

The Modern Online Learner

Synthesized from 12 sources 40 findings · April 18, 2026

Why This Matters

Small and mid-sized institutions are designing online programs for a student who no longer exists — the distant, asynchronous-by-default learner who found you through a national search. The data tells a different story: **76% of online learners live or work in the same state as their institution**, and **60% live within 100 miles of campus** (Risepoint 2026). Regional institutions that fail to recognize this as a structural enrollment advantage — and build their recruitment, messaging, and program design accordingly — are leaving their most accessible market underserved while competing on terrain that favors large national players.

1. Portrait of the Modern Online Learner: Who You Are Actually Designing For

The online learner your institution is competing for is **38 years old**, working full-time, and managing a household with children. According to Risepoint's 2026 survey, **89% of online learners work while pursuing their degree** — 77% of them full-time — and **54% are working parents**. Another **30% carry caregiving responsibilities** beyond parenting. At the undergraduate level, **38% are first-generation college attendees**, which means they are navigating enrollment processes without family precedent and with less tolerance for institutional friction. These are not students who chose online as a convenience upgrade over a residential experience. They chose it because it is the only modality that fits their lives.

Their motivations are consistently career-driven: **95% are pursuing degrees for career-related outcomes**, and that figure has held across 15 consecutive years of tracking (Risepoint 2026). Personal growth (60%), career advancement (59%), and salary increase (51%) top the motivator list (Risepoint 2025). They are not browsing — **79% considered three schools or fewer** when beginning their search (UPCEA 2024), which means the moment a prospective student finds your program page and it fails to answer their core questions, they are likely already done with you.

Operational implication: Every program page, inquiry response, and advising touchpoint must be designed for a time-constrained working adult making a fast, career-focused decision — not for an 18-year-old with six months to research options.

2. Affordability Is the Floor, Not the Differentiator — But Value Messaging Still Wins Enrollments

Affordability has been the top decision factor for online learners for **13 consecutive years**, with **84% rating it as extremely or very important** — rising to **87% among prospective students** (Risepoint 2026). If your tuition is materially out of range, no amount of messaging will compensate. That is the floor. But the more instructive

finding is what happens above that floor: **one-third of enrolled students chose a program that cost more than alternatives** because its convenience, format, schedule, or location was the right fit (Risepoint 2025). And **60% of students cited factors other than cost as their primary reason for choosing a program** (EducationDynamics 2025).

The implication is not that cost doesn't matter — it does, enormously. It is that institutions that only compete on price are leaving enrollment on the table. Prospective learners who have already decided they can manage the cost need to hear about outcomes, flexibility, and fit. Yet only **73% of non-traditional undergraduates received career outcome information from their institution**, compared to **84% of traditional undergraduates** (EducationDynamics 2025). That 11-point gap represents a direct enrollment engagement failure for the population most likely to enroll online.

Funding patterns are also shifting. In 2026, more learners are turning to **federal grants and private financing** as household savings and federal loans declined slightly year over year (Risepoint 2026). Institutions that proactively surface grant eligibility and alternative financing options in their enrollment communications — not buried in a financial aid FAQ — will reduce a significant drop-off point in the funnel.

Action: Audit every program page and inquiry email sequence for career outcome language before the next enrollment cycle. If outcomes data is not present in the first two touchpoints a prospective non-traditional student receives, add it now.

3. Format Preference and Program Discovery Are Telling You Where to Compete

The format question has largely been settled: **71% of prospective post-baccalaureate students are extremely or very interested in fully online delivery**, while **47% are not interested at all in fully in-person programs** (UPCEA 2024). Among enrolled online students, **57% prefer asynchronous delivery**, with only 21% preferring synchronous (EducationDynamics 2024). This is not a preference you can argue prospective students out of — it is a design constraint.

What is less understood is how prospective students search. When evaluating graduate programs, **54% ranked the specific program of study as the most important factor**, compared to 28% who prioritized institution and only 18% who prioritized delivery method (UPCEA 2024). Nearly half — **47% — ranked institutional reputation as the least important factor**. For small and mid-sized institutions that have historically leaned on regional brand recognition as their competitive advantage, this is a meaningful recalibration. You are competing program-to-program, not brand-to-brand.

The most in-demand graduate programs among online learners confirm this: **Business Administration (19%)** leads, followed by Accounting, Computer/Information Science, Education, Psychology, Nursing, Business Analytics, and Artificial Intelligence — each in the 3–4% range (RNL 2024). If you offer any of these programs and your program pages are not optimized for organic search, you are invisible at the moment of highest intent.

Action: Conduct a program-level SEO and content audit across your top five enrollment-priority programs by end of Q2. Each page should lead with the program's career outcomes, not its curriculum structure.

4. Speed, Personalization, and AI Readiness Are Now Enrollment Infrastructure

The behavioral expectations of today's online learner have moved faster than most enrollment operations. **63% of graduate online students expect an admissions decision within one week** of applying — 11% expect it within 24 hours and 34% within one to three days (RNL 2025). When response is slower than expected, **44% interpret it as a signal that they are not a priority**, and **42% see it as evidence of inadequate support services** (RNL 2025). These are not perceptions you can recover from with a follow-up email.

The AI dimension is emerging faster than most enrollment teams are prepared for. **71% of online learners in 2026 expect that understanding AI will be essential for workplace success**, up from 67% in 2025 and 59% in 2024 (Risepoint 2026). On the search side, **37% of graduate students have already used AI tools in their program search**, and an additional **38% say they would be open to it** — with the most common uses being program research (63%), scholarship research (46%), and essay writing (40%) (RNL 2025). Prospective students are using AI to evaluate your program before a human ever contacts them. The quality and completeness of your online content determines how AI represents you.

Metric	Benchmark	Source
Expect admissions decision within 1 week	63% of graduate online students	RNL 2025
Expect decision within 24 hours	11% of graduate online students	RNL 2025
Interpret slow response as "not a priority"	44% of graduate online students	RNL 2025
Have used AI in program search	37% of graduate students	RNL 2025
Open to using AI in program search	38% (additional) of graduate students	RNL 2025
Expect AI literacy to be essential for work	71% of online learners	Risepoint 2026

Action: Map your current inquiry-to-first-contact timeline this week. If your median first response exceeds 24 hours, treat it as an enrollment emergency and redesign the workflow — not the staffing — before your next application cycle opens.

5. Modern Online Learner Readiness Audit: A Seven-Step Operational Review

Step 1 — Days 1–5: Portrait Validation Pull your current enrolled online student data and compare it against the benchmarks in this brief. Document the delta between who you think your student is and who the data says they are. Assign ownership to the Dean of Online or Enrollment VP.

Step 2 — Days 6–10: Program Page Content Audit Review your top five online program pages for (a) career outcome data, (b) format and scheduling flexibility language, and (c) cost and funding information. Each page should answer all three in the first scroll. Flag gaps and assign content revisions to a web and academic team owner with a two-week deadline.

Step 3 — Days 11–15: Search and Discovery Assessment Test how your top programs appear in Google search and at least one major AI assistant (ChatGPT, Perplexity) when queried by program name and career goal.

Document what a prospective student encounters before they reach your site. Identify the three highest-priority SEO or content gaps.

Step 4 — Days 16–20: Inquiry Response Time Audit Pull data on median time-to-first-contact for online program inquiries from the past two enrollment cycles. If median response exceeds 24 hours, map the workflow bottleneck and redesign the trigger sequence — not the headcount — to achieve same-business-day contact as a minimum standard.

Step 5 — Days 21–25: Funding and Affordability Messaging Review Audit your inquiry email sequence and program pages for proactive mention of federal grants, employer tuition assistance, and alternative financing. If this information appears only on the financial aid website and not in active enrollment communications, move it forward in the funnel immediately.

Step 6 — Days 26–30: Career Outcome Communication Gap Analysis Identify whether non-traditional undergraduate students in your funnel are receiving career outcome messaging at the same rate as traditional students. If your CRM does not differentiate by student type, build that segmentation before the next communication sequence launches.

Step 7 — Week 5 and Ongoing: AI Curriculum Signal Monitoring Establish a quarterly review of AI-related content and skills integration across online programs in highest-demand fields. With 71% of learners expecting AI preparation from their institution (Risepoint 2026), programs that cannot articulate how they address this will face increasing scrutiny in enrollment conversations.

The single most important shift administrators at small and mid-sized institutions need to make is recognizing that their online learner is not a distant student who happened to find them — they are a working adult who already lives nearby, made a fast decision based on program fit and career relevance, and is comparing your response speed and outcome clarity against competitors you may not have on your radar. The institutions that will grow online enrollment in the next three years are not the ones with the most sophisticated technology or the largest marketing budgets. They are the ones that build enrollment operations designed around a 38-year-old working parent who has 20 minutes to evaluate whether your program is worth a phone call. The question is not whether your institution can serve this learner. The question is whether you are willing to redesign your operations around the reality of who they are.

References

1. *Voice of the Online Learner 2026*. Risepoint, 2026.
2. *Voice of the Online Learner 2025*. Risepoint, 2025.
3. *Building An Internal OPM: What to Ask and How to Determine Your Operational Readiness*. Collegis Education, 2025.
4. *Engaging the Modern Learner: 2025 Report on the Preferences & Behaviors Shaping Higher Ed*. EducationDynamics, 2025.
5. *2025 Landscape of Higher Education: Higher Education in the Era of the Modern Learner*. EducationDynamics, 2025.
6. *The ROI Equation: How to Prioritize Academic Programs When Budgets Are Tight*. RNL, 2025.
7. *A Data-Driven Approach to Graduate Program Communications*. RNL, 2025.

8. *Lead to Enrollment & the Importance of Speed to Lead for Graduate & Online Students*. RNL, 2025.
9. *Building a Better Pipeline: Enrollment Funnel Needs and Perspectives from Potential Post-Baccalaureate Students*. UPCEA, 2024.
10. *Online College Students 2024: 13th Annual Report on the Demands and Preferences of Online College Students*. EducationDynamics, 2024.
11. *Using Research to Enhance Your Graduate and Online Program Strategy*. RNL, 2024.