White Paper on Consumer Affairs 2023

FY2022 Implementation of Consumer Policy

FY2022 Report on the Results of Consolidation and Analysis of Information about Actual or Potential Consumer-Related Incidents

[Summary]

Consumer Affairs Agency

2023 White Paper on Consumer Affairs Table of Contents

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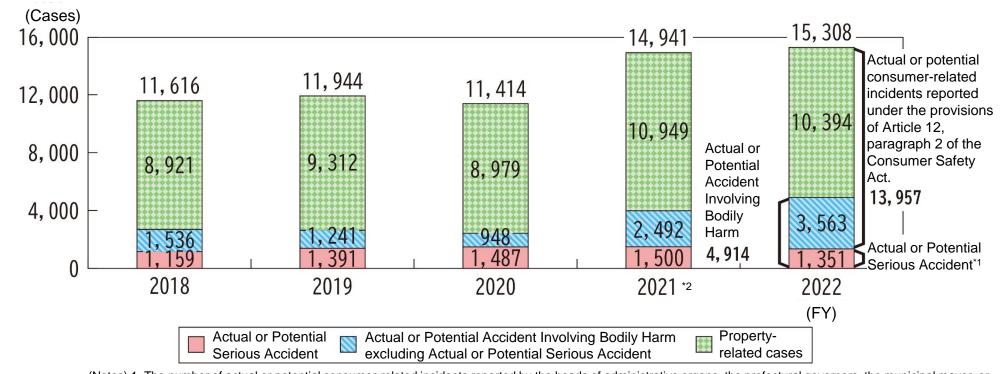
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[•]In this document, the contents and number of consumer affairs consultations registered with PIO-NET is as of March 31, 2023. Since it takes certain amount of time from the receipt of consultation cases at local consumer affairs centers to registration to the PIO-NET, the number of consultation cases in this document may slightly increase in the future.

Part 1 Chapter 1 Section 1 Results of consolidation and analysis of information about actual or potential consumer-related incidents reported to the Consumer Affairs Agency (1)

- The number of actual or potential consumer-related incidents reported to the Consumer Affairs Agency in FY2022 was 15,308.
- The break down is as follows: 1,351 cases were Actual or Potential Serious Accidents reported under the provisions of Article 12, paragraph 1 of the Consumer Safety Act, and 13,957 cases were actual or potential consumer-related incidents reported under the provisions of Article 12, paragraph 2 of the same Act.
- Among these cases, the number of Actual or Potential Accidents Involving Bodily Harm was 4,914, and the number of property-related cases was 10,394.





(Notes) 1. The number of actual or potential consumer-related incidents reported by the heads of administrative organs, the prefectural governors, the municipal mayor, or the head of the National Consumer Affairs Center to the Consumer Affairs Agency under the provisions in the Consumer Safety Act

- 2. *1 These cases mean those of Actual or Potential Serious Accident reported under the provisions of Article 12, paragraph 1 of the Consumer Safety Act.
- 3. *2 From June 2021, it is mandatory to report the recall of foods due to the amendment of the Food Sanitation Act and the Food Labelling Act.

- •The Consumer Safety Investigation Commission conducted investigations pursuant to the provisions of Article 23, paragraph 1 of the Consumer Safety Act.
- •In FY2022, two reports were published. Also, opinions were submitted to the heads of relevant administrative organs.

Accidents involving the use of HIFU (High-Intensity Focused Ultrasound) at esthetic salons, etc.

- •Injuries such as nervous / sensory disorder and burns were caused by treatment using a focused ultrasound radiation technology called HIFU (High-Intensity Focused Ultrasound) mainly for slimming or anti-sagging purposes.
- <Cause of the accidents>
- Treatments were carried out using devices with a high radiation output level and low reliability in terms of safety and / or by persons without the necessary anatomical knowledge for treatments or with insufficient knowledge of adjusting radiation output level and radiation methods.
- ⇒ An investigation report was compiled in March this year, and the following opinions were submitted to the Minister of Health, Labour and Welfare, the Minister of Economy, Trade and Industry, and the Commissioner of the Consumer Affairs Agency.

Opinions to the Minister of Health, Labour and Welfare:

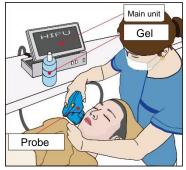
- The handling of HIFU under the Medical Practitioners' Act should be organized such that HIFU practitioners will be restricted.
- Supervision over the distribution of imported devices should be enhanced
- •HIFU practitioners should share information on accidents, etc., among them

Opinion to the Minister of Economy, Trade and Industry:

•In cooperation with esthetic industry groups, risks associated with HIFU treatments should be widely disseminated to esthetic salons including those not belonging to such industry groups to raise their awareness.

Opinion to the Commissioner of the Consumer Affairs Agency:

•The risks should be widely disseminated to consumers to raise their awareness by taking measures such as, but not limited to, fully utilizing social networking services (SNS).



HIFU treatment illustration

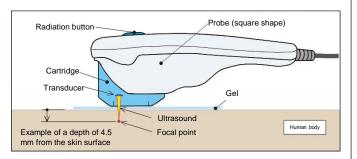


Illustration of HIFU radiation

Part 1 Chapter 1 Section 3 Overview of consumer affairs consultations

- The number of consumer affairs consultations in 2022 was 870,000, increasing from the previous year.

 On the other hand, the number of consultations on billing fraud was approximately 16,000, marking the lowest number in the last 20 years.
- By product / service type, the type "Goods in general," which also covers spam e-mails and suspicious phone calls, accounted for the largest number of consultations.
- In addition, the number of consultations on beauty-related products / services, such as those on "skin-care products" and "esthetic services," increased.

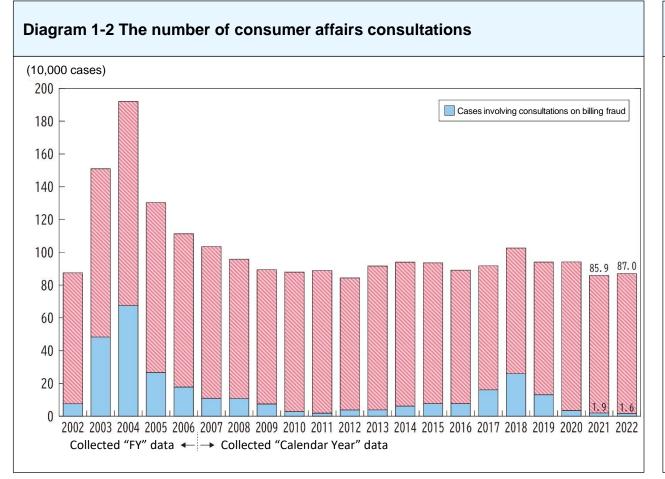
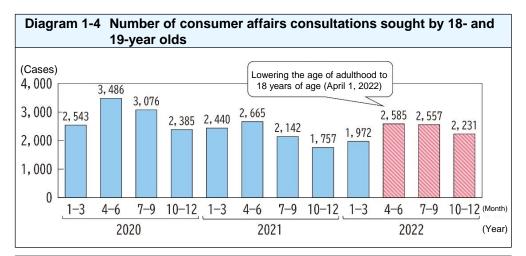


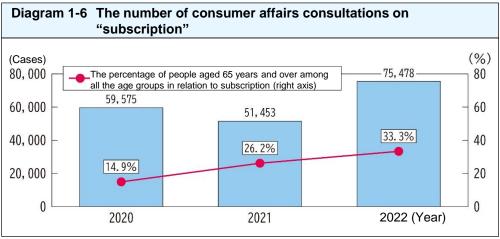
Diagram 1-3
Top 10 product / service types according to the number of consumer affairs consultations (2022)

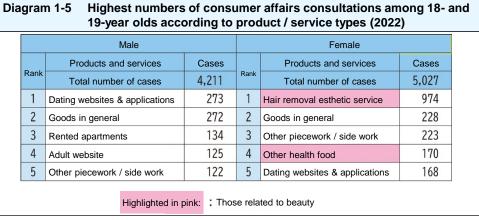
	Total	
Rank	Products and services	Cases
	Total number of cases	869,938
1	Goods in general (e.g.: spam e-mails and suspicious phone calls)	79,046
2	Real estate lease	36,982
3	Work & construction	27,452
4	Skin-care products	23,906
5	Other health food	20,724
6	Esthetic services	20,715
7	Other services	19,322
8	Internet connection service	18,844
9	Multi-purpose loan / consumer loan	18,319
10	Mobile phone service	16,771

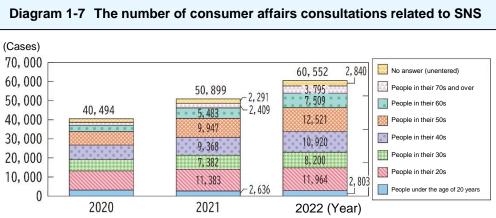
Part 1 Chapter 1 Section 4 Consumer affairs consultation topics in 2022

- While there was no significant change in the number of consultations among 18- and 19-year olds before and after the lowering the age of adulthood, the number of consultation cases on hair removal esthetic services was high in 2022.
 In terms of quarters, the number of consultations tends to be high during the months from April to June, when many people may experience the changes in life environments.
- The number of consultations on the "subscription" form of mail order sales reached a record-high, and the proportion of elderly people was also record-high.
- The number of consultations related to SNS was the highest ever. Individuals in a wide age range encountered SNS-related problems, and the number of middle-aged and older people involved in such problems increased remarkably.
- People in their 50s accounted for the highest proportion during 2022, surpassing for the first time the age group of 20s which had held the highest number up to 2021.









(Note) All the diagrams are created based on consumer affairs consultations registered with PIO-NET (as of March 31, 2023).

The number of consultations on "subscription" in Diagrams 1-6 and 2-5 up to March 2021 consists of consultations on "cosmetics," "health food," and "beverage." The number of consultations in and after April 2021 consists of consultations on all goods.

Part 1 Chapter 1 Section 5 Consumer harm and problems experienced and estimated amount of financial detriment

- •Consumer financial detriment amount in 2022 was estimated to be about ¥6.5 trillion (payments made (including credits granted)), increasing from the previous year.
- •This estimated amount is considered attributable to the impact of an increase in the number of consultation cases involving high amounts in connection with "educational & leisure services" including travelling or "foods" including health food. In addition, another factor affecting the above estimated amount is considered to be an increasing trend over the last few years in the proportion of persons who experienced consumer harm or problems in connection with the goods they had purchased or the services they had used.

Diagram 1-8 Estimated results of consumer financial detriment amount

	2018	2019	2020	2021	2022
Contract / Purchase value	About ¥7.2 trillion	About ¥6.6 trillion	About ¥5.0 trillion	About ¥7.3 trillion	About ¥8.4 trillion
Payment made (including credit granted) *	About ¥6.1 trillion	About ¥5.1 trillion	About ¥3.8 trillion	About ¥5.9 trillion	About ¥6.5 trillion
Payment made	About ¥6.0 trillion	About ¥4.9 trillion	About ¥3.6 trillion	About ¥5.8 trillion	About ¥6.4 trillion

^{* &}quot;Payment made (including credit granted)" means the sum of payments already made and future payments to be made with credit cards, etc.

(Notes)

- 1. Consumer financial detriment amount is the total amount of payments made for products and services related to consumer harm and problems.
- 2. Estimated amount is calculated by multiplying the population aged 15 and over by the "probability of occurrence" of consumer harm and problems, which is calculated from the results of the "Basic Survey on Consumer Life," and then multiplying by the average amount of damage per incident, which is calculated from consumer affairs consultation information, and then adding the amount estimated to be potential damage among elderly people to adjust the result.
- 3. Note that since the awareness survey used for the estimation is based on consumer awareness, the perspective on consumer harm and problems may differ among the respondents, and the survey may include errors due to its nature.

[Feature] Part 1 Chapter 2 Consumption by elderly people and efforts toward the achievement of society with consumer citizenship

- <Trends in elderly people's consumer affairs consultations>
- •The number of consumer affairs consultations sought by elderly people (aged 65 years and over) is about 250,000 per year (about 30% of the total number of consultations).
- •In terms of different sales / purchase patterns, the proportion of elderly people tends to be high in relation to "door-to-door purchases" and "door-to-door sales."
- •By product / service type, "health food" is ranked high for elderly people as a whole. The rank of "services related to home repair" becomes higher as the age increases, and there are consultations regarding sales under the guise of inspection and repeated sales. Among elderly women aged 65-74 years, "cosmetics" is ranked high.
- → Even among elderly people, there are different trends observed in consumer problems according to their age groups.

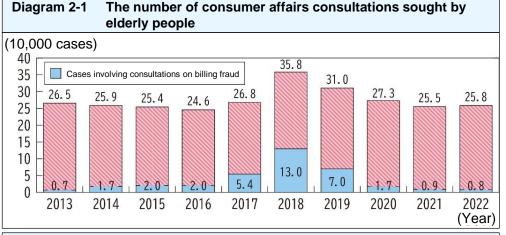


Diagram 2-2 Proportions of elderly people in the number of consumer affairs consultations (according to different sales / purchase patterns, 2022) (%) 100 80 60 13.8 40 6.7 5.6 28.4 2.6 0.7 63.4 16.5 20.3 15. 2 46.7 20 21.3 18.7 19.6 Door-to-door Door-to-door sales Telemarketing sales In-store purchases Mail order sales purchases (N=7, 223) Internet shopping other than internet (N=43,633)(N=189,994)(N=70,483)shopping (N=253, 214)Other age groups Aged 85 (including unknown (N=91, 169)years and

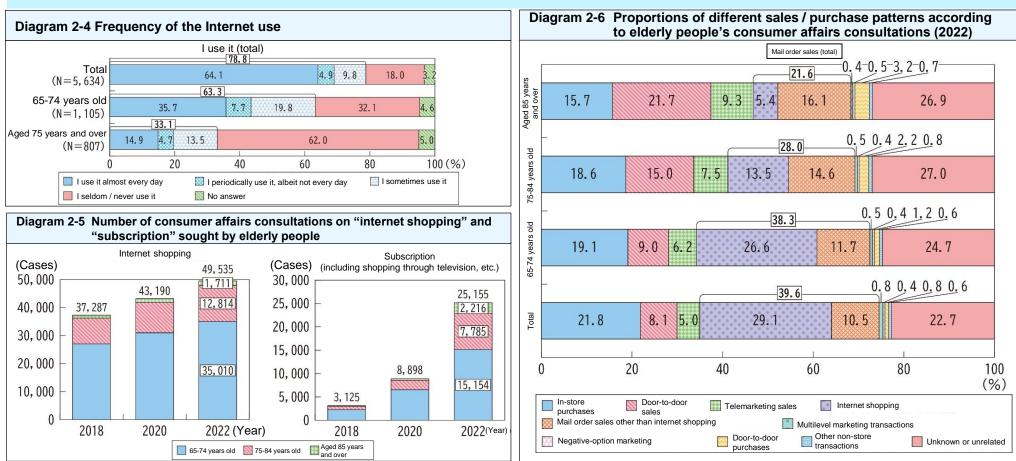
Diagram 2-3 Highest numbers of consumer affairs consultations sought by elderly people according to product / service types (2022)

Male									
65-74 years old				75-84 years old		Aged 85 years and over			
ank	Products and services	Cases	녿	Products and services	Cases	녿	Products and services	Cases	
Ra	Total number of cases	63,581	Ra	Total number of cases	42,793	Ra	Total number of cases	13,102	
1	Goods in general	7,462	1	Goods in general	5,374	1	Goods in general	1,300	
2	Adult website	2,504	2	Other services	1,841	2	Other health food	545	
3	Other services	2,194	3	Mobile phone service	1,383	3	Other services	511	
4	Mobile phone service	1,732	4	Other health food	1,151	4	Roof repair service	465	
5	Multi-purpose loan / consumer loan	1,715	5	Fiber-optic lines	1,072	5	Repair services	411	
6	Fiber-optic lines	1,661	6	Roof repair service	1,038	6	Newspaper	349	
7	Electricity	1,383	7	Electricity	1,036	7	Electricity	343	
8	Other health food	1,336	8	Repair services	998	8	Mobile phone service	337	
9	Repair services	1,176	9	Adult website	883	9	Fiber-optic lines	328	
10	Rented apartments	1,058	10	Multi-purpose loan / consumer loan	803	10	Other finance-related services	199	

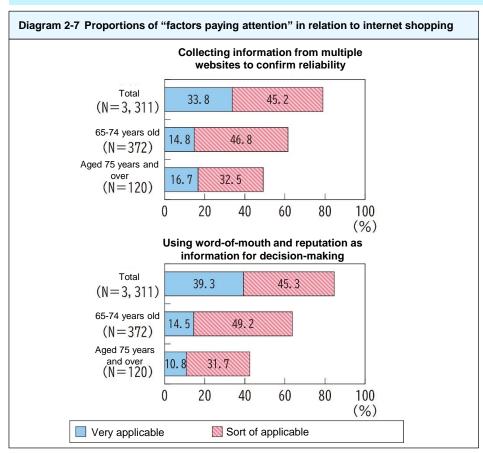
Female									
ě.	65-74 years old		75-84 years old			Aged 85 years and over			
논	Products and services		녿	Products and services	Cases	녿	Products and services	Cases	
Rank	Total number of cases	67,673	Ra	Total number of cases	51,964	Ra	Total number of cases	18,112	
1	Goods in general	7,449	1	Goods in general	5,863	1	Goods in general	1,681	
2	Other health food	1,849	2	Other health food	1,925	2	Other health food	1,052	
3	Milky lotion	1,659	3	Mobile phone service	1,402	3	Newspaper	773	
4	Mobile phone service	1,641	4	Repair services	1,341	4	Repair services	537	
5	Cosmetic cream	1,353	5	Other services	1,055	5	Health food (general)	414	
6	Repair services	1,292	6	Electricity	1,037	6	Roof repair service	401	
7	Other services	1,260	7	Newspaper	1,005	7	Electricity	324	
8	Foundation	1,189	8	Roof repair service	971	8	Other services	322	
9	Electricity	1,033	9	Milky lotion	712	9	Seafood (general)	308	
10	Multi-purpose loan / consumer loan 1,004		10	Other finance-related services	707	10	Mobile phone service	290	
Yellow: Services related to Services related t									

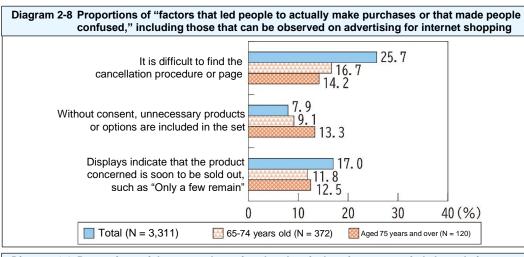
<Elderly people's problems related to internet shopping, etc.>

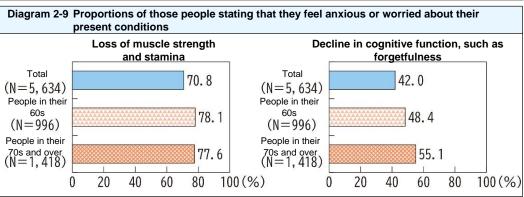
- Elderly people, especially those aged 75 years and over, use the Internet less frequently.
- The number of consultations on "internet shopping" sought by elderly people in 2022 marked the highest in the last few years, with those aged 65-74 years accounting for two-thirds.
- •The number of consultations on "subscription" sought by elderly people reached a record-high level, with problems related to cosmetics and health food encountered mainly by those aged 65-74 years.
- •In terms of different sales / purchase patterns, the proportion of internet shopping becomes lower as the age increases; it is only 5% among people aged 85 years and over while it is over one-fourth among people aged 65-74 years.
- → There are differences between elderly people who use the Internet and those who use it infrequently, and measures and efforts need to be tailored to each trend.



- <Elderly people's awareness and experience of using internet shopping and their anxiety about health>
- •The proportion of elderly people who pay attention to "collecting information from multiple websites" and "review" is low, indicating that their prior research may not be sufficient.
- •With respect to the factors that lead elderly people to actually make purchases or that make them confused, including those that can be observed on advertising for internet shopping, the factors "it is difficult to find how to cancel" and "without consent, unnecessary options are included in the set" are ranked high among elderly people aged 75 years and over.
- → Some elderly people who use the Internet have digital literacy issues from the perspective of preventing consumer problems.
- •Elderly people are anxious about their health.
- → They may be more likely to be involved in problems related to "health food."

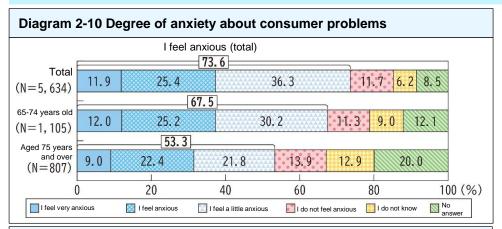


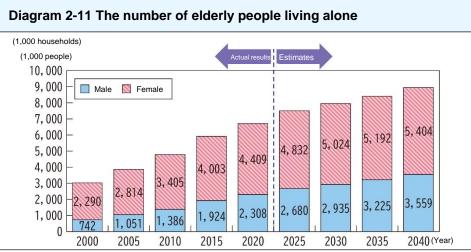


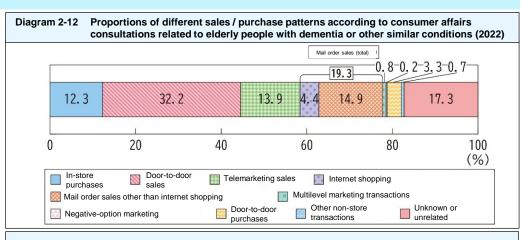


<The nature of elderly people in relation to consumer problems>

- •The proportion of people who feel anxious about the possibility of encountering consumer problems decreases with age.
- •The number of elderly people living alone is increasing, and consumer problems may be less likely to become apparent due to loneliness and isolation.
- •The number of elderly people with dementia or other similar conditions is expected to continue increasing. In terms of consumer affairs consultations, the proportion of door-to-door sales and telemarketing sales are characteristically large.
- → The nature of elderly people may make them more susceptible to consumer problems.
 There are age and individual differences in the vulnerability of elderly people, and there are various different elderly people.







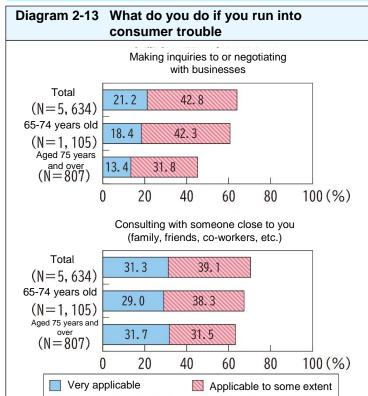
The nature of elderly people in relation to consumer problems

- · High anxiety about health
- Increase in the number of elderly people living alone (loneliness and isolation)
- Increase in the number of dementia patients and people with impaired judgment
- Tendency not to make active responses (described below)
- Low anxiety about consumer problems and tendency not to sufficiently research before purchasing
- Digital divide and digital literacy issues

<Prevention of consumer harm among elderly people ~Responding to a variety of vulnerabilities~>

- •When encountering consumer problems, people aged 75 years and over tend not to make active responses such as "making an inquiry to the business or negotiating with the business," while over 60% of them consult with someone close to them.
- •Watch-over activities that can respond to situation and vulnerability of each elderly person are effective. A "Local Council for Ensuring the Safety of Consumers" (commonly known as a "Watch-over Network") is established in each local government, and the participation of various local actors including not only administrative organs but also private businesses is encouraged, in order to reinforce the connection of elderly people with people around them in the community.
- → Watch-over activities should be carried out in a manner that consumer harm can be prevented or discovered early, so that such activities can provide support for complicated issues involving loneliness and isolation.
- → <u>Awareness raising and consumer education that respond to the diverse vulnerability and problem tendencies of elderly people are also needed.</u>

The creation of content for consumer education and information provision aimed for individuals around elderly people and communities of elderly people may potentially enhance the effectiveness of watch-over activities if such content is utilized for watching-over in the community.



Example of a mobile supermarket that also serves a watch-over function (Tokushimaru Inc.)

Demonstration project in collaboration with the Watch-over Network

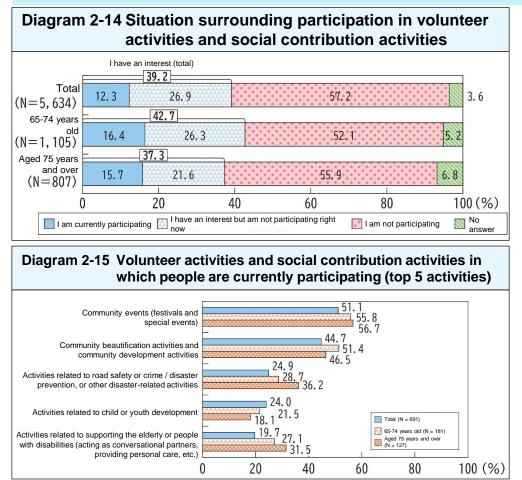
- On the occasion of shopping, hearings on harm caused by consumer problems, and sharing of harm information to local governments through the Watch-over network are conducted.
- By casually conducting watch-over activities while providing shopping support, elderly people are more likely to accept watch-over.

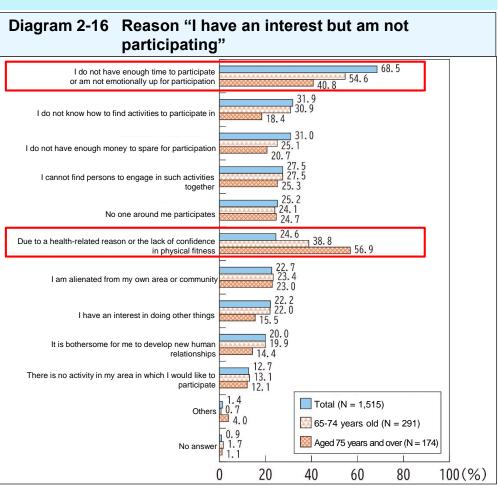


Tokushimaru Inc.: operates a mobile supermarket and has participated in the "Demonstration Project for Watch-Over Activities Through Shopping Support," a project commissioned by the Consumer Affairs Agency.

<Situation surrounding elderly people's participation in social contribution activities ~"Community" and "the diversity of elderly people"~>

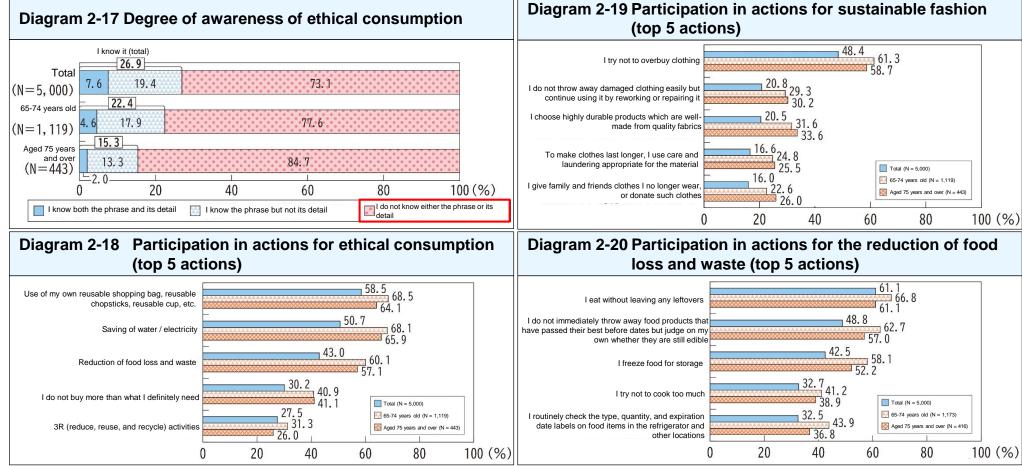
- The percentage of elderly people who participate in social contribution activities is about 16%, which is higher than the percentage of the total population participating in such activities (about 12%). Accordingly, many elderly people take part in community activities.
- •"Due to a health-related reason or the lack of confidence in physical fitness," one of the reasons for not participating in social contribution activities despite having an interest in such activities, is characteristically ranked high among elderly people, especially among those aged 75 years and over. Among people aged 65-74 years, those who choose "I do not have enough time to participate or am not emotionally up for participation" mark the highest number.
- → In order to promote elderly people's participation in social contribution activities, it is necessary to <u>have a perspective on "local community" and to consider the diversity of elderly people, including their health status.</u>





- <Elderly people's active participation in ethical consumption and further promotion>
- •Many elderly people are not familiar with the term ethical consumption (i.e. socially- and environmentally-friendly consumption). On the other hand, they are active on familiar efforts which could lead to ethical consumption.
- •With respect to sustainable fashion, elderly people are more active in efforts to make their clothing last longer, compared with the total population in the relevant survey.
- With respect to the reduction of food loss and waste, among elderly people, those aged 65-74 years are particularly active.
- → If the word and concept of ethical consumption can be spread through consumer education, and if it is recognized that such behavior leads to solutions to environmental and social issues, it is possible that the efforts of the elderly will be further stimulated.

 It is also important to promote ethical consumption based on differences in efforts by generation.



(Note) Diagram 2-17, 2-18, 2-19: created from the "FY2022 Survey on Attitude and Awareness in Consumer Life (Third Survey)" of the Consumer Affairs Agency. Diagram 2-20: created from the "FY2022 Survey on Attitude and Awareness in Consumer Life (Second Survey)" of the Consumer Affairs Agency.

<Promotion of elderly people's participation in social contribution activities (1) ~Various forms of activities~>

[Examples of domestic initiatives]

- Elderly people are highly motivated to contribute to the "community" around them, and the words of appreciation and their bonds with those close to them are rewarding.
- •There are also efforts to take advantage of perspectives of elderly people to the improvement of products and services, and to support each other from the same perspective.
- → In order to activate social contribution activities by elderly people, it is important to <u>have a familiar "community" perspective and an awareness that there are various ways to engage in social contribution activities.</u>

[Tosa Tour Guide Volunteers Association]

~Want others to know more about our community~



- After retiring from his job, Mr. Kuzume, the association's president, began volunteering as a sightseeing guide out of a desire to "contribute to the community."
- The association is also adopting up-to-date guiding methods, such as promoting guides using tablet devices.

[Center for Usability and Aging Research]

~Create products and services that are easy to use from elderly people perspective~



- Research activities to verify, study, and improve the usability of products and services from elderly people perspective.
- Principally led by the University of Tsukuba, local elderly people, individuals related to companies, and university researchers work in cooperation with each other on developing better products and services.

[Kagoshima City local advocates for consumer issues]

Contributing to the prevention of consumer problems in the community by using the unique experience of elderly people~



- Elderly people become "local advocate for consumer issues" and give lectures on prevention of consumer troubles at local clubs for the elderly, such as the Otassha Club, using their unique experience as elderly people.
- This activity has also contributed to gathering local elderly people's opinions, thereby serving as a bridge between the community and the administration.

<Promotion of elderly people's participation in social contribution activities (2) ~Initiatives supporting diverse activities~>

[Domestic and overseas support examples]

- Efforts to match social contribution activities with the diversity of elderly people in terms of time, place, skills, paid and unpaid, etc. were observed.
- In overseas countries, there are initiatives that introduce volunteer activities according to the individual qualities of elderly people, or that seek to actively incorporate the viewpoint and knowledge of elderly people into the administration.
- → What is required is <u>support adjusted to the diversity</u> of elderly people and <u>the dissemination of information to let people know that such a wide variety of activities is available</u>.

[Domestic support examples]

[GBER]

~Supporting elderly people's local activities with digital technology~

- A platform to support elderly people's participation in local activities is provided.
- An application was developed to match elderly people with work and social activities according to time, place, and skill.

[City life rescue team "The Concierge"]

~Connecting elderly people in need with elderly people who want to help~



- Provides a "paid volunteer" mechanism that connects elderly people in need with elderly people who want to help others in need.
- Half of the remuneration is paid by coupons for goods that can be used in a shopping district of Shinagawa Ward, which also aims for the revitalization of the community.

[Overseas support examples]

[Germany]

- ~Support provided by Senior Offices to elderly people's volunteer activities~
- Germany aims to improve the quality of life of elderly people, providing support for participation in social contribution activities at the "Senior Office".
- At the Senior Office, qualified professionals provide counseling to elderly people who wish to volunteer, introduce activities tailored to their wishes, and assist in the realization of new activity ideas proposed by elderly people.

[Sweden]

- ~Elderly people's participation in town development~
- In Gothenburg, a city in Sweden, a city development plan aimed for building a city friendly to its residents in all age groups has been implemented, and elderly people actively take part in relevant activities.
- The city held a workshop on benches and other equipment to be installed in the new park. Opinions on the comfort of benches and the usability of the facilities were collected and reflected in the planning of the park.

Part 2 Chapter 1 Major consumer policies by the Consumer Affairs Agency

• "Part 2 Chapter 1" describes the results of policies implemented by the Consumer Affairs Agency in FY2022.

Section 1 The Basic Plan on Consumer Policy

Section 2 Preventing consumer harm

- (1) Amendment of the Consumer Contract Act and the Act on National Consumer Affairs Center of Japan, and enactment and enforcement of the Act on the Prevention of Unfair Solicitation of Donations
- (2) Ensuring consumer safety
- (3) Ensuring consumer opportunities for independent and reasonable selection
- (4) Establishing the framework to settle consumer disputes

Section 3 Promotion of economic / social structural reforms through consumer participation in fair and sustainable society

- (1) Coordination and cooperation between consumers and business operators that contribute to development of sustainable society
- (2) Promotion of voluntary efforts to improve compliance in business activities

Section 4 Flexible / focused responses to various issues

- (1) Simultaneous realization of protection and promotion of consumer profits in digital society
- (2) Response to the current social situation
- (3) Response to developments in the globalization of consumer affairs

Section 5 Promotion of consumer education and providing information with consumers

Section 6 Establishing the structure to promote consumer administration

- (1) Establishing local systems
- (2) Role of the Consumer Affairs Agency Strategic Headquarters for Frontiers of Consumer Policy and its efforts

Report to the Diet based on the Basic Act on Consumer Policies

• "Part 2 Chapter 2" describes the results of policies implemented by related ministries in FY2022.

Section 1 Preventing consumer harm

- 1. Ensuring consumer safety
- 2. Optimizing transactions and product labeling and ensuring consumer opportunities for independent and reasonable selection
- 3. Promoting policies that are coordinated among relevant government offices to support vulnerable consumers, etc.
- 4. Establishing the framework to process complaints from consumers and settle disputes

Section 2 Promotion of economic / social structural reforms through consumer participation in fair and sustainable society

- 1. Coordination and cooperation between consumers and business operators that contribute to food loss and waste reduction, etc.
- 2. Coordination and cooperation between consumers and business operators that contribute to environmental conservation
- Other coordination and cooperation between consumers and business operators that contribute to development of sustainable consumer society
- 4. Promotion of voluntary efforts to improve compliance in business activities

Section 3 Practice of "New Lifestyle"

Flexible / focused responses to other various issues

- 1. Practice of "New Lifestyle" and response to consumer issues regarding disasters
- 2. Simultaneous realization of protection and promotion of consumer profits in digital society
- 3. Response to developments in the globalization of consumer affairs

Section 4 Promotion of consumer education and providing information with consumers

- 1. Promotion of consumer education
- 2. Promotion of enlightenment activities for consumer policies

Section 5 Establishing the structure to promote consumer administration

- Reflecting consumer opinions / ensuring consumer policy transparency
- 2. Establishing national systems
- 3. Establishing local systems