ema FOUNDATION

Seniors and the Right to Access Paper Documents

Your Mail. Your Choice.

Seniors ages 65 and over represent the fastest-growing segment of the U.S. population, 61.2 million people as of 2025, projected to reach 82 million by 2050. This population continues to disproportionately rely on paper mail for bills, statements, and government correspondence. The data below confirm that paper mail is not a relic for this population, it is a lifeline.

61%

of households headed by someone 65+ still received bills and statements by paper mail in 2025

32%

of seniors lack wireline broadband at home, about 19 million older Americans cut off from digital-only communications

$2.4B

in fraud losses reported by adults 60+ to the FTC in 2024 — up 300% since 2020

THE DIGITAL DIVIDE FOR SENIORS PERSISTS

Seniors have the lowest broadband and internet adoption rates of any age group — making digital-only policies a direct hardship for millions of older Americans.

The digital divide for seniors persists. As of 2023, 19 million seniors (32%) lack wireline broadband at home, and 25% do not use the internet at all. Forced digital transitions would effectively cut off millions of older Americans from essential financial communications.

Seniors aren't catching up. Mail dependence is falling for every age group, but seniors still receive the highest share of bills by mail of any group, and their decline is the slowest.

Seniors face disproportionate fraud risk online. Fraud targeting older Americans has grown 300% since 2020, reaching $2.4 billion in reported losses in 2024. Paper records provide a level of protection digital channels cannot consistently offer.

Low-income seniors face a double gap. Age and income barriers to broadband stack, hitting low-income seniors, especially in the South, hardest.

POLICY IMPLICATIONS

1. Protect consumers' right to receive paper bills and statements without surcharges or penalties.
2. Prohibit federal agencies and federally regulated entities from defaulting customers to paperless delivery without affirmative opt-in consent.
3. Fund targeted digital literacy and broadband access programs for low-income seniors, so any transition to digital communication is voluntary and supported, not imposed.
4. Require equity impact assessments for any federal or state paperless mandate, evaluating disproportionate effects on adults 65 and older, low-income households, and rural residents.
5. Direct the FTC to prioritize enforcement against digital fraud schemes targeting older Americans, recognizing that forced digital transitions increase seniors' exposure to documented and growing fraud risks.

Citations: OATS from AARP — Aging Connected 2025, Pew Research Center (2022), Federal Trade Commission — Protecting Older Consumers 2024–2025 Report, USPS Household Mail Survey FY2025

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