



EBT at Farmers' Markets: A \$5 Incentive Program Increases EBT Use at Local Markets

The Problem

In Cleveland, only 21% of adults report adequate daily fruit and vegetable consumption (BRFSS, 2006). So what is pushing the remaining 79% of residents away from eating enough healthy produce?

Some live in food deserts where they lack access to full service grocery stores while others are choosing other food options because of financial concerns. Regardless, Cleveland residents are not eating enough fruits and vegetables and are therefore not reaping the associated health benefits. In fact, when residents choose other food items, such as processed foods and fast foods, it is often damaging to their long-term health. In Cleveland, nearly 11% of residents have been diagnosed with diabetes and over 33% qualify as obese (BRFSS, 2006), all in a city where fast food chains are 4.5 times more accessible to residents than full service grocery stores (Cuyahoga County Planning Commission, 2008).

To combat this multifarious problem, the Cleveland-Cuyahoga County Food Policy Coalition (FPC) collaborated with neighborhood farmers' markets to make more fresh fruits and vegetables available to Clevelanders, especially those demonstrating the greatest financial need. The FPC's Health and Nutrition Working Group started working with market managers from around the county to offer a financial incentive for customers using Food Assistance Program (FAP) benefits, the program formerly known as Food Stamps, to shop for healthy foods at their local farmers' market. FAP recipients receive assistance through an Electronic Benefits Transfer (EBT) card, which is comparable to a debit card. Ohio's EBT

The Pilot Program

In 2010, the FPC launched a pilot EBT incentive program at four farmers' markets in Greater Cleveland, including the Kamm's Corners, Tremont, Coit Road and Downtown farmers' markets. The program offered \$5 extra to customers who spent at least \$5 from their EBT card, and participants were eligible for the \$5 incentive once each market day.

For 2010, the incentive program had an astounding impact on the EBT sales at the markets observed. Participating markets noted that 2010 EBT sales in the first month alone surpassed their total 2009 EBT sales. Over the course of the year, the Kamm's Corners Farmers' Market saw an increase in sales from \$359 in 2009 to \$1,765 in 2010 while the Tremont Farmers' Market experienced an increase from \$110 in 2009 to \$2,067 in 2010 as a result of the pilot program. These successes demonstrated the impact of the program and inspired the FPC and its supporters to expand it to additional markets in the following year.

Program Expansion

In 2011, the EBT incentive program expanded to include sixteen farmers' markets and farm stands across Cuyahoga County. As the program expands, its potential to reach EBT customers increases as well.



card is called the Ohio Direction Card.

Photo: The Ohio Direction Card used to make EBT purchases.

The program is currently dispersed throughout the county; therefore, geographically it gives more federal assistance recipients easier access to the program and to fresh fruits and vegetables on a weekly basis throughout the market season.

Community Impact

In assessing its impact, the reach of the EBT incentive program is vast. Primarily, it opens access to healthy, fresh, local food for residents with financial need. In Cleveland in July of 2011, over 83,000 groups or families received Food Assistance Program benefits. In Cuyahoga County, the total exceeded 141,000 (NEO CANDO). Many of these families may live in food deserts or the produce at their neighborhood grocery or corner stores is not of good quality. Buying from local farmers ensures a quality product with greater nutritional value. Produce loses its nutrients as time passes after it is picked, but the produce at local markets is often harvested within 24 hours of its arrival at a vendor's booth; thus, it reaps greater health benefits when consumed (North Carolina Cooperative Extension Service, 1999).

Aside from accepting EBT, many markets and farmers also accept other forms of assistance through the federal Farmers' Market Nutrition Program. This program offers coupon vouchers for farmers' market produce to recipients of Women, Infant and Children (WIC) benefits and low-income seniors. Since many individuals receiving these benefits also qualify to hold an EBT card, the incentive program provides extra benefits to these individuals looking to purchase nutritious food at the market.

Furthermore, when farmers' markets have the capacity to accept EBT and when EBT customers are encouraged to shop at the markets (through the incentive program for example), a revenue stream opens for local farmers, many of which are farming within the county or even within Cleveland's city limits on previously vacant or abandoned property. This trend has a positive economic impact on the local economy.

Program Requirements

Markets that wish to participate in the incentive program must apply with the FPC before the start of market season. In 2011, applications were due by April 1. Participating markets accepted into the program are then eligible to offer the \$5 incentive to shoppers using their EBT card once each market day.

Markets are responsible for tracking sales and submitting the required paperwork monthly for reimbursement from the FPC. Markets can reimburse vendors according to their own management practices.

In addition to the incentive, participating markets also receive additional promotional support from the FPC. Each market in 2011 received a large vinyl customer service banner with the

Ohio Direction Card logo on it as well as postcards and buttons promoting the program.



Photo: The assistant market manager in front of the promotional EBT Customer Service banner at the Tremont Farmers' Market.

Based on its previous success, the FPC is looking to continually expand the program so it can have the greatest impact possible. The FPC is eager to continue to help FAP recipients gain better access to fresh, healthy food and to help local farmers have a greater economic impact on the area. For more information on the current incentive program, visit ccfoodpolicy.org.

—CITATIONS—

- Behavioral Risk Factor Surveillance Survey. Case Western Reserve University, 2006.
- Cuyahoga County Planning Commission, <http://planning.co.cuyahoga.oh.us>
- NEO CANDO system, Center on Urban Poverty and Community Development, MSASS, Case Western Reserve University, 2011.
- North Carolina Cooperative Extension Service: Postharvest Handling and Cooling of Fresh Fruits, Vegetables and Flowers for Small Farms; L.G. Wilson, et al.; July 1999.