



Measuring What Matters:

2025 UTILITY CUSTOMER ENGAGEMENT BENCHMARK REPORT



Table of Contents

→ Executive Summary	Page 3
→ Benchmark Findings & Strategic Insights	Page 4
→ 1.Email on File	Page 4
→ 2. Web Account Adoption	Page 5
→ 3. E-bill	Page 6
→ 4. Auto-Pay	Page 8
→ 5. Budget Billing	Page 9
→ 6. Assistance Programs	Page 11
→ Where Do You Stand? Utility Cohort Benchmarks Heatmap	Page 13
→ How BlastPoint Helps	Page 14





Executive Summary

Utilities across the U.S. are under pressure like never before. Rising costs, increasing arrears, growing regulatory scrutiny, and climate-driven reliability concerns all converge on one question:

How effectively are you engaging your customers, especially those who are most vulnerable?

From securing email addresses and web accounts to driving e-bill, auto-pay, and enrollment in assistance programs, utilities now depend on data-driven engagement to keep customers informed, reduce bad debt, and support low-to-moderate income (LMI) households.

BlastPoint analyzed aggregated, anonymized data from our utility partners to build the 2025 Utility Customer Engagement Benchmarks. These benchmarks provide a rare view into real-world performance across:

- **Email on File**
- **Web Account Adoption**
- **E-bill Enrollment**
- **Auto-pay Enrollment**
- **Budget Billing**
- **Assistance Programs (e.g., CAP, discount programs, USF/HEA, FERA)**

Methodology

This benchmark report is based on aggregated data from utilities partnered with BlastPoint. The dataset includes:

- Account-level indicators for email on file, web account, and e-bill
- Enrollment in auto-pay, budget billing, and income-eligible assistance programs
- Segment-level adoption across demographics, geography, and income bands

Key notes:

- All data is aggregated and anonymized; no individual customer or utility is identifiable.
- Results are presented as average benchmarks across the cohort, with ranges and top quartile insights where relevant.

Benchmarks reflect real operational performance, not survey intent or self-reported estimates.

Utilities can use these benchmarks to compare their performance, identify priority segments, and inform strategic planning.



Benchmark Findings & Strategic Insights

1. Email on File: The Foundation of Modern Engagement

The Data

- Average email on file: **85.7%**
- Range: from **75.1% up to 96.6%**

In other words: most utilities have email for the majority of accounts, but a ~20 percentage point gap separates leaders from laggards.

Why It Matters

Email on file is the **primary gateway** to scalable, low-cost customer communication:

- Payment reminders and past-due notices
- Outage and restoration updates
- Program awareness (e-bill, auto-pay, budget billing, assistance)

Utilities with lower email coverage:

- Spend more on print and call-center outreach
- Have less reach for urgent communications
- Face more difficulty promoting payment-support and assistance programs

Strategies to Improve Email on File

- **Capture everywhere:** Make email a standard data field in call center scripts, field visits, onboarding, and all digital flows.
- **Clarify the benefit:** Position email as the way to “get alerts before bills are due,” “receive outage updates,” and “hear about payment help.”
- **Target gaps:** Use data to identify geographies and segments with low email coverage and run focused capture campaigns.
- **Pair with incentives where feasible:** Small bill credits, sweepstakes, or community donations tied to email sign-up can move the needle.

Key Takeaway

Without strong email coverage, every downstream engagement, such as e-bill, auto-pay, budget billing, assistance outreach, becomes harder and more expensive.



2. Web Account Adoption: The Gateway to Self-Service

The Data

- Average web account adoption: **70.9%**
- Range: from **47.2% to 81.0%**

This means that nearly one in three accounts, on average, **still lacks digital self-service access** and at some utilities, more than half do.

The Strategic Context

A web or app account enables customers to:

- View and pay bills
- Update contact information
- Enroll in e-bill, auto-pay, and budget billing
- Explore assistance options and resources

Low web account adoption:

- Keeps pressure on call centers and in-person channels
- Slows the adoption of cost-saving and stability programs
- Limits the ability to deliver proactive outreach and self-service support

Strategies to Improve Web Account Adoption & Usage

- **Onboard with intent:** After service start, send a coordinated series (email/SMS/mail) focused solely on creating and using a web account.
- **Simplify registration:** Reduce required fields, support one-time codes, and clearly explain steps for those with limited digital confidence.
- **Tie to tangible benefits:** Promote features like “view your usage,” “download payment history,” “get help faster,” not just “log in.”
- **Re-activate dormant accounts:** Identify customers who registered but haven’t logged in recently; re-engage with specific actions (e.g., “Set up e-bill in 2 clicks”).

Key Takeaway

Web accounts are more than a convenience. They’re the infrastructure for every other digital initiative.



3. E-bill: Turning Digital Access into Digital Adoption

The Data

- Average e-bill enrollment: **48.9%**
- Range: from **33.9% to 73.8%**

Some utilities have converted nearly three-quarters of accounts to e-bill, while others hover around one-third.

Why It Matters

Strong e-bill adoption:

- Reduces print and mailing costs
- Increases bill visibility and reduces “I never saw my bill” disputes
- Supports more predictable payment behaviors

When e-bill adoption lags behind email and web account adoption, it signals **friction in the customer journey**—the digital foundation is there, but the conversion step is not.

Strategies to Improve E-bill Enrollment

- **Default when permissible:** Offer e-bill as the default for new digital accounts, with clear opt-out options.
- **Make it one click:** Place a prominent, one-click “Enroll in e-bill” prompt in web and app dashboards.
- **Use moment-based prompts:** Offer e-bill right after a successful payment or during billing-related interactions.
- **Bundle with other benefits:** Pair e-bill with auto-pay or budget billing, where appropriate: “Go paperless + never miss a due date.”

Key Takeaway

E-bill is a critical bridge between digital access and digital engagement. If nearly all customers are digital but only half are on e-bill, there is immediate, low-hanging fruit.



Real-World Results

\$750K Savings and 52% E-billing Enrollment Increase Using AI-Powered Segmentation and Predictive Analytics

A community-owned utility in North Carolina partnered with BlastPoint to improve enrollment in its Paperless Billing program. By using advanced analytics to identify the most responsive customer segments, the utility refined its outreach strategy and increased enrollment from 25% to 40%—a 52% lift—resulting in \$750K in cost savings.

[Download the case study](#) and learn how smarter targeting drove a 52% enrollment lift and \$750K in savings.



Boosting E-billing Program Adoption with Advanced Analytics and Customer Segmentation

A major electric and gas utility company in the Northeast partnered with BlastPoint to enhance customer engagement through targeted Ebilling initiatives. Using the BlastPoint platform's segmentation capabilities and AI insights, the utility achieved a 35% enrollment improvement for paperless billing. With one BlastPoint powered campaign to about 40,000 customers - BlastPoint delivered an additional \$20,000 in paperless billing savings for this utility.

[Download the case study](#) to see how a Northeast utility increased e-bill enrollment by 35% and saved \$20K with a single campaign.





4. Auto-pay: Stabilizing Cash Flow and Reducing Risk

The Data

- Average auto-pay enrollment: **26.6%**
- Range: from **4.5% to 46.0%**

Even among utilities with strong digital foundations, fewer than one in three accounts, on average, are enrolled in auto-pay.

The Strategic Context

Auto-pay is one of the strongest levers for:

- Reducing late payments and delinquency
- Stabilizing cash flow
- Minimizing operational and collection costs

For many customers, especially those with stable income, auto-pay is a friction-reducer. For others, especially LMI customers, flexible auto-pay with control over timing can be a stabilizer.

Strategies to Increase Auto-pay Enrollment

- **Prominent placement:** Put auto-pay enroll prompts on payment confirmation pages, in account dashboards, and in e-bill enrollment flows.
- **Align to pay cycles where possible:** Offer the ability to choose a recurring payment date that matches paycheck timing.
- **Use trust-building language:** Highlight that customers can pause or cancel easily; emphasize control and transparency.
- **Target likely adopters:** Use analytics to identify customers with consistent on-time payment behavior or digital engagement and prioritize them for auto-pay campaigns.

Key Takeaway

Auto-pay is one of the clearest paths to lower arrears and better predictability—but it requires thoughtful positioning and targeting, not just a checkbox.



5. Budget Billing: Smoothing Volatility for Vulnerable Households

The Data

- Average budget billing enrollment: **10.1%**
- Range: from just **0.1% up to 32.8%**

Top performers have about one-third of their customers on budget billing; others are barely using it.

Why It Matters

Budget billing:

- Smooths seasonal bill spikes
- Helps customers manage monthly finances
- Can be especially valuable for fixed-income and LMI households

Yet low enrollment often stems from:

- Limited awareness
- Confusion about how it works
- Concern about “true-ups” or surprises

Strategies to Boost Budget Billing Enrollment

- **Explain in plain language:** Focus on benefits like “predictable monthly payments” rather than technical details.
- **Target volatile accounts:** Use usage and billing history to find households with large seasonal swings or repeated late payments.
- **Feature in assistance pathways:** Make budget billing part of the conversation with payment-troubled accounts and LMI segments.
- **Reassure about true-ups:** Clearly explain how annual reconciliation works and how customers stay informed.

Key Takeaway

Budget billing is a powerful but often underused tool to improve affordability and reduce payment stress.



Real-World Results

Boost Low Income Engagement with AI-Driven Customer Intelligence

Duquesne Light Co. increased engagement with customer assistance programs up to **670% over industry benchmarks** using BlastPoint's data-driven customer insights!

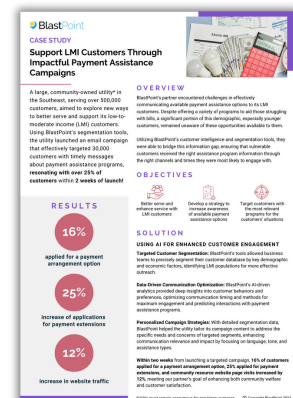
[Download the case study](#) to see how DLC achieved 300%+ higher engagement in assistance campaigns using BlastPoint.



Support LMI Customers Through Impactful Payment Assistance Campaigns

A large Southeast utility serving 500,000+ customers used BlastPoint's segmentation tools to target 30,000 LMI customers with timely payment assistance messaging—engaging more than 25% within two weeks.

[Download the case study](#) to get the full story.



Transforming Billing Programs to Unlock \$600K+ in Savings and Customer Satisfaction Gains

A large Southeastern utility modernized its billing experience through Prepaid Billing, Budget Billing, and Digital Billing, giving customers more control and predictable payments. In just eight months, these programs generated \$315K in savings, with the potential to reach \$600K annually.

[Download the case study](#) to see how strategic program adoption translated into major cost savings and improved customer experience.





6. Assistance Programs: Closing the Gap Between Eligibility and Enrollment (CAP, Discount Programs, USF/HEA, FERA)

The Data

- Average enrollment across assistance programs: **4.0%** of accounts
- Range: from about **0.1% to 7.7%**

Individual programs in the dataset include:

- CAP: ~6.1%
- Discount programs: ~7.6%
- USF/HEA: ~7.7%
- FERA: ~0.6%

Even at the high end, assistance reach is well below likely eligibility, suggesting a large opportunity to better connect customers to support.

Where the Gaps Are Widest

- Awareness: Many customers do not know help exists.
- Process complexity: Long forms, documentation, and in-person steps deter enrollment.
- Recertification: Customers fall off programs because they are not proactively guided through renewal.

Strategies to Improve Assistance Program Reach

- **Predictive eligibility modeling:** Use payment history, demographics, and external data to flag likely-eligible customers.
- **Segmented outreach:** Tailor language, channel, and messaging for seniors, renters, families, and non-English speakers.
- **Multi-channel approach:** Combine digital campaigns with call-center scripting, CBO/NGO partnerships, and community events.
- **Recertification journeys:** Proactively remind and support customers through recertification windows before they lose benefits.

Key Takeaway

Assistance programs can dramatically improve outcomes for LMI households and reduce shutoffs and arrears—but only if the right customers are identified, reached, and supported.

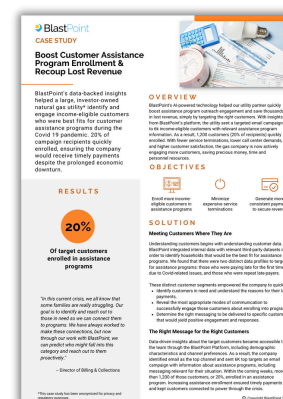


Real-World Results

Boost Customer Assistance Program Enrollment & Recoup Lost Revenue

BlastPoint's data-backed insights helped a large, investor-owned natural gas utility identify and engage income-eligible customers who were best fits for customer assistance programs. 20% of campaign recipients quickly enrolled, ensuring the company would receive timely payments despite the prolonged economic downturn.

[Download the case study](#) to learn how smarter outreach helped a major gas utility secure timely payments during an economic downturn.

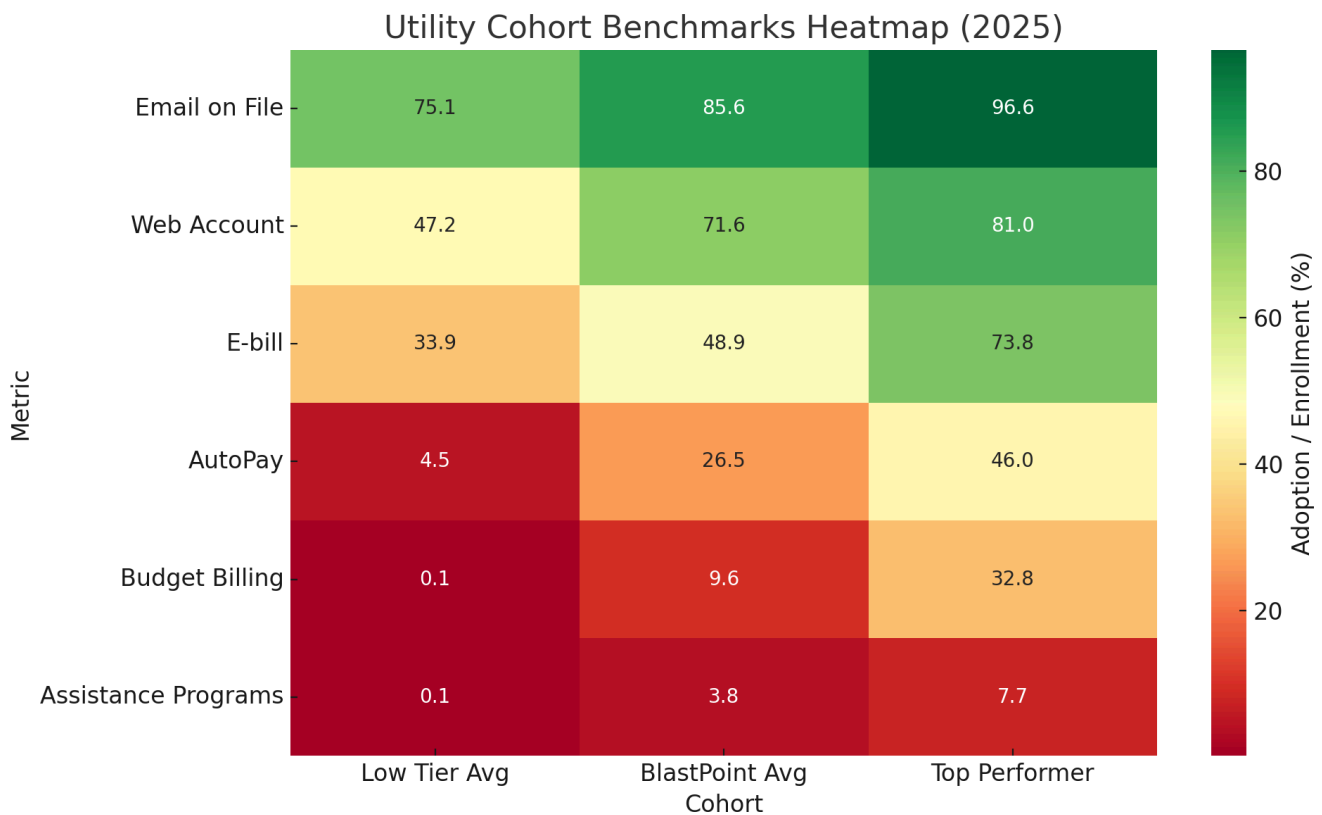




Where Do You Stand?

These benchmarks give utility leaders a practical way to assess:

- Are we **ahead, in the middle, or behind** peers for each metric?
- Do we have strong digital foundations (email, web accounts) but weak program enrollment (e-bill, auto-pay, budget billing, assistance)?
- Which levers—if moved by just 5–10 percentage points—would have the biggest impact on arrears, customer satisfaction, and regulatory outcomes?



You can visualize your position in a simple cohort view, for example:

- **Low Tier**
- **Mid Tier**
- **High Performer**

for each metric: Email on File, Web Accounts, E-bill, Auto-pay, Budget Billing, and Assistance Program Participation.

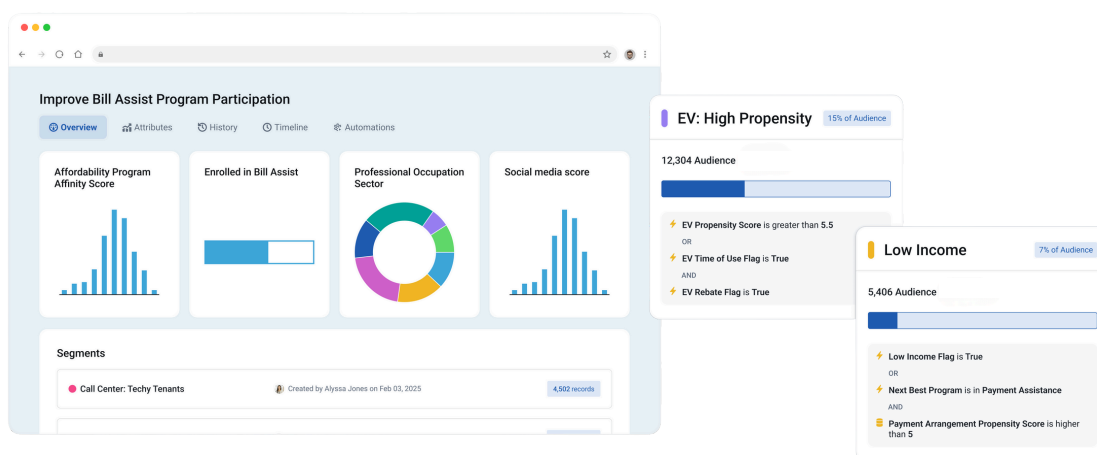


How BlastPoint Helps Utilities Move from Benchmarks to Impact

1. Customer Intelligence

BlastPoint's platform brings together internal and external data to build a **360° view of your customers**, so you can identify:

- Who is most likely to enroll in e-bill, auto-pay, or budget billing
- Which households are likely eligible for assistance but not yet enrolled
- Where LMI and high-risk segments are concentrated across your service territory

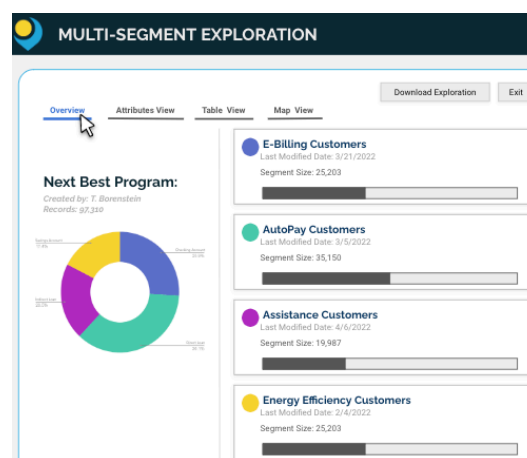


2. Next Best Program (NBP)

We help utilities determine the next best program for each customer, such as:

- E-bill for digital-ready customers
- Auto-pay for those with consistent payments
- Budget billing or assistance programs for households showing financial stress

This avoids one-size-fits-all campaigns and focuses resources where they most matter.



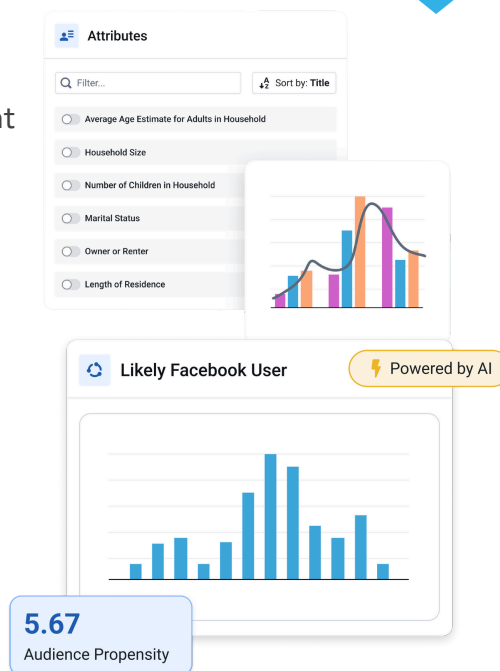


3. Campaign Execution & Personalization

Insights are only valuable if they can be acted upon. BlastPoint makes execution simple by:

- Providing ready-to-launch audience lists segmented by likelihood to adopt a program.
- Integrating with your existing marketing platforms (email, SMS, direct mail, call center).
- Delivering tailored campaign recommendations (timing and channels).

This ensures your teams can move quickly from insight to action, without adding to their workload.

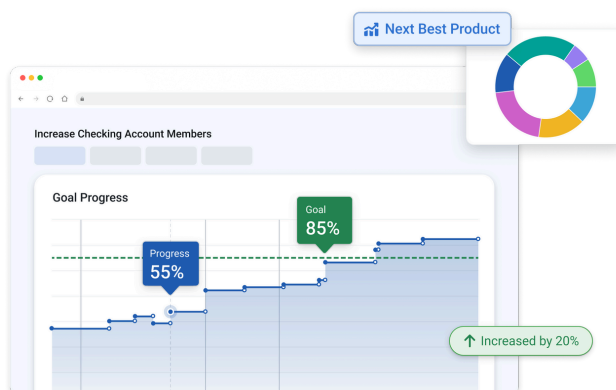


4. Measuring Impact

BlastPoint doesn't stop at recommendations. We track outcomes so you know what's working. Our platform gives you:

- Campaign performance dashboards.
- ROI metrics that connect member engagement directly to revenue growth.

You can see what's working, report clearly to internal and external stakeholders, and continuously improve.



Don't just measure — act.

BlastPoint helps utilities turn data into smarter outreach, stronger customer relationships, and more equitable outcomes. Schedule a demo to see how your utility compares to these benchmarks and where you can make the biggest impact next.

Contact BlastPoint

Email us: info@blastpoint.com

Visit: www.blastpoint.com