

ATTACHMENT B

LIFE Program Conversion Research

Final Report

June 2025



Goals of Research

Determine ways to:

- Increase LIFE program sign-ups
- Increase LIFE program usage



Board Report

One Gateway Plaza
3rd Floor Board Room
Los Angeles, CA

File #: 2024-0499, File Type: Motion / Motion Response

Agenda Number: 48.

REVISED
REGULAR BOARD MEETING
JULY 25, 2024

Motion by:

DIRECTORS MITCHELL, BASS, DUTRA, SANDOVAL, SOLIS, AND DUPONT-WALKER

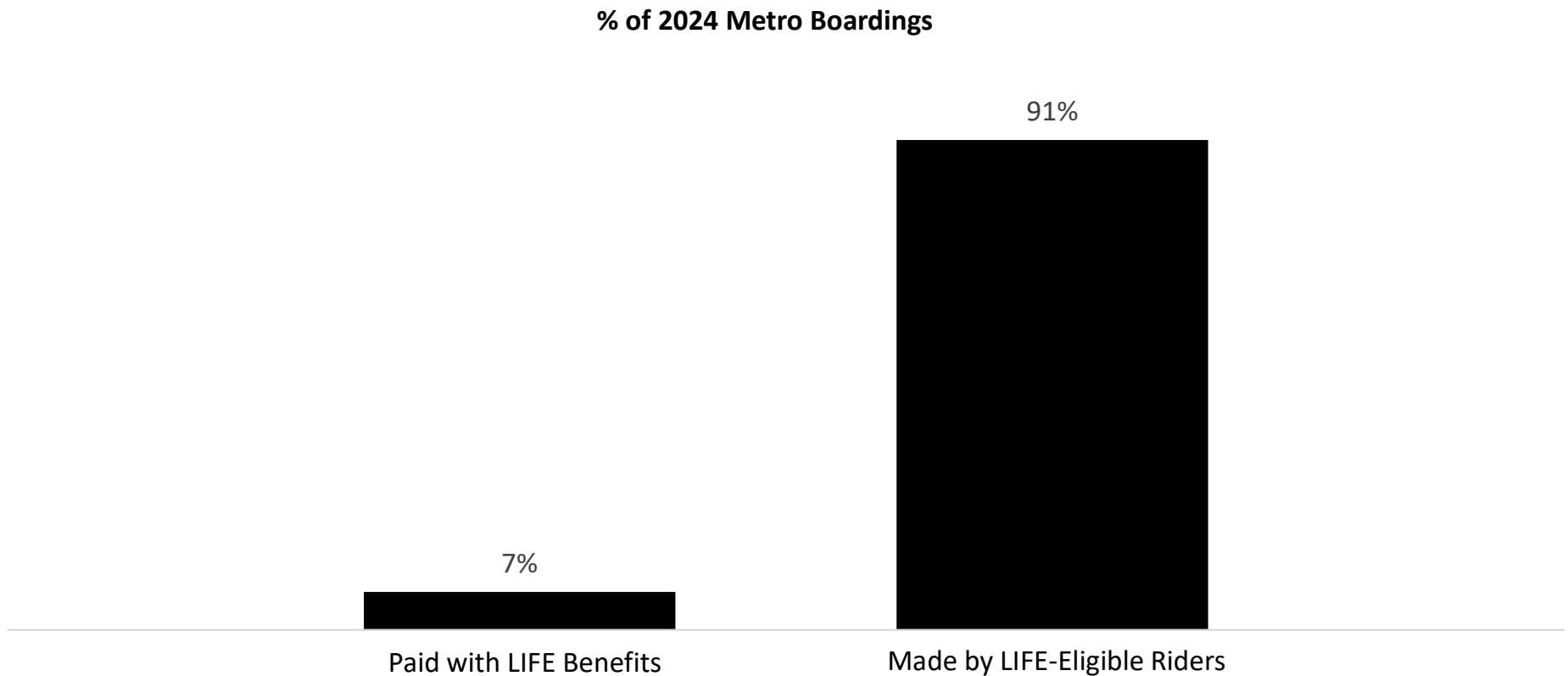
Enhancing the Effectiveness of the LIFE Program

Related to Item 45: Motion 22 Response: Bridge to Fareless Transit

The Low-Income Fare is Easy (LIFE) Program has substantially grown since Metro launched the program in 2019. Over the years, staff has implemented various efforts to streamline enrollment, expand partnerships, and enhance LIFE Program benefits. In 2021, the Board directed staff to double enrollment and since then, the LIFE program has tripled its enrollment to over 335,000 participants. While a substantial achievement for the program, the program needs to be evaluated not only by level of enrollment, but also utilization. Staff report that the current utilization rate among current enrollees is 16 percent. In other words, out of 335,000 participants, approximately 53,600 are actively using their LIFE benefits today. Staff have computed several statistics that begin to identify potential programmatic impacts to utilization - for example, about 13 percent of LIFE participants drop off after their free 90-day pass expires, and average rides during the free 90-day pass compared to the free 20 monthly regional trips drop by approximately 30 percent, from about 19 to 13 rides per month. Metro needs to conduct further analysis of the program's data and participant experience to identify effective strategies for increasing active users among current enrollees.

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LIFE Program boardings make up a small portion of Metro boardings but could be much greater.



Research Overview

Research Process

1. Insight Grounding			2. Understanding LIFE Riders & other Low-Income Riders	
Secondary Research	Stakeholder Interviews	Hypothesis Workshop	In-Depth Interviews (IDI)	LIFE Signup & Usage Survey
Mine existing TAP/LIFE data, prior research, and studies on social services to inform initial hypotheses	Interview internal and external stakeholders, and collect additional comments, to inform hypotheses	Codify all the things we want to learn/prove in the primary research	Learn what we don't know we don't know about LIFE riders and eligible riders. Help inform survey design	Quantify size of barriers & opportunities for signup and usage of LIFE
<ul style="list-style-type: none"> 5+ internal studies, including <ul style="list-style-type: none"> Cash-to-TAP 2022 CX Survey 2023 CSAT Survey Brand Tracker 2023 LIFE Advocacy Survey LIFE & TAP utilization data 16 external studies (academic and policy research), on use of social services 	38 stakeholders engaged 21 Metro Staff, including: <ul style="list-style-type: none"> LIFE Core Team Customer Service Digital, Marketing Operations Civil Rights 17 External Partners <ul style="list-style-type: none"> LIFE admins DPSS 3 CBOs 3 TAP Vendors 	16 participants, from: <ul style="list-style-type: none"> LIFE Team CX Strategy & Insights Marketing TAP Customer Care Redhill Group (research consultancy) 	N=31 <ul style="list-style-type: none"> 26 members with different usage levels <ul style="list-style-type: none"> Recently signed up and using 90 days No free rides taken Only used 90 days Still redeeming monthly benefits Stopped redeeming monthly benefits 5 non-member, eligible Metro riders 	N=2,128 LIFE Members with a range of LIFE benefit utilization N=547 Non-Members from eligible non-LIFE member LA transit riders
January – June 2024	April – June 2024	June 2024	June – September 2024	Sept. 2024 – Jan. 2025

Partnered with:



So-Cal based full-service market research firm specializing in Transportation, Entertainment, Customer Satisfaction, Mystery Shopping, Product Positioning and Ad Tracking

Surveys Detail

LIFE Member Survey	LA County Transit Rider Eligible Non-LIFE Member Survey
N=2,128	N=547
<ul style="list-style-type: none"> Ever signed-up for the LIFE Program, in LIFE member database 	<ul style="list-style-type: none"> LA County transit riders Eligible for LIFE, but not current members
Topics Covered: <ul style="list-style-type: none"> Transit and fare payment behavior LIFE Program awareness and reported utilization LIFE signup ease & pain points LIFE redemption ease and barriers Demographics and social service usage 	Topics Covered: <ul style="list-style-type: none"> Transit and fare payment behavior LIFE awareness and interest Awareness and appeal of LIFE benefits Barriers to LIFE interest and signup Demographics and social service usage
How Recruited: <ul style="list-style-type: none"> TAP emails to LIFE members, grouped by level of LIFE Program utilization 	How Recruited: <ul style="list-style-type: none"> Online respondent panels Intercepts at bus stops CBO distribution
Demos mirror On-Board Survey for riders who paid with LIFE.	Demos mirror On-Board survey riders who 1) are LIFE Program eligible and 2) did not pay with LIFE
Fielded 10/4/24 - 11/5/24	Fielded 11/19/24 - 1/3/25

LIFE Member Survey

- **N=2,128**
 - Margin of error of 4%
- **Sample Source:**
 - TAP Email to LIFE members
- English: n=1,965
- Spanish: n=163

Demos **Largely Similar** to those who paid with LIFE onboard

	LIFE Member Demos	LIFE Member Survey (weighted)
Male	47%	49%
Female	50%	48%
Other (Non-Binary, Prefer to self-describe)	3%	3%
Hispanic / Latino	54%	59%
Black/African American	23%	20%
White	11%	12%
Asian	7%	7%
Other	6%	2%
Surveys taken in Spanish	24%	19%
Age from LIFE member database		
Under 18	4%	2%
18-24	11%	13%
25-34	21%	21%
35-44	20%	20%
45+	44%	44%
Has access to a smartphone	74%	74%
No smartphone access	26%	26%

Fall 2024 onboard survey

Mix of signup dates & LIFE usage included

LIFE Program Signup Dates:

Signed up in last 30 days	4%
Signed up 31-90 days ago	7%
Signed up 91 days – 1 year ago	15%
Signed up 1 year ago or more	40%
Don't remember when they signed up	17%
Don't remember signing up for the LIFE Program at all	16%

LIFE Program Usage:

Active LIFE Users/Members	44%
Active 90 days users	9%
Active monthly benefit users	34%
Inactive LIFE Members (Never-Users, Past users)	56%
Non-users – members who never used LIFE	24%
Past users – lapsed after 90 days	27%
Past users – stopped using monthly benefits	5%



Eligible Non-LIFE-Member Survey

All non-member respondents had to ride transit at least once every 2 months

- N=547
- Sample Sources:
 - Online respondent panels
 - Intercepts
 - CBOs
- English: n=396
- Spanish: n=151

Demos Largely Similar to eligible non-members

	Eligible Non-Member Demos	Non-Member Survey (weighted)
Male	52%	51%
Female	45%	43%
Other (Non-Binary, Prefer to self-describe)	3%	5%
Hispanic / Latino	66%	64%
Black/African American	15%	17%
White	9%	11%
Asian	6%	6%
Other	3%	2%
Surveys taken in Spanish	36%	30%
Under 18	0%	0%
18-24	23%	23%
25-34	30%	27%
35-44	19%	20%
45+	27%	31%
Has access to a smartphone	71%	73%
No smartphone access	29%	24%

Fall 2024 onboard survey

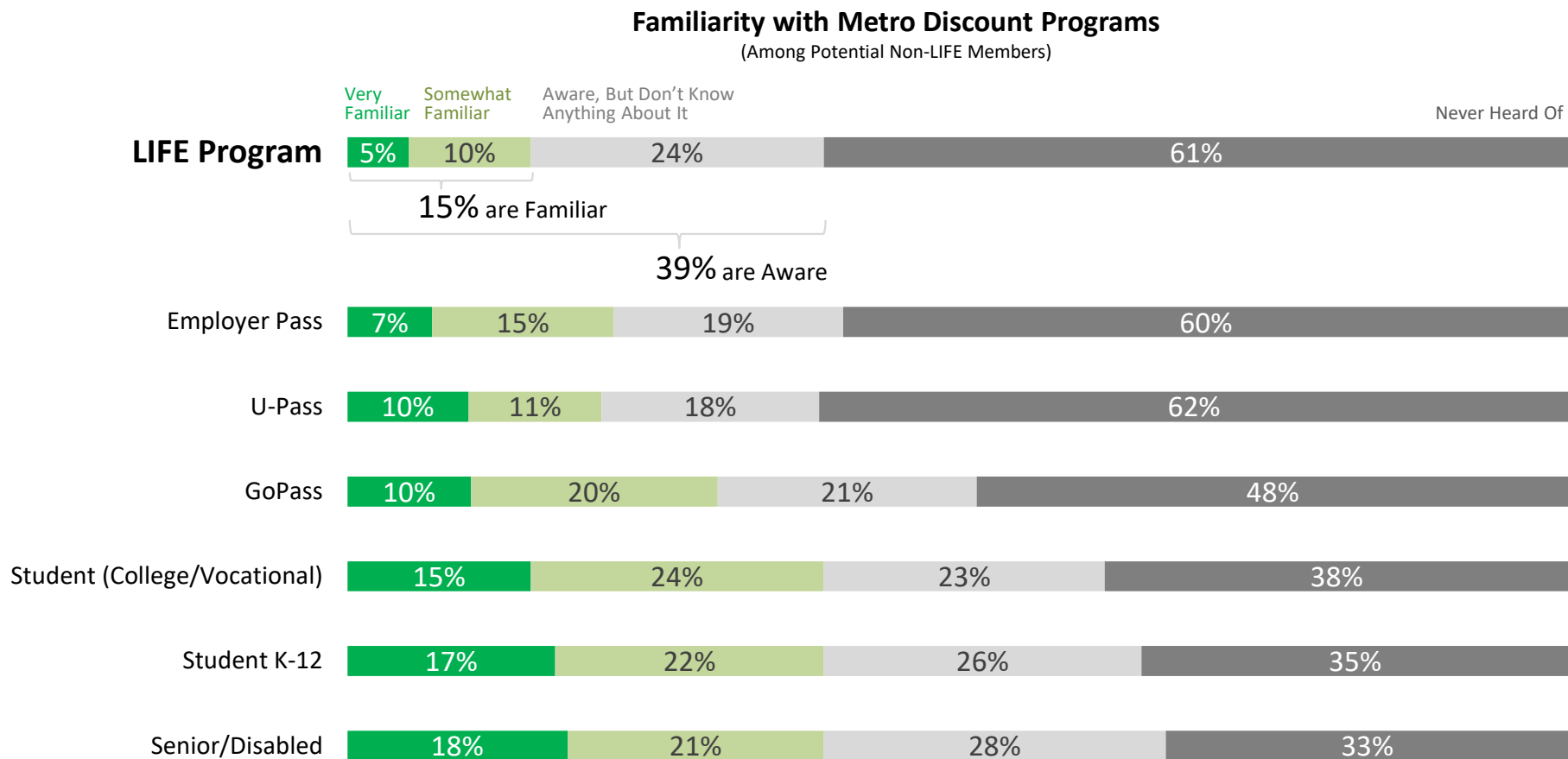
Incomes meet LIFE eligibility criteria

Annual Incomes	
Under \$10,000	29%
\$10,000 - \$24,999	29%
\$25,000 - \$49,999	31%
\$50,000 - \$64,999	8% } 3+ in household
\$65,000 - \$79,999	3% } 4+ in household

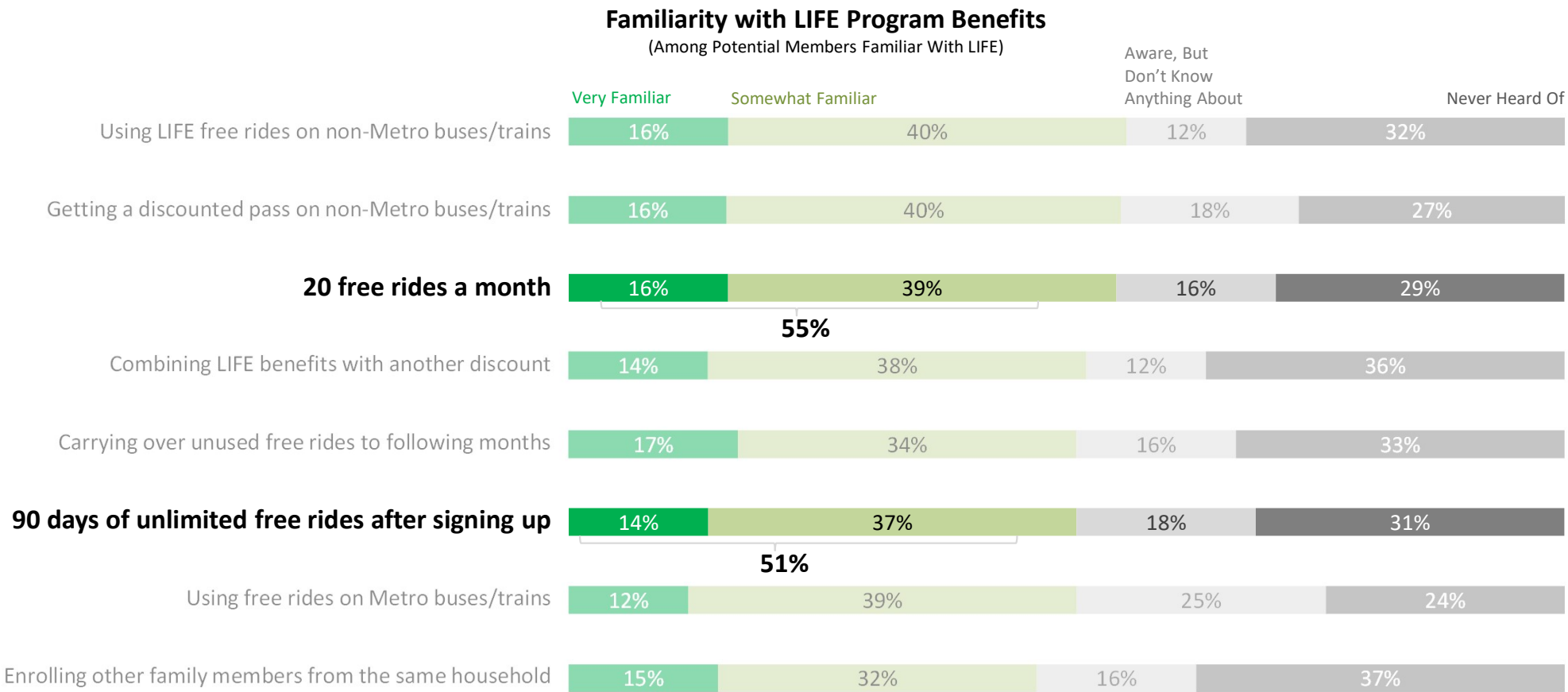
Sign-Up Barriers

Why aren't more eligible riders signing up for the LIFE Program?

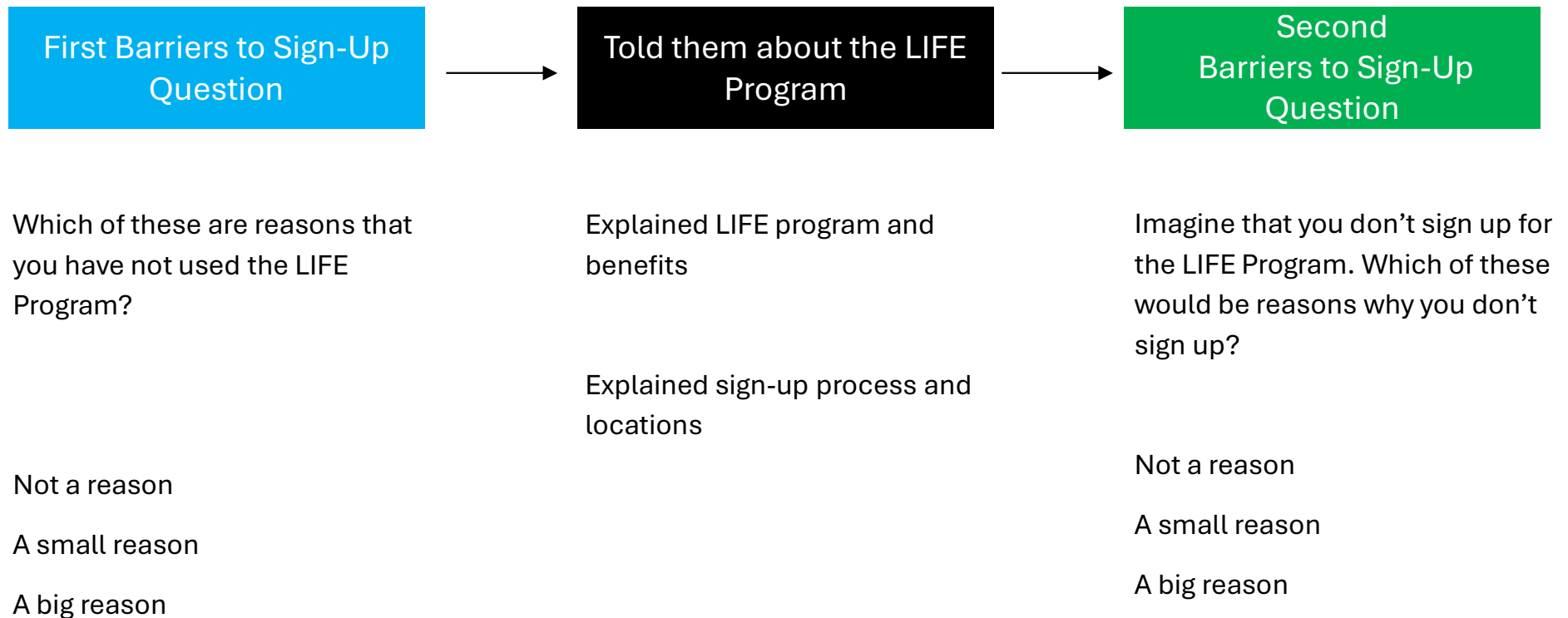
Only 15% of eligible non-LIFE-member transit riders are familiar with the LIFE Program, lower than all other Metro discount programs.



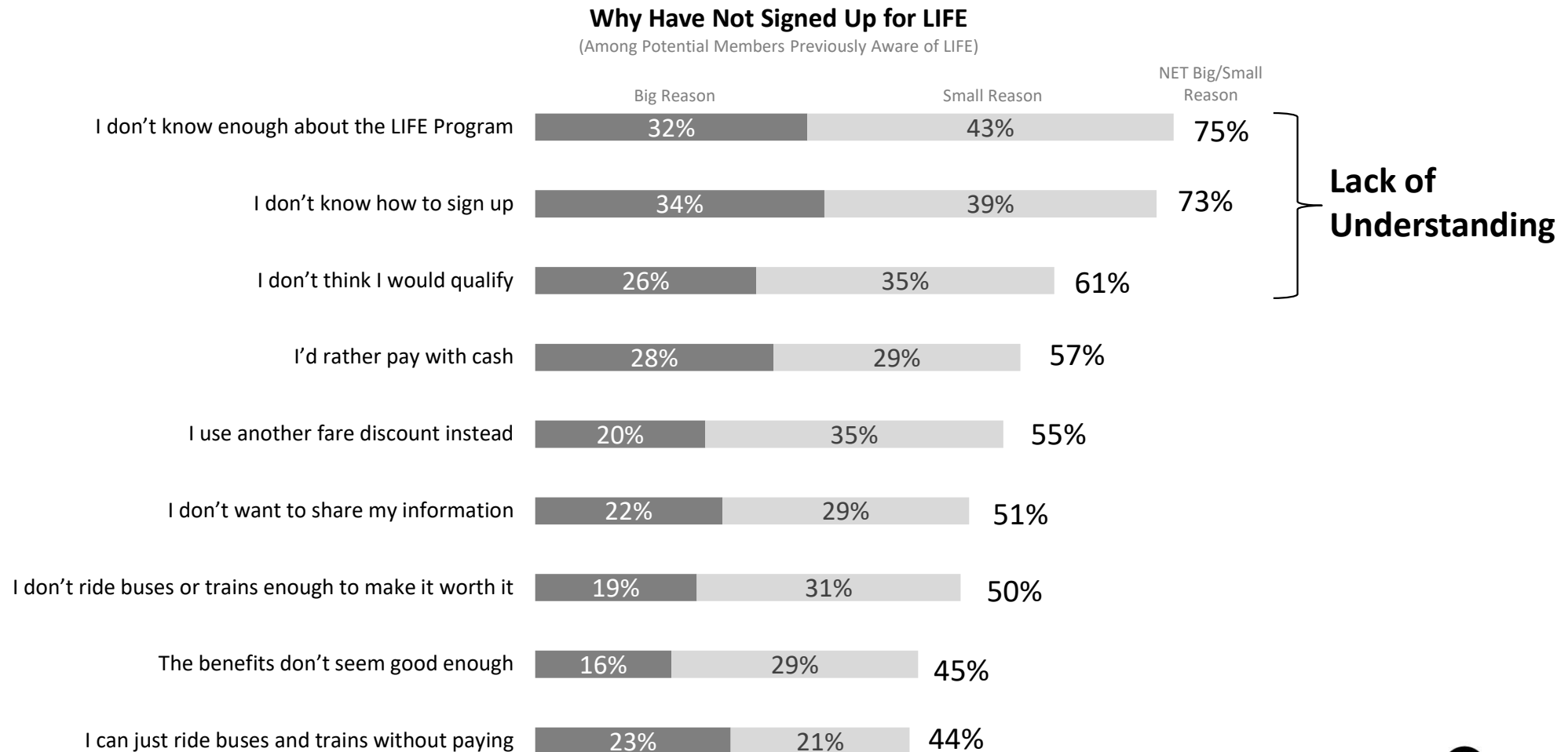
Even among those familiar with LIFE, familiarity with individual benefits could be higher.



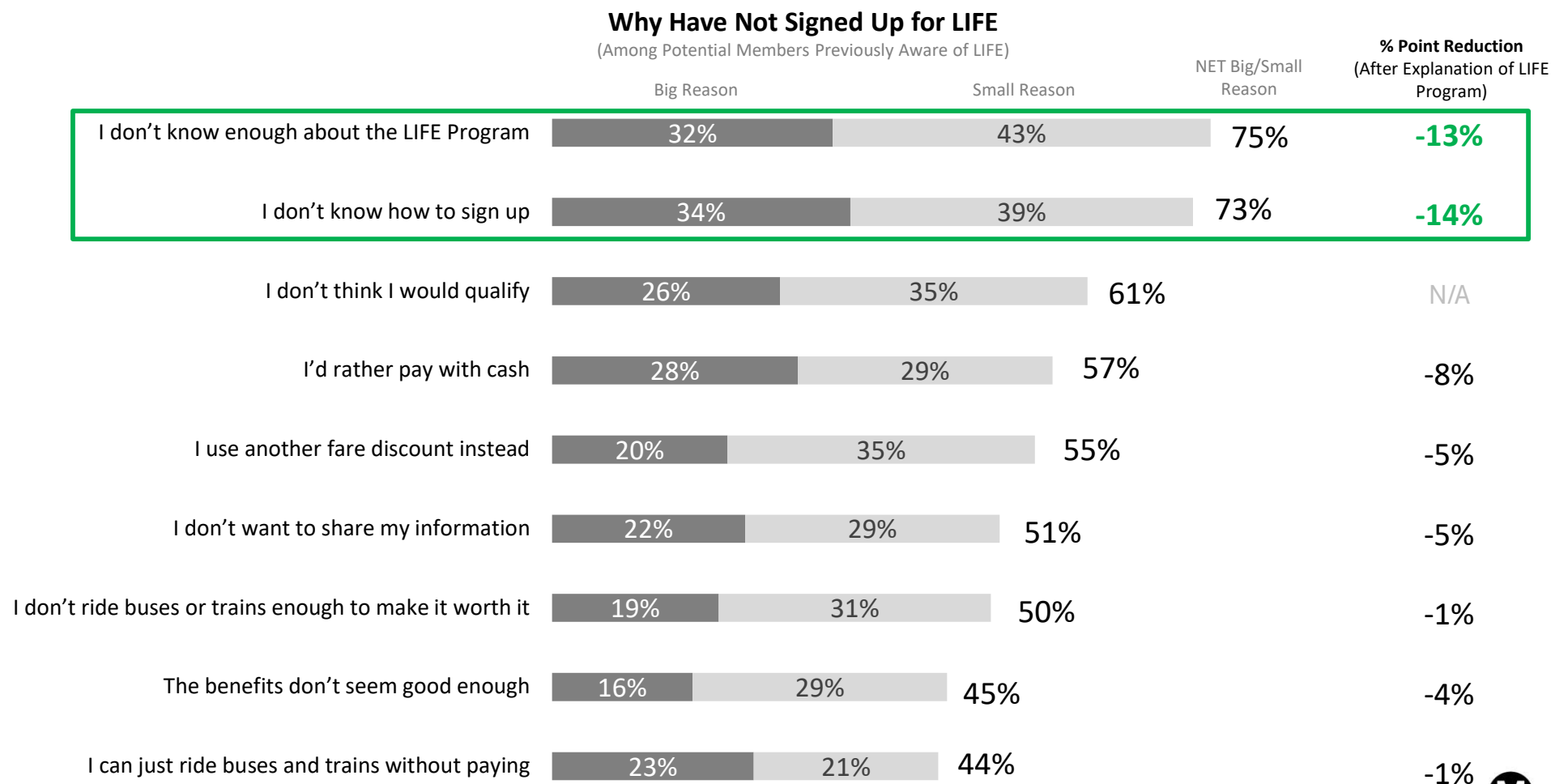
How we asked barriers to sign-up



Among those aware of LIFE, the biggest barriers to signup are related to lack of understanding.

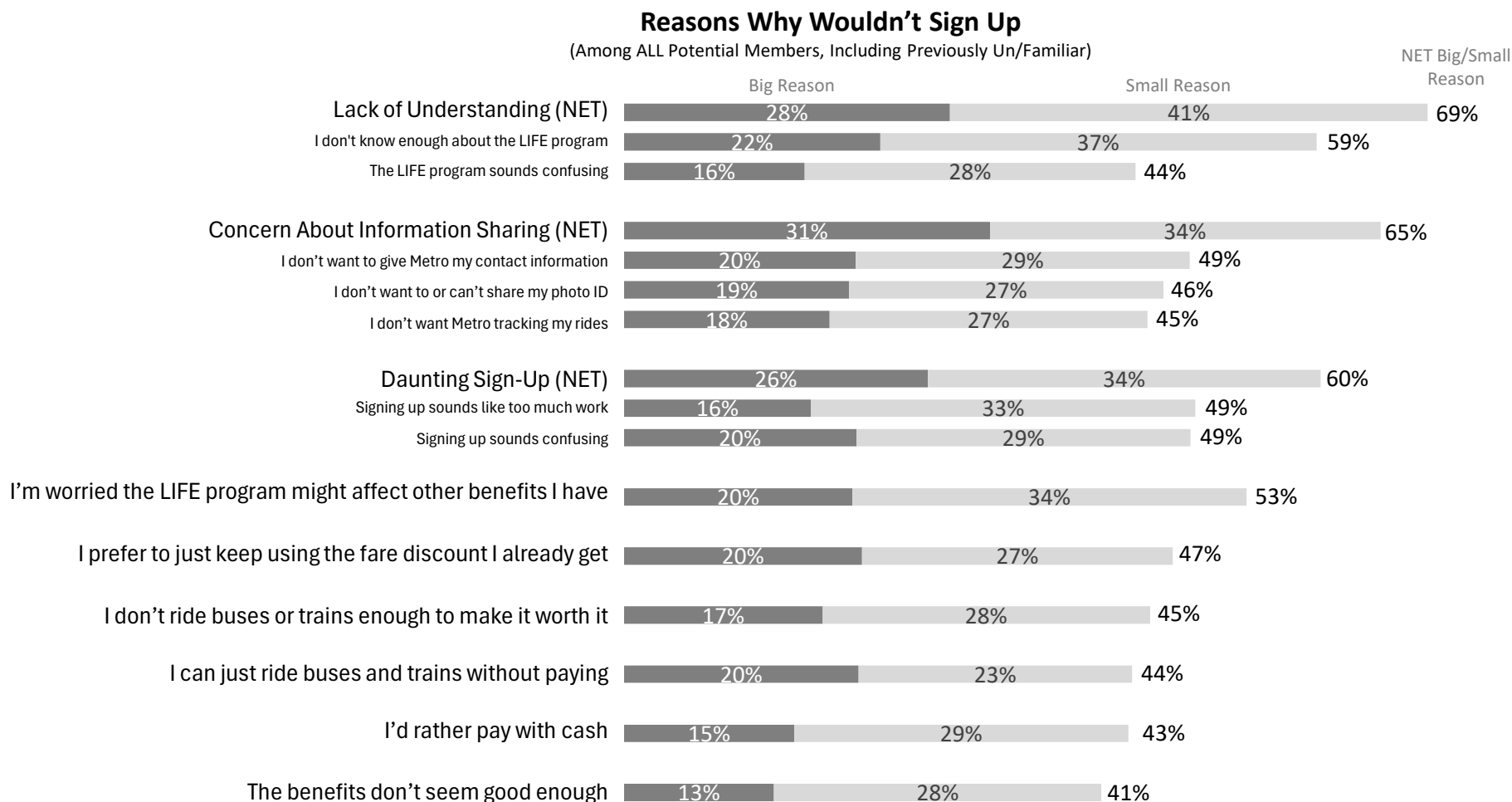


After we explained the LIFE program in the survey, understanding-related barriers drop, but remain high



After briefly explaining the LIFE program to potential members:

The biggest barriers to LIFE are lack of understanding, daunting sign-up, and concern about information sharing



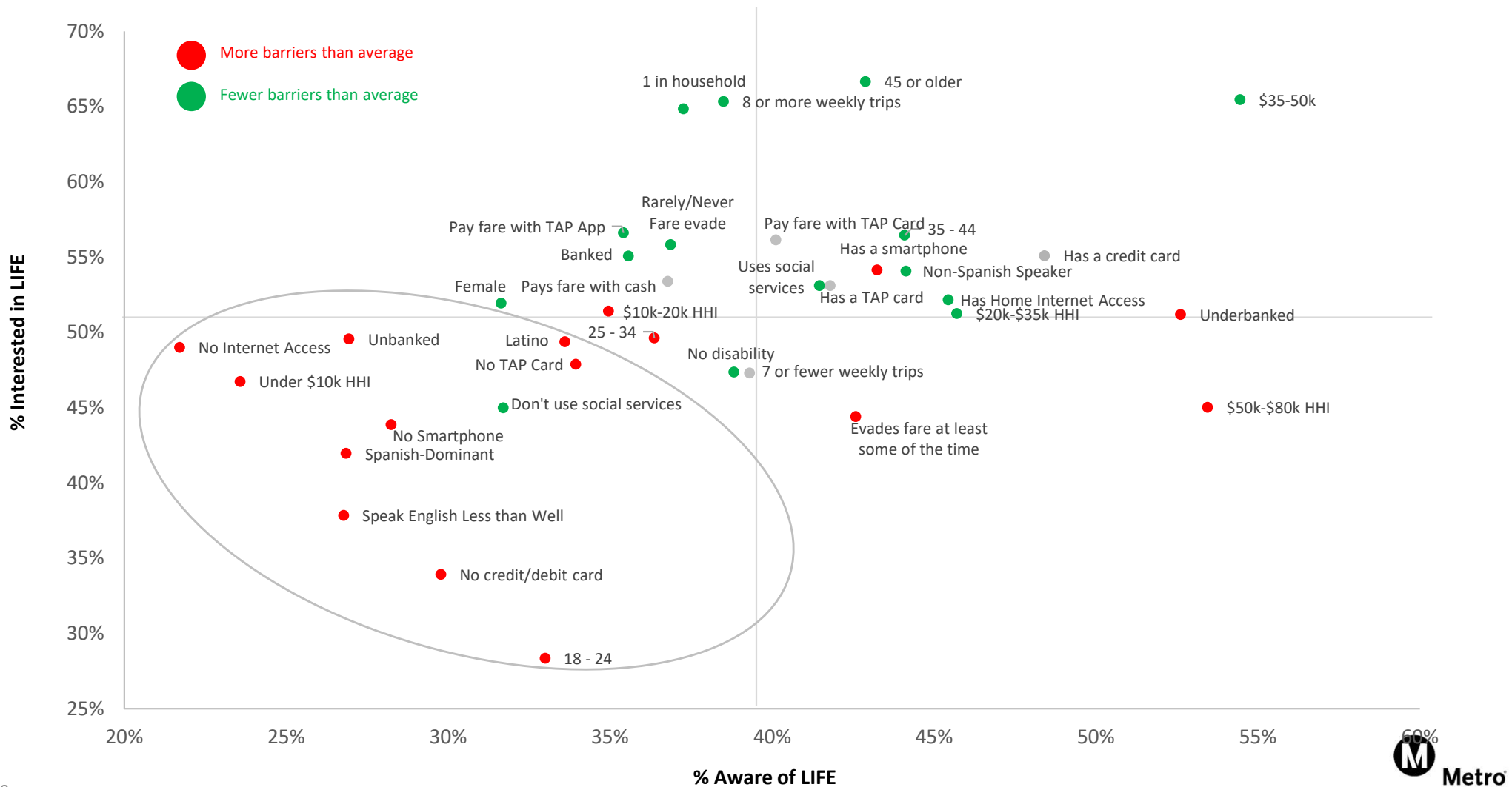
Who

is signed up for and interested in LIFE?

The following groups are more/less likely to join LIFE

More Likely to be LIFE Member	Less Likely to be LIFE Member
<ul style="list-style-type: none">• Rarely/Never Evade Fare• Age 45-54• Use Any Social Services• No High-Speed Internet At Home• Frequent Transit Riders	<ul style="list-style-type: none">• Age 18-24• Age 65+• Underbanked• Latino (slightly)

Some of the groups that may need LIFE the most are the least aware and least interested. They are also more likely to have more barriers.



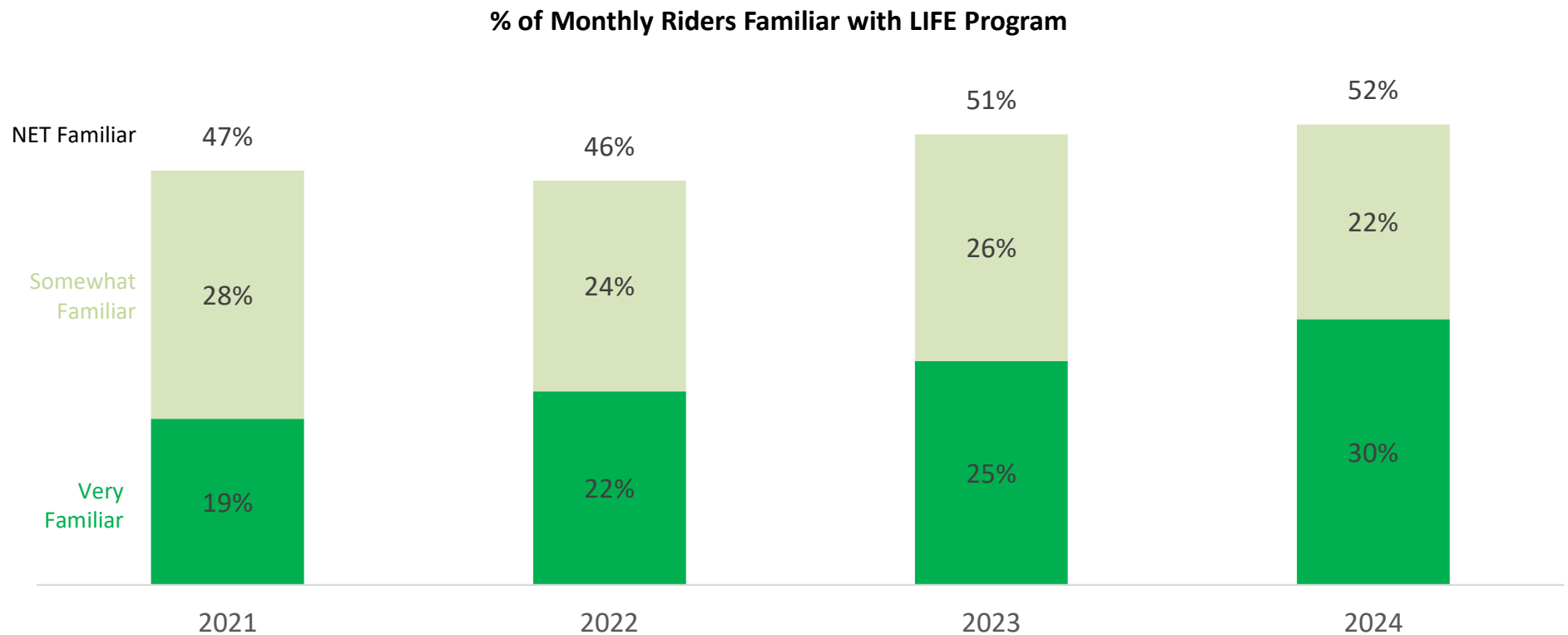
Q: Before today, how familiar were you with each of the following public transit discount fare programs? [LIFE (Low Income Fare is Easy)] / Q: Overall, how interested are you in being in the LIFE Program? Source: LIFE non-member survey

BARRIER

Lack of Awareness

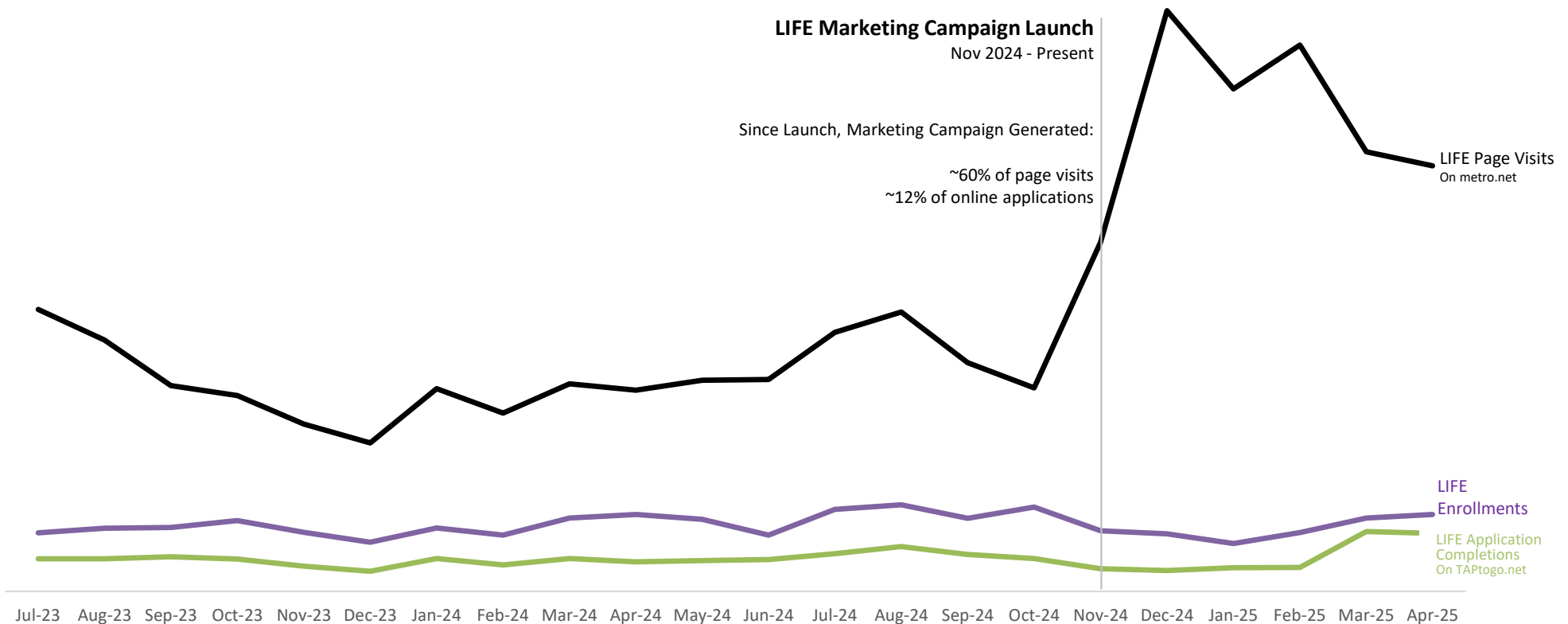
Since 2021, familiarity with LIFE, particularly *very* familiar, has increased among regular Metro riders

Note: this includes LIFE Members



LIFE page visits on Metro.net have spiked since launch of latest LIFE marketing campaign, but visits to LIFE Application page and enrollments have not increased

LIFE application completion page visits and enrollments may be trending up slightly in March and April 2025.



SIGN-UP BARRIER

Lack of Understanding

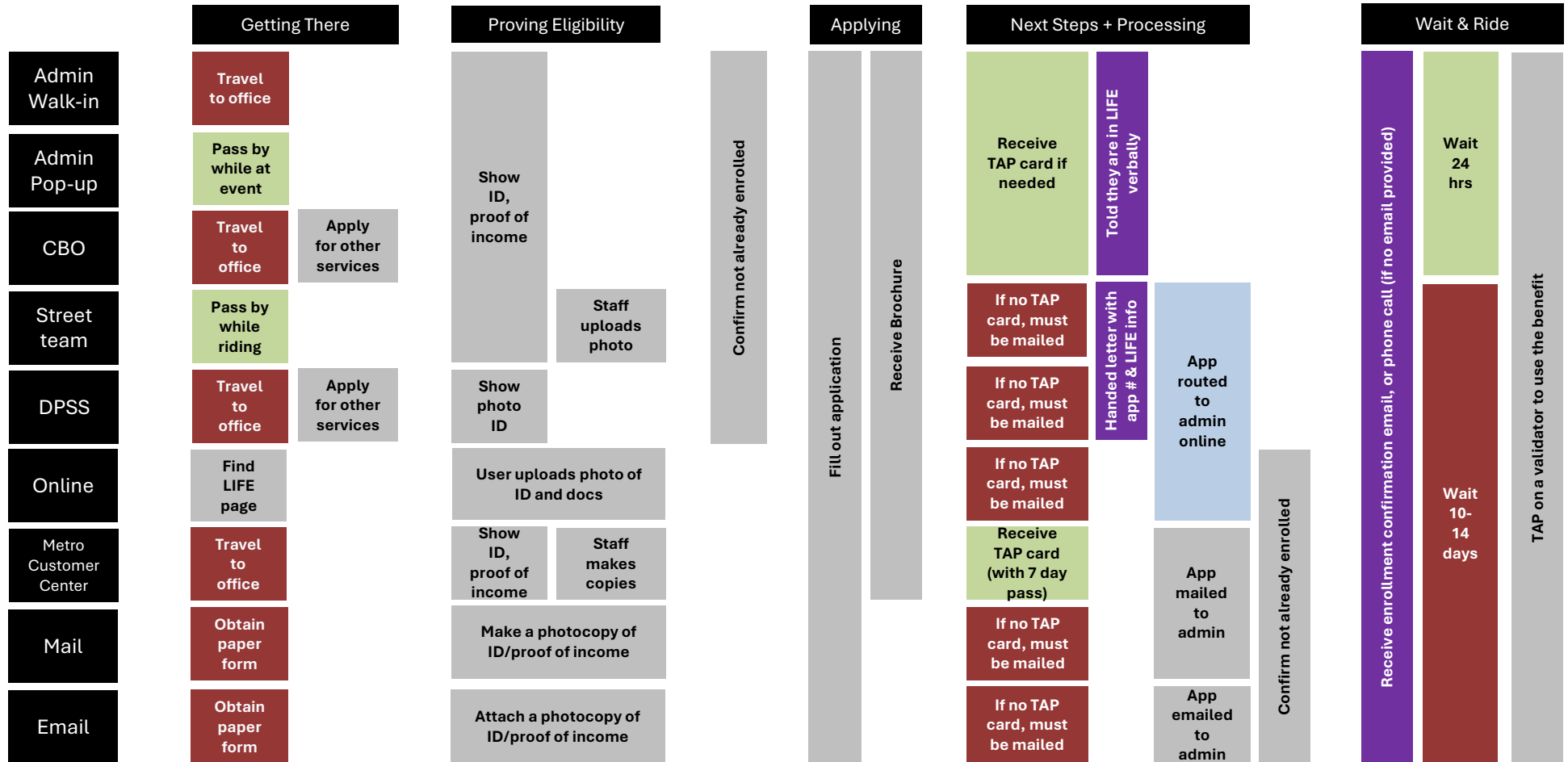
Key Themes in Lack of Understanding

General Lack of Clarity Across Channels	Unclear Explanation of Benefits	20 Free Ride Confusion	Unsure/Doubt if Qualify	Details Not in Spanish
<p>Send me an email to explain the benefits.</p> <p>Eligible Non-Member</p>	<p>Explain the program and show me that is worth signing up for it</p> <p>Eligible Non-Member</p>	<p>A lot of them think that the 20 free rides means 20 free days</p> <p>Program Administrator</p>	<p>That income thing gets kind of confusing and people don't understand</p> <p>Program Administrator</p>	<p>Only if it's in Spanish please... if it's in English then I'm going to be worried [about signing up].</p> <p>Eligible Non-Member</p>
<p>Maybe have an easy to understand explanation of a pamphlet.</p> <p>Eligible Non-Member</p>	<p>Give more information about it and all the benefits it comes with.</p> <p>Eligible Non-Member</p>	<p>I like the LIFE Program a lot because you save with those 20 days of transportation each month</p> <p>Active User (Using Monthly LIFE Benefits)</p>	<p>We will get sometimes 'I won't qualify for that'. We'll kind of try to show them the income guidelines when they say that, and sometimes they'll look at it and they're like, 'oh, I actually do qualify'.</p> <p>Program Administrator</p>	<p>I would like it in Spanish, so I can be more informed.</p> <p>Eligible Non-Member</p>
<p>Make the information about the program clear on their website.</p> <p>Eligible Non-Member</p>		<p>A lot of them assume it's \$20 worth of rides</p> <p>TAP Vendor</p>	<p>(what LIFE could do get you to sign up)</p> <p>Actually, to qualify for the program. If I did I would be signed up already.</p> <p>Eligible Non-Member</p>	
		<p>I had heard about [the 20 free rides], but I am not sure how it worked</p> <p>Active User (Using the 90 days)</p>		

SIGN-UP BARRIER

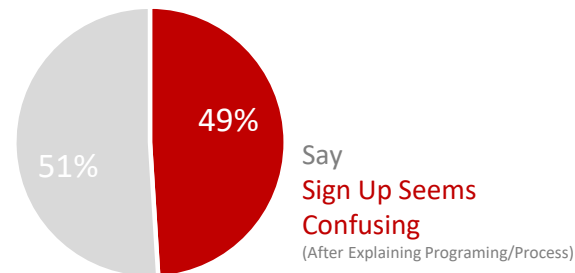
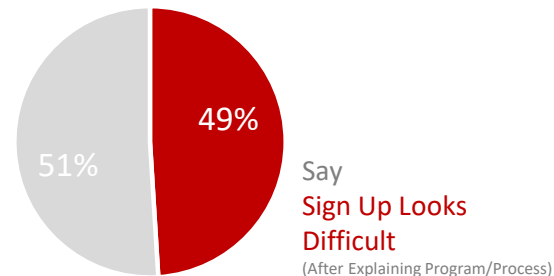
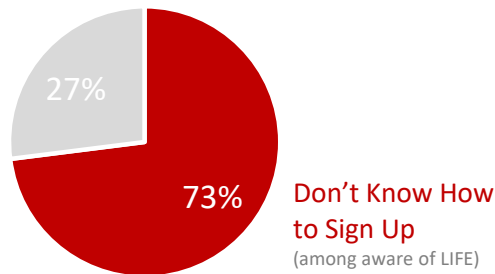
Sign Up Process

REFERENCE: Sign-Up Process by Channel



Many Non-Members believe LIFE sign-up looks difficult or confusing, but most who sign up recall it being easy

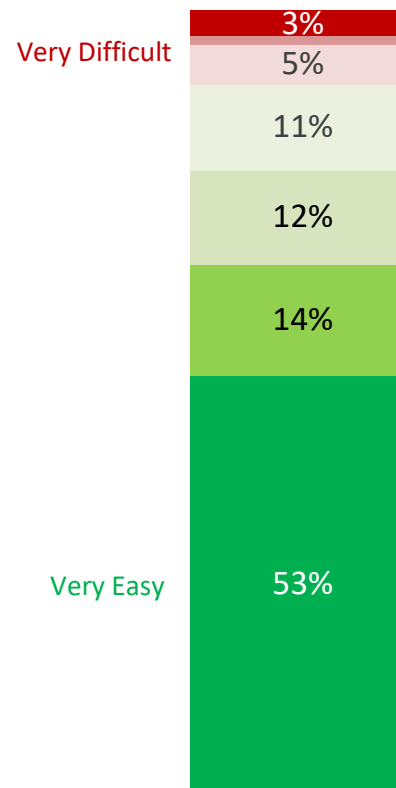
**% of Eligible Non-Members
Who Cite Barrier to Sign-Up**



60%
say sign-up
looks difficult
or confusing

% of LIFE Members

How Easy or Difficult was Sign Up?



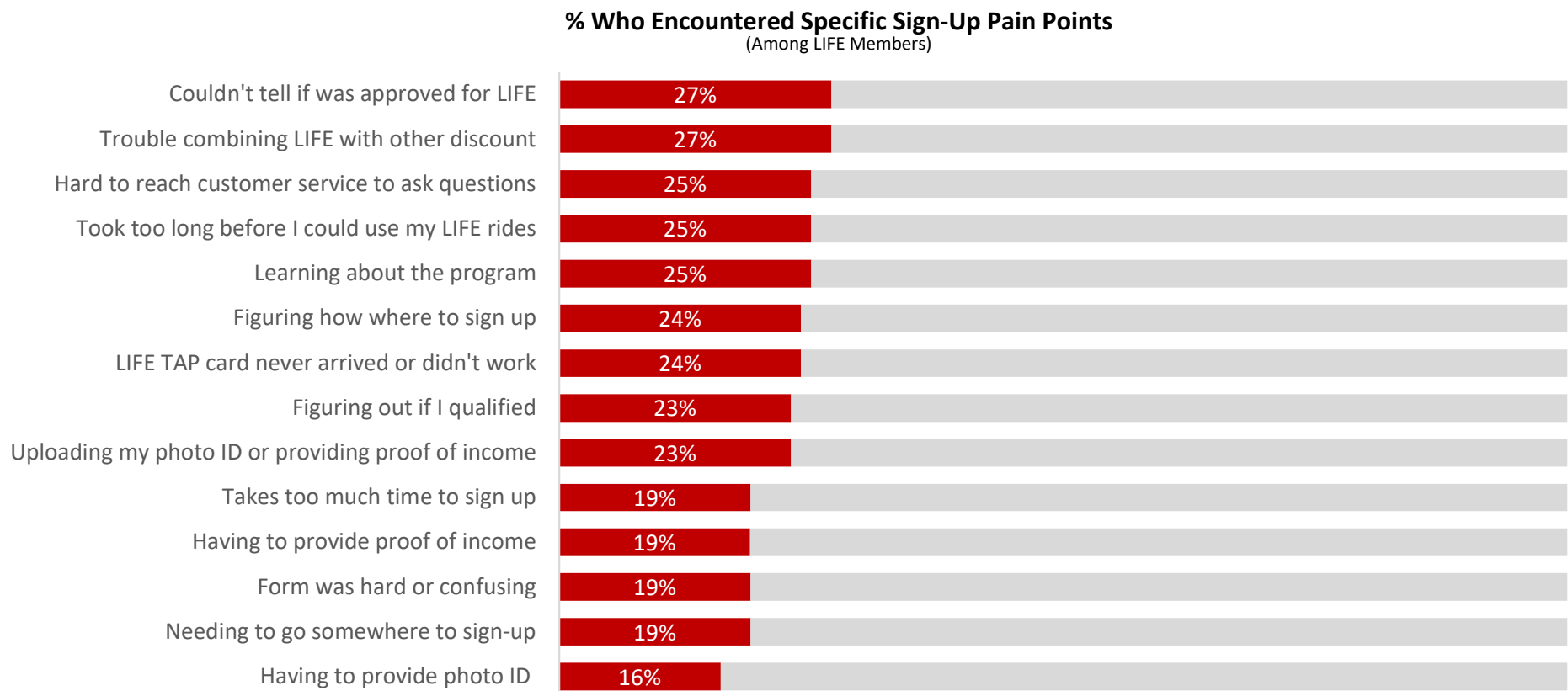
Equates to
5.82 Single Ease Score (SEQ)

Benchmarks from Other Industries

Benchmarks from Other Industries	SEQ Score
Most difficult imaginable	1.00 – 1.49
Very difficult	1.50 – 2.69
Difficult	2.70 – 4.29
Easy	4.30 – 5.59
Very easy	5.60 – 6.49
Easiest imaginable	6.50 – 7.00

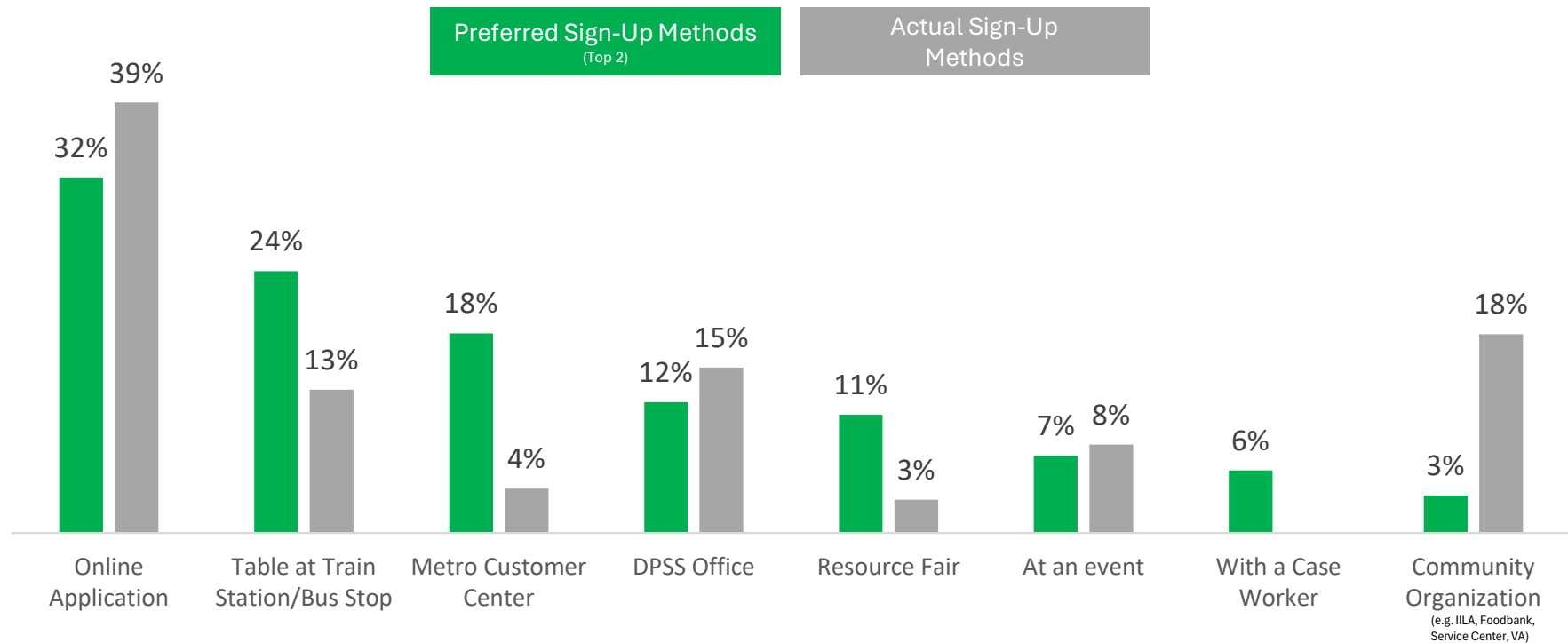
Note:
Those making it through sign-up will
naturally view it as easier than those who
don't.

Among those who successfully signed up for LIFE, there were not an abundance of difficulties, but these challenges may be experienced by those who do not successfully apply



The two most preferred sign-up methods are online and at a station/stop.

There appears to be an opportunity to increase the role of Metro channels (including stations and customer centers) in sign-up, although riders may have selected Customer Centers without full awareness of where they are located.



Among Members, Community Organizations and Resource Fairs had the easiest sign-up processes.

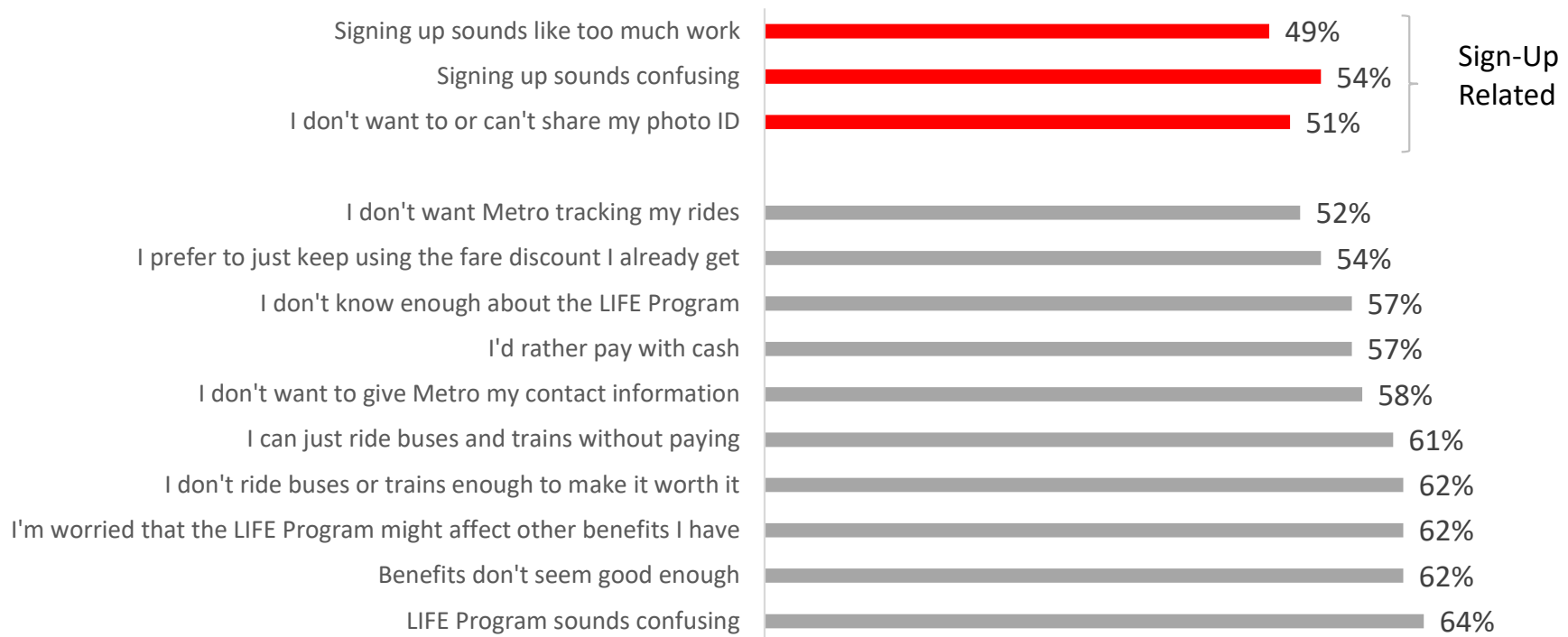
Tables at train stations/bus stops were seen as the most difficult

	Total	Community Org (e.g. IILA, Foodbank, Service Center, VA)	Resource Fair	DPSS Office	Online Application	Metro Customer Center	With a Case Worker	Table at Train Station/Bus Stop
Ease of Signing Up <small>(Single-Ease Question Score)</small>	5.82	6.11	6.03	5.92	5.87	5.82	5.65	5.49
Pain Point Average <small>(Big/Small)</small>	23%	20%	23%	29%	22%	20%	27%	30%
Uniquely High Pain Points		<ul style="list-style-type: none">Combining LIFE and other discountFiguring Out How/Where to Sign UpSignup Takes Too Much Time	<ul style="list-style-type: none">Took too long to use ridesProviding Proof of Income, Photo ID	<ul style="list-style-type: none">Took too long to use ridesNever received TAP CardFiguring out if I qualifySignup Takes Too Much Time	<ul style="list-style-type: none">Couldn't tell if approved		<ul style="list-style-type: none">Hard to reach customer serviceLearning about the LIFE ProgramProviding Proof of Income	

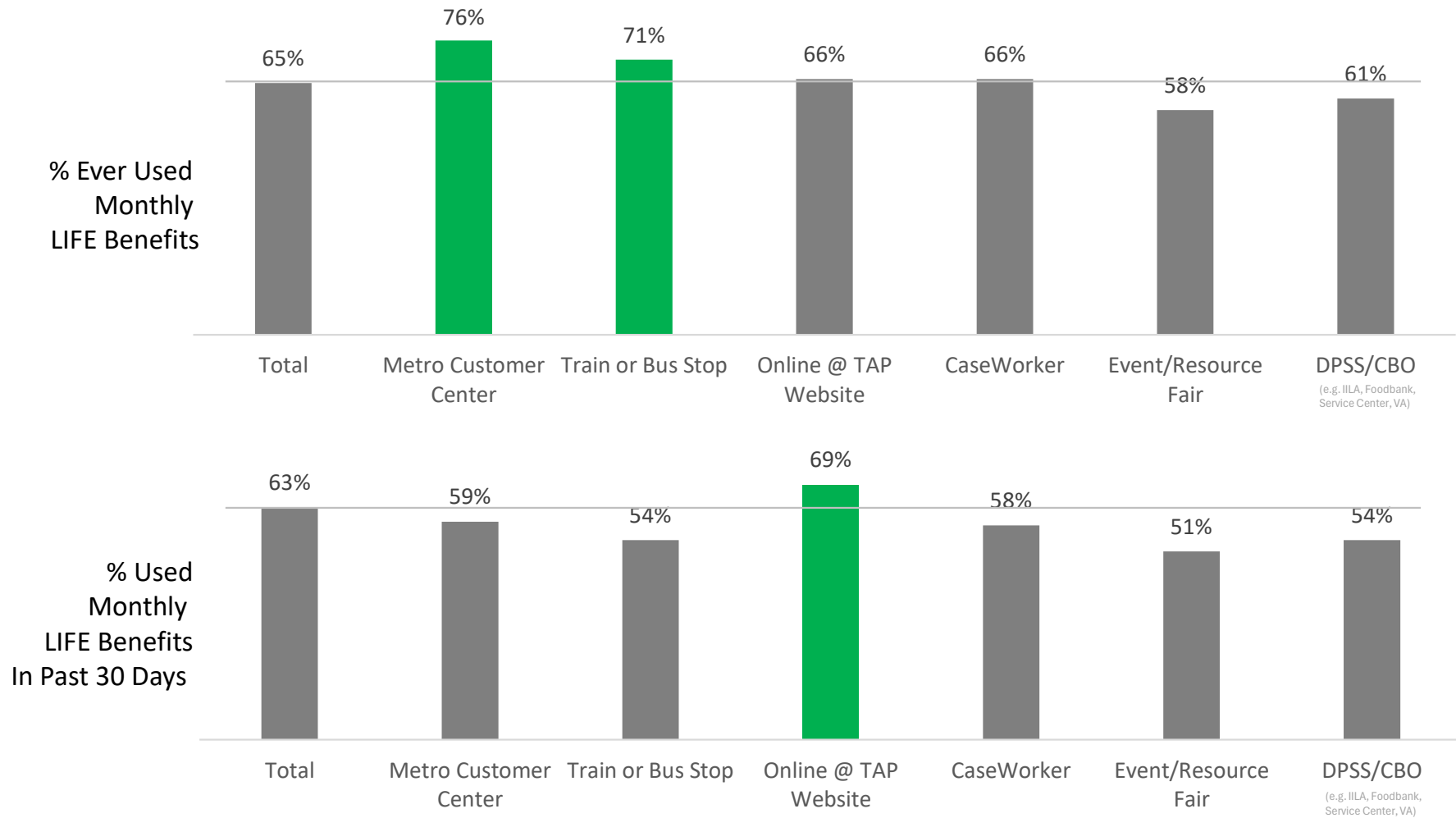
The [Single Ease Question \(SEQ\)](#): How easy or difficult was it to sign up for the LIFE Program? / Q: When signing up for the LIFE Program, how big of a problem were each of the following? Pain point averages were calculated by averaging together the percentage of "A small problem" and "A big problem" responses to each barrier statement. Barriers that are a problem more frequently for a particular signup channel are noted. Low base sizes (50-99) for community org, resource fair, DPSS office, caseworker, table at a train station/bus stop. Source: LIFE member survey

Believing sign-up sounds like too much work reduces interest in signing up

% Interested in LIFE Program if Have Each Barrier



Sign-ups via Metro / TAP channels lead to greater LIFE benefit usage



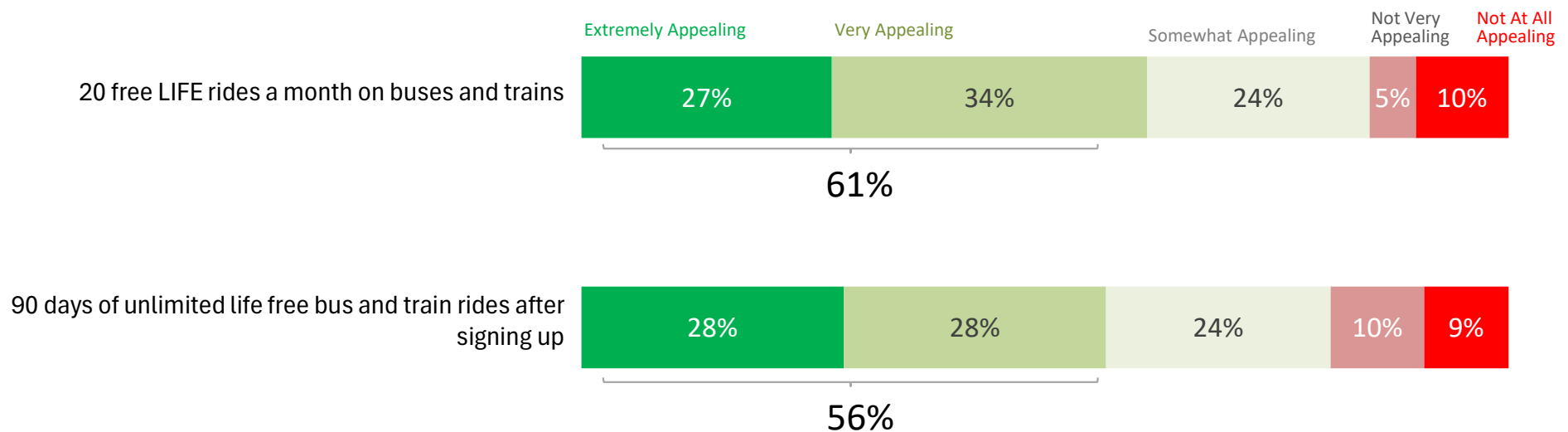
SIGN-UP BARRIER

Benefits aren't appealing enough

Nearly two-thirds of potential LIFE members find the 20 free monthly rides at least very appealing

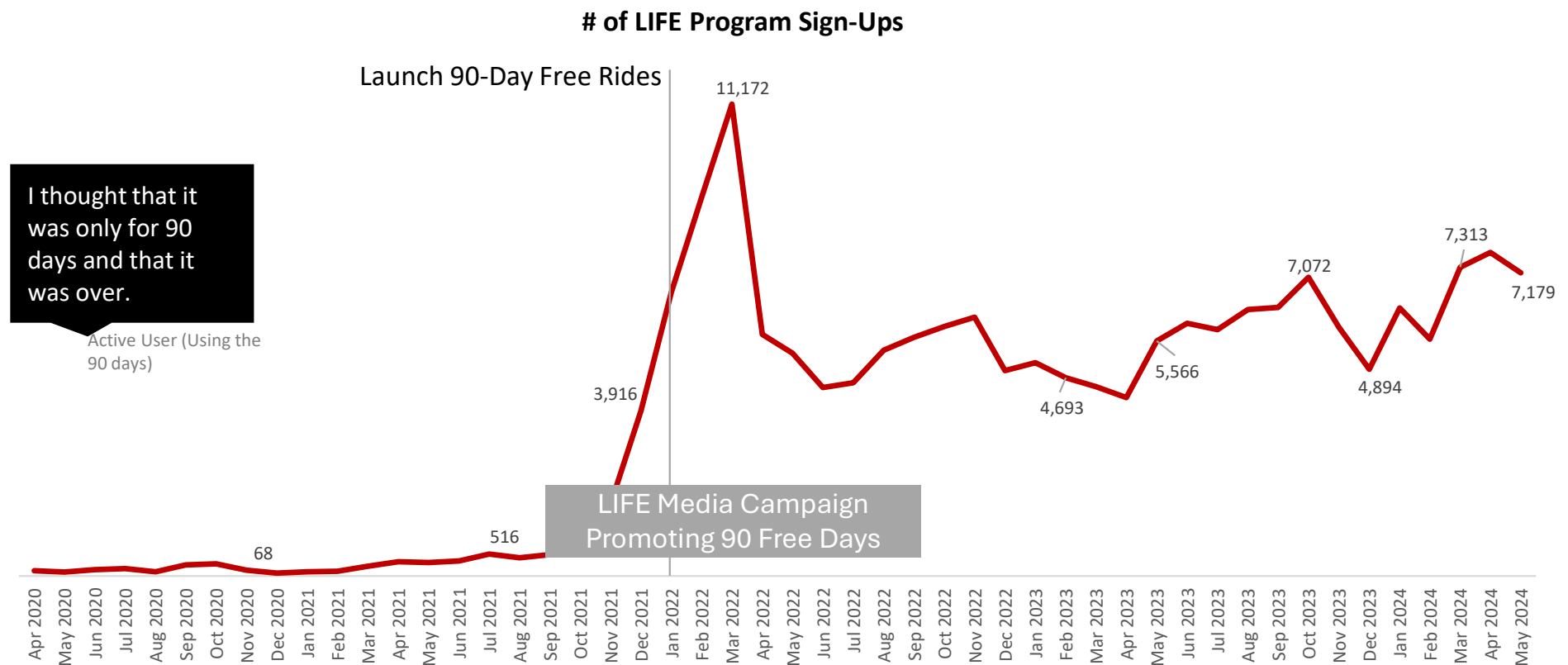
Appeal of LIFE Program Benefits

(Among Potential Members)



LIFE Program sign-ups spiked and remained elevated after launch of 90 Days of Free Rides, suggesting the 90-Free Days is appealing

The corresponding media campaign likely had a big role in the increase, but sign-ups have remained high even after media campaign ended.

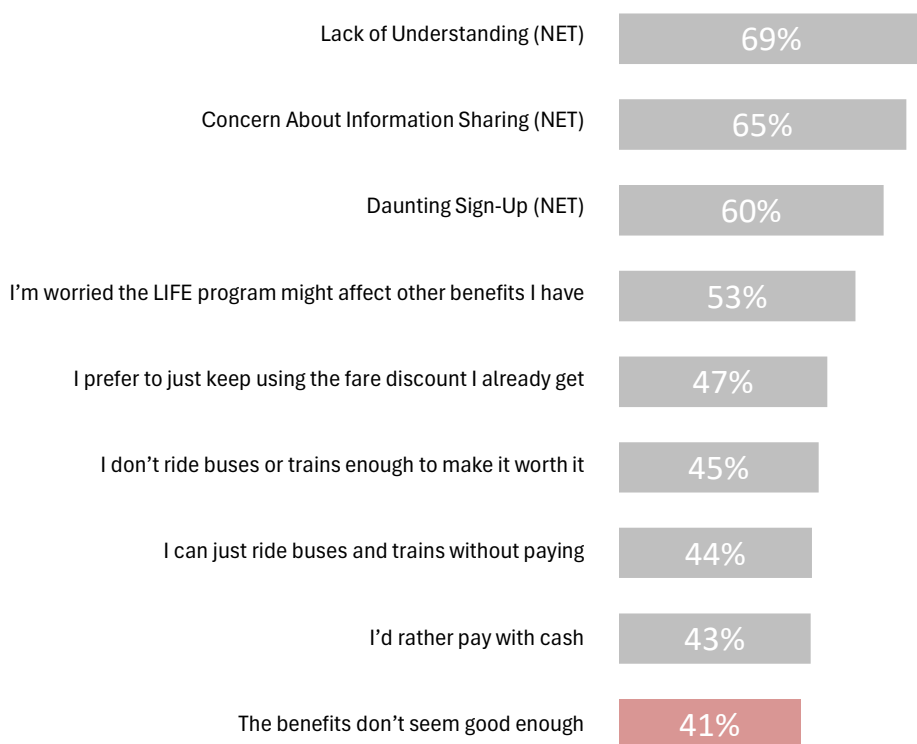


The LIFE benefits not being perceived as good enough is not of one the biggest barriers, although it over half cite it as a barrier in usage

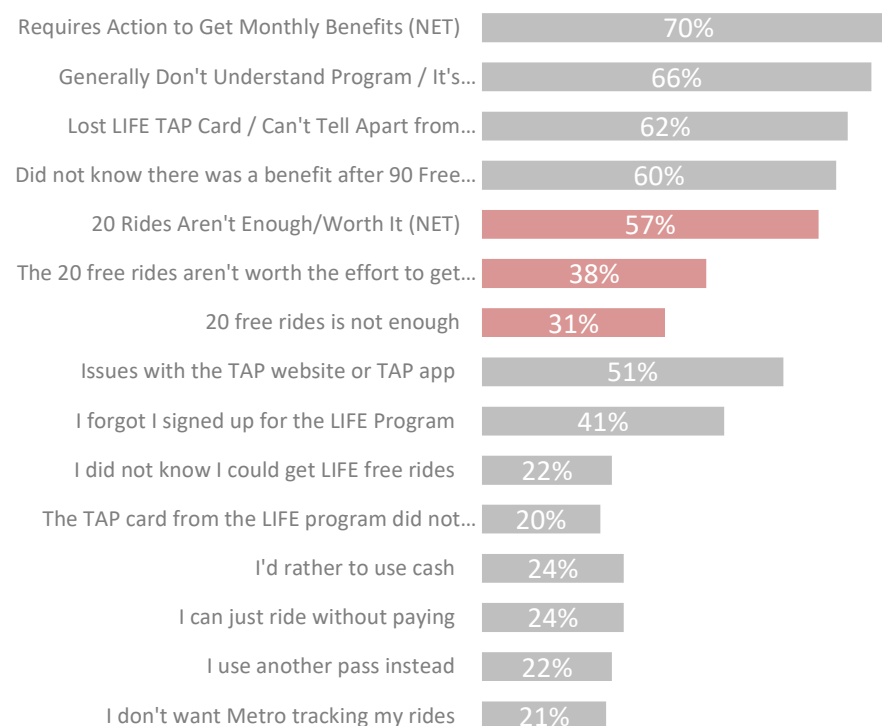
Reasons Why Wouldn't Sign Up

(Among ALL Potential Members, Including Previously Un/Familiar)

NET Big/Small Reason



Why Never Used / Stopped Using LIFE Monthly Benefits

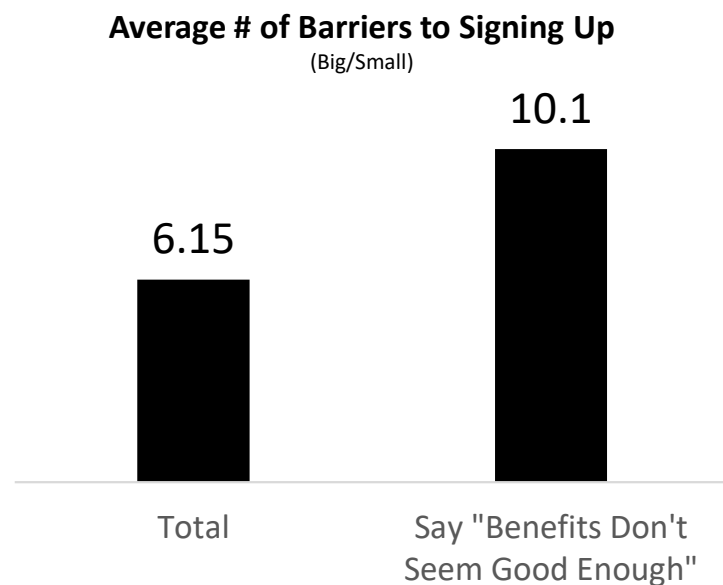


LIFE non-member survey Q: (AFTER SHOWING LIFE PROGRAM DESCRIPTION & BENEFITS) Imagine that you don't sign up for the LIFE Program. Which of these would be reasons why you don't sign up?

LIFE member survey: Q: Why have you never used any of your LIFE free rides? / Q: Why haven't you ever used the 20 free rides or gotten a discounted transit agency pass? / Q: Why haven't you added your 20 free LIFE Program rides or a discounted transit agency pass to your TAP card lately? Responses to this question are proportionally weighted to match TAP data: 43% have never used their LIFE benefits, 48% used only the 90 free days, and 9% used the monthly benefits then stopped.

The question of whether the LIFE benefits are enough, is answered relative to the effort required to get them

Non-Members who don't think benefits are worth it have more barriers

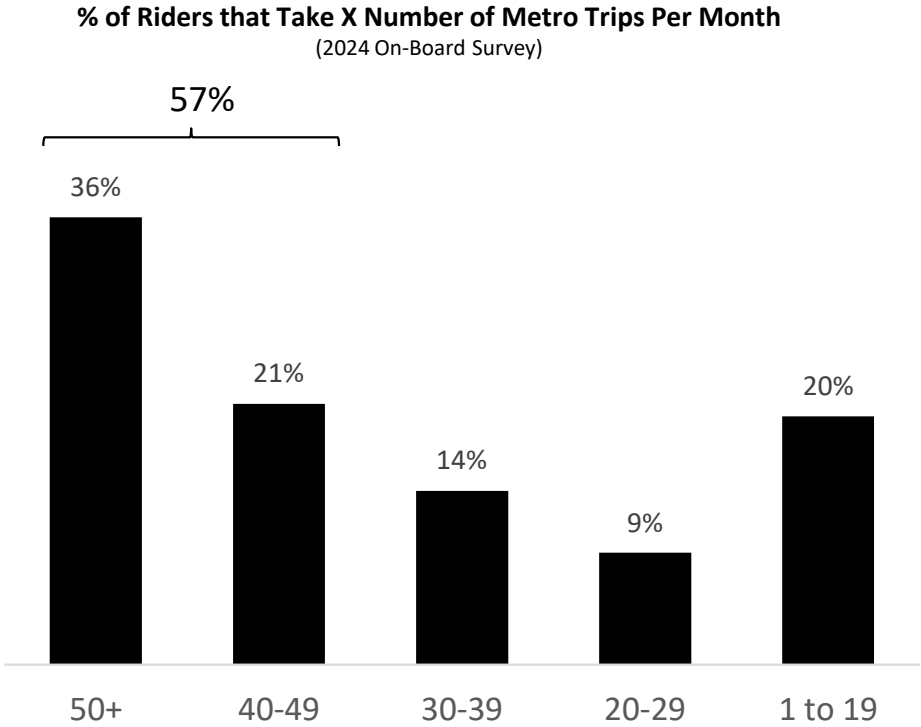


Non-Members who believe the benefits aren't good enough are more likely to have the following barriers:

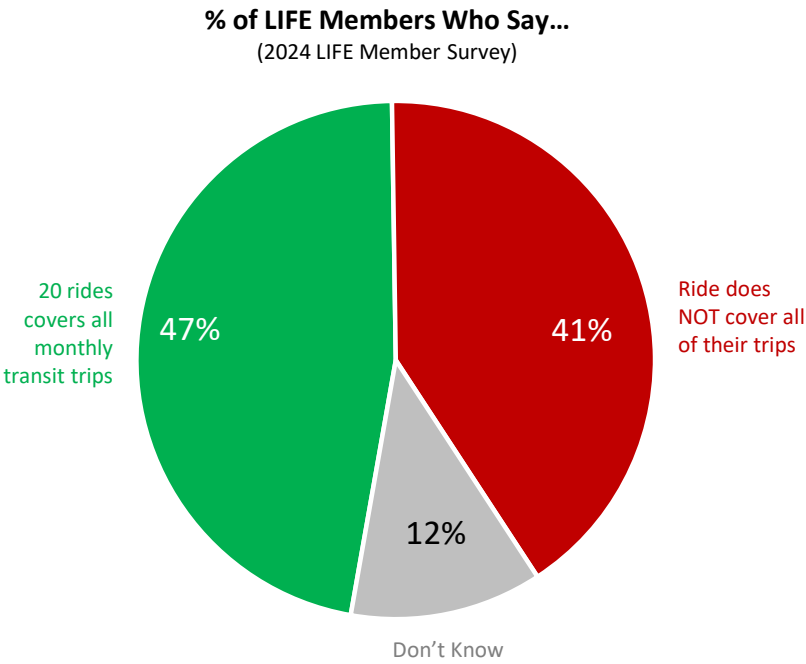
- I don't want to or can't share my photo ID
- I don't want to give Metro my contact information
- The LIFE program & sign-up sounds confusing
- I can just ride buses and trains without paying
- I don't ride buses or trains enough to make it worth it
- I'd rather pay with cash

20 free rides a month does not cover most rides for most riders

For 57% of Metro riders, 20 rides is less than half of their monthly rides.



Fewer than half of LIFE members say 20 free rides cover all of their monthly transit trips.



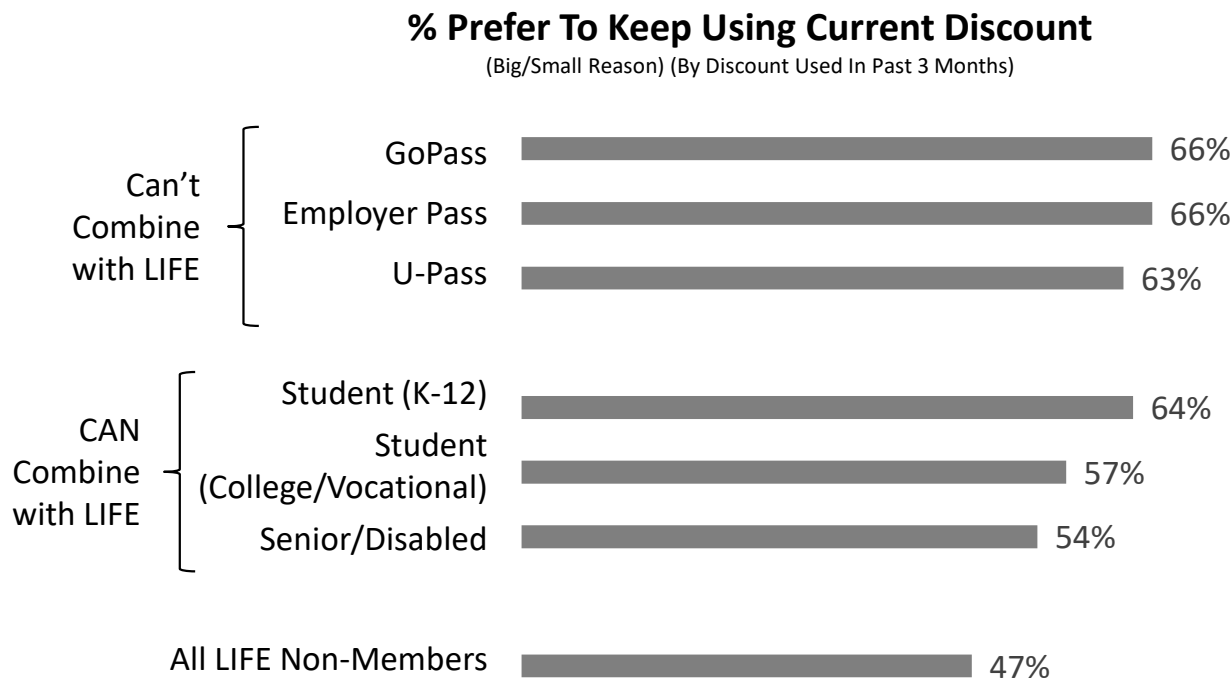
There are mixed opinions about whether the 20 free rides per month is enough



SIGN-UP BARRIER

Would rather use another discount

Over half of members of other discount programs aren't convinced of the added benefit of joining LIFE



There is nothing [LIFE can do to get me to sign up]. I already have a disabled senior citizen TAP card, which has helped me very much, and I am thankful for it.

Eligible Non-Member

A customer ... was really mad at me because I told her 'It's either/or.' She said, '**Nope, that's something you don't wanna do.** Give me my 20 rides and I'll get my discount.'

TAP Vendor

There's a little bit of confusion on what the **crossover is between [discounted programs]**, but we let them know that the only things that do crossover are LIFE and reduced fare and that's it.

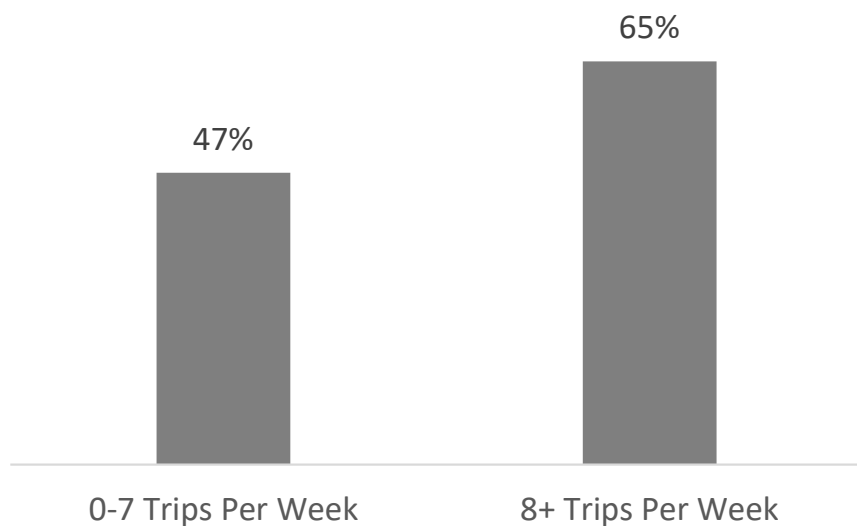
Metro Customer Care

SIGN-UP BARRIER

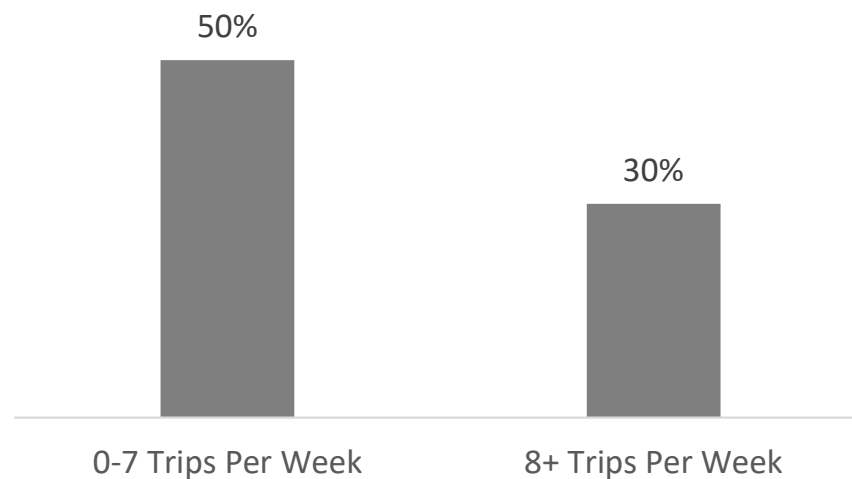
Don't ride enough

Those riding 8+ transit trips per week are more interested in LIFE.
However, even some frequent riders have the perception that they don't ride enough to benefit from LIFE.

% Extremely/Very Interested in LIFE
(Among Eligible Non-Members)



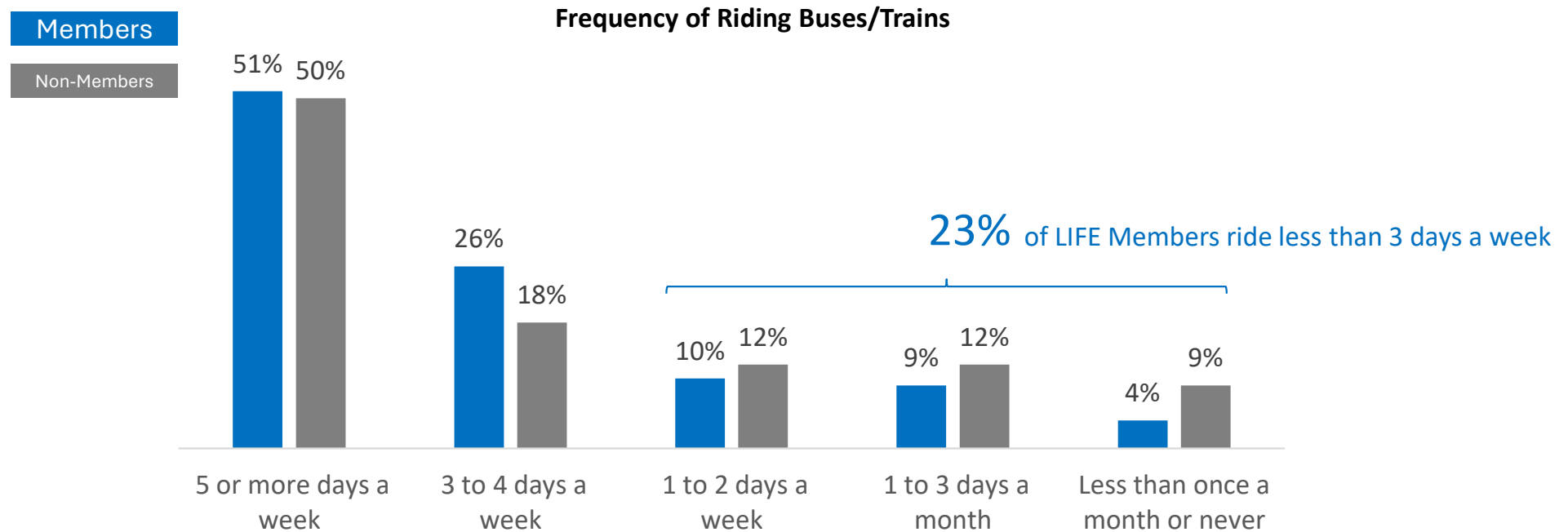
% Cite Barrier of Not Riding Enough
(Among Eligible Non-Members)



Q: In a typical week, how many one-way trips (e.g. home to work OR work to home) do you make on buses or trains? / Q: Now that you know more about the LIFE Program, how interested are you in signing up? / Q: Imagine that you don't sign up for the LIFE Program. Which of these would be reasons why you don't sign up? Source: LIFE member survey

While LIFE Members ride transit slightly more frequently than Non-Members,

About a quarter of LIFE members ride too infrequently to likely make maximum use of LIFE benefits.



Sources: LIFE member survey Q: How often do you ride buses or trains?

LIFE non-member survey Q: How often do you use the following to get around Los Angeles County? Riding frequency combined across [Metro Bus], [Metro Train/Rail], and [Bus NOT operated by Metro (e.g. DASH, Big Blue Bus, Foothill Transit, Long Beach Transit, etc.)], using highest frequency on any punch.

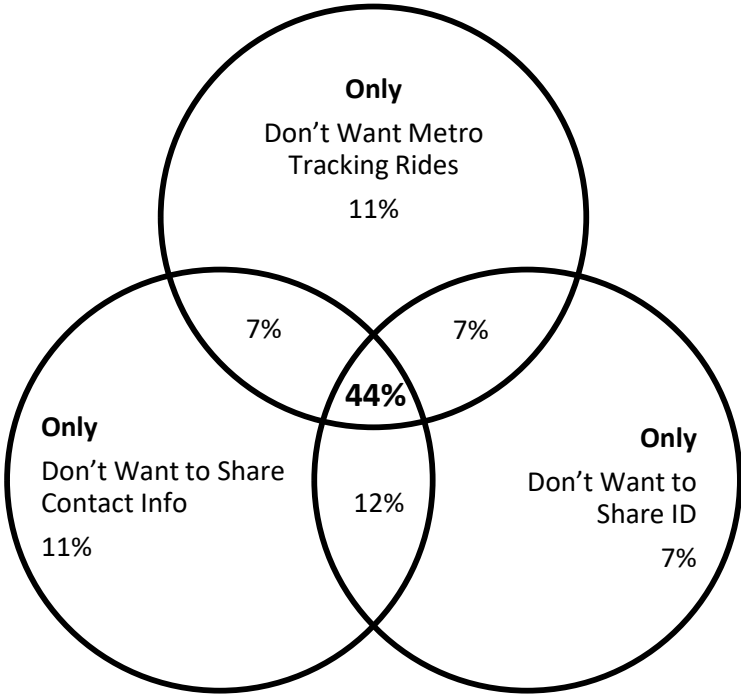
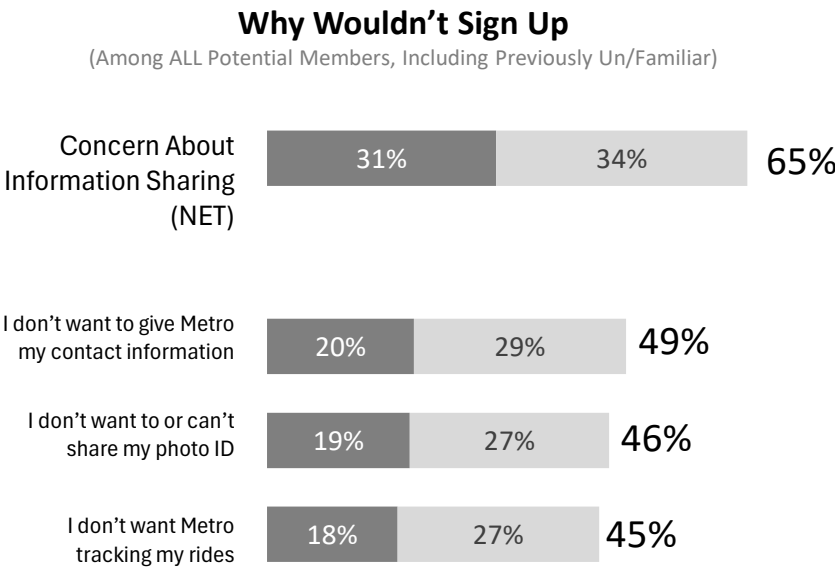
SIGN-UP BARRIER

Don't want to provide info / be tracked

Nearly two-thirds of non-members have one concern related to sharing their info and/or data privacy

65% of eligible non-members have at least one barrier related to information sharing concerns

Nearly half of those with one information sharing barrier have all 3 barriers.



Those who experience information-sharing barriers may be more in need of LIFE benefits.

Who Is More Likely to have

All Three Information-Sharing Barriers

- No smartphone
- No internet at home
- Fare evade at least some of the time
- Age 34 or under
- Speak English Less Than Well
- Take 15+ trips/week

Who Is More Likely to have barrier

Don't want to share contact info

- Spanish-Dominant
- Unbanked
- Under \$35k
- Pay fare with Cash (full fare)

We do sometimes have patrons that don't want to show verifying documents; as soon as you ask for an ID they're like, 'oh, never mind.'

LIFE Program Administrator

You know folks [are] concerned... about their ID or information being... taken and misused

Metro Street Team

Immigration status **often discouraged immigrants** who became eligible for full-scope Medi-Cal in **spite of assurances** that immigration data is confidential and not shared with immigration authorities.

[UCLA Latino Policy & Politics Institute](#)

No, I'm not interested. I have to show something and I'm from Guatemala. I don't have a driver's license. I would do it, but I don't have the requirements that they are asking for.

Eligible Non-Member

The immigration status. Some people work under the table, as you know, they don't get a pay stub

Eligible Non-Member

I've learned that not everybody has an ID. I know a lot of people, too, that are, you know, don't have their immigration status here in the United States. So, it's a big barrier.

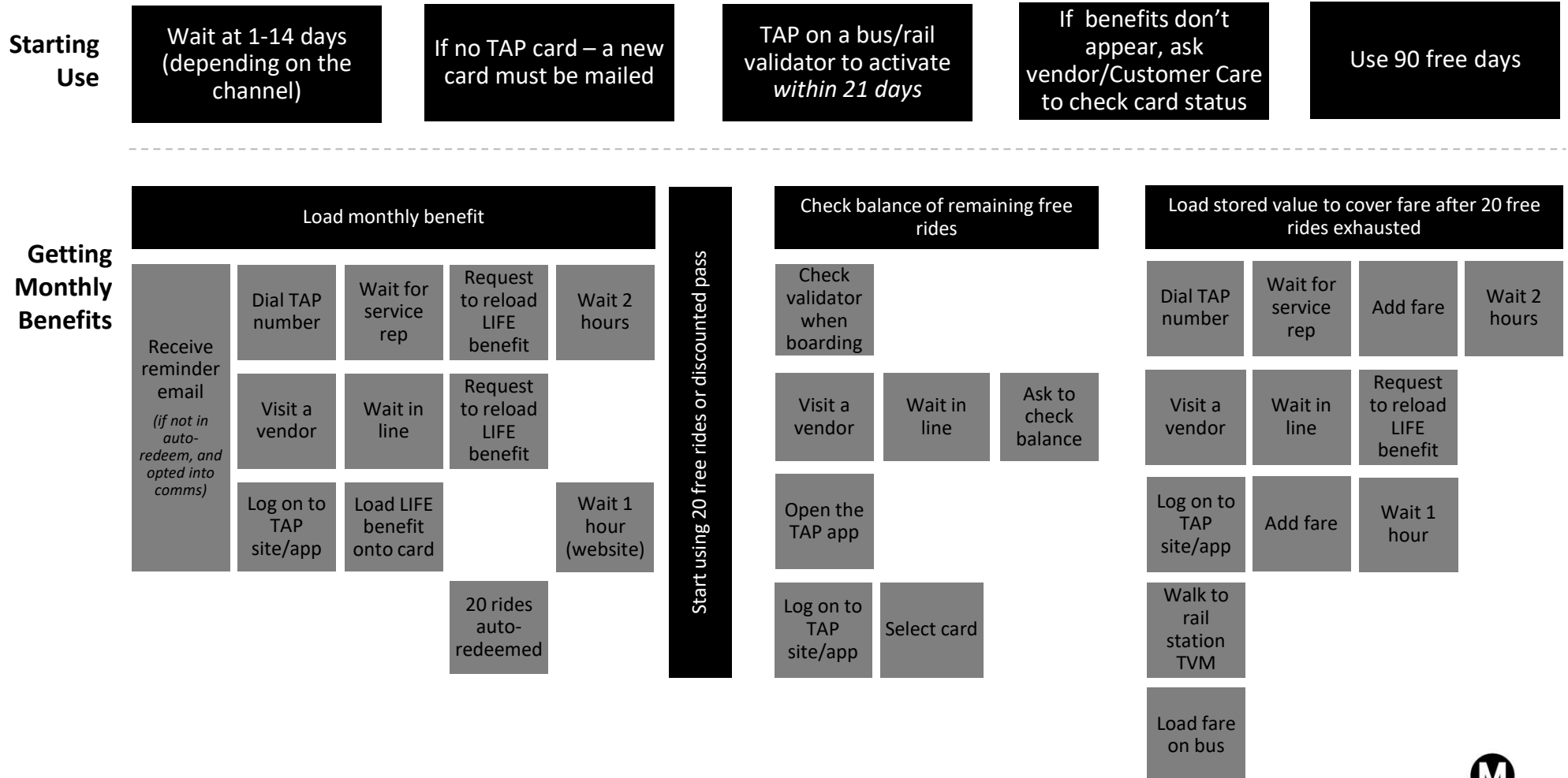
Eligible Non-Member

Usage

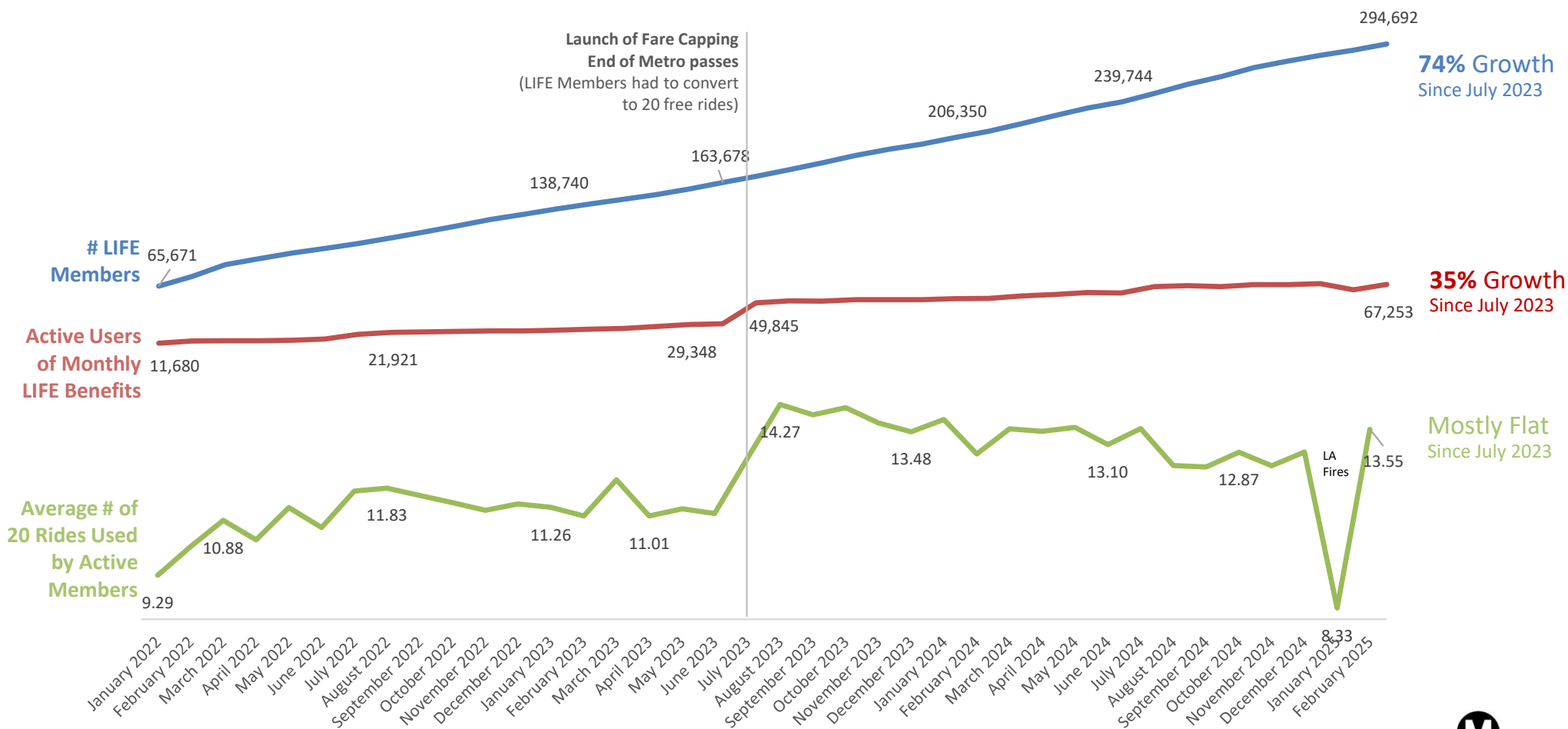
Why aren't more riders using their LIFE Program benefits?

For many, using LIFE requires many steps

Efforts have been made to streamline (e.g. auto-redemption)

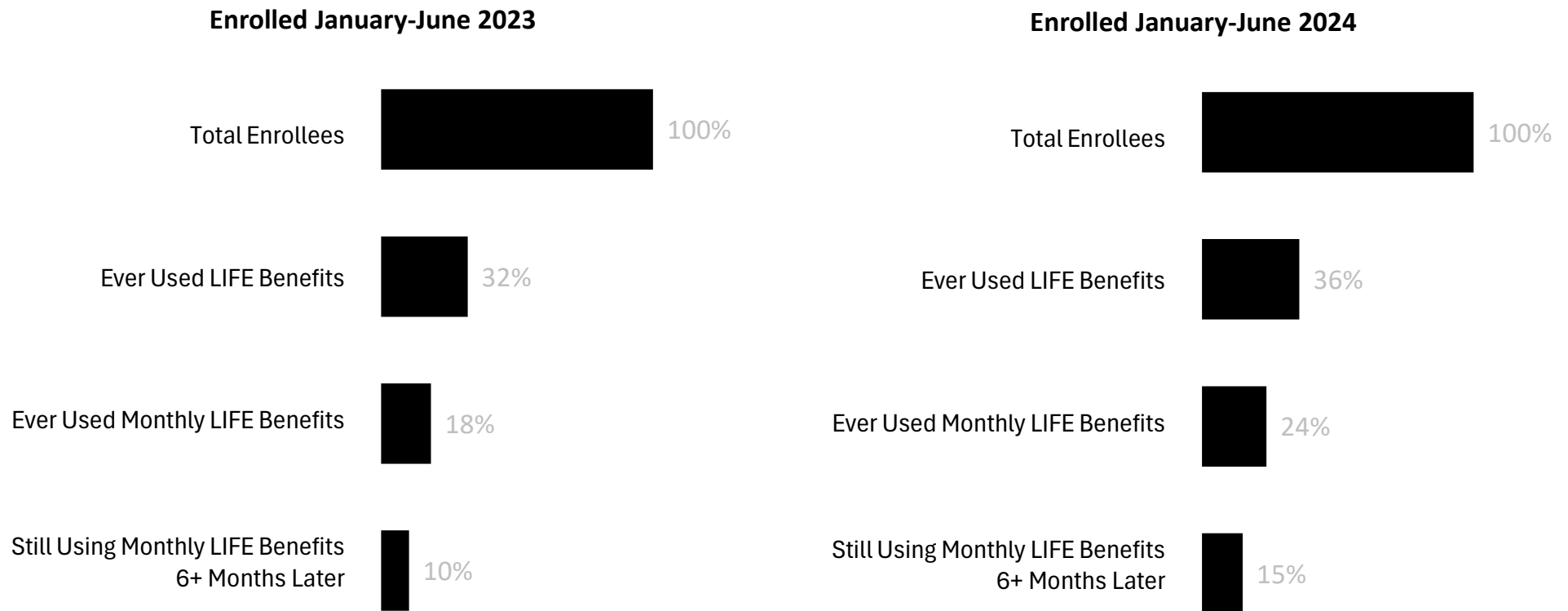


Since launch of Fare Capping in July 2023, there has been a 74% increase in the number of LIFE Members, but only a 35% increase in the number of active members.

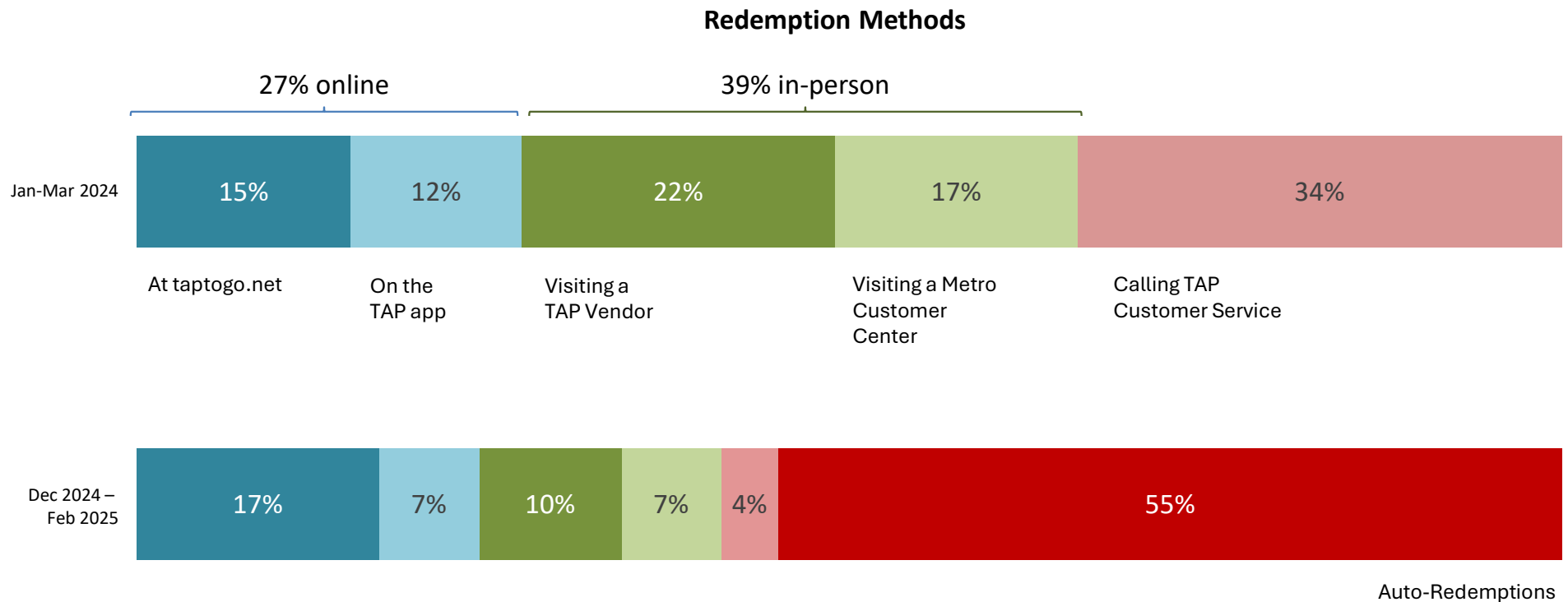


Slightly more 2024 LIFE enrollees have used the LIFE Program than 2023 enrollees, at each stage of the program.

However, the % of enrollees still using the program 6 months later has room to improve.

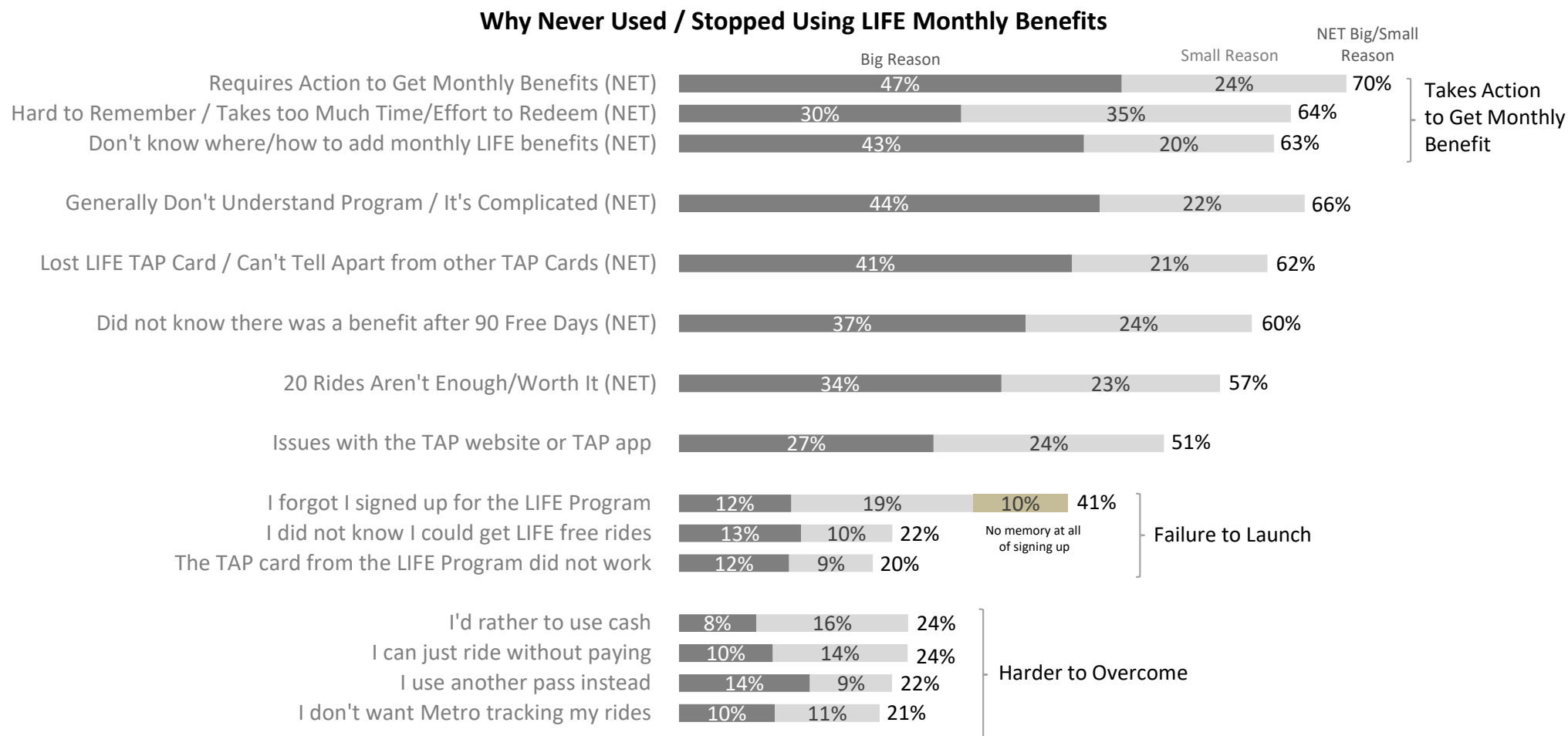


Redemption methods have shifted from mostly in-person and calling to auto-redemption (launched Aug 2024)



Data source: TAP database. Online total is the difference between total number of redemptions "online" minus "Calling TAP Customer Service". Jan-Mar 2024
The ratio of TAP vendor to Metro Customer Service Center redemptions using the RPOS devices in Dec 2024 - Feb 2025 is assumed to be the same as in Feb 2025

The biggest reason for stopping using LIFE benefits is that it requires action each month to get benefits



Q. Why have you never used any of your LIFE free rides? / Q. Why haven't you ever used the 20 free rides or gotten a discounted transit agency pass? / Q. Why haven't you added your 20 free LIFE Program rides or a discounted transit agency pass to your TAP card lately? Responses to this question are proportionally weighted to match TAP data: 43% have never used their LIFE benefits, 48% used only the 90 free days, and 9% used the monthly benefits then stopped. Source: LIFE member survey

Notable Barrier Differences by LIFE Usage

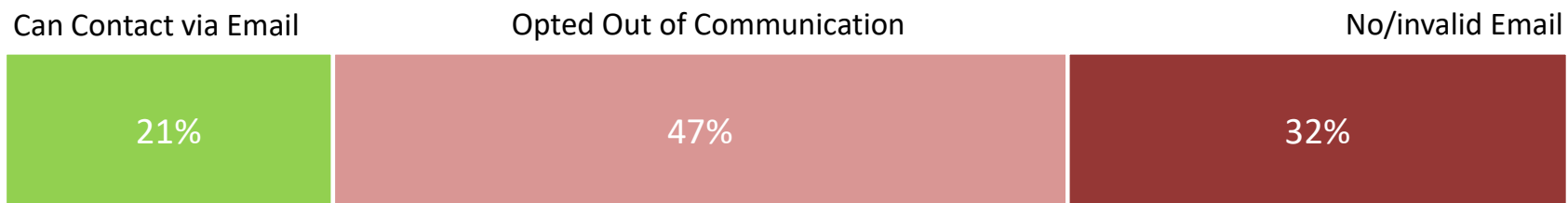
Why Stopped Using / Never Used LIFE Monthly Benefits

	Never Used LIFE Benefits	Used 90 Free Days But Nothing After	Used Monthly Benefits But Stopped
More likely to experience following barriers:	<ul style="list-style-type: none"> LIFE Program is too complicated (72%) Forgot I signed up (70%) Didn't know could get free rides with LIFE (53%) LIFE TAP card didn't work (48%) 	<ul style="list-style-type: none"> LIFE Program is too complicated (67%) Takes action to get benefits (72%) Didn't know about 20 rides (66%) Issues with TAP app/website (59%) 	<ul style="list-style-type: none"> Takes action to get benefits (62%) Lost / mixed up LIFE TAP card (57%)

USAGE BARRIER

Trouble getting started

Only about 1/5 of those who sign up for LIFE are contactable



Opt-In Check Box

By failing to adhere to the above terms and conditions, I or any household member will be disqualified from participating in the LIFE Program.

☐ By checking this box, I hereby agree to receive communication regarding Metro products or services.

Applicant Signature

Date

Some report not hearing from LIFE after sign-up, or their LIFE TAP card not working

Did Not Hear Back

I assumed that they [would] send you a card, or whatever you know, if you're approved for it but I never did hear anything from it.

Inactive LIFE Member
(Lapsed after 90 days)

Did Not Get LIFE TAP Card

I never got my [card]! I have a TAP card, but it's not the LIFE TAP card. I never got that

Inactive LIFE Member
(Signed up, but never used LIFE benefits)

They sent me one electronically, but physically I haven't received a card in the mail. The one they sent me says are no passes on this card yet.

Active User (Using the 90 days)

TAP Card Did Not Work

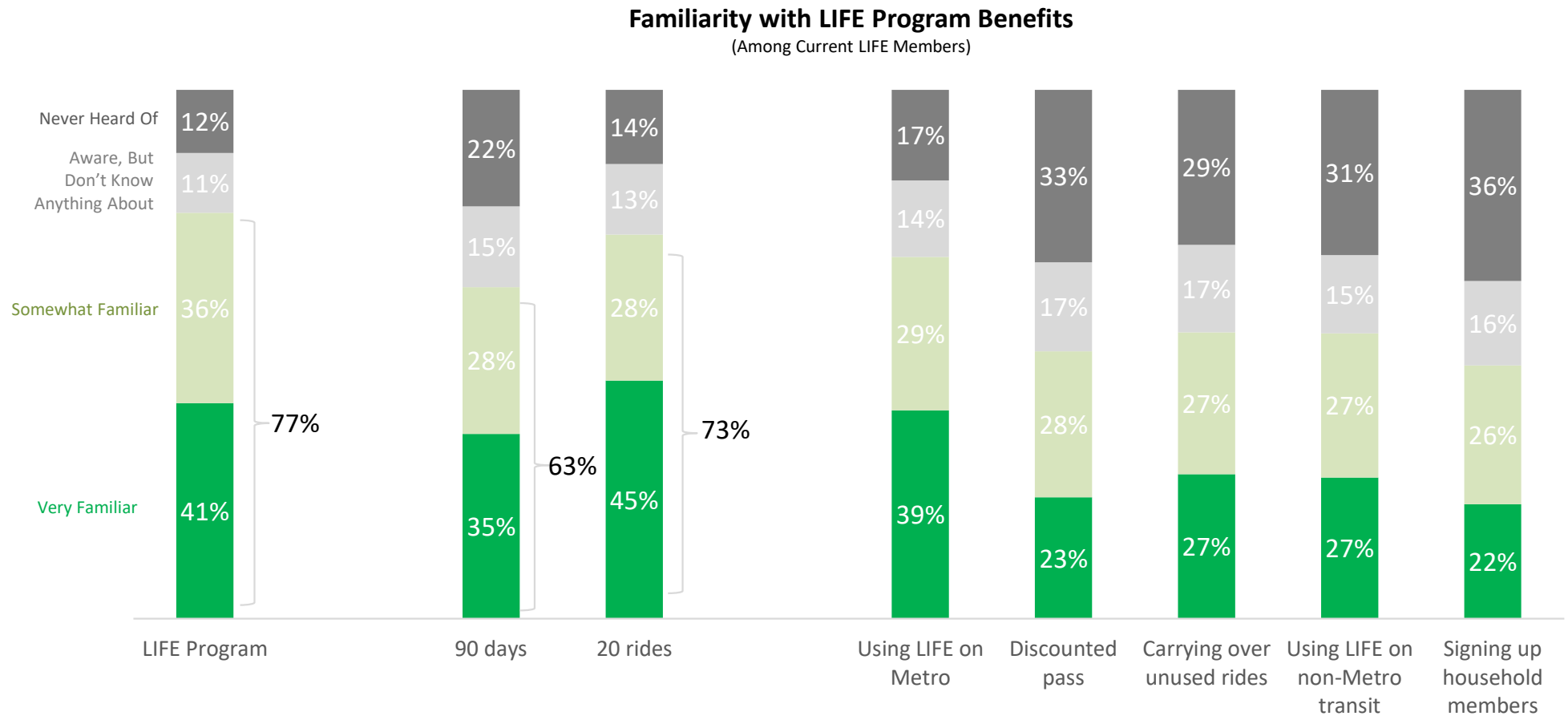
They sent me a TAP card, but it didn't let me TAP. I haven't called them because I haven't had time. If I call, it's gonna take a long time I have to look up where they have a station

Inactive LIFE Member
(Signed up, but never used LIFE benefits)

USAGE BARRIER

Don't understand / too complicated

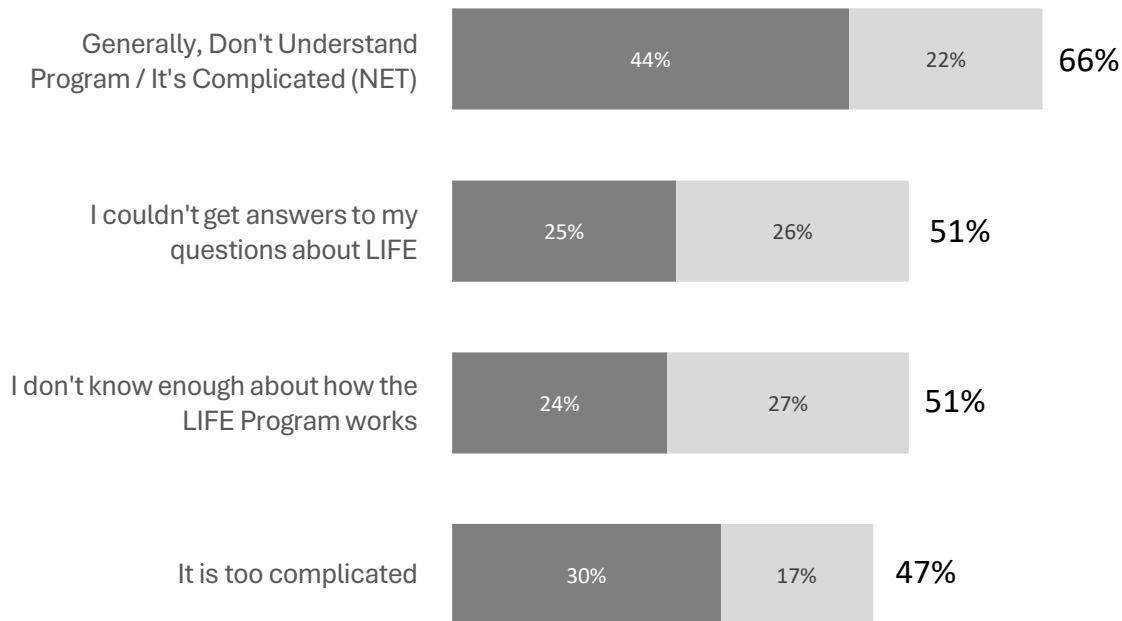
Only 41% of LIFE Members are *very* familiar with LIFE



Two-thirds of LIFE Members, who never/stop using their benefits cite a lack of understanding about the program

About half have trouble getting answers to their questions

Why Stopped Using / Never Used LIFE Monthly Benefits



I haven't been able to figure out how the discount works or what's the discount.

Inactive LIFE Member
(Lapsed after 90 days)

I just thought it was for the bus. I did not know it was also for Metro [train], or for the another [bus system].

Inactive LIFE Member
(Stopped using monthly LIFE benefits)

Sources: in-depth interviews, LIFE member survey: Q. Why have you never used any of your LIFE free rides? / Q. Why haven't you ever used the 20 free rides or gotten a discounted transit agency pass? / Q. Why haven't you added your 20 free LIFE Program rides or a discounted transit agency pass to your TAP card lately? Responses to this question are proportionally weighted to match TAP data: 43% have never used their LIFE benefits, 48% used only the 90 free days, and 9% used the monthly benefits then stopped.

Examples of Lack of Understanding

Unaware of 90 days

They didn't tell me that you were gonna have 90 free days. I just found out when I tapped it.

Active User (Using the 90 days)

Unaware of 20 Free Rides

"So, once they take the bus again after they [the 90 days] expire, they're like, 'OK, that's it.'"

LIFE Program Administrator

"Maybe they [clients] forgot they didn't understand that after the 90 days they can load the 20 free rides."

LIFE Program Administrator

I just found that out yesterday about the 20 free rides.

Inactive LIFE Member (Lapsed after 90 days)

I had heard about [the 20 free rides], but I am not sure how it worked. Will they count every time I board? ... Can that be done online or do I have to go to a Metro location to get the benefits?

Active User (Using the 90 days)

I didn't think they would be giving you 20 rides every month. I thought it was a one-time deal.

Inactive LIFE Member (Stopped using monthly LIFE benefits)

Misunderstanding 20 Free Rides

I think they forget that they can only load them once a month, so sometimes they'll be done with the 20 free rides and they come and try and load them again once they're done with them.

TAP Vendor

Misconception of Needing to Re-Enroll

"I have had a couple people come in and say that they, like, were in the program and they're not sure if the program - like if you have to really reenroll into the program."

CBO

Confusion on Auto-redemption

I just don't understand very well how the trips for free are added on their own because I have just had that twice, that trips for free are added. They just put it once, I don't know if I have to put them again.

Inactive LIFE Member (Stopped using monthly LIFE benefits)

Confusion on transfers

"This was a question that we had very early on when we moved over to 20 free rides - is 'Will the two-hour free transfers apply with the 20 free rides?' And the answer to that is 'Yes.'"

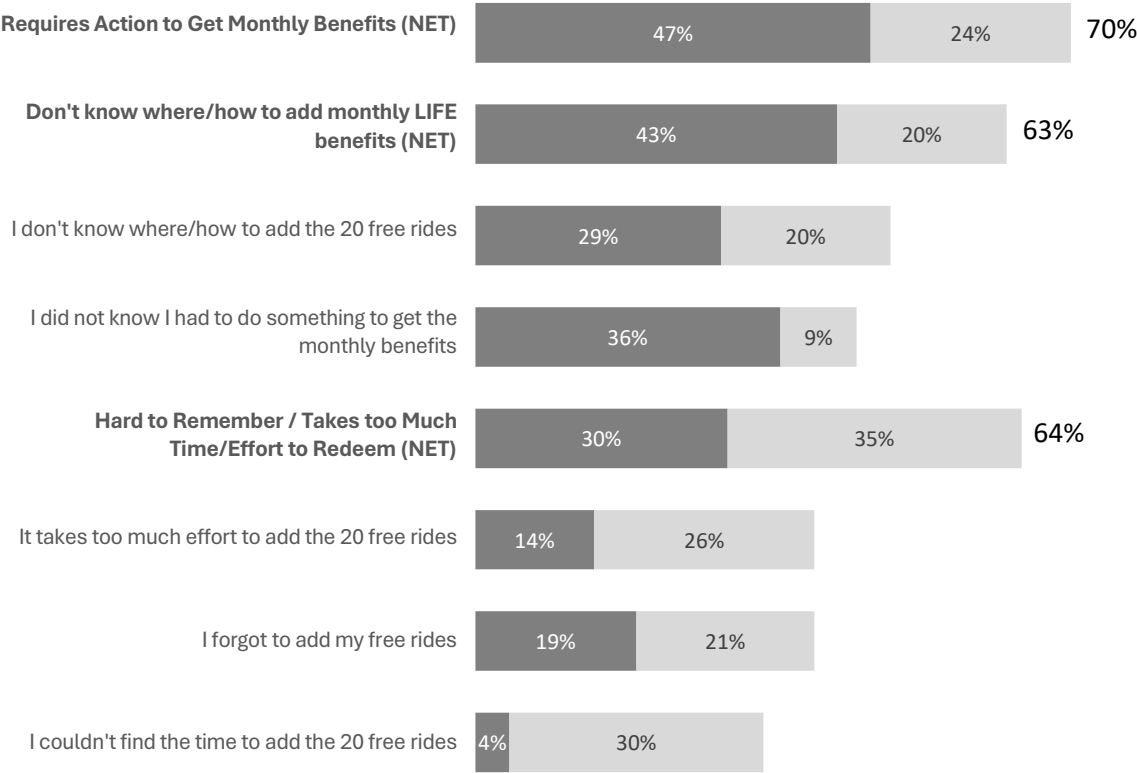
Metro Customer Care

USAGE BARRIER

20 rides aren't added automatically

Among LIFE Members, nearly two-thirds don't where/how to add their free rides and a similar number are hindered by the effort it takes to redeem monthly benefits

Why Stopped Using / Never Used LIFE Monthly Benefits



I thought the free rides would go automatically on the card. I didn't know you had to activate them.

Inactive LIFE Member
(Lapsed after 90 days)

I didn't know you had to call every month to get the 20 free rides.

Active User (Using the 90 days)

Sometimes I would **just take the loss and just like spend the regular amount of like riding, just because I didn't want to go through the hassle** so that was kind of more of what I was doing, because I just didn't know about the rest of the benefits

Inactive LIFE Member (Stopped using monthly LIFE benefits)

If the rides were automatically added on the top of the month, that would just be simpler. It would reduce the hassle of me, remembering to call.

Inactive LIFE Member
(Lapsed after 90 days)

(what could be improved about LIFE)

I think an easier way to activate them (20 free rides) or maybe for them to just go in automatically

Inactive LIFE Member
(Lapsed after 90 days)

(what could be improved about LIFE)

Making the rides go in automatically.

Inactive LIFE Member
(Lapsed after 90 days)

Sources: in-depth interviews, stakeholder interviews, LIFE member survey: Q. Why have you never used any of your LIFE free rides? / Q. Why haven't you ever used the 20 free rides or gotten a discounted transit agency pass? / Q. Why haven't you added your 20 free LIFE Program rides or a discounted transit agency pass to your TAP card lately? Responses to this question are proportionally weighted to match TAP data: 43% have never used their LIFE benefits, 48% used only the 90 free days, and 9% used the monthly benefits then stopped.

While not everyone describes redemption as difficult, Member descriptions illustrate the effort required to access monthly LIFE benefits

Have to Physically Go Somewhere

I just go down [Metro Customer Service Center] cause it's **only one train stop away or a bus ride**. It's about like a five-minute bus ride, give or take. They're fairly empty so I'd say it takes about five minutes at most.

Inactive LIFE Member (Stopped using monthly LIFE benefits)

Every month on the first I go to **check cashing**, which is on Broadway and daily in Lincoln Heights. **Usually there's a line. But it's not too bad**, and I just tell them like I can. I get my 20 LIFE passes, and they just take my TAP card and put it on there and then. That's it. It's really easy.

Active User (Using monthly LIFE benefits)

There's several customer service centers in LA. I **drive to Baldwin Hills**. They can just add it to my TAP card. They give me a receipt

Inactive LIFE Member (Stopped using monthly LIFE benefits)

I had several experiences with different stores, that **they didn't want to do it, that their machine didn't do it, that the card didn't work**, that it didn't process the service, that it was under their system, that I had to better call by phone, because they couldn't do anything.

Inactive LIFE Member (Stopped using monthly LIFE benefits)

Calling & Waiting

It can be **annoying**. Cause **sometimes you have wait for an hour**

Inactive LIFE Member (Stopped using monthly LIFE benefits)

I'm not good with technology. I had to be calling. You have to wait one hour before that you can use it. Sometimes you had to leave your number so they could call you back to be able to add the 20 days. **[Now] my daughter and my son do it [for me] on internet**, through the TAP page.

Active User (Using monthly LIFE benefits)

It's a **little bit difficult to add. The only way I know how to do it is to call**. I don't know of any way to do it on the app or the website. Calling can be a little bit out of the way.

Inactive LIFE Member (Stopped using monthly LIFE benefits)

Website Challenges

I've been told that you can do it online, but I couldn't figure out how. So I think it just makes the most sense to just do it in person and have somebody help you.

Active User (Using monthly LIFE benefits)

Data source: in-depth interviews

In months with an email reminder, the proportion of members who redeemed benefits was 24% higher than in months without a reminder.

Anecdotally, riders seem pleased that the email reminder makes monthly benefit redemption easier.

I receive an alert, it says, your rides are ready, something like that, do you want to add your TAP rides? So, I simply get into my account, I go to the notification that I receive, and they are added.

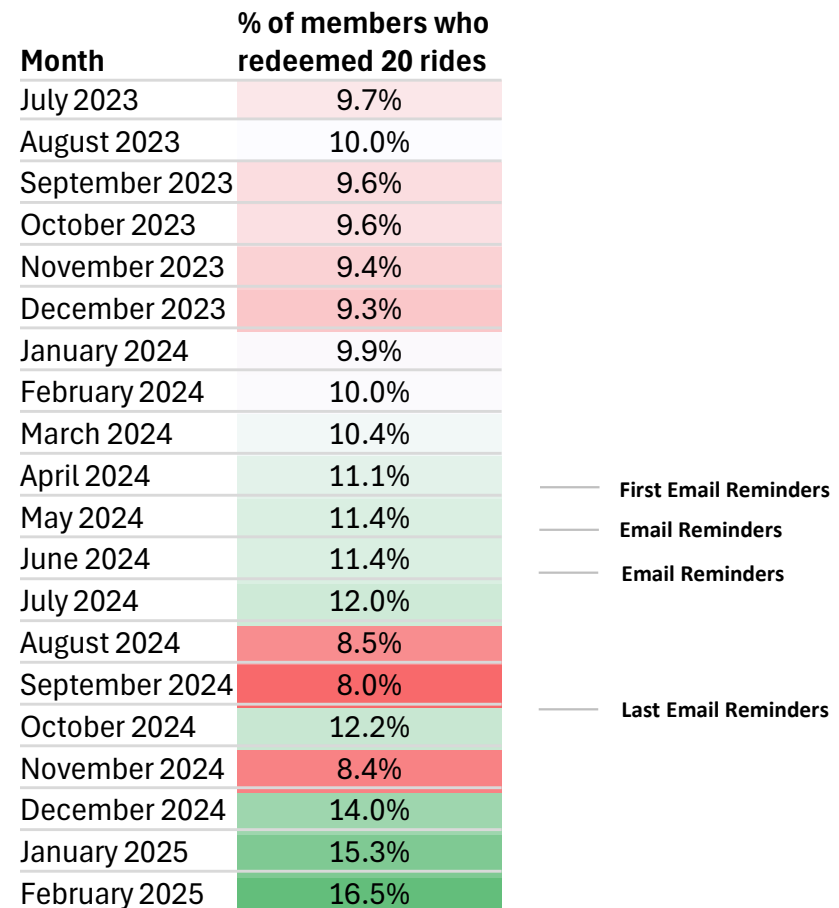
Active User (Using monthly LIFE benefits)

They sent me an email from Metro to give me the information to tell me how we could add the 20 rides, and there I looked, and I went to the page, and I was able to add them.

Active User (Using monthly LIFE benefits)

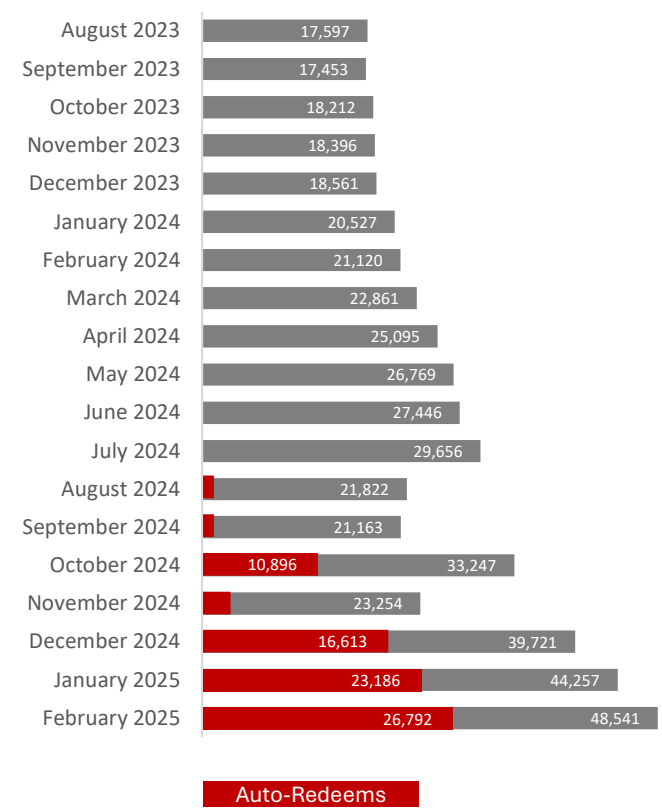
I thought I had to wait till the middle of the next month. But then I got an email saying like that on the first you can just add it.

Active User (Using monthly LIFE benefits)



Auto-redemptions have increased the number of redemptions and members using their LIFE benefits

Auto-Redemptions have increased number of monthly redemptions



Auto-Redemptions have increased perceived ease of redeeming and LIFE Program Satisfaction

		Auto-Redeemed	Redeemed in Other Way
Ease of Redemption	% 7-Very Easy	70%	61%
Benefit usage	20 rides (in past 90 days)	80%	77%
	Carrying over unused rides	70%	56%
LIFE Satisfaction	Very Satisfied	63%	53%

The last time they did it automatically, so I don't really have to do anything. I haven't called anyone. I haven't looked at the app for that. It just automatically appears every month.

Active User (Using monthly LIFE benefits)

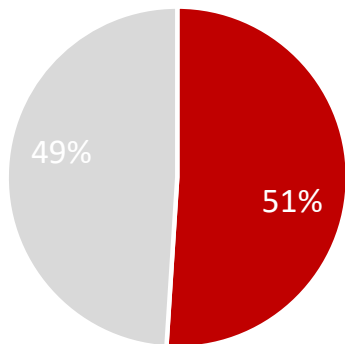


BARRIER

Issues with the TAP website or app

TAP Website & App Issues Mentioned include:

% of LIFE Members Who
Cite issue with TAP website
or TAP app as barrier to using LIFE



UX/UI Challenges

To create my TAP account, that was very hard for me, because it didn't let me do it through the app, because it has a lot of bugs...It showed create an account, but it didn't let me, It gave me error, or a blank page, it didn't continue to the next step so at the end I had to use to the [web] page.

Active User (Using monthly LIFE benefits)

I think the app needs some adjustment, because it hasn't let me like reset my account and it wouldn't just let me go in.

Inactive LIFE Member (Lapsed after 90 days)

There's a little button where you can add it, and it's adding to cart, and it just won't . The button won't be like interactable. It's like a UI issue

Inactive LIFE Member (Stopped using monthly LIFE benefits)

Their TAP application, it's a little hard to use it, if a person maybe doesn't have the patience, it can frustrate you.

Active User (Using monthly LIFE benefits)

Difficulty Determining # of Rides Left

The process would be more seamless for me, if the card would just show me how many rides I have left so I wouldn't need to call and check and see how many rides [I had left]

Inactive LIFE Member (Lapsed after 90 days)

In the TAP app, seeing the free rides, the fares or how much we're spending, is kind of difficult.

Inactive LIFE Member (Stopped using monthly LIFE benefits)

Hard to Add Free Rides

I couldn't figure out doing it [adding my free rides] on the app so calling was the easiest way for me. It's a little bit difficult to add. It's taken me like 30 minutes or an hour to do it.

Inactive LIFE Member (Stopped using monthly LIFE benefits)

USAGE BARRIER

The benefits aren't good enough

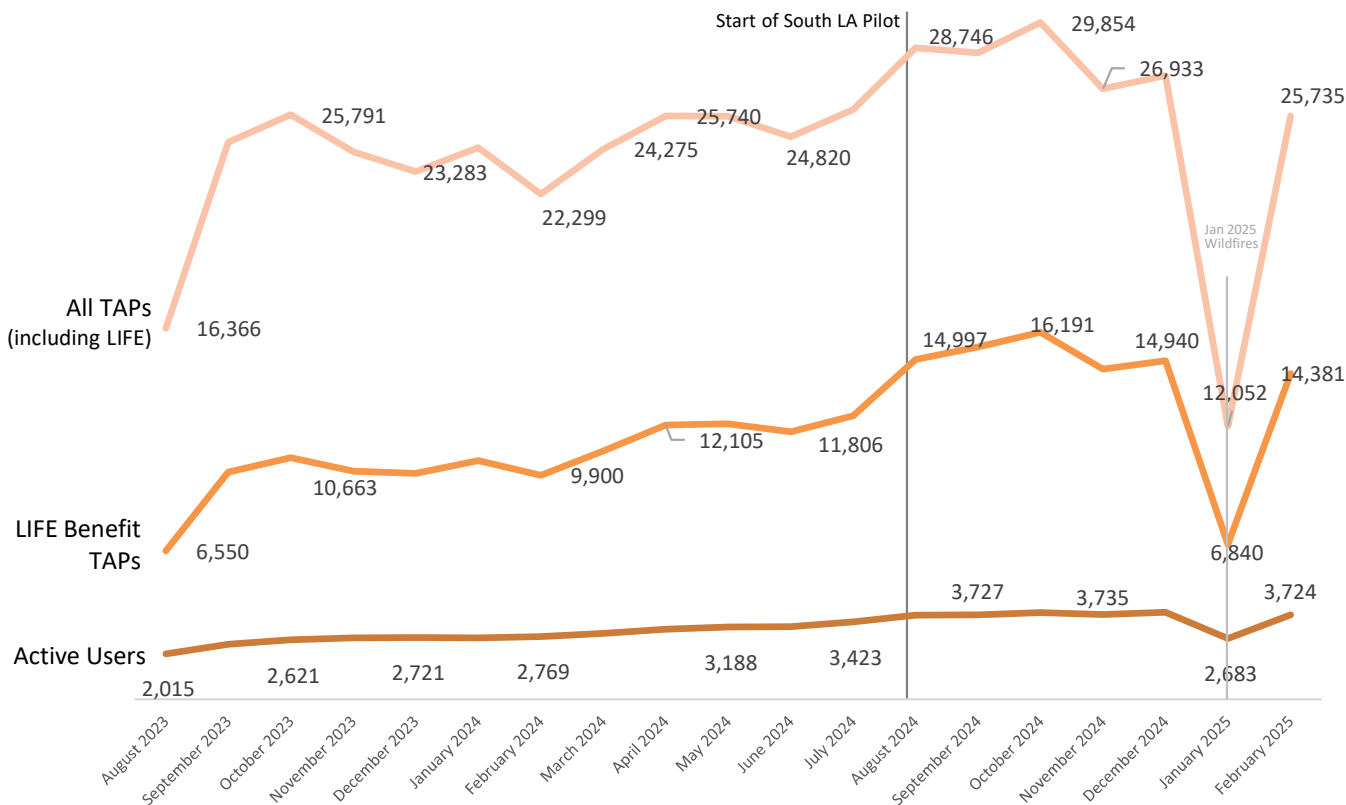
About one-third of those whose LIFE free rides run out pay less, don't pay, or ride transit less

When LIFE Free Rides Run Out, Members...

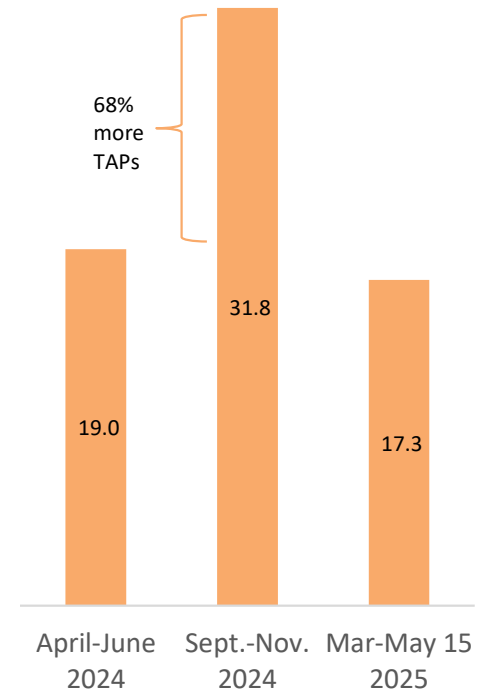


The South LA pilot (providing 6 months of free rides to existing LIFE Members) appears to have increased LIFE Program usage within the grant area. However, early analysis suggests that increased usage does not hold after the pilot ends.

The number of Active LIFE members, LIFE benefit TAPs, and All TAPs increased in the South LA Grant Area



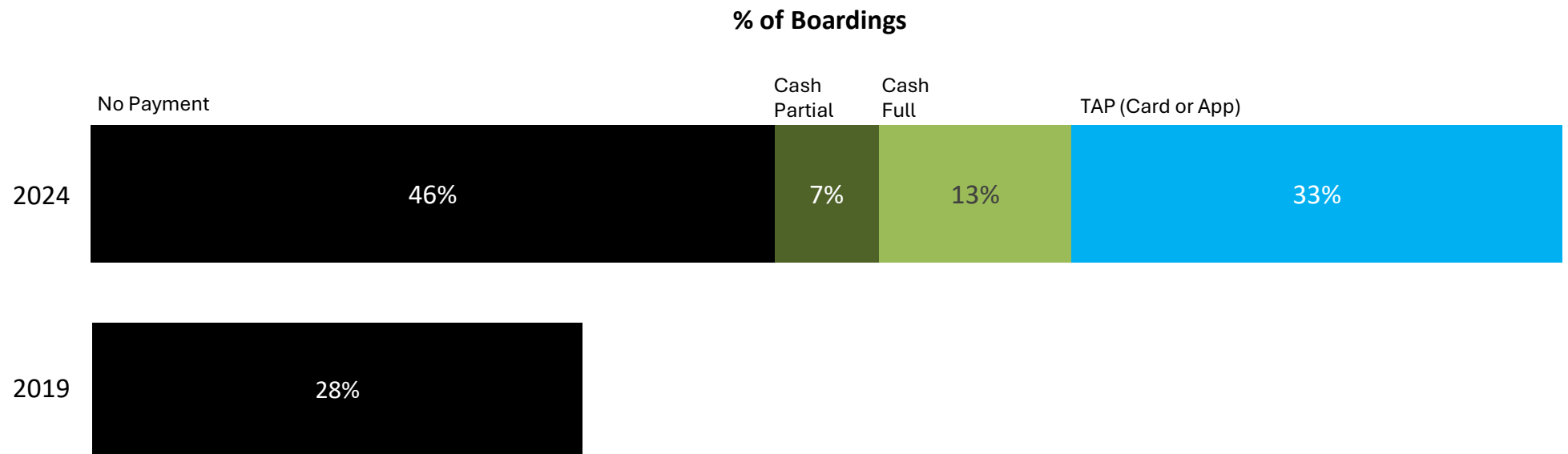
Participants in the South LA Grant Program who used the benefit increased their average TAPs per 30 days 68% relative to before the pilot.



BARRIER

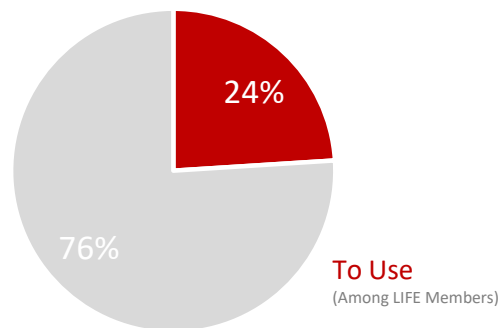
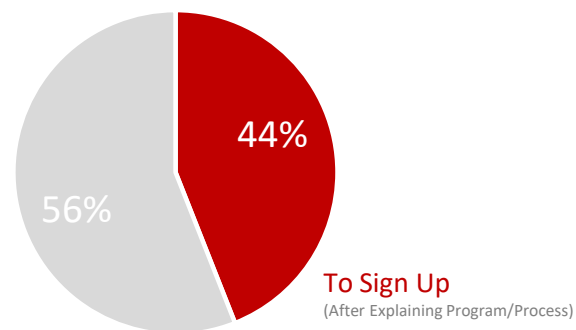
Fare evasion

In 2024, fare evasion made up nearly half of boardings



Ability to board Metro without paying is a bigger barrier to LIFE sign-up than usage

% Who Cite Ability to Not Pay as Barrier



A lot of them (riders) will tell us, you know, 'We don't really need to load it anymore because they just let us go in the bus - like **they'll just open the back door and everybody goes in**

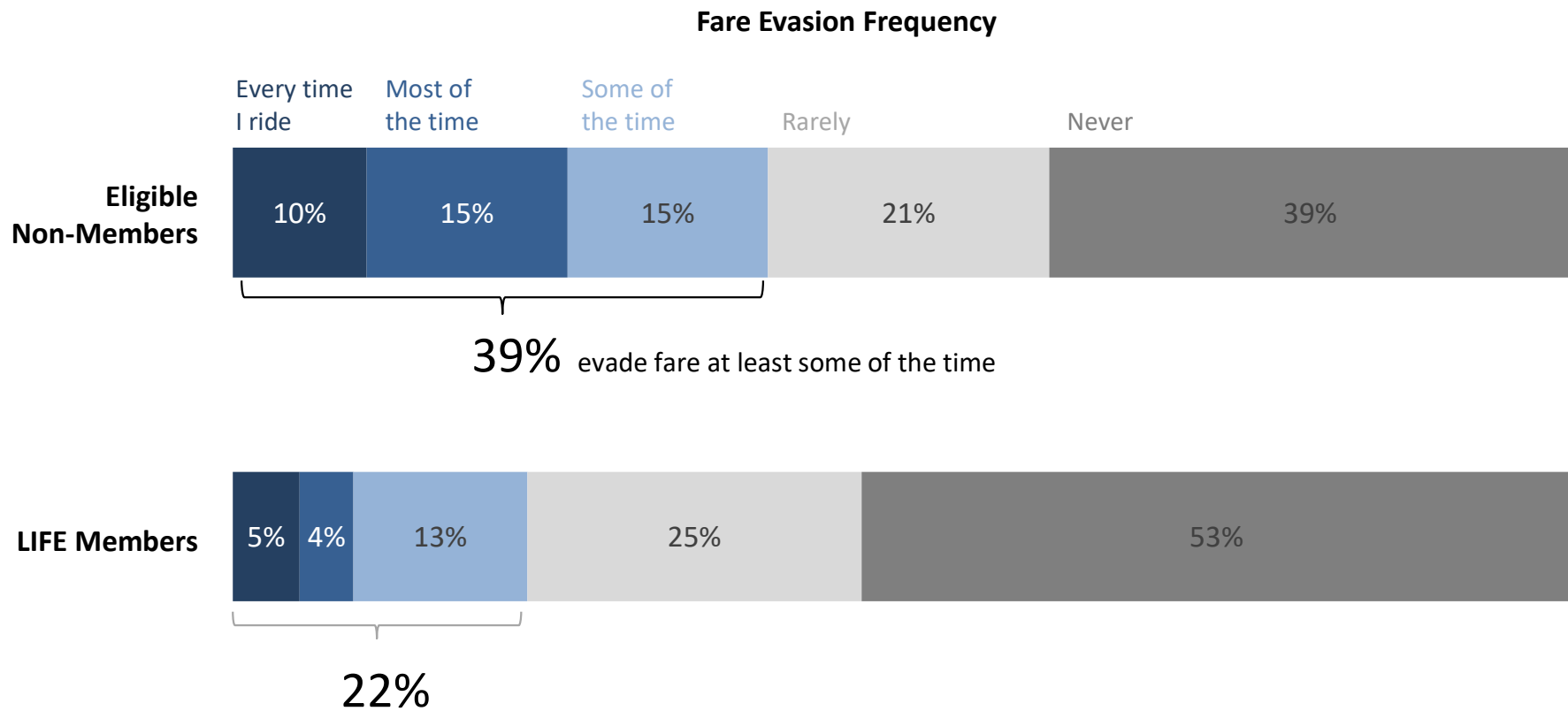
TAP Vendor

I know a lot of people [who] stopped paying... so it kind of encourages everybody else to do the same.

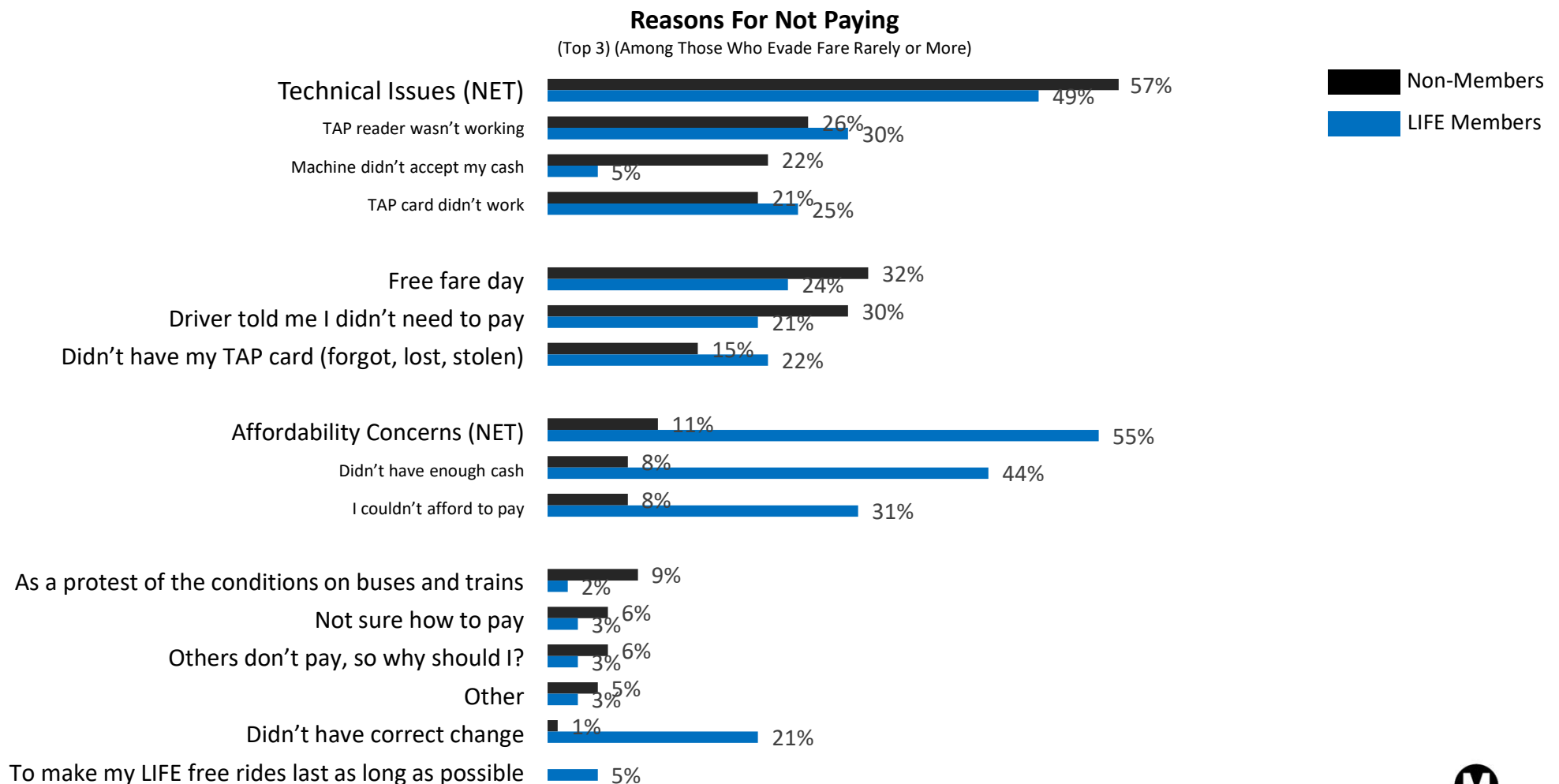
TAP Vendor

Sources: stakeholder interviews, LIFE non-member survey: Q. Imagine that you don't sign up for the LIFE Program. Which of these would be reasons why you don't sign up? [I can just ride buses and trains without paying], LIFE member survey Q: Why have you never used any of your LIFE free rides? / Q. Why haven't you ever used the 20 free rides or gotten a discounted transit agency pass? / Q. Why haven't you added your 20 free LIFE Program rides or a discounted transit agency pass to your TAP card lately? [I can just ride without paying] Responses to this question are proportionally weighted to match TAP data: 43% have never used their LIFE benefits, 48% used only the 90 free days, and 9% used the monthly benefits then stopped.

Non-members evade fare more often than LIFE members.



Non-Member's biggest reasons for not paying are technical issues.
Members tend to cite affordability reasons.



Fare Evasion in Riders' Own Words

Payment Fails

The [fare boxes] don't work; I have seen that a lot. They say out of service, Sometimes the drivers say to go through, when it's too busy. Just get on.

Active User
(Using monthly LIFE benefits)

I tried to tap the card on the fare box. It didn't work. ... I have three tap cards, but they don't work.

Inactive LIFE Member (Signed up, but never used LIFE)

Operator Rushes You On

I've have gotten on the bus, and it's been packed, and the driver just wants us to sit down.

Active User
(Using the 90 days)

Sometimes the bus drivers are like, can you just hurry up and sit down? It's crowded and they're trying to close the doors, and they're on a time limit.

Active User
(Using the 90 days)

Financial Reasons

I ask for what they call a courtesy ride. Basically, just a ride for free. You ask the bus driver; can I get a courtesy ride I don't have any money. They're not supposed to say no.

Inactive LIFE Member
(Stopped using monthly LIFE benefits)

I told [the bus operator] I don't have money and my TAP cards not working and they let me on.

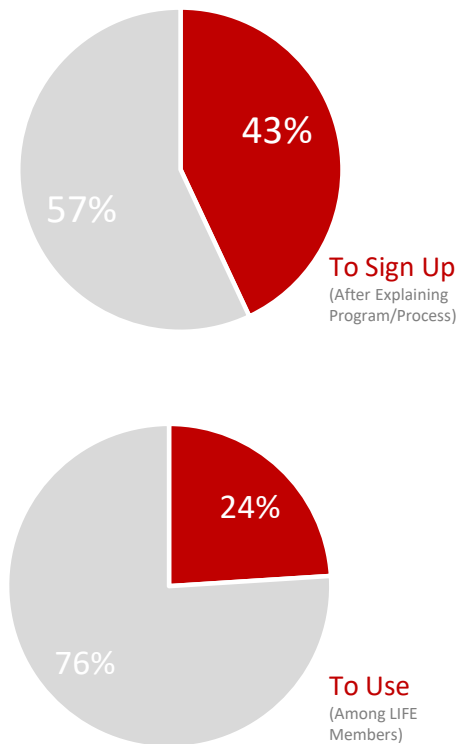
Inactive LIFE Member (Lapsed after 90 days)

BARRIER

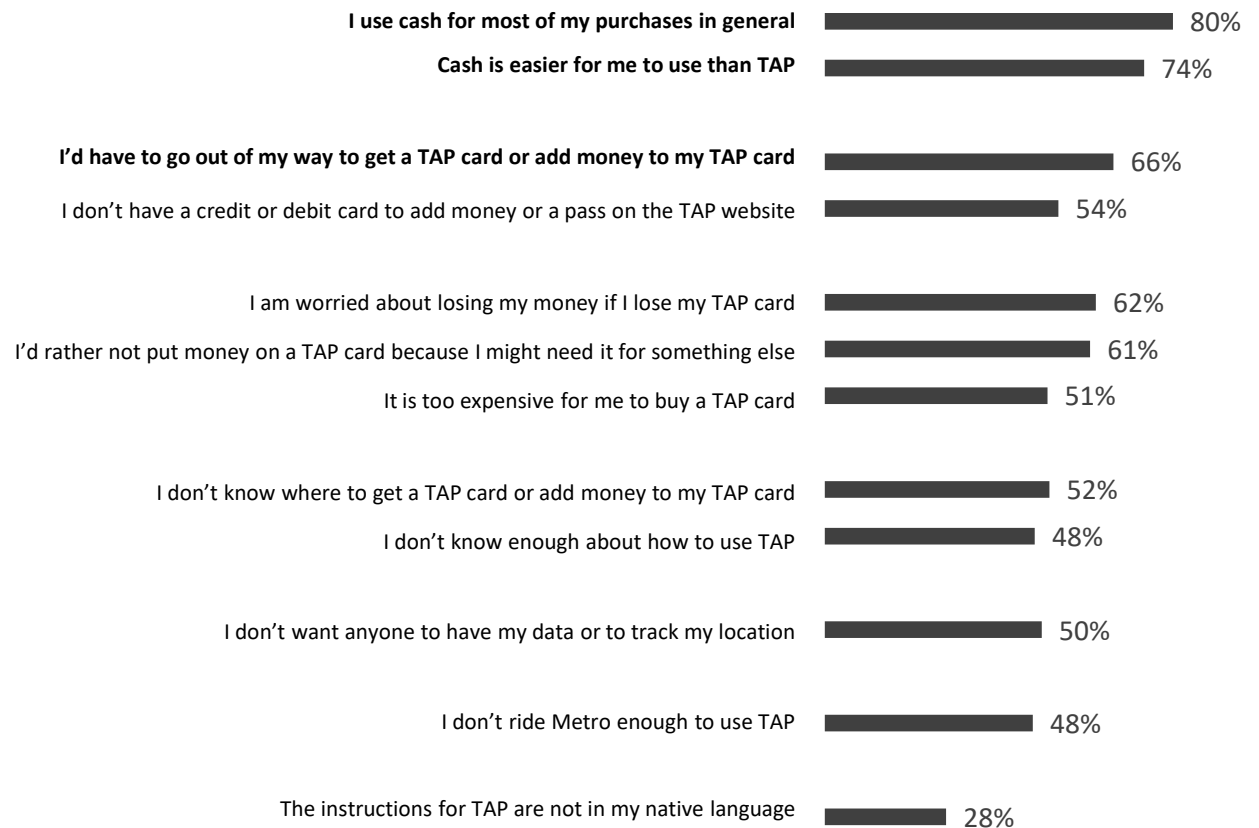
Prefer using cash

Most cash riders exist in a cash ecosystem, where cash is the default and using TAP requires outsized effort

% Who Cite Cash Preference as Barrier to LIFE



Barriers to TAP
(Cash to TAP Study, 2022)



Sources: Cash to TAP study, 2022; LIFE non-member survey: Q. Imagine that you don't sign up for the LIFE Program. Which of these would be reasons why you don't sign up? [I can just ride buses and trains without paying], LIFE member survey Q: Why have you never used any of your LIFE free rides? / Q. Why haven't you ever used the 20 free rides or gotten a discounted transit agency pass? / Q. Why haven't you added your 20 free LIFE Program rides or a discounted transit agency pass to your TAP card lately? [I can just ride without paying] Responses to this question are proportionally weighted to match TAP data: 43% have never used their LIFE benefits, 48% used only the 90 free days, and 9% used the monthly benefits then stopped.

Summary

Key Opportunities to Increase LIFE Program **Post-Sign-Up Usage**

Given that only 16% of those who ever signed up have used the LIFE Program recently, the greatest opportunity to increase usage is by making adjustments post sign-up.

- **Improving On-Boarding Experience for New Members**
 - 41% of those who sign-up don't remember they sign-up
 - 77% of those who sign up are familiar with the LIFE Program, but with only 41% "Very familiar", suggesting room to improve
 - 51% of Members cite not knowing enough about how the program works
 - 20% report not receiving a working LIFE TAP card after sign-up
 - Anecdotally, some new members don't recall hearing from LIFE after sign-up
- **Making Sure Members Can Get Questions Answered**
 - About half (51%) of LIFE Members say they can't get answers to their questions
- **Ensuring Initial 90 Day Users Know About the Ongoing 20 Free Rides**
 - Among those who use the initial 90 free days, 66% cite not knowing about the monthly benefits as a reason for not using LIFE further
- **Reducing/eliminating effort to get monthly benefits**
 - The biggest reason (70% cite this) LIFE Members have for not continuing to use the program is the effort it takes to get the monthly benefits
 - This is comprised of not knowing they had to do something (45%), not knowing where/how to add monthly benefits (49%), forgetting to do it (40%), and it taking too much effort (40%)
- **Making it Easier to Keep Track of LIFE TAP Card**
 - 52% of LIFE Members say not knowing which TAP card has their LIFE Benefits on it is a reason for not using the program
 - 43% say they have lost their LIFE TAP card

Key Opportunities to Increase LIFE Program Sign-Ups

- **Increase awareness and familiarity**
 - Only 39% of Eligible Non-Members are aware of the LIFE Program and only 15% are familiar.
 - Even among those familiar, the biggest barrier to sign-up is not knowing enough about the program, with 75% citing that as a reason.
- **Make sign up seem easy**
 - 73% of those aware of LIFE cite not knowing how to sign up as a barrier
 - Even after a brief explanation of the sign-up process/options, 60% of Eligible Non-Members thought sign-up sounded either like too much work or confusing.
 - Online sign-up is the most preferred sign-up method among potential members—52% include in top two preferred methods
- **Clarify Eligibility Requirements and How LIFE interacts with other discounts**
 - 61% of Eligible Non-Members who are aware of LIFE don't think they would qualify
 - 64% of Student (K-12) discount holders and 54% of seniors cite preferring their current discount as a reason for not signing up for LIFE
- **Reduce Privacy and Documentation Concerns**
 - 51% of Eligible Non-Members cite not wanting to share their information, as a reason for not signing up. For 22%, this is a “big” reason, for whom they may not have an I.D. to provide or have concerns related to immigration status.
 - The 29% for whom this is a small reason may be more swayable.

Some groups will be harder to convert into LIFE Members

- **Regular Fare Evaders**

- For some, fare evasion is an easier solution than signing up for and using LIFE
- 44% of boardings (2023) did not have payment. An additional 8% of boardings involved partial payment.
- 44% of Eligible Non-Members cites being able to board without paying as a reason for not joining LIFE. 20% say it is a big reason.
- Among LIFE Members, fare evasion is less of a reason for not using LIFE benefits, but it still keeps some from using their benefits. 24% list not paying as a reason for not using LIFE benefits, with 10% saying it is a big reason.

- **Cash Preferers**

- As uncovered in Metro's Fare Payment Study (2022), 33% of Metro Bus riders are “Cash-Dominant”, meaning they pay for Metro with cash most/all of the time.
 - This is driven, in large part, to living in a cash ecosystem, getting paid in cash and being unbanked or underbanked.
- Cash customers’ biggest barriers to using TAP in general that they use cash for most purchases and that it is easier for them than TAP. 66% say they’d have to go out of their way to use TAP. (Fare Payment Study, 2022)

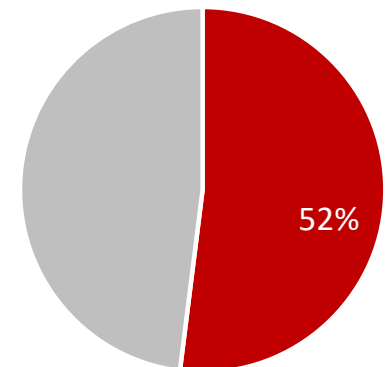
- **Concerned About / Unable to Share Information**

- 65% cite not wanting to share information as a barrier to signing up. 30% list it as a big reason.

- **Infrequent Transit Riders**

- Those riding transit less than 7 trips per week are significantly less interested in joining LIFE
- 21% of Non-Members ride transit less than once a week, for whom it will be hard to build a compelling case for joining

**% of Eligible Non-Members
Who Will Likely
Be Difficult to Convert**
(have at least one of barriers on left)



Impact of Recent LIFE Program Initiatives

- **Email Reminders**
 - **Background:** Starting in late April, through October, LIFE sent out email reminders with instructions to redeem monthly benefits.
 - **Impact:** Months with email reminders had 24% higher monthly redemptions per member than months without
- **Auto-Redemptions for Monthly Benefits**
 - **Background:** Starting in August 2024, LIFE Members who called to redeem their monthly benefits were offered the option to enroll in auto-redemptions, so that for all months going forward, they would automatically receive their monthly benefits.
 - **Impact:** The number of auto-redemptions has increased from 1,353 in August to 28,964 in February, totaling 55% of all redemptions in February. Our estimate is that auto-redemptions have increased the number of people redeeming each month by about 20,000.
- **South LA Pilot**
 - **Background:** Starting in July 2024, existing LIFE Members were offered 6 months of free rides.
 - **Impact:** 465 of Members have enrolled. Those who enrolled and used the free rides saw a 68% increase in their TAPs on Metro. Early analysis suggests that the increased usage during the pilot does not hold after the pilot ends.
- **Marketing Campaign**
 - **Background:** In November 2024, Marketing launched a campaign with the primary goal of increasing LIFE benefit redemptions and usage among current members, with ad placements on social media platforms; Spanish-language radio stations; print media (including Spanish publications); and entertainment, news, and sports sites.
 - **Impact:** Since launch, the campaign has driven about 60% of LIFE webpage traffic, but only 12% of sign-ups.

Appendix

Given that most Metro riders would qualify for LIFE,
demographics are similar between those eligible and all riders

		Eligible	All
Ethnicity	Hispanic / Latino	65%	64%
	Black / African American	16%	16%
	White / Caucasian	9%	10%
	Asian	6%	6%
	Other	4%	4%
Age	Under 18	6%	7%
	18-24	21%	20%
	25-34	28%	27%
	35-44	19%	19%
	45-54	12%	12%
	55-64	9%	10%
	65 or more	5%	5%

		Eligible	All
Gender	Male	51%	52%
	Female	46%	45%
	Non-Binary / Prefer to self-describe	3%	3%
Household Size	1	22%	21%
	2	21%	22%
	3	24%	23%
	4	15%	16%
	5	9%	9%
	6+	8%	8%
Disability	Yes	13%	12%
	No	87%	88%

Barriers to Usage – Full List

Why Stopped Using / Never Used LIFE Monthly Benefits

