

# Access for All: American Attitudes regarding Paper & Digital Information



The Findings of a National Survey

June 2013

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## Introduction

InfoTrends was commissioned by Consumers for Paper Options, a coalition of individuals and organizations advocating for the right to paper-based communications, to execute a national survey of 3,073 adults and analyze the results. The survey studied attitudes toward efforts by the government and the private sector to transition consumers to digital information formats and, in some cases, either eliminate the paper format altogether or charge a fee for the paper version. Examples of paper-format documents being phased out, eliminated and/or subject to fees include federal benefits checks, savings bonds, Social Security earnings statements, and, in the private sector, bills, statements and disclosure forms.

This structured, web-based survey was conducted during a three-week period between November 26 and December 21, 2012, using U.S. residents ages 18 and over. Respondents were drawn randomly from a pool of several million consumer panelists. The sample mirrors the age, gender and income demographics of the U.S. population as reported by the Bureau of the Census.

## Main Conclusions

Although the survey was web-based, ensuring that respondents possessed both Internet access and experience with digital information, the survey found overwhelming evidence that most Americans disagree with efforts to shift people from paper to digital formats. Disagreement with this trend becomes even greater when the shifts are applied to seniors, low-income Americans and other vulnerable populations. Major takeaways include the following:

- **An overwhelming majority of American adults across all demographic groups believe that consumers should not be forced to receive information in an electronic format.**

A clear majority of American adults with Internet access believe it is wrong for both the government and the private sector to force consumers to receive information in electronic format only. Specifically, 73 percent of respondents say it is wrong to expect anyone to go online to interact with government agencies, and 84 percent say it is not OK for the private sector to initiate a forcible shift to electronic information.

- **Americans with Internet access of all ages and ethnicities believe the government should take action to prevent shifts to electronic formats from hurting the disadvantaged.**

Across all demographic groups, an overwhelming majority of adult Americans believe that policymakers should take steps to ensure that government agencies are not allowed to force people, especially disadvantaged populations, to shift from paper format to electronic format. Moreover, 85 percent say that decisions to remove paper-based options for government information should be subject to congressional oversight.

- **More than 90 percent of young people share the belief that paper options should be preserved, and more than half prefer to receive paper bills and statements.**

While young people are presumably more engaged with technology, this survey demonstrates that young adults (under age 25) recognize the value of receiving information in paper format. And in many cases, young adults demonstrated a stronger belief in the right to paper information and even a stronger preference for paper information. For instance, a majority of young people (92 percent) believe that paper format bills, statements and information should continue to be provided to those who want it, free of charge or penalty. Many young people (62 percent) still prefer paper format for

some bills, statements and related documents, while nearly half (43 percent) prefer the paper format for all such documents they receive.

## Key Findings

The primary goal of the survey was to measure attitudes toward government (federal and state) efforts to shift citizens from paper to electronic information formats, and the data demonstrates overwhelming evidence that Americans disagree with these efforts. In particular:

- 85 percent say that, prior to imposing less-paper and no-paper rules, government agencies should be required to follow all the proper regulations and submit to congressional oversight (Fig. 1, page 5).
- 73 percent think that, "it is extremely (50 percent) or somewhat (23 percent) wrong to require anybody, regardless of their situation, to go online in order to interact with government agencies" (Fig. 2, page 6).
- 72 percent believe that under no circumstances should government agencies be allowed to force people to change from paper to electronic format for receiving documents that require action. 18 percent said shifts should be allowed, but only with exceptions for the poor, elderly or disabled, or for critical providers (Fig. 3, page 6).
- 89 percent say that shifting consumers to online-only documents disadvantages some groups, such as the elderly, disabled, low income, and poorly educated. And 83 percent of those respondents want the government to take action to prevent any shift to electronic formats from disadvantaging vulnerable Americans (Figs. 4 & 5, page 7).
- 69 percent say that government agencies should not be allowed to force people to change from paper to electronic for receiving documents that do not require action. Nearly 21 percent say shifts should be allowed, but only with exceptions for the poor, elderly or disabled, or for critical providers.
- 78 percent say that government agencies should not be allowed to charge for information in paper format.

## Applications for the Private Sector

Because a significant number of financial institutions, insurance companies and other businesses are discouraging, eliminating or charging for the use of paper-format information, the survey also asked a number of questions to gauge attitudes toward private sector efforts to decrease the consumption of paper information.

- 84 percent say it is not OK for companies that send bills, statements, and informational documents such as proxies or privacy statements to force customers to receive those documents in electronic format only (Fig. 6, page 8).
- 82 percent agree that some people simply do not like computers or are not interested in learning how to use them, and that it would be unfair to force these people to receive bills and statements digitally/electronically (Fig. 7, page 8).

- 73 percent of adult Americans believe that organizations should not be allowed to charge for paper-format bills, statements or correspondence under any circumstances (Fig. 8, page 9).
- 69 percent believe that private-sector companies should not be allowed to force people to shift from paper-format bills and statements to electronic / digital format for documents requiring action. 18 percent said shifts should be allowed, but only with exceptions for the poor, elderly or disabled, or for critical providers.
- An overwhelming majority of young people (92 percent) believe that paper format bills and statements should continue to be provided to consumers who want them. Many young people (62 percent) still prefer paper format for some bills, statements and other related documents, while 43 percent prefer to receive all such documents on paper.
- 69 percent say shifting customers to online-only documents has important process and cost benefits for the company, but few benefits for the customer.
- 87 percent say the main reason companies want to shift customers to electronic delivery formats is to save money, NOT to be environmentally responsible.

## Analysis of Census Data

In addition to surveying a large sample of American adults with Internet access, InfoTrends was also charged with employing secondary research to create a clearer demographic picture of American households that do not have Internet access.

The Bureau of the Census has conducted regular research on the “digital divide” – most recently in 2010. InfoTrends analyzed this 2010 Census data to draw the following conclusions about the American populations most likely to be without Internet access.

- **More than 25 percent of American households have no regular Internet access.**
  - At year-end 2010, there were 119.5 million households in the U.S, and 30.8 million had no regular Internet access whatsoever.
  - An additional 27 percent of American households reported Internet access at home only, while three percent only have access outside the home.
  - Less than half – 44 percent – reported access both inside and outside the home.
- **Seniors, women, minority groups and low-income households are less likely to have Internet access.**
  - Those who are 55 and older are 16 percent less likely than the national average to have Internet access, while a 2011 study by the Department Commerce reports that 45 percent of Americans over age 65 do not own a computer.<sup>1</sup>
  - Women are 7 percent less likely than men to have Internet access.
  - African Americans are 18 percent less likely than the national average to have Internet access.
  - Hispanics are 16 percent less likely than the national average to have Internet access.

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<sup>1</sup> Exploring the Digital Nation: Computer and Internet Use at Home, U.S. Department of Commerce, 2011.

- Households with incomes below the national average are 18 percent less likely to have Internet access.
- The digital divide is more prevalent in rural areas, where Americans are 6 percent less likely than the national average to have Internet access.
- Education also plays a role in Internet adoption – Americans with a lower level of education are far less likely to have Internet access.
  - Americans who have not obtained a high school diploma are 48 percent less likely than the national average to have Internet access.
  - Those who have not attended a college or another institution of higher education (e.g. community college or technical college) are 16 percent less likely than the national average to have Internet access.
  - Those with college degrees (or higher) are 23 percent more likely than the national average to have Internet access.

## Figures

Figure 1

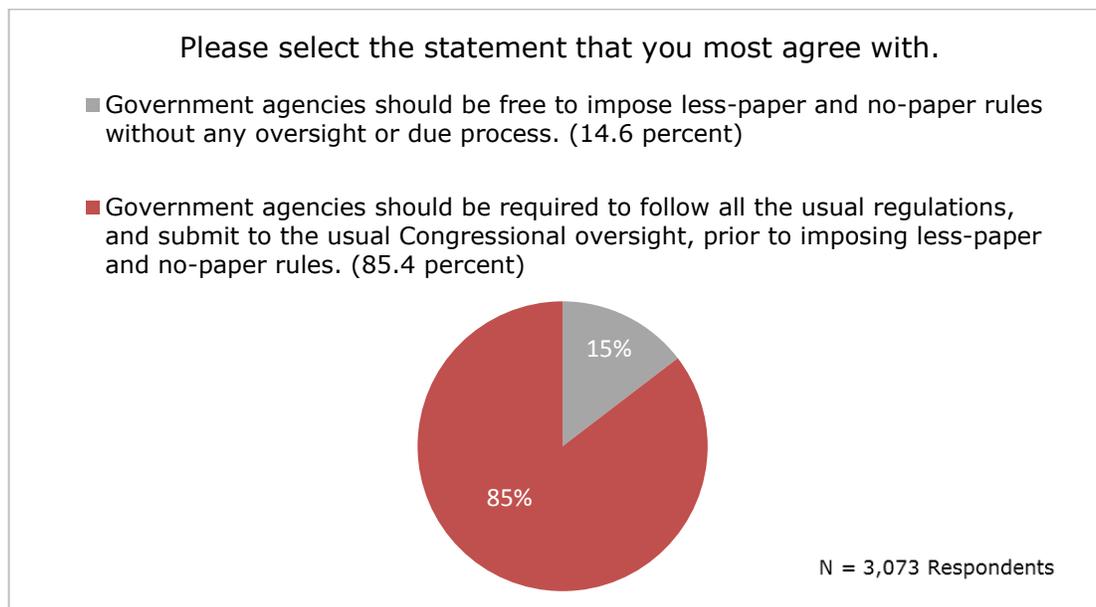


Figure 2

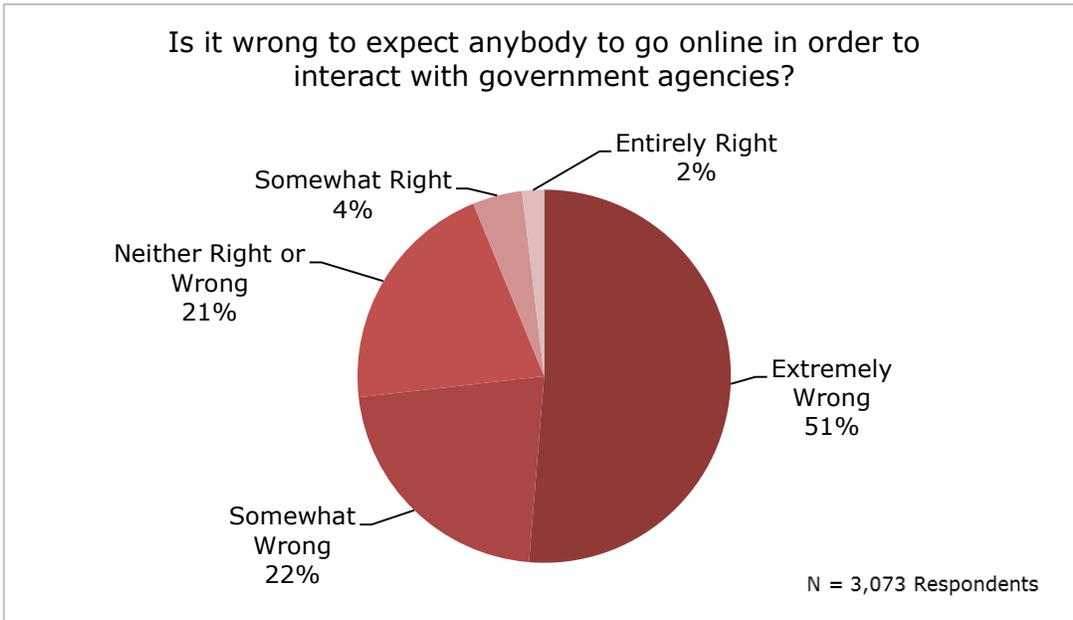


Figure 3

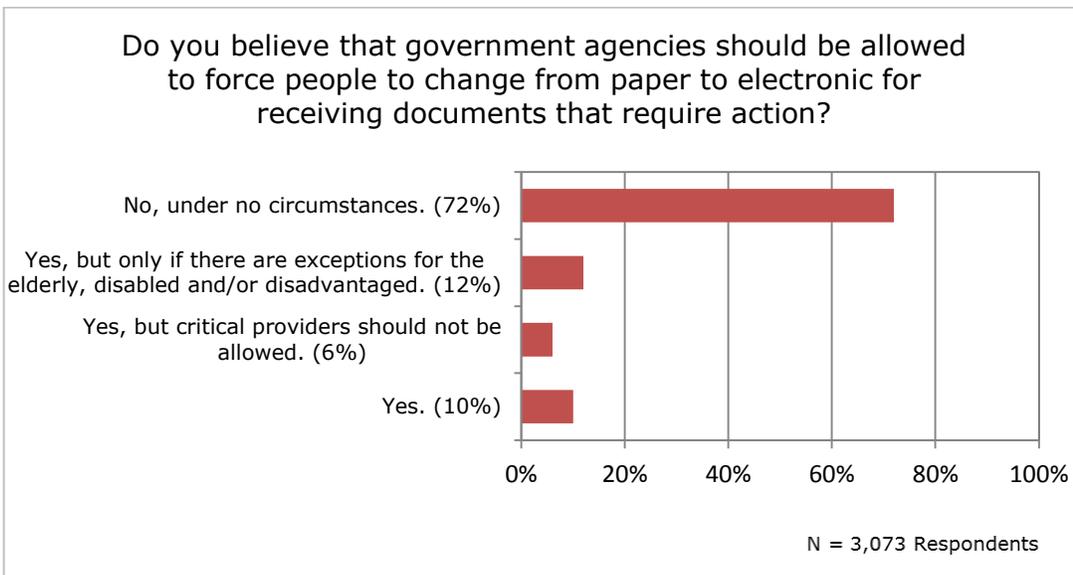


Figure 4

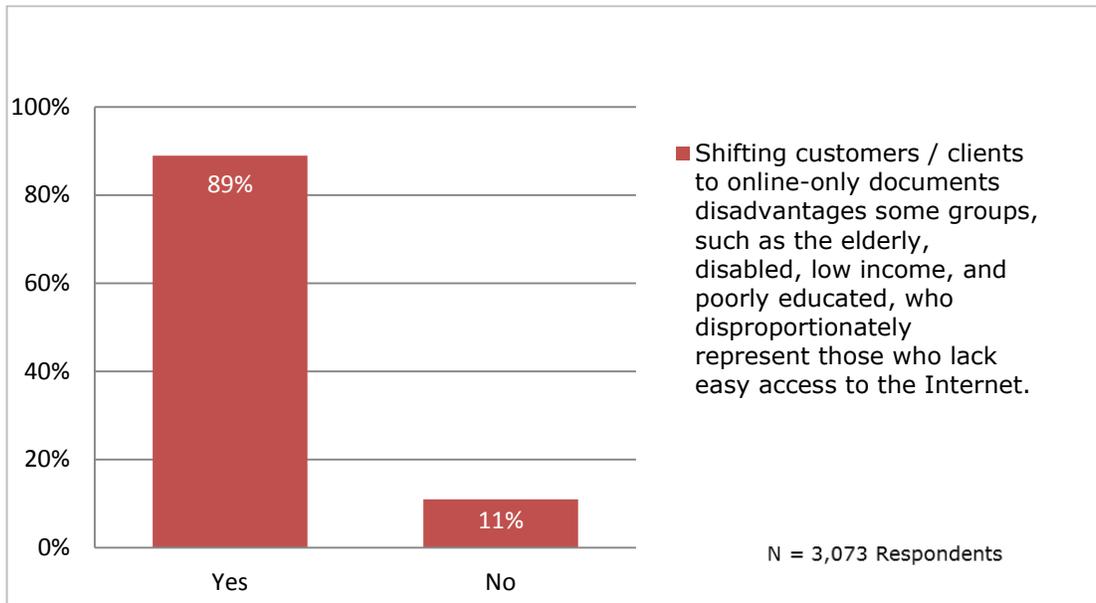


Figure 5

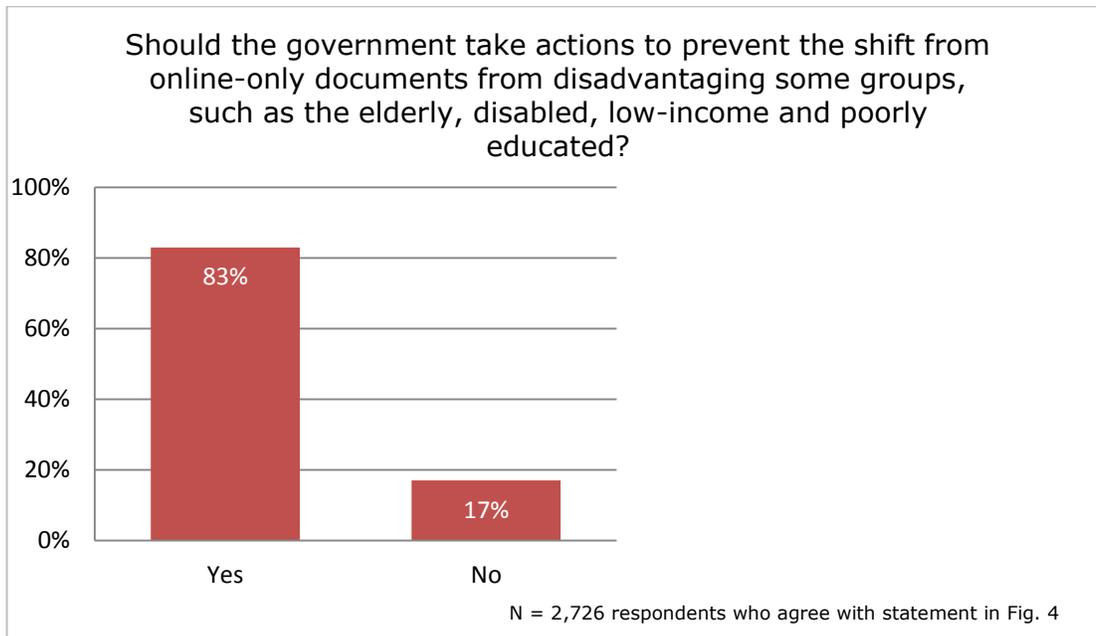


Figure 6

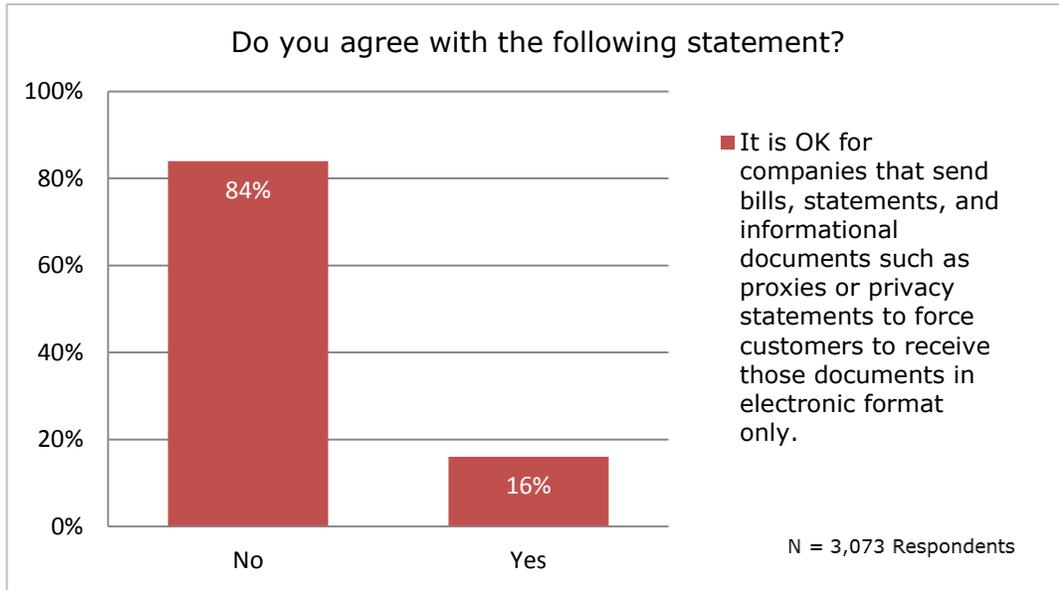


Figure 7

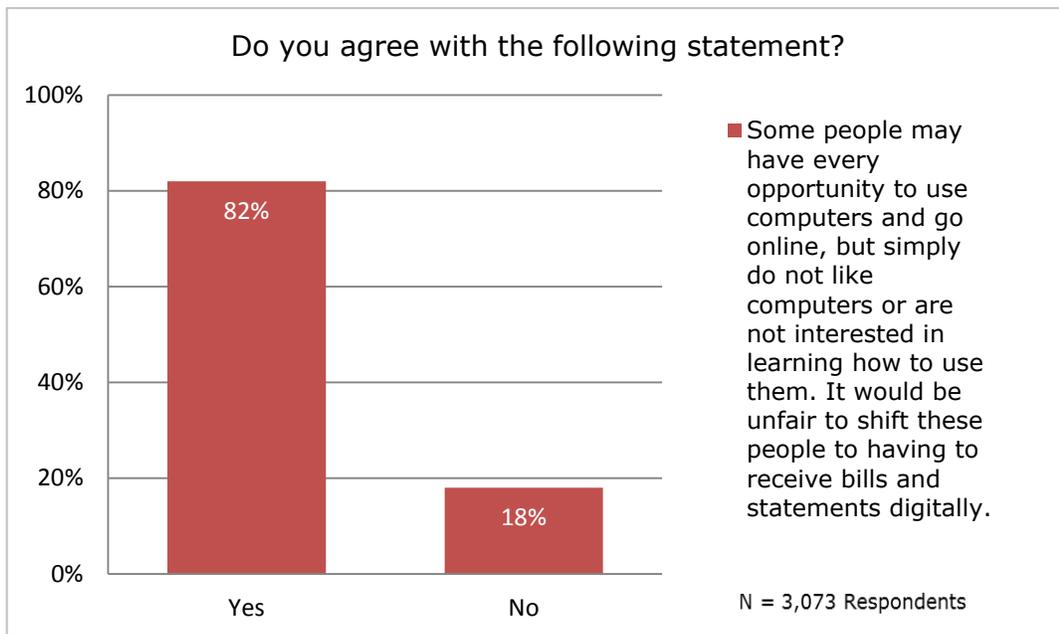


Figure 8

