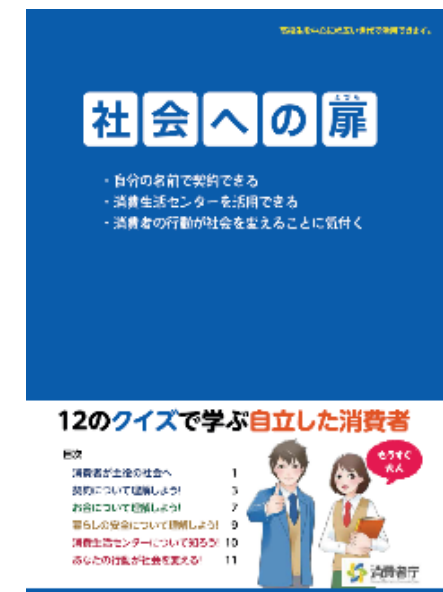


Effectiveness of classes using education material "Door to society" at high schools in Tokushima

Director General for Consumer
Affairs Agency
Hideki Kusakabe



Background of the Survey

On April 1, 2022, the **legal age of adulthood will be lowered** from 20 to 18

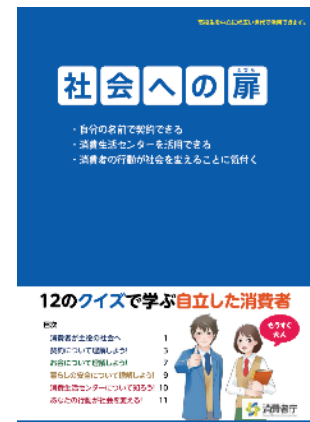


High school students will also become responsible for contracts at 18

Further promotion of consumer education for young people is necessary



In March 2017, in collaboration with the Ministry of Education, Culture, Sports, Science and Technology, the **consumer education textbook, “Door to Society,”** which aims to foster practical consumer affairs skills targeting high school students was compiled



Background of the Survey

“Action program for the promotion of consumer education for young people”

- Formulated by 4 ministries: Consumer Affairs Agency, Ministry of Education, Culture, Sports, Science and Technology, Ministry of Justice, and Financial Services Agency
- 3-year period from FY2018 to FY2020 is the concentrated implementation period
- **Aims to implement practical consumer education classes using “Door to Society” and other tools at all high schools in all prefectures.**



In Tokushima Prefecture, all high schools(55 schools)* have conducted consumer education classes using “Door to Society”

* 39 public high schools, 3 private high schools, 12 schools for special needs education, 1 technical college

Overview of the Implemented Survey

- The survey is aimed to verify the effectiveness of conducting “Door to Society” classes in Tokushima Prefecture, the first prefecture in Japan to implement the classes at all high schools
- A large-scale survey of all students in the prefecture who took this classes (approx. 6,500 students each year)
- “Follow-up surveys” of first-year students who took the class in 2017 were conducted, asking the same questions in their second and third years
- ★ For 3 years, “pre- and post-class surveys” (FY 2017-2019) were also conducted, but there were no differences in annual trends, so only the follow-up surveys will be presented in this presentation

Overview of the Implemented Survey

○ Survey target: High school students in Tokushima Prefecture who took classes utilizing “Door to Society” in FY2017

FY 2017: 6,858 (first-year high school students)

FY 2018: 6,168 (second-year high school students)

FY 2019: 5,377 (third-year high school students)

○ Number of valid responses (rate)

FY 2017: Pre-class survey: 6,444 responses (94.0%)

Post-class survey: 6,242 responses (91.0%)

FY 2018: 5,982 responses (97.0%)

FY 2019: 4,185 responses (77.8%)

○ Content of the Survey:

① **Knowledge about consumer affairs (“Door to Society” consumer affairs quiz)**

② **Awareness as an independent consumer (consumer affairs questionnaire)**

○ Content of the survey:

① Knowledge about consumer affairs (Consumer affairs quiz)

Q1 When is the contract concluded during shopping in a store?

Q2 I bought a product in a store, but I did not use it and do not need it anymore. Can I cancel this contract?

Q3 A 17-year-old high school student bought a cosmetic set for 100,000 yen without telling her parents. Can this contract be rescinded?

Q4 I was stopped on the street and solicited to visit an exhibition and buy a painting for 100,000 yen. I could not refuse it. Can I use the cooling-off system for this contract?

Q5 I bought a T-shirt online, but it does not suit me. Can I use the cooling-off system for this contract?

Q6 Which payment method allows you to pay after the purchase?

Q7 Among the credit card payment methods, which one is likely to make you lose count of the balance?

Q8 I borrowed 200,000 yen from a financial institution at the annual interest rate of 17% to go to a driving school. If I pay back 5,000 yen every month, how much will I pay back in total?

Q9 Is there any investment that makes profits for sure?

Q10 Can you claim damages when a product causes an accident?

Q11 Which number should you call when you want advice on consumer affairs?

Q12 What will you do if you have a consumer problem?

② Awareness as an independent consumer (consumer affairs questionnaire)

Q1 During purchasing products at a store, I am aware that in principle returns and refunds are not available, and so I shop carefully.

Q2 During shopping on the Internet, I always confirm the terms of use before placing an order.

Q3 I always keep an eye on recent sales practices and consumer problems, and how to deal with them.

Q4 When I have a problem with a product or service, I contact the business operator (seller or manufacturer).

Q5 When I have a problem with a product or service, or with the response of a business, I consult with the Consumer Affairs Center.

Q6 If I have a credit card, I will only use it if I can pay the bill by the payment deadline.

Q7 If my debt seems to be accumulating, I consult with a Consumer Affairs Center.

Q8 If I see someone who seems to have consumer troubles, I advise them to consult with the Consumer Affairs Center.

Q9 When someone offers me something that is too good to be true or unsolicited offers that “profit for sure,” I strongly refuse.

Q10 I think and act in ways that will lead to a safe, secure, and better consumer society.

Q11 I will use what I learned from the “Door to Society” booklet in my daily life. *Only after taking the class

Select from the following:

1. I don't do it at all

2. I don't do it much

3. I can't say I do either

4. I do it a little

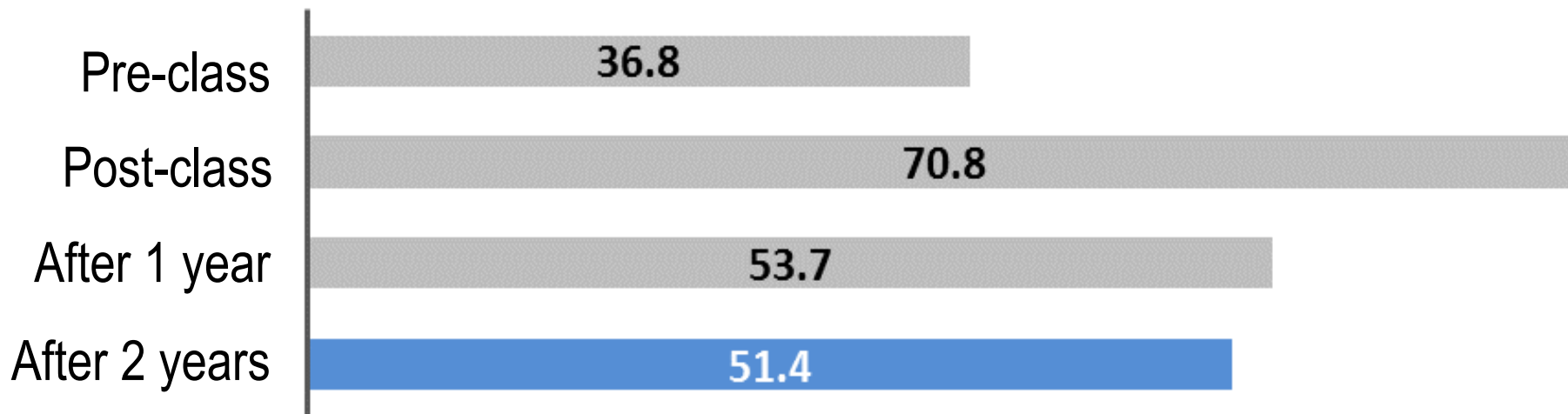
5. I do it fairly often

6. I do it without fail

Results of follow-up survey: Knowledge ①

○ Knowledge about consumer affairs (consumer affairs quiz)

Average percentage of correct answers (%) for knowledge about consumer affairs (12 questions in total)



After 2 years, the rate of correct answers was higher than before the class, indicating that knowledge had been retained

Results of follow-up survey: Knowledge②

○ Knowledge about consumer affairs (consumer affairs quiz) Q1

Question: When is the contract concluded during shopping in a store?

Select from the following:

- ① When you receive the goods
- ② When you make the payment
- ③ When the store staff member says, “OK, I got your order.”
- ④ I don't know

* ③ is correct

○ Knowledge about consumer affairs (consumer affairs quiz) Q2

Question: I bought a product in a store, but I did not use it and do not need it anymore.

What is the store's legally proper way to handle this situation?

Select from the following:

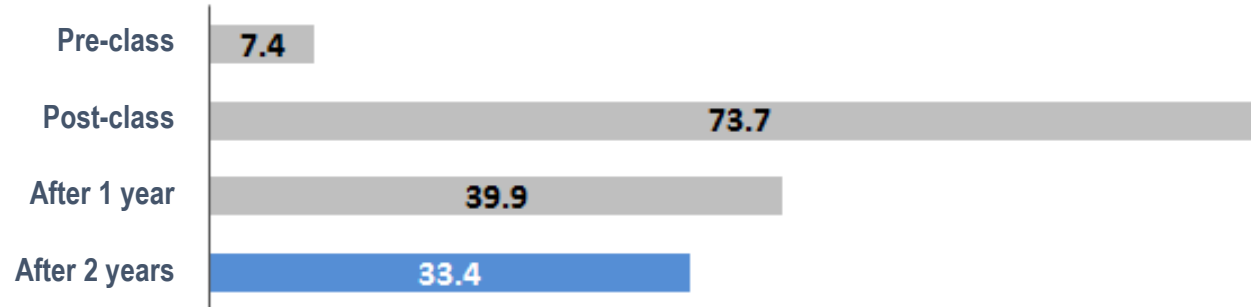
- ① The store does not have to accept returns
- ② The store must accept returns if you have the receipt and within a week.
- ③ The store must accept returns if you have not opened the package.
- ④ I don't know

* ① is correct

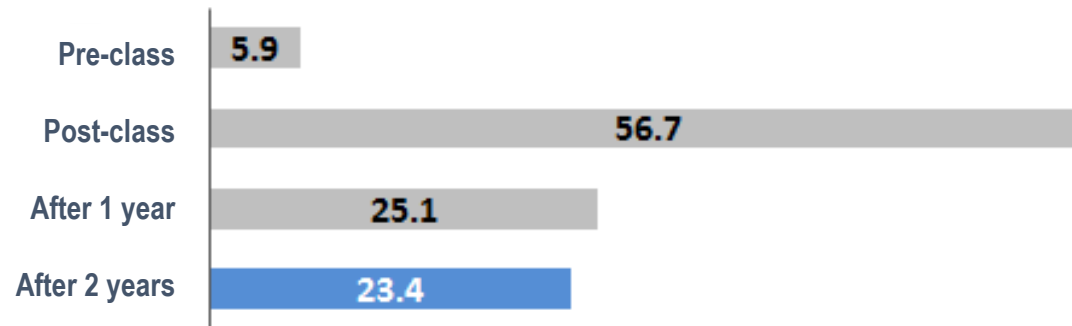
Results of follow-up survey: Knowledge ③

○ Knowledge about consumer affairs (consumer affairs quiz)

Ratio (%) of correct answers to Q1 “Timing of contract conclusion: Acceptance”



Ratio (%) of correct answers to Q2 “Concluded contracts: Non-cancelable in principle”



The higher the rate of growth in the rate of correct answers before and after the class, the greater the decline in the rate of correct answers over time

Results of follow-up survey: Knowledge ④

○ Knowledge about consumer affairs (consumer affairs quiz) Q5

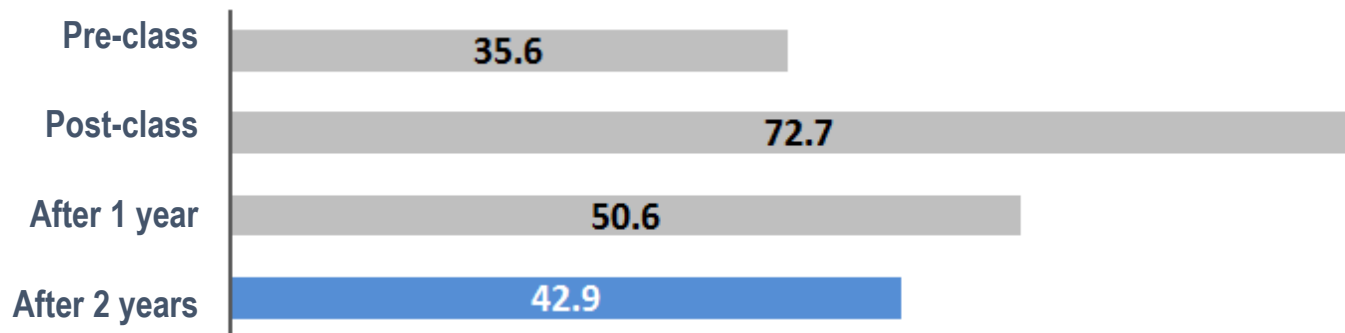
Question: I bought a T-shirt online, but it does not suit me. Can I use the cooling off system for this contract?

Select from the following:

- ① You cannot use the cooling-off system.
- ② You can use the cooling-off system within 14 days from the date of purchase.
- ③ You can use the cooling-off system if you have not received the product.
- ④ I don't know

*① is correct

Ratio (%) of correct answers to Q2 “Online shopping: Cooling-off is not possible”



After the class, the ratio of correct answers was about 70%, but after 2 years, the ratio decreased to about 40%

○ Knowledge about consumer affairs (consumer affairs quiz) Q11

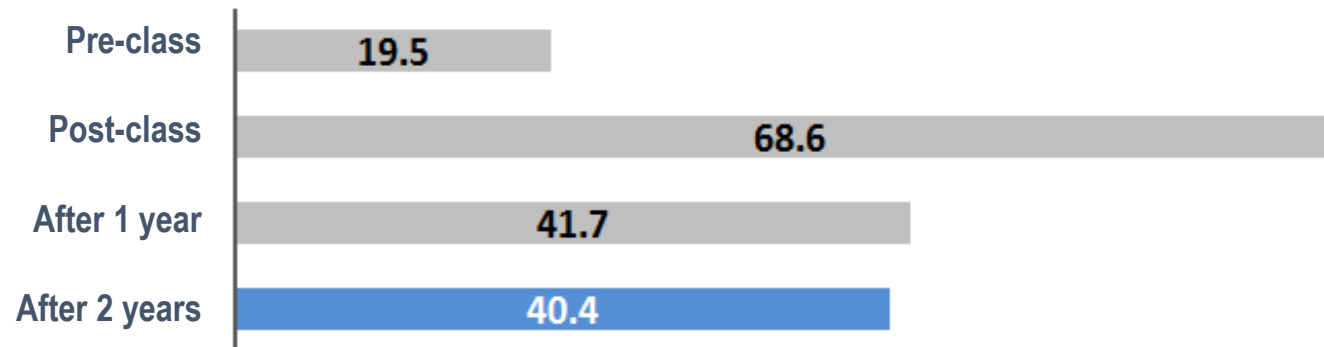
Question 11: Which number should you call when you want advice on consumer affairs?

Select from the following:

- ① 118 ② 188
③ 189 ④ I don't know

*② is correct

Ratio (%) of correct answers to Q11 “Consumer Hotline: 188”



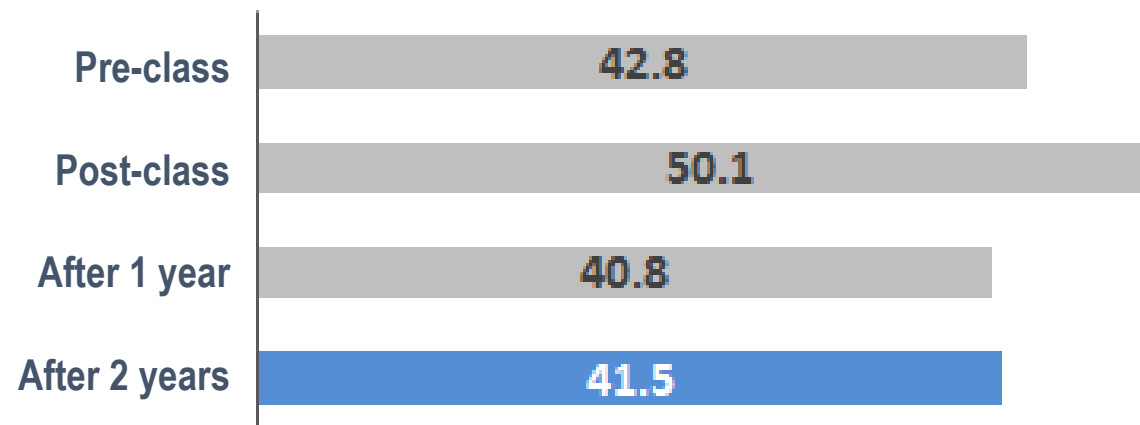
The ratio of correct answers increased from about 20% before the class to about 70% after the class, but decreased to about 40% over time

Results of follow-up survey Awareness ①

○ Awareness as an independent consumer (consumer affairs questionnaire)

Average ratio of respondents who answered “I do” to being aware as an independent consumer (all 10 questions)

(*) “I do it without fail” and “I do it fairly often” responses are combined into “I do”

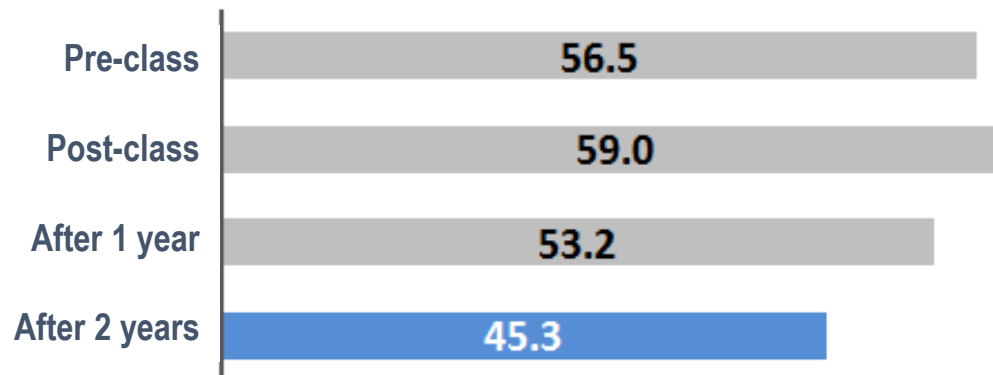


The ratio of students who answered “I do” increased after the class, but decreased overall after 1 year

○ Awareness as an independent consumer (consumer affairs questionnaire) Question 1

Question: During purchasing products at a store, I am aware that in principle returns and refunds are not available, and so I shop carefully

The ratio of respondents who answered “I do” to Question 1: “In principle, I shop carefully with an awareness of non-refundable/returnable items”



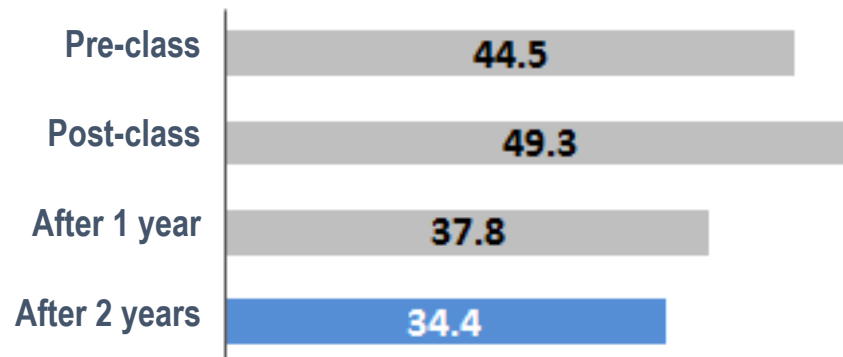
In both surveys, the ratio of students who answered “I do” was around 50%

Results of follow-up survey Awareness ③

○ Awareness as an independent consumer (consumer affairs questionnaire) Question 2

Question: During shopping on the Internet, I always confirm the terms of use before placing an order.

The ratio of respondents who answered “I do” to Question 2: “When shopping on the Internet, I always confirm the terms of use”



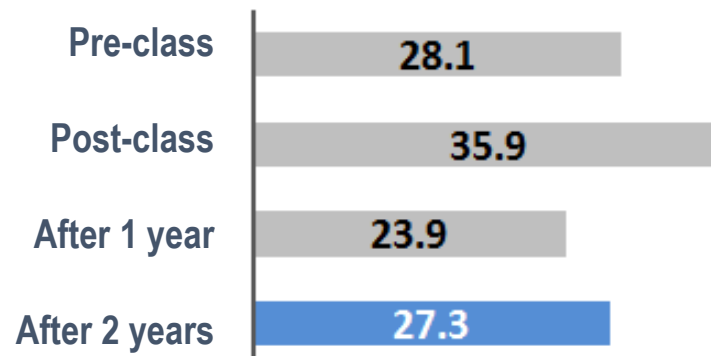
We can see the largest change in the ratio of students who answered “I do” from post-class to 2 years later

Results of follow-up survey Awareness ④

○ Awareness as an independent consumer (consumer affairs questionnaire) Question 4

Question: When I have a problem with a product or service, I contact the business operator (seller or manufacturer).

The ratio of respondents who answered “I do” to Question 4, “If I have a problem with a product or service, I contact the business operator”



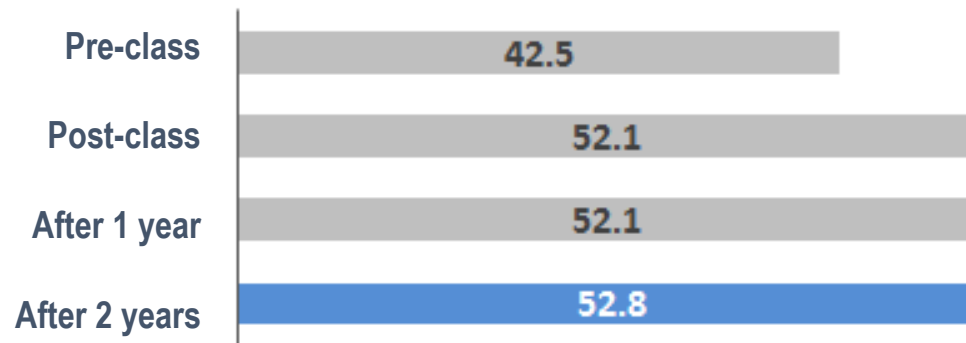
After 1 or 2 years, the ratio of students who answered “I do” was lower than before the class

Results of follow-up survey Awareness ⑤

- Awareness as an independent consumer (consumer affairs questionnaire) Question 7

Question: If my debt seems to be accumulating, I consult with a Consumer Affairs Center.

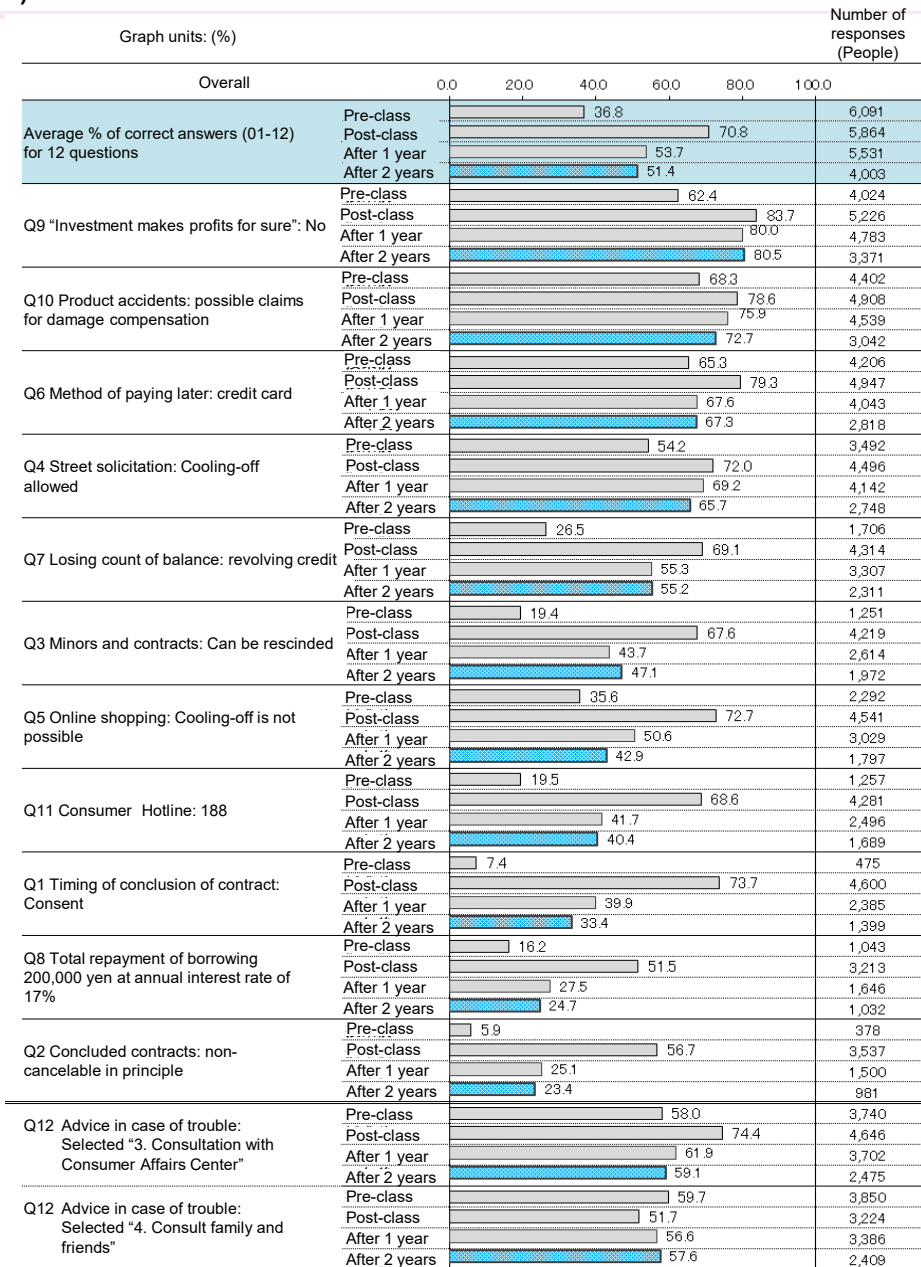
The ratio of respondents who answered “I do” to Question 7: “If my debt seems to be accumulating, I consult with a Consumer Affairs Center”



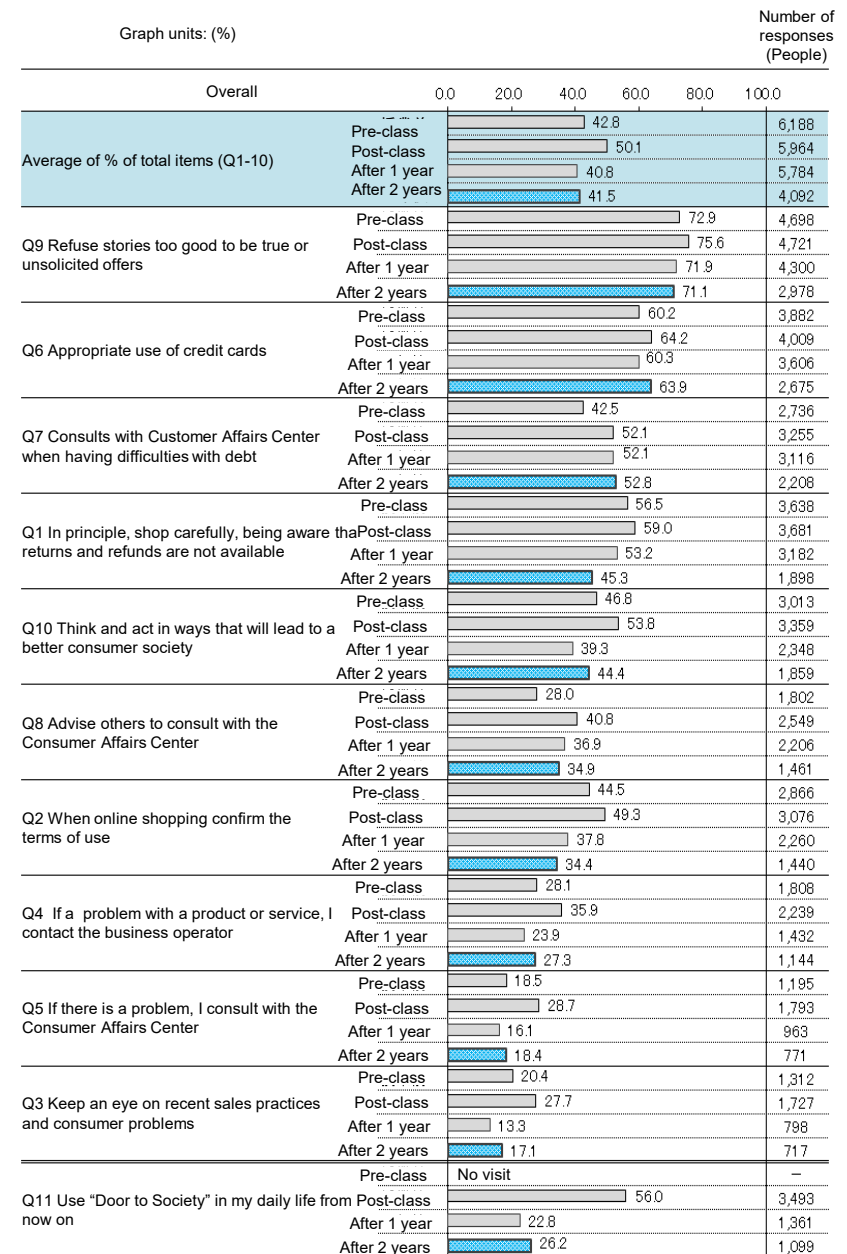
The change in the ratio of students who answered “I do” from a post-class to 2 years later was the smallest

Results of follow-up surveys (Overall)

○ Knowledge about consumer affairs (consumer affairs quiz)



○ Awareness as an independent consumer (consumer affairs questionnaire)



- In the survey conducted after 2 years, although the percentage of correct answers was lower than after the class, **a certain degree of knowledge retention was observed**, indicating that the classes were effective. We can be confident in this result.
- Question 2, “Cancellation of contracts” may have been difficult to take root in the class because of **the discrepancy between the question and the actual experience** of shopping in daily life.
- Because the percentage of correct answers to questions such as “When a contract is concluded” and “Cancellation of a contract” was low before the class, even the percentage of correct answers increased temporarily after the class, the percentage of correct answers decreased significantly over time.
- **There was no significant change in their awareness** as consumers.

- We are also concerned about the low retention rate of knowledge about contracts, as the legal age of adulthood is about to be lowered.
- Awareness as a consumer is influenced by daily life events and is difficult to change.
- In order to be develop self-reliant consumers, it is essential that they learn to consult with the Consumer Affairs Center if they encounter consumer issues, and to be aware of new types of potential problems.

- Consumer Education Textbook “Door to Society -Become an independent consumer through 12 quizzes-”

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