

## “Will the Growing Affluence of Western Christian Colleges Hurt Global Missions?”

We all know the recurring history of Israel in the Bible. Israel is desperate for God, and eventually turns to God. Because of that, God blesses Israel and they become prosperous. In that prosperity, Israel forgets God and God withdraws His blessing until the cycle repeats itself.

This same pattern has been observed in the missions field as countries or people groups turn to God, are blessed and eventually turn away from God in their prosperity.

Most of the evangelical Christian colleges and universities in the United States that exist today were established with a primary focus on the Great Commission in training leaders for ministry and missions. For many that is still an essential part of their stated mission; however, many of these schools have financial models that now require dramatically increased tuition. Students who attend these colleges increasingly either come from relatively wealthy families or are likely to be burdened with student loans that could not be paid off by most people on the mission field.

For the past 15 years, the organization I lead has run an urban missions internship program that has placed 683 full-time urban missionaries in one-year internships. During that period, we have reviewed the applications of thousands of Christian college graduates. Over that period, I have noticed a significant trend: graduates are increasingly interested in doing urban missions; however, they are increasingly unable to pursue urban missions careers, largely due to student debt. I suspect that if this is true for urban missionaries in the US, it is likely to be even more true for missionaries going outside the US. Because of this, many Christian colleges have had to close or decrease funding for urban and foreign missions.

In a recent [Martin Center article](#), former college professor Douglas Oliver recently wrote “Given those Biblical warnings and their mission, Christian colleges have a responsibility to keep student debts low. Yet, the business model for most Christian colleges is based on high levels of student debt. The Council for Christian Colleges and Universities (CCCCU) states that one of the missions of Christian colleges is ‘Christ-centered and rooted in the historic Christian faith.’ If those colleges want their students to live a Christian life and consider lower-paying careers to serve Christ, they need to ‘walk the walk’ by discouraging their students from taking on life-altering levels of debt.”

It is because of these types of concerns about the effect of debt on students, that our school, City Vision University, decided to no longer participate in federal student loans. We lost about 20% of our enrollment in the short term, but we believe it will make us and our students healthier in the long term.

In the US there are two tiers of accreditation: regional accreditation is perceived as the “gold” tier and national accreditation is the “silver” tier. According to the US Department of Education, there is no distinction between regional and national accreditation. However, it is very common for regionally accredited schools, including many CCCU schools, to not accept credit from nationally accredited schools and to lobby to restrict jobs and licenses only to graduates of regionally accredited schools.

Senator Marco Rubio summarized his view on this as follows: “Our higher education system is controlled by what amounts to a cartel of existing colleges and universities, which use their power over the accreditation process to block innovative, low-cost competitors from entering the market.”

As the President of City Vision University, I have experienced the power of the regional accreditation cartel firsthand. The goal of our school is to provide radically affordable online Christian education to those serving

the poor, the addicted, and the underserved. Our Addiction Counseling program is our most effective program, and we have seen many people go through Christian recovery programs in gospel rescue missions, get a degree through our program and get a job counseling addicts for Christ.

Our students' top request was for us to develop a Master's program in counseling, so a few years ago, we began development on a Master's program in Addiction Counseling. In order for our graduates to get jobs they need to be licensed by the state, so we were pursuing NASAC accreditation to enable this licensing. At the time we started development on the degree, NASAC allowed nationally accredited institutions like City Vision to be accredited by them; however, partway through our application process, I learned that the chair of the NASAC accrediting commission, as the leader of a similar program in a regionally accredited CCCU school, convinced NASAC to change their standards to only allow regionally accredited schools to get NASAC accreditation.

Because this accreditation was needed for our students to get licenses and jobs, we ultimately had to end development of the program and lose the tens of thousands of dollars we invested in its development. The result is that if students graduating from our Bachelor's in Addiction Counseling want to go on for a Master's degree at a Christian institution, they can do so, but only at another school that will have net tuition more than twice ours.

Most Christian colleges in the CCCU follow a high-cost business model. In business terms, the CCCU in many ways is a "brand distinctive" signalling the highest-end schools. CCCU only allows colleges that are regionally accredited to be full members of CCCU. I frequently hear stories of students who came to City Vision and told us that admissions representatives at regionally accredited Christian schools significantly overstated the distinctives between regional and national accreditation.

I think evangelical Christian colleges can learn a lesson from the history of Christian radio in the United States. For the first decades, Christian radio was largely dominated by programs that existed essentially on government/corporate subsidies as freely allocated radio time. For several decades a battle was fought for dominance of Christian radio between the liberal mainline denominations and more conservative evangelical denominations focused on the Great Commission. In the end, the mainline denominations were successfully in lobbying to ban evangelical radio from these free subsidies.

In the short term, this seemed like a major boost for mainline Christian radio; however, in the long term their business model based on subsidies became their downfall. After a couple of more decades, public opinion shifted so that the subsidies were removed from mainline Christian radio. During that period, evangelical Christian radio had innovated to develop thriving business models on their own without subsidies for several decades before mainline Christian radio did. Because of this, evangelical Christian radio dominated after the subsidies were removed.

I am concerned that Christian colleges may be following a pattern similar to what happened with Christian radio, except that this time the differences are not as much over theology as they will be over high-cost vs. low-cost business models. With Christian colleges currently, it is not the liberal denominations blocking the conservative denominations, it is regionally accredited and CCCU schools that are blocking lower-cost Great Commission focused Christian colleges.

Because I did my doctoral work on "Disruptive Innovation in Christian Higher Education," I have given talks on the future of Christian higher education at many national and international conferences and gatherings. In the US, the two most common fears I hear are the potential loss of access to federal aid and potential loss of

accreditation over the conflict between institutional religious freedom and LGBT rights as became an issue with [Gordon College](#).

CCCU schools may be facing a future where they lose access to federal aid and regional accreditation. At that point, their only recourse may be to apply for national accreditation with the Association of Biblical Higher Education (ABHE) or Transnational Association of Christian Colleges and Schools (TRACS). They would then need to rapidly adapt to a lower-cost business model or cease to exist.

If that happens evangelical, Great Commission-focused Christian higher education in the US will likely be dominated by ABHE and TRACS schools which have had low-cost business models and/or have not accepted federal aid. While this article has focused on the US context, this same tension between Christian schools serving the elite and the masses is played out across the world. Ultimately, the long-term future of Christian higher education is likely to follow the growth of Christianity which in the foreseeable future will be in the Global South.

So do Christian colleges in the US have to follow the same pattern of decline outlined above? Ultimately, what will determine that more than anything is whether the church in the US grows or declines; however, there are things we can do to head that off:

1. CCCU needs to recognize the political realignment that is happening and to join forces by allowing nationally accredited schools to be full members rather than emphasizing the distinction.
2. CCCU schools should no longer use regional accreditation as a means to determine whether to accept transfer credit.
3. All Christian schools should follow the model outlined in the book [Dual Transformation](#) to both improve their existing business models, but also to explore radically affordable models and divisions that do not accept federal aid.

My hope is that in taking steps like these, Christian higher education could continue its history of preparing leaders for global missions to focus on the Great Commission.

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