Mail Matters: Protecting Access for Households Online-Only Policies Leave Behind

Your Mail. Your Choice.

EMA FOUNDATION

Despite a decade of digital expansion, the evidence makes clear that paper communications remain critically important to millions of Americans, and that forced digital transitions pose a growing and documented threat to consumer equity. Protecting the right to choose paper is not a legacy issue. It is an active and urgent matter of consumer equity.

22%

of U.S. households — about 30 million — do not subscribe to broadband internet at home

64%

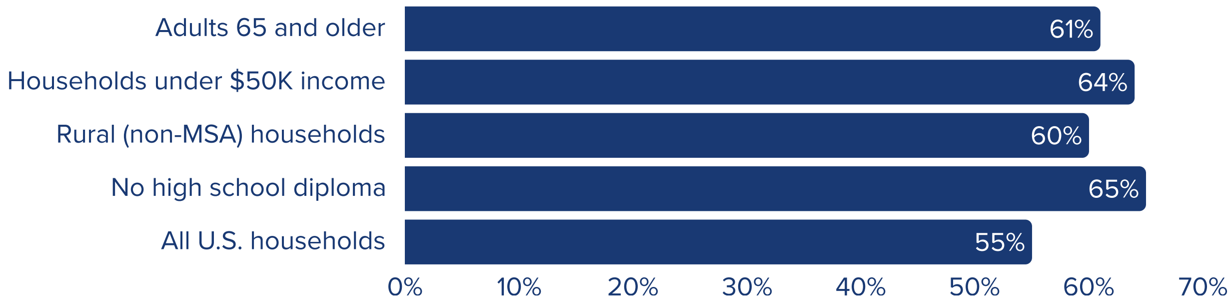
of households earning under $50K received bills and statements by paper mail in 2025

~1 in 3

Americans without broadband say the reason is that they cannot afford it

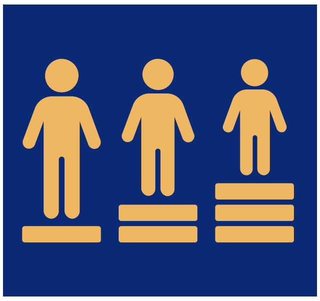
WHO RELIES ON PAPER MAIL MOST

Share of households receiving bills and statements by paper mail in 2025, by demographic group.



WHO IS LEFT BEHIND

Home broadband subscription rates and digital device access, by population group.



70% of Older Americans | Have home broadband — the lowest rate of any age group

54% of Low-income Households | Of households under $30K have broadband

71% of Black Americans | Subscribe to home broadband, vs. 81% of White adults.

68% of Hispanic Americans | Subscribe to home broadband. 28% are smartphone-only users.

71% of Rural households | Subscribe to home broadband — vs. 84% in suburban areas.

62% of People with Disabilities | Own a computer vs. 81% of those without a disability.

POLICY IMPLICATIONS

1. Protect the right of consumers to receive paper bills, statements, and government notices without surcharges or penalties — specifically protecting the populations least able to adapt to forced digital transitions.
2. Prohibit federal agencies and federally regulated entities from defaulting customers to paperless delivery without affirmative opt-in consent.
3. Require equity impact assessments for any federal or state paperless mandate, evaluating disparate effects on seniors, low-income households, racial minorities, people with disabilities, and rural residents.
4. Fund targeted digital literacy and broadband access programs so that any transition to digital communications is voluntary and supported, not imposed.
5. Address broadband affordability as a prerequisite to any expanded paperless mandate — the connectivity gap is not just geographic, it is economic.

Citations: Pew Research Center (2021 & 2026) · USPS Household Mail Survey FY2025 · U.S. Government Accountability Office (2023)

All statistics reflect the most current publicly available research as of May 2026. For research and advocacy purposes only.