup County, KY
Lawrence County, OH
Cabell County, WV
Wayne County, WV

Huntsville, AL MSA
Limestone County, AL
Madison County, AL

Indianapolis, IN MSA
Boone County, IN
Hamilton County, IN
Hancock County, IN
Hendricks County, IN
Johnson County, IN
Madison County, IN
Marion County, IN
Morgan County, IN
Shelby County, IN

Iowa City, IA MSA
Johnson County, IA

Jackson, MI MSA
Jackson County, MI

Jackson, MS MSA
Hinds County, MS
Madison County, MS
Rankin County, MS

Jackson, TN MSA
Madison County, TN

Jacksonville, FL MSA
Clay County, FL
Duval County, FL
Nassau County, FL
St. Johns County, FL

Jacksonville, NC MSA
Onslow County, NC

Jamestown, NY MSA
Chautauqua County, NY

Janesville–Beloit, WI MSA
Rock County, WI

Jersey City, NJ PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Johnson City–Kingsport–Bristol, TN–VA MSA
Carter County, TN
Hawkins County, TN
Sullivan County, TN
Unicoi County, TN
Washington County, TN
Scott County, VA
Washington County, VA
Bristol city, VA

Johnstown, PA MSA
Cambria County, PA
Somerset County, PA

Joplin, MO MSA
Jasper County, MO
Newton County, MO

Kalamazoo–Battle Creek, MI MSA
Calhoun County, MI
Kalamazoo County, MI
Van Buren County, MI

Kankakee, IL PMSA—see Chicago–Gary–Kenosha, IL–IN–WI CMSA

Kansas City, MO–KS MSA
Johnson County, KS
Leavenworth County, KS
Miami County, KS
Wyandotte County, KS
Cass County, MO
Clay County, MO
Clinton County, MO
Jackson County, MO
Lafayette County, MO
Platte County, MO
Ray County, MO

Kenosha, WI PMSA—see Chicago–Gary–Kenosha, IL–IN–WI CMSA

Killeen–Temple, TX MSA
Bell County, TX
Coryell County, TX

Knoxville, TN MSA
Anderson County, TN
Blount County, TN
Knox County, TN
Loudon County, TN
Sevier County, TN
Union County, TN

Kokomo, IN MSA
Howard County, IN
Tipton County, IN

La Crosse, WI–MN MSA
Houston County, MN
La Crosse County, WI

Lafayette, LA MSA
Acadia Parish, LA
Lafayette Parish, LA
St. Landry Parish, LA
St. Martin Parish, LA

Lafayette, IN MSA
Clinton County, IN
Tippecanoe County, IN

Lake Charles, LA MSA
Calcasieu Parish, LA

Lakeland–Winter Haven, FL MSA
Polk County, FL

Lancaster, PA MSA
Lancaster County, PA

Lansing–East Lansing, MI MSA
Clinton County, MI
Eaton County, MI
Ingham County, MI

Laredo, TX MSA
Webb County, TX

Las Cruces, NM MSA
Dona Ana County, NM

Las Vegas, NV–AZ MSA
Mohave County, AZ
Clark County, NV
Nye County, NV

Lawrence, KS MSA
Douglas County, KS

Lawrence, MA–NH PMSA—see Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA

Lawton, OK MSA
Comanche County, OK

Lewiston–Auburn, ME MSA
Androscoggin County, ME (part)
Auburn city, ME
Greene town, ME
Lewiston city, ME
Lisbon town, ME
Mechanic Falls town, ME
Poland town, ME
Sabattus town, ME
Turner town, ME
Wales town, ME

Lexington, KY MSA
Bourbon County, KY
Clark County, KY
Fayette County, KY
Jessamine County, KY
Madison County, KY
Scott County, KY
Woodford County, KY

Lima, OH MSA
Allen County, OH
Auglaize County, OH

Lincoln, NE MSA
Lancaster County, NE

Little Rock–North Little Rock, AR MSA
Faulkner County, AR
Lonoke County, AR
Pulaski County, AR
Saline County, AR

Longview–Marshall, TX MSA
Gregg County, TX
Harrison County, TX
Upshur County, TX

Los Angeles–Riverside–Orange County, CA CMSA
Los Angeles–Long Beach, CA PMSA
Los Angeles County, CA
Orange County, CA PMSA
Orange County, CA
Riverside–San Bernardino, CA PMSA
Riverside County, CA
San Bernardino County, CA
Ventura, CA PMSA
Ventura County, CA

Los Angeles–Long Beach, CA PMSA—see Los Angeles–Riverside–Orange County, CA CMSA

Louisville, KY–IN MSA
Clark County, IN
Floyd County, IN
Harrison County, IN
Scott County, IN
Bullitt County, KY
Jefferson County, KY
Oldham County, KY

Lowell, MA–NH PMSA—see Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA

Lubbock, TX MSA
Lubbock County, TX

Lynchburg, VA MSA
Amherst County, VA
Bedford County, VA
Campbell County, VA
Bedford city, VA
Lynchburg city, VA

Macon, GA MSA
Bibb County, GA
Houston County, GA
Jones County, GA
Peach County, GA
Twiggs County, GA

Madison, WI MSA
Dane County, WI

Manchester, NH PMSA—see Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA

Mansfield, OH MSA
Crawford County, OH
Richland County, OH

McAllen–Edinburg–Mission, TX MSA
Hidalgo County, TX

Medford–Ashland, OR MSA
Jackson County, OR

Melbourne–Titusville–Palm Bay, FL MSA
Brevard County, FL

Memphis, TN–AR–MS MSA
Crittenden County, AR
DeSoto County, MS
Fayette County, TN
Shelby County, TN
Tipton County, TN

Merced, CA MSA
Merced County, CA

Miami–Fort Lauderdale, FL CMSA
Fort Lauderdale, FL PMSA
Broward County, FL
Miami, FL PMSA
Dade County, FL

Miami, FL PMSA—see Miami–Fort Lauderdale, FL CMSA

Middlesex–Somerset–Hunterdon, NJ PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Milwaukee–Waukesha, WI PMSA—see Milwaukee–Racine, WI CMSA

Milwaukee–Racine, WI CMSA
Milwaukee–Waukesha, WI PMSA
Milwaukee County, WI
Ozaukee County, WI
Washington County, WI
Waukesha County, WI

Milwaukee–Racine, WI CMSA—Con.
Racine, WI PMSA
Racine County, WI

Minneapolis–St. Paul, MN–WI MSA
Anoka County, MN
Carver County, MN
Chisago County, MN
Dakota County, MN
Hennepin County, MN
Isanti County, MN
Ramsey County, MN
Scott County, MN
Sherburne County, MN
Washington County, MN
Wright County, MN
Pierce County, WI
St. Croix County, WI

Mobile, AL MSA
Baldwin County, AL
Mobile County, AL

Modesto, CA MSA
Stanislaus County, CA

Monmouth–Ocean, NJ PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Monroe, LA MSA
Ouachita Parish, LA

Montgomery, AL MSA
Autauga County, AL
Elmore County, AL
Montgomery County, AL

Muncie, IN MSA
Delaware County, IN

Myrtle Beach, SC MSA
Horry County, SC

Naples, FL MSA
Collier County, FL

Nashua, NH PMSA—see Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA

Nashville, TN MSA
Cheatham County, TN
Davidson County, TN
Dickson County, TN
Robertson County, TN
Rutherford County, TN
Sumner County, TN
Williamson County, TN
Wilson County, TN

Nassau–Suffolk, NY PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

New Bedford, MA PMSA—see Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA

New Haven–Meriden, CT PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

New London–Norwich, CT–RI MSA
Middlesex County, CT (part)
Fenwick borough, CT
Old Saybrook town, CT
New London County, CT (part)
Bozrah town, CT
East Lyme town, CT
Franklin town, CT
Griswold town balance, CT
Groton city, CT
Groton town balance, CT

New London–Norwich, CT–RI MSA—Con.
New London County, CT (part)—Con.
Groton Long Point borough, CT
Jewett City borough, CT
Ledyard town, CT
Lisbon town, CT
Montville town, CT
New London city, CT
North Stonington town, CT
Norwich city, CT
Old Lyme town, CT
Preston town, CT
Salem town, CT
Sprague town, CT
Stonington borough, CT
Stonington town, CT
Waterford town, CT
Windham County, CT (part)
Canterbury town, CT
Plainfield town, CT
Washington County, RI (part)
Hopkinton town, RI
Westerly town, RI

New Orleans, LA MSA
Jefferson Parish, LA
Orleans Parish, LA
Plaquemines Parish, LA
St. Bernard Parish, LA
St. Charles Parish, LA
St. James Parish, LA
St. John the Baptist Parish, LA
St. Tammany Parish, LA

New York, NY PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA
Bergen–Passaic, NJ PMSA
Bergen County, NJ
Passaic County, NJ
Bridgeport, CT PMSA
Fairfield County, CT (part)
Bridgeport city, CT
Easton town, CT
Fairfield town, CT
Monroe town, CT
Shelton city, CT
Stratford town, CT
Trumbull town, CT
New Haven County, CT (part)
Ansonia city, CT
Beacon Falls town, CT
Derby city, CT
Milford city (balance), CT
Oxford town, CT
Seymour town, CT
Woodmont borough, CT
Danbury, CT PMSA
Fairfield County, CT (part)
Bethel town, CT
Brookfield town, CT
Danbury city, CT
New Fairfield town, CT
Newtown borough, CT
Newtown town, CT
Redding town, CT
Ridgefield town, CT
Sherman town, CT
Litchfield County, CT (part)
Bridgewater town, CT
New Milford town, CT
Roxbury town, CT
Washington town, CT
Dutchess County, NY PMSA
Dutchess County, NY

New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA—Con.
Jersey City, NJ PMSA
Hudson County, NJ
Middlesex–Somerset–Hunterdon, NJ PMSA
Hunterdon County, NJ
Middlesex County, NJ
Somerset County, NJ
Monmouth–Ocean, NJ PMSA
Monmouth County, NJ
Ocean County, NJ
Nassau–Suffolk, NY PMSA
Nassau County, NY
Suffolk County, NY
New Haven–Meriden, CT PMSA
Middlesex County, CT (part)
Clinton town, CT
Killingworth town, CT
New Haven County, CT (part)
Bethany town, CT
Branford town, CT
Cheshire town, CT
East Haven town, CT
Guilford town, CT
Hamden town, CT
Madison town, CT
Meriden city, CT
New Haven city, CT
North Branford town, CT
North Haven town, CT
Orange town, CT
Wallingford town, CT
West Haven city, CT
Woodbridge town, CT
New York, NY PMSA
Bronx County, NY
Kings County, NY
New York County, NY
Putnam County, NY
Queens County, NY
Richmond County, NY
Rockland County, NY
Westchester County, NY
Newark, NJ PMSA
Essex County, NJ
Morris County, NJ
Sussex County, NJ
Union County, NJ
Warren County, NJ
Newburgh, NY–PA PMSA
Orange County, NY
Pike County, PA
Stamford–Norwalk, CT PMSA
Fairfield County, CT (part)
Darien town, CT
Greenwich town, CT
New Canaan town, CT
Norwalk city, CT
Stamford city, CT
Weston town, CT
Westport town, CT
Wilton town, CT
Trenton, NJ PMSA
Mercer County, NJ
Waterbury, CT PMSA
Litchfield County, CT (part)
Bethlehem town, CT
Thomaston town, CT
Watertown town, CT
Woodbury town, CT
New Haven County, CT (part)
Middlebury town, CT
Naugatuck borough, CT
Prospect town, CT
Southbury town, CT
Waterbury city, CT
Wolcott town, CT

Newark, NJ PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Newburgh, NY–PA PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Norfolk–Virginia Beach–Newport News, VA–NC MSA
- Currituck County, NC
- Gloucester County, VA
- Isle of Wight County, VA
- James City County, VA
- Mathews County, VA
- York County, VA
- Chesapeake city, VA
- Hampton city, VA
- Newport News city, VA
- Norfolk city, VA
- Poquoson city, VA
- Portsmouth city, VA
- Suffolk city, VA
- Virginia Beach city, VA
- Williamsburg city, VA

Oakland, CA PMSA—see San Francisco–Oakland–San Jose, CA CMSA

Ocala, FL MSA
- Marion County, FL

Odessa–Midland, TX MSA
- Ector County, TX
- Midland County, TX

Oklahoma City, OK MSA
- Canadian County, OK
- Cleveland County, OK
- Logan County, OK
- McClain County, OK
- Oklahoma County, OK
- Pottawatomie County, OK

Olympia, WA PMSA—see Seattle–Tacoma–Bremerton, WA CMSA

Omaha, NE–IA MSA
- Pottawattamie County, IA
- Cass County, NE
- Douglas County, NE
- Sarpy County, NE
- Washington County, NE

Orange County, CA PMSA—see Los Angeles–Riverside–Orange County, CA CMSA

Orlando, FL MSA
- Lake County, FL
- Orange County, FL
- Osceola County, FL
- Seminole County, FL

Owensboro, KY MSA
- Daviess County, KY

Panama City, FL MSA
- Bay County, FL

Parkersburg–Marietta, WV–OH MSA
- Washington County, OH
- Wood County, WV

Pensacola, FL MSA
- Escambia County, FL
- Santa Rosa County, FL

Peoria–Pekin, IL MSA
- Peoria County, IL
- Tazewell County, IL
- Woodford County, IL

Philadelphia, PA–NJ PMSA—see Philadelphia–Wilmington–Atlantic City, PA–NJ–DE–MD CMSA

Philadelphia–Wilmington–Atlantic City, PA–NJ–DE–MD CMSA
- Atlantic–Cape May, NJ PMSA
  - Atlantic County, NJ
  - Cape May County, NJ
- Philadelphia, PA–NJ PMSA
  - Burlington County, NJ
  - Camden County, NJ
  - Gloucester County, NJ
  - Salem County, NJ
  - Bucks County, PA
  - Chester County, PA
  - Delaware County, PA
  - Montgomery County, PA
  - Philadelphia County, PA
- Vineland–Millville–Bridgeton, NJ PMSA
  - Cumberland County, NJ
- Wilmington–Newark, DE–MD PMSA
  - New Castle County, DE
  - Cecil County, MD

Phoenix–Mesa, AZ MSA
- Maricopa County, AZ
- Pinal County, AZ

Pine Bluff, AR MSA
- Jefferson County, AR

Pittsburgh, PA MSA
- Allegheny County, PA
- Beaver County, PA
- Butler County, PA
- Fayette County, PA
- Washington County, PA
- Westmoreland County, PA

Pittsfield, MA MSA
- Berkshire County, MA (part)
  - Adams town, MA
  - Cheshire town, MA
  - Dalton town, MA
  - Hinsdale town, MA
  - Lanesborough town, MA
  - Lee town, MA
  - Lenox town, MA
  - Pittsfield city, MA
  - Richmond town, MA
  - Stockbridge town, MA

Portland, ME MSA
- Cumberland County, ME (part)
  - Cape Elizabeth town, ME
  - Casco town, ME
  - Cumberland town, ME
  - Falmouth town, ME
  - Freeport town, ME
  - Gorham town, ME
  - Gray town, ME
  - North Yarmouth town, ME
  - Portland city, ME
  - Raymond town, ME
  - Scarborough town, ME
  - South Portland city, ME
  - Standish town, ME
  - Westbrook city, ME
  - Windham town, ME
  - Yarmouth town, ME
- York County, ME (part)
  - Buxton town, ME
  - Hollis town, ME
  - Limington town, ME
  - Old Orchard Beach town, ME

Portland–Vancouver, OR–WA PMSA—see Portland–Salem, OR–WA CMSA

Portland–Salem, OR–WA CMSA
- Portland–Vancouver, OR–WA PMSA
  - Clackamas County, OR
  - Columbia County, OR
  - Multnomah County, OR
  - Washington County, OR
  - Yamhill County, OR
  - Clark County, WA
- Salem, OR PMSA
  - Marion County, OR
  - Polk County, OR

Portsmouth–Rochester, NH–ME PMSA—see Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA

Providence–Fall River–Warwick, RI–MA MSA
- Bristol County, MA (part)
  - Attleboro city, MA
  - Fall River city, MA
  - North Attleborough town, MA
  - Rehoboth town, MA
  - Seekonk town, MA
  - Somerset town, MA
  - Swansea town, MA
  - Westport town, MA
- Bristol County, RI
  - Barrington town, RI
  - Bristol town, RI
  - Warren town, RI
- Kent County, RI
  - Coventry town, RI
  - East Greenwich town, RI
  - Warwick city, RI
  - West Greenwich town, RI
  - West Warwick town, RI
- Newport County, RI (part)
  - Jamestown town, RI
  - Little Compton town, RI
  - Tiverton town, RI
- Providence County, RI
  - Burrillville town, RI
  - Central Falls city, RI
  - Cranston city, RI
  - Cumberland town, RI
  - East Providence city, RI
  - Foster town, RI
  - Glocester town, RI
  - Johnston town, RI
  - Lincoln town, RI
  - North Providence town, RI
  - North Smithfield town, RI
  - Pawtucket city, RI
  - Providence city, RI
  - Scituate town, RI
  - Smithfield town, RI
  - Woonsocket city, RI
- Washington County, RI (part)
  - Charlestown town, RI
  - Exeter town, RI
  - Narragansett town, RI
  - North Kingstown town, RI
  - Richmond town, RI
  - South Kingstown town, RI

Provo–Orem, UT MSA
- Utah County, UT

Pueblo, CO MSA
- Pueblo County, CO

Punta Gorda, FL MSA
- Charlotte County, FL

Racine, WI PMSA—see Milwaukee–Racine, WI CMSA

Raleigh–Durham–Chapel Hill, NC MSA
Chatham County, NC
Durham County, NC
Franklin County, NC
Johnston County, NC
Orange County, NC
Wake County, NC

Rapid City, SD MSA
Pennington County, SD

Reading, PA MSA
Berks County, PA

Redding, CA MSA
Shasta County, CA

Reno, NV MSA
Washoe County, NV

Richland–Kennewick–Pasco, WA MSA
Benton County, WA
Franklin County, WA

Richmond–Petersburg, VA MSA
Charles City County, VA
Chesterfield County, VA
Dinwiddie County, VA
Goochland County, VA
Hanover County, VA
Henrico County, VA
New Kent County, VA
Powhatan County, VA
Prince George County, VA
Colonial Heights city, VA
Hopewell city, VA
Petersburg city, VA
Richmond city, VA

Riverside–San Bernardino, CA PMSA—see Los Angeles–Riverside–Orange County, CA CMSA

Roanoke, VA MSA
Botetourt County, VA
Roanoke County, VA
Roanoke city, VA
Salem city, VA

Rochester, MN MSA
Olmsted County, MN

Rochester, NY MSA
Genesee County, NY
Livingston County, NY
Monroe County, NY
Ontario County, NY
Orleans County, NY
Wayne County, NY

Rockford, IL MSA
Boone County, IL
Ogle County, IL
Winnebago County, IL

Rocky Mount, NC MSA
Edgecombe County, NC
Nash County, NC

Sacramento, CA PMSA—see Sacramento–Yolo, CA CMSA

Sacramento–Yolo, CA CMSA
Sacramento, CA PMSA
El Dorado County, CA
Placer County, CA
Sacramento County, CA
Yolo, CA PMSA
Yolo County, CA

Saginaw–Bay City–Midland, MI MSA
Bay County, MI
Midland County, MI
Saginaw County, MI

St. Cloud, MN MSA
Benton County, MN
Stearns County, MN

St. Joseph, MO MSA
Andrew County, MO
Buchanan County, MO

St. Louis, MO–IL MSA
Clinton County, IL
Jersey County, IL
Madison County, IL
Monroe County, IL
St. Clair County, IL
Franklin County, MO
Jefferson County, MO
Lincoln County, MO
St. Charles County, MO
St. Louis County, MO
Warren County, MO
St. Louis city, MO

Salem, OR PMSA—see Portland–Salem, OR–WA CMSA

Salinas, CA MSA
Monterey County, CA

Salt Lake City–Ogden, UT MSA
Davis County, UT
Salt Lake County, UT
Weber County, UT

San Angelo, TX MSA
Tom Green County, TX

San Antonio, TX MSA
Bexar County, TX
Comal County, TX
Guadalupe County, TX
Wilson County, TX

San Diego, CA MSA
San Diego County, CA

San Francisco, CA PMSA—see San Francisco–Oakland–San Jose, CA CMSA

San Francisco–Oakland–San Jose, CA CMSA
Oakland, CA PMSA
Alameda County, CA
Contra Costa County, CA
San Francisco, CA PMSA
Marin County, CA
San Francisco County, CA
San Mateo County, CA
San Jose, CA PMSA
Santa Clara County, CA
Santa Cruz–Watsonville, CA PMSA
Santa Cruz County, CA
Santa Rosa, CA PMSA
Sonoma County, CA
Vallejo–Fairfield–Napa, CA PMSA
Napa County, CA
Solano County, CA

San Jose, CA PMSA—see San Francisco–Oakland–San Jose, CA CMSA

San Luis Obispo–Atascadero–Paso Robles, CA MSA
San Luis Obispo County, CA

Santa Barbara–Santa Maria–Lompoc, CA MSA
Santa Barbara County, CA

Santa Cruz–Watsonville, CA PMSA—see San Francisco–Oakland–San Jose, CA CMSA

Santa Fe, NM MSA
Los Alamos County, NM
Santa Fe County, NM

Santa Rosa, CA PMSA—see San Francisco–Oakland–San Jose, CA CMSA

Sarasota–Bradenton, FL MSA
Manatee County, FL
Sarasota County, FL

Savannah, GA MSA
Bryan County, GA
Chatham County, GA
Effingham County, GA

Scranton–Wilkes-Barre–Hazleton, PA MSA
Columbia County, PA
Lackawanna County, PA
Luzerne County, PA
Wyoming County, PA

Seattle–Bellevue–Everett, WA PMSA—see Seattle–Tacoma–Bremerton, WA CMSA

Seattle–Tacoma–Bremerton, WA CMSA
Bremerton, WA PMSA
Kitsap County, WA
Olympia, WA PMSA
Thurston County, WA
Seattle–Bellevue–Everett, WA PMSA
Island County, WA
King County, WA
Snohomish County, WA
Tacoma, WA PMSA
Pierce County, WA

Sharon, PA MSA
Mercer County, PA

Sheboygan, WI MSA
Sheboygan County, WI

Sherman–Denison, TX MSA
Grayson County, TX

Shreveport–Bossier City, LA MSA
Bossier Parish, LA
Caddo Parish, LA
Webster Parish, LA

Sioux City, IA–NE MSA
Woodbury County, IA
Dakota County, NE

Sioux Falls, SD MSA
Lincoln County, SD
Minnehaha County, SD

South Bend, IN MSA
St. Joseph County, IN

Spokane, WA MSA
Spokane County, WA

Springfield, IL MSA
Menard County, IL
Sangamon County, IL

Springfield, MO MSA
Christian County, MO
Greene County, MO
Webster County, MO

Springfield, MA MSA
Franklin County, MA (part)
Sunderland town, MA
Hampden County, MA (part)
Agawam city, MA
Chicopee city, MA

Springfield, MA MSA—Con.
Hampden County, MA (part)—Con.
East Longmeadow town, MA
Hampden town, MA
Holyoke city, MA
Longmeadow town, MA
Ludlow town, MA
Monson town, MA
Montgomery town, MA
Palmer town, MA
Russell town, MA
Southwick town, MA
Springfield city, MA
Westfield city, MA
West Springfield town, MA
Wilbraham town, MA
Hampshire County, MA (part)
Amherst town, MA
Belchertown town, MA
Easthampton town, MA
Granby town, MA
Hadley town, MA
Hatfield town, MA
Huntington town, MA
Northampton city, MA
Southampton town, MA
South Hadley town, MA
Ware town, MA
Williamsburg town, MA

Stamford–Norwalk, CT PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

State College, PA MSA
Centre County, PA

Steubenville–Weirton, OH–WV MSA
Jefferson County, OH
Brooke County, WV
Hancock County, WV

Stockton–Lodi, CA MSA
San Joaquin County, CA

Sumter, SC MSA
Sumter County, SC

Syracuse, NY MSA
Cayuga County, NY
Madison County, NY
Onondaga County, NY
Oswego County, NY

Tacoma, WA PMSA—see Seattle–Tacoma–Bremerton, WA CMSA

Tallahassee, FL MSA
Gadsden County, FL
Leon County, FL

Tampa–St. Petersburg–Clearwater, FL MSA
Hernando County, FL
Hillsborough County, FL
Pasco County, FL
Pinellas County, FL

Terre Haute, IN MSA
Clay County, IN
Vermillion County, IN
Vigo County, IN

Texarkana, TX–Texarkana, AR MSA
Miller County, AR
Bowie County, TX

Toledo, OH MSA
Fulton County, OH
Lucas County, OH
Wood County, OH

Topeka, KS MSA
Shawnee County, KS

Trenton, NJ PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Tucson, AZ MSA
Pima County, AZ

Tulsa, OK MSA
Creek County, OK
Osage County, OK
Rogers County, OK
Tulsa County, OK
Wagoner County, OK

Tuscaloosa, AL MSA
Tuscaloosa County, AL

Tyler, TX MSA
Smith County, TX

Utica–Rome, NY MSA
Herkimer County, NY
Oneida County, NY

Vallejo–Fairfield–Napa, CA PMSA—see San Francisco–Oakland–San Jose, CA CMSA

Ventura, CA PMSA—see Los Angeles–Riverside–Orange County, CA CMSA

Victoria, TX MSA
Victoria County, TX

Vineland–Millville–Bridgeton, NJ PMSA—see Philadelphia–Wilmington–Atlantic City, PA–NJ–DE–MD CMSA

Visalia–Tulare–Porterville, CA MSA
Tulare County, CA

Waco, TX MSA
McLennan County, TX

Washington, DC–MD–VA–WV PMSA—see Washington–Baltimore, DC–MD–VA–WV CMSA

Washington–Baltimore, DC–MD–VA–WV CMSA
Baltimore, MD PMSA
Anne Arundel County, MD
Baltimore County, MD
Carroll County, MD
Harford County, MD
Howard County, MD
Queen Anne's County, MD
Baltimore city, MD
Hagerstown, MD PMSA
Washington County, MD
Washington, DC–MD–VA–WV PMSA
District of Columbia, DC
Calvert County, MD
Charles County, MD
Frederick County, MD
Montgomery County, MD
Prince George's County, MD
Arlington County, VA
Clarke County, VA
Culpeper County, VA
Fairfax County, VA

Washington–Baltimore, DC–MD–VA–WV CMSA—Con.
Washington, DC–MD–VA–WV PMSA—Con.
Fauquier County, VA
King George County, VA
Loudoun County, VA
Prince William County, VA
Spotsylvania County, VA
Stafford County, VA
Warren County, VA
Alexandria city, VA
Fairfax city, VA
Falls Church city, VA
Fredericksburg city, VA
Manassas city, VA
Manassas Park city, VA
Berkeley County, WV
Jefferson County, WV

Waterbury, CT PMSA—see New York–Northern New Jersey–Long Island, NY–NJ–CT–PA CMSA

Waterloo–Cedar Falls, IA MSA
Black Hawk County, IA

Wausau, WI MSA
Marathon County, WI

West Palm Beach–Boca Raton, FL MSA
Palm Beach County, FL

Wheeling, WV–OH MSA
Belmont County, OH
Marshall County, WV
Ohio County, WV

Wichita, KS MSA
Butler County, KS
Harvey County, KS
Sedgwick County, KS

Wichita Falls, TX MSA
Archer County, TX
Wichita County, TX

Williamsport, PA MSA
Lycoming County, PA

Wilmington–Newark, DE–MD PMSA—see Philadelphia–Wilmington–Atlantic City, PA–NJ–DE–MD CMSA

Wilmington, NC MSA
Brunswick County, NC
New Hanover County, NC

Worcester, MA–CT PMSA—see Boston–Worcester–Lawrence, MA–NH–ME–CT CMSA

Yakima, WA MSA
Yakima County, WA

Yolo, CA PMSA—see Sacramento–Yolo, CA CMSA

York, PA MSA
York County, PA

Youngstown–Warren, OH MSA
Columbiana County, OH
Mahoning County, OH
Trumbull County, OH

Yuba City, CA MSA
Sutter County, CA
Yuba County, CA

Yuma, AZ MSA
Yuma County, AZ

Appendix E.
Percent of Revenue Based on Administrative Records and Estimation for the United States: 1992

[Includes only establishments with payroll. For meaning of abbreviations and symbols, and for more information on reliability of data, see introductory text. For explanation of terms, see appendix A]

SIC code	Kind of business	Percent of revenue— From administrative records[1]	Percent of revenue— Estimated[2]
60	**Depository institutions**	**.2**	**3.3**
602	Commercial banks	.1	1.1
6021	National commercial banks	–	.7
6022	State commercial banks	.1	1.6
603	Savings institutions	.2	3.7
6035	Savings institutions, federally chartered	.1	4.2
6036	Savings institutions, not federally chartered	.5	2.6
606	Credit unions	.4	3.2
6061	Credit unions, federally chartered	.5	3.5
6062	Credit unions, not federally chartered	.4	2.7
601, 8, 9	Other depository institutions	.7	9.8
601	Central reserve depository institutions	–	–
6011	Federal reserve banks	–	–
6019	Central reserve depository institutions, n.e.c.	–	–
608	Foreign banking and branches and agencies of foreign banks	.9	14.4
6081	Branches and agencies of foreign banks	.9	9.5
6082	Foreign trade and international banking institutions	.3	83.1
609	Functions related to depository banking	1.9	10.4
6091	Nondeposit trust facilities	.2	8.2
6099	Functions related to depository banking, n.e.c.	3.0	11.8
61	**Nondepository credit institutions**	**1.0**	**7.2**
614	Personal credit institutions	.4	9.3
6141 pt.	Automotive sales finance companies	.2	2.9
6141 pt.	Sales finance companies, except automotive	.1	2.0
6141 pt.	Consumer and personal finance and small loan companies	.6	19.1
6141 pt.	Personal credit institutions, n.e.c.	2.9	16.0
611, 5, 6	Other nondepository credit institutions	1.4	6.0
611	Federal and federally-sponsored credit agencies	–	.1
6111 pt.	Farm credit system	–	.4
6111 pt.	Federal and federally-sponsored credit agencies, except farm credit system	–	–
615	Business credit institutions	1.0	8.3
6153	Short-term business credit institutions, except agricultural	.8	12.4
6159	Miscellaneous business credit institutions	1.1	4.8
6159 pt.	Agricultural credit institutions	6.6	23.6
6159 pt.	Miscellaneous business credit institutions, n.e.c.	1.1	4.7
616	Mortgage bankers and brokers	3.6	9.6
6162	Mortgage bankers and loan correspondents	2.9	10.0
6163	Loan brokers	8.1	6.7
62	**Security and commodity brokers, dealers, exchanges, and services**	**1.7**	**4.9**
621, 2	Security and commodity brokers, dealers, and flotation companies	1.1	4.2
621	Security brokers, dealers, and flotation companies	.9	4.1
622	Commodity contracts brokers and dealers	6.0	7.7
623, 8	Security and commodity exchanges and allied services	4.7	8.4
623	Security and commodity exchanges	–	.7
628	Services allied with the exchange of securities or commodities	5.0	8.9
6282	Investment advice	5.4	8.8
6289	Services allied with the exchange of securities or commodities, n.e.c.	2.3	9.4
63	**Insurance carriers**	**.1**	**.1**
631	Life insurance	–	–
6311 pt.	Sales offices of life insurance carriers	‡	‡
6311 pt.	Other offices of life insurance carriers	‡	‡
6311 pt.	Home offices of life insurance carriers	‡	‡
6311 pt.	Other offices of life insurance carriers, n.e.c.	‡	‡
632	Accident and health insurance and medical service plans	.1	.3
6321	Accident and health insurance	–	.2
6324	Hospital and medical service plans	.1	.3
633	Fire, marine, and casualty insurance	.3	.1
6331 pt.	Sales offices of fire, marine, and casualty insurance	‡	‡
6331 pt.	Other offices of fire, marine, and casualty insurance	‡	‡
6331 pt.	Home offices of fire, marine, and casualty insurance	‡	‡
6331 pt.	Other offices of fire, marine, and casualty insurance, n.e.c.	‡	‡
636	Title insurance	.1	5.0
635, 7, 9	Other insurance carriers	3.0	1.5
635	Surety insurance	.3	.9
637, 9	Pension, health, and welfare funds; and insurance carriers, n.e.c.	8.1	2.8
637	Pension, health, and welfare funds	7.2	2.8
639	Insurance carriers, n.e.c.	10.0	2.8
64	**Insurance agents, brokers, and services**	**25.4**	**6.4**
6411 pt.	Offices of insurance agents and brokers	29.7	7.0
6411 pt.	Insurance related services, n.e.c.	7.2	3.9
65	**Real estate**	**9.2**	**9.5**
651	Real estate operators (except developers) and lessors	7.9	7.6
6512	Operators of nonresidential buildings	5.2	5.8
6512 pt.	Operators of professional and other office buildings	4.4	5.6
6512 pt.	Operators of manufacturing and industrial buildings	10.9	9.6
6512 pt.	Operators of shopping centers and retail stores	5.8	6.1
6512 pt.	Operators of other nonresidential buildings and facilities	4.4	4.1
6513	Operators of apartment buildings	9.8	9.4
6514, 5, 7, 9	Other real estate operators and lessors	14.0	9.3
6514	Operators of dwellings other than apartment buildings	6.1	6.3
6515	Operators of residential mobile home sites	15.7	10.5
6517, 9	Lessors of other real property	31.6	14.0
653	Real estate agents and managers	10.1	11.5
6531 pt.	Offices of real estate agents and brokers	10.8	11.7
6531 pt.	Offices of residential real estate agents and brokers	10.7	12.3
6531 pt.	Offices of nonresidential real estate agents and brokers	10.8	9.3
6531 pt.	Real estate property managers	8.5	12.5
6531 pt	Residential real estate property managers	7.7	13.1
6531 pt.	Nonresidential real estate property managers	6.1	14.5
6531 pt.	Condominium or cooperative owners' associations	11.4	10.2
6531 pt.	Services related to real estate sales and management	12.4	7.2
6531 pt.	Real estate appraisers	19.6	7.5
6531 pt.	Services related to real estate sales and management, n.e.c.	6.0	7.0
654, 5	Other real estate	12.9	12.0
654	Title abstract offices	9.9	5.8
655	Land subdividers and developers	13.5	13.2
6552	Land subdividers and developers, except cemeteries	15.5	13.3
6553	Cemetery subdividers and developers	5.5	12.9

See footnotes at end of table.

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SIC code	Kind of business	Percent of revenue— From administrative records[1]	Percent of revenue— Estimated[2]
67	**Holding and other investment offices**[3]	**3.2**	**9.5**
671	Holding offices	2.6	9.6
6712	Offices of bank holding companies	1.0	10.4
6719	Offices of holding companies, n.e.c.	3.2	9.3
672	Investment offices	1.8	3.5
6722	Management investment offices, open-end	1.0	3.4
6726	Unit investment trusts, face-amount certificate offices, and closed-end management investment offices	8.5	4.5

SIC code	Kind of business	Percent of revenue— From administrative records[1]	Percent of revenue— Estimated[2]
67	**Holding and other investment offices**[3]—Con.		
673	Trusts	(NA)	(NA)
6732	Educational, religious, and charitable trusts	(NA)	(NA)
6733	Trusts, except educational, religious, and charitable	(NA)	(NA)
679	Miscellaneous investing	4.7	10.6
6792	Oil royalty traders	27.0	21.7
6794	Patent owners and lessors	3.3	7.4
6798	Real estate investment trusts	2.5	13.3
6799	Investors, n.e.c.	4.6	10.8

[1]Includes revenue information obtained from administrative records of other Federal agencies.
[2]Includes revenue information which was imputed based on historic company ratios or administrative records or on industry averages.
[3]Data for SIC 673, Trusts, are not included.

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Appendix F.
Geographic Notes

[Not applicable]

Appendix G.
Establishments in Business Any Time During Year and Establishments in Business at End of Year for the United States: 1992

[Includes only establishments with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see appendix A]

SIC code	Kind of business	Establishments in business— Any time during year	Establishments in business— At end of year
60	**Depository institutions**	**104 505**	**103 058**
602	Commercial banks	62 761	62 281
6021	National commercial banks	31 360	31 056
6022	State commercial banks	31 401	31 225
603	Savings institutions	20 544	20 297
6035	Savings institutions, federally chartered	13 963	13 778
6036	Savings institutions, not federally chartered	6 581	6 519
606	Credit unions	15 665	15 321
6061	Credit unions, federally chartered	9 631	9 423
6062	Credit unions, not federally chartered	6 034	5 898
601, 8, 9	Other depository institutions	5 535	5 159
601	Central reserve depository institutions	67	67
6011	Federal reserve banks	42	42
6019	Central reserve depository institutions, n.e.c.	25	25
608	Foreign banking and branches and agencies of foreign banks	632	614
6081	Branches and agencies of foreign banks	561	550
6082	Foreign trade and international banking institutions	71	64
609	Functions related to depository banking	4 836	4 478
6091	Nondeposit trust facilities	410	371
6099	Functions related to depository banking, n.e.c.	4 426	4 107
61	**Nondepository credit institutions**	**39 439**	**36 559**
614	Personal credit institutions	16 900	15 723
6141 pt.	Automotive sales finance companies	1 715	1 561
6141 pt.	Sales finance companies, except automotive	2 481	2 242
6141 pt.	Consumer and personal finance and small loan companies	11 937	11 244
6141 pt.	Personal credit institutions, n.e.c.	767	676
611, 5, 6	Other nondepository credit institutions	22 539	20 836
611	Federal and federally-sponsored credit agencies	1 349	1 313
6111 pt.	Farm credit system	1 308	1 274
6111 pt.	Federal and federally-sponsored credit agencies, except farm credit system	41	39
615	Business credit institutions	5 038	4 580
6153	Short-term business credit institutions, except agricultural	2 370	2 161
6159	Miscellaneous business credit institutions	2 668	2 419
6159 pt.	Agricultural credit institutions	105	95
6159 pt.	Miscellaneous business credit institutions, n.e.c.	2 563	2 324
616	Mortgage bankers and brokers	16 152	14 943
6162	Mortgage bankers and loan correspondents	9 995	9 156
6163	Loan brokers	6 157	5 787
62	**Security and commodity brokers, dealers, exchanges, and services**	**31 177**	**29 392**
621, 2	Security and commodity brokers, dealers, and flotation companies	19 237	18 179
621	Security brokers, dealers, and flotation companies	17 787	16 823
622	Commodity contracts brokers and dealers	1 450	1 356
623, 8	Security and commodity exchanges and allied services	11 940	11 213
623	Security and commodity exchanges	35	35
628	Services allied with the exchange of securities or commodities	11 905	11 178
6282	Investment advice	11 520	10 840
6289	Services allied with the exchange of securities or commodities, n.e.c.	385	338
63	**Insurance carriers**	**38 977**	**38 454**
631	Life insurance	13 424	13 233
6311 pt.	Sales offices of life insurance carriers	11 969	11 836
6311 pt.	Other offices of life insurance carriers	1 455	1 397
6311 pt.	Home offices of life insurance carriers	1 113	1 059
6311 pt.	Other offices of life insurance carriers, n.e.c.	342	338
632	Accident and health insurance and medical service plans	2 846	2 793
6321	Accident and health insurance	1 100	1 089
6324	Hospital and medical service plans	1 746	1 704
633	Fire, marine, and casualty insurance	19 002	18 887
6331 pt.	Sales offices of fire, marine, and casualty insurance	15 648	15 606
6331 pt.	Other offices of fire, marine, and casualty insurance	3 354	3 281
6331 pt.	Home offices of fire, marine, and casualty insurance	2 180	2 130
6331 pt.	Other offices of fire, marine, and casualty insurance, n.e.c.	1 174	1 151
636	Title insurance	1 532	1 475
635, 7, 9	Other insurance carriers	2 173	2 066
635	Surety insurance	548	530
637, 9	Pension, health, and welfare funds; and insurance carriers, n.e.c.	1 625	1 536
637	Pension, health, and welfare funds	1 491	1 422
639	Insurance carriers, n.e.c.	134	114
64	**Insurance agents, brokers, and services**	**121 662**	**114 806**
6411 pt.	Offices of insurance agents and brokers	112 550	106 289
6411 pt.	Insurance related services, n.e.c.	9 112	8 517
65	**Real estate**	**229 493**	**217 966**
651	Real estate operators (except developers) and lessors	102 887	98 079
6512	Operators of nonresidential buildings	32 905	31 377
6512 pt.	Operators of professional and other office buildings	16 201	15 453
6512 pt.	Operators of manufacturing and industrial buildings	3 691	3 517
6512 pt.	Operators of shopping centers and retail stores	8 540	8 116
6512 pt.	Operators of other nonresidential buildings and facilities	4 473	4 291
6513	Operators of apartment buildings	48 330	46 188
6514, 5, 7, 9	Other real estate operators and lessors	21 652	20 514
6514	Operators of dwellings other than apartment buildings	9 271	8 943
6515	Operators of residential mobile home sites	9 572	9 041
6517, 9	Lessors of other real property	2 809	2 530
653	Real estate agents and managers	106 552	100 996
6531 pt.	Offices of real estate agents and brokers	52 818	49 625
6531 pt.	Offices of residential real estate agents and brokers	43 435	40 772
6531 pt.	Offices of nonresidential real estate agents and brokers	9 383	8 853
6531 pt.	Real estate property managers	38 592	36 967
6531 pt	Residential real estate property managers	13 732	13 138
6531 pt.	Nonresidential real estate property managers	9 448	8 876
6531 pt.	Condominium or cooperative owners' associations	15 412	14 953
6531 pt.	Services related to real estate sales and management	15 142	14 404
6531 pt.	Real estate appraisers	10 015	9 507
6531 pt.	Services related to real estate sales and management, n.e.c.	5 127	4 897
654, 5	Other real estate	20 054	18 891
654	Title abstract offices	4 716	4 520
655	Land subdividers and developers	15 338	14 371
6552	Land subdividers and developers, except cemeteries	8 848	8 066
6553	Cemetery subdividers and developers	6 490	6 305

See footnotes at end of table.

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SIC code	Kind of business	Establishments in business—		SIC code	Kind of business	Establishments in business—	
		Any time during year	At end of year			Any time during year	At end of year
67	**Holding and other investment offices**[1]	**20 327**	**19 096**	**67**	**Holding and other investment offices**[1]—Con.		
671	Holding offices	10 381	9 833	673	Trusts	(NA)	(NA)
6712	Offices of bank holding companies	2 256	2 170	6732	Educational, religious, and charitable trusts	(NA)	(NA)
6719	Offices of holding companies, n.e.c.	8 125	7 663	6733	Trusts, except educational, religious, and charitable	(NA)	(NA)
672	Investment offices	829	777	679	Miscellaneous investing	9 117	8 486
6722	Management investment offices, open-end	561	528	6792	Oil royalty traders	746	700
6726	Unit investment trusts, face-amount certificate offices, and closed-end management investment offices	268	249	6794	Patent owners and lessors	1 514	1 417
				6798	Real estate investment trusts	655	604
				6799	Investors, n.e.c.	6 202	5 765

[1]Data for SIC 673, Trusts, are not included.

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Appendix H.
Coefficients of Variation for Revenue Lines: 1992

[Not applicable]

Appendix I.
Revenue Lines, Codes, and Reporting-Form Numbers

[Not applicable]

Appendix J.
Special Inquiries From Selected Reporting Forms

Excerpts from selected reporting forms are shown on the following pages.

INSURANCE ADMINISTRATIVE EXPENSES AND BENEFITS PAID

(Form CB-6301)

C. OPERATING EXPENSES AND BENEFITS (Losses) PAID (To be completed by offices of insurance carriers and health plans ONLY)

Report the benefits (losses) paid to policyholders and administrative expenses of providing insurance by this establishment during 1992. (See Special Instructions on page 4)

Activity	Benefits (losses) paid			Administrative expenses		
	Mil.	Thou.	Dol.	Mil.	Thou.	Dol.
1. Life insurance, life reinsurance, and annuities	900			901		
2. Accident and health insurance (including reinsurance), and hospital and medical service plans	902			903		
3. Providing claims processing and other administrative services for other parties				904		
4. All other activities (i.e., property and casualty, including reinsurance, etc.)	905			906		
5. TOTAL (Sum of lines 1 through 4)	907			908		

D. HEALTH INSURANCE (To be completed by HMOs, PPOs, and health plans ONLY)

1. Did this establishment provide health care services in 1992 directly to its members or subscribers through its own facilities (e.g., clinics) and/or through employed health care staff?

888 1 ☐ Yes – Provide total operating expenses to operate these facilities including the payroll of the staff during 1992

2 ☐ No

Mil.	Thou.	Dol.
889		

2. Did this establishment contract with an independent health care group (or groups) or individual practitioners to provide health services in 1992 to its members or subscribers?

890 1 ☐ Yes – Provide amount of payments to these groups and individuals during 1992

2 ☐ No

Mil.	Thou.	Dol.
891		

INSURANCE AGENTS AND BROKERS

(Forms CB-6301, CB-6302, CB-6400)

Item 10. SPECIAL INQUIRIES

a. Were there any licensed insurance agent/brokers working out of this establishment during the week of March 12, 1992?

892 1 ☐ Yes
2 ☐ No – *Skip to item 10d*

b. Provide the number of licensed agents/brokers (including employees and independent contractor agent/brokers) working out of this establishment during the week of March 12, 1992.

		Number
(1) Full time	893	
(2) Part time	894	
(3) TOTAL	895	

c. How many of these agents are included in item 6 (Employment)? 896

d. Did your reponse to item 5a (Annual payroll) include compensation paid by this establishment during 1992 to independent contractor agent/brokers that are NOT classified on IRS Form 941 as employees of this firm?

897 1 ☐ Yes – Provide the compensation paid by this establishment to independent contractor agent/brokers in 1992

2 ☐ No

	Mil.	Thou.	Dol.
898			

REAL ESTATE AGENTS AND BROKERS

(Form CB-6502)

Item 10. SPECIAL INQUIRIES

A. REAL ESTATE AGENTS AND BROKERS

940

1. Were any licensed real estate agents working out of this establishment on March 12, 1992?

1 ☐ Yes
2 ☐ No – *Skip to 10A2*

		Number
a. How many licensed real estate agents worked out of this establishment on March 12, 1992?		
(1) Full time	941	
(2) Part time	942	
(3) TOTAL	943	

		Percent
b. How were the agents reported in a above compensated? *(Report in percents)*		
(1) Commissions only	944	
(2) Commissions plus base salary	945	
(3) Salary or wages only	946	
(4) TOTAL		**100%**

c. Did your entry in item 6, Employment, on page 1 exclude "commission only" agents? 947

1 ☐ Yes
2 ☐ No

EXPORTED SERVICES

(Forms CB-6000, CB-6010, CB-6102, CB-6200, CB-6701)

C. EXPORTED SERVICES

NOTE – Include services performed for a customer, client, or account (individual, government, business establishment, etc.) located outside the United States (i.e., outside the 50 States, District of Columbia, U.S. Commonwealth Territories, or U.S. possessions). Services performed for unaffiliated and affiliated foreign firms (i.e., foreign parent firms, subsidiaries, branches, etc.) are included. Services performed for domestic subsidiaries of foreign firms are excluded.

1. Did the revenue reported in item 4 include any amounts received for exported services?

970 1 ☐ Yes – Amount →
2 ☐ No

Mil.	Thou.	Dol.
971		

2. Did this establishment receive any amounts for exported services which were NOT included in item 4?

972 1 ☐ Yes – *Describe in REMARKS and report amount here* →
2 ☐ No

Mil.	Thou.	Dol.
973		

Publication Program

1992 CENSUS OF FINANCIAL, INSURANCE, AND REAL ESTATE INDUSTRIES

Publications of the 1992 Census of Financial, Insurance, and Real Estate Industries containing data on financial, insurance, and real estate establishments in the United States, are described below. Publication order forms for specific reports may be obtained from any Department of Commerce district office or from Customer Services, Bureau of the Census, Washington, DC 20233-1900. The first results were issued in press releases. Final detailed statistics are issued in separate paperbound reports and compact disc-read only memory (CD-ROM).

Final Reports

Geographic area series—1 report (FC92-A-1)

The United States Summary report contains data for the United States, all States and the District of Columbia, and metropolitan areas (MA's) for establishments with payroll. Statistics are provided on number of establishments, revenue, payroll, and employment, by varied financial, insurance and real estate classifications, for the United States, States, and MA's. For each State, the District of Columbia, and the United States, data are provided on revenue and employees per establishment, and on revenue and payroll per employee. Greater kind-of-business detail is shown for larger areas.

Nonemployer statistics series—1 report (FC92-N-1)

This report includes data by kind of business for all establishments, establishments with payroll, and establishments without payroll for the United States and States. Also presented are statistics for establishments without payroll by kind of business for MA's.

Subject series—3 reports (FC92-S-1 to -3)

The *Establishment and Firm Size* report (FC92-S-1) presents data for establishments with payroll, based on size of establishment, size of company or firm, and legal form of organization. Establishment statistics are presented by revenue size and by employment size; statistics for firms, by revenue size (including concentration by largest firms), by employment size, and by number of establishments operated (single units and multiunits). Statistics are presented by kind of business on the number of establishments, revenue, payroll, and employment for the United States.

The *Sources of Revenue* report (FC92-S-2) presents data on major sources of revenue by kind of business for the United States as a whole.

The *Miscellaneous Subjects* report (FC92-S-3) contains special statistics on other miscellaneous industry-specific subjects. Data are presented for the United States as a whole and, where feasible, for States and MA's.

Electronic Media

All data included in the printed reports, except *Miscellaneous Subjects*, are available on CD-ROM. Electronic media products are available for users who wish to summarize, rearrange, or process large amounts of data. These products, with corresponding technical documentation, are sold by Customer Services, Bureau of the Census, Washington, DC 20233-1900.

OTHER ECONOMIC CENSUS REPORTS

Data on retail trade, wholesale trade, service industries, construction industries, manufactures, mineral industries, transportation, communications, utilities, enterprise statistics, minority-owned business enterprises, and women-owned businesses also are available from the 1992 Economic Census. A separate series of reports covers the census of outlying areas—Puerto Rico, Virgin Islands of the United States, Guam, and the Northern Marianas. Separate announcements describing these reports are available free of charge from Customer Services, Bureau of the Census, Washington, DC 20233-1900.