



Labovitz School OF BUSINESS AND ECONOMICS

Bureau of Business and
Economic Research

Consulting Report

August 2012

The Economic Impact of Gaming and Tribal Operations in the Duluth-Superior Metropolitan Statistical Area

Fond du Lac Band of Lake Superior Chippewa, Minnesota



UMD Labovitz School of Business and Economics

Bureau of Business and Economic Research

James A. Skurla, Director
Gina Chiodi Gensing, Editor
Jenna Jacobson, Undergraduate Research Assistant
Colleen Swenson, Undergraduate Research Assistant
Vickie Almquist-Minko, Executive Administrative Specialist
Bureau of Business and Economic Research
213 Labovitz School of Business and Economics
1318 Kirby Drive
University of Minnesota Duluth
Duluth, MN 55812
(218) 726-8614
www.d.umn.edu/lbse/bber.php

Project Contact:

Chuck Walt
Executive Director of Tribal Programs
Fond du Lac Band of Lake Superior Chippewa
1720 Big Lake Road
Cloquet, MN 55720
chuckwalt@fdlrez.com

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EXECUTIVE SUMMARY

ABOUT THE PROJECT

The objective of this project is to assess the employment and economic impacts of operations and construction of the Fond du Lac Band of Lake Superior Chippewa, Minnesota. This analysis includes both short-term impacts through operations in 2011 and the impact of construction projects.

This study applies an economic multiplier analysis and input-output model that was created in Minnesota by the MIG, Inc., and is used by state governments and the USDA Forest Service, among others. To generate economic effects of Fond du Lac, IMPLAN input-output models were constructed to estimate measures of Employment, Output, and Value Added impacts. Results from the IMPLAN models for these measures are reported in terms of direct, indirect, and induced impacts. Impacts are reported by showing estimated economic activity for operations in 2011 and for year-by-year construction costs for various projects. All values are reported in 2012 dollars.

IMPACTS FROM TOURISM OPERATIONS

During 2011, Fond du Lac was estimated to generate almost \$119.9 million in output spending and over \$67.3 million in value added spending, from tourism operations, in the MSA. This was done by generating almost \$73.2 million in revenue and by spending almost \$39.7 million in direct value added expenditures during 2011. This equates to an output spending multiplier of 1.64.

In 2011, Fond du Lac tourism operations was estimated to directly employ 1,090 full-time, part-time, and temporary workers, creating a total impact of 1,419.5 employees across the tri-county region. Included in the overall job creation are the sectors of Food Services and Drinking Places, Performing Arts Companies, and others that are a vital part of the regional tourist economy.

IMPACTS FROM RESERVATION SERVICES OPERATIONS

During 2011, Fond du Lac was estimated to generate almost \$124 million in output spending and almost \$63.9 million in value added spending in the area. This was done by generating over \$70.4 million in revenue and by spending over \$31.9 million in direct value added expenditures, related to reservation services, during 2011. This equates to an output spending multiplier of 1.76.

In 2011, Fond du Lac reservation services was estimated to directly employ 1,099 full-time, part-time, and temporary workers, creating a total impact of 1,895.9 employees across the region.

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IMPACTS FROM PUBLIC SERVICES OPERATIONS

During 2011, Fond du Lac public services were estimated to generate almost \$61.2 million in output spending and over \$37.3 million in value added spending in the MSA. This was done by generating almost \$36.6 million in revenue and by spending almost \$22.2 million in direct value added expenditures during 2011. This equates to an output spending multiplier of 1.67.

In 2011, Fond du Lac was estimated to directly employ 170 full-time, part-time, and temporary workers, creating a total impact of 287.4 people across the three counties.

IMPACTS FROM CONSTRUCTION

During construction in years 2010 through 2013, it is estimated that the projects will generate over \$31.8 million in total output spending and just over \$14.9 million in total value added spending in Minnesota's Carlton and St. Louis Counties and Wisconsin's Douglas County. This is produced by directly expending approximately \$19.9 million on construction costs and an estimated \$8 million in value added spending. During these years, the Fond du Lac construction will also create an estimated yearly average of 75.7 jobs by directly employing an average of 41.7 people per year.



PROJECT DESCRIPTION

Across the U.S., 237 tribes in 28 states utilized gaming operations in 2009 to help create new jobs, fund essential government services, and rebuild communities. This information from the National Indian Gaming Association's (NIGA) 2010 Annual Report highlights the importance of Indian gaming to the national economy. Several billion dollars' worth of income on capital costs, operations, maintenance, security, surveillance, goods, and services are injected into the economy by the Tribes. And these Tribal governments rely on gaming revenue for education, health care, police and fire protection, housing, utilities, transportation, government infrastructure, and community development. But the financial resources gained from Indian gaming and related economic activity doesn't end there. According to NIGA in 2009, Indian gaming and related activity generated over \$9 billion in federal taxes and revenue savings, over \$2 billion in state government revenue, and another \$100 million in local government revenue.

Understanding the significant impact that Tribes make to the economy, the Fond du Lac Band of Lake Superior Chippewa asked The University of Minnesota Duluth Labovitz School's Bureau of Business and Economic Research (BBER) to help determine the financial impact of the Reservation on the local economy.

The Fond du Lac Band operates both as a governmental agency and as a for profit corporation with gaming being the primary business. In addition, the Band operates a variety of education, environmental, health, and social service programs. The Band has identified sixteen separate entities with over 2,000 employees. In its analysis, the BBER also considered impacts from sources of revenue, such as federal funds from government agencies.

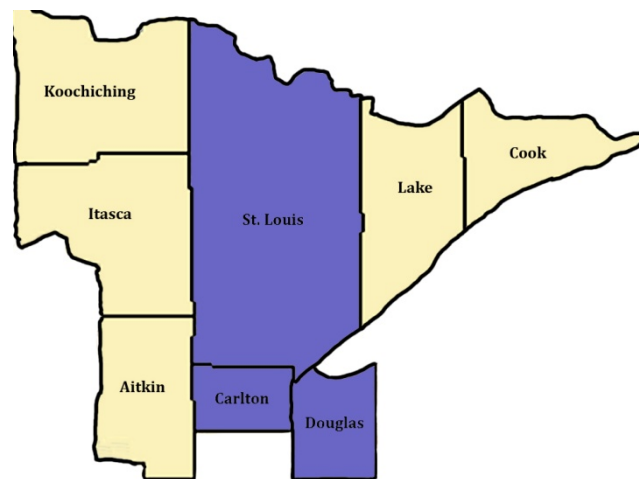
The BBER study used IMPLAN's economic multiplier analysis and input-output modeling software, Version 3.0 created by MIG, Inc. Data was for year 2010. Multipliers were calculated by dividing total impact by direct impact.

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STUDY AREA

The geographic study area for this economic impact analysis report is the Duluth-Superior Metropolitan Statistical Area (MSA), which consists of the Minnesota counties of St. Louis and Carlton and Wisconsin's Douglas County.

Figure 1: Study Area, Duluth-Superior Metropolitan Statistical Area



PROCEDURES AND ASSUMPTIONS

IMPLAN MODELS

There are two components to the IMPLAN system—software and databases. The databases provide all information to create regional IMPLAN models. The software performs the calculations and provides an interface for the user to make final demand changes, for example employment numbers.

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IMPLAN measures of direct, indirect, and induced employment impacts follow from assumptions in the model concerning the estimation of the number of jobs created.

DATA

IMPLAN data files use federal government data sources including:

- US Bureau of Economic Analysis Benchmark I/O Accounts of the US
- US Bureau of Economic Analysis Output Estimates
- US Bureau of Economic Analysis REIS Program
- US Bureau of Labor Statistics County Employment and Wages (CEW) Program
- US Bureau of Labor Statistics Consumer Expenditure Survey
- US Census Bureau County Business Patterns
- US Census Bureau Decennial Census and Population Surveys
- US Census Bureau Economic Censuses and Surveys
- US Department of Agriculture Crop and Livestock Statistics

IMPLAN data files consist of the following components: employment, industry output, value added, institutional demands, national structural matrices, and inter-institutional transfers.

Impacts for the Fond du Lac models used the most recent IMPLAN data available, which is for the year 2010. All impacts are reported in 2012 dollars.

Economic impacts are made up of direct, indirect, and induced impacts. The following are suggested assumptions for accepting the impact model: IMPLAN input-output is a production-based model, and employment numbers (from U.S. Department of Commerce secondary data) treat both full- and part-time individuals as being employed.

DEFINITIONS USED IN THIS REPORT

Measures

- **Gross Output:** The value of local production required to sustain activities.
- **Value Added:** A measure of the impacting industry's contribution to the local community; it includes wages, rents, interest, and profits.
- **Employment:** Estimates are in terms of jobs, not in terms of full-time equivalent employees. Therefore, these jobs may be temporary, part time or short term jobs.

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Effects

- **Direct Effect:** Initial new spending in the study area resulting from the project.
- **Indirect Effect:** The additional inter-industry spending from the direct impact.
- **Induced Effect:** The impact of additional household expenditure resulting from the direct and indirect impact.
- **Multiplier Effect:** The idea that an initial amount of spending leads to increased consumption spending elsewhere. For example, with an output multiplier of 1.67, every dollar directly spent by a particular entity will generate 67 cents in other sectors of the study area. For an employment multiplier of 1.26, for example, every one employee directly employed by a particular entity, will generate another 0.26 employees to other sectors of the study area.

MODELING POINTS

IMPLAN modeling issues associated with small study areas like that in this report of county-level impacts, as noted in the IMPLAN User's Guide,¹ include the following:

A small area can have a high level of "leakage." Leakages are any payments made to imports or value added sectors which do not in turn re-spend the dollars within the region.

A study area that is actually part of a larger functional economic region will likely miss important backward linkages. For example, linkages with the labor force may be missing. Workers who live and spend outside the study area may actually hold local jobs.

IMPLAN study areas are typically a collection of counties. A county is one of the smallest standard areas for IMPLAN data sets.

¹IMPLAN is used by state governments and the USDA Forest Service, among others. See MIG, Inc., IMPLAN System (data and software), MIG, Inc. 502 2nd St., Ste 301, PO Box 837, Hudson, WI 54016-1543. www.implan.com

Also, it can be expected that input-output multipliers are larger when more economic activity is incorporated into the local transactions matrix. The more imports are internalized, the larger the calculated multipliers become. At the state level, all counties are incorporated, and for the state, the greatest level of internalized economic activity is attained. Theoretically, therefore, the state IMPLAN multipliers will always be greater than multipliers for any individual or subset of counties.

Regional data for the impact models for Value Added, Employment, and Output are supplied by IMPLAN for this analysis. Employment assumptions were provided to the model to enable construction of the impact model. From these data, Social Accounts, Production, Absorption, and Byproducts information was generated from the national level data and was incorporated into the model. All region study definitions and impact model assumptions were agreed on before work with the models began.

OPERATIONS

TOURISM

Tourism establishments operated by the reservation involve leisure and tourist attractions, including amenities at Black Bear Casino Resort and Fond du Luth Casino. This section also includes a discussion on “Visitor Spending.” Tables 1 through 10 show the impact that Fond du Lac’s tourism operations have on the MSA economy.

Table 1: Summary, Fond du Lac Tourism Operations Impacts

Source: IMPLAN	<i>Value Added Totals</i>	<i>Output Totals</i>	<i>Employment Totals</i>
<i>Black Bear Casino</i>	\$43,245,156	\$76,790,352	800.7
<i>Black Bear Golf</i>	\$476,999	\$847,006	29.4
<i>Black Bear Hotel</i>	\$4,493,020	\$8,302,496	250.5
<i>Fond du Luth Casino</i>	\$19,109,599	\$33,932,885	338.9
Total	\$67,324,774	\$119,872,739	1,419.5

Table 1 summarizes Tables 2 through 9, showing the total economic effects of Fond du Lac’s direct expenditures from tourism operations on St. Louis and Carlton County, Minnesota, and Douglas County,

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Wisconsin. The left column of Table 1, labeled “Value Added Totals,” shows the economic impact of the money that Fond du Lac spent specifically to pay for wages, rents, interest, and profits related to tourism operations. During 2011, it was predicted that Fond du Lac would directly spend almost \$39.7 million (see Appendix Table 50) in value added expenditures to meet these costs, which resulted in total spending of more than \$67.3 million in other parts of the economy.

The center column in Table 1, labeled “Output Totals,” displays the economic effects that Fond du Lac’s total revenues from tourism operations are expected to have on the local economy. In 2011, Fond du Lac directly took in almost \$73.2 million (see Appendix Table 50) from tourism operations, thereby generating a total of almost \$120 million in economic activity across the area.

The right column of the summary table above, labeled “Employment Totals,” reports the number of jobs that Fond du Lac is likely to create directly and indirectly. In 2011, Fond du Lac employed 1,090 workers (see Appendix Table 50) in tourism operations, which resulted in the creation of 1,419.5 jobs in total across the area.

- **BLACK BEAR CASINO**

Black Bear Casino, located in Carlton, Minnesota, is the largest tourist operation for Fond du Lac. The Black Bear Casino Resort offers Blackjack, Poker, Slots, and Bingo. It also features three restaurants and a coffee shop.

Table 2 shows the Value Added, Output, and Employment impacts of Black Bear Casino on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac was expected to directly outlay just over \$25.5 million in expenditures on wages, rents, interest, and profits related to Black Bear Casino, which created a total of more than \$43.2 million in other spending throughout the area. As illustrated in Table 2, Black Bear Casino revenue totaled almost \$46.9 million from its operations in 2011. This resulted in a total of almost \$76.8 million in output spending throughout the tri-county area and an output multiplier of 1.64.

Table 2: Fond du Lac Tourism, Black Bear Casino Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$25,522,936	\$8,451,013	\$9,271,207	\$43,245,156
Output	\$46,852,470	\$14,832,936	\$15,104,947	\$76,790,352
Employment	626.0	85.1	89.6	800.7

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Tables 2 and 3 show the employment impacts from the operation of Black Bear Casino. By directly employing 626 people, it adds an additional 174.7 employees to other sectors of the tri-county economy, totaling 800.7 full time and part-time jobs. This equates to an employment multiplier of 1.28.

Table 3: Fond du Lac Tourism, Black Bear Casino Employment Top 10 Detail

Source: IMPLAN

Description	Direct	Indirect	Induced	Total
Amusement parks, arcades, and gambling industries	626.0	0.0	0.8	626.8
Food services and drinking places	0.0	7.4	11.8	19.2
Performing arts companies	0.0	7.1	0.7	7.8
Real estate establishments	0.0	2.9	4.1	7.0
Nondepository credit intermediation and related activities	0.0	4.1	2.2	6.3
Legal services	0.0	5.5	0.8	6.3
Private hospitals	0.0	0.0	5.9	5.9
Civic, social, professional, and similar organizations	0.0	3.1	2.3	5.3
Services to buildings and dwellings	0.0	4.4	0.8	5.1
Advertising and related services	0.0	4.4	0.4	4.7
Total From Top 10	626.0	38.9	29.8	694.4
<i>As well as additional full- and part-time jobs in 100 other sectors of the economy...</i>	0.0	46.2	59.8	106.3
Grand Total	626.0	85.1	89.6	800.7

▪ **BLACK BEAR GOLF**

The Black Bear Golf Course is an 18-hole championship par-72 course, a part of the Black Bear Casino Resort complex in Carlton, Minnesota. It features a driving range and two practice greens, clubhouse with a shop and a snack bar, and outdoor eating area. Lessons from a PGA professional are also available.

Table 4 shows the Value Added, Output, and Employment impacts of Black Bear Golf Course on the MSA. The table summarizes year 2011. Fond du Lac was expected to directly outlay almost \$282,000 in expenditures on wages, rents, interest, and profits related to Black Bear Golf, which created a total of almost \$477,000 in other spending throughout the area. As illustrated in

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Table 4, Black Bear Golf Course revenue totaled almost \$517,000 from its operations in 2011. This resulted in a total of just over \$847,000 in output spending throughout the tri-county area and an output multiplier of 1.64.

Table 4: Fond du Lac Tourism, Black Bear Golf Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$281,521	\$93,216	\$102,262	\$476,999
Output	\$516,788	\$163,609	\$166,609	\$847,006
Employment	23.0	3.1	3.3	29.4

Tables 4 and 5 show the employment impacts from the operations of Black Bear Golf Course. By directly employing 23 people, it adds an additional 6.4 employees to the MSA, totaling 29.4 full-time and part-time jobs. This equates to an employment multiplier of 1.23.

Table 5: Fond du Lac Tourism, Black Bear Golf Employment Top 10 Detail

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Description				
Amusement parks, arcades, and gambling industries	23.0	0.0	0.0	23.0
Food services and drinking places	0.0	0.3	0.4	0.7
Performing arts companies	0.0	0.3	0.0	0.3
Real estate establishments	0.0	0.1	0.1	0.3
Nondepository credit intermediation and related activities	0.0	0.2	0.1	0.2
Legal services	0.0	0.2	0.0	0.2
Private hospitals	0.0	0.0	0.2	0.2
Civic, social, professional, and similar organizations	0.0	0.1	0.1	0.2
Services to buildings and dwellings	0.0	0.2	0.0	0.2
Advertising and related services	0.0	0.2	0.0	0.2
Total From Top 10	23.0	1.6	0.9	25.5
<i>As well as additional full- and part-time jobs in 26 other sectors of the economy...</i>	0.0	1.5	2.4	3.9
Grand Total	23.0	3.1	3.3	29.4

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- **BLACK BEAR HOTEL**

The Black Bear Casino Resort Hotel, attached to the casino, has 250 guest rooms and includes a pool and arcade. The resort also offers bus tours.

Table 6 shows the Value Added, Output, and Employment impacts of Black Bear Hotel on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac was expected to directly outlay just over \$2.6 million in expenditures on wages, rents, interest, and profits related to Black Bear Hotel, which created a total of almost \$4.5 million in other spending throughout the area. As illustrated in Table 6, Black Bear Hotel revenue totaled just over \$5.1 million from its operations in 2011. This resulted in a total of over \$8.3 million in output spending throughout the tri-county area and an output multiplier of 1.63.

Table 6: Fond du Lac Tourism, Black Bear Hotel Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$2,607,229	\$1,072,260	\$813,531	\$4,493,020
Output	\$5,109,179	\$1,868,302	\$1,325,015	\$8,302,496
Employment	176.0	41.7	32.8	250.5

Tables 6 and 7 show the employment impacts from the operations of Black Bear Hotel. By directly employing 176 people, it adds an additional 74.5 employees to the region, totaling 250.5 full-time and part-time jobs. This equates to an employment multiplier of 1.42.

Table 7: Fond du Lac Tourism, Black Bear Hotel Employment Top 10 Detail

Source: IMPLAN	Direct	Indirect	Induced	Total
Description				
Hotels and motels, including casino hotels	176.0	0.0	0.0	176.1
Food services and drinking places	0.0	8.4	4.3	12.7
Services to buildings and dwellings	0.0	3.9	0.3	4.2
Real estate establishments	0.0	1.7	1.5	3.2
Advertising and related services	0.0	2.4	0.1	2.5
Maintenance and repair construction of nonresidential structures	0.0	2.1	0.2	2.3
Private hospitals	0.0	0.0	2.1	2.1
US Postal Service	0.0	1.8	0.1	1.9

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Nondepository credit intermediation and related activities	0.0	1.0	0.8	1.8
Radio and television broadcasting	0.0	1.5	0.1	1.6
Total From Top 10	176.0	22.8	9.5	208.4
<i>As well as additional full- and part-time jobs in 89 other sectors of the economy...</i>	0.0	18.9	23.3	42.1
Grand Total	176.0	41.7	32.8	250.5

▪ **FOND DU LUTH CASINO**

Located in downtown Duluth, Fond du Luth Casino provides Blackjack and slot machines for ages 21 years and older. The casino also provides a late night social atmosphere downtown for Duluth residents, as well as tourists.

Table 8 shows the Value Added, Output, and Employment impacts of Fond du Luth Casino on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac was expected to directly outlay almost \$11.3 million in expenditures on wages, rents, interest, and profits related to Fond du Luth Casino, which created a total of just over \$19.1 million in other spending throughout the area. Fond du Luth Casino revenue totaled just over \$20.7 million from its operations in 2011. This resulted in a total of over \$33.9 million in output spending throughout the tri-county area and an output multiplier of 1.64.

Table 8: Fond du Lac Tourism, Fond du Luth Casino Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$11,278,330	\$3,734,417	\$4,096,853	\$19,109,599
Output	\$20,703,637	\$6,554,524	\$6,674,724	\$33,932,885
Employment	265.0	36.0	37.9	338.9

Tables 8 and 9 show the employment impacts from the operations of Fond du Luth Casino. By directly employing 265 people, it adds an additional 73.9 employees to the region, totaling 338.9 full-time and part-time jobs. This equates to an employment multiplier of 1.27.

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Table 9: Fond du Lac Tourism, Fond du Luth Employment Top 10 Detail

Source: IMPLAN

Description	Direct	Indirect	Induced	Total
Amusement parks, arcades, and gambling industries	265.0	0.0	0.3	265.3
Food services and drinking places	0.0	3.1	5.0	8.1
Performing arts companies	0.0	3.0	0.3	3.3
Real estate establishments	0.0	1.2	1.7	2.9
Nondepository credit intermediation and related activities	0.0	1.7	0.9	2.7
Legal services	0.0	2.3	0.3	2.7
Private hospitals	0.0	0.0	2.5	2.5
Civic, social, professional, and similar organizations	0.0	1.3	1.0	2.3
Services to buildings and dwellings	0.0	1.8	0.3	2.2
Advertising and related services	0.0	1.9	0.2	2.0
Total From Top 10	265.0	16.3	12.5	294.0
<i>As well as additional full- and part-time jobs in 90 other sectors of the economy...</i>	0.0	19.7	25.4	44.9
Grand Total	265.0	36.0	37.9	338.9

▪ **VISITOR SPENDING**

Visitor spending estimates the dollar amount that visitors from outside the area will expend at other local businesses. For example, when visiting as a group, some group members may decide not to participate in gaming or golf activities and seek entertainment at non-Tribal establishments. The economic impact from those visitors is shown below.

Table 10 shows the Value Added and Output impacts of consumer expenditures resulting from tourism provided by Fond du Lac. The table shows that in 2011, visitor spending was almost \$1.9 million in expenditures on wages, rents, interest, and profits. This was caused by visitors spending money at non-Fond du Lac entities. These direct expenditures created a total of over \$3.1 million in other value added spending throughout the area. Fond du Lac visitors also generated outside revenue of over \$3.5 million, leading to additional output spending of about \$2 million, with a total of almost \$5.6 million and an output multiplier of 1.58.

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The table also shows the employment impacts from visitor spending. IMPLAN estimates this spending to directly employ 70.8 people, adding an additional 17.3 employees to the region, totaling 88.1 full-time and part-time jobs.

Table 10: Fond du Lac Tourism, Visitor Spending Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$1,884,202	\$589,666	\$666,019	\$3,139,887
Output	\$3,517,433	\$963,812	\$1,085,181	\$5,566,426
Employment	70.8	7.4	9.9	88.1

RESERVATION SERVICES

Various reservation services are provided for American Indians enrolled with U.S. federally recognized tribes and children or grandchildren of Fond du Lac enrollees, as well as all Indian people living within the Fond du Lac Reservation service area of Carlton and southern St. Louis counties.

Table 11: Summary, Fond du Lac Reservation Services Impacts

Source: IMPLAN	<i>Value Added Totals</i>	<i>Output Totals</i>	<i>Employment Totals</i>
Community Services	\$4,618,891	\$9,501,003	36.9
Development Corporation	\$24,457,200	\$50,308,162	785.3
Education	\$9,660,906	\$17,314,053	353.8
Government	\$4,636,199	\$12,823,146	160.9
Health and Human Services	\$13,458,576	\$20,661,924	520.2
Housing	\$7,053,923	\$13,351,608	38.8
Total	\$63,885,695	\$123,959,896	1,895.9

Table 11 summarizes Tables 12 through 23, showing the total economic effects of Fond du Lac’s direct expenditures from reservation services operations on St. Louis and Carlton County, Minnesota and Douglas County, Wisconsin. The left column of Table 11, labeled “Value Added Totals,” shows the economic impact of the money that Fond du Lac spent specifically to pay for wages, rents, interest, and

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profits related to these operations. During 2011, it was predicted that Fond du Lac would directly spend over \$31.9 million (see Appendix Table 51) in value added expenditures to meet these costs, which resulted in total spending of almost \$63.9 million in other parts of the economy.

The center column in Table 11, labeled “Output Totals,” displays the economic effects that Fond du Lac’s total revenues from reservation services operations are expected to have on the local economy. In 2011, Fond du Lac directly took in just over \$70.4 million (see Appendix Table 51) from tourism operations, thereby generating a total of almost \$124 million in economic activity across the area.

The right column of the summary table above, labeled “Employment Totals,” reports the number of jobs that Fond du Lac is likely to create directly and indirectly. In 2011, Fond du Lac employed 1,099 workers (see Appendix Table 51) in reservation services operations, which resulted in the creation of 1,895.9 jobs in total across the area.

- **COMMUNITY SERVICES**

Community Services provides assistance to reservation members through programs, such as Foster Care, WIC Program, COPS grants for training and assistance, transit grants, food distribution, and energy assistance.

Table 12 shows the Value Added, Output, and Employment impacts of community services on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac was expected to directly outlay almost \$2.2 million in expenditures on wages, rents, interest, and profits related to community services, which created a total of more than \$4.6 million in other spending throughout the area. As illustrated in Table 12, community services revenue totaled almost \$5.4 million from its operations in 2011. This resulted in a total of just over \$9.5 million in output spending throughout the tri-county area and an output multiplier of 1.77.

Table 12: Fond du Lac Reservation Services, Community Services Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$2,167,284	\$1,149,076	\$1,302,531	\$4,618,891
Output	\$5,373,484	\$2,004,556	\$2,122,962	\$9,501,003
Employment	23.0	6.7	7.2	36.9

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Tables 12 and 13 show the employment impacts from the community services operations. By directly employing 23 people, it adds an additional 13.9 employees to other sectors of the tri-county economy, totaling 36.9 full-time and part-time jobs. This equates to an employment multiplier of 1.60.

Table 13: Fond du Lac Reservation Services, Community Services Employment Top 10 Detail

Source: IMPLAN

<i>Description</i>	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Grantmaking, giving, and social advocacy organizations	23.0	0.0	0.1	23.1
Food services and drinking places	0.0	0.8	1.0	1.8
Real estate establishments	0.0	0.8	0.4	1.2
Other private educational services	0.0	0.6	0.1	0.7
Nondepository credit intermediation and related activities	0.0	0.5	0.2	0.7
Private hospitals	0.0	0.0	0.5	0.5
Civic, social, professional, and similar organizations	0.0	0.2	0.2	0.4
Business support services	0.0	0.3	0.1	0.4
Nursing and residential care facilities	0.0	0.0	0.4	0.4
Securities, commodity contracts, investments, and related activities	0.0	0.3	0.1	0.4
Total From Top 10	23.0	3.5	3.1	29.6
<i>As well as additional full- and part-time jobs in 50 other sectors of the economy...</i>	0.0	3.2	4.1	7.3
Grand Total	23.0	6.7	7.2	36.9

▪ **DEVELOPMENT CORPORATION**

Fond du Lac Development Corporation is used to promote economic development. It supports several programs, such as elderly nutrition and head start. It also provides operating budgets to the internal services of accounting, human resources, MIS, government, legal, planning, natural resources and more. The Development Corporation purchases land and all the fixed assets for all entities on the reservation, except housing.

Table 14 shows the Value Added, Output, and Employment impacts of Fond du Lac’s Development Corporation on the Duluth-Superior MSA. The table shows that in 2011, Fond du

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Lac was expected to directly outlay almost \$11.5 million in expenditures on wages, rents, interest, and profits related to the Development Corporation, which created a total of almost \$24.5 million in other spending throughout the area. As illustrated in Table 14, the corporation's revenue totaled almost \$28.5 million from its operations in 2011. This resulted in a total of just over \$50.3 million in output spending throughout the tri-county area and an output multiplier of 1.77.

Table 14: Fond du Lac Reservation Services, Development Corporation Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$11,475,849	\$6,084,398	\$6,896,953	\$24,457,200
Output	\$28,452,794	\$10,614,200	\$11,241,167	\$50,308,162
Employment	475.0	151.4	158.9	785.3

Tables 14 and 15 show the employment impacts from the Development Corporation operations. By directly employing 475 people, it adds an additional 310.3 employees to other sectors of the tri-county economy, totaling 785.3 full-time and part-time jobs. This equates to an employment multiplier of 1.65.

Table 15: Fond du Lac Reservation Services, Development Corporation Employment Top 10 Detail

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Description				
Grantmaking, giving, and social advocacy organizations	475.0	0.0	1.7	476.7
Food services and drinking places	0.0	16.1	21.1	37.2
Real estate establishments	0.0	15.8	7.3	23.1
Other private educational services	0.0	12.9	1.8	14.7
Nondepository credit intermediation and related activities	0.0	10.6	3.9	14.5
Private hospitals	0.0	0.0	10.6	10.6
Civic, social, professional, and similar organizations	0.0	4.3	4.0	8.3
Business support services	0.0	7.0	1.1	8.1
Nursing and residential care facilities	0.0	0.0	7.7	7.7
Employment services	0.0	6.5	1.0	7.5

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Total From Top 10	475.0	73.2	60.2	608.4
<i>As well as additional full- and part-time jobs in 101 other sectors of the economy...</i>	0.0	78.2	98.7	176.9
Grand Total	475.0	151.4	158.9	785.3

▪ **EDUCATION**

The Fond du Lac Reservation Ojibwe Schools utilize the traditional Anishinaabe manner of outcome based and results oriented education. The education program consists of elementary, middle and high school curriculums along with special education, Gifted and Talented, and early childhood development programs.

Table 16 shows the Value Added, Output, and Employment impacts of education operations on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac was expected to directly outlay almost \$4.7 million in expenditures on wages, rents, interest, and profits related to education, which created a total of almost \$9.7 million in other spending throughout the area. As illustrated in Table 16, education operations revenue totaled almost \$9.4 million in 2011. This resulted in a total of just over \$17.3 million in output spending throughout the tri-county area and an output multiplier of 1.84.

Table 16: Fond du Lac Reservation Services, Education Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$4,669,338	\$1,788,502	\$3,203,066	\$9,660,906
Output	\$9,387,209	\$2,706,059	\$5,220,785	\$17,314,053
Employment	255.0	34.7	64.1	353.8

Tables 16 and 17 show the employment impacts from education operations. By directly employing 255 people, it adds an additional 98.8 employees to other sectors of the tri-county economy, totaling 353.8 full-time and part-time jobs. This equates to an employment multiplier of 1.39.

Table 17: Fond du Lac Reservation Services, Education Employment Top 10 Detail

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Description				
Private elementary and secondary schools	255.0	0.0	0.6	255.6
Real estate establishments	0.0	10.5	3.0	13.5

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Food services and drinking places	0.0	4.2	8.6	12.8
Private hospitals	0.0	0.0	4.3	4.3
Services to buildings and dwellings	0.0	3.6	0.5	4.1
Nursing and residential care facilities	0.0	0.0	3.1	3.1
Offices of physicians, dentists, and other health practitioners	0.0	0.0	2.9	2.9
Performing arts companies	0.0	2.2	0.5	2.7
Retail Stores - General merchandise	0.0	0.0	2.4	2.4
Wholesale trade businesses	0.0	0.9	1.5	2.4
Total From Top 10	255.0	21.4	27.4	303.8
<i>As well as additional full- and part-time jobs in 84 other sectors of the economy...</i>	0.0	13.3	36.7	50.0
Grand Total	255.0	34.7	64.1	353.8

■ GOVERNMENT

The Reservation Business Committee is the government entity of the Fond du Lac Reservation. Its members include a Chairperson, Secretary/Treasurer, and Three Representatives; one from District 1, Cloquet; one from District 2 Sawyer; and one from District 3, Brookston. All are elected to four-year terms on a staggered basis with the Chairman and Secretary-Treasurer also serving as members of the Executive Committee of the Minnesota Chippewa Tribe.

Table 18 shows the Value Added, Output, and Employment impacts of government operations on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac was expected to directly outlay just over \$1.3 million in expenditures on wages, rents, interest, and profits related to government, which created a total of over \$4.6 million in other spending throughout the area. As illustrated in Table 18, government services revenue totaled over \$6.7 million from its operations in 2011. This resulted in a total of over \$12.8 million in output spending throughout the tri-county area and an output multiplier of 1.90.

Table 18: Fond du Lac Reservation Services, Government Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$1,300,128	\$2,020,271	\$1,315,799	\$4,636,199
Output	\$6,748,240	\$3,930,520	\$2,144,386	\$12,823,146
Employment	56.0	61.7	43.2	160.9

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Tables 18 and 19 show the employment impacts from government operations. By directly employing 56 people, it adds an additional 104.9 employees to other sectors of the tri-county economy, totaling 160.9 full-time and part-time jobs. This equates to an employment multiplier of 2.87.

Table 19: Fond du Lac Reservation Services, Government Employment Top 10 Detail

Source: IMPLAN

<i>Description</i>	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Other state and local government enterprises	56.0	2.1	0.4	58.5
Maintenance and repair construction of nonresidential structures	0.0	13.9	0.3	14.2
Architectural, engineering, and related services	0.0	9.0	0.1	9.1
Food services and drinking places	0.0	2.2	5.8	8.0
Real estate establishments	0.0	4.6	2.0	6.6
Monetary authorities and depository credit intermediation activities	0.0	3.4	0.7	4.1
Nondepository credit intermediation and related activities	0.0	2.1	1.1	3.2
Private hospitals	0.0	0.0	2.9	2.9
Wholesale trade businesses	0.0	1.2	1.0	2.2
Business support services	0.0	1.8	0.3	2.1
Total From Top 10	56.0	40.3	14.6	110.9
<i>As well as additional full- and part-time jobs in 92 other sectors of the economy...</i>	0.0	21.4	28.6	50.0
Grand Total	56.0	61.7	43.2	160.9

▪ **HEALTH AND HUMAN SERVICES**

Health and human services includes a variety of programs and services such as medical, dental, optical, social, and behavioral health. The Human Services Division was accredited by the Accreditation Association for Ambulatory Health Care, Inc. (AAAHC) in 1997. It is the first tribal organization in the United States to receive accreditation by the AAAHC.

Table 20 shows the Value Added, Output, and Employment impacts of health and human services operations on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac was expected to directly outlay almost \$8.3 million in expenditures on wages, rents, interest, and

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profits related to health and human services, which created a total of almost \$13.5 million in other spending in the area. As illustrated in Table 20, health and human services revenue totaled almost \$12.2 million from its operations in 2011. This resulted in a total of almost \$20.7 million in output spending throughout the tri-county area and an output multiplier of 1.70.

Table 20: Fond du Lac Reservation Services, Health and Human Services Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$8,259,513	\$1,255,533	\$3,943,530	\$13,458,576
Output	\$12,162,504	\$2,074,893	\$6,424,528	\$20,661,924
Employment	263.0	59.8	197.4	520.2

Tables 20 and 21 show the employment impacts from government operations. By directly employing 263 people, it adds an additional 257.2 employees to other sectors of the tri-county economy, totaling 520.2 full-time and part-time jobs. This equates to an employment multiplier of 1.98.

Table 21: Fond du Lac Reservation Services, Health and Human Services Employment Top 10 Detail

Source: IMPLAN				
<i>Description</i>	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Offices of physicians, dentists, and other health practitioners	263.0	0.1	8.8	271.9
Food services and drinking places	0.0	8.0	26.2	34.2
Real estate establishments	0.0	6.5	9.0	15.5
Private hospitals	0.0	0.3	13.0	13.3
Nursing and residential care facilities	0.0	0.0	9.6	9.6
Retail Stores - General merchandise	0.0	0.1	7.5	7.6
Retail Stores - Food and beverage	0.0	0.1	7.2	7.3
Civic, social, professional, and similar organizations	0.0	1.9	5.0	6.9
Wholesale trade businesses	0.0	1.8	4.7	6.5
Nondepository credit intermediation and related activities	0.0	1.6	4.9	6.5
Total From Top 10	263.0	20.4	95.9	379.3
<i>As well as additional full- and part-time jobs in 100 other sectors of the economy...</i>	0.0	39.4	101.5	140.9
Grand Total	263.0	59.8	197.4	520.2

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▪ **HOUSING**

The Housing Division includes the administration and reparation of 231 low rent housing units and 135 reservation homes. Its mission is to develop, operate, and maintain affordable housing activities.

Table 22 shows the Value Added, Output, and Employment impacts of housing operations on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac was expected to directly outlay almost \$4.1 million in expenditures on wages, rents, interest, and profits related to housing, which created a total of almost \$7.1 million in other spending throughout the area. As illustrated in Table 22, housing revenue totaled just over \$8.3 million from its operations in 2011. This resulted in a total of almost \$13.4 million in output spending throughout the tri-county area and an output multiplier of 1.61.

Table 22: Fond du Lac Reservation Services, Housing Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$4,055,800	\$1,365,678	\$1,632,445	\$7,053,923
Output	\$8,301,229	\$2,390,320	\$2,660,058	\$13,351,608
Employment	27.0	5.6	6.2	38.8

Tables 22 and 23 show the employment impacts from housing operations. By directly employing 27 people, it adds an additional 11.8 employees to other sectors of the tri-county economy, totaling 38.8 full-time and part-time jobs. This equates to an employment multiplier of 1.44.

Table 23: Fond du Lac Reservation Services, Housing Employment Top 10 Detail

Source: IMPLAN				
Description	Direct	Indirect	Induced	Total
Facilities support services	27.0	0.0	0.0	27.0
Food services and drinking places	0.0	0.6	0.9	1.5
Employment services	0.0	0.9	0.0	0.9
Real estate establishments	0.0	0.3	0.3	0.6
Business support services	0.0	0.6	0.0	0.6
Private hospitals	0.0	0.0	0.4	0.4
Management, scientific, and technical consulting services	0.0	0.4	0.0	0.4

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Services to buildings and dwellings	0.0	0.3	0.1	0.4
Civic, social, professional, and similar organizations	0.0	0.1	0.2	0.3
Nondepository credit intermediation and related activities	0.0	0.1	0.2	0.3
Total From Top 10	27.0	3.3	2.1	32.4
<i>As well as additional full- and part-time jobs in 45 other sectors of the economy...</i>	0.0	2.3	4.1	6.4
Grand Total	27.0	5.6	6.2	38.8

PUBLIC SERVICES

Public services are reservation entities that provide business and assistance for the public, reservation residents, and non-reservation members. These include a construction company, the Fond du Lac Gas & Grocery, an insurance company, a logging and timber business, a propane company, and a third-party health entity.

Table 24: Summary, Fond du Lac Public Services Impacts

Source: IMPLAN	<i>Value Added Totals</i>	<i>Output Totals</i>	<i>Employment Totals</i>
<i>Construction Company</i>	\$2,605,929	\$4,968,618	73.1
<i>Gas and Grocery</i>	\$604,823	\$914,924	26.6
<i>Insurance Company</i>	\$18,304,736	\$29,579,859	10.4
<i>Logging and Timber</i>	\$252,313	\$363,109	17.7
<i>Propane</i>	\$1,612,856	\$2,833,754	12.1
<i>Third-Party Health</i>	\$13,930,178	\$22,510,714	147.5
Total	\$37,310,835	\$61,170,978	287.4

Table 24 summarizes Tables 25 through 36, showing the total economic effects of Fond du Lac’s direct expenditures from public services operations on St. Louis and Carlton County, Minnesota, and Douglas County, Wisconsin. The left column of Table 24, labeled “Value Added Totals,” shows the economic impact of the money that Fond du Lac spent specifically to pay for wages, rents, interest, and profits related to these operations. During 2011, Fond du Lac directly spent almost \$22.2 million (see Appendix

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Table 52) in value added expenditures to meet these costs, which resulted in total spending of over \$37.3 million in other parts of the economy.

The center column in Table 24, labeled “Output Totals,” displays the economic effects that Fond du Lac’s total revenues from public services operations are expected to have on the local economy. In 2011, Fond du Lac directly took in just almost \$36.6 million (see Appendix Table 52) from tourism operations, thereby generating a total of almost \$61.2 million in economic activity across the area.

The right column of the summary table above, labeled “Employment Totals,” reports the number of jobs that Fond du Lac created directly and indirectly. In 2011, Fond du Lac employed 170 workers (see Appendix Table 52) in public services operations, which resulted in the creation of 287.4 jobs in total across the area.

- **CONSTRUCTION COMPANY**

The Tribal construction company is involved with projects relating to transportation and buildings. It assists with the identification of projects and partnering options. Transportation projects include the construction and maintenance of roads, trails, and sidewalks. Recent building projects include a natural resources building, several housing complexes, and an expansion for the drug treatment center.

Table 25 shows the Value Added, Output, and Employment impacts of construction company operations on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac directly spent almost \$1.5 million in expenditures on wages, rents, interest, and profits related to the construction company, which created a total of just over \$2.6 million in other spending throughout the area. As illustrated in Table 25, construction company operations revenue totaled almost \$3.1 million from its operations in 2011. This resulted in a total of almost \$5 million in output spending throughout the tri-county area and an output multiplier of 1.63.

Table 25: Fond du Lac Public Services, Construction Company Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$1,482,995	\$425,743	\$697,191	\$2,605,929
Output	\$3,056,247	\$776,439	\$1,135,931	\$4,968,618
Employment	43.0	11.5	18.6	73.1

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Tables 25 and 26 show the employment impacts from construction operations. By directly employing 43 people, it adds an additional 30.1 employees to other sectors of the tri-county economy, totaling 73.1 full-time and part-time jobs. This equates to an employment multiplier of 1.43.

Table 26: Fond du Lac Public Services, Construction Company Employment Top 10 Detail

Source: IMPLAN

Description	Direct	Indirect	Induced	Total
Maintenance and repair construction of nonresidential structures	43.0	0.1	0.1	43.2
Food services and drinking places	0.0	0.5	2.5	2.9
Architectural, engineering, and related services	0.0	2.5	0.1	2.5
Private hospitals	0.0	0.0	1.2	1.2
Real estate establishments	0.0	0.3	0.8	1.2
Retail Stores - General merchandise	0.0	0.4	0.7	1.1
Retail Stores - Food and beverage	0.0	0.4	0.7	1.1
Nursing and residential care facilities	0.0	0.0	0.9	0.9
Wholesale trade businesses	0.0	0.4	0.4	0.9
Retail Stores - Motor vehicle and parts	0.0	0.4	0.4	0.8
Total From Top 10	43.0	5.0	7.8	55.8
<i>As well as additional full- and part-time jobs in 67 other sectors of the economy...</i>	0.0	6.5	10.8	17.3
Grand Total	43.0	11.5	18.6	73.1

- **GAS AND GROCERY**

The Fond du Lac Gas & Grocery store, also called the Nahgahchiwanong Adaawewigamig (Where the Flowing Water Stops – Trading Post) combines a full-service meat market along with a convenience store. It also has a touchless carwash and propane exchange and fill service.

Table 27 shows the Value Added, Output, and Employment impacts of gas and grocery operations on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac directly spent just over \$398,000 in expenditures on wages, rents, interest, and profits related to gas and grocery, which created a total of almost \$605,000 in other spending throughout the area.

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As illustrated in Table 27, gas and grocery revenue totaled just over \$577,000 from its operations in 2011. This resulted in a total of almost \$915,000 in output spending throughout the tri-county area and an output multiplier of 1.59.

Table 27: Fond du Lac Public Services, Gas and Grocery Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$398,020	\$91,021	\$115,783	\$604,823
Output	\$577,039	\$149,258	\$188,626	\$914,924
Employment	22.0	1.9	2.7	26.6

Tables 27 and 28 show the employment impacts from gas and grocery operations. By directly employing 22 people, it adds an additional 4.6 employees to other sectors of the tri-county economy, totaling 26.6 full-time and part-time jobs. This equates to an employment multiplier of 1.21.

Table 28: Fond du Lac Public Services, Gas and Grocery Employment Top 10 Detail

Source: IMPLAN

<i>Description</i>	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Retail Stores - Gasoline stations	22.0	0.1	0.0	22.1
Real estate establishments	0.0	0.4	0.2	0.6
Food services and drinking places	0.0	0.1	0.5	0.6
Private hospitals	0.0	0.0	0.2	0.2
Nondepository credit intermediation and related activities	0.0	0.1	0.1	0.2
Nursing and residential care facilities	0.0	0.0	0.2	0.2
Offices of physicians, dentists, and other health practitioners	0.0	0.0	0.2	0.2
Monetary authorities and depository credit intermediation activities	0.0	0.1	0.1	0.2
Business support services	0.0	0.1	0.0	0.1
Warehousing and storage	0.0	0.1	0.0	0.1
Total From Top 10	22.0	1.0	1.5	24.5
<i>As well as additional full- and part-time jobs in 21 other sectors of the economy...</i>	0.0	0.9	1.2	2.1
Grand Total	22.0	1.9	2.7	26.6

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■ **INSURANCE COMPANY**

The Fond du Lac Insurance Company and board were established in June 1991 to oversee the administration of all benefit programs for reservation employees in a manner that maximizes employee benefits under applicable federal law and separates the programs from the processes of tribal government. The board of directors consists of five members. The Insurance Company provides medical, dental, prescription and life insurance benefits to eligible employees. A short-term disability plan and Employee Assistance Program are also available.

Table 29 shows the Value Added, Output, and Employment impacts of insurance company operations on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac directly spent over \$10.9 million in expenditures on wages, rents, interest, and profits related to insurance, which created a total of just over \$18.3 million in other spending throughout the area. As illustrated in Table 29, insurance company revenue totaled almost \$17.6 million from its operations in 2011. This resulted in a total of almost \$29.6 million in output spending throughout the tri-county area and an output multiplier of 1.68.

Table 29: Fond du Lac Public Services, Insurance Company Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$10,917,284	\$2,717,061	\$4,670,390	\$18,304,736
Output	\$17,586,918	\$4,390,171	\$7,602,770	\$29,579,859
Employment	7.0	1.2	2.2	10.4

Tables 29 and 30 show the employment impacts from insurance company operations. By directly employing 7 people, it adds an additional 3.4 employees to other sectors of the tri-county economy, totaling 10.4 full-time and part-time jobs. This equates to an employment multiplier of 1.49.

Table 30: Fond du Lac Public Services, Insurance Company Employment Top 10 Detail

Source: IMPLAN					
<i>Description</i>	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>	
Insurance agencies, brokerages, and related activities	7.0	0.5	0.0	7.5	
Food services and drinking places	0.0	0.1	0.4	0.5	
Real estate establishments	0.0	0.2	0.1	0.3	
Employment services	0.0	0.2	0.0	0.2	
Private hospitals	0.0	0.0	0.2	0.2	

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Nursing and residential care facilities	0.0	0.0	0.2	0.2
Offices of physicians, dentists, and other health practitioners	0.0	0.0	0.1	0.1
Retail Stores - General merchandise	0.0	0.0	0.1	0.1
Retail Stores - Food and beverage	0.0	0.0	0.1	0.1
Nondepository credit intermediation and related activities	0.0	0.0	0.1	0.1
Total From Top 10	7.0	1.0	1.3	9.3
<i>As well as additional full- and part-time jobs in other 11 sectors of the economy...</i>	0.0	0.2	0.9	1.1
Grand Total	7.0	1.2	2.2	10.4

■ **LOGGING AND TIMBER**

The Fond du Lac Logging and Timber Corporation promotes the welfare and economic security of the members of the Band through harvesting and sale of timber on or near the reservation. Logging and Timber is a separate entity from the Business Committee but owned by the reservation. It is overseen by a board of directors consisting of five members. The Fond du Lac Forestry Department holds six to eight timber sales annually. Only Fond du Lac Band Members are eligible to bid on the timber. The current annual allowable harvest is 4,300 cords.

Table 31 shows the Value Added, Output, and Employment impacts of logging and timber operations on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac directly spent almost \$192,000 in expenditures on wages, rents, interest, and profits related to logging and timber, which created a total of over \$252,000 in other spending throughout the area. As illustrated in Table 31, logging and timber operations revenue totaled almost \$266,000 in 2011. This resulted in a total of over \$363,000 in output spending throughout the tri-county area and an output multiplier of 1.37.

Table 31: Fond du Lac Public Services, Logging and Timber Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$191,537	\$32,087	\$28,689	\$252,313
Output	\$265,765	\$50,658	\$46,686	\$363,109
Employment	5.0	10.2	2.5	17.7

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Tables 31 and 32 show the employment impacts from insurance company operations. By directly employing 5 people, it adds an additional 12.7 employees to other sectors of the tri-county economy, totaling 17.7 full-time and part-time jobs. This equates to an employment multiplier of 3.54.

Table 32: Fond du Lac Public Services, Logging and Timber Employment Top 10 Detail

Source: IMPLAN

Description	Direct	Indirect	Induced	Total
Support activities for agriculture and forestry	0.0	9.3	0.0	9.3
Forestry, forest products, and timber tract production	5.0	0.0	0.0	5.0
Food services and drinking places	0.0	0.0	0.5	0.5
Animal production, except cattle, poultry, and eggs	0.0	0.2	0.0	0.2
Private hospitals	0.0	0.0	0.2	0.2
Wholesale trade businesses	0.0	0.1	0.1	0.2
Real estate establishments	0.0	0.0	0.2	0.2
Nursing and residential care facilities	0.0	0.0	0.2	0.2
Architectural, engineering, and related services	0.0	0.2	0.0	0.2
Offices of physicians, dentists, and other health practitioners	0.0	0.0	0.2	0.2
Total From Top 10	5.0	9.8	1.4	16.2
<i>As well as additional full- and part-time jobs in 13 other sectors of the economy...</i>	0.0	0.4	1.1	1.5
Grand Total	5.0	10.2	2.5	17.7

▪ **PROPANE**

The Fond du Lac Propane Company has been in business since 2004. It provides LP gas along with the services of diagnostics and repair of propane appliances, furnaces, and heaters. Furnace cleaning is also available.

Table 33 shows the Value Added, Output, and Employment impacts of propane operations on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac directly spent almost \$902,000 in expenditures on wages, rents, interest, and profits related to propane, which created a total of over \$1.6 million in other spending throughout the area. As illustrated in

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Table 33, propane operations revenue totaled almost \$1.7 million in 2011. This resulted in a total of over \$2.8 million in output spending throughout the tri-county area and an output multiplier of 1.68.

Table 33: Fond du Lac Public Services, Propane Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$901,838	\$270,616	\$440,402	\$1,612,856
Output	\$1,685,075	\$433,643	\$715,036	\$2,833,754
Employment	7.0	1.0	4.1	12.1

Tables 33 and 34 show the employment impacts from propane operations. By directly employing 7 people, it adds an additional 5.1 employees to other sectors of the tri-county economy, totaling 12.1 full-time and part-time jobs. This equates to an employment multiplier of 1.73.

Table 34: Fond du Lac Public Services, Propane Employment Top 10 Detail

Source: IMPLAN				
<i>Description</i>	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Extraction of oil and natural gas	7.0	0.0	0.0	7.0
Food services and drinking places	0.0	0.0	0.6	0.7
Maintenance and repair construction of nonresidential structures	0.0	0.5	0.0	0.6
Private hospitals	0.0	0.0	0.3	0.3
Real estate establishments	0.0	0.1	0.2	0.2
Nursing and residential care facilities	0.0	0.0	0.2	0.2
Offices of physicians, dentists, and other health practitioners	0.0	0.0	0.2	0.2
Retail Stores - General merchandise	0.0	0.0	0.2	0.2
Retail Stores - Food and beverage	0.0	0.0	0.2	0.2
Custom computer programming services	0.0	0.2	0.0	0.2
Total From Top 10	7.0	0.8	1.9	9.8
<i>As well as additional full- and part-time jobs in 24 other sectors of the economy...</i>	0.0	0.2	2.2	2.3
Grand Total	7.0	1.0	4.1	12.1

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▪ **THIRD-PARTY HEALTH**

Third-party health, also called Contract Health Services, is medical and specialized health services that cannot be directly provided by the Fond du Lac medical clinics. These services are purchased for eligible persons with funds provided by the Indian Health Service.

Table 35 shows the Value Added, Output, and Employment impacts of third-party health operations on the Duluth-Superior MSA. The table shows that in 2011, Fond du Lac directly spent just over \$8.3 million in expenditures on wages, rents, interest, and profits related to third-party health, which created a total of over \$13.9 million in other spending throughout the area. As illustrated in Table 35, propane operations revenue totaled almost \$13.4 million in 2011. This resulted in a total of over \$22.5 million in output spending throughout the tri-county area and an output multiplier of 1.68.

Table 35: Fond du Lac Public Services, Third-Party Health Impacts

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$8,308,217	\$2,067,724	\$3,554,237	\$13,930,178
Output	\$13,383,908	\$3,340,985	\$5,785,821	\$22,510,714
Employment	86.0	21.4	40.1	147.5

Tables 35 and 36 show the employment impacts from propane operations. By directly employing 86 people, it adds an additional 61.5 employees to other sectors of the tri-county economy, totaling 147.5 full-time and part-time jobs. This equates to an employment multiplier of 1.72.

Table 36: Fond du Lac Public Services, Third-Party Health Employment Top 10 Detail

Source: IMPLAN

<i>Description</i>	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Insurance agencies, brokerages, and related activities	86.0	6.3	0.1	92.4
Food services and drinking places	0.0	1.1	5.4	6.5
Real estate establishments	0.0	1.9	1.8	3.7
Employment services	0.0	2.7	0.2	2.9
Private hospitals	0.0	0.0	2.6	2.6
Nursing and residential care facilities	0.0	0.0	2.0	2.0
Offices of physicians, dentists, and other health practitioners	0.0	0.0	1.8	1.8

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Retail Stores - General merchandise	0.0	0.0	1.6	1.6
Retail Stores - Food and beverage	0.0	0.0	1.5	1.5
Nondepository credit intermediation and related activities	0.0	0.3	1.0	1.3
Total From Top 10	86.0	12.3	18.0	116.3
<i>As well as additional full- and part-time jobs in 70 other sectors of the economy...</i>	0.0	9.1	22.1	31.2
Grand Total	86.0	21.4	40.1	147.5

CONSTRUCTION

Below shows the impact of construction projects on the Fond du Lac reservation from years 2010 to 2013.

Table 37: Summary, Fond du Lac Construction Impacts

Source: IMPLAN	<i>Value Added Totals</i>	<i>Output Totals</i>	<i>Employment Totals</i>
Infrastructure			
2010	\$809,408	\$1,673,554	12.6
2011	\$809,408	\$1,673,554	12.6
2012	\$2,932,145	\$6,062,585	45.8
2013	\$861,628	\$1,781,525	13.5
	\$5,412,589	\$11,191,218	N/A
Housing			
2010	\$2,760,947	\$6,090,495	43.2
2012	\$2,415,829	\$5,329,183	37.8
2013	\$2,415,829	\$5,329,183	37.8
	\$7,592,605	\$16,748,861	N/A
Building			
2010	\$1,824,301	\$3,682,903	28.4
2011	\$106,863	\$215,735	1.6
	\$1,931,164	\$3,898,638	N/A
Grand Total	\$14,936,358	\$31,838,717	N/A

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Table 37 summarizes Tables 38 through 49, showing the total economic effects of Fond du Lac’s direct expenditures for construction on St. Louis and Carlton County, Minnesota and Douglas County, Wisconsin. The left column of Table 37, labeled “Value Added Totals,” shows the economic impact of the expenditures that Fond du Lac will spend specifically to pay for wages, rents, interest, and profits related to construction. During 2010 to 2013, Fond du Lac will have a total value added spending impact of over \$14.9 million in other parts of the economy, by directly spending about \$8 million (see Appendix Table 53) in value added expenditures.

The center column in Table 37, labeled “Output Totals,” displays the economic effects that Fond du Lac’s total construction expenditures will have on the local economy. In total, Fond du Lac will directly spend almost \$19.9 million (see Appendix Table 53) on construction in years 2010 to 2013, thereby generating a total of over \$31.8 million in economic activity across the area.

The right column of the summary table above, labeled “Employment Totals,” reports the number of jobs that Fond du Lac will create directly and indirectly through construction. Employment cannot be totaled by years; it is assumed that the same people working in one year could be employed the next year.

INFRASTRUCTURE

Infrastructure impacts run the full time span of 2010 to 2013. These projects include phase 1 of the waterline extension, construction of Big Lake Road Trail, Moorhead Road, and Cartwright Road.

Table 38: Summary, Fond du Lac Infrastructure Construction Impacts

Source: IMPLAN	<i>Value Added</i>		<i>Employment</i>
	<i>Totals</i>	<i>Output Totals</i>	<i>Totals</i>
2010	\$809,408	\$1,673,554	12.6
2011	\$809,408	\$1,673,554	12.6
2012	\$2,932,145	\$6,062,585	45.8
2013	\$861,628	\$1,781,525	13.5
Total	\$5,412,589	\$11,191,218	N/A*

*employment cannot be totaled by years; it is assumed that the same people working in one year could be employed the next year.

Table 38 summarizes Tables 39 through 42. In the peak year of infrastructure construction (2012) Fond du Lac is predicted to spend about \$1.6 million on value added costs, as seen in Table 41, generating over \$2.9 million in total value added spending across the region. In 2012 it is projected to spend over

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\$3.7 million on constructions costs related to infrastructure, with a total impact of almost \$6.1 million across the MSA. It was predicted Fond du Lac would directly employ 26.1 workers for infrastructure, generating an additional 19.7 across the area.

In typical years 2010, 2011, and 2013, Fond du Lac is estimated to spend an average of \$450,000 a year on wages, rents, interests and profits, generating a yearly average of about \$827,000 in total value added spending. In a typical year infrastructure construction is estimated to cost an average of just under \$1.1 million per year, with a total average impact of \$1.7 million in output spending per year. During these years, it is estimated to employ about 7.4 workers per year, adding an additional 5.5 workers on average per year.

Table 39: Fond du Lac, Infrastructure Construction Impacts, 2010

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$439,617	\$159,608	\$210,182	\$809,408
Output	\$1,033,333	\$297,812	\$342,408	\$1,673,554
Employment	7.2	2.3	3.1	12.6

Table 40: Fond du Lac, Infrastructure Construction Impacts, 2011

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$439,617	\$159,608	\$210,182	\$809,408
Output	\$1,033,333	\$297,812	\$342,408	\$1,673,554
Employment	7.2	2.3	3.1	12.6

Table 41: Fond du Lac, Infrastructure Construction Impacts, 2012

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$1,592,547	\$578,194	\$761,403	\$2,932,145
Output	\$3,743,333	\$1,078,850	\$1,240,402	\$6,062,585
Employment	26.1	8.4	11.3	45.8

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Table 42: Fond du Lac, Infrastructure Construction Impacts, 2013

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$467,979	\$169,906	\$223,743	\$861,628
Output	\$1,100,000	\$317,026	\$364,499	\$1,781,525
Employment	7.7	2.5	3.3	13.5

HOUSING

Housing projects include the construction and repair maintenance of an apartment building, supportive and veterans housing, and various assisted living units. The timeline extends through 2013, but no projects took place during 2011.

Table 43: Summary, Fond du Lac Housing Construction Impacts

Source: IMPLAN	<i>Value Added Totals</i>	<i>Output Totals</i>	<i>Employment Totals</i>
2010	\$2,760,947	\$6,090,495	43.2
2012	\$2,415,829	\$5,329,183	37.8
2013	\$2,415,829	\$5,329,183	37.8
Total	\$7,592,605	\$16,748,861	N/A

Table 43 summarizes Tables 44 through 46. In the peak year of housing construction (2010) Fond du Lac was predicted to have spent about \$1.4 million on value added costs, as seen in Table 44, generating almost \$2.8 million in total value added spending across the region. In 2010, they were to spend \$3.8 million on constructions costs related to housing, with a total impact of almost \$6.1 million across the MSA. It was predicted Fond du Lac would directly employ 22.4 workers for housing, generating an additional 20.8 across the area.

In typical years 2012 and 2013, Fond du Lac is estimated to spend over \$1.2 million a year on wages, rents, interests and profits, generating a yearly average of \$2.4 million in total value added spending. In a typical year housing construction was estimated to cost an average of over \$3.3 million per year, with a total impact of over \$5.3 million in output per year. During these years, it is estimated to employ about 19.6 workers, adding an additional 18.2 workers yearly.

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Table 44: Fond du Lac, Housing Construction Impacts, 2010

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$1,427,823	\$662,153	\$670,971	\$2,760,947
Output	\$3,800,000	\$1,197,655	\$1,092,840	\$6,090,495
Employment	22.4	10.8	10.0	43.2

Table 45: Fond du Lac, Housing Construction Impacts, 2012

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$1,249,345	\$579,384	\$587,099	\$2,415,829
Output	\$3,325,000	\$1,047,948	\$956,235	\$5,329,183
Employment	19.6	9.5	8.7	37.8

Table 46: Fond du Lac, Housing Construction Impacts, 2013

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$1,249,345	\$579,384	\$587,099	\$2,415,829
Output	\$3,325,000	\$1,047,948	\$956,235	\$5,329,183
Employment	19.6	9.5	8.7	37.8

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BUILDING

Building construction, which runs from 2010-2011, includes the Resource Management building and the completion of WGCS Radio.

Table 47: Summary, Fond du Lac Building Construction Impacts

Source:	<i>Value Added</i>	<i>Output</i>	<i>Employment</i>
IMPLAN	<i>Totals</i>	<i>Totals</i>	<i>Totals</i>
2010	\$1,824,301	\$3,682,903	28.4
2011	\$106,863	\$215,735	1.6
Total	\$1,931,164	\$3,898,638	N/A

Table 47 summarizes Tables 48 and 49. In the year 2010, Fond du Lac was predicted to have spent almost \$1.1 million on value added costs related to building construction, generating over \$1.8 million in total value added spending across the region. In 2010, it was estimated to spend almost \$2.4 million on building constructions costs, with a total impact of almost \$3.7 million across the region. It was predicted Fond du Lac would directly employ 17.3 workers for building, generating an additional 11.1 across the area.

Table 49 shows year 2011, when Fond du Lac was predicted to have spent almost \$63,000 on value added costs related to building construction, generating almost \$107,000 in total value added spending across the region. In 2011, it was estimated to spend \$140,000 on building constructions costs, with a total impact of almost \$216,000 across the region. It was predicted Fond du Lac would directly employ 1.0 worker for building, generating a total of 1.6 workers across the area during 2011.

Table 48: Fond du Lac, Building Construction Impacts, 2010

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$1,069,892	\$289,007	\$465,402	\$1,824,301
Output	\$2,390,000	\$534,661	\$758,242	\$3,682,903
Employment	17.3	4.2	6.9	28.4

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Table 49: Fond du Lac, Building Construction Impacts, 2011

Source: IMPLAN	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Value Added	\$62,671	\$16,929	\$27,262	\$106,863
Output	\$140,000	\$31,319	\$44,416	\$215,735
Employment	1.0	0.2	0.4	1.6

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Table 50: Fond du Lac, Tourism Operations Direct Spending Summary

Source: IMPLAN	<i>Direct Value Added</i>	<i>Direct Output</i>	<i>Direct Employment</i>
Black Bear Casino	\$25,522,936	\$46,852,470	626
Black Bear Golf	\$281,521	\$516,788	23
Black Bear Hotel	\$2,607,229	\$5,109,179	176
Fond du Luth Casino	\$11,278,330	\$20,703,637	265
Total	\$39,690,016	\$73,182,074	1,090

Table 51: Fond du Lac, Reservation Services Operations Direct Spending Summary

Source: IMPLAN	<i>Direct Value Added</i>	<i>Direct Output</i>	<i>Direct Employment</i>
Community Services	\$2,167,284	\$5,373,484	23
Development Corp	\$11,475,849	\$28,452,794	475
Education	\$4,669,338	\$9,387,209	255
Government	\$1,300,128	\$6,748,240	56
Health & Human Services	\$8,259,513	\$12,162,504	263
Housing	\$4,055,800	\$8,301,229	27
Total	\$31,927,912	\$70,425,460	1,099

Table 52: Fond du Lac, Public Services Operations Direct Spending Summary

Source: IMPLAN	<i>Direct Value Added</i>	<i>Direct Output</i>	<i>Direct Employment</i>
Construction Company	\$1,482,995	\$3,056,247	43
Gas and Grocery	\$398,020	\$577,039	22
Insurance Company	\$10,917,284	\$17,586,918	7
Logging and Timber	\$191,537	\$265,765	5
Propane	\$901,838	\$1,685,075	7
Third-Party Health	\$8,308,217	\$13,383,908	86
Total	\$22,199,891	\$36,554,952	170

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Table 53: Fond du Lac, Construction Direct Spending Summary

Source: IMPLAN	<i>Direct Value Added</i>	<i>Direct Output</i>	<i>Direct Employment</i>
Infrastructure			
2010	\$439,617	\$1,033,333	7.2
2011	\$439,617	\$1,033,333	7.2
2012	\$1,592,547	\$3,743,333	26.1
2013	\$467,979	\$1,100,000	7.7
Total	\$2,939,760	\$6,909,999	N/A
Housing			
2010	\$1,427,823	\$3,800,000	22.4
2012	\$1,249,345	\$3,325,000	19.6
2013	\$1,249,345	\$3,325,000	19.6
Total	\$3,926,513	\$10,450,000	N/A
Building			
2010	\$1,069,892	\$2,390,000	17.3
2011	\$62,671	\$140,000	1.0
Total	\$1,132,563	\$2,530,000	N/A
Grand Total	\$7,998,836	\$19,889,999	N/A

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FURTHER DETAILS OF EMPLOYMENT IMPACTS FOR SELECTED ENTITIES

Table 54: Fond du Lac Tourism, Black Bear Casino Employment Top 25 Detail

Source: IMPLAN				
Description	Direct	Indirect	Induced	Total
Amusement parks, arcades, and gambling industries	626.0	0.0	0.8	626.8
Food services and drinking places	0.0	7.4	11.8	19.2
Performing arts companies	0.0	7.1	0.7	7.8
Real estate establishments	0.0	2.9	4.1	7.0
Nondepository credit intermediation and related activities	0.0	4.1	2.2	6.3
Legal services	0.0	5.5	0.8	6.3
Private hospitals	0.0	0.0	5.9	5.9
Civic, social, professional, and similar organizations	0.0	3.1	2.3	5.3
Services to buildings and dwellings	0.0	4.4	0.8	5.1
Advertising and related services	0.0	4.4	0.4	4.7
Nursing and residential care facilities	0.0	0.0	4.3	4.3
Offices of physicians, dentists, and other health practitioners	0.0	0.0	4.0	4.0
Accounting, tax preparation, bookkeeping, and payroll services	0.0	3.2	0.4	3.6
US Postal Service	0.0	3.1	0.4	3.5
Retail Stores - General merchandise	0.0	0.1	3.4	3.5
Retail Stores - Food and beverage	0.0	0.1	3.3	3.3
Monetary authorities and depository credit intermediation activities	0.0	1.6	1.5	3.1
Independent artists, writers, and performers	0.0	2.9	0.1	3.0
Radio and television broadcasting	0.0	2.7	0.2	3.0
Wholesale trade businesses	0.0	0.8	2.1	2.9
Management of companies and enterprises	0.0	2.6	0.3	2.9
Newspaper publishers	0.0	2.1	0.3	2.4
Employment services	0.0	1.8	0.5	2.4
Maintenance and repair construction of nonresidential structures	0.0	1.7	0.5	2.3
Individual and family services	0.0	0.0	2.2	2.2
Total From Top 25	626.0	61.6	53.3	740.8
<i>As well as addition full- and part-time jobs in 85 other sectors of the economy...</i>	0.0	23.5	36.3	59.9
Grand Total	626.0	85.1	89.6	800.7

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Table 55: Fond du Lac Tourism, Black Bear Hotel Employment Top 25 Detail

Source: IMPLAN				
Description	Direct	Indirect	Induced	Total
Hotels and motels, including casino hotels	176.0	0.0	0.0	176.1
Food services and drinking places	0.0	8.4	4.3	12.7
Services to buildings and dwellings	0.0	3.9	0.3	4.2
Real estate establishments	0.0	1.7	1.5	3.2
Advertising and related services	0.0	2.4	0.1	2.5
Maintenance and repair construction of nonresidential structures	0.0	2.1	0.2	2.3
Private hospitals	0.0	0.0	2.1	2.1
US Postal Service	0.0	1.8	0.1	1.9
Nondepository credit intermediation and related activities	0.0	1.0	0.8	1.8
Radio and television broadcasting	0.0	1.5	0.1	1.6
Nursing and residential care facilities	0.0	0.0	1.6	1.6
Offices of physicians, dentists, and other health practitioners	0.0	0.0	1.4	1.4
Management of companies and enterprises	0.0	1.3	0.1	1.4
Retail Stores - General merchandise	0.0	0.0	1.2	1.3
Business support services	0.0	1.1	0.2	1.3
Newspaper publishers	0.0	1.2	0.1	1.3
Retail Stores - Food and beverage	0.0	0.0	1.2	1.2
Civic, social, professional, and similar organizations	0.0	0.4	0.8	1.2
Employment services	0.0	1.0	0.2	1.2
Wholesale trade businesses	0.0	0.3	0.8	1.1
Monetary authorities and depository credit intermediation activities	0.0	0.5	0.6	1.0
Accounting, tax preparation, bookkeeping, and payroll services	0.0	0.8	0.2	1.0
Legal services	0.0	0.7	0.3	1.0
Electric power generation, transmission, and distribution	0.0	0.8	0.1	1.0
Waste management and remediation services	0.0	0.9	0.1	0.9
Total From Top 25	176.0	31.8	18.4	226.3
<i>As well as addition full- and part-time jobs in 74 other sectors of the economy...</i>	0.0	9.9	14.4	24.2
Grand Total	176.0	41.7	32.8	250.5

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Table 56: Fond du Lac Tourism, Fond du Luth Casino Employment Top 25 Detail

Source: IMPLAN				
Description	Direct	Indirect	Induced	Total
Amusement parks, arcades, and gambling industries	265.0	0.0	0.3	265.3
Food services and drinking places	0.0	3.1	5.0	8.1
Performing arts companies	0.0	3.0	0.3	3.3
Real estate establishments	0.0	1.2	1.7	2.9
Nondepository credit intermediation and related activities	0.0	1.7	0.9	2.7
Legal services	0.0	2.3	0.3	2.7
Private hospitals	0.0	0.0	2.5	2.5
Civic, social, professional, and similar organizations	0.0	1.3	1.0	2.3
Services to buildings and dwellings	0.0	1.8	0.3	2.2
Advertising and related services	0.0	1.9	0.2	2.0
Nursing and residential care facilities	0.0	0.0	1.8	1.8
Offices of physicians, dentists, and other health practitioners	0.0	0.0	1.7	1.7
Accounting, tax preparation, bookkeeping, and payroll services	0.0	1.3	0.2	1.5
US Postal Service	0.0	1.3	0.2	1.5
Retail Stores - General merchandise	0.0	0.0	1.4	1.5
Retail Stores - Food and beverage	0.0	0.0	1.4	1.4
Monetary authorities and depository credit intermediation activities	0.0	0.7	0.6	1.3
Independent artists, writers, and performers	0.0	1.2	0.0	1.3
Radio and television broadcasting	0.0	1.2	0.1	1.3
Wholesale trade businesses	0.0	0.3	0.9	1.2
Management of companies and enterprises	0.0	1.1	0.1	1.2
Newspaper publishers	0.0	0.9	0.1	1.0
Employment services	0.0	0.8	0.2	1.0
Maintenance and repair construction of nonresidential structures	0.0	0.7	0.2	1.0
Individual and family services	0.0	0.0	0.9	0.9
Total From Top 25	265.0	25.8	22.3	313.6
<i>As well as addition full- and part-time jobs in 75 other sectors of the economy...</i>	0.0	10.2	15.6	25.3
Grand Total	265.0	36.0	37.9	338.9

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Table 57: Fond du Lac Reservation Services, Development Corporation Employment Top 25 Detail

Source: IMPLAN				
Description	Direct	Indirect	Induced	Total
Grantmaking, giving, and social advocacy organizations	475.0	0.0	1.7	476.7
Food services and drinking places	0.0	16.1	21.1	37.2
Real estate establishments	0.0	15.8	7.3	23.1
Other private educational services	0.0	12.9	1.8	14.7
Nondepository credit intermediation and related activities	0.0	10.6	3.9	14.5
Private hospitals	0.0	0.0	10.6	10.6
Civic, social, professional, and similar organizations	0.0	4.3	4.0	8.3
Business support services	0.0	7.0	1.1	8.1
Nursing and residential care facilities	0.0	0.0	7.7	7.7
Employment services	0.0	6.5	1.0	7.5
Offices of physicians, dentists, and other health practitioners	0.0	0.0	7.1	7.1
Securities, commodity contracts, investments, and related activities	0.0	5.5	1.4	6.9
Monetary authorities and depository credit intermediation activities	0.0	3.8	2.7	6.5
Retail Stores - General merchandise	0.0	0.2	6.0	6.2
Retail Stores - Food and beverage	0.0	0.1	5.7	5.8
Services to buildings and dwellings	0.0	4.5	1.3	5.8
Couriers and messengers	0.0	5.3	0.5	5.8
Management, scientific, and technical consulting services	0.0	5.3	0.3	5.6
Accounting, tax preparation, bookkeeping, and payroll services	0.0	4.6	0.8	5.4
Telecommunications	0.0	4.0	0.9	4.9
Wholesale trade businesses	0.0	0.9	3.8	4.7
Legal services	0.0	2.7	1.4	4.1
Retail Stores - Motor vehicle and parts	0.0	0.2	3.7	3.9
Individual and family services	0.0	0.0	3.9	3.9
US Postal Service	0.0	3.0	0.7	3.7
Total From Top 25	475.0	113.3	100.4	688.7
<i>As well as additional full- and part-time jobs in 86 other sectors of the economy...</i>	0.0	38.1	58.5	96.6
Grand Total	475.0	151.4	158.9	785.3

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Table 58: Fond du Lac Reservation Services, Education Employment Top 25 Detail

Source: IMPLAN				
Description	Direct	Indirect	Induced	Total
Private elementary and secondary schools	255.0	0.0	0.6	255.6
Real estate establishments	0.0	10.5	3.0	13.5
Food services and drinking places	0.0	4.2	8.6	12.8
Private hospitals	0.0	0.0	4.3	4.3
Services to buildings and dwellings	0.0	3.6	0.5	4.1
Nursing and residential care facilities	0.0	0.0	3.1	3.1
Offices of physicians, dentists, and other health practitioners	0.0	0.0	2.9	2.9
Performing arts companies	0.0	2.2	0.5	2.7
Retail Stores - General merchandise	0.0	0.0	2.4	2.4
Wholesale trade businesses	0.0	0.9	1.5	2.4
Retail Stores - Food and beverage	0.0	0.0	2.3	2.3
Civic, social, professional, and similar organizations	0.0	0.4	1.6	2.0
Nondepository credit intermediation and related activities	0.0	0.4	1.6	2.0
Other private educational services	0.0	1.1	0.7	1.8
Individual and family services	0.0	0.0	1.6	1.6
Retail Stores - Motor vehicle and parts	0.0	0.0	1.5	1.5
Monetary authorities and depository credit intermediation activities	0.0	0.3	1.1	1.4
Business support services	0.0	1.0	0.4	1.4
Retail Nonstores - Direct and electronic sales	0.0	0.0	1.4	1.4
Legal services	0.0	0.6	0.6	1.2
Retail Stores - Clothing and clothing accessories	0.0	0.0	1.1	1.1
Retail Stores - Miscellaneous	0.0	0.0	1.1	1.1
Architectural, engineering, and related services	0.0	0.9	0.2	1.1
Home health care services	0.0	0.0	1.1	1.1
Other state and local government enterprises	0.0	0.5	0.6	1.1
Total From Top 25	255.0	26.6	44.3	325.9
<i>As well as additional full- and part-time jobs in 69 other sectors of the economy...</i>	0.0	8.1	19.8	27.9
Grand Total	255.0	34.7	64.1	353.8

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Table 59: Fond du Lac Reservation Services, Government Employment Top 25 Detail

Source: IMPLAN				
Description	Direct	Indirect	Induced	Total
Other state and local government enterprises	56.0	2.1	0.4	58.5
Maintenance and repair construction of nonresidential structures	0.0	13.9	0.3	14.2
Architectural, engineering, and related services	0.0	9.0	0.1	9.1
Food services and drinking places	0.0	2.2	5.8	8.0
Real estate establishments	0.0	4.6	2.0	6.6
Monetary authorities and depository credit intermediation activities	0.0	3.4	0.7	4.1
Nondepository credit intermediation and related activities	0.0	2.1	1.1	3.2
Private hospitals	0.0	0.0	2.9	2.9
Wholesale trade businesses	0.0	1.2	1.0	2.2
Business support services	0.0	1.8	0.3	2.1
Nursing and residential care facilities	0.0	0.0	2.1	2.1
Services to buildings and dwellings	0.0	1.6	0.4	2.0
Offices of physicians, dentists, and other health practitioners	0.0	0.0	2.0	2.0
Retail Stores - General merchandise	0.0	0.2	1.7	1.9
Waste management and remediation services	0.0	1.7	0.1	1.8
Retail Stores - Food and beverage	0.0	0.2	1.6	1.8
Employment services	0.0	1.4	0.3	1.7
Civic, social, professional, and similar organizations	0.0	0.5	1.1	1.6
Accounting, tax preparation, bookkeeping, and payroll services	0.0	1.4	0.2	1.6
Retail Stores - Motor vehicle and parts	0.0	0.2	1.0	1.2
Legal services	0.0	0.7	0.4	1.1
Maintenance and repair construction of residential structures	0.0	1.0	0.1	1.1
Securities, commodity contracts, investments, and related activities	0.0	0.7	0.4	1.1
Transport by truck	0.0	0.9	0.2	1.1
Individual and family services	0.0	0.0	1.1	1.1
Total From Top 25	56.0	50.8	27.3	134.1
<i>As well as additional full- and part-time jobs in 77 other sectors of the economy...</i>	0.0	10.9	15.9	26.8
Grand Total	56.0	61.7	43.2	160.9

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Table 60: Fond du Lac Reservation Services, Health and Human Services Employment Top 25 Detail

Source: IMPLAN				
<i>Description</i>	<i>Direct</i>	<i>Indirect</i>	<i>Induced</i>	<i>Total</i>
Offices of physicians, dentists, and other health practitioners	263.0	0.1	8.8	271.9
Food services and drinking places	0.0	8.0	26.2	34.2
Real estate establishments	0.0	6.5	9.0	15.5
Private hospitals	0.0	0.3	13.0	13.3
Nursing and residential care facilities	0.0	0.0	9.6	9.6
Retail Stores - General merchandise	0.0	0.1	7.5	7.6
Retail Stores - Food and beverage	0.0	0.1	7.2	7.3
Civic, social, professional, and similar organizations	0.0	1.9	5.0	6.9
Wholesale trade businesses	0.0	1.8	4.7	6.5
Nondepository credit intermediation and related activities	0.0	1.6	4.9	6.5
Employment services	0.0	3.8	1.2	5.0
Monetary authorities and depository credit intermediation activities	0.0	1.6	3.4	5.0
Medical and diagnostic labs and outpatient and other ambulatory care services	0.0	2.4	2.5	4.9
Business support services	0.0	3.5	1.3	4.8
Individual and family services	0.0	0.0	4.8	4.8
Retail Stores - Motor vehicle and parts	0.0	0.2	4.6	4.8
Retail Nonstores - Direct and electronic sales	0.0	0.1	4.4	4.5
Services to buildings and dwellings	0.0	2.2	1.7	3.9
Legal services	0.0	1.9	1.8	3.7
Retail Stores - Clothing and clothing accessories	0.0	0.1	3.5	3.6
Retail Stores - Miscellaneous	0.0	0.1	3.5	3.6
Accounting, tax preparation, bookkeeping, and payroll services	0.0	2.5	1.0	3.5
Insurance carriers	0.0	1.8	1.7	3.5
Home health care services	0.0	0.0	3.4	3.4
Retail Stores - Health and personal care	0.0	0.1	2.7	2.8
Total From Top 25	263.0	40.7	137.4	441.1
<i>As well as additional full- and part-time jobs in 85 other sectors of the economy...</i>	0.0	19.1	60.0	79.1
Grand Total	263.0	59.8	197.4	520.2

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Table 61: Fond du Lac Public Services, Third-Party Health Employment Top 25 Detail

Source: IMPLAN				
Description	Direct	Indirect	Induced	Total
Insurance agencies, brokerages, and related activities	86.0	6.3	0.1	92.4
Food services and drinking places	0.0	1.1	5.4	6.5
Real estate establishments	0.0	1.9	1.8	3.7
Employment services	0.0	2.7	0.2	2.9
Private hospitals	0.0	0.0	2.6	2.6
Nursing and residential care facilities	0.0	0.0	2.0	2.0
Offices of physicians, dentists, and other health practitioners	0.0	0.0	1.8	1.8
Retail Stores - General merchandise	0.0	0.0	1.6	1.6
Retail Stores - Food and beverage	0.0	0.0	1.5	1.5
Nondepository credit intermediation and related activities	0.0	0.3	1.0	1.3
Services to buildings and dwellings	0.0	1.0	0.3	1.3
Monetary authorities and depository credit intermediation activities	0.0	0.5	0.7	1.2
Civic, social, professional, and similar organizations	0.0	0.1	1.0	1.1
Wholesale trade businesses	0.0	0.1	1.0	1.1
Individual and family services	0.0	0.0	1.0	1.0
Accounting, tax preparation, bookkeeping, and payroll services	0.0	0.8	0.2	1.0
Automotive repair and maintenance, except car washes	0.0	0.6	0.4	1.0
Retail Stores - Motor vehicle and parts	0.0	0.0	1.0	1.0
Retail Nonstores - Direct and electronic sales	0.0	0.0	0.9	0.9
Business support services	0.0	0.6	0.3	0.9
Legal services	0.0	0.4	0.4	0.8
Retail Stores - Clothing and clothing accessories	0.0	0.0	0.7	0.7
Retail Stores - Miscellaneous	0.0	0.0	0.7	0.7
Home health care services	0.0	0.0	0.7	0.7
Telecommunications	0.0	0.5	0.2	0.7
Total From Top 25	86.0	16.9	27.5	130.4
<i>As well as additional full- and part-time jobs in 55 other sectors of the economy...</i>	0.0	4.5	12.6	17.1
Grand Total	86.0	21.4	40.1	147.5

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