



**Farmers Markets for All:
Exploring Barriers and Opportunities for Increasing
Fresh Food Access by Connecting Low-Income
Communities with Farmers Markets**

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About ASAP (Appalachian Sustainable Agricultural Project):

ASAP has been a national leader in the local food movement for more than a decade. ASAP's mission is to help local farms thrive, link farmers to markets and supporters, and build healthy communities through connections to local food. The organization's work includes a broad array of planning, communication, grassroots organizing, research, and advocacy in order to generate awareness and increase consumer demand for local food and farms, develop the regional capacity to support local farms, expand the availability of locally grown food, and foster systemic change in agriculture and the food system.

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Common Definitions and Terms

Nutrition Assistance Benefits. The Food and Nutrition Service of the U.S. Department of Agriculture (USDA) has a variety of nutrition assistance programs available to enhance the food security and nutrition of the nation's most vulnerable populations. Nutrition assistance benefits provide financial assistance to low-income individuals and families in order to purchase food. These programs include SNAP and WIC (including the FMNP and WIC F&V checks), as well as the SFMNP.

SNAP (*Supplemental Nutrition Assistance Program*). Formerly known as food stamps, SNAP is a federal assistance program that helps qualifying low-income individuals and families purchase food. Since 2002, EBT (Electronic Benefits Transfer) machines are required to complete all SNAP transactions.

EBT (*Electronic Benefits Transfer*). EBT is an electronic system that allows SNAP participants to transfer their federal benefits to a merchant's account to pay for food purchases. Benefit dollars are deposited monthly into recipients' EBT accounts and are available for use at authorized locations. EBT cards are swiped through a point-of-service (POS) machine, much like a debit card.

WIC (*Special Supplemental Program for Women, Infants, and Children*). WIC is a federally funded program managed by individual states that provides supplemental food, health care services, and nutrition education to pregnant and postpartum women and children up to age five. The WIC supplemental nutrition package provides vouchers for specific food items such as milk and whole grains. A voucher for fruits and vegetables is included in the monthly package.

WIC F&V Vouchers (*WIC Fruit and Vegetable Vouchers*). Issued to WIC recipients on a monthly basis, F&V vouchers are used to purchase fresh fruits and vegetables from any authorized merchant. At this time, F&V vouchers cannot be used at farmers markets in North Carolina.

FMNP (*Farmers Market Nutrition Program*). Issued once a year, FMNP coupons allow WIC beneficiaries to shop at participating farm stands and farmers markets for fresh fruits and vegetables. In 2012, program participants in North Carolina received \$24 worth of coupons (six coupons value at \$4 each). Note that not all counties in North Carolina are eligible for FMNP programs.

SFMNP (*Senior Farmers Market Nutrition Program*). Similar to the FMNP, SFMNP provides coupons to low-income seniors for use at farm stands and farmers markets. Note that not all counties in North Carolina are eligible for SFMNP programs.

Nutrition Incentive Programs. These are locally run programs that offer a direct match for farmers market purchases made using federal nutrition benefit dollars. These programs are generally developed, managed, and funded through collaborations between individual markets, local organizations, private foundations, and/or local, state, or government organizations.

Common Barriers for Low-Income Residents in Accessing Farmers Markets

Nationally, the development of new farmers markets has exploded over the past 15 years, yet low-income consumers' use of these markets has not seen the same growth.¹ A number of research studies provide insight into the common challenges and barriers keeping low-income community members from participating in farmers markets.² Barriers include convenience of markets, pricing concerns, cultural barriers, and issues related to the use of federal nutrition benefits, as well as an overarching lack of consumer awareness about the availability of farmers markets and the advantages of shopping at them.

While there are many opportunities for connecting low-income individuals to local farmers markets, barriers exist that limit participation. This report is intended to 1) summarize the existing literature on the common barriers to farmers market accessibility and 2) outline possible practices and opportunities for linking low-income communities with farmers markets. Included at the end of this report is a summary of recommendations for increasing low-income consumers' use of farmers markets based on both the experiences of ASAP (Appalachian Sustainable Agriculture Project) and best practices from markets around the country.

Convenience

Studies show that low-income residents may be less aware of the existence of nearby farmers markets, as well as have a more difficult time making a trip to these markets than other consumers.³ Low-income families and individuals may be juggling multiple jobs, dealing with inadequate transportation, and struggling to access basic resources, among other things. In research studies conducted by Briggs et al., Colasanti et al., and Grace et al., many low-income consumers named convenience as the driving force behind their shopping choices.⁴ Convenience can mean a variety of different things to different people, including 24-hour access, one-stop shopping, consistent product availability, or proximity of markets to public transportation, home, or other regularly accessed places.⁵ According to a study of Oregon Food Stamp recipients, the limited days and times of markets “impose a burden of planning upon consumers.”⁶ For those working long, unusual hours or managing small children, making a trip to the farmers market rather than a supermarket or convenience store offering one-stop shopping is challenging.⁷

¹ Suzanne Briggs et al., *Real Food, Real Choice: Connecting SNAP Recipients with Farmers Markets*, 2010, Community Food Security Coalition and the Farmers Market Coalition, 2, http://www.foodsecurity.org/pub/RealFoodRealChoice_SNAP_FarmersMarkets.pdf

² Briggs et al., *Real Food, Real Choice*; Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage in Michigan: Perspectives from Marginalized Populations,” *Journal of Hunger & Environmental Nutrition* 5, no. 3 (2010): 316-338; Fisher, *Hot Peppers*; Laura Flamm, “Barriers to EBT Use at Farmers’ Markets: Lessons in Empowerment Evaluation from Rural Ohio,” *Journal of Hunger and Environmental Nutrition* 6 (2011): 54-63; Christine Grace et al., “Barriers to Using Urban Farmers’ Markets: An Investigation of Food Stamp Clients’ Perceptions,” *Journal of Hunger & Environmental Nutrition* 2, no. 1(2007): 55-75; Joanne Nedovich and John Metrick, *Connecting Local Farmers with USDA Farmers Market Nutrition Program Participants*, 2010, U.S. Department of Agriculture, Agricultural Marketing Services, <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5083319>; Josaphine Stevenson, *Structuring Low-Income Inner City Residents’ Access to Farmers’ Markets: An Ethnography*, (MA thesis, California State University, Long Beach, 2012), Proquest/UMI (Publication no. 150763), <http://gradworks.umi.com/1507673.pdf>.

³ Briggs et al., *Real Food Choices*, 14-16.

⁴ Briggs et al., *Real Food, Real Choice*, 15; Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage,” 329; Grace et al., “Barriers to Using Urban Farmers’ Markets,” 63.

⁵ Briggs et al., *Real Food, Real Choice*, 15; Fisher, *Hot Peppers*, ” 5; Grace et al., “Barriers to Using Urban Farmers’ Markets,” 64.

⁶ Grace et al., “Barriers to Using Urban Farmers’ Markets,” 63.

⁷ Nedovich and Metrick, *Connecting Low Income Farmers*, 10; Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage,” 328.

Lack of reliable, affordable, and expedient transportation options is another major challenge for low-income consumers who may not own a car and must rely on public transit.⁸ This can be particularly true for families with children who struggle to transport children and purchases home from the market and/or organize childcare so they can do their shopping.⁹ Many seniors living on fixed incomes and constrained by their own physical mobility challenges also face difficulties getting to and from the local farmers market without transportation assistance.¹⁰

Several recent studies noted the “usability” of farmers markets as a disincentive for some potential shoppers, citing crowds, lines, difficulty comparison-shopping between vendors, and a general discomfort with the format and norms of the market.¹¹ Furthermore, low-income community members discussed limited product availability at farmers markets, including hard-to-find ethnic vegetables,¹² easy-to-prepare convenience foods,¹³ and out-of-season or imported fruits and vegetables.¹⁴ Exacerbating these issues of product choice and selection, some study respondents noted frustration at making a futile trip to the market when vendors run out of desirable items early in the day.¹⁵ Briggs et al. noted additional challenges in the seasonal nature of farmers markets, which run counter to the habitual patterns of most shoppers; when markets reopen after winter closings, even dedicated market patrons have to adjust their habits to return.¹⁶

Product Pricing

Research studies by Fisher, Flamm, Briggs, and others have found that high prices are a primary reason low-income shoppers avoid shopping at farmers markets.¹⁷ However, recent research by Stevenson, who in 2011 looked at the impact of urban farmers markets on low-income communities, found that in many communities, farmers market pricing is competitive with local supermarkets.¹⁸ Stevenson’s findings are corroborated by other studies, including research conducted by Pirog and McCann who compared prices of common items at farmers markets versus supermarkets in Iowa. Pirog and McCann found that a market basket of common summer produce has a slightly *lower* mean price per pound than a comparable market basket from the supermarket.¹⁹ Another study by Flaccavento of communities in the southeast and Appalachia found similar results: in 74 percent of communities studied, produce was less expensive at farmers markets than at supermarkets, by an average of 22 percent.²⁰ This held true even for organic

⁸ Fisher, *Hot Peppers*, 6.

⁹ Briggs et al., *Real Food, Real Choice*, 15.

¹⁰ Nedovich and Metrick, *Connecting Local Farmers*.

¹¹ Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage,” 331; Grace et al., “Barriers to Using Urban Farmers’ Markets,” 68.

¹² Colasanti, et al. “Understanding Barriers to Farmers’ Market Patronage,” 321; Fisher, *Hot Peppers*, 38; Stevenson, *Structuring Low-Income Inner City Residents’ Access to Farmers’ Markets*, 66.

¹³ Fisher, *Hot Peppers*, 4-5.

¹⁴ Grace et al., “Barriers to Using Urban Farmers’ Markets, 64-65.

¹⁵ Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage,” 328.

¹⁶ Briggs et al., *Real Food, Real Choice*, 15.

¹⁷ Briggs et al., *Real Food, Real Choice*, 14; Colasanti, et al. “Understanding Barriers to Farmers’ Market Patronage,” 326; Fisher, *Hot Peppers*, 11, 16; Flamm, “Barriers to EBT Use,” 59; Grace et al., “Barriers to Using Urban Farmers’ Markets, 63; Stevenson, *Structuring Low-Income Inner City Residents’ Access to Farmers’ Markets*, 62-63.

¹⁸ Stevenson, *Structuring Low-Income Inner City Residents’ Access to Farmers’ Markets*, 58.

¹⁹ Rich Pirog and Nick McCann, *Is Local Food More Expensive: A Consumer Price Perspective on Local and Non-local Foods Purchased in Iowa*, 2009, Leopold Center for Sustainable Agriculture, i, <http://www.leopold.iastate.edu/sites/default/files/pubs-and-papers/2009-12-local-food-more-expensice-consumer-price-perspective-local-and-non-local-foods-purchased-iowa.pdf>.

²⁰ Anthony Flaccavento, *Is Local Food Affordable for Ordinary Folks? A Comparison of Farmers’ Markets and Supermarkets in Nineteen Communities in the Southeast*, 2011, Scale, Inc., 2, <http://www.ruralscale.com/resources/downloads/farmers-market-study.pdf>.

foods, with organic produce priced on average 16 percent lower at farmers markets than in supermarkets in 88 percent of communities studied.²¹ Research into this common discrepancy – between consumer perception and actual product costs – is limited, but some markets are attempting to use education and outreach to address this issue and to clarify the competitive prices available at farmers markets.²²

In addition to the actual prices of food items, Grace et al.’s research found that low-income consumers preferred supermarket pricing structures (i.e. four for a dollar) or prepackaged bundles of foods with clearly marked prices (one bunch for \$3.65) over what they found at the farmers market.²³ The research team further found that, of the 100 Oregon food stamp clients who participated in their study, 49 percent noted the role of promotions as a deciding factor in food purchasing.²⁴ The lack of clear signs listing available product offerings and prices at farmers markets was said to create a more confusing shopping experience than what consumers were used to at grocery stores.²⁵

Language and Cultural Barriers

In one research study by Colasanti et al., many of the low-income community members who participated in the study cited language and cultural barriers as reasons for not participating in farmers markets. In several studies, non-English speakers mentioned the language barrier as a major hurdle to shopping at farmers markets.²⁶ Furthermore, Latina women in a Michigan focus group cited an unwelcoming atmosphere at local farmers markets as a major disincentive to patronizing. These women felt that they were being watched while shopping and that vendors acted unfriendly and openly annoyed at the Latino children (more so than with white children).²⁷

As previously mentioned, the limited product selection at many markets is also often cited as a significant barrier. Many study respondents desire a greater variety of culturally appropriate options (i.e. vegetables more popular in Asian, Latino, or Kosher cuisine) than they can find at their local farmers markets.²⁸ In one study of shoppers at two farmers markets in Los Angeles, 80 percent of the women interviewed reported that they are unable to purchase the foods they typically eat at home from local vendors.²⁹

Federal Nutrition Benefits³⁰

Low-income individuals often rely on their federal nutrition benefits to feed their families. For families dependent on Supplemental Nutrition Assistance Program (SNAP) benefits, the inability to pay for their market purchases using their Electronic Benefit Transfer (EBT) cards or other vouchers can be prohibitive.³¹ Some local markets actually *do* accept EBT, indicating a need for further marketing and outreach.³² In most cases, however, markets lack the capacity to accept federal nutrition benefit dollars for payment.

²¹ Ibid.

²² Briggs et al., *Real Food, Real Choice*, 14.

²³ Grace et al., “Barriers to Using Urban Farmers’ Markets, 68.

²⁴ Ibid.

²⁵ Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage,”327.

²⁶ Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage,”332; Fisher, *Hot Peppers*, 38; Grace et al., “Barriers to Using Urban Farmers’ Markets, 67.

²⁷ Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage,”331.

²⁸ Briggs et al., *Real Food, Real Choice*, 15; Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage,”321; Fisher, *Hot Peppers*, 16.

²⁹ Stevenson, *Structuring Low-Income Inner City Residents’ Access to Farmers’ Markets*, 66.

³⁰ Definitions of the terms and acronyms related to nutrition benefits and incentives used in this section and throughout the rest of this paper can be found in the front of this document.

³¹ Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage,”330.

³² Colasanti et al., “Understanding Barriers to Farmers’ Market Patronage,”330.

This situation is starting to change; the number of markets able to accept EBT has increased by 360 percent over the past five years,³³ yet less than a quarter of markets throughout the country have the capacity to accept this form of payment.³⁴ A similar percentage of markets accept Farmers Market Nutrition Program (FMNP) or Senior Farmers Market Nutrition Program (SFMNP) coupons,³⁵ and fewer take the Fruit and Vegetable (F&V) vouchers provided by the Special Supplemental Program for Women, Infants, and Children (WIC).³⁶

The Logistics of Accepting Food Stamps at Farmers Markets

Farmers markets' inability to accept food stamps has been the result of national policy changes and technology limitations. In the mid-1990s, food stamp transactions moved from paper vouchers to electronic payments using EBT machines.³⁷ This shift had the positive outcome of decreasing the stigma of paper coupons,³⁸ but processing EBT payments now requires internet access and electricity – functionally cutting off most farmers markets from SNAP benefits.³⁹ Fortunately, with advances in technology, wireless internet services, and longer-life batteries, EBT systems have become more available for use and are now increasingly available at farmers markets.⁴⁰ The cost to outfit and even more importantly manage these systems, however, remains a significant barrier for many markets.⁴¹

Compounding the difficulties with EBT access, some farmers market managers perceive the process of becoming an approved vendor for federal benefit programs to be burdensome.⁴² Even after approval, managing each of these programs to ensure receipt of compensation and tracking program participation can be time-intensive and overwhelming for market managers, most of whom are part-time employees or volunteers.⁴³

Lack of Information and Awareness

Research studies have noted a loss of basic cooking, storing, and preserving skills needed to prepare fresh foods in many low-income communities, skills needed to become consistent farmers market shoppers.⁴⁴ Furthermore, limited experience with different fruits and vegetables can keep people from trying the variety of offerings available at a farmers market,⁴⁵ and a lack of understanding regarding elements of

³³ Farmers Market Coalition, *Farmers Markets Make Local Food Fair for Everyone: Farmers Market Coalition Celebrates Fresh Food Equity During National Farmers Market Week*, 2012,

<http://farmersmarketcoalition.org/food-equity-8-9-2012>

³⁴ The Agricultural Marketing Service reports 1,652 out of 7,853 markets accepted SNAP in 2012. U.S. Department of Agriculture, *USDA National Farmers Market Search*, 2012, <http://search.ams.usda.gov/farmersmarkets/>, accessed on Sept. 15, 2012.

³⁵ Ibid.

³⁶ Ibid.

³⁷ Briggs et al., *Real Food, Real Choice*, 10.

³⁸ Nora Owens and Kelly Verel, *SNAP / EBT at Your Farmers Market: Seven Steps to Success*, 2010, Project for Public Spaces and Wholesome Wave, 9, http://www.pps.org/pdf/SNAP_EBT_Book.pdf.

³⁹ Briggs et al., *Real Food, Real Choice*, 10.

⁴⁰ Drew Love, *Farmers Market SNAP Sales Soar in 2010*, April 19, 2011, Farmers Market Coalition, <http://farmersmarketcoalition.org/snap-sales-soar-2010>.

⁴¹ Candace Young et al., “Farmers’ Markets in Low Income Communities: Impact of Community Environment, Food Programs and Public Policy,” *Community Development* 42 no. 2, 2011, 215-216.

⁴² Suzanne McNutt et al., *Nutrition Assistance in Farmers Markets: Understanding Current Operations – Formative Research Findings, Final Report*, 2012, U.S. Department of Agriculture, vi, <http://www.fns.usda.gov/ora/MENU/Published/snap/FILES/ProgramOperations/FarmersMarkets.pdf>.

; Young et al., “Farmers’ Markets in Low Income Communities,” 216.

⁴³ Briggs et al., *Real Food, Real Choice*, 22; Young et al., “Farmers’ Markets in Low Income Communities,” 216.

⁴⁴ Fisher, *Hot Peppers*, 4-5.

⁴⁵ Fisher, *Hot Peppers*, 4; Mary Elizabeth Kunkel et al., “Evaluation of the South Carolina Seniors Farmers’ Market Nutrition Education Program,” *Journal of the American Dietetic Association* 103 no. 7 (2003): 881.

nutrition and health can lead to an undervaluing of fresh produce in favor of inexpensive convenience foods.⁴⁶

A poor awareness of the markets themselves (where they are, what times they operate, what products are available, and how the transactions work) creates additional barriers and challenges for low-income consumers.⁴⁷ Many SNAP recipients remain unaware that they can use their benefits at some farmers markets and that additional incentives may be available.⁴⁸ Foreign-born community members in Michigan cited the absence of information and advertisements about farmers markets in their communities through alternative or foreign-language media.⁴⁹

Opportunities for Connecting Low-Income Residents with Local Farmers Markets

Farmers markets around the country have partnered with local nonprofit organizations and government agencies to find new and innovative ways to connect low-income residents with their services. In some cases, this has meant locating farmers markets in low-income neighborhoods or near social service offices.⁵⁰ In other cases, addressing food cost issues in under-resourced communities with nutrition incentive programs has had impressive results in increasing participation.⁵¹ Still other communities have brought nutrition education campaigns directly into their markets, leading to a higher appreciation for fresh local produce and resulting in increased purchases and better eating habits for all customers.⁵² All of these techniques illuminate opportunities for bridging the gap and increasing sales of nutritious foods to low-income residents and all shoppers at local farmers markets. These ideas and more are explored in the following sections.

⁴⁶ Bradbard et al., *Understanding the Food Choices of Low-Income Families*, 9; Grace et al., *Barriers to Using Urban Farmers' Markets*, 65-67.

⁴⁷ Briggs et al., *Real Food, Real Choice*, 16; Colasanti et al., *Understanding Barriers to Farmers' Market Patronage*, 324-327.

⁴⁸ Grace et al., *Barriers to Using Urban Farmers' Markets*, 61.

⁴⁹ Colasanti et al., *Understanding Barriers to Farmers' Market Patronage*, 327.

⁵⁰ Fisher, *Hot Peppers*, 38; D.C. Hunger Solutions, *Food Stamps Accepted Here: Attracting Low-Income Consumers to Farmers Markets*, 2007, 3, <http://www.dchunger.org/pdf/foodstampsacceptedhere.pdf>; Darcy Freedman et al., "The Veggie Project: A Case Study of a Multi-component Farmers' Market Intervention," *Journal of Primary Prevention* 32, 2011, 214; Grow NYC, *Healthy Food, Healthy City: Greenmarket EBT 2011 Progress Report*, 2011, 22, <http://www.grownyc.org/files/gmkt/EBT/2011EBTReport.pdf>; McNutt et al., *Nutrition Assistance in Farmers' Markets*, 4; U.S. Department of Agriculture, *Improving and Facilitating a Farmers Market*, 2002, <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELDEV3101257>; Young et al., "Farmers' Markets in Low Income Communities," 209.

⁵¹ BlueCross BlueShield of Minnesota, *BlueCross BlueShield of Minnesota's Market Bucks Pilot Program at Midtown Farmers Market: Summary of Evaluation Findings*, 2011, http://www.preventionminnesota.com/objects/pdfs/C2226hi_MarketBucks_rept.pdf; Freedman et al., "The Veggie Project," 221; Becky Bodonyi and Amy Gilroy, *Healthy Eating at Farmers Markets: The Impact of Nutrition Incentive Programs*, 2011, Oregon Public Health Institute, http://www.orphi.org/images/stories/PDF/healthy_planning_pdfs/hefm_nutritionincentives0923.pdf; Gina Kim, *Boston Bounty Bucks: Increasing Access to and Affordability of Fresh Fruits and Vegetables for SNAP Participants*, 2010, The Food Project, <http://thefoodproject.org/sites/default/files/BBB.pdf>; NYC Health, *New York City Health Department Farmers' Market Programs*, 2012, <http://www.nyc.gov/html/doh/downloads/pdf/cdp/farmers-market-report-11.pdf>; Wholesome Wave, *Double Value Coupon Program*; Wholesome Wave, *Fruit and Vegetable Prescription Program (FVRx): Overview of Program Outcomes*, 2012, <http://wholesomewave.org/wp-content/uploads/2012/07/Fruit-and-Vegetable-Prescription-Program-Overview.pdf>; Winch, *Nutrition Incentives*.

⁵² Appalachian Sustainable Agriculture Project (ASAP), *Kids Corner Market*, 2012, <http://www.asapconnections.org/kidsactivitiesatacm.html>, accessed September 23, 2012; Freedman et al., "The Veggie Project"; Grow NYC, *Healthy Food, Healthy City*; NYC Health, *New York City Health Department Farmers' Market Program*, 6.

Market Opportunities

Creating a Welcoming Atmosphere

To entice shoppers to come to a market, and to keep them coming back, farmers markets must be convenient and welcoming. While most markets strive to create an inviting environment, even just a small number of adaptations can help to build a more inclusive market environment. A few studies have developed recommendations for creating an atmosphere that will attract low-income community members. For example, Fisher,⁵³ in his study of farmers markets, discusses the importance of giving the community a sense of ownership over their local markets. With this in mind, he suggests:

- Inviting community members to sit on market advisory boards;
- Collaborating with trusted organizations and agencies to conduct market outreach and education;
- Bringing in community members and/or youth to work directly with the market; and
- Providing donations to the local food bank or other local organizations to demonstrate goodwill.

Fisher and other researchers have identified a number of additional techniques to build inclusivity into farmers markets, making them more welcoming places for all, including: addressing language and cultural barriers, managing affordability; selling an appropriate variety of affordable, easy to prepare, and culturally-appropriate products; and increasing the transparency and usability of the markets. These techniques are discussed below.

Addressing Language and Cultural Barriers

There are a number of techniques to overcome language and cultural barriers:

- Use a multi-lingual approach (when reaching out to non-English speaking communities) for all marketing and educational materials and at the market itself (i.e. multi-lingual signs, staff, etc.).⁵⁴
- Educate market managers (and farmers) about SNAP and FMNP programs – how to use these benefits and offer guidance and assistance to customers.⁵⁵
- Offer diversity trainings and information on cultural differences to provide further support to market staff and vendors.
- Invite vendors from a variety of cultural and/or ethnic groups (based on the demographics of the community) to increase the inclusivity of the market and potentially provide a wider product selection.⁵⁶

Managing Affordability

Low-income consumers often cite pricing as a major factor in decisions on where to shop and what to buy.⁵⁷ As discussed in the section *Product Pricing*, some of this may be a matter of perception that can be

⁵³ Fisher, *Hot Peppers and Parking Lot Peaches*.

⁵⁴ Council on the Environment of New York City's (CENYC) Greenmarket Program, *Food Stamps in Farmers Markets: Project Progress Report*, 2008, 11, <http://www.grownyc.org/files/gmkt/EBT/2008.EBT.report.pdf>; Fisher, *Hot Peppers*, 38; Grow NYC, *Healthy Food, Healthy City*, 8;

⁵⁵ Grow NYC, *Healthy Food, Healthy City*, 10; Owens and Verel, *SNAP/EBT at your Farmers' Market*, 19.

⁵⁶ Fisher, *Hot Peppers*, 19, 38.

addressed through outreach and marketing efforts.⁵⁸ Nevertheless, the reality for many low-income individuals and families is that federal benefits are limited, food costs are high, and many find it impossible to stretch their benefit dollars to buy enough healthy foods to last the entire month.⁵⁹ In order to maximize access to fresh, local, affordable foods, markets (especially ones that currently specialize in organic and specialty foods) could consider inviting vendors that can sell at lower prices. These may include larger-scale vendors and farmers who use conventional growing methods.⁶⁰

Farmers markets may also want to consider the type of advertising coupons, deals, or specials that traditional supermarkets offer. Utilizing these techniques could encourage residents to shop at a farmers market for the first time, try a new vegetable, and/or increase their weekly produce purchases.⁶¹

Another way to increase the affordability of farmers market products is to develop the capacity to accept federal and state nutrition benefits. Nutritional incentive programs can also stretch the dollar of low-income consumers. These topics are discussed in detail in the section *Nutrition Benefits and Incentive Programs* below.

Appropriate Product Mix

Low-income consumers tend to be more cautious in their purchases, sticking to well-known foods and shying away from unknown or specialty items.⁶² Markets that successfully attract and sustain relationships with the low-income community may have to review their product offerings and diversify their selection to offer affordable “basic staples.”⁶³ What one community considers a “basic staple” may seem exotic to another. Developing a community survey, such as the one conducted by DC Hunger Solutions for their H Street Freshfarm Market, can help to ensure culturally appropriate products are being sold at the market.⁶⁴ Additionally, it is important to offer a selection of easy-to-prepare fruits and vegetables.⁶⁵

Market Transparency and Usability – Informative Signs and Clear Pricing

Informative signs describing market operations and accepted forms of payment help build awareness. Signs that clearly point out the market manager, where and how to conduct EBT transactions, and any other special benefits provided to SNAP or WIC customers will increase the usability of the market and make it a more welcoming place.⁶⁶

In addition to market signage, vendors can communicate their current product availability and costs by creating visible signs (e.g. chalkboards, posters, etc.) that enable shoppers to quickly and efficiently navigate the market. Pre-packaging product bundles, as in “4 for \$1”, will make it easier for shoppers to decide on their purchases. Any special deals (such as bumper crops that need to be sold quickly) should also be clearly labeled and displayed.

⁵⁷ Briggs et al., *Real Food, Real Choice*, 14; Colasanti, et al. “Understanding Barriers to Farmers’ Market Patronage,” 326; Fisher, *Hot Peppers*, 11, 16; Flamm, “Barriers to EBT Use,” 59; Grace et al., “Barriers to Using Urban Farmers’ Markets,” 63; Stevenson, *Structuring Low-Income Inner City Residents’ Access to Farmers’ Markets*, 62-63.

⁵⁸ Pirog, *Is Local Food More Expensive*; Flaccavento, *Is Local Food Affordable for Ordinary Folks?*

⁵⁹ Fisher, A. *Hot Peppers*, Kim, *Boston Bounty Bucks*, 10.

⁶⁰ D.C. Hunger Solutions, *Food Stamps Accepted Here*, 17; Fisher, *Hot Peppers*, 19, 29, 40.

⁶¹ Grace et al., *Barriers to Using Urban Farmers’ Markets*, 68-69.

⁶² Treiman, Katherine et al., “Attitudes and Behaviors Related to Fruits and Vegetables among Low-Income Women in the WIC Program,” *Journal of Nutrition Education*, 28 no. 3, 1996.

⁶³ D.C. Hunger Solutions, *Food Stamps Accepted Here*, 18.

⁶⁴ Ibid.

⁶⁵ Fisher, *Hot Peppers*, 4-6.

⁶⁶ *Greenmarket EBT 2011 Progress Report*.

Market Timing and Location

While established markets will not have the benefit of choosing their location to maximize their draw for low-income residents, when establishing *new* markets it may help to consider a location and time that meets some of the following conditions:

- Close proximity to easily accessible public transportation.
- Near other venues commonly visited by local low-income residents (e.g. near WIC offices, in the Department of Health and Human Services' parking lot, near a childcare center, outside of church on Sunday morning; in close proximity to a supermarket, shopping area, or other well-travelled business district, etc.).
- In “fringe” neighborhoods that lie on the border between low-income and mid-to-high-income areas, or in mixed-income communities. A diverse mix of attendees including wealthier shoppers can allow a market more financial flexibility to offer benefits to low-income customers.⁶⁷
- Weekend time slots, which are often more convenient for low-income community members.⁶⁸

Transportation

While a number of studies have cited transportation as a limiting factor for low-income residents to access farmers markets, few programs have been successful in addressing this issue. Funding constraints have kept several groups from launching and/or sustaining planned farmers market transportation initiatives, despite their intentions to do so.⁶⁹ In Southeastern Pennsylvania, a comprehensive three-year study looked at offering transportation assistance to improve FMNP redemption rates among low-income community members. Among other things, this program provided free buses to the farmers markets. Unfortunately, offering free transportation did not result in an increase in farmers market trips among WIC recipients who noted that sickness, small children, family issues, and a lack of time limited their ability to participate.⁷⁰ Additionally, locating buses capable of securing car seats for small children posed a significant challenge for program organizers.⁷¹

However, this same study in Pennsylvania did find that seniors took full advantage of farmers market transportation. The trips were popular among participants, easy to schedule, and generally ran at full capacity. Additionally, because state and local funding already support paratransit⁷² services, offering transportation can be relatively inexpensive. Seniors may enjoy getting to the market both for the fresh produce and as a social outing.⁷³

Public transportation can be another alternative, when available, for getting people to and from farmers markets. Starting in April 2012 with funding from the USDA, the local transit system in Columbia, South Carolina, began providing a seasonal route that connects the core neighborhoods of Columbia with their Saturday farmers market. The transit route focuses on connecting low-income areas and “food deserts”

⁶⁷ Fisher, *Hot Peppers*, 38-39.

⁶⁸ Colasanti et al., *Understanding Barriers to Farmers' Market Patronage*, 328.

⁶⁹ Briggs et al., *Real Food, Real Choice*, 15; U.S. Department of Agriculture, *Improving and Facilitating a Farmers Market*, 20.

⁷⁰ *Ibid.*, 10

⁷¹ *Ibid.*, 10.

⁷² Paratransit refers to a flexible transportation service that does not have a fixed route or schedule (e.g. mini buses or jitneys).

⁷³ *Ibid.*, 10.

with the market.⁷⁴ Documentation of its impacts on increasing low-income access to the farmers market is not yet available.

Mobile Markets

Mobile farmers markets or “veggie trucks” have been tried as a way to address issues related to market location and market times by bringing the market directly to low-income communities. There are a number of different models for mobile farmers markets in practice throughout the country.

In some models, one farm will run a mobile farmers market as a part of their direct-market operations, as in the Diggers’ Mirth Vegetable Express in Burlington, Vermont. The Vegetable Express does not stay in one place but instead drives through the historically low-income neighborhoods of Burlington’s Old North End one evening a week, playing disco music through a loudspeaker to announce their approach to neighborhood residents. Offering free tastings and selling produce at lower prices than they do at the farmers market, Diggers’ Mirth did not expect to make money right away; yet in the first summer on the road, the Vegetable Express built a solid market and reported that they turned a modest profit.⁷⁵

As a nonprofit venture, Troy, New York’s, “Veggie Mobile” operates a bit differently. The Veggie Mobile was launched by Capital City Community Gardens in 2007 in an effort to increase the accessibility of fruits and vegetables to low-income residents. Seasonal produce is purchased and sold at wholesale prices (on average 48 percent lower than supermarket prices) to low-income residents. The Veggie Mobile is not self-sustaining. Funding for transportation and staffing comes from a combination of grants and community donations. The Veggie Mobile follows a schedule of weekly one-hour stops at senior centers, public housing projects, and other densely populated areas. According to one study, the Veggie Mobile had a positive impact on the diets of low-income seniors, with consumers reporting increases in their vegetable consumption and lower grocery bills.⁷⁶

Other mobile produce markets serve low-income communities throughout the country in a variety of ways, taking advantage of community partnerships and nutrition incentive programs to improve food access for the most vulnerable populations. Examples of other mobile programs addressing food security issues throughout the country include: the Mobile Farmers market run by Real Food Farm in Baltimore, Maryland;⁷⁷ Kansas City, Missouri’s, Beans & Greens mobile market program;⁷⁸ St. Louis, Missouri’s, Mobile Market;⁷⁹ and the Mobile Farmers market of the San Joaquin Valley in California.⁸⁰

While research on mobile markets is limited, one group found that while many mobile markets are successful at building a community of supporters and customers, most struggled with financial

⁷⁴ Alfie Cox, “Farmers Market Route Provides Transportation for At-Risk Communities,” *Maneater* 78, no. 49, April 10, 2012, <http://www.themaneater.com/stories/2012/4/10/farmers-market-route-provides-transportation-risk-/>.

⁷⁵ Barry Estabrook, “The Vegetable Express: A Way to Sell Produce to Those in Need,” *The Atlantic*, September 28, 2010, <http://www.theatlantic.com/healtharchive/2010/09/the-vegetable-express-a-way-to-sell-produce-to-those-in-need/63682/>.

⁷⁶ Rayane AbuSabha, Dipti Namjoshi, and Amy Klein. “Increasing Access and Affordability of Produce Improves Perceived Consumption of Vegetables in Low-Income Seniors.” *Journal of American Dietetic Association* 111, no. 10 (2011): 1549.

⁷⁷ Real Food Farm, *Mobile Farmers’ Market*, <http://www.realfoodfarm.org/get-food/mobilemarket/>, accessed September 15, 2012.

⁷⁸ Beans & Greens, *Mobile Market*, http://beansandgreens.org/markets/mobile_market.aspx, accessed September 15, 2012.

⁷⁹ Farm to Family Foods, *What is the Mobile Market?* <http://www.farmtofamilynaturally.com/what-is-the-mobile-market/>, accessed September 15, 2012.

⁸⁰ Emergency Food Bank and Family Services, Stockton/San Joaquin, *Mobile Farmers Market*, <http://www.stocktonfoodbank.org/mobile-farmers-market.htm>, accessed September 15, 2012.

sustainability, requiring on-going subsidies of as much as 60 percent of their operating budgets.⁸¹ Moreover, the mobile market model may limit the connection of rural farmer to urban consumer, which is an important element for many community farmers markets.⁸² Furthermore, by purchasing food at wholesale prices, some mobile markets deprive the farmer of the direct marketing opportunity afforded by selling directly to the community at farmers markets.⁸³ These concerns may or may not be an issue depending on the model of the mobile market (e.g. direct farm-to-consumer sales as with the Vegetable Express versus wholesale marketing through a nonprofit like the Veggie Mobile). Further research is needed to more fully understand the successes and failures of mobile farmers markets, including community impacts, operational considerations, and financial viability.

Nutrition Benefits and Incentive Programs

Accepting SNAP, FMNP, and SFMNP

Perhaps the most important factor related to the accessibility of farmers markets for low-income consumers is the capacity to accept federal nutrition benefits as payment. Currently, nearly three-quarters of farmers markets do not accept SNAP, FMNP, and/or SFMNP⁸⁴, a primary financial source of the household budget for many members of low-income communities.

SNAP benefits are delivered via EBT and require point-of-service (POS) technology to process payments, which is the same type of technology used to process credit and debit cards. FMNP and SFMNP are coupons distributed once a year in specific dollar amounts and redeemable for qualifying purchases (although these programs will all switch to EBT technology by 2020). All federal benefit programs require an approval process, starting with an application, to participate as an approved vendor. Unfortunately, each program requires a different application process, further complicating the process of becoming an approved vendor for more than one type of federal benefit program. See *Appendix A* for more information on how to get the necessary permits and approvals to accept federal benefit payments.

Making EBT Available

Despite the associated challenges, any farmers market attempting to serve low-income residents should seriously consider developing the infrastructure to accept federal nutrition benefits. Although there are hurdles to implementing these programs, accepting federal nutrition programs can provide a benefit to both consumers (by providing convenient access to fresh and healthy foods) as well as farmers who gain access to a new and diverse market.⁸⁵ Customers using federal nutrition benefit dollars can potentially be a significant new market, and their choice to shop with local farmers will infuse the local economy with a steady supply of federal dollars.⁸⁶

Operational Considerations

⁸¹ Marketumbrella.org, *Considering Mobile Markets*, 2010, 2, http://www.marketumbrella.org/uploads/file/GP_mobility_2010.pdf.

⁸² Ibid., 5.

⁸³ Ibid.

⁸⁴ U.S. Department of Agriculture, *USDA National Farmers Market Search*.

⁸⁵ Briggs et al., *Real Food, Real Choice*, iv; CENYC, *Food Stamps in Farmers Markets*, 4; D.C. Hunger Solutions, *Food Stamps Accepted Here*, 8; Grow NYC, *Healthy Food, Healthy City*, 3; McNutt et al., *Nutrition Assistance in Farmers' Markets*, 8.

⁸⁶ Amanda Baesler, *How to Implement SNAP and EBT into Your Farmers Market: Information and Recommendations for Farmer's Markets Organizations and Direct Marketing Farmers/Producers*, 2010, Minnesota Department of Agriculture, 7, <http://www.mda.state.mn.us/food/business/~media/Files/food/business/implementsnapebt.ashx>.

Farmers markets employ a variety of systems to manage EBT transactions. The two most widely used systems are:

- **The Central Terminal System.** One POS terminal located at a staffed central table is used for all debit, credit, and EBT transactions. Customers purchase tokens, which they use like cash at the market. Different colored tokens differentiate between debit/credit purchases and EBT dollars. The market reimburses vendors for purchases made with tokens and manages all accounting and reporting. This system has a number of benefits, including reducing the cost of accepting EBT payments (only one POS machine per market); simplifying the process for vendors (the market handles permits, technology, operations, and accounting); and ensuring consistency for customers (all market vendors accept EBT). This is the most common method for accepting EBT payments.
- **The Individual POS System.** Each farmer or vendor applies for his or her own permit to accept SNAP payments and acquires their own POS terminal. Customers swipe their card to make payment directly at the vendor's stall. Payment is deposited directly into the farmer's bank account. This system is less complex for customers, farmers, and market staff and alleviates the burden of administering the token program. However, while some research indicates that the individual POS system may increase sales from EBT customers as well as debit and credit card users, the increased cost of acquiring and maintaining individual POS machines is prohibitive for most vendors.⁸⁷

Staffing and Supporting EBT Programs

Managing federal nutrition benefits and nutrition incentive programs, building strong and cohesive community partnerships, training and supporting market managers and local farmers, and developing and implementing the associated outreach and education programs (see below) can be a huge undertaking if the market does not have a dedicated staff member or dedicated volunteers. Depending on the scale, having a dedicated EBT program coordinator to coordinate and administer programs and provide expertise may help to strengthen efforts to build strong and consistent programming.⁸⁸

Regardless of who is coordinating and administering EBT programs, it is essential to adequately support market staff and volunteers in establishing and piloting EBT programs. This may include hosting trainings for market managers and vendors on EBT procedures and/or cultural awareness, offering guidance to markets as they develop their programming and build collaborations, and providing technical assistance with EBT technology when needed.⁸⁹

Developing a Plan of Action

Implementing a successful EBT program requires careful planning that demonstrates an awareness of the unique needs of local community members and regional farmers. Developing a comprehensive plan allows markets to assess the viability of introducing low-income programming, including EBT, to their market before investing resources into the project. Special consideration should be given to developing a sustainable funding strategy (see *Funding Considerations* and *Appendix A*), while also looking into operational details and market infrastructure (including staffing needs to implement and manage the program) and creating a comprehensive outreach plan that incorporates community partnerships and

⁸⁷ Alison M. Bottenheim et al., "Increasing Supplemental Nutrition Assistance Program / Electronic Benefits Transfer Sales at Farmers' Markets with Vendor-Operated Wireless Point-of-Sale Terminals," *Journal of the Academy of Nutrition and Dietetics* 112, no. 5, 2012.

⁸⁸ CENYC, *Food Stamps in Farmers Markets*, 5; Owens and Verel, *SNAP/EBT at your Farmers' Market*, 12.

⁸⁹ Grow NYC, *Heathy Food, Healthy City*, 10; Kim, *Boston Bounty Bucks*, 4-5; Owens and Verel, *SNAP/EBT at your Farmers' Market*, 19.

collaborations. A number of excellent “how-to” guides exist to provide step-by-step guidance toward building successful EBT farmers market programs. *Appendix A* provides a list of these resources.

Incentive Programs

Incentive programs can provide a valuable way to draw residents to farmers markets, enhance the buying power of low-income community members, and potentially increase fruit and vegetable consumption, all while providing support for local farmers.⁹⁰ A number of different incentive programs exist; most depend on vouchers to create a match for federal nutrition benefits (usually SNAP, sometimes FMNP and/or SFMNP) spent at the market. While there are currently more than 300 farmers markets participating in nutrition incentive programs,⁹¹ a few examples stand out:

- New York’s Health Bucks program offers a \$2 “Health Bucks” coupon for every \$5 SNAP purchase at participating farmers markets, increasing spending power by 40 percent. In addition, local community organizations distribute Health Bucks to encourage shoppers to try farmers markets or as an incentive to attend a fitness program or a nutrition workshop. Seventy-one percent of Health Bucks consumers agree that Health Bucks help them eat more fruits and vegetables.⁹² According to a 2010 report, average daily EBT sales more than doubled after markets in New York City began offering Health Bucks as a SNAP incentive.⁹³
- Boston Bounty Bucks (BBB) offers a dollar-for-dollar match for SNAP purchases up to \$10, doubling the spending power of participants. In 2011, \$120,000 of combined SNAP benefits and BBB incentives were spent in Boston Farmers markets, up from \$1,310 in 2008. The BBB program also assists local markets with financing and setting up EBT terminals at local markets and provides support and training to market managers.⁹⁴
- Wholesome Wave funds a variety of programs designed to “increase access to and affordability of fresh, locally grown food.” These programs include the Double Value Coupon Program (DVCP), which partners with local farmers markets and organizations to provide a dollar-for-dollar match on federal nutrition benefits. According to Wholesome Wave’s 2011 report, SNAP redemptions generally double at markets after implementing the DVCP program.⁹⁵ Furthermore, 77 percent of DVCP consumers get half or more of their produce at participating markets in season.⁹⁶
- The Fruit and Vegetable Prescription Program (FVRx) is another program sponsored by Wholesome Wave. Targeted towards overweight and obese children and pregnant women at risk of developing chronic, preventable health conditions like Type II diabetes and heart disease, program participants meet with health care providers and nutritionists monthly to reinforce the importance of a healthy diet. During the visit, the participant is given a FVRx prescription, a voucher for \$1/day for each family member that can be redeemed at a local farmers market. While still in its pilot phase, in 2011 the FVRx program reached 1,222 individuals. Participants reported an increase in fruit and vegetable consumption, with over 50 percent attending a farmers

⁹⁰ NYC Health, *New York City Health Department Farmers’ Market Program*, 5.

⁹¹ Bodonyi and Gilroy, *Healthy Eating at Farmers Markets*, 5.

⁹² NYC Health, *New York City Health Department Farmers’ Market Program*, 5.

⁹³ *Ibid.*, 4.

⁹⁴ The Food Project, “Boston Bounty Bucks,” <http://thefoodproject.org/bountybucks>; Kim, *Boston Bounty Bucks*.

⁹⁵ Wholesome Wave, *Double Value Coupon Program*, 6.

⁹⁶ *Ibid.*, 3.

market eight or more times throughout the season over a four-month period. In that time, 38 percent saw a decreased body mass index (BMI).⁹⁷

While there is a variety of alternative programming available, nutrition incentive programs have proven to have a wide-reaching impact on the nutritional well-being of local communities. Incentive programs can give a boost to EBT programs by encouraging new SNAP customers to venture into markets and help them become comfortable shopping at farmers markets.⁹⁸ By encouraging people to explore their local farmers markets, incentive programs may also help to dispel the misperception that they are too expensive, full of specialty items, and reserved for the wealthy.

To implement an incentive matching program, a market needs resources to pay for matching dollars. In *SNAP/EBT at Your Farmers Market: Seven Steps to Success*, authors Owens and Verel suggest looking to foundations, community partners, and local and state governments for possible funding. “Consider local partners too,” they suggest, “such as the department of health, a health and wellness center, health clinic or hospital, elder health and advocacy groups, food access organizations and faith-based groups.”⁹⁹ More suggestions on funding are available in the sections, *Funding Considerations* and *Appendix A*.

If limited funding is available, even a short-tem pilot project can produce positive results for a farmers market and the larger community. Funding from the Ford Foundation, the W. K. Kellogg Foundation, and the Kresge Foundation in collaboration with marketumbrella.org sponsored a four-month pilot program at the Crescent City Farmers market in New Orleans, Louisiana: a dollar-for-dollar match for all SNAP, FMNP, and SFMNP purchases. The market saw a 600 percent increase in SNAP redemptions during the pilot project. Most interestingly, SNAP shoppers continued to shop at the market after the pilot concluded (with a 300 percent residual increase even with no match offered).¹⁰⁰

Marketing, Outreach, and Education to Increase Low-Income Participation in Local Farmers Markets

While building a market that is welcoming and inclusive and includes programming to increase the spending power of low-income clientele are key components to increasing the accessibility of local farmers markets, a comprehensive and far-reaching marketing, outreach, and education campaign is critical for success. Developing a strategic campaign targeted at the unique needs of the local community and implemented in collaboration with community partners will build awareness and enhance participation.

Marketing and Outreach

General Tips for a Successful Campaign

Key strategies for designing effective outreach and education tools and marketing materials include:

- Use a multi-lingual approach, whenever possible and appropriate.
- Design marketing materials that speak to the intended audience (i.e. with cultural sensitivity and awareness.) For example, D. C. Hunger Solutions changed the picture on the front of their

⁹⁷ Wholesome Wave, *Fruit and Vegetable Prescription Program*.

⁹⁸ Owens and Verel, *SNAP / EBT at Your Farmers' Market*, 27.

⁹⁹ *Ibid.*, 27-28.

¹⁰⁰ Marketumbrella.org, *SNAP Incentive Programs: Crescent City Farmers' Market MarketMatch*, 2010, MarketShare Program, 3, http://www.marketumbrella.org/uploads/shares/MS_marketmatch_3pages.pdf.

outreach postcard from a golden beet to greens, which were more popular with local African American community members.¹⁰¹ Ensure that photos of people include a representative mix of cultural and ethnic groups.

- Include important market information on all materials, such as times, days, locations, and available transportation options (including transit maps when available).
- Highlight accepted nutrition benefits and additional incentive programs in all marketing and outreach materials.
- Promote seasonal offerings, what products may be found at a “special” price, and why the local farmers market is a valuable resource to the community.
- Be patient and persistent. It may take time to attract new customers.

Successful Techniques

- Create a grassroots outreach campaign, including flyers, tabling, and providing information through presentations at local community centers, social service offices, health departments, and other community spaces.
- Advertise in newspapers (including alternative language newspapers), radio, and with posters at transit centers and other local hubs.
- Mail promotional pieces, either stand-alone or with existing materials. Straightforward opportunities exist with WIC or SNAP mailings, but other creative avenues may be available. For example, the Agricultural and Land Based Training Organization in Monterey County, California, sent farmers market flyers with the local power bills.¹⁰²
- Craft on-site signage and information that clearly and prominently shares information about available programs (EBT, incentive programs, etc.) at the market. Many customers report finding out about programs at the market or while driving or walking by.¹⁰³
- Develop strategic partnerships and collaborations. Strengthen efforts and extend networks by building relationships with local social service organizations, food pantries, churches, community leaders, senior centers, youth centers, and government agencies, among others. It is important to know the community and develop relationships that work to build trust between markets and residents, and to give residents a sense that the market belongs to them.¹⁰⁴
- Create coupons and vouchers. Develop a nutrition incentive program that allows local organizations to hand out incentive vouchers to residents as a reward for attending nutrition trainings, or to encourage first-time shoppers to try out their local farmers market.¹⁰⁵

¹⁰¹ D. C. Hunger Solutions, *Food Stamps Accepted Here*, 13.

¹⁰² Briggs, S. *Real Food, Real Choice*.

¹⁰³ Colasanti, *Understanding Barriers to Farmers’ Market Patronage*, 325.

¹⁰⁴ D. C. Hunger Solutions, *Food Stamps Accepted Here*, 14.

¹⁰⁵ Bodonyi and Gilroy, *Healthy Eating at Farmers’ Markets*; Briggs et al., *Real Food, Real Choice*, 17; CENYC, *Food Stamps in Farmers Markets*, 6; NYC Health, Marketumbrella.org, *SNAP Incentive Programs, New York City Health Department Farmers’ Market Programs*, 2; Wholesome Wave, *Wholesome Wave Programs*, <http://wholesomewave.org/program/>, accessed September 3, 2012; Winch, *Nutrition Incentives at Farmers’ Markets*.

Nutrition Education

Another important technique for increasing the awareness of and comfort with farmers markets in low-income communities is through nutrition education. Nutrition education imparts a better understanding of the basic tenets of a healthy diet and increases consumer confidence in identifying and eating a wider variety of healthy foods. Nutrition education for low-income residents should include a cooking component that focuses on creating quick, healthy meals using seasonal products, as well as storage techniques that emphasize methods of minimizing spoilage. A variety of solid nutrition education curricula focused on kids, seniors, and the general population have been developed by communities throughout the country. A few of these programs include ASAP's Growing Minds Farm to School Program in Western North Carolina;¹⁰⁶ North Carolina's *Eat Smart, Move More* initiatives;¹⁰⁷ New York State's *Just Say Yes to Veggies* program,¹⁰⁸ and the USDA's *MyPlate* program.¹⁰⁹

There are numerous ways farmers markets can conduct nutrition education to increase low-income market participation. Here are a few ideas:

At Markets

- Provide informational materials at the manager's table and throughout the market.
- Conduct cooking demonstrations, food tastings, and nutritional workshops.
- Create recipe cards with easy-to-prepare nutritious recipes using seasonal offerings.
- Encourage vendors and market staff to engage in casual conversations (when possible) with customers. This type of informal interaction is often the most effective way to teach people different ways of preparing fresh fruits and vegetables.

With Youth

Reaching out to youth can be an effective way to shift family behavior and encourage shopping at farmers markets. Researchers of *The Veggie Project* in Nashville, Tennessee, found that providing nutrition education and promoting youth involvement in farmers markets not only had an impact on the youth themselves, it often resulted in increased parental involvement as well.¹¹⁰ With this in mind, some ways to encourage youth involvement include:

- Conduct presentations at local schools that include tastings of a variety of fresh, seasonal veggies.
- Coordinate tours of local farms and farmers markets.

¹⁰⁶ Appalachian Sustainable Agriculture Project (ASAP), *Growing Minds: Farm to School*, <http://growing-minds.org>, accessed September 23, 2012.

¹⁰⁷ Eat Smart, Move More NC, *Programs and Tools*, <http://www.eatsmartmovemorenc.com/ProgramsNTools/ProgramsNTools.html>, accessed September 23, 2012.

¹⁰⁸ Just Say Yes to Fruits and Veggies, *Just Say Yes to Fruits and Veggies*, <http://www.jsyfruitveggies.org/>, accessed on September 23, 2012.

¹⁰⁹ U.S. Department of Agriculture, *choosemyplate.gov*, <http://www.choosemyplate.gov>, accessed on September 23, 2012.

¹¹⁰ Freedman, *The Veggie Project*, 220.

- Foster youth leadership through responsibilities at local farmers markets or in farming initiatives.¹¹¹
- Provide educational activities focused on developing excitement and curiosity about fresh fruits and vegetables at farmers markets, community centers, local events, and other community hubs.¹¹²

Strategic Partnerships

As with all outreach efforts, strategic partnerships can strengthen messaging, expand networks, and provide new avenues for reaching the community. Additionally, collaborating with groups and agencies (state agricultural cooperative extension agencies, local schools, Department of Health and Human Services, nonprofits, etc.) that are already working to increase nutrition awareness locally will provide needed expertise, manpower, and reach.

Supporting Department of Health and Human Services Staff

Department of Health and Human Services (DHHS) staff are on the front lines every day—meeting community members, fielding questions, offering guidance and support—but they may be unaware of some available community resources. Supporting these staff with information and materials on nutrition, local farmers markets, and available incentive programs and enrollment procedures will benefit DHHS staff, their clients, and the farmers markets. Here are a few ways to build and strengthen relationships with DHHS staff:

- Develop trainings for local social service providers on nutrition and farmers markets and present at meetings, workshops, and conferences.
- Offer cooking demonstrations in the lobby of local DHHS/DSS offices to reach staff and the community simultaneously and build excitement and interest in local foods.¹¹³
- Provide easily accessible print and online materials outlining local market locations and times of operation, associated transit routes, and available benefit and incentive programs with clear information on how to enroll.
- Develop “curricula” that will help DHHS staff educate their clients about farmers markets. Interview DHHS staff to identify important information and produce brochures, pamphlets, videos, and/or online resources focusing on farmers market programs, local foods, and nutritional information.¹¹⁴
- Develop and distribute educational videos to educate clients and participants on the benefits of shopping at farmers markets, what to expect at a farmers market, and what incentive and benefit programs are available for low-income shoppers. The informational video created by Greenmarkets in New York City is a good example of this strategy.¹¹⁵

¹¹¹ The Food Project, *About Us*, <http://thefoodproject.org/about>, accessed September 9, 2012; Freedman, *The Veggie Project*; Grow NYC, *Youthmarket Farmstands*, <http://www.grownyc.org/youthmarket>, accessed September 9, 2012.

¹¹² ASAP, *Kids Corner Market*.

¹¹³ Alexis Stevens, Grow NYC, Phone conversation with the author, September 18, 2012.

¹¹⁴ *Ibid.*, according to Alexis Stevens, Grow NYC will be producing this type of curricula, which should be available by the end of the year.

¹¹⁵ Grow NYC, *Using EBT, WIC, and FMNP: EBT Informational Video*, 2011, <http://www.grownyc.org/greenmarket/ebt/howtouse>, accessed September 7, 2012.

- Identify like-minded groups who commonly work with DHHS or social service professionals who are already strong supporters of farmers markets and related nutrition programs and collaborate to share publications and information.¹¹⁶

Funding Considerations

Developing viable funding strategies is necessary for sustainable program growth and development. Without careful planning for staff time, technology expenses, and the cost of supplies associated with low-income farmers market programs, implementation can be a significant drain on market resources. While funding options vary with each community, a few options include:

- **Grants:** Many markets use grants to purchase technology and fund start-up costs for EBT programming. Each year, the federal government offers a variety of grants designed to promote the viability of small agricultural initiatives and to increase the food security of vulnerable populations. State and local governments may also have funding available to develop EBT programming. Private foundations may be another possible source. Additional information on identifying possible grant sources is available in *Appendix A*.
- **Partnerships and Sponsorships:** Strategic community partnerships can support farmers markets in a variety of ways. Local and state governmental agencies as well as community organizations and businesses may be willing to provide necessary resources to help cover the cost of EBT programming. Building a broad foundation of support in the community also provides opportunities for building awareness, dispelling misconceptions, and increasing support.¹¹⁷
- **Market Fees:** Introducing EBT/debit/credit acceptance generally results in increased market sales.¹¹⁸ With this in mind, vendors could be asked to help cover some of the initial investment by making a small donation to the market. Alternately, markets could charge a monthly fee to vendors to help defray on-going costs.
- **Debit/Credit Card Transactions:** A fee charged on debit and credit card transactions could offset the cost of the EBT program. This fee could be charged to the vendors on a percentage of debit/credit sales or to the consumer as a flat transaction fee. This feature may not be available with all credit card processors.
- **Market-Owned ATM Fees:** Carrboro Farmers market in Carrboro, North Carolina, has implemented a model that uses fees generated from a market-owned and operated ATM machine to fund staff and supplies for the market's EBT program.¹¹⁹ *Appendix B* discusses this model in detail.

While one-time injections of resources from grants and/or other donations can assist with implementing pilot projects and offsetting start-up costs, to sustain the ongoing expenses associated with staff time, vendor fees, marketing efforts, and incentive programming, a long-term funding strategy must be developed.

¹¹⁶ Alexis Stevens, Grow NYC, Phone conversation with the author, September 18, 2012.

¹¹⁷ Owens and Verel, *SNAP/EBT at your Farmers' Market*, 23.

¹¹⁸ *Ibid.*, 15.

¹¹⁹ Melanie Raskin, "Farmers Doing Good in Community," *The Herald Sun*. June 14, 2012, <http://heraldsun.com/bookmark/19000989-Farmers-doing-good-in-community>, accessed September 19, 2012.

Conclusions

Improving low-income individuals' and families' access to fresh and healthy foods can lead to a positive shift in dietary patterns and contribute to an overall improvement in health and well-being. Farmers markets can be a valuable resource for low-income communities and help to address access to fresh, healthy foods. While bridging the divide between low-income communities and farmers markets can be challenging, it can be done by 1) creating the right mix of welcoming market infrastructure and technological capabilities (e.g. ability to accept EBT/debit/credit payments), 2) raising awareness of the market through outreach efforts, as well as increasing awareness of nutritional benefit and incentive programs, and 3) providing opportunities for patrons to develop cooking skills and learn valuable nutrition information. All three approaches are important ways to meaningfully connect low-income consumers with the fresh local products available at local markets. To maximize the potential farmers markets have to improve local food consumption patterns in low-income areas, collaboration and partnership between markets, community groups, nonprofit organizations, government agencies, local leaders, and others must be developed. With these resources, strategic fundraising, a little creativity, and patience and time, bridges can be built that will help improve the health of communities, strengthen the viability of local farmers markets, and provide direct and meaningful links between farmers and low-income community members.

Summary of Recommendations

- Create a welcoming atmosphere at farmers markets, with informative signs and knowledgeable market managers and farmers. Consider inviting diverse vendors to participate as well as vendors who can offer reasonably low prices (e.g. medium- to large-scale conventional producers). Get the community involved in developing and running the market.
- Build market infrastructure to accept EBT payments and other forms of assistance.
- Develop nutrition incentive programs to draw new customers to local farmers markets.
- Consider alternatives to address transportation issues, such as partnering with transit to develop farmers market routes, with paratransit to transport seniors to markets, and/or bringing the market into local neighborhoods with a “mobile market.”
- Implement a comprehensive multi-lingual, culturally appropriate outreach campaign using grassroots strategies and community partnerships. Include seasonal offerings, market details, federal benefits accepted, and transportation options on all materials.
- Build collaborations to offer nutrition education programs to community members. Provide cooking demonstrations, recipe cards, and other nutritional information at the market.
- Develop strategies and materials to support DHHS staff with relevant nutrition information, resources on federal benefits and associated incentive programs, and tips for guiding clients to shop at farmers markets.
- Provide adequate resources to manage EBT programs, build collaborations, and provide support to market managers.
- Develop a funding strategy that addresses both short-term needs (to cover initial start-up costs) and long-term program viability (to maintain staffing, technology, materials, etc.).

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Appendix A: Resources for Establishing Low-Income Programming at Farmers Markets

SNAP and EBT Implementation

A number of how-to guides are available for setting up SNAP/EBT redemption at a farmers market, including:

- *Supplemental Nutrition Assistance Program (SNAP) at Farmers Markets: A How-To Handbook* (USDA) <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298>.
- *SNAP/EBT at Your Farmers Market: Seven Steps for Success* (Project for Public Spaces & Wholesome Wave) http://www.pps.org/pdf/SNAP_EBT_Book.pdf.
- *How to Implement SNAP and EBT into Your Farmers market* (Minnesota Department of Agriculture) <http://www.mda.state.mn.us/food/business/~media/Files/food/business/implementsnapebt.ashx>.
- *Utilizing Wireless EBT at Farmers Market* (Groundwork Lawrence) http://www.mass.gov/agr/markets/farmersmarkets/docs/utilizing_ebt.pdf.
- *Practices for Accepting EBT at the Farmers Market* (Appalachian Sustainable Agriculture Project) <http://www.asapconnections.org/Resources/View-document/174-Best-Practices-for-Accepting-EBT-at-the-Farmers-Market.html?format=raw&tmpl=component>.

Accepting FMNP, SFMNP, and WIC F&V vouchers

SFMNP and FMNP are federally funded but managed by the State Department of Health and Human Services. Farmers markets that want to accept these coupons and vouchers must apply separately to each program. To become an approved vendor, or to learn more about the programs, contact the North Carolina State Department of Health and Human Services Office.

Unfortunately, at this time, farmers markets are not approved vendors for WIC F&V vouchers in North Carolina.

More information on FMNP and SFMNP, including how to become an approved vendor, is available at:

- Farmers market Nutrition Program (FMNP): <http://www.fns.usda.gov/wic/FMNP/FMNPfaqs.htm>
- Senior Farmers market Nutrition Program (SFMNP): <http://www.fns.usda.gov/wic/seniorfmpn/seniorfmpnoverview.htm>

Outreach and Marketing Resources

Outreach, marketing, and education are essential components of a strong and sustainable program. In addition to the outreach and marketing information contained in the “how-to” guides listed above, there are a few outreach-specific documents worth mentioning:

- Greenmarkets of New York City offers example marketing material and outreach plans, as well as annual reports that provide insight into successful initiatives: <http://www.grownyc.org/greenmarket/ebt/reports>.
- The Ecology Center's *Promoting Nutrition to Food Stamp Recipients at California's Farmers markets* is a detailed guide with tips and on developing successful marketing and outreach: http://www.ecologycenter.org/ebt/pdf/promo_module.pdf.
- The Food Research and Action Center created a guide focusing on building useful collaborations to enhance community-wide awareness of farmers markets and federal nutrition benefit programs: <http://frac.org/wp-content/uploads/2009/09/fspguide06.pdf>.
- The USDA has created an "Outreach Toolkit" with useful resources for increasing awareness of SNAP benefits: http://www.fns.usda.gov/snap/outreach/pdfs/toolkit/2011/Community/toolkits_community.htm.
- The USDA's *Engaging Special Populations: Cultural Competency* assists groups and organizations in developing culturally appropriate outreach and marketing materials. It is available at: http://www.fns.usda.gov/snap/outreach/pdfs/toolkit/2011/State/Special-Populations/cultural_competency.pdf.

Grant Funding Options

Implementing, marketing, and managing a low-income program at a farmers market, particularly one that includes EBT transactions, can be a costly venture. In addition to the start-up costs for (among other things) purchasing or renting a POS machine, outfitting the market with the required wireless technology, and educating market staff, volunteers, and vendors, these initiatives require a significant amount of human capital to track data, manage accounting, build successful collaborations, and coordinate and implement outreach and education efforts.

Grant funding may help secure resources for launching EBT at local farmers markets or developing and implementing other low-income programming. Sources for information on available grants and other funding include:

- The Farmers Market Promotion Program (FMPP) – A federal grant program operated by the Agricultural Marketing Service of the USDA, this program offers grants to “help improve and expand” farmers markets, along with other direct marketing opportunities.¹²⁰ Funding through the FMPP is available for new and existing EBT programs. Applications are due in the late spring for implementation the following year. More information is available on the USDA website at: <http://www.ams.usda.gov/AMSV1.0/FMPP>.
- Periodically, local, state, or federal funding becomes available for outreach, nutrition education, and EBT implementation. For example, in 2012, \$4 million became available to help farmers

¹²⁰ United States Department of Agriculture, *Farmers' Markets and Local Food Marketing*, 2012, <http://www.ams.usda.gov/AMSV1.0/FMPP>, accessed September 19, 2012.

markets purchase and set up EBT machines at their markets.¹²¹ There has also been advocacy at the national level to provide EBT machines at no cost to all SNAP-approved vendors. The Farmers market Coalition provides a resource for updated funding opportunities and other relevant national news: <http://farmersmarketcoalition.org/category/news/page/3>.

- Private foundations devoted to building healthy communities, improving health and wellness of vulnerable populations, or supporting agricultural initiatives may provide financial support to establish low-income farmers market programming, including EBT set-up, outreach and education programming, and nutrition incentive programs. For example, Wholesome Wave partners with local nonprofits and community groups to offer its Double Value Coupon Program and the Vegetable Prescription Program.¹²²

Appendix B: Funding Through Market-Owned ATM fees¹²³

Background

Developing and implementing programs for low-income customers can be expensive – between technology, supplies, and program management, most farmers markets need to generate supplemental income to fund these programs. Some markets use vendor fees to subsidize these costs, while others search out additional funding opportunities through grants and local community partnerships.

One unique approach to funding low-income programming is to use a market-owned and operated ATM machine, as at Carrboro Farmers Market in Carrboro, North Carolina. Carrboro Market purchased a portable ATM machine in June of 2011. The market uses the income generated from fees charged to users for debit card transactions to fund a part-time staff member and materials required to run their EBT program.

Prior to purchasing an ATM machine, Carrboro Farmers Market used the central market table approach – customers swiped EBT, debit, and credit cards in a POS machine available at the market manager’s table and received wooden tokens redeemable for purchases at the market. Vendors turned in their tokens at the end of the day and were reimbursed from the market, which took care of all administration of the program.

The Carrboro market decided to switch to an ATM machine when the central terminal became too great a burden on market operations and administrations. Sarah Blacklin, market manager, noted that at Carrboro Farmers Market the heavy use of debit and credit cards became a logistical issue and an administrative burden for market staff in accounting and record keeping.

Since switching to the ATM model, the Carrboro Farmers Market has simplified their accounting processes and developed an easy-to-manage EBT program that satisfies both customers and vendors. They have recouped their original investment and have earned enough to fund a part-time EBT coordinator who, together with an intern, manages and administers the program and purchases the required supplies. Additionally, Blacklin reports that overall market purchases have increased since the introduction of the on-site ATM machine.

¹²¹ National Sustainable Agriculture Coalition, *USDA Announces Funding for SNAP EBT Equipment at Farmers Markets*, May 9, 2012, <http://sustainableagriculture.net/blog/ebt-farmers-markets-2012/>, accessed September 12, 2012.

¹²² Wholesome Wave, *Wholesome Wave Programs*.

¹²³ Unless otherwise noted, all information on the ATM Market Model was provided by Sarah Blacklin in a telephone conversation with Karen McNeill Saielli, Sept. 20, 2012.

A down-side to the ATM program is that SNAP customers are now the only customers using wooden tokens, making them easily identifiable and potentially leading to a stigma associated with the use of this currency at the market. A model that uses wooden tokens for both debit and EBT transactions offers a degree of anonymity for those relying on SNAP benefits. Blackin notes that while SNAP customers at Carrboro Farmers market have not, to date, mentioned that this is an issue, it is something to consider with this approach.

Logistical Considerations

Purchasing a Machine: Portable and permanent machines are available for purchase. Portable machines will generally be easier for outdoor markets, but if space is available, permanent machines can be considered. Portable ATM machines can be purchased from Carolina ATM for about \$2,300. Depending on market size and ATM use, markets may be able to recoup this investment through the ATM fee. Carrboro market more than made back their original investment in three months.¹²⁴ For smaller markets, however, this may be more difficult. Market managers should conduct careful cost-benefit analysis to determine if purchasing an ATM will be cost effective at their market.

Machine Maintenance and Servicing: A service contract through Carolina ATM is available for a fee of \$0.25/transaction.

Money Management/Risk Management: Markets have the option of managing the machine by themselves (and keeping the entire fee) or contracting with a bank to do so (and splitting the fee). Markets that choose to manage the machine on their own must stock the machine with money from the market. **It is important to consider the safety and liability of this option;** the market carries the risk of theft, loss, and mismanagement of funds. Contracting with a bank alleviates these burdens from market staff and volunteers as the bank is responsible for stocking the machine.¹²⁵

Infrastructure: A phone line and reliable power source must be available on-site.

Storage (for portable machines): A convenient spot should be available nearby to store the ATM machine. Always store the machine *empty*, and make sure it is locked in a secure location when not in use.

Setting a Fee: Each market should conduct its own financial analysis to determine the appropriate fee to charge for ATM transactions. Carrboro Farmers market charges \$2.25 per transaction. Standard ATM fees vary widely and can range from \$1 to \$5 at some machines.

¹²⁴ For a sense of scale, Carrboro Farmers Market operates on Wednesdays throughout the summer and year-round on Saturdays. The Saturday market brings in, on average, 5,000 customers with 75 vendors. The Wednesday market is slightly smaller.

¹²⁵ Carrboro Farmers Market recommends partnering with a bank to ensure safety.

Conclusions

Offsetting the costs of running a successful EBT program through fees on a market-owned ATM machine could be a viable option for larger markets with a high rate of ATM use. Without outside funding, however, smaller markets may not be able to offset the initial purchase cost and would likely not have the high volume of transactions that make accepting credit and debit feasible. To date, Carrboro Farmers Market is the only market that has attempted to use this system to fund their EBT programming.¹²⁶ Careful analysis of unique market characteristics is necessary to determine the best approach for each market situation.

¹²⁶ Davis Farmers Market, in Davis, California operates an ATM machine and uses fees for general market operations. Durham Farmers Market in Durham, North Carolina, is looking into implementing this method to fund EBT programming.