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The Economic Impact of St. Cloud State University on the Local Economy (June 1993)

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The Economic Impact of
St. Cloud State
University
On the Local Economy

BY

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JUNE, 1993

Executive Summary

Because of St. Cloud State University, the immediate St. Cloud area employs 9,261 more persons, generates \$136 million in personal income, and realizes \$305 million more in local business volume than it would have if the University did not exist. This compares to an estimated 8,277 jobs, \$84 million in personal income and \$169 million in local business volume attributable to the University in 1986.

With 1,341 employees, St. Cloud State University is the fourth largest employer in the area. Fingerhut Corporation, Saint Cloud Hospital and Frigidaire Co. employ more people than St. Cloud State.

Methods Used in the Analysis

This study uses an adaptation of the Caffrey-Isaac's (1971) model for estimating the impact of a university on a local economy. The model focuses on the increased amounts of business volume, governmental revenues and costs, personal income and numbers of jobs based solely on spending patterns of the university and university-related individuals.

Economic Impact is Understated

Many of the catalysts for growth are ignored in a demand-driven model such as the Caffrey-Isaac's model and any other traditional impact analysis. Universities also contribute to local area growth by providing expertise to area

businesses. This expertise can either decrease costs, or provide innovative techniques for generating new products. Students provide good, stable employment for area businesses. Without this stable labor pool, many manufacturers could not produce the volume of output they do. The existence of a university in an area increases the likelihood of attracting and retaining businesses. Finally, the increased size of business volume increases the variety of goods and services available, strengthening St. Cloud's role as the retail center of central Minnesota.

Local Business Impacts

The direct effect, which constitutes spending directly generated by the University and individuals involved with the University, totals \$141 million. To support the \$141 million in spending, local businesses must purchase \$37 million of goods and services from secondary local markets. This is known as the indirect effect. The sum of the direct and indirect effects produces incomes and jobs for many people who may not realize the ties they have with the University. These employees purchase goods and services, creating even more jobs for more people, totaling \$126 million in what is called the induced effect. The sum of the direct, indirect and induced effect adds a total of \$305 million in local business volume to the economy.

To support this size of business volume, local entrepreneurs have \$542 million invested in land and buildings, inventories, machinery and equipment. Because many people affiliated with the University also bank in the local area, financial institutions experience a credit base expansion of \$60 million due to the influences of St. Cloud State University.

Impact of St. Cloud State University on Local Governments

Local governments face increased costs because a facility as large as the University is located here, but they also enjoy increased revenues. The foregone real estate taxes due to the tax-exempt status of the University, added to the increase in governmental operating costs to service the University, equal \$12 million. The \$12 million is offset by an estimated \$14 million in increased revenues stemming from University-related activity.

Impact on Local Employment and Income

The combination of the increased business volume in the local area and the increase in governmental services required support 7,920 jobs. The University directly employs 1,341 individuals, generating a total employment of 9,261 in the local area. The \$136 million in total personal income includes incomes due to wages and salaries, rental income, and increased profits due to the University's presence.

Summary and Conclusions

Since 1986, the number of area jobs attributable to the University grew by 11.9 percent, from 8,277 to 9,261. The University contributed an estimated \$84 million in local area personal income in 1986. By 1992 that amount grew to \$136 million. Local business volume generated by the University grew from an estimated \$169 million to \$305 million. These estimates are conservative because there is some spending that cannot easily be measured. Rather than attempt to measure that spending, we have ignored it in the analysis.

Besides affecting local businesses, the influence of the University is felt by local governments. The University indirectly increases coffers of local governments by an estimated net of \$2 million.

The impact study ignores even greater contributions of the University to the local economic growth. It ignores the problem-solving expertise the faculty and staff provide to area businesses. It ignores the output of goods and services provided by student-employees. It ignores the incentives of firms and families to locate in the area, close to a sizable university.

Finally, the impact study does not account for the intangibles the University brings to a community. The benefits received by area residents who take advantage of the cultural, athletic or educational activities cannot be easily measured in dollars. The benefits of students educated at this or any other educational facility span much more than the possibility of greater future incomes for themselves and greater present business volume for area firms.

Introduction

St. Cloud State University is responsible for approximately 9,261 jobs in the immediate St. Cloud area, and \$136 million in personal income. For this study, the immediate St. Cloud area consists of St. Cloud, Sartell, Sauk Rapids, Waite Park; St. Augusta township, St. Cloud township, Le Sauk township, Haven township, and Minden township. The estimates compare to 8,277 estimated jobs and \$84 million in personal income in 1986.

The University itself employs 1,341 faculty and professional staff directly, making it the fourth largest employer in the area. See Table 1. Although the University employs 1,341 persons, 7,920 more jobs are generated by supporting firms supplying the needs of the University, its employees, students, and

Table 1. Major Employers by Industry in the City of St. Cloud.		
Major Employers	Products/Services	Employees
Fingerhut Corporation	Consumer Goods	4,315
Saint Cloud Hospital	Health Care	2,300
Frigidaire Co.	Refrigerators/Freezers	1,700
St. Cloud State University	Post-Secondary Education	1,341
Jack Frost/Gold'n Plump	Broiler Chickens	1,300
Cold Spring Granite	Granite	1,000
Bankers Systems	Financial Forms	950
Veterans Hospital	Health Care	850
Champion International	Printing Paper	700
School District 742	Primary, Secondary Education & Technical College	680
Source: St. Cloud Chamber of Commerce.		

visitors. The University generates \$305 million in local business volume in the immediate St. Cloud area. This estimate compares to \$169 million in University-related local business volume in 1986.

This is the eighth study that estimates St. Cloud State's economic impact since the mid 1960s. As in past studies, we use an adaptation of the Caffrey-Isaac's (1971) model for estimating the impact of a university on a local economy. The model estimates the increase in business activity because of the University, the impact on local governments, the number of jobs created and amount of income generated by local spending by the University's students, faculty and professional support staff, and visitors. The equations detailing the estimates are in Appendices A-C. Appendix D presents tables showing the amount of student spending by type of retail or service purchased.

Impact Studies Underestimate the True Economic Impact

Impact studies, by their nature, underestimate the economic impact of a university. Traditional impact studies measure only the influence of the buying habits from St. Cloud State University, its students, and employees. Other types of economic impacts cannot easily be measured.

- Faculty and staff provide expertise to area businesses through facilities like the SURE ACCESS Network, the St. Cloud Small Business Development Center, and the Science and Technology Applied Research Center. The innovations and cost-savings provided in this manner is not measured in this study.
- Students are a stable source of full- and part-time employment for area businesses. Their contribution, as employees, to the growth of the economy is also not measured in this study.
- Having a university nearby may be a deciding factor as to whether a business locates or stays within an area. Employers can take

advantage of training possibilities and have a stable source of good-quality, educated labor.

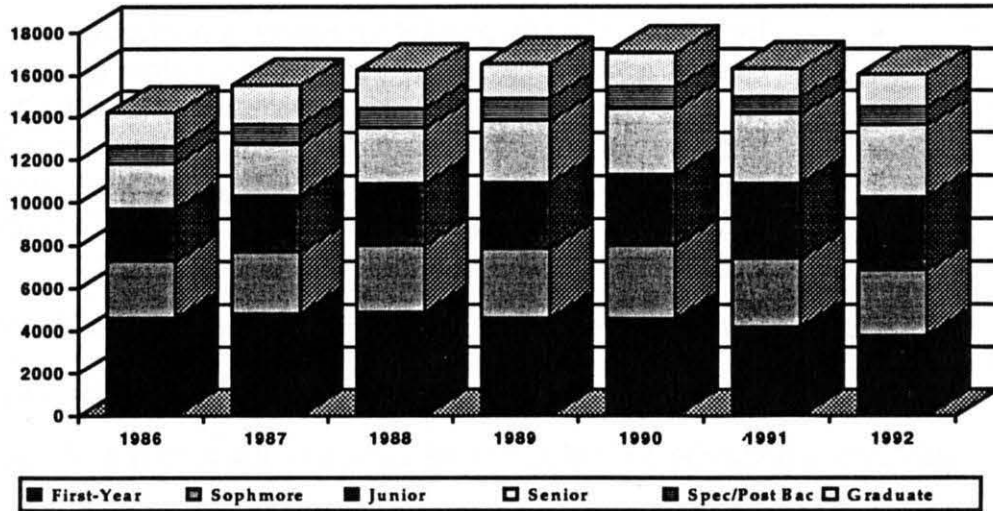
- Individuals in any market or economy are better-off whenever there is a wider variety of goods and services from which to choose. The increase in business volume in the St. Cloud area because of University-related spending allows a much wider variety of goods and services for every customer shopping in the area. This variety further strengthens St. Cloud's role as the retail Mecca of central Minnesota.

No dollar value is estimated for the intangibles a university brings to a community. Impact analyses do not place dollar values on the benefits to residents who prefer to live and work close to a university and take advantage of the cultural, athletic, or educational activities. No attempt is made in this study to value the cultural impacts of public service functions the university provides.

GROWTH IN ST. CLOUD STATE UNIVERSITY

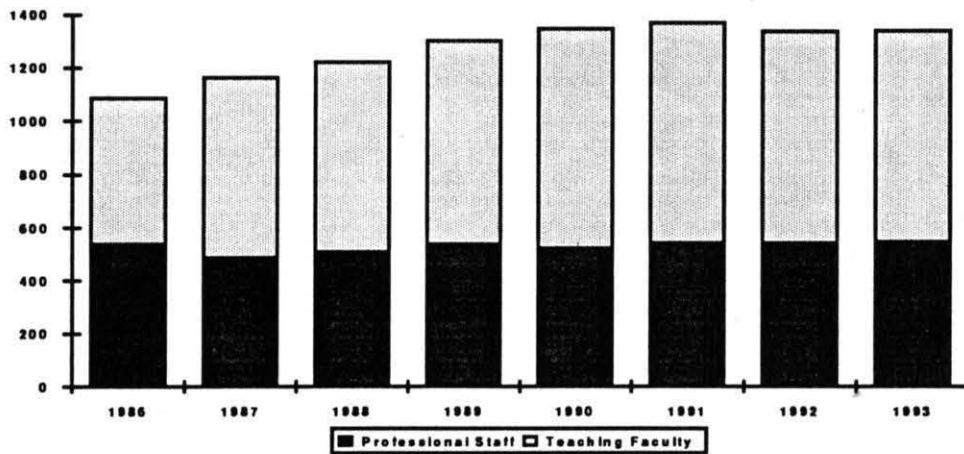
St. Cloud State University is a multi-purpose public institution offering both undergraduate and graduate programs. Total on-campus enrollment for Fall 1992 was 15,221. Summer school enrollment for Summer 1992 totaled 6,356. Total enrollment, including both on-campus and off-campus students, has increased by 12.8 percent since 1986. See Figure 1 on page 4.

Figure 1. Student Growth by Class Size. 1986-1992



The number of employees has grown from a total of 1,086 in May 1986 to 1,341 in May 1993. This translates into a growth in total employment of 23.5 percent over the 6 year span. Figure 2 illustrates the growth of teaching faculty and professional staff since 1986.

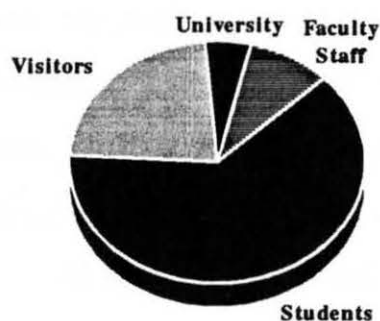
Figure 2. Total Number of Faculty and Professional Staff Employed at St. Cloud State University, 1986-1993.



The growth in the number of students and employees at the University since 1986 translates into a growth in spending within the St. Cloud area. The increased spending means more jobs and greater incomes for local area residents not directly connected with St. Cloud State University.

ECONOMIC IMPACT ANALYSIS: AN OVERVIEW

Figure 3. University-Related Local Purchases by Source.



The economic impact of an institution on an economy is measured in three parts, as illustrated in Figure 3. The **direct effect** accounts for the spending directly attributable by the facility being studied. The Caffrey-Isaac's model includes as direct spending the

spending by the University itself, spending by students, faculty and professional staff, and visitors who come to St. Cloud because of the University. In 1992, the direct economic impact on the St. Cloud area businesses totaled \$141 million. This is estimated in Model B.1.1, on page 15, and subsequent supporting models.

When more students attend St. Cloud State University, the facility purchases more goods and services from other industries within the area. For example, as the number of students increases, the University needs more food and supplies than before. Wholesalers sell more food to the University. The wholesalers increase the amount of purchases from area suppliers of dairy farm

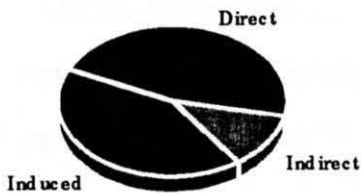
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products, poultry and eggs, and so on. The **indirect effect** accounts for the increased demand that other industries face as demand for University services increases. Model B.1.2 on page 18 shows the estimated amount that local firms buy from their suppliers to provide goods and services for University-related spending. Firms buy an estimated \$37 million from other local firms to make goods for use by the University or University-related individuals.

Approximately 76 percent of the employees of St. Cloud State University live in the local area, and spend most of their money on local goods and services. Workers supplying these goods and services along with workers in industries which provide services to the University also earn incomes which they also spend in the area. The increase in demand from local retailers because of the growth in employment by the University and its related industries is called the **induced effect**. The business volume created by spending and re-spending of employees' wages and salaries is estimated in Model B.1.3 on page 18. Approximately \$126 million in economic activity comes from the induced effect.

Figure 4. Total University-Related Local Business Volume, by Source.



The direct University-related spending, summed with the indirect and induced spending represent the total local business volume associated with the University's presence. The total local business volume associated with St. Cloud State University adds up to ~~\$301~~ \$305 million. Figure 4 shows the relative magnitudes of the direct, indirect and

induced spending portions.

METHODS USED IN THE STUDY

The estimate of local spending by faculty and professional staff and students was derived via a survey distributed in January 1993. All faculty and professional staff were surveyed. The students' survey was a randomized block design based upon location of current reported residence.

Key coefficients used to determine the amount of indirect and induced spending in the area were estimated using IMPLAN. IMPLAN is an input/output analysis program used by the U.S. Department of Forestry for their environmental impact studies. The coefficients derived from this program allow us to use more scientifically based estimates of the key coefficients. Using the traditional model for the remainder of the study allows us to maintain the comparability with previous years' studies.

LOCAL BUSINESS IMPACTS

The major local business impact derived from this model is the amount of University-related spending. Other impacts include the value of local business property committed to providing for this level of spending and the influence of University-related activity on the area's financial sector.

Local Spending by Faculty and Professional Staff

The amount of local spending by faculty and professional support staff approximated \$12 million. Model B.1.1.2 on page 16 and supporting models shows the estimates of the amount spent on rental housing and non-housing

expenditures by faculty and professional support staff who live in the immediate area. The model also estimates the amount of local spending by those who live outside the area. Over \$1 million is spent on rental housing by University employees (Model B.1.1.2.1, page 16.) Almost \$12 million is spent for non-housing expenditures (Model B.1.1.2.2, page 16.) Employees who don't reside in the immediate St. Cloud area still spend \$0.3 million in the area (Model B.1.1.2.3, page 16.)

Local Spending by Students

Students contribute the greatest portion of direct business volume: \$89 million dollars, according to survey responses. Students who live in the local area spend about \$15 million for rental housing and \$38 million in non-housing items. Non-local students spend an additional \$36 million in the St. Cloud area annually. Model B.1.1.3, page 17, and the tables in Appendix D, page 27, detail information about student spending.

Local Spending by Visitors

The amounts that visitors spend are, at best, difficult to estimate. Our estimate of \$32 million underestimates the impact of University visitors on the St. Cloud area. Four types of visitors potentially become in the local area because of the University:

- relatives and friends of students, faculty and support staff;
- business visitors: sales people, publishers' representatives, persons who install or repair equipment;
- educational visitors: guest lecturers, conference attendees, seminar and workshop participants, prospective students and their parents,

and prospective staff; persons using the Learning Resource Center collections;

- recreational visitors: persons traveling to St. Cloud to attend athletic events, concerts, plays or art exhibits.

The surveys of faculty and professional support staff, and students provided estimates of the number of visitors, length of stay and amount spent per day by each visitor within the immediate St. Cloud area. Surveys were also sent to each department and center on campus asking them to estimate the number of visitors they receive per year, and the approximate stay of these visitors. We assume business visitors spend the IRS limit of \$26 for meals; an average \$46.83 for motel room and tax, and \$15 for gasoline. It is further assumed that half of the educational visitors would have time to spend off-campus.

The number of prospective students will always be underestimated. Many potential students may stop by campus on weekends and not have time to stop for a formal tour of campus. Other educational visitors we cannot count are those who come to the area to take advantage of collections at the Learning Resources Center or stop by the art exhibits.

The number of recreational visitors is also difficult to estimate. A group from Little Falls, for example, may stop in St. Cloud for dinner and a play, or go for pizza after a game, fill up the car, maybe get a few groceries and go home. We have no count of the amounts of spending or the number of recreational visitors. Therefore, our \$32 million in estimated visitor spending is a conservative estimate.

Business Property

About \$542 million in local business property is committed to University-related business. The \$542 million includes land and buildings valued at \$60 million; business inventory of \$460 million and machinery and equipment of \$21 million, according to calculations displayed in Model B.2, page 19.

The Influence on Area Banking and Financial Industry

The expansion of the credit base of local financial institutions is calculated in Model B.3, page 20. Since a good number of students, faculty, and professional staff who live outside the area bank within the area, the estimate of the average amounts they hold in checking and savings is a weighted average based on location of reported residence. By adding the University's bank accounts, bank accounts of students, faculty, and professional staff, to the portion of the deposits of local businesses attributable to the increased local business volume, we estimate a credit base expansion of \$60 million within the St. Cloud area.

IMPACT OF ST. CLOUD STATE UNIVERSITY ON LOCAL GOVERNMENTS

Area businesses are affected the most from the presence of the University, but local governments also feel the University's presence. Not only do local governments face increases in costs because of the University, but they also enjoy increases in revenues. Model G.1, page 21, and its supporting equations, gives an estimate of \$14 million in revenues that would not be realized if the University

were not here. Local government expenses rise by an estimated \$12 million because of the University (Model G.2, page 24.)

The University is tax exempt, but the local governments collect nearly \$7 million in property taxes because of the University's presence. Faculty and support staff who live locally pay an estimated \$1 million in property taxes; students pay about \$3 million; and because of the increased business volume, businesses pay an estimated \$2 million in property taxes. Besides property taxes, collect intergovernmental aid to local governments of \$7 million, and licenses and fees of \$0.2 million are also attributable to the University's presence.

Local operating costs which can be allocated to the University's presence are totaled in Model G.2 on page 24 and its related equations. Model G.2 shows that the estimated municipal service costs of over \$4 million, along with over \$7 million increased costs in educating children of University students, faculty, and staff, sum to almost \$12 million.

Model G.3, page 25 estimates the total real estate taxes foregone due to the University's tax-exempt status as \$105 thousand. This leaves a difference between revenues generated and expenses incurred by the local governments of about \$2 million. See Table 2.

University-Related Revenues Received by Local Governments, Model G.1	\$14,312,109
Local Government Operating Costs Allocated to University-Related Influences Model G.2	\$11,747,568
Real Estate Taxes Foregone Due to University's Tax Exempt Status. Model G.3	\$104,981
Net Impact of the University on Local Governments	\$2,459,560

IMPACT ON LOCAL EMPLOYMENT AND INCOME

Model I.1 and I.2, page 26, estimate the number of area jobs created and the increase in total personal income within the local area. The number of area jobs including employees of the University totals 9,261. This estimate suggests that 7,920 people who are employed in the immediate St. Cloud area, would not be employed if the University were not here.

Total personal income of \$136 million includes \$43 million paid by the University. This estimate suggests that a total of \$93 million in personal income would not be generated in St. Cloud area if the University were not here.

SUMMARY AND CONCLUSIONS

A sizable portion of the growth of the St. Cloud area since 1986 is due to the growth of St. Cloud State University. In 1986, the number of area jobs due to the University was estimated at 8,277. In 1992 that estimate was 9,261, a growth of 11.9 percent. St. Cloud State University's contribution to area personal income grew from an estimated \$84 million in 1986 to \$136 million in 1992. Local business volume generated by the University grew from an estimated \$169 million in 1989 to \$305 million in 1992.

This estimate of the economic impact on the area economy only focuses on the impact of the spending generated by the University and University-related individuals. The amount of spending is underestimated. We cannot estimate the spending by visitors to the area who come to watch athletic events or plays and concerts. We cannot estimate the spending of people taking advantage of the collections at the Learning Resource Center. We cannot estimate the spending of

prospective students who drop in for a weekend to see what the campus looks like. We ignore spending of these visitors.

Besides impacting business volume, the University increases the coffers of local governments by an estimated net of over \$2 million dollars. Local governments receive an additional \$14 in revenues, pay out an additional \$12 million in costs and value of real estate taxes foregone because of the University's tax exempt status.

This type of analysis ignores even greater contributions of the University to the economy. The faculty and staff provide expertise to area businesses. The expertise helps decrease their costs of doing business in the area. Students provide stable sources of employment for area businesses. Some employers would never have considered locating in this area if it were not for a sizable University in the area.

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APPENDIX A

**Economic Impact of St. Cloud State University
on St. Cloud Area Businesses**

Model B.1. Total University-Related Local Business Volume.		
$BV_{UR} = (E_L)_{UR} + (LP_L)_{UR} + (BV_L)_{UR}$		
$(E_L)_{UR} =$	University-related local purchases (See Model B.1.1, page 15)	\$141,302,827
$(LP_L)_{UR} =$	Purchases from local sources by local firms in support of their university-related business volume (See Model B.1.2, page 19)	\$36,781,126
$(BV_L)_{UR} =$	Local business volume stemming from the multiplier effect within the immediate St. Cloud economy (See Model B.1.3, page 19)	\$126,466,030
		$BV_{UR} =$ \$304,549,982

Model B.1.1. University-Related Local Purchases.		
$(E_L)_{UR} = (E_L)_U + (E_L)_{FS} + (E_L)_S + (E_L)_V$		
$(E_L)_U =$	Local purchases made by the university (Model B.1.1.1, page 15)	\$7,249,786
$(E_L)_{FS} =$	Local purchases made by faculty and professional support staff (Model B.1.1.2, page 16)	\$13,085,842
$(E_L)_S =$	Local purchases made by students (Model B.1.1.3, page 18)	\$88,973,998
$(E_L)_V =$	Local purchases made by visitors to the university (Model B.1.1.4, page 18)	\$31,993,201
		$(E_L)_{UR} =$ \$141,302,827

Model B.1.1.1. Expenditures Locally by the University.		
$(E_L)_U$		
$(E_L)_U =$	Expenditures locally by the university for utilities; supplies; equipment and services; preventative maintenance and repairs; new construction; equipment associated with new construction; and local purchases by ARA services. (Minnesota Department of Finance, ARA offices)	\$7,249,786
		$(E_L)_U =$ \$7,249,786

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Model B.1.1.2. Expenditures Locally by Faculty and Professional Support Staff.		
$(E_L)_{FS} = (E_H)_{FS} + (E_{NH})_{FS} + (E_L)_{NFS}$		
$(E_H)_{FS} =$	Faculty and professional support staffs' spending on local rental housing (Model B.1.1.2.1, page 16)	\$1,175,595
$(E_{NH})_{FS} =$	Local faculty and professional support staffs' non-housing expenditures (Model B.1.1.2.2, page 16)	\$11,597,279
$(E_L)_{NFS} =$	Local spending by faculty and professional support staff who do not reside locally (Model B.1.1.2.3, page 16)	\$312,968
		$(E_L)_{FS} =$ \$13,085,842

Model B.1.1.2.1. 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 who reside locally (from survey)	0.75913
$(f_H) =$	Proportion of local faculty and professional support staff who rent housing (from survey)	0.17734
$(DI)_{FS} =$	Total disposable income of faculty and professional support staff (SCSU Business Office; Payroll Office)	\$23,279,647
$(e_H) =$	Average proportion of renter's total expenditures spent for rental housing (from survey)	0.37511
		$(E_H)_{FS} =$ \$1,175,595

Model B.1.1.2.2. Local Non-Housing 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 who reside locally (from survey)	0.75913
$(e_L) =$	Proportion of total non-housing expenditures likely to be spent locally (gravity model available upon request)	0.93523
$(DI)_{FS} =$	Total disposable income of faculty and professional support staff (SCSU Business Office; Payroll Office)	\$23,279,647
$(e_{NH})_{FS} =$	Proportion of total expenditures spent on non-housing items (from survey)	0.70169
		$(E_{NH})_{FS} =$ \$11,597,279

Model B.1.1.2.3. Expenditures Locally by Non-Local Faculty and Professional Support Staff.		
$(E_L)_{NFS} = (1 - f_L)(FS)(E_I)_{FS}$		
$(f_L) =$	Proportion of the faculty and professional support staff who reside locally (Survey)	0.75913
$(FS) =$	Total number of faculty and professional support staff (from SCSU Personnel Office)	1,341
$(E_I)_{FS} =$	Estimated annual average expenditures locally by each non-local faculty and professional support staff individual (from survey)	\$969
		$(E_L)_{NFS} =$ \$312,968

Model B.1.1.3. Expenditures Locally by Students.		
$(E_L)_S = (E_H)_S + (E_{NH})_S + (E_L)_{NLS}$		
$(E_H)_S =$	Spending locally by students for rental housing (from survey)	\$14,549,847
$(E_{NH})_S =$	Local non-housing spending by students residing locally (from survey)	\$38,462,905
$(E_L)_{NLS} =$	Local spending by non-local students (from survey)	\$35,961,246
		$(E_L)_S =$ \$88,973,998

Model B.1.1.4. Local Expenditures by Visitors to the University.		
$(E_L)_V = (V_{FS_L})(LOS_{FS_L})(E_{FS_L})(FS_L) + \dots + (V_{S_C})(LOS_{S_C})(E_{S_C})(S_C) + \dots + (V_B)(E_B) + (V_{ED})(E_{ED})$		
$(V_{FS_L}) =$	Visits to local faculty and support staff (from survey)	32.28
$(LOS_{FS_L}) =$	Days/Visit of visitors to local faculty and support staff (from survey)	3.5985
$(E_{FS_L}) =$	\$/day spent by visitors to local faculty and support staff (from survey)	\$56.91
$(FS_L) =$	Total local faculty and support staff	1,018
		$(V_1)(E_1)_V =$ \$6,728,918
$(V_{FS_N}) =$	Visits to non-local faculty and support staff (from survey)	39.21
$(LOS_{FS_N}) =$	Days/Visit of visitors to non-local faculty and support staff (from survey)	6.3362
$(E_{FS_N}) =$	\$/day spent by visitors to non-local faculty and support staff (from survey)	\$57.15
$(FS_N) =$	Total non-local faculty and support staff	323
		$(V_2)(E_2)_V =$ \$4,586,110
$(V_{S_C}) =$	Visits to commuting students (from survey)	20.77
$(LOS_{S_C}) =$	Days/Visit of visitors to commuting students (from survey)	1.764
$(E_{S_C}) =$	\$/day spent by visitors to commuting students (from survey)	\$39.35
$(S_C) =$	Total commuting students	7,018
		$(V_3)(E_3)_V =$ \$10,116,477

$(V_{S_{OFF}}) =$	Visits to off-campus students (from survey)	19.32	
$(LOS_{S_{OFF}}) =$	Days/Visit of visitors to off-campus students (from survey)	1.9082	
$(E_{S_{OFF}}) =$	\$/day spent by visitors to off-campus students (from survey)	\$41.98	
$(S_{OFF}) =$	Total off-campus students	5,503	
		$(V_4)(E_4)_V =$	\$8,514,968
$(V_{S_{ON}}) =$	Visits to on-campus students (from survey)	6.611	
$(LOS_{S_{ON}}) =$	Days/Visit of visitors to on-campus students (from survey)	1.9082	
$(E_{S_{ON}}) =$	\$/day spent by visitors to on-campus students (from survey)	\$41.98	
$(S_{ON}) =$	Total on-campus students	2,700	
		$(V_5)(E_5)_V =$	\$1,429,894
$(V_B) =$	Business visitors \times Days/Visit of business visitors to the University	747	
$(E_B) =$	\$/day spent by business visitors to the University (survey)	\$87.83	
		$(V_6)(E_6)_V =$	\$65,609
$(V_{ED}) =$	Educational visitors \times Days/Visit of business visitors to the University	12,970	
$(E_{ED}) =$	\$/day spent by educational visitors to the University (survey)	\$42.50	
		$(V_7)(E_7)_V =$	\$551,225
		$(E_L)_V =$	\$31,993,201

Model B.1.2. Local Purchases by Local Concerns in Support of University-Related Business.		
$(LP_L)_{UR} = (l_p)(E_L)_{UR}$		
$(l_p) =$	Degree to which local firms buy goods and services from other local firms (IMPLAN)	0.2603
$(E_L)_{UR} =$	University-related local purchases (See Model B.1.1, page 15)	\$141,302,827
		$(LP_L)_{UR} =$ \$36,781,126

Model B.1.3. Business Volume Locally Attributable to Income Spent as a Result of University-Related Spending.		
$(BV_L)_{UR} = (m_i)(E_L)_{UR}$		
$(m_i) =$	Degree to which individual income received from local sources is spent and respent locally (IMPLAN)	0.895
$(E_L)_{UR} =$	University-related local purchases (See Model B.1.1, page 15)	\$141,302,827
		$(BV_L)_{UR} =$ \$126,466,030

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, page 19)	\$60,405,687
$(VI)_{UR} =$	Value of local business inventory committed to university-related business (Model B.2.2, page 19)	\$459,870,473
$(VOP)_{UR} =$	Value of local business property other than real or inventory committed to university-related business (Model B.2.3, page 19)	\$21,318,499
		$(VBP)_{UR} =$ \$541,594,659

Model B.2.1. Value of Local Business Real Property Committed to University-Related Business.		
$(VRP)_{UR} = \frac{BV_{UR}}{BV_L} \times \frac{V_B}{amv}$		
$BV_{UR} =$	Total university-related local business volume (Model B.1, page 15)	\$304,549,982
$BV_L =$	Local business volume (Minnesota Department of Revenue)	\$2,958,214,500
$V_B =$	Assessed tax capacity valuation of local business real property (Auditors' Offices)	\$521,615,718
$amv =$	Weighted average local ratio of tax capacity value to market value of taxable real business property (Auditors' Offices)	0.8890
		$(VRP)_{UR} =$ \$60,405,687

Model B.2.2. Value of Local Business Inventory Committed to University-Related Business.		
$VI_{UR} = (ibv)BV_{UR}$		
$(ibv) =$	Inventory-to-business-volume ratio (<i>Survey of Current Business, Volume 73</i> Number 1, January 1993)	1.51
$BV_{UR} =$	Total university-related local business volume (Model B.1, page 15)	\$304,549,982
		$VI_{UR} =$ \$459,870,473

Model B.2.3. Value of Local Business Property Other Than Real or Inventory Committed to University-Related Business		
$(VOP)_{UR} = (ebv)BV_{UR}$		
$(ebv) =$	Equipment and machinery-to-business volume ratio (<i>Survey of Current Business, Volume 73</i> Number 1, January 1993)	0.07
$BV_{UR} =$	Total university-related local business volume (Model B.1, page 15)	\$304,549,982
		$(VOP)_{UR} =$ \$21,318,499

Model B.3. Expansion of the Credit Base of Local Banks Resulting from University-Related Deposits.		
$(CB_L)_{UR} = [TD_U + (TD_{FS})(FS_L) + (TD_S)(S_L)] +$ $(1 - d)[DD_U + (DD_{FS})(FS) + (DD_S)(S) + (cbv)BV_{UR}]$		
$TD_U =$	Average time deposit of the university in local banks (SCSU Business Office)	\$5,568,000
$(TD_{FS}) =$	Weighted average time deposit of each faculty and professional support staff member in local banks (from survey)	\$2,741.52
$(FS_L) =$	Number of faculty and professional support staff	1,341
$(TD_S) =$	Weighted average local time deposit for students (from survey)	\$556.58
$(S_L) =$	Number of students	15,221
$d =$	Local demand deposit reserve requirement (<i>Federal Reserve Bulletin, April, 1993</i>)	0.03
$DD_U =$	Average demand deposit of the university in local banks (SCSU Business Office)	\$81,000
$(DD_{FS}) =$	Weighted average demand deposit of each faculty and professional support person in local banks (from survey)	\$1,461.57
$(DD_S) =$	Weighted average demand deposit for students in local banks (from survey)	\$2,741.52
$(cbv) =$	Cash-to-business volume ratio (<i>Survey of Current Business, Volume 73 Number 1, January 1993</i>)	0.0005
$BV_{UR} =$	Total university-related local business volume (Model B.1, page 15)	\$304,549,982
		$(CB_L)_{UR} =$ \$60,320,341

APPENDIX B

Economic Impact of St. Cloud State University on Local Governments

Model G.1. University-Related Revenues Received by Local Governments.		
$(LGR)_{UR} = (T_{RE})_{UR} + (SA)_{UR} + (OR)_{UR}$		
$(T_{RE})_{UR} =$	University-related real estate taxes paid to local governments (Model G.1.1, page 21)	\$6,863,301
$(SA)_{UR} =$	State aid to local governments attributable to university's presence (Model G.1.2, page 23)	\$7,236,351
$(OR)_{UR} =$	Other university-related revenues collected by local governments (Model G.1.3 page 24)	\$212,458
		$(LGR)_{UR} =$ \$14,312,109

Model G.1.1. University-Related Real Estate Taxes Paid to Local Governments.		
$(T_{RE})_{UR} = (T_R)_U + (T_R)_{FS} + (T_R)_S + (T_{RB})_{UR}$		
$(T_R)_U =$	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, page 22)	\$1,358,178
$(T_R)_S =$	Real estate taxes paid to local governments by students residing locally (Model G.1.1.2, page 22)	\$3,182,788
$(T_{RB})_{UR} =$	Real estate taxes paid to local governments by local businesses for real property allocated to university-related business (Model G.1.1.3, page 22)	\$2,322,334
		$(T_{RE})_{UR} =$ \$6,863,301

Model G.1.1.1. Real Estate Taxes Paid to Local Governments by Local Faculty and Professional Support Staff.		
$(TR)_{FS} = (FS_L) \left[(1 - f_H)(pt) \frac{V_{PR}}{N_{PR}} + (f_H)(AAR)(rt) \right]$		
$(FS_L) =$	Number of faculty and professional support staff residing locally	889
$f_H =$	Proportion of local faculty and professional support staff who rent housing (from survey)	0.177344
$(pt) =$	Average effective property tax rate	0.0432
$V_{PR} =$	Total assessed valuation of all owner-occupied private residences (Tax capacity assessment, Assessors' Offices)	\$1,074,225,291
$N_{PR} =$	Total number of local private residences (Area Planning Office)	29,127
$(AAR) =$	Average annual rent (from survey)	\$5,791
$(rt) =$	Proportion of rental expenditures attributable to taxes	0.21
		$(TR)_{FS} =$ \$1,358,178

Model G.1.1.2. 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)	4,898
$(AR)_S =$	Average annual rental expenditure per student (from survey)	\$3,095
$(rt) =$	Proportion of rental expenditures attributable to property taxes	0.21
		$(T_R)_S =$ \$3,182,788

Model G.1.1.3. Real Estate Taxes Paid to Local Governments by Local Businesses for Real Property Allocated to University-Related Business.		
$(T_{RB})_{UR} = (pt) \left[\frac{BV_{UR}}{BV_L} \right] (V_B)$		
$(pt) =$	Average effective property tax rate	0.0432
$BV_{UR} =$	Total university-related local business volume (Model B.1, page 15)	\$304,549,982
$BV_L =$	Local business volume (Minnesota Department of Revenue)	\$2,958,214,500
$(V_B) =$	Assessed valuation of local business real property (Assessors' Offices)	\$521,615,718
		$(T_{RB})_{UR} =$ \$2,322,334

Model G.1.1.1. Real Estate Taxes Paid to Local Governments by Local Faculty and Professional Support Staff.		
$(TR)_{FS} = (FS_L) \left[(1 - f_H)(pt) \frac{V_{PR}}{N_{PR}} + (f_H)(AAR)(rt) \right]$		
$(FS_L) =$	Number of faculty and professional support staff residing locally	889
$f_H =$	Proportion of local faculty and professional support staff who rent housing (from survey)	0.177344
$(pt) =$	Average effective property tax rate	0.0432
$V_{PR} =$	Total assessed valuation of all owner-occupied private residences (Tax capacity assessment, Assessors' Offices)	\$1,074,225,291
$N_{PR} =$	Total number of local private residences (Area Planning Office)	29,127
$(AAR) =$	Average annual rent (from survey)	\$5,791
$(rt) =$	Proportion of rental expenditures attributable to taxes	0.21
		$(TR)_{FS} =$ \$1,358,178

Model G.1.1.2. 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)	4,898
$(AR)_S =$	Average annual rental expenditure per student (from survey)	\$3,095
$(rt) =$	Proportion of rental expenditures attributable to property taxes	0.21
		$(T_R)_S =$ \$3,182,788

Model G.1.1.3. Real Estate Taxes Paid to Local Governments by Local Businesses for Real Property Allocated to University-Related Business.		
$(T_{RB})_{UR} = (pt) \left[\frac{BV_{UR}}{BV_L} \right] (V_B)$		
$(pt) =$	Average effective property tax rate	0.0432
$BV_{UR} =$	Total university-related local business volume (Model B.1, page 15)	\$304,549,982
$BV_L =$	Local business volume (Minnesota Department of Revenue)	\$2,958,214,500
$(V_B) =$	Assessed valuation of local business real property (Assessors' Offices)	\$521,615,718
		$(T_{RB})_{UR} =$ \$2,322,334

Model G.1.2. Intergovernmental Aid to Local Governments Allocated to the University's Presence.		
$(SA)_{UR} = (SA)_{CH} + (SA)_{PC}$		
$(SA)_{CH} =$	State aid to local public schools allocated to children of university-related families (Model G.1.2.1, page 24)	\$3,784,798
$(SA)_{PC} =$	Other intergovernmental aid received by local governments on a per capita basis (Model G.1.2.2, page 24)	\$3,451,552
		$(SA)_{UR} =$ \$7,236,351

Model G.1.2.1. State Aid to Local Public Schools Allocated to Children of University-Related Families.		
$(SA)_{CH} = (A_{PS}) \left[\frac{CHP_{FS} + CHP_S}{CH_{PS}} \right]$		
$(A_{PS}) =$	Total state aid to local public schools (<i>School District Profiles</i>)	\$50,841,465
$CHP_{FS} =$	Number of children of faculty and professional support staff attending public schools (from survey)	620
$CHP_S =$	Number of students' children attending public schools (from survey)	650
$CH_{PS} =$	Total enrollment of local public schools (School District Offices)	17,060
		$(SA)_{CH} =$ \$3,784,798

Model G.1.2.2. Other Intergovernmental Aid Received by Local Governments on a Per Capita Basis.		
$(SA)_{PC} = \left[\frac{FSH_L + SH_L}{POP_{LR}} \right] (IG)_R$		
$FSH_L =$	Number of persons in households of faculty and professional support staff residing locally (from survey)	2,991
$SH_L =$	Number of persons in households of students residing locally (from survey)	16,342
$POP_{LR} =$	Local resident population (<i>1990 Census of Population and Housing, Summary Population and Housing Characteristics</i>)	84,100
$(IG)_R =$	Intergovernmental aid received by local governments (City Clerks' Offices)	\$15,014,257
		$(SA)_{PC} =$ \$3,451,552

Model G.1.3. Other Revenues Collected by Local Governments from University-Related Activities.		
$(OR)_{UR} = (LF_R) \left[\frac{BV_{UR}}{BV_L} \right]$		
$(LF_R) =$	Licenses and fees collected by local governments	\$2,063,689
$BV_{UR} =$	Total university-related local business volume (Model B.1, page 15)	\$304,549,982
$BV_L =$	Local business volume (Minnesota Department of Revenue)	\$2,958,214,500
		$(OR)_{UR} =$ \$212,458

Model G.2. Local Government Operating Costs Allocated to University-Related Influences.		
$(LGC)_{UR} = (MC)_{UR} + (PS)_{UR}$		
$(MC)_{UR} =$	Municipal service costs allocated to university-related influences (Model G.2.1, page 25)	\$4,393,394
$(PS)_{UR} =$	Local public school costs allocated to university-related persons (Model G.2.2, page 26)	\$7,354,171
		$(LGC)_{UR} =$ \$11,747,565

Model G.2.1. Municipal Service Costs Allocated to University-Related Influences.		
$(MC)_{UR} = \left[\frac{(FS_L) + (S_L)}{POP_{LD}} + \frac{FSH_L + (SH)_L}{POP_{LR}} \right] (B_M)$		
$(FSL) =$	Number of faculty and professional support staff residing locally	889
$(S_L) =$	Number of students residing locally	4,898
$POP_{LD} =$	Local daytime population [POP_{LR} - number employed based on household survey + number employed based on employer surveys]	95,546
$FSH_L =$	Number of persons in households of faculty and professional support staff residing locally	2,991
$(SH)_L =$	Number of persons in households of students residing locally	16,342
$POP_{LR} =$	Local resident population (<i>1990 Census of Population and Housing, Summary Population and Housing Characteristics</i>)	84,100
$(B_M) =$	Operating budget for municipal services of all local governments (excluding public schools)	\$25,032,627
		$(MC)_{UR} =$ \$4,393,394

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Model G.2.2. Local Public School Costs Allocated to University-Related Persons.		
$(PS)_{UR} = \left[\frac{CHP_{FS} + CHP_S}{CH_{PS}} \right] (B_{PS})$		
$CHP_{FS} =$	Number of children of faculty and professional support staff attending public schools (from survey)	620
$CH_{PS} =$	Number of students' children attending public schools (from survey)	650
$CH_{PS} =$	Total enrollment of local public schools (public schools' annual reports)	17,060
$B_{PS} =$	Operating budget of local public schools ((School District Offices)	\$98,789,101
		$(PS)_{UR} =$ \$7,354,171

Model G.3. Real Estate Taxes Foregone Due to University's Tax Exempt Status.		
$(FR_{RE})_{UR} = [TT_{RE} - (T_R)_U] \left[\frac{A_U}{A_L} \right] - (T_R)_U$		
$TT_{RE} =$	Total real estate taxes collected from local governments (City Clerks' reports)	\$46,455,866
$(T_R)_U =$	Real estate taxes paid to local governments by the university	\$0
$A_U =$	Acres of the university	257
$A_L =$	Acres of St. Cloud area less A_U	113,727
		$(FR_{RE})_{UR} =$ \$104,981

APPENDIX C

**Economic Impact of St. Cloud State University
on St. Cloud Incomes and Jobs Created**

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	1,341
$j =$	Full-time jobs per dollar of direct expenditures in the local environment ¹	0.00005175
$(E_L)_{UR} =$	University-related local purchases (See Model B.1.1, page 15)	\$141,302,827
$(E_L)_{UR} =$	Local government operating cost allocated to university-related influences (Model G2, page 25)	\$11,747,565
		$J_L =$ 9,261

Model I.2. Personal Income of Local Individuals Attributable to the University's Presence.		
$PI_{UR} = (f_L)(W_{FS}) + (P)(E_L)_{UR}$		
$(f_L) =$	Proportion of the faculty and professional support staff who reside locally (Survey)	0.75913
$W_{FS} =$	Gross compensation to faculty and professional support staff	\$43,175,604
$P =$	Payrolls and profits per dollar of local direct expenditures (IMPLAN)	0.732964
$(E_L)_{UR} =$	University-related local purchases (See Model B.1.1, page 15)	\$141,302,827
		$PI_{UR} =$ \$136,345,781

¹ Based upon the average wage per job within St. Cloud MSA in 1990 (BEA CA30 Regional Economic Profiles [machine readable data])

APPENDIX D

Average and Total Student Spending

Classification	Number of Students	Average Spending	Total Spending
Commuting from Outside St. Cloud MSA	1,151	\$1,112.94	\$832,854
Commuting from outside the immediate St. Cloud area ²	5,867	\$5,243.49	\$30,676,603
Living off-campus within the immediate St. Cloud area	5,503	\$7,715.88	\$42,381,067
Living on-campus	2700	\$1,538.91	\$4,153,039
Total	15,221	\$5,127.36	\$78,043,563

Classification	Number of Students	Average Spending	Total Spending
Commuting from Outside St. Cloud MSA	481	\$370.98	\$994,631
Commuting from outside the immediate St. Cloud area	2,450	\$1,747.83	\$3,541,673
Living off-campus within the immediate St. Cloud area	2,298	\$2,571.96	\$3,122,915
Living on-campus	1,127	\$512.97	\$578,211
Total	6,356	\$1,296.01	\$8,237,430

² The immediate St. Cloud area is defined as St. Cloud, Sartell, Sauk Rapids, Waite Park, St. Augusta, Haven Twp, Le Sauk Twp, Minden Twp and St. Cloud Twp.

Category	Avg. Monthly Spending	9-Month (1,151 Students)	Summer (481 Students)	Total Spending
Motels	\$47.07	\$40,636	\$5,661	\$46,296
Groceries	\$10.42	\$107,889	\$15,029	\$122,918
Clothing, Accessories	\$16.10	\$166,759	\$23,229	\$189,989
Furniture, Household	\$4.39	\$45,478	\$6,335	\$51,813
Dining Out	\$21.22	\$219,818	\$30,620	\$250,438
Beauty & Barber	\$2.54	\$26,277	\$3,660	\$29,937
Taxi and Bus Fares	\$0.34	\$3,537	\$493	\$4,030
Automobile Rent/Lease	\$0.00	\$0	\$0	\$0
Automobile Insurance	\$0.00	\$0	\$0	\$0
Legal Services	\$0.00	\$0	\$0	\$0
Child Care	\$0.00	\$0	\$0	\$0
Veterinarian Services	\$0.00	\$0	\$0	\$0
Charitable Donations	\$0.00	\$0	\$0	\$0
Automobile Dealers, Service Stations	\$8.07	\$83,630	\$11,650	\$95,280
Automobile Parking (off-campus) and Car Washing	\$0.41	\$4,295	\$598	\$4,893
Doctors & Dentists	\$1.46	\$15,159	\$2,112	\$17,271
Hospitals	\$0.00	\$0	\$0	\$0
Laundry, Dry Cleaning, Shoe Repair	\$1.27	\$13,138	\$1,830	\$14,968
Household Repairs	\$0.00	\$0	\$0	\$0
Motion Pictures, Theater	\$3.59	\$37,141	\$5,174	\$42,315
Bowling, Other Sports & Recreation	\$2.51	\$26,024	\$3,625	\$29,649
Other	\$4.27	\$44,215	\$6,159	\$50,374
TOTAL	\$123.66	\$832,854	\$116,656	\$950,171

Table 6. Average and Total Expenditures by Categories for Students Commuting from Outside the Immediate St. Cloud Area, but from Within the Three-County MSA

Category	Avg. Monthly Spending	9-Month (5,867 Students)	Summer (2,450 Students)	Total Spending
Motel	\$1.65	\$7,263	\$1,011	\$8,275
Telephone	\$50.64	\$2,673,733	\$372,175	\$3,045,907
Electricity	\$25.69	\$1,356,720	\$188,851	\$1,545,571
Gas	\$11.22	\$592,450	\$82,467	\$674,917
Oil	\$1.68	\$88,931	\$12,379	\$101,310
Water/Garbage	\$3.62	\$190,999	\$26,586	\$217,585
Other Utility	\$6.22	\$328,693	\$45,753	\$374,446
Groceries	\$104.35	\$5,509,993	\$766,973	\$6,276,966
Clothing, Accessories	\$45.48	\$2,401,375	\$334,263	\$2,735,638
Furniture, Household	\$15.83	\$835,766	\$116,336	\$952,102
Dining Out	\$49.20	\$2,597,696	\$361,591	\$2,959,287
Beauty & Barber	\$11.86	\$626,032	\$87,142	\$713,174
Taxi and Bus Fares	\$2.81	\$148,303	\$20,643	\$168,946
Automobile Rent/Lease	\$24.18	\$1,276,618	\$177,701	\$1,454,319
Automobile Insurance	\$43.17	\$2,279,347	\$317,277	\$2,596,625
Legal Services	\$1.12	\$59,372	\$8,264	\$67,636
Child Care	\$18.68	\$986,307	\$137,291	\$1,123,598
Veterinarian Services	\$2.97	\$156,640	\$21,804	\$178,444
Charitable Donations	\$7.55	\$398,673	\$55,494	\$454,167
Baby-Sitters, Household Cleaning Services	\$7.17	\$378,714	\$52,716	\$431,429
Parochial School Tuition	\$3.11	\$164,217	\$22,859	\$187,076
Automobile Dealers, Service Stations	\$22.51	\$1,188,701	\$165,463	\$1,354,164
Automobile Parking (off-campus) and Car Washing	\$9.30	\$490,894	\$68,331	\$559,224
Doctors & Dentists	\$30.67	\$1,619,468	\$225,425	\$1,844,893
Hospitals	\$10.46	\$552,531	\$76,910	\$629,441
Long-Term or Residential Care Costs	\$0.96	\$50,529	\$7,034	\$57,563
Laundry, Dry Cleaning, Shoe Repair	\$10.20	\$538,379	\$74,941	\$613,320
Household Repairs	\$8.45	\$446,175	\$62,106	\$508,281
Motion Pictures, Theater	\$12.23	\$645,517	\$89,854	\$735,370
Bowling, Other Sports & Recreation	\$22.98	\$1,213,466	\$168,910	\$1,382,376
Other	\$16.65	\$878,959	\$122,348	\$1,001,307
TOTAL	\$582.61	\$30,676,603	\$4,273,348	\$34,953,357

Category	Avg. Monthly Spending	9-Month (5,503 Students)	Summer (2,298 Students)	Total Spending
Motels	\$1.76	\$7,265	\$1,011	\$8,276
Rent	\$257.88	\$12,772,023	\$1,777,824	\$14,549,847
Mortgage	\$53.99	\$2,673,963	\$372,207	\$3,046,170
Telephone	\$50.34	\$2,493,041	\$347,023	\$2,840,064
Electricity	\$22.75	\$1,126,739	\$156,839	\$1,283,578
Gas	\$7.74	\$383,582	\$53,393	\$436,975
Oil	\$1.03	\$51,043	\$7,105	\$58,147
Water/Garbage	\$2.56	\$126,849	\$17,657	\$144,505
Other Utility	\$6.29	\$311,312	\$43,334	\$354,645
Groceries	\$102.02	\$5,052,745	\$703,326	\$5,756,070
Clothing, Accessories	\$43.50	\$2,154,177	\$299,855	\$2,454,031
Furniture, Household	\$15.41	\$763,360	\$106,257	\$869,617
Dining Out	\$47.23	\$2,339,160	\$325,604	\$2,664,764
Beauty & Barber	\$12.05	\$596,850	\$83,080	\$679,929
Taxi and Bus Fares	\$2.93	\$145,045	\$20,190	\$165,235
Automobile Rent/Lease	\$20.88	\$1,034,272	\$143,967	\$1,178,240
Automobile Insurance	\$41.46	\$2,053,340	\$285,818	\$2,339,158
Legal Services	\$0.94	\$46,748	\$6,507	\$53,255
Child Care	\$17.11	\$847,506	\$117,970	\$965,476
Veterinarian Services	\$2.47	\$122,555	\$17,059	\$139,614
Charitable Donations	\$7.56	\$374,484	\$52,127	\$426,610
Baby-Sitters, Household Cleaning Services	\$6.60	\$326,977	\$45,514	\$372,491
Parochial School Tuition	\$3.32	\$164,246	\$22,863	\$187,109
Automobile Dealers, Service Stations	\$20.41	\$1,010,747	\$140,693	\$1,151,440
Automobile Parking (off-campus) and Car Washing	\$9.27	\$459,135	\$63,910	\$523,045
Doctors & Dentists	\$26.59	\$1,316,774	\$183,291	\$1,500,065
Hospitals	\$4.53	\$224,387	\$31,234	\$255,621
Long-Term or Residential Care Costs	\$0.00	\$0	\$0	\$0
Laundry, Dry Cleaning, Shoe Repair	\$10.45	\$517,755	\$72,070	\$589,825
Household Repairs	\$6.64	\$328,750	\$45,761	\$374,511
Motion Pictures, Theater	\$12.44	\$616,314	\$85,789	\$702,103
Bowling, Other Sports & Recreation	\$22.24	\$1,101,233	\$153,288	\$1,254,521
Other	\$16.93	\$838,690	\$116,743	\$955,433
TOTAL	\$857.32	\$42,381,067	\$5,899,309	\$48,280,370

Category	Avg. Monthly Spending	9-Month (2,700 Students)	Summer (1,127 Students)	Total Spending
Groceries	\$36.46	\$886,051	\$123,281	\$1,009,332
Clothing, Accessories	\$24.83	\$603,442	\$83,960	\$687,402
Furniture, Household	\$16.11	\$391,497	\$54,471	\$445,969
Dining Out	\$19.33	\$469,792	\$65,365	\$535,157
Beauty & Barber	\$5.20	\$126,450	\$17,594	\$144,044
Taxi and Bus Fares	\$1.96	\$47,701	\$6,637	\$54,338
Automobile Rent/Lease	\$11.22	\$272,695	\$37,942	\$310,636
Automobile Insurance	\$5.35	\$130,051	\$18,095	\$148,146
Legal Services	\$0.09	\$2,250	\$313	\$2,563
Charitable Donations	\$1.96	\$47,701	\$6,637	\$54,338
Automobile Dealers, Service Stations	\$4.91	\$119,250	\$16,592	\$135,842
Automobile Parking (off-campus) and Car Washing	\$2.17	\$52,651	\$7,326	\$59,976
Doctors & Dentists	\$7.37	\$179,101	\$24,919	\$204,020
Hospitals	\$2.11	\$51,300	\$7,138	\$58,437
Laundry, Dry Cleaning, Shoe Repair	\$7.85	\$190,801	\$26,547	\$217,348
Household Repairs	\$0.46	\$11,250	\$1,565	\$12,815
Motion Pictures, Theater	\$6.13	\$148,949	\$20,724	\$169,673
Bowling, Other Sports & Recreation	\$6.44	\$156,599	\$21,789	\$178,387
Other	\$11.04	\$268,199	\$37,316	\$305,515
TOTAL	\$170.99	\$4,153,039	\$579,338	\$4,733,938

APPENDIX E
SURVEY QUESTIONNAIRES

Please remember that all responses are strictly confidential.

Off-Campus Student Questionnaire

1. How many people live in your household (parents, children, relatives, etc.) _____
 - A. How many household residents are 18 or under? _____
 - B. How many children attend public grade or high school? _____
2. Do you live within Stearns, Benton, or Sherburne Counties? (yes or no) _____
If not, please skip to question 4.
3. Please circle the municipality or township in which you live:

St. Cloud	Haven Township
Sartell	Le Sauk Township
Sauk Rapids	Minden Township
Waite Park	St. Cloud Township
St. Augusta	
	Other
	(where?) _____

Please skip to question 5.

4. If you live outside Benton, Stearns, or Sherburne Counties, perhaps you occasionally stay in local motels in bad weather. How much do you **annually** spend for the motel rooms? _____

Please skip to question 7 on the back of the form.

5. If you live within Benton, Stearns or Sherburne Counties,

Do you rent _____ How much do you pay **monthly** for rent? \$ _____
own _____ How much do you pay **monthly** for
mortgage, home insurance and taxes? \$ _____

6. Please estimate your average **monthly** utility bills:

Telephone	\$ _____	Oil	\$ _____
Electricity	\$ _____	Water/Garbage	\$ _____
Gas	\$ _____	Other	\$ _____

Please see other side.

Please remember that all responses are strictly confidential.

On-Campus Student Questionnaire

1. How many people (parents, children, other relatives, friends, etc.) from outside the **immediate** St. Cloud area visited you last year? Count each visit separately if friends or relatives visited more than once. _____

How many of these visitors were from outside Benton, Stearns, or Sherburne County? _____

If this is your first year here, how many non-local visitors do you anticipate? _____

2. What is your visitors' average length of stay (1-24 hours = one day.) _____ days.

About how much did each of your visitors spend here? \$ _____

3. Please estimate your average **monthly** expenditures **within the St. Cloud area** for the following. Please do not include amounts spent **outside** the immediate St. Cloud area.

Groceries	\$ _____	Automobile Rent/Lease	\$ _____
Clothing, Accessories	\$ _____	Auto Insurance	\$ _____
Furniture, Household	\$ _____	Legal services	\$ _____
Beauty & Barber	\$ _____	Charitable Donations	\$ _____
Taxi and Bus Fares	\$ _____		
Dining Out (off campus)			\$ _____
Automobile Dealers, Service Stations			\$ _____
Automobile Parking (off campus) & Car Washing			\$ _____
Doctors and Dentists (off campus) Please include payments made by your insurance)			\$ _____
Hospitals (include payments made by your insurance)			\$ _____
Laundry, Dry Cleaning, Shoe Repair			\$ _____
Household Repairs (not made by SCSU Maintenance Dept)			\$ _____
Motion Pictures, Theater (off campus only)			\$ _____
Bowling, Other Sports & Recreation (off-campus only)			\$ _____
Other			\$ _____

4. What is your average monthly checking account balance in all St. Cloud financial institutions? The average balance is found at the top the statement. \$ _____

What is your average monthly savings account balance? \$ _____

**Thanks for your help with the St. Cloud State University Impact Survey.
If you have any questions about this survey, please call me at 255-3742**

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7. How many people (parents, children, other relatives, friends, etc.) from outside the **immediate** St. Cloud area visited you last year? Count each visit separately if friends or relatives visited more than once. _____

How many of these visitors were from outside Benton, Stearns, or Sherburne County? _____

If this is your first year here, how many non-local visitors do you anticipate? _____

8. What is your visitors' average length of stay (1-24 hours = one day.) _____ days.

About how much did each of your visitors spend here? \$ _____

9. Please estimate your average **monthly** expenditures **within the St. Cloud area** for the following. Please do not include amounts spent **outside** the immediate St. Cloud area.

Groceries	\$ _____	Automobile Rent/Lease	\$ _____
Clothing, Accessories	\$ _____	Auto Insurance	\$ _____
Furniture, Household	\$ _____	Legal services	\$ _____
Dining Out	\$ _____	Child care	\$ _____
Beauty & Barber	\$ _____	Veterinarian Services	\$ _____
Taxi and Bus Fares	\$ _____	Charitable Donations	\$ _____
Baby-Sitters, Household Cleaning Services	\$ _____		
Parochial School Tuition	\$ _____		
Automobile Dealers, Service Stations	\$ _____		
Automobile Parking (off campus) & Car Washing	\$ _____		
Doctors and Dentists (include payments made by your insurance)	\$ _____		
Hospitals (include payments made by your insurance)	\$ _____		
Long-Term or Residential Care Costs (include payments made by insurance)	\$ _____		
Laundry, Dry Cleaning, Shoe Repair	\$ _____		
Household Repairs	\$ _____		
Motion Pictures, Theater	\$ _____		
Bowling, Other Sports & Recreation	\$ _____		
Other	\$ _____		

10. What is your average monthly checking account balance in all St. Cloud financial institutions? The average balance is found at the top the statement. \$ _____

What is your average monthly savings account balance? \$ _____

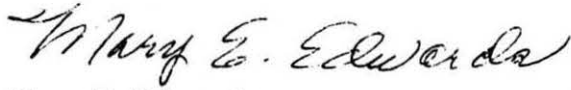
**Thanks for your help with the St. Cloud State University Impact Survey.
If you have any questions about this survey, please call me at 255-3742**

SCSU VISITOR SURVEY 1993

Dear Department Chair or Director:

Please help with the Economic Impact Study of SCSU on the local economy by filling out this form. ESTIMATE the number of visitors your department or center receives from outside the St. Cloud Area during a typical year, including the summer session. If a visitor comes more than once, include each visit in the total. Please return this form to me through campus mail.

Sincerely,



Mary E. Edwards
Economics Department

Visitors from outside the St. Cloud Area	Estimated Number of Visits in a Year	Length of Stay
<u>Business Visitors:</u>		
Salesmen, Repairmen, not including Publishers' Reps		
<u>Others</u>		
<u>Educational Visitors:</u>		
<u>Guest Lecturers</u>		
Conference <u>attendees</u>		
Seminar/workshop/ meeting participants, <u>not current students</u>		
<u>Prospective students</u>		
<u>Prospective staff</u>		
<u>Others</u>		

Your Department

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