

Maine Farmers' Market Convention  
January 26, 2014  
Maple Hill Farm Inn Bed & Breakfast

**The State of SNAP/EBT at Farmers' Markets in Maine** (10:30-12)

**Part 1:** Mike Gold, Farm Viability Program

Introduction, FVP works with SNAP, supports farmers' markets and strategizes to increase FM opportunities to be involved with SNAP

A look at the data

Data collection and analyses reported by farmers' market members and support organization; data collection is incomplete; 17 of 27 FM have reported (missing about 10, but this is still revealing information about SNAP in ME); analysis is just beginning

2011: 10 markets used SNAP in ME, 8 reported; about \$50k in sales (includes SNAP sales and incentive funds (allows SNAP users to get a better price, increases SNAP participation)), this is about \$6k average

2012: 20 markets used SNAP in ME, 10 reported; just under \$100K in sales (includes SNAP sales and incentive funds), this is about 10k average

2013: 27 markets used SNAP in ME, 17 reported; about \$200k in sales (includes SNAP sales and incentive funds), this is about \$12k average

In the first year a FM accepts SNAP, it's a little slow going (need to get the word out, need to iron out kinks, etc); in 2013 4 markets in first year using SNAP made \$2,232 average; in 2013 2 markets in second year using SNAP made \$18,653 average; in 2013 10 markets in third year using SNAP made \$12,048 average

Location matters; about 8 rural markets in 2013: \$4,328 average in SNAP sales; 7 urban markets: 20,508 average in SNAP sales; 2 coastal markets \$3,441 average in SNAP sales (first year markets)

Incentive programs: vary depending on program; used to be a one-for-one match; fundraising required to provide "market match"; is it enough that a customer gets 25% off? 33% off? ←stretches funding further; in 2013 over \$60k in incentives; 14 out of 17 reported markets are using incentives (a tool that most markets are taking advantage of)

Note: (Ned Porter): Wholesome Wave is a national non-profit that runs incentive programs at dozens and dozens of markets; there is a positive bounce by using incentives; once incentives are removed from markets, SNAP is still used in larger amount than before incentives began

Note: How do incentive dollars arrive at different markets? There's a variety; an organization will team up with a market or number of markets, system is developed for what works for those markets; maybe there is a point person who facilitates record keeping and reimbursement; sometimes markets fund it themselves

In 2013: 15 out of 17 reporting markets are relying on help from support partners (a variety of NPO and agencies, etc); volunteers are integral parts; at least 7 markets utilize *paid* staff; staff time and costs for paid people takes at least \$70k from partners

### MLFAN: Maine Local Food Access Network

About a year ago, some FM and some support organizations (who want SNAP and incentive funding) decided to come together to see if there are ways to collaborate to support the SNAP effort; informal for now

Some of the members:

MFFM  
Maine Organic Farmers and Gardeners Association  
Access Health  
Food AND Medicine  
Norway FM  
Portland FM  
Wholesome Wave  
UNE  
Healthy Acadia  
Healthy Portland  
Greater Somerset Public Health Collaborative  
SNAP recipients  
St. Mary's Nutrition Center

Work to answer some questions: Do I need an incentive program to accept SNAP at my market?

### Technology and Future Trends

Classic, plug-in, land-line EBT that some markets still use

Markets that get reception are going towards wireless terminals

The next wave (some pilots are being done) a SmartPhone cradle EMT machine (apps, software, better interface, record keeping, efficient, easier reimbursement, e-mail receipts); could be 2 years away, could be 10 years away; price is fairly comparative (\$700-\$1000 depending on model, etc); line fees and transaction fees are comparable; very few states are allowing this (regulatory hurdle) ← we need to push for this in ME (state would have to approve use of technology); Colleen has been advocating but no formal movement towards this

Marketlink.org ← a public-private partnership with USDA, NAFMNP, World Pay (the transaction that handles the money), NovaDia group (the company that made the technology) and others; a program to connect farmers, markets, and consumers through technology

### Federal Policy (Ned Porter)

Currently, the state of ME reimburses all EBT charges (like transaction fees), which is something that does not happen with debit/credit purchases

The Farm Bill is hung up on dairy policy and payment limitations; SNAP is cut about 8 billion dollars through the life of the Farm Bill, that's on top of the cuts that were made last year; Nutrition Incentive Pilot Project: provides incentives for SNAP beneficiaries to buy more fruits and vegetables at FM ← will make local fundraising easier ("your contribution will be leveraged with money coming from Farm Bill")

Changes to tax code involving charitable NFP hospitals ← hospitals must spend \$ to fund programs to address community health needs

Three programs that will make addressing access to local foods easier: ...

Note: Market has to apply for FSN number, or each farmer has to apply for an FSN number

Note: WIC move to EBT by 2020; state of ME beginning process of changeover; possibly three markets seasons from now, EBT will be in place of WIC users; many things to consider and figure out; WIC can authorize whole markets of individual vendors for accepting benefits

Note: What is the advantage of a market to switching over to individual terminal when it's so expensive (versus having one terminal for entire market)?

### **Part 2: Roundtable discussion**

Topics: (those in bold will be discussed)

Marketing and outreach strategies

Fundraising strategies

Data collection-what types of data are most valuable to collect? How to engage low capacity markets in data collection

### **How to address capacity for SNAP incentive programs**

Implications of federal programs providing incentives for *only* fruits and vegetables

### **What are key factors in sustainability of existing nutrition incentive programs and of start-up efforts**

Are nutrition incentive programs at FM the best model for improving low-income access in this particular site/community?

**Sustainability of capacity, is accepting SNAP economically feasible and sustainable in the long-term?; incentive \$ limited**

Colleen Fuller, Hanne Tierney, Brittany Hopkins, Kate Del Vecchio, Jeffrey Knox, Johnathon Strieff, Jacqui Koopman, Janet Weaver, Mariam Tolman, Sierra Guay, Bronwyn Clement, Ed Mendes, Rolf Staples, Lori Weston, Jane Reed Torres;  
Moderator: Ned Porter

NP: Is the cost associated with accepting SNAP worth it?

HT: Cost AND effort important to consider

ED: Cost and effort are the same thing, someone has got to do it

JK: Damariscotta, recruiting reliable volunteers is hard and don't have a budget to pay someone to do it; low rate in Topsham of SNAP users, try to get individual farmers to do it (only one person gets free technology, the rest have to pay)

JW: One vendor that gets it free would benefit

HT: Capacity is important because whole idea of having the swipe machine; having an information booth allows for greater increase in SNAP use, as opposed to having just one person have the technology

NP: Did having the technology allow for other services? Better marketing, etc.

HT: No. It was confusing to have one person have the technology; with a central tent is much easier (there was a paid staffer)

RS: Ohio St. Market is small (8 vendors) right from the beginning SNAP has been done by volunteers and it has worked well; location where SNAP is very important

HT: volunteer system in Bangor market, but have extremely committed volunteer; again, there is a lot more than just running the technology

RS: is the main volunteer; organizes volunteers; food AND medicine volunteers

KG: Question about credit card machines, if you already need a hub for credit card sales, how will that play in?

RS: We don't have them

CF: Bath, followed Portland example, Bath accepts credit/debit/SNAP (10% are SNAP so credit and debit are keeping the program going); this is going really well; credit and debit users are offsetting some of the cost by giving a \$1 "contribution" to help sustain the token (SNAP) program; haven't had to go to state to ask for reimbursement

NP: How many vendors have SMART technology

CF: Doesn't know exactly, up to each vendor

HT: All the markets that have started to have EBT program see increase credit sales (people come to market prepared to shop with credit cards)

NP: Strategies for enabling both helps each

CF: Yes, Bath now offers gift certificates to increase sale; Bath FM is completely grant funded for the rest of the year, CF has done a lot of the start-up work; there is paid staff; grant runs out in September so need to get creative ("friends of the market" campaign, fund-raiser dinner(s), etc.); coordinator gets \$12.50 an hour and its 10 hrs/week and about \$25 for fees for having an account

HT: Bangor FM, so many people are using credit card, now need bigger capacity for that; line at EBT booth is too long, becoming a problem; need another machine? Another volunteer? This means more administration; basically, there is so much beyond just what you see that it takes to keep the markets running

CF: staff person (10 hours/week, time at FM and afterword doing paperwork) keeps track of vendor reimbursement, etc.; treasurer cuts checks

HT: things vary for every market

CF: things also change based on determined wages

MED: Ideas about how this might work: 1) work-study student

HT: the problem is the school year doesn't go along with FM season; so there have been volunteers but it generally doesn't match well

MED: 2) paid staff person a flat rate and they got food from each vendor each week

HT: Giving food from each vendor IS paying them; is it worth it to do that or is it better to increase fees to farmers

NP: How good does record keeping have to be to be able to open books at markets to show farmers that there is enough money coming in?

HT: We do that in Portland. We show credit/debit/EBT and ask how important is this program to you? Sometimes a volunteer goes home with a lot of money worth of produce, so it's important to consider.

MED: 3) At Portland winter market not wicked busy, is there an opportunity for my staff to staff the machine next week, the next week your staff person does it, i.e. share the load

HT: a volunteer-based system; Portland winter market is now very busy so you need a trained person to be sitting at that booth; a trained person and a volunteer would be very helpful, yes; How many people have SNAP system

4 hands

JS: We had a full-time market manager position that had their information booth, swiping cards, etc. I accepted tokens, turned them in. That was the extent of my interaction with the EBT transactions. I didn't see the logistics or operating expenses. We accept EBT at our farm stand, which is an owners' investment, has been easy enough. Getting trained is straightforward. I would gladly pay weekly dues at the market to be able to sustain the system, whether it balances out in sales or not. I think it's a program that should be at the market rather it balances out or not. There is a cutoff point where it's not feasible; it is a resource that I believe should be at the market

HT: Do you see the capacity for this...do you think vendors just need to pony up and pay the money or does fundraising work?

NP: It has to come from within (for a long-term time frame)

JK: Brunswick Topsham Land trust runs the market, has a central booth; we would hire a separate person to handle the EBT sales

CF: increased customer volume as a result of implementing credit/debit; something to consider

JW: Kennebunk has been discussing that yes, vendors who want to accept debit and credit already do (probably about 70%); it goes right into their own accounts so they don't have to report how much they make; if less than half of sales come from EBT and technology is mostly being used for debit/credit...

CF: We are at no means the example, just started running (about 20 weeks)

RS: 70% at Ohio St. C/D

JW: high burden for little return

HT: farmers not interested in taking credit cards, a slower transaction and lines are too long; discussed decreased stigma when C and D are also accepted, no one can identify SNAP users