

# Promotion of Consumer Education for Young People

—Hints for the Discussion—

from Tokushima

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# Outline of the discussion

- Subject : Exploring the future of consumer education for young people
- Main points
  - 1 Consumer behavior of young people in a digital age
  - 2 Current situation of consumer problems faced by young people
  - 3 Taking advantage of the lowering of the age of majority to provide consumer education for young people
  - 4 The future of young people : building a sustainable society

# Environmental changes affecting today's consumer society

- **Spread of digitalization**

  - Consumer lifestyle in the internet age

  - Spread of smartphones throughout the population and increase in cashless transactions

- **Unavoidability of sustainable consumption and production**

  - The Paris Agreement and reducing greenhouse gases

  - Adoption and promotion of SDGs

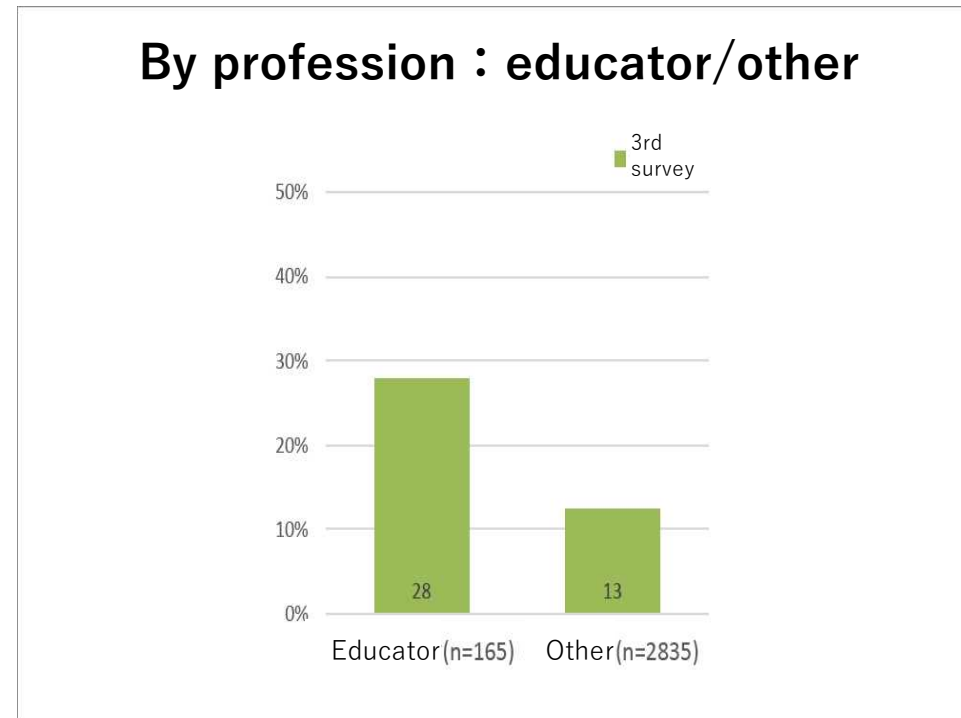
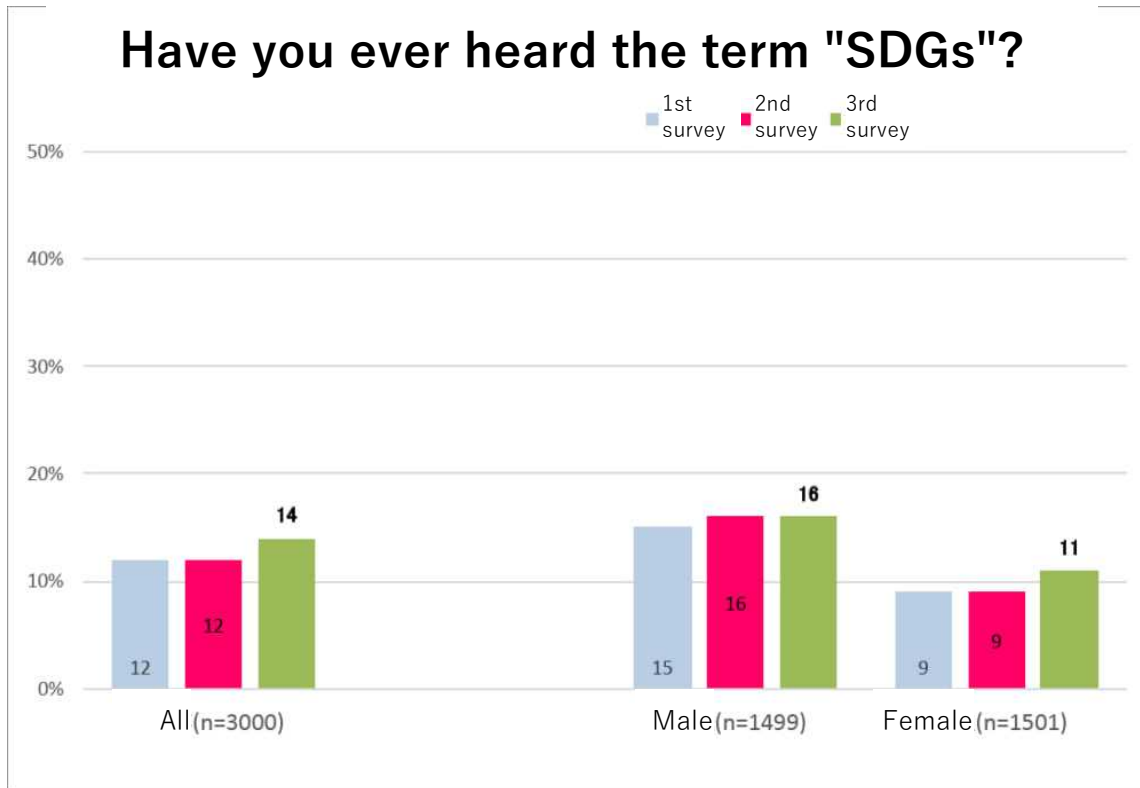
# Dramatic rise in smartphone use

Mobile device ownership by age group

	Overall	Age6-12	Age13-19	Age20-29
<b>Owns a smartphone</b>	<b>64.7</b>	<b>32.9</b>	<b>83.8</b>	<b>93.8</b>
<b>Owns a cell phone or PHS</b>	<b>26.3</b>	<b>18.8</b>	<b>10.4</b>	<b>11.2</b>
<b>Does not own a mobile device</b>	<b>9.6</b>	<b>43.4</b>	<b>7.4</b>	<b>0.7</b>

Source : Ministry of Internal Affairs and Communications,  
2018 Communications Usage Trend Survey

# How aware are people of SDGs?



The Asahi Shimbun Company, SDGs Awareness Survey 2018 (conducted in Tokyo and Kanagawa)

# Shift to promoting consumer education

- Act on Promotion of Consumer Education enacted
  - National and local governments obliged to promote consumer education
  - Fostering of "consumer citizens" and building a "consumer citizen society"
- Amendment to the Civil Code
  - Age of majority to be lowered (abolition of the right to rescind juristic act of minors aged 18 and 19)

# Framework of consumer education

		Early childhood	Elementary school
Characteristics of each stage		In this stage,young children become interested in assimilate their families and what is happening around them through what they notice and experience	In this stage,elementary school children should lay the groundwork for their lives as consumers through proactive behavior and an interest in society ad the environment
Priority areas			
Building a "consumer citizen society"	Understanding the effects of consumption	Run errands or go shopping	Think about the flow of goods and money in the consumption process
	Practicing sustainable consumption	Act in ways that reduce the amount of garbage	Be aware of the relationship between your own lifestyle and the local environment,and use things with greater care
	Consumer participation and collaboration	Find out the importance of cooperation	Focus on consumer problems that closely affect you
Product safety	Understanding of product safety and the ability to avoid risk	Become aware of risk in daily life,and of how to use things safety	Find out hints for avoiding risk and using things safety
	Ability to deal with problems	Tell someone close to you when you are in difficulties	Ask someone close to you for advice when you are in difficulties
Life management and contracts	Understanding how to choose and agree a contract and a critical attitude	Keep promises and obey rules	Think about how to choose and buy things and make appropriate purchases Find out and think about the importance of promises and rules
	Life planning and management ability	When you want something,remember to think carefully,and sometimes go without	Become aware of the importance of things and money,and think about how to use them in a planned way Think about how to use pocket money
Information and media	Ability to gather,process,and disseminate information	Become aware of the various information surrounding you	Find out how to collect and use consumption-related information
	Understanding of the rules of the information society and information ethics	Become aware of the importance of protecting your own and your family's information	Find out about information ethics,such as protecting your own and your acquaintances' information
	Ability to think critically about consumer lifestyle information	Ask "why?" and "what for?" about information from those around you	Find out about the purpose and characteristics of consumer lifestyle information and the importance of choice

Source : Consumer Education Portal Site  
(<https://www.kportal.caa.go.jp/search/pdf/imagemap.pdf>)

Note: The goals illustrated in this framework have been organized so that they can systematically be incorporated as lesson content, enabling the smooth progression of understanding, and do not refer to goals set in the Course of Study guidelines under the provisions of the Enforcement Regulations for the School Education Law.

# Framework of consumer education

		Junior high school	High school
Characteristics of each stage		In this stage, the scope of junior high school students' actions should expand, and they should understand their rights and responsibilities and foster the skills needed to resolve problems	In this stage, high school students should understand the importance of life management and planning from a lifelong perspective and their social responsibilities, and become capable of independent judgment
Priority areas			
Building a "consumer citizen society"	Understanding the effects of consumption	Think about the effects of consumer behavior on the environment and the economy	Think about the effects of manufacturing, distribution, consumption, and disposal on the environment, the economy, and society
	Practicing sustainable consumption	Think about the effects of consumer lifestyles on the environment, and live in an environmentally friendly way	Think about lifestyles that contribute to a sustainable society
	Consumer participation and collaboration	Think about how to resolve consumer problems and social issues that closely affect you, and about what makes society fair	Understand the importance of resolving consumer problems and social issues that closely affect you, and of collaborating in efforts to build a fair society
Product safety	Understanding of product safety and the ability to avoid risk	Find out and use means of avoiding risk and using things safely	Understand the importance of aiming for a safe, low-risk life and a safe, low-risk consumer society
	Ability to deal with problems	Find out about the characteristics of different selling methods, as well as laws and systems for resolving problems and advice services	Find out about how to use laws and systems for resolving problems and advice services
Life management and contracts	Understanding how to choose and agree a contract and a critical attitude	As well as choosing products appropriately, find out about contracts and their rules, and think about how to make better contracts	Act on the basis of appropriate decision-making Understand the use of contracts and their rules
	Life planning and management ability	Make use of lifestyle management skills in consumption Buy things and save money in a planned way	Proactively establish your own life plans Think about management and planning of household economics from a lifelong perspective
Information and media	Ability to gather, process, and disseminate information	Acquire the skills of gathering and disseminating consumer lifestyle-related information	Think about the appropriate use of information and information technology, and relationships not only in Japan but also with international society
	Understanding of the rules of the information society and information ethics	Find out about copyright and responsibility for disseminated information	Think about the shape the information society should take, information ethics, and security
	Ability to think critically about consumer lifestyle information	Learn about how to evaluate consumer lifestyle information and how to make choices, and find out about the importance of decision-making	Learn about how to evaluate consumer lifestyle information and how to make choices, and understand their relationship with society

Note: The goals illustrated in this framework have been organized so that they can systematically be incorporated as lesson content, enabling the smooth progression of understanding, and do not refer to goals set in the Course of Study guidelines under the provisions of the Enforcement Regulations for the School Education Law.



# Framework of consumer education

		Adulthood		
		Specific to young people	Adults in general	Specific to old people
Characteristics of each stage		Young people become more independent in daily life, establish their style of consumption and values, and start to act for themselves	Adults are psychologically and economically independent, and work in collaboration with a range of other people to build a "consumer citizen society"	Older people make use of their wide-ranging life experience and knowledge to help build a "consumer citizen society" while receiving support from those around them
Priority areas				
Building a "consumer citizen society"	Understanding the effects of consumption	Get into the habit of thinking about the effects of manufacturing, distribution, consumption, and disposal on the environment, the economy, and society	Consider the effects of manufacturing, distribution, consumption, and disposal on the environment, the economy, and society in your actions	Talk to others about the importance of considering the effects of consumer behavior on the environment, the economy, and the society
	Practicing sustainable consumption	Explore lifestyles that contribute to a sustainable society	Live in a way that contributes to a sustainable society	Talk to others about lifestyles that are helpful in building a sustainable society
	Consumer participation and collaboration	Expand the scope of your actions with a view to resolving consumer problems and other social issues and building a fair society	Collaborate with local communities and workplaces to resolve consumer problems and other social issues and create a fair society	Support one another in collaborating to resolve consumer problems and other social issues and create a fair society
Product safety	Understanding of product safety and the ability to avoid risk	Get into the habit of living a safe, low-risk life	Create a safe, low-risk life and a safe, low-risk consumer society	Talk to others about the importance of a safe, low-risk life
	Ability to deal with problems	Get into the habit of using laws and systems for resolving problems and advice services	Create a society in which laws and systems for resolving problems and advice services are easy to use	Support each other in using laws and systems for resolving problems and advice services
Life management and contracts	Understanding how to choose and agree a contract and a critical attitude	Get into the habit of thoroughly checking the content of contracts and rules when making contracts	Use contracts and their rules and make good use of them in daily life	Talk to others about the wisdom of avoiding getting involved in contract-related problems in daily life
	Life planning and management ability	Practice life planning and management with the aim of leading a planned life from a lifelong perspective	Lead a planned life while dealing with socioeconomic changes from a lifelong perspective	Support each other in managing daily life while dealing with changes in your living environment
Information and media	Ability to gather, process, and disseminate information	Get into the habit of using information and information technology appropriately	Use information and information technology appropriately in your life	Support each other in using information and information technology appropriately
	Understanding of the rules of the information society and information ethics	Get into the habit of obeying the rules of the information society and respecting information ethics	Create an information society in which problems are few and information ethics are respected	Support each other in creating an information society in which problems are few and information ethics are respected
	Ability to think critically about consumer lifestyle information	Get into the habit of proactively scrutinizing consumer lifestyle information	Act after proactively evaluating consumer lifestyle information	Support each other in making effective use of consumer lifestyle information

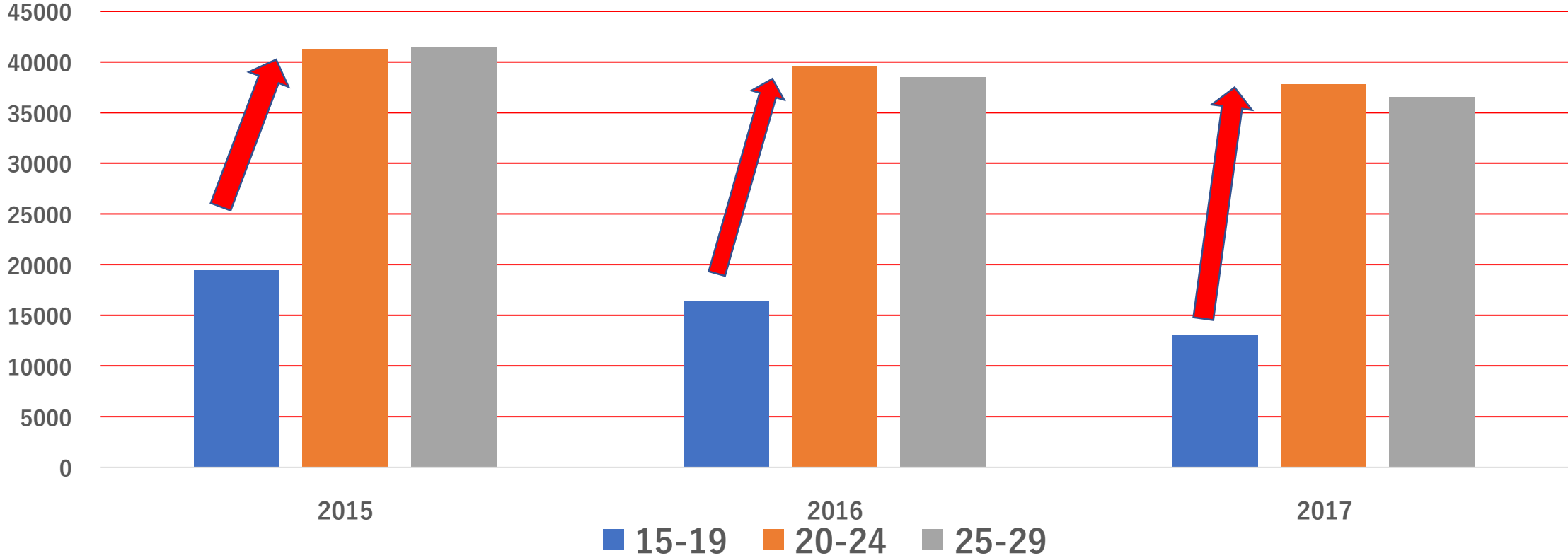
Note: The goals illustrated in this framework have been organized so that they can systematically be incorporated as lesson content, enabling the smooth progression of understanding, and do not refer to goals set in the Course of Study guidelines under the provisions of the Enforcement Regulations for the School Education Law.

# Promotion of the introduction of consumer education in school education

- 1 9 8 9 Course of Study guidelines revised  
(coeducational home economics lessons in high school,  
and living environment studies classes introduced)
- 2 0 0 4 Basic Act on Consumer Policies enacted
- 2 0 0 9 Consumer Affairs Agency established
- 2 0 1 2 Act on Promotion of Consumer Education
- 2 0 1 8 Civil Code revised(lowering of the age of majority)  
Action Program for promoting consumer education for  
young people
- 2 0 2 0 New Course of Study guidelines to be implemented

# Ages of people involved in contracts and numbers of requests for advice

(People rapidly encounter problems on reaching adulthood)



Source : Report of the Study Group on the Analysis of Psychological Factors in Consumer Damage Suffered by Young People, Consumer Affairs Agency(August 2018)

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– The core of the new Course of Study guidelines –

# Proactive, interactive in-depth learning

## What are the new aspects of the curriculum, and what will be emphasized in future?

- **Programming education** Experience and learn how computers are operated by programs and are used in society.
- **Foreign language education** Foster all-round competency in listening, reading, speaking, and writing.
- **Moral education** Foster morality through classes in thinking and discussing for oneself.
- **Fostering linguistic abilities** Foster children's linguistic abilities in all subjects taught at school, with Japanese languages studies as the core.
- **Science and mathematics education** Improve education to foster abilities to think scientifically through observations and experiments, and statistics education for problem-solving by data analysis.
- **Education on tradition and culture** Learn about Japanese traditions and cultures that have been developed nationally and in the local area.
- **Citizenship education** Foster the ability to be an independent member of society, participating in society in collaboration and cooperation with others.
- **Consumer education** Learn about the importance of contracts and the rights and responsibilities of consumers, and foster the ability to act as independent consumers.
- **Special needs education** Provide teaching appropriate to the disability concerned in all schools at all educational levels, from early childhood to high school, extending each individual's abilities as far as possible.

# Pamphlet for parents and guardians on the revised Course of Study guidelines produced by the Ministry of Education, Culture, Sports, Science and Technology

「生きる力」を育むために  
**子供たちの学びはどう進化するの？**  
 主体的・対話的で深い学び（アクティブ・ラーニング）の視点から  
 「何を学ぶか」だけでなく「どのように学ぶか」も重視して授業を改善します。

一つ一つの知識がつながり、「わかった!」「おもしろい!」と思える授業に  
 周りの人たちと共に考え、学び、新しい発見や豊かな発想が生まれる授業に

見通しをもって、取り組む取組む力が身に付く授業に  
 自分の学びを振り返り、次の学びや生活に生かす力を育む授業に

カリキュラム・マネジメントを確立して教育活動の質を向上させ、学習の効果の最大化を図ります。

学校教育の効果を実に検証して改善する  
 動向を把握し、複数の教科等の連携を図りながら授業をつくる  
 地域と連携し、よりよい学校教育を目指す

学んだことを人生や社会に生かそうとする  
**学びに向かう力、人間性**など

実際の社会や生活で生きて働く**知識及び技能**  
 未知の状況にも対応できる**思考力、判断力、表現力**など

社会に出てからも学校で学んだことを生かせるよう、**三つの力をバランスよく育みます。**

**新たに取り組むこと、これからも重視することは？**  
 下記のはかに、「体験活動」「キャリア教育」「起業に関する教育」「金融教育」「防災・安全教育」「国土に関する教育」なども充実します。

**プログラミング教育**  
 プログラムによって問題を解決する活動を通して、生活や社会における課題を解決する力を育みます。

**外国語教育**  
 「聞くこと」「読むこと」「話すこと」「書くこと」の力を総合的に育みます。

**道徳教育**  
 自分ごととして「考え、議論する」授業などを通して道徳性を育みます。

**言語能力の育成**  
 国語を基として全ての教科等で子供たちの言葉の力を育みます。

**理数教育**  
 観察、実験などによる科学的に探究する学習活動や、データを分析し、課題を解決するための統計教育を充実します。

**伝統や文化に関する教育**  
 我が国や郷土が育んできた日本の伝統や文化を学びます。

**主権者教育**  
 社会の中で自立し、他者と連携・協働して社会に参画する力を育みます。

**消費者教育**  
 自立した消費者を育むため、売買契約の仕組みや消費者の基本的な権利と責任などについて学習します。

**特別支援教育**  
 全ての学校で障害に応じた指導を行い、一人一人の能力や可能性を最大限に伸ばします。

【特別の教科「道徳」】では、生徒がいかに成長したかを構造的に振り返り、学び、励ますための評価（記述式）を行います。特定の考え方を押し付けたり、評価を入試で使ったりしません。

**お子さんが学校で学んだことについて、ご家庭で、ぜひ話してみてください。**

保護者の皆さまの働きかけが、子供たちの「生きる力」を育む大きな原動力になります。保護者の働きかけがある「子供の学力は高い」という向があります。

**例えば…**

- 学校や家庭のこと、地域や社会の出来事など家庭での会話が活発。
- テレビ・ビデオ、DVDを見る時間などのルールを決めている。
- オンラインゲーム（携帯電話やスマートフォンを用いたゲーム等も含む）をする時間を限定している。
- 子供にまで時間を読むよう促している。
- 子供に最後までやり抜くことの大切さを伝えている。
- 自分の考えをしっかりと伝えられるようになることを意識している。
- 地域や社会に貢献するなど人の役に立つ人間になることを重視している。

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# Placing importance on consumer education in home economics

- **Elementary school (home economics)**
  - How shopping works and the role of consumers
  - Basics of sales contracts
- **Junior high school (technology and home economics)**
  - How sales contracts work, consumer damage, and what underlies it
  - The effects of consumer lifestyles on the environment and society
- **High school (home economics)**
  - Understanding of household accounts management/risk anticipation and preparation for unpredictable situations
  - Importance of contracts
  - How consumer protection works

# “Public affairs” as a new high school subject

We are participating in shaping a better society as independent agents

## ( 1 ) Mainly matters related to legislation

**Wide variety of contracts and the rights and responsibilities of consumers**

Sales, land/building rental, employment, etc.

Right to rescind juristic act of minors, incomplete declaration of intention

Basic concept of private law (significance of contracts, basic principle = principle of self-responsibility, private persons as free and equal persons, inviolable property rights, etc.)



# Promotion of the SDGs and ethical consumption



Source : United Nations Information Centre website

([https://www.unic.or.jp/activities/economic\\_social\\_development/sustainable\\_development/2030agenda/sdgs\\_logo/](https://www.unic.or.jp/activities/economic_social_development/sustainable_development/2030agenda/sdgs_logo/))



# Specific examples of ethical consumption

## Environmental considerations

- Green procurement
- Natural energy use
- Products bearing the Eco Mark
- Organic agricultural products
- Use of domestic wood
- Car rental or sharing
- Eco-hotels
- Animal welfare products
- FSC certification
- MSC certification

## Consideration for people and communities

- Purchase of products made by disabled people
- Purchase of products that do not entail social or environmental issues such as child labor or conflict minerals during production or distribution (ethical fashion) and fair-trade products
- Purchase of products that benefit charities
- Socially responsible investment

## Consideration for local communities

- Local production local consumption
- Shopping in local stores
- Supportive consumption
- Purchase of products from disaster-affected areas
- Traditional crafts

# Proactive social participation

Impact society and bring about social change through elections!

Citizenship  
education

Impact society and bring about social change by shopping!

Consumer  
education

**responsible living**

