

THE RISE OF THINK TANKS IN CHINA AND THE UNITED STATES:
Their Interactions with Universities

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ABSTRACT

China has recently disclosed a national strategy for enlisting universities to advise the government through campus-based think tanks that will engage in research for various ministries. This move might surprise some academics in the United States. A review of the history of American universities and think tanks, however, reveals complex relationships between these organizations and government that are not as dissimilar to those involving their Chinese counterparts as they might appear. In both countries, think tanks are institutions with a certain degree of formal independence whose research projects are designed to influence decision makers. Thus, all think tanks have a political dimension. The connection between knowledge and power goes back to the dawn of history. Every important country has expanded its knowledge base as it has increased its power base, most recently the United States, whose state-of-the-art universities and think tanks were created to meet the needs of its booming economy. Perhaps this is what the Chinese government had in mind when it announced its plan to rely more heavily on institutions of higher learning for advice. As China's power grows, so does its need for knowledge, and its universities and think tanks, like their American counterparts before them, are embracing their new role as purveyors of expertise for a country that is about to become the largest economy in the world.

Keywords: Think Tanks and Universities, Knowledge and Power, China, United States

China has recently disclosed a national strategy for enlisting universities to advise the government through campus-based think tanks that will engage in research for various ministries (Sharma, 2014). Academic departments, particularly in the social sciences, are being encouraged to carry out research geared to governmental needs. This move seeks to infuse think tanks with academic expertise, making them more effective and, therefore, more useful to the country's leaders.

Although there is no agreement about the definition and characteristics of think tanks, which have been described as "murky objects" and "blurring organizations" (Medvetz, 2012, pp. 25 & 176), these generally are considered to be institutions with a certain degree of formal independence that are designed to carry out research projects of interest to decision makers (Zhu, 2013; Pautz, 2012; Medvetz, 2012a; McGann & Weaver, 2000; Rich, 2004; Stone, Denham & Garnett, 1998). Thus, all think tanks have a political dimension (Medvetz, 2012a).

The link between think tanks and government is less obvious in the United States than in other countries (McGann, 2007). For this reason, the Chinese government's decision to encourage the establishment of university-affiliated think tanks might surprise some academics in the United States. A review of the history of American universities and think tanks, however, reveals

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complex relationships between these organizations and government that are not as dissimilar to the ones involving their Chinese counterparts as might appear.

Think Tanks in the United States

Although their precedents date from 19th Century England, think tanks are really an American invention (McGann & Sabatini, 2011). Americans' proclivity to form social organizations and their mistrust of public officials were factors in the growth of think tanks, as were the importance of philanthropy and the belief that the private sector could help the government make decisions (McGann, 2007). Because the United States has a sharp division between the executive and legislative branches of government, as well as a system of checks and balances, there are multiple opportunities for external input in the decision-making process, such as knowledge provided by think tanks (McGann & Sabatini, 2011). Since American political parties are not heavily involved in policy development, and politicians are not generally required to follow a party line on policy issues, think tanks can have a great impact on this highly-decentralized decision-making process (Stone, Denham & Garnett, 1998; Abelson, 2004). In addition, the United States has a relatively open political class, which enables elected officials to alternate between politics and other occupations, often working in think tanks when they are out of office. Thus, there is a "revolving door" between government and think tanks (McGann & Sabatini, 2011).

The term "think tank," which in the 19th Century was a colloquial word for "brain," took its current meaning after World War II, when it was used in the United States to refer to groups of advisers assembled to develop strategies on a given issue or set of issues (Zhu, 2013; Medvetz, 2012a). President Roosevelt recruited experts for informal counsel, a "brain trust" of scholars from Harvard and Columbia, which led to the institutionalization of think tanks (Medvetz, 2012a; Zhu, 2013). Think tanks initially provided a means to convene groups of experts. As communication methods improved, think tanks become more specialized. Since the Reagan presidency, there has been a strong advocacy of conservative ideas, and many think tanks have become openly and aggressively partisan (McGann & Sabatini, 2011). This "war of ideas" was fostered through changes in available sources of funding, including a decline in support from foundations. As a result, growth of conservative think tanks, funded by wealthy corporations and individuals, has become prevalent (Rich, 2004).

The precursors of today's think tanks, the research centers of the Progressive Era, such as the Brookings Institution, followed the political ideology of the period, which was focused on social reform according to scientific principles. As Medvetz (2012a) says, the history of think tanks is "a sedimentary layering of ideologies, each representing a specific understanding of the proper political role of experts" (p. 113). Think tanks' written products evolved into short background reports that can be read by decision-makers in a limited period of time (Medvetz, 2012a). Such changes affected not only new, more openly partisan think tanks, but also more established ones, which shifted to a faster-paced, more media-oriented set of activities (Medvetz, 2012a). Today, all think tanks spend considerable resources marketing their output (Weidenbaum, 2009).

The role of think tanks has been compared to that of expert witnesses who testify for or against certain positions (Medvetz, 2012a). Think tank members are scholars and activists (Weidenbaum, 2009) described as savvy policy entrepreneurs who produce and retail knowledge to meet the needs of power. Their work is often used to support preexisting positions (Rich, 2004). Thus, it is not surprising that so many American think tanks are located in Washington, D.C., including the Brookings Institution, which is considered liberal; the American Enterprise Institute for Public Policy Research, viewed as a conservative alternative to Brookings; the middle-of-the-road Center for Strategic and International Studies; the conservative Heritage Foundation; and the libertarian Cato Institute (Weidenbaum, 2009). There also are many state-based think tanks that study the issues facing their respective constituencies.

Because they are non-profit organizations that compete for charitable donations, American think tanks increasingly specialize to enhance their appeal to donors (McGann, 2007). There are three basic types of think tanks: academic or "universities without students" (such as the Brookings Institution or the American Enterprise Institute), contract (such as the RAND Corporation or the Urban Institute), and advocacy think tanks (such as the Heritage Foundation or the Cato Institute). The first two types tend to be more research-oriented while the third is more ideological (McGann & Sabatini, 2011; Pautz, 2012). Advocacy think tanks currently are very numerous and influential, and they are mostly conservative, although there are some liberal ones, such as the Economic Policy Institute, which has support from labor unions, and the Center for American Progress, which is linked to members of the Clinton administration (Weidenbaum, 2009). It is estimated that two-thirds of ideological think tanks are conservative and one third are liberal (Rich, 2004). Conservative think tanks are more likely to be full-service than liberal ones, which tend to focus on single issues (Rich, 2004). Although think tanks help put politicians in touch with their constituents, they are not grassroots organizations, but elite institutions (McGann & Weaver, 2000). One of their main functions, in fact, is to mediate among social elites (Medvetz, 2012a).

Think tanks also mediate among various types of institutions. Indeed, as Medvetz (2012a) indicates, think tanks constitute “an interstitial field” that links “the more established spheres of academic, political, business, and media production” (p. 25). They are “boundary spanners,” like the RAND Corporation, which spans the boundary between government and society, and CEI (Competitive Enterprise Institute), which spans the boundary between the market and society (Medvetz, 2012b). The think tank itself is the boundary, which is why it is an important organization (Medvetz, 2012b). Think tanks are engaged in a permanent balancing act between autonomy and heteronomy because, while they must please their clients, they cannot show too much deference for them if they are to maintain authority as credible providers of expert knowledge (Medvetz, 2012a; Rich, 2004). The proliferation of think tanks also presents challenges as it could marginalize the citizenry, since they are managed by the elite (Pautz, 2012). At the same time, the success of think tanks could result in saturation that would reduce their influence in the long run (Rich, 2004).

Think tanks have grown worldwide in the last few decades due to democratization, globalization and regionalization trends, as well as changes in the cultural, technological and funding environment (McGann & Weaver, 2000). Today, there are rankings of think tanks, just as there are rankings of universities. The most famous ranking is the *Global Go To Think Tank Index*, produced by the Think Tanks and Civil Societies Program (TTCSP) at the University of Pennsylvania and translated into many languages. The first ranking was issued in 2006, in response to requests by multiple constituencies. Over 1,500 experts from a variety of countries participate in compiling this index of the top think tanks in the world, using a comprehensive list of criteria.²

China is the second country in the world in terms of numbers of think tanks, after the United States (Tian, 2014). Think tanks in China are more closely associated with government than they are in the United States, and government in China is led by the Communist party, whose modus operandi has been described as “consultative authoritarianism” (Teets, 2013). Although less independent than their American counterparts, Chinese think tanks do offer a space where diverse opinions can be expressed and, as such, have democratic potential.

Think Tanks in China

According to Yingjie Guo (2013), who has studied leadership trends in China, “transformers” desire a liberal democracy, while “reformers”—those seeking incremental change without challenging the current system—are interested in good governance. For example, in his famous book *Democracy is a Good Thing*, Keping Yu (2009) argues in favor of political reforms that will result in incremental democracy for China, including fostering good governance and developing a strong civil society, which he defines as a public sphere of civic organizations not affiliated with government or business. Indeed, a strong civil society and good governance are recognized as important ingredients of democratic systems (Petric & Blundo, 2012). Think tanks—“boundary spanners” operating at the interstices among government, business and civil society—can be described as “intermediate associations,” that is, civic organizations that channel people’s energies in productive ways, thus decreasing opportunities for radical revolts while increasing trust (Tocqueville, 2000 [1835]; Durkheim, 2005 [1897]; Kornhauser, 1968 [1959]; Fukuyama, 1995).

Interest in good governance, which has historical roots in China dating back to Emperor Li Shimin of the Tang Dynasty, became very strong during the economic and social development of the last few decades (Hu, 2007). The idea behind good governance, which is perceived as “a way towards social harmony” (Mengkui, 2009), is that the government should not monopolize power. Instead, power should be shared by a variety of non-governmental organizations. With the rise of the middle class and the subsequent desire for increased participation in society, the number and importance of non-governmental organizations has expanded with the blessing of the government, which no longer offers many of the services that these institutions currently provide. Non-governmental organizations allow the government to delegate work while creating a space for civil society to develop and mitigating citizens’ frustrations with the political system. As Hu (2007) explains, the objective of reform must be to enable unlimited government to become limited government. Think tanks appear to be part of the good governance movement, which equates scientific decision-making with democratic decision-making (Hu, 2007), allowing diversity of opinions within well-defined parameters.

² The 2013 *Global Go To Think Tank Index*, released in 2014, ranks think tanks in a large number of categories. For example, the top ten think tanks worldwide were Brookings Institution (USA), Chatham House (United Kingdom), Carnegie Endowment for International Peace (USA), Center for Strategic and International Studies (USA), Stockholm International Peace Research Institute (Sweden), Bruegel (Belgium), Council on Foreign Relations (USA), RAND Corporation (USA), International Institute for Strategic Studies (United Kingdom), and Woodrow Wilson International Center for Scholars (USA) (p. 30). The top ten think tanks in China, India, Japan and Korea were Korea Development Institute, Japan Institute for International Affairs, China Institute of International Studies, Chinese Academy of Social Sciences, Korea Institute for Economic Policy, Asian Institute for Policy Studies (Korea), Asia Forum Japan, China Institutes of Contemporary International Relations, Carnegie China Center at Tsinghua Center for Global Policy, and Institute for Defense Studies and Analyses (India) (p. 43).

According to Quansheng Zhao (2013), think tanks are part of the outer circles of power, which also include universities and the media. These are connected to the inner circles of government in multiple ways, including consultation. Policy scholars have more freedom than before to advocate for their positions and engage in debates, which they do through multiple channels, including the news media and the internet. While government continues to have the last word—sometimes literally though the evaluation of think tank work by senior leaders, who attach ratings about the importance and usefulness of each report when it is circulated—it would be a mistake to underestimate the potential impact of Chinese think tanks on the democratization of the decision-making process.

Think tanks have been in existence in China for some time. The first policy research institutions, established under Mao Zedong, were an imitation of the Soviet model of specialized institutes (Zhu, 2013). With Deng Xiaoping's four modernizations (of agriculture, industry, science and technology, and the military), the government began to deemphasize ideology and favor professionalism, thus elevating the importance of policy research institutions (Shai & Stone, 2004). Although neither Mao Zedong nor Deng Xiaoping made significant use of think tanks, their successors have sought legitimacy for their decisions through consultation with think tanks, particularly from the early 1990s onward (Li, 2009). The importance of modifying the political system became apparent with the fall of the Soviet Union and the unrest that Chinese leaders faced during that period. The government made an effort to cede authority to various institutions, such as the courts and the market, and to seek advice from experts to guide its strategic decisions (Bergsten, Gill, Lardy & Mitchell, 2006). This resulted in the growth of think tanks and the professionalization of the decision-making process. Chinese think tanks are managed by a tripartite elite, including current and, in increasing numbers, retired government officials as well as business entrepreneurs and prominent scholars, many of them "sea turtles," that is, Chinese nationals who have spent a significant amount of time abroad (Li, 2009; Zu, 2013).

The *First Forum on China's Think Tanks*, held in Beijing in 2006, issued a list of the top ten governmental and the top ten non-governmental think tanks in the country based on experts' evaluations of the volume of ideas generated and their impact on policy-making.³ Only two of the twenty think tanks are affiliated with universities. The rest are independent. After the release of these rankings, the number and scope of think tanks has exploded in China, where the development of a market economy has resulted in the growth of numerous well-funded interest groups with a desire to influence the government and public opinion (Li, 2009). While governmental think tanks influence decision makers first and then public opinion, non-governmental think tanks do the reverse (Zhu, 2013). At present, both governmental and non-governmental think tanks are growing at great speed (Zhu, 2013).

The prestigious Shanghai Academy of Social Sciences (SASS) has recently issued its first *China Think Tank Report*, which ranks that country's most influential think tanks according to the opinions of a wide variety of experts. Of the top twenty-seven think tanks, seventeen were in Beijing, five in Shanghai and five in the Jiangsu, Guangdong, Hainan and Jiangxi provinces.⁴ As in the 2006 *First Forum on China's Think Tanks* rankings, some of the most influential think tanks are affiliated with universities.

Interactions between Think Tanks and Universities

The relationship between knowledge and power is not the same at universities and think tanks. Universities tend to focus on knowledge for the sake of knowledge whereas think tanks serve the needs of power more directly by producing the kind of knowledge that decision makers can use to solve specific problems. According to Ernst Boyer (1997 [1990]), there are four different types of scholarship: the scholarship of discovery, integration, application and teaching, which deal, respectively, with research, synthesis, practice and transmission of knowledge. Both think tanks and universities engage in these four types of scholarship, but do so in different ways. Since the purpose of think tanks is to make knowledge useful to leaders, they concentrate more on the integration and application of knowledge than do universities. For the same reason, the discovery and teaching activities of think tanks are more focused than those of universities. Think tanks research issues of interest to their

³ The top ten governmental think tanks were: the Chinese Academy of Social Sciences (CASS), the Development Research Center of the State Council (DRCSC), the Chinese Academy of Sciences (CAS), the Academy of Military Sciences of the People's Liberation Army (AMSPLA), the China Institute of International Studies (CIIS), the China Institutes of Contemporary International Relations (CICIR), the China National Committee for Pacific Economic Cooperation (CNCPEC), the China Association for Science and Technology (CAST), the China Institute for International Strategic Studies (CISS) and the Shanghai Institute for International Studies (SIIS) (Zhang, 2006; Li, 2009; Zhu, 2013). The top ten non-governmental think tanks were Peking University's China Center for Economic Research, Tsinghua University's Center for China Studies, China Lano Chiyip Research Institute, China Management Institute, Beijing Creative Village Company, Beijing Global Village Environmental Education Center, Horizon Research Consultancy Group, Wang Zhigang Studio, Ye Maozhong Marketing Corporation and Xiong Daxun Planning Agency (http://www.cprcc.com.cn/News_Final.asp?Newsid=79).

⁴ The top ten are the Development Research Center of the State Council (DRC), the Chinese Academy of Social Sciences (CASS), Peking University's Institute for International and Strategic Studies, Tsinghua University's Research Center for Technical Innovation, the China Center for International Economic Exchanges (CCIEE), the Party School of the Central Committee of the Communist Party of China, the Academy of Macroeconomic Research (AMR), Fudan University's Policy Research Center for the Chinese Economy, the Shanghai Academy of Social Sciences (SASS) and the China Institute for Reform and Development (CIRD) (Xu, 2014).

specific audiences, which vary by organization. A conservative think tank might be interested in free market theories while a liberal one might focus on diversity matters, for example. They also transmit knowledge in ways appropriate to their mission, which is not to educate students but to inform decision makers.

Think tanks are a natural byproduct of the knowledge explosion. The existence of a plethora of highly-trained experts in need of employment was a contributing factor to the growth of think tanks (Pautz, 2012). As the number of tenure-track positions at universities declined, the volume of jobs at think tanks increased. Today, working at a think tank constitutes an important alternative to an academic career. Think tanks, which are a new and distinct sector of the knowledge industry, deal with political issues, primarily in the social sciences, but they also address many scientific questions, particularly those with political dimensions such as defense, the environment, global warming, etc. American think tanks have filled a niche doing the kinds of things that universities cannot or will not do. Many think tank leaders openly present their institutions as alternatives to universities, which they find too inflexible or too liberal (McGann, 2007). Some people believe that, with their close ties to partisan politics, think tanks prevent independent scholars from playing a significant role in the policy debate, separating academia from the decision-making process (Medvetz, 2012a).

While think tanks compete with universities for the production and delivery of knowledge, universities have responded to the challenge by creating their own think tanks. At present, there are numerous university-based think tanks in the United States.⁵ In general, university-affiliated think tanks are more like research institutes than think tanks (McGann, 2007). University faculty members usually choose their own work topics and their own time frames, whereas think tank staff members tend to produce reports on demand, with specific requirements regarding both the topic and the time frame (Medvetz, 2012a). But some of the differences between research institutes and think tanks might be growing attenuated.

With the withdrawal of public funding from higher education, the need for American universities to seek extramural funding is spurring the growth of think tanks. In particular, as universities privatize their operations, university-based think tanks increasingly advocate privatization. Accordingly, in recent times, the number of think tanks devoted to producing free-market-oriented policy research has grown (Chafuen, 2013). Examples include the Mercatus Center at George Mason University and the Center for Study of Public Choice also at George Mason University. In addition to creating advocacy think tanks, universities, in their eagerness to show their usefulness, sometimes label research centers and even research conferences "think tanks." For example, UC Berkeley's school of business uses this term for its research centers, including the Institute for Business Innovation, and UCLA describes as think tanks some of its symposia, such as the Black Male Institute's annual conferences.

Calling an organization a think tank is almost never a neutral move (Medvetz, 2012a). When American universities use the expression "think tank" to describe activities, they are making a political statement. They are sending a message that their intellectual products have practical relevance. Universities want to be players in the "war of ideas," as long as this war is played according to academic rules. Not coincidentally, academic freedom policies in universities are being revised to abandon the idea of neutrality, in which few people believe today. For example, in 2001, the University of California system revised its Academic Freedom Policy, which no longer invokes the principle of "letting the facts speak for themselves," but rather focuses on the importance of academic standards. Scholars can express opinions for or against various ideas, as long as those opinions are based on proper research methods (González, 2011). This approach, which reflects current theories about knowledge, shows how the activities of universities and think tanks are converging.

If the distinction between universities and think tanks is not clear-cut in the United States, China's separation between universities and think tanks is even more opaque, in part because all Chinese universities and many think tanks are under government control. The move to expand the number of university-affiliated think tanks is, therefore, not surprising. In addition to increasing the number of its university-affiliated think tanks, China also is strengthening ties with important think tanks in other countries. Examples of such partnerships are the Brookings-Tsinghua Center for Public Policy and the Carnegie-Tsinghua Center for Global Policy. Indeed, China had a strong presence in the Global Leadership Consortium that convened think tanks from many countries to discuss matters of worldwide interest (McGann & Sabatini, 2011).

⁵ Among the world's top 40 best University Affiliated Think Tanks listed in the *2013 Global Go To Think Tank Index* were Belfer Center for Science and International Affairs, Harvard University (number 1), Hoover Institution, Stanford University (number 4), Earth Institute, Columbia University (number 5), Center for International Security and Cooperation, Stanford (number 8), James A. Baker III Institute for Public Policy, Rice University (number 11), Center for International Development, Harvard University (number 14), Weatherhead Center for International Affairs, Harvard University (number 15), Mercatus Center, George Mason University (number 16), Freeman Spogli Institute for International Studies, Stanford University (number 18), Weatherhead East Asian Institute, Columbia University (number 28), and Edwin O. Reischauer Center for East Asia Studies, Johns Hopkins University (number 30) (p. 90).

The creation of university-based think tanks is part of an effort to enhance China's external image, as well as to improve its internal development. Thus, investments in this area have increased tremendously, and many institutions of higher learning are eager to participate in this lucrative and consequential endeavor (Sharma, 2014). In addition to functioning as academic units, university-based think tanks serve as advisors to the government and as advocates in the public sphere (Zhu, 2013).

The Chinese government, in its efforts to renew itself, seems to want to tap not only the universities' expertise but also their prestige. According to Pautz, think tanks "can be significant agents of change for an oppositional party in programmatic and electoral crisis; they can support a determined, modernising leadership in its attempts to remake the party, to detoxify its brand and to produce new policy and ideological principles" (2012, pp. 160–161). Think tanks are very important when there is a "paradigmatic crisis" (Pautz, p. 180). This is what the Republican Party did in the United States in the 1980s and the Labour party did in the United Kingdom in the 1990s, with successful results: both parties rebuilt themselves and prevailed over their opponents. Likewise, the Chinese communist party, which is facing a "paradigmatic crisis," might be trying to use think tanks to "detoxify its brand" by fighting, not against a competing party, but against itself, using consultation to mitigate the authoritarianism of one-party rule.

Although Chinese universities lack the autonomy of American ones, they are still relatively independent compared to other institutions in that country and inspire a considerable amount of respect among the public. A strong and visible alliance with institutions of higher learning can certainly be beneficial for the government in its efforts to remake itself and produce new and more credible policies for the country. Chinese universities have little to lose and much to gain from an arrangement that is likely to bring them increased influence as well as increased funding. Thus, many of them are upgrading their existing research institutes and creating new ones in order to meet the government's demand for university-affiliated think tanks. Universities have knowledge, and the government has power. An exchange of knowledge and power has potential benefits for both partners. Each side has the potential to receive more than it gives. Which side will end up the bigger winner is an open question. Universities could speed up the production of knowledge and improve their global rankings with the support of the government, which, in turn, could increase or at least maintain its power with their help.

The connection between knowledge and power goes back to the dawn of history. Every major improvement in the economy has resulted in knowledge growth. As José Ortega y Gasset (1997 [1930]) has noted, powerful economies produce knowledgeable societies, but not the opposite. The history of humankind is full of examples of this, beginning with the development of agriculture and a grain-storage economy, which led to the creation of the first formal schools around 3000 B.C. in Mesopotamia. The establishment of universities in 12th Century Europe was due to a new period of growth in agricultural production, which resulted in a cash-based economy that could not be managed without a new type of educational system. Every important country has expanded its knowledge base as it has increased its power base, most recently the United States, whose state-of-the-art universities and think tanks were created to meet the needs of its booming economy (González, 2011).

American universities have been instrumental in advancing the national agenda through their research, as well as by participating in think tanks. For example, the Manhattan Project, which developed the first atomic bombs with a team that included faculty members from various universities, could be described as a think tank. Along the same lines, the national laboratories at Los Alamos, Lawrence Livermore and Lawrence Berkeley, managed by the University of California, operate in ways not dissimilar to think tanks. In fact, some of their research institutes call themselves think tanks. Such is the case with the Berkeley Center for Cosmological Physics (BCCP), which describes itself as "an integrated research and education physics think tank nested within the University of California, Berkeley (UCB) and Lawrence Berkeley National Laboratory (LBNL)" (<http://vcresearch.berkeley.edu/research-unit/berkeley-center-cosmological-physics>). This mirrors the position of other research institutes at UCB. For example, the Center for Information Technology Research in the Interest of Society (CITRIS) describes itself as "a UC Berkeley-based think tank where science meets entrepreneurship for the good of society" (<http://research.universityofcalifornia.edu/stories/2012/05/big-ideas.html>).

Ever since Vannevar Bush issued his 1945 manifesto *Science, the Endless Frontier*, which called for federal support of research after the end of World War II, the American government has been a sponsor and a contractor for much of the research that was carried out by universities (Thelin, 2004; Graham & Diamond, 1997). Collaboration between institutions of higher learning and the American government has been "consequential and enduring" (Boyer, 1997 [1990], p. 10). We know that the United States is an important source of inspiration for China. Perhaps this is what the Chinese government had in mind when it announced its plan to rely more heavily on institutions of higher learning for advice.

As China's power grows, so does its need for knowledge, and its universities and think tanks, like their American counterparts before them, are embracing their new role as purveyors of expertise for a country that is about to become the largest economy in the world. The extent to which the work of universities and think tanks can be integrated remains to be seen, but we do not

believe that there is any doubt that both kinds of institutions are here to stay and that some degree of overlap in their functions is inevitable and perhaps even desirable.

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