MANDATORY CONTINUING EDUCATION (MCE) PROGRAM REVIEW



Real Estate Council of Ontario

The MCE review is complete, and RECO is making changes based on your feedback and expert recommendations.

In late 2018, CamProf Inc. submitted its final report on RECO's Mandatory Continuing Education (MCE) program, marking the end of RECO's formal MCE review.

RECO sincerely thanks everyone—registrants and other key stakeholders—who provided their thoughts on the MCE program. RECO has a solid foundation of delivering quality education programming, and the feedback provided in the CamProf report will help RECO make further enhancements to its MCE program and course offerings.



Introduction

Overseeing the MCE program for real estate salespeople and brokers is one of RECO's most important responsibilities. That's especially the case now, as the industry is evolving faster than ever thanks to technological innovations and changing consumer expectations for greater accountability, transparency and professionalism.

RECO introduced a new online MCE program in 2013. Every two years, RECO's registrants are required to complete a RECO Update course and two elective courses.

Registrants have provided RECO with MCErelated feedback since the program's 2013 launch, and RECO has used it to implement key enhancements, meaning that MCE courses are:

- + Faster and easier to navigate; and
- More balanced, so that they provide rich content for experienced registrants, while still being understandable to those who are relatively new to real estate, through extensive background resource links that are provided within the courses.

Last year was an exciting time for RECO with the development of the *Multiresidential Investment Properties* elective and its inclusion of an enhanced review component. In addition, RECO's Advertising Compliance MCE elective was awarded the Brandon Hall Group's Bronze in the "2018 Best Advance in Compliance Training" category. RECO's program also earned two Hermes Creative Awards:

- The Real Estate Fraud section of the 2017 Update Course received a Platinum award; and
- + The Waterfront Properties course earned Gold.

It was an honour for RECO's staff to receive these awards, but the real test of RECO's MCE program is its overall perception by registrants. Since most of RECO's registrants have been through the MCE cycle, RECO decided last year to launch a formal and rigorous review of the program by independent experts in education, who assessed registrant survey and focus group data in order to make recommendations to further enhance the MCE program. The review focused on all aspects of the program, particularly:

- + The technology platform itself, and the possibility of incorporating new features and functionalities that weren't available when the program first launched;
- + The learner experience;
- + The relevance and presentation of course content; and
- + Course delivery methods, including the feasibility of introducing classroom options as well as social and micro learning.

RECO selected CamProf Inc., a highly-regarded and internationally recognized firm that specializes in professional development and possesses extensive experience working with regulatory bodies and associations across Canada, to lead the MCE review.

CamProf conducted the review through a combination of:

- Interviews with key stakeholders, including several boards and associations, including the Ontario Real Estate Association (OREA) and the Toronto Real Estate Board (TREB), and external education providers;
- Survey data from 4,384 respondents or 7.7% of 56,620 eligible RECO registrants who had completed the MCE program in May 2018;
- Seven registrant focus groups in six different Ontario cities;
- + An analysis of RECO MCE course completion survey data;
- + A comparison with the leading practices of other Canadian regulators and general leading education practices; and
- + An examination of RECO's MCE technology platform.

RECO committed to sharing the results of the review. What did CamProf discover?

Key Findings

The CamProf report is further proof that real estate salespeople and brokers understand the value of continuing education to the reputation of their profession. They believe RECO's MCE program has an important role to play in raising professional standards, but it could be improved by expanding its delivery options.

Strong user satisfaction: MCE received 90%+ favourable ratings on the feedback forms at the end of each Update/elective course, based on responses submitted for 10% of registrant course completions.

These views were generally validated by the May 2018 CamProf survey data (see survey results found in the following Survey Report), which found that registrants:

- Are satisfied or very satisfied with content, delivery and applicability (70% or higher, depending on the course);
- + Prefer online learning (75%);
- Believe they are better informed about regulatory requirements, thanks to the MCE program (78%);
- + Appreciate the quizzes and activities that help verify understanding (78%); and
- + Are more aware of ethics, best practices and are better able to avoid errors, thanks to the MCE program (70%).

Registrants want to learn, but on their own terms: the May 2018 survey showed that a

strong 87% said they want to complete the MCE program on their chosen device. It also found that two thirds of respondents completed additional or supplementary professional development elsewhere—mostly through brokerages and real estate boards.

This is a very promising discovery. RECO has always encouraged registrants to take a proactive approach to professional development and tailor their professional development and continuing education activities to suit their career needs. Registrants have a myriad of learning opportunities available to suit their needs and wants. RECO's MCE program stands out because it forms the core foundation of their overall professional development. Still, some believed RECO can do a better job of delivering information, and said they:

- + Do not feel the way the course content is conveyed captures their attention (50%);
- + Do not feel the audio and visual elements captured their attention (33%);
- + Do not feel the courses provide them with timely information (33%); and
- Prefer a combination of online and classroom training (33%), and nearly a third of those said they would be willing to pay extra for a classroom option.

During the registrant focus group sessions participants said MCE content should offer more timely information and the program is weak in meeting individual learning needs. They also suggested that case studies and best practices would further facilitate learning, and assessments could be used more effectively to monitor learning uptakes or diagnose difficulties.

Most professional and regulatory bodies require some sort of continuing education or continuing professional development (CPD). Still, one can find many differences in how such arrangements are specified, administered and enforced: inputfocused programs may count hours, points or credits; output-focused programs put the emphasis on what has actually been learned, and outcome-focused programs (which are rare) emphasize how learning has improved actual practice. The principle of CPD is generally wellaccepted, but the prescription, documentation, and reporting are unpopular. CPD programs should be effective, and there is a strong trend towards giving the individual more responsibility and allow them to plan and implement their own development.

Moving Forward: RECO's MCE Action Plan

While RECO's MCE program is broadly viewed in a positive light, RECO is committed to making further enhancements – most notably to accommodate the individual learning needs of our registrants.

Broadly speaking, RECO will initiate a series of action items over a three-year period to address the major recommendations in the report. These include:

- + Investigating the best options for providing in-person offerings, or virtual classrooms for registrants who wish to learn that way. This means drilling down by getting additional thoughts, opinions and ideas from registrants on specific MCE topics such as classroom learning, and then further refining that feedback through focus group discussions;
- + Enhancing the MCE program platform and improving the learner experience by making course materials easier to access through tablets, iPads, and other devices, leveraging more system functionality to provide additional features such as an MCE reminder setting controlled by the registrant and looking at social learning platforms and collaborative opportunities—allowing the learner to have more control over the experience;
- + Defining and communicating the MCE program's purpose of enhancing regulatory compliance and consumer protection, building a foundation for professionalism and spotlighting industry issues;
- + Connecting the registration and learning cycles so registrants can easily access the courses they have completed as a reference in order to reinforce learning and to make the process more straightforward;
- + Looking at opportunities to make MCE course content even more relevant and understandable by including more case studies and best practices when they are useful; and
- + Providing registrants with more opportunities to share their thoughts and ideas on their learning needs; this could include building a ratings system into course evaluations, so registrants could inform RECO and fellow registrants about things such as the difficulty or overall relevance of a course.

RECO values the feedback of its registrants and is ever-mindful of the need to present complex or challenging information in compelling and easy-to-understand e-learning courses. RECO is committed to building on its strong foundation of delivering quality education programming.



Real Estate Council of Ontario 3300 Bloor Street West Suite 1200, West Tower Toronto, Ontario M8X 2X2

T (416) 207-4800 TF 1-800-245-6910 F (416) 207-4820





Cambridge Professional Development

Mandatory Continuing Education (MCE) Program Review

Summary Report February 2019

CamProf Inc PO Box 287 Western Shore Nova Scotia BOJ 3M0 www.CamProf.com

Executive Summary

RECO commissioned CamProf to undertake this first Program Review of its continuing education program ("MCE program") since it started. All registrants must complete this program every two years.

Our stakeholder outreach work for the Program Review included a series of initial interviews with the Registrar's Education Advisory Committee and key stakeholders to set the scene. We conducted a survey that attracted an 8% response rate from RECO registrants. We held seven focus groups of RECO registrants from across Ontario, hosted by local real estate boards. We studied five sets of data collected by RECO, as well as numerous websites and other sources.

We compared the MCE program with those of six other regulatory bodies, and with leading practices in adult learning and continuing professional development (CPD). We noted the interest in but lack of formal competency profiles for real estate in Canada, Quebec being the only Canadian jurisdiction with an established competency profile.

We looked in detail at the program's technology platform and the underlying administrative procedures.

We found much to praise regarding the MCE program:

- MCE is very clearly focused on its core mandate.
- It has grown steadily, with more and better courses, winning three awards in 2018.
- It provides learning opportunities anywhere, on many devices, at any time.
- It is accessed easily from MyWeb, with good online and offline learner support.
- RECO uses learning industry standard processes and software, with a strong development team.
- The EAC provides excellent guidance, and assists in hands-on acceptance testing.
- Learner satisfaction (from course feedback, survey and focus groups) is high for certain aspects.
- We were pleased that RECO wants to continue to improve, building on the current base.

But we also note a series of issues and opportunities:

- There appears to be no clear descriptive policy statement of the MCE program goals understood by all, leading to misunderstandings and the need for stronger and consistent communications.
- There is scope for enhancing in delivery mechanisms, to include micro-learning, social learning, more quizzes, games and videos.
- The processes for registrant renewal, MCE enrolment, and biennial Update Course completions are inter-related and complicated.
- The technology platform can be enhanced for reliability, reporting, functionality, and performance, including for a broader spectrum of mobile devices.
- The existing learner satisfaction feedback mechanism is weak; there is a need for a more comprehensive quality assurance system, measuring against the stated MCE objectives.

We propose a program of major recommendations, with specific actions. These present a structured route for RECO to better target and continue to develop the MCE program, on a modern stable technology platform, to better serve its registrants and the public. We have considered the sequencing and prioritization of these actions, taking account of practicalities, resources and risk. We propose a three-year implementation plan split into calendar quarters.

1. Introduction

In 2013, RECO introduced a new online Mandatory Continuing Education (MCE) program that is developed and administered internally by RECO, with external hosting. The program aims to provide support that registrants' knowledge and skills remain up-to-date as the industry and its regulation evolve. The MCE program does not seek to provide education in personal or business development per se. Currently approximately 75,000 real estate practitioners must complete the MCE program every two years as a requirement of their registration renewal.

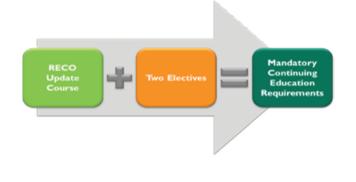
This is the first major review of the MCE program since its launch in 2013. The goal of the review was to identify enhancements and modifications that can improve the learner experience, increase value to registrants, and enhance consumer protection. The review aimed to produce research-based conclusions and recommendations that are practical and achievable, and that can sustain the MCE Program for another five years.

RECO is the statutory regulator for real estate in Ontario under the *Real Estate and Business Brokers Act* (*REBBA*), 2002. Ontario regulation 579/05 specifies initial and continuing education requirements for salespersons and brokers. The Registrar must specify the education requirements that registrants shall complete successfully if they wish to renew an expiring registration.

Significant factors that impact RECO implementation of continuing education are:

- Real estate practice is regulated under a registration regime, the least involved form of regulation
- The real estate industry is in the midst of significant environmental and technological changes
- The Ontario government is currently undertaking a major review of REBBA

The diagram below shows how MCE is structured. The Update Courses are approximately six hours each; the Electives are 90 minutes to two hours each.

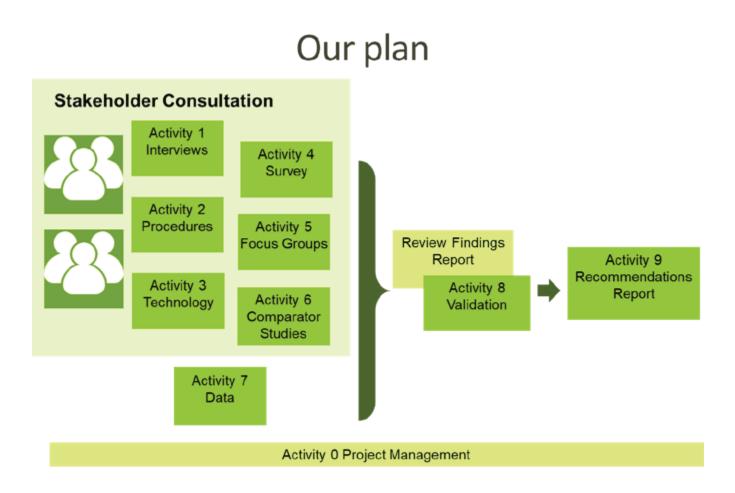


LIST OF CURRENT ELECTIVES

- A Guide to Brokerage Inspections
- Business Analysis for Real Estate
- Business Planning
- Environmental Site Assessments
- RECO Insurance Program
- Residential Condominiums
- Social Media for Real Estate
- Strategic Planning
- Advertising Compliance
- Waterfront Properties
- Home Inspections
- Intro to Commercial Leasing
- Multiresidential Properties
- Mortgage Financing

2. Review Methodology

This review was conducted under nine distinct activities illustrated below. Activities 1 to 7 each produced an Activity Report for RECO. Activities 8 and 9 analysed and integrated the findings of those earlier activities. The results of the review were presented and discussed with RECO at a workshop in September 2018. This public Summary Report is a summary of the full Recommendations Report which provides detailed recommendations and an implementation plan for RECO.



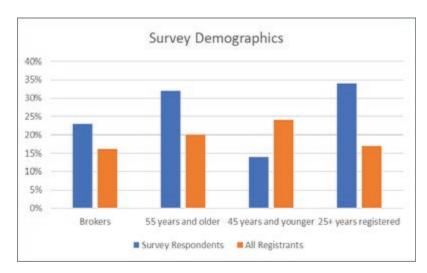
3. Stakeholder outreach

3.1 Key informant interviews

At the start, we set out to map out stakeholder interests and identify key issues and sensitivities in order to inform other review activities. We reviewed key documents and websites relating to the MCE program. We also met or held telephone interviews with representatives of key stakeholder groups including the Ontario Real Estate Association, the Toronto Real Estate Board, and external education providers.

Findings from this activity highlighted many strong features of the MCE program: focus on regulatory compliance, consumer protection and industry issues, accessibility and low cost, a solid instructional design team, external recognition of quality (through awards), and good ratings by registrants from course completion surveys.

At the same time, several issues were identified relating to the lack of formal articulation of MCE goals and policy, the connection between MCE and entry-to-practice education, stakeholder involvement in MCE and the regulator's role in continuing education, the connection between MCE and other professional development, meeting registrant learning needs and the technology platform.



3.2 Stakeholder survey

We ran a confidential survey in May 2018 asking all RECO registrants who had taken the MCE program to provide their views on the program. RECO's education department and senior management were consulted on the survey design and questions, which were also informed by analysis of RECO data and interim review findings. The survey contained mostly closed multiple choice questions and some open-ended questions.

Overall, the survey produced a statistically reliable sample of 4,384 respondents or 7.7% of 56,620 eligible registrants who had completed the program and were sent the survey. The chart to the right compares the survey respondents to the overall RECO registrant population. It shows that the respondent group is mostly representative, with some specific pockets of over-representation: those 55 years and older, and those registered 16 years or more. At the same time those 45 years and younger were under-represented.

Overall survey findings were quite positive. More than half of all respondents report that they:

- want to complete the MCE program on their chosen device (87%)
- feel the courses are easy to navigate and the technology works well (80%)
- feel better informed about regulatory requirements (78%)
- appreciate the quizzes and activities that help verify understanding (78%)

- prefer online learning (75%)
- report improved practice over all areas surveyed (60%-80%)
- are more aware of ethics, apply best practices, and are better able to avoid errors (70%)
- are satisfied or very satisfied with content, delivery and applicability (70% or more)

However, respondents also report that they:

- do not feel the way the course content is conveyed captures their attention (50%)
- do not feel that the audio and visual elements capture their attention (33%)
- do not feel that the courses provide them with timely information (33%)
- prefer a combination of online and classroom training (33%)
- would be willing to pay extra for a classroom option (10%)
- would welcome online discussion groups (23%)
- welcome classroom-only training (16%)
- were highly unlikely to recommend the MCE program to a colleague or friend—if it was a competitive product (25%). Only 11% reported that they were likely to do so.

The survey data was cross-tabulated to identify differences in views by demographic groups. Two groups of respondents appear less well served by the MCE program: those who are 45 years of age or younger and those who work 25 hours or more. Those 45 years and younger were also less represented in survey findings, which could suggest a lack of engagement in general. In addition, of the 25% of all respondents who were highly unlikely to recommend MCE, more than 7 of 10 feel that the MCE program does not capture their attention, provide them with timely information, or an opportunity to reflect on practice.

One other significant finding was where survey respondents obtained other learning. We asked respondents if they pursued any learning on regulatory updates, interpersonal skills, local market issues/trends, specialist real estate skills and topics from other education providers. We found that two in three respondents completed education and learning elsewhere. Brokerages were the most frequently used provider of all types of learning by respondents (about 60%), followed by real estate boards and real estate conferences (excluding regulatory updates for the latter two).

3.3 Focus groups

In June 2018, we held seven focus groups in six different cities to gather more nuanced information about registrant opinions on the MCE program. The six locations, as listed, were chosen to reflect registrant geographic distribution. We were grateful to receive the support of the local real estate boards in hosting the focus groups on their premises and in assisting with recruitment of participants.

Participants were selected to provide demographic representation (commercial/residential, years in

MCE REVIEW FOCUS GROUPS

- Toronto (2)
- London
- Hamilton
- Sudbury
- Ottawa
- Kingston

business, age, gender, etc.). Each focus group had 7 to12 participants. Group discussion focused on three aspects: meeting continuing education and professional development needs (CE/CPD), MCE delivery, and assessment and competence.

Discussions were animated and many participants commented that they appreciated the opportunity to provide feedback and felt they had learned from the discussion. There was no negativity expressed about the need for continuing education, MCE was seen as important, and the desire to learn and for greater professionalization among participants were evident.

In general, focus group findings confirmed the findings of other review activities. The MCE program is seen to be doing its job in updating registrants on regulations and the benefits of online delivery are accepted. The Update courses were popular, but the electives were seen as too few and too general.

Registrants were unclear about MCE goals, how it links to other continuing education, and RECO's role and relationship with other stakeholders in providing education. Registrants are looking for more than basic regulatory training, perhaps by recognition and co-operation with other providers. Participants noted that the potential contribution of real estate boards and experts to developing and delivering content is not fully utilized.

The MCE program is perceived as being weak in meeting registrants' learning needs, including addressing registrant strengths/weaknesses, different learning styles, local issues, and registrants' need to access content at different times. It was seen as too easy, too repetitive, and boring.

The lack of opportunities for discussion and learning from peers, and of feedback mechanisms were often cited. Participants noted that case studies and best practices would further facilitate learning. There were strong requests for interaction and discussion, perhaps with questions, feedback, and exposure to experts. There was support too for some form of assessment, not a simple pass/fail, but diagnostic, constructive, with recommendations.

MCE's low cost was not seen as positive, rather resulting in a basic, minimal program.

3.4 RECO data analysis

We reviewed five data sets provided by RECO for their value as measures of the MCE program's success in providing good learner experiences and value to registrants, both at the course and program level. We found that the general satisfaction of the 10% who do respond in course feedback is high – around 90%. Course feedback suggests which elective courses are better received than others, and this can provide insights in which courses provide better learner experiences and more value to registrants.

However, we note that RECO data lacks a strategic framework and is weak on the following points:

- The concepts of learner experience or value to registrants have not been defined.
- RECO does not have learner profiles that capture learner needs and so can indicate what would create value for different learners, and inform instructional design. RECO's existing demographics can be used to inform basic learner profiles.
- The learner feedback survey does not produce fully reliable data, due to low returns for a particular version of a course, and lack of definition in particular questions.
- Further cross-tabulation of demographic data would also allow for more useful insights.

4. Leading practices in regulatory professional development

4.1 Comparison with other regulators

We researched six other regulators to understand the nature of their equivalent continuing education programs. The comparative review was focused on format, content, delivery, e-learning, technology, security, assessment, timing, the relationship of mandatory to elective components, and satisfaction and effectiveness.

We found that:

• E-learning is a mainstay of most programs although often coupled with optional classroom learning. Users like the flexibility of on-demand on-line offerings.

REAL ESTATE REGULATORS

- Real Estate Council of Alberta
- Real Estate Council of British Columbia
- Organisme d'autoréglementation du courtage immobilier du Québec
- Saskatchewan Real Estate Commission

OTHER REGULATORS

- Law Society of Ontario
- Financial Planning Standards Council
- Mandatory completion on an annual or biennial basis is normally required.
- Assessments are geared towards ensuring completion. The penalty for a failing candidate is simply a requirement to repeat the learning.
- The cost for candidates varies widely from free to full commercial pricing.
- Written resource materials such as checklists and templates are often available.
- Most use Moodle LMS often with Articulate authoring language and external hosting.
- Real estate regulators would like their course material mapped to competency profiles but with the exception of Quebec, none currently have competency profiles. (BC is in the process of undertaking a competency study.)
- There is a high level of cooperation between the real estate regulators, with some sharing of course materials.

We conclude that RECO's MCE program is generally in line with other programs. An exception to this is the absence of any classroom or other live interactive learning in RECO's MCE program.

4.2 Leading practices in adult learning and continuing professional development

We researched leading practices elsewhere, drawing on many sources, and from our own experience.

It is well established that learning continues throughout life, embracing informal learning and all aspects of life, with many different styles of learning. The notions of need, relevance, and self-assessment are important. Assessment covers both diagnostic to identify learning needs and formative during a learning session. Quality assurance should be a systematic integrated process in any learning program.

To recognize this, most professional and regulatory bodies have various schemes of continuing education or Continuing Professional Development. But there are many differences in how such arrangements are specified, administered and enforced: with *input* schemes counting hours, points or credits; *output* schemes put the emphasis on what has been learned; and outcome schemes (which are rare) emphasize how learning has improved actual practice.

The principle of CPD is generally well accepted, but the prescription, documentation, and reporting are unpopular. CPD programs should be effective, not merely a documentation exercise, so should measure progress against a baseline for a stated program goal. There is a strong trend to give the individual more responsibility, to allow the professional to plan and implement their own development, usually with a structured format and full or sample reporting.

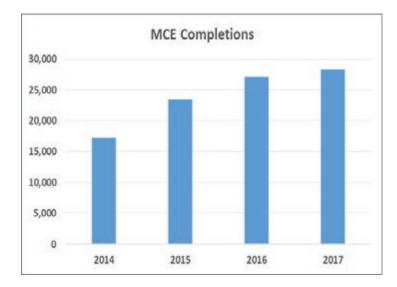
New e-learning technologies include micro-learning in "bite-sized" 5 to 10 minute chunks, video, games, mobile, with interactive "social learning", personalized learning and performance support.

In summary, the leading practices appear to be:

- · Giving individuals more responsibility for their own development
- Providing new learning with fast lead times, so learners can mix learning with their work, using platforms, places and times that suit their personal and work needs
- A mixed approach, substantially e-learning, but with some physical events too
- More online interaction too, eg games, webinars, guest lectures, "chat" with experts, tutors, or other learners

5. Technology platform for professional development

The review looked in detail at the MCE technology platform and the underlying administrative procedures. We used detailed questionnaires, conducted visits, interviews and discussions, and accessed the e-learning platform under controlled conditions.





MCE is a successful major e-learning system, available to around 60,000 learners. It has grown steadily over its five years of operation. It is easy to use, readily available 24 hours/day, from any location worldwide, from most types of IT devices.

Various learning resources such as PDF documents are available online, or within or at the end of courses. There is on-screen, telephone and email support during normal office hours, with escalation to the MCE team in exceptional cases.

RECO uses industry standard software, namely Articulate 360 for course development and Moodle as the learning management system. The MCE instructional design team is well-organised, professional and competent. The development methodology is sound, also in keeping with leading practices. There is a multi-stage testing and review process involving management, stakeholders and the Education Advisory Committee. The MCE has won three e-learning industry awards within the timescale of this review.

A critical feature of MCE design and operation is the interplay between three separate but interconnected "two-year cycles" that impacts data communications and reporting, with significant software complications. Registration renewal, MCE program enrollment and MCE program course content updates create a particular complexity.

We therefore recommend enhancements that will reduce complexity and allow everyone access to MCE permanently. Consolidating fees for MCE enrolment with registration renewals at the time of renewal could be more convenient for learners, likely reduce confusion around different cycles, and allow permanent access to MCE. We also recommend that the current version of Update courses be made available to all registrants. Making all completed course materials available to learners would also address learner interest in accessing the material as a resource, something we and RECO have heard from learners.

We have also proposed a substantial package of software, security, and support and hosting enhancements within the existing *Articulate* and *Moodle* software environment. This package will upgrade performance, security and data privacy, and extend the range of devices that can be used.

6. Findings

We found considerable commonality and overlap in the results of our review activities, as described above. We have summarized these results into key findings, presented as follows.

- Focus. We note the clear focus of the MCE program, namely regulatory compliance, consumer protection, and industry issues. Its design is based on a comprehensive needs analysis in 2013. It is not a continuing education program on wider professional development matters such as sales techniques, business leads, negotiating skills, etc.
- 2. Scale, duration, awards. MCE has been in operation for five years, providing an increasing suite of courses, to a steadily growing learner base of around 60,000 learners. The quality of the initial launch courses was strong and continues to improve. MCE has won three awards in 2018.
- 3. Advantages of e-learning. MCE provides the advantages of e-learning compared to conventional delivery. It is easy to use from anywhere in the world, at any time. Content and delivery is consistent, not dependent on a particular lecturer or location. It is very low cost.

- 4. Access, website, and learner support. There is an attractive, simple to use MCE website, readily accessible via the secure MyWeb portal. There is good promotion, with reminders triggered at 60, 30 and 10 days prior to expiry. Various learning resources are provided on the website, within and at the end of courses, generally as PDFs, with more being added. Telephone and email support is available during normal office hours via the RECO centralized call centre, with escalation to the MCE team in exceptional cases. These incidents are logged in case they indicate difficulties or technical issues.
- 5. Development. MCE uses an industry-standard development and test methodology, ADDIE. The main platforms of Articulate instructional design software and Moodle learning management system are also industry standard. There is good course technical documentation, with learning objectives for every course. The development team is well-organised, professional, and competent, and instructional design, development and testing are taken seriously.
- 6. Governance. The Education Advisory Committee (EAC) provides initial advice on course needs, oversees course development, and participates hands-on in the final testing and acceptance of each new course. Its role and membership are set out formally and are available on the RECO website. The EAC is experienced, dedicated, and very hard-working.
- 7. User satisfaction. MCE receives 90%+ favourable ratings on the course feedback, based on survey responses submitted for 10% of course completions. These views were generally repeated in the survey conducted in this review, although with some qualifications, with respondents to the CamProf survey indicating a clear preference for e-learning, and reporting improved practice.
- 8. Looking to improve. RECO has shown itself to be open to communication and open to improvement. It conducted a comprehensive strategic review of its education programs in 2012, which led to this new model of continuing education RECO staff have undertaken solid efforts to introduce and improve the MCE program, introduced course satisfaction surveys, conducted town halls across the province to hear registrant views, continually worked at improving MCE courses, and commissioned this MCE program review. It is noticeable that more recent courses have shown improved techniques over earlier courses. Throughout this review, RECO emphasized its request for independent evidence to guide its decision-making process. We have been impressed by RECO's support throughout our process, and its willingness to learn.

At the same time, we also note key issues emerging from this review, as presented below.

- MCE Policy. Although the context for MCE is well understood within RECO, there appears to be no formal articulation of its goals and objectives, nor a formal program description. This has contributed to confusion and lack of understanding among registrants and stakeholders regarding MCE goals, how MCE links to other continuing professional development and registrant education, and stakeholders' and the regulator's role in continuing education. The absence of formal goals and objectives also means there is no reference point against which to monitor and evaluate program effectiveness.
- 2. Communications. Although RECO has undertaken commendable efforts to communicate with registrants about MCE (including town halls across the province), RECO communications can be improved in addressing the points noted above under "MCE policy", as well as MCE's applicability to local needs, its development process and governance, and MCE feedback mechanisms.
- 3. Content and delivery. The generally positive feedback regarding MCE was qualified by criticisms in certain areas: too simple, not capturing registrants' attention, timeliness of content, weak use of assessments, lack of opportunity for interaction and discussion, limited or no use of other types of learning materials or delivery (e.g., webinar discussions with subject matter experts, video, case studies, best practices, check lists, facilitation groups, online forums and chat groups).

- 4. Administrative simplification. There is an opportunity for simplification concerning the relationship between registrant renewal, MCE enrolment, and introduction of new Update courses. This will reduce software complexity, encourage continuous learning, and ease reporting. Learners might also appreciate a simpler approach.
- 5. Technology platform. There is considerable scope for simplifying, removing, or updating many of the customised components in order to improve the operations of MCE, including its availability on tablets and smart phones. Specific changes in hosting can also boost response times.
- 6. Quality Assurance. The existing feedback mechanism is useful but limited. There is no overarching QA mechanism to measure the effectiveness of MCE in achieving its precise objectives. These extend well beyond the popularity of the courses to their ultimate impact on behaviour in the market and consumer protection. Current data collection methods do not include measures of learner experience and value to registrants, as set out earlier.

7. The way ahead

Based on our review, we have proposed a program of eight major recommendations with thirty actions over a three year period, centering on:

- Defining and communicating MCE purpose, of regulatory compliance, consumer protection, and new industry issues
- Understanding registrant needs and enhancing learner experience (especially through options to address registrants' desire for more interaction with each other)
- Building a foundation for professionalization
- Connecting and working more closely with stakeholders, building a more co-operative relationship to the benefit of all parties
- Technology enhancements to improve the MCE platform in terms of robustness, integrity and performance
 - 1. Define and communicate MCE purpose
 - 2. Understand registrant needs and enhance learner experience
 - 3. Build a foundation for professionalization
 - 4. Connect with stakeholders
 - 5. Disconnect the cycles
 - 6. Upgrade and simplify Moodle
 - 7. Evaluate impact
 - 8. Refresh Education Advisory Committee

We have detailed for RECO specific actions that present a structured route for RECO to better target and continue to develop the MCE program, on a modern stable technology platform, to better serve its registrants and the public. We have considered the sequencing and prioritization of these actions, taking account of practicalities, resources and risk. We have proposed a three-year implementation plan split into calendar quarters.

CamProf would like to thank RECO for the opportunity to conduct this review. We would also like to thank RECO, registrants, and all stakeholders for their support throughout. We wish all parties every success in continuing to build and develop the MCE program.



Cambridge Professional Development

Mandatory Continuing Education (MCE) Program Review

Registrant Survey Report June 8, 2018

CamProf Inc PO Box 287 Western Shore Nova Scotia BOJ 3M0 www.CamProf.com

Contents

1.	Intro	duction1
2.	Deve	elopment, administration and responses1
	2.1	Development methodology1
	2.2	Survey administration 2
	2.3	Key Facts about Registrant Responses 3
3.	Dem	ographic profile of respondents 3
4.	View	s of the MCE
	4.1	General satisfaction 5
	4.2	Going beyond satisfaction7
	4.3	Perception of learning transfer
	4.4	Functionality and technology
	4.5	Other professional development 10
5.	Regis	strant views on potential enhancements 11
6.	Pote	ntial demographic differences in attitudes and needs13
7.	Conc	lusions: Top 10 themes
Ар	pendi	x A Detailed Demographic Charts 17

Table of Figures

Figure 1 Types of real estate handled by respondents	. 5
Figure 2 Satisfaction with Update courses	. 6
Figure 3 Satisfaction with elective courses	. 6
Figure 4 Willingness to recommend MCE program	. 7
Figure 5 Perceived change in practice after completing the MCE courses	. 8
Figure 6 Registrants' needs and the MCE program features	. 9
Figure 7 Other learning providers	10
Figure 8 Registrants' views on suggested enhancements	11
Figure 9 Respondents' age and the MCE program	13
Figure 10 Number of hours respondents work and the MCE program	14
Figure 11 How the MCE meets the needs of the 25% of least satisfied respondents	15
Figure 12 Desired enhancements from the 25% of least satisfied respondents	15

1. Introduction

This report provides a summary of the confidential MCE Survey administered between May 14 and May 28, 2018 to all RECO registrants who have taken the MCE Program. The report presents registrants' perspectives on the MCE program, as gathered through the survey. The survey results inform Activity 5 Focus Groups and this survey activity is complementary to Activity 7 RECO Data and other activities of the program review.

The survey design and questions were carefully informed by data collected previously by RECO and are intended to gather information to establish a picture that clarifies existing anecdotal evidence. The survey results identify some views particular to demographic indicators and describe perspectives of a diverse group of real estate practitioners in Ontario.

The survey produced a fair size sample of **4,384 respondents** or **7.7%** of 56,620 RECO registrants. We describe the sample's representativeness in Section 3.

This report is organized in 7 sections:

- Section 1 provides a brief introduction to provide context and key facts.
- Section 2 describes key steps in developing and administering the survey. It also provides key facts on survey responses and interactions with respondents.
- Section 3 describes the demographic attributes of respondents, indicating how the respondent sample matches the overall population.
- Section 4 describes key perceptions held by registrants, i.e. positive and negative views on the MCE program.
- Section 5 summarizes suggestions registrants made for future enhancements to better meet their needs, including functionality and utility of technology in learning.
- Section 6 highlights variances in responses by demographic characteristic.
- Section 7 provides a first discussion and list of themes to be explored in the focus groups and other activities of the review.

2. Development, administration and responses

2.1 Development methodology

The draft survey questions were developed through iterative reviews within the CamProf team and in close collaboration with key RECO education staff. Questions were informed by available RECO data, notes from the project kick off meeting, interim findings in Activities 1, 2 and 3, CPD programming practices and e-learning principles. The draft MSWord version 13 of the survey was approved on May 11 by RECO.

Final testing by RECO staff and CamProf team members and final revisions were completed upon approval on May 11 and over the weekend.

The survey contained mostly closed multiple choice questions and some open-ended questions. It featured several matrix-format questions to efficiently cover a multitude of topics in one question. (See a copy of the survey in Appendix E)

In addition to the survey, we drafted text for the invitation e-mail to registrants and the promotional e-mails sent by Real Estate Boards and RECO itself, which were approved on May 11 (Appendices B and C)

2.2 Survey administration

The online survey application SurveyMonkey[®] was used to administer the survey. In an effort to communicate and emphasize that the survey was conducted as part of an independent review, several strategies were implemented:

- A dedicated e-mail address was created: MCEsurvey@camprof.com.
- RECO provided registrant data to CamProf (including first and last names, e-mail, registration ID, postal code of address of service and date of registration) so that survey invitations would be issued by CamProf.
- The survey invitation clarified that no individual responses would be shared with RECO.

RECO and CamProf consultants discussed on multiple occasions that utmost care would be taken to safeguard registrants' privacy and to keep the data secure. 56,620 registrant e-mails were uploaded into SurveyMonkey[®]'s protected online contact list. Registrants were informed about how their data was safeguarded in the invitation e-mail (see Appendix B). We have included SurveyMonkey[®]'s security statement in the footnote below for your information.¹

56,620 registrants were sent an invitation and each registrant with a correct/current email address and who had not previously opted out of completing SurveyMonkey[®] surveys or had automatically blocked e-mails of this kind (approximately 98.2% of all registrants) received the survey. The survey was launched in three (3) groups of roughly 20,000 each to accommodate the system's limit for e-blasts between May 14–16, 2018. Two reminders were sent (see Appendix C); the first to those who had not yet begun the survey at the half-way point, and the second 2 days before closure, relative to when they had received the first invitation. As far as we know RECO sent a general invitation to all registrants and made one reminder call on Friday May 25; we are not aware if Real Estate Boards also promoted the survey during the two-week response period.

Two progress updates were issued to RECO on May 18 and May 23 (Appendix D).

A link to express interest in participating in a focus group was also included in a separate 1-question survey and 296 replied positively. 2/3 of those were for Toronto. These responses were passed on to the Focus Group team for recruitment of focus group participants.

In June, CamProf will also raffle ten (10) \$100 gift cards of choice to registrants who answered all questions in the survey and had opted into the prize draw.

¹ Security Statement: SurveyMonkey takes our users' security and privacy concerns seriously. We strive to ensure that user data is kept secure, and that we collect only as much personal data as is required to make our users' experience with SurveyMonkey as efficient and satisfying as possible. We also aim to collect data in the most unobtrusive manner possible. We aim to be transparent about our security infrastructure and practices to help reassure you that your data is sufficiently protected. For more details, see our <u>Security Statement</u>. If the URL of your survey begins with https://, your survey responses are sent over a secure, <u>SSL encryptedconnection</u>. Whether a survey offers this depends on whether the survey creator has enabled this feature.

2.3 Key Facts about registrant responses

- 1.8% did not actually receive an invitation for one of two reasons:
 - had previously opted out of receiving SurveyMonkey emails
 - emails were incorrect and were rejected from the recipient server
- 1 in 3 invited registrants did not open the invitation e-mail.
- 1 in 10 invited registrants opened the survey but did not respond.
- 4,384 registrants responded to the survey, that is 7.7% of all registrants invited.
- 7 in 10 respondents fully completed the survey (69% completion rate). However, only 1 in 10 respondents abandoned the survey before the half-way mark, which brings the mostly completed rate to 90%. This is a good result.
- Respondents spent on average 9 minutes to complete the survey.
- **12 respondents responded via e-mail** voicing their agreement or disagreement with the MCE program, RECO or the survey. We thanked each for their reply and encouraged them to also respond to the survey.
- One per)son raised a concern about **collecting postal codes**, and associated privacy and data security issues, and suggested city as a better way to collect geographic data. We discussed directly with the person and it was concluded that collecting postal code was acceptable.
- **5 respondents e-mailed to "unsubscribe"** which means they opted out of the survey after receiving it we consequently removed them from the list of reminders.
- 2 respondents received help over the phone to complete the survey.

3. Demographic profile of respondents

The demographic section of the survey contained 8 questions and was crafted to complement the current RECO Demographic Profile 2018 supplied by RECO under Activity 7. Specifically, the survey collected the following data about respondents: registrant type, trading status, trading locations, postal code of address for service, original year of registration, hours worked per week and age.

We looked for evidence that respondent demographics were similar to demographics of the entire registrant population, as any over- or under-representation in survey results could increase the likelihood that survey results are skewed towards perspectives held by particular groups. We note that survey respondent demographics correspond to RECO demographics in terms of trading status, region of work and hours spent on their real estate practice. However, demographics deviate considerably in years registered and age. Please see Table 1 for details:

Table 1 Demographic Representation in Survey Respondents

Survey population compared to entire registrant population	Survey Resp Demograph (% of respon	ics	Indicator	RECO Demographic Profile 2018 (% of all registrants)		
Higher proportion of	67.50%		Salespersons	76%		
brokers and brokers	22.9%		Brokers	16%		
of record and other managers.	11.2%		Broker of Records, other managers:	8.4%		
Proportion of active	10.1%		Inactive traders	7%		
and inactive traders are comparable.	89.9%		Active traders	93%		
No comparison is available.	74%, 51	1%, 31%	Trading in urban, suburban, rural areas	n/a		
Higher proportion of respondents working in	4%	17%	Working in Northern Ontario	14%		
Northern, North Eastern	13%		Eastern Ontario			
and Eastern Ontario	17%	1	South Western Ontario	17	7%	
	45%	65%	Central Ontario	69%		
	20%		Toronto			
Smaller proportion	1%		Registered < 2 years	20%		
have been registered	45%		2-5 years	21%	53%	
15 years or less, and higher proportion of			6-10 years	19%		
spondents have been			11-15 years	13%		
registered 16 years	19%		16-20 years	6%	10%	
or more			21-25 years	4%		
	34%		More than 25 years	17%		
Hours worked in both groups are remarkably	17%		Hours worked per week: less than 15	17	7%	
comparable.	14%		15-24	16%		
	19%		25-34	19%		
	24%		35-44	22%		
	25%		44 or more	25%		
Smaller proportion of respondents are at the	0.1%		Age of registrant: Under 25	2%		
age of 44 or below and	5%		25-34	16%		
more respondents are at the age of 55 and	14%		35-44	24%		
above.	26%		45-54	27%		
	32%		55-64	20%		
	20%		65 and older	12%		

Types of real estate: We also captured the types of real estate respondents are dealing with. RECO demographics do not delve into details, they break down residential (46%), commercial (9%) and both (42%) for brokerages not individuals, so we will forego the comparison and present a summary chart of the types of real estates respondents handle. See Figure 1 below for details, here are some key points:

- Nearly all respondents do trade in single family properties.
- 3 in 4 respondents trade in residential condominiums.
- 1 in 3 respondents trade in real estate for investment purposes.
- 1 in 4 respondents trade in vacant/development land. ٠
- 1 in 5 respondents trade in recreational, vacation or seasonal properties.

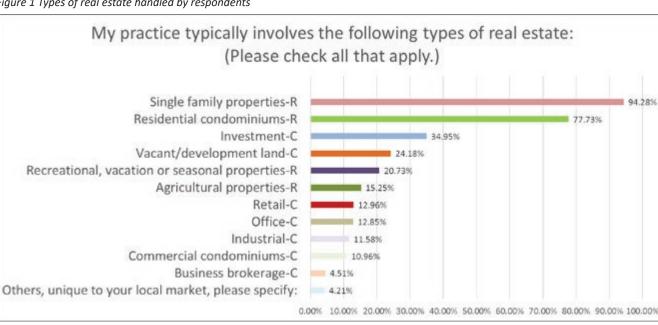


Figure 1 Types of real estate handled by respondents

4. Views of the MCE

The feedback section contained 10 questions, probing respondents on satisfaction, perceived learning transfer to practice, met and unmet needs, suggestions for enhancements, and other learning undertaken.

4.1 General satisfaction

To ease respondents into the feedback section of the survey, we started with two basic questions on overall satisfaction asking specifically for differences in content, delivery and relevance. We note the following in Figures 2 and 3 below:

- a) The responses are quite positive with nearly 3 in 4 are expressing some level of satisfaction.
- We note slight variances between the three areas in general and also between levels of satisfaction. b)
- What does stand out is that overall respondent satisfaction appears very similar between Update c) and Elective courses—just slightly more negative for the Elective courses.

94,28%

Figure 2 Satisfaction with update courses

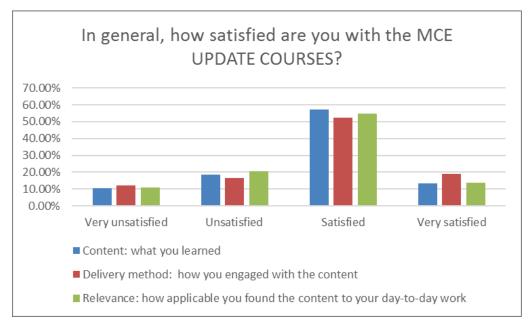
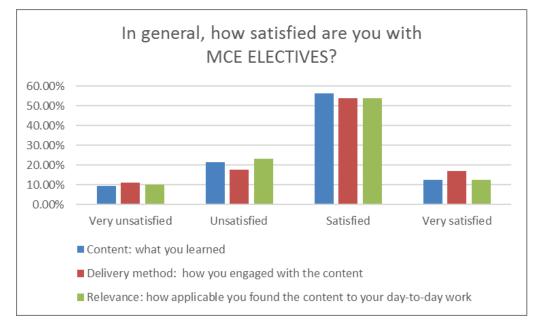


Figure 3 Satisfaction with elective courses



4.2 Going beyond satisfaction

In addition to general satisfaction, we wanted to introduce a different measure to gauge registrant satisfaction toward the MCE in an alternative way. We chose the Net Promoter Score (NPS), an indicator and index that was introduced in Harvard Business Review 15 years ago. The NPS is a quick measure of the willingness of customers to recommend a company's products or services to others based on their past experience with it. In the retail industry, the NPS has been used for several years as a proxy for gauging the customer's overall satisfaction with a company's product or service and the customer's loyalty to the brand. Although conceived for private organizations, public organizations are starting to use it in North America as well.

The NPS measure was used in the question: "How likely would you be to recommend the MCE program to a colleague or friend?" Respondents answered by assigning a score between 0= extremely unlikely to recommend and 10=extremely likely to recommend.

The NPS is based on strong empirical evidence that only customers who say they are very or extremely likely (9 or 10) to recommend a product to a friend or colleague will actually buy it again—meaning they are fully satisfied. These individuals are identified as **promoters** of the product or service.

Those choosing 7 or 8 are identified passives and are considered undecided.

Finally, those who choose 6 and below are unlikely to buy/use the product again and will probably speak negatively about it to friends and colleagues, they are identified as **detractors** of a product or service.

See Figure 4 for a breakdown of all responses for each score from 0 - 10. Red and orange show the most negatives, the detractors, grey identifies passives and the two shades of green identify promoters.

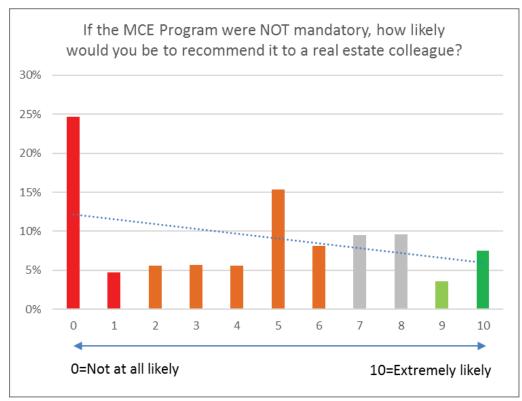


Figure 4 Willingness to recommend MCE program

We note that in Figure 4:

- 1 in 4 respondents scored 0 (extremely unlikely to recommend): they can be characterized as extremely unsatisfied with the MCE.
- 70% (the sum of all that scored between 0 and 6) fall into the category of detractors and according to NPS theory, are likely to speak negatively about the MCE.
- 11% (the sum of all that scored between 9 and 10) fall into the category of promoters.

In Section 6 of this report, we examine the most (score of 10) and least satisfied (score of 0) respondents to investigate potential demographic indicators between the detractors and the promoters.

4.3 Perception of learning transfer

A positive impact on respondents' practice is one measure of providing value to registrants. We asked registrants about their perception of learning transfer resulting from the MCE program. Figure 5 summarizes the findings. Key points are:

- 60%-80% of respondents expressed that they saw their practice improve in all areas surveyed.
- 78% feel better informed about regulatory requirements.
- 69% are more aware of ethics in their practice and better understand and apply best practices.
- 68% are better at avoiding practice errors.



Figure 5 Perceived change in practice after completing the MCE courses

4.4 Functionality and technology

The next question elicited registrants' views on existing features of the MCE program. We note a number of interesting points illustrated in detail in Figure 6 on the next page:

- 3 in 4 of respondents prefer online learning only.
- 1 in 3 respondents do not feel that the audio and visual elements and 1 in 2 do not feel the way the course content is conveyed captures their attention.
- 1 in 3 do not feel that the courses provide them with timely information.
- A large majority, 4 in 5, feels the course is easy to navigate and that the technology works well. This confirms some of RECO's course satisfaction data.
- A large majority (78.3%) appreciates the quizzes and activities that help verify their understanding.

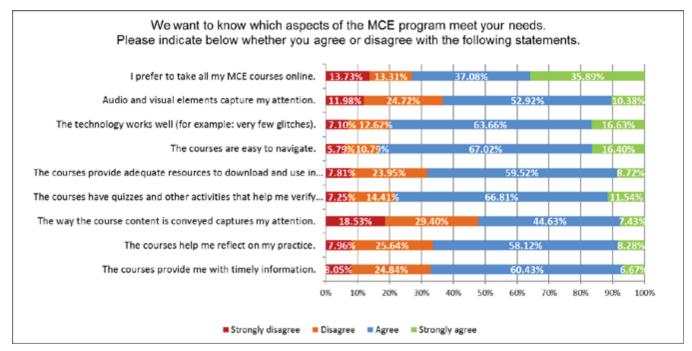


Figure 6 Registrants' needs and the MCE program features

4.5 Other professional development

We asked respondents if they pursued any learning on regulatory updates, interpersonal skills, local market issues/trends and specialist real estate skills and topics from other education providers. We found that **2 in 3 respondents** completed education and learning elsewhere.

In particular, registrants accessed education and learning on regulatory updates from their brokerage (62%), their local real estate board (48%) and the Ontario Real Estate Association (33.2%). This trend is somewhat similar for local market issues/trends. For respondents, real estate conferences and other real estate associations or education providers appear to play a rather minor role.

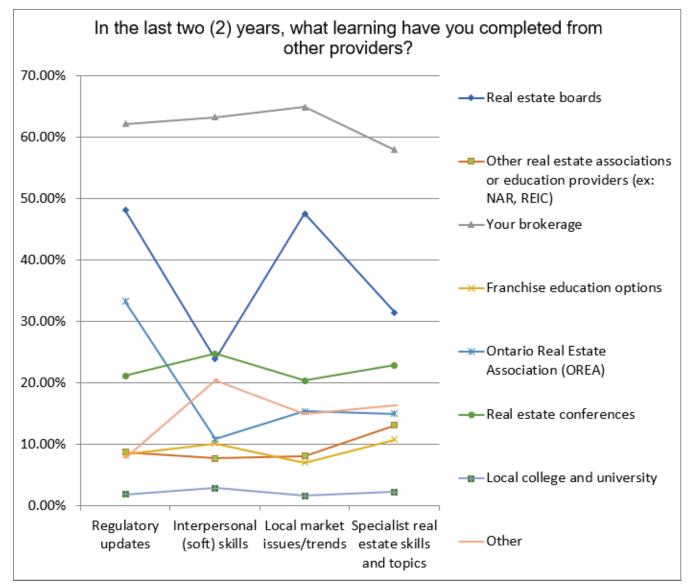


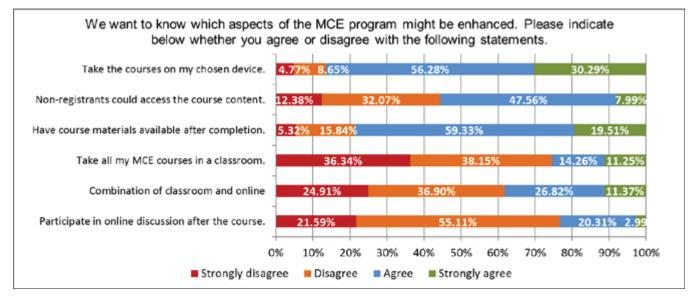
Figure 7 Other learning providers

5. Registrant views on potential enhancements

The next question tested suggestions for enhancements (gleaned from RECO and the fall focus groups) to the MCE program. A number of interesting points described in Figure 8 below are:

- Cross-platform accessibility appears to be the biggest ask (86%).
- 16% of respondents want to go back to the classroom only model.
- About 1/3 prefer a combination of online and classroom learning.
- We confirmed in a follow-up question that only 30% of respondents would be willing to pay extra (a maximum of \$500 for a 1/2 day course and a maximum of \$800 for a 1-day course.)
- Online discussion groups would only be welcomed by 23%.

Figure 8 Registrants' views on suggested enhancements



We also asked what changes respondents would like made to the MCE program specifically. We analyzed respondents' first recommendation to find the following top 10 suggested enhancements:

Table 2 Specific recommendations	for enhancements
----------------------------------	------------------

Feedback categories	Examples given by respondents	%
1. Add classroom		18%
2. Specific content		14%
3. More choices	electives	14%
4. More relevant content	case studies, examples, up-to-date	10%
5. Faster pace, fit to skill level	fast forward, more difficult	11%
6. Update delivery	video, audio, visuals	8%
7. More interactive		5%
8. Identification, pass & fail		4%
9. Make material available		3%
10. Improve technology	freezing, shutting down, device accessibility	3%
Various	this includes 4% satisfied, 2% dissatisfied	10%

We also asked specifically about content that respondents would like to be covered more in-depth or added to the curriculum with regard to the Real Estate and Business Brokers Act, 2002.

Table 3 Specific recommendations for content related to REBBA 2002

Feedback categories	Examples given by respondents	%
1. Ethics, Professional Practice		22%
2. Multiple Representation		18%
3. New regulations, specific laws		12%
4. Multiple offers		12%
5. Clauses, contracts, forms, paperwork		10%
6. Advertising, incl social media		9%
7. Case Studies	RECO misconduct cases, practice cases	6%
8. Financial Transactions		2%
9. Disclosures		2%
10. Specific to property types	estates, beachfront, rural	3%
Various	more residential, more commercial, leasing, mortgages, geowarehousing, preparing listings, marijuana legalization, safety	14%

6. Potential demographic differences in attitudes and needs

This section seeks to identify potential associations between certain demographic features and views on the MCE or on meeting registrants' needs. As part of the analysis we have investigated (i.e. cross-tabulated) the impact of demographics on registrants' attitudes towards the MCE. We found that **age** and **hours of work per week** appear to play a role.

To find out more, we separated the respondents who answered 0 or extremely unlikely to recommend the MCE program on the NPS question from those who answered 10 or extremely likely to recommend the MCE program on the NPS question and examined them for their age (Figure 9) and the hours of work (Figure 10) they complete in a week.

Figure 9 illustrates that respondents 46 years and older have more favourable views.

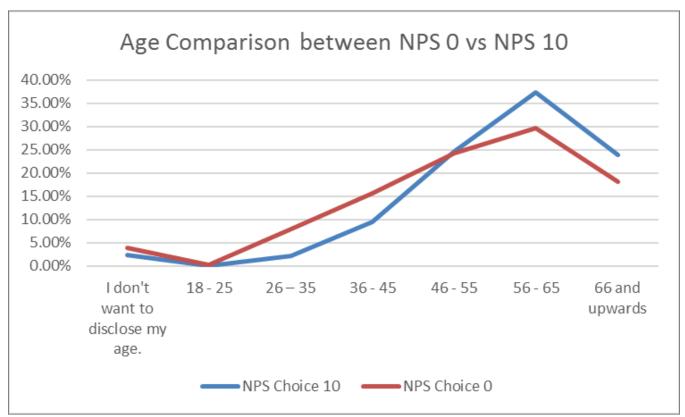


Figure 9 Respondents' age and the MCE program

Figure 10 illustrates that respondents who work fewer hours seem to have a more favourable perspective of the MCE program compared to those working more hours; the turning point appears to happen at 25 hours or more per week.

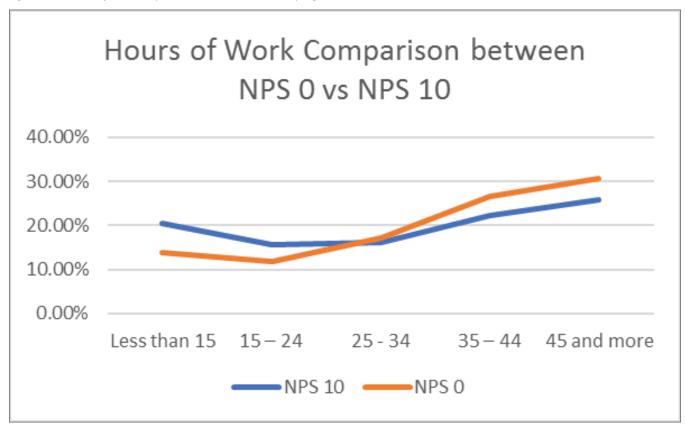


Figure 10 Number of hours respondents work and the MCE program

It is important to note, that there is no particular association between age and hours worked per week. Only registrants age 66 and upwards are half as likely to work 45 or more hours – which is what one would more or less expect for respondents in what is traditionally retirement age.

We then looked at the enhancements the group of least satisfied respondents would like made. See Figures 11 and 12 for details on the group of least satisfied respondents. Key items for the list of potential enhancements include:

- Cross-platform accessibility
- Course materials available after the course
- Audio visual and how the content is conveyed to be more engaging
- More relevant of content and more opportunity for reflection on practice
- Timeliness of the information

It is interesting to note that the list of desired enhancements is nearly identical across both groups, the most satisfied and the most dissatisfied.

Figure 11 How the MCE meets the needs of the 25% of least satisfied respondents

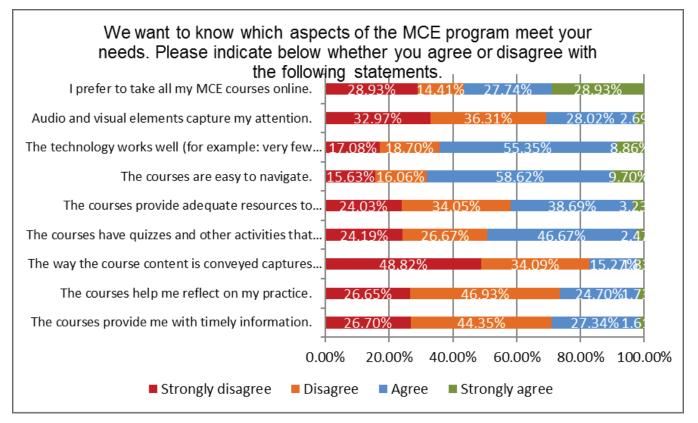
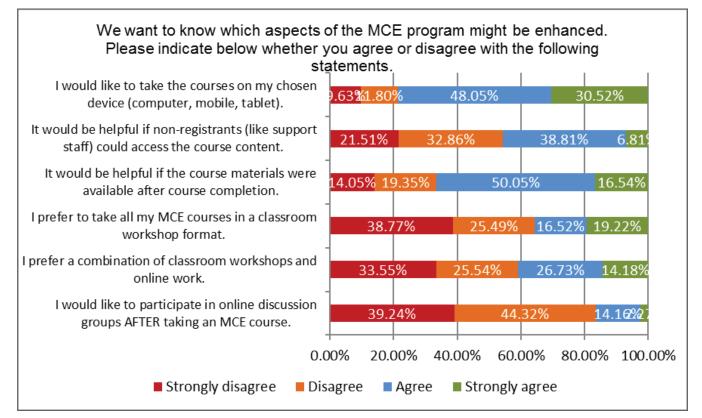


Figure 12 Desired enhancements from the 25% of least satisfied respondents



We also investigated groups based on their focus on commercial and residential practice, as well as years registered. We did not notice a significant difference between commercial and residential practice. For years registered we did notice a difference however, very similar to the age category.

7. Conclusions: Top 10 themes

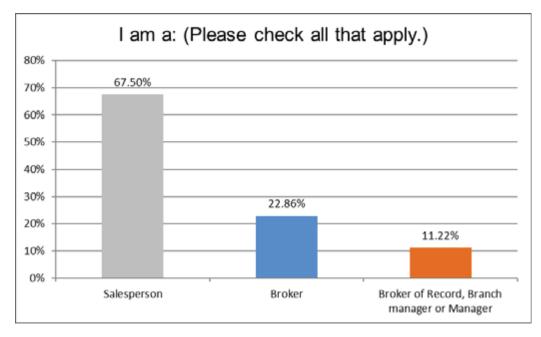
We conclude the survey report with a list of key considerations for the review, drawn from the survey findings. Many of these considerations will be addressed in the focus groups, others will be discussed in the final report, based on findings from the other activities.

- 1. Survey results indicate that those who are younger (45 and below) and work more hours (25 and more) have more negative views of the MCE? Is this due to these two groups having different needs from the rest of the registrant population? If so, how do their needs differ and how can they be met?
- 2. The younger cohort (45 and below) was under-represented in responding to the online survey. Is this a one time occurrence or are they generally more disengaged? Should particular efforts be made to engage them?
- 3. 1 in 3 respondents welcome class room training; online discussions are not a welcome substitute at this time. While survey results showed that the wish for classroom training is not pervasive among respondents, it is not clear what the actual benefit of re-introducing classroom training would be. Is it discussion, is it networking, is it motivating disengaged registrants to learn, is it the opportunity to ask questions to experts, or to dive deeper for those who find the standard course too basic?
- 4. A combination of factors (i.e. higher satisfaction among those working fewer hours, desire for a faster pace and more relevant content) seem to indicate that some courses are too basic and do not add value for some respondents. How can these needs be met more fully?
- 5. Respondents ask for more relevance, practical examples and more timely updates. Can the MCE be enhanced on these factors? How can relevance be improved? Can practical examples be introduced? Could updated training be published more quickly?
- 6. Accessibility of training on all devices is a clear ask from respondents. How can cross-platform accessibility be implemented?
- 7. Respondents want course materials to be available; some even suggest to make all content available all the time. Could course content be made available to support learning on demand?
- 8. 2 in 3 respondents receive regulatory updates from their brokerage. What do these updates look like? How do they differ from or complement the MCE?
- 9. 1 in 10 wouldn't change a thing. What is it that makes these respondents the most satisfied of the group? Do they have different needs?
- 10. 1 in 4 respondents is extremely dissatisfied. Is this an acceptable proportion for a continuing education program? Do dissatisfied registrants have different needs that are not being met? Do they have unrealistic expectations of e-learning? What should be provided to them?

Appendix A Detailed Demographic Charts

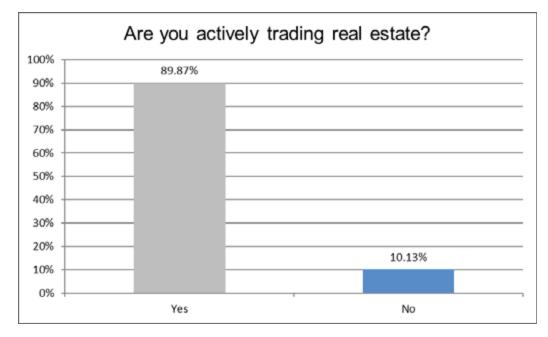
Registrant Type

(based on 4,384 responses)



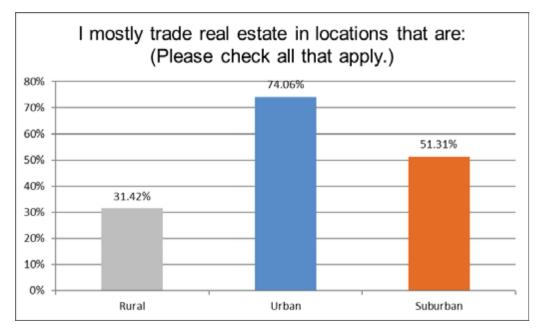
Active/Inactive Trading Status

(based on 4,373 responses)



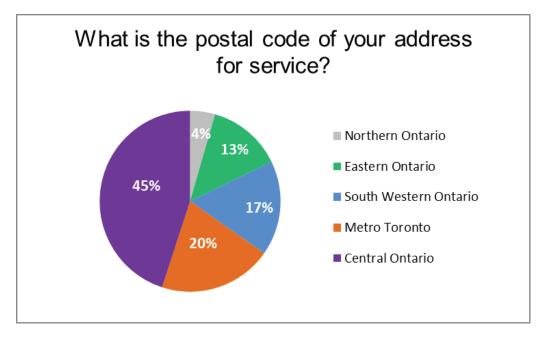
Trading Locations

(based on 3,705 responses)



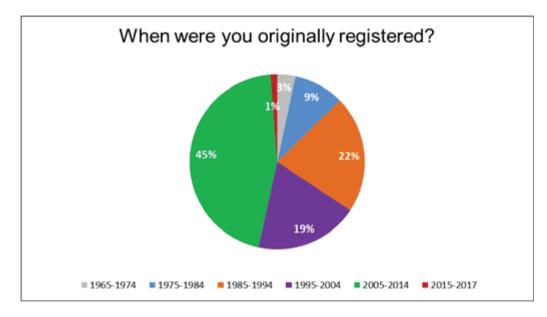
Postal Code – Address for Service

(based on 3,705 responses)



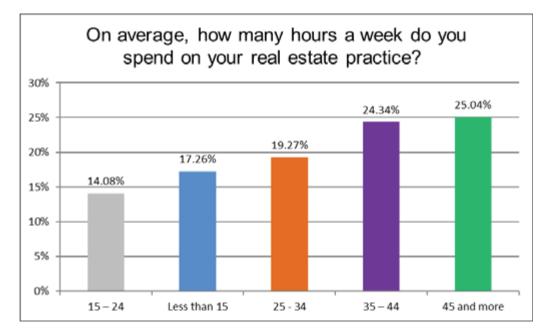
Year of Registration

(based on 4,125 responses)



Hours per Week spent on Practice

(based on 4,125 responses)



Registrant Age

(based on 4,125 responses)

