

Despite being digital natives, research consistently shows that both Gen Z and Millennials are not abandoning paper. Gen Z and Millennials are pushing back on forced digital transitions, and their preferences for physical mail are growing.

72%

of Gen Z would be disappointed to no longer receive mail and say they are excited to discover what it brings every day

61%

of Gen Z say they spend too much time on electronic devices, signaling digital fatigue

80%

of Millennials say they are excited to discover what the mail brings each day

YOUNG CONSUMERS WANT THE RIGHT TO CHOOSE PAPER

Two Sides 2025 Trend Tracker data confirms that younger Americans strongly oppose paperless mandates and surcharges on paper bills.

	Gen Z 18–27	Millennials 28–44	All Adults
Right to choose paper or digital delivery	57%	76%	80%
Prefer print bills & statements	35.5%	25%	36%
Should not be charged more for paper	53%	65%	74%
Paper better for record keeping	41%	58%	59%

GREENWASHING SKEPTICISM



Millennials are more likely than older generations to identify and challenge corporate green claims



75% of Gen Z say sustainability is more important than brand name when making a purchase decision

POLICY IMPLICATIONS

1. Require affirmative opt-in consent before any company or agency defaults customers to paperless-only delivery — protecting the Gen Z and Millennial majority who value paper choice.
2. Prohibit fees or penalties for customers who choose paper bills and statements.
3. Direct the FTC to examine whether unsubstantiated "paperless = green" claims by major financial institutions comply with the FTC Green Guides, given documented skepticism among younger generations.
4. Commission updated national research to document current Millennial and Gen Z paper preference attitudes — the primary generational survey data has not been systematically updated since 2014.