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Superior Results.

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this study, please contact:

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Envelope Manufacturers Association National Survey

Conducted May 3-5, 2010

n=800 Adults

MoE= $\pm 3.46\%$ at 95% Confidence Interval



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Research Design & Demographics

Research Design

Wilson Research Strategies conducted a research study of adults nationwide. Respondents were contacted by phone via live telephone operators on May 3-5, 2010. The study has a sample size of n=800 adults. The margin of error is equal to $\pm 3.46\%$ in 95 out of 100 cases.

Tyler Harber, Vice President, was the lead researcher on this project. Alexander Brunk and Katie LaPotin provided project management and analytical support.

Demographics

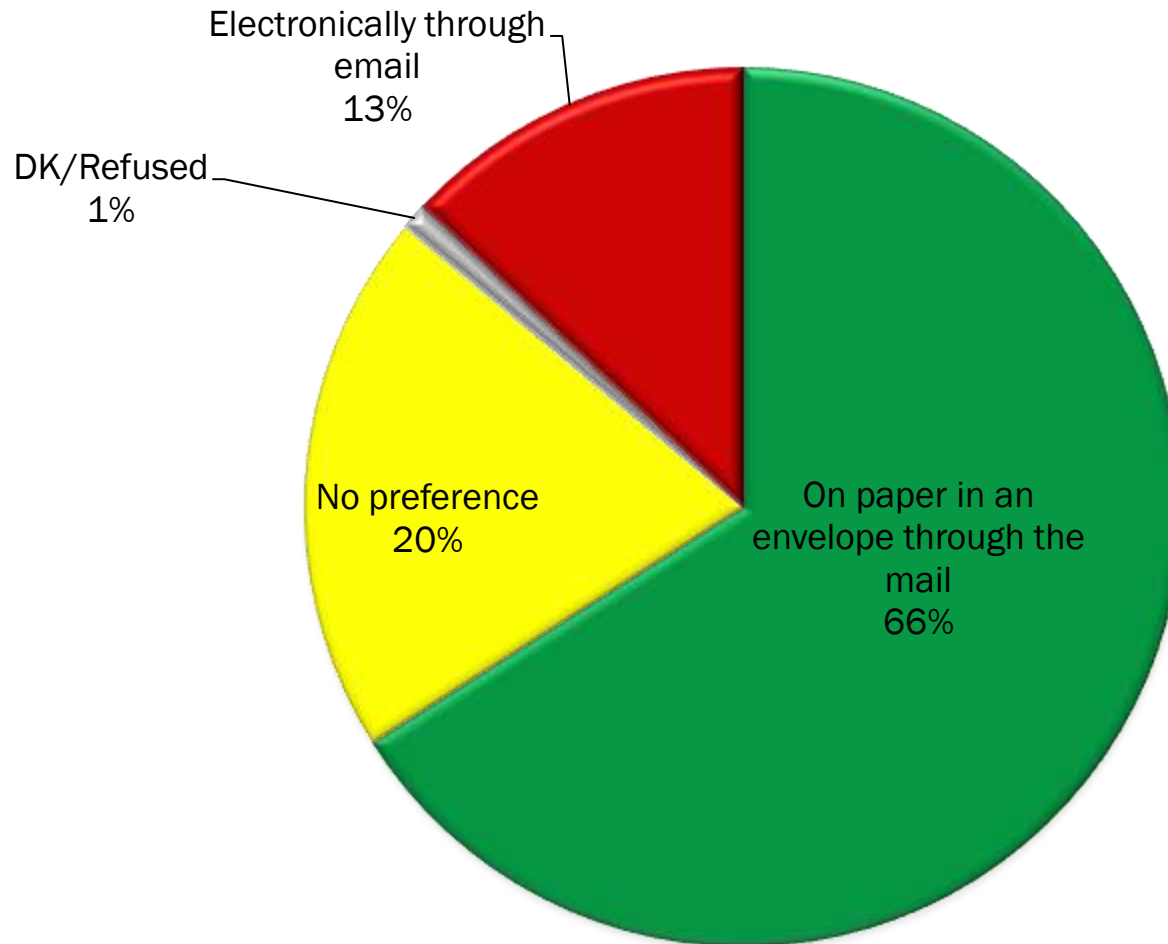
Age		Survey Results		Income		Survey Results	
18-34	26%	Under \$40K	33%	\$40K-\$80K	29%	\$80K-\$100K	10%
35-44	20%	\$100K+	12%				
45-54	20%						
55-64	15%						
65-74	8%						
75 and over	9%						
Census Regions		Gender		Education			
Northeast	19%	Men	48%	High School or Less	44%	Some College	20%
South	36%	Women	52%	College Grad	35%		
Midwest	22%						
West	23%						
Ethnicity							
White	69%						
Hispanic	13%						
Black	12%						
Other	3%						



Survey Results

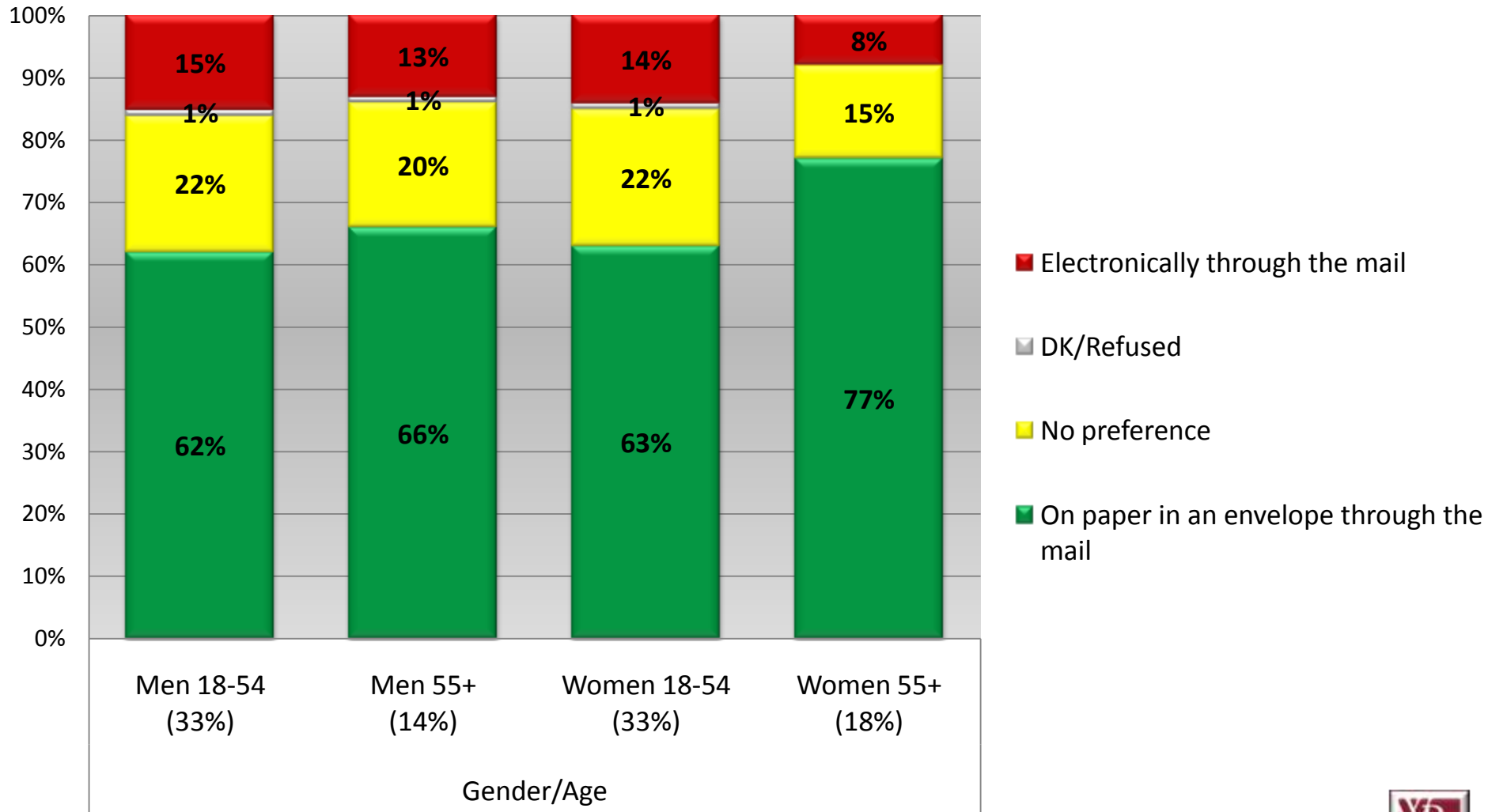
Two-thirds of Americans refer to receive their bills and financial statements in the mail.

4. Would you rather have your bills and financial statements and records sent to you on paper in an envelope through the mail, electronically through email, or does it not make a difference to you?



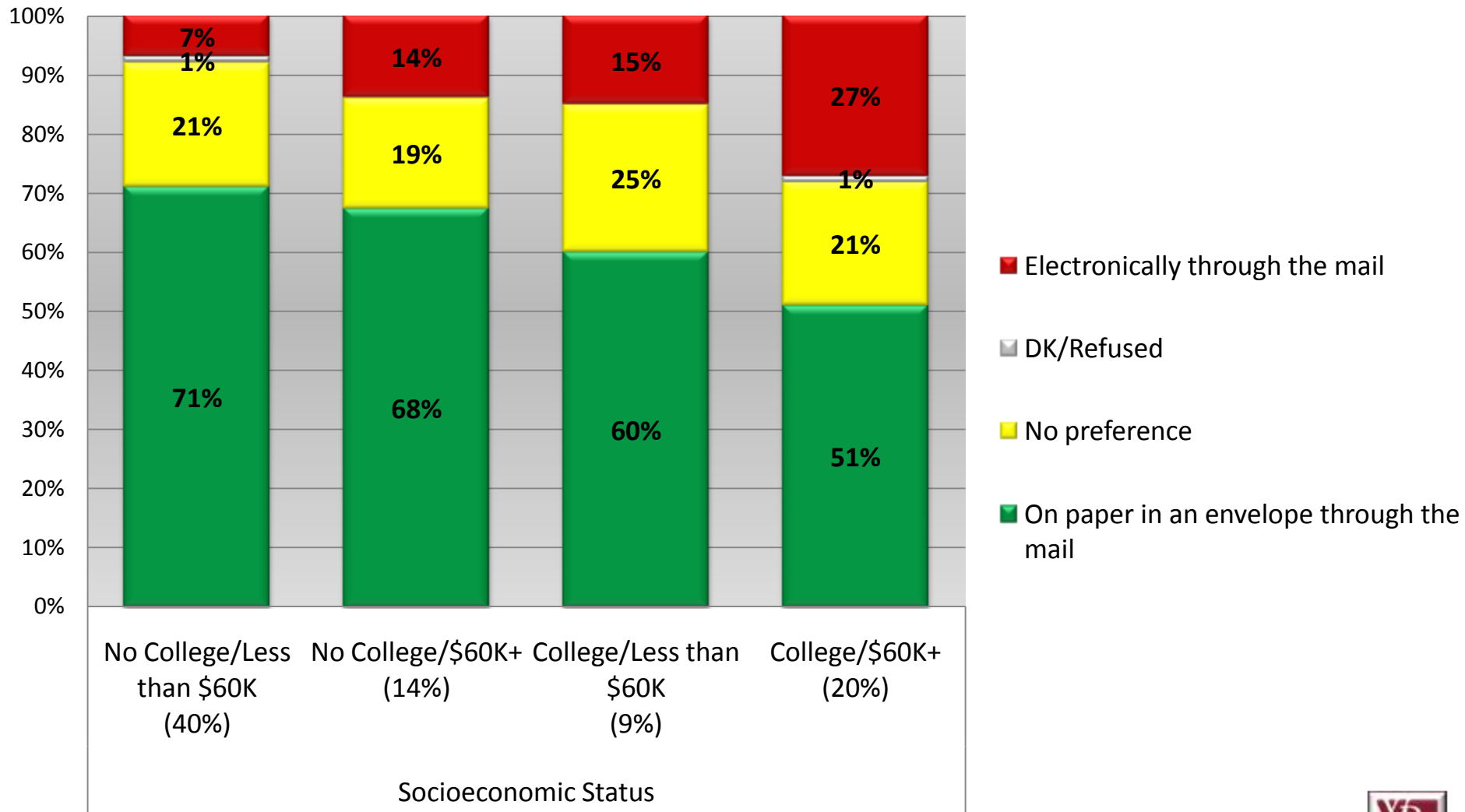
Although a majority of people overall prefer mailed statements, older women are especially likely to prefer having their bill sent to them through the mail.

4. Would you rather have your bills and financial statements and records sent to you on paper in an envelope through the mail, electronically through email, or does it not make a difference to you?



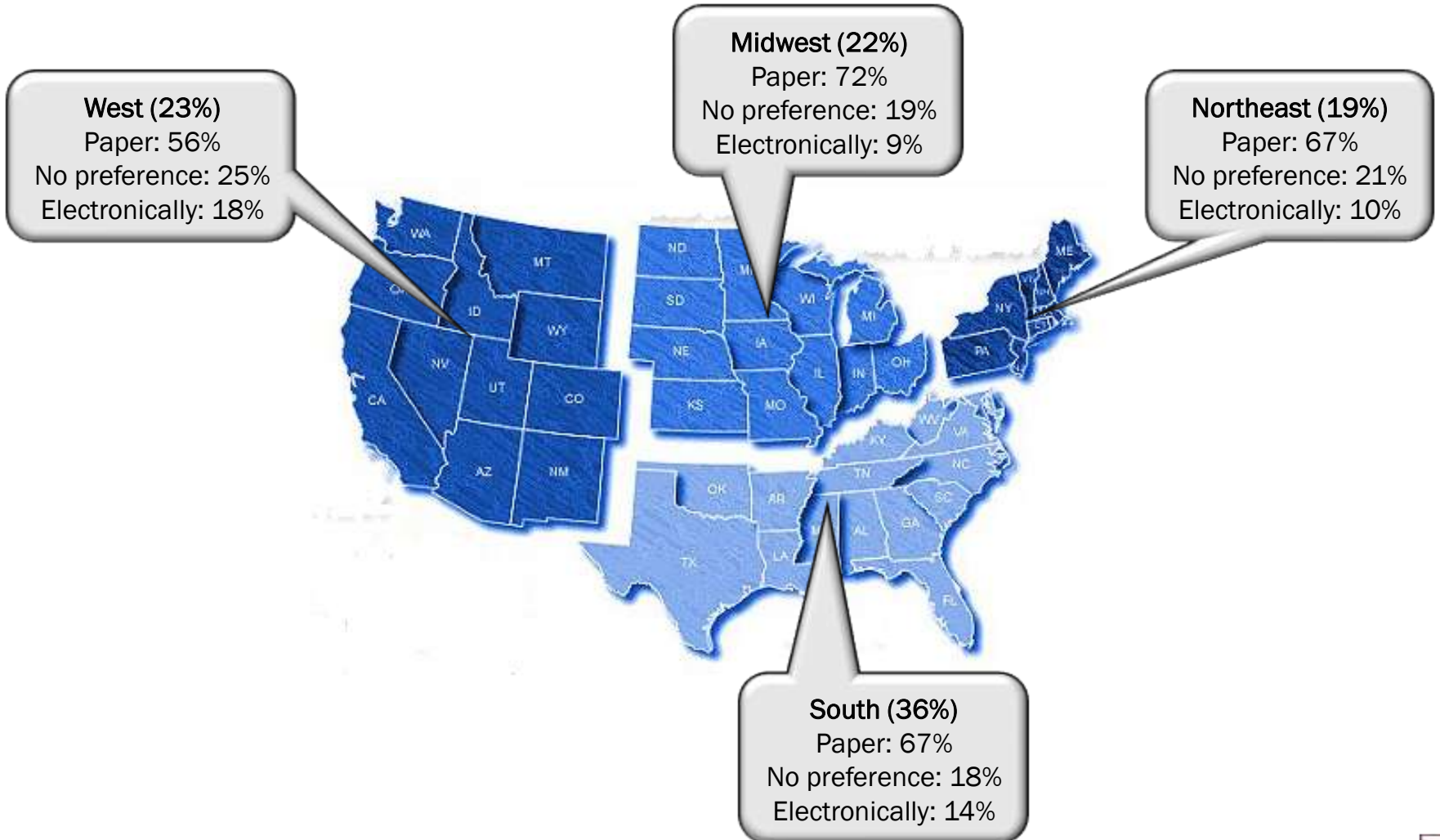
Better-educated, higher income adults are more likely to prefer receiving bills electronically.

4. Would you rather have your bills and financial statements and records sent to you on paper in an envelope through the mail, electronically through email, or does it not make a difference to you?



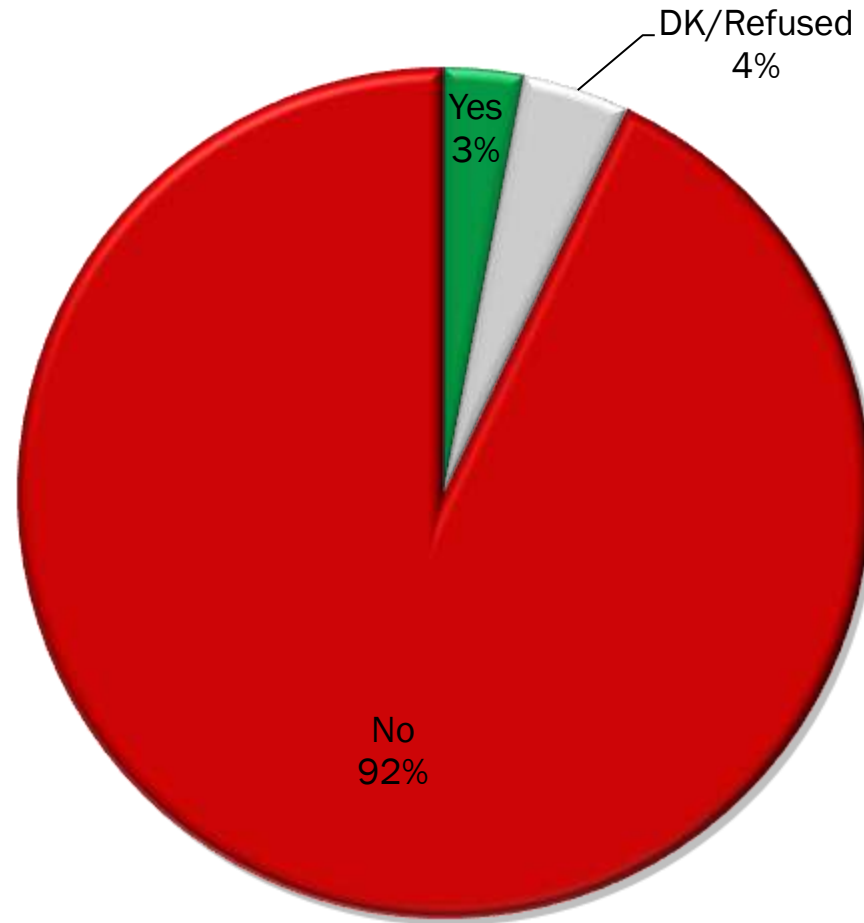
Adults in the western part of the country are the least likely to prefer that their bills are mailed to them in the post.

4. Would you rather have your bills and financial statements and records sent to you on paper in an envelope through the mail, electronically through email, or does it not make a difference to you?



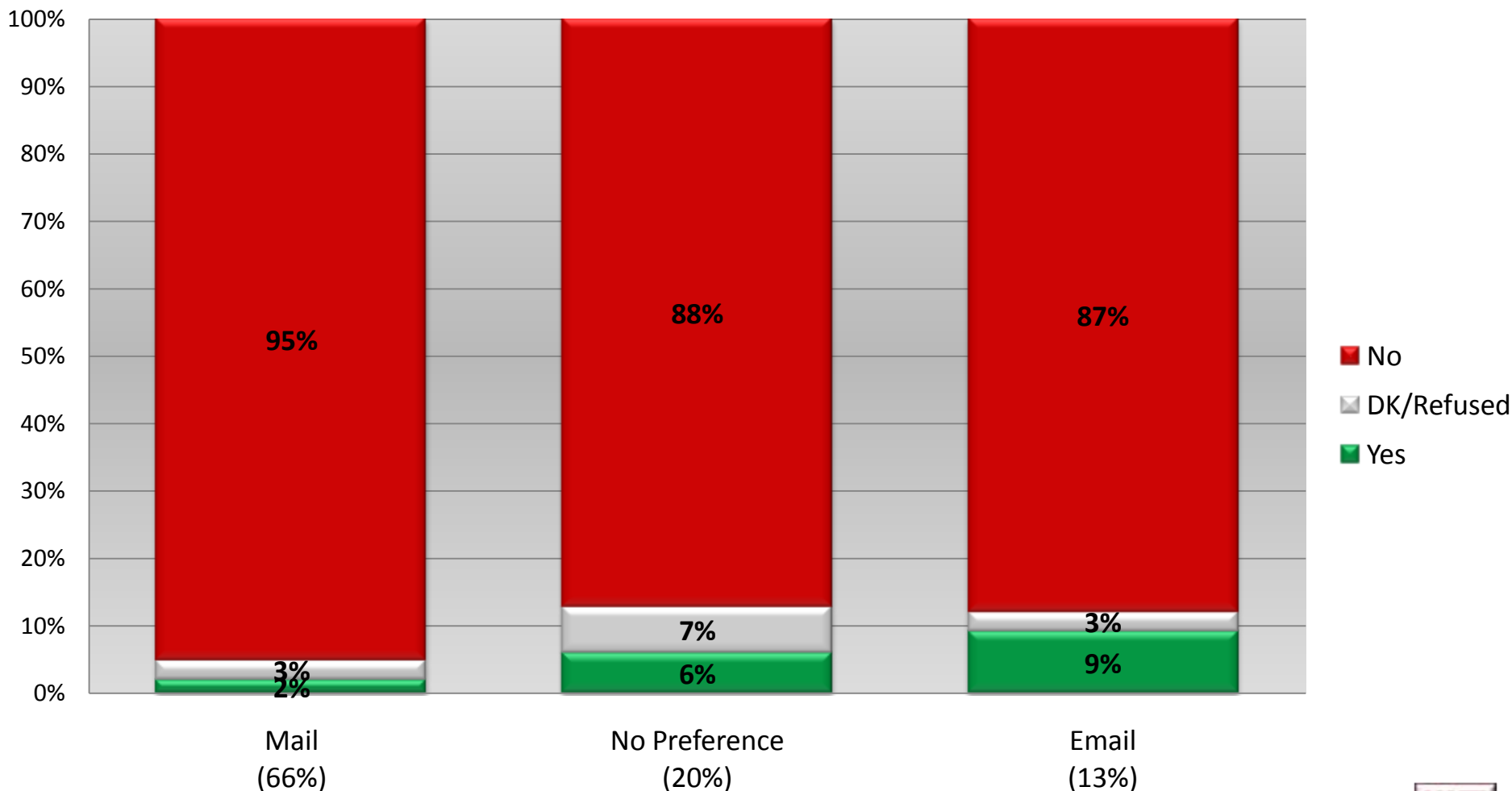
Nearly all American adults believe that they should not be charged by companies for receiving paper statements.

5. Some financial institutions are shifting the cost of doing business by charging customers a fee for using paper bills and statements. Do you believe that you should be required to pay an additional fee to receive a paper statement from companies you do business with?



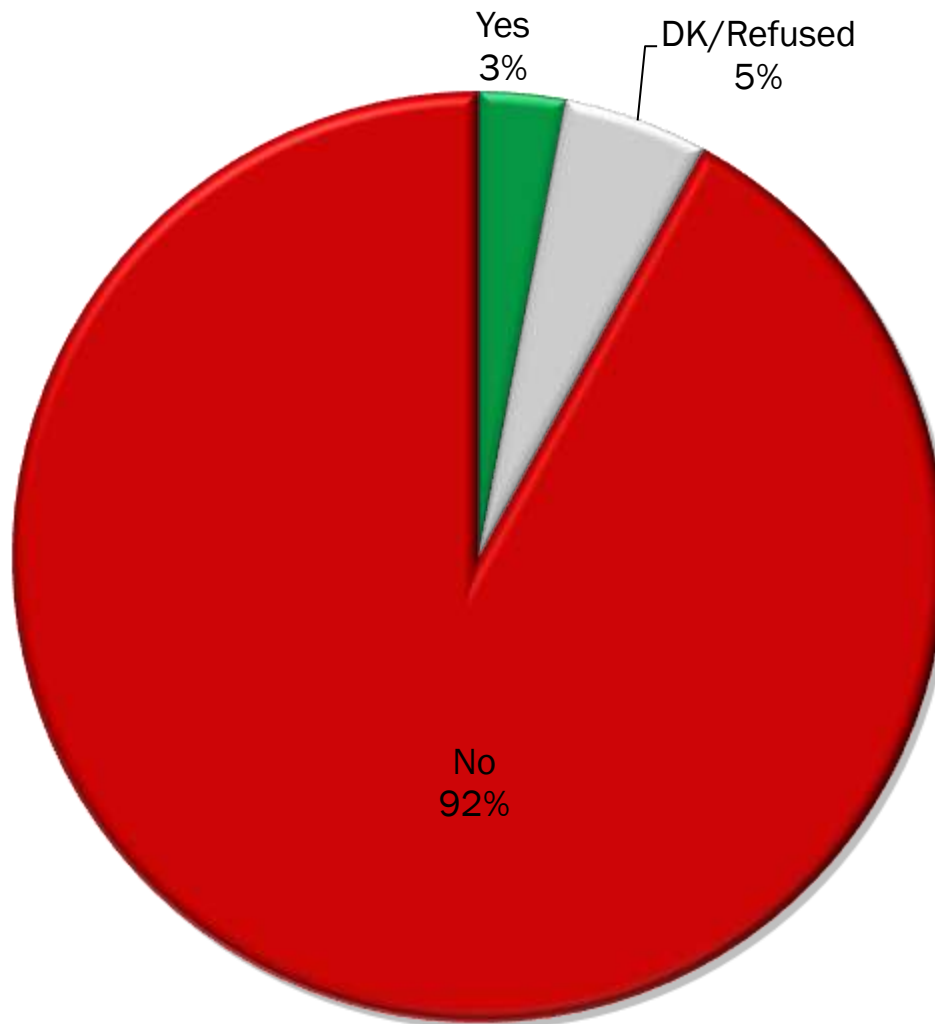
Adults who use email to pay their bills are slightly more likely to consent to the fee for receiving a paper statement, but the overwhelming majority of all adults are against this.

5. Some financial institutions are shifting the cost of doing business by charging customers a fee for using paper bills and statements. Do you believe that you should be required to pay an additional fee to receive a paper statement from companies you do business with?



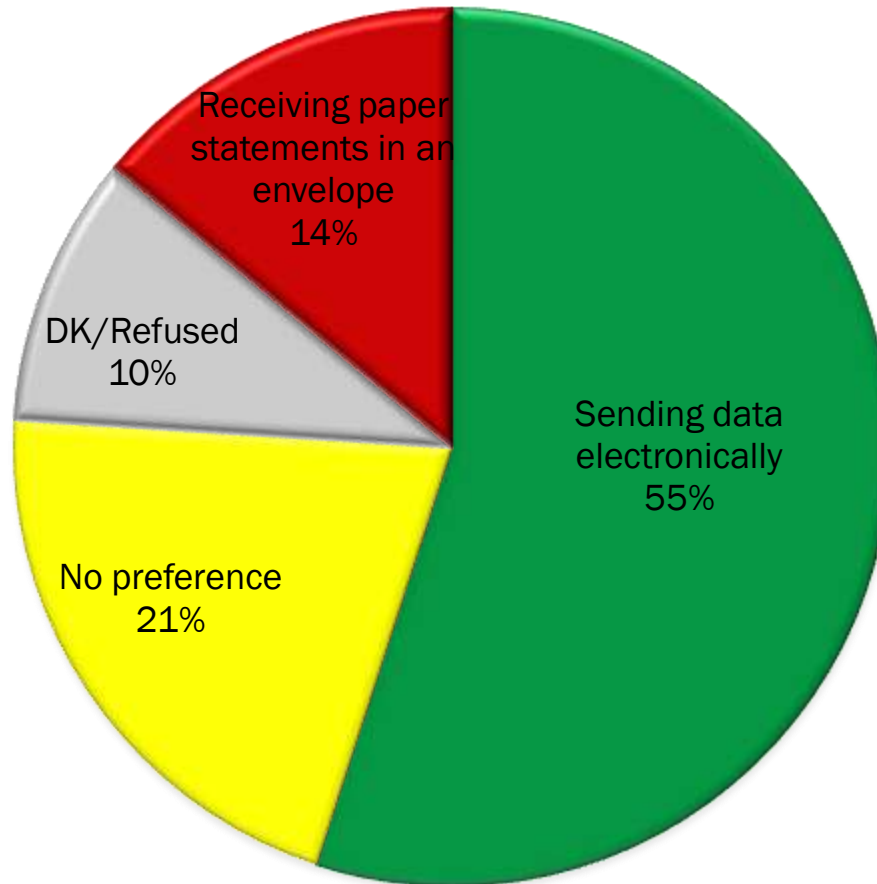
And nearly all American adults are also against companies requiring them to pay an additional fee to pay with a paper check.

6. Do you believe that you should be required to pay an additional fee to be able to pay your bills with a paper check?



Slightly more than half of all adults nationwide believe that their personal data is at greater risk of being stolen if it is sent electronically rather than by snail mail.

7. Do you believe that your personal financial data is at greater risk of theft as a result of being sent electronically, or through paper statements in an envelope?



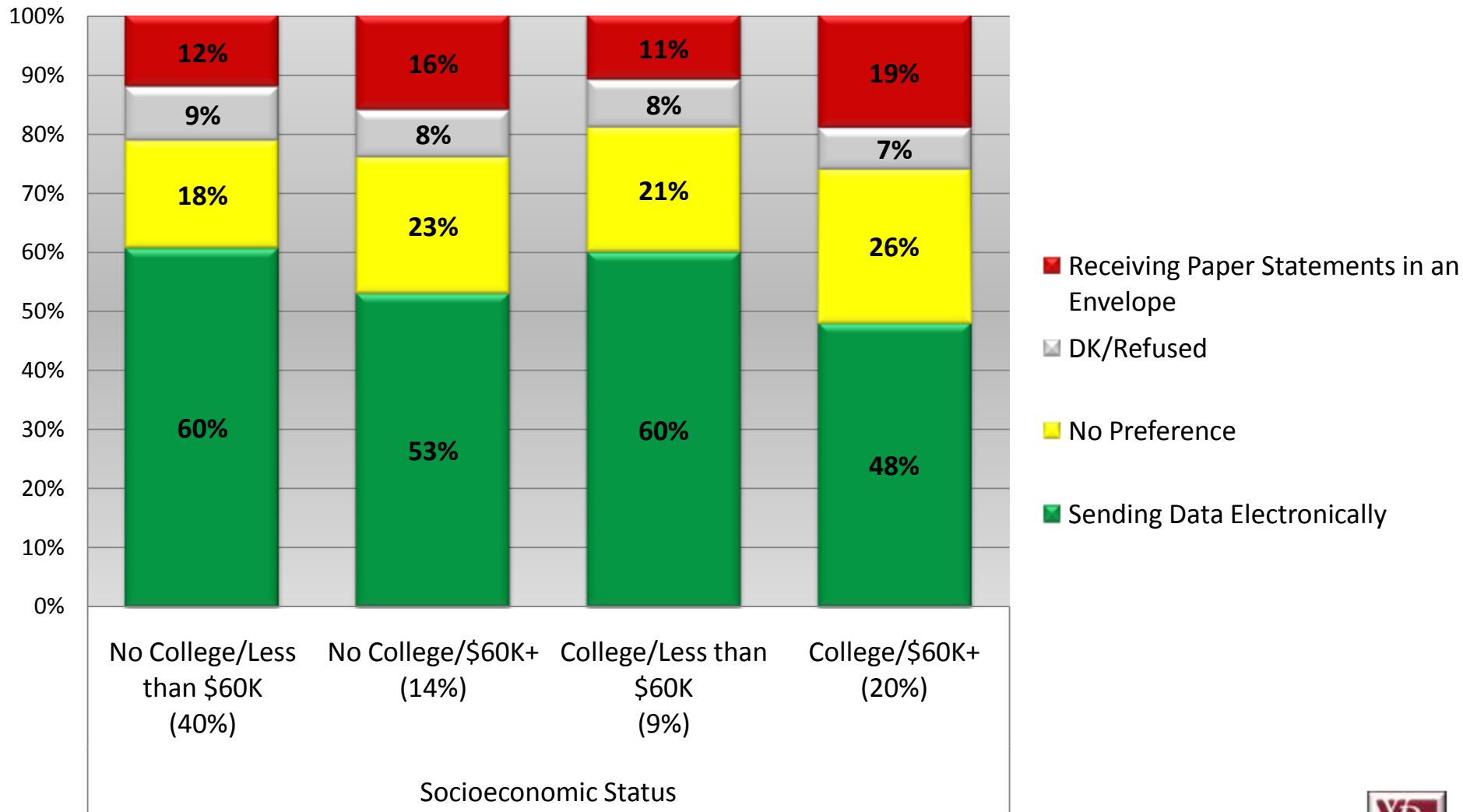
A majority of men and women of all ages believe that sending their data electronically puts it at a greater risk for theft.

7. Do you believe that your personal financial data is at greater risk of theft as a result of being sent electronically, or through paper statements in an envelope?



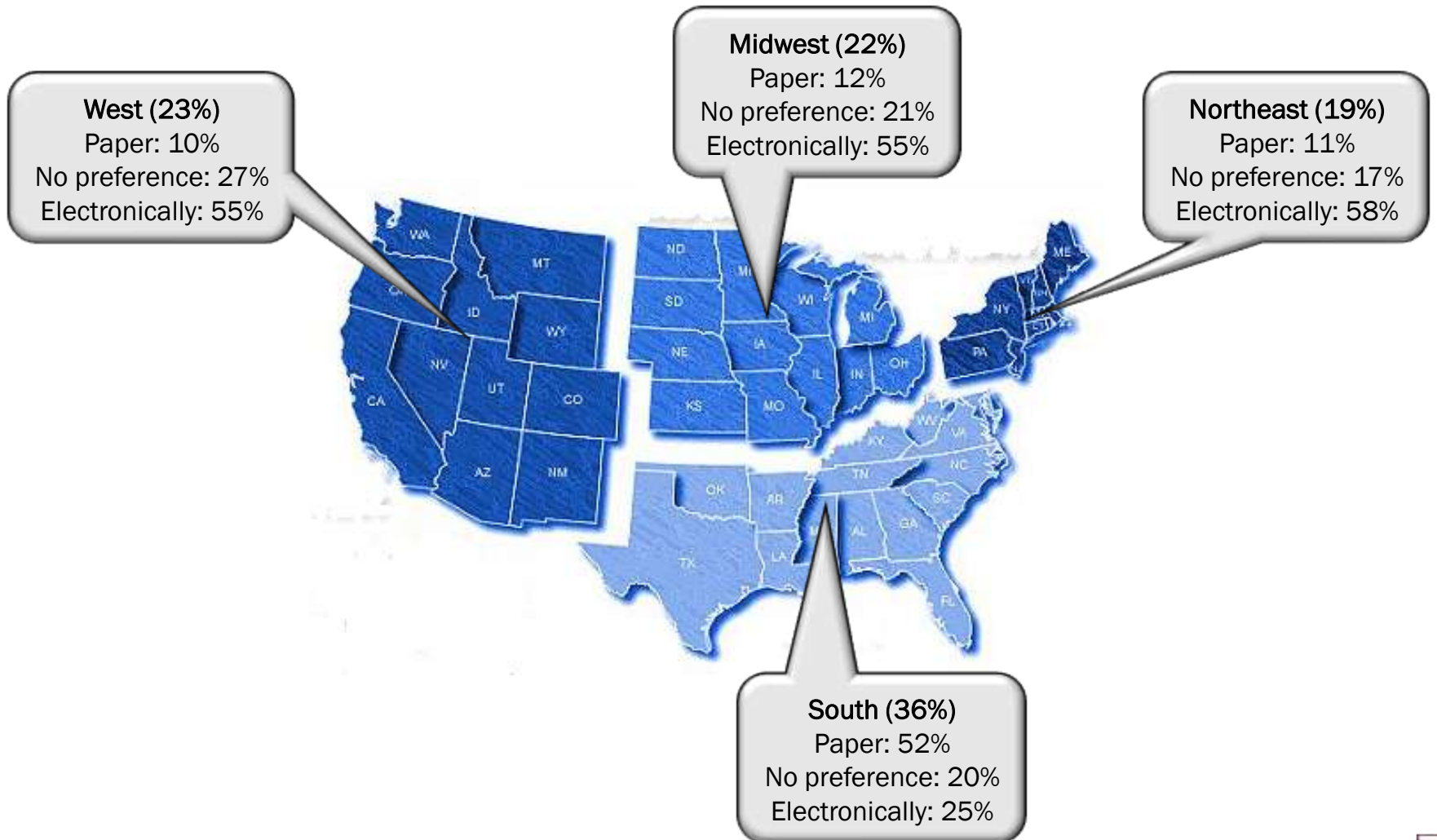
Adults who make less than \$60K annually are more likely to believe that sending their data electronically is less safe than having it mailed.

7. Do you believe that your personal financial data is at greater risk of theft as a result of being sent electronically, or through paper statements in an envelope?



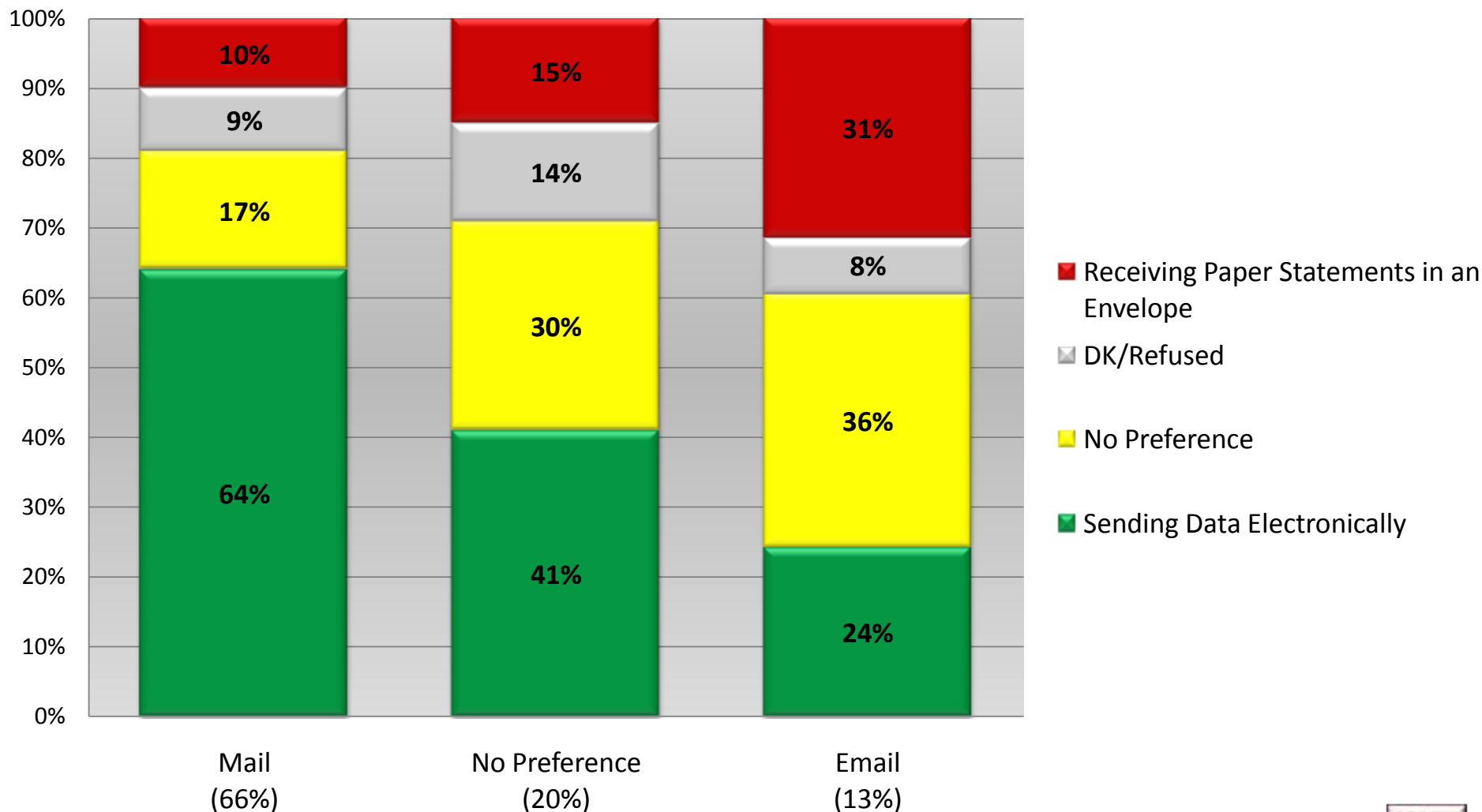
Adults in the Southern states are the most worried about leaving behind a data paper trail.

7. Do you believe that your personal financial data is at greater risk of theft as a result of being sent electronically, or through paper statements in an envelope?



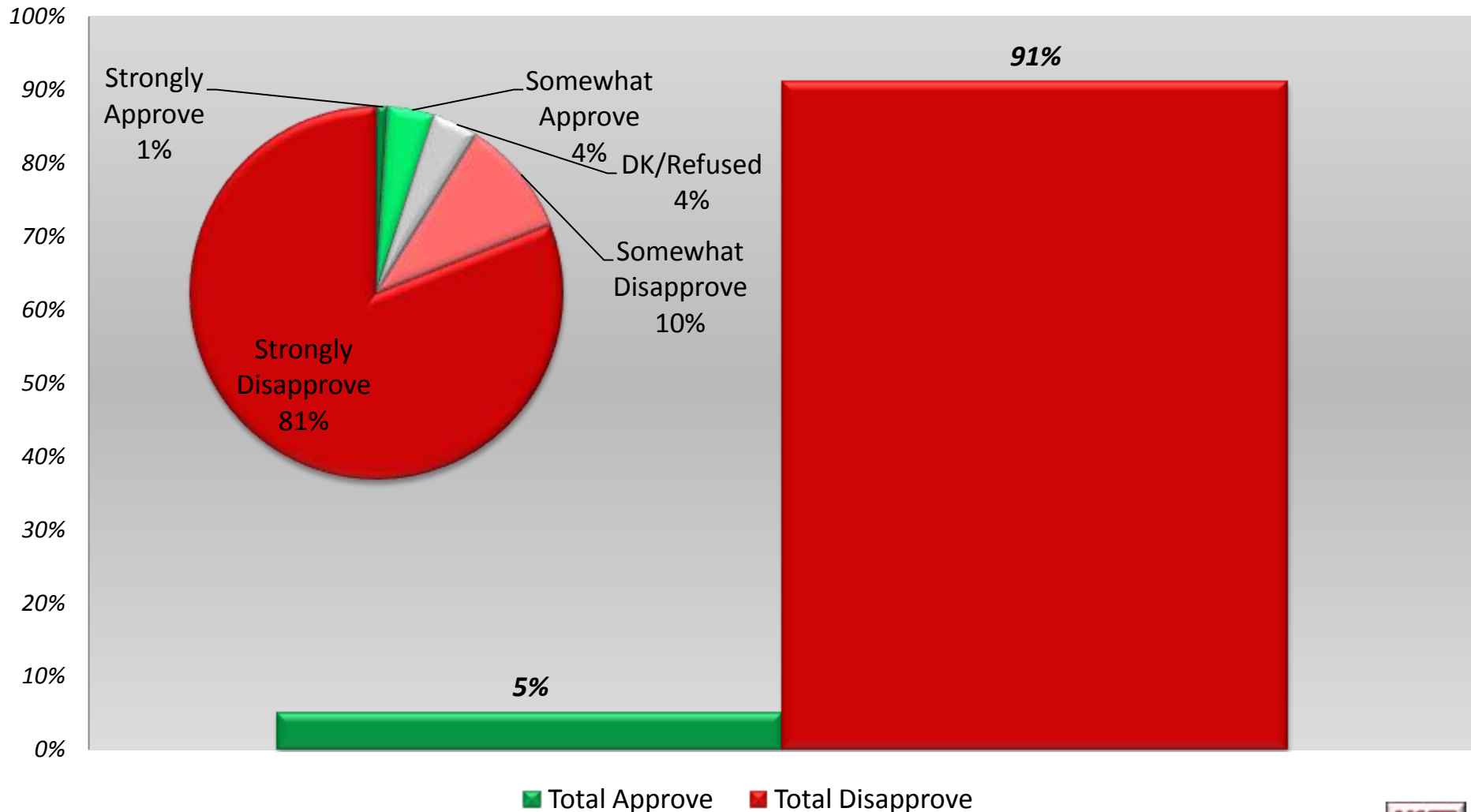
A small plurality of adults who use email to pay their bills believe that receiving their data through the mail makes it more at risk of theft than by sending it electronically.

7. Do you believe that your personal financial data is at greater risk of theft as a result of being sent electronically, or through paper statements in an envelope?



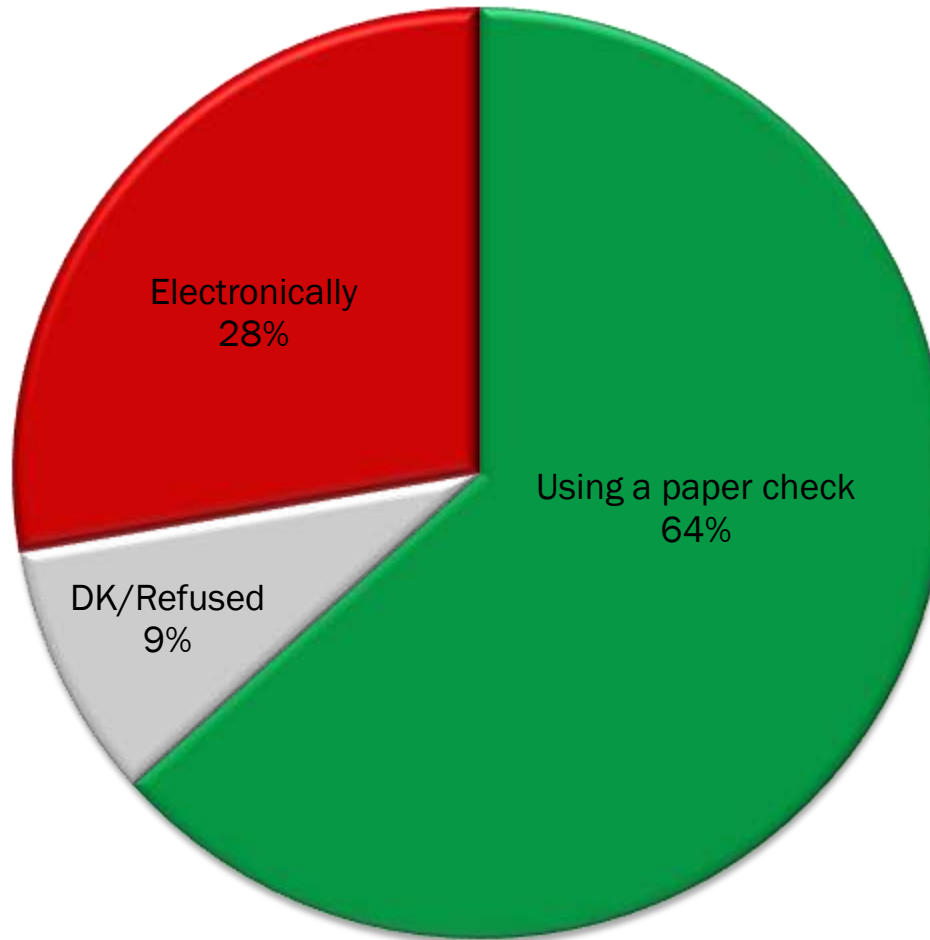
Eight in ten adults strongly disapprove of companies switching the method by which their statements are sent to them without their written approval.

8. Do you approve or disapprove of companies switching you from paper transactions to electronic transactions without your written approval?



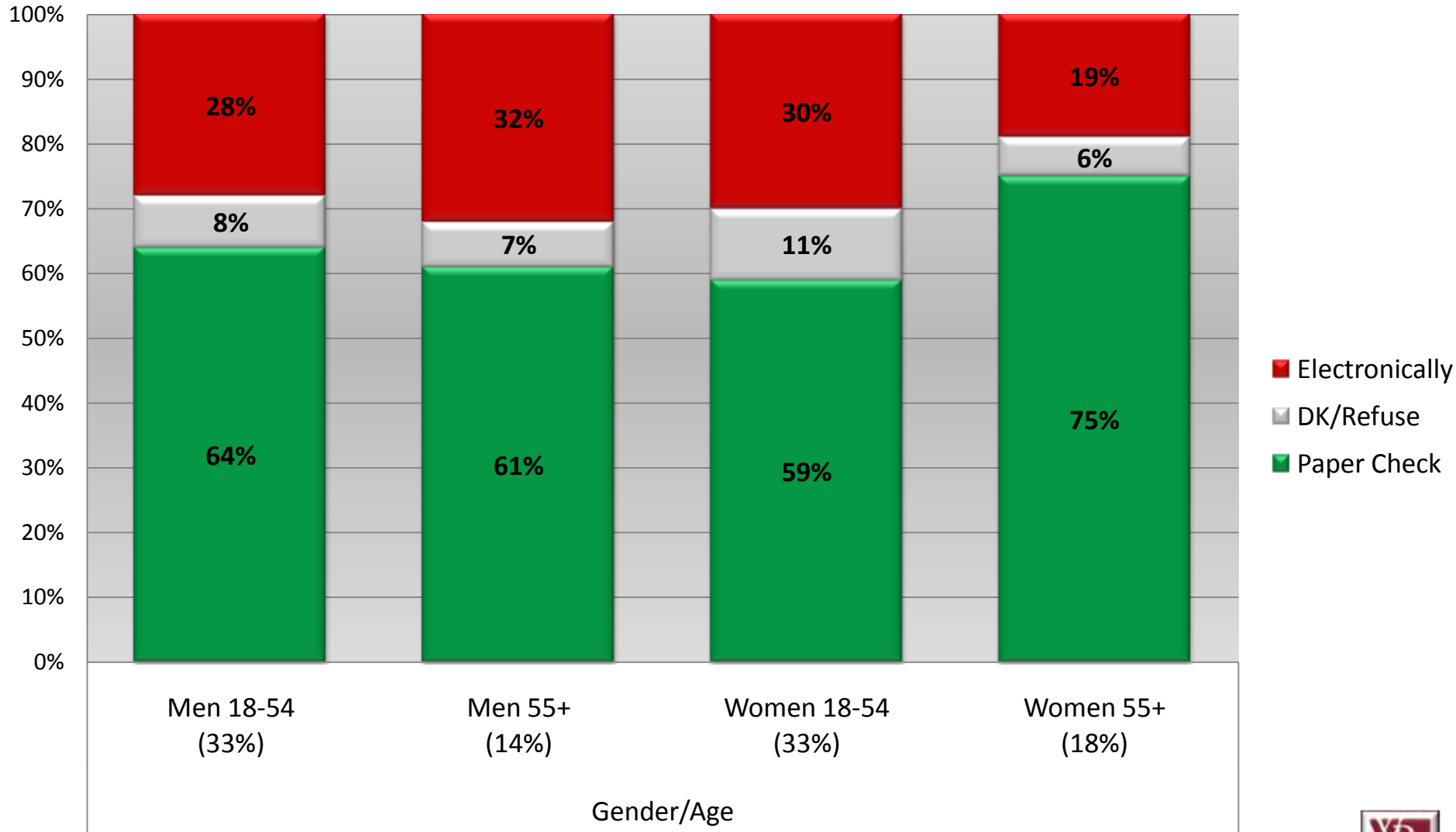
Two-thirds of adults nationwide prefer paying their bills with a paper check.

9. When you pay a bill or statement, how do you prefer to pay it, using a paper check or electronically?



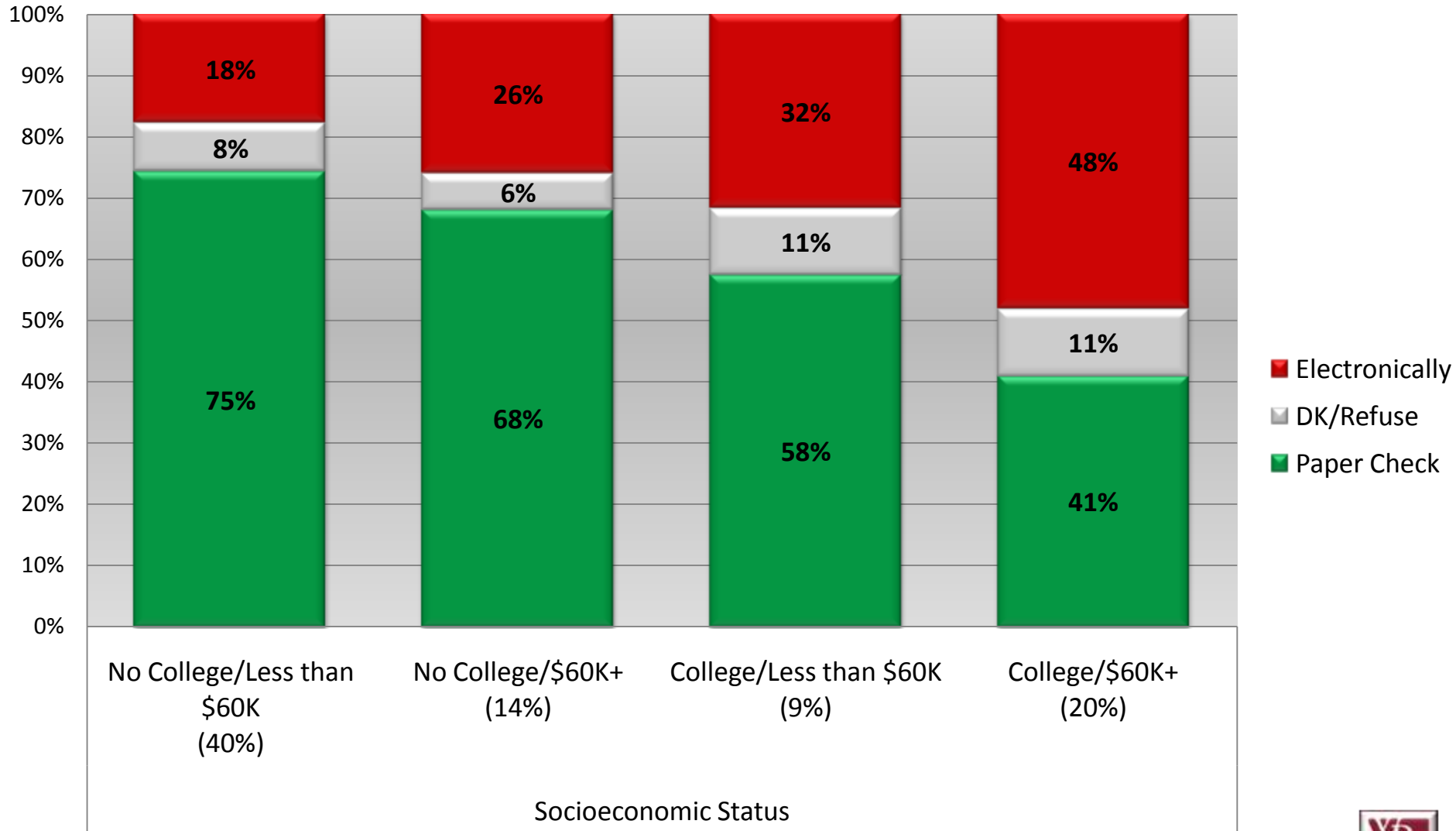
Older women are the most likely to use a paper check to pay their bills.

9. When you pay a bill or statement, how do you prefer to pay it, using a paper check or electronically?



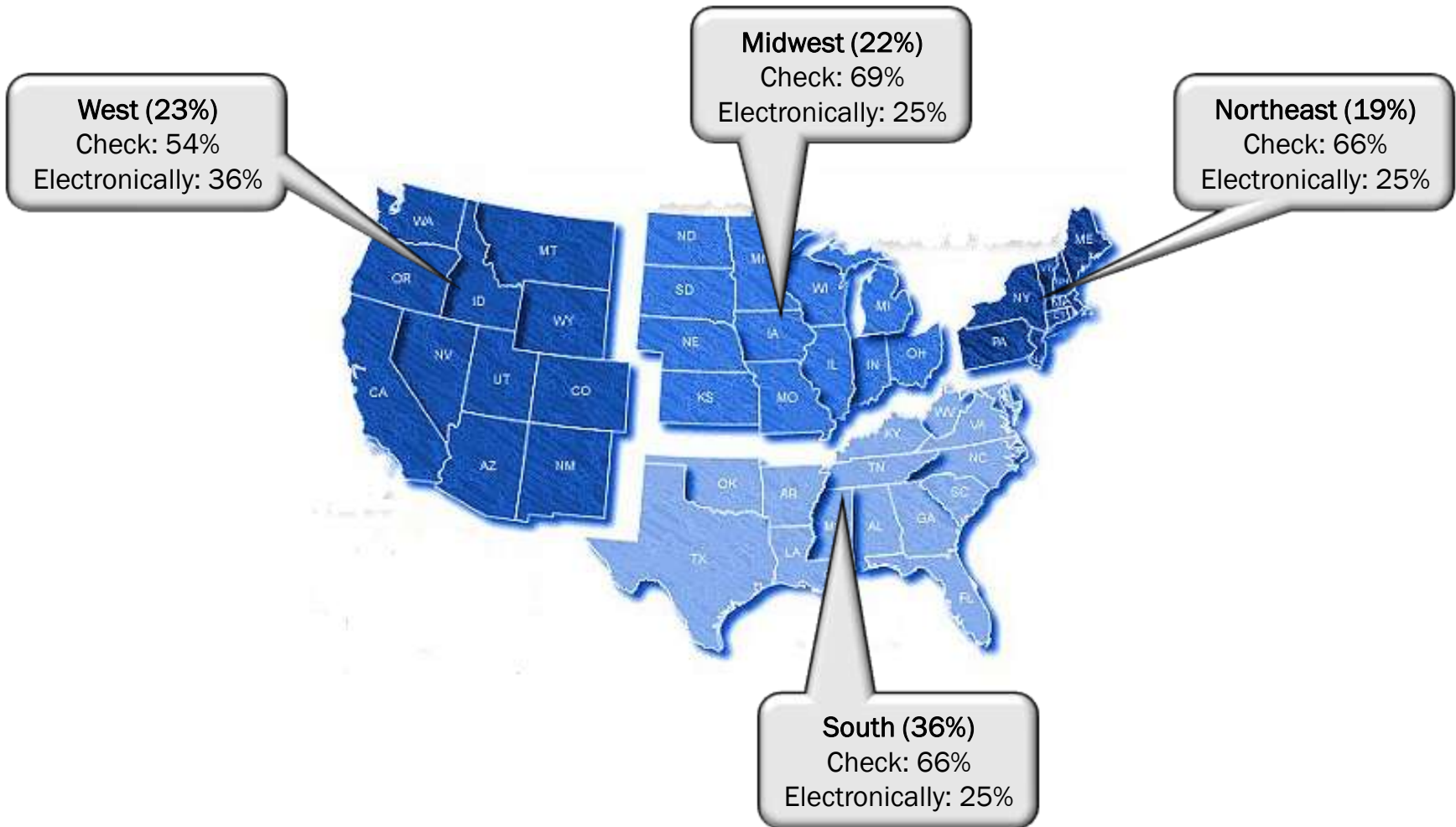
College-educated and wealthier adults are the most likely to pay their bills electronically.

9. When you pay a bill or statement, how do you prefer to pay it, using a paper check or electronically?



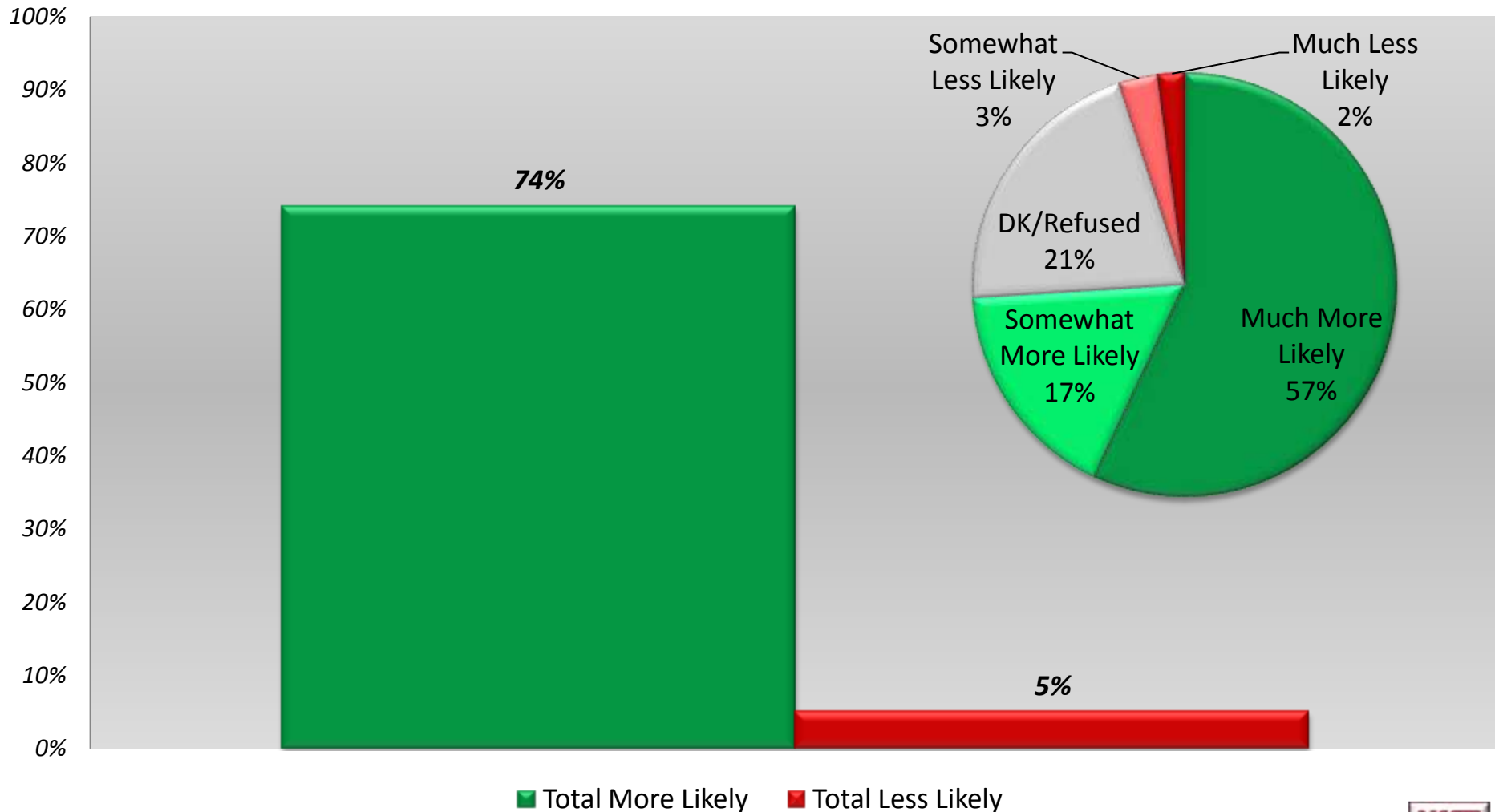
Adults in the western part of the country are the least likely to pay their bills with a check.

9. When you pay a bill or statement, how do you prefer to pay it, using a paper check or electronically?



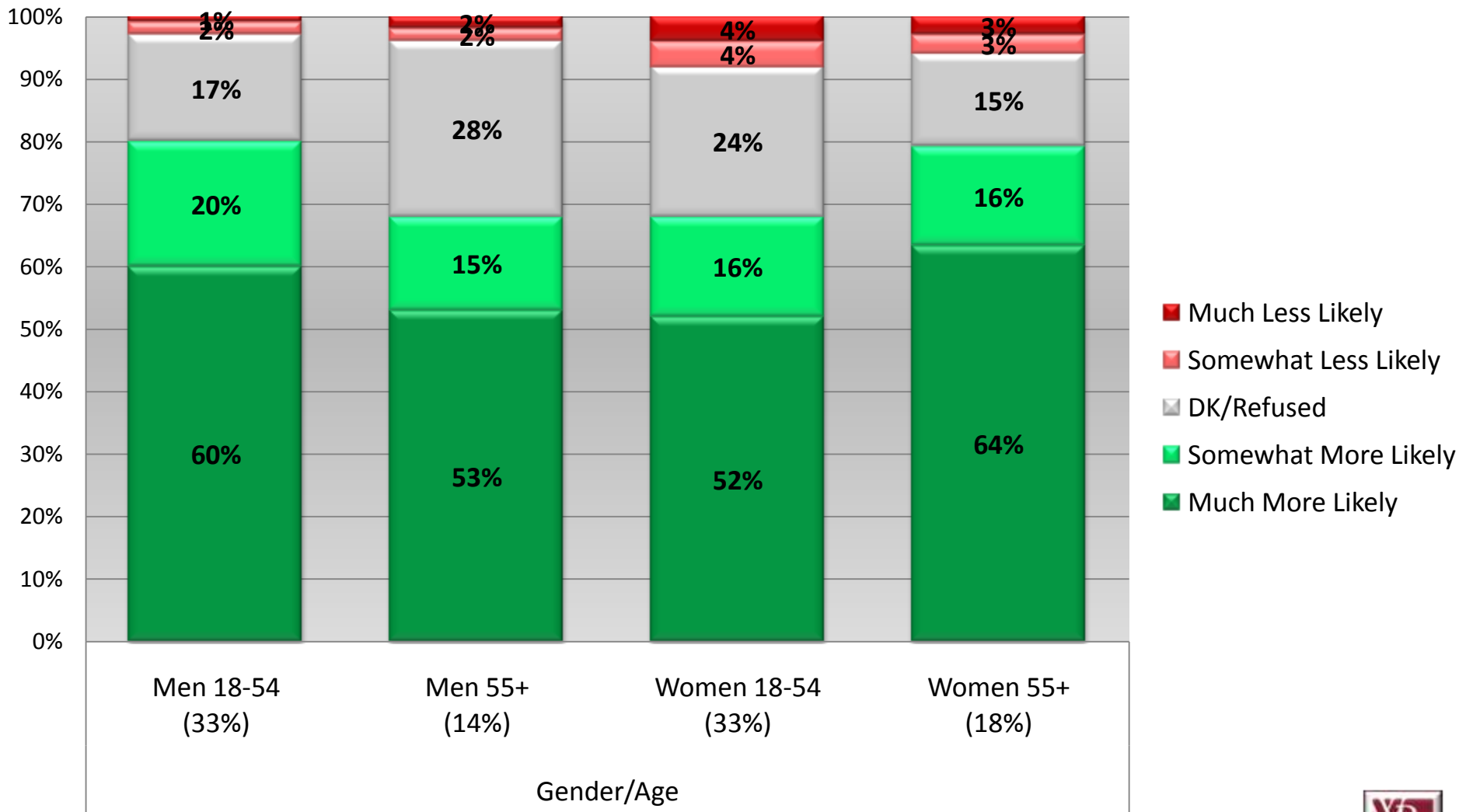
Three-fourths of all Americans are more likely to return their payments sooner if they are mailed a return envelope with their statements.

10. And, are you more likely or less likely to return your payment sooner if you are provided with a return envelope with the statement?



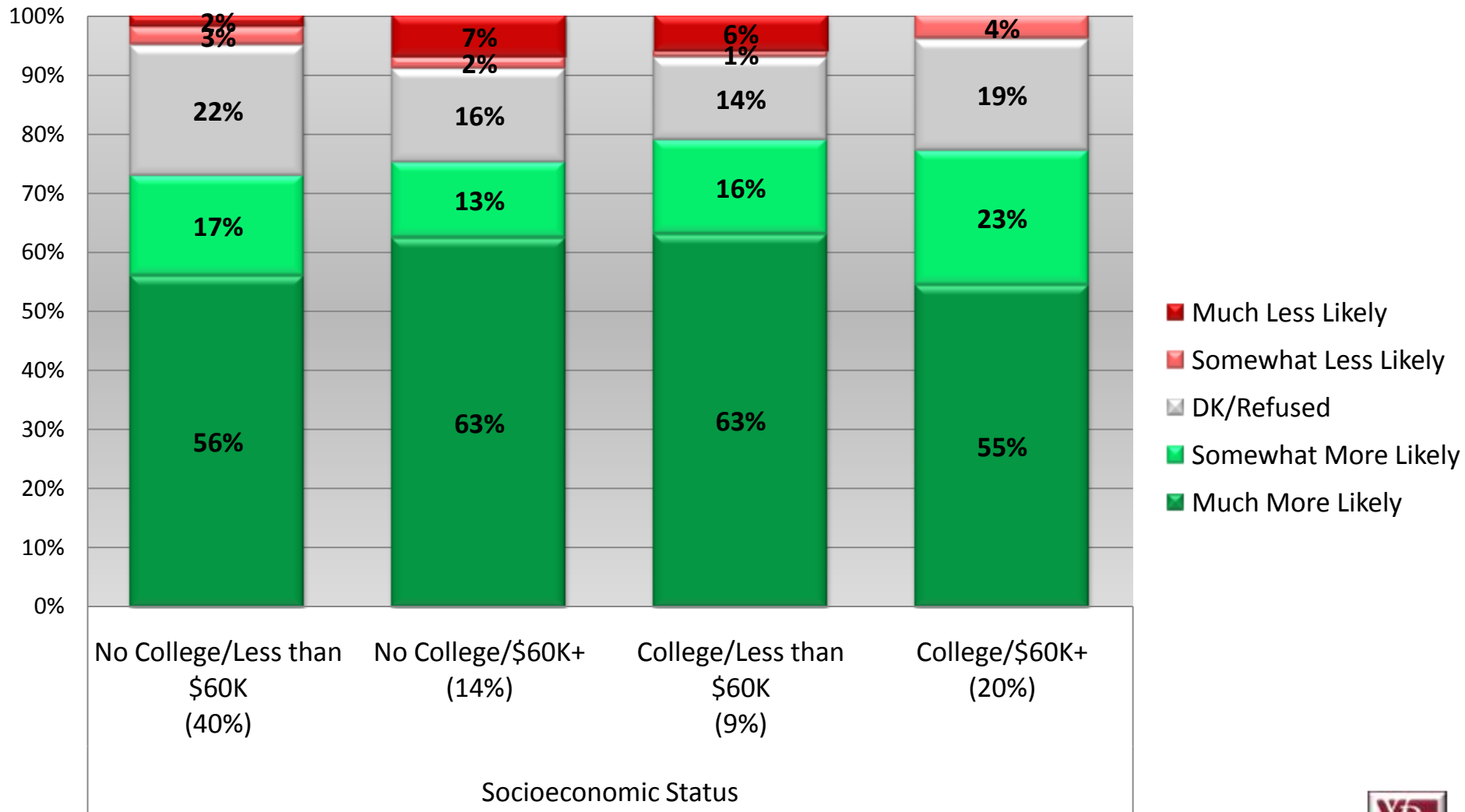
A majority of men and women of all ages are more likely to pay their bills sooner if they receive a SASE with the statement.

10. And, are you more likely or less likely to return your payment sooner if you are provided with a return envelope with the statement?



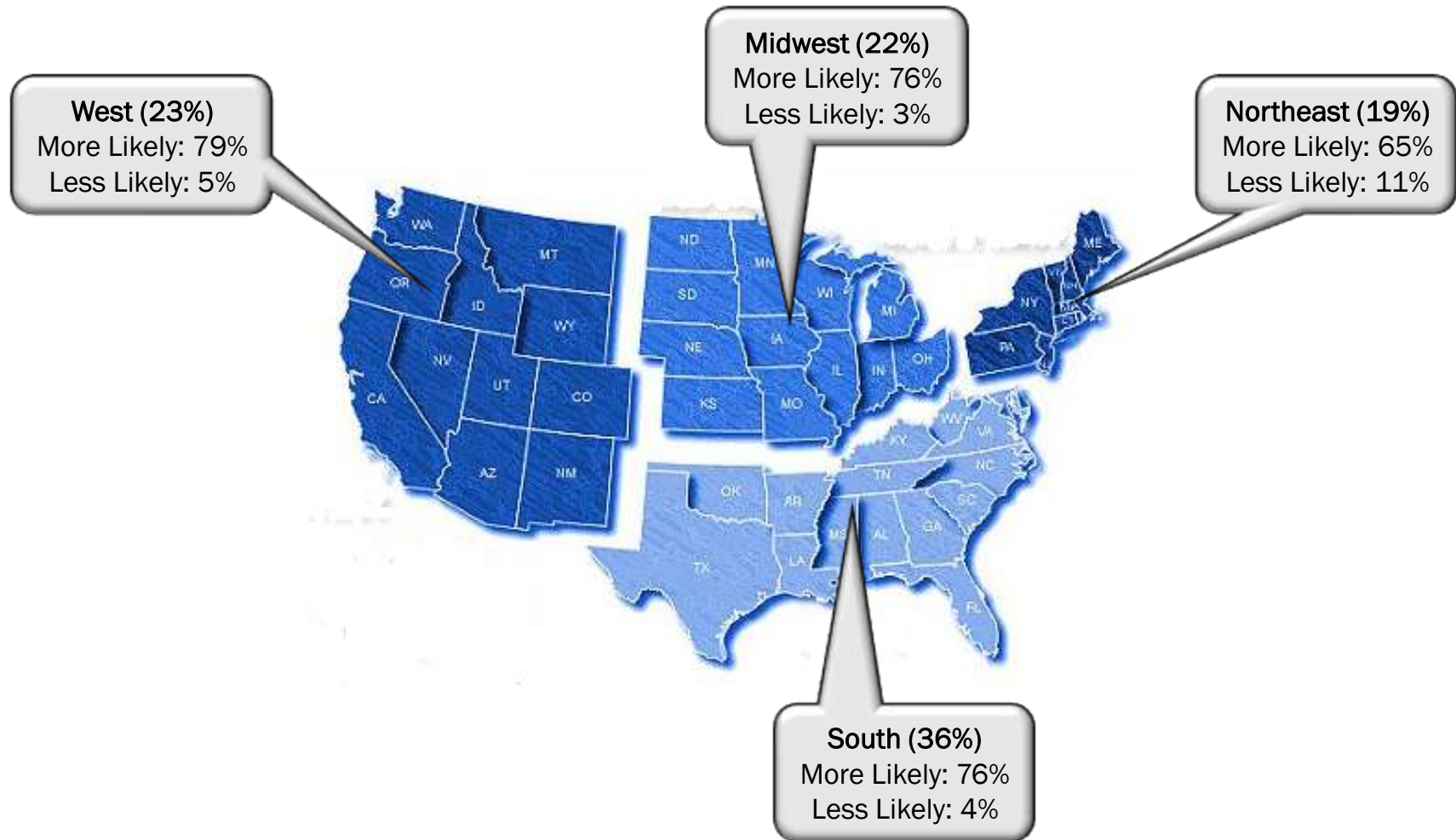
College-educated adults are slightly more likely to pay their bills faster if they receive an envelope with them.

10. And, are you more likely or less likely to return your payment sooner if you are provided with a return envelope with the statement?



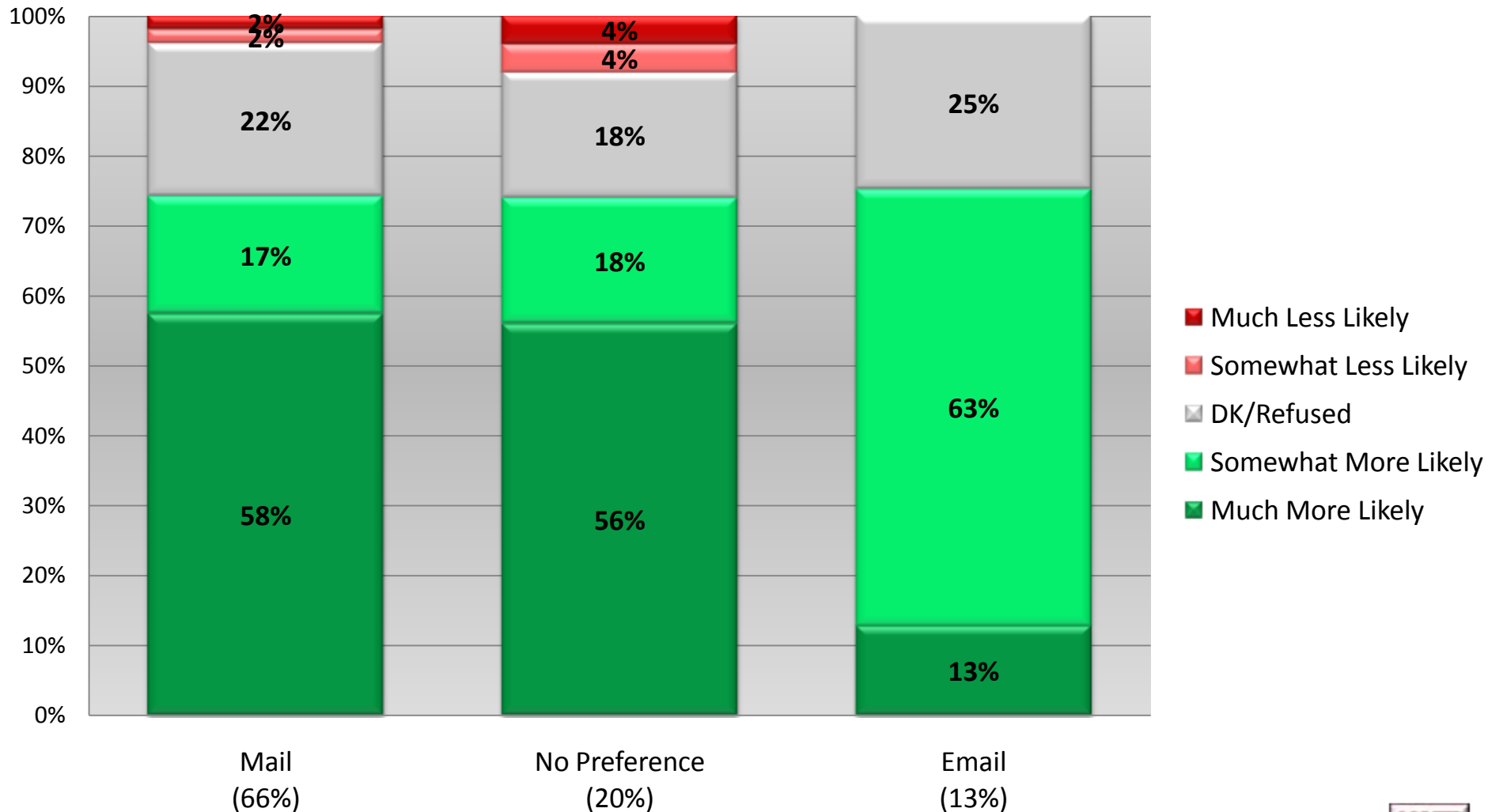
Adults in the northeast are the least likely to return their payments sooner.

10. And, are you more likely or less likely to return your payment sooner if you are provided with a return envelope with the statement?



Three-fourths of adults, regardless of how they pay their bills, are more likely to return their payment sooner if they're provided with a return envelope.

10. And, are you more likely or less likely to return your payment sooner if you are provided with a return envelope with the statement?



Summary and Recommendations

Summary and Recommendations

- **Despite a rise in online banking, a majority of Americans still prefer to receive paper bills and statements in an envelope through the mail.**
 - *Fully 66% of Americans prefer to receive their bills, financial statements and other records in an envelope through the mail rather than electronically through email.*
 - *Only 13% prefer electronic delivery.*
 - *Surprisingly, 60% of respondents 18-34 – those who would be most technologically proficient - say they prefer paper statements and bills to electronic delivery (14%).*

- **Americans are strongly opposed to paying more to receive paper bills and statements.**
 - *An overwhelming majority (92%) of respondents say they do not believe they should be required to pay an additional fee to receive paper statements from companies they do business with.*
 - *Even 88% of those who prefer electronic delivery believe that they shouldn't have to pay to get paper statements.*

- **Americans want to decide how they receive their bills and statements.**
 - *Nearly all of the respondents (91%) disapprove of being switched from paper to electronic transactions without their written approval.*
 - *Fully 81% say they strongly disapprove of this practice.*

Summary and Recommendations

- **A majority of Americans still prefer paying by paper check and strongly oppose being charged an additional fee to do so.**
 - *Only 28% of respondents say that they pay their bills electronically, while 64% indicate that they prefer to use a paper check.*
 - *92% say they do not believe that they should be charged an additional fee to pay their bills with a paper check.*

- **Americans are also more likely to pay faster if a return envelope is included with their paper bill or statement.**
 - *Nearly three-quarters of Americans (74%) say that they would be more likely to pay sooner if they were provided a return envelope with the statement or bill.*
 - *This sentiment is shared among all income levels and ethnicities.*

- **Americans still have concerns about the security of electronic delivery.**
 - *A solid majority of Americans (55%) believe that there is a greater risk of theft as a result of being sent or receiving their information electronically.*
 - *While older Americans are more concerned with the security of data transmitted electronically, the majority of those 18-34 (51%) say that electronic data is more at risk than paper bills or statements.*



WILSON RESEARCH STRATEGIES

For additional information about this data please feel free to contact:

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We do much more than collect information. We interpret and analyze data to develop actionable strategies and tactics to best position our client versus the competition.

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