

Because It's Personal:
A Study of Consumer Use and Preference for Envelopes



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Introduction

Background and Purpose

Tremendous marketing and advertising dollars are being spent to encourage commerce, communications, and transactions via new channels that bypass traditional delivery of communications via envelopes. How do consumers feel about receiving commerce and communications via envelopes and what role do envelopes play in a world of increasingly virtual communication? The Envelope Manufacturers Association Foundation (EMAF) commissioned a series of focus groups and a national online survey to explore this question and to examine consumer perceptions about envelopes and the attributes associated with envelopes.

Research Objectives

The specific objectives of the study were as follows:

- Assess attributes of envelopes as determined by consumers
- Assess attributes of envelopes as determined by B2B users and creators of direct mail campaigns.
- Examine how consumers use envelopes
- Explore how the Internet and online communications have affected envelope use
- Assess attitudes about security and trust of online transactions versus security and trust of transactions sent and received via envelopes.

Research Methodology

Focus groups were conducted in September 2005 with consumers ages 21-55 and with three business audience segments: direct mail managers at nonprofit organizations, creative directors at public relations and advertising agencies, and executives at direct marketing firms.

Following this qualitative research, a national online survey of 1,800 consumers was conducted with a demographically representative cross-section of Americans age 18 or older. The survey results have been weighted to reflect US 2002 census demographics and have a 2-3% margin of error at 95% confidence.

The research study was commissioned by the Envelope Manufacturers Association Foundation and was conducted by GolinHarris, in collaboration with Insight Express, a leading market research firm.

Summary of Findings

Rumors of the death of envelopes sent by mail are greatly exaggerated. Even as we make room in our hearts and homes for online communications, Americans will continue their love affair with sending and receiving mail in envelopes. The reason is basic and simple, but also profound and powerful:

To Americans, envelopes are about people-to-people communication, one person touching another personally, confidently, securely, privately and reliably. In contrast, online communications are seen as less personal. Whereas envelopes enable and enrich human interaction – the *quality* of communication – online technology is about increasing the speed and efficiency of delivery – the *quantity* of communication.

As a medium, the envelope enriches and adds value to the message by enabling personalization and infusing personality into the communication process. Americans overwhelmingly believe that envelopes touch our lives every day and everywhere, are a trusted way to leave a memorable impression, and keep friends and family connected wherever they may be. Not surprisingly, by an overwhelming margin, consumers are more receptive to direct marketing that comes in an envelope in the mail. They simply don't connect as strongly with online marketing or other new media direct marketing channels. The inherent personal connection that comes from the tangibility and physicality of envelopes and paper-based communications may be mimicked but can't be duplicated in the virtual world.

Moreover, envelopes provide Americans with an important comfort zone. They provide a safe, secure, reliable and private security blanket in which we wrap our identities, preserve our privacy, and protect our property – both intellectual and physical – as we live our lives, conduct our business and converse with family and friends. In contrast, online communications offers unquestionable convenience and ease. But Americans have fundamental concerns that the benefits of online communications may be at the high price of uncertainty, risk and vulnerability to identity theft, financial fraud, and invasion of our privacy.

For this reason, much of the promise of paperless commerce has gone unrealized. For example, online bill receipt and payment is not widely valued today by consumers. Despite the tremendous marketing and advertising dollars spent by financial interests to push personal finances further into cyberspace, the preponderance of consumers still think it's too vulnerable and risky of a medium and prefer getting and paying bills in an envelope via the mail.

Findings

- **The ability of envelopes to personalize and exude personality is what stimulates Americans to open an envelope and pay attention to its contents.**
 - The top ten reasons people want to look inside an envelope and pay attention to its contents:
 - 70% Name of sender and return address
 - 55% Very obvious – I know exactly what it is about
 - 47% Addressed to me by name
 - 42% Envelope is hand-addressed
 - 35% Has a real postage stamp
 - 28% Protection of the contents, such as padding (tie)
 - 28% A little mysterious – I don't know what it's about (tie)
 - 27% Stands out from the other mail, distinctive
 - 23% Sense of urgency – sent/marked special delivery or priority mail
 - 20% Message or text written outside (tie)
 - 20% Personalized message tailored for me (tie)
- **Americans believe envelopes are “engines of emotion” that touch us, connect us and move us.**
 - 84% believe the “envelope is a trusted way to leave a memorable impression”
 - 83% believe “envelopes keep friends and family connected wherever they may be”
 - 82% believe “envelopes touch our lives every day, everywhere”
- **Americans believe envelopes “preserve and protect” our privacy, possessions and identity.**
 - 86% believe “envelopes provide a safe, secure and private vehicle for communication”
 - 84% believe “envelopes are the most trusted form of communicating the personal and private moments of our lives”
 - 81% believe “envelopes protect the most valued of possessions – your privacy”

- **Envelopes’ personalization and personality give Americans confidence, comfort, ease, and a good old-fashioned sense of security.**
 - Americans believe envelopes are:
 - 37% Convenient
 - 36% Easy
 - 27% **Personal**
 - 26% **Reliable**
 - 24% Comfortable
 - 23% **Private**
 - 22% Old-Fashioned
 - 20% **Secure**

- **But online communications – while definitely perceived as very easy and convenient – still breed a great deal of fear, uncertainty and doubt in Americans, especially compared to tried-and-true envelopes delivered by mail.**
 - Americans believe online communications are:
 - 55% Convenient
 - 54% Easy
 - 31% **Risky**
 - 30% **Vulnerable**
 - 28% Comfortable
 - 26% **Uncertain**
 - 20% Reliable

- **Not surprisingly, the big reason Americans still feel nervous about online communications is a growing concern for their privacy and security of personal information.**
 - A majority of Americans (55%) are “very or generally concerned” about the security of their personal information using online communications, while a mere 17% say they are “only a little or not at all concerned.”
 - When it comes to online or electronic identity theft, the warning bells sound for an even greater percentage of Americans (58%), with even fewer (13%) saying they are “only a little or not at all concerned.”

- **Sending greeting cards, which can be done with comparatively equal convenience and ease by mail or online, demonstrate people-to-people power and preference of envelopes.**
 - Nearly 3/4 of Americans (71%) say they prefer to send greeting cards in an envelope by mail over an electronic greeting card.
 - 62% percent who prefer to send greeting cards in an envelope say the top reason is because they're "more personal" than electronic cards, with 41% citing "It's an expression of how much I care" as the next reason.

- **Americans also count on the confidence, reliability, privacy and safety of envelopes when delivering their bills and statements.**
 - Nearly half of Americans (45%) report they receive seven or more bills and statements by mail each month, and another 35% say they receive 4-6 monthly. In other words, 80% of Americans receive, touch, open and act upon a mailed bill or statement – overwhelmingly delivered in an envelope – on average at least once a week.
 - Moreover, not only do Americans receive a lot of bills by mail, but close to 9 out of 10 Americans (86%) say in a typical month they receive their bills mainly in an envelope via the mail.
 - Most telling, 3 in 4 Americans (78%) say they prefer to receive bills in an envelope via the mail, compared to 24% who prefer their bills online.

- **Tangibility and trust, seasoned with a good dose of privacy and security, is why we continue to prefer bills mailed in envelopes over bills delivered online.**
 - 82% prefer a hard copy to keep as a record
 - 57% trust mailed bills in envelope more
 - 43% believe bills in mailed envelopes are more private
 - 41% believe bills in mailed envelopes are more secure

- **By providing personalization, personality, privacy and protection, envelopes are a powerful “call to action” for marketers to communicate directly with consumers.**
 - 75% of Americans say they are most likely to pay attention to “direct mail sent to my home” – *three times more* than “unsolicited email,” “internet banner or pop-up ads,” “telephone calls to my home,” “person coming to my door at home,” and “text message to my mobile phone,” *combined*.
 - The top three things Americans say they “always or usually” do with envelopes containing marketing, advertising or promotional material they receive by mail are:
 - 66% Open the envelope if I think the contents might be interesting
 - 61% Open the envelope if I think the contents will be of *personal* interest to me
 - 59% Open if I can clearly identify the purpose/sender from the envelope
 - 41% of Americans say they value and pay more attention to marketing materials mailed to them in an envelope, compared to just 16% who say they value and pay more attention to mailed postcards or flyers without an envelope.
 - The top five types of merchandise Americans say they purchase as a result of direct mail solicitations that arrive in an envelope are:
 - 43% Books
 - 42% Magazines
 - 40% Clothing
 - 29% Movies, videos, DVDs
 - 25% Music

Personalization and personality entice Americans to open an envelope and pay attention to its contents

The envelope has the power to transform “*mass communication*” into “*my communication.*” Across the board, Americans respond to an envelope that *personalizes* the communication with a style, look and feel that conveys the intimacy and individuality of one person speaking to another. This becomes particularly important as the volume of mail increases and the mix of mail continues to shift from correspondence to commercial solicitation.

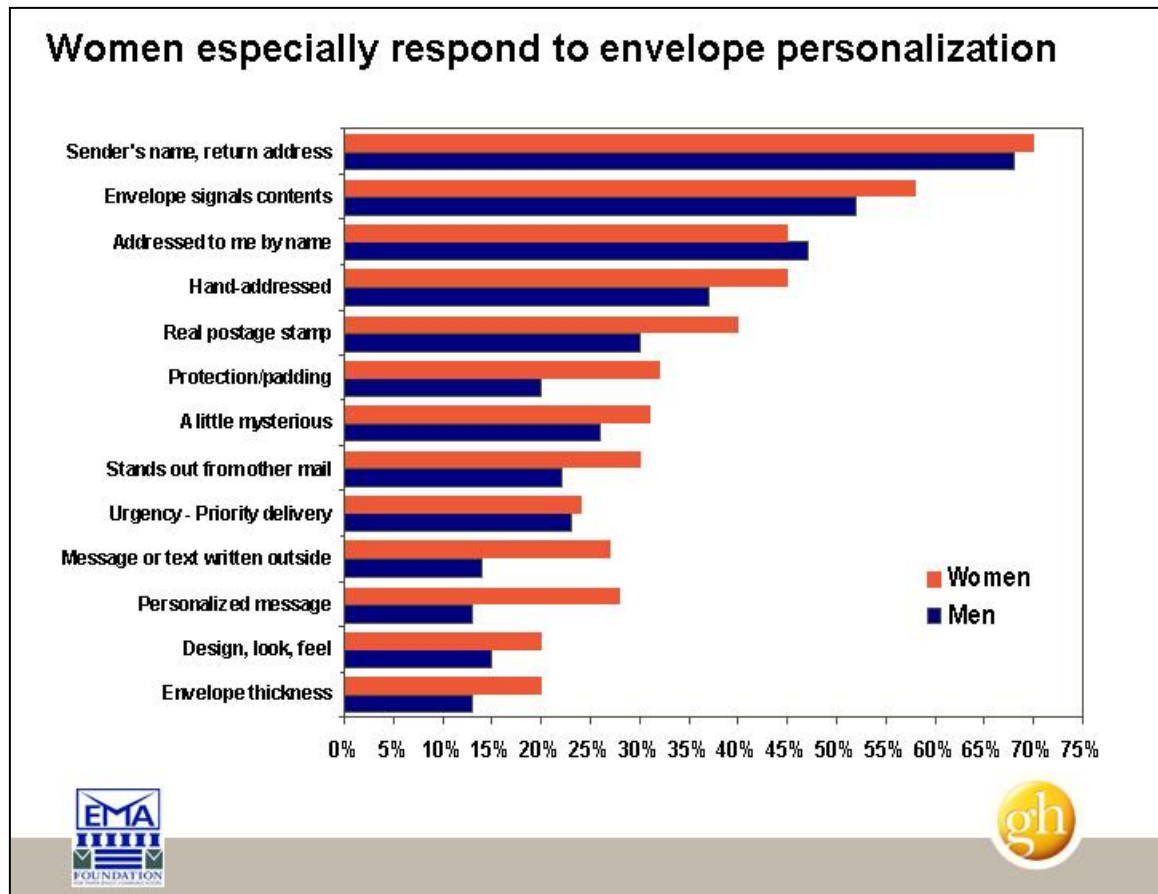
What makes you want to open an envelope and pay attention to its contents?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/ Prof	Cauc	Afric Amer	Hisp/ Lat
Name of the sender and return address	70%	68%	70%	66%	70%	66%	71%	64%	74%	75%	52%	65%
Very obvious - I know exactly what it is about	55%	52%	58%	55%	56%	54%	58%	55%	57%	59%	39%	56%
Addressed to me by name	47%	47%	45%	43%	47%	46%	45%	46%	45%	48%	43%	37%
Envelope is hand-addressed	42%	37%	45%	39%	39%	37%	42%	39%	40%	43%	31%	28%
Has a real postage stamp	35%	30%	40%	26%	38%	32%	38%	31%	35%	38%	30%	28%
Protection for the contents – e.g., padding	28%	20%	32%	30%	26%	27%	28%	28%	26%	28%	21%	40%
A little mysterious - I don't know what it's about	28%	26%	31%	26%	30%	28%	27%	33%	26%	28%	29%	27%
Stands out from other mail	27%	22%	30%	29%	25%	25%	28%	27%	25%	25%	31%	30%
Urgency - Sent/marked special delivery or priority mail	23%	23%	24%	18%	26%	23%	23%	27%	21%	23%	29%	26%
Message or text written outside	20%	14%	27%	15%	26%	17%	16%	16%	15%	13%	20%	21%
Personalized message tailored to you	20%	13%	28%	13%	27%	16%	26%	19%	21%	20%	23%	21%
Design, look and feel	18%	15%	20%	22%	16%	15%	20%	16%	18%	16%	25%	19%
Thickness, how full the envelope is	18%	13%	20%	22%	15%	19%	16%	20%	16%	16%	24%	16%
Images or graphics on the envelope	14%	13%	15%	16%	13%	13%	14%	16%	12%	12%	22%	22%
Color	14%	11%	16%	17%	12%	13%	13%	13%	12%	10%	20%	19%
Size	13%	13%	14%	20%	10%	15%	12%	14%	11%	11%	18%	15%
Shape	9%	8%	11%	13%	8%	9%	10%	11%	8%	7%	11%	11%
Type of paper/texture	9%	8%	11%	8%	10%	8%	10%	8%	9%	8%	10%	11%
How the envelope opens or seals	7%	5%	7%	7%	6%	6%	7%	7%	5%	5%	10%	7%

Importantly, the envelope lends itself to personalization and infusing personality much better than self-contained mail.

An envelope can focus on personalization, acting as a portal to reveal the content. With self-contained mail, personalization competes with the content for space, attention and priority and if the mail is commercial in nature, the personalization can seem insincere and contrived – exactly the opposite effect than what was intended.

Women in general respond to envelope personalization compared to their male counterparts, as do more affluent and well educated Americans. African-Americans and Hispanic/Latino Americans appear to be less envelope-responsive in general, although personalization does strike a comparatively stronger responsive chord among Hispanic and Latino Americans than with African-Americans.



Envelopes put the “person” back in “personal” and “personality”

At their core, envelopes are about people touching people. Envelopes are a common experience, a connective thread woven through the fabric of our everyday lives. Americans overwhelmingly believe that envelopes are more than a way to move information from point A to point B; envelopes are a trusted friend that speaks in our voice, carries our thoughts and feelings, persuades and conveys, and keeps friends and family together wherever they may be.

How believable do you find each of the following statements about envelopes?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
The envelope is a trusted way to leave a memorable impression	84%	83%	85%	82%	86%	85%	81%	84%	82%	83%	82%	74%
Envelopes keep friends and family connected wherever they may be	83%	80%	86%	82%	85%	84%	83%	89%	82%	85%	84%	79%
Envelopes touch our lives every day, everywhere	82%	82%	83%	78%	84%	84%	81%	86%	81%	84%	81%	74%

A good demonstration of envelopes’ “people power” is the greeting card – a universal and ubiquitous way Americans celebrate, commemorate, congratulate and commiserate important moments in our lives, be they happy or sad, big or small.

Two-thirds to three-quarters of Americans from all walks of life prefer to send a greeting card in an envelope by mail compared to just 16% who prefer to send an electronic greeting card.

Do you prefer to send greeting cards in an envelope by mail (versus an electronic greeting card)?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
Prefer to send a greeting card in an envelope by mail	71%	69%	72%	62%	74%	65%	76%	67%	73%	74%	68%	66%
Prefer to send an electronic greeting card	16%	17%	15%	19%	15%	19%	14%	18%	15%	15%	23%	22%
Not Sure	14%	14%	13%	19%	12%	16%	10%	16%	12%	12%	17%	16%

The number one reason? *Sending a real greeting card in an envelope is more personal, intimate and authentic than an e-card.* An electronic greeting card might be fast, convenient and entertaining, but it is ephemeral, electronic and mechanical – just another data entry in a computer’s email file.

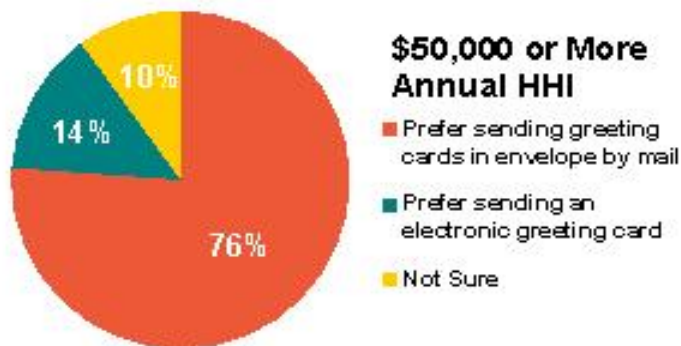
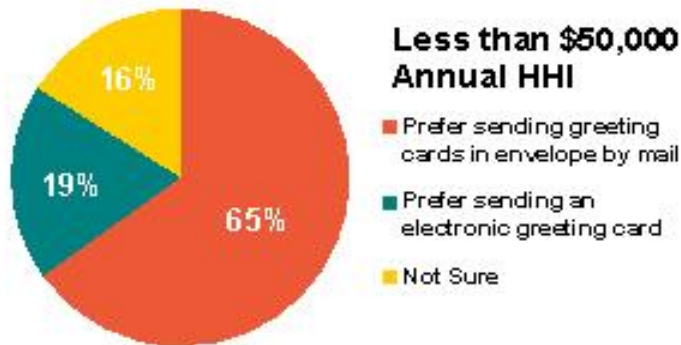
Why do you prefer to send greeting cards in an envelope via mail?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
It's more personal	62%	60%	64%	58%	64%	56%	67%	57%	65%	66%	50%	70%
It's an expression of how much I care	41%	43%	39%	42%	40%	40%	41%	39%	42%	42%	34%	38%
It will mean more to the recipient	36%	37%	36%	28%	39%	39%	35%	36%	37%	36%	40%	32%
It is something to keep and show to others	22%	20%	24%	22%	22%	23%	20%	25%	20%	21%	28%	16%
They're more attractive, substantial and real	21%	22%	21%	29%	19%	22%	21%	23%	21%	19%	27%	26%
I can include other things in the envelope	17%	18%	17%	21%	16%	19%	16%	20%	16%	16%	22%	18%

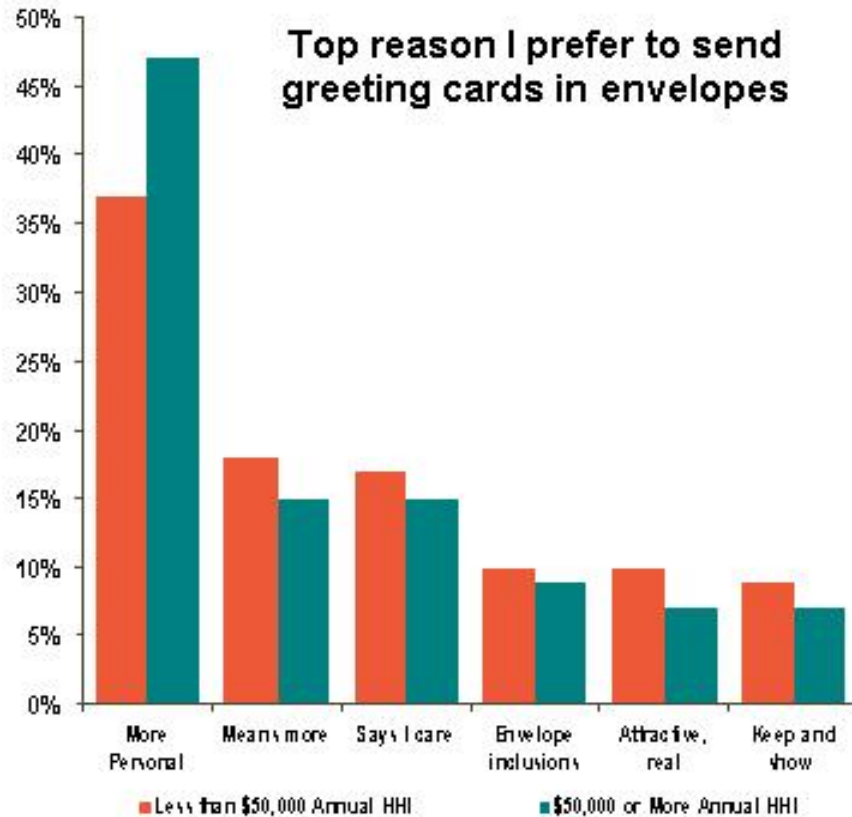
Tellingly, more affluent Americans, who arguably are more “networked” through computers and smart phones at work, at home and on the go, also strongly prefer sending greeting cards in envelopes. Personalization, that “human touch” is the enveloped-enabled difference between e-notification and greeting card communication.

More affluent Americans see greeting cards in envelopes sent by mail as a personal, tangible expression

Greeting cards in envelopes vs. electronic greeting cards



Top reason I prefer to send greeting cards in envelopes



Envelopes and the power of persuasion

More than ¾ of Americans say they are most likely to pay attention to and act upon direct mail sent to the home compared to other forms of direct marketing. People over 35 (82%) and Caucasian Americans (82%) are most attuned to direct mail, with young adults under 35 (70%) somewhat less responsive.

In general, which ONE of the following types of direct marketing are you MOST LIKELY to pay attention to and act on compared to the others?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
Direct mail sent to your home	78%	78%	79%	70%	82%	80%	76%	79%	78%	82%	76%	78%
Unsolicited email	7%	5%	8%	8%	6%	6%	8%	8%	6%	5%	4%	8%
Person coming to your door at home	5%	6%	3%	7%	4%	4%	6%	4%	5%	4%	13%	11%
Internet banner ad or pop-up	4%	5%	4%	6%	4%	4%	5%	3%	5%	4%	2%	2%
Text message sent to your mobile phone	3%	3%	3%	6%	2%	3%	3%	3%	3%	1%	5%	1%

It is what people do with direct mail that is even more important, particularly when it is marketing, advertising or other promotional material received in an envelope. Two-thirds of Americans will open the envelope if the envelope signals that the contents will be of particular or personal interest. Other strong incentives to open include a clear identification of the purpose/sender (59%) on the envelope; if the envelope contains an incentive such as a discount, coupon, or special offer (49%); and if the envelope is interesting and compelling (43%).

The envelope's role as a persuader as well as a conveyer is especially noteworthy. Self-mailer flyers and postcards also are direct marketing tools, but Americans tend to see them more as mass clutter instead of personal communication. Forty-one percent of Americans say they value and pay more attention to marketing materials mailed to them in an envelope, compared to just 16% who say they value and pay more attention to mailed postcards or flyers without an envelope.

In general, do you value and pay more attention to marketing materials mailed to you in an envelope OR sent to you as a flyer or postcard?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
Envelope a lot more	21%	19%	23%	12%	23%	20%	21%	23%	19%	19%	22%	27%
Envelope somewhat more	20%	18%	22%	18%	20%	20%	19%	19%	20%	20%	24%	19%
Flyer or postcard somewhat more	12%	9%	14%	17%	10%	12%	12%	10%	13%	12%	10%	16%
Flyer or postcard a lot more	5%	5%	5%	7%	4%	5%	5%	6%	4%	4%	3%	5%
<i>Envelopes more</i>	41%	37%	45%	31%	44%	40%	39%	42%	40%	39%	45%	46%
<i>Postcards/flyers more</i>	16%	13%	19%	24%	14%	17%	17%	16%	17%	16%	14%	22%

All Americans respond much more positively to envelopes than flyers and postcards, with women (45%), people over age 35 (44%), and people of color (45% African-Americans, 46% Hispanic/Latinos) registering the strongest.

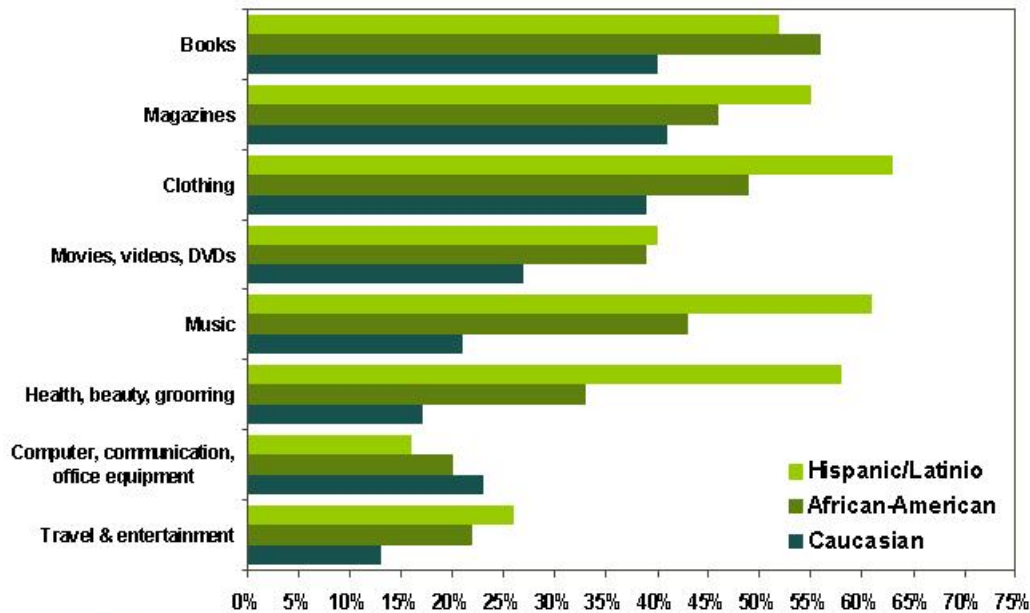
Direct mail 'envelopes' the everyday lives of Americans

Direct mail is more than the delivery of information or an offer of goods and services – it is a call to action to which Americans respond in designing and managing our personal lifestyles. While for some, the direct mail envelope is a promise of something unusual and exotic, for most of us direct mail provides us with a comfortable, convenient, easy and accessible way to learn about and obtain the tools for everyday living and enjoyment. Books, magazines, clothing, entertainment, personal care – a trip to the mailbox is a visit to the mall, only simpler and faster, without having to put your shoes on, fight crowds and traffic, or chase each other from store to store to find exactly what we want.

What types of merchandise do you purchase as a result of direct mail solicitations that arrive in an envelope?

	All	M	F	<35	35+	<\$50 K	\$50K +	High Sch	Col/ Prof	Cauc	Afric Amer	Hisp/ Lat
Books	43%	39%	46%	38%	43%	43%	40%	38%	41%	40%	56%	52%
Magazines	42%	44%	40%	39%	43%	39%	42%	43%	42%	41%	46%	55%
Clothing	40%	37%	42%	25%	42%	35%	43%	38%	38%	39%	49%	63%
Movies, videos, DVDs	29%	32%	26%	35%	28%	32%	24%	33%	26%	27%	39%	40%
Music	25%	26%	25%	21%	26%	29%	21%	31%	23%	21%	43%	61%
Health, beauty, grooming	21%	16%	27%	17%	22%	25%	20%	21%	22%	17%	33%	58%
Computer, communication and office equipment	17%	28%	6%	15%	17%	14%	17%	12%	18%	23%	20%	16%
Travel and entertainment	15%	9%	21%	15%	15%	11%	16%	13%	15%	13%	22%	26%
Other	15%	15%	14%	17%	14%	13%	15%	12%	15%	14%	8%	40%
Educational/self-help	14%	13%	14%	20%	13%	10%	16%	7%	17%	12%	28%	22%
Food and beverage	14%	16%	11%	14%	14%	14%	14%	15%	11%	13%	9%	20%
Consumer electronics	12%	18%	6%	10%	12%	9%	12%	7%	14%	10%	16%	14%
Toys and games	12%	11%	12%	16%	11%	9%	11%	16%	7%	11%	7%	20%
Pet supplies	10%	10%	9%	11%	10%	9%	12%	9%	8%	11%	5%	16%
Prescription or over-the-counter medicines	9%	13%	4%	4%	9%	7%	10%	8%	6%	9%	14%	24%
Financial/investment	7%	12%	2%	6%	7%	3%	8%	8%	5%	4%	17%	21%
Medical/dental	6%	7%	5%	3%	6%	6%	4%	6%	5%	5%	9%	28%

Direct mail in envelopes is a powerful call-to-action for people of color



While all Americans purchase merchandise because of direct mail that arrives in an envelope, *what* we purchase reflects our backgrounds and interests.

For example, women are more likely to purchase books, clothing, health and beauty items, and travel and entertainment. Men, on the other hand, tend to gravitate more strongly towards DVDs, computer equipment, consumer electronics and financial services.

People of color, especially Hispanic and Latino Americans, appear to use direct mail as a vital way to shop for goods and services. The research does not delve deeply into their specific aspirations and motivations. However, it is reasonable to conjecture that tailored, personalized direct mail provides people of color new opportunities for relevant, resonant, varied and accessible merchandise, thus augmenting and expanding the immediate neighborhood and community.

Envelopes by mail – Personal, reliable, comfortable, secure.
Online communications – Convenient, easy...but worth the risk?

Americans have a great deal of confidence and faith in envelopes as a security blanket of protection wrapped around our identities, privacy and possessions. Not only do envelopes provide safe and secure communication, but they are the trusted way to share our most personal, private and important thoughts and feelings.

How believable do you find each of the following statements about envelopes?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
Envelopes provide a safe, secure and private vehicle for communication	86%	83%	89%	80%	88%	86%	86%	88%	84%	87%	89%	79%
Envelopes are the most trusted way to communicate the personal and private moments of our lives	84%	83%	84%	78%	86%	87%	81%	89%	81%	85%	84%	79%
Envelopes protect the most valued of possessions - your privacy	81%	78%	84%	73%	82%	79%	78%	83%	77%	80%	81%	78%

Without question, Americans are continuing to embrace online communications, such as email, instant messaging and text messaging. As the Internet and broadband networks becomes pervasive, and wireless and wired communications become ubiquitous, Americans increasingly will take advantage of the convenience and ease of online communications.

But while online communications will grow without question, Americans are raising serious questions about its risk to our privacy, vulnerability to identity theft and fraud, and uncertainty about sacrificing the human touch on the altar of technological expediency. That's why Americans also continue to choose the comfort of mail sent in envelopes as personal, private and predictable.

Consider the contrast in feelings that Americans express about envelope-based mail compared to online communications, as the following two charts illustrate.

Which of the following attributes best describes how you feel about envelopes to send and receive things in the mail?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/ Prof	Cauc	Afric Amer	Hisp/ Lat
Convenient	37%	36%	38%	29%	39%	39%	36%	34%	38%	39%	31%	30%
Easy	36%	35%	36%	33%	37%	38%	34%	37%	35%	38%	35%	24%
Personal	27%	25%	29%	25%	28%	29%	25%	26%	29%	28%	22%	27%
Reliable	26%	29%	24%	18%	29%	25%	28%	23%	27%	28%	19%	27%
Comfortable	24%	24%	23%	22%	24%	25%	21%	23%	23%	23%	24%	30%
Private	23%	23%	23%	18%	25%	25%	21%	20%	24%	23%	26%	27%
Old Fashioned	22%	24%	21%	26%	22%	19%	28%	19%	26%	23%	24%	24%
Secure	20%	19%	19%	19%	19%	20%	18%	20%	18%	19%	19%	27%
Confidential	18%	16%	18%	17%	17%	20%	14%	19%	16%	17%	13%	30%
Uncertain	17%	16%	17%	20%	16%	15%	16%	19%	16%	17%	16%	14%
Risk	15%	16%	14%	16%	15%	15%	15%	16%	15%	15%	13%	11%
A chore	14%	15%	13%	18%	13%	12%	16%	11%	15%	15%	10%	24%
Vulnerable	13%	15%	12%	14%	13%	12%	15%	12%	14%	14%	10%	14%
Trust	12%	12%	12%	11%	12%	12%	10%	11%	12%	11%	10%	11%
Difficult	3%	4%	3%	4%	3%	3%	4%	3%	4%	3%	1%	8%

Ease and convenience are the core attributes of both mailed envelopes (37% and 36%) and online communications (55% and 54%), with these benefits particularly pronounced in electronic exchange. But note that envelopes are appreciated for being personal (27%) compared to online (19%), as well as seen as more reliable (26%) and private (23%) in contrast to electronic communications (20% and 14%).

Equally importantly, nearly 1/3 of Americans express concern about the risk (31%) and vulnerability (30%) of online communications, with more than 1/4 saying electronic communications can be uncertain (26%). But when considering mailed envelopes, only 15% of Americans worry about risk, 13% are nervous about vulnerability, and just 17% are concerned about uncertainty.

Which of the following attributes best describes how you feel about online communications?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
Convenient	55%	56%	55%	62%	53%	55%	60%	49%	59%	60%	42%	46%
Easy	54%	55%	54%	62%	51%	54%	58%	49%	57%	58%	52%	43%
Risk	31%	33%	27%	28%	35%	29%	31%	27%	32%	29%	31%	32%
Vulnerable	30%	33%	26%	22%	32%	29%	29%	26%	31%	31%	26%	19%
Comfortable	28%	30%	27%	29%	26%	27%	32%	28%	29%	30%	25%	30%
Uncertain	26%	25%	27%	19%	31%	25%	23%	28%	24%	25%	25%	24%
Reliable	20%	24%	18%	25%	18%	19%	26%	21%	23%	23%	17%	26%
Personal	19%	20%	18%	19%	18%	20%	18%	20%	19%	19%	23%	16%
Secure	15%	18%	13%	18%	14%	14%	18%	15%	16%	16%	16%	19%
Private	14%	16%	12%	14%	13%	14%	14%	16%	13%	13%	15%	22%
Confidential	10%	12%	8%	11%	10%	11%	10%	12%	9%	9%	15%	19%
Trust	9%	10%	8%	10%	8%	9%	9%	12%	7%	8%	10%	14%
A chore	4%	5%	4%	2%	5%	3%	5%	2%	5%	4%	2%	8%
Difficult	4%	4%	3%	4%	3%	4%	3%	5%	3%	3%	6%	11%
Old Fashioned	2%	2%	2%	1%	2%	1%	2%	2%	1%	1%	0%	3%

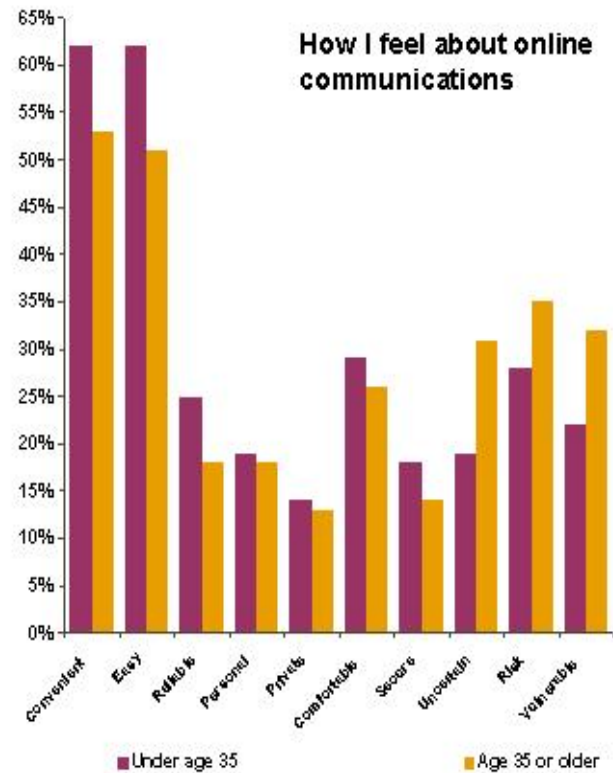
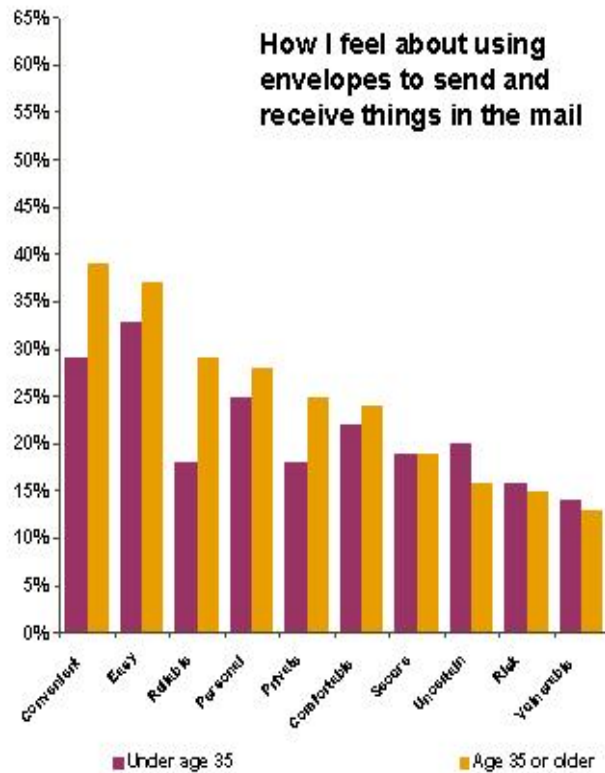
To some extent, this difference of perspective is generational. By and large, for Americans age 35 or older, the benefits of online communications such as convenience and ease, are tempered by serious questions about uncertainty, risk and vulnerability.

While a measure of this may be attributed to the younger “digital generation” growing up online, another reality also is at play: *Real world experience leavened by greater exposure.*

Simply put, older Americans have spent their lives building their identities, assets and their network of personal and professional relationships. They have had greater opportunity to experience first hand and learn from others the cost of identity theft, fraud, network breakdowns, and what happens when communication that absolutely, positively has to get there doesn't.

It's not that older Americans are technophobes or nostalgic for the "good old days." Rather, experience breeds caution, and solutions that work – and work well – are not abandoned when a new thing comes along.

Americans over 35 are concerned about online security, privacy and risk, and feel envelopes are more reliable



The growing concern about security, fraud and identity theft in online communications and transactions

When asked specifically about their degree of concern with security, fraud and identity theft in online communications, Americans revealed a deep vein of fear, uncertainty and doubt. As electronic communications and e-business moves from the margins to the mainstream of everyday life and commerce, 80% or more of Americans across the demographic landscape, express a measure of meaningful concern about their electronic privacy and security – with a majority saying they are highly concerned.

How concerned are you about the security of your personal information using online channels to communicate?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/ Prof	Cauc	Afric Amer	Hisp/ Lat
<i>High Concern</i>	55%	54%	55%	51%	56%	57%	47%	60%	52%	53%	59%	56%
<i>Medium Concern</i>	28%	26%	30%	30%	28%	29%	30%	26%	30%	30%	24%	30%
<i>Low Concern</i>	17%	19%	15%	19%	16%	14%	23%	14%	18%	17%	17%	14%
CONCERNED	83%	81%	85%	81%	84%	86%	79%	86%	82%	83%	84%	86%
NOT CONCERNED	17%	19%	15%	19%	16%	14%	21%	14%	18%	17%	17%	14%

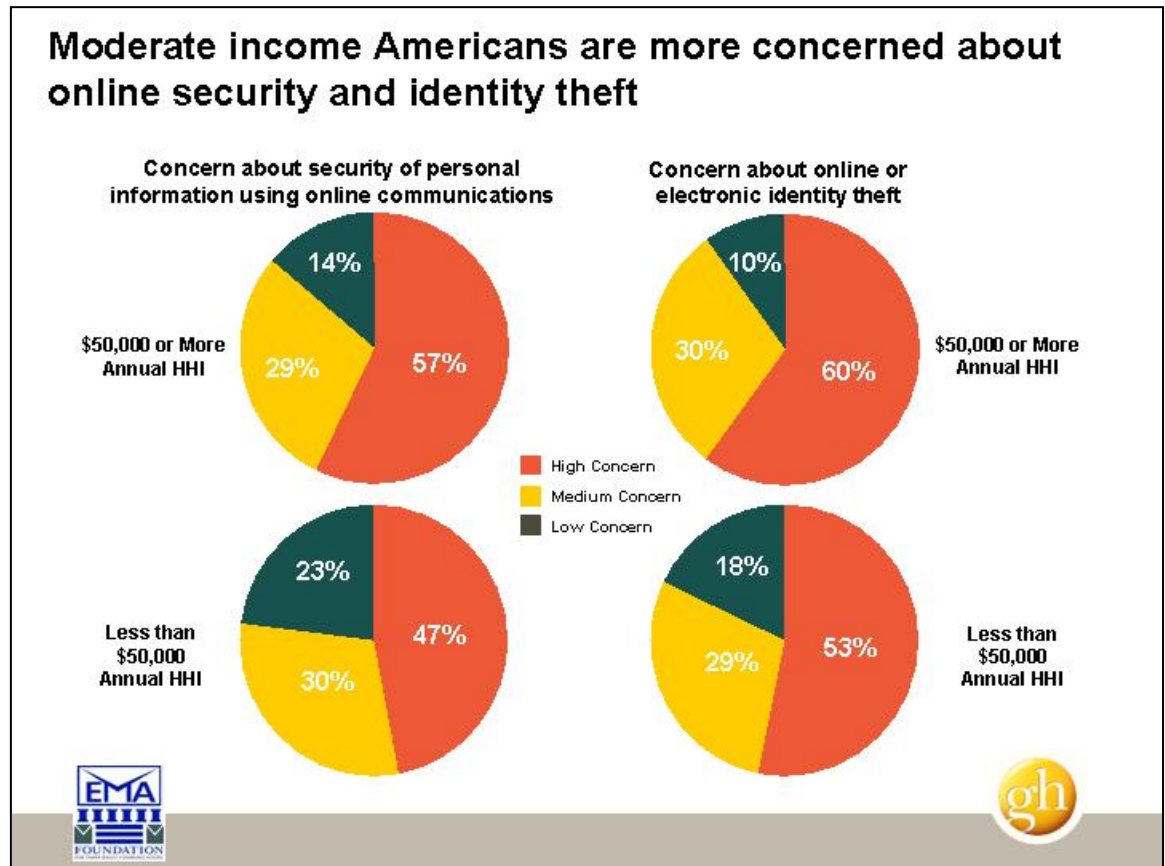
How concerned are you about online or electronic identity theft?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/ Prof	Cauc	Afric Amer	Hisp/ Lat
<i>High Concern</i>	58%	56%	60%	54%	60%	60%	53%	61%	56%	56%	65%	58%
<i>Medium Concern</i>	29%	27%	30%	31%	28%	30%	29%	26%	31%	31%	24%	28%
<i>Low Concern</i>	13%	16%	10%	16%	12%	10%	18%	12%	13%	13%	11%	14%
CONCERNED	87%	84%	90%	84%	88%	90%	84%	88%	87%	87%	89%	86%
NOT CONCERNED	13%	16%	10%	16%	12%	10%	16%	12%	13%	13%	11%	14%

Moderate income Americans, families with less than \$50,000 household incomes, are particularly worried, as are women, older people, those with a high school education and people of color.

This may be a function of having less experience and opportunity to interact with the electronic infrastructure, or it could in part be because they feel they have fewer resources to control and manage and less ability to protect themselves and redress electronic identity theft, fraud and abuse.

Until these segments of the population become more experienced and adept at navigating the rough and unfamiliar waters of electronic communication and commerce, there is a strong possibility that they will especially welcome the smooth sailing and safe harbors of using envelopes and the mail with confidence and certainty.



Security concerns dampen enthusiasm for online bill receipt and payment

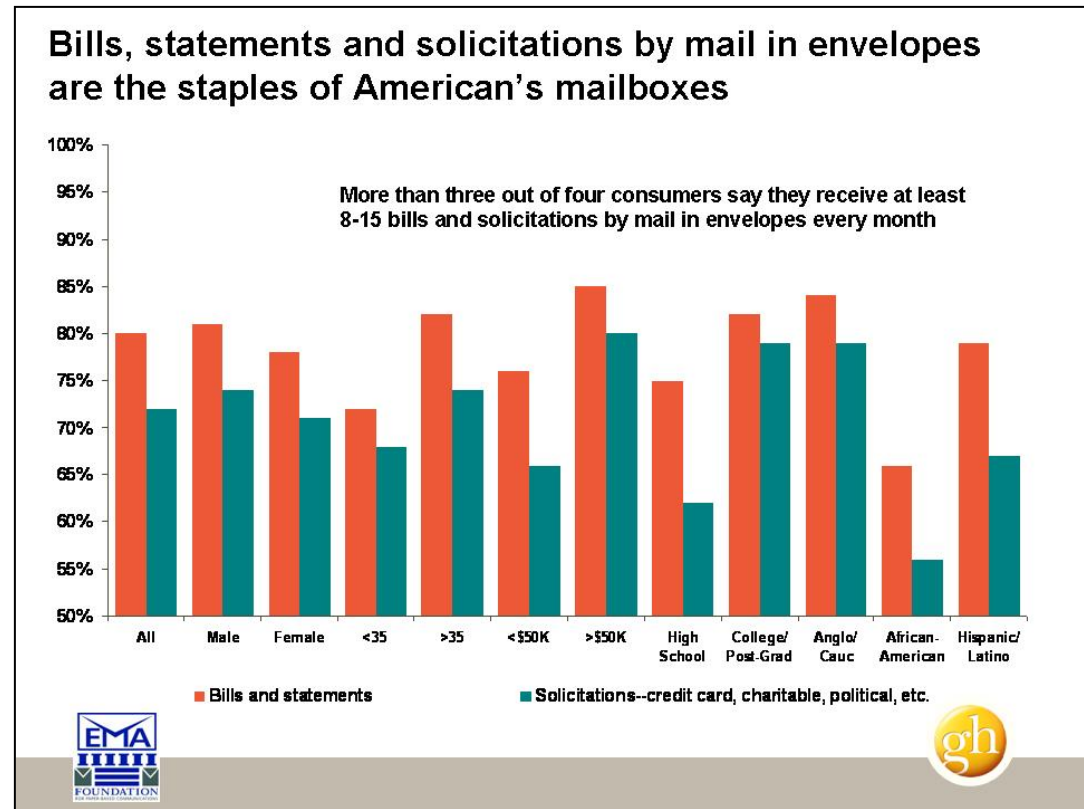
No type of mail is more frequent or familiar to Americans than bills and bank statements. They are the lifeblood of consumer commerce and the backbone of the envelope manufacturing and direct mail industries.

One of the great promises of electronic commerce is a society of paperless payments – the elimination of hard-copy, envelope-mailed bills in favor of online billing. Yet despite the tremendous marketing and advertising investment financial institutions and other businesses have made in persuading consumers that online bill receipt and payment is the wave of the future, the vast majority of Americans don't believe online billing is ready for prime time.

Across the board, more than eight out of ten Americans receive their bills primarily in an envelope via the mail, and over 3/4 prefer it that way, opting for envelope over online. Consumers under age 35 (77%) are more inclined to embrace online billing than their elders (89%), with nearly 1/3 saying they prefer bills in electronic form. Hard-copy bills delivered and paid by envelope remain the method of choice, convenience and comfort for women (81%), people over 35 (82%), consumers with incomes less than \$50,000 annually (81%), those with only a high school education (85%) and Hispanic/Latinos (83%).

In a typical month do you receive your bills mainly...

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/ Prof	Cauc	Afric Amer	Hisp/ Lat
Via email or other online notification	14%	15%	13%	23%	11%	12%	18%	9%	17%	14%	18%	16%
In an envelope via the mail	86%	85%	87%	77%	89%	88%	82%	91%	83%	86%	82%	84%



In general, which do you prefer the most as a way to receive your bills?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
Online	22%	24%	19%	31%	18%	19%	26%	15%	25%	22%	27%	17%
In an envelope via the mail	78%	76%	81%	69%	82%	81%	74%	85%	75%	78%	73%	83%

By far and away, the desire for a tangible, physical, preservable hard-copy record is the biggest reason Americans continue to prefer envelope-based bills and payments. Consumer confidence in bills, statements and payments by mail in envelopes remain intact because we believe envelopes by mail, compared to electronic invoicing and payments, is more secure, less risky, and quite literally provides a real “paper trail” for authoritative documentation and error correction.

As we have seen in other instances, this vote in favor of billing and payment by mail is voiced the loudest by the segment of the population with the greatest “electronic equity” in the form of access, opportunity and use – more affluent consumers with a higher education. Eighty five percent of Americans with incomes over \$50,000, and the same overwhelming proportion of college or post-graduate educated consumers say “I prefer to receive my bills in an envelope by mail because I want a hard-copy to keep as a record.”

Why do you prefer to receive your bills in an envelope by mail?

	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
I want a hard copy to keep as a record	82%	83%	79%	77%	82%	78%	85%	73%	85%	83%	71%	75%
I trust this method	57%	57%	57%	50%	59%	57%	54%	58%	56%	59%	53%	43%
This method is more private	43%	40%	44%	33%	46%	45%	35%	49%	37%	40%	49%	41%
This method is reliable	41%	44%	40%	33%	44%	41%	41%	43%	41%	43%	42%	35%
This method is more secure	40%	40%	40%	35%	41%	38%	38%	42%	38%	39%	39%	42%

About the Survey and Survey Demographics

The survey was conducted online from September 22-29, 2005. 1800 interviews were conducted with a demographically representative cross-section of Americans age 18 or older. The results have been weighted to reflect US 2002 census demographics and have a 2-3% margin of error at 95% confidence.

Gender	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
Male	46%	100%	0%	37%	49%	41%	53%	36%	51%	48%	42%	37%
Female	54%	0%	100%	63%	51%	59%	47%	64%	49%	52%	58%	63%

Age	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
18 to 24	0%	0%	0%	17%	0%	0%	0%	0%	0%	0%	0%	0%
25 to 34	27%	22%	31%	69%	0%	33%	25%	28%	26%	23%	32%	48%
35 to 44	16%	13%	18%	0%	22%	14%	17%	18%	15%	15%	23%	15%
45 to 54	22%	20%	24%	0%	30%	22%	23%	22%	22%	22%	27%	15%
55 to 64	21%	25%	18%	0%	29%	19%	21%	21%	22%	23%	15%	22%
65 or older	14%	20%	9%	0%	19%	12%	13%	12%	15%	17%	4%	0%
<i>Under 35</i>	27%	22%	31%	100%	0%	33%	25%	28%	26%	23%	32%	48%
<i>35-54</i>	38%	33%	42%	0%	52%	36%	41%	40%	37%	37%	49%	29%
<i>55 or Older</i>	35%	45%	27%	0%	48%	31%	35%	33%	37%	40%	19%	22%

Marital Status	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
Single	20%	23%	18%	36%	14%	26%	15%	17%	22%	17%	33%	22%
Married	55%	57%	54%	44%	60%	42%	68%	56%	55%	60%	35%	53%
Divorced	13%	12%	14%	9%	14%	19%	7%	12%	13%	13%	17%	18%
Widowed	5%	2%	7%	2%	6%	6%	3%	7%	4%	4%	5%	0%
Live-in partner	7%	6%	8%	9%	6%	7%	7%	9%	6%	6%	9%	7%

Number of children 18 or younger in household	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
0	66%	75%	57%	49%	72%	65%	61%	64%	67%	69%	60%	54%
1	13%	9%	17%	19%	11%	13%	15%	12%	13%	13%	17%	15%
2	11%	9%	13%	16%	9%	12%	13%	11%	11%	11%	13%	21%
3	7%	4%	9%	10%	5%	7%	7%	8%	6%	6%	3%	4%
4	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%
5 or more	2%	2%	3%	4%	2%	1%	4%	2%	2%	1%	5%	7%
<i>0</i>	<i>66%</i>	<i>75%</i>	<i>57%</i>	<i>49%</i>	<i>72%</i>	<i>65%</i>	<i>61%</i>	<i>64%</i>	<i>67%</i>	<i>69%</i>	<i>60%</i>	<i>54%</i>
<i>1-2</i>	<i>24%</i>	<i>18%</i>	<i>30%</i>	<i>35%</i>	<i>20%</i>	<i>25%</i>	<i>28%</i>	<i>24%</i>	<i>24%</i>	<i>23%</i>	<i>30%</i>	<i>36%</i>
<i>3-4</i>	<i>8%</i>	<i>5%</i>	<i>10%</i>	<i>11%</i>	<i>6%</i>	<i>8%</i>	<i>8%</i>	<i>9%</i>	<i>7%</i>	<i>7%</i>	<i>5%</i>	<i>4%</i>
<i>5+</i>	<i>2%</i>	<i>2%</i>	<i>3%</i>	<i>4%</i>	<i>2%</i>	<i>1%</i>	<i>4%</i>	<i>2%</i>	<i>2%</i>	<i>1%</i>	<i>5%</i>	<i>7%</i>

Education	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/Prof	Cauc	Afric Amer	Hisp/Lat
Some High School	4%	2%	5%	6%	3%	5%	2%	11%	0%	2%	4%	7%
High School	32%	26%	37%	30%	32%	42%	19%	89%	0%	31%	25%	40%
2 Year College	27%	25%	28%	24%	28%	30%	24%	0%	42%	27%	41%	28%
4 Year College	23%	28%	19%	29%	21%	18%	32%	0%	36%	25%	20%	11%
Master's Degree	11%	14%	9%	9%	12%	5%	16%	0%	17%	11%	6%	14%
Doctorate	3%	5%	2%	1%	4%	1%	6%	0%	5%	3%	4%	0%
<i>High School</i>	<i>36%</i>	<i>28%</i>	<i>42%</i>	<i>37%</i>	<i>35%</i>	<i>47%</i>	<i>22%</i>	<i>100%</i>	<i>0%</i>	<i>33%</i>	<i>28%</i>	<i>47%</i>
<i>College/University</i>	<i>50%</i>	<i>53%</i>	<i>47%</i>	<i>53%</i>	<i>49%</i>	<i>47%</i>	<i>56%</i>	<i>0%</i>	<i>78%</i>	<i>52%</i>	<i>61%</i>	<i>38%</i>
<i>Post-Graduate</i>	<i>14%</i>	<i>19%</i>	<i>11%</i>	<i>10%</i>	<i>16%</i>	<i>6%</i>	<i>22%</i>	<i>0%</i>	<i>22%</i>	<i>14%</i>	<i>10%</i>	<i>14%</i>

Annual Household Income	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/ Prof	Cauc	Afric Amer	Hispanic/Lat
Up to \$24,999	16%	13%	18%	23%	13%	37%	0%	22%	12%	14%	23%	15%
\$25,000 - 49,999	26%	24%	28%	29%	25%	63%	0%	33%	23%	27%	25%	29%
\$50,000 - 74,999	20%	22%	19%	18%	21%	0%	47%	17%	22%	24%	19%	6%
\$75,000 - 99,999	10%	11%	8%	12%	9%	0%	22%	5%	13%	10%	10%	9%
\$100,000 - 149,999	8%	10%	6%	6%	9%	0%	18%	2%	11%	9%	7%	8%
\$150,000+	5%	6%	4%	3%	6%	0%	12%	3%	6%	4%	7%	0%
Prefer not to answer	15%	14%	16%	9%	17%	0%	0%	18%	13%	13%	9%	0%
<i>Under \$25,000</i>	<i>16%</i>	<i>13%</i>	<i>18%</i>	<i>23%</i>	<i>13%</i>	<i>37%</i>	<i>0%</i>	<i>22%</i>	<i>12%</i>	<i>14%</i>	<i>23%</i>	<i>15%</i>
<i>\$25,000-\$49,999</i>	<i>26%</i>	<i>24%</i>	<i>28%</i>	<i>29%</i>	<i>25%</i>	<i>63%</i>	<i>0%</i>	<i>33%</i>	<i>23%</i>	<i>27%</i>	<i>25%</i>	<i>29%</i>
<i>\$50,000-\$74,999</i>	<i>20%</i>	<i>22%</i>	<i>19%</i>	<i>18%</i>	<i>21%</i>	<i>0%</i>	<i>47%</i>	<i>17%</i>	<i>22%</i>	<i>24%</i>	<i>19%</i>	<i>6%</i>
<i>\$75,000-\$99,999</i>	<i>10%</i>	<i>11%</i>	<i>8%</i>	<i>12%</i>	<i>9%</i>	<i>0%</i>	<i>22%</i>	<i>5%</i>	<i>13%</i>	<i>10%</i>	<i>10%</i>	<i>9%</i>
<i>\$100,000+</i>	<i>13%</i>	<i>16%</i>	<i>10%</i>	<i>9%</i>	<i>14%</i>	<i>0%</i>	<i>30%</i>	<i>5%</i>	<i>18%</i>	<i>13%</i>	<i>14%</i>	<i>8%</i>

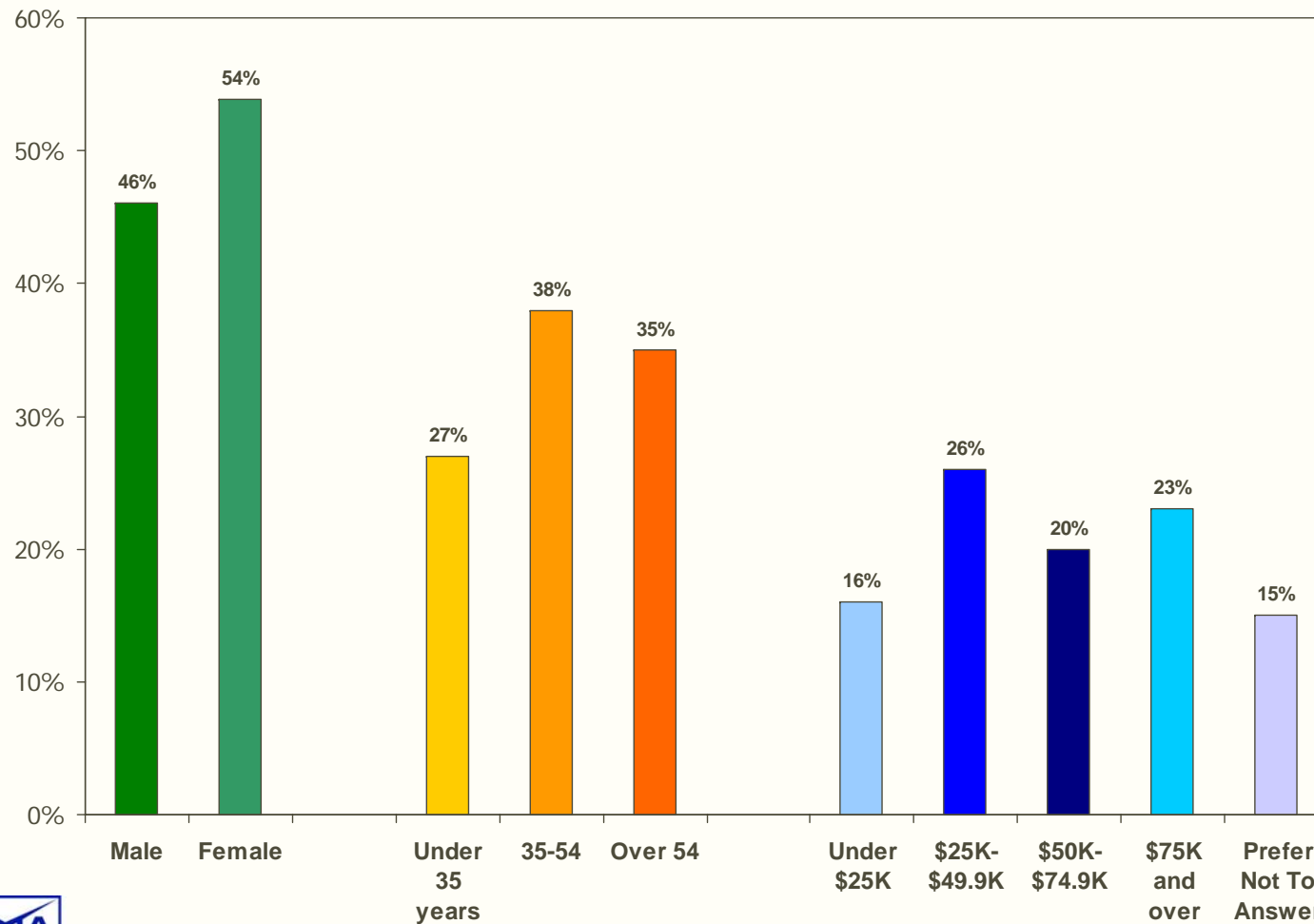
Race or Ethnic Heritage	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/ Prof	Cauc	Afric Amer	Hispanic/Lat
Anglo/Caucasian	70%	73%	67%	59%	74%	67%	76%	66%	72%	100%	0%	0%
African-American	9%	8%	10%	11%	8%	10%	9%	7%	10%	0%	100%	0%
Hispanic/Latino	6%	5%	7%	11%	4%	6%	3%	8%	5%	0%	0%	100%
Asia-Pacific	3%	3%	3%	5%	2%	2%	5%	1%	4%	0%	0%	0%
Native American	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	0%	0%
Other	7%	6%	7%	9%	6%	10%	5%	12%	5%	0%	0%	0%
Prefer not to answer	4%	4%	4%	5%	4%	3%	2%	5%	3%	0%	0%	0%

Region of Residence	All	M	F	<35	35+	<\$50K	\$50K+	High Sch	Col/ Prof	Cauc	Afric Amer	Hispanic/Lat
Northeast	20%	20%	21%	20%	20%	20%	22%	20%	21%	21%	17%	10%
Midwest	25%	23%	26%	25%	24%	22%	24%	26%	24%	30%	10%	4%
South	32%	34%	30%	33%	32%	36%	31%	33%	32%	29%	54%	52%
West	23%	23%	23%	21%	24%	23%	23%	21%	24%	20%	18%	35%

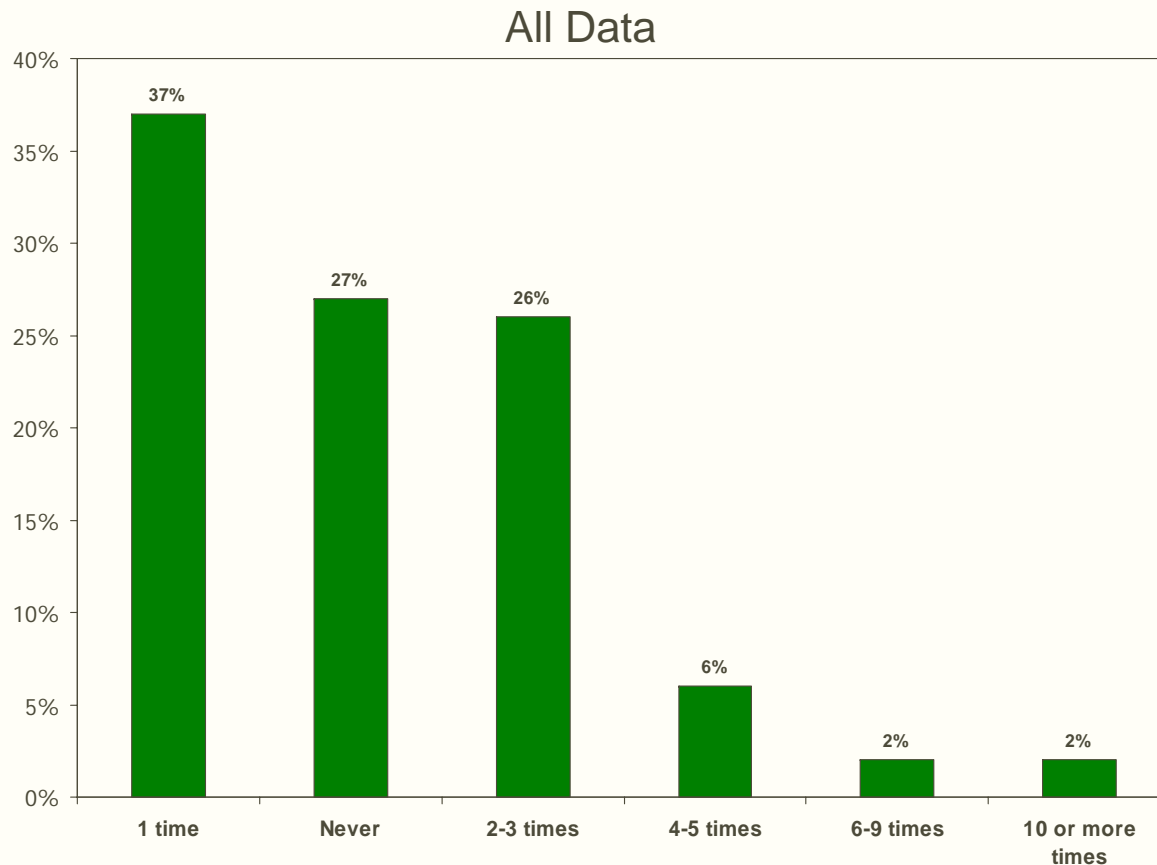
Additional Data

Demographics of Survey Participants

All Data

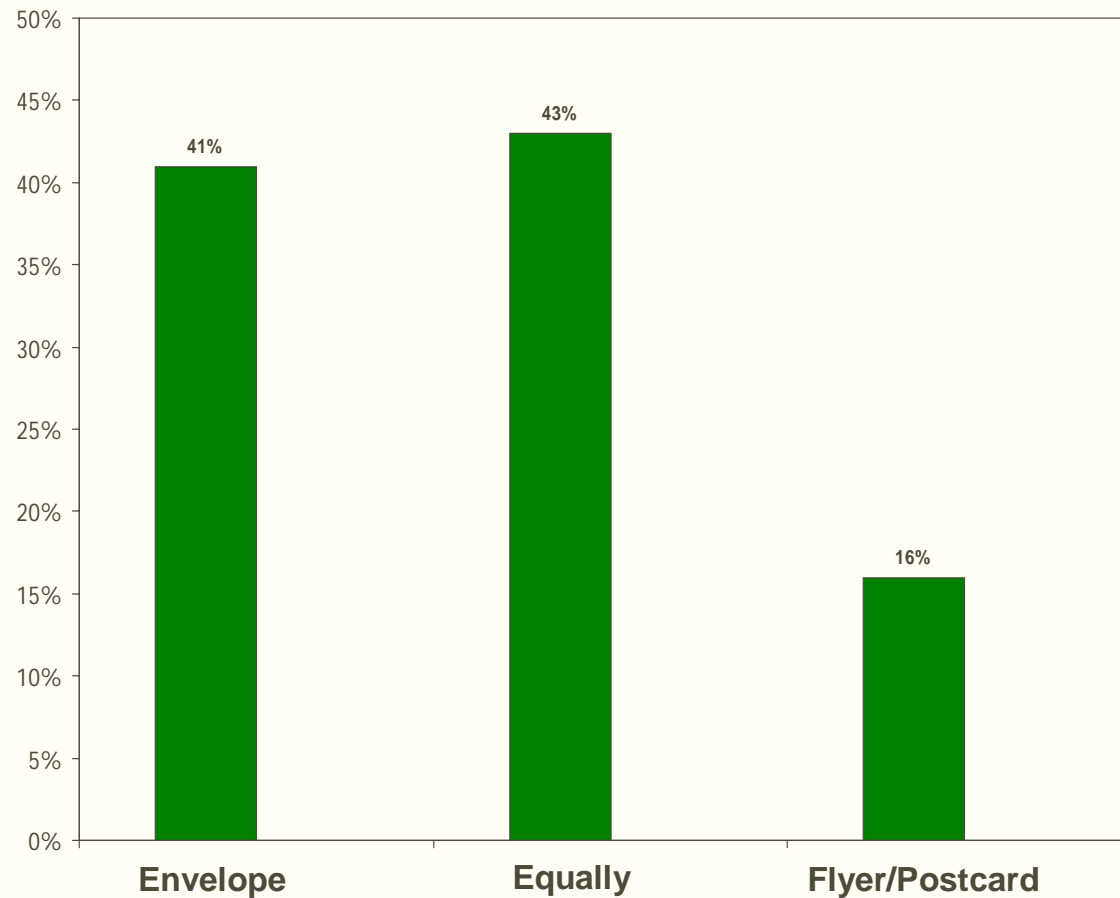


How frequently do you order merchandise for delivery by mail in a typical month?



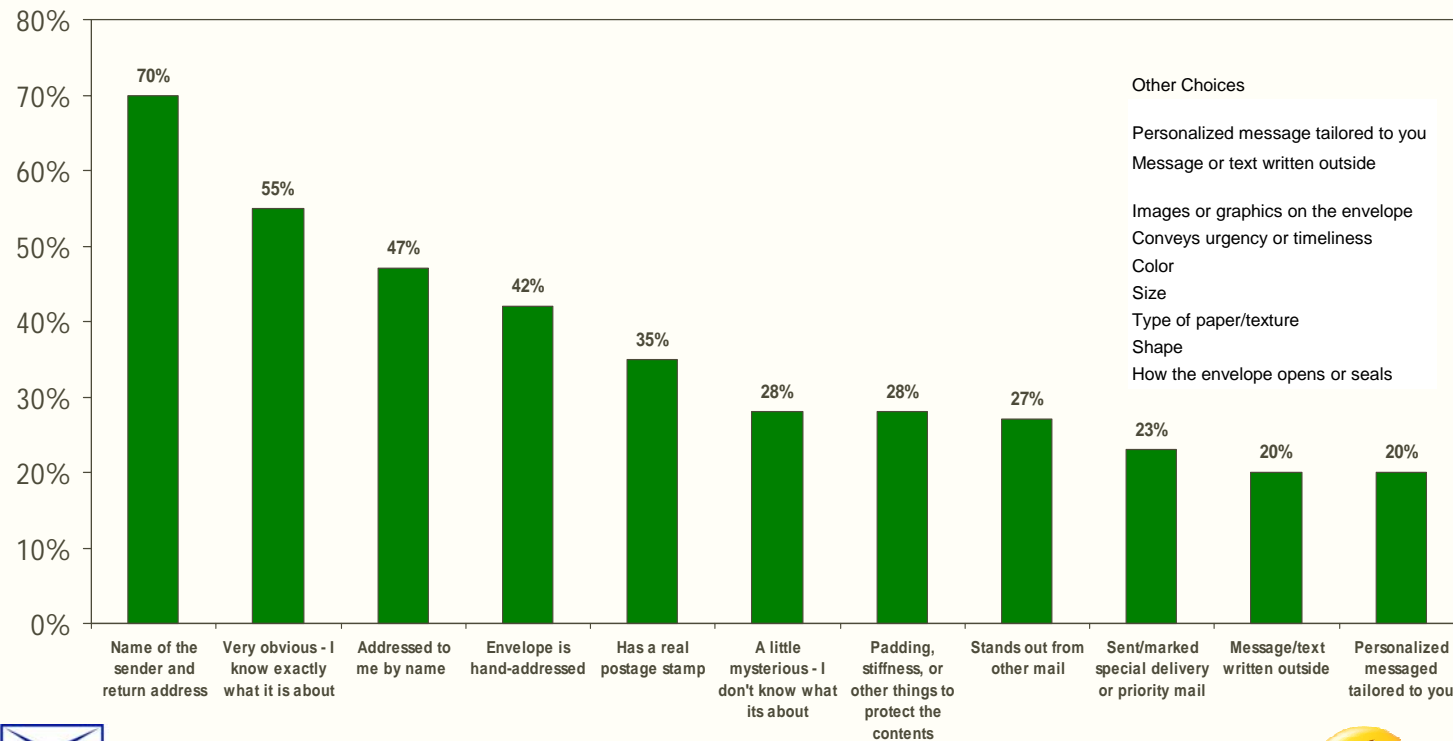
Do you pay more attention to marketing materials mailed to you in an envelope or sent as flyers/postcards?

All Data

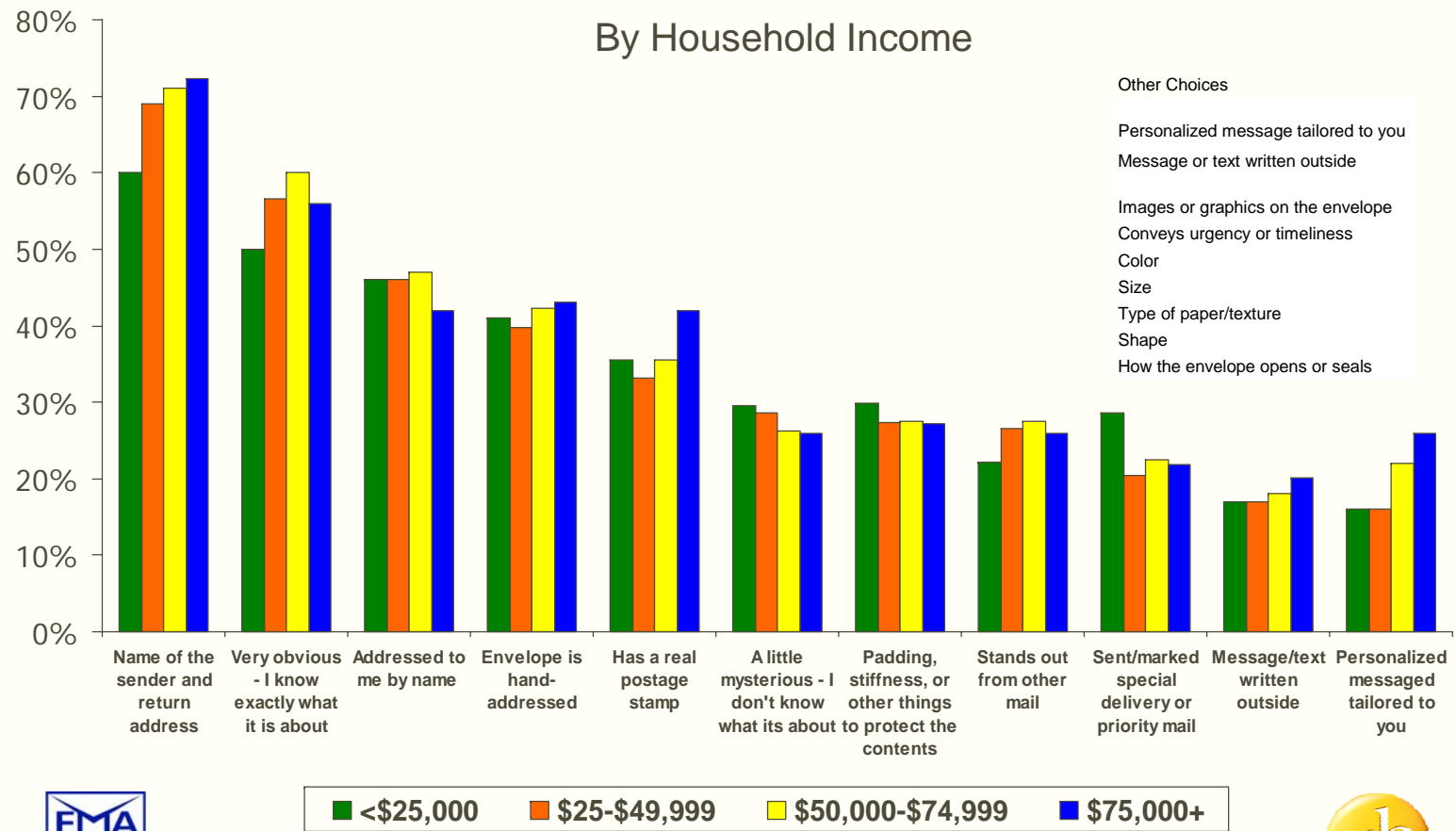


What makes you want to open an envelope and pay attention to its contents?

All Data

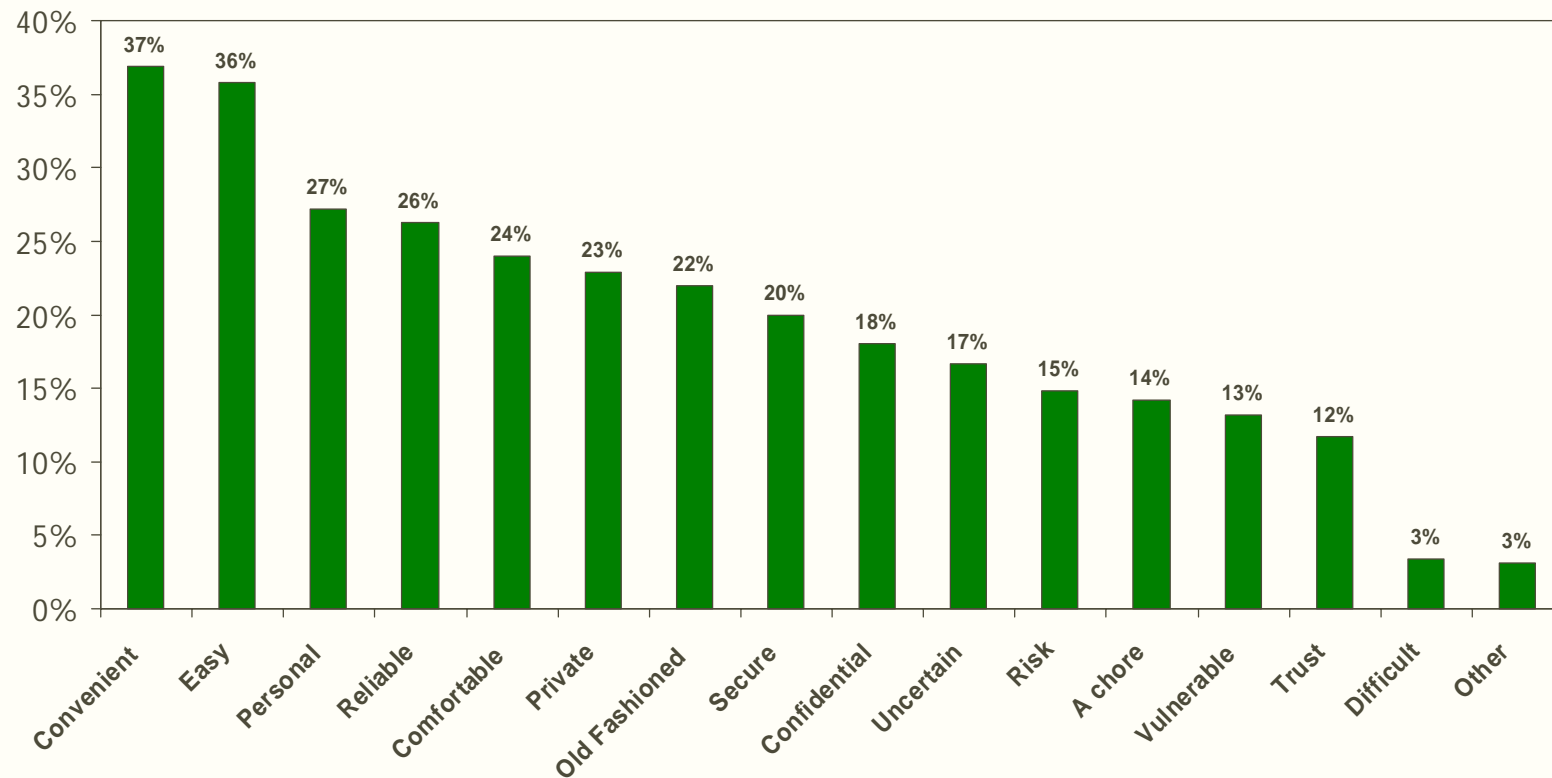


What makes you want to open an envelope and pay attention to its contents?



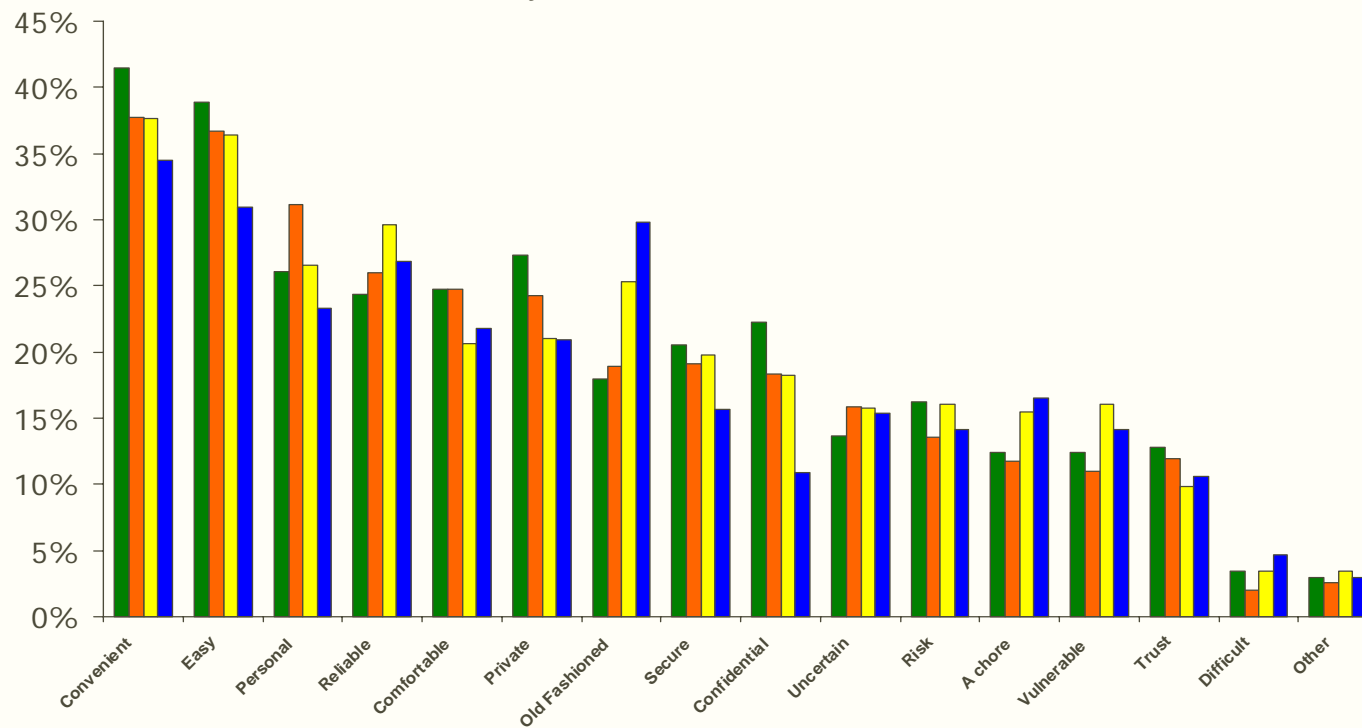
Which of the following attributes best describe how you feel about **envelopes** to send and receive things in the mail?

All Data



Which of the following attributes best describe how you feel about envelopes to send and receive things in the mail?

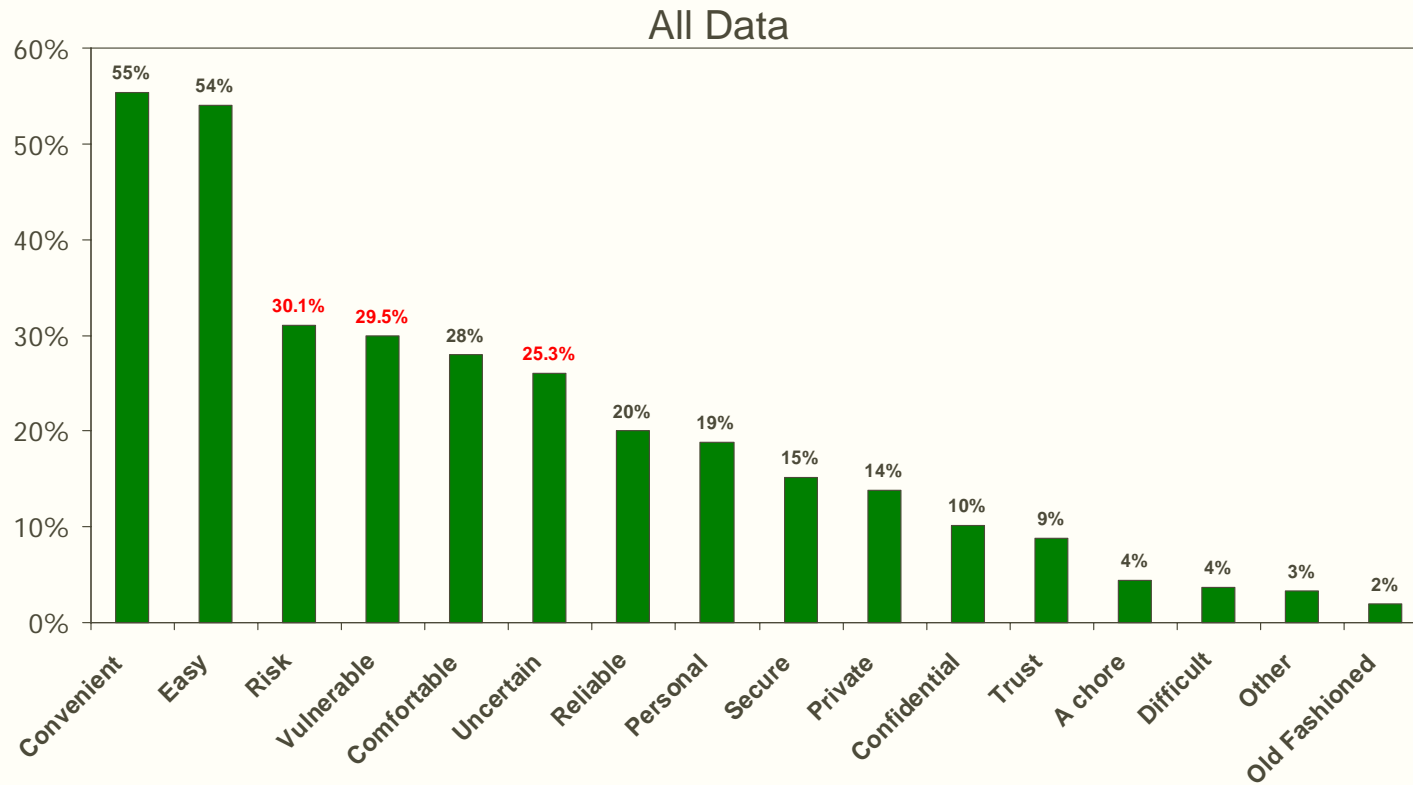
By Household Income



■ <\$25,000
 ■ \$25-\$49,999
 ■ \$50,000-\$74,999
 ■ \$75,000+

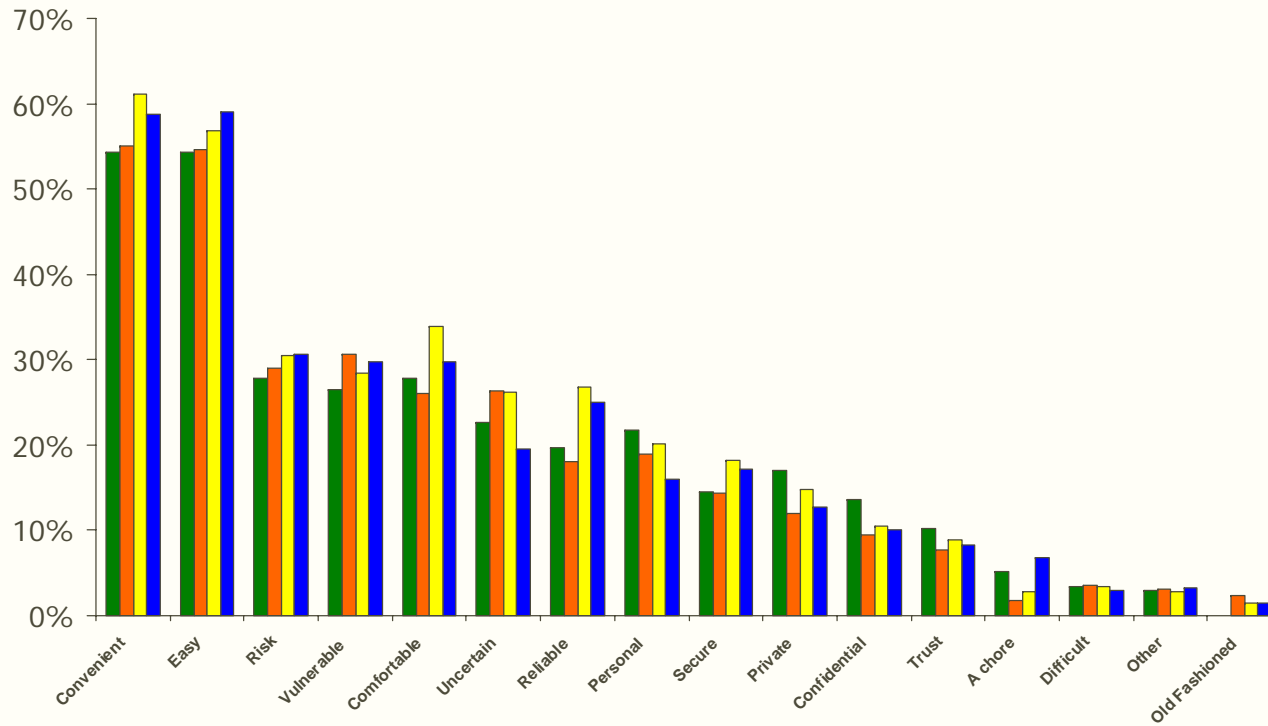


Which of the following attributes best apply to how you feel about **online** communications?



Which of the following attributes best apply to how you feel about **online** communications?

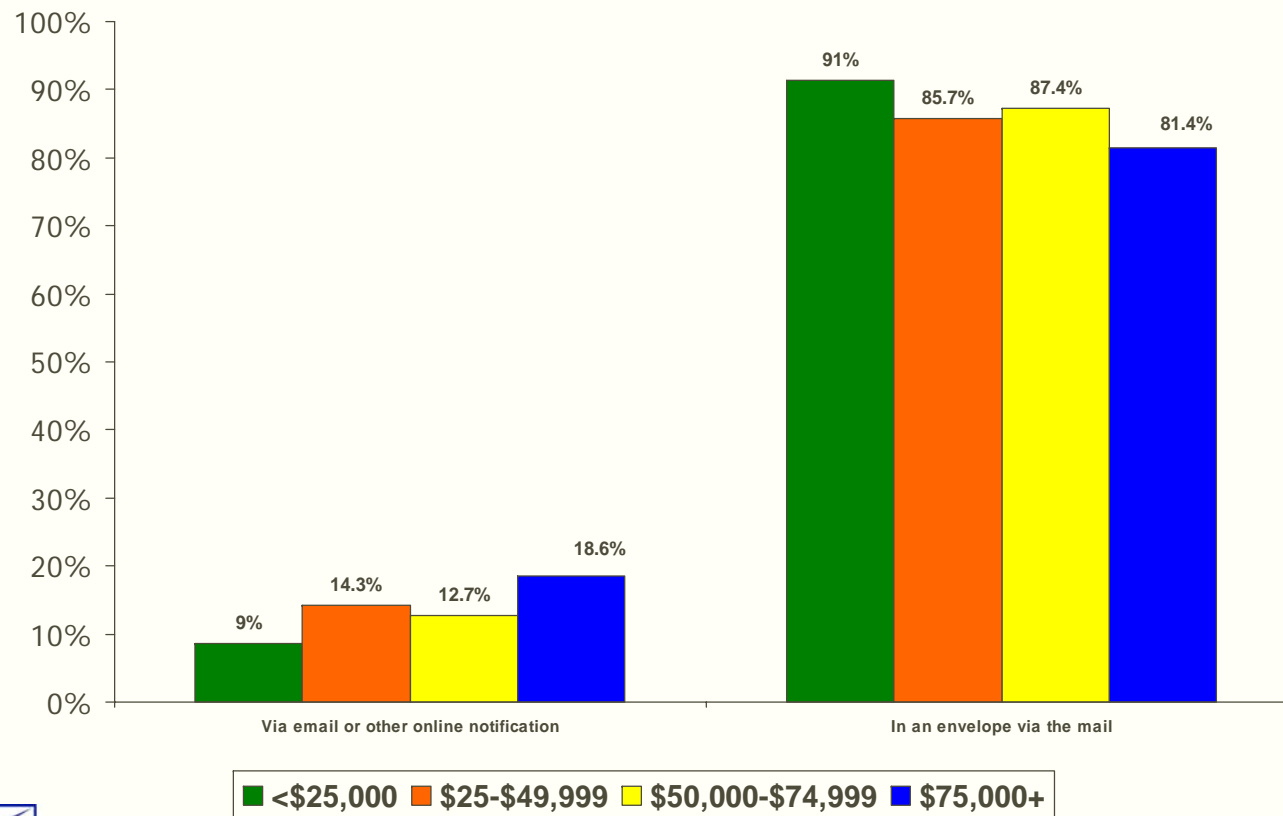
By Household Income



■ <\$25,000
 ■ \$25-\$49,999
 ■ \$50,000-\$74,999
 ■ \$75,000+

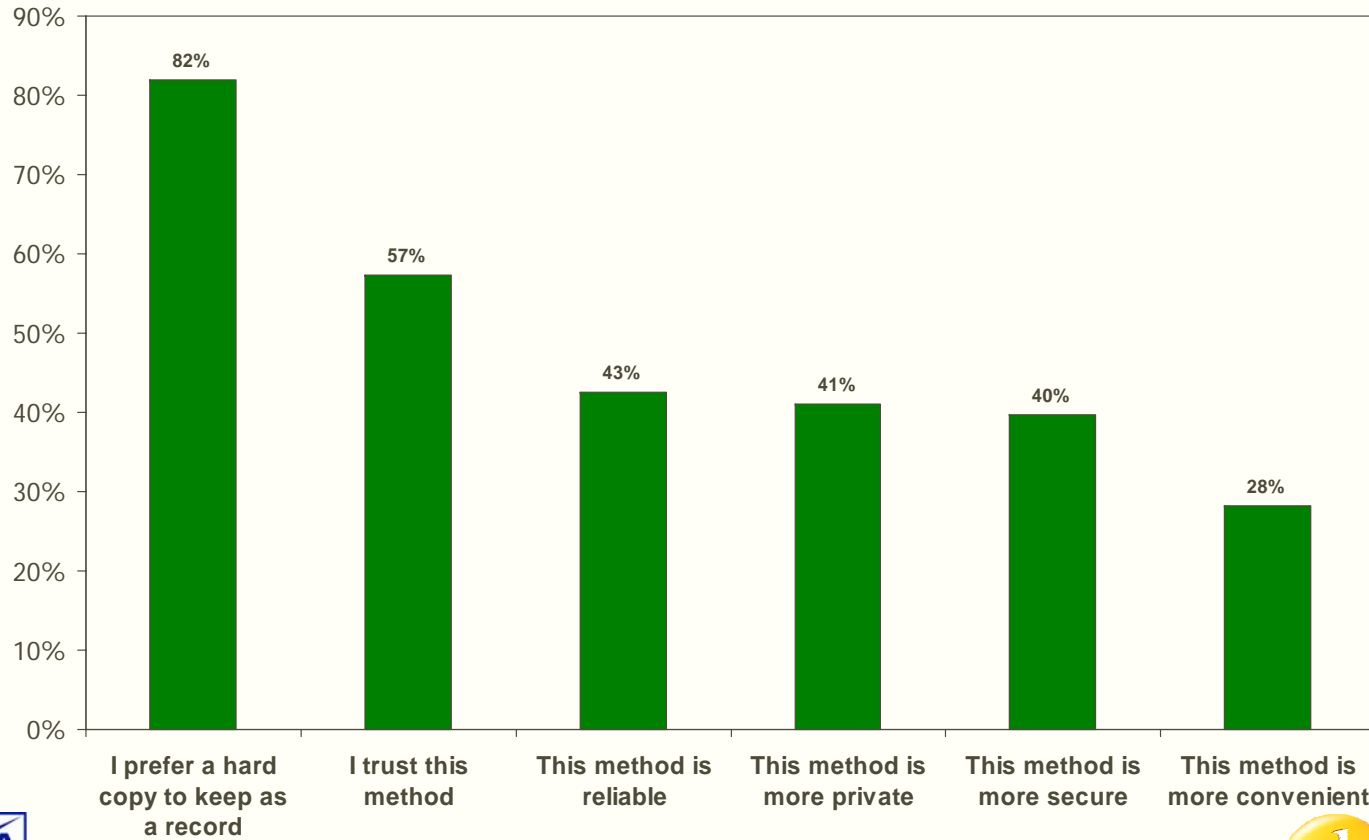


In a typical month, do you receive your bills mainly...?



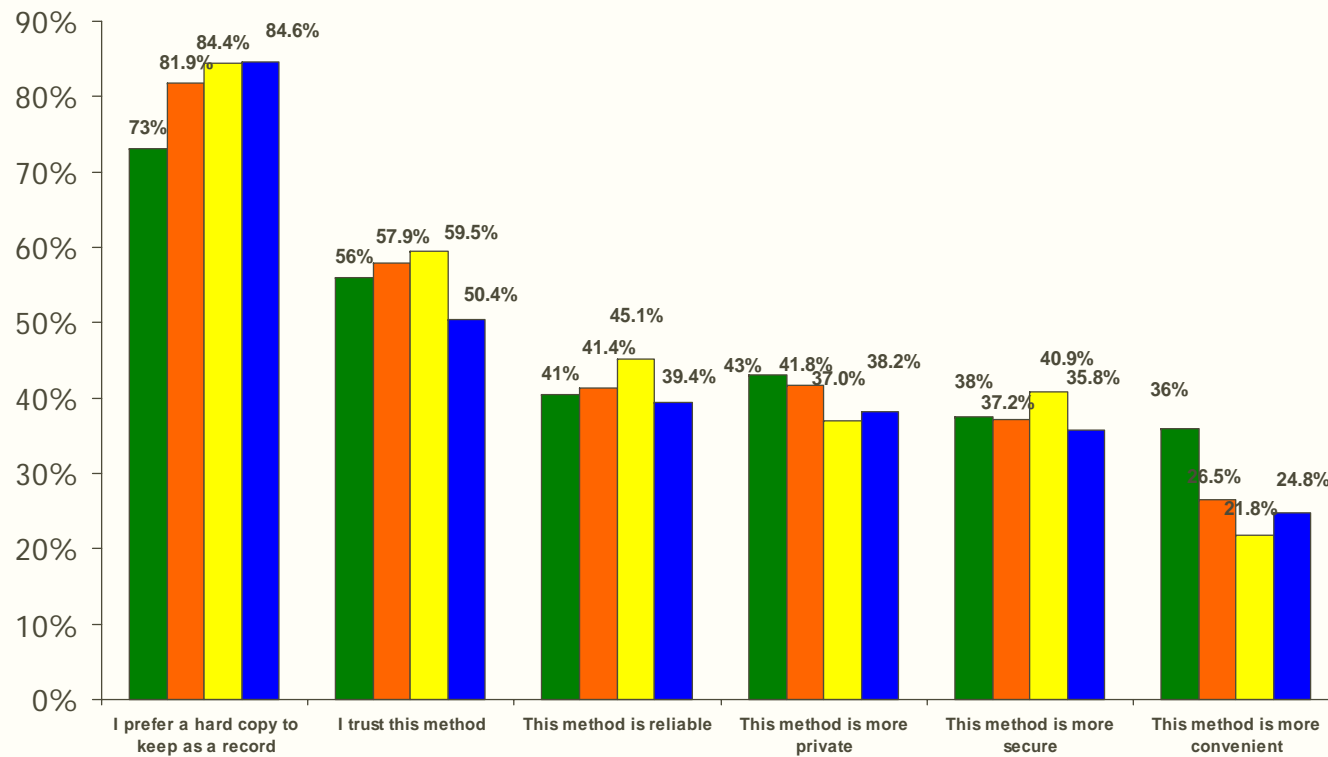
Why do you prefer to receive your bills in an envelope by mail?

All Data



Why do you prefer to receive your bills in an envelope by mail?

By Household Income

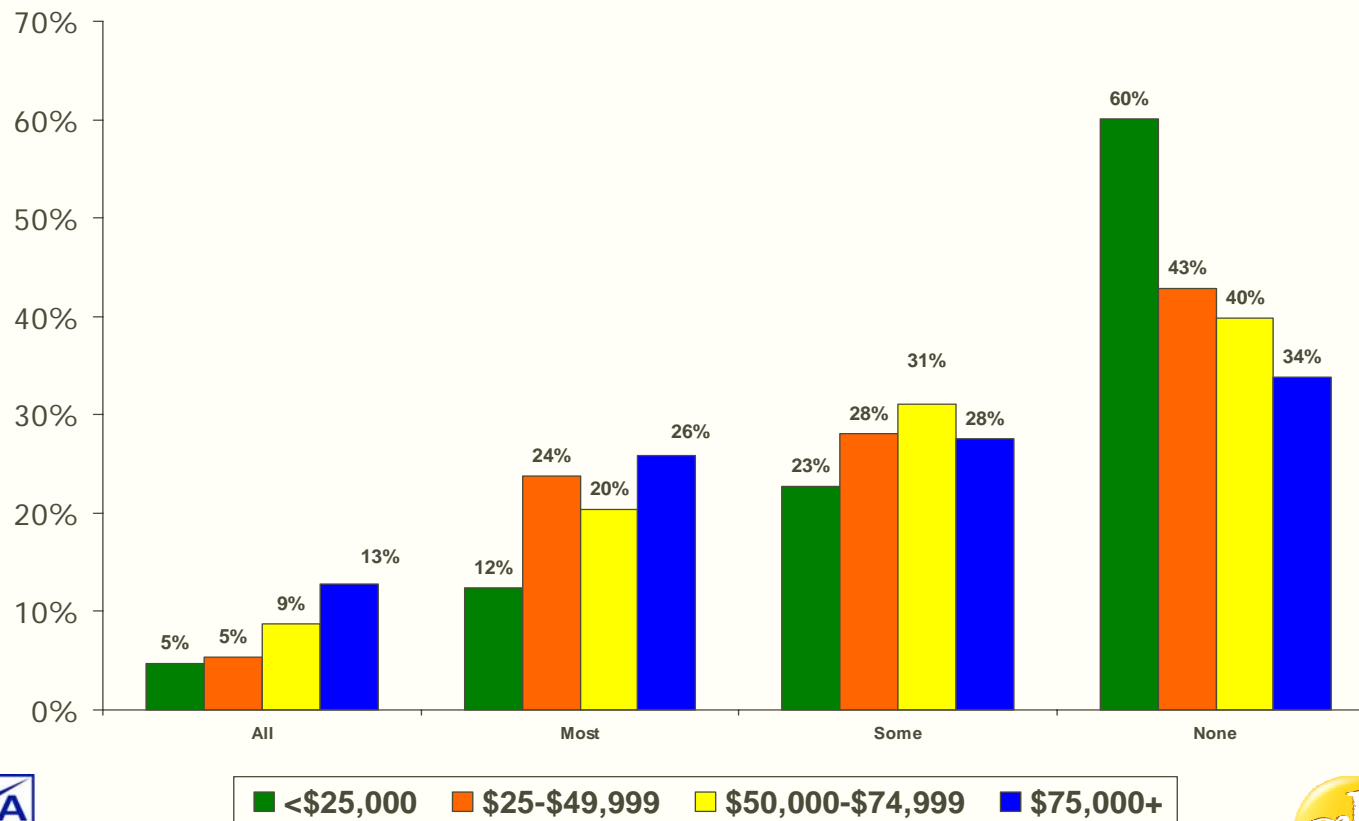


■ <\$25,000 ■ \$25-\$49,999 ■ \$50,000-\$74,999 ■ \$75,000+



How many of your bills do you pay online in a typical month?

By Household Income



How concerned are you about the security of your personal information using online channels to communicate?

