

# FARMERS' MARKET

# FOOD ASSISTANCE GUIDE:

CalFresh, WIC, and nutrition incentive programs for Los Angeles area market operators

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CalFresh, WIC, and nutrition incentive programs for Los Angeles area market operators



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This publication was developed by the Urban & Environmental Policy Institute at Occidental College (UEPI). It is the product of a five-year collaboration with Sustainable Economic Enterprises of Los Angeles (SEE-LA) and Hunger Action Los Angeles (HALA) to investigate and implement strategies for streamlining the use of WIC Fruit and Vegetable Checks (FVC) at farmers' markets. The content summarizes best practices that were identified to strengthen the acceptance of SNAP and WIC benefits and implement nutrition incentive programs at local markets.

UEPI is an applied research and advocacy center with the mission of advancing community-driven programs and policies to build healthy, thriving communities and achieve social, economic, and environmental justice. The institute has been a leader in food justice work in the Los Angeles area for the past 20 years, and has conducted a series of projects that highlight the potential of farmers' markets to grow and sustain local food economies while also addressing food insecurity in various populations. UEPI's farmers' market programs aim to close the gap between consumer and farmer needs and promote models for how farmers' markets can become thriving accessible spaces that serve all community members.

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# FOREWORD

More than ever, Americans are aware of both the increasing hunger in our communities and the need for people to eat healthier by increasing the amount of fruits and vegetables in their diets. Farmers' market operators have been leading the way in using available systems that help low income people share in the bounty of nutritious food that's grown by our small farms, many using sustainable methods that help the environment. The markets are feeding the hungry, making healthy food affordable, supporting the local economy, and supporting a happier Earth, and there are programs around to open those doors.

But these systems that bring food to less fortunate neighbors can be hard to navigate. You've seen an EBT machine at a market—how do you get one of those? How does it work? What kind of papers need to be filled out? You've seen similar colored coupons used for both moms and seniors—how do you tell them apart? How can your farmers start accepting those? What kind of reporting do you need to do to maintain these programs?

This guide will help you find your way around some of that mysterious world of benefit programs, both public and private, and get your market on the way to being an island of hope in a world where healthy choices can be hard to come by. It will help you learn not only how to become authorized to accept various benefits from community members, but how to promote your program and get the word out about why all people, rich or poor, should come to farmers' markets to get their fruits and vegetables. Let's get started!

—Frank Tamborello, Hunger Action Los Angeles



# INTRODUCTION

Farmers' markets have the potential to reduce food insecurity and hunger in their neighborhoods by serving as a source of high-quality produce that is accessible to people of all income levels. Federal food assistance programs, such as the Supplemental Nutrition Assistance Program (SNAP), Women Infants and Children (WIC), and the National School Lunch Program, are designed to alleviate food insecurity and improve nutrition among vulnerable populations in the U.S. California farmers' markets have the ability to accept both SNAP (also known as "CalFresh" or "EBT") and WIC benefits, and an increasing number of the 144 certified farmers' markets operating across Los Angeles County are getting on board. In 2016, City of Los Angeles leaders required that all 55 farmers' markets in the City accept SNAP/CalFresh benefits.<sup>1</sup> Seventy LA County markets are now authorized to accept WIC,<sup>2</sup> and a significant number have also joined the California Market Match Consortium, offering additional financial incentives for low-income community members to shop for fresh produce at farmers' markets.<sup>3</sup>

This toolkit is a practical how-to guide for farmers' market operators on how to accept food assistance benefits and make farmers' markets an option for customers of all income levels. The guide provides an overview of each type of food assistance that can be accepted at a farmers' market (SNAP/CalFresh, WIC Fruit and Vegetable Checks, and WIC Farmers' Market Nutrition Program checks, as well as Market Match), and explains how to integrate these programs into a market's regular operations. Specifically, for each type of food assistance, the guide offers step-by-step instructions for managers on what needs to be done "before," "during," and "after" the market. It also includes a list of helpful implementation resources to streamline the process and provide additional support.

# Why Accept Federal Food Assistance at Your Market?

Before jumping into the details of how to accept food assistance at your market, you may be wondering whether the whole process is really worth the effort. *Can it really make a difference for my community? Will it help my farmers and market as a whole?* The short answer is "yes." Accepting food assistance is not only a community benefit, it can also improve the economic health and sustainability of your market. Markets that accommodate food assistance recipients can address food insecurity by offering a source of nutritious fruits and vegetables to populations that frequently have inadequate access to fresh produce. Additionally, by inviting customers who would not otherwise be able to afford farmers' market prices, you can broaden your customer base and increase overall sales. Welcoming customers of all income levels can also help transform your farmers' market into a valuable amenity for the entire community instead of just a select group. The following is a more detailed overview of the top three reasons to integrate food assistance programs into your farmers' market:

#### 1. Improve Food Security and Access

The opportunity has never been greater for farmers' markets to address food insecurity, as it remains a pressing issue in Los Angeles County. A 2017 report disclosed that 1.2 million Angelenos, 40% of whom are children, currently struggle with food insecurity or hunger.<sup>4</sup> Many food insecure populations also suffer from high rates of diet-related illnesses due to an overconsumption of high-calorie/low-nutrient "junk food," coupled with a lack of fresh produce in their diets.

While the relatively high cost of fresh fruits and vegetables is a key factor in these dietary trends, the problem is compounded by a lack of stores offering good quality fresh fruits and vegetables in many low-income neighborhoods and communities of color. Though over one million Los Angeles residents receive SNAP/CalFresh benefits,<sup>5</sup> food assistance does not always equate to increased fruit and vegetable consumption. CalFresh does not specify how recipients spend their grocery dollars, and unhealthy foods are not only the least expensive choices—sometimes they are the only options available. This is similarly true for WIC recipients. WIC serves over 60% of infants and about half of all children ages one-five in Los Angeles County.<sup>6</sup> Although WIC FVC vouchers can only be spent on fruits and vegetables, not all WIC recipients have convenient and accessible ways to purchase these foods.

Dietary guidelines recommend that Americans eat more fruits and vegetables,<sup>7</sup> but both affordability and access are barriers for many struggling with food insecurity. As a source of high-quality fresh fruits and vegetables, farmers' markets have the potential to serve as access points for CalFresh and WIC customers. Though farmers' market prices can be prohibitively high for food assistance recipients, the addition of Market Match funds (that double benefit dollars spent on produce at farmers' markets) can close this affordability gap and increase consumption of much-needed nutritious foods. In a 2014 study of Market Match customers, nearly 80% reported that Market Match increased their overall intake of fresh fruits and vegetables.<sup>8</sup> Additionally, because the introduction of a farmers' market into a community requires significantly less infrastructure and planning than a full service grocery store, markets that accept food assistance may be able to start up in "food desert" communities more rapidly than other more time and resource intensive solutions. This does not mean that farmers' markets eliminate the need for more retail options in underserved communities. Instead, they should be viewed as just one possible component of a robust community food environment.

#### 2. Increase Market Sales

Food assistance recipients have significant buying power and represent a considerable demand for high-quality fresh fruits and vegetables. In recent years, approximately 7.5 billion CalFresh dollars<sup>9</sup> and 764 million WIC dollars<sup>10</sup> were distributed annually in California. Food assistance market potential is even more significant with the addition of incentive programs like Market Match. California food assistance recipients spent \$4 million in Market Match dollars at farmers' markets in the last year.<sup>11</sup>

Though these numbers are substantial, they could be even higher because both CalFresh and WIC are underutilized programs. This means that many people who are eligible to receive benefits are not enrolled. Only about 66% of those eligible for CalFresh are signed up for the program,<sup>12</sup> and though California has the highest WIC participation rate in the country—meaning the highest percentage of eligible people are signed up—almost 30% of people who could receive WIC benefits are still not enrolled.<sup>13</sup> This gap demonstrates that the food assistance market could be even more significant than it seems, and more benefit dollars could be available to spend at farmers' markets.

Even with the ability to use food assistance, low-income customers are often driven away from farmers' markets due to a lack of affordable options, or even a perception of high prices. Offering Market Match can overcome these cost barriers for customers while bringing additional revenue into the market, doubling spending dollars for customers and subsequent profits for farmers' and markets. The majority of food assistance customers cite Market Match as an important consideration in choosing to spend their benefits at a farmers' market,<sup>14</sup> and the addition of Market Match has been shown to increase CalFresh/EBT market sales by as much as 700%.<sup>15</sup>





The combination of accepting food assistance and offering Market Match, along with targeted outreach to eligible communities, can connect your market to a new and untapped customer base. Research has shown that the more opportunities there are for customers to use food assistance dollars (CalFresh and WIC along with Market Match), the more likely they will be to make the trip to a farmers' market.<sup>16, 17</sup> Drawing more food assistance customers to your market can increase overall market sales and profits for farmers.

#### **3. Promote Inclusive Spaces**

Not only can accepting food assistance at your market reduce hunger and food insecurity while supporting the local agricultural economy, it can also help your market to thrive as public amenity that invites all members of the community. Given the dramatic rise in rents in recent years and rapid trends toward gentrification and displacement in many urban centers throughout the state, inclusive spaces are more critical than ever. By catering to diverse cultural needs and welcoming low-income community members, markets have the potential to cultivate and preserve inclusive public spaces that are increasingly scarce in a growing number of Los Angeles neighborhoods.

As outdoor public events, farmers' markets are natural community gathering spaces. However, if low-income shoppers are excluded from a farmers' market due to economic constraints, it sends a message that farmers' markets are only for the wealthier, often newer, residents of a neighborhood. A failure to make markets accessible to economically diverse populations can further divide stressed communities rather than create a potential space for dialogue and inclusion. Though accepting food assistance is not the only factor in creating a welcoming community space, ensuring that all community members can shop at your market is a strong first step.

# SNAP/CalFresh

## **About SNAP/CalFresh**

The Supplemental Nutrition Assistance Program (SNAP)—formerly known as "food stamps,"—is a federal benefit program designed to improve the food security status and nutrition of people with limited or no income. This can include people who are unemployed, working part time, or working for low wages.

California's program for administering SNAP is called "CalFresh." CalFresh benefits are distributed through an Electronic Benefit Transfer (EBT) card, which functions like a credit or debit card. CalFresh recipients receive a monthly dollar amount on their EBT cards to spend toward grocery purchases, and can redeem their benefits at any SNAP-authorized retailer. Even though "EBT" is technically the mechanism by which recipients access their benefits—not the benefit itself—SNAP/CalFresh is often simply referred to as "EBT." For clarity, this guide will use the terms "SNAP/CalFresh" or just "CalFresh" for the program and "EBT" for the transactions. However, in your day-to-day communications and marketing efforts, "EBT" may be the best way to describe the program because it is such a widely used and well recognized term.

## Accepting SNAP/CalFresh at Your Market

Farmers' markets have been able to accept CalFresh since 2003, and since then the number of markets authorized for the program has continued to grow. Once authorized to accept CalFresh, markets can process EBT payments on site using a portable point-of-sale (POS) device, and some municipalities are now requiring that all markets have this system in place. For example, the City of Los Angeles adopted a law in May of 2016 mandating that all farmers' markets operating on City property accept CalFresh.<sup>18</sup>

This section provides step-by-step guidance on how to become an authorized SNAP/CalFresh retailer and set up your market to successfully process EBT and serve CalFresh customers. It also directs you to additional resources that provide more detailed instructions for each step of the process. For example, the *Farmers' Market EBT Program* run by the Ecology Center, a Berkeley-based nonprofit organization and farmers' market operator, has extensive CalFresh/EBT resources for market operators and even offers direct support.

#### -BEFORE THE MARKET-

#### 1. Become an authorized SNAP retailer

SNAP/CalFresh benefits can only be redeemed at authorized retailers, so the first step for a farmers' market is to become authorized through the USDA's Food and Nutrition Service (FNS) agency to accept SNAP. The FNS application is available online (see website in *SNAP/CalFresh Resources* at the end of this section), though you can request a paper application if desired. Once approved, your market will be assigned an FNS number. This approval can take up to 45 days from when an application is received.

#### 2. Obtain a point-of-sale device

A point-of-sale (POS) device is needed to process EBT card payments at farmers' markets. These are provided free of cost by the California Department of Social Services (CDSS). Once you have gone through the authorization process with the USDA, you can contact the EBT Welfare and Technology Unit at CDSS to obtain a free POS terminal to conduct EBT transactions at your market. Contact information for CDSS is listed in *SNAP/CalFresh Resources* at the end of this section.

#### 3. Create scrip

Individual farmers generally do not become SNAP-authorized retailers, so they cannot accept CalFresh directly. The market itself is usually the only authorized retailer and therefore must conduct all EBT transactions. And yet, farmers' market customers purchase directly from the vendors, so how can this work?

This is where a type of substitute money called "scrip" comes in. When shopping at a market, CalFresh customers first visit the manager booth and swipe their EBT card for the amount they wish to spend at the market that day. The customer is then given that amount in scrip, an alternative currency that can only be used to purchase grocery items at that farmers' market. Scrip varies from market to market, but is usually in the form of a token or paper "market dollar." CalFresh customers pay farmers using these market dollars and at the end of each market, farmers go to the market manager and exchange the scrip they have collected for cash.

Each market must develop its own unique scrip so that it cannot be used at other markets. Scrip must be difficult to counterfeit. Therefore, paper scrip should be produced on non-photocopyable paper, and it is recommended to include sequential serial numbers on each market dollar. Scrip issued for SNAP/CalFresh benefits must also be visually distinct from scrip used for any other programs at the market, such as Market Match.<sup>19</sup> See *SNAP/CalFresh Resources* for additional tips and detailed information on how to implement a scrip system.

#### - DURING THE MARKET -

#### 4. Advertise that your market accepts SNAP/CalFresh

Once your market is prepared to process EBT, it is important to let CalFresh customers know that you can accept their benefits. This can be done with a variety of print, in-person, and online strategies. Signage at markets is particularly important. Markets should include banners, posters, sandwich boards, and other signage that says, "We gladly accept EBT" or other similar messaging. A market's information booth should always be clearly marked and staffed so that it is easy for CalFresh customers to find someone who can walk them through the process of exchanging their benefits for scrip and shopping at the market. (The Ecology Center offers several resources and infographics explaining the EBT exchange process for customers—see resources.)

Social media and other online promotion are also good ways to spread the word. You should make sure to get your market listed on the Ecology Center's "farmers' market finder," an online directory that shows which markets accept CalFresh. This is an easy way to help CalFresh customers find out about your program.

#### 5. Conduct EBT and scrip transactions

When a CalFresh customer swipes their EBT card at the POS terminal and enters their PIN, a staff person (or volunteer) must enter the amount requested into the POS terminal and then distribute the equivalent amount of scrip to be spent at the market.

Successfully processing EBT requires a proficient EBT machine operator to conduct these transactions. Ideally, market staff perform this task. However, if you do not have staff available, interns or volunteers can be trained to do the job, though recruitment and retention for a volunteer position can be challenging. Training is important for anyone doing this job, not only to operate the machines, but also to be able to explain the program to shoppers with sensitivity, as EBT usage can have social stigma in many communities.

Once customers receive their scrip they can purchase directly from farmers. However, there are a few important restrictions to keep in mind.



- SNAP/CalFresh scrip can only be used to purchase SNAP-eligible food items. In general, this includes produce and prepared food items that are meant to be taken home, rather than eaten on site. Prepared hot food eaten at the market is generally not eligible for SNAP purchase (see SNAP-eligible food list for more detail in *SNAP/CalFresh Resources*).
- If a purchase costs less than the amount of a customer's SNAP/CalFresh scrip, no change can be given. If the sale is more than the value of the scrip, the customer must pay the difference with another accepted form of payment.
- SNAP/CalFresh customers can request that the value of their unused scrip be refunded onto their EBT card.
- EBT accounts may include benefits that are not issued through the SNAP/ CalFresh program (such as Temporary Assistance for Needy Families). It should be noted that these other benefits are not subject to SNAP product eligibility rules.

#### AFTER THE MARKET -

#### 6. Distribute vendor reimbursements

After the market, farmers must turn in all of the scrip payments that they received during the market to exchange for cash, a check, or a receipt for the scrip value that will be paid the following week. Markets with a smaller amount of EBT sales may be able to reimburse vendors in cash, and/or by offsetting their stall fees. However, markets with a lot of EBT sales will not be able to reimburse vendors with cash on hand, and will most likely need to send checks to their vendors or pay them the following week. Make sure that your vendors understand the procedures in place at your market and that you have a good system for ensuring timely payment.

#### 7. Record keeping

Keeping organized daily, monthly, and yearly records for your market is essential, as it is your only way to track long-term patterns and changes in market activity. Record keeping also enables you to examine correlations between market sales and advertising strategies, current policy, food assistance enrollment, and other outside factors. A batch report, which shows every transaction made on a particular day, is generated from the POS terminal. It is important to first make sure that the batch report is consistent with all receipts, scrip received/returned, and vendor reimbursements. Then record the amount of scrip given out and the amount of scrip returned in the daily scrip issuance log. Keep records in chronological order so that you can easily generate monthly and yearly sales reports. (See Ecology Center's "sample record-keeping sheets" and other tips in *SNAP/CalFresh Resources*.)



# Helpful Resources

#### **Ecology Center**

- Farmers' Market EBT Program page http://ecologycenter.org/ebt-simple-guide/ (provides detailed step-by-step instructions)
- Sample record-keeping sheets http://ecologycenter.org/ebt-simple-guide/ (located on EBT Program page under "Record Keeping and Accounting")

#### **California Department of Social Services (CDSS)**

• EBT Welfare and Technology Unit contact: Dianne Padilla-Bates: (916)654-1396, dianne.padilla-bates@dss.ca.gov (provides free POS device)

#### **USDA Food and Nutrition Service (FNS)**

- Instructions for application to accept SNAP www.fns.usda.gov/snap/ (located on SNAP page under "How Do I Apply to Accept Benefits?")
- Scrip guidelines www.fns.usda.gov/ebt/snap-and-farmers-markets (located on SNAP Farmers' Market page under "Scrip System (paper scrip, tokens or receipts)")
- Recommendations for SNAP signage and promotion www.fns.usda.gov/ebt/snap-and-farmers-markets (located on SNAP Farmers' Market page under "Attracting SNAP Customers")
- SNAP eligible food list www.fns.usda.gov/snap/ (located on SNAP page under "What can SNAP buy?")

#### **Farmers Market Coalition**

 SNAP Guide for Farmers Markets http://farmersmarketcoalition.org/education/snap/





### About WIC Fruit and Vegetable Checks (FVC)

The Women Infants and Children program, known as WIC, supports low-income women who are pregnant, breastfeeding, or postpartum, and their children ages 0–5. WIC helps families by providing nutrition education, breastfeeding support, vouchers for healthy foods, and referrals to healthcare and other community services. In California, WIC is administered by the California Department of Public Health (CDPH), which determines statewide WIC policies. There are also independent regional WIC offices throughout the state that provide health and nutrition education and other direct services to recipients in their local communities.

Instead of providing recipients with discretionary grocery dollars (like SNAP), WIC gives program participants vouchers for a basket of specific age and developmentally appropriate food items on a monthly basis. A WIC voucher is more like a prescription for a particular food item that meets the specific nutritional needs of a mother and/or child at a given developmental stage. Also the income requirements for WIC are more inclusive than SNAP, so a woman earning too much to qualify for SNAP may still be eligible for WIC. As of this year (2017), the annual income cutoff for a family of two is about \$30,000.<sup>20</sup>

WIC participants can purchase produce items using WIC Fruit and Vegetable Checks, or "FVCs," which were introduced as a part of the WIC package in 2009. FVCs are also sometimes referred to as CVVs (Cash Value Vouchers) or FIs (Food Instruments). If you hear the term "FMNP check," that is a different type of WIC check, discussed in the next section. FVC checks are green and come in amounts of \$4, \$8, or \$11. They are valid for 30 days and must be redeemed at a WIC-authorized retailer. Beginning in 2010, farmers' markets (and their vendors) were eligible to become WIC-authorized retailers and accept FVCs.

## Accepting WIC FVC at Your Market

Accepting WIC FVC at your market is slightly more complicated than accepting SNAP/ CalFresh. This is because WIC is a more restrictive funding source, and because WIC benefits in California have not yet been transferred to an EBT system. For the convenience of both consumers and retailers, all states are required to make this transition by 2020. However, California is one of the last states to make this change, so farmers' markets will still have to deal with paper vouchers for the next few years. This section provides a detailed description of the steps to accepting WIC FVC at your market.

#### -BEFORE THE MARKET-

#### 1. Become a WIC-authorized farmers' market

The first step in accepting WIC FVCs is to become a WIC-authorized market. This involves attending a training run by CDPH/WIC staff and submitting an application. The *WIC FVC Resources* at the end of this section include specific application instructions. (It should be noted that becoming authorized to accept FVCs automatically enables your market to accept FMNP checks as well.) Once your application is accepted, CDPH will send you a "notice of authorization packet" with all of the information needed to accept and transact WIC vouchers.

#### 2. Farmer authorization

Any farmer accepting FVCs at a market must first become a WIC-authorized farmervendor. Like the market authorization, this involves attending a training with CDPH/ WIC staff and submitting an application (also included in *WIC FVC Resources*). Farmers who go through this process must be certified producers (with a valid certified producer certificate) and can only accept FVCs when selling at WIC-authorized markets. WIC authorization for farmer-vendors must be renewed every three years.

#### - DURING THE MARKET -

#### 3. Advertise that your market accepts WIC FVC

Once your market and FVC vendors are authorized to accept WIC checks, CDPH will send you an authorization sign to be displayed at your market. In addition to the sign, it is important to let WIC customers know that your market accepts WIC FVCs (as opposed to just FMNP checks) and also which specific vendors accept the checks. This can be done with clear on-site signage and staff support, as well as social media and other online promotion. (To get started, see "outreach and marketing materials" available from the California WIC Association in *WIC FVC Resources* at the end of this section.)

It is good to keep in mind that FVC redemption is highest at markets that also accept WIC FMNP (Farmers' Market Nutrition Program) and/or offer incentive programs like Market Match (both summarized later in the guide). Though marketing and outreach are important, including these other complementary programs is one of the best strategies for increasing your FVC sales.

#### 4. Farmers accept FVC checks

As was mentioned above, there are two types of WIC vouchers that can be redeemed at farmers' markets: FVCs, and Farmers' Market Nutrition Program checks or "FMNPs" (described in the next section). Having two types of checks can cause some confusion, so the first step for a farmer-vendor accepting *any* WIC check is to identify which type of check it is. FVCs are green and distributed in amounts of \$4, \$8, or \$11. If you see a purple or blue check, that is a WIC FMNP or Senior FMNP check. The steps for processing those checks are slightly different, and are described in the following section. However, if the check is green it is an FVC, and the next steps are as follows:

#### The farmer must:

- verify that the items are allowable.
- make sure the current date is between the "first day to use" printed on the check, and at least 4-5 days before the "last day to use," (which is 45 days after the first day). This 4-5 day buffer is important because it frequently takes this much time for the checks to be verified and processed. Late checks are not accepted and often incur additional bank fees.
- write the amount of the purchase on the check. The amount cannot exceed the value of the check. However, if the items are more expensive than the value of the check, customers can supplement their purchases with cash. If the purchase is less than the value of the check, no change (in cash or scrip tokens) can be given.
- return the check to the WIC customer to sign, and compare the signature with the one on the customer's WIC authorization folder to confirm that they match before collecting the signed check.
- be sure to store FVCs in a safe place. Paper vouchers are like cash, so lost or stolen checks cannot be redeemed.
- There is an option for market managers to process FVCs for their vendors (see next step). If this system is in place at your market, farmers give all of their FVC vouchers to the market manager at the end of each market.

#### - AFTER THE MARKET -

#### 5. Process FVC through VWIX system

Once farmers receive FVC checks from WIC customers, the checks must be verified with WIC through CDPH's "Vendor WIC Information Exchange" known as "VWIX" system. This task can be performed by either a market manager or a farmer-vendor. By assuming this responsibility, a market manager can relieve a significant burden from participating farmers, but it does require more of the manager's time. Regardless of who takes on this task, it is important to agree upon and communicate the roles and expectations ahead of time.

Whether it is a farmer or market manager, the authorized vendor processing FVCs must first set up an account in the online VWIX system. The password to create your VWIX account is included in the "notice of authorization" packet sent to WIC-authorized markets and farmers. After a market, the farmer-vendor or market manager must enter each FVC serial number into the VWIX system and receive approval before depositing the check. Approval can take up to two business days, which is why FVC checks should not be accepted close to the indicated "last day to use."

#### 6. Deposit checks

Once a farmer-vendor or market manager receives approval from VWIX, FVC checks can be deposited at the bank. Remember to endorse each check before depositing. It is also important to double check and make sure 1) that the serial number was approved by VWIX, and 2) that the check is deposited before the last day to use. Otherwise the check will bounce and your bank may charge fees that are higher than the value of the check!

Some banks also charge fees after a certain number of checks have been deposited each month. You may be able to avoid these fees by sending your financial institution the California WIC Association's "Fee Waiver Letter to Banks" included in *WIC FVC Resources.* 

## Helpful Resources

#### **California Department of Public Health (CDPH)**

- WIC Program farmers' market page www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx
- Application instructions to become a WIC-authorized market www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx (located on the WIC Farmers' Market page under "How to Apply")
- Application instructions to become a WIC-authorized farmer www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx (located on the WIC Farmers' Market page under "How to Apply")
- Farmer and market manager training resources www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx (located on the WIC Farmers' Market page under "Training Resources")
- WIC FVC/FMNP "Know the Difference" flier www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx (located on the WIC Farmers' Market page under "Farmer Resources")

#### **California WIC Association**

- Farm2WIC page http://calwic.org/focus-areas/engaging-wic-families/farm2wic
- Outreach and marketing materials http://calwic.org/focus-areas/engaging-wic-families/farm2wic (located on Farm2WIC page under "For Market Managers & Vendors")
- Fee Waiver Letter to Banks http://calwic.org/focus-areas/engaging-wic-families/farm2wic (located on Farm2WIC page under "Letter to CA Banking Institutions")

#### State of California

• VWIX website www.vwix.ca.gov

# WIC FMNP

### About WIC Farmers' Market Nutrition Program (FMNP)

In 1992, Congress established the WIC Farmers' Market Nutrition Program (FMNP), which offers seasonal vouchers for WIC recipients that can only be spent on fresh fruits and vegetables at farmers' markets.<sup>21</sup> FMNP was created in response to pressure from WIC leaders and other stakeholders advocating for the WIC program to include fresh produce (which was significant because Fruit and Vegetable Checks were not introduced until 2009). FMNP is still not an official part of the WIC package, but is a supplemental benefit designed to encourage WIC recipients to shop at local farmers' markets and consume more fruits and vegetables.

The Farmers' Market Nutrition Program runs from May 1-Nov. 30 each year. WIC recipients receive \$5 checks to spend on fruits and vegetables at WIC-authorized farmers' markets at any time during the FMNP season (unlike FVCs, which need to be redeemed within 45 days). Though the WIC program is only for new mothers and young children, FMNP also includes a seasonal voucher program for low-income seniors called "Senior FMNP." This program is also run by WIC and functions in exactly the same way, except that participating seniors receive \$4 checks. Because FMNP and Senior FMNP are handled in the same way at farmers' markets, "FMNP" refers to both types of checks.

## Accepting WIC FMNP at Your Market

FMNP has fewer requirements than FVC, so introducing FMNP to your market is a simpler process overall. Though some steps are the same for both programs, this section still goes over each step required for including FMNP at your market.

#### -BEFORE THE MARKET-

#### 1. Become a WIC-authorized farmers' market

Like FVC, the first step in accepting FMNP checks is to become a WIC-authorized market. This involves attending a training run by CDPH/WIC staff and submitting an application. (Application instructions are included in *FMNP Resources* at the end of this section.) There is a specific training for markets accepting only FMNPs. However, if your market is already authorized to accept FVCs, you do not need to repeat this step. Once your application is accepted, CDPH will send you a "notice of authorization packet" with all of the information needed to accept and transact FMNP checks.

#### 2. Train farmers

Unlike the process for accepting FVCs, individual farmers do not need to be authorized to accept FMNP checks. However, it is still important for market managers to train farmers on the process of identifying and accepting these vouchers. Specifically, farmers must be familiar with the program, aware of which items are allowable, and know the process for handling the checks.

#### – DURING THE MARKET –

#### 3. Advertise that your market accepts FMNP

Once your market is authorized for FMNP, CDPH will allow you to display a sign saying, "WIC & Senior Farmers' Market Checks Welcome." It is important to let WIC customers know that FMNP checks are accepted at your market and how to use them. This can be done with clear on-site signage and staff support, as well as social media and other online promotion. (To get started, see "outreach and marketing materials" available from the California WIC Association in *FMNP Resources* at the end of this section.)

Another good tactic to promote WIC at your market is to coordinate with your local WIC agency. FMNP redemption is highest when the checks are distributed on site at the market. Additionally, customers are more likely to use their FVC at farmers' markets if they are already making the trip to redeem FMNP checks. You can also coordinate with your local Area Agency on Aging to promote Senior Farmers' Market Nutrition Program distribution to low-income seniors.

#### 4. Farmers accept FMNP checks

Because there are two types of WIC vouchers that can be redeemed at farmers' markets, the first step for a farmer accepting *any* WIC check is to identify which type of check it is. WIC FMNP checks are purple and have a value of \$5. Senior FMNP checks are blue and are worth \$4. If you see a green check, that is an FVC. The steps for processing those checks are slightly different, and are described in the previous section. However, if the check is purple or blue, it is an FMNP, and the next steps are as follows.

#### The farmer must:

- make sure that the items are allowable.
- accept checks only between May 1 and Nov. 30.
- stamp the check with the market's WIC ID#.

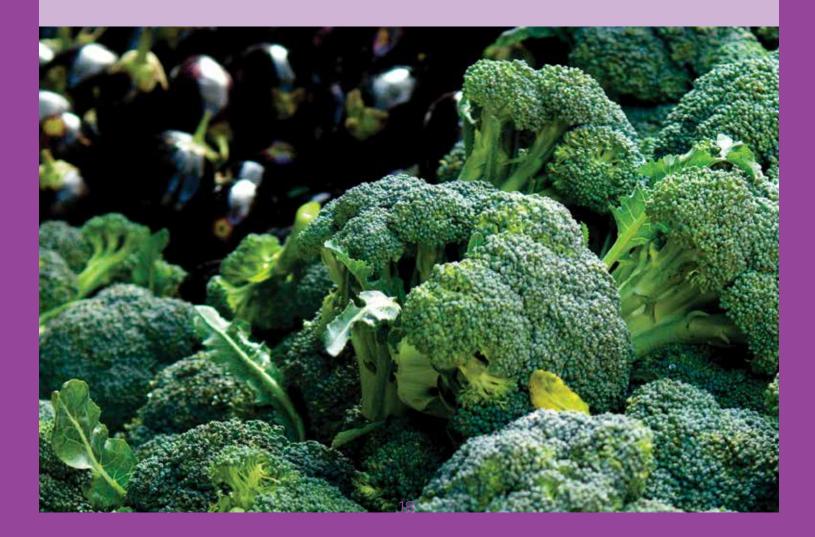
- store the FMNP checks in a safe place. Paper vouchers are like cash, so lost or stolen checks cannot be redeemed.
- give all FMNP checks to the market manager at the end of the market to be deposited at the bank.

#### - AFTER THE MARKET -

#### 5. Deposit checks

Once FMNP checks are collected (between May 1 and Nov. 30) and stamped with the market's WIC ID#, they can be deposited any time before Dec. 31 of that year. However, waiting to deposit FMNP checks is not recommended as checks are like cash and there is no compensation if they are lost or stolen.

Some banks charge fees after a certain number of checks have been deposited each month. You may be able to avoid these fees by sending your financial institution the California WIC Association's "Fee Waiver Letter to Banks" featured in *FMNP Resources.* 





## Helpful Resources

#### California Department of Public Health (CDPH)

- WIC Program farmers' market page www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx
- Application instructions to become a WIC-authorized market www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx (located on the WIC Farmers' Market page under "How to Apply")
- Farmer and market manager training resources www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx (located on the WIC Farmers' Market page under "Training Resources")
- WIC FVC/FMNP "Know the Difference" flier www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx (located on the WIC Farmers' Market page under "Farmer Resources")

#### California WIC Association

- Farm2WIC page http://calwic.org/focus-areas/engaging-wic-families/farm2wic
- Outreach and marketing materials http://calwic.org/focus-areas/engaging-wic-families/farm2wic (located on Farm2WIC page under "For Market Managers & Vendors")
- Fee Waiver Letter to Banks http://calwic.org/focus-areas/engaging-wic-families/farm2wic (located on Farm2WIC page under "Letter to CA Banking Institutions")

#### **USDA Food and Nutrition Service (FNS)**

- WIC FMNP Program page www.fns.usda.gov/fmnp/overview
- Senior FMNP Program page www.cdfa.ca.gov/SeniorFarmersMrktNutritionPrgm/

# MARKEMATCH

## **About Nutrition Incentive Programs**

Farmers' market nutrition incentive programs encourage food assistance recipients (and sometimes other low-income customers) to shop at farmers' markets by matching the money they spend on fruits and vegetables. Typically, nutrition incentive programs will match up to \$10 per customer—so if a customer spends \$10, they will receive another \$10 from the program, resulting in a total of \$20 they can spend at the market. These programs have proved very successful at increasing fruit and vegetable consumption among low-income shoppers, as well as increasing participation in farmers' markets among food assistance recipients. However, they do demand a decent amount of administrative effort and time to facilitate, and a competitive application process is often required due to limited funding.

Since nutrition incentive programs were first established in the early 2000s, their popularity has grown significantly, and the USDA and other funders now invest millions of dollars each year in dozens of incentive programs across the nation.

#### **Market Match**

The primary farmers' market nutrition incentive program in California is called "Market Match." In 2009, several local and regional nutrition incentive programs were consolidated under the moniker "Market Match" by Roots of Change, an Oakland-based nonprofit focused on food system issues. In 2011, Market Match leadership transitioned to the Ecology Center, a Berkeley-based nonprofit that now coordinates the California Market Match Consortium (CMMC). This is a network of 39 farmers' market operators and community-based organizations in 31 counties across the state that support and carry out the program.<sup>22</sup> In the Los Angeles area, markets can participate directly in the CMMC or work with another member agency, such as Hunger Action Los Angeles (HALA), to administer a Market Match program.

Market Match programs typically double the value of food assistance dollars (up to \$10 per person per market day), though the maximum amount varies depending on available funds. Unlike government-run food assistance programs, Market Match funding comes from a variety of different sources. The majority of the funds for Market Match are provided by the USDA's Food Insecurity Nutrition Incentive (FINI) program, but contributions also come from other federal, state, and/or private sources. Creative innovators in the Los Angeles area, such as HALA and Sustainable Economic Enterprises Los Angeles (SEE-LA), have combined local, state, and federal money to steadily scale up their Market Match programs.

#### Serving Supplemental Security Income (SSI) Recipients

Supplemental Security Income (SSI) is a federally and state-funded financial assistance program available for disabled children and adults, as well as people 65 years or older with limited income and resources. The Social Security Administration administers SSI in California. Although this program is intended to ease financial burden for those eligible, SSI recipients are precluded from also participating in SNAP/CalFresh, leaving many SSI recipients without adequate resources to buy fresh, healthy food. This problem is exacerbated by the fact that many SSI recipients have diet-related conditions such as diabetes, obesity, or the need for a low-sodium diet, requiring more fruits and vegetables and a more expensive diet overall. Depending on a market's administrative capacity and restrictions on the source of Market Match funding, a farmers' market may be able to provide SSI recipients with Market Match benefits.

## **Offering Market Match at Your Market**

Any farmers' market can operate a Market Match program, but there is not a standardized procedure for creating one. This section touches on the various considerations that market managers should weigh when developing a Market Match program and also goes over the basic steps of implementation.

#### BEFORE THE MARKET

#### 1. Consider if Market Match is right for your market

Farmers' markets choose to add Market Match for a variety of reasons. Some markets located in low-income neighborhoods want to serve more shoppers who might otherwise find the prices at the market prohibitively expensive. In higher income areas, markets often want to be more equitable and accessible to low-income customers who work in the area or may be traveling from other neighborhoods. If you are not sure whether Market Match would be a good fit for your market, here are a few factors to consider:

- Current acceptance of food assistance. Does your market already successfully accept SNAP/CalFresh and WIC? Market Match is a great way to further encourage the use of these other food assistance programs at your market. Your current CalFresh and WIC sales will give you a good sense of the demand for Market Match.
- Staff and administrative capacity. Administering Market Match requires significant staff and administrative resources on top of just accepting CalFresh and WIC. Market Match also draws in more food assistance customers, so if your staff is struggling to keep up with your current programs, Market Match may not be a good fit. Though Market Match is an excellent food assistance resource that can increase your overall market sales, it is important to make sure that your team has the capacity to take on an additional program before jumping in.



#### 2. Find the right source of Market Match funding

There are three primary ways to acquire funding for your Market Match program:

- Apply for grant funding directly. Market Match can be funded by any number of grant sources. Several government grants fund nutrition incentives, either through the California Department of Food and Agriculture (CDFA), or directly through the USDA FINI program. Private foundations may also issue grants for these programs. However, applying for nutrition incentive grants can be complicated and requires strong administrative capacity. Grant recipients are typically large market operators with extensive experience managing government grants, so it is not recommended that small operations apply for funds directly.
- Apply to be a partner with the Ecology Center. The Ecology Center administers the largest source of federal funds for Market Match in California. Each year they put out a request for applications (RFA) for markets throughout the state to become Market Match partners. This is a good option for smaller market operations that would not have the capacity to apply for and manage a grant directly.
- Partner with another market operator or nutrition assistance agency that is already running a Market Match program. In Los Angeles, Hunger Action Los Angeles (HALA) acts as a third party support organization, helping markets to set up and run Market Match programs, depending on available funding.

#### 3. Decide how you will run your matching program

Depending on your funding source, there may be restrictions on which benefits you can match. For example, some funding sources match CalFresh dollars exclusively—in that case, only CalFresh recipients are eligible for the matching program and they can receive up to \$10 to match their CalFresh spending at the market. In other cases, funding sources may also allow you to match WIC benefits, or even cash from a customer who is simply eligible for CalFresh, WIC, or even SSI.

Before you start your program, it is always important to know the restrictions of your funding as well as your staff capacity. Markets may choose a more restrictive method just to reduce strain on staff, or you may choose a more open method in order to maximize the number of shoppers attending the market and receiving the benefits.

#### 4. Create scrip for Market Match

Market Match is distributed at the market through "scrip"—an alternative "market dollar" currency—in much the same way as CalFresh. You will need to create a distinct and distinguishable scrip for Market Match so that the different funds don't get mixed up. The majority of markets use paper market dollars for Market Match because they are least expensive. However, tokens are generally more durable. Regardless of the form, it is easiest for customers to handle scrip that is issued in \$1 denominations because, like CalFresh, change cannot be given.

When designing your scrip, it is important to have "For Fresh Fruits and Vegetables Only" written clearly on the paper or token. Depending on your preference, you may also include the name of the market. Similar to dealing with CalFresh, you will want to make sure that the scrip cannot be easily duplicated, either by having it printed on non-photocopyable paper or by including a "wet mark" (a stamp, seal, or other hand-written mark) as a fraud prevention measure.

#### **DURING THE MARKET -**

#### 5. Advertise Market Match at your market

To spread the word about Market Match, hang posters at and around the market and distribute fliers throughout the neighborhood. Consider asking local businesses, community centers, or schools to hang promotional materials. The best advertisements are clear, simple, and easy to read. To make posters accessible to non-English speakers, include text in Spanish and other appropriate languages, as well as bold graphics that can transcend a language barrier. If you partner with the Ecology Center or HALA to set up Market Match, you can access their existing marketing materials.

#### 6. Distribute Scrip

Market Match scrip is distributed in the same way as CalFresh scrip. You will need to create a record or log of all customer transactions. It is always a good idea to capture the type(s) of benefits used (including the last 4 digits of a customer's EBT card), and you may want to record their name as well. This is important for record keeping and is a good way to ensure that Market Match funds are distributed fairly (i.e., each customer only uses Market Match once per market).

#### AFTER THE MARKET -

#### 7. Distribute vendor reimbursements and maintain records

After the market, farmers must turn in all of the Market Match scrip payments that they received during the market to exchange for cash, a check, or a receipt for the scrip value that will be paid the following week. Make sure that your vendors understand the procedures in place at your market ahead of time and that you have a good system for ensuring timely payment if you are unable to pay them that day.

Keeping organized daily, monthly, and annual records of your Market Match sales is critical for tracking your program's success. It is also required by most funders. (See the Market Match website's "frequently asked questions for market operators" in *Market Match Resources* for additional tips and information on record keeping).

## Helpful Resources

#### **Hunger Action Los Angeles**

• Market Match page www.hungeractionla.org/marketmatch

#### Market Match website (a project of Ecology Center)

- Market Match partner application page http://marketmatch.org/become-a-market-match-partner-2017-18/
- Frequently asked questions for market operators http://marketmatch.org/faq/ (see section for "market operators and community partners")

#### **Ecology Center**

• Farmers' Market Finder https://ecologycenter.org/fmfinder/

#### Office of Farm to Fork (California Department of Food and Agriculture)

 California Nutrition Incentive Program (CNIP) www.cafarmtofork.com/CA\_NutritionIncentiveProgram.htm

#### **USDA Food and Nutrition Service (FNS)**

- FINI Grant Program page www.fns.usda.gov/snap/FINI-Grant-Program
- Bonus incentives www.fns.usda.gov/ebt/snap-and-farmers-markets (located on SNAP Farmers' Market page under "Bonus Incentives")
- Scrip guidelines www.fns.usda.gov/ebt/snap-and-farmers-markets (located on SNAP Farmers' Market page under "Scrip System [paper scrip, tokens or receipts]")



## CONCLUSION AND NEXT STEPS -by Matthew Sharp

Today, farmers' markets within the City of Los Angeles must accept CalFresh/EBT. WIC's Farmers' Market Nutrition Program recently celebrated 25 consecutive years of providing seasonal produce coupons to WIC families. USDA's Food Insecurity Nutrition Incentive grant to California is expanding Market Match in Los Angeles. These resources mean that there are real increases in access to farmers' markets for Angelenos receiving food assistance. These successes are growing in no small part due to the hard work of local food system advocates and partners in Los Angeles. There is an uncertain future as the Trump Administration threatens to make cuts to domestic safety net spending, including nutrition assistance. Additionally, the same families that depend on WIC and CalFresh are also facing threats to their health insurance, as well as escalating immigration enforcement.

In this highly uncertain and very anxious climate, here is a menu of opportunities to strengthen how nutrition assistance and farmers' markets can best work together to make healthy food more affordable to low-income Angelenos, and to make farmers' markets more viable for regional growers.

## Federales

SNAP provides \$70 billion in food purchasing assistance to Americans each year.<sup>23</sup> News coverage in January of 2017 and a House hearing on the nutritional quality of purchases made with SNAP benefits highlighted the need for additional strategies to strengthen the healthfulness of food choices of all Americans, including SNAP participants.<sup>24</sup> \$50 million in SNAP healthy eating incentives are being distributed through a variety of projects around the nation, and just over \$20 million was allocated to the Healthy Incentives Pilot for SNAP in 2014.<sup>25</sup>

Many more resources need to be allocated to help close the affordability gap to give nutritious, local food choices a larger seat at the table and a bigger share of the plate.

*How can more resources be secured from Washington, D.C. in this political climate?* When SNAP and WIC are redeemed at farmers' markets, urban consumers *and* rural producers are connected in powerful ways. Relationships are formed and economies are linked and strengthened. The direct and multiplier benefits of these economic ties need to be better studied and elevated to increase bipartisan support of policymakers for these investments.

## Californios

Over a decade ago, CalFresh transitioned from paper coupons to Electronic Benefit Transfer. This technology greatly reduced the stigma of using CalFresh benefits in grocery stores but caused significant hurdles for farmers' market managers. It prevented markets from accepting CalFresh for several years until free wireless terminals were provided, allowing markets to convert CalFresh benefits to scrip for easy use. As California's WIC program transitions to EBT, lessons from the CalFresh experience must be applied to ensure seamless access for WIC families.

A review of materials and conversations with market managers indicate that current training and approval of farmers and farmers' markets to redeem WIC fruit and vegetable coupons is cumbersome and compliance-oriented.

### How can state leaders ensure more Californians participating in nutrition assistance programs spend more of their benefits at farmers' markets?

State administrators—CDPH, CDSS, CDFA—need to work together to set ambitious goals for local food redemption by program participants. State leaders should publish an operational plan to promote and support reaching those goals by eliminating administrative obstacles, providing sufficient resources and support, and encouraging local partnerships that build upon the best practices in several California communities. Likely components of a state plan include better marketing of farmers' market options to consumers, and accelerating WIC's focus on millennials.<sup>26</sup>

## Angelenos

With a vibrant network of food activists, entrepreneurs, engaged consumers, and philanthropic support, the Los Angeles region is at the forefront of making local food affordable for low-income residents. However, there are several challenges to address in the years ahead to ensure that all Angelenos can enjoy the bountiful harvest local farmers offer year-round.

In terms of local food access, farmers' markets are not available in many low-income neighborhoods across Los Angeles. When viewing a map of farmers' markets in Los Angeles, it is clear that disparities in market availability are significant.<sup>27</sup> Residents of the southeast cities along the 710 freeway, as well as those living in the San Fernando and San Gabriel Valleys have to travel significantly farther to shop at a farmers' market. And, with only half the certified farmers' markets in the county authorized to accept WIC, low-income residents miss out on potential opportunities for fresh food access. A very recent state policy change authorizing farmers' market managers instead of individual farmers to accept WIC FVC should reduce some barriers, but more support is needed.

Locally, CalFresh participation and retention is a significant challenge facing LA County Department of Public Social Services. At the same time, WIC retention is a challenge facing PHFE WIC and the other six agencies that administer WIC in Los Angeles County.

### How can food system champions in Los Angeles strengthen nutrition assistance at farmers' markets?

The LA Food Policy Council, Urban & Environmental Policy Institute, Hunger Action Los Angeles and Sustainable Economic Enterprises Los Angeles should engage LADPSS and PHFE WIC to develop shared priorities and specific action steps to close the gaps. Likely opportunities include:

- Business case study of the value of farmers' markets to persuade more cities and neighborhoods to host weekly farmers' markets in unserved areas of the county
- Ensure low-income Angelenos enroll and maintain nutrition assistance benefits, and are encouraged to redeem benefits at farmers' markets
- Support WIC agencies to distribute seasonal Farmers' Market Nutrition Program coupons on site at farmers' markets
- Coordinate training and technical assistance to farmers' market managers throughout the county to become authorized to accept CalFresh *and* WIC
- Develop a pilot project to seamlessly combine nutrition assistance and private subsidies into a more robust and easy-to-administer Market Match program

During the 35 years since the Santa Monica farmers' market launched the contemporary local farm fresh movement, hundreds of passionate stakeholders have emerged and converged around the simple and clear vision that nutritious, local produce must be available and affordable to all. Connecting more Angelenos to farmers' markets through nutrition assistance is a powerful unifying strategy to enact that vision in 2017. Join us.

# GLOSSARY

- **CalFresh** the name for California's program for administering SNAP benefits within the state. It is overseen by the California Department of Social Services (CDSS).
- **CDFA (California Department of Food and Agriculture)** the primary government agency overseeing agricultural programs in California, including the California Nutrition Incentive Program (CNIP), run out of the agency's Office of Farm to Fork.
- **CDPH (California Department of Public Health)** the state agency that oversees and administers the WIC program within California.
- **CDSS (California Department of Social Services)** the state agency that oversees the CalFresh program, California's version of SNAP.
- **CNIP (California Nutrition Incentive Program)** a statewide nutrition incentive program that funds local programs like "Market Match" that increase or double the value of food assistance dollars spent on fresh produce at farmers' markets.
- **EBT (Electronic Benefit Transfer)** a system used to distribute and redeem some government benefits, including CalFresh, on an "EBT card," which functions like a credit or debit card. CalFresh recipients can use their EBT cards to purchase eligible foods at SNAP-authorized farmers' markets. "EBT" is often used colloquially to refer to the SNAP/CalFresh program (e.g., "we accept EBT"), but technically describes only the method of payment.
- **Federal Food Assistance** refers to a variety of federal benefit programs designed to alleviate food insecurity and improve nutrition for low-income and other vulnerable populations in the U.S. Funding for federal food assistance programs is determined by the Farm Bill, and all programs—including SNAP and WIC—are overseen by the USDA's Food and Nutrition Service Department.
- **FINI (Food Insecurity Nutrition Incentive Grant Program)** a federal nutrition incentive program that funds local/regional programs like "Market Match" that increase or double the value of SNAP benefit dollars spent on fresh produce at farmers' markets.
- **Food Insecurity** the state of being without reliable access to a sufficient quantity of affordable, nutritious food.
- **Market Match** the primary nutrition incentive program in California, designed to increase fruit and vegetable consumption among low-income shoppers by doubling the value food assistance dollars spent on fresh produce at farmers' markets and other authorized retailers.

- Nutrition Incentive Programs a strategy to encourage food assistance and/or low-income shoppers to consume more fresh fruits and vegetables by increasing their purchasing power at farmers' markets and other fresh food retailers. These programs typically match food assistance dollars and/or cash spent on fresh produce up to a certain amount. These programs are sometimes referred to as "healthy incentive programs," or "bonus programs." "Market Match" is California's leading nutrition incentive program.
- **Point-of-Sale Device (POS)** a portable machine used to conduct EBT (electronic benefit transfer) transactions at farmers' markets. CalFresh benefits are distributed via EBT and require this technology to be redeemed at farmers' markets.
- **Scrip** a type of alternative currency used to redeem food assistance benefits at farmers' markets in the form of tokens or paper "market dollars."
- **SNAP (Supplemental Nutrition Assistance Program)** formerly known as "food stamps," SNAP is a federal benefit program designed to improve the food security and nutrition status of people with limited or no income.
- **SSI (Supplemental Security Income)** a federal financial assistance program for disabled adults and children, as well as low-income seniors (over 65 years of age). SSI recipients are not eligible for SNAP/CalFresh.
- **USDA FNS (United States Department of Agriculture, Food and Nutrition Service)** the department within the USDA that oversees all food assistance benefit programs in the U.S.
- WIC (Women Infants and Children) a federal benefit program for low-income women who are pregnant, breastfeeding, or postpartum, and their children, ages 0-5. The program provides food vouchers, nutrition education, and breast-feeding support, as well as connections to a variety of other health services. In California, WIC is overseen by the Department of Public Health.
- WIC FMNP (Farmers' Market Nutrition Program) a supplemental program that provides WIC participants with additional vouchers to purchase fresh, unprepared, locally grown fruits and vegetables at farmers' markets. FMNP also includes a program for seniors—"Senior FMNP"—that operates in the same way. FMNP is a seasonal program and runs from May 1–Nov. 30 each year.
- WIC FVC (Fruit and Vegetable Checks) the primary vouchers given to WIC participants to purchase fruits and vegetables. They are a regular part of the monthly WIC package and come in amounts of \$4, \$8, or \$11. A growing number of farmers' markets are able to accept FVC vouchers.

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