

Low Income Fare is Easy (LIFE)
Response to Motion 48:
Enhancing the Effectiveness of the LIFE Program

Operations, Safety, and Customer Experience Committee
June 18, 2025



Motion 48

Motion 48 requested staff to:

- **Conduct a survey** among past and current LIFE participants to identify the greatest barriers and opportunities to increasing utilization of LIFE benefits.
- Report back on the key survey findings with an analysis of utilization data, and proposed plan for increasing utilization, including any programmatic adjustments based on the data and survey analysis.
- Utilize the findings from the Metro Free Monthly Pass Program for the Transformative Climate (TCC) grant in South Los Angeles and City of Pomona to evaluate and model more accurate projection of costs and benefits to an unlimited LIFE Program, including but not limited to ridership increases and behaviors, operational costs, quantified socio-economic and climate benefits, and projected regional impacts.



Research Process

Insight Grounding

Reviewed existing data and studies, both internal and external

 Interviewed with 38 key stakeholders (e.g., LIFE Program administrators, community-based organizations, Metro staff) Jan-June 2024

In-Depth Interviews

 Interviewed LIFE Members and Eligible Non-Members on perceptions of LIFE Program, experience with LIFE Program, barriers to LIFE sign-up and usage

June-

- 26 active and inactive (past) LIFE users
- 5 eligible non-members riders

Sept 2024

Oct -

Survey of LIFE Members

- Surveyed 2,128 active & inactive (past) LIFE members, recruited via LIFE Program database to online survey
- Nov 2024

 Demographics (including age, gender, and ethnicity) mirror LIFE database and LIFE users in on-board surveys

Survey of Eligible Non-LIFE Members

- Surveyed 547 LA County transit riders who qualify for the LIFE Program but were not members at the time of the survey.
 - Respondents met the program income and household size requirements
 - Recruited via consumer panels, on-system intercepts, and CBOs to online survey

Nov '24 – Jan '25

Program Initiatives Impact on Usage

Email reminders increased redemptions by 24% (vs. months without reminders)

% of LIFE Members Who Redeemed 20 rides

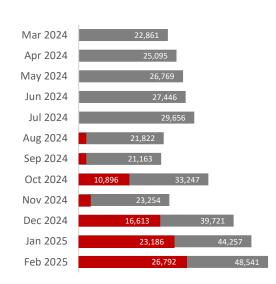
	9.9%	Jan 2024
	10.0%	Feb2024
	10.4%	Mar2024
— First Email Reminders	11.1%	Apr2024
- Email Reminders	11.4%	May 2024
— Email Reminders	11.4%	Jun 2024
	12.0%	Jul 2024
	8.5%	Aug 2024
— Last Email Reminders	8.0%	Sep2024
	12.2%	Oct 2024
	8.4%	Nov 2024

Detail:

The LIFE Program deployed email reminders in the last week of the month to program participants with instructions on how to redeem their monthly benefits. Auto-Redemptions have increased total monthly redemptions

of Redemptions

Auto / Total

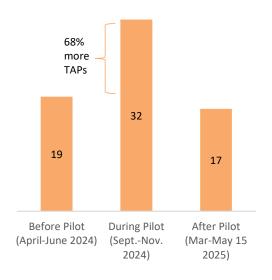


Detail:

Starting in August 2024, LIFE Program Members who called Metro's Customer Call Centers to redeem their monthly benefits were offered the option to enroll in auto-monthly benefits redemptions.

South LA pilot participants who used the benefit increased their TAPs 68%. Early analysis suggests that increases don't hold after the pilot

of TAPs per pilot participant per 30 days



Detail:

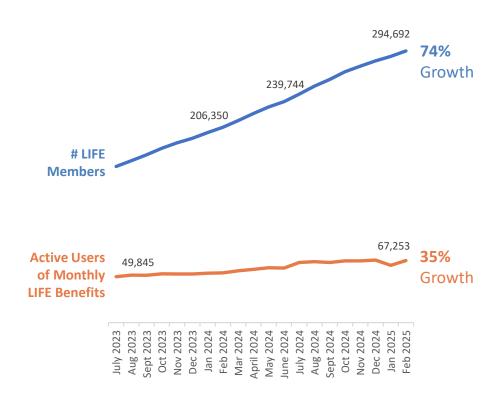
In July 2024, randomly selected LIFE Program Members in the grant area were offered free unlimited-use passes for 6-months. 465 LIFE Members have enrolled.

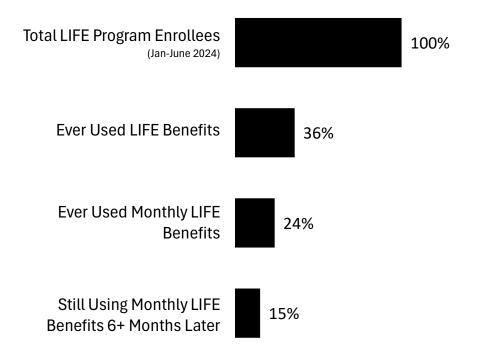


LIFE Program Usage

While the number of active LIFE users has increased, it hasn't kept up with the rate of sign-up increase.

Most LIFE Program enrollees never use program benefits







Among Inactive LIFE Members (Never Used or Stopped Using Benefits)

The biggest reason inactive LIFE Members don't use LIFE benefits is that it requires action each month to get benefits

Why Never Used / Stopped Using LIFE Monthly Benefits (Big/Small Reason)

Requires Action to Get Monthly Benefits (NET)	70%
Don't Understand LIFE / It's Complicated (NET)	66%
Lost LIFE TAP Card / Mixed Up w/ Others (NET)	62%
Didn't know were benefits after 90 Days (NET)	60%
20 Rides Aren't Enough/Worth It (NET)	57%
Issues with the TAP website or TAP app	51%
I forgot I signed up for the LIFE Program	41%
I did not know I could get LIFE free rides	22%
My LIFE TAP card did not work	20%
I'd rather to use cash	
	24%
I can just ride without paying	24%
I use another pass instead	22%
I don't want Metro tracking my rides	21%

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

Inactive LIFE Member

Forget to Redeem

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.

> nactive LIFE Member Never Used Benefits)

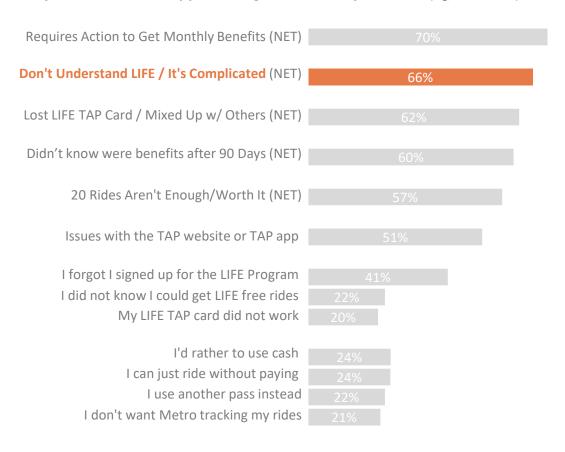
Too Much Effort Sometimes I would just take the loss and spend the regular amount, just because I didn't want to go through the hassle.

Inactive LIFE Member (Stopped Using Monthly LIFE Benefits)

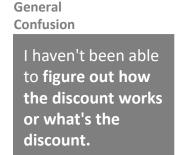
Among Inactive LIFE Members (Never Used or Stopped Using Benefits)

Many inactive LIFE Members cite not understanding the program and having trouble getting answers to questions

Why Never Used / Stopped Using LIFE Monthly Benefits (Big/Small Reason)



% of LIFE Members Familiar with LIFE Program (LIFE Member Survey) Not Familiar 23% Very Familiar with LIFE Somewhat Familiar



Inactive LIFE Member (Lapsed After 90 Days)

Not Able To Get Ouestions Answered

I tried calling (Customer Care) and didn't get an answer and didn't have the time to wait for a representative

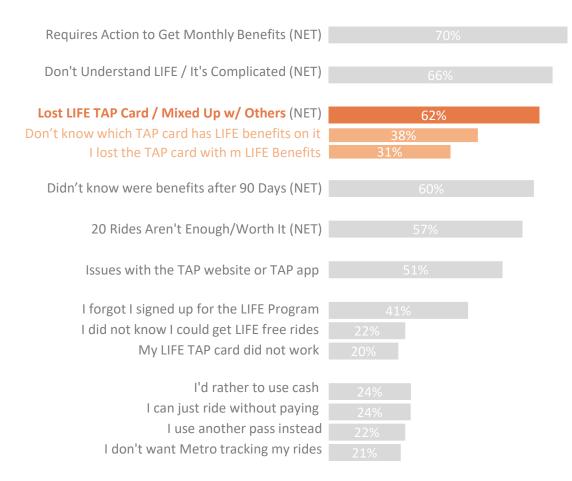
Inactive LIFE Member (Lapsed After 90 Days)



Among Inactive LIFE Members (Never Used or Stopped Using Benefits)

Losing the LIFE TAP card or getting it confused with other cards contributed to 62% of inactive LIFE members not using their benefits

Why Never Used / Stopped Using LIFE Monthly Benefits (Big/Small Reason)

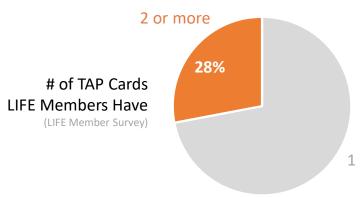


Twice I lost the card and didn't have a payment method [other than] coins

I lost the card, but I was supposed to get the benefits transferred. I don't know why exactly my benefits haven't transferred yet.

Active User (Using 90 Days)

Active User (Using 90 Days)



Among Inactive LIFE Members (Never Used or Stopped Using Benefits)

Nearly two-thirds of inactive LIFE members cite not being aware of the monthly benefits

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I'd rather to use cash	24%		
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Once they take the bus again after [the 90 days] expire, they're like, 'OK, that's it.'

LIFE Program Administrator

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

Inactive LIFE Member

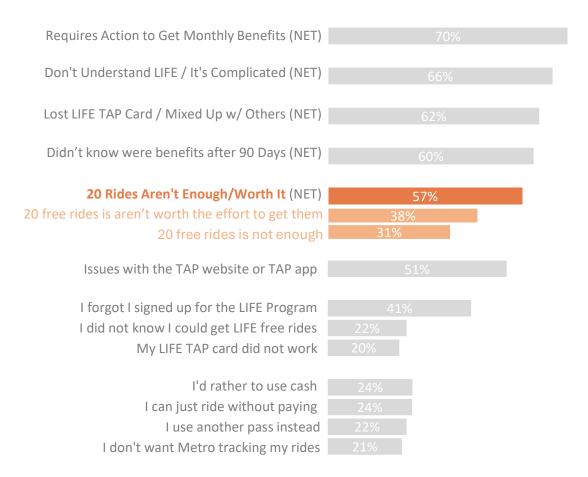
I just found that out yesterday about the 20 free rides.

Inactive LIFE Member
(Never Used LIFE Benefits

Among Inactive LIFE Members (Never Used or Stopped Using Benefits)

The question of whether 20 free monthly rides are enough is relative to the effort required to get them

Why Never Used / Stopped Using LIFE Monthly Benefits (Big/Small Reason)



Yes Don't Know No It's worth [the effort]. It's 20 free rides and that's saving money. Don't Know It's worth [the effort]. It's saving money.

Appeal of 20 Free Monthly LIFE Rides

(2024 Eligible Non-Member Survey)



61% extremely/very appealing



Among Inactive LIFE Members (Never Used or Stopped Using Benefits)

About half of inactive LIFE Members cite issues with TAP website/app for not using LIFE benefits

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I forgot I signed up for the LIFE Program I did not know I could get LIFE free rides My LIFE TAP card did not work	51% 41% 22% 20%		

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

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].

(Lapsed After 90 Days)

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

Inactive LIFE Member (Stopped Using Monthly LIFE Benefits)

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 LIF Benefits)

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Among Inactive LIFE Members (Never Used or Stopped Using Benefits)

Some LIFE Members experience failure to launch, with forgetting they signed up as the leading challenge

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I'd rather to use cash I can just ride without paying I use another pass instead I don't want Metro tracking my rides	24% 24% 22%		

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

Inactive LIFE Member (Lapsed after 90 days)

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

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 90 Days)



Among Inactive LIFE Members (Never Used or Stopped Using Benefits)

There are several barriers that are more systematic in nature that will be difficult to overcome

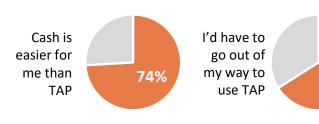
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Cash Preference

Barriers to Using TAP (Among Cash-Dominant Riders)

(Cash to TAP Study, 2022)



Riding without Paying

A lot of (riders) will tell us, '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 The [fare boxes] don't work. I have seen that a lot.

> Active User (Using Monthly LIFE Benefits)

66%

You ask the bus driver; can I get a courtesy ride I don't have any money.

TAP Vendor

Inactive LIFE Member (Stopped Using Monthly



Further Recommendations

Reducing/Eliminating Efforts to get monthly passes	
20-Ride Auto Load Expansion	TAP Vendors, Website, One Form Application
DPSS EBT Verification at TVM Machines and Taptogo.net and marketing	Approved at April Metro Board meeting with a Winter 2026 Launch date
Strengthen Communications of LIFE Monthly Benefits	
Expand existing LIFE marketing campaign	Refine existing LIFE marketing campaign and strengthen partnerships with community based organizations
Monthly Email Reminders - Ongoing	Continue email reminders deemed as an effective tool to increase benefit utilization
Short Message Service (SMS) Notifications	Pilot SMS notifications to improve customer engagement and keep members informed about monthly benefits during onboarding, and after the first 90 days
Making Sure Members can get questions answered	
Agency Informational Workshops with TAP	Workshops will support agency staff's ability to address customer inquiries about TAP, how to access monthly benefits and ride our system.
Improving Onboarding Experience of new members	
LIFE QR Code Sticker on TAP Card – July 2025	Identifier for LIFE TAP Card to serve as benefit reminder and easy link to load card
Promote new LIFE Administrator Offices – Ongoing	South Los Angeles/ Van Nuys
Investing in Supportive Services	
Transformative Climate Communities (TCC) Grant	Continue the South LA TCC Grant Program and launch the Pomona TCC Grant Program

Youth on the Move Expansion

Solis Amendment - Direct the CEO to expand the Youth on the Move Program (YOTM) to all Transitional Age Youth (TAY), regardless of age or enrollment in the Independent Living Program.

- According to a California Policy Lab Study conducted in partnership with Department of Children and Family Services (DCFS), 1,000 youth age out foster care each year and nearly 25% will experience homelessness due to a lack of support services.
- Expansion of YOTM would require an administrator from new organization and approval of budget to cover cost of free rides.
- Metro staff have been meeting with DCFS and Los Angeles Housing Services Authority (LAHSA) on ways to expand program.
- YOTM currently has 2965 (74%) registered participants out of 4000 eligible youth in DCSF Independent Living Program.
- 988 (33%) of these are active, with 71,782 boardings so far in FY25.
- LAHSA estimates an additional 325 eligible participants (GoPass/U-Pass eligible students would be referred to their school first), which would cost Metro an estimated \$62,000, annually.

	Participants	Pass Value	Cost of Boardings	Cost Per Participant
FY24	1123	\$4.27M	\$189,683	\$168.91
FY25 YTD (8 Months)	988	\$3.79M	\$125,657	\$190.77
LAHSA	325			\$62,001.81



Metro

Next Steps

- Staff will proceed with implementing LIFE Program enhancements to address survey responses and explore additional efforts to increase benefit utilization and program awareness.
- Staff will work with Metro Marketing to update the existing LIFE Program
 marketing campaign to address the challenges identified in the surveys.
- Continue working with DCFS and LAHSA on opportunities for Youth On The Move expansion.

