

*two thousand  
thirteen vermont*

# MAR KET CURR ENCY

*feasibility report*





**DARLENE  
WOLNIK**

# INTRODUCTION

**i**n 2012, the Vermont Agency of Agriculture, Food and Markets (VAAFM) and Northeast Organic Farming Association of Vermont (NOFA-VT) contracted with Public Market Researcher Darlene Wolnik to study the feasibility of merging various food benefit programs and incentive coupons with the card technology systems that currently allows farmers markets to accept credit, debit and EBT cards. The implications of merging all of the programs into one system is increasingly important as USDA Food and Nutrition Services (USDA/FNS) moves toward its 2020 deadline to move Women Infant and Children (WIC) benefits to EBT cards. That move would indicate that Farmers Market Nutrition Coupons (FMNP) might also be transferred to an electronic system as well as other programs such as incentives. However, before a universal currency system can be adopted, research on the current program design, funding, and capacity must be collected and analyzed, which is the focus of this report.

In studying Vermont farmers markets, two markets and two direct marketing farmers also agreed to be interviewed as part of the report. The state EBT Working Group (Vermont Department for Children and Families, NOFA-VT, VAAFM, Hunger-Free Vermont and UVM Center for

Sustainable Agriculture) shared data from SNAP and coupons sales at markets for 2010- 2012. In addition, market advocates across the U.S. shared data and analysis (and are listed at the end of this report). Listed here are those whose ongoing input was crucial to the final report: Food system analyst Suzanne Briggs, Jan Walters (EBT Market Solutions, Iowa), Federation of Massachusetts Farmers Markets Executive Director Jeff Cole, Amy Crone, Agricultural Marketing Specialist at Maryland Department of Agriculture and Karen Kinney, Executive Director of Washington State Farmers Market Association.

For the centralized token/coupon system currently offered at Vermont farmers markets, four areas were evaluated in this report: **the technology used to capture the card data, the capacity of the market to manage the token/coupon systems and of market vendors to work with different market systems, the costs of managing these systems, and successful outreach to the targeted shoppers.**

Finally, there is a short overview of the potential for an alternative or universal currency system followed by recommendations for next steps to streamline the current system and to support state and federal policy changes.



## EXPLANATION OF TERMS & PROGRAMS

**SNAP** is the acronym for the Supplemental Nutritional Assistance Program formerly known as the “food stamp” program. The USDA Food and Nutrition Services (FNS) manage its funds on an assigned **EBT (Electronic Benefit Transfer)** card for use at various retailers for qualifying families.<sup>1</sup>

**3SquaresVT** is the Vermont name for the SNAP portion of the EBT card that allows users to buy food, free meals to that family’s school-aged children and may also help with phone bills.

**SNAP, EBT** and **3SquaresVT** will be used interchangeably in this report to define the EBT card and its benefits.

**Farm To Family (F2F)** is the aggregation of four different nutritional coupons programs under the Farmers Market Nutrition Program managed by Department for Children and Families (DCF) in the Vermont Agency of Health and Human Services. The FMNP coupons allow low-income residents to purchase healthy, seasonal fruits and vegetables that are grown by that region’s farmers. FMNP, Farm To Family and F2F will be used interchangeably in this report to define the coupon programs managed by VT DCF, Economic Services Division.

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# BACK GROUND OF EBT & FMNP

## EBT

**i**n 1996, the USDA mandated that states move food stamp systems to electronic benefit transfer (EBT) cards before October 1, 2002. The USDA saw this step as necessary to eliminate “the cumbersome processes required by the paper food stamp system...EBT creates an electronic record of each food stamp transaction...”<sup>2</sup> This improvement (completed in June of 2004) was an immediate disadvantage for the open-air farmers markets that had begun to flourish across the U.S. by the mid 1990s. With no electricity or phone lines available, markets that had been able to accept food stamps now found themselves on the wrong side of the digital divide. However, in the mid 2000s market operators began to pioneer the wireless POS system/token system most commonly used in open-air markets today. These markets were also able to accept debit and/ or credit cards with the same technology, which reduced the stigma of only SNAP shoppers using the token system. As markets explored the potential of these systems, public health and social services partners supported the efforts of SNAP acceptance at markets by offering funding for outreach and evaluation.

Once a few systems were designed and running, organizations such as Wholesome Wave (WW) partnered with markets to offer cash incentive programs that “matched” or “doubled” SNAP market purchases to encourage those shoppers to use their local markets for their families food shopping. The Wholesome Wave’s Double Value Coupon Program (DVCP) is the most well known example of the type of incentive program used in markets across the U.S. and was launched in 2008 at farmers markets in Connecticut, California, and Massachusetts. In 2012, WW partnered with more than 300 farmers markets and other farm-to-retail venues in 25 states, and D.C., 60 partner organizations, and nearly 2,500 farmers, including many markets in Vermont.<sup>3</sup> Markets have since created dozens of types of incentive programs to encourage use of cards and to maximize the number of return visits for the targeted shopper groups. Data collected by Wholesome Wave and others point to incentives as an effective way to introduce new shoppers and encourage their return. As a result of shopping in the markets in 2012, 86% of DVCP consumers increased or greatly increased their consumption of fresh fruits and vegetables.<sup>4</sup>

## FARMER COUPON PROGRAMS

Coupons offered to shoppers to buy locally grown fresh fruits and vegetables began to be introduced at markets with a pilot done in 1986 by the Massachusetts Department of Agriculture targeting WIC clients. Massachusetts added a pilot in 1989 to offer coupons to low-income senior citizens to also buy directly from farmers. In 1992, Massachusetts Senators Atkins and Kerry introduced legislation to create a federally mandated WIC FMNP program, which was followed in 2000 with a similar program called Senior Farmers Market Nutrition Program (SFMNP).<sup>5</sup> Each year, states receive 100% of the food funds and up to 70% of the administration costs from the federal funds, although First Nations only need to provide 10% of the administrative cost match. Congress allowed Vermont to use its non-federal Community Action Agencies (CAA) coupons to supply the 30% state match. During fiscal year 2011 in the U.S., 18,487 farmers, 4,079 farmers markets and 3,184 roadside stands were authorized to accept FMNP coupons nationwide. Coupons redeemed through the FMNP resulted in over \$16.4 million in revenue to farmers for fiscal year 2011.<sup>6</sup> For Vermont, \$123,939

in coupons (74.5%) was redeemed in 2012, a slight increase from the 2011 rate.<sup>7</sup>

The Vermont FMNP program known as Farm To Family program has run since 1987 and offers coupons to targeted Vermonters based on their eligibility for each separate fund. Farmers who grow fruits and vegetables in Vermont or on U.S. land within thirty miles of the state border and sell them through farmers markets are eligible to annually participate in the Farm To Family system. The coupons are \$3.00 each and are offered through a booklet of 10 coupons per year to qualifying Vermont residents to use by October 31 of each year. Farm To Family went from \$2 to \$3 coupons in 2005, the same year Congress raised the cap on benefits to WIC participants from \$20 to \$30. Farmers apply to be approved vendors through their market and the coupons are also reimbursed via the market. The market organization then sends the coupons in for reimbursement and receives a check from the state in 10-20 days.

check out the  
**OVERVIEW** *of the*  
**2012 VERMONT  
FARM TO FAMILY  
PROGRAM** at  
**TINYURL.COM/  
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## VERMONT FARMERS MARKETS & 3SQUARESVT (SNAP)

**i**n 2007, NOFA-VT, the Agency of Health and Human Services, the Campaign to End Childhood Hunger (now Hunger-Free Vermont), and the Vermont Agency of Agriculture, Food and Marketing formed the Vermont EBT Working Group to develop a pilot project to increase market access to low-income customers. The Committee chose three markets to pilot the use of 3SquaresVT at farmers market using wireless SNAP/Debit terminals purchased and its transaction fees paid for by one of the project partners, the Department of Children and Families in the Vermont Agency of Health and Human Services. A USDA/AMS Farmers Market Promotion Program (FMPP) grant supported management and outreach for the new market sites, second year support for the pilot markets participating for the purchase of tokens and development of promotional materials.

In 2008, with funding from the Vermont Resource and Conservation Districts to purchase the wireless card readers, the committee was able to expand the number of markets able to accept SNAP (and debit) cards by six additional markets. Markets could also become a FNS retailer and purchase their own machine and tokens without going through the state program.

In 2009-2012, markets that were accepted into the pilot program could receive a machine paid for from the mixture of federal and state funds. In 2012, USDA allocated funding for newly participating markets to purchase new machines, but not for replacement machines, which typically cost \$900.

In the 2012 legislative session, the Vermont legislature provided \$13,500 out of The Working Lands Enterprise Initiative to support both new and current SNAP farmers markets.

The Agency of Agriculture established a MOU with the Department for Children and Families to support the replacement of broken machines, reimburse transaction and monthly fees accrued from EBT machine usage, and augment Harvest Health coupons, which double the value of SNAP purchases at participating farmers markets. The EBT Working Group would like to extend the MOU and utilize another \$13,500 from the Working Lands Enterprise Initiative for fiscal year 2013-2014 assuming the budget passes as proposed.

These legislative funds were also augmented by a one-time allocation by USDA to purchase machines for markets new to SNAP in 2012 and 2013. Markets and the EBT Working Group members have all conducted outreach to the target audience, including a 2012 statewide radio campaign. Markets currently participating in the pilot program still bear the burden of the accounting to reconcile their transactions daily, weekly and monthly as well as the costs to build and manage reimbursement systems to vendors for the tokens.

By 2012, 41 market locations in Vermont were accepting SNAP and credit/debit cards. In comparison, Farm To Family coupons were redeemed at 66 market locations in Vermont in 2012 with 352 market growers participating. The members of the Vermont EBT Working Group continue to advocate for funds to cover the cost of new EBT machines, replace inoperative machines and pay the transaction fees for participating markets. Whether markets and other food system organizers can continue to find the funding to maintain these systems and conduct the specialized outreach that is necessary to reach new and retain existing market shoppers needs to be determined.



# TECH NOLOGY OPTIONS & INNO VATIONS

*a*dvocates in other states with markets that accept SNAP such as Washington, Oregon and North Carolina have published comprehensive reports on technology options and/or system recommendations for new markets applying to be FNS retailers. These reports are briefly summarized below and a full listing of those reports can be found in the resource section. In the capacity section of this report, there is an analysis of a price comparison of technology using current Vermont costs.

Since 2004, markets have been known to pilot EBT card technology in a few different forms: Using mobile phones and paper vouchers at a centralized or vendor booth, hard-wired card reader (phone line available) at a centralized booth, and wireless card reader at a centralized or vendor booth. These systems can accept SNAP benefits only or can be modified to allow a market to also accept credit and debit cards.

Currently, three database contractors serve the state SNAP systems: JP Morgan, eFund/FIS, and Xerox/ACS.<sup>8</sup> Those contractors are also operating systems for markets for debit and credit sales. Vermont uses FIS as the host processor for their SNAP system, which also offers Vermont markets the ability to process debit and credit transactions with the same machine. Electronic card technology is available in either through a POS terminal or with a downloaded application plus a card reader that is attached to a smart phone. The app plus card reader that accepts SNAP as well for markets is being piloted by Novo Dia Group (NDG), a technology and software development firm and is called MobileMarket; NDG has contracted with WorldPay (WP)<sup>9</sup> to handle sales to markets and to farmers. It is important to note that this app is currently only available on an Apple product. The app will need to be purchased each year and either a mobile phone-equipped or Wi-Fi connected Apple product (i.e. iPod, iPhone or iPad) will need to be purchased for each retailer (whether market or each farmer) depending on the system.



## MOBILEMARKET

Turn your iPhone or iPod Touch into a complete mobile POS system

- + A Mobile POS system for iPhone and iPod Touch
- + Scan, swipe, print – process card payments without ever leaving the customer's side.
- + Easy to set up – the iAPS sled is approved by Apple and fits third and fourth generation of iPod Touch and iPhone 3, 3S, 4 and 4S.
- + Secure transaction – the iAPS solution complies with PCI DSS regulations, providing end-to-end encryptions of card data from the instant the card is swiped and card data is never stored on the device, significantly reducing your liability risks.

Since FNS requires a paper receipt to be available for SNAP purchases, the card reader needs to be equipped with a mobile printer (see picture) unless the state agency requests a waiver from that requirement. Whether or not states request the waiver might very well depend on their comfort level with current market systems and/or farmer capacity to manage the technology required.

Novo Dia Group and WorldPay are the first companies to offer software to do both credit/debit and SNAP at market. In 2013, Novo Dia Group is testing the acceptance of FMNP, WIC and WIC Cash Value Benefits (CVB) in Louisiana, Michigan and Texas having completed the first pilots in Michigan and Texas during the 2012 market summer season. NDG continues to work with state agencies across the U.S. to increase understanding of the MobileMarket app and its ability to process benefit programs.

While technology pilots are ongoing, some states are advocating for markets to rent machines rather than purchasing them. National food system analyst Suzanne Briggs reports that Oregon still gravitates to provider TSYs because “they actually promote that farmers markets RENT their machines since the technology is still changing,”<sup>710</sup> while other markets are also choosing to work with local providers with local representation.

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### *Card Reader and Printer using NDG's MobileMarket software*



# MARKET & VENDOR CAPACITY

*m*ost of the nearly 8000 farmers markets listed with the USDA maintain the goal of inviting the entire community to shop for healthy food through the type of civic engagement found in markets. Whether or not these markets have the ability to manage the extensive outreach, customer service and administrative systems needed to accomplish that goal is another matter. For example before 1993, according to the report “Real Food, Real Choice” (Briggs, Fisher, Lott, Miller, Tessman, 2010) markets were redeeming over \$9,000,000 a year in food stamp coupons. However, that system did not require agency help to reach shoppers or any added technology to be on hand and as a result market vendors could accept food stamps much more easily.

As of 2012, 3214 retailers (which includes some farmer terminals) were listed with FNS as farmers market SNAP retailers while at the same time, the USDA reported the existence of 7,864 markets.<sup>11</sup> That means that less than half of the markets reported to exist are currently registered as FNS

retailers. The reasons why markets have delayed or are avoiding implementing these systems are varied: some markets operate on a goodwill basis with vendors sharing the responsibility of managing market days and therefore have no capacity to investigate this type of system. Others do not believe that there are significant populations close enough to the market or may be unsure of how they can successfully implement this costly system. Others may be wary of managing the liability that such a system will add to the market, especially if the market is unincorporated. The FNS application requires home address and social security numbers of owners or corporate officers (copies of SS cards required), estimated sales of market, business licenses to be recorded, all of which may alarm some market operators.<sup>12</sup>

The good news is that even with only less than half the reported markets participating, the increased number of markets operating these systems has driven the total dollars spent with SNAP funds at farmers market terminals to over 16 million dollars in 2012, a 42% increase in dollars spent over 2011.

Continuing to search for ways to implement these programs in markets certainly seems to offer a return on the investment in technology and market systems. For Vermont, the total SNAP dollars spent at markets has increased and markets have been added every year to the SNAP-accessible list.

Most states are working with the market organizers to build the system, at least at first. This decision is often based on the fact that the state-level farmers market association or market network was the entity that secured the funding and worked with stakeholders to create the pilot systems in those states. It has also been useful to work at the market level when testing different strategies that reduce the cost of equipment, consolidate fees and explain the system to customers.

In both systems (market-level or farmer terminal systems) the states that have the most FNS retailers identified as farmers markets (such as California, Iowa, Michigan, New York) offer some type of state-level support for markets. Vermont’s pilot



system is managed by the team of NGOs and state agencies that work in collaboration as the Vermont EBT Working Group, while NOFA-VT works as the state-level market network leader, offering training and resources year-round for all market issues and programs including ongoing support for SNAP/debit systems. As of 2012, Vermont has 71 markets operating in the state with most of the markets operating at very low management capacity. In 2011, Vermont market operators reported an average budget line item of less than \$1500.00 to pay for market management with most markets reporting between \$3,000-\$5,000 as a stipend for the manager and no Vermont market reported having a full-time market manager on staff in 2011.<sup>13</sup> In 2010, 59% (37) of reporting markets paid their manager/coordinator, with amounts ranging from \$348 to \$14,600, with the funds coming primarily from vendors' stall fees. Of the 37 reporting markets, only 16 markets paid managers/coordinators more than \$2,000 for the year.<sup>14</sup>



**WITH ONLY  
<  $\frac{1}{2}$  THE REPORTED MARKETS  
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AT FARMERS MARKET TERMINALS  
TO OVER 16 MILLION DOLLARS**

## **USING CARDS AT MARKET WITH CENTRALIZED SYSTEMS**

**t**he shopper hands their card to the market operator and the card is authorized by calling the transaction in or by swiping it through the machine. Once the authorization is done, the market operator either gives the shopper tokens in that amount or writes an amount on a paper voucher. The shopper then uses the tokens or vouchers to make purchases at vendor booths. Each vendor must tally the shopper's purchases and either take exact amount in tokens (no U.S. currency can be exchanged for SNAP tokens or given as change from purchases) or writes the amount used, subtracting it from the total voucher. The shopper then can take the voucher or remaining tokens to other booths for more transactions. It is important to note that most markets operate with tokens rather than vouchers. It is also important to

note that market operators are required to be able to refund any amount unused by the shopper back on the EBT card; however, in most cases shoppers opt to hold on to their tokens or vouchers for use on their next shopping trip. Many markets have made the decision to offer shoppers the chance to use both credit/debit and EBT cards. Accepting debit and credit or debit alone with SNAP allows more of a "level playing field," meaning all shoppers can use tokens reducing the "stigma" of tokens existing for just SNAP. When a market offers debit and SNAP they must offer tokens that are color-coded or designed with SNAP identification on them so that vendors can easily follow the FNS rules, which do not allow items including non-food plants or food prepared for eating on site to be purchased with SNAP funds.

Most Vermont markets offer debit and SNAP card processing but do not process credit cards. This mirrors the system offered by the Vermont EBT Working Group in their pilot program, which pays for SNAP and debit fees but does not cover credit card fees. Most markets continue the same system when they complete the pilot and begin to pay for the fees. The card reader financial systems are managed by a third party provider that is either a national financial company, a subcontracting processing company, an independent sales organization or a local bank; those providers sell or rent the machines, manage the transactions and are paid fees per transactions for their service. These fees range from a set of fees per transaction to a percentage system, based on the card used by the shopper. In other words, financial companies charge the merchant (the market or farmer in this case) for each card swiped as well as charging a monthly service transaction and set up costs. All types of costs need to be taken into account when comparing systems, including one-time set up fees, monthly fees, transaction fees and replacement costs for machines and costs for supplies.

For most markets working with eFund/FIS POS terminals (which includes Vermont), markets are charged roughly a 45.00 monthly fee, .40 per debit transaction and .15 per SNAP transaction. On average, VT DCF spent 202.71 per market in 2012 for the markets that were in the pilot program on fees alone with most of the markets in the 2012 pilot running less than 6 months per year. By comparison, the Burlington Farmers Market which operates 39 market days per year (26 spring/summer and 13 winter markets) estimates that they will spend \$1240.00 in transaction and monthly fees and another \$3200.00 for staff to manage their system from May 2012 to April 2013. Seasonal Winooski Farmers Market spent \$166.75 in five months in the 2012 season. Both markets offer SNAP and debit card processing.<sup>15</sup>



## MARKET & VENDOR SYSTEMS

**t**he transaction costs are just one of the issues however. Before these systems were implemented in markets, many markets were able to operate with one part-time on-site person to help market vendors set up in a proper retail setting, run events as needed, assist shoppers and vendors during market shopping hours and collect rent near the end of the day or week or month. However, when the centralized systems began, those market operations changed considerably: The market booth has to be staffed almost continually throughout the market hours, token systems have to be designed, and additional time post market to be found to tally the tokens,

reconcile the daily transactions for the machines and manage reimbursements to the market vendors, either daily, weekly or monthly. In addition, issues arise with the machine: bankcards can stop working, the battery wears down rapidly or connectivity can be maddeningly spotty.

Someone from the market organization must also spend time after market reconciling the monthly transactions (checking the reported transactions against the monthly report sent by the provider). In Vermont, volunteer board members, who may also be market vendors and therefore have little time to offer after market, often manage these tasks.

## MANAGEMENT OF TOKENS

Systems that use tokens (currently all of the markets accepting cards in Vermont) necessitate design, fraud, and risk management, including:

- Designing and ordering the tokens: This may include designing anti-counterfeiting features on the tokens. If offering credit/debit and SNAP tokens, easily discernable tokens will need to be designed. Vendors must be able to know when SNAP purchases are being made, as there are some restrictions with SNAP sales.
- Creating a system to manage the tokens safely as currency: How tokens are stored, transported and tallied must be considered.
- Reimbursement for the vendors: This can be a sticking point for market vendors. Many are not prepared to have lag time for reimbursements. The vendors also may worry about properly storing large amounts of tokens in a cash box or an apron.
- Accounting systems for managing token liability. In most states, liability for unredeemed tokens lasts for a number of years and therefore the market operators are required to create a system for possible delayed redemption and then to prepare for the dissolution of that liability when the state deems it

has legally ended. The long-term liability for SNAP tokens is unclear: when farmers or markets agree to become FNS retailers they also agree that users can return their SNAP tokens and regain credit on their EBT card. How long that liability lasts has not yet been made clear.

To manage these systems properly, market organizations must consider all costs including:

- Staff time to manage the machines, daily, weekly and monthly reconciliations and machine issues that will arise.
- Staff time to train vendors
- Staff time to train or manage volunteers or part-time market staff
- Outreach and marketing costs
- Equipment costs, including replacement costs as needed
- Design and production of tokens
- Set up costs; Per transaction costs and fixed monthly fees have to be considered
- The costs of maintaining token liability, until the market's debit is properly dissolved



**i**n Vermont, Farm To Family and Harvest Health incentive systems are also managed through the market organizations:

The Farm To Family Program administrator sends packets to qualifying farmers that register for the system by June of each year. Applications after the deadline are handled by the market organization, as is the training and ensuing paperwork. Shoppers are given the coupons through their local WIC or CAA (Community Action Agency) and directed to the farmers who are registered as Farm To Family vendors at each market. Farmers hand in their coupons to the market organization either on specific collection days or as soon as they gather enough coupons. The organization sends the coupons to the state, which sends reimbursement to the market within 10-20 days. During the season, the F2F manager returns to markets a small number of coupons that could not be processed because they lacked a valid vendor number. This occurs when the market forgets to refer to their list of current vendor numbers or enclose the agreement for a new vendor. The market resubmits those coupons, with vendor agreement or corrected vendor number as needed, with the next batch to be reimbursed.

Wholesome Wave is also working with NOFA-VT to offer an incentive program called Harvest Health, which markets may offer to SNAP shoppers. Markets sign up for incentives through NOFA-VT and receive an amount of coupons based on the

total available and SNAP levels at their market or in their area. Shoppers receive the coupons from the market operator (up to \$10 per day) when using their SNAP card during Harvest Health season. Those coupons are then used with vendors who turn them in when also redeeming their SNAP tokens and F2F coupons. Wholesome Wave manages a portal for their market sites to upload data collected by market operators from the SNAP shoppers as well as the redemption rate of incentives used at each market.

# CUSTOMER OUTREACH

For markets that existed before FNS 2004 completion of the EBT implementation, the loss of the entire food stamp shopping base was a mandated setback. By 2004, there were only 289 authorized SNAP retailers classified as 'farmers markets' according to the USDA Food and Nutrition Services.

The USDA farmers market graph shows that the expansion of the number of markets more than doubled in the years between USDA's EBT implementation and the introduction of the first pilots of wireless technology (1,755 in 1994 to 3706 in 2004)<sup>16</sup> and so it becomes clear how an entire generation grew up with the perception that farmers markets were not meant for low-income shoppers.

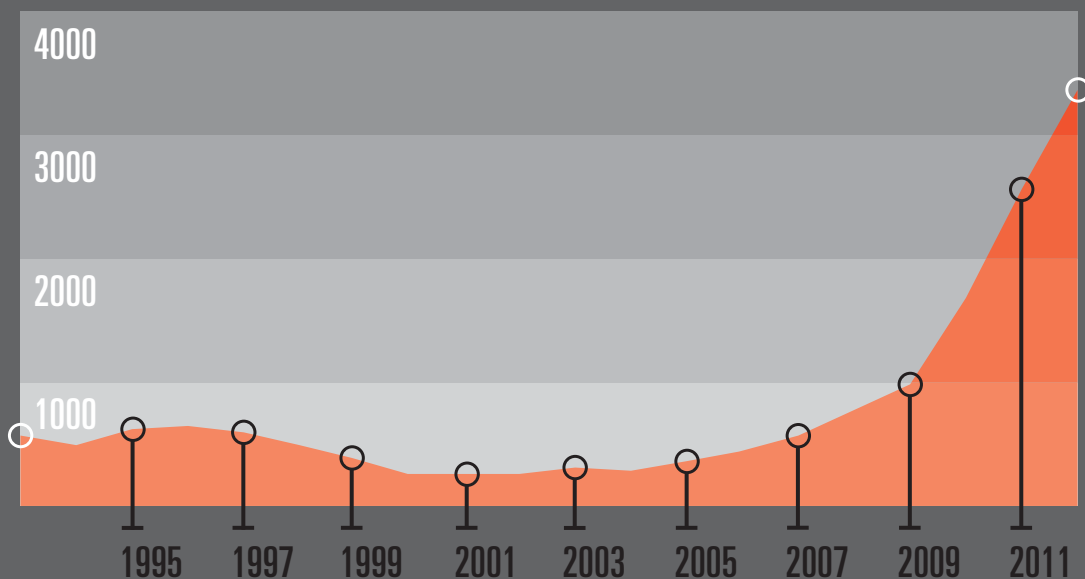
In Vermont, 58% of the markets (41 of 71 markets) now offer a system for accepting SNAP on electronic cards.

## 3SQUARESVT - SNAP

On the national level, most SNAP clients transition out of the program in less than one year.<sup>17</sup> This turnover of new clients means that outreach must cycle constantly. If markets are to leverage small amounts of funding to have the most impact, they should build long-term relationships with nearby agency offices and support NGOs. Those long-term relationships will allow for agency staff to become knowledgeable about market seasonality and offerings and in turn, create educational materials appropriate for that market's very targeted demographic. Leaders from other states reported that statewide and very localized outreach are best for their markets. Annual materials need to be written in a clear and engaging style, in all appropriate languages and for a wide selection of marketing outlets such as billboards, bus shelters, flyers, radio ads, PSAs, and posters. Markets and their community partners should target specific zip codes, centers or neighborhoods to conduct their outreach.

Number of SNAP Retailers Authorized as Farmers Markets

1993 thru 2012



DATA FROM VT DCF	2010	2011	2012
MARKETS REPORTING EBT SALES	24	25	31
NUMBER OF TRANSACTIONS	2959	2722	3152
SNAP DOLLARS SPENT	63,642.20	63,385.35	64,554.00
AVERAGE SALE	21.51	23.29	20.48

#### SNAP TRANSACTIONS

IN 2010 – 2011, THE NUMBER OF SNAP TRANSACTIONS ROSE AT 12 MARKETS AND FELL AT 13 MARKETS. IN 2011 – 2012, THE NUMBER OF SNAP TRANSACTIONS ROSE AT 18 MARKETS AND FELL AT 9 MARKETS.

#### SNAP SALES BY DOLLAR AMOUNT

IN 2011, 12 MARKETS INCREASED THEIR SNAP SALES AND 13 MARKETS HAD DECREASED SALES FROM PREVIOUS YEAR. IN 2012, 14 MARKETS INCREASED THEIR SNAP SALES AND 13 MARKETS HAD DECREASED SALES FROM THE PREVIOUS YEAR.

## FARM TO FAMILY

**t**he Farmers Market Nutrition Program<sup>18</sup> was designed to offer senior citizens and women, infants and children coupons to purchase fresh fruits and vegetables with farmers. Coupons are issued only in-person and on a first come, first served basis each year and the Health Department districts schedule many of their Farm To Family events for WIC participants at the participating farmers markets, so WIC families can pick up and spend their coupons the same day. There is a proxy process available to WIC participants and seniors, but those citizens still have to be enrolled in WIC or completed the CAA application in order for the proxy to pick up their coupons. Redemption rates in Vermont are steady and having the same administrator of this program for 25 years has meant having an administrator who knows the participating markets and farmers well.

Rates for F2F senior coupon redemption are higher (81.7%) than for WIC coupon redemption (71.9%) in 2012,<sup>19</sup> which is similar to other FMNP programs across the country although the WIC redemption in Vermont is above the national average. Forty-four vendors enrolled in the program redeemed no coupons, while eight had coupon sales exceeding \$2,500 for the season. Total coupon sales averaged \$352 per participating produce vendor. The program is popular among shoppers and among vendors in participating markets and the well-known \$3.00 per coupon level means that farmers often price (or even grow) some products for that clientele. In the 2012 survey completed by F2F clients, 67%-70% indicate that they have used the program before, although as a self-reported survey, the results may not be statistically precise.



## INCENTIVES

**W**holesome Wave has been a willing and patient partner in assisting Vermont markets to be able to incentivize their SNAP sales. Since the markets have only been able to offer SNAP capability since 2007, incentives are seen by most participating markets and market advocates as crucial to encouraging new SNAP shoppers when the system is introduced at each market. It should be noted that some markets do not offer Harvest Health coupon incentives, including the flagship Burlington Farmers Market, which has among the highest SNAP sales in Vermont. For the 2011 market season, 26 Vermont markets participated in HH coupon programs and processed 1,413 SNAP transactions. In 2012, 36 markets participated and had 2,842 SNAP transactions. From 2011 to 2012, the markets in the HH program increased their SNAP sales 83% from \$30,240 to \$55,384. Farmers eligible to take DVCP and SNAP in the participating markets increased from 259 to 480 from 2011 to 2012.


Still, some farmers and market operators are unsure if the level of incentive offered (maximum of \$10 per day) will continue to be enough for shoppers to come to market and also wonder if the shopper continues to frequent the market after their SNAP benefits are finished. There is also vendor confusion because Farm To Family coupons are \$3.00 while Harvest Health coupons are \$2.00 and so requires some vendor planning to match products to the different coupon prices.

Wholesome Wave's partnerships with markets are designed to expand the number of transactions and total dollars of benefit sales at each market.<sup>20</sup> Each program must also provide the type of data that will help WW build support for federal policy changes on SNAP use for healthy food by showing success in increasing fresh fruits and vegetables among new and returning SNAP shoppers. Since the appropriate data that is most useful for WW has been difficult for many Vermont markets to gather

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(given their current capacity) some markets suggest that they may opt out of offering incentives in the near future for that reason. To their credit, WW has been responsive to the capacity needs of markets that they work with and have even assisted market systems with input on design and management systems when possible. Wholesome Wave reports that they continue to streamline the data collection with new tools developed by both Wholesome Wave and other partners and have heard from markets in the system for a number of years that data collection becomes easier over time and believe that the new smart phone apps for processing cards will also simplify the data collection for their system as well.<sup>21</sup> In the meantime, Vermont markets may need to target their incentive campaigns more closely to their individual market goals and demographics and add community partnerships to assist in the needed outreach and the data collection in order to not over burden market operators.

The 2012 Cluster Evaluation Report by Fair Food Network, Market Umbrella, Roots of Change and Wholesome Wave focused on the impact of cash incentive campaigns at farmers markets in more than 25 states. The report highlighted the satisfaction of customers who used the incentive and the farmers who participated in those markets. The average vendor participating in the program accepted \$545 in SNAP benefits and \$350 in incentives for a total of \$895 over the course of the season. SNAP benefits ranged from an average of \$54 in the market with the smallest amount per vendor to \$2,681 in the market with the highest amount. The incentive amount per vendor in individual markets ranged from \$7 to \$2,062, with a median of \$289.<sup>22</sup>



# CASE STUD IES



# CASE STUDY ONE

## Interview with Charlotte Roozekrans

Winooski Farmers Market | January 2013

*The town of Winooski is one square mile and has about 7500 residents. The market is overseen by the Winooski Community Partnership, a main street alliance/downtown development organization and is organized as a 501 (c) 3 under IRS rules. WCP has run the market since 2008. The market has existed since 2005.*

In 2008, the market suffered a decline and by 2009, was down to 4-5 vendors. The market has since rebounded and in 2012 had 22 vendors at its highest day and as many as 15 vendors on its smallest market day.

Roozekrans oversees all market activities and logistics and in 2012 completed her second year as market manager. She estimates that 60% of her time is spent on paperwork (data entry, reconciliations and check writing), 20% in devising and orchestrating outreach and the last 20% managing market logistics and communicating with her vendors.

Winooski Farmers Market was part of the 2007 Vermont pilot testing out the wireless POS terminals to take cc/debit/SNAP at open-air markets. Roozekrans notes that the machines have some technical difficulties. She has lost the signal at markets more than once, battery life is low and updates can be complicated: in 2012, one bank's debit cards were suddenly unable to be processed through her machine and until NOFA-VT staff came to her rescue to solve the problem, she had to regretfully turn those customers away. Then, in the middle of the 2012 summer season, her machine went down completely. She contacted FIS and the Agency of Agriculture and received a new machine in a few days. She also received paper vouchers with the new machine along with instructions on how to process SNAP offline if needed. She had not known of that possibility before the new machine arrived. She sees it as her responsibility to make sure her vendors understand the SNAP program and who might be using it.

## FARM TO FAMILY

Winooski has 4-5 vendors that can process Farm To Family coupons. Roozekrans believes that F2F "increases their sales significantly" and has seen a substantial increase in the redemption rates (from \$1100 for the 2010 season to \$2500 for the 2012 season) and credits the coordinator Mary Carlson for running a "very organized program."

## HARVEST HEALTH

Appreciates the incentives and believes that they are a significant reason for the increase in SNAP users. They usually run out quickly—even though Winooski received three times as many in 2012 as they did in 2011, they still ran out in less than two months. Since completed data entry is the key to getting more HH, she keeps up on her paperwork, but sincerely wishes that bookkeeping software for smart phones could be developed so that data entry could be done on site at lag times during the market.

She notes that the radio campaigns increased awareness of the HH incentives in 2012. She would like to target refugee populations in Winooski and nearby Burlington; she estimates that it constitutes as much as 17% of the population and visual posters and directories translated into other languages could encourage more market visits by new immigrants. She has noticed an up-tick in Asian shoppers using SNAP in 2012.

## THREE TOP WISHES

- [1] Back office software for machine sales, reconciliations and check writing.
- [2] Part time staff dedicated to managing the machines sales and completing daily data entry.
- [3] More targeted outreach.



# CASE STUDY TWO

## Interview with Kristina Israel

former Market Manager for Putney Farmers Market from 2010 – 2012 | February 2013

- + *Putney Farmers Market, established 2010*
- + *Market held Sundays, 11-2pm, Memorial Day Weekend through Columbus Day Weekend [ plus 3 Winter Holiday Markets ]*
- + *Accepting EBT and Debit since 2011; F2F coupons since 2012*
- + *Markets was participant in NOFA-VT EBT Grant Program (2011-12)*
- + *Average number of vendors: 18*
- + *Average number of farms represented: 9*

Putney Transition Town<sup>34</sup> forum asked residents to give input on whether the town wanted a farmers market. There was enough support to create a committee and in 2010, Putney began operating a market. Israel was operating as one of the food cooperative worker/members and offered to act as the market manager. The market is registered as a non-profit in the state of Vermont and has a board currently made up from co-op members, farmers and residents. The market allows vendors to share booths to encourage more small-scaled vendors.

The market started to offer SNAP and debit in 2010 during the inaugural season, which means that the market will begin to pay for the fees entirely in 2013.

Israel feels the token and coupons makes a market have to create a back office system that is “as complicated as it could possibly be” although she believes that the F2F program administrator “makes (that program) as easy as she can.” The many steps from the transactions to daily reporting and final reporting are what she thinks should be simplified. She commented that NOFA-VT tries to streamline the system when they can. She feels that it is easy to make mistakes with tokens, and especially easy for vendors to accept tokens from other markets.

She found that the vendors have been very positive about the SNAP program being available at market and even notes that vendors that receive benefits are glad to be able to use them at market. Thinks that campaign strategies for incentives would be more useful (meaning shorter campaigns with more outreach done.)

# CASE STUDY THREE

## Interview with farmer Jeremy Gildrien

February 2013

- + *Farmer, selling farm products for 4 years*
- + *Sells at the Middlebury Farmers Market and is beginning to sell at the Vermont Farmers Market in Rutland this winter*
- + *Operates a CSA*
- + *Sells through the Rutland and Middlebury co-ops and just started to sell products to the Food Shelf.*

[visit the website at [gildrienfarm.com](http://gildrienfarm.com)]

Gildrien believes strongly in the idea of everyone having access to good local food, which he sees as his farm's "mission." He is working on an EBT shopper specific CSA-style box that would be offered through the Food Shelf and often checks his prices versus supermarkets to make sure that their products are appropriately priced for the intended audience.

Farmers market sales are two thirds of his current business, and sales have doubled every year (although he knows that this is partly because it is such a young business and that this growth will not continue.)

Gildrien sees the new technology of smart phone apps as necessary for his business. He acknowledges that many farmers are leery of it, but does not believe that the farmers who refuse to adapt should keep the rest of the farmers in the "past." He states that the current system is "verging on outdated technology" and that if he wants to use the smart phone app himself at all of his outlets, "he should be able to use it."

He thinks local food systems could be more efficient; that local food is such a miniscule amount of a family's food budget still that much more can be done to spread the gospel of local.

As for the Harvest Health coupon incentive for SNAP shoppers at the farmers market that he sells at, some weeks he receives a great many and other weeks, none at all. Doesn't think the \$2.00 incentive is "much of an incentive." As for the F2F coupons, he finds that they are cumbersome and often takes 20 minutes or longer to get them ready to submit to treasurer who is a market vendor as well. He has adapted some of his pricing to the F2F coupon by leaving products at \$3.00 per pound so that shoppers don't have to use cash to make up the difference.

Feels that the token systems at market returns stigma to shopping for SNAP customers and that the outreach programs and efforts are not capturing all of the SNAP sales that it can by being run in this fashion. The amount of time it takes farmers to process their benefit coupons and tokens and get reimbursed from the market seems onerous to Gildrien as well.

Gildrien stays involved in the market governance at Middlebury Farmers Market. He notes that the market's SNAP system may very well be "on the chopping block" because the market cannot cover the costs. He would rather pay transaction fees with his own machine than pay a fee for the market to process the token system. States that the market needs to spend more of its time participating with agencies directly and conduct more focused outreach to shoppers.

Ultimately, he sees the role of the market organization to get shoppers there and to help with policies that help farmers accept more benefit programs.

# CASE STUDY FOUR

Interview with  
Curt Sjolander  
February 2013

*Farmer and Caledonia Farmers Market Board Member and Vermont Farmers Market Association Board Member. [visit the website at [mtnfootfarm.net](http://mtnfootfarm.net)]*

The Caledonia/St. Johnsbury Market has been running for 40 years and has both a summer and winter schedule of market days.

As a market board member, Sjolander sees both points of view: farmer and market operator. As a farmer, he has sold at up to four markets, in one season, offered five CSA pickups and would sell to restaurants a few times a week. He has since scaled back so that he is not managing employees and can use half of the acreage and still be successful in his farming. At the farmers market, he estimates that he can "make half of his income in 3 hours per week." However, in order to be successful at markets, he understands that each business must maximize the number of transactions. He estimates that he can manage 300-500 transactions per hour with he and his wife handling cash, making change and talking to customers. Stresses that his business is high-energy and that is very necessary as a vendor to be able to multi-task at market. He does not foresee running a card machine at his booth; he says: "You cannot multi-task when running a machine at market!"

The St. Johnsbury Market began to accept tokens in the 2011 season. The market (like most others in Vermont) does not accept credit card transactions but does accept debit and EBT. The number of transactions for debit is very small as there is a bank right next door. Some Saturdays they have no debit transactions on the machine at all. He estimates that at the beginning of the month the market sees 8-10 SNAP transactions per day with an average of 5-6.

The ability to accept SNAP was requested by the vendors, many who (like Sjolander) remember the paper coupons being accepted at the market before the EBT card was implemented. He finds that the machine's wireless connection works fine outside at their summer location but not as well at their indoor winter market location.

Sjolander shares the work of running the systems with another market vendor and there is not an independent market manager at this time. The other vendor manages the F2F coupon program while Sjolander manages the SNAP tally and reporting.

The market pays for someone to run the cards during the market in a separate booth. This person is paid from the fees collected by the vendors and Sjolander notes that this money is diverted from their marketing budget that might be spent on advertising or events. As for Harvest Health coupon incentives, Sjolander believes that they are helping to build long-term shoppers and that the ability to use an EBT card turned some "sometimes" shoppers into more regular shoppers. He estimates that half of his SNAP shoppers are new to the market.

As for F2F, he does not feel that for his business it is a "make or break" part of his sales, but he does see a rush to spend the coupons at the end of the season. He finds the rules for accepting F2F are very clear but wonders why the systems for HH and F2F are different (why sign one and number another?) He has also seen the vendors push back on the SNAP program because the rules are harder to understand. The market redeems coupons and tokens within a week's time after vendors hand them in. He notes that after operating 40 years, the market remains solvent and so its vendors trust the system. He and other market board members are concerned about the liability of the unredeemed tokens, the amount of time the paperwork takes and feels if the situation grows more complex, it might not be worth the effort.

His opinion is that if the system were turned over to individual vendors, most would not operate F2F or SNAP. He feels strongly, however, that there needs to be "real choice" in the systems that are created for markets and that not participating should be one of the choices allowed to vendors.

# CON CLU SION

**e**xamining the feasibility of a universal currency system for Vermont's farmers and markets started with an examination of the current systems that exist today. All Vermont markets offering SNAP access are using a centralized POS terminal that accepts SNAP and debit cards using tokens, with some markets also offering Harvest Health coupons to incentivize their SNAP sales. Furthermore, most of the markets (66 of 71) in Vermont participate annually in the Farm To Family coupon program. From stakeholder surveys and case studies it can be inferred that the number of tokens and coupons<sup>23</sup> offered at Vermont farmers markets along with their corresponding reimbursement and reconciliation systems have led to a complicated market level system that is reportedly taxing these largely volunteer entities-- to the breaking point in some cases. A universal currency (in the form of coupons being loaded on to a electronic card and the same tokens used for all Vermont markets) using current market systems would still have to include market-level tokens and bookkeeping systems for all participating markets. That new set of tokens would still require design differences for SNAP, Farm To Family coupons,

debit/credit cards and incentive coupons, since vendors would continue to be tasked with following program rules for each added benefit program. The universal set of tokens would increase fraud and liability issues for all participating markets, regardless of their size. Most importantly, the market vendor would still be in a multi-currency system, albeit without coupons.

As for the new emerging smart phone technology, some analysts within the market world agree that for markets and farmers with under \$3000.00 a month in debit/credit and SNAP sales, POS terminals may still be the most cost effective system to use rather than the new MobileMarket smart phone app.<sup>24</sup> Lower total number of sales works more favorably with POS systems (which is the technology offered to Vermont markets by processor eFunds/FIS) that charge per transaction. In comparison, the online systems such as PayPal and smart phone apps like Square or MobileMarket charge a set percentage of each sale, which may benefit markets with larger monthly sales totals. There are 3 state-level processors for SNAP transactions operating in the US: JPMorgan,

Xerox/ACS and FIS. Of these 3 SNAP processors, only JP Morgan has reportedly approved the use of smart phone applications for all state SNAP transactions; FIS and Xerox/ACS have not yet made their decisions known.

National food system analyst Suzanne Briggs has created a excel spreadsheet system to assist markets with their technology and cost analysis by entering their fees, the number of market days each fiscal year and their sales. Her system compares different systems to find the “break even” point.<sup>25</sup> This system was used to compare systems for the Vermont markets in this report. At current levels, the POS system is cost effective for the level of sales at Vermont markets while the MobileMarket app would not be as cost effective. However, the larger the total card sales are at market per month, the more that the costs for any of the systems compare favorably. In other words (based on Briggs’ system), a POS terminal or a smart phone app would be equally as cost effective above \$8000.00 per month at present published rates. However, the connectivity, customer service and technology solutions for a POS system have not usually been reviewed positively by markets in Vermont and elsewhere. Most importantly for markets, the smart phone systems may also offer simplified online reconciliation which eliminates the POS terminal’s often unwieldy system of paper receipts and pages of figures to compare when reconciling weekly or monthly. This online system would also eliminate the need for separate data collection for Harvest Health incentives, allowing the online system to feed data directly into



Wholesome Wave’s data portal.<sup>26</sup> The smart phone systems also deduct their costs as a single percentage BEFORE the money is deposited into the market or farmers account. That simplified percentage system could mean a slightly easier reconciliation system will be needed for markets to track costs and to ensure that they are being charged correctly.

On the down side, the MobileMarket app is only for Apple products. NDG has stated that designing apps at this time for the many android phones on the market would be too unwieldy and not cost-effective. This system also requires operators to be able to access online reports when reconciling. The system will require that the app is purchased each year (at present rates the app is \$100.00 per retailer) and for a farmer operating at more than one market per day (many farmers have family members at different markets on any given Saturday for example) they will need to purchase as many Apple products as markets attended, but only one app per retailer. The farmer will either need to pay for phone service for each device or to share a protected Wi-Fi signal with other vendors at that market.

For Vermont markets, accepting only debit and SNAP has been one path to lower fees and more simplified accounting systems. Those markets also use wooden tokens, which need their own risk management system to tally and adhere to liability laws in each state. Debit liability is outlined in each state already and state agencies should work with their FNS regional office to discuss proper systems for safeguarding the SNAP liability for unredeemed tokens.



## FARM TO FAMILY

**t**he FMNP system was the first attempt at market level to work with state agencies that served low-income populations. There is little doubt that across the country, FMNP has been a dynamic way for markets to begin to attract low-income shoppers and should be studied more deeply to find lessons for successful SNAP outreach. The fact that Vermont's Farm To Family program's success has been higher for senior citizen populations (81.7% in 2012) than for WIC families (71.9% in 2012) should also be analyzed in more detail.

Vermont has had FMNP coupon programs since 1987 and the administration of this system often gets high marks from the market vendors and from most market operators. The main criticism often given is the amount of paperwork sent to each market and the reconciliation system that is required to be reimbursed for the coupons.

As most market operators have always had Farm To Family coupons available for their markets (as few of them ran their markets before 1987), it would stand to reason that most have not analyzed its long-term success or compared F2F sales to their SNAP sales. It might be useful to question if a Vermont market should be spending more time on adding new shoppers or instead expanding the shopping trips of the F2F population with SNAP cards. Once successful in expanding those shoppers' transactions, a market could focus on adding new SNAP populations.<sup>27</sup>

For example, few managers when asked were unable to remember their redemption rates for F2F and none advocated for more coupons, yet most knew their SNAP data and spent most if not all of their outreach working to attract new SNAP shoppers rather than more F2F shoppers. Understanding how market operators, vendors and shoppers see and use the F2F program seems crucial to understanding how they see and use the SNAP program. The F2F system will most likely be updated into an electronic system at some point, and the most

reasonable place would be for it to remain under DCF administration but to be synchronized with the EBT administration office.

The costs for running the system at state level whether paper coupon or electronic is not widely divergent by internal or other states estimations. The same staffing would be necessary but once electronic, DCF staff would spend more time on training and managing outreach partnerships rather than the preparation, and mailing and receipt of the paper coupons as it is today. In the next few years, an online system with unique logins for each market could be added, allowing markets to download their applications and training paperwork as needed. QR codes might also be explored for each coupon to be tracked, rather than using a color code system for each set of coupons. In addition, the idea of creating a Farm To Family market vendor system that does not require management by the market operator should be explored. Many other states sign up farmers and redeem the coupons directly with those farmers, bypassing the market operators entirely. This system could reduce the workload of markets, allowing them to spend more time on building SNAP systems. It is important to note, however, that the current F2F system is widely considered successful and is only identified as being difficult to manage when markets add token or coupon programs such as SNAP and/or Harvest Health.

At market level, the addition of F2F on the electronic benefit card means that markets would require adding a token expressly for these purchases. This would add another token system to manage and yet not reduce the market vendors responsibilities. This was not seen as a good idea when offered to markets or vendors as an option in the research of this report.

## UNIVERSAL ALTERNATIVE TO TOKENS

**t**he only current alternative universal system without tokens or coupons that is available to markets would be to build a system that market vendors would manage entirely at their tables.

Each vendor would need a smart phone app plus printer or a POS system of their own as well as their own FNS retailer license, F2F vendor number (with additional information given to the State Department of Finance and Management) and contracts with debit and/or incentive funders. That system then allows every shopper to use whatever card they have at each market table. The comfort level of shoppers using their card with 4 to 7 different “retailers” may be an issue at first, as will the potential for transaction errors. Still, some farmers in Vermont and elsewhere are advocating

for their own system. (See Case Study #3) The farmers interested in adding their own system are often selling at multiple outlets and see the potential of adding SNAP sales for their non-market outlets. Pilots are being conducted across the country with vendor systems but at the present time, Iowa’s farmer terminal system is the only comprehensive statewide system, although states such as Washington report that new pilots are being designed with farmer terminals. Mississippi is another state that has implemented farmer terminals, but also offers centralized terminals. As some programs are “prescriptive” (i.e. WIC) it may be necessary that extra information is entered at time of purchase when farmers have their own terminals: for example, the Texas pilot is reportedly requiring farmers to enter product codes in for WIC purchases as only certain market products are available to purchase with WIC funds.

In 2005, GrowNYC (Greenmarkets) gave farmers terminals and piloted the token model but entirely abandoned the farmer operated model in 2009 because many farmers were unwilling to sign up for a terminal on their own account. The organization found it very difficult to make sure those that had their own terminal consistently brought their terminals to market. Because sales were not that high for individual farmers at that point, farmers did not make it a priority to bring their terminals, and on the flip side this inconsistency prevented EBT sales from rising at the markets with the farmer operated model. GrowNYC found that the vendors could not (or would not) manage these systems while managing numerous transactions at their table (often at one time!), while covering the fees and managing the technology.<sup>28</sup>

Even with the past reports of failed pilots for farmers terminals, most states and markets are expecting that these systems will one day be turned over to market vendors to manage themselves, once the technology, costs and liabilities are known and systems are in place to manage them. It is still possible that a hybrid system could and will be created for some markets using a centralized terminal and farmer Wi-Fi connected devices: The market could offer shoppers a chance to create a market “account” (at the market table or online) with money stored. The shopper would then take their own device to each table and have the vendors type in the total, their vendor identification number to then debit that account by the amount. Or, shoppers set up their account and it is the vendor’s own Wi-Fi connected device that sends the total used to the centralized system. At the end of the day,



**THE SYSTEM IS  
EXPANDABLE**



**NOW  
COVERS SNAP,  
CREDIT/DEBIT,  
DVCP... AND WHAT  
THEY CALL  
GIFT CARDS ...**

market operator would reconcile the transactions and the total owed to each vendor would be deducted from the central account and sent by direct deposit to vendors accounts.

Massachusetts is already exploring an “electronic token” system that has some of the same attributes of this type of system. Their system requires the management to process SNAP and credit through a POS device in the normal way. From there, they have a platform that uses a laptop run by the market management and any Wi-Fi capable, browser enabled device to record vendor/customer transactions and produce a report for vendor payment. Smart phones, iPod touches, net books, and laptops can operate the system for vendors. For their pilot, at least 50% of the vendors had capable devices of their own already which lowered the cost of operation, and no software or application downloads are required. The system is expandable and now covers SNAP

and credit/Debit, DVCP (any matching program), and what they call gift cards, which can be any other payment type/incentive project. It still requires a POS terminal for the market with all of those ensuing costs but omits the need for physical tokens. Clearly, the costs for this type of system will be highest for technology and connectivity, as well as some back office systems, including ensuring secure transactions. What it offers is the chance for the market to continue to assist vendors by piloting systems of capturing card transactions without the tangle of tokens or delayed reimbursements.

Other currency answers are available to explore, especially if other regional food system organizations or entrepreneurs join in managing the risk and piloting the technology and systems that would be needed. Currencies such as Berkshares offered in the Berkshire region of Massachusetts have used the New Economics Institute as a



partner to research the legalities and logistics of their complementary currency and to share resources.<sup>29</sup> The Berkshares currency has been elegantly designed to promote local services and goods, while being managed by local banks and backed by local businesses and service providers, which at last count, was over 400. The hope for this buoyant monetary system is that in the future a locally produced product rather than the U.S. dollar would back its value. Berkshares<sup>30</sup> has circulated over 2.7 million dollars in their local economy and plan on expanding its reach with checking accounts, ATM cards and loans for local businesses.

The potential in Vermont to build a complementary currency system depends on many factors, chiefly the participation of local banks to store and distribute the currency and a comprehensive group of merchants willing to support the system. This system could allow the use of cards for markets and

other local food outlets by allowing any card holder (including benefit clients) to use their cards at banks for exchange for local currency good at markets, CSAs and other approved local food outlets. In return, vendors would deposit that currency in those local banks in exchange for US dollars in return (minus a small discount) or hold on to the currency to use for a one-to-one rate with other participating merchants. This system could also expand the reach of loans and credit for small businesses.

A committee of interested community members would need to undertake detailed research to build an entirely new currency; luckily there are many resources available to begin to learn what other communities have accomplished if interest in building a new system in Vermont is sustained.

## SUMMARY

The availability of SNAP and debit card systems at farmers markets have certainly increased in Vermont since the 2007 pilot. However, the capacity of markets still remains low while the costs for markets to manage centralized wireless/token systems remains high. Those costs will most likely increase with the eventual conversion of WIC to the EBT card, which would possibly be followed (or preceded) by the FMNP coupons move to the EBT system. To prepare for that change, there are some universal systems that are needed for Vermont markets, including streamlined accounting systems and simplified coupon redemption systems. Since the appropriate answer for each market varies widely based on the number of transactions, its partnerships and most importantly, the goals of the market, more systems need to be created to match the capacity of markets. This concept uses what is often called market typology by researchers

and further underscores the need to gather the appropriate data on markets' ability to meet the needs of the multiple groups it serves: its farmers, shoppers (new and returning) and the larger community that surrounds it. For example, it may be appropriate for some markets to emphasize SNAP sales among their F2F shoppers if their redemption rates for F2F are significant and SNAP demographics are low in their targeted impact zone. Other markets may benefit from acting as the portal for new SNAP shoppers for the area's markets, spending more time on events to introduce new shoppers to farmers markets, especially if that market has support from community partners and has vendors who are building new businesses and open to focusing on SNAP shoppers. Still others might want to attract a specific residential population that needs translated materials and culturally appropriate educational events.

Since the F2F system is popular among shoppers and markets in Vermont, its systems should be studied more closely. The redemption rates have remained steady and its WIC redemption rates are generally higher than the national average.<sup>31</sup> In 2012, Farm To Family had 352 participating produce growers, at least 71 of whom sold at more than one market. Each market should be able to examine their F2F redemption rates and compare those to the SNAP sales data, including how many vendors are benefiting from each program. Vermont market advocates should find ways to match the efficiency of outreach and redemption rates of the F2F coupons to SNAP outreach and redemption.

While the current federal and state funding is important to getting markets started with SNAP capacity, markets and their advocates need reassurance that support will be available for

subsequent years to justify their investment and commitment to grow benefit redemptions at Vermont farmers markets. Without long term funding, markets will have to search for funding on their own for fees, replacement tokens and machines. In addition, the state agencies and NGOs that support these systems will continue to need hard data to show the success of this intervention. Working to add more capacity at market level, designing streamlined management and financial systems, creating revenue streams for recovering costs, evaluating success and assistance in creating long-term community partners seem to be the most pressing needs in Vermont.

# RECOMMENDATIONS<sup>32</sup>

**1** Create a collaboration of statewide partners to begin to collect data over a 3-year period on the characteristics of the Vermont market system. The annual market survey that NOFA-VT uses to collect data should be refined to gather characteristics on the types of markets that exist in Vermont, categorizing them by size, number of seasons operating, internal structure, product mix and partnerships. Once collected, data should be gathered from 6-8 markets that reflect the diversity of the market system to show if and how the markets have added shoppers through the benefit programs (or if just replaced one type of shopper with another) by comparing average sale amount of SNAP, cash and debit card shoppers. Compare that data to Farm To Family coupon monthly redemption rates. All markets in Vermont should complete two shopper counts of the number of shoppers that their market attracts on an average market day, both in the middle of the busy season and on a slower day in a less busy season or month. NOFA-VT should seek resources to supply “clickers” and to collect the data on a statewide level annually.

**5** Explore the possibility of using QR codes for identification of different funds for Farm To Family rather than color codes which can be confusing to shoppers, new market vendors and operators.

**7** Create a technology and customer service self-audit for markets to know what will suit their needs best.

**8** Measure the Wi-Fi and mobile phone connectivity levels of all market locations. Connectivity has been an ongoing issue in every part of the U.S. for markets in urban and rural communities alike.

**2** For existing market card systems, revenue streams must be researched. Community partners should also support these programs with long-term staffing and outreach activities. These partners should work with each market to target the most geographically accessible or appropriate centers and agencies that can be the long-term conduit for shoppers to reduce the need for paid marketing.

**3** VT DCF should work with FIS to approve the use of smart phone technology.

**4** Study the efficacy of the FMNP program, how markets manage it and if SNAP users can be increased among that pool of shoppers.

**6** Once approved, VT DCF should pilot the use of the smart phone system with one or two markets and farmers operating over a significant part of the year that have sales that are regularly over \$3000.00 per month.

**9** Once data is collected on markets, create a matrix for technology choices. Markets need a system based on their connectivity, capacity and customer service needs. It is possible that some markets could save money renting their machines rather than purchasing them, especially if the market runs for only one season per year.



**10** Streamlined online accounting systems for reconciling coupons and tokens, and managing vendor reimbursements should be designed for Vermont markets and farmers.

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**12** Add members to the Vermont EBT Working Group representing farmers, technology analysts, small business owners and potentially, market leaders from other states.

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**14** Create market-level working groups that consist of the same type of markets across state lines to share their strategies and compare and contrast systems.

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**16** Research the use of SNAP-ED funds to expand the efforts of Vermont farmers markets to increase access to healthy, local foods using SNAP cards by tailoring their outreach to a specific demographic found in their impact zone.<sup>33</sup>

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**11** Seek out financial advice for markets to manage their unredeemed token liability, including the potential for storing the unredeemed amounts in interest-bearing savings accounts.

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**13** Work with other state associations to decide which annual data to collect on SNAP and FMNP redemption rates and then work to collect and share the same data. This data collection has been discussed at the national level and Vermont could partner with states such as Washington to find funding to build a data portal that would be shared with other states and with support organizations such as Farmers Market Coalition.

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**15** Create application and technology systems that allow partner organizations to more easily act as the providers of the SNAP systems for markets, including allowing markets to share technology when applicable.

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**17** Explore the idea of matching the Harvest Health coupon system to the Farm To Family coupon system, both in offering the same dollar amount in coupon (\$3.00) and in how vendors must redeem their coupons, such as using assigned number registered with Farm To Family versus signing Harvest Health coupons.

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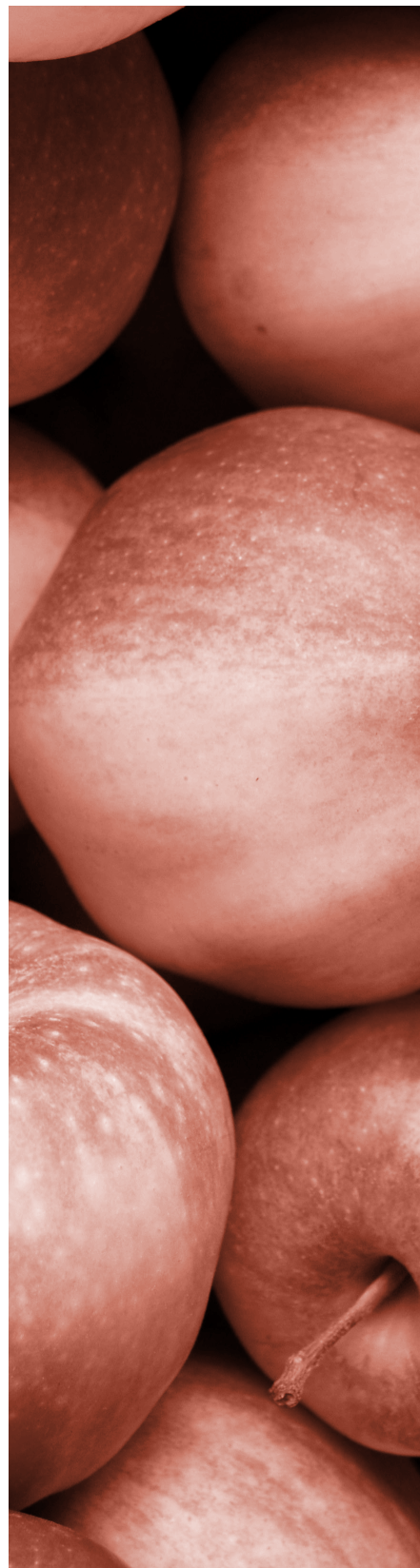
**18** Incentives might also be offered only to return SNAP shoppers and/or to first time SNAP shoppers with a larger amount offered as an incentive rather than to every SNAP card transaction, possibly raising the average transaction. This might also reduce the costs incurred by each market, since each pays a fee per transaction.

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**19** Whether incentives could be offered on electronic cards should be studied. Electronic incentives might be loaded on to a card that offered by the market to low-income market shoppers during their initial visit. The card, along with a simplified data collection managed by outside community partners, would allow for a more streamlined system that could be used in more effective ways for each community. Michigan, Massachusetts and California are among the states exploring this option.

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**20** NGOs, entrepreneurs and market partners should raise money through public and private partnerships to fund EBT and incentive pilot programs through a shared statewide food fund. Members of the Vermont EBT Working Group cannot continue to seek small amounts of funding year to year to expand SNAP at farmers markets.



## POLICY [ section written in partnership with Farmers Market Coalition ]

**t**hough the growth in SNAP redemptions at farmers markets has been impressive and widely touted in recent years, it is misleading to see this as a complete success story. In 2012, SNAP redemptions at farmers made up only .022% of the more than \$74 billion spent on food by SNAP participants. It's also unclear to what extent privately funded incentive programs like Wholesome Wave's Double Value Coupon Program and Fair Food Network's Double Up Food Bucks account for that growth, relative to other federal and state initiatives.

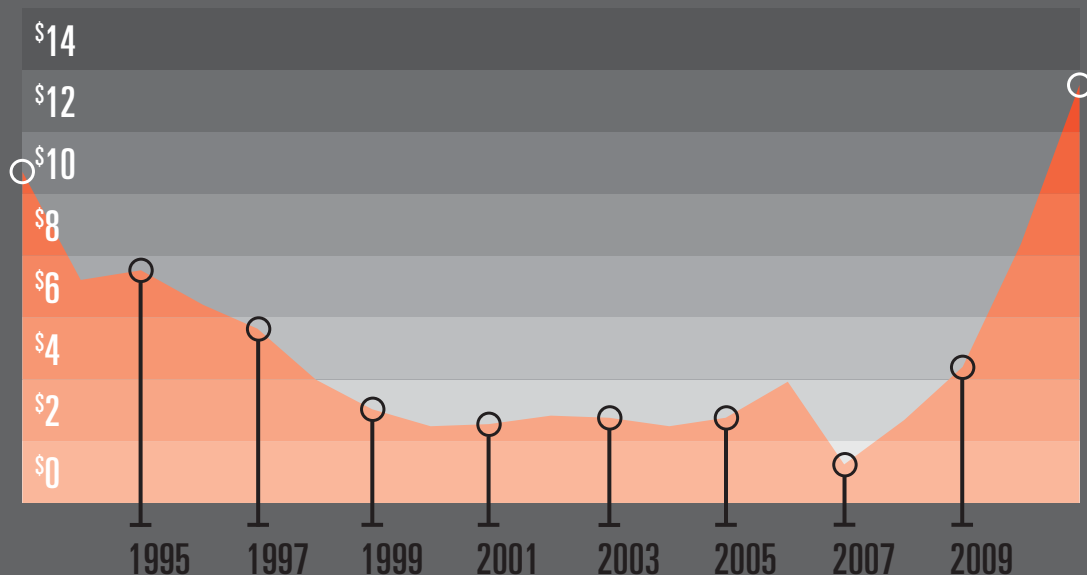
Since 2006, investments made in EBT capacity through FMPP have been significant (supporting 109 new EBT and 53 existing EBT projects), though many have questioned why the Agricultural Marketing Service was tasked with accommodating the challenges imposed by the Food and Nutrition Service when SNAP benefits transitioned to an electronic platform. Legislative policy and administrative amendments at FNS, in combination with targeted funding, could make greater strides to achieve systematic change for the benefit of

direct-marketing farmers and participants in federal nutrition programs.

Thankfully, the FNS Office of Research and Analysis is currently assessing the barriers faced by farmers market retailers as well as exploring the landscape and supply chain of financial incentives presently impacting redemption. Once findings are reported (likely 2014), the agency should have the comprehensive data it feels it needs to inform its policies.

The appropriation of \$4 million for FNS to expand availability of wireless technology in farmers markets not currently participating in the SNAP was seen as a long-fought victory for the farmers market community. However, if these funds are to effectively take the place of FMPP's 10% set-aside for new EBT projects, they need to be more flexible in order to encourage more markets to become SNAP authorized and ensure sustainable integration of SNAP/EBT into the business model of farmers markets.

Value of **SNAP Redemptions** at Farmers Markets & Farm Stands (in millions) 1993 thru 2011



## ADMINISTRATIVE RECOMMENDATIONS FOR USDA FOOD AND NUTRITION SERVICE

### CREATE A SPECIFIC SNAP APPLICATION FOR FARMERS MARKETS

**C**reating a SNAP retailer application specific to farmers markets, in which multiple locations/days can be listed, will facilitate markets' entrance into the program, giving USDA accurate data for the first time. It is critical that farmers markets applying for SNAP authorization receive a prompt review, and that their actual market locations be visible in the SNAP retailer locator to ensure visibility to SNAP clients and transparency to stakeholders. A market-friendly application that does NOT require the same organization to apply for multiple FNS numbers if they operate in different locations on different days of the week will provide FNS with information it needs for retailer accountability, offer AMS data to assess market impact, and give consumers accurate information. A team of agency and farmers market representatives could create this.

### MAXIMIZE OUTCOMES FROM FUNDING SNAP IN FARMERS MARKETS

#### improve timing of funding announcement to states

FMC understands that FNS cannot officially announce the availability of SNAP funds until Congress passes an annual appropriations bill for USDA, and that recent authorizations have been delayed well into the fiscal year. It is crucial, however, that policies and allowable uses of these funds be made available to the public as soon as possible in FY 2013, such that market associations and SNAP agencies can recruit markets to apply for

SNAP authorization, obtain a wireless device, and be trained prior to the start of the market season (~April or May). Late announcement of 2012 funding will depress use of the funds and those complications due to timing could be perceived as failure or local-level disinterest in connecting farmers markets with SNAP participants. To prevent the challenges imposed by a late announcement of funds, new policies, communications plans, and reporting requirements should be announced to states as early in the new year as possible, so that, once released, uptake and implementation will be smooth and expeditious.

## require new language in SNAP EBT RFP proposals

Many states do not currently have language in their EBT contracts to purchase wireless POS devices, nor did they include it with their RFP. If all future RFPs includes this mandatory language, states can avoid subsequent time-consuming work to amend their SNAP EBT contracts. States in long-term contracts should be encouraged to process an amendment, and be able to opt for separate contracts with other merchant providers to purchase the equipment elsewhere.

## allow administrative expenses that support partnerships

Several state agencies only spent a small portion (or even none) of their allocated FNS 2012 funding because they do not presently have the manpower or time to learn about or work with farmers market retailers. If the goal is to expend all the available funding and improve SNAP participants' access to healthful affordable food, then assistance must be provided to SNAP agencies to effectively leverage successful partnerships.

Coordination among the states on the development and implementation of these support services would be most cost effective, save money in the long run, and improve success. This is exactly the kind of work that could be done effectively through collaboration between FNS, AMS, and national organizations like the Farmers Market Coalition.

A majority of state SNAP agencies have only one or two staff, for which farmers markets are not part of daily job duties. Nor do they have the time to learn and understand the many variables that impact the farmers market environment.

Issues which SNAP agencies must address or contract with partners to address include:

- // Recruiting markets and assisting with completion of application process.
- // Training on use of the device, federal SNAP regulations, reimbursement processes, scrip implementation, record keeping, advising on IRS/tax issues, where to order supplies (paper, battery, cords, etc.).
- // Being informed and available to address market retailers questions and discussing what to do if device breaks or malfunctions.
- // Disseminating any new policy information to market managers.
- // Monitoring market retailers to ensure adherence of SNAP policies and state and local policies, as well as reporting to FNS.

FMC recommends that states be allowed to use a modest percentage of allocated funds for administrative expenses, including hiring a part-time staff person to assist with farmers markets or contracting with another state agency (e.g. Department of Agriculture) or qualified not-for-profit organization to perform outreach and technical assistance to farmers markets. Controls can be put in place to ensure the majority of funds are available directly to farmers markets for equipment and monthly wireless fees that support increased participation of SNAP at farmers markets.



## expand definition of allowable expenses

Given that a majority of markets now accepting SNAP use tokens or scrip, FMC recommends that FNS allow agencies to reimburse farmers markets for the purchase of tokens/scrip and EBT transaction costs. States should be granted authority to develop statewide promotional plans or provide eligible markets with resources for community-level outreach (e.g. signs, targeted advertising, brochures). FMC recommends that allowable expenses be expanded to include outreach activities such that agencies have greater flexibility to design holistic and well-planned programs. It is better to focus on fewer markets each year, setting them up for success, than trying to reach them all.

States like Virginia, Vermont, and Massachusetts have successful mini-grant models, working closely with interested markets to provide technology and support outreach. States should be permitted to support such comprehensive models with this funding.

## support all states' existing farmers market models

FNS has allowed states to create their own models for farmers markets for the past decade, acknowledging that a model that works well in New York may not work well in Missouri. A formal working group could improve communication between SNAP agencies, Departments of Health, Departments of Agriculture, and nonprofit associations, and ensure that agencies fully understand how their state's farmer markets can most effectively implement SNAP.

Without funding to assist SNAP agencies to connect farmers markets, early adopters found creative approaches. Some states, including Iowa, used their traditional 50/50 administrative match and private

donations to acquire wireless devices and pay EBT-related fees. Alabama has done similarly, and Mississippi offers the choice of two models—the individual farmer model and the one-device-per-market model.

FMC recommends that such early models be supported through this new funding stream, with FNS allowing states that equip individual farmers selling at farmers markets to continue on this path using their new SNAP allocations. States that help interested and eligible farmers to become SNAP authorized should not be penalized, as they have championed SNAP usage at farmers markets for many years.

Since FNS permits individual farmers to be SNAP authorized, the new rules related to the allocation of the new funding can be criticized as inconsistent and discriminatory.

## expand definition of qualified markets

Rules for 2012 allow farmers markets that are not currently accepting SNAP to be eligible for a wireless device. FMC believes this definition should be expanded to bring all markets into the 21st century with new technology. Many currently SNAP-authorized markets still use traditional wired point-of-sale (POS) devices and manual vouchers, both of which have major limitations, such as the stigma of using paper coupons and the requirement that the retailer call the EBT contractor for an authorization number prior to completing the sale, which discourage SNAP families from using benefits at farmers markets.

Many of the 'wired' POS devices provided by state agencies (e.g. VX 610) are SNAP-only, lending to stigmatization of the SNAP shopper. VX 610 devices are no longer made, and device support for GPRS models will soon expire, leading to complete obsolescence. FMC recommends that authorized markets using older technology be allowed to acquire updated technology with 2013 funds. Rapidly changing technology means that standard POS terminals may not be the most cost effective in the future. Several states are already having success with software and equipment that works with smartphones and tablet computers.

## consideration for other nutrition programs

Looking to the future, it is imperative to have stakeholder discussion at the national level regarding how WIC FMNP, WIC CVB, and Senior FMNP benefits can be maximized at farmers markets. Wireless devices used at farmers markets should accommodate all nutrition programs, whether benefits are issued as a gift card or debit card (online or offline). Planning and inter-state exchange of promising ideas must take place now, as WIC agencies move into the EBT arena, in order to maximize use of the equipment for all nutrition programs. FMC is willing to collaborate with federal and state agencies on the development of plans to integrate WIC and SNAP technology for most efficient implementation at farmers markets.

Variety and innovation have led to many advances in the farmers market arena. Creative efforts to increase SNAP use at markets through incentives, nutrition education, cooking demonstrations, and SNAP enrollment outreach have added dynamism to the sector and advances in technology are already offering ways to make systems easier to use for markets and SNAP clients alike. Identifying and widely disseminating these innovations is fundamental to maximizing SNAP use at healthful food retailers like farmers markets, which simultaneously maximize support for rural farming families.



## FARM BILL RECOMMENDATIONS

**i**ncrease Farmers Market Promotion Program to \$20 million per year, of which no less than 10 percent of total funding should be allocated to technical assistance and organizational capacity building to strengthen statewide, regional, and national farmers market support networks.

**i**ncrease Specialty Crop Block Grant funding to \$90 million annually, to increase state allocations for education, research, marketing, and promotion of local food systems expansion and development.

**t**he USDA should change policy to offer wireless EBT machines free of charge to all farmers markets that are certified to accept SNAP. Further, FMC supports implementation of a healthy incentive program for SNAP participants to extend the value of their benefits while purchasing nutritious, affordable, locally grown fresh fruits and vegetables.

**a**mend the Food and Nutrition Act of 2008 to A) encourage States to use farmers markets as a venue for SNAP-Ed nutrition education activities, including demonstration projects, and provide States with discretion to include nutrition incentives as part of such educational efforts; B) Allow States to contract with farmers market organizations as part of their SNAP Outreach plans. In addition, states should be authorized to provide 100% reimbursement for farmers markets using outreach dollars that comply with State plans.

**e**xpand the Farmers Market Nutrition Programs (FMNPs) for WIC and seniors. These programs are uniquely effective in directly supporting America's produce farmers as well as individuals and families at greatest nutritional health risk. Funding for both programs must increase and agencies have more flexibility in order to be available in more of the growing number of farmers markets in the United States.

## ADDITIONAL POLICY RECOMMENDATIONS

**S**pecialty Crop Block Grants (SCBG) have been a critical source of funding for promoting the purchase of fresh fruits and vegetables at farmers markets, and will become even more critical for the 2013 season because FMPP was not funded in the continuing resolution passed in January. Additionally, SCBG can support financial incentives (e.g. coupons) for nutrition program participants. However, most recently, USDA AMS requires that nutrition incentive matches be paid only on fruit and vegetable purchases, so that customers have to tell us up front what they will spend their tokens on in order to get the match. This is challenging at the market level, requiring a shift in consumer buying behavior; a new token for fruits

and vegetables only; and further singling out SNAP shoppers.

While we understand the program's need to ensure that the program specifically benefits specialty crops, prescribing what SNAP participants would need to buy with their benefits before the bonus incentive is offered appears to be at odds with SNAP policy.

FMC recommends that SCBG projects allow for incentives that increase shoppers purchasing power for specialty crops at farmers markets, but not require grantees to prove that initial customer purchases did not include non-specialty crop items.

# VERMONT MARKETS ACCEPTING EBT CARDS PER YEAR

2010

<b>BARRE</b>	Granite Center Farmers Market, City Central Park Wed. 3 – 6:30pm, May 19 – Oct 13	<b>NEWPORT</b>	Newport Farmers Market, Causeway between Gazebo and COC Info Center 9am – 2pm, Sat (May – Oct.), Wed (June 23 – Oct. 13)
<b>BELLOWS FALLS</b>	Bellows Falls Farmers Market, Waypoint Center Fri. 4 – 7pm, May 21 – Oct 15   Fair Haven Park Fri. 3 – 6pm, June 4 – Oct 18	<b>NORWICH</b>	Norwich Farmers Market, Rte. 5, 1 mile south of Exit 13, I-91 Sat. 9am – 1pm, May – Oct.
<b>BENNINGTON</b>	Walloomsac Farmers Market Bennington Station at Riverwalk Park Tue. 3:30 – 5:30pm; Sat. 10am – 1pm, May – Oct.	<b>POULTNEY</b>	Vermont Farmers Market, Main Street Thu. 9am – 2pm, June 24 – Oct. 7
<b>BRATTLEBORO</b>	Brattleboro Area Farmers Market, Gibson-Aiken Center, Main Street Wed. 10am – 2pm, June 2 – Oct. 27   Rte 9W Sat. 9am – 2pm: May 1 – Oct. 30	<b>RICHMOND</b>	Richmond Farmers Market, Volunteers Green Fri. 3 – 6pm, June 4 – Oct 15
<b>BRISTOL</b>	Bristol Farmers Market, Village Green Sat. 10am – 1pm, June 5 – Sept. 25	<b>RUTLAND</b>	Rutland Downtown Market, Downtown Rutland, Depot Park Tues. 3 – 6pm, Sat. 9am – 2pm, May – Oct.
<b>BURLINGTON</b>	New North End Farmers Market, 1193 North Ave Wed. 3 – 6:30pm, June 9 – Oct. 6   Old North End Farmers Market, H.O. Wheeler School, Archibald Street Tue. 3 – 6:30pm, June 15 – Oct. 26   Burlington Farmers Market City Hall Park Sat. 8:30am – 2pm, May – Oct.	<b>SOUTH BURLINGTON</b>	South Burlington Farmers Market, Healthy Living Market, Dorset Street 2nd & 4th Sun. 9am – 1pm, June – Oct.
<b>CHAMPLAIN ISLANDS</b>	Grand Isle, St. Joseph's Church, Rt. 2 Sat. 10am – 2pm, May 29 – Sept. 25   North Hero, Knights Point Tues. 4 – 7pm, July only   South Hero, St. Rose Church Wed. 4 – 7pm, June 2 – Sept 22	<b>ST. ALBANS</b>	St. Albans: Northwest Farmers Market, Taylor Park Sat. 9am – 2pm, May 22 – Oct. 30
<b>FAIR HAVEN</b>	Fair Haven Farmers Market	<b>TOWNSHEND</b>	Townshend Farmers Market, Taylor Park Thu. 3:30 – 6:30 pm, June 3 – Oct. 14
<b>LUNENBURG</b>	Lunenburg Farmers Market, Town Common, Route 2 Wed. 2 – 6pm, June – Oct 13	<b>WATERBURY</b>	Waterbury Farmers Market, Rusty Parker Park, Rte 2 Thu. 3 – 7pm, May 20 – Oct. 14
<b>MANCHESTER</b>	Manchester Farmers Market, Adams Park, Rte 7A Thu. 3 – 6pm, June 3 – Oct. 7	<b>WILLISTON</b>	Williston Farmers Market, Rte 2, On the Village Green Sat. 10am – 2pm, June 5 – Oct. 2   Burlington Farmers Market, City Hall Park Sat. 8:30am – 2pm, May – Oct.
<b>MIDDLEBURY</b>	Middlebury Farmers Market, Marbleworks Wed. & Sat. 9am – 12:30pm, May 15 – Oct. 30	<b>WINDSOR</b>	Windsor Farmers Market On the Green, State St. Sun. 1 – 4 pm, May 16 – Oct. 31
<b>MONTPELIER</b>	Capital City Farmers Market, 60 State St., Downtown Montpelier Sat. 9am – 1pm, May 1 – Oct. 30	<b>WINOOSKI</b>	Winooski Farmers Market, Winooski Falls Way Thu. 3:30 – 6:30pm, May 20 – Oct 14
<b>MORRISVILLE</b>	Lamoille Valley Farmers Artisan Market, River Arts Center Wed. 3-6:30pm, year-round	<b>WOODSTOCK</b>	Woodstock Market, on the Green Center of Woodstock Village Wed 3 – 6pm, June 9 – Oct 6



## 2011

<b>BARRE</b>	Granite Center Farmers Market, City Central Park Wed. 3 – 6:30pm, May 18 – Oct. 12	<b>MONTPELIER</b>	Capital City Farmers Market 60 State St., Downtown Montpelier Sat. 9am – 1pm - May 7 – Oct. 29
<b>BELLOWS FALLS</b>	Bellows Falls Farmers Market, Waypoint Center Fri. 4 – 7pm, May 20 – Oct. 21	<b>NEWPORT</b>	Newport Farmers Market, Causeway between Gazebo and COC Info Center Sat. 9am – 2pm, May 14 – Oct. 15; Wed. 9am – 2pm, June 15 – Oct. 12
<b>BENNINGTON</b>	Walloomsac Farmers Market, Bennington Station at Riverwalk Park Tue. 3:30 – 5:30pm; Sat. 10am – 1pm, May - Oct.	<b>NORWICH</b>	Norwich Farmers Market Rte 5, 1 mile south of Exit 13, I-91 Sat. 9am – 1pm, May – Oct.
<b>BRATTLEBORO</b>	Brattleboro Area Farmers Mkt., Rte 9 Sat. 9am – 2pm: May – Oct.   Gibson-Aiken Ctr, Main St. Wed. 10am – 2pm, June 8 – Oct. 26	<b>POULTNEY</b>	Vermont Farmers Market, Main Street Thu. 9am – 2pm, June 23 – Oct. 6
<b>BRISTOL</b>	Bristol Farmers Market, Village Green Sat. 11am – 2pm, June 4 – Oct. 1	<b>PUTNEY</b>	Putney Farmers Market, Carol Brown Way Sun. 11am – 2pm, May 8 – Oct. 9
<b>BURLINGTON</b>	Burlington Farmers Market, City Hall Park Sat. 8:30am – 2pm, May – Oct.   New North End Farmers Market, Elks Lodge, North Avenue Thu. 3 – 6:30pm, June 2 – Sept. 29   Old North End Farmers Market, H.O. Wheeler School, Archibald Street Tue. 3 – 6:30pm, June 7 – Oct. 25	<b>RICHMOND</b>	Richmond Farmers Market, Volunteers Green Fri. 3 – 6:30pm, June 3 – Oct. 14
<b>CHAMPLAIN ISLANDS</b>	Grand Isle, St. Joseph's Church, Rt. 2, Sat. 10am – 2pm, May 28 – Sept. 24   South Hero, St. Rose Church Wed. 4 – 7pm, June 1 – Sept. 21	<b>RUTLAND</b>	Rutland Downtown Market, Downtown Rutland, Depot Park Tues. 3-6pm, Sat. 9am-2pm, May - Oct.
<b>ESSEX JUNCTION</b>	Five Corners Farmers Market, Lincoln Place Fri. 3:30 – 7:30pm, June 3 – Oct. 7	<b>SOUTH BURLINGTON</b>	South Burlington Farmers Market, Healthy Living Market, Dorset Street Every other Sun. 10am – 2pm, June 19 – Oct. 23
<b>FAIR HAVEN</b>	Fair Haven Farmers Market, Fair Haven Park Fri. 3-6pm, June 10 - Oct. 14	<b>SOUTH ROYALTON</b>	Royalton Farmers Market, South Royalton Town Green Thu. 3 – 6:30pm, May 26 – Oct. 6
<b>GREENSBORO</b>	Greensboro Farmers Market, Town Hall Green Thu. 3 – 6pm, June 9 – Sept. 8	<b>SPRINGFIELD</b>	Springfield Community Market, 6 Main Street Sat. 10am – 1pm, May 28 – Oct. 8
<b>HARDWICK</b>	Hardwick Farmers Market, Granite Street Fri. 3 – 6pm, May 6 – Sept. 30	<b>ST. ALBANS</b>	Northwest Farmers Market, Taylor Park Sat. 9am – 2pm, May 21 – Oct. 29 [2011 Market Season]
<b>LUDLOW</b>	Ludlow Farmers Market, Main Street Fri. 4 – 7pm, May 27 – Oct. 7	<b>ST. JOHNSBURY</b>	Caledonia Farmers Market, Pearl Street Sat. 9am – 1pm, May 14 – Oct.
<b>LUNENBURG</b>	Lunenburg Farmers Market, Town Common, Route 2 Wed. 2 – 6pm, June 1 – Oct. 12	<b>TOWNSHEND</b>	Townshend Farmers Market, Intersection of Rte 30 & Rte 35 Thu. 3:30 – 6:30 pm, June 2 – Oct. 13
<b>LYNDONVILLE</b>	Lyndon Farmers Market, Bandstand Park, Rte 5 Fri. 3 – 7pm, June 1 – Oct. 14	<b>WATERBURY</b>	Waterbury Farmers Market, Rusty Parker Park, Rte 2 Thu. 3 – 7pm, May 19 – Oct. 6
<b>MANCHESTER</b>	Manchester Farmers Market, Adams Park, Route 7A Thu. 3 – 6 pm, June – Oct 6	<b>WILLISTON</b>	Williston Farmers Market, Rte 2, On the Village Green Sat. 10am – 2pm, June 4 – Oct. 15
<b>MIDDLEBURY</b>	Middlebury Farmers Market, Marbleworks Wed. & Sat. 9am – 12:30pm, Sat. May 7 – Oct. 29; Wed. June 15 - Oct. 12	<b>WINDSOR</b>	Windsor Farmers Market, On the Green, State St Sun. 1 – 4 pm, May 22 – Oct. 30
		<b>WINOOSKI</b>	Winooski Farmers Market, Winooski Falls Way in front of Champlain Mill Sun. 10am – 2pm, June 12 – Oct. 9
		<b>WOODSTOCK</b>	Woodstock Market on the Green, Woodstock Village, Rte 4 Wed. 3 – 6pm, June 8 – Oct. 5

## 2012

<b>BARRE</b>	Granite Center Farmers Market, City Central Park Wed. 3 – 6:30pm	<b>MONTPELIER</b>	Capital City Farmers Market 60 State St., Downtown Montpelier Sat. 9am – 1pm
<b>BELLOWS FALLS</b>	Bellows Falls Farmers Market, Waypoint Center Fri. 4 – 7pm	<b>NEWPORT</b>	Newport Farmers Market, Causeway between Gazebo and COC Info Center Wed & Sat. 9am – 2pm
<b>BENNINGTON</b>	Walloomsac Farmers Market Sat. 10am-1pm, at Bennington Station on the River Walk; Tue. 3-6pm at Greenberg's, 321 Main St.		Lunch Box Mobile Market, 88 Second St., behind Governor's Mansion, Wed. 3 – 6pm
<b>BRATTLEBORO</b>	Brattleboro Area Farmers Market, Sat. 9am-2pm on Rte 9; Wed. 10am-2pm at Gibson-Aiken Ctr, Main St.	<b>NORTH TROY</b>	Lunch Box Mobile Market, 160 Railroad St., next to library, Wed. 10am – 2pm
<b>BRISTOL</b>	Bristol Farmers Market, Village Green Sat. 10am – 1pm	<b>NORWICH</b>	Norwich Farmers Market Rte 5, 1 mile south of Exit 13, I-91 Sat. 9am – 1pm
<b>BURLINGTON</b>	Burlington Farmers Market, City Hall Park Sat. 8:30am – 2pm   New North End Farmers Market, Elks Lodge, North Avenue Thu. 3 – 6:30pm   Old North End Farmers Market, Near Wheeler School, Exact location TBD Tue. 3 – 6:30pm	<b>POULTNEY</b>	Vermont Farmers Market, Main Street Thu. 9am – 2pm
<b>DORSET</b>	Dorset Farmers Market, H.N. Williams General Store Sun. 10am – 2pm	<b>PUTNEY</b>	Putney Farmers Market, Carol Brown Way Sun. 12 – 3pm
<b>ESSEX JUNCTION</b>	Five Corners Farmers Market, Lincoln Place Fri. 3:30 – 7:30pm	<b>RICHMOND</b>	Richmond Farmers Market, Volunteers Green Fri. 3 – 6:30pm
<b>FAIR HAVEN</b>	Fair Haven Farmers Market, Fair Haven Park Fri. 3-6pm	<b>RUTLAND</b>	Rutland Downtown Market, Downtown Rutland, Depot Park Tues. 3 – 6pm, Sat. 9am – 2pm
<b>GRAND ISLE</b>	Champlain Islands Farmers Market, St. Joseph's Church, Rt. 2 Sat. 10am – 2pm	<b>SOUTH BURLINGTON</b>	South Burlington Farmers Market, S. Burlington High School, Dorset Street Sun. 10am – 2pm
<b>HARDWICK</b>	Hardwick Farmers Market, Granite St. Fri. 3 – 6pm	<b>SOUTH HERO</b>	Champlain Islands Farmers Mkt, St. Rose Church, Wed. 4 – 7pm
<b>IRASBURG</b>	Lunchbox Mobile Market, The Meadows, 4568 Rte 14, Tues. 3-6pm	<b>SOUTH ROYALTON</b>	Royalton Farmers Market, Town Green, Thu. 3 – 6:30pm
<b>ISLAND POND</b>	Lunchbox Mobile Market, Sunrise Manor, 94 Main St., Tues. 10am-2pm	<b>ST. ALBANS</b>	Northwest Farmers Market, Taylor Park Sat. 9am – 2pm
<b>JERICO</b>	Jericho Farmers Market, Mills Riverside Park, Thurs. 3-6:30pm	<b>ST. JOHNSBURY</b>	Caledonia Farmers Market, Pearl Street, Sat. 9am – 1pm
<b>LONDONDERRY</b>	West River Farmers Market, Intersection of Rte 11 & Rte 100 Sat. 9-1pm	<b>TOWNSHEND</b>	Townshend Farmers Market, Intersection of Rte 30 & Rte 35 Thu. 3:30 – 6:30pm (EBT only, No Debit)
<b>LUDLOW</b>	Ludlow Farmers Market, Main Street Fri. 4 – 7pm	<b>WATERBURY</b>	Waterbury Farmers Market, Rusty Parker Park, Rte 2, Thu. 3 – 7pm
<b>LUNENBURG</b>	Lunenburg Farmers Market, Town Common, Route 2 Wed. 2 – 6pm	<b>WILLISTON</b>	Williston Farmers Market, Rte 2, On the Village Green, Wed. 4 – 7pm
<b>MANCHESTER</b>	Manchester Farmers Market, Adams Park, Route 7A Thu. 3 – 6 pm	<b>WINDSOR</b>	Windsor Farmers Market, On the Green, State St, Sun. 12 – 3pm
<b>MIDDLEBURY</b>	Middlebury Farmers Market, Marbleworks Wed. & Sat. 9am – 12:30pm,	<b>WINOOSKI</b>	Winooski Farmers Market, Champlain Mill Green, Sun. 10am – 2pm
		<b>WOODSTOCK</b>	Woodstock Market on the Green, Woodstock Village, Rte 4, Wed. 3-6pm

# RESOURCES & CONTACTS

Alternative Currencies website

<http://www.complementarycurrency.org/>

Berkshares, Local Currency for the Berkshire Region

<http://www.berkshares.org/>

Briggs, Fisher, Lott, Miller, Tessman. (2010) Real Food, Real Choices Connecting SNAP recipients with farmers markets (PDF) Community Food Security Coalition and Farmers Market Coalition  
[http://www.foodsecurity.org/pub/RealFoodRealChoice\\_SNAP\\_FarmersMarkets.pdf](http://www.foodsecurity.org/pub/RealFoodRealChoice_SNAP_FarmersMarkets.pdf)

Hewitt. The Town That Food Saved (2011) [Book]  
Rodale Books

Northeast Organic Farming Association of Vermont  
<http://nofavt.org/market-organic-food/farmers-markets>

Pringle A Place At the Table (2012) [Book]  
Participant Media

Vermont Agency of Agriculture, Food and Markets  
<http://www.vermontagriculture.com/>

Vermont Department for Children and Families, Agency of Human Services  
[http://dcf.vermont.gov/esd/farm\\_to\\_family](http://dcf.vermont.gov/esd/farm_to_family)

Vermont Farmers Market Association (VTFMA)  
<http://www.vtfma.org>

USDA Food and Nutrition Services SNAP website  
<http://www.fns.usda.gov/snap/>

Wholesome Wave Foundation  
<http://wholesomewave.org/>

## FARMERS MARKET STATE ASSOCIATIONS AND NETWORK LEADERS

GrowNYC

Contact: Alexis Stevens, EBT  
Coordinator for Greenmarkets

<http://www.grownyc.org/greenmarket/ebt>

Maryland Department of Agriculture  
Contact: Amy Crone, Agricultural Marketing Specialist  
Department of Agriculture  
[http://mda.maryland.gov/maryland\\_products/Pages/farmers\\_market\\_dir.aspx](http://mda.maryland.gov/maryland_products/Pages/farmers_market_dir.aspx)

Federation of Massachusetts Farmers Markets  
Contact: Jeff Cole, Executive Director  
<http://www.massfarmersmarkets.org/>

New York Farmers Federation  
Contact: Diane Eggert, Executive Director  
<http://www.nyfarmersmarket.com/>

Oregon Farmers Market Association  
Contact: Rebecca Landis, Board President  
<http://www.oregonfarmersmarkets.org/>

Washington State Farmers Market Coalition  
Contact: Karen Kinney Executive Director  
<http://www.wafarmersmarkets.com/>

## OTHER RESOURCES

Farmers Market Coalition  
[www.farmersmarketcoalition.org](http://www.farmersmarketcoalition.org)

Jan Walters, Iowa  
<http://farmersmarketcoalition.org/jan-walters>

Suzanne Briggs, Collaboration  
<http://farmersmarketcoalition.org/suzanne-briggs>

## A BRIEF REVIEW OF EXISTING REPORTS AND RESOURCES ON EFFECTIVE TECHNOLOGY OPTION FOR PROCESSING EBT AT FARMERS MARKETS

PREPARED BY THE FARMERS MARKET COALITION FOR THIS REPORT, JANUARY 2013

TITLE	ORGANIZATION	DATE	NOTE	LINK OR CONTACT INFO
HEALTHY FOOD INCENTIVES CLUSTER EVALUATION	Fair Food Network, Roots of Change, Wholesome Wave, & Marketumbrella	January 2013	Provides an overview of four different regional and national programs offering financial incentives for the use of nutrition assistance benefits at a total of 526 farmers markets in 2012. Includes survey results from vendors and SNAP customers, but does not discuss actual implementation of technology.	Oran Hesterman 734-213-3999 ohesterman@fairfoodnetwork.org Fair Food Network <a href="http://healthyfoodincentives.org">healthyfoodincentives.org</a>
FARMERS MARKET ACCESS PROJECT [WASHINGTON STATE]	King County Department of Natural Resources & Parks; Washington State Farmers Market Association	December 2012	Thorough report describing a statewide partnership to increase SNAP and nutrition program access at farmers markets, including a section on appropriate technology options as well as seven recommendations for statewide action. Includes an evaluation of existing WIC Cash Value Benefit use in farmers markets. Comprehensive appendix of survey results and other resources.	Karen Kinney 206-706-5198 info@wafarmersmarkets.com Washington State Farmers Market Assn. <a href="http://www.kingcounty.gov/environment/waterandland/agriculture/marketmanagers/FMAP.aspx">www.kingcounty.gov/environment/waterandland/agriculture/marketmanagers/FMAP.aspx</a>
TEXAS WIC EBT PILOT PROJECT SUMMARY	Texas Department of State Health Services	December 2012	Presented on a Farmers Market EBT Working Group Conference Call, this summary provides an overview of a pilot of two mobile EBT solutions piloted with 6 farmers market organizations at 20 sites in 2012.	John Hannemann 512-341-4566 John.hannemann@dshs.state.tx.us Texas Department of State Health Services <a href="http://bit.ly/TX_EBT_Pilot_Summary_Dec2012">http://bit.ly/TX_EBT_Pilot_Summary_Dec2012</a>
2012 FARMERS MARKET PROGRAM SURVEY RESULTS	National Association of Farmers Market Nutrition Programs (NAFMNP)	October 2012	Includes state participation, redemption, benefit levels, and other information about WIC and Senior FMNPs as well as the WIC Cash Value Benefit for Fruits and Vegetables. 91% of 23 responding agencies expressed interest in pursuing ways to allow farmers to use WIC EBT.	Andy Barbusca 916-928-8732 Andrew.Barbusca@cdph.ca.gov NAFMNP <a href="http://www.nafmnp.org/wpcontent/uploads/2012/12/2012-NAFMNP_SurveyResults1.pdf">www.nafmnp.org/wpcontent/uploads/2012/12/2012-NAFMNP_SurveyResults1.pdf</a>



## A BRIEF REVIEW OF EXISTING REPORTS AND RESOURCES CONTINUED

TITLE	ORGANIZATION	DATE	NOTE	LINK OR CONTACT INFO
MASSACHUSETTS PILOT OF CENTRALIZED EBT SYSTEM WITH CUSTOMER AND VENDOR TRACKING	Federation of Massachusetts Farmers Markets	2011 – 2012	This project created and successfully tested an electronic POS (very simple electronic cash register) system that utilizes a central market terminal for SNAP, credit, and debit card processing and tracks the customer fund balances while crediting vendors for their sales.	Jeff Cole 781-893-8222 Jeff @massfarmersmarkets.org Mass Farmers Markets <a href="http://massfarmersmarkets.org">massfarmersmarkets.org</a>
A SURVEY OF FARMERS MARKET SNAP INCENTIVE PROGRAMS: LESSONS, CHALLENGES AND TRENDS	Farmers Market Coalition (for The FoodTrust)	March 2012	While this report largely focuses on incentive programs, it also includes a section on the future of wireless card service in farmers markets, with some recommendations for change as WIC transitions to EBT by 2020.	Suzanne Briggs 503-288-0824 sbriggs@att.net <a href="http://bit.ly/Incentive-Survey_March-2012">http://bit.ly/Incentive-Survey_March-2012</a>
TECHNICAL AND COST FEASIBILITY OF EBT EQUIPAGE IN Farmers MARKETS AND MOBILE FOOD RETAILERS: A CASE STUDY OF WIRELESS EBT TECHNOLOGIES	USDA Food and Nutrition Service	February 2012	This report inventories wireless technology approaches to portable on-line authorization and reports on their technical and cost feasibility, advantages/disadvantages and potential impacts.	No author <a href="http://www.fns.usda.gov/ora/MENU/Published/snap/FILES/ProgramOperations/EBTFMK01.HTM">www.fns.usda.gov/ora/MENU/Published/snap/FILES/ProgramOperations/EBTFMK01.HTM</a>
NUTRITION ASSISTANCE IN FARMERS MARKETS: UNDERSTANDING CURRENT OPERATIONS- FORMATIVE RESEARCH	USDA Food and Nutrition Service	January 2012	These are key findings and detailed market profiles from in-depth analysis of nine farmers markets, as well as data about the built environment potentially influencing SNAP shopper purchasing decisions in those communities.	Kelly Kinneson 703-305-2124 Kelly.Kinneson @fns.usda.gov USDA Food & Nutrition Service <a href="http://www.fns.usda.gov/ora/MENU/Published/snap/FILES/ProgramOperations/FarmersMarkets.pdf">www.fns.usda.gov/ora/MENU/Published/snap/FILES/ProgramOperations/FarmersMarkets.pdf</a>

## A BRIEF REVIEW OF EXISTING REPORTS AND RESOURCES CONTINUED

TITLE	ORGANIZATION	DATE	NOTE	LINK OR CONTACT INFO
IOWA WIRELESS FARMERS MARKET PROJECT [YEAR 7 SUMMARY]	Iowa Department of Human Services	January 2012	Includes results from 116 producers participating in the 2011 Iowa EBT project, as well as 118 EBT customers. The report gives sales and transaction data for each year since 2005, when the program began. EBT sales accounted for 7.67% of total electronic transactions in 2011. Iowa did not use its 2012 allocation of FNS' SNAP EBT funds because agency rules prevented the state from using the funding to equip individual farmers with devices.	Tracy Penick 515-281-4935 tpenick@dhs.state.ia.us Adult, Children & Family Services Iowa Department of Human Services <a href="http://bit.ly/XY34tD">http://bit.ly/XY34tD</a> 2012 data available in January 2013 newsletter <a href="http://www.dhs.state.ia.us/uploads/1.13_EBT_Nwsltr.pdf">www.dhs.state.ia.us/uploads/1.13_EBT_Nwsltr.pdf</a>
MONTANA EBT THIRD PARTY PROCESSOR SPREADSHEET	National Center for Appropriate Technology	October 2011	The Montana Farmers Market Electronic Benefits Transfer Manual includes a spreadsheet of the fees and restrictions associated with local and national vendors and machines.	<a href="http://www.ncat.org/special/market_managers.php">http://www.ncat.org/special/market_managers.php</a>
SNAP AT FARMERS MARKETS: FOUR CASE STUDIES FROM CONNECTICUT	CitySeed and buyCTgrown	June 2010	Reports on the challenges of offering SNAP through EBT in four sites in CT (particularly in New Haven). Outlines issues with specific third party processors, and Appendix A includes a table comparing four terminals and service providers.	Nicole Berube 203-773-3736 nicole@cityseed.org CitySeed (New Haven, CT) <a href="http://buyctgrown.com/market#ebt">http://buyctgrown.com/market#ebt</a>

## A BRIEF REVIEW OF EXISTING REPORTS AND RESOURCES CONTINUED

TITLE	ORGANIZATION	DATE	NOTE	LINK OR CONTACT INFO
SNAP/EBT AT YOUR FARMERS MARKET: SEVEN STEPS TO SUCCESS	Project for PublicSpaces and Wholesome Wave	2010	Various options (with pros and cons) for setting up a SNAP redemption system are outlined beginning on page 33. Three case studies are provided.	Nora Owens and Kelly Verel (212) 620-5660, ext 331 kverel@pps.org Project for Public Spaces <a href="http://www.pps.org/pdf/SNAP_EBT_Book.pdf">www.pps.org/pdf/SNAP_EBT_Book.pdf</a>
NUTRITION INCENTIVES AT FARMERS MARKETS: BRINGING FRESH, HEALTHY, LOCAL, FOODS WITHIN REACH	Rachel Winch	October 2008	Based on visits and interviews, this report profiles pioneering pilot programs that match and expand Nutrition Assistance Program dollars spent at farmers markets. Though somewhat outdated, it does recommend analysis of appropriate POS technology.	Farmers Market Coalition Resource Library <a href="http://bit.ly/ZXXnBv">http://bit.ly/ZXXnBv</a>
OREGON FARMERS MARKET ASSOCIATION SNAP MERCHANT SERVICES & PROVIDERS WEBPAGE	Oregon Farmers Market Association	2008	Though the fees are based on 2008 research, this web page offers two tables are provided that compare service provider fees for wireless SNAP-only devices and wireless debit and SNAP devices.	Suzanne Briggs 503-288-0824 sbriggs@att.net <a href="http://www.oregonfarmersmarkets.org/EBT/system_provider.html">www.oregonfarmersmarkets.org/EBT/system_provider.html</a>

AS OF THIS WRITING NOVO DIA GROUP REPORTS THAT IT HAS DEPLOYED MOBILE MARKET APPLICATIONS TO FLORIDA AND SOUTH CAROLINA (USING JP MORGAN AS THE PROCESSOR) AS WELL AS MICHIGAN, MASSACHUSETTS, ALABAMA, AND LOUISIANA (USING XEROX AS THE PROCESSOR), WITH ADDITIONAL INTERESTED MARKETS IN GEORGIA, CONNECTICUT, CALIFORNIA, AND NEW YORK.

# END NOTES

- 1 SNAP benefits vary from household to household, depending on the number of people within a household, the employment status of the recipient(s), the age and health of the recipient(s), etc. For most healthy adults between the ages of 18 and 50 (without children), SNAP benefits are limited to a 3-month period, at which point the recipient will have to submit a renewal application. Most households under the SNAP program receive benefits for a 6-month period before requiring renewal. Benefit periods can range from 1 month to 3 years. (Retrieved from SNAP To Health website on March 10, 2013)
- 2 <http://www.fns.usda.gov/snap/rules/Legislation/about.htm>
- 3 Healthy Food Incentives- Cluster Evaluation 2011 Final Report (2012)
- 4 Retrieved January 21, 2013 from <http://wholesomewave.org/wp-content/uploads/2012/06/Double-Value-Coupon-Program-2011-Outcomes.pdf>
- 5 Bowman Simon, Nischan, Schumacher. (2012) Food Stamps: Once We Had It Right (Pringle) A Place at the Table: The Crisis of 49 Million Hungry Americans and How To Solve It. (79-92) Participant Media
- 6 <http://www.fns.usda.gov/wic/fmnp/fmnpfaq.htm#overview>
- 7 Farm To Family website retrieved March 11, 2013.
- 8 A link to which state uses: [http://www.fns.usda.gov/snap/ebt/ebt\\_status\\_report.htm](http://www.fns.usda.gov/snap/ebt/ebt_status_report.htm)
- 9 WorldPay: The third largest transaction processor globally, processor for more than 500,000 merchants who process more than 21 million transactions daily Industry advocates with MasterCard, Visa, Discover and American Express.  
Novo Dia Group: Full-service software development and consulting firm recognized as the leader in benefit delivery system. Developed applications to accept SNAP, WIC and FMNP
- 10 [http://oregonfarmersmarkets.org/EBT/system\\_provider.html](http://oregonfarmersmarkets.org/EBT/system_provider.html) (retrieved December 2012) and personal communication with Suzanne Briggs December 2012 and January 2013
- 11 It's important to note that the 7,864 total is self-reported and is widely believed to be an imprecise number of the existing farmers markets in the U.S.
- 12 Kat Bawden. 2012 A Guide to SNAP/EBT at Farmers Markets in North Carolina.
- 13 NOFA-VT 2011 Farmers Market Manager Survey

- 14 Retrieved march 18, 2013 NOFA-VT website 2011 FM Survey <http://nofavt.org/sites/default/files/2010%20Farmers%27%20Market%20Final%20Report%20for%20website.pdf>
- 15 Some markets recover some of their costs with a “token handling fee” that is charged to shoppers at the point of sale. It is usually a 1.00 or 1.50 fee.
- 16 USDA National Directory of Farmers Market Listings Last Modified Date: 08/03/201 Retrieved March 11, 2013 from <http://www.ams.usda.gov/AMSv1.0/ams.fetchTemplateData.do?template=TemplateS&navID=WholesaleandFarmersMarkets&leftNav=WholesaleandFarmersMarkets&page=WFMFarmersMarketGrowth&description=Farmers%20Market%20Growth&acct=frmrdirnkt>
- 17 Retrieved last on March 18, 2013 U.S. Department of Agriculture, Food and Nutrition Service. Fact Sheet. <http://www.fns.usda.gov/cga/FactSheets/SNAP.htm> Vermont data was not available at the time of this report.
- 18 <http://www.fns.usda.gov/wic/seniorfmnp/seniorfmnpoverview.htm> (retrieved Feb 2013)
- 19 81.7% for senior, 71.9% for non-senior coupons in 2012
- 20 Each WW market system chooses what benefit programs in which it wants to offer incentives for: some use HH for FMNP or WIC. Email communication with Maggie Reynolds, Wholesome Wave Foundation March 18, 2013
- 21 Email communication with Maggie Reynolds and Pruitti Kerdchoochuen at Wholesome Wave, March 18, 2013
- 22 <http://www.healthyfoodincentives.org/>
- 23 In Vermont, coupons offered through markets number four: three F2F coupons identified by their different color for different clientele and one for HH coupon incentives. The F2F coupons are used exactly the same at market tables; it's only DCF staff that must organize each set of coupons after redeemed. Separate tokens must be offered for SNAP and debit sales.
- 24 The well-known Square app does not have the ability to accept SNAP sales and has no intention of pursuing that capability by all reports.
- 25 Briggs' system relies on processors or processor clients sharing up to date costs and realistic projections of technology use.
- 26 Email and phone communication with Maggie Reynolds and Pruitti Kerdchoochuen at Wholesome Wave, March 2013.
- 27 2012 F2F report shows that 82% of the CAA coupon recipients were also taking part in 3SquaresVT.
- 28 NYC Greenmarket 2004 pilot, Personal communication with NYC Greenmarket staff Alexis Stevens March 2013.
- 29 [http://www.complementarycurrency.org/ccDatabase/les\\_public.html](http://www.complementarycurrency.org/ccDatabase/les_public.html) Retrieved March 12, 2013.
- 30 <http://www.berkshares.org/index.htm> Retrieved March 12, 2013.
- 31 <http://dcf.vermont.gov/sites/dcf/files/pdf/esd/2012FarmToFamilyReport.pdf>, Page 5 Retrieved last on March 12, 2013.
- 32 Federal policy recommendations written by Farmers Market Coalition for this report, February 2013.
- 33 [http://www.ers.usda.gov/topics/food-nutrition-assistance/supplemental-nutrition-assistance-program-\(snap\)/nutrition-education.aspx](http://www.ers.usda.gov/topics/food-nutrition-assistance/supplemental-nutrition-assistance-program-(snap)/nutrition-education.aspx) (retrieved March 09, 2013)
- 34 <http://www.transitionnetwork.org/initiatives/map>



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