STRENGTHENING YOUR MARKET'S SNAP/EBT PROGRAM

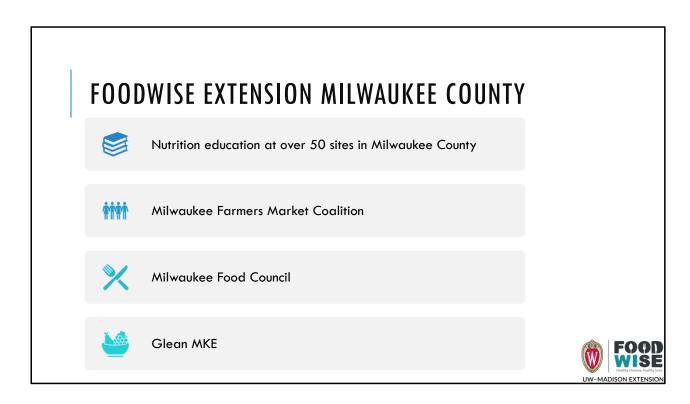
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FoodWise is federally funded by the Supplemental Nutrition Assistance Program-Education (SNAP-Ed) and the Expanded Food and Nutrition Education Program (EFNEP) and serves Wisconsin residents with limited incomes. We seek to empower Wisconsin residents with limited incomes to make healthy choices to achieve healthy lives and reduce health disparities.



Our nutrition education educates the child all the way through older adults. In Milwaukee County, we have nutrition education lessons at over 50 sites including schools, head start, community centers, senior centers, food pantries, housing complexes, gardens, and farmers markets. My work is more focused on policy and system change related to healthy eating and active living, which is why I help support farmers markets through the efforts of the Milwaukee Farmers Market Coalition. I am most used to supporting farmers markets in an urban setting, but I know there are many folks from all over the State here!

AGENDA

- » SNAP/EBT program overview
- » EBT equipment
- » Communications with vendors
- » Marketing & outreach
- » Incentive programs
- » Inclusivity
- » Fundraising





SNAP/EBT AT FARMERS MARKETS

Supplemental Nutrition Assistance Program (SNAP)

Electronic Benefits Transfer (EBT)

FoodShare (in WI) | QUEST card (in WI)



Less than 1% of SNAP dollars are spent at farmers markets nationwide.¹

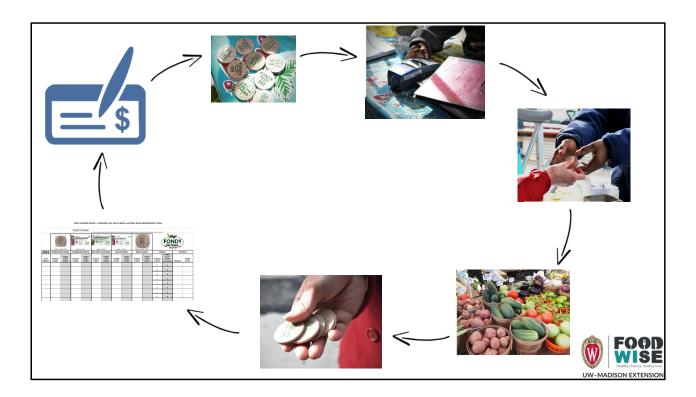


For folks who are newer to the program and for those of you who are familiar, just a quick review that what we refer to as SNAP actually has many names! The program was formally known as food stamps. One of the many important reasons and benefits to setting up an EBT program at your market is really opportunity: less than 1% of SNAP dollars are spent at farmers markets nationwide. Lots of opportunity for this number to grow!

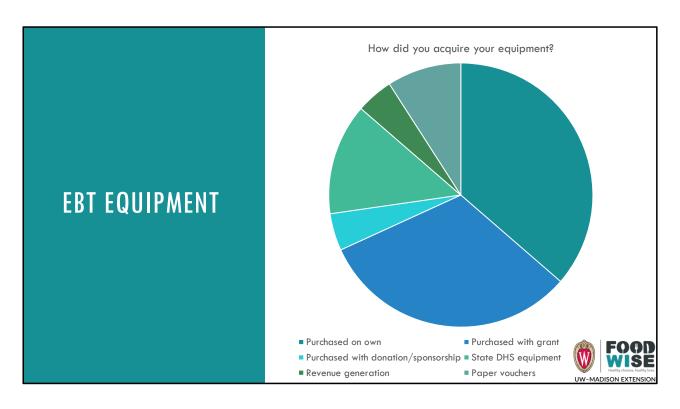
To accept benefits at your farmers market, the individual, organization, or government entity that oversees the market has to apply for a Food and Nutrition Service (FNS) number. It is an online application, and it may take up to 45 days for FNS to mail you your SNAP certified number. You can always call to check on the status of your application. Once you have an FNS approved number, you will also need card reading equipment, tokens or other market currency, and an accounting system to reimburse your vendors. So of course this also means considering staff and volunteer time to make these systems work. Overall cost includes several one-time fees, for example if your purchase your card reading equipment instead of leasing it, which can cost up to \$1,000. Other recurring costs include monthly service fees to your merchant service provider (about \$15), monthly 3G cellular fees to operate your equipment wirelessly (also about \$15), and fees per transaction swipe, whether

credit, debit, or EBT (EBT is usually no more than \$0.15 per swipe). Your market needs to make the decision of whether or not you just want to accept SNAP/EBT, or to also accept credit/debit, which would mean having another type of market currency to pay for and manage in accounting.

Some farmers markets choose to set up their EBT program by having each SNAP eligible vendor have their own equipment. This is advantageous because it can remove some of the stigma associated with using EBT tokens at a market, which we will get to later. However, if you want to have something like a centralized market match program, having the market run the EBT program with just one machine is more advantageous, as well as more affordable than buying several card reading machines.



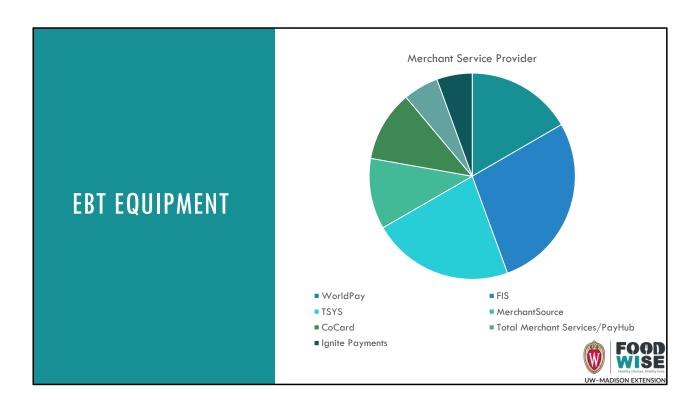
As a brief visual review of the process if operated by centralized market management, a customer comes up to the info booth or EBT table to swipe their card for the desired amount, is then handed market currency in that amount, and uses the tokens to purchase SNAP eligible items at the market. The tokens then get turned in by the vendors to market management who records it, cuts a check to the vendor, and the tokens get put back into circulation to be used all over again. I often recommend to folks to use wooden tokens instead of paper scrip, as they can be reused year after year, and aren't as easy to lose.



Thank you to Kristin Krokowski, many of you who I am sure you know or have worked with before, as she helped me to put out a survey to WI market managers, and I am guessing some of you in this room helped to answer it! The survey was asking about EBT equipment preferences, in order to get a sense of what brand preferences or merchant service providers have worked best for markets, and how folks received their equipment. The survey was sent out to all markets in WI who accept EBT, and we received 23 total responses.²

As you can see, markets get their equipment from various sources — most purchase on their own, or received it through a grant. Right now the only free EBT grant option that I know of is through the USDA who has contracted through a nonprofit called National Association of Farmers Market Nutrition Programs (NAFMNP), who are able to grant markets who are brand new to accepting EBT a free card reader that works with an iPhone or an iPad, but they do not include the mobile device in the distribution of free materials. NAFMNP will also provide technical assistance to using the app that you use on the mobile device to process EBT (this would mean working with NovoDia...). The resources to apply are not currently on the NAFMNP website... hopefully they will be soon...

Others have unique ways of paying for their machines' fees, including charging a \$1 to customers on credit/debit swipes (see: "Revenue generation"). Other results we found was that 80% of folks own their machine, and only 20% lease or rent it — leasing of course meaning you do not have to pay so much up front, but you may ultimately pay more over time.



Most use FIS, TSYS, and WorldPay, and some use MerchantSource, which is one of my recommendations. They have been working with farmers markets nationwide for over 25 years, and come highly recommended by the national nonprofit Farmers Market Coalition. Although folks also wrote positively about CoCard which I had not heard of until conducting this survey! ²

We also found that 80% of folks are mostly or very satisfied with their EBT equipment and merchant service provider, and have no need to change their equipment or to upgrade, but 20% are not satisfied and are looking to change, whether for customer service reasons from the merchant service provider or actual equipment functionality. I hope these recommendations have been helpful!

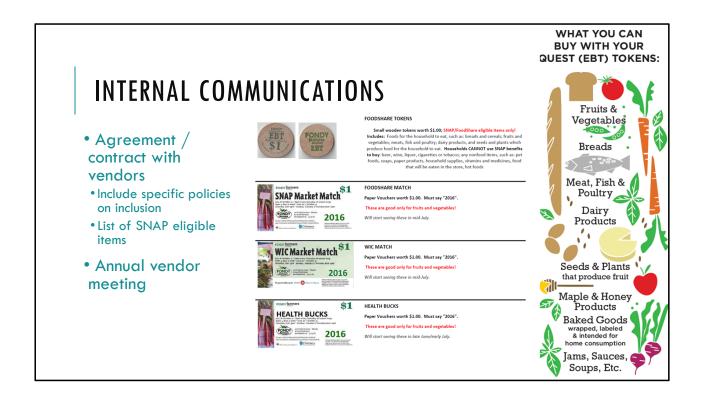
If you have lower volume of transactions, using manual vouchers can also work and there is no need for a POS unit. The paper vouchers can be used by FNS-approved markets without equipment or if for any reason your equipment is not working that day. You write down the card info and the transaction amount, call the Wisconsin EBT contractor to see that the transaction is approved, and then have to mail in the vouchers within 15 days for final processing.

Quote from survey: "The paper/manual voucher system is ideal for us, as a small market in a low-population area. We greatly appreciate not having any fees to pay. FIS [Wisconsin EBT contractor] provides excellent support. Grants originally helped us obtain terminals (that also had monthly usage fees), but when the software on the terminals became outdated 2 years ago, FIS provided shipping labels to return the machines & helped us transition to the paper voucher system."

Get someone to sponsor your EBT program in order to not have so much overhead! We'll talk about fundraising later on.

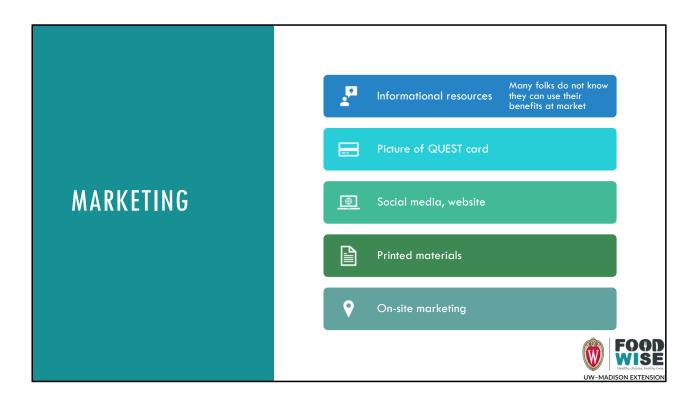
(Question to audience: any comments from folks on their equipment type?)

[SOURCE: survey and extension resource]



Whether your market is new or seasoned to accepting EBT, ongoing vendor training is important. Many markets with EBT programs require that vendors sign an agreement or contract annually, not only to accept farmers market rules and regulations, but to also say they will follow EBT program rules, meaning they will or will not accept SNAP tokens dependent on what products they sell. It is important to review SNAP eligible items with all of your vendors so that they are aware. Some markets write policies into these contracts stating that if you sell SNAP eligible items, you MUST accept EBT tokens at the market – this means that no customer can be turned away, and helps create a culture of inclusivity at your market. The photo on the slide is an example from the Tosa Farmers Market for their external marketing, but serves as a great review of what is SNAP eligible in a farmers market context. I know of many markets who have an annual meeting with their vendor before the market season to go over things like this.

Also on this slide is an example of a sheet the Fondy Farmers Market distributes to their vendors each year that shows all the different types of market currencies, because Fondy Farmers Market is host to several different incentive programs. So this is a clear visual with descriptions of what each type of coupon, voucher, or token is good for.



Marketing! As you know, social media and website outlets are incredible important to capitalize on, which I'm hoping many of you learned about at the session this morning. However, print materials are also just as important, and we recommend including either a telephone number or a website link on all print materials. Research via extensive surveying of farmers market shoppers in WI shows that the number one reason why folks do not come to the market to use their federal nutrition benefits is that they do not know that they can!³ This is why the Milwaukee Farmers Market Coalition puts together an annual resource showing folks how to use their benefits at market, and lists which markets accept benefits. As mentioned earlier in the presentation, there are also many words for SNAP/EBT, QUEST card, and FoodShare, so I also recommend incorporating a photo of the QUEST card everywhere and anywhere you can! This means on your website, social media posts, and printed marketing materials. This can also help indicate that EBT is accepted in a visual way that is accessible to folks who may experience language barriers.

The same research also points to most folks finding out they can use their benefits at the market while at the farmers market³ so we encourage plenty of on-site marketing.



This list was handed out at farmers market locations, food pantries, WIC clinics, and among health clinics that either have social services resources or operate on a sliding scale and for the uninsured. We also send them out to public libraries and to community partners surrounding markets.



Flutter flag CELEBRATES QUEST card acceptance! Welcome!!!

OUTREACH

- Physical flyer distribution
- Food pantries, health clinics, WIC clinics, libraries, community centers, sponsors, grocery stores
- FoodWlse nutrition educators
- FoodShare outreach
- Hunger Task Force in Milwaukee
- Community partners



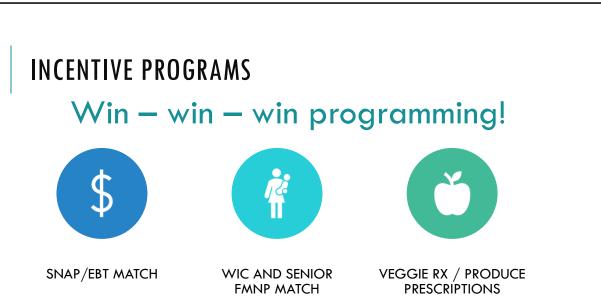
Hunger Task Force sets up at the Riverwest Gardeners Market



WIC clinics are also a great place to distribute farmers market information, as many WIC clinics hand out Farmers Market Nutrition Program (FMNP) vouchers each farmers market season. I recommend connecting with your local FoodWlse office, because they might have nutrition educators who are hosting classes in the areas surrounding your market, and could be a wonderful resource for distributing printed materials since they interact with community members every day! A unique partnership with Milwaukee farmers markets is with Hunger Task Force – they already do FoodShare outreach out in the communities, so FoodWlse has worked to connect them to table at farmers markets, where they can answer folks' questions about FoodShare and sign people up for benefits on-site as well. Who does FoodShare outreach in your community? Is it a local food pantry? A social worker who works for a health clinic? Who can you get local resources from?

And then, of course, what other community partners can join you at the table? What nonprofit organizations do work in your community that might reach lower income populations, and how can you make sure that they have access to your marketing materials and spread the word about EBT at your market, or even have a table or booth at your market? A unique example in Milwaukee that has recently developed is with the South Shore Farmers Market. They will be starting an EBT program this year

at their market, run by the neighboring Bay View Community Center who also has a food pantry among other amenities at their community center. So their EBT program will run in coordination with the South Shore Farmers Market manager, but actually be run by the community center.





Studies show that no matter the farmers market setting, urban or rural, healthy food incentives work in drawing in SNAP customers to your market and to help folks make the healthy choice the easy choice.⁴ [SOURCE – FMC study, predictors article] I like to call it win-win-win programming, because it not only provides free, healthy foods for low income individuals and families, but it also provides additional income for farmers and vendors, and therefore boosts the local economy. This helps bring in what may be a new customer base to your vendors. The examples of incentive programs I'll be talking about are matching SNAP/EBT, WIC and Senior Farmers Market Nutrition Program (FMNP) vouchers, and Veggie Rx or produce prescription programs.





- The name game: Market Match, Double Dollars, Double Up Food Bucks, Health Bucks
- What are you matching?
- What amount?

If you want to have an EBT matching program, you need to think through a couple of logistics first including what you want to call it! Some examples around the nation are: Market Match, Double Dollars, Double Up Food Bucks, and Health Bucks. You also need to consider what you're matching. The federal USDA grant that used to be called Food Insecurity Nutrition Incentive (FINI) program, but is now called Gus Schumacher Nutrition Incentive Program (GusNIP), matches only fruits and vegetables, so some market match programs double up on produce purchases. Or you can double up on all SNAP eligible goods. Also to what amount? Unfortunately I can't speak to what might be some sort of statistical "sweet spot," but a total of \$10 or \$20 per person per market day is pretty standard.

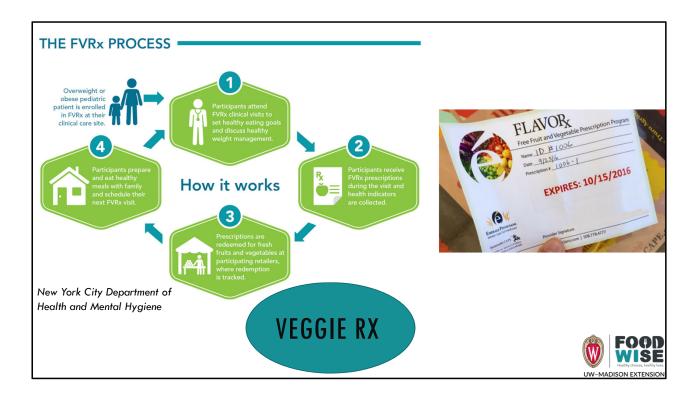
If your match is for just fruits and veggies, then I recommend creating a different market currency for the match. Also, if your funder for the incentive program requests specific transaction and redemption numbers, I also recommend a separate market currency for accounting and tracking purposes, and to note on the currency that it expires at the end of the season. Some funders may fund your match on a reimbursement cycle, instead of giving you a chunk of change up front, so tracking could be important. Other folks I know who double all SNAP eligible purchases and don't have reporting restrictions simply give double the amount of EBT tokens.



In order to have vendors who accept WIC and Senior Farmers Market Nutrition Program (FMNP) vouchers, your market must be certified. It is a one-page application you turn in to the State DHS. Then individual vendors who sell fruits, vegetables, or herbs, must complete their own individual application in order to become certified to accept the WIC and Senior checks. Once approved, they receive a yellow sign like the one on the screen that will list their number and must be displayed at their booth. If you are not matching WIC or Senior checks, this nutrition program does not involve market management – customers simply turn their checks in directly to the farmer.

If you are matching WIC and senior checks, you may also want a separate currency since it is only eligible for fruits, veggies, and herbs. Be sure to signify that the individual check has been doubled by placing a stamp or some other market (NOT in the white box area) on the check, as you can see here on this example.

Unfortunately, I am mostly familiar with the distribution of Senior FMNP vouchers in Milwaukee County, and not so much in other communities. I know they are distributed in mid-July and fly like hot cakes. WIC checks are usually handed out starting in early June and expire on the last day of October each year.



This infographic from the NYC Department of Health and Mental Hygiene reviews the Veggie Rx process and how it works in a health clinic setting. This might also get turned into a separate currency for tracking purposes, or it might be exchanged for your "health bucks" if they are just for fruits and vegetables anyhow. This is a great opportunity for an HMO to be a sponsor, or perhaps the health clinic itself. Only example of this in Milwaukee County is at the Fondy Farmers Market.

INCLUSIVITY



Cooking demo at the Fondy Farmers Market

- Staff person or dedicated volunteers
- Create an EBT binder to have at booth
- Community Connector / Market Access Coordinator model
- Cooking demos
- Farmers market tours
- Multiple languages in marketing materials
- Community and culturally appropriate events
- Removing stigma CELEBRATE QUEST acceptance!



Creating a culture of inclusivity at your market is incredibly important in making sure that ALL feel welcome at your farmers market. I encourage you to be intentional about this — maybe it is in revisioning your mission statement, or writing a special policy in your market rules and regulations, or working closely with community-based organizations who work with diverse populations in your area.

In my work locally in Milwaukee, the Milwaukee Farmers Market Coalition has found, and is backed by some research Extension has done over the years, that one of the most effective ways to create a welcoming environment for SNAP shoppers is to have a dedicated staff person or dedicated volunteers running the EBT machine. This is customer service basics — a friendly, and if it is the same staff person, familiar face, makes it so that individual shoppers can build a relationship with that person, and know who to look for each time they want to use their benefits or have any questions. This of course means training the staff person or volunteers, and I recommend having some sort of binder at your info table that includes information on exactly how to run the machine, what to do if you encounter any issues, and what are SNAP eligible items.

Another effective model is to create a "community connector" position, or what

Professor Alfonso Morales did at the Brown Deer Farmers Market, which was titled "Market Access Coordinator." The scope of this position is essentially community outreach. However, if you build in at least 20 hours per week, this person could be your on-site EBT transaction manager as well as community outreach during offmarket hours. They then become a familiar face in the community, and are also the one at the farmers market.

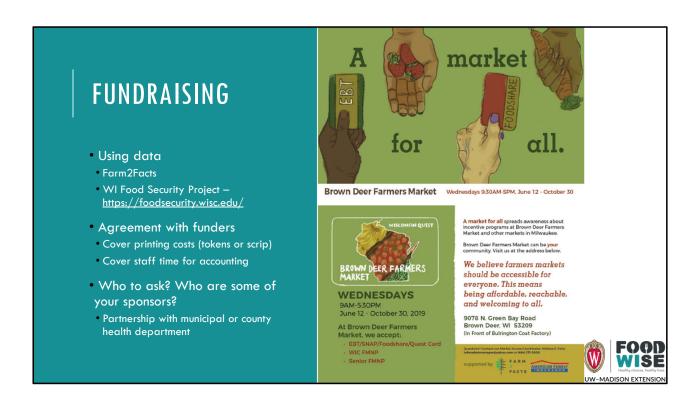
I also recommend, if you have the means and capabilities, of hosting cooking events at the market, such as cooking demos – this could be a way to highlight local chefs from the neighborhood, and participate in cooking education that features market produce and recipes to cook on a budget. Pictured on this slide is a neighbor of the Fondy Farmers Market cooking summer squash. Another wonderful way to engage new customers to the market is by organizing tours! You can organize tours to the farmers market with community-based partners and groups. Farmers markets may be an intimidating space for folks if they have never shopped at one before! Tours can walk through how to visit the info booth and how to use benefits, how to talk with vendors about their produce, strategies for saving \$ such as: walking through the market to know exactly what you want, and THEN going to the market to swipe your EBT card, recipe ideas, and of course all the other amazing things your market offers!

As you can see from the Milwaukee Farmers Market Coalition materials, we also recommend using multiple languages on your materials as applicable. Once again, this comes down to knowing who is in your community! For both cost saving and inclusive measures, we even recommend putting all applicable languages on the same material if possible. This way you don't have to have separate copies for individuals, and, more importantly, you would not be making assumptions about an individual or family's home language in the process. Translating full materials is fine, especially if you're working closely with a community partner who serves a specific audience. I also encourage, if photos of people are part of your marketing materials, that they reflect the diversity of your community.

Along those same lines in knowing your audience, host events that celebrate the diversity of the community and honors traditions of the various cultures represented! This could mean booking a specific musician, entertainer, or dance group for a special event at your market.⁵

Most importantly, on all of your marketing materials and social media posts, mentioning language like "EBT welcome" or "we proudly accept QUEST" is a great way to celebrate accepting federal nutrition benefits and to sing it loud and proud! This can help remove the stigma associated with QUEST. Another effective way to do this is to have more than one token – as briefly mentioned earlier, I would recommend, if possible, having tokens for EBT as well as tokens for credit/debit. If

you do not have an ATM in the area, this might be a great way to continue to supplement farmers' income, as well as have tokens available to all, no matter what type of card they are using. Inviting folks who do FoodShare outreach to your market is also a great way for folks who may not be enrolled in the program learn more about it as well, so that all shoppers understand that the market is available to all, regardless of income.



Some important considerations for fundraising – make the case! Especially if you're talking about incentive programs, talk about the win-win-win! Always let funders know that their logo can be put on all market currencies, especially if you're using printed scrip that expires at the end of the season, and also all marketing materials – both online and in print. I can say that a variety of folks help to privately fund the several markets that have market match programs in Milwaukee County: anywhere from private foundations, to HMOs and other insurance companies, to local businesses like a law office – anything for visibility among shoppers and the larger community.

Use data when making your case – many of you attending Professor Morales's session yesterday on Farm2Facts, and Emma is here to help you answer any questions about their customizable program, for you to tell stories about your market on any variety of topics to help inform funders and the larger community. I also recommend checking out a newer project out of UW-Madison called the Wisconsin Food Security Project – go to this website and explore data about your County, or more specifically, the zip code in which your market is located. It well tell you information such as percentage of folks who receive FoodShare, demographic information, and food accessibility in your community. It's a really great, easy to use tool.

When considering fundraising, I also very much urge markets to come to an agreement with their funders that discusses them covering the costs of printing, and perhaps even a percentage of staff time or "accounting/bookkeeping" measures. Most funders are interested in giving all the money directly to the match program which is wonderful, but please advocate for yourselves!

One unique idea for partnership I listed here is something I have seen in Eau Claire county, and several places across the country – and that is a partnership with your local city or county health department. The Veggie Rx and the Health Bucks program in New York City, for example, is entirely funded by the NYC Health Department! This kind of programming is a wonderful and manageable way to increase healthy food access, and increase produce intake among low income individuals in your community, so have a conversation with your local departments and see how can get on board.





See "Ideas for Outreach Stakeholder Sheets" on this webpage: https://fyi.extension.wisc.edu/ebtoutreach/community-connector/

CONTACTS

- Subscribe to the Milwaukee Farmers Market Coalition listserv!
- Visit bit.ly/EBTMKE
- Your County Extension offices
- Horticulture, Community Development, and FoodWlse
- FNS Midwest Regional Office
- SNAP Director: 312-353-1901
- Status application: 877-823-4369
- State of Wisconsin Department of Health Services (DHS)
- Kevin Dospoy <u>kevin.Dospoy@dhs.wisconsin.gov</u> (farmers markets contact)
- Judy Allen <u>judy.allen@dhs.wisconsin.gov</u> (WIC and Senior FMNP contact)



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