

The Retention Disconnect:

What Adult Learners Need and What Institutions Miss

How Schools Can Close the Retention Gap in Online Learning



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Foreward

In an era when higher education institutions are navigating unprecedented financial pressures alongside shifting learner demographics, retention has become both an academic and a strategic imperative. Our research makes one reality clear: many institutions are deploying retention strategies that are misaligned with what online adult learners actually need and expect. Too often, well-intentioned approaches are rooted in traditional models that fail to account for adult learners' lived experiences, motivations, and constraints.

Meaningful gains in persistence and completion will not come from broad, generalized approaches, but from targeted retention strategies that are intentionally designed around the unique needs of online adult students, from flexible, relevant curriculum delivery to proactive, personalized support mechanisms. Doing so not only improves persistence and completion rates but also honors the real-world pressures and goals that motivate adult learners, ensuring our programs are not only accessible but genuinely empowering. This report explores how educators and institutions can move beyond one-size-fits-all retention frameworks to embrace data-informed, learner-centered approaches that resonate with today's adult online learner.

Executive Summary

Student retention is no longer just a student success issue. It's a revenue issue, a strategy issue, and a long-term sustainability issue.

The financial stakes are clear: colleges and universities lose an average of **\$9.8 million annually** to attrition. Even a 1% increase in first-year retention among traditional undergraduates can yield an estimated **\$1.3 million in tuition revenue** in just one year.¹

Many institutions are investing in retention, but how aligned are those efforts with what adult learners actually need?

New research from Collegis Education and UPCEA – focused specifically on adult online learners – reveals a significant disconnect between institutional strategies and student experiences.

While institutions emphasize structural support, such as instructor check-ins and alerts, students prefer features that offer flexibility, self-direction, and relevance to their career goals.

Key findings include:

- **Retention risks vary by lifestage**, highlighting the need for segmented support.
- **Career advancement** is the top motivator for both students and institutions.
- **Students prefer self-directed tools**; institutions rely on staff-driven interventions.
- **48%** of institutional leaders can't report their online retention rate.
- **1 in 5 students** has considered stopping out, despite **75%** saying it's easy to stay enrolled.

¹Raisman, Neal A. *The Cost of College Attrition at Four-Year Colleges & Universities*. Policy Perspectives, Educational Policy Institute, Feb. 2013



The takeaway

Adult online learners know what they need, and the data shows institutions aren't always delivering it. This misalignment weakens retention outcomes and leads to avoidable attrition.

By reallocating existing retention resources toward student-centered, data- and tech-enabled strategies, institutions can better meet learner needs, improve outcomes, and optimize how time, money, and talent are used across the student support ecosystem. For some, that may also mean partnering with external experts to accelerate implementation and reduce the burden on internal teams.

This report outlines three actionable shifts institutions can make now to close the retention gap – starting with insights drawn directly from the students you serve.

About the Research: This report draws from two national surveys conducted by Collegis Education and UPCEA in June 2025. The first surveyed 1,015 qualified adult learners aged 25 to 64 who were currently enrolled in online undergraduate or graduate programs. The second gathered responses from 54 qualified institutional leaders across a range of colleges and universities. Both surveys included a mix of multiple-choice and open-ended questions, providing a 360-degree view of how institutions and students perceive the supports that influence retention.



⋮ Introduction

Adult learners now make up nearly one-third of all postsecondary enrollments, according to the National Center for Education Statistics (NCES) – and they're reshaping higher education. As drivers of online program growth, they bring both opportunity and new support demands.

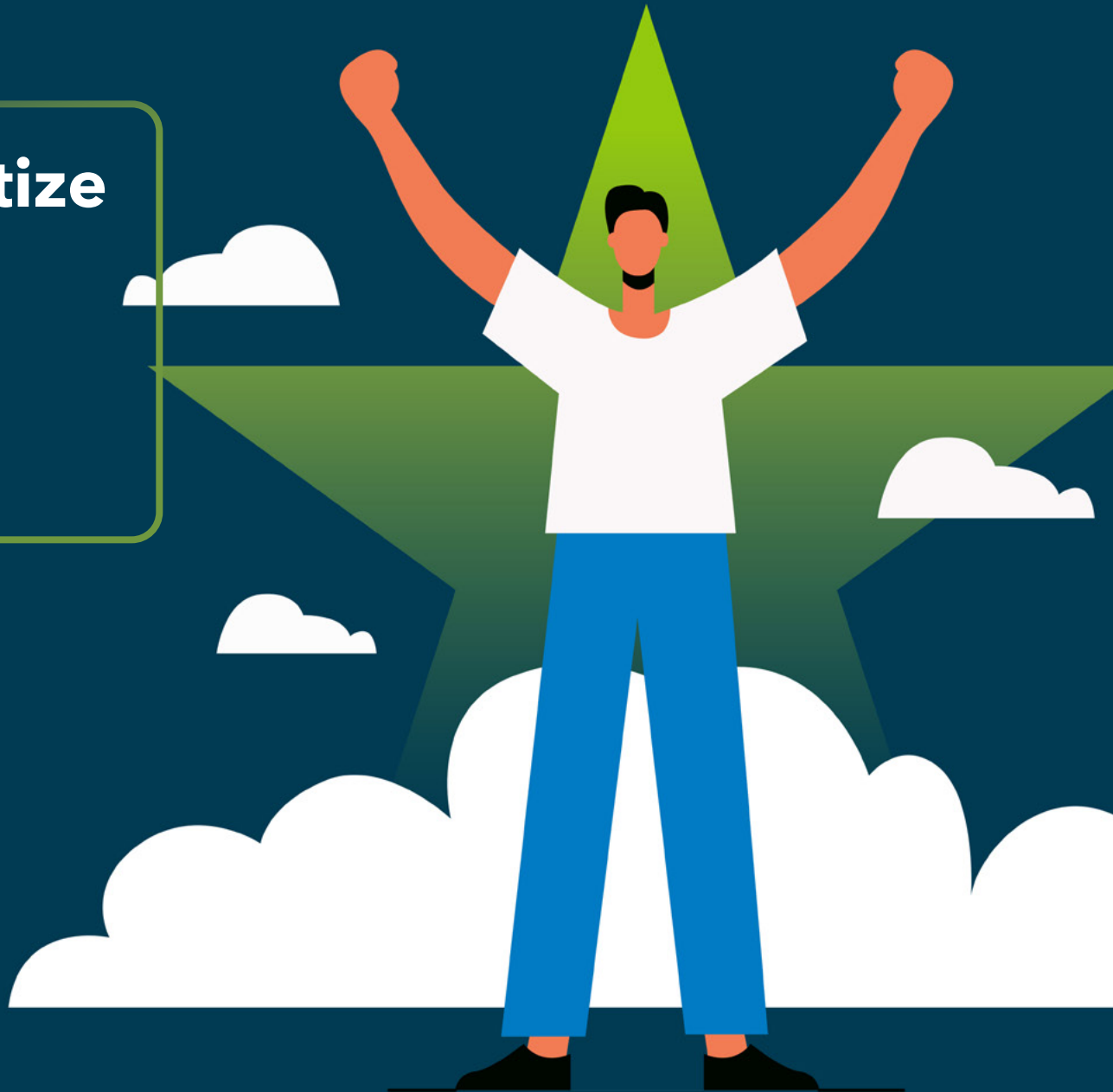
Yet these learners face complex challenges traditional models weren't designed to address: balancing coursework with jobs, caregiving, and financial stress. They need clear ROI, career-aligned learning, and flexible, tech-enabled support to stay on track.

While many institutions recognize the retention challenge, strategies often rely on outdated assumptions about what works and when. The result? Well-intentioned efforts that fall short.

This report reframes retention through the lived experience of today's online adult learners. It highlights where institutional strategies miss the mark and offers actionable shifts to better align support with student needs and institutional sustainability.

Key Insight 1

**Institutions Prioritize
Structure, but
Students Want
Empowerment**





Strategic Disconnect: Support Built for Systems, Not Students

Retention efforts often reflect institutional preferences (structured check-ins, support hours, and interventions) rather than student realities. These approaches are rooted in good intentions, but they fail to reflect the autonomy and flexibility adult learners expect. The result? A retention strategy optimized for process compliance rather than student success.

Adult learners are already navigating work, caregiving, and financial stress.

**They don't want to be monitored.
They want to be enabled.**

Institutions often miss this shift, continuing to invest in oversight-heavy strategies that don't align with how today's students manage their learning.

Survey Finding

**75% of students say
staying enrolled is easy,
yet 22% have considered
stopping out.**

Adult Learners' Top Reasons for Considering Leaving Their Program

The survey uncovered these top reasons adult learners consider leaving their programs, affirming that flexibility and support for real-life responsibilities are essential.

These challenges highlight the need for student-centered systems that empower learners to self-manage, not just comply with institutional structures.

- 1 Financial challenges/affordability concerns
- 2 Competing work demands
- 3 Family responsibilities/caregiving obligations
- 4 Physical or mental health difficulties
- 5 Lack of flexibility to accommodate adult learner needs

Adult Learners' Top Challenges Impacting Enrollment

Students value tools that give them control: dashboards, flexible deadlines, and career-aligned content.

The challenges students say most hinder their progress are often under-recognized by institutions. From course misalignment to inflexible policies, the barriers students face aren't typically addressed by traditional support strategies.

- 1 Course/materials don't match my goals
- 2 Inflexible deadlines or policies
- 3 Prior learning or transfer credit not recognized
- 4 Poor communication or irrelevant messages
- 5 Support staff was difficult to access

Main Takeaway

When support strategies reflect systems, not students, retention suffers.

Supporting adult learners requires more than good intentions – it demands intentional design. Focus on solutions that prioritize flexibility, relevance, and autonomy to meet learners where they are and keep them on track.

Put Insight into Action

Make flexibility standard

Build policies that accommodate work, caregiving, and unexpected life demands.

Use data to design smarter support.

Identify and address barriers through enrollment trends, life-stage segmentation, and student feedback.

Keep coursework career-aligned.

Ensure content stays relevant, skills-based, and connected to real-world outcomes.

Empower student self-management.

Provide clear progress dashboards, pacing tools, and modular learning options.

Deliver timely, personalized outreach.

Use behavioral insights to guide nudges and advisor engagement at key moments.

By modernizing support systems around real student needs, institutions can strengthen persistence and optimize their retention investments.

Key Insight 2

**Visibility Drives
Persistence – And
Students Want
More of It**



Students Want Autonomy, but Institutions Deliver Oversight

Adult learners want to see where they are and where they're going.

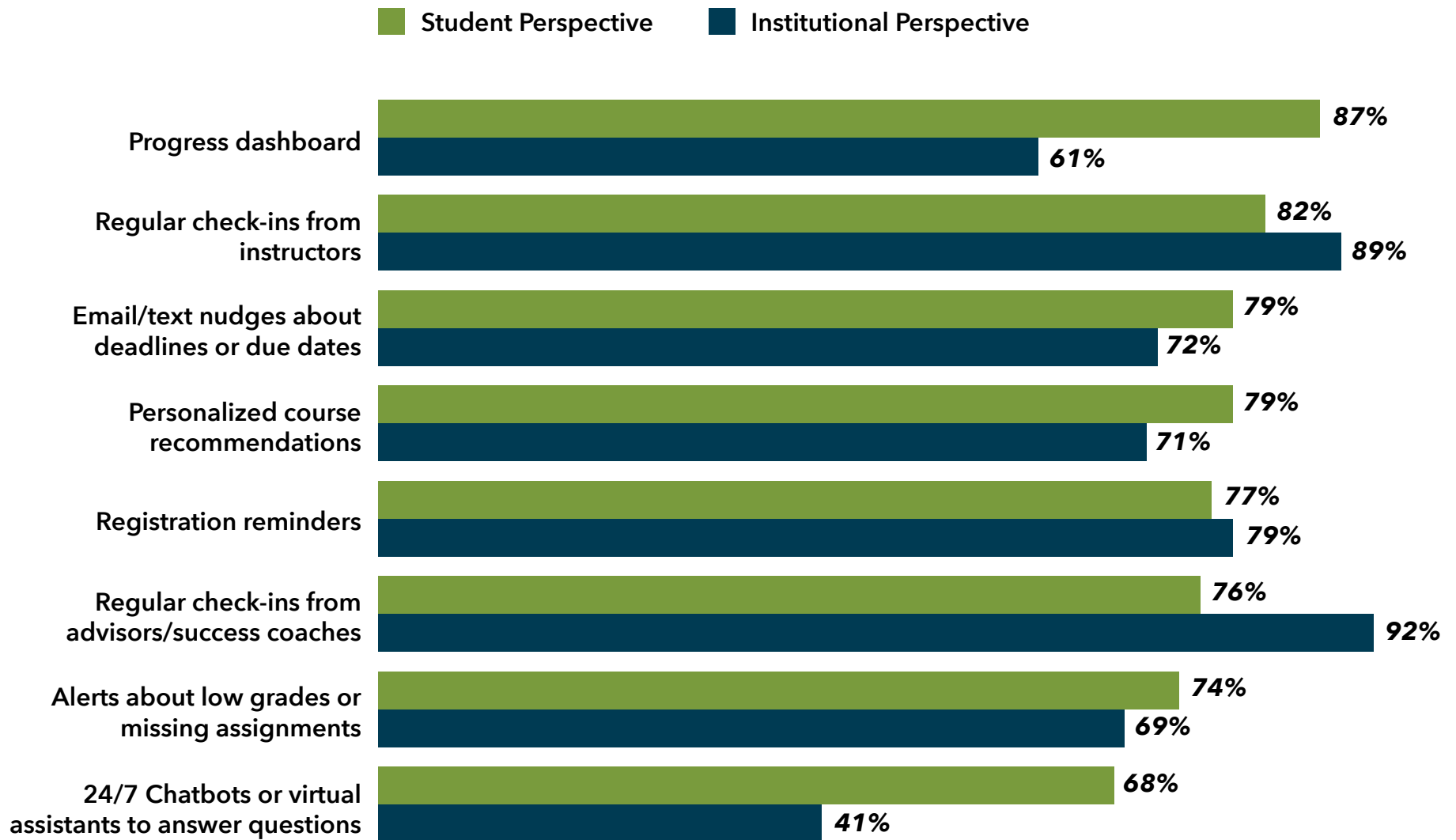
Visibility into progress, milestones, and pacing helps them manage time, reduce stress, and feel confident in their ability to persist. But while students crave this kind of transparency, most institutions still focus on top-down outreach and staff intervention.

This isn't about eliminating human support. It's about enabling smarter, more scalable guidance. Progress dashboards, milestone trackers, and self-service resources don't replace advisors; they make advisors more effective by reducing friction and surfacing timely needs.

- **Survey Finding**
Students rated a self-service progress dashboard as the most helpful support, while institutions placed the highest emphasis on staff or instructor check-ins.



Perceived Helpfulness of Student Support Strategies (Students vs. Institutions)



Main Takeaway

Empowering students to manage their journey strengthens both support and outcomes.

Reframe support not as oversight, but as enablement. That starts with student-facing tools, but it also means rethinking the human roles that guide students through their journey. Success coaching continues to be a high-impact strategy, but its reach and effectiveness increase exponentially when paired with the right technology.

Put Insight into Action

Prioritize student-facing tools,

such as progress dashboards and milestone trackers, that empower learners to stay on pace.

Audit your communications

to ensure outreach complements, rather than replaces, self-service options and is delivered through preferred channels like SMS and email.

Reduce unnecessary check-ins

in favor of just-in-time nudges that respond to behavior or milestones.

Provide training or onboarding

to teach students how to use dashboards and self-service tools effectively.

Gather feedback from students on which tools they actually use and find helpful, then refine accordingly.

Systems that promote student autonomy don't reduce support. They make it more effective by delivering help when it matters most, in ways students actually use.

Key Insight 3

One-Size-Fits-All Doesn't Fit Anyone





Retention Risks Vary Dramatically by Age and Life Stage

Adult learners are not all the same. While they share some common needs, their motivations, challenges, and support preferences vary widely by age and life stage.

Institutions often default to a one-size-fits-all approach because it's easier to scale and operationalize, but that convenience comes at a cost. It risks overlooking the specific barriers that different learners face.

⋮ **Segmentation rooted in real learner experiences is key to delivering effective support.**

The three representative personas outlined on the following page, based on student responses from the national survey, bring that reality to life.



Drew

(Younger Adult Learner, 25-34)

Drew is juggling his first full-time job and night classes – he's ambitious but overwhelmed.

Motivations

- Career advancement
- Structured learning environment

Needs

- Personalized, proactive guidance
- Flexible deadlines and policies
- Financial support and affordability

Wants

- Progress dashboards and reminders
- Streamlined experience to manage responsibilities



Taylor

(Middle-Aged Learner, 35-44)

Taylor balances a full-time career with parenting and coursework. Time is limited and stress is high.

Motivations

- Professional development
- Career mobility

Needs

- Flexibility to manage work, family, and school
- Aligned course content with career goals

Wants

- Structured, consistent communication
- Reduced friction from misaligned materials and competing demands



Alex

(Older Adult Learner, 45-64)

Alex is returning to school after years away, seeking personal growth and career mobility in an evolving job market.

Motivations


- Career advancement
- Personal fulfillment

Needs

- Recognition of prior learning and credentials
- Financial support to sustain enrollment

Wants

- Structured support (e.g., dashboards, instructor check-ins)
- Consistent, reliable support systems

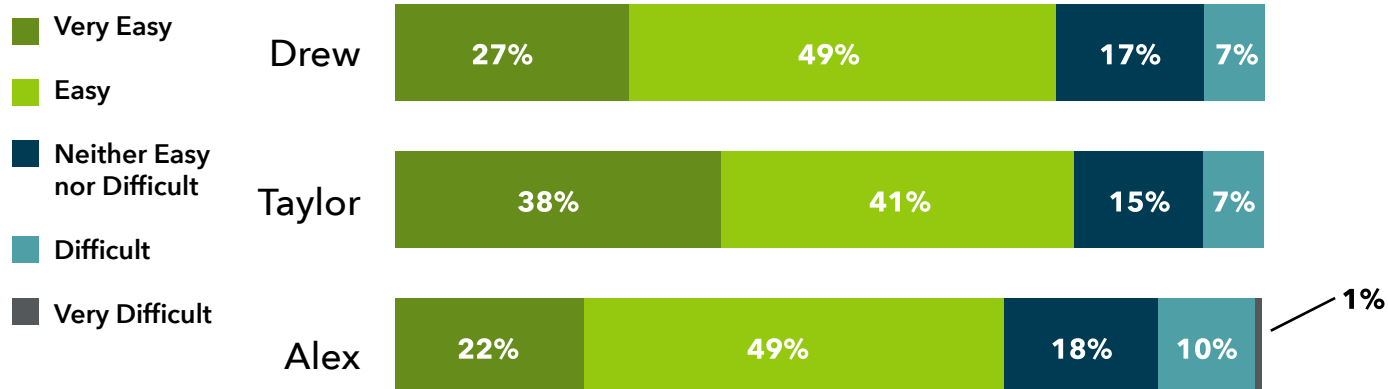


⋮ Despite different challenges, all three personas are united by one motivator: **career advancement.**

Why Segmentation Matters

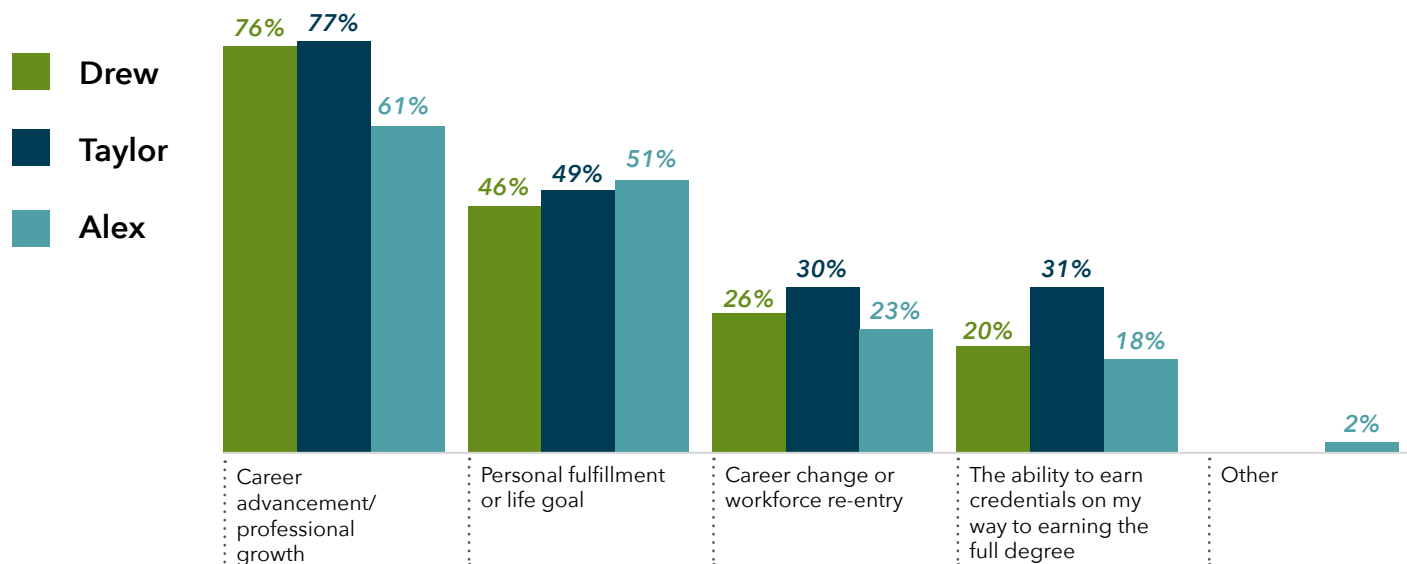
Charting the distinct motivations and barriers facing each learner group helps institutions design smarter, more relevant support.

Level of Difficulty of Staying Enrolled and Making Progress in Program



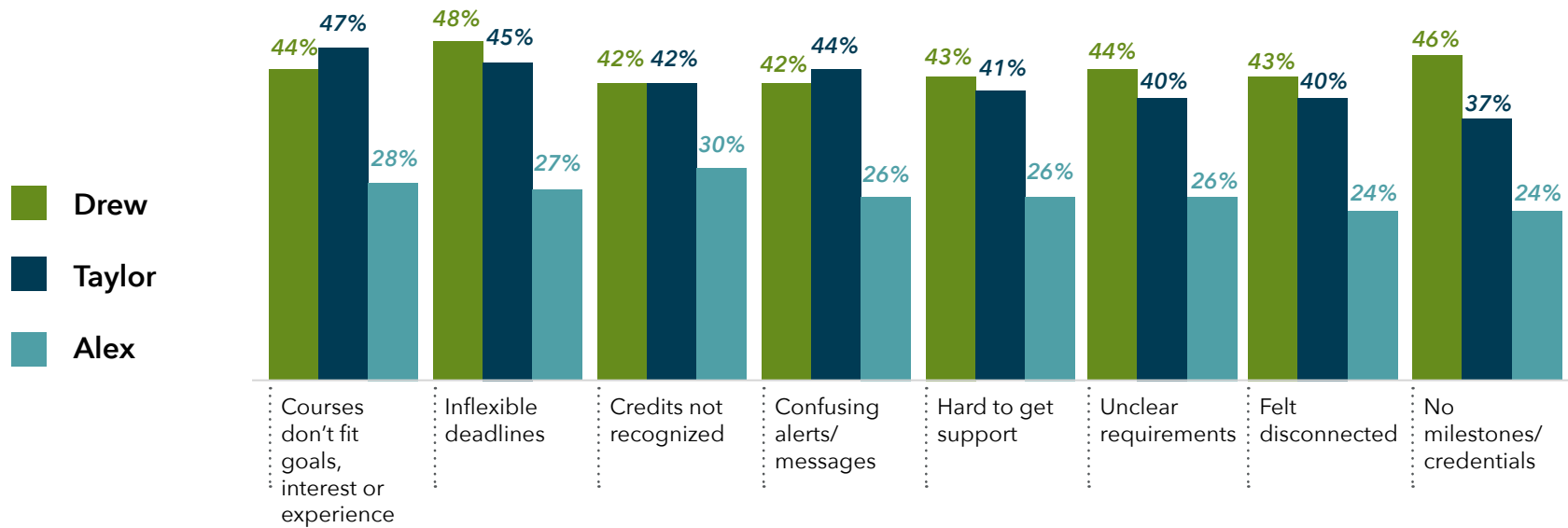
Reasons for Consideration of Leaving Program

(% of persona age group)



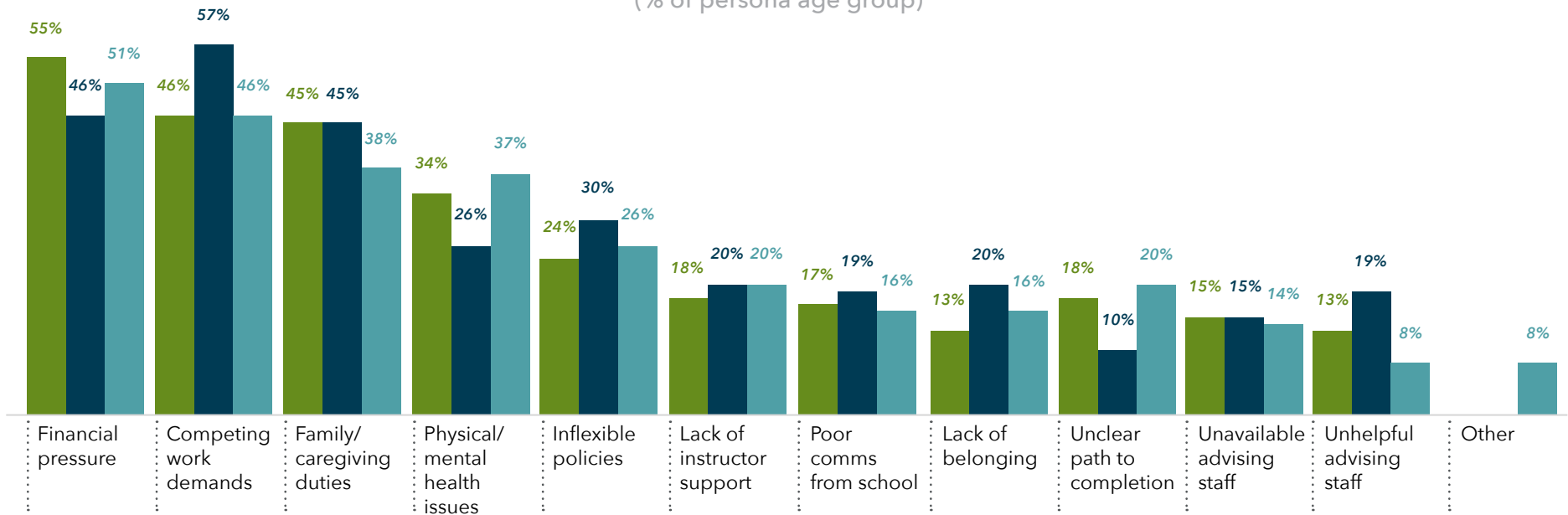
Challenges Impacting Enrollment in Program

(% of persona age group)



Reasons for Consideration of Leaving Program

(% of persona age group)



Main Takeaway

Treating all adult learners the same means serving none of them well. Designing supports around life-stage-specific barriers and motivators is essential.

Segment your learner population by life stage, not just demographics. To do this effectively (and sustainably) you need connected, clean, and actionable data. When supported by the right technology and data models, segmentation becomes scalable without adding strain to your teams.

Put Insight into Action

Use behavioral data and attitudinal insights to personalize outreach and support, such as:

Offering tailored communication cadences based on age group or risk profile.

Building differentiated pathways that align with student priorities, whether that's financial aid navigation for younger students, flexible scheduling for working parents, or credential recognition for experienced professionals.

Using persona-driven insights to design advising models, success coaching, and communication strategies that feel relevant and responsive.

Institutions that apply a segmented approach don't just boost persistence, they build stronger, trust-based relationships with their students.

Key Insight 4

Institutions Are Flying Blind on Retention



Nearly Half of Institutional Leaders Don't Know Their Online Retention Rate

Knowing whether students are staying enrolled should be a baseline metric for any institution, yet nearly half of leaders say they can't report their online retention rate. Without clear, consistent tracking, it's impossible to know what's working, what's not, or where to focus improvement efforts.

This lack of visibility not only undermines decision-making but also slows down innovation and resource alignment.

• Survey Finding
48% of institutional respondents were unsure of their own retention rate



⋮ **You can't improve what you don't measure.**

This data blind spot weakens any claim to improvement and slows learning cycles. Without shared definitions, routine KPI publication, and cross-unit ownership of measurement, leaders can't target friction or verify lift.

Main Takeaway

Retention can't improve if it isn't measured. Track it clearly, consistently, and assign ownership.

Start by making retention a shared, measurable priority across your institution.

Put Insight into Action

Standardize your definition of retention

so departments are measuring the same thing.

Track it consistently using a shared dashboard or reporting cadence.

Assign ownership to a cross-functional team or individual leader to drive action.

Layer in predictive analytics to identify at-risk students before they stop out.

Connect data to intervention by empowering frontline staff with real-time insights and clear escalation paths.

Consider external partnerships to help implement tools like predictive models, early warning systems, and data dashboards, especially when internal capacity is limited.

Clear data unlocks better decision-making, faster response times, and smarter resource allocation – all essential for improving student outcomes.

⋮ How to Close the Gap: 3 Institutional Shifts





Shift 1: Smarter Automation for Personalized Student Support

Automation is only effective when it's agile enough to adapt to student behavior and paired with human insight. Personalization doesn't mean sacrificing efficiency. With the right tools, institutions can scale outreach while still delivering timely, relevant, student-centered support.

Start with the following:

- ☐ Combine data signals with real-time human intervention (e.g., success coaching, nudges).
- ☐ Layer personalized communications on top of automated systems to humanize outreach.
- ☐ Match support delivery methods (text, email, call) to student preferences.
- ☐ Use behavioral triggers (not just static rules) to time outreach at moments of maximum impact.



Shift 2: From Generic Support to Segmented Strategies

Not all adult learners need the same thing, and institutions can't afford to guess. A segmented approach enables more effective support by aligning services with the specific goals, challenges, and life stages of different student groups.

Here's how to operationalize segmentation:

- ☐ Tailor support by persona or risk profile using data, not assumptions.
- ☐ Build flexible support pathways for learners navigating different life stages.
- ☐ Use micro-segmentation to deliver the right mix of academic, financial, and personal supports.
- ☐ Adjust coaching and advising cadences based on student profiles (e.g., high-risk vs. high-performing).



Shift 3: Turn Insight Into Proactive Intervention

Waiting for a student to ask for help is already too late. A proactive approach relies on real-time data and predictive tools to identify issues before they escalate – giving institutions the chance to intervene early and meaningfully.

Here's how to lead with prevention:

- ☐ Use predictive analytics and automated alerts to intervene early.
- ☐ Implement early-warning systems based on academic and behavioral data.
- ☐ Surface course misalignment or inflexible policies through real-time feedback tools.
- ☐ Empower non-instructional staff with data to act before students disengage.

Next Steps for Rewriting Your Retention Playbook

Ready to implement these shifts?

Use this quick-reference checklist to take tangible steps toward building student-centered, data-driven retention strategies – either internally or through strategic partnerships.

- ☐ Audit your current retention strategies against student-reported needs.
- ☐ Identify opportunities to replace automation with personalization.
- ☐ Create learner segments based on life stage, not just age or enrollment status.
- ☐ Build flexible support pathways tailored to different student profiles.
- ☐ Establish a shared, consistent definition of retention – and track it regularly.
- ☐ Equip staff with real-time data insights to inform timely interventions.
- ☐ Prioritize student-facing tools that promote autonomy, like progress dashboards.
- ☐ Gather student feedback on what supports they use and find most valuable.

The Future of Retention Is Student-Centered and Data-Enabled

The gap between intention and impact is costing schools more than dollars. It's costing persistence, trust, and long-term sustainability.

The good news? You don't need to start from scratch. With the right lens, the strategies in this report offer a practical roadmap to close the distance between what adult learners need and what institutions typically deliver.

This research has equipped you with:



A sharper understanding of where institutional support often misaligns with student needs



Key indicators to help you identify friction and risk



Actionable shifts to personalize, segment, and modernize your retention strategy

Start closing the gap. One learner, one decision, one shift at a time.

Final Thoughts

Retention isn't a back-end support function. It's a growth strategy that must be designed into every stage of the student lifecycle. As this research shows, many institutions still rely on broad, staff-driven tactics that don't align with what adult learners actually need: autonomy, clarity, and career relevance.

At Collegis, we've seen the power of segmenting support by life stage and student goal. Risks look different for early-career learners than for working professionals or those returning after a long gap. Precision matters, and so does timing. Personalized proactive interventions, scaled through smart use of data and technology, can make support feel relevant without overwhelming staff.

But none of this is possible without visibility. When nearly half of institutional leaders can't report online retention rates, it signals a deeper need for connected, actionable insight.

The more institutions listen to adult learners and design systems that reflect their lived realities, the better positioned they'll be to improve outcomes, drive sustainability, and deliver on their mission.



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Collegis Education*

About

UPCEA

UPCEA is the online and professional education association. Our members continuously reinvent higher education, positively impacting millions of lives. We proudly lead and support them through cutting-edge research, professional development, networking and mentorship, conferences and seminars, and stakeholder advocacy. Our collaborative, entrepreneurial community brings together decision makers and influencers in education, industry, research, and policy interested in improving educational access and outcomes. Learn more at upcea.edu.

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