
Overview

Title:

The Impact of cognitive impairment on consumer problems among older people and appropriate countermeasures

Authors:

Yuka Kato^{1),2)}, Masao Fuketa^{3),4)}, Minako Iwata²⁾, Yoko Eguchi^{4),5)}, Masami Hiyama^{2),6)},

Daisuke Ueno^{1),4)}, Jin Narumoto^{4),7)}

- 1) Assistant Professor, Department of Psychiatry, Graduate School of Medical Science, Kyoto Prefectural University of Medicine
- 2) Visiting Researcher, International Consumer Policy Research Center, Strategic Headquarters for Frontiers of Consumer Policy, Consumer Affairs Agency
- 3) Professor, Graduate School of Technology, Industrial and Social Sciences, Tokushima University
- 4) Senior Visiting Researcher, International Consumer Policy Research Center, Strategic Headquarters for Frontiers of Consumer Policy, Consumer Affairs Agency
- 5) Specially Appointed Assistant Professor, Department of Neuropsychiatry, School of Medicine, Keio University
- 6) Specially Appointed Assistant Professor, Department of Psychiatry, Graduate School of Medical Science, Kyoto Prefectural University of Medicine
- 7) Professor, Department of Psychiatry, Graduate School of Medical Science, Kyoto Prefectural University of Medicine

● Abstract

This paper focuses on the consumer harms experienced by older consumers with dementia and other cognitive impairments, and attempts to clarify trends in this area. To do so, consumer affairs consultations regarding older people that were determined to involve contracts made with people with insufficient mental capacity were extracted from the Practical Living Information Online Network System (PIO-NET), and the results from analysis using natural language processing were visualized in a word cloud. A comparison was also conducted with consultations not involving contracts made with people with insufficient mental capacity. The results showed that people in their 80s accounted for more than 60% of contracts made with people with insufficient mental capacity, but there were also more than 1,000 consultations over a two-year period regarding people in their 90s. For consultations on other matters, approximately 80% of consultations were from the person affected, but for consultations on contracts made with people with insufficient mental capacity, approximately 80% were from other parties. The word cloud showed that “dementia” was displayed prominently with respect to contracts made with people with insufficient mental capacity, suggesting that a large proportion of consumer consultations involve dementia. Next, words that indicate a familial relationship, such as “mother,” “aunt,” and “grandmother,” were displayed as words of high importance, believed to reflect the fact that consultations from parties other than the person affected are characteristic of this type of consultation. The words “phone call” and “visit” also appear prominently, suggesting that many consultations are related to telephone or door-to-door solicitation. Regarding products and services, there were differences between men and women, with words related to asset management such as “stock trading” being displayed in association with men, as well as “construction” and “service provider.” Meanwhile, product names displayed in association with

women included “health food,” “newspaper,” “supplements,” and “cosmetics.” In terms of age group characteristics, words such as “cash advance” and “consumer credit company” were seen in association with those in their 70s, while words related to solicitation-based “passive contracts” such as “newspaper” and “construction” were seen in association with those in their 80s and 90s. This may reflect differences in the nature of consumption activities between age groups. In addition, for consultations that were not classified in PIO-NET as “contracts made with people with insufficient mental capacity,” we used natural language processing to try to identify consultations that could be inferred as relating to this matter. Taking the 2019–2020 fiscal years as an example, there were 16,759 cases of “contracts made with people with insufficient mental capacity” involving men and women aged 65 and older. However, we identified 47,267 other cases, almost three times that number, that could be inferred as involving such contracts. In interviews with consultants at consumer affairs centers, it was heard that they do not always have sufficient information on the mental capacity of those entering into contracts, and that they feel hesitant to identify cases as contracts made with people with insufficient mental capacity, so it can be assumed that more consultations do in fact relate to this issue. In interviews with companies, it became clear that the impact from cognitive impairment of customers varied depending on the type of sales, the nature of the product or service, and other factors. Finally, the involvement of cognitive impairment and psychiatric symptoms in consumer problems was explained using specific examples.