

2021

# UNCTAD PEER Review Korea, Answer



**Soon young BAE**

KOREA CONSUMER AGENCY

Senior consumer protection:

- 1) (1-1) What is the proportion of Korean senior consumer claims to the total Korean consumer claims?  
(1-2) Are there any notable issues?

(1-1)

In Korea, senior consumer counseling is increasing by 1372 (Consumer Counseling Center). In 2020, 85,986 cases were recorded, increasing by 10.8% compared to 2018 but decreasing by 7.4% overall. The share of Korean senior consumer counseling in total consumer counseling has also increased, reaching 12.7% in 2020.

	2018 (A)	2019	2020 (B)	
			N	Rate (B/A)
60 years & over (C)	77,588	74,450	85,986	110.8%
Under 60 years (D)	635,972	604,821	588,719	92.6%
Total number of confirmed age	713,550 (C/D=10.9%)	679,271	674,705 (C/D=12.7%)	-

\* Base date: March 18, '21

## (1-2)

As society's digitalization accelerates, **senior consumers** face **difficulties** in the market.

While non-face-to-face transactions are widely spreading throughout society due to the recent COVID-19 crisis, elderly consumers (aged 65 or above) not accustomed to **e-Commerce** and **kiosks** were found to be **having difficulties** signing up, logging in, understanding terms, controlling devices and others during their first non-face-to-face transactions. One out of ten **consumer damage redress applicants** related to **mobile communication services** is an elderly consumer. The number of **safety-related incidents** involving an elderly consumer has also been rising every year.



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## 전체 피해액 중 60대 이상 고령자 비율 추이

(단위: %)

자료: 금융감독원



2) (2-1) What are the programs and systems for preparing for senior consumer protection? (2-2) How do you work with local consumer organizations to run such programs?

(2-1)

### ① (Policy Seminar & Policy Improvement)

First of all, KCA held a **policy seminar** in Seoul on June 1, 2017 and **called for social interest in senior consumer issues**. The seminar was promoted in **cooperation with 20 related organizations** including the Institute for Health and Social Affairs of Korea and **National Consumer Affairs Center of Japan**. Since then, KCA has been **continuously requesting the relevant government entities** to address the consumption problems of senior consumers.

### ② (Senior Education)

KCA has increased **consumer counseling and information offering in order to prevent damage among the growing number of senior consumers**. KCA also reinforced training on **non-face-to-face transactions in its curriculum** on consumer education for elderly consumers and provided basic training material for educating seniors to the relevant entities.





### ③ (Senior Consumer Protection Program called “Senior Consumer Guardian”)

KCA has a program called “Senior Consumer Guardian,” which is being operated from 2019, and relatively young senior consumers provide consumer information and counseling to relatively older consumers (Peer-to-Peer care program).

Senior citizens with competencies such as retired civil servants were fostered as “Senior Consumer Guardians” who carry out tasks such as dissemination of consumer damage prevention information and were placed in regional base facilities such as senior welfare centers. As of 2020, there are 213 Senior Consumer Guardians in 7 regions.

This program was selected as one of the 100 best examples of government innovation in 2020.

#### (2-2)

The “Senior Consumer Guardian” program is also operated at the local level. KCA's local offices are operated in cooperation with the Korea Labor Force Development Institute for the aged and local senior clubs. We plan to expand nationwide in the future.

