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# Break Up the College Cartel

by Malcolm Russell

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Adventist colleges and universities today face challenges of many kinds. Questions of theology are stirring the campuses. The quality of both faculty and students, which improved substantially in the 1960s and early 1970s, appears to be slipping. Meanwhile, tuition and other costs are rising far more steeply than either family incomes or inflation. United States prices (GNP deflator) increased 301 percent between 1960 and 1982, and median family income rose 417 percent. In contrast, undergraduate tuition at Andrews University rose 825 percent, and the complete package climbed 663 percent.<sup>1</sup> Certainly the dramatic number of college and university presidents leaving office recently is not simply a coincidence; their resignations symbolize a deeper malaise than that of mere individual circumstances. Problems in Adventist colleges are intimately connected with the broader conditions of North American Adventism: members who are perceived as increasingly reluctant to sacrifice heavily for Adventist education<sup>2</sup>, smaller—and less stable—families, the church's changing ethnic composition and aging membership. Such issues are clearly important, but this paper concentrates on an overlooked aspect of a frequently discussed issue: economic inefficiencies result-

ing from the structure of Adventist higher education.<sup>3</sup> According to economic theory, a particular product may be sold by one firm (monopoly), a few firms (oligopoly) or many firms (a competitive market). More important, economic theory predicts that particular behavior will result from the structure of a given industry. This paper seeks to apply this theory to the structure of Adventist education, and begins with the finding that the structure bears greater resemblance to a cartel than to the economic markets described above.

Cartels are groups of firms that restrict competition and trade. They agree not to compete in order to gain monopoly advantages for several firms. They usually accomplish this by geographic restrictions, collusion over prices, agreements to keep market shares constant, or interlocking boards of directors. Cartels are not popular. Congress tried to outlaw several varieties of them during the past century, starting with the enactment of antitrust acts. Today, free-market countries generally prohibit cartels, and the only prominent, publicly acknowledged cartel is OPEC, although similar government-sponsored programs do exist in industries ranging from lemon-growing in the United States to the steel and airlines industries in Europe. This article does not seek to brand Adventist education with any particular title. Rather, it seeks to discuss the conclusions economic theory suggests about the Adventist system based on its economic structure.

The initial features resembling a cartel are

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obvious: interlocking boards of directors, similarities of prices too great to result from chance, and admitted geographical restrictions in recruitment and marketing.<sup>4</sup> However, the precise extent of cartel-like behavior remains to be measured, and a great moral distinction should be made. Unlike business cartels based on greed, the Adventist educational cartel arose from a desire to serve others. Unfortunately, however, the economic effects are similar: a loss of efficiency and higher prices for the consumer.

To understand these effects more clearly, a review of the economic concepts of monopolies, cartels and competitive markets should be useful. In a competitive market, many buyers and sellers trade goods and services. Each participant knows that others sell the same product and that more buyers will purchase it from the lowest-priced seller. As a consequence, profits will be squeezed and will approximate national trends. Higher profits attract new producers to the field, with the resulting competition driving down prices and profits. Losses drive out

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producers, reducing the amount of competition and raising both prices and profits.

The monopolist, in contrast, faces no such pressure from the marketplace. No competitors force him to lower his prices, but the quantity of his product sold generally changes inversely to the price. Unlike the competitive producer, however, the monopolist will not greatly increase sales by lowering his price slightly; his cheaper price will only attract customers new to the item, not those from other firms. Furthermore, by

lowering prices he cuts the profits on existing sales. Not surprisingly, monopolists with even the tenderest hearts find it difficult to lower prices. Monopolies in general are also overcapitalized and underutilized because they find it more profitable to sell few goods at higher prices instead of hiring more workers and lowering the selling price.

The members of a cartel usually find it impossible to duplicate precisely the monopolist's advantages. The temptation for each individual firm is to cheat on the agreement by undercutting a competitor's price or selling in his region. As a result the firm will maximize its profits, although at the risk of disrupting the cartel. Consequently, cartels are inherently unstable, and they may exhibit a cluster of similar prices rather than one common one.

A number of significant parallels exist between our educational system and a cartel. First, there is a unique product, one that non-members cannot produce. Only Adventist schools produce the unique education sought by the church, its institutions and its parents. Second, there are attempts to control the market. As mentioned above, the system features several classic indicators of cartels: the interlocking directorates, the almost identical prices charged and the prohibition against selling outside one's geographic limits. The last point is the most important; remove the exclusive recruiting and scholarship privileges and a much greater degree of competition would result, even from fewer schools. The present system leaves specific colleges with exclusive selling rights in certain territories, and within these territories they approach the very model of a monopolist.<sup>5</sup>

Economic theory suggests that the following shortcomings would result if a cartel structure existed in Adventist education:

1. *Inefficiencies resulting from the reduction of competitive pressures.* Proving that Adventist schools are inefficient is difficult since education is not a standardized product. The low student-faculty ratio at Yale proclaims academic excellence; in the

Adventist system it probably reflects an inefficiently sized operation or even poor management.<sup>6</sup> Inefficiencies may be technically measured, for example, by average class size or the ratio of majors to classes scheduled, without reference to price.

2. *Higher tuition and fees, even where operating inefficiency is not the cause.* Currently price competition is practically impossible, for reasons explained by economic theory and Adventist practices.<sup>7</sup> Price competition should result in lower tuition, probably at fewer, larger and more specialized colleges. The unhappy result of price competition, of course, is that academic departments and entire schools may fail.<sup>8</sup>

3. *The proliferation of departments, programs and majors rather than the development of larger departments that tend to possess greater academic reputations.* As in other cartels, competition in Adventist education does not vanish entirely; it instead takes the form of extra services. For the regulated airlines it was easier check-in and better meals; for Adventist colleges it is a wider selection of majors. When faced with potential competition, near-monopolists attempt to segment the market, selling individualized products

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This covers the entire market with greater consumer choice, though expensively. To the extent that Adventist schools offer a significantly larger variety of majors than do schools of similar size, they fit the cartel pattern.

4. *A uniformity in student codes and religious life.* Ironically, such a system precludes both a conservative school reminiscent of

the 19th-century “blueprint” from Ellen White, as well as the establishment of a “liberal” Adventist college. To succeed, either would have to recruit nationally. Some Adventist colleges attempt to claim superior spiritual qualities,<sup>1</sup> but in fact their religion courses, academic requirements, worship policies and student conduct codes exhibit all the individuality of carbon copies. True originality would require a decision on the part of administrators that most would see as jeopardizing their careers.

5. *Greater losses and consequently greater subsidies from the church to compensate.* The denomination suffers twice from the loss of competition’s powerful stimulus for efficiency. On one hand, it must pay higher educational subsidies; on the other hand, its members—financially pressed by school bills and debts—presumably contribute smaller amounts in offerings and other donations. The structure unnecessarily drains church finances, and a system organized to defend the church’s mission in fact wastes large amounts of money.

A number of other similarities to a cartel pattern exist as well. For example, doubling the number of students would cause a much smaller increase in the number of staff or classrooms required; the system is not operating at its most efficient level.

Intriguingly, Adventist schools have even practiced dumping, a term economists use to describe the selling of products to outsiders for less than the price on the local market. At least one Adventist school provided foreign students with attractive exchange rates or outright grants while denying similar benefits to students from the very conferences that own and subsidize the school. Significantly, dumping requires a home market free from full competition, or the prices offered to foreigners over any extended time would be claimed by domestic customers.

That monopolists often enjoy greater profits than competitive companies is no great surprise; the higher prices more than compensate for the lost efficiency.<sup>9</sup> Labor

unions discovered this long ago and used their power to share in the proceeds of the monopoly. But in one unique case the monopolist can further enlarge his profits: when he is the only employer in the labor market. Economists describe a market with one buyer as monopsonistic. For example, a coal mining company in a remote West Virginia valley during the 19th century was free to offer wages considerably lower than those elsewhere, because the company was the only "buyer" of labor available; workers faced enormous transportation costs if they attempted to hold jobs in the next, rather distant, town.

The Adventist educational system also appears monopsonistic. To the extent that faculty teach in Adventist colleges because of their dedication to the church, the system gains—unwittingly, perhaps—this position of a monopsonist. Wages can be kept low because workers must take what is offered or renounce their dedication and leave. Consequently, faculty lifetime salaries in Adventist schools lag substantially behind those paid in non-Adventist private higher education.<sup>10</sup>

Perhaps even more important than its unhappy consequences on efficiency and cost is the effect of the cartel on the quality of Adventist education. At its broadest, the cartel cuts off Adventist academia from the outside world by discouraging job transfers. An almost-complete separation serves, like the lack of competition, to hamper the emergence of quality programs. Programs that cannot compete in quality, innovation or reputation with those of other schools (Adventist or not) are rarely dropped or sufficiently improved. The "faithful" will not transfer to Bob Jones University or Wheaton College, let alone Notre Dame University.<sup>11</sup> Neither will they wander off quickly to Walla Walla or Loma Linda, especially if their parents would lose educational benefits from the local conference that employs them.

Because of its monopsonistic position, the Adventist educational cartel neither seeks

employees on competitive grounds nor rewards them accordingly. Therefore, these colleges and universities have little incentive to subject themselves or their faculty to the standards of merit and achievement common to quality higher education in America. Instead, like on-the-job training, what often counts most to the trustees is satisfactory performance by the student-turned-worker, not research or academic excellence by either teachers or their graduates.<sup>12</sup> In effect, the Adventist system requires the bare minimum of academic achievement

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necessary for continued accreditation of the institution, and perhaps the affiliation of foreign colleges of the system.

The cartel-like system also affects the nature of faculty publications. Both the cartel and its (church organizational) shareholders desire large quantities of religiously slanted articles and books, written for the average reader and mostly free of critical analysis. The Adventist system has relatively little need for academic publications, but it greatly needs to offer majors in every field, in order to maintain the myth that every young Adventist can obtain a higher education in an Adventist college. The resulting small departments, few of which could withstand competitive academic comparison, are staffed by instructors who must devote their time to teaching, not research. Not only is this behavior typical of most monopolistic fields, but it also helps us understand why the system is so tempted to maintain too many programs. What the ideology desires, the structure permits, and the Adventist faculty have generally obliged well. Finally, beyond official statements, our

ideology exhibits no pressing desire for academic quality, but rather promotes the value of spirituality and conformity of behavior.<sup>13</sup> Adventist faculties often devote much more time in meetings to discussing the appearance and behavior of students than to critically evaluating faculty excellence.

Unfortunately, the system's dimly perceived status as a monopsonistic cartel provides an excuse, often unconscious, for any failings in teaching or research. Faculty members can easily reason that their performance is already more than equal to the salaries they receive and that they are too overworked teaching (inefficiently sized, too frequently scheduled) classes to publish. On occasion, faculty even argue that the very excellence of their classroom achievements precludes research and publication. Thus,

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Adventist teachers fail to reach their potential academic excellence as commonly measured in American universities. Yet, the failure of such overworked teachers to prepare their lectures with a degree of excellence, or the shortcomings caused by many teachers "moonlighting,"<sup>14</sup> will not likely be spotted in the Adventist academic world where teacher evaluation is relatively rare and unimportant. In addition, Sabbath-keeping Adventist faculty have one less day per week for study and preparation and regularly teach during the summer, which leaves them with even less time for research.

If the educational cartel could operate indefinitely, its faculty should take advantage of the system, consider their schools only teaching institutions, and avoid concerning themselves with publication or establishing academic reputations. Each

department could determine the needs of its students and make placement links with graduate schools and employers.

Unfortunately for those who enjoy this cocoon, there are signs that the system is in deep trouble. On the graduate level, the Board of Higher Education apparently acquiesced in the worst of all economic situations: the competition of two programs, both subsidized, where neither demand (student needs) nor supply (qualified faculty) suggest that more than one should exist. The result is faculty-student ratios in several graduate programs that defy common sense, and a consequent increase in tuition to the point that the system must ultimately break down. Unless they are headed for the ministry (at very subsidized tuition rates), academy teaching or the medical profession, American Adventists increasingly choose graduate education outside the church for a variety of reasons. On economic grounds and, frequently, on academic grounds as well, it is clearly in their interest to do so.

On the undergraduate level, many different factors threaten the stability of the cartel. Consider first the necessity of offering a comprehensive selection of majors. In a competitive market, firms concentrate on those areas where each has a particular advantage and close or trim product lines bringing little profit. The academic parallel should be relatively large departments (by Adventist standards) in a few fields, because generally a large department prepares a student better and at lower cost. Adventist colleges do approximately the opposite.

Until now, federal aid to students, plus rising family incomes, enabled the schools to pass the cost of their various inefficiencies to the students. However, the size of the federal deficit suggests that in real terms, aid may be cut. Even if it is not, each passing year witnesses tuition increases well above the rate of inflation, and even further above the modestly rising incomes of church members. Consequently, each year more students find the temptation—or the necessity—of attending public colleges and

necessity—of attending public colleges and universities increasingly hard to resist.<sup>15</sup>

A second threat to both Adventist schools and the entire Seventh-day Adventist Church is the declining spirituality of many of today's young North American Adventists. Students who are rethinking their priorities and the whole issue of what is important in their lives may reject the sacrifices in money and lifestyle necessary to attend Adventist schools successfully.

There are also fewer college-aged Adventists. Therefore, demand for an Adventist product will probably fall, and in the process erode the monopoly benefits,<sup>16</sup> although schools are beginning to tap the broader market of older students.

**T**he third threat to the system lies in the changing expectations of Adventists. As more Adventists join the middle class, they increasingly seek professions with competitive entrance requirements. If Adventist schools cannot facilitate admission to the right kinds of graduate and professional schools, then they are fated for increasing difficulties in recruiting professionally ambitious students. For graduates in past years, obtaining denominational employment rarely required excellence and competitiveness. Graduates seeking positions outside the denomination must have both.

Finally, while the cost of attending an Adventist college continues to increase, the financial rewards of attending it decline.<sup>17</sup> Economists generally consider education as an investment and value it by its financial return.<sup>18</sup> In the early 1980s, a college graduate could generally expect his increased lifetime earnings to surpass substantially the \$40,000 cost (including foregone earnings) of an Adventist four-year degree. Assuming a real per capita income growth of a modest 1 percent per year for both college and high school graduates, and starting at a salary of \$18,000 outside the church, a college education provides a possible return on one's time and money of about 15 per-

cent.<sup>19</sup> However, these estimates are probably too optimistic. If one calculates lifetime earnings based on the existing denominational pay scale and assumes equal (but low) rates of income growth for both church workers and high school graduates, the return on investment is only about 2 percent. And the gap between college graduates' and non-graduates' salaries continues to narrow. Between 1968 and 1977 the national average differential salary received by young college graduates fell from 38 percent of high school graduates' pay to only 16 percent.<sup>20</sup>

Such trends, if they continue, will quickly wipe out any income benefits of attending college, although college graduation may remain an essential steppingstone to professional employment, with its higher esteem, better working conditions and lower unemployment levels.

In contrast to the student's private financial returns on his investment, the benefit that American society gains from an individual's college education is difficult to measure. Too many assumptions and estimates must be made. However, Adventist colleges clearly provide the denomination with a bonus in the form of each denominational worker they educate. In addition, laymembers who graduated from Adventist colleges often play a significant role in their local churches and generally serve as good citizens. Despite the organizational structure, then, Adventist colleges turn out the vast majority of church workers, good citizens and faithful church members. Ironically, the declining percentage of educational revenue provided by the denomination suggests that the Seventh-day Adventist Church may get a better bargain than do its students.<sup>21</sup>

The estimate of declining financial returns on a college education should cause alarm—perhaps even fright—to the church. Since World War II, Adventist college tuition has risen much faster than all measures of income, whether student wages, national hourly earnings (after tax) or national

after-tax income.<sup>22</sup> Equally alarming, Adventist tuition rose at a faster rate than did tuition at state universities and, frequently, other private schools. Tuition also rose much more rapidly than did denominational salaries. Thus, on financial grounds alone, the purchase of a college education from an Adventist college is a considerably less attractive buy today than in the 1950s and 1960s, let alone compared to public education then and now.

If the arguments raised above establish that the present structure of Adventist education needs change, the alternatives contrast rather starkly. Those worried most about a distinctive lifestyle and low prices will find unaccredited programs sufficient. Their model would be the Weimar Institute; their pattern obtained from the 19th century. Those desiring professional careers in secular society will seek a quality education at a college with high academic standards and a competitive reputation.

Improving academic standards will not be easy within the present structure. There is no consensus on what excellence means, or how to achieve it. Moreover, the cartel structure reduces the pressures to spend scarce funds on improvements in academic quality and weakens the individual incentives for faculty excellence that outside schools possess. Instead, the whole bias of the system

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is toward maintaining the existing institutions, at a time when only the most fit colleges and universities will survive.

What should be done in the immediate future to avoid the impending catastrophe? The potential structural changes appear to fall into two specific categories: greater cen-

tralization or greater freedom for individual colleges and universities. The Allen Report (1983) commissioned by the Board of Higher Education clearly implies the former: one system, centrally directed, with widespread planning to reduce duplicate efforts and inefficiency.<sup>23</sup>

Given the political and administrative structure of Adventism, such a solution might work passably, but it means establishing a monopoly. Hence, excellence and brilliance are unlikely to result. Moreover, a centralized system should be challenged on philosophical grounds, for local decisions are part of the democratic tradition. In addition, budgetary supervision will lead eventually to control over admission standards and hiring policies. The temptation would be great for clergy to become even more involved with a centralized system. Such an organizational model would also probably prove more expensive unless carried to its rational limit: one super-university, like Brigham Young, featuring an insignificant bureaucracy, much cheaper tuition and a national reputation.

In contrast, free competition would allow a group of colleges and universities with individual purposes and unique contributions to Adventists and Adventism. It would encourage the schools to sell themselves, to operate more efficiently, to compete with one another in recruiting and to compete in quality with the outside world. It would allow teachers to specialize within disciplines, to teach larger classes and to spend more time in research and writing. At the successful institutions, competition should increase economies of scale and raise academic standards. Such a reorganization should reduce the relative cost of attending an Adventist college.

Such radical change will certainly not be painless. It will hasten the (probably inevitable) demise of certain schools and require students to attend colleges farther from home. Competition will probably accelerate the trend toward training rather than liberal-arts programs. Pet projects will certainly find

funding difficult to obtain, and some administrators and teachers will find themselves jobless, even after years of service. Great effort will be required to avoid the personal and spiritual disadvantages of larger, more impersonal campuses.

If, considering the above limitations, competitive reform is still desirable, several possibilities suggest initial actions:

1. Interlocking boards of trustees could be discontinued. One easy way to do this would be to expect all trustees to attend meetings regularly and to make the financial donations common to trustees in higher education.

2. There should be no restrictions on advertising, recruitment and scholarships across union lines.

3. The Board of Higher Education should commission and release a series of studies on academic and financial aspects of Adventist higher education, showing the particular strengths and weaknesses of individual schools. Merely releasing figures on the comparative subsidies might have a dramatic effect on public opinion.

4. In the longer run, the denomination should award subsidies competitively across the United States. Operating subsidies, for example, might be based on the number of students, with specific bonuses given for effi-

ciency of operation, the ability to attract high-quality students, the retention of current students and the success of graduates. Schools, in turn, should receive greater freedom of operation in setting policies and raising funds.<sup>24</sup>

In conclusion, the present system of Adventist higher education in the United States wastes church resources, requires

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unnecessarily high tuition and achieves less than ideal academic quality. Far from being the result of narrow-minded trustees, selfish administrators or lazy teachers, such effects follow naturally from the characteristics of a system that approximates a cartel. However, financial, social, institutional and demographic pressures are even now breaching the cartel-like barriers. Will the result be decay, monopoly or competition?

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#### NOTES AND REFERENCES

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1. Lane Damazo and James Montgomery contributed to this article as research assistants, and the comments of Gary Land, David Swaine, Roger Tatum and Bruce Wrenn provided many insights.

2. The allegation is unsubstantiated; since educational costs rose much faster than incomes or prices, members may merely be reluctant to sacrifice more for the same quality of college education.

3. The Allen Report commissioned by the General Conference Board of Higher Education implies that no "system" exists, a conclusion that only a non-Adventist unfamiliar with denominational operations could reach. The consultants consequently argue in favor of a centralized system directed from Takoma Park. See especially pages 32 to 33 and the conclusion of Bruce Allen & Associates' "A Strategic Analysis of Seventh-day Adventist Education in North America" (unpublished), September 20, 1983.

4. I recognize the absence of empirical studies on these topics and base the conclusions on anecdotal evidence.

5. Although the denomination owns the colleges, they are managed, financially and otherwise, by their own boards. Unlike branded products such as Kellogg's Cornflakes or 7-Up, territorial divisions and price similarity do not result from administrative convenience. There is no central control at the top.

6. For an initial study suggesting inefficiencies, see Denise Small, "Calvin College: A Case Study in How to Run Higher Education Efficiently," Interdisciplinary Honors Paper, James White Library, Andrews University, 1985.

7. First, even oligopolists operating without collusion have little price competition; firms recognize that their lower prices, if effective, would simply be copied by other firms, and sales would not increase

significantly. Second, present restrictions on recruiting and scholarships limit opportunities to present financial advantages to students outside the college's territory. Third, Seventh-day Adventist ministers would violate denominational comradery should they lower tuition enough to really help one union college (and really hurt others).

8. The lack of price competition acts to increase the Adventist system's revenue per student. If students are not price sensitive—that is, if increased tuition causes but little decline in enrollment—then competition might lower prices all around without sufficient additional students in the entire system to compensate for the loss of income. Because students have remained in Adventist schools in spite of large tuition increases in the past, demand seems fairly inelastic. In the future, however, I believe price sensitivity will be much greater.

9. This is less likely to be true in a cartel, where the inefficiencies are greater.

10. Adventist college faculty also apparently receive a substantially lower percentage of pay awarded for similar work outside the denomination than do hospital workers, church administrators or ministers. Perhaps the hospitals, having outgrown the supply of denominational workers, are no longer monopsonistic, and ministers, who set the pay rates, are less conscious of teachers' expenses than their own.

11. Ironically, Adventists more frequently send their children to secular public colleges than to relatively less-expensive Christian colleges with national reputations for both lifestyle and learning. Is Adventism more at stake than Christianity?

12. This does not imply the existence of denomination-wide criteria for professorial evaluation and promotion. Indeed, one suspects that little systematic method exists in these matters even within many institutions.

13. It would be interesting to compare the number of speeches and articles by Adventists advocating academic improvement with the number urging that academic excellence is not enough.

14. There is a significant difference between outside jobs that exercise professional skills and general moonlighting. The former produces vivid classroom examples and an occasional publication; however, both limit the hours spent on classes, students and research.

15. The table below lists tuition for 1984 and 1985—an average increase of over 8.9 percent (com-

pared to 7 percent overall average increase for U.S. colleges), more than double the 3.7 percent rate of inflation.

16. The erosion already exists. Measured by the number of full-time equivalent students, the enrollment fell 13 percent, comparing the averages for 1979-1980 and 1980-1981 with 1984-1985. For several colleges, the decline reached as high as 25 to 30 percent.

17. There are, of course, certain non-financial returns that students expect, ranging from a deeper spiritual experience to a better chance of marrying an Adventist, to an opportunity to have fun. Each time tuition increases, however, there is a higher price to pay for these rewards.

18. This return is the increased earnings of the college graduate, weighted for the years when the income arrives, divided by the cost (in dollars and foregone income) incurred by the college student.

19. Obviously, future income will vary widely, depending on one's career. For a discussion of education as investment, see the *Journal of Human Resources*, XV, No. 1 (Winter 1980), pp. 99-142.

20. Richard B. Freeman, "The Facts About the Declining Economic Value of College," *ibid*, pp. 126-142.

21. Church subsidies to education have risen substantially in the past 20 years; it is not a matter of absolutely fewer dollars. However, the increases have not kept up with the increases in enrollment and programs. In any case, the subsidy as a percentage of institutional budgets appears to have fallen, then in recent years stabilized. (See figures in Don McAdams' article in this issue for more details for recent years.) The issue calls for a careful study.

22. Michael Hile, "Do Adventist Schools Cost Too Much? Their Tuition Increases Compared to Other Schools and Average Personal Income," Interdisciplinary Honors Paper, James White Library, Andrews University, 1982.

23. Several of the Allen Report's 16 recommendations are important, and more are broadly helpful. However, the plethora of commissions, task forces, committees, authorities and statements would probably prove unworkable, as would annual budgetary supervision from Takoma Park as a means of subordinating the schools.

24. Although financial support always presupposes controls of some kind, the federal government manages to appropriate money to schools without running them—I believe the church could, too.

Institution	Tuition 1984-1985	Tuition 1985-1986	% Increase
Andrews University	\$5666	\$5985	5.6%
Atlantic Union College	6148	6474	5.3
Columbia Union College	5484	5713	4.2
Kettering College	2430	3205	31.9
Loma Linda University	5775	6150	6.5
*Oakwood College	4290	4668	8.8
Pacific Union College	5775	6225	7.8
*Southern College of SDA	4840	5220	7.9
Southwestern Adventist College	4740	5184	9.4
*Union College	5800	5990	3.3
*Walla Walla College	5706	6150	7.8

\*These were listed among the top three or four most expensive colleges in the state. Source: "Tuition and Fees at 2,600 Colleges and Universities, 1985-1986," *The Chronicle of Higher Education* (August 14, 1985), pp. 13-18.