



## Protecting Your Right to

# PAPER

Prefer paper bills and statements? **Keep Me Posted** is here to help you keep them.

Paperless billing has become increasingly common, from monthly utility bills to credit card statements to medical invoices. Even Social Security statements, which historically have been mailed annually, have gone electronic. For those without Internet access, paperless billing is a serious issue. Currently, 62 million Americans in urban areas and 16 million in rural locations have no access to broadband Internet.<sup>1</sup> For this group, choosing paper or electronic versions of their bills and statements is not even an option. With the aggressive trend

### Paper by the NUMBERS

A 2017 study commissioned by Two Sides revealed that there is a compelling need for paper worldwide.

**89%** of consumers believe that they should have the right to choose how they receive communications (printed or electronically), at no extra charge, from financial organizations and service providers.

by businesses and institutions to cut costs by “going paperless,” an important population is being overlooked and may be forgotten in the mad dash toward slashing expenses. Keep Me Posted has made it their mission to not let that happen.

Originated by the Royal Mail in the United Kingdom, Keep Me Posted is a consumer protection organization that was established to defend consumers’ rights to retain paper billing options. Later this year, Keep Me Posted will expand to North America. The organization is backed by

charities such as the National Consumers League, Consumer Action and The National Grange. It will be operated by Two Sides North America, which is a global initiative created to provide consumers with provable information on why print and paper are practical and sustainable communication mediums. Globally, Keep Me Posted has convinced over 30 major corporations to offer consumers a choice, and the movement is gaining traction every day.

“A lot of people need print and paper to function in everyday life, and they aren’t as able to use a digital platform, or don’t want to,” explains Phil Riebel, President of Two Sides North America. “My parents are 89 years old,” he continues, “They don’t have Internet, and likely won’t be signing up any time soon.” They’re not alone. A look at population and demographics shows that there is a real need for paper, especially among the elderly, households without Internet access and lower-income households.

The trend among businesses and institutions to go paperless is marketed as being prompted by the reduced environmental impact of a paperless office. “When companies go paperless, they make green claims,” Riebel says. However, he notes that when Two Sides has asked companies to show their research, most have been unable to back up their claims. So far, Two Sides has succeeded in convincing 105 North American corporations, and over 275 globally, to remove misleading claims related to print and paper from their communications.<sup>2</sup>

“Paper has a trust and security that people love.”

- Phil Riebel, Two Sides North America

**73%** believe that keeping hard copies at home is a safe and more secure way of storing information.

**72%** of consumers prefer to read the printed version of books and magazines over digital options.

Source: [twosidesna.org](http://twosidesna.org)

On the surface, digital media can appear more sustainable than paper, but manufacturing and powering electronic products also have an impact on the environment as well as increase waste.<sup>3</sup> Paper, on the other hand, is a renewable resource made from trees, and more than 65% of paper is recycled in the US, making paper the nation’s most recyclable commodity.<sup>4</sup> The North American paper industry also promotes responsible forestry, and a 2017 report by the International Council of Forest and Paper Associations (ICFPA) revealed that the total sustainable forest management-certified area used to supply the global industry reached 54% in 2015, up from just 12% in 2000.<sup>5</sup>

Trust and security are also at the forefront of the paperless issue. Seventy-six percent of Americans are increasingly concerned that personal information held electronically is at risk of being hacked, stolen, lost or damaged.<sup>6</sup> “Hacking is happening more and more, because hackers are getting as sophisticated as technologies,” warns Riebel. “Paper provides trust and security that people love.

Many just don’t trust digital as much.”

Many companies seem to simply be unaware that consumers often prefer paper statements and bills. Riebel notes that this is a sentiment that can’t be ignored in the digital age. Studies show that 89% of Americans believe they should have the right to choose how they receive communications from financial organizations and service providers.<sup>7</sup> Further, more than half said they would consider switching to an alternative financial organization or service provider if they were forced to go paperless.<sup>8</sup> Keeping the options open for these consumers is key. In addition to advocacy from groups like Keep Me Posted, there are laws such as the E-Fund Act and the Truth in Lending Act, that prevent companies from fully eliminating paper options. Printed copies are still obtainable, but only if consumers request them.

Whether you prefer digital documents or printed, the most important thing is that you have a choice in the matter. And with Two Sides and Keep Me Posted committed to advocating for this right, you can bet that paper is definitely here to stay.

Keep Me Posted will be launching in the United States later this year. To see how Keep Me Posted has protected people’s right to paper options in the UK and Australia, visit [KeepMePostedUK.com](http://KeepMePostedUK.com) and [KeepMePosted.org.au](http://KeepMePosted.org.au).

Citations: (1) Recode, 2017 (2) Two Sides, 2018 (3) Park JK, Hoerning L, Watry S, Burgett T, Matthias S (2017) Effects of Electronic Waste on Developing Countries. (4) PaperRecycles.org (5) Global Forest and Paper Industry Reports on Sustainability Progress, Afandpa, 2017 (6-8) Two Sides, 2017