St. Cloud State University's Impact on the Local Economy (1983)

Mark D. Lange
St. Cloud State University

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

Dr. Mark D. Lange
Assistant Professor of Economics
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This report is the sixth in a continuing series of studies concerning St. Cloud State University's economic impact on the local economy.¹ In this report the local area is defined to be St. Cloud, Sartell, Sauk Rapids, Waite Park, and the immediate rural area. The set of models employed in this study were developed by the American Council on Education and have been used by other institutions of higher education in the same manner.²

The emphasis of this report is on the economic impact of the presence of the University on the local economy. The models employed in this study provide estimates of magnitudes of local spending by the University's students, faculty, professional support staff and visitors. The models also provide estimates of the amount of income and number of jobs generated locally due to university-related spending. The estimation procedures employed in this report are fully detailed in Appendix A. Some flow charts have been provided for visual representation of the models and procedures used in this report.

Surveys of faculty, professional support staff, and students were taken in January 1983 in order to acquire information on spending

¹Professor Emeritus Gerald K. Gamber is the author of the first four reports.

and household characteristics. Reports from the Business Office of St. Cloud State University, City Clerks of St. Cloud, Sartell, Sauk Rapids, and Waite Park, and the St. Cloud Area Chamber of Commerce were used in compiling data for this report.

St. Cloud State University is a multi-purpose public institution offering both undergraduate and graduate programs. The total enrollment in the Fall 1982 quarter was 11,608. The university employs 1006 faculty and professional support staff. The summer school enrollment was 4690 in 1982. These figures represent the major constituents of spending associated with the university, aside from the university's spending in support of its programs.
LOCAL BUSINESS IMPACTS

The source of the economic impact on St. Cloud area businesses is the spending in the local area by students, faculty and staff, the university, and visitors to the university. It is estimated that these groups spent $33,318,185, $10,783,645, $7,012,322, and $5,351,783, respectively, in St. Cloud area businesses. The sum of these estimates, $56,496,645, represents the spending injected into the area economy directly attributable to the university.

Two "second-round" effects are produced by the direct spending of the university and its components. These "second-round" effects are the local purchases by St. Cloud area businesses in support of the direct spending by the university and the increase in local business volume due to increased local income associated with university-related spending. These effects are modeled in Figure 1.

The extent to which local businesses purchase supplies from other area businesses in order to support university-related spending is estimated to be $19,344,451 and is shown in Figure 1 as model B-1.2. Due to university-related spending the payrolls and profits of St. Cloud area businesses are increased, which yields additional income in the St. Cloud area. This increased income is revealed to local businesses by increased sales. The increase in local business volume due to increased local income attributable to university-related spending is estimated to be $4,361,841 in 1982. This is represented in Figure 1 as model B-1.3.
MODEL B-1.1.1  
LOCAL SPENDING BY  
UNIVERSITY  
$7,042,832

MODEL B-1.1.2  
LOCAL SPENDING BY  
FACULTY & STAFF  
$10,783,845

MODEL B-1.1.3  
LOCAL SPENDING BY  
STUDENTS  
$33,318,185

MODEL B-1.1.4  
LOCAL SPENDING BY  
VISITORS  
$5,351,783

MODEL B-1.1  
SUM OF UNIVERSITY-RELATED  
DIRECT LOCAL SPENDING  
$36,496,645

MODEL B-1.2  
LOCAL PURCHASES IN SUPPORT  
OF UNIVERSITY-RELATED  
SPENDING  
$19,344,451

MODEL B-1.3  
LOCAL BUSINESS VOLUME DUE  
TO INCOME FROM UNIVERSITY-  
RELATED SPENDING  
$43,801,849

MODEL B-1  
TOTAL LOCAL BUSINESS VOLUME  
DUE TO UNIVERSITY-RELATED  
SPENDING  
$119,642,945

FIGURE 1
The sum of the direct university-related spending and the two "second-round" components represents the total local business volume associated with the university's presence. This is shown in Figure 1 as model B-1 and is estimated to be $119,642,945. The measure estimates not only the spending of the university and its components, but also the degree to which local business is stimulated by the university's spending.

Local Spending by Faculty and Staff

The models B-1.5.1, B-1.5.2, and B-1.5.3 estimate local expenditures for rent, nonhousing spending, and local spending by faculty and staff not residing locally. It is estimated that 82% of faculty and staff live in the immediate St. Cloud area, and, of those residing locally, approximately 21% rent housing. It is estimated that $600,399 was spent for rental housing by faculty and staff. No estimate of an impact on owner occupied local housing is made in this report, but the results of the survey of university personnel indicate at least 600 homes are owned and occupied by the faculty and staff in the St. Cloud area.

Nonhousing expenditures in St. Cloud area businesses by faculty and staff are estimated by model B-1.5.2 to be $9,148,936 in 1982. Model B-1.5.3 estimates local spending by faculty and staff not residing in the immediate St. Cloud area. This is calculated to be $1,034,510. The sum of these models comprises the total local spending of the faculty and staff of St. Cloud State University, and it is estimated to be $10,783,845.
Local Spending by Students

The complete description of student spending in St. Cloud area business is detailed by commodities and student categories in Tables 2-7 in Appendix A. Total student spending in the St. Cloud area economy is estimated to be $33,318,185 in 1982 by survey responses.

Local Spending by Visitors

The local spending of visitors to the university, faculty, staff and students is modeled in B-1.1.4 and shown in Appendix A. Surveys taken in January 1983 asked respondents to estimate the number of visits they received, the average stay, and average local spending. Combined with the many visitors to university activities the sum of visitors' spending is estimated to be $5,351,783.

The total local business volume which is university related, $119,642,945, is solely a measure of the dollar impact on the local economy. Individuals in any market or economy are made better-off whenever there exists a wider variety of goods and services from which to choose. The substantial increase in business volume in the St. Cloud area due to university-related spending undoubtedly brings into existence a much wider variety of goods and services available to all customers shopping in the St. Cloud area than would otherwise occur. This further strengthens St. Cloud's position as the retail and wholesale center in central Minnesota.

A complete analysis of the impact of the university on St. Cloud area businesses requires the estimation of two other important facts: the increase in the value of local business property attributable
to university-related spending, and the degree to which the local credit base is expanded due to university-related deposits in local financial institutions. These impacts are estimated in models B-2 and B-3, respectively.

The model B-2 in Appendix A estimates the market value of local real property, inventory, and other business property attributable to university-related spending. As noted earlier, local profits and payrolls are increased due to the local university-related spending, and local business capital holdings are expanded as well. It is estimated that local business capital holdings associated with university-related spending are $58,014,314.

The expansion in the local credit base is shown in model B-3. Deposits are held in local financial institutions by all components of the university, including the university itself. In addition, a portion of the deposits of local business are due to the increased local business volume attributable to university-related spending. The expansion in the local credit base is estimated to be $9,682,670.

Unrealized Local Business Volume

The university operates some enterprises on campus which, to some extent, compete with existing or potential local private businesses in the St. Cloud area. University operations from dormitories - both room and board, Atwood shops, and Student Activities realized receipts of $6,534,729 in 1982.
IMPACTS ON LOCAL GOVERNMENTS

In this section the impact of the presence of the university on local government revenues and expenditures is presented. It should be noted that the university provides a vast array of public services and facilities which may be used by area citizens, e.g., cultural events, educational programs, Learning Resource Center, and tennis courts. Procedures employed in this report do not provide any estimates of the value to the St. Cloud Area of the university provided public services.

Impacts on Local Government Revenues

Local government revenues are influenced by four university-related sources: taxes from real estate, taxes from non-real estate property, other revenues, and intergovernmental transfers. These impacts are shown in models G-1.1, G-1.2, G-1.3, and G-1.4. The sum of these models, $7,211,921, is estimated to the revenues of local governments associated with the presence of the university.

Impact on Local Government Expenditures

The provision of local public services and the local demand for public services are influenced by the presence of the university. Using an average per capita cost approach two models, G-2.1 and G-2.2, estimate the costs incurred by local governments attributable to the university.
MODEL G-1.1
UNIVERSITY-RELATED NONREAL
ESTATE TAXES PAID TO LOCAL
GOVERNMENTS
$ 416,357

MODEL G-1.2
UNIVERSITY-RELATED REAL
ESTATE TAXES PAID TO LOCAL
GOVERNMENTS
$ 3,157,661

MODEL G-1.3
UNIVERSITY-RELATED OTHER
REVENUES PAID TO LOCAL
GOVERNMENTS
$ 119,594

MODEL G-1.4
UNIVERSITY-RELATED INTER-
GOVERNMENTAL AID TO LOCAL
GOVERNMENTS
$ 3,518,315

MODEL G-1
TOTAL UNIVERSITY-RELATED
REVENUES RECEIVED BY
LOCAL GOVERNMENTS
$ 7,211,927

FIGURE 2
The cost of local public schools attributable, on a per student basis, is shown by model G-2.2 and is estimated to be $2,505,441. Local government expenditures, excluding public schools, which are associated with the presence of the university are estimated, on a per capita basis, in model G-2.1 as $2,493,164. Due to the per capita basis of estimation local government costs allocable to university-related influences may be overstated. Claims on local public services are also made by other institutions and businesses.
IMAPCTS ON LOCAL EMPLOYMENT AND INCOME

Using the total business volume which is university-related it

is possible to estimate the amount of local income generated and number
of jobs attributable to the university's presence. The procedures
employed by these models take into consideration both the initial
spending of university constituents and the second-round effects.

Impact on Local Employment

The estimation shown in model I-1 reveals that approximately
5,926 jobs in the St. Cloud area are allocable to the university's
presence. Of this total, 1,006 of these jobs are the faculty and
professional support staff positions at the university. St. Cloud area
businesses and local governments account for the remaining 4,920 jobs.
Taking into consideration second-round effects this model assumes that
$12,500 of initial spending creates one job in the local economy.

Impact on Local Income

The procedures employed in model I-2 estimate the amount of
personal income received by local individuals which is a result of
university-related local spending. The university's presence, including
the personal income of university faculty and professional support
staff residing locally, accounts for an estimated $61,670,865 of local
personal income.
INTERINDUSTRY IMPACT

Using an input-output study of the St. Cloud area economy and treating St. Cloud State University as an intermediate demand component in the industrial sector allows an analysis far different than the retail-type spending surveys of faculty, staff, and students. The results reported in Table 1 provide estimates of the university's economic impact on fifteen area industrial sectors, local government, and households. The final impact of one dollar being spent by the university or its constituents on St. Cloud area industry is shown by the sum of the interindustry multipliers. As estimated in the interindustry model, the total impact of university-related spending on St. Cloud industries, governments, and households is $121,983,906. This compares quite favorably with the results of the models presented earlier and shown in Appendix A of $119,642,945.

Both procedures of impact estimation provide result in business volumes slightly in excess of twice the estimated direct spending of the university and its components. In general, income and spending multipliers in economic impact studies of institutional effects on area economics have exhibited a range of 2.0-2.2. The estimates provided here both lie in that range.


Table I

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

<table>
<thead>
<tr>
<th>Industry</th>
<th>Multiplier</th>
<th>Resulting Business Volume</th>
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<tr>
<td>1. Lumber Products</td>
<td>0.0076</td>
<td>$129,375</td>
</tr>
<tr>
<td>2. Stone and Rock Products</td>
<td>0.0069</td>
<td>389,827</td>
</tr>
<tr>
<td>3. Metal Fabrication</td>
<td>0.0067</td>
<td>376,528</td>
</tr>
<tr>
<td>4. Tools and Machine</td>
<td>0.0009</td>
<td>50,847</td>
</tr>
<tr>
<td>5. Optics</td>
<td>0.0050</td>
<td>282,483</td>
</tr>
<tr>
<td>6. Food and Kindred Products</td>
<td>0.0852</td>
<td>$1,613,514</td>
</tr>
<tr>
<td>7. Paper Products</td>
<td>0.0027</td>
<td>152,521</td>
</tr>
<tr>
<td>8. Printing and Publishing</td>
<td>0.0074</td>
<td>$118,075</td>
</tr>
<tr>
<td>9. Rubber and Plastics</td>
<td>0.0036</td>
<td>203,368</td>
</tr>
<tr>
<td>10. Miscellaneous Manufactures</td>
<td>0.0013</td>
<td>73,116</td>
</tr>
<tr>
<td>11. Contract Construction</td>
<td>0.1821</td>
<td>$10,286,039</td>
</tr>
<tr>
<td>12. Wholesale and Retail</td>
<td>0.5698</td>
<td>32,191,785</td>
</tr>
<tr>
<td>13. General Services</td>
<td>0.1290</td>
<td>7,268,067</td>
</tr>
<tr>
<td>14. Medical and Health</td>
<td>0.0497</td>
<td>2,807,883</td>
</tr>
<tr>
<td>15. Finance, Insurance, and Real Estate</td>
<td>0.1634</td>
<td>9,231,552</td>
</tr>
<tr>
<td>16. Transportation, Communication, and Utility</td>
<td>0.1211</td>
<td>6,411,714</td>
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Private Industry Multiplier 1.5124 75,614,1096
17. Local Government 0.6114 2,338,961
18. Households 0.7753 13,821,849

Total 2.1591 121,983,906
SUMMARY AND CONCLUSIONS

A variety of estimated economic impacts have been detailed in Appendix A. This section puts these estimates into perspective by comparing the major components of the previous analysis to St. Cloud area economy measures.

Relative Size of Major Impacts on Local Business

The total number of jobs in the St. Cloud area economy attributable to the university's presence is estimated to be 5,926. Assuming the number of jobs available in the St. Cloud economy is 33,053, then the university, through its local spending accounts for 18% of St. Cloud area jobs.¹

Total St. Cloud area personal income is estimated to be $385,382,257 and model I-2 provides an estimate of $61,670,315 in local income due to local university-related spending.² Thus, the university-related spending in the St. Cloud area economy generates approximately 16% of all local personal income.

University-related spending accounts for $119,642,945 of the local business volume as estimated in model B-1. The St. Cloud area

¹The Minnesota Department of Economic Security, Labor Market Information Center, St. Cloud, estimates the number of payroll positions headquartered in immediate St. Cloud area to be 33,053.

is estimated to have a total business volume of $850,556,000. Approximately 14% of St. Cloud area business volume is attributable to the university's presence.

This report provides ample evidence of the degree to which local business volume is stimulated, local business opportunities increased, local business properties enhanced, and the local credit base expanded due to university-related local spending. Furthermore, a far greater variety of services and goods are offered by St. Cloud area business due to the increased spending. This results in a substantial increase in the attractiveness of St. Cloud to potential shoppers, employers, and citizens.

Relative Size of Major Impacts on Local Government

The university's impact on local governments is estimated by the revenues and costs of local governments which are allocable to the university. The real estate taxes collected by all local governments which are university-related are estimated to be $3,157,661. Total taxes from real estate collected by all local governments are $17,613,728. Thus, real-estate taxes which are university-related account for about 18% of local real-estate tax collections.

It is estimated that local public services costs, both municipal government and public schools, which are attributable to the university's

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3 Total business volume is the sum of wholesale, retail, and service industry sales. Source: St. Cloud Area Chamber of Commerce.
presence are $4,998,605. This is out of total budgets of $46,885,631. Thus, it would appear that approximately 11% of local public service costs are university-related.

Any community is influenced by the institutions which exist within its boundaries. This report presents estimates of the strong and dynamic nature of the economic role of St. Cloud State University in St. Cloud area communities. The tremendous variety of educational programs, cultural activities, and athletic events available to citizens of the St. Cloud area no doubt carry impacts as large as any documented here.
APPENDIX A

MODEL B-1

Total University-Related Local Business Volume

\[ \text{TBV}_{\text{UR}} = (E_{L}^\text{UR}) + (BV_{L}^\text{UR}) + (LP_{L}^\text{UR}) \]

\((E_{L}^\text{UR}) = \text{expenditures locally which are directly university-related, (Model B-1.1)} \quad \text{\$56,496,645} \)

\((LP_{L}^\text{UR}) = \text{local purchases by local concerns in support of the university-related business, (Model B-1.2)} \quad \text{\$19,341,451} \)

\((BV_{L}^\text{UR}) = \text{business volume locally attributable to income spent as a result of university-related spending, (Model B-1.3)} \quad \text{\$43,801,849} \)

\[ \text{TBV}_{\text{UR}} = \text\$119,642,945 \]

MODEL B-1.1

Expenditures Locally Which Are Directly University-Related

\( (E_{L}^\text{UR}) = (E_{L}^U) + (E_{L}^FS) + (E_{L}^S) + (E_{L}^V). \)

\((E_{L}^U) = \text{expenditures locally by the university, (Model B-1.4)} \quad \text{\$7,042,832} \)

\((E_{L}^FS) = \text{expenditures locally by the faculty and professional support staff, (Model B-1.5)} \quad \text{\$10,783,845} \)

\((E_{L}^S) = \text{expenditures locally by students, (Model B-1.6)} \quad \text{\$33,318,185} \)

\((E_{L}^V) = \text{expenditures locally by visitors to the university, (Model B-1.7)} \quad \text{\$5,351,783} \)

\( (E_{L}^\text{UR}) = \text{\$56,496,645} \)
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) 
\( = \$56,496,645 \)

\( (LP_L)^{UR} = 0.3424 \times \$56,496,645 = \$19,344,451 \)

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

\( (BV_L)^{UR} = M_i (E_L)^{UR} \)

\( M_i \) = coefficient representing degree to which individual income received from local sources is spent and respent locally 
\( = 0.7753 \)

\( (E_L)^{UR} \) = expenditures locally which are directly university-related,
(Model B-1.1) 
\( = \$56,496,645 \)

\( (BV_L)^{UR} = 0.7753 \times \$56,496,645 = \$43,801,849 \)
MODEL B-1.1.1  Expenditures Locally by the University

\((E_L)_U\)

\((E_L)_U\) = expenditures locally by the university for (1) utilities; (2) supplies, equipment, and services; (3) preventative maintenance, repairs, and betterments; (4) new construction; (5) equipment associated with new construction; (6) spending locally by ARA Services Inc. (Reported in Table 8)

\((E_L)_U\) = 7,412,832

MODEL B-1.1.2  Expenditures Locally by Faculty and Professional Support Staff

\((E_L)_{FS}\) = \((E_H)_{FS}\) + \((E_{NH})_{FS}\) + \((E_L)_{NFS}\)

\((E_H)_{FS}\) = expenditures for local rental housing by faculty and professional support staff

\((E_H)_{FS}\) = 600,399

\((E_{NH})_{FS}\) = local nonhousing expenditures by local faculty and professional support staff, (Model B-1.5.2)

\((E_{NH})_{FS}\) = 9,146,936

\((E_L)_{NFS}\) = expenditures locally by nonlocal faculty and professional support staff, (Model B-1.5.3)

\((E_L)_{NFS}\) = 1,034,510

\((E_L)_{FS}\) = 10,783,845
MODEL B-1.1.3  Expenditures Locally by Students

\[
(E_L)_S = (E_{H})_S + (E_{L})_{NLS}
\]

- \((E_{H})_S\) = expenditures locally by students for rental housing (from student survey) \(\$ 6,657,768\)
- \((E_{NH})_S\) = local nonhousing expenditures by students residing locally (from student survey) \(\$ 23,624,944\)
- \((E_{L})_{NLS}\) = local expenditures by nonlocal students (from student survey) \(\$ 3,035,473\)

\[
\$ 33,318,185
\]

MODEL B-1.1.4  Local Expenditures by Visitors to the University

\[
(E_V)_V = (V_1)(E_1)_V + (V_2)(E_2)_V + \ldots + (V_n)(E_n)_V
\]

- \((V_i)\) = 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 \(\$ 5,351,783\)
MODEL B-1.5.1 Expenditures for Local Rental Housing by Faculty and Professional Support Staff

\[(E_{R})_{FS} = (f_{L}) (f_{H}) (DI_{FS}) (e_{R})\]

\(f_{L}\) = proportion of the faculty and professional support staff residing locally (from personnel survey) 
\(f_{H}\) = proportion of local faculty and professional support staff renting housing (from personnel survey) 
\(DI_{FS}\) = total disposable income of faculty and professional support staff (SCSU Business Office) 
\(e_{R}\) = average proportion of renter's total expenditures spent for rental housing (from survey) 

\[(E_{R})_{FS} = (0.82) (0.21) (17,433,186) (0.20) \approx 600,399\]

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) 
\(e_{L}\) = proportion of total nonhousing expenditures likely to be spent locally (from survey) 
\(DI_{FS}\) = total disposable income of faculty and professional support staff (SCSU Business Office) 
\(e_{NH}\) = proportion of total expenditures spent on nonhousing items (from survey) 

\[(E_{NH})_{FS} = (0.82) (0.80) (17,433,186) (0.80) \approx 9,148,936\]
MODEL B-1.5.3  Expenditures Locally by Nonlocal Faculty and Professional Support Staff

\[
\left( E_L \right)_{NFS} = (1-f_L) \left( E_I \right)_{FS}
\]

- \( f_L \): proportion of faculty and professional support staff residing locally (from survey) \( 0.82 \)
- \( F \): total number of faculty and professional support staff (from survey) \( 1006 \)
- \( (E_I)_{FS} \): estimated annual average expenditure locally by each nonlocal faculty and professional staff individual (from survey) \( \$ 5,713 \)
- \( (E_L)_{NFS} \): \( (0.18) \times 1006 \times 5,713 \) = \$ 1,034,510

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

\[
(VEP)_{UR} = (VRP)_{UR} + (VI)_{UR} + (VOP)_{UR}
\]

- \( (VRP)_{UR} \): value of local business real property committed to university-related business (Model B-2.1) \( \$ 11,264,302 \)
- \( (VI)_{UR} \): value of local business inventory committed to university-related business (Model B-2.2) \( \$ 14,357,153 \)
- \( (VOP)_{UR} \): value of local business property other than real or inventory committed to university-related business (Model B-2.3) \( \$ 2,392,859 \)
- \( (VEP)_{UR} \): \$ 58,014,314
MODEL B-2.1  Value of Local Business Real Property Committed to University-Related Business

\[
(VRP)_{UR} = \left( \frac{TBV_{UR}}{V_B} \right) \left( \frac{V_B}{amv} \right)
\]

- \(TBV_{UR}\) = total university-related local business volume (Model B-1) = $119,642,945
- \((V_B)\) = local business volume (Minnesota Department of Economic Development) = $850,556,000
- \((V_B)\) = assessed valuation of local business real property (City Clerk's reports) = $89,307,739
- \((amv)\) = local ratio of assessed value to market value of taxable real property (City Clerk's report) = 30.3%

\[
(VRP)_{UR} = \left( \frac{119,642,945 \div 850,556,000} {89,307,739 \div 0.303} \right) = \$14,357,153
\]

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 = 0.12
- \(TBV_{UR}\) = total university-related local business volume (Model B-1) = $119,642,945

\[
(VI)_{UR} = 0.12 \times 119,642,945 = \$14,357,153
\]

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

\[(\text{VOP})_{UR} = (\text{ebv} \cdot \text{TSV}_{UR})\]

- \(\text{ebv}\) = equipment and machinery-to-business volume ratio \(= 0.02\)
- \(\text{TSV}_{UR}\) = total university-related local business volume (Model B-1) \(= \$119,642,945\)

\[(\text{VOP})_{UR} = 0.02 \times (\$119,642,945) = \$2,392,859\]

\(^1\text{Ibid.}\)
MODEL B-3 Expansion of the Credit Base of Local Banks Resulting From University-Related Deposits

\[
(CR_L)_{UR} = (1-t)(TD_U = (TD_{FS}) (FS_L) = (TD_S) (S_L))
\]

\[
= (1-d)(DD_U = (DD_{FS}) (FS_L) = (DD_S) (S_L)) = (ctv) TD_{UR}
\]

- \( t \) = local time deposit reserve requirement (survey of local banks) .......... 0.03
- \( TD_U \) = average time deposit of the university in local banks (SCSU Business Office) .......... $1,700,000
- \( TD_{FS} \) = average time deposit of each faculty and professional support staff member in local banks (from survey) .......... $2,690
- \( FS_L \) = number of faculty and professional support staff residing locally (from survey) .......... 825
- \( TD_S \) = average time deposit of each student in local banks \(^1\) .......... $75
- \( S_L \) = number of students residing locally (from survey) .......... 10,157
- \( d \) = local demand deposit reserve requirement (survey of local banks) .......... 0.11
- \( DD_U \) = average demand deposit of the university in local banks (SCSU Business Office) .......... $1,000
- \( DD_{FS} \) = average demand deposit of each faculty and professional support person in local banks (from survey) .......... $405
- \( DD_S \) = average demand deposit of each student in local banks \(^2\) .......... $100

\(^1\) "Survey of Financial Characteristics of Consumers" Federal Reserve Technical Papers, Washington, D.C.
\(^2\) Ibid.
MODEL B-3 (continued)

(CTV) = cash-to-business volume ratio \(^3\) \ldots \quad 0.037

\(T_{UR}^{BU}\) = total university-related local business volume (Model B-1) \ldots \quad $19,612,945

\(CB_{L}^{UR}\)

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

\((LGR)^{UR}\) = \((T_{RE}^{UR}) - (T_{NRE}^{UR}) - (SA)^{UR} - (CR)^{UR}\)

\((T_{RE}^{UR})\) = university-related real-estate taxes paid to local governments (Model G-1.2) \ldots \quad $3,157,661

\((T_{NRE}^{UR})\) = university-related property taxes, other than real estate, paid to local governments (Model G-1.1) \ldots \quad $1,163,357

\((SA)^{UR}\) = state aid to local governments attributable to university's presence (Model G-1.3) \ldots \quad $3,518,315

\((CR)^{UR}\) = other university-related revenues collected by local governments (Model G-1.4) \ldots \quad $119,594

\((LGR)^{UR}\) = $7,211,927

---

\(^3\)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

\[(T_{RB})_{UR} = (T_R)_{U} + (T_R)_{FS} + (T_R)_{S} + (T_{RB})_{UR}\]

\[(T_R)_{U} = \text{real-estate taxes paid to local governments by the university} \quad 0\]

\[(T_R)_{FS} = \text{real-estate taxes paid to local governments by local faculty and professional support staff (Model G-1.2.1)} \quad \$620,425\]

\[(T_R)_{S} = \text{real-estate taxes paid to local governments by students residing locally (Model G-1.2.2)} \quad \$1,331,582\]

\[(T_{RB})_{UR} = \text{real-estate taxes paid to local governments by local businesses for real property allocable to university-related business (Model G-1.2.3)} \quad \$1,205,654\]

\[(T_{RB})_{UR} = \text{real-estate taxes paid to local governments by local businesses for real property allocable to university-related business (Model G-1.2.3)} \quad \$3,157,661\]

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

\[(T_R)_{FS} = (FS)_L (1-f_H) (pt) (V_{PR} + N_{PR}) = (FS)_L (f_H) (AAR) (.20)\]

\[(FS)_L = \text{number of faculty and professional support staff residing locally (from survey)} \quad 825\]

\[f_H = \text{proportion of local faculty and professional support staff renting housing (from survey)} \quad 0.21\]
MODEL G-1.2.2 Real-Estate Taxes Paid to Local Governments by Students Residing Locally

\[ (T_R)_S = (S)_L (AR)_S (rt) \]

\[ (S)_L = \text{number of students renting housing locally (from survey)} \quad \text{6,234} \]

\[ (AR)_S = \text{average annual rental expenditure per student (from survey)} \quad \text{1,068} \]

\[ (rt) = \text{proportion of rental expenditure attributable to property taxes} \quad \text{0.20} \]

\[ (T_R)_S = (6234) (1068) (0.20) = \$1,331,582 \]
MODEL G-1,2,3  Real-Estate Taxes Paid to Local Governments by Local Businesses for Real Property Allocable to University-Related Business

\[(T_{RB}^{UR}) = (pt) \frac{TEV_{UR}}{BV_L} (V_B)\]

\((pt)\) = local property tax rate, (City Clerks' reports) . . . . . . . . . . . 0.096

\(TEV_{UR}\) = total university-related local business volume (Model B-1) . . . $119,642,945

\(BV_L\) = local business volume (Minnesota Department of Economic Development . . . . . . . . . . . $850,556,000

\(V_B\) = assessed valuation of local business real property (City Clerks' reports) . . . . . . . . . $89,307,739

\[(T_{RB}^{UR}) = (0.096) (119,642,945 + 850,556,000) \]
\[(89,307,739)\] = $1,205,654

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
\(0.303 \times 0.096\) . . . . . . . . . . . 0.029

\((VI)^\_UR\) = value of local business inventory committed to university-related business (Model B-2.2) . . . . . . . . . $14,357,153

\[(T_{NRE}^{UR}) = (0.029) (14,357,153) = 1416,357\]
MODEL G-1.3  Other Revenues Collected by Local
Government From University-
Related Activities

\[(\text{OR})_{UR} = (\text{LF}_R) \cdot (\text{TBV}_{UR} \div \text{BV}_L)\]

- \(\text{LF}_R\) = licenses and fees collected by
  local governments ................ $ 850,600
- \(\text{TBV}_{UR}\) = total university-related local
  business volume .................. $119,642,945
- \(\text{BV}_L\) = local business volume (Minnesota
  Department of Energy and
  Economic Development) ........... $850,556,000

\[(\text{OR})_{UR} = (850,600) \cdot (119,642,945 \div 850,556,000) \approx 119,594\]
MODEL G-1.4 Intergovernmental 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). $1,719,003

\((SA)_{PC}\) = other intergovernmental aid received by local governments on a per capita basis (Model G-1.4.2). $1,799,312

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

\((SA)_{CH} = A_{PS} \left[ CHP_{FS} = CHP_{S} \right] \div CH_{PS}\)

\(A_{PS}\) = total state aid to local public schools (Public school's annual reports). $23,769,470

\(CHP_{FS}\) = number of children of faculty and professional support staff attending public school (from survey). 577

\(CHP_{S}\) = number of students' children attending local public schools (from survey). 362

\(CH_{PS}\) = total enrollment of local public schools (public schools' annual reports). 12,984

\((SA)_{CH} = 23,769,470 \times 577 \div 12,984 = 1,719,003\)
MODEL C-1.4.2 Other Intergovernmental Aid Received by Local Governments on a Per Capita Basis

\[
(\text{SA})_{PC} = (\text{FSH}_L + \text{SH}_L) \cdot (\text{IG})_R \div \text{POP}_{LR}
\]

- \(\text{FSH}_L\) = number of persons in households of faculty and professional support staff residing locally (from survey) = 2,442
- \(\text{SH}_L\) = number of persons in households of students residing locally (from survey) = 11,119
- \((\text{IG})_R\) = intergovernmental aid received by local governments (City Clerks' report) = $8,515,438
- \(\text{POP}_{LR}\) = local resident population (Area Planning Office) = 64,176

\[
(\text{SA})_{PL} = (2,442 + 11,119) \cdot (8,515,438) \div 64,176 = $1,799,312
\]
MODEL G-2

Local Government Operating Cost Allocable to University-Related Influences

\[ (LGC)_{UR} = (MC)_{UR} + (PS)_{UR} \]

\[ (MC)_{UR} = \text{municipal service costs allocable to university-related influences (Model G-2.1)} \]
\[ \text{\$2,493,164} \]

\[ (PS)_{UR} = \text{local public school cost allocable to university-related persons (Model G-2.2)} \]
\[ \text{\$2,506,441} \]

\[ (LGC)_{UR} = \text{\$4,999,605} \]

MODEL G-2.1

Municipal Service Costs Allocable to University-Related Influences

\[ (MC)_{UR} = \frac{FS_L + SL}{POP_{LD}} + \frac{FSh_L + SH_L}{POP_{LR}} \]

\[ FS_L = \text{number of faculty and professional support staff residing locally (from survey)} \]
\[ 825 \]

\[ SL = \text{number of students residing locally (from survey)} \]
\[ 10,157 \]

\[ POP_{LD} = \text{local daytime population (City Planners Office)} \]
\[ 58,357 \]

\[ FSh_L = \text{number of persons in households of faculty and professional support staff residing locally (from survey)} \]
\[ 2,442 \]

\[ SH_L = \text{number of persons in households of students residing locally (from survey)} \]
\[ 11,119 \]

\[ POP_{LR} = \text{local resident population (Area Planning Office)} \]
\[ 64,176 \]
MODEL G-2.1 (continued)

\[ B_M = \text{operating budget for municipal services of all local governments (excludes public schools)} \]
\[ \text{(City Clerks' reports)} \quad \text{...} \quad \$12,481,842 \]

\[ (MC)_{UR} = \frac{825 + 10,157 + 2,442 + 11,119}{58,357 + 64,176} \quad (12,481,842) \]
\[ \quad = \$2,493,164 \]

MODEL G-2.2

Local Public School Costs Allocable to University-Related Persons

\[ (PS)_{UR} = \frac{\text{number of children of faculty and professional support staff attending public schools (from survey)}}{\text{total enrollment of local public schools (public schools' annual report)}} \]
\[ \quad = \text{number of students' children attending public school (from survey)} \quad \text{...} \quad 577 \]
\[ \quad = \text{total enrollment of local public schools (public schools' annual report)} \quad \text{...} \quad 12,894 \]
\[ \quad = \text{operating budget of local public schools (public schools' annual report)} \quad \text{...} \quad \$34,403,789 \]

\[ (PS)_{UR} = \frac{577 + 362}{12,894} \quad (34,403,789) \quad \$2,505,161 \]
MODEL G-3       Real-Estate Taxes Foregone Due to University's Tax Exempt Status

\[
\begin{align*}
(\text{FR}_{\text{RE}})^{\text{UR}} &= \left[\left(\text{TT}_{\text{RE}} - (T_{R})_u\right)\left(A_{u} : A_{L}\right)\right] - (T_{R})_u \\
\end{align*}
\]

\[
\begin{align*}
\text{TT}_{\text{RE}} &= \text{total taxes from real estate collected by local governments (City Clerks' reports)} \quad \text{\$ 17,813,728} \\
(T_{R})_u &= \text{real-estate taxes paid to local governments by the university} \quad \text{0} \\
A_{u} &= \text{acres of the university} \quad \text{232} \\
A_{L} &= \text{acres of St. Cloud area, less } A_{u} \quad \text{8,233} \\
(\text{FR}_{\text{RE}})^{\text{UR}} &= (17,813,728) (232 \div 8,233) = \text{\$ 534,511}
\end{align*}
\]

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

\[
J_{L} = \text{FS} + (j) \left[\left(\text{EL}_{\text{UR}} + (\text{LGC})_{\text{UR}}\right)\right]
\]

\[
\begin{align*}
\text{FS} &= \text{total number of faculty and professional support staff (SCSU Business Office).} \quad \text{1006} \\
J &= \text{full-time jobs per dollar of direct expenditures in the local environment} \quad \text{0.00008} \\
(\text{LGC})_{\text{UR}} &= \text{local government operating cost allocable to university-related influences (Model G-2)} \quad \text{\$ 4,998,605} \\
(\text{EL})_{\text{UR}} &= \text{expenditures locally which are directly university-related (Model B-1.1)} \quad \text{\$ 56,196,645} \\
J_{L} &= 1006 \times 0.00008 [56,196,645 - 4,998,605] = \text{5,926}
\end{align*}
\]

MODEL I-2  
Personal Income of Local Individuals
Attributable to University's Presence

$$PI_{UR} = (f_L) \cdot (W_{FS}) + (p) \cdot (E_{UR})$$

- \( f_L \) = proportion of faculty and professional support staff residing locally (from survey) ......... 0.82
- \( W_{FS} \) = gross compensation to faculty and professional support staff (SCSU Business Office) ......... $21,791,483
- \( p \) = payrolls and profits per dollar of local direct expenditures ......... 0.7753
- \( (E_{UR}) \) = expenditures locally which are directly university-related (Model B-1.1) ......... $56,496,645

\[
PI_{UR} = (0.82) \cdot (21,791,483) + (0.7753) \cdot (56,496,645) = \]

$61,670,865
Table II

AVERAGE AND TOTAL EXPENDITURES BY
STUDENT CLASSIFICATION IN 1982

<table>
<thead>
<tr>
<th>Classification</th>
<th>Number of Students</th>
<th>Average Expenditure</th>
<th>Total Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Commuting from outside St. Cloud area</td>
<td>1,451</td>
<td>1,881</td>
<td>2,729,331</td>
</tr>
<tr>
<td>2. Married and residing in St. Cloud area</td>
<td>752</td>
<td>6,534</td>
<td>4,913,568</td>
</tr>
<tr>
<td>3. Living on-campus</td>
<td>3,023</td>
<td>1,594</td>
<td>4,818,662</td>
</tr>
<tr>
<td>4. Living off-campus in the St. Cloud area</td>
<td>6,382</td>
<td>2,741</td>
<td>17,493,062</td>
</tr>
<tr>
<td>TOTAL</td>
<td>11,608</td>
<td></td>
<td>29,954,623</td>
</tr>
</tbody>
</table>
Table III
AVERAGE AND TOTAL EXPENDITURES BY STUDENT CLASSIFICATION,
4690 SUMMER SCHOOL STUDENTS, 1982

<table>
<thead>
<tr>
<th>Classification</th>
<th>Number of Students</th>
<th>Average Expenditure</th>
<th>Total Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Commuting from outside St. Cloud area</td>
<td>586</td>
<td>522</td>
<td>306,142</td>
</tr>
<tr>
<td>2. Married and residing in St. Cloud area</td>
<td>304</td>
<td>1,816</td>
<td>552,129</td>
</tr>
<tr>
<td>3. Living on-campus</td>
<td>1,585</td>
<td>341</td>
<td>540,903</td>
</tr>
<tr>
<td>4. Living off-campus in St. Cloud area</td>
<td>2,211</td>
<td>887</td>
<td>1,964,387</td>
</tr>
<tr>
<td>TOTAL</td>
<td>4,690</td>
<td></td>
<td>3,363,562</td>
</tr>
</tbody>
</table>
### Table IV

**AVERAGE AND TOTAL EXPENDITURES BY CATEGORIES FOR STUDENTS COMMUTING FROM OUTSIDE THE ST. CLOUD AREA, 1451 STUDENTS**

<table>
<thead>
<tr>
<th>Category</th>
<th>Average Annual Expenditure</th>
<th>Total Annual Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Recreation</td>
<td>220</td>
<td>318,509</td>
</tr>
<tr>
<td>2. Clothing</td>
<td>237</td>
<td>343,452</td>
</tr>
<tr>
<td>3. Laundry</td>
<td>32</td>
<td>45,707</td>
</tr>
<tr>
<td>4. Medical and Health</td>
<td>141</td>
<td>204,896</td>
</tr>
<tr>
<td>5. Grooming</td>
<td>67</td>
<td>96,506</td>
</tr>
<tr>
<td>6. Food</td>
<td>404</td>
<td>586,871</td>
</tr>
<tr>
<td>7. Charitable Contributions</td>
<td>31</td>
<td>144,270</td>
</tr>
<tr>
<td>8. Auto Expenses</td>
<td>372</td>
<td>539,728</td>
</tr>
<tr>
<td>9. Books</td>
<td>255</td>
<td>369,570</td>
</tr>
<tr>
<td>10. Transportation</td>
<td>122</td>
<td>177,723</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1,881</strong></td>
<td><strong>2,729,331</strong></td>
</tr>
</tbody>
</table>
Table V
AVERAGE AND TOTAL EXPENDITURES BY CATEGORIES FOR MARRIED STUDENTS
RESIDING IN THE ST. CLOUD AREA, 752 STUDENTS

<table>
<thead>
<tr>
<th>Category</th>
<th>Average Annual Expenditure</th>
<th>Total Annual Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Recreation</td>
<td>323</td>
<td>249,664</td>
</tr>
<tr>
<td>2. Clothing</td>
<td>293</td>
<td>220,336</td>
</tr>
<tr>
<td>3. Laundry</td>
<td>113</td>
<td>84,976</td>
</tr>
<tr>
<td>4. Medical and Health</td>
<td>385</td>
<td>289,520</td>
</tr>
<tr>
<td>5. Grooming</td>
<td>116</td>
<td>109,792</td>
</tr>
<tr>
<td>6. Food</td>
<td>1,381</td>
<td>1,038,512</td>
</tr>
<tr>
<td>7. Rent</td>
<td>2,098</td>
<td>1,577,696</td>
</tr>
<tr>
<td>8. Charitable Contributions</td>
<td>212</td>
<td>159,424</td>
</tr>
<tr>
<td>9. Auto Expenses</td>
<td>671</td>
<td>504,592</td>
</tr>
<tr>
<td>10. Books</td>
<td>240</td>
<td>180,480</td>
</tr>
<tr>
<td>11. Transportation</td>
<td>640</td>
<td>498,576</td>
</tr>
<tr>
<td>TOTAL</td>
<td>6,534</td>
<td>4,913,568</td>
</tr>
</tbody>
</table>
### Table VI
AVERAGE AND TOTAL EXPENDITURES BY CATEGORIES FOR SINGLE STUDENTS LIVING ON CAMPUS, 3023 STUDENTS

<table>
<thead>
<tr>
<th>Category</th>
<th>Average Annual Expenditure</th>
<th>Total Annual Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Recreation</td>
<td>392</td>
<td>1,185,016</td>
</tr>
<tr>
<td>2. Clothing</td>
<td>147</td>
<td>444,381</td>
</tr>
<tr>
<td>3. Laundry</td>
<td>79</td>
<td>238,817</td>
</tr>
<tr>
<td>4. Medical and Health</td>
<td>51</td>
<td>154,173</td>
</tr>
<tr>
<td>5. Grooming</td>
<td>108</td>
<td>326,484</td>
</tr>
<tr>
<td>6. Food</td>
<td>249</td>
<td>752,727</td>
</tr>
<tr>
<td>7. Charitable Contributions</td>
<td>30</td>
<td>90,690</td>
</tr>
<tr>
<td>8. Auto Expenses</td>
<td>175</td>
<td>529,025</td>
</tr>
<tr>
<td>9. Books</td>
<td>201</td>
<td>607,623</td>
</tr>
<tr>
<td>10. Transportation</td>
<td>161</td>
<td>495,772</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1,594</td>
<td>4,818,662</td>
</tr>
</tbody>
</table>
Table VII

AVERAGE AND TOTAL EXPENDITURES BY CATEGORIES FOR STUDENTS RESIDING IN THE ST. CLOUD AREA, 6382 STUDENTS

<table>
<thead>
<tr>
<th>Category</th>
<th>Average Annual Expenditure</th>
<th>Total Annual Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Recreation</td>
<td>330</td>
<td>2,106,060</td>
</tr>
<tr>
<td>2. Clothing</td>
<td>157</td>
<td>1,001,974</td>
</tr>
<tr>
<td>3. Laundry</td>
<td>48</td>
<td>306,336</td>
</tr>
<tr>
<td>4. Medical and Health</td>
<td>76</td>
<td>485,032</td>
</tr>
<tr>
<td>5. Grooming</td>
<td>76</td>
<td>497,796</td>
</tr>
<tr>
<td>6. Food</td>
<td>451</td>
<td>2,878,282</td>
</tr>
<tr>
<td>7. Rent</td>
<td>796</td>
<td>5,080,072</td>
</tr>
<tr>
<td>8. Charitable Contributions</td>
<td>45</td>
<td>287,190</td>
</tr>
<tr>
<td>9. Auto Expenses</td>
<td>352</td>
<td>2,246,464</td>
</tr>
<tr>
<td>10. Books</td>
<td>198</td>
<td>1,263,636</td>
</tr>
<tr>
<td>11. Transportation</td>
<td>210</td>
<td>1,340,220</td>
</tr>
<tr>
<td>TOTAL</td>
<td>2,741</td>
<td>17,493,062</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>Amount</td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------------------------------------------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>1</td>
<td>Utilities</td>
<td>$1,492,294</td>
</tr>
<tr>
<td>2</td>
<td>Purchases of supplies, equipment, and services</td>
<td>$3,992,450</td>
</tr>
<tr>
<td>3</td>
<td>Preventive maintenance, repairs and betterment</td>
<td>$259,888</td>
</tr>
<tr>
<td>4</td>
<td>ARA Services, Inc., spending for food, labor, and services locally</td>
<td>$1,299,000</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>$7,142,832</strong></td>
</tr>
</tbody>
</table>
Table IX

INCOME TO ST. CLOUD STATE UNIVERSITY, 1982

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Dormitory</td>
<td>$4,279,511</td>
</tr>
<tr>
<td>2. Atwood Center</td>
<td>933,333</td>
</tr>
<tr>
<td>3. University Bookstore Commissions</td>
<td>247,640</td>
</tr>
<tr>
<td>4. Student Activities</td>
<td>1,074,245</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$6,534,729</strong></td>
</tr>
</tbody>
</table>

1 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 I

LOCAL SPENDING BY VISITORS TO ST. CLOUD STATE UNIVERSITY, 1982

A. Spending by Visitors to Faculty and Staff

Survey results indicate the average number of visits, days per visit, and dollars spent per day.

Visits x (Days/Visits) x ($/Day) x Total Employees of SCSU

\[ 26.55 \times 3.18 \times \$16.55 \times 1006 = \$1,404,849 \]

B. Spending by Visitors to Students

Survey results indicate the average number of visits, days per visit, and dollars spent per day, by student classification.

Visits x (Days/Visit) x ($/Day) x Number of Students

Commuting Students
\[ 6.15 \times .55 \times \$14.22 \times 1451 = \$20,817 \]

Married Students (local)
\[ 26.6 \times 1.75 \times \$13.50 \times 752 = \$172,769 \]

On-Campus Students
\[ 15.04 \times 1.63 \times \$12.60 \times 3023 = \$934,040 \]

Off-Campus Students (local)
\[ 13.44 \times 1.77 \times \$13.23 \times 6382 = 2,214,308 \]

C. Spending by Visitors to the University

It is estimated that 40,000 out-of-town visitors attended events associated with the university in 1982, and that one-half of them spent \$15 in the community.

TOTAL VISITOR SPENDING
\[ \$300,000 \]

\[ \$5,351,783 \]
APPENDIX B

FACULTY AND PROFESSIONAL SUPPORT PERSONNEL QUESTIONNAIRE

INFORMATION FORM SURVEYING STUDENT EXPENDITURES IN THE ST. CLOUD AREA
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. Commuting from outside the St. Cloud Area.

2. Married and residing in the St. Cloud Area.

3. Living on-campus, or in a fraternity or sorority house.

4. Living off-campus in the St. Cloud Area.

PART II: If you reside in an apartment or house which you are renting in the St. Cloud area please note the total number of students, including yourself, residing in the apartment or house. ________.

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

1. Recreation and entertainment.

2. Clothing.

3. Food (off-campus, e.g., students in Part I, category 4 should not include amounts paid to Garvey Commons).

4. Rent (off-campus, i.e., amounts paid for board in campus dormitories or to fraternity or sorority houses should not be included).

5. Automobile expenses. (Automobile purchases, gasoline, oil, servicing, repairs, insurance, and fines for traffic violations.)

6. Grooming needs.

7. Transportation (other than automobile) and utilities (telephone, electricity, water, etc.).

8. Laundry and dry cleaning.

9. Medical and health. (Doctor, dental, and hospitalization; drugs and medicines; premiums for health insurance policies.)


11. Contributions to church and other organizations.

PART IV: How many non-local people (parents, relatives, friends, etc.) visited you last year? Count each visit separately for those who visited more than once. If this is your first year here, how many visitors do you anticipate?

Please estimate your visitors' average length of stay. (Days)

Please estimate the average daily expenditures in the St. Cloud area by each visitor. ($ Per Day)
FACULTY AND PROFESSIONAL SUPPORT PERSONNEL QUESTIONNAIRE

I. How many persons are in your household? ________
   A. How many are employees of SCSU? ________
   B. How many are 18 or under? ________
   C. How many children in your household attend public schools? ________

II. Where is your residence? (Check one.)
   A. St. Cloud area (within corporate limits of St. Cloud, Waite Park, Sauk Rapids, Sartell, or in the townships of St. Cloud, Le Sauk, or Haven). 1. ________
   B. Outside the above areas. 2. ________

III. In what type of housing do you reside? (Check one.)
     Rent 1. ________
     Own 2. ________
     Other 3. ________

IV. Please estimate your average monthly expenditures in the St. Cloud area, as defined in II, A., for:
    Housing (rent or mortgage, insurance, and taxes.) ________
    Utilities ________
    Food ________
    All Other (Clothing, transportation, entertainment, health care, etc.) ________
    Total ________

V. What is your total average monthly balance in all St. Cloud financial institutions (sum of local checking, NOW, and savings accounts.) ________

VI. How many non-local people (parents, relatives, friends, etc.) visited you last year? Count each visit separately for those who visited more than once. If this is your first year here, how many visitors do you anticipate? Visitors ________

VII. Please estimate your visitors' average length of stay. Days ________

VIII. Please estimate the average daily expenditures in the St. Cloud area by each visitor. $ Per Day ________