

A close-up photograph of a woven basket filled with fresh vegetables. In the foreground, several large, knobby kohlrabi roots with their green stems are prominent. Behind them, there are bunches of green leafy vegetables, including what appears to be purple cauliflower and other leafy greens. The lighting is bright, highlighting the textures and colors of the produce.

Sharing the Harvest: A Guide to Bridging the Divide Between Farmers Markets and Low-Income Shoppers

Asap
Local Food
Strong Farms
Healthy Communities

Sharing the Harvest: **A Guide to Bridging the Divide Between** **Farmers Markets and Low-Income Shoppers**



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Glossary of Federal Nutrition Benefits Programs

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 nations' 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 recipient 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 nutritional 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 valued 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 locally run programs 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.

ASAP (Appalachian Sustainable Agricultural Project) 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. www.asapconnections.org

Getting Started

The development of new farmers markets has exploded nationally over the past 15 years, yet low-income consumers' use of these markets has not seen the same growth. Why? Research shows that a combination of structural barriers, cultural and dietary patterns, and limited awareness of the availability of farmers markets (among other things) deters low-income community members from utilizing farmers markets to purchase healthy, local, affordable foods.

ASAP has developed this guide as a resource to help communities build a bridge over the divide between farmers markets and low-income shoppers. Whether you're a farmers market employee or volunteer, local organization, government, community group, or state Department of Health and Human Services staff member, you will find useful tips and tools to improve the accessibility of local markets and increase consumption of healthy local produce.

For a more thorough investigation of existing research and ongoing programs throughout the country, please see *Farmers Markets for All: Exploring Barriers and Opportunities for Increasing Fresh Food Access by Connecting Low-Income Communities with Farmers Markets* available on the Research page of asapconnections.org.

Understanding Barriers to Farmers Market Accessibility

For food shoppers in our modern, hectic world, convenience is key: convenient hours, convenient location, and convenient foods themselves that are quick and easy to prepare. Many shoppers work long, usual hours and/or have families and busy schedules to juggle, making it difficult to get to a farmers market during the day or early evening. Many shoppers rely on public transportation or need to shop within a close proximity to home and other routine errands. And, many shoppers have limited experience with or lack the time needed to prepare fresh fruits and vegetables.

For low-income shoppers in particular, there may be additional barriers to shopping at a farmers market, including: a market's inability to accept SNAP or other federal benefits, language and cultural differences (such as a lack of cultural-specific foods), and the perception that pricing is higher at farmers markets than at local grocery stores.

Assessing Community Need and Market Capacity

While there is no easy fix to overcome the myriad barriers limiting farmers market access—only some of which are shared above—a thoughtful examination of the needs of your local community can reveal opportunities for growing a market to be more accessible to low-income community members. Community surveys, focus groups, and conversations with local social service agencies can provide important information. In addition to reaching out to the community, talking with existing customers and market vendors can add unique insights and creative ideas.

Building a Plan

Once you have gained an understanding of the unique characteristics of your local community, this guide can provide you a wealth of options to choose from as you develop your own workable plan. Some suggestions in this guide are quite simple to implement, others are more complicated and costly. Not every idea will be appropriate for every community. Be sure to keep in mind the unique characteristics of your community and your market, including short and long-term funding sources, staff capacity, and existing local programs.

Action and Assessment

Once you have a plan in place, it is time to take action. To build a strong and sustainable program, pay attention to successes and failures, have patience, listen to feedback, and periodically reassess and make adjustments to your plan.

Taking the time to craft a plan to enhance inclusivity, to build your market's capacity, and to reach out to inform and educate diverse community members about local markets is essential to building a healthier community. Furthermore, low-income shoppers can be a valuable customer base, improving the flexibility and sustainability of farmers markets and building a new income source for local farmers.

Inclusivity: Building a Welcoming Market

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, a few simple adaptations can help to build a more inclusive market environment for diverse community members.

Address Language and Cultural Barriers

- Increase multi-lingual marketing and educational materials, market signs, and staff.
- Educate market managers, staff, and farmers on SNAP and FMNP programs.
- Provide diversity trainings and information to support market staff and vendors.
- Invite vendors from diverse cultural and/or ethnic backgrounds to sell at the market.



Manage Affordability

- Advertise with coupons or weekly promotions to highlight affordable offerings.
- Invite vendors to sell at market who may have lower-priced products, such as conventional growers or large-scale farmers.
- Consider accepting federal nutrition benefits and developing incentive programs.

Provide a Variety of Affordable, Easy-to-Prepare, Culturally Appropriate Products

- Develop a community survey to learn what products are basic staples within the different ethnic or cultural groups in your community.
- Ensure that affordable basic staples are available at the market.
- Offer a selection of easy-to-prepare fruits and vegetables.

Increase Market Usability

- Post multi-lingual signs that clearly identify the market manager, where and how to conduct EBT transactions, and any other benefits provided to low-income customers.
- Display information on top seasonal offerings with information on how to use them.
- Encourage vendors to visibly list available products and pricing.
- Use convenience pricing options and/or pre-package produce (e.g. 4 for \$1 bundles).

Enhance Community Involvement

- Develop community relationships to enhance a sense of ownership and belonging.
- Invite community members to sit on the market's steering committee.
- Build connections with trusted local organizations, food banks, and other groups.
- Hire local residents or youth to work at the markets.

Think About Location (for new markets)

When establishing new markets, consider a market in close proximity to easily accessible public transportation or near other commonly visited venues (e.g. weekdays near a WIC office or Department of Health and Human Services' parking lot, afternoons near a childcare center, outside of church on Sunday; in close proximity to a supermarket, shopping area, or other well-traveled business district). Finding a time and location that will draw community members from a variety of ethnic and cultural groups as well as a diverse income base will build a market with high traffic and sustainable income.

Spreading the Word: Marketing, Outreach, and Promotion

While improving the accessibility of markets for low-income shoppers is essential to developing an inclusive and welcoming market experience, marketing and outreach are key components in building awareness, encouraging new customers, and harnessing community resources.

Developing Effective Materials

- Use a multi-lingual approach whenever possible and appropriate.
- Speak to the intended audience (i.e. with cultural sensitivity and awareness).
- Include important market information, such as times, locations, and available transportation options (including transit maps when available).
- Highlight available federal benefits and incentive programs.



Getting the Word Out

- Publicize with clear and prominent signs and information at the market itself.
- Create mailings, either stand-alone or with existing materials, such as WIC or SNAP mailings.
- Conduct cooking demos, informational tables, and presentations at local community centers, social service offices, health departments, and other community spaces.
- Advertise in newspapers (including alternative language newspapers), on radio, and with posters at transit centers and other local hubs.
- Develop a variety of at-market promotional features, customer surveys, and incentives (e.g. raffles, rewards, and giveaways).

Forming Strategic Partnerships

It is important to know your community and build connections that work to increase trust between markets and residents and build a sense of belonging and ownership within the community. Strengthen efforts and extend networks by working with local social service organizations, food pantries, community groups, churches, community leaders, senior centers, youth centers, and government agencies, among others.

Taking it Further

In addition to the tips mentioned here, a variety of resources, examples, and outreach manuals are available. See *Selected Resources* for more information.

Nutrition Education: Growing a Love of Local Food

Nutrition education can build an understanding of what makes a healthy diet. It can also increase customer comfort with new foods; teach them how to prepare simple, healthy meals; and enhance their awareness of food storage and preservation techniques that help to minimize spoilage and increase year-long consumption of local produce.

Education at the Market

- Provide informational materials at the manager's table and throughout the market.
- Conduct fun cooking demonstrations, food tastings, and nutritional workshops.
- Offer recipe cards with easy-to-prepare, nutritious recipes using seasonal offerings.
- Encourage vendors and staff to engage in casual conversations with customers about available produce, cooking techniques, and healthy eating.

Youth Education

- Conduct presentations at local schools that include tastings of a variety of fresh, seasonal fruits and vegetables.
- Coordinate tours of local farms and farmers markets.
- Foster youth leadership through participation in local farmers markets or other farming initiatives.
- Provide educational activities focused on developing excitement and curiosity about fresh fruits and vegetables at farmers markets as well as at community centers, local events, and other hubs.

Utilizing Strategic Partnerships

Strategic partnerships can strengthen messaging, expand networks, and provide new avenues for reaching the community. Additionally, collaborating with groups and agencies (state cooperative extension agencies, local schools, senior centers, 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

Health and Human Services (DHSS) staff are in direct service every day: meeting community members, fielding questions, and offering guidance and support. Yet they may be unaware of area farmers markets to which they can direct their clients, as well as other local food resources.

Creating Effective Communication with DHHS

- 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 (an individual farmers market could also conduct a demonstration).
- Provide easily accessible print and online materials highlighting key nutrition information as well as resources on local market locations and times of operation, associated transit routes, and benefit and incentive programs accepted at market with clear information on how to use them.
- Develop and distribute educational videos on the benefits of shopping at farmers markets, what to expect at a market, and what benefit programs are available for low-income shoppers.
- Identify like-minded groups who commonly work with DHHS or social service professionals and collaborate to share publications and information.

See the Outreach and Marketing tools in *Selected Resources* for more information..



Accepting Federal Nutrition Benefits

Developing the capacity to accept federal nutrition benefits at farmers markets is invaluable in attracting low-income customers who depend on these benefits to help feed their families. Moreover, bringing federal benefit dollars to your market allows local farmers to access this income source, bringing money directly into the local economy while improving the overall health and wellbeing of the community.

Federal benefit programs that can be used at participating farmers markets include: the Farmers Market Nutrition Program (FMNP), the Senior Farmers Market Nutrition Program (SFMNP), and the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps).

SNAP benefits are distributed through Electronic Benefits Transfer (EBT), which requires point-of-service (POS) and a merchant account to process payments. While FMNP and SFMNP currently utilize vouchers, these programs, too, will switch to EBT by 2020.

Accepting FMNP and SFMNP

FMNP and SFMNP vouchers are distributed once a year to WIC recipients. These vouchers come in specific dollar amounts and can be used to purchase fresh produce at participating local farmers markets and farm stands.

While the supply of these vouchers is limited, they are a valuable incentive, encouraging new customers to explore their local farmers markets. The process for becoming an approved vendor is fairly simple and can be an easy, low-cost way to extend the markets reach.

For more information on these programs, including how to become an approved vendor, contact your state Health and Human Services office.

Accepting SNAP Benefits

While accepting SNAP will greatly enhance your market's accessibility for low-income shoppers, becoming an authorized SNAP vendor and managing a successful EBT program can be a time-consuming and 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.

That being said, successful SNAP programs have been established at farmers markets throughout the county. Once you have determined that setting up EBT is the right move for your community and your market, a number of excellent manuals will provide step-by-step guidance on how to introduce SNAP to your market (see *Selected Resources*).



Developing Incentive Programs

Incentive programs provide a valuable way to draw residents to farmers markets, enhance the buying power of low-income community members, and potentially increase community fruit and vegetable consumption, all while providing support for local farmers.

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 a farmers market. By encouraging people to explore their local farmers markets, incentive programs may also help to dispel the misperception that farmers markets are too expensive, full of specialty items, and reserved for the wealthy.

How It Works

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. For example, if a customer spends \$5 in federal nutrition benefits at a participating market, they may receive a “bonus” coupon good for an additional \$5 in market purchases.

Alternately, cash-value vouchers available to local organizations, community groups, and health advocates can be distributed to local community members as “rewards” as a component of nutrition and health programming or merely to encourage individuals to explore their local farmers market.

Strategic Planning

To implement an incentive program, a market needs resources to pay for the matching dollars. Long-term, sustainable funding can be a major constraint for ongoing incentive programs. In the absence of an established funding source (e.g. budgeted state or local funding), incentive costs must be supported through fund raising, grants, or community partnerships.

If funding opportunities are limited, even a short-term incentive program may be useful. Some evidence indicates that even after incentive programs end, farmers market participation remains high, meaning that many customers originally introduced to markets by the incentive program continue to patronize them even when the incentives are no longer available.



Exploring Alternative Connections: Transportation, Mobile Markets, and CSAs

While ideal, locating farmers markets within easy access to low-income neighborhoods is not always possible. Creative solutions include partnering to develop transit solutions to connect these customers with a market, as well as developing mobile markets and utilizing the CSA (Community Supported Agriculture) model to bring farm-fresh foods directly into low-income communities.

Transit Collaborations—Increasing Transportation Options

Collaborating with paratransit (flexible passenger transportation that does not follow fixed routes or schedules)

Paratransit services can provide a great deal of flexibility for customers; these services are a particularly popular choice for seniors. They provide direct and easy access to farmers markets for shopping and as a fun social outing, and they can be relatively inexpensive and easy to organize.

Public transportation

It may be possible to partner with local transit services to offer seasonal routes connecting neighborhoods with farmers markets. However, to date, limited documentation exists about the effect of these transit routes on increasing market participation.

Mobile Markets—Bringing the Market to the Community

If transit options aren't possible, or there is also the desire to bring farm-fresh market products into communities, consider mobile markets. Individual farms, farm collaboratives, and local organizations can organize these markets, and they can be very successful at building a strong base of supporters and customers. Also on the plus side, mobile markets can apply to accept SNAP payments. However, these markets do often require ongoing subsidies of as much as 60 percent of their operating budgets. Careful planning should consider the successes and failures of existing mobile markets, including community impacts, operational considerations, and financial viability.

CSAs (Community Supported Agriculture)—Farm-Fresh Deliveries

Market vendors offering CSAs can be approved to accept SNAP as payment and operate much like a traditional CSA, with pre-prepared boxes of foods delivered by the farm to a central location (a community center, social services office, local church, or other community gathering spot). However, unlike with many traditional CSAs, SNAP payments would occur at the time of each delivery rather than at the beginning of the season. Affordability may be a factor for low-income consumers without additional subsidies or incentives. As with all efforts, thorough planning needs to balance financial viability and staffing requirements with anticipated outcomes. Promotion of these farms and CSAs at market should also be implemented.



Selected Resources

Outreach, Marketing, and Education

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



- Greenmarket of New York City offers example marketing material and outreach plans, as well as annual reports that provide insight into successful initiatives: www.grownyc.org/greenmarket/ebt/reports.
- Greenmarket of New York City also offers a series of educational videos to help social service providers and local community members become more comfortable with farmers markets and learn more about available benefits. These videos are available at: www.grownyc.org/greenmarket/ebt/howtouse.
- The Ecology Center’s *Promoting Nutrition to Food Stamp Recipients at California’s Farmers Markets* is a detailed guide with tips on developing successful marketing and outreach materials and campaigns: www.ecologycenter.org/ebt/pdf/promo_module.pdf.
- The Food Research and Action Center offers 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’s “Outreach Toolkit” shares useful resources for increasing awareness of SNAP benefits: www.fns.usda.gov/snap/outreach/pdfs/toolkit/2011/Community/tool-kits_community.htm. The toolkit also includes the report *Engaging Special Populations: Cultural Competency* to assist groups and organizations in developing culturally appropriate outreach and marketing materials.

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): 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)*: www.pps.org/pdf/SNAP_EBT_Book.pdf.
- *How to Implement SNAP and EBT into Your Farmers market* (Minnesota Department of Agriculture): www.mda.state.mn.us/food/business/~/_media/Files/food/business/implementsnapebt.ashx.
- *Utilizing Wireless EBT at Farmers Market* (Groundwork Lawrence): www.mass.gov/agr/markets/farmersmarkets/docs/utilizing_ebt.pdf.
- *Best Practices for Accepting EBT at the Farmers Market* (Appalachian Sustainable Agriculture Project): www.asapconnections.org/downloads/EBT_Best_Practices.pdf.

