Most adults with employer-sponsored retirement plans (57%) would prefer to receive paper statements in the mail at least once a year, including 20% who would prefer only mailed paper statements and 37% who would prefer both electronic statements and mailed paper statements at least once a year.

Adults ages 50+ (66%), those with household incomes under $50,000 (66%), those who don’t use computers at work (68%), and Republicans (64%) are especially likely to express a preference for paper statements.

Among respondents who prefer to receive only paper statements:

- 86% say they are more likely to read statements on paper;
- 82% say it is easier to save paper statements; and
- 78% say it is easier to read paper statements

Q11/Q25. Which of the following best describes how you would prefer to receive statements from your employer-sponsored retirement savings plan / from your employer-funded traditional pension plan? Base: Total Respondents (n=1,228)
A majority of adults (55%) currently receive paper statements in the mail from their employer-sponsored retirement accounts.

Paper statements appear to be more commonly reviewed than electronic statements. Over half (55%) of adults who receive paper statements say that they “always” review their paper statements, while just over one in three (36%) adults who receive electronic statements say that they “always” review their electronic statements.

**Frequency of Reviewing Paper Statements vs. Frequency of Reviewing Electronic Statements**

- **Receive paper (n=690)**
  - Always: 55%
  - Sometimes: 36%
  - Rarely: 13%
  - Never: 5%

- **Receive electronic (n=813)**
  - Always: 39%
  - Sometimes: 27%
  - Rarely: 17%
  - Never: 7%

Q5/Q19/Q6/20. How often do you review the [paper/electronic] statements that [you receive in the mail/are sent to you by email or made available online] from your employer-sponsored retirement savings plan/your employer-funded traditional pension plan? Base: Respondents who receive paper statements (n=690). Base: Respondents who receive electronic statements (n=813).

Those who don’t read their statements are more likely to miss electronic notices. Specifically, 44% of adults who rarely or never read electronic statements, vs. 26% of adults who rarely or never read paper statements, say they “don’t always notice” the statements.

**Methodology**

These findings are based on a survey of 1,228 adults ages 25+ who have an employer-sponsored retirement plan — either a 401k-type plan or a traditional pension from a current or former employer. The field period was from February 8 to 27, 2022. The survey was conducted online using the probability-based SSRS Opinion Panel and by telephone using the SSRS Omnibus. Of the 1,228 respondents, 621 completed the survey online and 607 completed it by phone. Data were weighted to represent adults 25+ who have an employer-sponsored retirement plan.

For more information on the survey and methodology please contact: S. Kathi Brown of AARP Research at skbrown@aarp.org

For media inquiries please contact: media@aarp.org.

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