

As government agencies, financial institutions, and other private-sector companies accelerate the shift from paper to electronic communications, data consistently show that millions of Americans, disproportionately seniors, low-income households, and rural residents, continue to rely on, and prefer, physical mail for important bills, statements, and financial documents.

80%

of Americans believe they should have the right to choose paper or digital delivery

74%

say they should never be charged extra for choosing a paper bill or statement

55%

of all household bills and statements were still received by paper mail in 2025

Opposition to forced paperless transitions has grown, not shrunk, over the past decade.

WHY PEOPLE KEEP PAPER

The top reasons noted in the USPS' Household Mail Survey for receiving documents by mail include:

56%	Record keeping	Primary reason households cite for receiving bills by mail
27%	Convenience	Ease of use / saves time
24%	Not set up digitally	Have not switched to electronic delivery
21%	Security & privacy	For protection of sensitive information

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VS

FACT

Paperless is always better for the environment



64% of consumers believe the push to go paperless is motivated by cost reduction, not environmental concern

Consumers don't pay attention to mail



84% read physical mail the same day it arrives — paying more attention than digital channels

Opposition to paperless is fading



Opposition has grown since 2021, not declined — and 36% would switch providers if forced

POLICY IMPLICATIONS

1. Prohibit federal agencies from mandating paperless delivery for benefit notices, legal correspondence, and eligibility determinations without a formal disparate-impact assessment certifying no harm to seniors, low-income, and rural populations.
2. Direct the CFPB and relevant state regulators to investigate and ban "paper penalty" fees on legally mandated financial and government-related disclosures.
3. Pass a federal Paper Access Standard codifying every American's right to receive important communications in physical form, without penalty, from any entity operating in a sector with limited consumer choice.