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Economic Impact of St. Cloud State University: A Study into the Economic Contributions and the Costs of St. Cloud State University to the St. Cloud Area (May 1976)

Gerald Gamber
St. Cloud State University

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ST. CLOUD STATE UNIVERSITY

COLLEGE OF LIBERAL ARTS AND SCIENCES

Department of Economics
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June 15, 1976

To: President Charles J. Graham

From: Gerald K. Gamber

Subject: Economic Impact of St. Cloud State University:
A Study into the Economic Contributions and
the Costs of St. Cloud State University to the
St. Cloud Area; forwarding of

1. The subject described study is forwarded. This is a revision of my third study dated June 9, 1972.

2. In the preparation of this study, I received assistance and information from many sources. Administrative Affairs, ARA Services, Inc., the Business Office (especially Frank Morrissey), Computer Services (especially Charles Morris and Randal Kolb), Institutional Research, Printing Services, and many others furnished data and services. Officials of cities and school districts furnished important information and data. My thanks go also to the following students for their assistance: Steven Benson, Carol Christianson, and Randy Clapp.

3. It is hoped that the information presented will help to improve understanding of the benefits and the costs of the university to the community.

Gerald K. Gamber

ECONOMIC IMPACT OF ST. CLOUD STATE UNIVERSITY:
A STUDY INTO THE ECONOMIC CONTRIBUTIONS AND THE COSTS
OF ST. CLOUD STATE UNIVERSITY TO THE ST. CLOUD AREA

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I. INTRODUCTION

St. Cloud State University has undergone tremendous growth during the past twenty-five years.

The great growth in student enrollment was, of necessity, accompanied by a large increase in physical facilities to accommodate the increased student population. Land for these additional physical facilities was obtained through purchase of residential properties contiguous to the campus.

Statement of the Problem

Removal from the tax rolls of the residential properties purchased by the State for expansion of the university has, over the years, evoked some criticisms by some residents of the community. This dissatisfaction with removal of properties from the tax rolls has been communicated to university officials, faculty, professional support personnel, and students on numerous occasions. A Home Interview Survey conducted in 1966 elicited such responses as, "Wouldn't mind continued expansion of college if City were compensated for loss of taxes by State" and, "Do not approve of continued expansion of college due to higher taxes on retired people."¹

¹Nason, Wehrman, Knight and Chapman, Inc., Community Planning Consultants, St. Cloud, Minnesota Neighborhood Analysis and Housing Study (Minneapolis, Minnesota: December, 1966), Appendix III, pp. i and iv.

Another example relates to the university's announcement on January 19, 1972, that it would acquire three more blocks of residential property in south St. Cloud.² An informational meeting held at the university that evening indicated some lack of understanding of the university's position, as reported in the newspaper the following day.³ Former mayor Edward L. Henry, in Micropolis in Transition, noted in several places that a certain amount of tension between the community and the university had existed at times, due largely to misunderstandings and communications problems.⁴

On the one hand, therefore, the reduction in local governments' tax revenues resulting from the removal of residential properties from the tax rolls had, for some citizens, assumed an exaggerated importance. On the other hand, however, there appears to be an inadequate understanding, by many persons, of the magnitude of the university's economic contribution to the St. Cloud area, in terms of benefits in the form of financial revenue accruing to the area. It should be noted, however, that a survey revealed

²St. Cloud Daily Times, January 19, 1972, p. 1.

³Sylvia Lang, "Meeting Consensus: College Area Residents Must Move" and "College Property Acquisition '2nd Time' for 2 City Women," St. Cloud Daily Times, January 20, 1972, p. 9.

⁴Edward L. Henry, editor, Micropolis in Transition (Collegeville, Minnesota: Center for the Study of Local Government, St. John's University, 1971), pp. 27-28, p. 96, ch. 13.

a high degree of approval for the university. Ninety-one and one-half per cent of those interviewed signified approval of the university.⁵ (Forty and four-tenths per cent rated the university as "very good," and fifty-one and one-tenth per cent rated the university as "fairly good.") It is impossible to determine, of course, how much these approvals reflect an awareness of the cultural contributions of the university and how much they reflect an awareness of the university's economic contribution.

The aforementioned informational meeting held at the university on the evening of January 19, 1972, revealed that residents had a number of questions regarding appraisal procedures, what would happen in the event of refusing to sell, relocation allowances, and so on. In order to deal with these and other questions, revised procedures for state acquisition of property for public uses and relocation assistance information have been placed in Appendix A.

General Purpose of the Study

The general purpose of this study is to improve understanding of the economic contributions and the costs of St. Cloud State University to the St. Cloud area. To that end, the study purposes to estimate, for 1975, (1) the benefits accruing to the St. Cloud area economy by

⁵Richard Devine, "Micropolis Residents: Portrait of the Stockholders," Micropolis in Transition, p. 139.

virtue of the presence of the university, and (2) the costs, in terms of real-estate taxes foregone by local governments through the tax-exempt status of the university, and the operating cost of local government-provided municipal and public school services allocable to university-related influences.

II. ESTIMATING THE IMPACT OF ST. CLOUD STATE UNIVERSITY ON THE ST. CLOUD AREA BY MEANS OF EXPENDITURE MODELS

The analysis in this section is based on an important economic impact model commissioned and published by the American Council on Education.⁶ Full credit is given to the Council for creation of the models. The writer has, however, modified a few of the models as deemed necessary.

As stated by the authors of the Council's study, the purpose of the models is to "provide explicit, reasonable, straight-forward procedures for estimating the more direct economic impacts of an institution of higher education on its neighboring community."⁷

The authors of the Council's study also point out that an understanding of the capabilities and limitations of the models is fundamental to their effective use:

The models should not be expected to reflect a comprehensive, in-depth picture of all possible economic relationships between a college and a community. . . . Nor are the models intended to be sophisticated, complex analytic tools. Their virtue lies rather in their ease of use, in their modularity, and in the confidence with which the user may make general conclusions from the results.

⁶John Caffrey and Herbert H. Isaacs, Estimating The Impact of a College or University on the Local Economy (Washington: American Council on Education, 1971).

⁷Ibid., p. 2.

The models are simply linear cash-flow formulas, including only what can be readily counted or added and omitting qualitative issues. For example, the models do not deal with the college's effect on the quality of life in the community. They do not take into account the tempo of economic activity, the economic calendar, or economic stability. . . .

.
 The models are limited to estimation of short-term economic impact. They are not concerned with the ultimate economic impact of the college upon the community, and they do not embody considerations such as what a community might have been like without the college. . . .

.
 Finally, and perhaps most important, the models provide a built-in understatement, i.e., the actual economic impacts are probably greater than the models suggest. For example, one might ask, since the college runs certain kinds of businesses (dormitories, cafeterias, etc.) that deprive some local businesses of specific markets, what proportion of money spent there would otherwise have been spent in the community? No sound answer to that question exists. We know only that some money is indeed being lost to the community as a result of certain college business enterprises. However, these models assume that all monies spent in the college businesses are lost to the community. It seems better to err on the side of too little than too much, particularly when a public relations function is being served and it is impractical to account for all the real expenditures of every individual and group associated with the college.

In summary, the models are simple, credible devices for estimating cash flow. They do not show political, social, or aesthetic impacts or the effects upon the community of the college's human resources. They are, however, flexible and comprehensive in the measurement of dollar outlay, and they provide simple indicators for planning.⁸

⁸Ibid., p. 4.

BUSINESS MODELS

A. University-Related Local Business Volume

Model B-1 and its component submodels accumulate the direct purchases from local businesses made by the university and faculty, professional support personnel, students, and visitors (B-1.1); the purchases from local sources by local businesses in support of their university-related business volume, or "second-round" purchases (B-1.2); and the amount of local business volume stimulated by the expenditure of university-related income by local individuals other than faculty, professional support personnel, or students (B-1.3).

MODEL B-1

$$BV_{CR}$$

University-Related Local Business Volume

$$BV_{CR} = (E_L)_{CR} + (P_{LB})_{CR} + (BV_I)_{CR}$$

$(E_L)_{CR}$	= university-related local expenditures (model B-1.1)	\$27,276,996
$(P_{LB})_{CR}$	= purchases from local sources by local businesses in support of their uni- versity-related business volume (model B-1.2).	9,339,643
$(BV_I)_{CR}$	= local business volume stimulated by the expenditure of university-related income by local individuals other than faculty, professional support personnel, or students (model B-1.3) .	21,147,855
	BV_{CR} .	<u>\$57,764,494</u>

University-related local expenditures

Model B-1.1 is the dollar value of university-related local direct expenditures. These include expenditures by the university as an institution (B-1.1.1), by faculty and professional support personnel (B-1.1.2), by students (B-1.1.3), and by visitors to the university (B-1.1.4).

MODEL B-1.1

$$(E_L)_{CR}$$

University-Related Local Expenditures

$$(E_L)_{CR} = (E_L)_C + (E_L)_F + (E_L)_S + (E_L)_V$$

$(E_L)_C$	= local expenditures by the university (model B-1.1.1)	\$ 4,634,879
$(E_L)_F$	= local expenditures by faculty and professional support personnel (model B-1.1.2)	5,735,159
$(E_L)_S$	= local expenditures by students (model B-1.1.3)	16,639,051
$(E_L)_V$	= local expenditures by visitors to the university (model B-1.1.4)	267,907
	$(E_L)_{CR}$	\$27,276,996

MODEL B-1.1.1

$$(E_L)_C$$

Local Expenditures by the University

$(E_L)_C$	= spending locally for (1) utilities, (2) supplies, equipment, and services, (3) preventative maintenance, repairs, and betterments, (4) new construction, and (5) equipment associated with new construction; spending locally by ARA Services, Inc.	\$ 4,634,879
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MODEL B-1.1.2

$(E_L)_F$

Local Expenditures by Faculty and Professional Support Personnel

$(E_L)_F = (E_H)_F + (E_{NH})_F + (E_L)_{NLF}$

$(E_H)_F$	= expenditures by faculty and professional support personnel for local rental housing (model B-1.1.2.1) . . . \$	145,986
$(E_{NH})_F$	= local nonhousing expenditures by local faculty and professional support personnel (model B-1.1.2.2) .	5,129,736
$(E_L)_{NLF}$	= local expenditures by nonlocal faculty and professional support personnel (model B-1.1.2.3)	<u>459,437</u>
	$(E_L)_F$. . . \$	<u>5,735,159</u>

MODEL B-1.1.2.1

$(E_H)_F$

Expenditures by Faculty and Professional Support Personnel for Local Rental Housing

$(E_H)_F = (f_L)(f_H)(DI_F)(e_H)$

f_L	= proportion of faculty and professional support personnel residing locally . . .	0.8489
f_H	= proportion of local faculty and professional support personnel who rent housing	0.1806
DI_F	= total disposable income of faculty and professional support personnel	\$10,294,358
e_H	= proportion of a tenant's total expenditures likely to be spent for rental housing	<u>0.0925</u>
$(E_H)_F$	= 0.8489 X 0.1806 X \$10,294,358 X 0.0925 . . . \$	145,986

MODEL B-1.1.2.2

$$(E_{NH})_F$$

Local Nonhousing Expenditures by Local Faculty
and Professional Support Personnel

$$(E_{NH})_F = (f_L)(e_L)(DI)_F(e_{NH})_F$$

f_L	= proportion of faculty and professional support personnel residing locally. . .	0.8489
e_L	= proportion of total nonhousing expenditures that an individual is likely to make in his local environment	0.6400
$(DI)_F$	= total disposable income of faculty and professional support personnel.	\$10,294,358
$(e_{NH})_F$	= proportion of a consumer's total expenditures spent on nonhousing items.	<u>0.9172</u>
$(E_{NH})_F$	= 0.8489 X 0.6400 X \$10,294,358 X 0.9172	\$ 5,129,736

MODEL B-1.1.2.3

$$(E_L)_{NLF}$$

Local Expenditures by Nonlocal Faculty
and Professional Support Personnel

$$(E_L)_{NLF} = (1-f_L)(F)(E_I)_F$$

f_L	= proportion of faculty and professional support personnel residing locally . .	0.8489
F	= total number of faculty and professional support personnel	929
$(E_I)_F$	= estimated annual average local expenditures by each nonlocal faculty and professional support person	<u>\$ 3,273</u>
$(E_L)_{NLF}$	= 0.1511 X 929 X \$3,273.	\$ 459,437

MODEL B-1.1.3

$$(E_L)_S$$

Local Expenditures by Students

$$(E_L)_S = (E_M)_S + (E_H)_S + (E_{NH})_S + (E_L)_{NLS} + (E_{LG})_S$$

$(E_M)_S$	= local miscellaneous expenditures by students obtaining local room and board from dormitories, fraternities, sororities, other groups, or parents (from student survey).	\$ 3,816,606
$(E_H)_S$	= expenditures by students for local rental housing (from student survey) .	3,115,570
$(E_{NH})_S$	= local nonhousing expenditures by students who rent local housing (from student survey).	7,811,868
$(E_L)_{NLS}$	= local expenditures by nonlocal students (from student survey).	1,745,844
$(E_{LG})_S$	= local expenditures by local fraternities and sororities (from survey).	<u>149,163</u>
	$(E_L)_S$	\$16,639,051

MODEL B-1.1.4

$$(E_L)_V$$

Local Expenditures by Visitors to the University

$$(E_L)_V = (V_1)(E_1)_V + (V_2)(E_2)_V + \dots + (V_n)(E_n)_V$$

(V_n)	= estimated number of visits to the university by visitors in the n^{th} category	
$(E_n)_V$	= estimated local expenditures by each visitor in the n^{th} category during each visit to the university	
$(E_L)_V$	= see assumptions and computations in Section III.	\$ 267,907

Second-round local expenditures

Models B-1.2 and B-1.3 indicate the additional volume of local business activity resulting from stimuli provided by the purchases of goods and services considered in the other B-1 models. When the university buys from a local supplier or when a visitor eats in a local restaurant, a long train of economic transactions is set off. The initial dollar is re-spent many times; it may reappear as income to residents of the community, as business receipts by other local merchants, or as payment to suppliers outside the community.

MODEL B-1.2

$$(P_{LB})_{CR}$$

Purchases from Local Sources by Local Business in Support of their University-Related Business Volume

$$(P_{LB})_{CR} = (m_p)(E_L)_{CR}$$

m_p	= coefficient representing the degree to which local businesses purchase goods and services from local sources. . . .	0.3424
$(E_L)_{CR}$	= university-related local expenditures (model B-1.1).	<u>\$27,276,996</u>
$(P_{LB})_{CR}$	= .3424 X \$27,276,996.	\$ 9,339,643

MODEL B-1.3

$$(BV_I)_{CR}$$

Local Business Volume Stimulated by the Expenditure of University-Related Income by Local Individuals Other than Faculty, Professional Support Personnel, or Students

$$(BV_I)_{CR} = (m_i)(E_L)_{CR}$$

m_i	= coefficient representing the degree to which individual income received from local business activity is spent and re-spent locally	0.7753
$(E_L)_{CR}$	= university-related local expenditures (model B-1.1).	<u>\$27,276,996</u>
$(BV_I)_{CR}$	= 0.7753 X \$27,276,996	\$21,147,855

B. Value of Local Business Property

Model B-2 pictures the capital and property related to the business activity generated by the presence of a university, as seen in models B-1.1, B-1.2, and B-1.3. Since B-1.1, B-1.2, and B-1.3 are considered as purchases, we are trying to determine what portions of the existing capital and property relate to this observed flow of purchases.

MODEL B-2

$$(PR_B)_{CR}$$

Value of Local Business Property Committed
to University-Related Business

$$(PR_B)_{CR} = (RP_B)_{CR} + (I_B)_{CR} + (OP_B)_{CR}$$

$(RP_B)_{CR}$	= value of local business real property committed to university-related busi- ness (model B-2.1)	\$15,316,799
$(I_B)_{CR}$	= value of local business inventory committed to university-related busi- ness (model B-2.2)	2,310,580
$(OP_B)_{CR}$	= value of local business property, other than real property, and inven- tory, committed to university-related business (model B-2.3)	<u>1,155,290</u>
	$(PR_B)_{CR}$	<u>\$18,782,669</u>

MODEL B-2.1

$$(RP_B)_{CR}$$

Value of Local Business Real Property Committed
to University-Related Business

$$(RP_B)_{CR} = \frac{BV_{CR}}{BV_L} \frac{V_B}{amv}$$

BV_{CR}	= university-related local business volume (model B-1)	\$ 57,764,494
BV_L	= local business volume.	495,688,990
V_B	= assessed valuation of local business real property.	39,666,584
amv	= local ratio of assessed value to mar- ket value of taxable real property	<u>30.3%</u>
$(RP_B)_{CR}$	= \$57,764,494 ÷ \$495,688,990 X \$39,666,584 ÷ 30.3%	\$ 15,316,799

MODEL B-2.2

$$(I_B)_{CR}$$

Value of Local Business Inventory Committed
to University-Related Business

$$(I_B)_{CR} = (ibv)(BV_{CR})$$

ibv	= inventory-to-business-volume ratio . . .	0.04
BV_{CR}	= university-related local business volume (model B-1)	<u>\$57,764,494</u>
$(I_B)_{CR}$	= 0.04 X \$57,764,494	\$ 2,310,580

MODEL B-2.3

$$(OP_B)_{CR}$$

Value of Local Business Property, Other Than Real Property
and Inventory, Committed to University-Related Business

$$(OP_B)_{CR} = (ebv)(BV_{CR})$$

ebv	= equipment and machinery-to-business- volume ratio	0.02
BV_{CR}	= university-related local business volume (model B-1)	<u>\$57,764,494</u>
$(OP_B)_{CR}$	= 0.02 X \$57,764,494	\$ 1,155,290

C. Expansion of the Local Credit Base

Another secondary effect resulting from the economic activity of the university and of its associated personnel is the expansion of the credit base of local banks resulting from deposits by the university and its personnel and from the business activity they generate.

MODEL B-3

CB

Expansion of the Local Banks' Credit Base
Resulting from University-Related Deposits

$$CB = (1-t) [TD_c + (TD_f)(F_L) + (TD_s)(S_L)] \\ + (1-d) [DD_c + (DD_f)(F_L) + (DD_s)(S_L) + (cbv)(BV_{CR})]$$

t	= local time-deposit reserve requirement	0.03
TD _c	= average time deposit of the university in local banks	\$ 159,570
TD _f	= average time deposit of each faculty and professional support person in local banks.	\$ 1,635
F _L	= faculty and professional support per- sonnel residing locally.	789
TD _s	= average time deposit of each student in local banks.	\$ 75
S _L	= number of students living in the St. Cloud area	7,420
d	= local demand-deposit reserve requirement	0.12
DD _c	= average demand deposit of the university in local banks	\$ 574,300
DD _f	= average demand deposit of each faculty and professional support person in local banks.	\$ 345
DD _s	= average demand deposit of each student in local banks	\$ 100
cbv	= cash-to-business volume ratio.	0.037
BV _{CR}	= university-related local business volume (model B-1).	<u>\$57,764,494</u>
CB	=	\$ 5,224,598

D. Unrealized Local Business Volume

Universities are in competition with all other economic enterprises for the dollars of their constituents. Within the vast and variegated university enterprise are business activities directly comparable to and competitive with businesses that may exist -- or do in fact exist -- in the community. University dormitories, for example, are in competition with existing or potential off-campus rental housing. University-sponsored films compete with those shown in local theaters, and student stores compete with local retail establishments.

MODEL B-4

$$(BV_U)_C$$

Local Business Volume Unrealized because of
the Existence of University Enterprises

$$(BV_U)_C = (I_{BV})_C$$

$(I_{BV})_C$ = income received by the university from
the operation of local and on-campus
university-owned or university-related
business enterprises (dormitories --
both room and board charges --, Atwood
snack bar, University Book Store, and
Student Activities' income) \$ 4,066,113

GOVERNMENT MODELS

Local government is the second sector of the local economy with which these models are concerned. This set of models is designed to reveal the effects of the

presence of the university upon government revenues and expenditures. As in the case of the business sector, the university is not considered as an isolated phenomenon, but rather as an institution with many associated individuals and activities.

A University-Related Revenues Received by Local Governments

Model G-1 summarizes the annual tax receipts, state aid, and other local government receipts derived from the university and from university-related persons and business activities.

MODEL G-1

$$R_{CR}$$

University-Related Revenues Received by Local Governments

$$R_{CR} = (R_{RE})_{CR} + (R_{NRE})_{CR} + (R_{ST})_{CR} + (R_A)_{CR} + (R_Q)_{CR}$$

$(R_{RE})_{CR}$	= university-related real-estate taxes paid to local governments (model G-1.1).	\$ 957,675
$(R_{NRE})_{CR}$	= university-related property taxes, other than real-estate, paid to local governments (model G-1.2)	69,317
$(R_{ST})_{CR}$	= sales tax revenue received by local governments as a result of university related local purchases (model G-1.3)	84,544
$(R_A)_{CR}$	= state aid to local governments allocable to the presence of the university (model G-1.4).	1,063,265
$(R_Q)_{CR}$	= other university-related revenues collected by local governments (model G-1.5).	20,004
	R_{CR}	<u>\$ 2,194,805</u>

University-related real-estate taxes

Model G-1.1 estimates the annual payment of real-estate taxes to local governments by the university, by local faculty and professional support personnel, by local student living groups, and by local businesses for real property allocable to university-related business.

MODEL G-1.1

$$(R_{RE})_{CR}$$

University-Related Real-Estate Taxes Paid by Local Governments

$$(R_{RE})_{CR} = (R_{RE})_C + (R_{RE})_F + (R_{RE})_S + (R_{RE,B})_{CR}$$

$(R_{RE})_C$	= real-state taxes paid to local governments by the university (model G-1.1.1)	\$	0
$(R_{RE})_F$	= real-estate taxes paid to local governments by local faculty and professional support personnel (model G-1.1.2)		424,621
$(R_{RE})_S$	= real-estate taxes paid to local governments by local fraternities and sororities (model G-1.1.3)		13,263
$(R_{RE,B})_{CR}$	= real-estate taxes paid to local governments by local businesses for real property allocable to university-related business (model G-1.1.4)		519,791
	$(R_{RE})_{CR}$	\$	<u>957,675</u>

MODEL G-1.1.1

$$(R_{RE})_C$$

Real Estate Taxes Paid to Local Governments by the University

$(R_{RE})_C$	=	\$	0
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MODEL G-1.1.2

$$(R_{RE})_F$$

Real-Estate Taxes Paid to Local Governments by
Local Faculty and Professional Support Personnel

$$(R_{RE})_F = \left((F_L)(1-f_H) \right) \left(\frac{V_{PR}}{N_{PR}} \right) (pt)$$

F_L	= number of faculty and professional support personnel residing locally	789
f_H	= proportion of local faculty and professional support personnel who rent housing (see model B-1.1.2.1)	0.1806
pt	= local property tax rate	0.1120
V_{PR}	= total assessed valuation of all local private residences.	\$58,482,790
N_{PR}	= total number of local private residences.	<u>9,973</u>
$(R_{RE})_F$	= [789 X 0.8194][0.1120 X (\$58,482,790 + 9,973)]	\$ 424,621

MODEL G-1.1.3

$$(R_{RE})_S$$

Real-Estate Taxes Paid to Local Governments
by Local Fraternities and Sororities

$$(R_{RE})_S = (R_{RE})_{S1} + (R_{RE})_{S2} + \dots + (R_{RE})_{Sn}$$

$(R_{RE})_S$	= real-estate taxes paid to local governments by local fraternities and sororities (from survey).	\$ 13,263
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MODEL G-1.1.4

$$(R_{RE,B})_{CR}$$

Real-Estate Taxes Paid Local Governments by Local Businesses
for Real Property Allocable to University-Related Business

$$(R_{RE,B})_{CR} = (pt) \left(\frac{(BV_{CR})_{V_B}}{(BV_L)_B} \right)$$

pt	= local property tax rate (see model G-1.1.2)	0.112
BV_{CR}	= university-related local business volume (model B-1)	\$ 57,764,494
BV_L	= local business volume (see model B-2.1)	495,688,990
V_B	= assessed valuation of local business real property (see model B-2.1)	<u>39,666,584</u>
$(R_{RE,B})_{CR}$	= 0.112 X [(\$57,764,494 ÷ \$495,688,990) X \$39,666,584]	\$ 519,791

University-related property taxes

Model G-1.2 is concerned with the payment of property taxes, other than real-estate, allocable to the university, e.g., inventory and other personal-property taxes.

MODEL G-1.2

$$(R_{NRE})_{CR}$$

University-Related Property Taxes, Other Than
Real-Estate, Paid to Local Governments

$$(R_{NRE})_{CR} = (R_{NRE})_C + (R_{NRE})_F + (R_{NRE})_S + (R_{NRE,B})_{CR}$$

$(R_{NRE})_C$	= inventory and other nonreal-property taxes paid to local governments by the university. \$	0
$(R_{NRE})_F$	= nonreal-property taxes paid to local governments by local faculty and professional support personnel. . .	0
$(R_{NRE})_S$	= nonreal-property taxes paid to local governments by local fraternities and sororities.	0
$(R_{NRE,B})_{CR}$	= inventory property taxes paid to local governments by local businesses for assets allocable to university-related business (model G-1.2.3).	69,317
	$(R_{NRE})_{CR}$. . . \$	<u>69,317</u>

MODEL G-1.2.3

$$(R_{NRE,B})_{CR}$$

Inventory Property Taxes Paid to Local Governments by
Local Businesses for Assets Allocable to
University-Related Business

$$(R_{NRE,B})_{CR} = (it)(I_B)_{CR}$$

it	= local inventory tax rate [30.3% of local property tax rate of 0.112, which is based on assessed values (which are 30.3% of market values), whereas $(I_B)_{CR}$ is based on market values]	0.03
$(I_B)_{CR}$	= value of local business inventory committed to university-related business (same as in model B-2.2) . . . \$	<u>2,310,580</u>
$(R_{NRE,B})_{CR}$	= 0.03 X \$2,310,580 \$	69,317

Sales tax revenues

Model G-1.3 represents the sales tax revenues received by local governments as a result of university-related local purchases.

MODEL G-1.3

$$(R_{ST})_{CR}$$

Sales Tax Revenue Received by Local Governments as a Result of University-Related Local Purchases

$$(R_{ST})_{CR} = (st_{LG})(ST)\left(\frac{(BV_{CR})}{(BV_L)}\right)$$

st_{LG}	= proportion of sales tax retained by local governments.	0.125
ST	= total sales tax collected locally.	\$ 5,780,809
BV_{CR}	= university-related local business volume	57,764,494
BV_L	= local business volume.	<u>495,688,990</u>
$(R_{ST})_{CR}$	= 0.125 X \$5,780,809 X ($\frac{\$57,764,494}{\$495,688,990}$)	\$ 84,544

State aid to local governments

Model G-1.4 summarizes another source of university-related revenue for the local governments. For local schools, and sometimes for other government operations, many states provide aid on the basis of population or of other criteria that the university might influence.

MODEL G-1.4

$$(R_A)_{CR}$$

State Aid to Local Governments Allocable to the
Presence of the University

$$(R_A)_{CR} = (R_A)_{CH} + (R_A)_{PC}$$

$(R_A)_{CH}$	= state aid to local public schools allocable to children of university-related families (model G-1.4.1) . . .	\$ 985,923
$(R_A)_{PC}$	= other state aid received by local governments on a per capita, service-unit, or tax-unit basis and influenced by the presence of the university, e.g., gasoline tax allocations, road maintenance subsidies, and so on . . .	<u>77,342</u>
	$(R_A)_{CR}$. . .	\$ <u>1,063,265</u>

MODEL G-1.4.1

$$(R_A)_{CH}$$

State Aid to Local Public Schools Allocable to
Children of University-Related Families

$$(R_A)_{CH} = A_{PS} \frac{(CH_{PS})_F + (CH_{PS})_S}{CH_{PS}}$$

A_{PS}	= total state aid to local public schools	\$15,739,316
$(CH_{PS})_F$	= number of faculty and professional support personnel children attending local public schools (see model G-2.2) . . .	697
$(CH_{PS})_S$	= number of students' children attending local public schools (see model G-2.2)	443
CH_{PS}	= total number of children attending local public schools (see model G-2.2)	<u>18,199</u>
$(R_A)_{CH}$	= \$15,739,316 X [(697 + 443) ÷ 18,199].	\$ 985,923

Other university-related revenues

Model G-1.5 accounts for the diverse type of taxes not considered in the foregoing sections.

MODEL G-1.5

 $(R_Q)_{CR}$

Other University-Related Revenues
Collected by Local Governments

$(R_Q)_{CR}$ = parking fines paid by university persons \$ 20,004

B. Operating Cost of Local Government-Provided Municipal and Public School Services

The associated models in G-2 are intended to express the annual operating costs of government services that are provided to the university and/or individuals related to the university. These operating costs include those for government-provided municipal services allocable to university-related influences, Model G-2.1, and those for local public schools allocable to university-related persons, Model G-2.2. (With respect to Model G-2.1, it is important to recognize that the population basis for allocating costs of services to a university area has the potential of overestimating the costs of services to the university by implicitly underestimating the services rendered to business establishments. Businesses are usually capital intensive, and, because a university is usually labor intensive, the share of government expenditures allocated to it under this technique will probably be higher than it would be for an industrial installation.)

MODEL G-2

$$(OC_{M,PS})_{CR}$$

Operating Cost of Local Government-Provided Municipal and Public School Services Allocable to University-Related Influences

$$(OC_{M,PS})_{CR} = (OC_M)_{CR} + (OC_{PS})_{CR}$$

$(OC_M)_{CR}$ = operating cost of local government-provided municipal services allocable to university-related influences (model G-2.1). \$ 1,928,826

$(OC_{PS})_{CR}$ = operating cost of local public schools allocable to university-related persons (model G-2.2). 1,898,189
 $(OC_{M,PS})_{CR}$ \$ 3,827,015

MODEL G-2.1

$$(OC_M)_{CR}$$

Operating Cost of Government-Provided Municipal Services Allocable to University-Related Influences

$$(OC_M)_{CR} = \left(\frac{(F_L + S_L)}{(POP_{LD} + POP_{LR})} + \frac{(FH_L + SH_L)}{2} \right) (B_M)$$

F_L = number of faculty and professional support personnel residing locally (see model B-3) 789

S_L = total number of students living in the St. Cloud area (see model B-3). 7,420

POP_{LD} = total local daytime population. 57,460

FH_L = total number of persons in local faculty and professional support personnel households. 2,643

SH_L = total number of persons in local student households. 9,014

POP_{LR} = total local resident population 62,121

B_M = local governments' operating budgets for all municipal services except public schools. \$11,654,536

$(OC_M)_{CR}$ = \$ 1,928,826

MODEL G-2.2

$$(OC_{PS})_{CR}$$

Operating Cost of Local Public Schools Allocable
to University-Related Persons

$$(OC_{PS})_{CR} = \left(\frac{(CH_{PS})_F + (CH_{PS})_S}{CH_{PS}} \right) (B_{PS})$$

$(CH_{PS})_F$	= number of faculty and professional support personnel children attending local public schools (same as in model G-1.4.1)	697
$(CH_{PS})_S$	= number of students' children attending local public schools (same as in model G-1.4.1)	443
CH_{PS}	= total number of children attending local public schools (same as in model G-1.4.1)	18,199
B_{PS}	= local governments' operating budgets for public schools	<u>\$30,302,762</u>
$(OC_{PS})_{CR}$	=	\$ 1,898,189

C. Value of Local Governments' Properties

Model G-3 indicates the dollar value of local government-owned capital facilities that exist in support of services provided to the university and to university-related individuals. It is related to model G-2, which did not consider capital costs. Model G-3 provides an estimate of related capital facilities without attempting to state how much capital outlay will be needed specifically to provide such services. Such an attempt would involve assumptions concerning

the nature of capital investment, the scale of operations at the time the investment is made, and a host of other factors that are beyond the scope of this method of study.

MODEL G-3

 GP_{CR}

Value of Local Governments' Properties Allocable to University-Related Portion of Services Provided

$$GP_{CR} = \left(\frac{(OC_M)_{CR}}{B_M} \right) (GP_M) + \left(\frac{(OC_{PS})_{CR}}{B_{PS}} \right) (GP_{PS})$$

$(OC_M)_{CR}$	= operating cost of government-provided municipal services allocable to university-related influences (model G-2.1)	\$ 1,928,826
B_M	= local governments' operating budgets for all municipal services except public schools (same as in model G-2.1)	11,654,536
GP_M	= value of all local government property except public schools	34,815,820
$(OC_{PS})_{CR}$	= operating cost of local public schools allocable to university-related persons (model G-2.2).	1,898,189
B_{PS}	= local governments' operating budgets for public schools (same as in model G-2.2)	30,302,762
GP_{PS}	= value of all local government property associated with public schools.	<u>91,571,734</u>
GP_{CR}	=	\$11,498,136

D. Real-Estate Taxes Foregone through the University's
Tax-Exempt Status

Model G-4 estimates the value of property taxes that the university would pay if it were subject to such taxes on its currently exempt holdings or, in other words, the amount of taxes foregone by local governments as a result of the university's tax-exempt status. The key assumption behind this model is that the assessed value of the university's land would be similar to that of other land in the contiguous community.

MODEL G-4

$$(R_{RE}^F)_C$$

Real-Estate Taxes Foregone through the
Tax-Exempt Status of the University

$$(R_{RE}^F)_C = [R_{RE} - (R_{RE})_C] \frac{(G_C)}{(G_L)} - (R_{RE})_C$$

R_{RE}	= total real-estate taxes collected by local governments.	\$11,584,189
$(R_{RE})_C$	= real-estate taxes paid to local gov- ernments by the university	0
G_C	= geographical area of the university (main campus plus several other prop- erties east of the Mississippi River).	180 (acres)
G_L	= geographical area of St. Cloud, less the university area.	8,285 (acres)
$(R_{RE}^F)_C$	=	\$ 251,678

E. Value of Self-Provided Municipal-Type Services

Model G-5 is designed to indicate the value of municipal-type services provided by the university instead of or in addition to those provided by local government.

MODEL G-5

$$(OC_M)_{SC}$$

Value of Municipal-Type Services Self-Provided by the University

$(OC_M)_{SC}$ = grounds maintenance and police protection \$ 112,816

INDIVIDUAL MODELS

The third sector of the community influenced by the presence of the university is the individual.

A. Number of Local Jobs Attributable to the Presence of the University

Model I-1 uses the following logic: if total university-related expenditures (obtained for model B-1.1) are added to the operating costs of government-provided municipal and public school services allocable to university-related influences, the resulting sum will be the total local expenditures that can be associated with the university. If one then multiplies these expenditures by the number of full-time jobs per dollar of direct expenditures in the local environment, j , the number of local jobs created by university-related expenditures is obtained.

This figure, added to the number of faculty and professional support personnel positions, yields the total number of local jobs attributable to the presence of the university.

MODEL I-1

$$J_L$$

Number of Local Jobs Attributable to the Presence of the University

$$J_L = F + (j) [(E_L)_{CR} + (OC_{M,PS})_{CR}]$$

F	= total number of faculty and professional support personnel	929
j	= full-time jobs per dollar of direct expenditures in the local environment	0.00008
$(E_L)_{CR}$	= university-related local expenditures (model B-1.1)	\$27,276,996
$(OC_{M,PS})_{CR}$	= operating cost of government-provided municipal and public school services allocable to university-related influences (model G-2)	<u>3,827,015</u>
J_L	= 929 + [0.00008 (\$27,276,996 + \$3,827,015)]	3,417

B. Personal Income of Local Individuals from University-Related Jobs and Business Activities

Model I-2 expresses the total personal income of local individuals from university-related jobs and business activities. Two types of personal income are considered; the first is that of locally resident faculty and professional support personnel. The second type of personal income is that related to jobs, other than faculty and professional support personnel positions, attributable to the presence of the university.

MODEL I-2

$$PI_{CR}$$

Personal Income of Local Individuals from University-Related Jobs and Business Activities

$$PI_{CR} = (f_L)(W_F) + (p)(E_L)_{CR}$$

f_L	= proportion of faculty and professional support personnel residing locally (see model B-1.1.2.1).	0.8489
W_F	= gross compensation to faculty and professional support personnel	\$11,845,245
p	= payrolls and profits per dollar of local direct expenditures	0.7753
$(E_L)_{CR}$	= university-related local expenditures (model B-1.1)	<u>27,276,996</u>
PI_{CR}	= (0.8489 X \$11,845,245) + (0.7753 X \$27,276,996).	\$31,203,283

C. Durable Goods Procured with Income from University-Related Jobs and Business Activities

The final model, I-3, indicates durable goods procured with income from university-related jobs and business activities.

MODEL I-3

$$DG_{CR}$$

Durable Goods Procured with Income from University-Related Jobs and Business Activities

$$DG_{CR} = (i)(PI_{CR})$$

i	= proportion of total income typically used to purchase durable goods . . . . .	.024
PI_{CR}	= personal income of local individuals from university-related jobs and business activities (model I-2).	<u>\$31,203,283</u>
DG_{CR}	= .024 X \$31,203,283.	\$ 748,879

RECAPITULATION OF EXPENDITURE MODELS

MODEL B-1:	University-Related Local Business Volume	\$57,764,494
MODEL B-2:	Value of Local Business Property Committed to University-Related Business	\$18,782,669
MODEL B-3:	Expansion of the Local Banks' Credit Base Resulting from Univer- sity-Related Deposits.	\$ 5,224,598
MODEL B-4:	Local Business Volume Unrealized because of the Existence of Uni- versity Enterprises.	\$ 4,066,113
MODEL G-1:	University-Related Revenues Received by Local Governments.	\$ 2,194,805
MODEL G-2:	Operating Cost of Local Government- Provided Municipal and Public School Services Allocable to University- Related Influences	\$ 3,827,015
MODEL G-3:	Value of Local Governments' Proper- ties Allocable to University- Related Portion of Services Provided	\$11,498,136
MODEL G-4:	Real-Estate Taxes Foregone through the Tax-Exempt Status of the Uni- versity	\$ 251,678
MODEL G-5:	Value of Municipal-Type Services Self-Provided by the University.	\$ 112,816
MODEL I-1:	Number of Local Jobs Attributable to the Presence of the University	3,417
MODEL I-2:	Personal Income of Local Individuals from University-Related Jobs and Business Activities.	\$31,203,283
MODEL I-3:	Durable Goods Procured with Income from University-Related Jobs and Business Activities.	\$ 748,879

III. UNIVERSITY-RELATED EXPENDITURES IN THE ST. CLOUD AREA

Student Expenditures

The regular student body was surveyed, using a sampling method, to get an estimate of the expenditures of university students in the St. Cloud area. The sample comprised ten per cent of the student body. In order to get a representative and unbiased sample the selection process was proportionate stratified randomized selection using seven full-and-part-time, on-campus student classifications, as reflected in Tables I and II.

An information form with an accompanying letter was sent to each student in the sample. Included was a self-addressed envelope with return postage to be paid by the university. The letter explained the purpose of the survey and asked for the student's cooperation in completing and returning the form. Directions on the form specified that the amount was to be an estimate of the expenditures in the St. Cloud area for a typical academic quarter. Students were asked to estimate their expenditures for the following needs: recreation and entertainment; clothing; laundry and dry cleaning; medical and health (doctor, dental, and hospitalization; drugs and medicines; premiums for health insurance policies); grooming needs; snacks and refreshment (off-campus); food (off-campus); rent (off-campus); contributions to church and other organizations; automobile expenses

(automobile purchases, gasoline, oil, servicing, repairs, insurance, and fines for traffic violations); books, stationery, and educational supplies; transportation (other than automobile) and utilities (telephone, electricity, water, etc.); and insurance (other than automobile and health) and finance (interest on real estate and consumer loans). An example of the form is in Appendix B.

The results were tallied by specific need for each of the seven classifications of full-and-part-time, on-campus students. The proportions of students in each stratum were determined and the average expenditure per student was calculated for each classification. The average expenditure was multiplied by three to get the average expenditure for an academic year (three quarters). This figure for each classification was multiplied by the number of students attending the university in that classification to get the total expenditure for an academic year for each of the seven full-and-part-time, on-campus student classifications.

The results of the regular student survey, representing full-and-part-time, on-campus student spending in the St. Cloud area during 1975, appear in Tables I and II. Tables III through IX reflect spending in thirteen categories for each of the seven classifications of students. Table X is a consolidated statement of regular student expenditures in the thirteen categories.

Full-and-part-time summer students were also surveyed in the 1975 summer quarter. The sample was ten per cent of the students in each of the two summer terms. The selection process was also proportionate stratified randomized selection using the same seven student classifications as for the regular students. Students were asked to estimate their expenditures for one summer term for the same thirteen types of expenditures as for the regular students. The results of the summer student surveys appear in Tables XI and XII. Tables XIII through XIX reflect spending in thirteen categories for each of the seven classifications of summer students. Table XX is a consolidated statement of summer student expenditures in the thirteen categories.

As indicated in Model B-1.1.3, on p. 11, total student spending in the St. Cloud area (Tables I, II, XI, XII, and local expenditures by local fraternities and sororities) was \$16,639,051.

TABLE I

AVERAGE FULL-TIME REGULAR STUDENT EXPENDITURES
IN THE ST. CLOUD AREA IN 1975

<u>Classification</u>	<u>No. of Students</u>	<u>Per Cent of Total</u>	<u>Average Student Expend- iture</u>	<u>Total Expenditure</u>
1. Married and commuting from outside the St. Cloud area	159	2.00	\$ 876	\$ 139,284
2. Married and residing in the St. Cloud area temporarily	122	1.53	3,873	472,506
3. Married and residing in the St. Cloud area permanently	627	7.87	3,681	2,307,987
4. Single student and living on campus, or in a fraternity or sorority house	2,830	35.52	711	2,012,130
5. Single student and living off-campus in the St. Cloud area (other than in a fraternity or sorority house)	1,978	24.82	2,469	4,883,682
6. Single student and commuting from outside the St. Cloud area	1,017	12.76	795	808,515
7. Single student and a resident of the St. Cloud area	<u>1,235</u>	<u>15.50</u>	1,356	<u>1,674,660</u>
	7,968 ¹	100.00		\$12,298,764 ²

1/ Based on full-time, on-campus enrollment in the fall, 1975.

2/ Board and room charges for dormitory, fraternity, and sorority residents (classification 4) are not included.

TABLE II

AVERAGE PART-TIME REGULAR STUDENT EXPENDITURES
IN THE ST. CLOUD AREA IN 1975

<u>Classification</u>	<u>No. of Students</u>	<u>Per Cent of Total</u>	<u>Average Student Expend- iture</u>	<u>Total Expenditure</u>
1. Married and commuting from outside the St. Cloud area	587	41.57	\$ 876	\$ 514,212
2. Married and residing in the St. Cloud area temporarily	13	.92	3,873	50,349
3. Married and residing in the St. Cloud area permanently	381	26.98	3,681	1,402,461
4. Single student and living on campus, or in a fraternity or sorority house	14	.99	711	9,954
5. Single student and living off-campus in the St. Cloud area (other than in a fraternity or sorority house)	102	7.23	2,469	251,838
6. Single student and commuting from outside the St. Cloud area	197	13.95	795	156,615
7. Single student and a resident of the St. Cloud area	<u>118</u>	<u>8.36</u>	1,356	<u>160,008</u>
	<u>1,412</u> ¹	<u>100.00</u>		<u>\$ 2,545,437</u> ²

1/ Based on part-time, on-campus enrollment in the fall, 1975.

2/ Board and room charges for dormitory, fraternity, and sorority residents (classification 4) are not included.

TABLE III

MARRIED AND COMMUTING FROM OUTSIDE THE
ST. CLOUD AREA -- 746 REGULAR STUDENTS

<u>Category of Expenditure</u>	<u>Average Annual Expenditure</u>	<u>Total Annual Expenditure</u>
Recreation and entertainment	\$ 117	\$ 87,282
Clothing	57	42,522
Laundry and dry cleaning	6	4,476
Medical and health	27	20,142
Grooming needs	15	11,190
Snacks and refreshment (off-campus)	36	26,856
Food (off-campus)	180	134,280
Rent (off-campus)	111	82,806
Contributions to church and other organizations	0	0
Automobile expenses	204	152,184
Books, stationery, and educational supplies	84	62,664
Transportation (other than automobile) and utilities	9	6,714
Insurance (other than automobile and health) and finance	30	22,380
	<u>\$ 876</u>	<u>\$ 653,496</u>

TABLE IV

MARRIED AND RESIDING IN THE ST. CLOUD AREA
TEMPORARILY -- 135 REGULAR STUDENTS

<u>Category of Expenditure</u>	<u>Average Annual Expenditure</u>	<u>Total Annual Expenditure</u>
Recreation and entertainment	\$ 195	\$ 26,325
Clothing	216	29,160
Laundry and dry cleaning	69	9,315
Medical and health	258	34,830
Grooming needs	60	8,100
Snacks and refreshment (off-campus)	111	14,985
Food (off-campus)	750	101,250
Rent (off-campus)	1,131	152,685
Contributions to church and other organizations	45	6,075
Automobile expenses	501	67,635
Books, stationery, and educational supplies	138	18,630
Transportation (other than automobile) and utilities	255	34,425
Insurance (other than automobile and health) and finance	144	19,440
	<u>\$3,873</u>	<u>\$ 522,855</u>

TABLE V

MARRIED AND RESIDING IN THE ST. CLOUD AREA
PERMANENTLY -- 1,008 REGULAR STUDENTS

<u>Category of Expenditure</u>	<u>Average Annual Expenditure</u>	<u>Total Annual Expenditure</u>
Recreation and entertainment	\$ 237	\$ 238,896
Clothing	195	196,560
Laundry and dry cleaning	51	51,408
Medical and health	165	166,320
Grooming needs	63	63,504
Snacks and refreshment (off-Campus)	87	87,696
Food (off-campus)	651	656,208
Rent (off-campus)	948	955,584
Contributions to church and other organizations	72	72,576
Automobile expenses	336	338,688
Books, stationery, and educational supplies	174	175,392
Transportation (other than automobile) and utilities	342	344,736
Insurance (other than automobile and health) and finance	360	362,880
	<u>\$3,681</u>	<u>\$3,710,448</u>

TABLE VI

SINGLE STUDENT AND LIVING ON-CAMPUS, OR IN A FRATERNITY
OR SORORITY HOUSE -- 2,844 REGULAR STUDENTS

<u>Category of Expenditure</u>	<u>Average Annual Expenditure</u>	<u>Total Annual Expenditure</u>
Recreation and entertainment	\$ 150	\$ 426,600
Clothing	72	204,768
Laundry and dry cleaning	27	76,788
Medical and health	15	42,660
Grooming needs	33	93,852
Snacks and refreshment (off-campus)	60	170,640
Food (off-campus)	66	187,704
Rent (off-campus)	33	93,852
Contributions to church and other organizations	9	25,596
Automobile expenses	63	179,172
Books, stationery, and educational supplies	138	392,472
Transportation (other than automobile) and utilities	42	119,448
Insurance (other than automobile and health) and finance	3	8,532
	<u>\$ 711</u>	<u>\$2,022,084</u>

TABLE VII

SINGLE STUDENT AND LIVING OFF-CAMPUS IN THE
ST. CLOUD AREA (OTHER THAN IN A FRATERNITY
OR SORORITY HOUSE) -- 2,080 REGULAR STUDENTS

<u>Category of Expenditure</u>	<u>Average Annual Expenditure</u>	<u>Total Annual Expenditure</u>
Recreation and entertainment	\$ 213	\$ 443,040
Clothing	144	299,520
Laundry and dry cleaning	36	74,880
Medical and health	75	156,000
Grooming needs	75	156,000
Snacks and refreshment (off-campus)	156	324,480
Food (off-campus)	330	686,400
Rent (off-campus)	576	1,198,080
Contributions to church and other organizations	15	31,200
Automobile expenses	129	268,320
Books, stationery, and educational supplies	462	960,960
Transportation (other than automobile) and utilities	156	324,480
Insurance (other than automobile and health) and finance	102	212,160
	<u>\$2,469</u>	<u>\$5,135,520</u>

TABLE VIII

SINGLE STUDENT AND COMMUTING FROM OUTSIDE THE
ST. CLOUD AREA -- 1,214 REGULAR STUDENTS

<u>Category of Expenditure</u>	<u>Average Annual Expenditure</u>	<u>Total Annual Expenditure</u>
Recreation and entertainment	\$ 96	\$ 116,544
Clothing	45	54,630
Laundry and dry cleaning	9	10,926
Medical and health	60	72,840
Grooming needs	33	40,062
Snacks, and refreshment (off- campus)	51	61,914
Food (off-campus)	141	171,174
Rent (off-campus)	75	91,050
Contributions to church and other organizations	0	0
Automobile expenses	123	149,322
Books, stationery, and educa- tional supplies	99	120,186
Transportation (other than auto- mobile) and utilities	45	54,630
Insurance (other than automobile and health) and finance	18	21,852
	<u>\$ 795</u>	<u>\$ 965,130</u>

TABLE IX

SINGLE STUDENT AND A RESIDENT OF THE
ST. CLOUD AREA -- 1,353 REGULAR STUDENTS

<u>Category of Expenditure</u>	<u>Average Annual Expenditure</u>	<u>Total Annual Expenditure</u>
Recreation and entertainment	\$ 231	\$ 312,543
Clothing	117	158,301
Laundry and dry cleaning	6	8,118
Medical and health	54	73,062
Grooming needs	42	56,826
Snacks and refreshment (off-campus)	105	142,065
Food (off-campus)	144	194,832
Rent (off-campus)	162	219,186
Contributions to church and other organizations	12	16,236
Automobile expenses	288	389,664
Books, stationery, and educational supplies	120	162,360
Transportation (other than automobile) and utilities	36	48,708
Insurance (other than automobile and health) and finance	39	52,767
	<u>1,356</u>	<u>\$1,834,668</u>

TABLE X

CONSOLIDATED STATEMENT OF 9,380 REGULAR STUDENT EXPENDITURES IN THE ST. CLOUD AREA BY CATEGORY OF EXPENDITURE

<u>Category of Expenditure</u>	<u>Average Annual Expenditure</u>	<u>Total Annual Expenditure</u> ¹
Recreation and entertainment	\$ 176	\$ 1,651,230
Clothing	105	985,461
Laundry and dry cleaning	25	235,911
Medical and health	60	565,854
Grooming needs	46	429,534
Snacks and refreshment (off-campus)	88	828,636
Food (off-campus)	227	2,131,848
Rent (off-campus)	298	2,793,243
Contributions to church and other organizations	16	151,683
Automobile expenses	165	1,544,985
Books, stationery, and educational supplies	202	1,892,664
Transportation (other than automobile) and utilities	100	933,141
Insurance (other than automobile and health) and finance	75	700,011
	<u>\$1,583²</u>	<u>\$14,844,201</u>

1/ Total in each category from Tables III through IX.

2/ This is merely an arithmetic average obtained by dividing each category total by 9,380 students. The utmost caution should be exercised in translating this figure into an average annual student expenditure in the St. Cloud area, because 4,804 students in classifications 1, 4, and 6 have very low food and rent expenditures, yet their numbers bring down the average spending in the food and rent categories, above. For other categories, the averages may be instructive.

TABLE XI

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AVERAGE FULL-TIME SUMMER STUDENT EXPENDITURES
IN THE ST. CLOUD AREA IN 1975

<u>Classification</u>	<u>No. of Students</u>	<u>Per Cent of Total</u>	<u>Average Student Expenditure</u>	<u>Total Expenditure</u>
1. Married and commuting from outside the St. Cloud area	440	21.41	\$ 211	\$ 92,840
2. Married and residing in the St. Cloud area temporarily	104	5.06	767	79,768
3. Married and residing in the St. Cloud area permanently	300	14.60	901	270,300
4. Single student and living on campus, or in a fraternity or sorority house	250	12.17	300	75,000
5. Single student and living off-campus in the St. Cloud area (other than in a fraternity or sorority house)	452	21.99	428	193,456
6. Single student and commuting from outside the St. Cloud area	344	16.74	142	48,848
7. Single student and a resident of the St. Cloud area	<u>165</u> 2,055 ¹	<u>8.03</u> 100.00	459	<u>75,735</u> \$ 835,947 ²

1/ Based on full-time, on-campus enrollment in the summer, 1975.

2/ Board and room charges for dormitory, fraternity, and sorority residents (classification 4) are not included.

TABLE XII

AVERAGE PART-TIME SUMMER STUDENT EXPENDITURES
IN THE ST. CLOUD AREA IN 1975

<u>Classification</u>	<u>No. of Students</u>	<u>Per Cent of Total</u>	<u>Average Student Expend- iture</u>	<u>Total Expenditure</u>
1. Married and commut- ing from outside the St. Cloud area	669	32.33	\$ 211	\$ 141,159
2. Married and residing in the St. Cloud area temporarily	64	3.09	767	49,088
3. Married and residing in the St. Cloud area permanently	314	15.18	901	282,914
4. Single student and living on campus, or in a fraternity or sorority house	94	4.54	300	28,200
5. Single student and living off-campus in the St. Cloud area (other than in a fraternity or soror- ity house)	275	13.29	428	117,700
6. Single student and commuting from out- side the St. Cloud area	344	16.63	142	48,848
7. Single student and a resident of the St. Cloud area	<u>309</u> 2,069 ¹	<u>14.94</u> 100.00	459	<u>141,831</u> \$ 809,740 ²

1/ Based on part-time, on-campus enrollment in the summer, 1975.

2/ Board and room charges for dormitory, fraternity, and soror-
ity residents (classification 4) are not included.

TABLE XIII

MARRIED AND COMMUTING FROM OUTSIDE THE
ST. CLOUD AREA -- 1,109 SUMMER STUDENTS

<u>Category of Expenditure</u>	<u>Average Expenditure</u>	<u>Total Expenditure</u>
Recreation and entertainment	\$ 12	\$ 13,308
Clothing	16	17,744
Laundry and dry cleaning	0	0
Medical and health	7	7,763
Grooming needs	3	3,327
Snacks and refreshment (off- campus)	10	11,090
Food (off-campus)	38	42,142
Rent (off-campus)	9	9,981
Contributions to church and other organizations	2	2,218
Automobile expenses	30	33,270
Books, stationery, and educa- tional supplies	48	53,232
Transportation (other than auto- mobile) and utilities	6	6,654
Insurance (other than automobile and health) and finance	30	33,270
	<u>\$ 211</u>	<u>\$ 233,999</u>

TABLE XIV

MARRIED AND RESIDING IN THE ST. CLOUD AREA
TEMPORARILY -- 168 SUMMER STUDENTS

<u>Category of Expenditure</u>	<u>Average Expenditure</u>	<u>Total Expenditure</u>
Recreation and entertainment	\$ 48	\$ 8,064
Clothing	45	7,560
Laundry and dry cleaning	16	2,688
Medical and health	36	6,048
Grooming needs	12	2,016
Snacks and refreshment (off-campus)	28	4,704
Food (off-campus)	138	23,184
Rent (off-campus)	235	39,480
Contributions to church and other organizations	10	1,680
Automobile expenses	82	13,776
Books, stationery, and educational supplies	33	5,544
Transportation (other than automobile) and utilities	68	11,424
Insurance (other than automobile and health) and finance	16	2,688
	<u>\$ 767</u>	<u>\$ 128,856</u>

TABLE XV

MARRIED AND RESIDING IN THE ST. CLOUD AREA
PERMANENTLY -- 614 SUMMER STUDENTS

<u>Category of Expenditure</u>	<u>Average Expenditure</u>	<u>Total Expenditure</u>
Recreation and entertainment	\$ 52	\$ 31,928
Clothing	48	29,472
Laundry and dry cleaning	9	5,526
Medical and health	48	29,472
Grooming needs	13	7,982
Snacks and refreshment (off-campus)	35	21,490
Food (off-campus)	177	108,678
Rent (off-campus)	186	114,204
Contributions to church and other organizations	19	11,666
Automobile expenses	132	81,048
Books, stationery, and educational supplies	34	20,876
Transportation (other than automobile) and utilities	79	48,506
Insurance (other than automobile and health) and finance	69	42,366
	<u>\$ 901</u>	<u>\$ 553,214</u>

TABLE XVI

SINGLE STUDENT AND LIVING ON-CAMPUS OR IN A FRATERNITY
OR SORORITY HOUSE -- 344 SUMMER STUDENTS

<u>Category of Expenditure</u>	<u>Average Expenditure</u>	<u>Total Expenditure</u>
Recreation and entertainment	\$ 72	\$ 24,768
Clothing	23	7,912
Laundry and dry cleaning	8	2,752
Medical and health	3	1,032
Grooming needs	14	4,816
Snacks and refreshment (off-campus)	29	9,976
Food (off-campus)	61	20,984
Rent (off-campus)	0	0
Contributions to church and other organizations	2	688
Automobile expenses	52	17,888
Books, stationery, and educational supplies	32	11,008
Transportation (other than automobile) and utilities	3	1,032
Insurance (other than automobile and health) and finance	1	344
	<u>\$ 300</u>	<u>\$ 103,200</u>

TABLE XVII

SINGLE STUDENT AND LIVING OFF-CAMPUS IN THE
ST. CLOUD AREA (OTHER THAN IN A FRATERNITY
OR SORORITY HOUSE) -- 727 SUMMER STUDENTS

<u>Category of Expenditure</u>	<u>Average Expenditure</u>	<u>Total Expenditure</u>
Recreation and entertainment	\$ 43	\$ 31,261
Clothing	24	17,448
Laundry and dry cleaning	6	4,362
Medical and health	15	10,905
Grooming needs	12	8,724
Snacks and refreshment (off- campus)	19	13,813
Food (off-campus)	74	53,798
Rent (off-campus)	124	90,148
Contributions to church and other organizations	5	3,635
Automobile expenses	41	29,807
Books, stationery, and educa- tional supplies	33	23,991
Transportation (other than auto- mobile) and utilities	24	17,448
Insurance (other than automobile and health) and finance	8	5,816
	<u>\$ 428</u>	<u>\$ 311,156</u>

TABLE XVIII

SINGLE STUDENT AND COMMUTING FROM OUTSIDE THE
ST. CLOUD AREA -- 688 SUMMER STUDENTS

<u>Category of Expenditure</u>	<u>Average Expenditure</u>	<u>Total Expenditure</u>
Recreation and entertainment	\$ 17	\$ 11,696
Clothing	4	2,752
Laundry and dry cleaning	1	688
Medical and health	2	1,376
Grooming needs	2	1,376
Snacks and refreshment (off-campus)	6	4,128
Food (off-campus)	25	17,200
Rent (off-campus)	30	20,640
Contributions to church and other organizations	0	0
Automobile expenses	33	22,704
Books, stationery, and educational supplies	20	13,760
Transportation (other than automobile and utilities)	2	1,376
Insurance (other than automobile and health) and finance	0	0
	<u>\$ 142</u>	<u>\$ 97,696</u>

TABLE XIX

SINGLE STUDENT AND A RESIDENT OF THE
ST. CLOUD AREA -- 474 SUMMER STUDENTS

<u>Category of Expenditure</u>	<u>Average Expenditure</u>	<u>Total Expenditure</u>
Recreation and entertainment	\$ 43	\$ 20,382
Clothing	37	17,538
Laundry and dry cleaning	7	3,318
Medical and health	20	9,480
Grooming needs	16	7,584
Snacks and refreshment (off-campus)	30	14,220
Food (off-campus)	59	27,966
Rent (off-campus)	101	47,874
Contributions to church and other organizations	10	4,740
Automobile expenses	57	27,018
Books, stationery, and educational supplies	43	20,382
Transportation (other than automobile) and utilities	17	8,058
Insurance (other than automobile and health) and finance	19	9,006
	<u>\$ 459</u>	<u>\$ 217,566</u>

TABLE XX

CONSOLIDATED STATEMENT OF 4,124 SUMMER STUDENT EXPENDITURES IN THE ST. CLOUD AREA BY CATEGORY OF EXPENDITURE

<u>Category of Expenditure</u>	<u>Average Expenditure</u>	<u>Total Expenditure</u> ¹
Recreation and entertainment	\$ 34	\$ 141,407
Clothing	24	100,426
Laundry and dry cleaning	5	19,334
Medical and health	16	66,076
Grooming needs	9	35,825
Snacks and refreshment (off-campus)	19	79,421
Food (off-campus)	71	293,952
Rent (off-campus)	78	322,327
Contributions to church and other organizations	6	24,627
Automobile expenses	55	225,511
Books, stationery, and educational supplies	36	148,793
Transportation (other than automobile) and utilities	23	94,498
Insurance (other than automobile and health) and finance	23	93,490
	<u>\$ 399</u> ²	<u>\$1,645,687</u>

1/ Total in each category from Tables XIII through XIX.

2/ This is merely an arithmetic average obtained by dividing each category total by 4,124 students. The utmost caution should be exercised in translating this figure into an average summer student expenditure in the St. Cloud area, because 2,141 students in classifications 1, 4, and 6 have very low food and rent expenditures, yet their numbers bring down the average spending in the food and rent categories, above. For other categories, the averages may be instructive.

Expenditures Other Than Student

- (1) Faculty and professional support personnel spending in the St. Cloud area. (See model B-1.1.2 and its subordinate models B-1.1.2.1, B-1.1.2.2, and B-1.1.2.3.) \$ 5,735,159

Faculty and professional support personnel were surveyed by a 100 per cent sample. (See example in Appendix B.) The responses indicate that approximately 86.22 per cent of the faculty and 80.72 per cent of the professional support personnel reside in the St. Cloud area.

- (2) Official university spending in the St. Cloud area:

Utilities. 1,378,600

Purchases Locally of Supplies, Equipment, and Services 1,534,020

Preventative Maintenance, Repairs and Betterments. 63,000

New Construction (Administrative Services, Kiehle Visual Arts Center, Mall, and Stewart Hall Renovation) 673,042
(Actual moneys spent on new construction during 1975 totaled \$1,402,171. However, not all of that money stayed in the St. Cloud area. Consultation with the major contractors involved indicates that 48 per cent of this spending was local.)

Movable Equipment Associated with the New Construction 12,500
(Total spending in this category was \$125,000; however, only 10 per cent was spent in the St. Cloud area.)

- (3) ARA Services, Inc., Spending in the St. Cloud Area:

Labor. 501,212
Food 355,077
Supplies and Service 117,428
\$10,370,038

Spending by Visiting Groups and Individuals

St. Cloud State University has served as a meeting place for many state and regional organizations and professional groups. Scores of workshops, conventions, conferences, short courses and institutes have been conducted on the campus annually because of its central location and suitable facilities for accommodating large groups. Had it not been for the university most of these meeting would have been held in other cities.

Not only has the university served as a meeting place, but its own concerts, lectures, exhibits, plays, demonstrations, contests, and athletic events have attracted thousands of persons to the campus annually. Also, during each academic year hundreds of recruiters for schools, business, and industry have come to the campus to interview students -- and have spent money in the city.

It is estimated that spending by students' visitors and spending by visitors for the purposes described above totaled \$267,907 in the calendar year 1975, computed as follows:

- A. Spending by students' visitors. There were 6,067 married and single regular students living off-campus or in dormitories (classifications 2, 3, 4, and 5 of Tables I and II). The following assumptions are made: (1) that one-half of the aforesaid students

receive visitors = 3,034; (2) that each of the 3,034 students receive an average of 1.5 visitors per year; (3) that one-half of the 3,034 students receive visitors that stay overnight; (4) that overnight visits entail an average expense of \$25 per day per visitor and involve an average stay of two days per visitor; and (5) that for visitors who do not stay overnight, an average expense of \$15 per day per visitor is incurred.

Overnight expenditures:	1,517 x 1.5 x 2	
	x \$25.	\$113,775
Day-visit expenditures:	1,517 x 1.5 x \$15.	34,132
Total expenditures by visitors to students.		<u>\$147,907</u>

- B. Visitors to events. It is estimated that 30,000 out-of-town visitors attended university events (athletic events, concerts, recitals, conventions, conferences, etc.) in a year and that one-third of them spent an average of \$6 in the community.

Thus, total expenditures =	30,000 ÷ 3	
	x \$6	\$ 60,000

- C. Business and educational visitors. (Visits by book salesmen, lecturers, official visitors, conference attendees, seminar participants, etc.) It is estimated that there are 3,000 such visits annually and that half are overnight and half are day-visits.

Overnight expenditures: 1,500 x \$25. . . .	\$ 37,500
Day-visit expenditures: 1,500 x \$15. . . .	<u>22,500</u>
Total expenditures by business and educational visitors.	\$ 60,000
Total spending by visiting groups and individuals. .	<u>\$267,907</u>

Total Spending by University Groups

Spending in the St. Cloud area by faculty, professional support personnel, students, colleges, institutes, and bureaus of St. Cloud State University, by ARA Services, Inc., and by visiting groups and individuals totaled approximately \$27,276,996 in the calendar year 1975.

IV. ESTIMATING THE IMPACT OF THE UNIVERSITY ON THE ST.
CLOUD AREA ECONOMY BY MEANS OF INPUT-OUTPUT ANALYSIS

The analysis in this section is based on a valuable input-output model developed by one of the writer's colleagues at the university.⁹

St. Cloud State University is treated as a separate industry in Professor Masih's interindustry study. The university is a permanent unit of the area economy and thus it acts and behaves like any other economic unit. Hence, it is a sector to which other industries make sales.

Table XXI reflects the impact of St. Cloud State University on the St. Cloud area economy. One dollar's worth of spending by the university produces about \$0.0076 of additional business for the "Lumber Products" industry, \$0.0069 of additional business for the "Stone and Rock Products" industry, \$0.0067 of additional business for the "Metal Fabrication" industry, and so on. If the "Industry Multipliers" column is summed, the total amount of business produced from one dollar's worth of university spending can be obtained. The original dollar would be included in the aggregate estimate. Therefore, for each dollar's worth of spending by the university, approximately \$1.3424 of total business is created. New business amounts to \$0.3424, while

⁹Nolin Masih, The Interindustry Structure of St. Cloud Area Economy (St. Cloud, Minnesota: St. Cloud State College, June, 1973).

one dollar represents the original basic income. In addition, about \$0.0414 of taxes result for the "Local Governments" sector and about \$0.7753 is derived for the "Households" sector.

As indicated on p. 60 and in Model B-1.1, the university exported \$27,276,996 worth of services in 1975. After this figure is multiplied by each of the industry multipliers developed by Professor Masih, the estimated business activity produced in the economy can be determined, as reflected in Table XXI. The business thus produced represents the ultimate effect of university spending on the economy after this new money has worked its way through all sectors of the economy. As a result of the university spending, a total of \$36,616,639 worth of business was produced in the economy. Of this total, \$27,276,996 represented the original amount of basic income which flowed into the economy and additional business of \$9,339,643 was produced in the economy.

In addition, approximately \$1,129,268 accrued indirectly to local governments in the form of taxes and approximately \$21,147,855 accrued to household income.

The figures total \$58,893,762. It is thus apparent that St. Cloud State University is a major source of income for the St. Cloud area economy.

TABLE XXI
 IMPACT OF ST. CLOUD STATE UNIVERSITY
 ON THE ST. CLOUD AREA ECONOMY

<u>Industries</u>	<u>Multipliers</u>	<u>Value of Business Produced</u>
Lumber Products . . . . .	.0076	\$ 207,305
Stone and Rock Products . . . . .	.0069	188,211
Metal Fabrication . . . . .	.0067	182,756
Tools and Machines. . . . .	.0009	24,549
Optics. . . . .	.0050	136,385
Food and Kindred Products . . . . .	.0852	2,324,000
Paper Products. . . . .	.0027	73,648
Printing and Publishing . . . . .	.0074	201,850
Rubber and Plastics . . . . .	.0036	98,197
Miscellaneous Manufactures. . . . .	.0013	35,460
Contract Construction . . . . .	.1821	4,967,141
Wholesale and Retail. . . . .	.5698	15,542,432
General Services. . . . .	.1290	3,518,733
Medical and Health. . . . .	.0497	1,355,667
Finance, Insurance and Real Estate. . . . .	.1634	4,457,061
Transportation, Communication, and Utility . . . . .	.1211	3,303,244
	<u>1.3424</u>	<u>\$36,616,639</u>
Local Governments . . . . .	.0414	1,129,268
Households. . . . .	.7753	21,147,855
	<u>2.1591</u>	<u>\$58,893,762</u>

V. SUMMARY AND CONCLUSIONS

In answer to their own question as to whether the cost of having a college or university in a community outweighs the revenue gained thereby, the authors of the American Council on Education's study state that "no single figure tells the story or answers the question. There are many kinds of economic impacts, and they cannot simply be added up to one meaningful red or black sum."¹⁰ With that proviso in mind, the following summary and conclusions are offered.

Benefits Accruing to the St. Cloud Area Economy

(A) As summarized on page 60 and explicated in Model B-1.1, total spending in the St. Cloud area by university-related groups and individuals in 1975 was approximately \$27,276,996. As indicated in Table XXI, this university-related spending had an ultimate effect on the St. Cloud area economy in 1975 amounting to approximately \$58,893,762.

(B) The input-output model of Section IV (Table XXI) indicates that \$1,129,268 accrued indirectly to local governments in the form of taxes. Models G-1.1, G-1.2, and G-1.3 estimate university-related tax revenues received by local governments to be \$1,111,536. (These two figures are remarkably close, in view of the fact that they were estimated by different methods.)

¹⁰Caffrey and Isaacs, op. cit., p. 1.

(C) Models G-1.4 and G-1.5 estimate other university-related revenues received by local governments (in addition to the university-related tax revenues noted in (B), above) to be \$1,083,269.

(D) Other benefits are: Model I-2 estimates that total personal income of local individuals from university-related jobs and business activities was \$31,203,283, Model B-3 indicates that local banks' credit base has been expanded approximately \$5,224,598 as a result of university-related deposits, and Model I-1 estimates that there are 3,417 local jobs attributable to the presence of the university.

Costs in Terms of Real-Estate Taxes Foregone and Other University-Related Costs to Local Governments

(A) Model G-4 estimates the real-estate taxes foregone by local governments through the tax-exempt status of the university to be \$251,678. (This is overstated to some extent, because much of the university property East of the Mississippi River would not have an assessed value similar to that of land contiguous to the main campus.)

(B) Model G-2.1 estimates the operating cost of local government-provided municipal services allocable to university-related influences to be \$1,928,826. This was for St. Cloud, Sauk Rapids, Waite Park, and Sartell, although the greatest part is applicable to St. Cloud. However, as noted on page 25, the population basis for allocating costs of services to

a university area has the potential of overestimating the costs of services to the university.

(C) Model G-2.2 estimates the operating cost of local public schools (St. Cloud, Sauk Rapids, and Sartell school districts) allocable to university-related persons to be \$1,898,189.

Implications for the Future

According to the university's Director of Institutional Research, the projected full-and-part-time, on-campus enrollment at the university in the year 1985 is 9,800. Projected enrollments are based on **three factors**: (1) college-age population in Minnesota, (2) the proportion of this age group who will attend college, and (3) the geographic location of St. Cloud State University.

Institutional Research has also projected full-and-part-time summer students in the year 1985 to be 3,600. This is equivalent to 1,200 students for an academic year.

It is possible to estimate the impact St. Cloud State University will have on the St. Cloud area economy in 1985. Table XXI reveals that the sum of the industry multipliers is 2.1591, that is, each dollar of university-related spending results in 2.1591 dollars of income in the St. Cloud area economy. Accordingly, the projected total university-related spending in the St. Cloud area in 1985 will produce approximately \$60,235,254 of additional income

for the St. Cloud area economy, computed as follows:

(1) 1975 university-related spending in the St. Cloud area of \$27,276,996 divided by 10,755 students = \$2,536 average per-student expenditure.

(2) \$2,536 average student expenditure X 245 additional students in 1985 = \$621,320 additional university-related expenditures in 1985.

(3) 1975 university-related expenditures of \$27,276,996 + 1985 additional university-related expenditures of \$621,320 = total university-related spending of approximately \$27,898,316 in 1985 (at 1975 prices).

(4) Total university-related spending in 1985 of \$27,898,316 X 2.1591 = \$60,235,254 (at 1975 prices) of additional income for the St. Cloud area economy.

The university will therefore continue to have a powerful effect on the St. Cloud area economy. While the university's rate of growth over the next decade apparently will not be as great as in the past decade, "as an economic, cultural and social force that is inextricably woven into the fabric of the City"¹¹ it will continue to play a dynamic, forceful, essential role in the life of the city and its environs.

¹¹The Hodne/Stageberg Partners, Inc., St. Cloud State College Development Concept (Minneapolis: February, 1971), p. 18.

APPENDIX A

PROCEDURES FOR STATE ACQUISITION OF PROPERTY FOR PUBLIC USES

RELOCATION ASSISTANCE INFORMATION

PROCEDURES FOR STATE ACQUISITION OF PROPERTY FOR PUBLIC USES

The following information has been abstracted from a pamphlet issued by the Minnesota Department of Highways entitled "Minnesota Highways and Your Property," 1971. More detailed information may be obtained from the university Vice President for Administrative Affairs, the Minnesota Department of Administration, Real Estate Division, and the Minnesota Department of Highways, Office of Right of Way Operations.

How the State Acquires Property for Public Uses

Under Minnesota law, the state and other governmental bodies and agencies may acquire property by gift, direct purchase, or eminent domain condemnation proceedings. This right may be used to acquire private property for such public purposes as schools, water supply lines, playgrounds, recreation facilities and highways.

Procedure for Property Acquisition by Direct Purchase

Under the direct purchase method of acquisition, representatives of the state deal directly with the property owner. A professional appraiser will endeavor to determine the value of the property to be acquired by the state. When the appraisal of the property has been completed, the owner will receive a written offer in an amount which the state feels justly compensates him. This offer will be presented

personally, whenever practical, or by mail.

The offer is based on appraisals of the property made by qualified real estate appraisers retained by the state and is based primarily on studies of recent sales of property in the vicinity of the owner's property. When applicable, the income and cost approaches to determining market value are also taken into consideration. The offer is firm and not subject to negotiation, except in cases where an item or items of damages were overlooked by the appraisers; in this event, a reappraisal will be made.

The owner will have a reasonable length of time to consider the offer.

By agreement, the owner may retain and remove any or all improvements located on his property, but removal of such improvements must be made at the owner's own expense. Salvage value of the improvements retained will be deducted from the amount of the offer.

In addition to receiving the market value of the property taken, owners are entitled to payment for some of the costs of moving personal property and for appraisal fees. In order to be eligible to receive moving costs, displacees must occupy the property and be either a fee owner, contract for deed purchaser, a lease holder, or a renter. If a home, business or farm is acquired, the state will pay the costs of moving personal property. Costs are not allowed for the

moving of personal property beyond a distance of 50 miles.

If the owner or his representative have employed the services of an appraiser, the state will reimburse him up to \$300.00 for this cost. This amount is set by law.

Displacees are required to submit a written claim for such expenses to the state if they desire reimbursement for moving costs and appraisal fees. This claim must be supported by original receipts or other acceptable evidence before payment will be made. The state will furnish forms and assistance in making the proper claim. (See additional information in the section entitled "Relocation Assistance Information.")

If owner elects to accept the purchase offer, he will be asked to sign two instruments of acquisition granting the state the right to purchase the property. One is an offer to sell, including a memorandum of conditions. The other is the actual instrument of conveyance, subject to and conditional upon written acceptance of the instruments of acquisition by the state. The state will, at its own expense, furnish all the necessary examination of title, and record the instruments of conveyance.

After the documents have been recorded, payment will be processed. If there is a mortgage and all or a major portion of the property is being acquired, a separate check payable to the mortgagee will be drawn for the amount of the

balance of the mortgage plus interest to the date of payment. When the checks are ready for delivery, one check will be mailed to the mortgagee, who will in turn give the state a satisfaction of mortgage to be recorded by the state. The check for the amount of the balance due the owner will then be mailed.

If only a part of the property is to be acquired, the state will ask for a partial release of the mortgage. The check will be mailed to the owner. The owner and his mortgagee must then agree on a distribution of the money. Any fee charged by the mortgagee for issuing a partial release or for a prepayment penalty must initially be paid by the owner; upon presentation of satisfactory proof of payment, he will be reimbursed by the state.

If all or a major portion of the property is being acquired, it will be necessary that all current and delinquent real estate taxes, as well as all special assessments, be paid in full. If only a small portion of the property is being acquired, any delinquent taxes must be paid, although in some instances the state may be able to record the documents notwithstanding current real estate taxes due. A state representative is available to advise the owner on payment of taxes due.

If owner does not wish to receive all proceeds from the sale in one year, he may, at the time he delivers the conveyance to the state, request that payment be made in not

more than four annual installments. No interest can be allowed, however, on deferred payments.

If the owner elects to accept the direct purchase offer, payment will be made in the regular course of the state's business after payment of taxes, assessments, mortgages, and all other liens or encumbrances against the property.

After the property has been acquired, persons being displaced will be given at least 90 days, and in most cases 120 days, in which to vacate. Displacees will be notified by letter of their vacation date.

If a displacee is a tenant or lessee, he is required to continue to pay rent to the owner during this 90 or 120 day period. If a tenant or lessee pays his own utilities, such as gas or lights, he continues to pay for them unless otherwise advised by his relocation advisor.

Owners are required to keep the building in good repair and keep in force adequate fire and liability insurance during this period of occupancy.

If owners elect to reject the direct purchase offer, the state will proceed to acquire the property through eminent domain condemnation proceedings.

Procedure for Land Acquisition Through Eminent Domain Proceedings

Eminent domain condemnation proceedings are commenced by the state when it is not possible to agree on terms

for the purchase of the property directly from the owner, or when the property has an unmerchantable title. These proceedings are commenced early enough so that the state can be assured that the property will be acquired and vacated in time to meet construction contract requirements.

Eminent domain condemnation proceedings are commenced by the filing of a petition with the clerk of district court and service of a copy thereof in the form of a notice of a hearing on the property owner, and any other party of interest. The service is made in person by the county sheriff or by registered mail. This petition requests the court to appoint three qualified and disinterested residents of the county in which the land is located, to act as commissioners to appraise the damages the property will, in their opinion, sustain as a result of the taking, and file their report as to the awards and any supplementary conditions.

The notice will inform the owner of the terms of the acquisition and of the date, place and time that the hearing on the petition will be held. The notice will describe the property to be acquired, and will contain a list of the names of all parties who are shown to have an interest in the property.

The hearing on the petition is held in the court house of the county in which the property is located. A lawyer from the office of the attorney general will formally present the petition to the court.

When the three court-appointed commissioners have taken their oath of office, they will arrange for hearings and viewings with the owner and other affected property owners. The chairman of the commission will inform the owner of the time and place that the viewings and hearings will be held.

The chairman of the commission, who presides over the hearings, will most likely invite the owner to express his opinion as to the amount of damages he feels his property has sustained, and to furnish any evidence as he may wish to present to the commissioners for purposes of assisting them in determining an award of damages. The owner may represent himself at these hearings or he may choose to be represented by legal counsel. He should understand that he bears the cost of any attorney's fees. Whether or when he requires an attorney is at his discretion.

The constitutions of the United States and the State of Minnesota provide that property cannot be acquired, damaged, or destroyed for public purposes without payment of just compensation.

The state eminent domain law sets forth procedures which guarantee full compliance with these requirements. The courts of Minnesota have interpreted "just compensation" to mean that the owner is entitled to the fair market value of the property which is acquired for public purposes. Fair market value is generally defined to mean that amount which

a willing buyer would pay and which a willing seller would accept, when neither party is forced to sell or buy. For example, if only a portion of the property is acquired, the owner is entitled to the difference between the fair market value of the property as it existed before the acquisition and the fair market value of the property as it exists after the acquisition. If all of the property is acquired, then the owner is entitled to the fair market value of the entire property. The owner may wish to retain a real estate appraiser to provide him with information and an opinion of the market value of the property. The court-appointed commissioners may, at their discretion, allow reimbursement for an appraisal not to exceed \$300.00.

Appealing the Commissioner's Award of Damages

It is important to note that, if owner is dissatisfied with the commissioner's award, he has the right to file an appeal to the district court from any condition of that award. This could be the first time that it might be essential for him to engage the services of a lawyer. This is a matter of choice. The legal expense involved is borne by the owner. The state also has the right to file an appeal from the award. Any appeal must be filed within 40 days from the date the commissioners file their award, and must be filed with the clerk of district court.

Note: the 40 days are counted from the date of

the filing of the commissioner's award with the clerk of district court, and not from the date the owner receives notice of the award from the state. If the state appeals the award, the owner will be notified by letter from the office of the attorney general. The law provides that unless proper appeal is taken by either party within 40 days, neither party can seek to amend or adjust the amount, terms or conditions of the award. If no appeal is taken, payment will usually be made within 40 to 60 days after the expiration of the 40-day appeal period. If only one party appeals from the award of commissioners, the appealing party may, at any time prior to the trial dismiss his appeal and the award, plus interest, will be paid.

About three weeks after the filing of an appeal by either party, partial payment may be made to the owner. Maximum partial payment under any circumstances cannot exceed 75 per cent of the award of the court-appointed commissioners. If the owner so requests, the state will pay 75 per cent of the award. The state may, however, for just cause, request the court to reduce the amount of partial payment. A partial payment, when no request has been made, will be made in the amount of the state's certified valuation or an amount which is 75 per cent of the award, whichever is the smaller amount. If the owner refuses to accept the partial payment offer, the check will be canceled, and a new check will be issued in the same amount and deposited with the clerk of district court.

Any amount deposited with the court does not draw interest. All persons named on the original check will be sent a notice of the deposit with the district court. Partial payment checks are made payable to the holder of title and anyone else who has a vested interest in the property. It may include the county treasurer of the county in which the property is located when there is any tax liability on the part of the property owner to the date of the state's acquisition; which date is concurrent with the filing of the award of the court-appointed commissioners.

When the state shall require title and possession of all or part of the owner's property prior to the filing of an award by the court-appointed commissioners; then, at least 90 days prior to the date on which possession is to be taken, the state shall notify the owner of the intent to take possession of the property by a letter of intent, served by registered mail, and shall pay to the owner or deposit with the court an amount equal to the state's approved appraisal value, prior to taking possession.

Determination of "Just Compensation" by a Jury

If owner or the state, or both, appeal to the district court, the compensation to which owner is entitled becomes a question of a verdict to be decided in a trial by jury. Simply because an appeal is taken by either party does not necessarily mean that the matter will go to court. The

state will make a diligent effort to negotiate an equitable settlement of the case prior to trial. However, as noted earlier, the law provides that the state cannot amend or adjust the amount or conditions of the commissioner's award unless proper appeal is taken by any party having a vested interest within the time allowed by law.

If the appeal is settled out of court, the owner can usually expect final payment within 30 to 60 days of receipt by the state of a properly signed stipulation and settlement. If the appeal goes to trial in district court, the final payment can be expected within 30 to 60 days after the jury returns its verdict, unless the verdict is appealed; in which case, final payment will depend on the disposition of that appeal by the district court or the supreme court.

RELOCATION ASSISTANCE INFORMATION

The following information has been abstracted from a brochure entitled: "State of Minnesota Department of Highways Relocation Assistance Information," Form 25348 (6-71 Rev.). More detailed information may be obtained from the university Vice President for Administrative Affairs, the Minnesota Department of Administration, Real Estate Division, and the Minnesota Department of Highways, Office of Right of Way Operations.

The principal intent of the relocation assistance provisions is that any displaced family is guaranteed

relocation in "decent, safe and sanitary" housing.

Relocation Payments

An individual, family, business or farm operation, displaced due to acquisition for public uses, may be eligible for relocation payments and services, depending upon the date of occupancy, as follows:

A. The eligibility date is that date upon which negotiations are initiated with the owner (date of purchase offer). To explain this more fully, the date the state makes an offer to the owner of the property establishes the eligibility date. Displacees must be in occupancy on this date to be eligible for relocation payments. The state will record the names of all owners and tenants on this date.

B. Anyone who moves onto the property after the offer has been made to the owner is eligible only for moving expenses.

Displacees will be divided into separate classes as follows:

1. Owner-occupants.

a. Owner-occupants of dwellings who have owned and occupied the property for at least 180 days may be eligible for the following payments:

(1) Reimbursement of actual moving expenses, supported by receipted bills, or other evidence of expenses incurred in moving their personal property.

However, reimbursement cannot exceed the estimated cost of moving commercially. Displacees may be reimbursed for time spent in packing, unpacking, disconnecting, reconnecting, etc.

(2) Instead of accepting payment by the above method displacees may accept a payment for moving expenses that is determined by a fixed schedule depending upon the number of rooms. The total amount may not exceed \$300.00 plus a dislocation allowance of \$200.00. The dislocation allowance is intended to provide payment for packing, unpacking, disconnecting, reconnecting and time spent in searching for a replacement home.

(3) Owner-occupants may be eligible to receive an amount not to exceed \$15,000.00, which may include a supplemental payment, interest differential and closing costs for replacement housing, provided they purchase and occupy a decent, safe and sanitary home within one year after the date they were required to move from their home. This will be more fully explained at a later date by the displacee's relocation advisor. It is very important that displacees consult with a relocation advisor before they purchase a replacement home so as to comply with the eligibility requirements.

(4) If owner-occupants decide not to purchase another home, and decide to rent, they may be eligible for a supplemental rent payment. The amount, if any,

will be determined by a formula and will be more fully explained by the relocation advisor.

(5) Displacees may be entitled to receive payment for incidental expenses such as the costs incurred while selling their home to the state, recording fees, transfer taxes, pro-rata portion of real estate taxes, etc.

(6) Displacees may be entitled to costs incurred in purchasing a replacement home, commonly referred to as closing costs.

(7) Displacees may be entitled to the difference in interest costs between their existing mortgage and any new mortgage required on their replacement home. This payment will consist of the difference in interest for a length of time equal to the time remaining on their present mortgage.

b. Owner-occupants of less than 180 days, but more than 90 days, may be eligible for the following payments:

(1) Reimbursement of actual moving expenses supported by receipted bills, or other evidence of expenses incurred in moving their personal property. However, reimbursement cannot exceed the estimated cost of moving commercially. They may be reimbursed for time spent in packing, unpacking, disconnecting, reconnecting, etc.

(2) Instead of accepting payment by the above method, they may accept a payment for moving expenses

that is determined by a fixed schedule depending upon the number of rooms. The total amount may not exceed \$300.00 plus a dislocation allowance of \$200.00. The dislocation allowance is intended to provide for time spent in packing, unpacking, disconnecting, reconnecting, etc.

(3) They are not eligible for a replacement housing payment; however, they may be eligible for a rent supplement. This money is intended to help pay any additional rental costs for their new home. This amount may also be used as a down payment to purchase a dwelling. Any amount they may be allowed will be determined by a formula. The total amount may not exceed \$4,000.00, nor payment computed for a period longer than four years.

(4) Eligible to receive payment for incidental expenses such as the costs incurred while selling their home to the state, recording fees, transfer taxes, pro-rata portion of real estate taxes, etc.

(5) If they decide to purchase another home they may be entitled to costs incurred in purchasing the home, commonly referred to as closing costs.

2. Tenants.

Tenants for at least 90 days prior to initiation of negotiations may be eligible for the following payments:

a. Reimbursement of actual moving expenses supported

by receipted bills, or other evidence of expenses incurred in moving their personal property. However, reimbursement cannot exceed the estimated cost of moving commercially.

b. Instead of accepting payment by the above method, they may accept a payment for moving expenses that is determined by a fixed schedule depending upon the number of rooms. The total amount may not exceed \$300.00 plus a dislocation allowance of \$200.00. The dislocation allowance is intended to provide for time spent in packing, unpacking, disconnecting, reconnecting, etc.

c. They are not eligible for a replacement housing payment; however, they may be eligible for a rent supplement. This money is intended to help pay any additional rental costs for their new home. This amount may also be used as a down payment to purchase a dwelling. Any amount they may be allowed will be determined by a formula. The total amount may not exceed \$4,000.00 nor payment computed for a period longer than four years.

3. Businesses.

a. Entitled to reimbursement of actual moving expenses, supported by receipted bills, or other evidence of expenses incurred. However, reimbursement cannot exceed the estimated cost of moving commercially. This may include time spent in packing, unpacking, disconnecting, reconnecting, etc.

b. Owner may accept an amount equal to the lowest of

two bids received from reliable moving firms. The bids will be obtained by the state before the move occurs.

c. In lieu of the above, the owner of a business may elect to receive an amount equal to his average annual net earnings of the business. An "in lieu" payment may not be less than \$2,500.00 nor more than \$10,000.00 provided:

(1) The business cannot be relocated without a substantial loss of its existing patronage.

(2) The business is not part of a commercial enterprise having at least one other establishment which is engaged in the same or similar business which is not being acquired by the state or the United States.

(3) The business contributes materially to the income of the displaced owner.

(4) The term "average annual net earnings" means 1/2 of any net earnings of the business before federal, state and local income taxes during the two taxable years immediately preceding the taxable year in which such business moves from the real property.

d. Actual reasonable expenses in searching for a replacement business may be allowed but payment shall not exceed \$500.00.

4. Farms.

A displaced farm operation is eligible for the same payments as a business except, to be eligible for a payment in lieu of moving expenses the following requirements must

be met:

- a. The farm operator must discontinue or relocate his entire farm operation from the present location.
- b. In the case of a partial taking, the property remaining after the acquisition is no longer an economic unit, as determined by the state during its appraisal process.

Moving Procedures

Displacees may move in any manner they wish; however, they should consult their relocation advisor before they move so that the proper documentation is obtained.

1. Displacees may hire any moving company of their choice (it is suggested that the yellow pages be consulted for a complete list). They must pay the mover after their personal property has been moved and obtain a receipt from him stating the number of men and vans used and the number of hours worked. The receipt must be marked "Paid in Full" and be signed by a representative of the moving company.

2. Displacees may elect to move themselves and, after the move, their relocation advisor will assist them in preparing an affidavit for payment. As mentioned earlier, a self move cannot exceed the cost of moving commercially.

3. Storage costs may be allowed if it is necessary to store personal property while waiting for another home. Storage costs will not be allowed unless the relocation

advisor has given approval prior to storage of personal property.

Appeal Procedure

Any person requesting a review of the state's determination of his eligibility, or the amount of a replacement housing payment, rent supplement, interest differential payment or closing costs must submit such a request no later than eighteen months after the date on which the displaced individual or family vacates the property acquired or six months after final payment of a case in eminent domain condemnation proceedings, whichever is later.

A request for review of the amount of reimbursement for moving costs or incidental cost payment must be submitted within ninety days after the date on which the payment has been mailed.

APPENDIX B

FACULTY AND PROFESSIONAL SUPPORT PERSONNEL QUESTIONNAIRE

INFORMATION FORM SURVEYING STUDENT EXPENDITURES IN THE
ST. CLOUD AREA

INFORMATION FORM SURVEYING FRATERNITY/SORORITY EXPENDITURES

FACULTY AND PROFESSIONAL SUPPORT PERSONNEL QUESTIONNAIRE

1. What is your university status? (Check one.)
 - A. _____ Faculty.
 - B. _____ Professional Support Personnel.

2. How many persons are there in your household? _____
 - A. How many are children? _____
 - B. How many children attend public schools? _____

3. Where is your residence? (Check one.)
 - A. _____ In the corporate limits of St. Cloud.
 - B. _____ In Waite Park, Sauk Rapids, Sartell, or in the townships of St. Cloud, Le Sauk, or Haven.
 - C. _____ In a community other than those listed in A and B.

4. In what type of housing do you reside? (Check one.)
 - A. _____ Rented house, apartment, or mobile home.
 - B. _____ Own house or mobile home.
 - C. _____ With parents.

5. Please estimate your average monthly expenditures in the following categories: (Use even dollar amounts.)
 - A. _____ Rental expense. (Rent, only. Include house mortgage payments under 50, below, for owner-occupied housing.)
 - B. _____ Food expense.
 - C. _____ All other expenses.

6. What is the total annual income of all persons in your household? (Use even dollar amounts.)
 - A. Before payroll deductions? _____
 - B. After payroll deductions? _____

7. What is your approximate monthly expenditure in business establishments located in the following communities: (Use even dollar amounts.)
 - A. _____ St. Cloud.
 - B. _____ Waite Park, Sauk Rapids, Sartell, or in the townships of St. Cloud, Le Sauk, or Haven.

8. What are your average balances in the following categories? (Use even dollar amounts.)
 - A. Local bank checking accounts. _____
 - B. Local bank savings accounts. _____
 - C. Local credit union savings. _____
 - D. Local savings and loan institution savings accounts. _____

STUDENT EXPENDITURES IN THE ST. CLOUD AREA

(The St. Cloud Area is here defined as consisting of the cities of St. Cloud, Waite Park, Sauk Rapids, and Sartell, and the townships of St. Cloud, Le Sauk, and Haven.)

PART I: Please check the one category that pertains to you.

- 1. Married and commuting from outside the St. Cloud Area.
- 2. Married and residing in the St. Cloud Area temporarily.
- 3. Married and residing in the St. Cloud Area permanently.
- 4. Single student and living on-campus, or in a fraternity or sorority house.
- 5. Single student and living off-campus in the St. Cloud Area (other than in a fraternity or sorority house).
- 6. Single student and commuting from outside the St. Cloud Area.
- 7. Single student and a resident of the St. Cloud Area.

PART II: Please complete the following by writing in an estimate of your expenditures for a typical quarter. Include only money you spend in the St. Cloud Area. Make estimates in even dollar amounts.

- 1. Recreation and entertainment.
- 2. Clothing.
- 3. Laundry and dry cleaning.
- 4. Medical and health. (Doctor, dental, and hospitalization; drugs and medicines; premiums for health insurance policies.)
- 5. Grooming needs.
- 6. Snacks and refreshment (off-campus).
- 7. Food (off-campus, e.g., students in Part I, category 4 should not include amounts paid to Garvey Commons, dormitory, fraternity, or sorority dining rooms).
- 8. Rent (off-campus, i.e., amounts paid for board in campus dormitories or to fraternity or sorority houses should not be included).
- 9. Contributions to church and other organizations.
- 10. Automobile expenses. (Automobile purchases, gasoline, oil, servicing, repairs, insurance, and fines for traffic violations.)
- 11. Books, stationery, and educational supplies.
- 12. Transportation (other than automobile) and utilities (telephone, electricity, water, etc.).
- 13. Insurance (other than automobile and health) and finance (interest on real estate and consumer loans).

INFORMATION FORM

1. Type of student living group: (Check one.)
 Fraternity.
 Sorority.
2. What is your monthly expenditure for rent?

3. What are your total monthly operating expenditures, including food?

4. What is the approximate percentage of your operating expenditures spent in the St. Cloud area?

5. What are your annual real-estate taxes?
