

Claude3 Opus Sales Report  
**City Of St Paul, PL vs AC**  
Prepared: 22 April 2024

This report uses charts designed according to the International Business Communication Standards (IBCS) to ensure clarity, consistency, and information density.

Key elements:

1. **Consistent chart design:** All charts follow a uniform design, making it easier for readers to understand and compare data across different visualizations. This includes consistent use of fonts, sizes, and positioning of elements.
2. **Simplified and focused content:** Charts are designed to be easily readable, with a focus on essential information. Unnecessary decorative elements are avoided to maintain clarity.
3. **Proper labeling and titling:** Each chart includes clear, descriptive titles and labels to ensure that the data is easily understood without additional context.
4. **Standardized notation:** IBCS-compliant charts use standardized notation for elements such as time periods, units, and scenarios, making the information more accessible and comparable.

The following conventions are used throughout the report:

- **Black** represents actual values for the current year
- **Grey** represents data from the previous year
- **Red** indicates negative or "bad" performance
- **Green** indicates positive or "good" performance
- **"PY"** is used to denote the previous year values
- **"AC"** refers to the actual current year values
- **Underscore "\_"** is used to represent year-to-date data
- **Tilde "~"** indicates a rolling year or 12-month period

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## **Budget Overview**

St. Paul's budget aimed to invest in people, safety, and infrastructure while managing debt, but actual costs exceeded plans across all categories, particularly in Public Safety and Debt Management. The city's total costs increased from \$750.7 million to \$762.9 million, driven mainly by internal financial adjustments, debt service, and special fund operations. To improve future budgeting, St. Paul should closely examine its planning techniques, assumptions, and cost drivers, especially in areas like Public Safety, Debt Administration, Financial Services, and Planning Economic Development.

## **Fund Allocation**

The city's budget is divided into three main funds: the General Fund (\$324.8M), which primarily supports Public Safety; the Special Fund (\$290.6M), focusing on Transportation & Infrastructure and Other services; and the Debt Service Fund (\$147.6M), dedicated to Debt Management. Despite a decline in Community Development & Housing in the General Fund, the Special Fund showed positive growth across all services, and the Debt Service Fund suggests stable debt management budget allocation.

## **Expense Analysis**

Employee expenses account for 43.5% of St. Paul's total costs, while Other financing uses make up 25.7%, despite having few item details. Contingencies stand out with high costs and a 40% growth rate, while most other expense items have lower growth rates and vary in cost levels. Just 21% of items account for 80% of total costs, and the Debt Service and General Funds share many items, suggesting opportunities for strategic management and efficiency improvements.

## **Service and Expense Trends**

Costs have risen across most government services, with Public Safety, Transportation & Infrastructure, and Community Development & Housing seeing the most significant increases. The city's Debt Service Fund and Special Fund costs also grew considerably, while the General Fund remained the largest despite a slight decrease. Contracted Services and Transfers Out saw substantial growth, while Salaries and Wages and Employee Benefits showed modest increases.

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**At a glance:** St. Paul's budget aimed to invest in people, safety, and infrastructure while managing debt, but actual costs exceeded plans across all categories, particularly in Public Safety and Debt Management. The city's total costs increased from \$750.7 million to \$762.9 million, driven mainly by internal financial adjustments, debt service, and special fund operations. To improve future budgeting, St. Paul should closely examine its planning techniques, assumptions, and cost drivers, especially in areas like Public Safety, Debt Administration, Financial Services, and Planning Economic Development. Pages 8 to 13.

**Sales breakdown:** St. Paul's budget is divided into the General Fund (\$324.8M), Special Fund (\$290.6M), and Debt Service Fund (\$147.6M). The General Fund primarily supports Public Safety, while the Special Fund focuses on Transportation & Infrastructure and Other services, with the Debt Service Fund dedicated to Debt Management. Despite a decline in Community Development & Housing in the General Fund, the Special Fund showed positive growth across all services, and the Debt Service Fund suggests stable debt management budget allocation. Pages 15 to 20.

**Data insights:** St Paul's expenses are heavily concentrated, with Employee expenses accounting for 43.5% of total costs and Other financing uses making up 25.7%, despite having few item details. Contingencies stand out with high costs and a 40% growth rate, while most other expense items have lower growth rates and vary in cost levels. Just 21% of items account for 80% of total costs, and the Debt Service and General Funds share many items, suggesting opportunities for strategic management and efficiency improvements. Pages 22 to 27.

**Trends:** St. Paul's costs have risen across most government services, with Public Safety, Transportation & Infrastructure, and Community Development & Housing seeing the most significant increases. The city's Debt Service Fund and Special Fund costs also grew considerably, while the General Fund remained the largest despite a slight decrease. Contracted Services and Transfers Out saw substantial growth, while Salaries and Wages and Employee Benefits showed modest increases. Pages 29 to 33.

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St. Paul's budget prioritizes investing in people, safety, and infrastructure while managing debt. The General Fund and Employee Expenses make up 86% of total costs, with Public Safety and Transportation & Infrastructure being the biggest service expenses (p.9). Actual costs exceeded planned costs across all six expense categories, suggesting budget planning underestimated or costs were higher than expected. The consistent underestimation across all categories could mean the city's budgeting techniques or assumptions need revising (p.10).

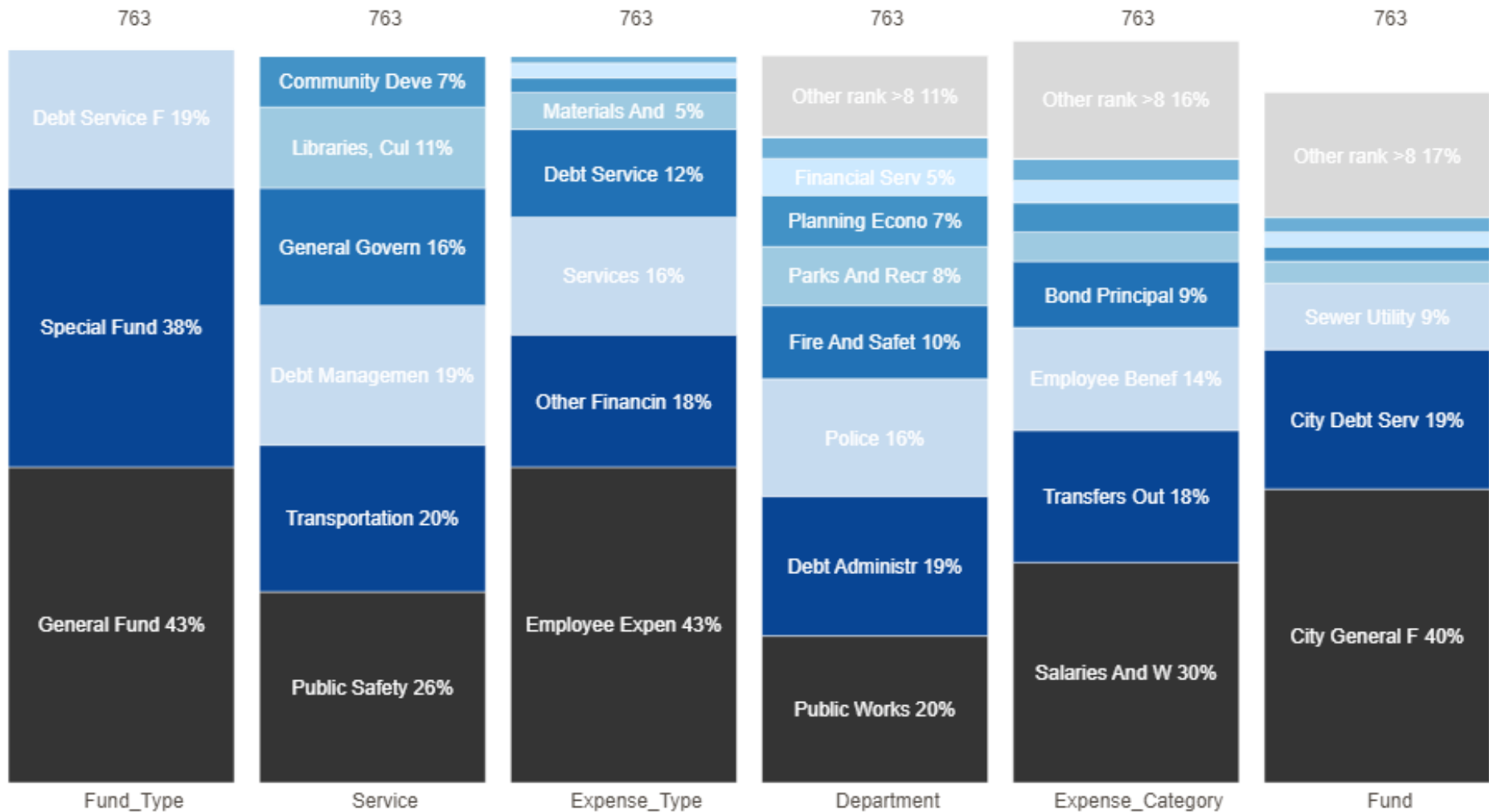
A multidimensional variance bridge analysis reveals an increase in costs from \$750.7 million in Scenario PL to \$762.9 million in Scenario AC, driven primarily by internal financial adjustments (transfers and debt service) and increased costs in special fund operations (p.11). Costs increased across various areas, with a focus on managing debt and financing. The Debt Service Fund rose by about 5.3 million CAD (4% increase), while the Special Fund grew by around 7.5 million CAD (3% increase). The most substantial cost growth was in debt service, other financing uses, and transfers out (p.12).

Public Safety departments, especially Police, had the biggest cost overruns. Debt Administration alone drove up Debt Management costs more than expected. Financial Services and Planning Economic Development saw the largest increases in the Other rank >3 category, hinting the city is investing more or facing higher costs there than planned. These areas need a close look in future budget planning, particularly Public Safety and Debt Management (p.13).

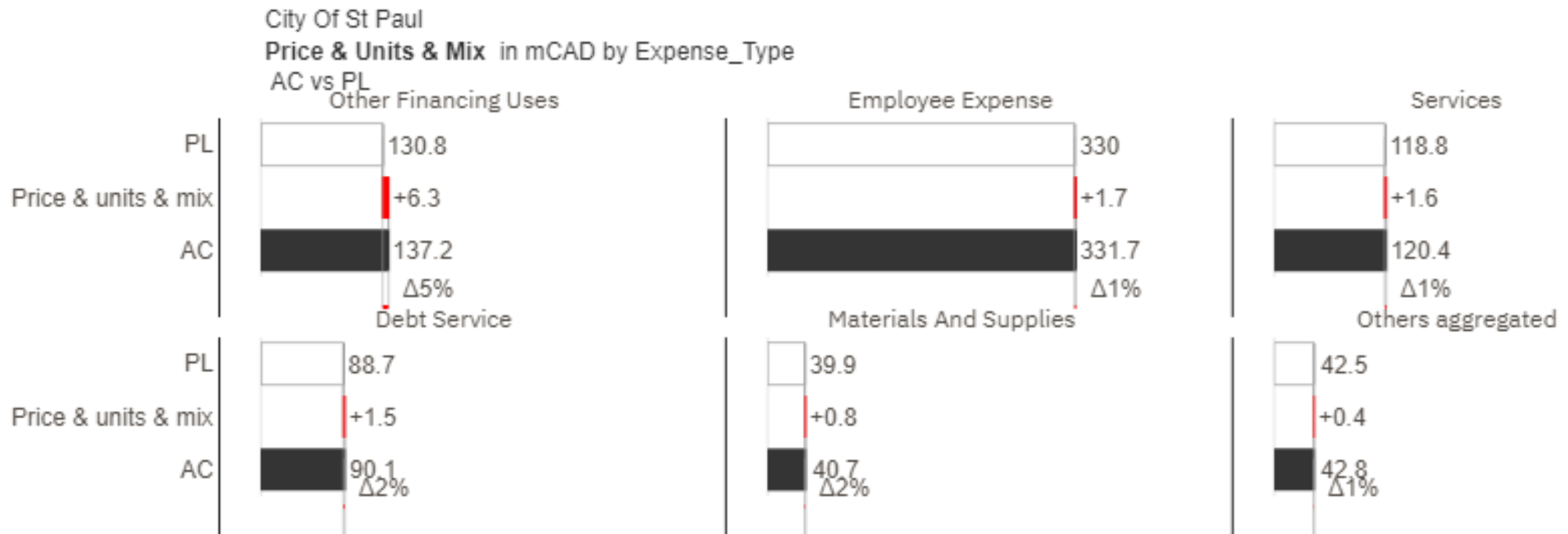


St. Paul's budget prioritizes investing in people, safety, and infrastructure while managing debt. The General Fund and Employee Expenses make up 86% of total costs. Public Safety and Transportation & Infrastructure are the biggest service expenses. Public Works and Police have high costs. A big part of the budget goes to Salaries, Wages, and Employee Benefits.

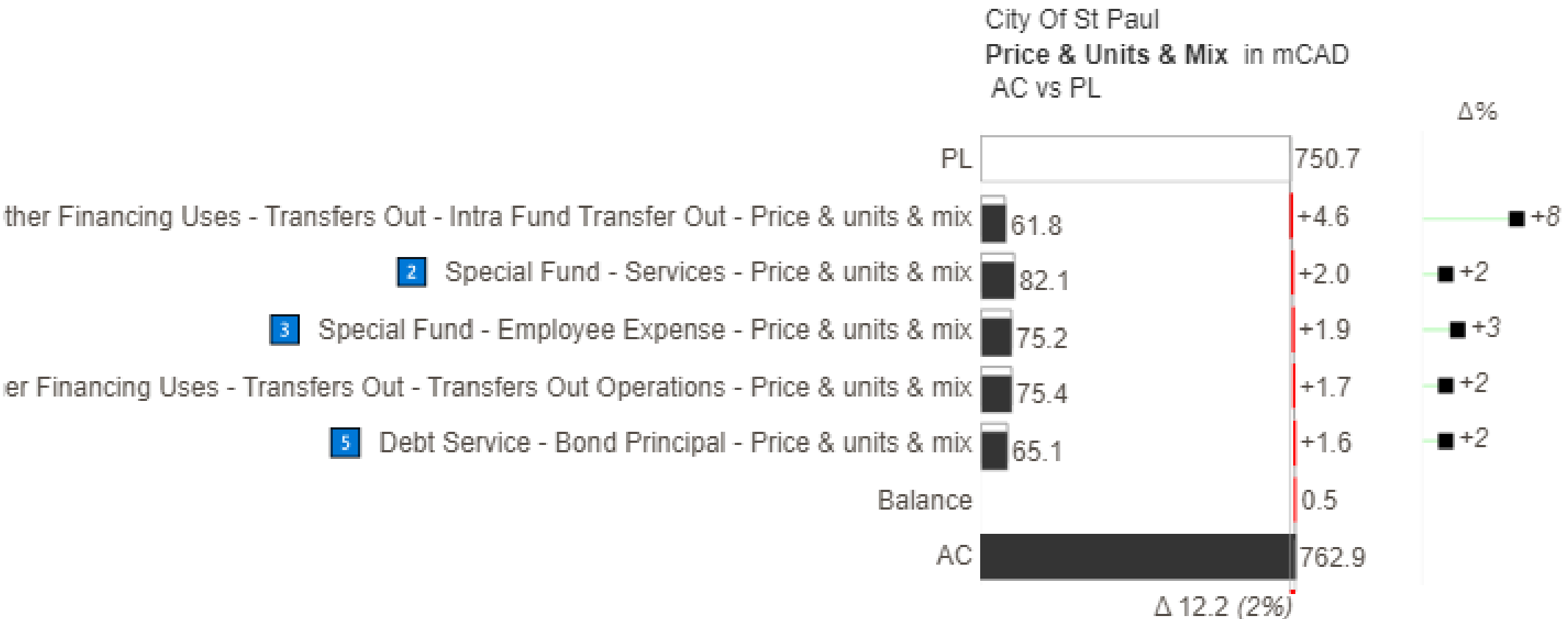
City Of St Paul  
 Costs in mCAD by dimension  
 AC



Actual costs exceeded planned costs across all six expense categories, suggesting the budget planning underestimated or costs were higher than expected. The variance size differs significantly between categories. Other Financing Uses had the largest absolute variance, while Others aggregated had the smallest. The big variance in Other Financing Uses and Employee Expense might need a closer look in future budgeting to better align planned figures with actual outcomes. The consistent underestimation across all categories could mean the city's budgeting techniques or assumptions need revising.

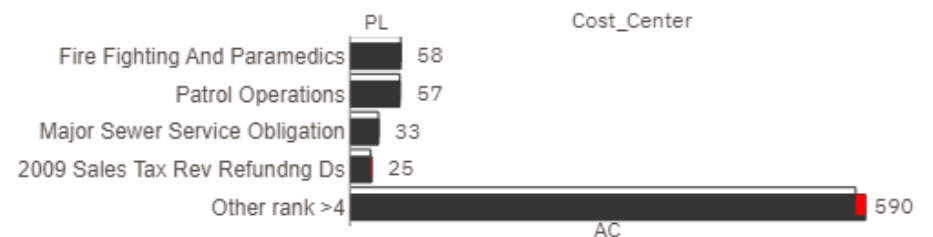
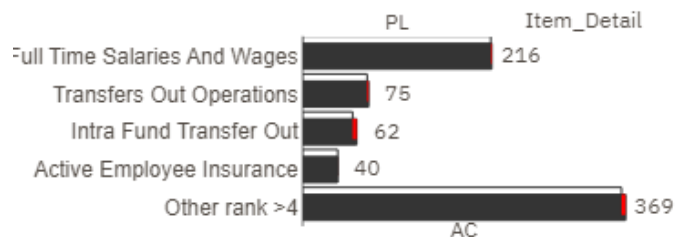
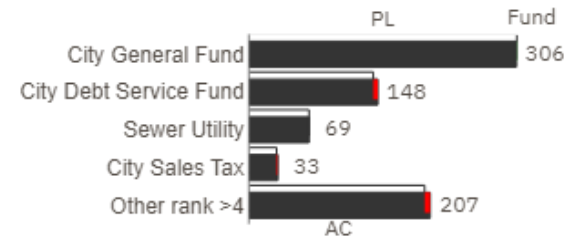
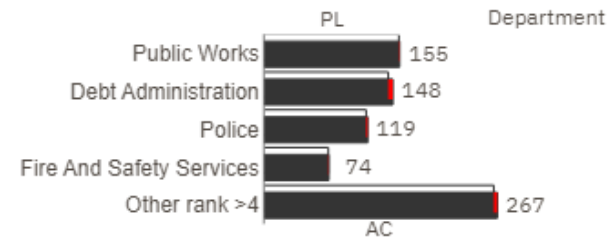
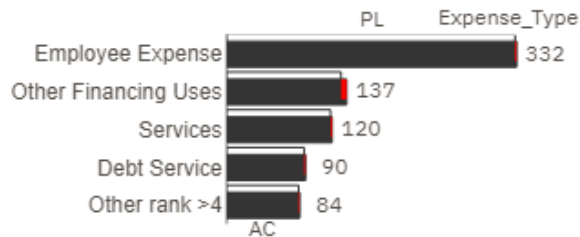
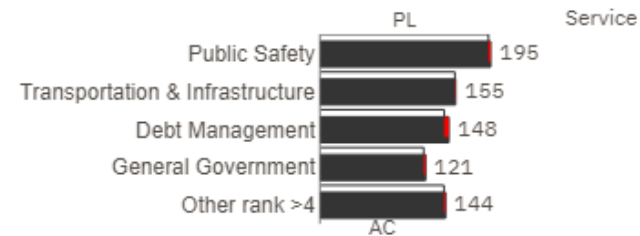
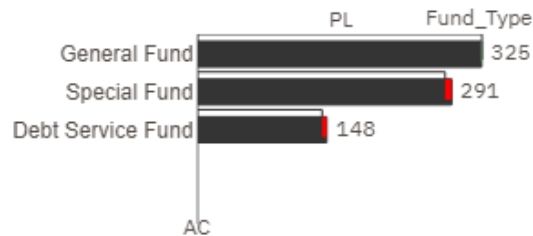


A multidimensional variance bridge analysis breaks down the factors contributing to the overall change in costs between two scenarios. The initial costs figure increased from approximately \$750.7 million in Scenario PL to \$762.9 million in Scenario AC. The largest increase in costs variance came from Intra Fund Transfer Out, suggesting significant internal financial adjustments or transfers. Increases related to the Special Fund indicate heightened activity or costs associated with services and employee expenses. The overall trend reveals an increase in costs, driven primarily by internal financial adjustments (transfers and debt service) and increased costs in special fund operations.

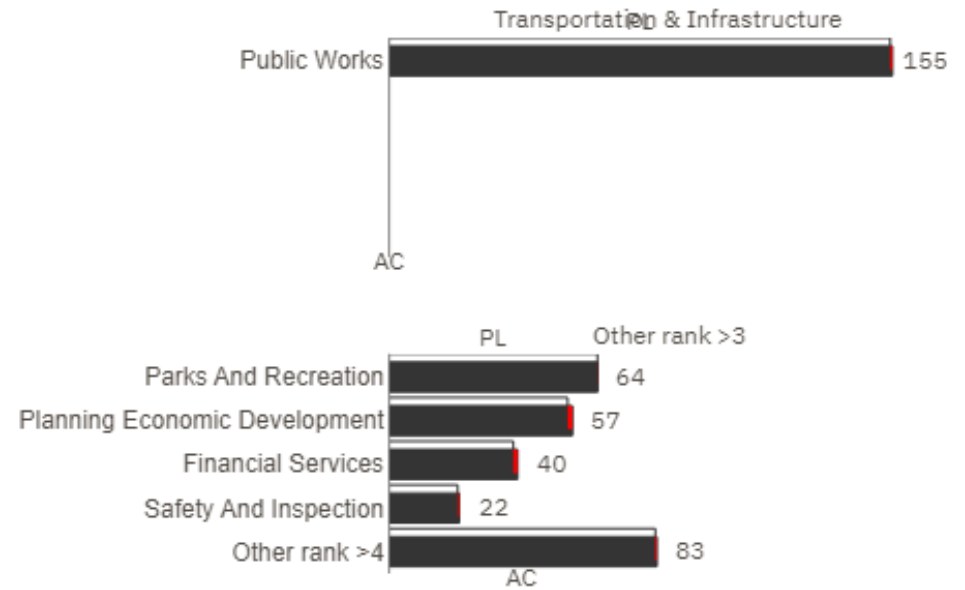
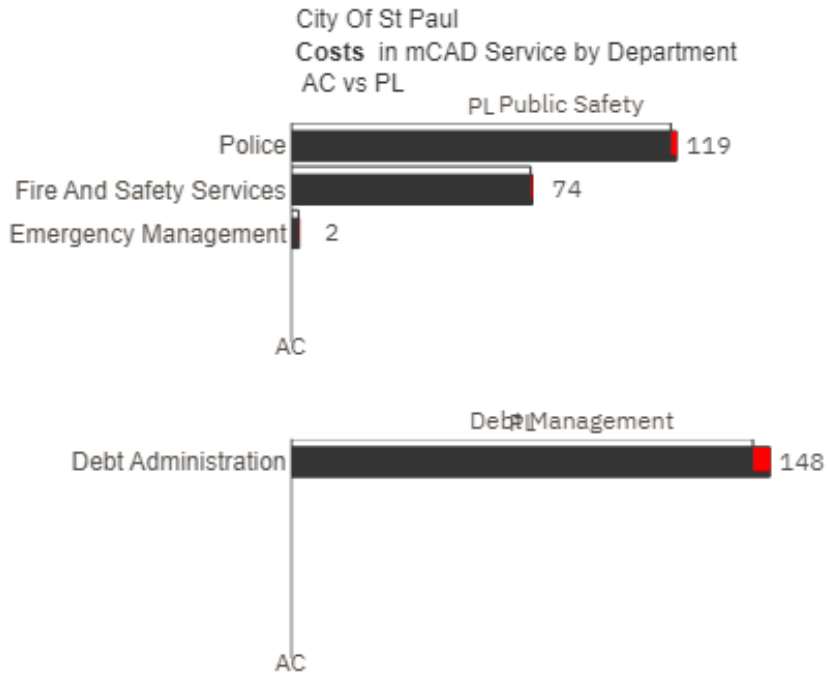


Costs increased across various areas, with a focus on managing debt and financing. The Debt Service Fund rose by about 5.3 million CAD (4% increase), while the Special Fund grew by around 7.5 million CAD (3% increase). Debt Management had a significant jump of roughly 5.3 million CAD (4% increase). Other Financing Uses saw the highest increase at approximately 6.3 million CAD (5% increase). The most substantial cost growth was in debt service, other financing uses, and transfers out, indicating a priority on debt management and fund reallocation within the city's budget.

City Of St Paul  
Costs in mCAD by dimension  
AC vs PL



Public Safety departments, especially Police, had the biggest cost overruns. Debt Administration alone drove up Debt Management costs more than expected. Financial Services and Planning Economic Development saw the largest increases in the Other rank >3 category, hinting the city is investing more or facing higher costs there than planned. These areas need a close look in future budget planning, particularly Public Safety and Debt Management.



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The City of St. Paul's budget is divided into three main funds: the General Fund (\$324.8 million), the Special Fund (\$290.6 million), and the Debt Service Fund (\$147.6 million). The General Fund primarily supports Public Safety (51%), while the Special Fund focuses on Transportation & Infrastructure (29%) and Other services (30%) (p.16). The Debt Service Fund is dedicated solely to Debt Management (p.16, p.19).

Employee Expenses dominate the General Fund, particularly in Public Safety (92%). The Special Fund plays a significant role in Services, especially in Transportation & Infrastructure (90%) (p.17). The Debt Service Fund is mainly used for Other Financing Uses and expenses under 'Other rank >3', with the Special Fund also contributing to the latter (p.17, p.20).

The General Fund experienced a substantial decline in Community Development & Housing (-91.0%), while the Special Fund showed positive growth across all services, with Public Safety being the highest at 8.0% (p.18). The Debt Service Fund's modest 4.0% growth rate suggests stable but minimal changes in debt management budget allocation (p.18).

The largest expenditure in the General Fund is Public Safety at \$167.1 million, reflecting its role in supporting various city services (p.19). The Special Fund has a diversified spending pattern, with Transportation & Infrastructure receiving the highest allocation at \$125.3 million (p.19). The Debt Service Fund, at \$147.6 million, is used exclusively for Debt Management (p.19, p.20).

St. Paul's General Fund expenditure is \$324.8 million, with 51% going to Public Safety. The Special Fund totals \$290.6 million, supporting Transportation & Infrastructure (29%), Other services (30%), and more. \$147.6 million in the Debt Service Fund is solely for Debt Management.

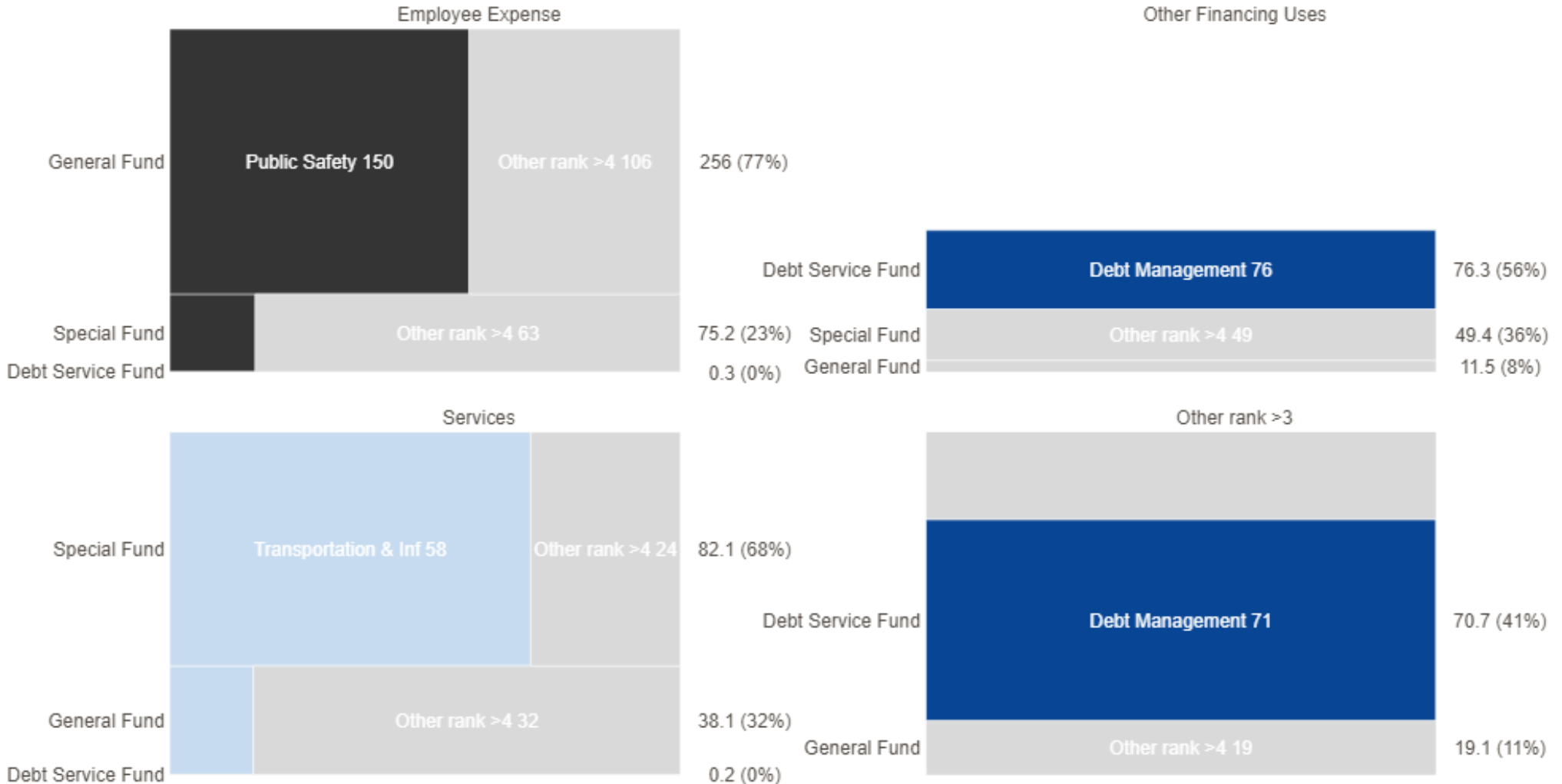
City Of St Paul  
 Costs in mCAD by Fund\_Type and Service  
 AC



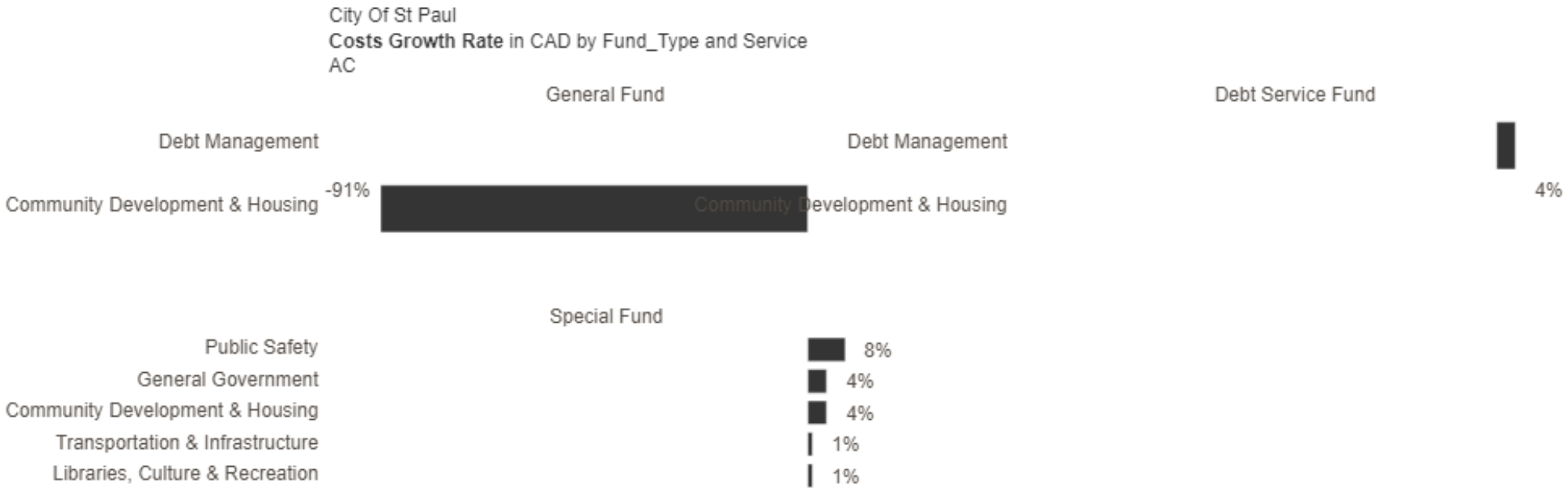


The General Fund is heavily skewed towards Employee Expenses, particularly in Public Safety (92%). The Special Fund plays a crucial role in Services, especially in Transportation & Infrastructure (90%). The Debt Service Fund is significant in Other Financing Uses. Expenses under 'Other rank >3' see a more balanced contribution from both the Special (48%) and Debt Service Funds (41%).

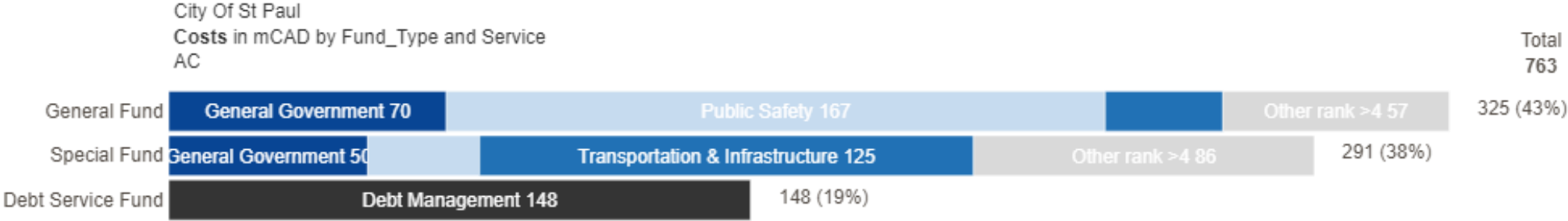
City Of St Paul  
Costs in mCAD by Expense\_Type, Fund\_Type and Service  
AC



The General Fund shows a substantial -91.0% decline in Community Development & Housing. In contrast, the Special Fund has positive growth across all services, with Public Safety highest at 8.0%. The Debt Service Fund's modest 4.0% growth rate suggests stable but minimal changes in debt management budget allocation.

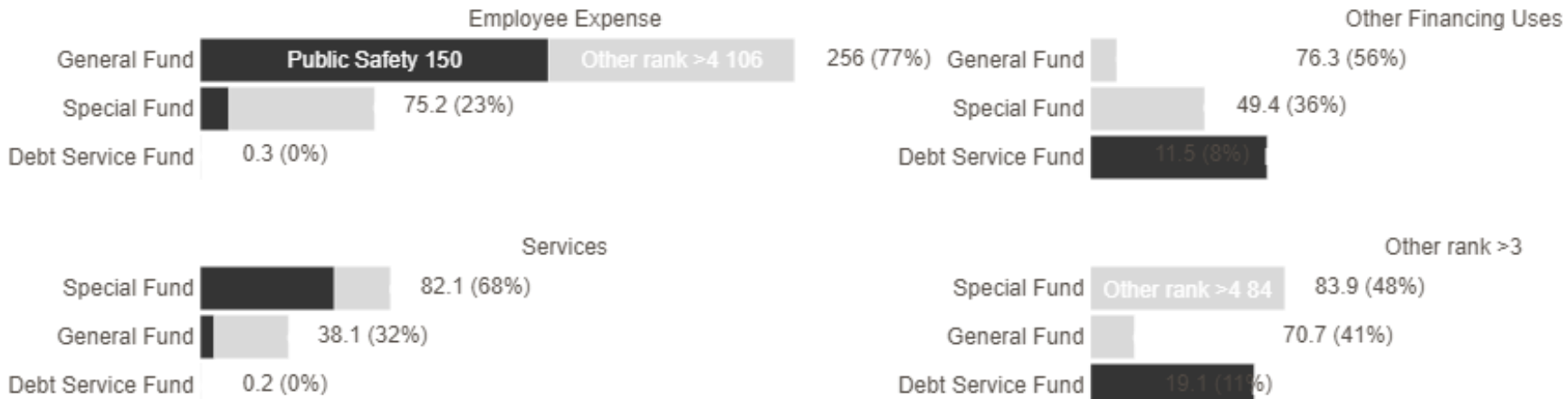


The Debt Service Fund (147.6 million CAD) is used solely for Debt Management. The Special Fund has diversified spending, with Transportation & Infrastructure receiving the highest allocation at 125.3 million CAD. The General Fund's biggest expenditure is Public Safety at 167.1 million CAD, reflecting its role in supporting various city services.



The General Fund is most often used for various expenses, especially Employee Expense and Services. The Special Fund has a big allocation for Employee Expense, particularly in 'Other rank >4'. It also makes notable investments in Transportation & Infrastructure, mainly in Services. The Debt Service Fund is only used for Debt Management under Other Financing Uses and Other rank >3.

City Of St Paul  
 Costs in mCAD by Expense\_Type, Fund\_Type and Service  
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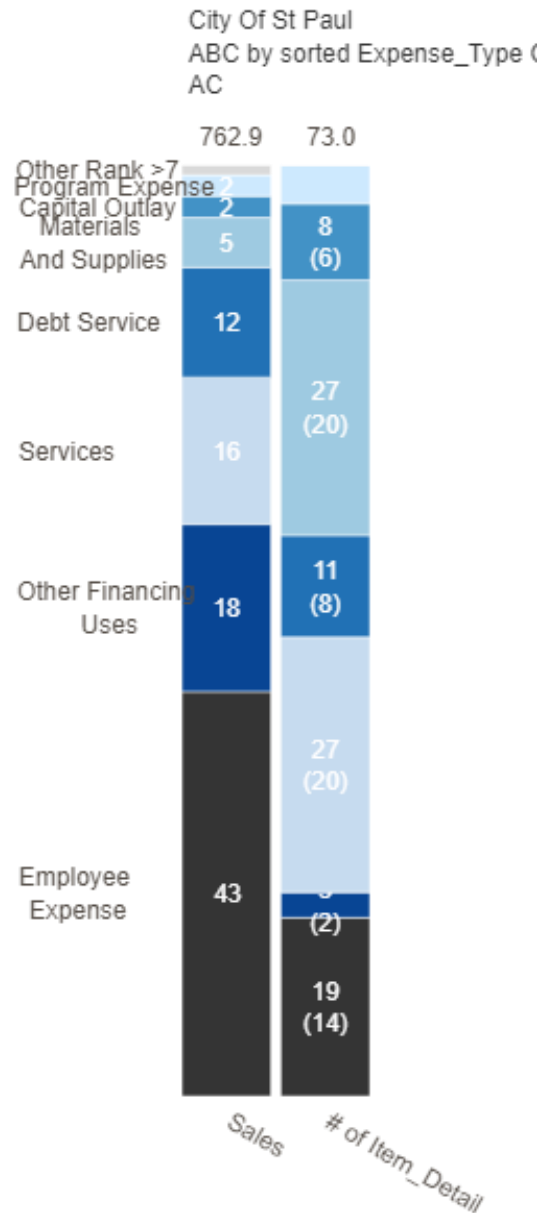
St Paul's expenses are concentrated in Employee expenses, accounting for 43.5% of total costs despite only having 14 out of 73 total item details (p.23). Services expenses are the most diverse with 20 different item details but contribute a lower 18.8% of total costs (p.23). Other financing uses make up a significant 25.7% of costs with only 4 item details, suggesting these expenses are substantial but straightforward (p.23).

Contingencies stands out with both high costs of around \$200 million CAD and a 40% growth rate, indicating a need for strategic management (p.24). Most other expense items cluster in the lower 0-10% growth rate range despite varying cost levels, suggesting mature markets or areas for efficiency improvements (p.24). Services expenses vary widely, while Employee Expense and Other Financing/Uses costs are more concentrated (p.25). Most areas have modest cost growth rates (p.25).

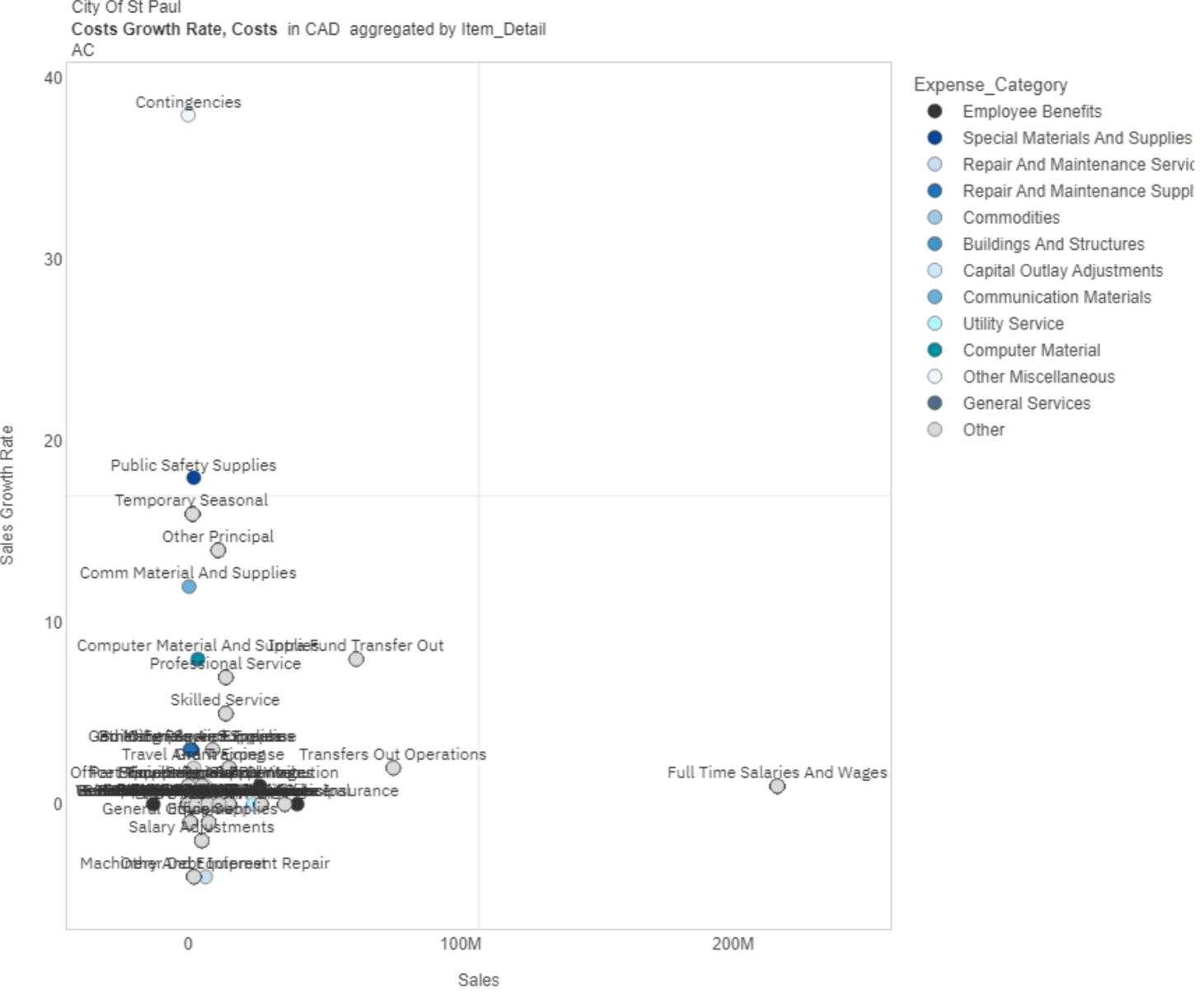
In St Paul, just 21% of items account for 80% of total costs (p.26). The next 22% contribute an additional 15%, while the remaining majority have a considerably smaller impact per item (p.26). This skewed distribution suggests a strong reliance on a key group of high-cost items, which can be prioritized to manage the overall budget effectively (p.26).

The Debt Service and General Funds share 42 items, suggesting significant joint financing (p.27). The Special Fund has 7 unique items, highlighting its distinct budgetary role (p.27). Strategic fund management can leverage common Debt Service and General Fund items for efficiency, while ensuring the Special Fund's unique needs are met without redundancy (p.27). Key insights include focusing on Services for dynamic cost management and Employee Expense for benefits optimization (p.25).

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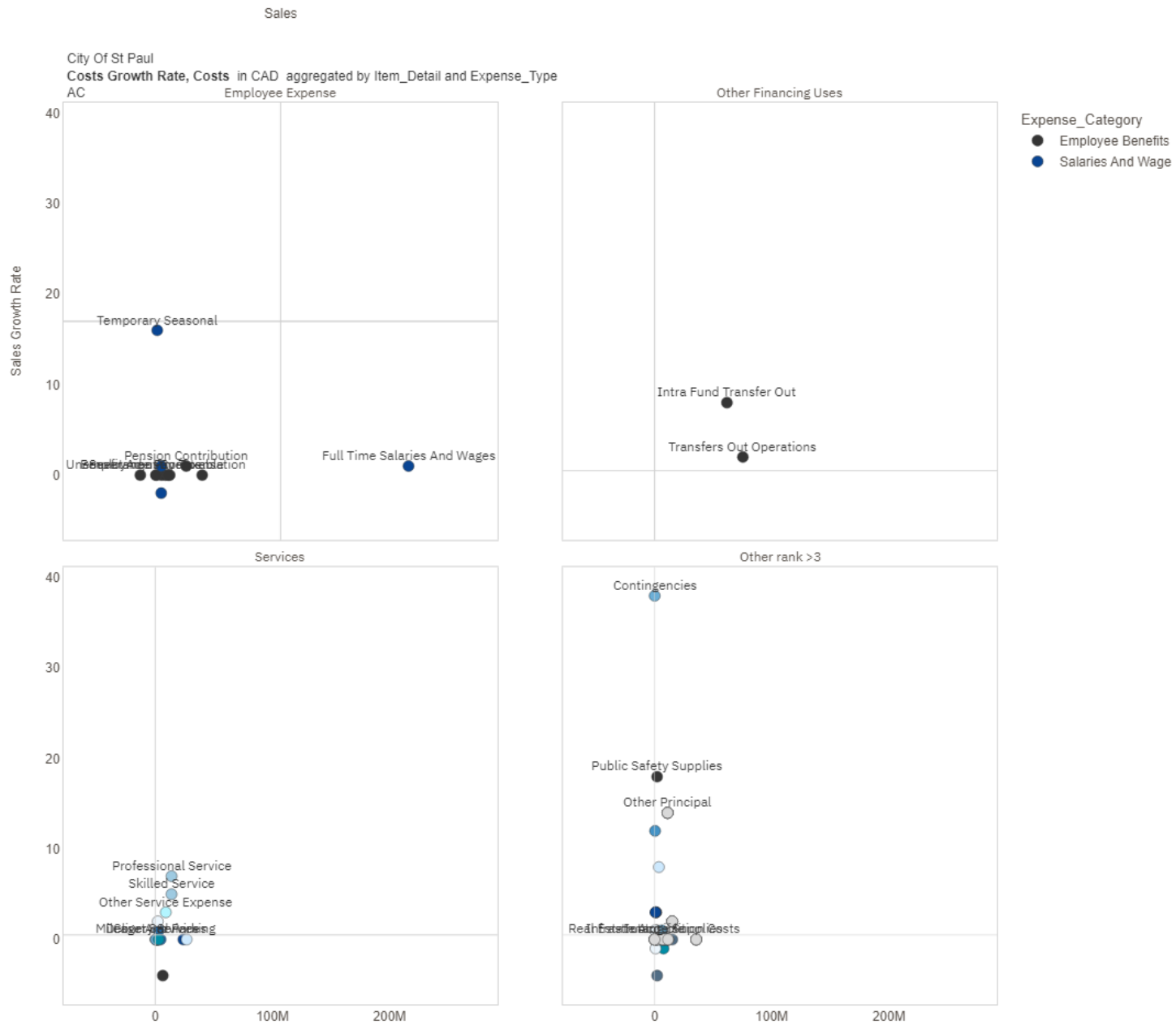


Contingencies stands out with both high costs of around \$200 million CAD and a 40% growth rate, indicating a need for strategic management. Most other expense items cluster in the lower 0-10% growth rate range despite varying cost levels, suggesting mature markets or areas for efficiency improvements. The diversity of Expense Categories across the plot points to balanced spending that could still be optimized.

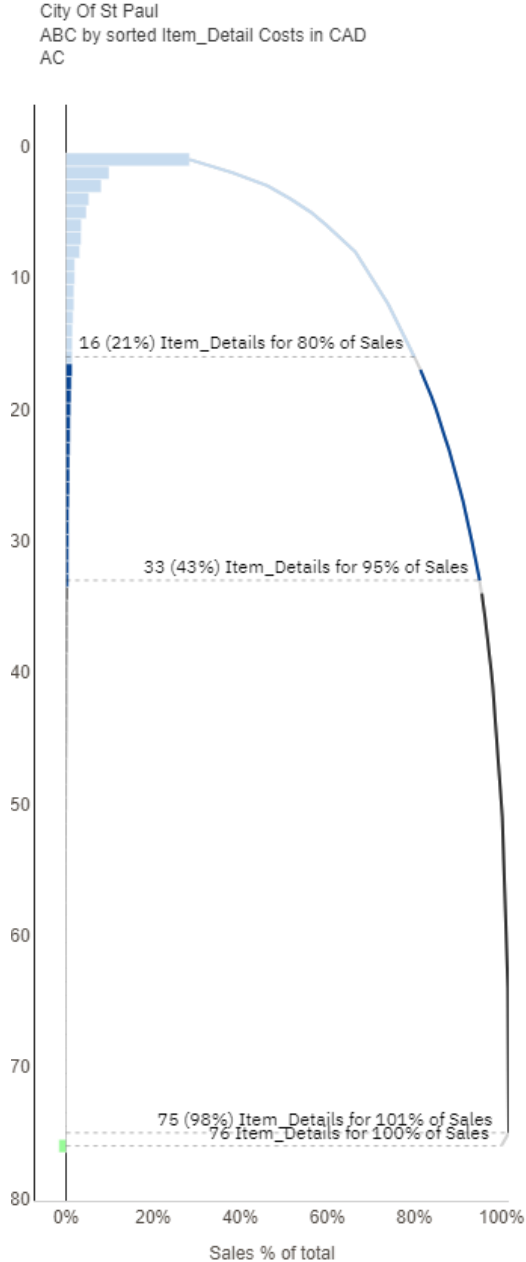




Services expenses vary widely, while Employee Expense and Other Financing/Uses costs are more concentrated. Most areas have modest cost growth rates. Salaries and Wages vs Employee Benefits representation differs, with Employee Expense solely focused on benefits. Key insights: focus on Services for dynamic cost management and Employee Expense for benefits optimization.

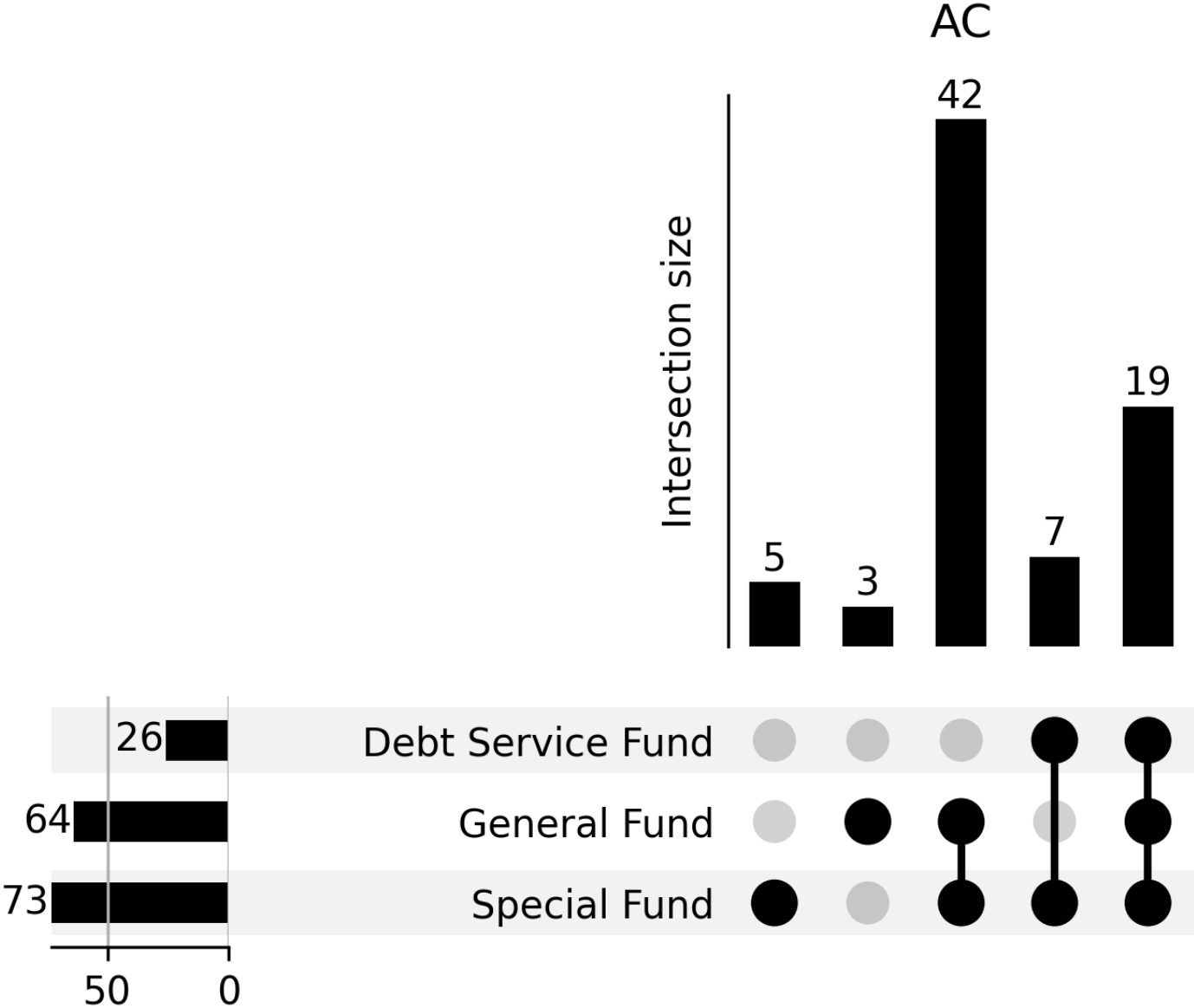


In St Paul, just 21% of items account for 80% of total costs. The next 22% contribute an additional 15%, while the remaining majority have a considerably smaller impact per item. This skewed distribution suggests a strong reliance on a key group of high-cost items, which can be prioritized to manage the overall budget effectively.



The Debt Service and General Funds share 42 items, suggesting significant joint financing. The Special Fund has 7 unique items, highlighting its distinct budgetary role. Strategic fund management can leverage common Debt Service and General Fund items for efficiency, while ensuring the Special Fund's unique needs are met without redundancy.

## City Of St Paul Fund Type overlap by Item\_Detail



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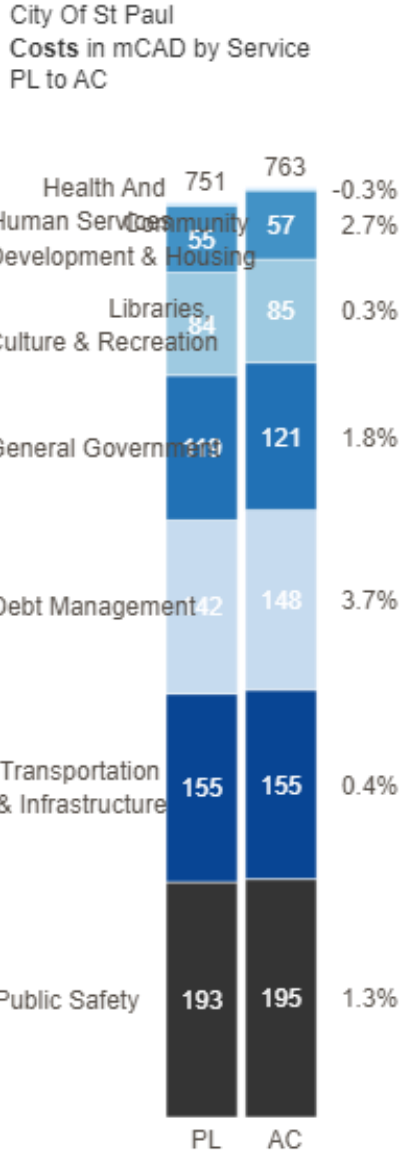
St. Paul's costs have risen across most government services, with Public Safety costs growing by \$2.5 million at a 1.3% CAGR, showing a steady but controlled increase. Transportation & Infrastructure and Community Development & Housing also saw cost increases, with the latter having the highest CAGR at 2.7%. However, Health and Human Services costs slightly decreased, suggesting potential efficiencies or budget cuts (p.30).

The city's Debt Service Fund costs grew the most at 3.7% CAGR, indicating rising debt obligations or servicing costs. The Special Fund costs also increased by 2.6% CAGR. In contrast, the General Fund saw a small -0.1% CAGR decrease in costs, but remained the largest fund overall (p.31).

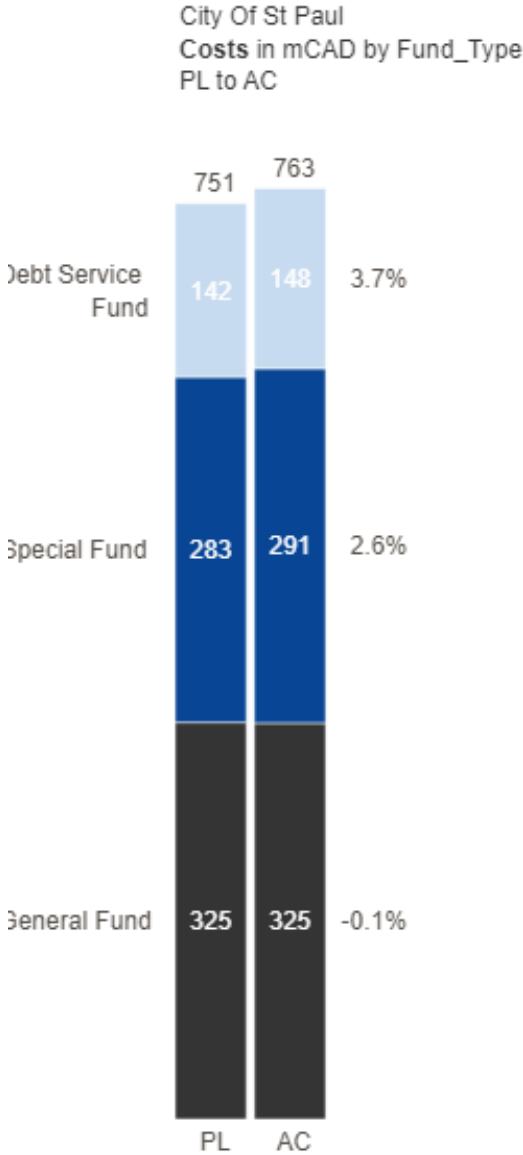
Contracted Services and Transfers Out experienced significant growth at 5.6% and 4.8% CAGR respectively, increasing from \$130.8 million to \$137.1 million. Utility Service costs remained stable at 0.0% CAGR, while Interest Expense slightly decreased at -0.3% CAGR. Salaries and Wages and Employee Benefits showed modest growth rates of 0.6% and 0.3% respectively (p.32).

The Sewer Utility and City HUD Grants showed no change in costs. However, the City Debt Service Fund and Other rank >8 funds experienced cost increases, with CAGRs of 3.7% and 4.9% respectively. The City General Fund and Central Service Fund showed minimal changes (p.33).

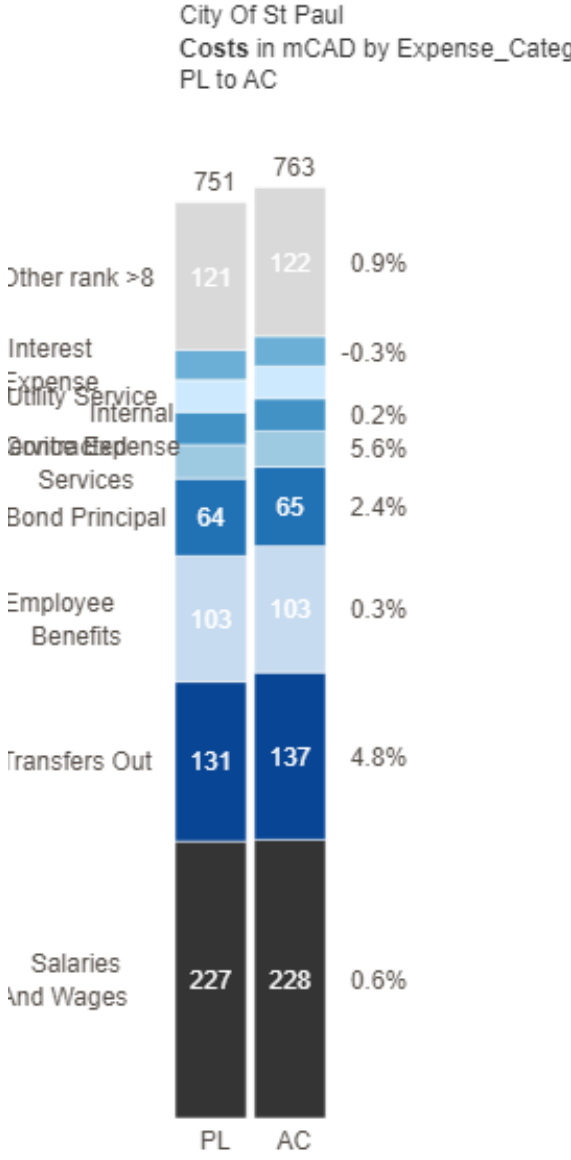
St. Paul's costs have risen across most government services. Public Safety costs grew by \$2.5 million, a 1.3% CAGR, showing a steady but controlled increase. Transportation & Infrastructure and Community Development & Housing also saw cost increases, with the latter having the highest CAGR at 2.7%. However, Health and Human Services costs slightly decreased, suggesting potential efficiencies or budget cuts.



St. Paul's Debt Service Fund costs grew the most at 3.7% CAGR, suggesting rising debt obligations or servicing costs. The Special Fund costs also increased by 2.6% CAGR. In contrast, the General Fund saw a small -0.1% CAGR decrease in costs, but remained the largest fund overall. The city should carefully allocate resources and monitor these varied trends in future budgets.

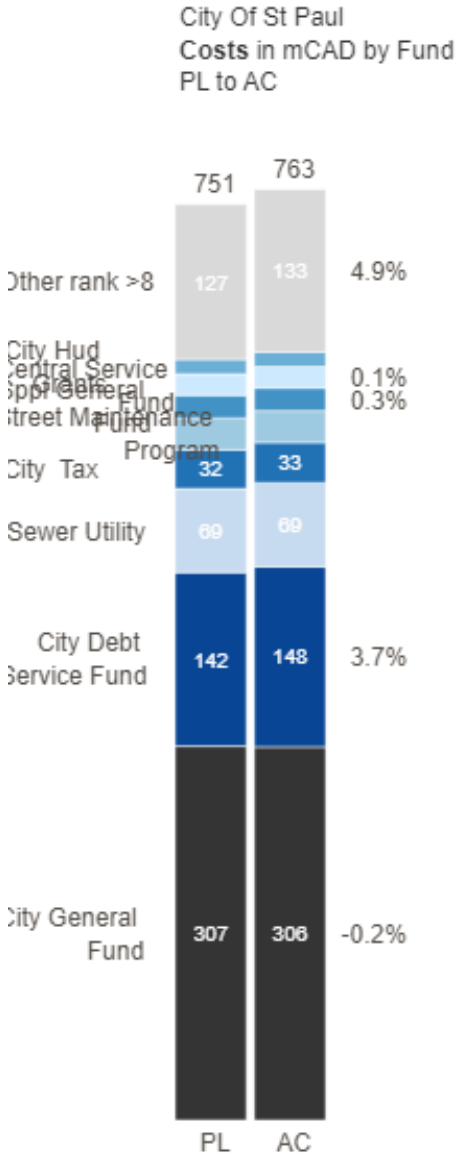


Contracted Services grew at 5.6% CAGR and Transfers Out at 4.8% CAGR, increasing from \$130.8 million to \$137.1 million in St. Paul. Utility Service costs remained stable at 0.0% CAGR. Interest Expense slightly decreased at -0.3% CAGR. Salaries and Wages and Employee Benefits showed modest growth rates of 0.6% and 0.3% respectively.





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## Price & Units & Mix in mCAD

### AC vs PL

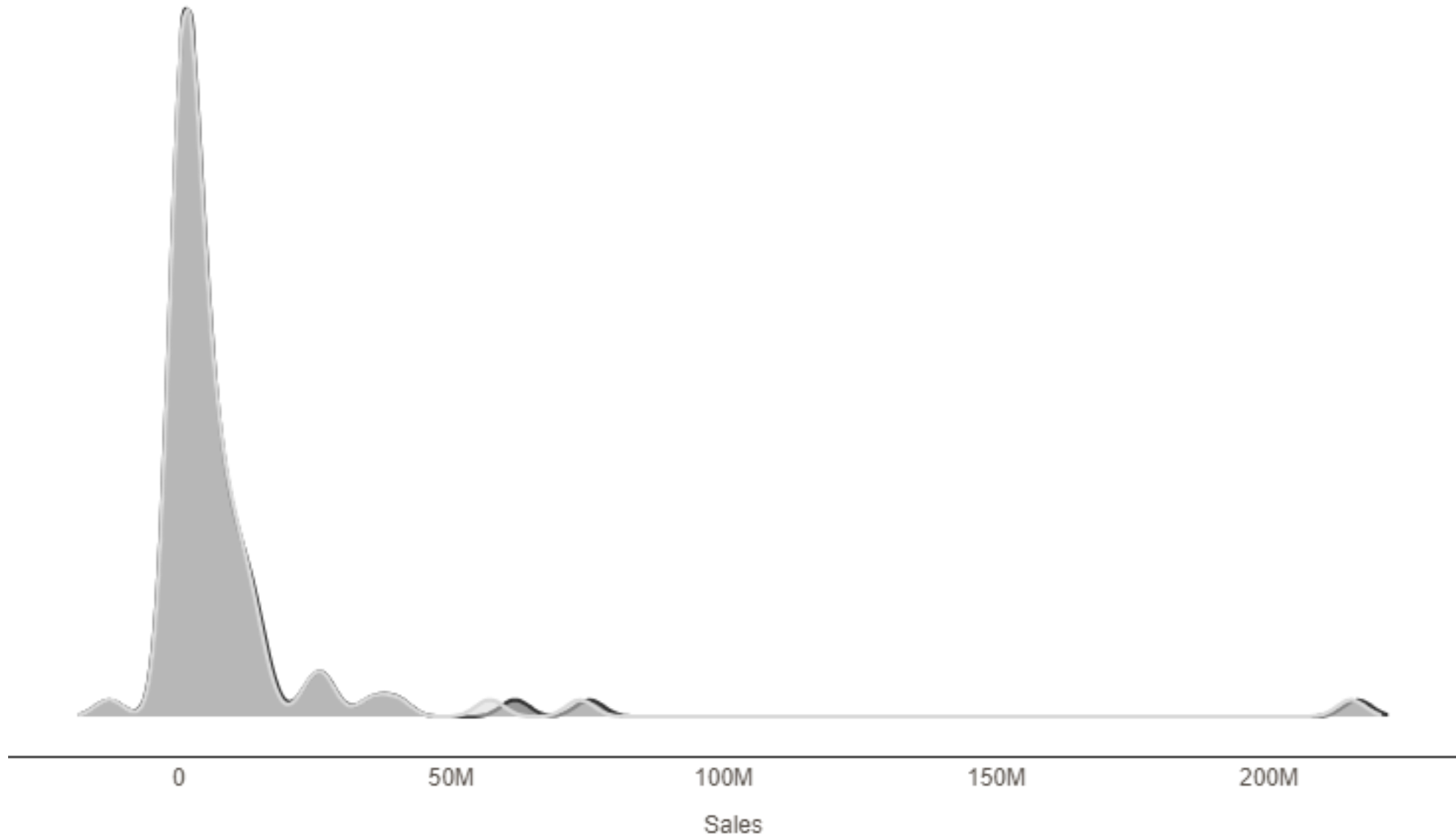


City Of St Paul  
Costs Growth Rate in CAD by Service  
AC



City Of St Paul  
Costs in CAD, aggregated by Item\_Detail  
PL vs AC

AC  
PL



City Of St Paul  
Costs in CAD, aggregated by Item\_Detail by Fund\_Type  
PL vs AC

