

1980

# St. Cloud State University's Impact on the Local Economy (1980)

Mark D. Lange  
*St. Cloud State University*

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ST. CLOUD STATE UNIVERSITY'S IMPACT  
ON THE LOCAL ECONOMY

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## INTRODUCTION

This is the fifth in a continuing series of reports to describe the economic impact of St. Cloud State University on the local economy.<sup>1</sup> The local economy is defined, for purposes of this study, as St. Cloud, Sartell, Sauk Rapids, Waite Park, and the immediate rural area. The analytical device employed in this report is a set of models developed by the American Council on Education.<sup>2</sup> Some modifications of equations and procedures have been used, however, these alterations are neither severe nor numerous.

The models employed in this study are intended to yield credible first-order estimates of the dollar outlays by the local economic sectors which are associated with or influenced by the university. The emphasis of this report is on the measurable impacts, in dollar terms, of the existence and local spending of St. Cloud State University, its students, and its faculty and professional support staff. The estimation procedures employed in all models are reported in Appendix A. No estimates have been made of the university's impact on the quality of life in the St. Cloud area, i.e., the dollar value that the community places on the intangibles associated with the university's presence. The estimates of

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<sup>1</sup>Mr. Gerald Gamber, Department of Economics, St. Cloud State University is the author of previous reports.

<sup>2</sup>John Caffrey and Hubert Isaacs. Estimating the Impact of a College or University on the Local Economy. Washington: American Council on Education, 1971.

impacts presented here do not include the value to the area population of the many public events, business and professional services, and community services provided by the university.

Subsequent sections of this report detail the impacts of the university on the local business sector, government, and income and employment. Some flow charts are presented in order for the reader to more easily grasp the models' complete development. The faculty, professional support staff, and students were surveyed in October 1979 in order to acquire information on household characteristics and spending. Reports from the Business Office of St. Cloud State University, Assessor of the City of St. Cloud, Mayor of the City of St. Cloud, Auditors of Stearns County, Benton County, and Sherburne County, and the U.S. Department of Commerce, Minneapolis District Office were used in compiling data necessary for this study.

St. Cloud State University is a multi-purpose public institution offering both undergraduate and graduate programs. In the Fall 1979 quarter enrollment was 9,434 undergraduate and 1,058 graduate students. In that quarter the university employed 1098 faculty and professional support staff, including part-time and full-time employees. Enrollment for the summer school sessions at St. Cloud State University was 4,224 in 1979. These represent the spending components of the university community aside from spending by the university itself in support of its programs.

## LOCAL BUSINESS IMPACTS

### The economic impacts on St. Cloud area businesses

arise primarily from spending by four sources: students,

faculty and professional support staff, the university,

and visitors to the university. The estimated local expenditures, i.e, spending in St. Cloud area business establishments, by these groups in 1979 are \$22,695,142, \$8,374,396, \$3,848,648, and \$305,000, respectively. The sum of these estimates, \$35,223,186, is spending in the area economy directly attributable to the university and its components; this is represented as model B-1.1 in Figure 1.

However, local spending by these groups generates additional economic activity in St. Cloud area businesses. When local retail establishments and service industries purchase supplies from local wholesalers and jobbers as a result of spending by the above groups this is generally termed "second-round" effects. These "second-round" effects or local purchases by local concerns in support of their university-related business are estimated to be \$12,060,418 in 1979. This is shown in Figure 1 as model B-1.2

The local expenditures by the four primary groups also yield an economic impact on local incomes. St. Cloud area business payrolls and profits increase from this spending, thus yielding additional income to the St. Cloud area. Local businesses see this increased income in form of increased

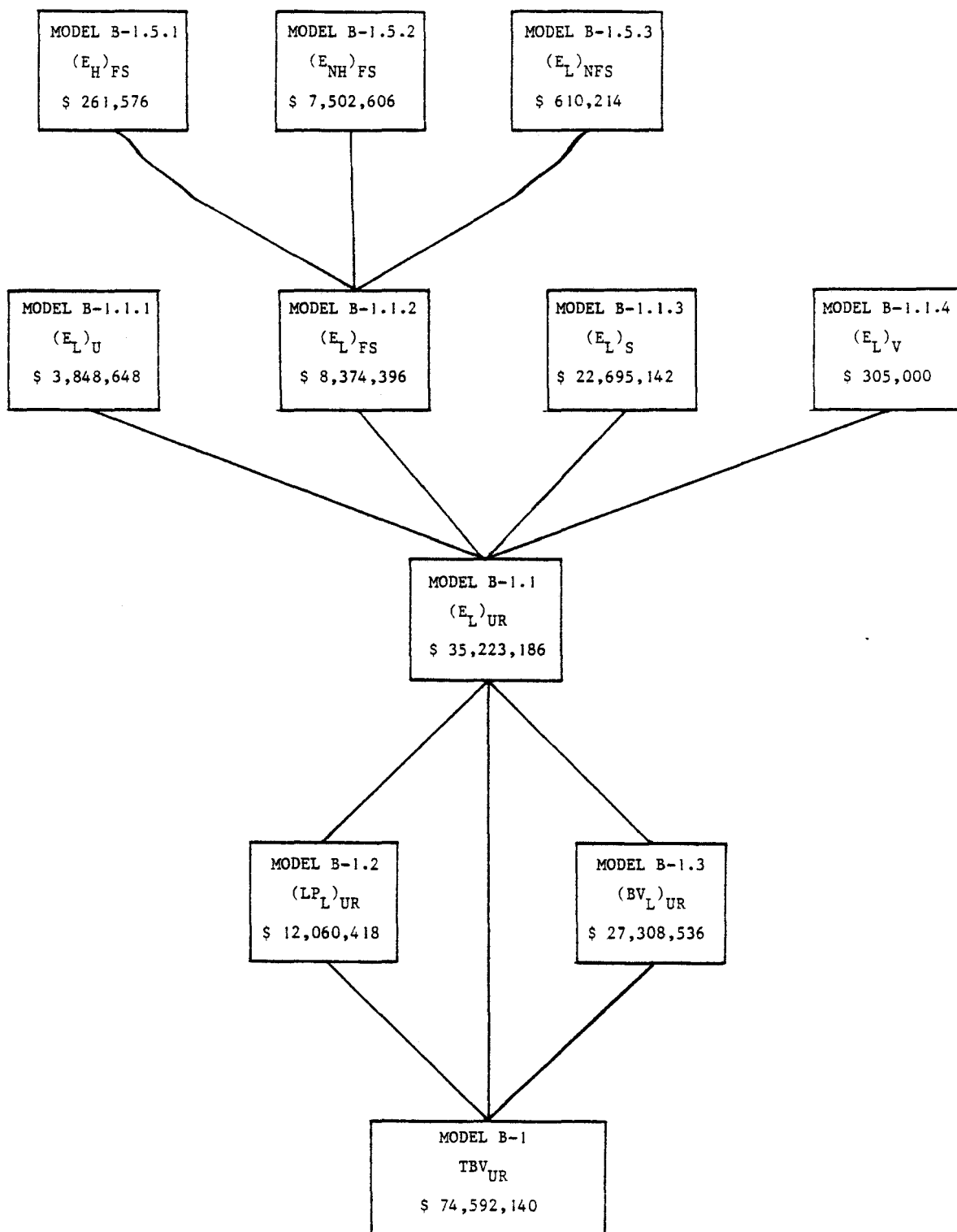


Figure 1

sales. Local business volume attributable to income spent as a result of university-related spending is estimated in model B-1.3 to be \$27,308,536 in 1979.

The total university-related local business volume in 1979 is estimated to be \$74,592,536. This is the sum of the three models B-1.1, B-1.2, and B-1.3, and is shown in Figure 1 as model B-1. This estimate includes not only the local spending of the university and its components, but also contains the measure of the extent to which local business is stimulated by the university's spending and presence.

#### Local Spending by Faculty and Staff

Expenditures locally by the faculty and professional support staff are broken into three categories; local rents, model B-1.5.1; nonhousing local spending, model B-1.5.2; and local spending by faculty and staff not residing locally, model B-1.5.3. Approximately 83% of the faculty and professional support staff reside in the St. Cloud area, and of these, approximately 18% rent housing. Rental expenditures locally by faculty and staff are estimated to be \$261,576 in 1979. No impact on the local housing market of owner occupied homes is provided here, but survey results indicate that at least 650 homes in the St. Cloud area are owned and occupied by faculty and professional support staff of the university.

Local nonhousing expenditures by faculty and staff residing in the St. Cloud area are estimated by model B-1.5.2 as \$7,502,606 in 1979. Spending in the St. Cloud area by

faculty and professional support staff residing outside the community is estimated to be \$610,214 in 1979. This is shown in Figure 1 as model B-1.5.3. The sum of models B-1.5.1, B-1.5.2, and B-1.5.3 comprise the total local spending by the faculty and professional support staff of the university.

Student spending in local businesses and for local rental housing is described by student category and spending category in Tables 2-8 in Appendix A. Briefly, total spending by students in the St. Cloud area is estimated by survey responses to be \$22,695,142 in 1979. Local spending for rental housing by students not including dormitory, fraternity or sorority house room charges, is estimated to be \$3,974,420. Nonhousing expenditures in St. Cloud area businesses by students residing in the St. Cloud area area \$15,234,400 in 1979. Local spending by nonlocal students in 1979 is estimated to be \$3,486,322 in 1979.

The total university-related local business volume of \$74,592,142 is strictly a dollar outlay measure. To the extent that university-related spending increases retail and wholesale activity in the local area, then all individuals and households in the St. Cloud area are better-off. The increased business activity results in a wider variety of goods and services available to all customers of St. Cloud area businesses than would exist otherwise.

Two other important economic impacts on St. Cloud area businesses exist. First, a measure of the increase in

value of local business property, real and other, which is attributable to university-related business, and second, the extent to which the credit base of local banks is expanded due to university-related deposits are estimated in models B-2 and B-3, respectively.

#### Business Property Committed to University-Related Spending

The value of local business property committed to university-related business is found in model B-2 to be \$33,209,870. As estimated earlier, local payrolls and profits are increased from university-related spending, so are local business capital holdings. This estimate is comprised of the market value of local real property, inventory, and other business property committed to university-related business in 1979, as shown in Figure 2.

#### Impact on Local Credit Base

The credit base of the St. Cloud area banks is expanded as a result of the university-related deposits. The university, its students, and its faculty and professional support staff hold deposits in local area banks. Furthermore, local businesses and their employees hold deposits in these banks. Some deposits held by area businesses are attributable to university-related business. These deposits and those of the university and its components expanded the credit base of local banks by \$6,511,247 in 1979. As the credit base of banks is expanded their ability to provide additional banking services and loans is enhanced.

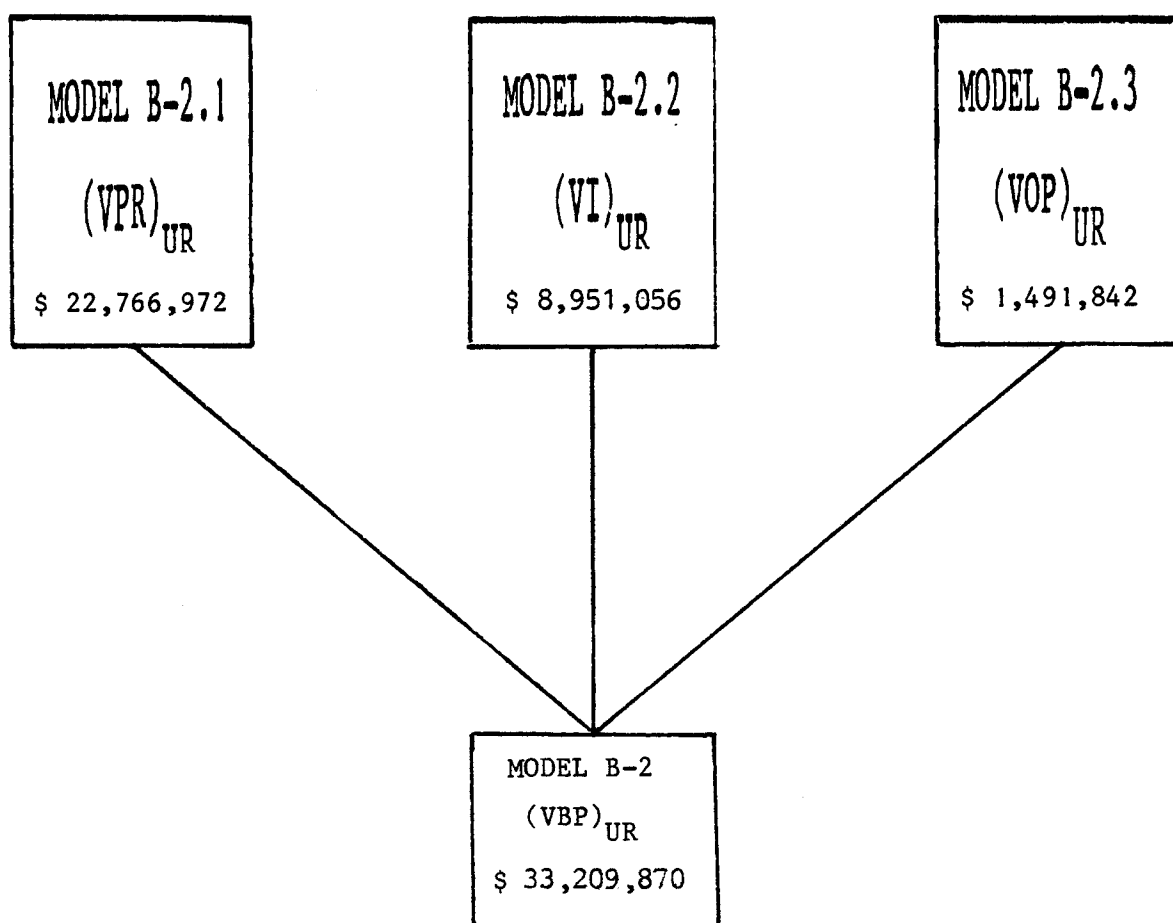


Figure 2.

## Unrealized Local Business Volume

There is some unrealized local business volume due to the fact that the university operates some business

enterprises on campus, e.g., dormitories - both room and board, Atwood snack bar, and Student Activities' income. These operations are to some extent in competition with existing or potential private business enterprises in the St. Cloud area. In 1979 the university operations realized receipts of \$5,150,861. This total does not include all university receipts, only those judged to be from sources possibly in competition with existing or potential local business establishments.

## ECONOMIC IMPACTS ON LOCAL GOVERNMENT

## Estimates of the impacts on revenue and expenditures of local governments and public schools from the presence

of the university are presented in this section. As previously noted, the impacts presented here are those amenable to dollar measures and which are readily quantifiable. The university provides many public services of which area citizens may avail themselves e.g., educational programs, cultural events, the Campus Laboratory School, and tennis courts. No dollar estimate is presented in this study of the value to the St. Cloud area of these public services provided by the university.

### Impacts on Local Government Revenues

The revenues of local governments are affected by four sources which are university-related. A flow chart of the impacts on local government revenues is shown in Figure 3. The models G-1.1, G-1.2, G-1.3, and G-1.4 show the four basic sectors yielding impacts on revenues. These university-related sectors, corresponding to model numbers above, are taxes from non-real-estate property, taxes from real-estate, other revenues, and state aid, respectively. The sum of these models \$3,949,033, is the estimate of the total revenues of local governments in 1979 as a result of the university's presence. It is obvious from the models G-1.2 and G-1.4 that the largest components of the university-related revenues are real-estate taxes and state-aid.

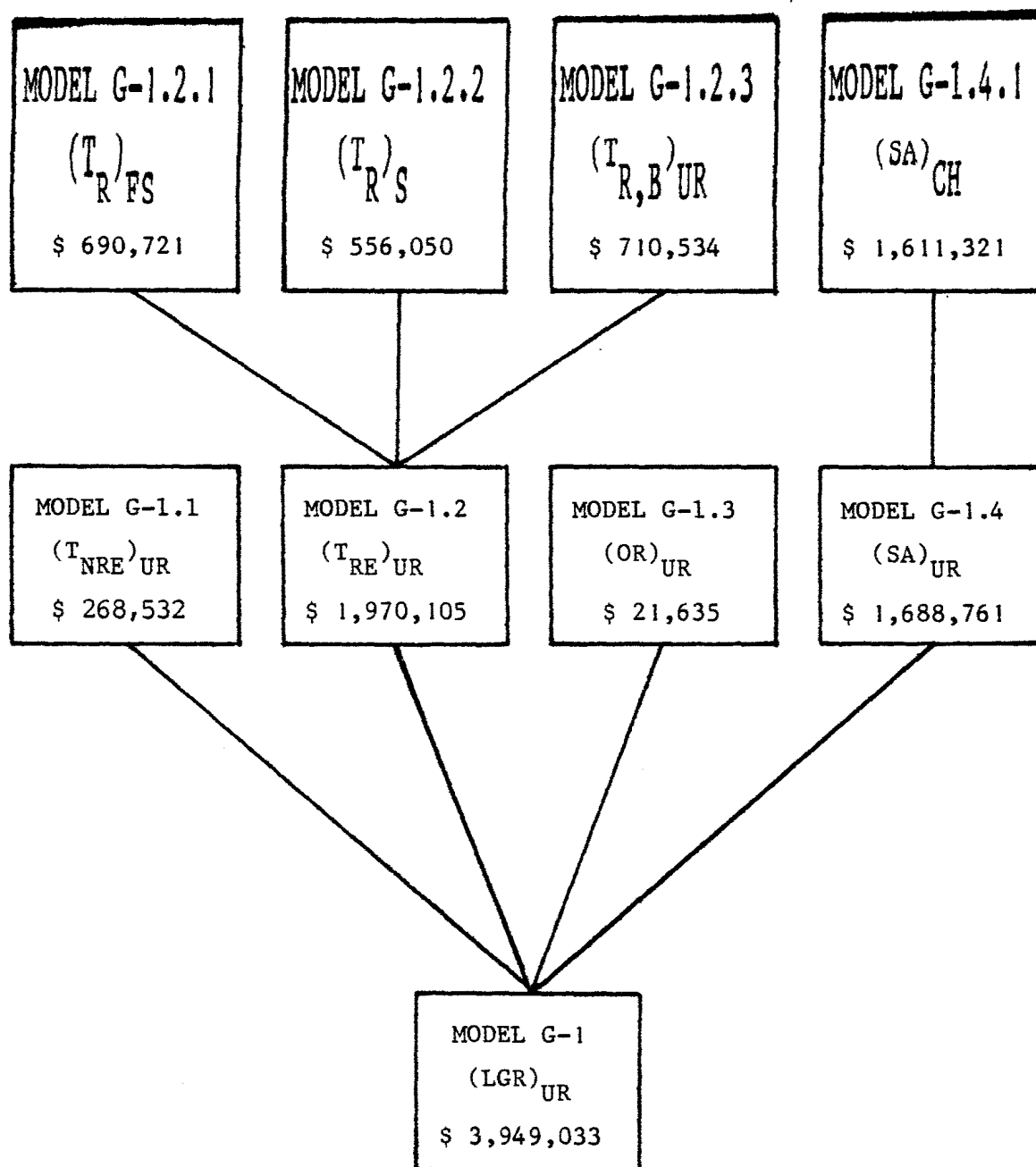


Figure 3.

## University-Related Real-Estate Tax Revenues

There are three sources of university-related

real-estate tax revenues: faculty and professional support staff owning property locally; faculty, staff, and students renting local housing; and the real-estate of St. Cloud area businesses committed to university-related business. These comprise estimated real-estate tax revenues of \$1,970,105 to local governments, as shown in model G-1.2.

### University-Related State Aid Revenues

The public schools in the St. Cloud area receive state-aid in part on a per student basis. A portion of the students in local public schools are the children of the faculty, professional support staff, and students. Strictly on a per student basis the children of university-related persons are estimated to account for \$1,611,321 of state-aid money received by local public schools, as shown in model G-1.4.1.

### Impact on Local Government Expenditures

Expenditures by local government to provide local public services are also affected by the university's presence. The costs of local government attributable to university-related influences are estimated in two models, G-2.1 and G-2.2. Both of these models estimate an average per capita cost of providing local public goods and services. Model G-2.1 shows the estimates of the cost of local govern-

ment, excluding public schools, attributable to the university-related local population. This cost is estimated to be \$3,169,798 in 1979. The cost of local public schools

attributable, on a per student basis, to the children of university-related persons is estimated to be \$2,372,030 in 1979. This is shown as model G-2.2. The sum of these two models, \$5,541,828 is an estimate of the total operating cost of local government allocable to university-related influences. This may be an overestimate of the costs of local government due to the per capita base of computation. Businesses and other institutions place claims on local public goods and services. These claims are not accounted for in the above models.

#### University-Related Local Government Property

The value of local government property is influenced by presence of the university. As local governments provide more local services and goods to the St. Cloud area in response to the presence of the university some of the property of local governments is then attributable to university influences. The value of local government property allocable to university-related influences is estimated in model G-3. This is a pro rated estimate based on the fraction of total operating costs and public school costs attributable to university-related persons multiplied times the value of local government and public school properties in 1979. As shown in model G-3 the estimated value of local government

property allocable to university-related influences is  
\$16,254,455.

### Foregone Real-Estate Taxes

The first of these economic impact studies was undertaken in part because of the community's concern over loss of local tax base as the university expanded. The real-estate taxes foregone due to the university's tax exempt status are estimated in model G-4. Based on average acre tax payment loss the total foregone real-estate taxes are estimated to be \$402,231 in 1979.

### Self-Provided Services

The university also provides some municipal type services for itself. Examples of these services are police protection and grounds maintenance. These self-provided services reduce the university's demand for municipal services from local governments. In 1979 St. Cloud State University spent \$133,732 on self-provided services.

## ECONOMIC IMPACTS ON LOCAL EMPLOYMENT AND INCOME

The spending locally by the university and its components and the subsequent "second-round" effects generate

jobs and income in the St. Cloud area. Using the estimates of spending directly associated with the university and the spending by local governments allocable to university influences, the number of jobs in the St. Cloud area attributable to the university's presence may be estimated.

Impact on Local Employment

Approximately 4,359 jobs are attributable to the university's presence. Of this total, 1098 of these jobs are at the university. The subtotals of which are 727 part-time and full-time teaching, and administrative personnel, and 371 part-time and full-time civil service personnel. The remaining 3,261 jobs are in St. Cloud area businesses and local governments. The method of estimation is presented in model I-1. This model assumes that \$12,500 of initial spending generates one job in the local economy, and takes into consideration the "second-round" effects.

Impact on Local Income

The income generated in the St. Cloud area as a result of university-related spending is estimated in model I-2. This is an estimate of personal income of local individuals attributable to the university's presence. Including the personal income of university faculty and professional support staff residing locally, the university's presence accounts for \$45,300,381 of local personal income in 1979.

## ECONOMIC IMPACT ON INTERINDUSTRY BASIS

The section on the economic impacts on local business presents an estimate of 74,592,536 as total university-related local business volume. Using an input-output study of the St. Cloud area economy a very similar number for business volume impact, \$75,987,225, is shown in Table 1.<sup>1</sup> In the interindustry structure study St. Cloud State University is treated as an industrial sector of intermediate demand. This procedure allowed estimation of the impact on fifteen area industrial sectors, local government, and households of one dollar's spending by the university. These measures are presented in Table 1, and are termed multipliers. The sum of the interindustry multipliers yields an estimate of the final impact on the St. Cloud area economy of one dollar being spent by the university or its components.

### Comparison to Expenditure Model

Total spending directly related to the university is estimated in model B-1.2 as \$35,223,186 in 1979. The results reported in Table 1 are the products of the local expenditures which are directly university-related multiplied times the respective interindustry multiplier. Comparing the results of the interindustry impact estimate and the estimate

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<sup>1</sup>Nolin Masih, The Interindustry Structure of St. Cloud Area Economy, St. Cloud, MN., St. Cloud State University, 1973 (Mimeographed)

TABLE I

# ESTIMATE OF INTERINDUSTRY IMPACT OF ST. CLOUD STATE UNIVERSITY ON ST. CLOUD AREA ECONOMY

		Resulting Business	
	<u>Industry</u>	<u>Multiplier</u>	<u>Volume</u>
1.	Lumber Products	0.0076	\$ 267,696
2.	Stone and Rock Products	0.0069	243,040
3.	Metal Fabrication	0.0067	235,995
4.	Tools and Machine	0.0009	31,700
5.	Optics	0.0050	176,116
6.	Food and Kindred Products	0.0852	3,001,015
7.	Paper Products	0.0027	95,103
8.	Printing and Publishing	0.0074	260,652
9.	Rubber and Plastics	0.0036	126,803
10.	Miscellaneous Manufactures	0.0013	45,790
11.	Contract Construction	0.1821	6,414,142
12.	Wholesale and Retail	0.5698	20,007,017
13.	General Services	0.1290	4,543,791
14.	Medical and Health	0.0497	1,750,592
15.	Finance, Insurance, and Real Estate	0.1634	5,755,469
16.	Transportation, Communi- cation, and utility	0.1211	4,265,528
	Private Industry Multiplier	1.3424	47,283,605
17.	Local Government	0.0414	1,458,240
18.	Households	0.7753	27,308,536
	Total	2.1591	75,987.225

given earlier in this study the difference is very small, interindustry estimate \$75,987,225; estimate presented earlier, \$74,592,536.

The total local business volume that is university-related is slightly larger than twice the direct spending locally by the university and its components. Economic impact studies of institutional effects on local economies have, in general, exhibited income and spending multipliers in the range of 2.0 - 2.2.<sup>2</sup> The estimates shown above both lie in that range.

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<sup>2</sup>"Estimation of Differential Employment Multipliers in a Small Regional Economy." Research Report to the Federal Reserve Bank of Boston, 1966.

## SUMMARY AND CONCLUSIONS

University-related local spending stimulates local business activity, adds to local business property values, increases local business opportunities, and expands the credit base of local banks. The estimated dollar values of the above impacts have been described in this report. The St. Cloud area community also benefits from an increased variety of goods and services available locally as a result of the university's presence. This impact enhances St. Cloud's position with regard to its attractiveness to prospective citizens, businesses, and employers.

Relative Size of Major Impacts on Local Business

The income, employment, and spending estimates reported in this study indicate that St. Cloud State University is one of the major employers and sources of local spending and income in the area's economy. The total estimated university-related area employment is 4,359 (shown in model I-1), and assuming a labor force of 28,000 in the St. Cloud area, the university, through its spending locally accounts for 16% of St. Cloud area employment.<sup>1</sup>

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<sup>1</sup>The Minnesota Department of Economic Security, Labor Market Information Center, St. Cloud, estimates the labor force within the corporate limits of the City of St. Cloud to be approximately 19,000. The author has assumed a labor force of 9,000 exists in the area outside the corporate limits.

The total local business volume which is university-related is estimated to be \$74,592,536. The total local business volume in the St. Cloud area is estimated to be \$695,837,000 of which university-related spending then accounts for approximately 11%.<sup>2</sup>

Total personal income in the St. Cloud area is estimated to be \$266,800,000, and model I-2 shows an estimate of personal income locally of \$45,300,831 attributable to the university's presence.<sup>3</sup> This indicates that St. Cloud State University's presence accounts for 17% of local personal income. These summary statistics point to the relatively large role in the local economy which the university plays.

#### Relative Size of Impacts on Local Government

The estimated revenues and costs for local government associated with the university have been described earlier in this study. Total real-estate taxes collected by local governments are \$14,364,399 and real-estate taxes which are university-related are estimated to be \$1,970,105. Thus, university-related real-estate taxes account for approximately 14% of all real-estate tax collections locally. The state

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<sup>2</sup>The total local business volume is the sum of manufacturing, wholesale, retail, and service industry sales in the St. Cloud area, source: Minnesota Department of Economic Development.

<sup>3</sup>This income figure is based on \$4600 per capita personal income and a population of 58,000. These estimates are from the Survey of Current Business, June 1978, and estimates of local populations by City Clerks.

aid received by local public schools allocable to children of university-related persons is \$1,611,321 (model G-1.4.1) and total state aid received by public schools is \$19,991,577.

Thus, approximately 8% of state aid to local schools is attributable to university-related persons.

The municipal service costs allocable to university related influences is \$3,169,798 and the total operating budget of local governments, excluding public schools, is \$17,435,638. The university's presence then accounts for approximately 18% of the expenditures of local government. The cost of local public schools allocable to children of university-related persons is \$2,372,030, and the total operating budget of local public schools is \$29,429,657 in 1979. Thus, the children of university-related persons account for approximately 8% of public school costs, on a per student basis.

It should be reiterated that this report includes no estimates of the value to the community of the many social, cultural, and athletic facilities and events available to St. Cloud area citizens through the university. However, it is clear that the presence of the university enhances St. Cloud's position as Central Minnesota's cultural, professional, and educational service center.

APPENDIX A

MODEL B-1            Total University-Related Local  
                         Business Volume

$TBV_{UR} = (E_L)_{UR} + (BV_L)_{UR} + (LP_L)_{UR}$		
$(E_L)_{UR}$	=expenditures locally which are directly university-related, (Model B-1.1) . . . . .	\$ 35,223,186
$(LP_L)_{UR}$	=local purchases by local concerns in support of the university-related business, (Model B-1.2) . . . . .	12,060,418
$(BV_L)_{UR}$	=business volume locally attributable to income spent as a result of university- related spending, (Model B-1.3) . . . . .	<u>27,308,536</u>
		$TBV_{UR} = \$ 75,592,140$

MODEL B-1.1            Expenditures Locally Which Are  
                         Directly University-Related

$(E_L)_{UR} = (E_L)_U + (E_L)_{FS} + (E_L)_S + (E_L)_V$		
$(E_L)_U$	=expenditures locally by the university, (Model B-1.4) . . .	\$ 3,848,648
$(E_L)_{FS}$	=expenditures locally by the faculty and professional support staff, (Model B-1.5) . . . . .	8,374,396
$(E_L)_S$	=expenditures locally by students, (Model B-1.6)	22,695,142
$(E_L)_V$	=expenditures locally by visitors to the university, (Model B-1.7) . .	<u>305,000</u>
		$(E_L)_{UR} = \$ 35,223,186$

MODEL B-1.2      Local Purchases by Local Concerns  
in Support of University-Related  
Business

$$(LP_L)_{UR} = (l_p)(E_L)_{UR}$$

$(l_p)$       =coefficient of degree to which  
local concerns purchase goods  
and services from local  
businesses. . . . . 0.3424

$(E_L)_{UR}$       =expenditures locally which are  
directly university-related,  
(Model B-1.1). . . . . \$ 35,223,186

$$(LP_L)_{UR} = 0.3424 \times \$ 35,223,186 = \$ 12,060,418$$

MODEL B-1.3      Business Volume Locally Attri-  
butable to Income Spent as a  
Result of University-Related  
Spending

$$(BV_L)_{UR} = M_i (E_L)_{UR}$$

$M_i$       = coefficient representing degree  
to which individual income received  
from local sources is spent and re-  
spent locally . . . . . 0.7753

$(E_L)_{UR}$       = expenditures locally which are  
directly university-related,  
(Model B-1.1) . . . . . =\$ 35,223,186

$$(BV_L)_{UR} = 0.7753 \times \$ 35,223,186 = \$ 27,308,536$$



MODEL B-1.1.3   Expenditures Locally by Students

$$(E_L)_S = (E_M)_S + (E_H)_S + (E_{NH})_S + (E_G)_S$$

$(E_M)_S$	=local miscellaneous expenditures by students residing locally (from student survey) . . . . .	\$ 3,213,280
$(E_H)_S$	=expenditures locally by students for rental housing (from student survey) . . . . .	\$ 3,974,420
$(E_{NH})_S$	=local nonhousing expenditures by students residing locally (from student survey) . . . . .	\$ 12,021,120
$(E_L)_{NLS}$	=local expenditures by nonlocal students (from student survey).	\$ 3,356,734
$(E_{LG})_S$	=local expenditures by local fraternities and sororities (from survey) . . . . .	<u>\$ 130,000</u>
		\$ 22,695,142

MODEL B-1.1.4   Local Expenditures by Visitors to the University

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

$(V_i)$	=estimated number of visitors to university of $i^{th}$ category	
$(E_i)_V$	=estimated local expenditures by each visitor in $i^{th}$ category	
$(E_L)_V$	=see assumptions and computations in Table X . . . . .	305,000

MODEL B-1.5.1 Expenditures for Local Rental Housing  
by Faculty and Professional Support  
Staff

$$(E_H)_{FS} = (f_L)(f_H)(DI)_{FS}(e_H)$$

$(f_L)$	=proportion of the faculty and professional support staff residing locally, (from personnel survey) . . . . .	0.8375
$(f_H)$	=proportion of local faculty and professional support staff renting housing, (from personnel survey) .	0.1786
$(DI)_{FS}$	=total disposable income of faculty and professional support staff (SCSU Business Office) . . . . .	\$ 13,997,400
$(e)_H$	=average proportion of renter's total expenditures spent for rental housing (from survey) . . .	<u>0.125</u>
$(E_H)_{FS}$	=(0.8375) (0.1786) (13,997,400) (0.125)	= \$ 261,576

MODEL B-1.5.2 Local Nonhousing Expenditures by  
Local Faculty and Professional  
Support Staff

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

$(f_L)$	=proportion of the faculty and professional support staff residing locally (from survey) . . . . .	0.8375
$(e_L)$	=proportion of total nonhousing expenditures likely to be spent locally (from survey) . . . . .	0.80
$(DI)_{FS}$	=total disposable income of faculty and professional support staff (SCSU Business Office) . . . . .	\$ 13,977,400
$(e_{NH})_{FS}$	=proportion of total expenditures spent on nonhousing items (from survey) . . . . .	<u>0.80</u>

$$(E_{NH})_{FS} = (0.8375)(0.80)(13,997,400)(0.80) . . = \$ 7,502.606$$

MODEL B-1.5.3      Expenditures Locally by Nonlocal  
Faculty and Professional Support  
Staff

$$(E_L)_{NFS} = (1-f_L)(F)(E_I)_{FS}$$

$f_L$	=proportion of faculty and professional support staff residing locally (from survey) . . . .	0.8375
$F$	=total number of faculty and professional support staff (from survey) . . . . .	1098
$(E_I)_{FS}$	=estimated annual average expenditure locally by each nonlocal faculty and professional staff individual (from survey) . . .	\$ <u>3,420</u>
$(E_L)_{NFS}$	=(0.1625)(1098)(3,420) . . . .	=\$ 610,214

MODEL B-2            Value of Local Business Property  
Committed to University-Related  
Business

$$(VBP)_{UR} = (VRP)_{UR} + (VI)_{UR} + (VOP)_{UR}$$

$(VRP)_{UR}$	=value of local business real property committed to university-related business (Model B-2.1) . . . .	\$ 22,766,972
$(VI)_{UR}$	=value of local business inventory committed to university-related business, (Model B-2.2) . . . .	\$ 8,951,056
$(VOP)_{UR}$	=value of local business property other than real or inventory committed to university-related business, (Model B-2.3) . . . .	\$ <u>1,491,842</u>
	$(VBP)_{UR}$	=\$ 33,209,870

MODEL B-2.1      Value of Local Business Real  
Property Committed to University-  
Related Business

$$(VRP)_{UR} = \frac{TBV_{UR}}{(BV)_L} \cdot \frac{(V_B)}{(amv)}$$

$TBV_{UR}$       =total university-related local  
business volume, (Model B-1) . . \$ 74,592,140

$(BV)_L$       =local business volume (Minnesota  
Department of Economic Develop-  
ment . . . . . \$695,837,000

$(V_B)$       =assessed valuation of local  
business real property (City  
Clerk's reports) . . . . . \$ 64,410,672

$(amv)$       =local ratio of assessed value to  
market value of taxable real  
property (City Clerk's report). . 30.3%

$$(VRP)_{UR} = (\$74,592,140 \div \$695,837,000) \div (\$64,410,672 \div .303) = \$ 22,766,972$$

MODEL B-2.2      Value of Local Business Inventory  
Committed to University-Related  
Business

$$(VI)_{UR} = (ibv) TBV_{UR}$$

$(ibv)$  = inventory-to-business-volume ratio <sup>1</sup> 0.12

$TBV_{UR}$       =total university-related local  
business volume (Model B-1) . . \$ 74,592,140

$$(VI)_{UR} = 0.12 (\$74,592,140) = \$ 8,951,056$$

<sup>1</sup>Statistics of Income, 1975: Business Income  
Tax Returns, Internal Revenue Service, Washington, D.C.

MODEL B-2.3      Value of Local Business Property Other  
Than Real or Inventory Committed to  
University Related Business

$$(VOP)_{UR} = (ebv) \text{ TBV}_{UR}$$

(ebv)	=equipment and machinery-to-business volume ratio 1.	0.02
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TBV <sub>UR</sub>	=total university-related local business volume (Model B-1) . . . . \$ 74,592,140
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$$(VOP)_{UR} = 0.02 (\$74,592,140) = \$ 1,491,842$$

1. IBID

MODEL B-3      Expansion of the Credit Base of  
Local Banks Resulting from  
University-Related Deposits

$$(CB_L)_{UR} = (1-t) [TO_U + (TD_{FS})(FS_L) + (TD_S)(S_L)]$$

$$+ (1-d) [DD_U + (DD_{FS})(FS_L) + (DD_S)(S_L) + (cbv) TBV_{UR}]$$

t	=local time deposit reserve requirement (survey of local banks) . . . . .	0.03
TD <sub>U</sub>	=average time deposit of the university in local banks (SCSU Business Office) . . . . .	\$ 1,101,224
TD <sub>FS</sub>	=average time deposit of each faculty and professional support staff member in local banks (from survey) . . . . .	\$ 1,534
FS <sub>L</sub>	=number of faculty and professional support staff residing locally (from survey) . . . . .	920
TD <sub>S</sub>	=average time deposit of each student in local banks <sup>1</sup> . . . . .	\$ 75
S <sub>L</sub>	=number of students residing locally (from survey) . . . . .	8977
d	=local demand deposit reserve requirement (survey of local banks) . . . . .	0.11
DD <sub>U</sub>	=average demand deposit of the university in local banks (SCSU Business Office) . . . . .	\$ 96,450
DD <sub>FS</sub>	=average demand deposit of each faculty and professional support person in local banks (from survey) . . . . .	\$ 203
DD <sub>S</sub>	=average demand deposit of each student in local banks <sup>2</sup> . . . . .	\$ 100

<sup>1</sup>"Survey of Financial Characteristics of Consumers"  
Federal Reserve Technical Papers, Washington, D.C.

<sup>2</sup>IBID

## MODEL B-3 (continued)

(cbv)	=cash-to-business volume ratio <sup>3</sup> .	0.037
TBV <sub>UR</sub>	=total university-related local business volume, (Model B-1) . .	<u>\$ 74,592,140</u>
(CB <sub>L</sub> ) <sub>UR</sub>		=\$ 6,511,247

MODEL G-1 University-Related Revenues Received  
by Local Governments

$$(LGR)_{UR} = (T_{RE})_{UR} + (T_{NRE})_{UR} + (SA)_{UR} + (OR)_{UR}$$

(T <sub>RE</sub> ) <sub>UR</sub>	=university-related real-estate taxes paid to local governments, (Model G-1.2) . . . . .	\$ 1,970,105
(T <sub>NRE</sub> ) <sub>UR</sub>	=university-related property taxes, other than real estate, paid to local governments, (Model G-1.1) .	\$ 268,532
(SA) <sub>UR</sub>	=state aid to local governments attributable to university's presence, (Model G-1.3) . . . . .	\$ 1,688,761
(OR) <sub>UR</sub>	=other university-related revenues collected by local governments (Model G-1.4) . . . . .	<u>\$ 21,635</u>
	(LGR) <sub>UR</sub>	=\$ 3,949,033

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<sup>3</sup>Statistics of Income, 1975; Business Income Tax Returns,  
Internal Revenue Service, Washington, D.C.

MODEL G-1.2      University-Related Real Estate  
**Taxes Paid to Local Governments**

$$(T_{RE})_{UR} = (T_R)_U + (T_R)_{FS} + (T_R)_{SG} + (T_R)_S + (T_{R.B})_{UR}$$

$(T_R)_U$	= real-estate taxes paid to local governments by the university . . .	0
$(T_R)_{FS}$	=real-estate taxes paid to local governments by local faculty and professional support staff (Model G-1.1.1) . . . . .	\$ 690,721
$(T_R)_{SG}$	=real-estate taxes paid to local governments by local fraternities and sororities (from survey) .	\$ 12,800
$(T_R)_S$	=real-estate taxes paid to local governments by students residing locally (Model G-1.1.2) . . . .	\$ 556,050
$(T_{R.B})_{UR}$	=real-estate taxes paid to local governments by local businesses for real property allocable to university-related business, (Model G-1.1.3) . . . . .	\$ <u>710,534</u>
	$(T_{RE})_{UR}$	\$ 1,970,105

MODEL G-1.2.1      Real-Estate Taxes Paid to Local Governments by Local Faculty and Professional Support Staff

$$(T_R)_{FS} = (FS)_L (1-f_H) (Pt) (V_{PR} \div N_{PR}) + (FS)_L (f_H) (AAR) (.20)$$

$(FS)_L$	=number of faculty and professional support staff residing locally (from survey) . . . . .	920
$f_H$	=proportion of local faculty and professional support staff renting housing (from survey) . . . . .	0.1786

pt =local property tax rate  
(City Clerk's reports) . . . . . 0.103

rt =proportion of rental expen-  
diture attributable to taxes . . . . . 0.20

$V_{PR}$  =total assessed valuation of  
all local private residences  
(auditors' reports) . . . . . \$ 92,823,675

$N_{PR}$  =total number of local private  
residences (City planner and  
area planning office) . . . . . 12057

AAR =Average annual rent expenditure  
(from survey) . . . . . \$ 2784

$(T_R)_{FS}$  =  $(920)(0.8214)(0.103)(\$92,823,675 \div 12057) + (920)(0.1786)(2784)(0.20) = \$ 690,721$

MODEL G-1.2.2 Real-Estate Taxes Paid to Local  
Governments by Students Residing  
Locally

$(T_R)_S = (S)_L (AR)_S (rt)$

$(S)_L$  =number of students renting housing  
locally (from survey) . . . . . 3707

$(AR)_S$  =average annual rental expenditure  
per student (from survey) . . . . . 750

$(rt)$  =proportion of rental expenditure  
attributable to property taxes. . . . . 0.20

$(T_R)_S = (3707)(750)(0.20) = \$ 556,050$

MODEL G-1.2.3 Real-Estate Taxes Paid to Local Governments by Local Businesses for Real Property Allocable to University-Related Business

$$(T_{R.B})_{UR} = (pt) [ TBV_{UR} \div BV_L ] (V_B)$$

(pt)	=local property tax rate, (City Clerks' reports) . . . . .	0.103
$TBV_{UR}$	=total university-related local business volume, (Model B-1) . .	\$ 74,592,140
$BV_L$	=local business volume, (Minnesota Department of Economic Development . . . . .	\$695,837,000
$V_B$	=assessed valuation of local business real property (City Clerks' reports) . . . . .	<u>\$ 64,410,762</u>
$(T_{R.B})_{UR}$	$= (0.103) \quad 74,592,140 \div 695,837,000$ $(64,410,762)$	$= \$ \quad 710,534$

MODEL G-1.1 University-Related Property Taxes, Other Than Real-Estate, Paid to Local Governments

$$(T_{NRE})_{UR} = (it) (VI)_{UR}$$

(it)	=local inventory tax rate, (0.303 x 0.103) . . . . .	0.03
$(VI)_{UR}$	=value of local business inventory committed to university-related business (Model B-2.2) . . . . .	\$ 8,951,056
$(T_{NRE})_{UR}$	$= (0.03) (\$2,983,685) =$	$\$268,532$

MODEL G-1.3 Other Revenues Collected by Local Government from University-Related Activities

$(OR)_{UR}$	=parking fines, warrants, and court costs paid by university-related persons, tickets issued by St. Cloud State University Security . . .	\$ 21,635
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MODEL G-1.4      State Aid to Local Governments  
 Allocable to the University's  
 Presence

$$(SA)_{UR} = (SA)_{CH} + (SA)_{PC}$$

$(SA)_{CH}$       =state aid to local public schools  
 allocable to children of university-  
 related families (Model G-1.4.1). \$ 1,611,321

$(SA)_{PC}$       =other state aid received by local  
 governments on a per capita basis  
 (City Clerks' reports) . . . . . \$ 77,440

\$ 1,688,761

MODEL G-1.4.1    State Aid to Local Public Schools  
 Allocable to Children of Univ-  
 ersity-Related Families

$$(SA)_{CH} = A_{PS} [CHP_{FS} + CHP_S] \div CH_{PS}$$

$A_{PS}$             =total state aid to local public  
 schools, (public schools' annual  
 reports) . . . . . \$ 19,991,577

$CHP_{FS}$         =number of children of faculty  
 and professional support staff  
 attending public school, (from  
 survey) . . . . . 690

$CHP_S$         =number of students' children  
 attending local public schools,  
 (from survey) . . . . . 455

$CH_{PS}$         =total enrollment of local public  
 schools, (public schools' annual  
 reports) . . . . . 14,193

$$(SA)_{CH} = 19,991,577 \quad 690 + 455 \quad 14,193 \quad =\$ \quad 1,611,321$$

MODEL G-2

Local Government Operating Cost  
Allocable to University-Related  
Influences

$$(LGC)_{UR} = (MC)_{UR} + (PS)_{UR}$$

$(MC)_{UR}$	=municipal service costs allocable to university-related influences, (Model G-2.1) . . . . .	\$ 3,169,798
$(PS)_{UR}$	=local public school cost allocable to university- related persons, (Model G-2.2) . . . . .	<u>2,372,030</u>
$(LGC)_{UR}$		=\$ 5,541,828

MODEL G-2.1

Municipal Service Costs Allocable  
to University-Related Influences

$(MC)_{UR} =$	$\frac{FS_L + SL}{POP_{LD}} + \frac{FSH_L + SH_L}{POP_{LR}} (B_M)$	
	2	
$FS_L$	=number of faculty and professional support staff residing locally (from survey) . . . . .	920
$S_L$	=number of students residing locally (from survey) . . . . .	8977
$POP_{LD}$	=local daytime population (City Planners Office) . . . . .	58,183
$FSH_L$	=number of persons in households of faculty and professional support staff residing locally (from survey) . . . . .	2714
$SH_L$	=number of persons in households of students residing locally (from survey) . . . . .	9673
$POP_{LR}$	=local resident population (Area Planning Office) . . . . .	63,985

## MODEL G-2.1 (continued)

$B_M$  = operating budget for municipal  
services of all local govern-  
ments (excludes public schools)  
(City Clerks' reports) . . . . . \$ 17,435,638

$$(MC)_{UR} = \frac{920 + 8977}{58,183} + \frac{2714 + 9673}{63,985} (17,435,638) = \$ 3,169,798$$

2

MODEL G-2.2      Local Public School Costs Allo-  
cable to University-Related  
Persons

$$(PS)_{UR} = \frac{CHP_{FS} + CHP_S}{CH_{PS}} B_{PS}$$

$CHP_{FS}$  = number of children of faculty and  
professional support staff attend-  
ing public schools (from survey). 690

$CHP_S$  = number of students' children  
attending public school (from  
survey) . . . . . 455

$CH_{PS}$  = total enrollment of local public  
schools (public schools' annual  
report) . . . . . 14193

$B_{PS}$  = operating budget of local public  
schools (public schools' annual  
report) . . . . . \$ 29,429,657

$$(PS)_{UR} = \frac{690 + 455}{14193} (29,429,657) = \$ 2,372,030$$

# MODEL G-3      Value of Local Government Property Allocable to University-Related Influences

$$(GP)_{UR} = (MC_{UR} \div B_M)(GP_M) + (PS_{UR} \div B_{PS})(GP_{PS})$$

$MC_{UR}$	=municipal service costs allocable to university-related influences (Model G-2.1) . . . . .	\$ 3,169,798
$B_M$	=operating budget for municipal services of all local governments (City Clerks' report) . .	\$ 17,435,638
$GP_M$	=value of municipal government property (City Clerks' report). .	\$ 45,087,585
$PS_{UR}$	=local public school cost allocable to university-related persons (Model G-2.2) . . . . .	\$ 2,372,030
$B_{PS}$	=operating budget of local public schools (public schools' annual reports) . . . . .	\$ 29,429,657
$GP_{PS}$	=value of local public school property (public schools' annual reports) . . . . .	<u>\$ 99,971,201</u>
$GP_{UR}$	$= (3,169,798 \div 17,435,638)(45,087,585) + (2,372,030 \div 29,429,657)(99,971,201) =$	\$ 16,254,455

## MODEL G-4      Real-Estate Taxes Foregone Due to University's Tax Exempt Status

$$(FR_{RE})_{UR} = [(TT_{RE} - (T_R)_U)(A_U \div A_L)] - (T_R)_U$$

$TT_{RE}$	=total taxes from real estate collected by local governments (City Clerks' reports) . . . . .	\$ 14,364,399
$(T_R)_U$	=real-estate taxes paid to local governments by the university . .	0
$A_U$	=acres of the university	232
$A_L$	=acres of St. Cloud area, less $A_U$	8,233

$$(FR_{RE})_{UR} = (14,364,399)(232 \div 8,233) = \$ 402,231$$

MODEL G-5            Value of Municipal Type Services  
Self-Provided by the University

(UP)<sub>S</sub> =grounds maintenance and police  
protection . . . . . \$ 133,732

MODEL I-1            Number of Local Jobs Attributable  
to the University's Presence

$$J_L = FS + (j) [(E_L)_{UR} + (LGC)_{UR}]$$

FS            =total number of faculty and  
professional support staff  
(SCSU Business Office) . . . . . 1098

j            =full-time jobs per dollar of direct  
expenditures in the local environ-  
ment<sup>1</sup> . . . . . 0.00008

(LGC)<sub>UR</sub> =local government operating cost  
allocable to university-related  
influences, (Model G-2) . . . . . \$ 5,541,828

(EL)<sub>UR</sub> =expenditures locally which are  
directly university-related,  
(Model B-1.1) . . . . . \$ 35,223,186

$$J_L = 1098 + 0.00008 [ 35,223,186 + 5,541,828 ] = 4,359$$

<sup>1</sup>"Estimation of Differential Employment Multipliers  
in a Small Regional Economy" Research Report to the  
Federal Reserve Bank of Boston, 1966.

MODEL I-2

Personal Income of Local Individuals  
Attributable to University's Presence

$$PI_{UR} = (f_L)(W_{FS}) + (P)(E_L)_{UR}$$

$f_L$  =proportion of faculty and professional support staff residing locally (from survey) . . . . . 0.8375

$W_{FS}$  =gross compensation to faculty and professional support staff (SCSU Business Office) . . . . . \$ 21,482.800

$p$  =payrolls and profits per dollar of local direct expenditures . . . . . 0.7753

$(E_L)_{UR}$  =expenditures locally which are directly university-related, (Model B-1.1) . . . . . \$ 35,223,186

$PI_{UR} = (0.8375)(21,482,800) + (0.7753)(35,223,186) =$  \$ 45,300,381

TABLE II

AVERAGE AND TOTAL EXPENDITURES BY  
STUDENT CLASSIFICATION IN 1979

<u>Classification</u>	<u>Number of Students</u>	<u>Average Expenditure</u>	<u>Total Expenditure</u>
1. Married and commuting from outside the St. Cloud area	760	\$ 948	\$ 720,480
2. Married and residing in the St. Cloud area	810	\$ 4995	\$ 4,045,950
3. Single and living on campus, or in fraternity or sorority house	2865	\$ 1152	\$ 3,300,480
4. Single and residing in the St. Cloud area	4040	\$ 2463	\$ 9,950,520
5. Single and commuting from outside the St. Cloud area	1617	\$ 1530	\$ 2,474,010
	<hr/> 10092	<hr/>	<hr/> \$ 20,491,440

TABLE III

AVERAGE AND TOTAL EXPENDITURES BY STUDENT CLASSIFICATION,  
4224 SUMMER SCHOOL STUDENTS, 1979

	<u>Classification</u>	<u>Number of Students</u>	<u>Average Expenditure</u>	<u>Total Expenditure</u>
1.	Married and commuting from outside the St. Cloud area	318	163	51,834
2.	Married and residing in the St. Cloud area	339	1507	510,882
3.	Single and living on campus or in fraternity or sorority house	1200	229	274,800
4.	Single and residing in the St. Cloud area	1691	666	1,126,206
5.	Single and commuting from outside the St. Cloud area	676	355	239,980
		<hr/> 4224	<hr/>	<hr/> 2,203,702

## TABLE IV

AVERAGE AND TOTAL EXPENDITURES BY MARRIED STUDENTS  
COMMUTING FROM OUTSIDE THE ST. CLOUD AREA, 760 STUDENTS

	<u>Category</u>	<u>Average Annual Expenditure</u>	<u>Total Expenditure</u>
1.	Recreation	46	34,960
2.	Clothing	65	49,400
3.	Laundry	14	10,640
4.	Medical and Health	49	37,240
5.	Grooming	16	12,160
6.	Snacks	34	25,840
7.	Food	153	116,280
8.	Contributions	3	2,280
9.	Auto Expenses	345	262,200
10.	Books	106	80,560
11.	Transportation	75	57,000
12.	Insurance	42	31,920
		<hr/> 948	<hr/> 720,480

TABLE V

ANNUAL AVERAGE AND TOTAL EXPENDITURE BY CATEGORIES FOR  
MARRIED STUDENTS RESIDING IN ST. CLOUD AREA, 810 STUDENTS

	<u>Category</u>	<u>Average Annual Expenditure</u>	<u>Total Expenditure</u>
1.	Recreation	361	292,410
2.	Clothing	273	221,130
3.	Laundry	84	68,040
4.	Medical and Health	384	311,040
5.	Grooming	82	66,420
6.	Snacks	229	185,490
7.	Food	726	588,060
8.	Rent	1,146	928,260
9.	Contributions	150	121,500
10.	Auto Expenses	609	493,290
11.	Books	201	162,810
12.	Transportation	423	342,630
13.	Insurance	327	264,870
		<hr/> 4,995	<hr/> 4,045,950

TABLE VI

ANNUAL AVERAGE AND TOTAL EXPENDITURE BY CATEGORIES  
FOR SINGLE STUDENTS LIVING ON CAMPUS, 2865 STUDENTS

	<u>Category</u>	<u>Average Annual Expenditure</u>	<u>Total Expenditure</u>
1.	Recreation	228	653,220
2.	Clothing	173	495,645
3.	Laundry	33	94,545
4.	Medical and Health	25	71,625
5.	Grooming	54	154,710
6.	Snacks	81	232,065
7.	Food	114	326,610
8.	Contributions	18	51,570
9.	Auto Expenses	126	360,990
10.	Books	207	593,055
11.	Transportation	78	223,470
12.	Insurance	15	42,975
		<hr/>	<hr/>
		1,152	3,300,480

TABLE VII

ANNUAL AVERAGE AND TOTAL EXPENDITURES BY CATEGORIES FOR SINGLE  
STUDENTS RESIDING IN THE ST. CLOUD AREA, 4040 STUDENTS

	<u>Category</u>	<u>Annual Average Expenditure</u>	<u>Total Expenditure</u>
1.	Recreation	277	1,119,080
2.	Clothing	174	702,960
3.	Laundry	36	145,440
4.	Medical and Health	46	185,840
5.	Grooming	56	226,240
6.	Snacks	111	448,440
7.	Food	342	1,381,680
8.	Rent	679	2,743,160
9.	Contributions	18	72,720
10.	Auto Expenses	354	1,430,160
11.	Books	196	791,840
12.	Transportation	117	472,680
13.	Insurance	57	230,280
		<hr/>	<hr/>
		2,463	9,950,520

TABLE VIII

ANNUAL AVERAGE AND TOTAL EXPENDITURES BY CATEGORIES FOR SINGLE  
STUDENTS COMMUTING FROM OUTSIDE ST. CLOUD, 1617 STUDENTS

	<u>Category</u>	<u>Annual Average Expenditure</u>	<u>Total Expenditure</u>
1.	Recreation	190	307,230
2.	Clothing	172	278,124
3.	Laundry	13	21,021
4.	Medical and Health	24	38,808
5.	Grooming	49	79,233
6.	Snacks	88	142,296
7.	Food	213	344,421
8.	Contributions	30	48,510
9.	Auto Expenses	450	727,650
10.	Books	192	310,464
11.	Transportation	49	79,233
12.	Insurance	60	97,020
		<hr/>	<hr/>
		1,530	2,474,010

## TABLE IX

ST. CLOUD STATE UNIVERSITY SPENDING IN THE LOCAL AREA  
1979

1.	Utilities.....	\$ 803,200
2.	Purchases of supplies, equipment, and services.....	1,787,500
3.	Preventive maintenance, repairs and betterment.....	127,698
4.	New construction.....	191,250
5.	ARA Services, Inc., spending for food, labor, and services locally.....	939,000
Total		<hr/> \$ 3,848,648

## TABLE X

INCOME TO ST. CLOUD STATE UNIVERSITY, 1979<sup>1</sup>

1.	Dormitory.....	\$ 3,469,225
2.	Atwood Center.....	783,655
3.	University Bookstore Commissions.....	99,125
4.	Student Activities.....	798,856
Total		<hr/> \$ 5,150,861

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<sup>1</sup>This does not include all receipts of the university. These figures represent revenues from university operations that could be considered to compete with existing or potential local private businesses.

TABLE XI

## LOCAL SPENDING BY VISITORS TO ST. CLOUD STATE UNIVERSITY IN 1979

A.	<u>Spending by visitors to university events.</u> It is estimated that 30,000 out-of-town visitors attended events associated with the university e.g., athletic events, conferences, concerts, and conventions, in 1979 and that one third of them spent \$10 in the community, $30,000 \div 3 \times \$10$ .....\$100,000	
B.	<u>Spending by Business and Professional Visitors.</u> It is estimated that 3000 visits to the university from book salesmen, lecturers, conference leaders, and official university visitors occurred in 1979 and that one-half of these day-visit and one-half are overnight. Overnight visitors spend \$40 in the community and \$15 is spent by day-visitors.	
	1,500 x \$40	=\$ 60,000
	1,500 x \$15	= 22,500
		<hr/>
		\$ 88,500
C.	<u>Spending by Students' Visitors.</u> There are approximately 6,600 students living off-campus or in dormitories who are away from home. Assuming that one-half of them, 3,300, receive visitors in a year and receive 1.5 visitors per student then total visitors locally would be 4,950. Assume one-half are overnight visitors and one-half are day visits.	
	2,475 x \$10	=\$ 24,750
	2,475 x \$37	= 91,750
		<hr/>
		\$116,500
	Total Visitor Spending	\$305,000

## APPENDIX B

FACULTY AND PROFESSIONAL SUPPORT PERSONNEL QUESTIONNAIRE

INFORMATION FORM SURVEYING STUDENT EXPENDITURES IN THE  
ST. CLOUD AREA

## 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 5C, 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.)