

# ECONOMICS OF HEALTHY FOOD INCENTIVES AT MICHIGAN FARMERS MARKETS

## 7-24-17 WEBINAR

(archive at: <http://foodsystems.msu.edu/resources/economics-of-healthy-food-incentives-at-michigan-farmers-markets-webinar>)

### Q&A SUMMARY

(answers provided by webinar partners: Fair Food Network, Michigan Farmers Market Association, MSU Product Center - FoodAgBio/Center for Economic Analysis, USDA Agricultural Marketing Service)

Question	Answer
<b>I'm unfamiliar with the Hoophouses for Health program. Could you provide a brief overview of this program?</b>	You can learn a lot more about Hoophouses for Health at <a href="http://mifma.org/hoophousesforhealth/">http://mifma.org/hoophousesforhealth/</a> . Hoophouses for Health is a program designed to increase access to Good Food for vulnerable families while at the same time expanding the Good Food infrastructure and season extension capacity of Michigan farmers.
<b>What types of markets would increase access to SNAP recipients? Refer to the grey and orange graph</b>	All farmers markets can increase food access for SNAP recipients! The grey and orange chart simply shows the total number of farmers markets in Michigan (in grey) and the number that have been authorized to accept SNAP. Each market not yet accepting SNAP could expand access by becoming authorized.
<b>Does MIFMA, or do others, have suggestions for options for fiduciaries for farmers markets? We have a local market where the DDA was acting as a fiduciary so that EBT could be accepted at the market, but they've recently decided they can't play that role and the market is looking for ways to either 1. Educate the Village and DDA's auditor that they CAN be the fiduciary or 2. Find an alternative fiduciary.</b>	In our most recent compensation study, we found that common sponsors (which may or may act as the fiduciary) include local governments, nonprofit organizations, Chambers of Commerce, and hospitals, in addition to DDAs. Markets can also be run by vendor associations or as their own nonprofit.
<b>What are the best communication avenues - that you've found - to promote SNAP at Farmers Markets? How can we best reach SNAP participants engage them in our markets?</b>	Each year, MIFMA surveys farmers markets that accept SNAP in our state. Each year, markets tell us that the most effective outreach strategies, from their perspective, are word of mouth, signage within the market, and working with community partners who serve SNAP eligible residents to increase awareness. Other popular tools include flyers/posters, newspapers and social media.



<p>Coming a little late, so sorry if this was covered— Amanda, how did you track out of state data? For example, the number of farmers markets in a state compared to number of farmers markets that accept SNAP. Asking from Wisconsin and was particularly interested in the Wisconsin data!</p>	<p>The total number of farmers markets by state is from the national Farmers Market Directory hosted by USDA Agricultural Marketing Service (AMS). The number of farmers markets in each state accepting SNAP is reported by the USDA Food and Nutrition Service (FNS) and reflects the number of authorized SNAP retailers which self-identify as a farmers market on their application to accept SNAP.</p>
<p>is there a cap to the “double up” dollars an individual can receive?</p>	<p>\$20 per market day</p>
<p>How are market’s funding the double up portion of the double up food buck program?</p>	<p>A market that participates in Double Up receives funding from Fair Food Network to support the incentives spent at their market. Fair Food Network receives funding for the program from private foundations and USDA Food Insecurity Nutrition Incentive program.</p>
<p>Sorry for repeat--I can’t tell if my question sent to the group. What are the best ways to reach SNAP recipients to engage them in Farmers Markets accepting SNAP? Double Up?</p>	<p>live answered</p>
<p>What is the origin of the funding that is used in MI to pay for the DUFB program? Are these federal, state, NGO?</p>	<p>Private funding and the federal FINI program</p>
<p>Were there any markets that discontinued the DU and/or SNAP programs during the analysis timeline? If so how were they accounted for?</p>	<p>This is a great question. Our independent variable (IV) is an annual measure and at the county level. The farmers market transaction data was aggregated to the county level. In some cases, there were multiple farmers markets in a county with DUFB. In others, there may have been just one or zero. Because we only had an annual IV, there was not a mechanism to account for flows in or out. Therefore, the indicator of DUFB was a county with at least 1 FM participating in DUFB in the 2012 period. To your broader point, this is why detailed total transactions is very important. We can greatly improve our level of granularity and reduce our speculation with better data.</p>
<p>Are these programs being coordinated at the Farmers Market booth or by vendors directly? Are there tokens going through the market or are the vendors set up to take EBT directly</p>	<p>Currently in Michigan, at the majority of farmers markets that participate in Double Up, they do so through a centralized system where the market issues tokens which can be spent with individual vendors. We do have 2 farmers markets piloting technology that allows SNAP and Double Up transactions to take place electronically with each individual vendors.</p>
<p>How would we start a program in a non participating state?</p>	<p>live answered</p>



Who is being surveyed as to their level of satisfaction with DUFB- all vendors, or just those who are eligible to take those dollars?	live answered
Is there data available on the distribution of participating grocery stores? Are these mainly large grocery chains, or smaller mom and pop businesses?	Double Up is operating at a wide variety of retailers from small neighborhood stores to independent and chain supermarkets. There is a recent overview on the Fair Food Network website: <a href="https://fairfoodnetwork.org/resources/double-up-grocery-program-overview/">https://fairfoodnetwork.org/resources/double-up-grocery-program-overview/</a>
Would you be able to share customer and vendor surveys? We are looking to update ours.	live answered
What is the plan moving this work forward? I can see people in my area wanting this to continue forever	live answered
(related to my earlier question): what are the criteria for DUFB use at MI markets? F&V only?	At Michigan farmers markets, Double Up can be spent on Michigan-grown, fresh fruits and vegetables, mushrooms, herbs and plants that grow food. There is expanded eligibility in Flint, MI to address unique nutritional needs to mitigate lead exposure.
Any data on clients or FMs that don't participate and why?	In 2016, MIFMA conducted an assessment of farmers markets not yet accepting SNAP to determine what their barriers were. Our report is in the final stages of approval before we publish, but I can tell you that the three main barriers we identified were: (1) lack of time and staff support to implement, (2) costs of implementation including those associated with EBT processing equipment, and (3) a perceived lack of need within their community for SNAP acceptance. (From FFN:) Further, FFN has asked our external evaluator to help answer the question about SNAP participants who are not Double Up users. We have also organized a focus group of non-DU SNAP users in Flint to help us understand program uptake.
Is the limit of double up per day or per visit? If it is per day how do you keep track of how many times they've received snap/dufb in a day?	At farmers markets, customers can receive up to \$20 per market day in Double Up Food Bucks. If a market is participating in the program via an electronic system, the cap is enforced by the processing equipment. If the market is participating in a token program, they are recording the last 5 digits of each SNAP card number in an attempt to identify which customers have done a SNAP transaction already in the market day before issuing additional Double Up tokens.



<p>We have been very successful in Iowa with our DUFB program. What do you typically see as the next step for markets to take it to the next step?</p>	<p>That's great! There are always opportunities to add promotion and outreach activities to increase participation. In tandem, it's helpful to capture the results and impact you're having in order to share the stories with local funders to support further expansion. (One example is our recent Voices of Double Up Report <a href="https://fairfoodnetwork.org/resources/voices-of-double-up-in-america/">https://fairfoodnetwork.org/resources/voices-of-double-up-in-america/</a> ). We'd suggest connecting with Aryn McLaren at Iowa Healthiest State Initiative, which is Fair Food Network's state partner in Iowa, to brainstorm ways to build upon the success you're having at the Dubuque Farmers Market.</p>
<p>Although your focus is on FMs today, I wonder if you work with Mobile Markets that go into underserved communities as a way to get fresh local produce to communities - (still increasing sales for local farmers) -- and, most importantly, if you can talk about mobile markets, do you know if they can accept SNAP EBT, accept WIC and Senior FMNP, and can apply double up?</p>	<p>AMS is currently sponsoring a mobile market cooperative research study. It is currently in the production stages. The cooperator was Lydia Zepeda.</p>
<p>I am confused about how you know that more dollars than SNAP and Double UP are being spent by the consumers using these payment methods</p>	<p>The transaction data includes SNAP issued and redeemed, and DUFB issued and redeemed. It is a weekly tracking of these flows at each farmers market, and includes the number of each transactions. So, we are able to see the weekly flows/values of these different values. (also live answered)</p>
<p>Sorry if you went over this and I missed it; do you know what fraction of SNAP recipients in MI use DUFB?</p>	<p>We know that in Flint, where we can track unique users, we are reaching ~40% of the SNAP population. We can't yet track unique users in other areas but we are working on it!</p>
<p>Do these findings have any impact on the incentive programs that exist at grocery retail (i.e. not farmer's markets), or is there any research planned for grocery programs? Thanks!</p>	<p>live answered</p>
<p>Did this study include the impact of DUFB at retail grocery stores?</p>	<p>live answered</p>
<p>How does a market become a part of the Fair Food Network?</p>	<p>You can email Fair Food Network's Noah Fulmer at <a href="mailto:nfulmer@fairfoodnetwork.org">nfulmer@fairfoodnetwork.org</a> to learn more about the resources Fair Food Network has available for states and regions looking to plan and implement Double Up Food Bucks programs.</p>



<p><b>Are there any general media campaigns surrounding SNAP/Double Up at markets that community partners could use/tailor to their communities?</b></p>	<p>Fair Food Network has easy-to-adapt marketing materials and press templates available through its state partners. Where you are in Jefferson County, Colorado, you can reach out to Amy Nelms at LiveWell Colorado to discuss Double Up outreach resources.</p>
<p><b>For an organization not in the Fair Food Network footprint, what resources are available to fund doubling SNAP at the markets?</b></p>	<p>live answered</p>
<p><b>Has there been surveys/studies conducted for customers that addressed accessibility to FMs?</b></p>	<p>Yes FNS has looked at these studies. Eric Williams is an analyst that has looked at this in their division.</p>
<p><b>What states ARE participating in the DUFB program?</b></p>	<p>You can find list of other states in the Double Up National Network online at <a href="http://www.doubleupfoodbucks.org/national-network/">http://www.doubleupfoodbucks.org/national-network/</a></p>
<p><b>Any indication of why the decrease in redemptions at Farmers Market over the past years?</b></p>	<p>The nominal value of SNAP distributed has decreased (particularly since the increase from the ARRA stimulus sunset in 2013), so a decrease in the value of redemptions is expected. The share of SNAP redemptions at farmers markets has increased over that same time. In Michigan, MIFMA believes there are several contributing factors, including but not limited to: decrease in SNAP distribution, increase in the number of farmers markets thus spreading out the existing shopper base over a larger number of markets, and the fact that SNAP recipients transition in and out of the program frequently thus creating a continual need for education to new SNAP recipients that they can use their SNAP benefits at farmers markets. One other factors may have nothing to do with the program, but be related to data collection. There is still some "noise" in the data, for example missing or incomplete information.</p>



<p><b>Is there data which would support the Double Up Program is increasing quality of life of under served populations and/or increasing productivity/accessibility to social mobility?</b></p>	<p>That stretches the boundaries of this study a bit, but customer survey data used here indicate that among DUFB customers in 2015, nearly 75% felt that the fruit and vegetable quality at the farmers market was better than the quality of fruits and vegetables where they usually purchase them, and two-thirds felt that fruit and vegetable prices were the same as or cheaper than where they usually purchased fruits and vegetables. I think to really get as this question, we would have to consider case studies or have data very good details on participants. (From FFN:) We also know, from our external evaluator, that participants are eating more fruits and vegetables, and purchasing F+V more frequently. Further, vendors and store owners report that participating in the program has had a positive effect on their business -- increasing sales, new/returning customers, and strengthening their business/market and community. (Evaluator is Gretchen Swanson Center for Nutrition, source is 2016 Double Up Food Bucks Evaluation Report.)</p>
<p><b>Do your FMs in rural places have any particular strategies to combat "pride" when promoting SNAP/DUFB? Where I am, our need exceeds our use of SNAP due to pride.</b></p>	<p>One way that markets can reduce stigma associated with using food assistance benefits, is by also accepting credit/debit cards in the same way that they accept SNAP. This expands the number of customers in the market who can be making purchases with cards and/or tokens and removes the ability to single out SNAP customers as the only ones making purchases in that way.</p>
<p><b>How have Farmers markets been impacted by the expansion to retailers?</b></p>	<p>While this question is really beyond the scope of this particular study, FFN can say a little about this based on information from our external evaluator Gretchen Swanson Center for Nutrition. They report that half of Double Up grocery store customers also use the program at farmers markets, which was higher than the proportion of farmers market customers who also reported using it in grocery stores. This seems to indicate that the grocery program is not having much impact on (or at least is not pulling customers away from) farmers markets.</p>
<p><b>Would you view tribal jurisdictions (reservations) in the same way as states in terms of starting up a DU program?</b></p>	<p>Yes, and there are great folks in South Dakota working to make Double Up available on reservation lands in the coming years, and Fair Food Network can connect you.</p>



<p>The AARP Foundation Fre\$hSavings program is similar, with a \$10 threshold for \$10 in tokens for F&amp;V.</p>	<p>n/a</p>
<p>Is it possible for cities to fund their own SNAP incentive programs? Are there examples of cities that have done this? If so, what has sold this idea to cities?</p>	<p>Yes, there are a growing number of cities, counties and states that are funding Double Up programs, for a mix of reasons ranging from economic development to public health and food access. Fair Food Network has been working with Double Up state partners on materials that make the case to local governments about why investing in Double Up programs is a smart idea. In Colorado, we'd suggest reaching out to Amy Nelms at LiveWell Colorado to discuss their approach for this kind of funding.</p>
<p>Will MSU or FFN be creating any briefs or dissemination tools with this data to share with others advocating for FINI policy with their local legislators?</p>	<p>live answered</p>
<p>How did you decide to use the \$20 threshold?</p>	<p>live answered</p>
<p>Is the idea that more dollars are being spent, really the idea that more SNAP \$ are being spent than the \$20 cap on Double UP? Or are you saying more cash, or debit or credit is being spent?</p>	<p>live answered</p>
<p>In addition to the double up incentives , what types of educational activities were found to be successful in increasing knowledge, awareness and consumption of fruits and vegetables at the markets ?</p>	<p>Cooking demonstrations, SNAP-Ed activities, and recipe card distribution are three of the most common educational activities we find that work well at farmers markets. There are many others as well! Recorded webinars available at <a href="http://www.mifma.org/webinars">www.mifma.org/webinars</a> further discuss SNAP-Ed programming at farmers markets.</p>
<p>How are these incentives redeemed? I am assuming they are using EBT equipment? Could you provide any additional information on what processor you use?</p>	<p>Redemption at farmers markets happens either by customers literally "spending" their Double Up tokens with participating farmer/vendors or in some cases redeeming the Double Up Bucks that were earned on a debit-like Double Up electronic card at a vendor that has an iPad register that can accept e-incentive payments. We are starting to offer the e-incentives at an expanding number of farmers markets and farm stands starting next year. This is a transaction technology that was piloted in Flint at the farmers market and remains in place there.</p>
<p>Comment...In Arkansas, offering DUFBs and increasing DUFB markets has "caused" other private funders to develop their own doubling programs.</p>	<p>n/a</p>



Any indication of why the decrease in redemptions at Farmers Market over the past years?	n/a - duplicate question
Is it \$20 per month or per season...?	Per market day!
I don't know if anyone asked this already, connected to the \$20 match question, but how did FFN decide to use \$2 tokens for DUFB, limiting the match to \$2-\$2 rather than dollar for dollar?	We decided to use a \$2 match token primarily to distinguish the Double Up token from the \$1 tokens that were being used for SNAP redemption at farmers markets.
What is the main method that DUFB are issued at markets? Do they used tokens or are the vendors authorized to redeem SNAP themselves?	Markets most commonly use tokens to issue Double Up, which customers get at the central information desk/Manager office when they arrive.

