



Chapter 4: **Farmers Markets**

Encouraging Farmers Markets in Underserved Areas

General Strategy Overview

This chapter discusses the public health role in developing new farmers markets and supporting existing markets, with an emphasis on providing nutrition assistance program benefits at the markets.

Farmers markets give people access to locally grown produce and provide farmers with locations to sell their products directly to consumers. They can provide direct and indirect economic benefits to a community, as well as foster a sense of community connectivity and shared space.⁷³

Farmers markets may serve as an effective retail mechanism for offering healthier food options in underserved areas, including traditional and culturally appropriate foods. They can provide access to fresh fruits and vegetables^{74,75} and access is further improved when farmers markets are equipped with the ability to accept federal nutrition assistance program benefits. Accepting nutrition assistance program benefits increases consumption of fruits and vegetables among low-income individuals.^{76,77}

Accepting Nutrition Assistance Program Benefits at Farmers Markets

Having the capacity to accept Electronic Benefit Transfer (EBT) cards at farmers markets is critical for accepting federal nutrition assistance program benefits. EBT cards allow low-income families and individuals who receive Supplemental Nutrition Assistance Program (SNAP) benefits to make purchases at the markets. Purchases may be made directly or via tokens or paper vouchers that can then be exchanged for goods. When working with farmers markets, keep in mind that there are costs involved in accepting EBT cards for markets or market managers, such as obtaining the point-of-sale terminal and related fees for its use. Additionally, farmers markets may need wireless internet access for EBT use.

What are Farmers Markets?

Farmers markets are places where farmers gather to sell their fresh produce and an array of other products, such as meat, fish, dairy, and baked goods. Most farmers markets operate at a specific location on a regular schedule, which is sometimes seasonal. While each participating farmer is an independent vendor, farmers markets are sometimes operated by a management entity (non-profit or otherwise) with legal and fiscal responsibility for the market.⁷⁸ Many farmers markets also consider it part of their mission to promote the purchase and consumption of locally produced agriculture or provide a community gathering.⁷⁹

The information and action steps in this chapter focus on increasing or improving farmers markets within the general community rather than at specific sites such as schools, hospitals, worksites, and other locations that cater primarily to a select group of patrons (such as employees). However, many ideas can be applied to farmers markets in any setting. Strategies for bringing local and regional foods to traditional retail stores, like corner stores, are discussed in the [Distribution](#) chapter.

Farmers markets may also accept Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits through the Farmers Market Nutrition Program (FMNP), Senior FMNP, or WIC Cash Value Vouchers (CVVs). See the call out box on [Programs at the U.S. Department of Agriculture Related to Farmers Markets](#) for more information.

Implementing Incentive Programs at Farmers Markets

Incentive programs designed to increase redemption of federal nutrition assistance program benefits at farmers markets can be a critical means of sustaining farmers markets in underserved communities. Such programs allow farmers markets to grow their customer base by providing bonus or matching funds for redemption of SNAP or WIC benefits at markets. Evaluations of incentive programs in farmers markets have reported high redemption rates and attribute increased SNAP sales directly to this programmatic effort.^{80,81} Additionally, farmers have reported increased sales.^{80,81}

Nonprofit organizations can reinforce public health efforts by supporting incentive programs. One example is the Double Value Coupon Program that is implemented by the national organization, Wholesome Wave. Resources for this incentive program are available on Wholesome Wave's Web site at <http://wholesomewave.org/>. In addition, the Fair Food Network, another national nonprofit organization, manages Double Up Food Bucks and makes resources available through the program's Web site at <http://www.doubleupfoodbucks.org/>. An evaluation of these types of incentive programs across the country was conducted, and included Wholesome Wave, Fair Food Network, and two other incentive programs. Details of this evaluation are reported in *Healthy Food Incentive Cluster Evaluation 2011 Final Report* and are available at <http://www.fairfoodnetwork.org/resources>.

Working with Farmers Markets in Underserved Communities

When working with farmers markets and market managers in underserved areas, there are issues that public health practitioners may come across in relation to farmer profitability. When selling in low-income communities, farmers may need to price their products lower than the amount they could obtain in higher income areas. This means that farmers may need to sell large volumes of products in order to generate a reasonable profit. Alternatively, they could diversify their product mix to attract more customers. To earn fair profits, farmers market managers may need to extend the hours of operation at the market, or farmers may need to sell at multiple markets in different areas or combine selling at markets in underserved areas with being able to make a larger delivery to a nearby institution.

As a public health practitioner, you can work with state agencies administering federal nutrition assistance program benefits as well as other stakeholders to encourage programs and initiatives that support farmers markets in underserved communities. In particular, the United States Department of Agriculture (USDA) plays a prominent role in supporting and promoting farmers markets, including the use of EBT machines, through funding and programs (see call out box on [Programs at the U.S. Department of Agriculture Related to Farmers Markets](#)).

Programs at the U.S. Department of Agriculture Related to Farmers Markets

The U.S. Department of Agriculture (USDA) plays a prominent role in supporting and promoting farmers markets through competitive grants, data collection, research, and technical assistance. When working on farmers market strategies in your state or region, you may find it beneficial to collaborate with agricultural partners and those that administer programs and benefits from the USDA. These partners can bring expertise and practical experience to the table, and they may be aware of other financial and technical resources that are available to move initiatives forward.

USDA-wide

Know Your Farmer, Know Your Food. This initiative's Web site is your best "one-stop shopping" for USDA programs and funding related to local and regional food systems because it pulls together information from across USDA. The overall Web site, as well as the *Know Your Farmer, Know Your Food (KYF) Compass* tool, offer information on existing programs, potential sources of grant funding, and case studies. The interactive map on the *KYF Compass* contains many data layers showing programs funded by USDA and other U.S. government departments, such as farmers market, food hub, and wholesale produce market data. Access Know Your Farmer, Know Your Food and the *KYF Compass* at www.usda.gov/knowyourfarmer.

Agricultural Marketing Service

Farmers Market and Direct-to-Consumer Marketing Programs. These programs support farmers markets and other direct-to-consumer marketing outlets through applied research, technical services, and grant support. The Web site provides information on federal funding opportunities for farmers markets and other direct-to-consumer markets for food products, along with numerous statistics and research on farmers market performance, operations, and trends. Available at <http://www.ams.usda.gov/AMsv1.0/farmersmarkets>.

Farmers Market Promotion Program (FMPP). The FMPP is an annual, competitive grant designed to enhance marketing opportunities for direct farm marketers and enhance availability of locally grown foods by supporting direct-to-consumer marketing channels, such as farmers markets, roadside stands, and community supported agriculture programs. Many types of organizations are eligible to apply, including producer associations, local governments, nonprofit groups, and tribal governments. You can locate program information at <http://www.ams.usda.gov/AMsv1.0/fmpp>.

Food and Nutrition Service (FNS)

Supplemental Nutrition Assistance Program (SNAP). This program, previously known as Food Stamps, helps low-income families and individuals purchase food, including

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healthier items. Consumers receive SNAP benefits through their designated state agency in the form of Electronic Benefits Transfer (EBT) cards, which are much like bank debit cards. Cards can be used at any authorized FNS SNAP retailer, including some farmers markets. You can learn more about SNAP at farmers markets at <http://www.fns.usda.gov/snap/ebt/fm.htm>.

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) Farmers Market Nutrition Program (FMNP). The FMNP provides WIC recipients with supplemental benefits to purchase foods from farmers markets and participate in nutrition education. WIC serves low-income pregnant, breastfeeding, and postpartum women, as well as children up to five years of age who are found to be at nutritional risk. The overall goal of the FMNP is to provide fresh, nutritious, unprepared, locally grown produce through farmers markets and roadside stands to WIC recipients, and to expand the awareness of, use of, and sales at farmers markets and roadside stands. More information about the WIC FMNP is available at <http://www.fns.usda.gov/wic/fmnp/fmnpfaqs.htm>.

Senior Farmers Market Nutrition Program (SFMNP). States, territories, and federally-recognized Indian tribal governments receive SFMNP grants to provide low-income senior citizens with coupons to purchase eligible foods (such as locally grown fruits, vegetables, herbs, and honey) at authorized farmers markets, roadside stands, and community supported agriculture (CSA) programs. SFMNP details are available at <http://www.fns.usda.gov/wic/seniorfmnp/sfmnpmenu.htm>.

WIC Cash Value Vouchers (CVVs). WIC recipients also receive a Cash Value Voucher (CVV) to purchase fresh fruit and vegetables, issued as part of standard WIC benefits. In addition, some states authorize farmers to accept WIC CVVs, allowing for use at farmers markets. Additional information is available at <http://www.fns.usda.gov/wic/benefitsandservices/foodpkgquestions.HTM#menu>.

FNS and the National Institute of Food and Agriculture (NIFA)

SNAP-Education (SNAP-Ed). SNAP-Ed is a federal-state partnership that encourages state SNAP agencies to provide nutrition education to SNAP recipients so they can gain skills for making healthier food choices on a limited budget. This program is a partnership between FNS and NIFA, with NIFA providing leadership for education conducted through the land-grant system. SNAP-Ed was also recently restructured with enactment of the Healthy, Hunger-Free Kids Act of 2010; new guidance allows funds to be used for policy and environmental change strategies for obesity prevention, including healthier food retail strategies. You can find out more about the SNAP-Ed program at <http://www.fns.usda.gov/snap/nutrition-education>; and can access the current guidance for states as well as other resources at the SNAP-Ed Connection Web site: <http://snap.nal.usda.gov/>.

Working with Partners and Leveraging Resources

As a public health practitioner, you may work with various federal, state, tribal, and local agencies and organizations on issues pertinent to farmers markets. The [Partnerships, Assessment, and Evaluation](#) chapter has detailed information on partnering for healthier food retail initiatives. There are a variety of potential partners that you can include to start or sustain farmers markets in underserved areas of your state or region. You may want to include representatives of:

Agriculture Offices and Growers/Producers

- ▶ State farmers market associations.
- ▶ Local farmers market umbrella or cooperative organizations that manage several markets in an area.
- ▶ Farmers and farmers market managers and vendors.
- ▶ Cooperative extension agencies.
- ▶ USDA's Office of Rural Development state offices.
- ▶ Federal, state, and community-based non-profits that operate programs focused on food access or farmers markets.

Nutrition and Food Access Groups

- ▶ Federal nutrition assistance programs at the state-level administering agency.
- ▶ USDA's Food and Nutrition Service (FNS) regional offices.
- ▶ Private and non-profit food assistance programs, such as food banks, hunger and homeless prevention agencies, and faith-based organizations.
- ▶ State, regional, or local food policy councils.

Business and Development Groups

- ▶ Regional Development Commissions.
- ▶ Chambers of Commerce.
- ▶ Private vendors who sell or rent EBT hardware and who offer data management plans.

Community Groups

- ▶ Hospitals, health management organizations, or clinics.
- ▶ Other community-based and community-driven organizations, such as neighborhood associations, schools, and community centers.

Government Agencies and Regulatory Groups

- ▶ City and town planning departments.
- ▶ State and local agencies that regulate food establishments and services like environmental health or safety and sanitation.

Action Items

As a public health practitioner, you can do the following to work with partners and leverage resources:

- ✔ **Lead or support assessment and planning efforts** to identify communities that can benefit from development of a farmers market. If there are already farmers markets in underserved areas, you can help determine if those markets need additional support. You may also want to assess various components of how farmers markets function in different areas, such as reviewing redemption rates of federal nutrition assistance program benefits or incentives. Refer to the [Partnerships, Assessment, and Evaluation](#) chapter for additional information on assessment.
- ✔ **Assist in establishing a state or regional association of farmers markets.** This association can help you and your partners develop a plan for implementing strategies to support the development and marketing of farmers markets in your state or region.
- ✔ **Partner with hunger and poverty organizations** to identify and work on common priorities related to hunger relief and healthier food consumption.
- ✔ **Partner with state offices that administer federal nutrition assistance program benefits to:**
 - ▶ Define collective goals, outline roles, and specify responsibilities in increasing the acceptance and use of federal assistance benefits at farmers markets.
 - ▶ Discover areas of work where synergy or efficiencies can be gained by working collaboratively.
- ✔ **Educate partners about funding programs** that can be used to subsidize the purchase and management of hardware, software, data collection, and market innovations in farmers markets. For example, the USDA's FNS has made funds available to expand availability of wireless technology in farmers markets not currently participating in SNAP, both through a contract with the National Association of Farmers Market Nutrition Programs (NAFMNP) and through SNAP state agencies. Additionally, technical assistance is available to support markets through the process of applying for and receiving EBT equipment. For more information, contact NAFMNP at <http://marketlink.org/> or contact your State SNAP office, <http://www.fns.usda.gov/snap/outreach/map.htm>.
- ✔ **Work with partners to determine ways in which wired or wireless technologies can work** for farmers markets. Consider novel locations or innovative solutions if technology is a barrier to development and operation. Farmers markets can also consider partnering with businesses that will allow use of their wireless or wired access during market hours.
- ✔ **Plan with your partners for the sustainability of incentive programs** at farmers markets in your state. This could include how the programs can continue after initial grant funding ends.



Farmers Markets in Action: Partnerships to Support Acceptance of Nutrition Assistance Program Benefits in North Carolina and Massachusetts

The Farmers Market Nutrition Programs Integration Project in North Carolina. The North Carolina Farmers Market Nutrition Programs Integration Pilot Project (FMNPIP) was a multi-site intervention involving many state agencies and partners. The program aimed to increase integration, program planning, cross promotions, marketing and nutrition education among three United States Department of Agriculture (USDA)-affiliated farmers market nutrition assistance programs in North Carolina: the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) Farmers Market Nutrition Program (FMNP), the Senior FMNP, and the 21st Century Farmers Markets Program (CFMP). CFMP is a program to equip and assist direct farm-to-market retailers, such as farmers markets, mobile mini-markets, farmer cooperatives, and Certified Roadside Farm Stands in accepting Electronic Benefit Transfer (EBT) cards for the Supplemental Nutrition Assistance Program (SNAP).

Seven farmers markets in seven counties of North Carolina were identified as having all three programs and were eligible to participate in the project. Linking the multiple government food assistance agencies and programs at the state and community level provided coordinated marketing and promotion of the programs, which helped educate the low-income consumers in mostly rural areas about the existence of farmers markets in their communities and that they could use more than one benefit at the farmers markets. Indirectly, the FMNPIP also sought to create behavior change (fruit and vegetable consumption) among this population and create sustainability of local farmers.

This project involved many partners in the North Carolina Department of Health and Human Services: it was coordinated by the Physical Activity and Nutrition Branch in the Division of Public Health, with support from the Nutrition Services Branch (also in the Division of Public Health), the Division of Aging and Adult Services, and the Division of Social Services. Project partners also included the North Carolina Department of Agriculture and Consumer Services and the statewide non-profit, Leaflight (who provides administrative support, training, and equipment to multiple farmers markets to be able to accept SNAP/EBT).

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Double Value Coupon Program in Massachusetts. In Massachusetts, the Department of Transitional Assistance (DTA) and the Department of Agricultural Resources (DAR) work together to support and increase the use of SNAP benefits at farmers markets. With funding from DTA, Wholesome Wave, and the Harvard Pilgrim Health Foundation, DAR has helped subsidize the purchase or lease of EBT machines by farmers markets, and created an incentive program to increase SNAP redemption at farmers markets³³ through the Double Value Coupon Program.⁸² In this program, customers purchasing locally grown fruits and vegetables from farmers markets receive a dollar for dollar match for the amount spent using SNAP, up to \$10.00 per week.^{82,83} A description of the Massachusetts program results are highlighted in the [Partnership, Assessment, and Evaluation](#) chapter and materials are available at <http://wholesomewave.org/dvcp/>.

Providing Training, Technical Assistance, and Education

Coordinating training and technical assistance for stakeholders who operate farmers markets is an important role for public health practitioners, and there are activities you can do to support market management. Additionally, there are opportunities for training and technical assistance in the areas of marketing and education for farmers markets, which can be vital to their success.

Providing Training, Technical Assistance, and Education to Support Market Management

Stakeholders who support market management may include state farmers market associations, farmers market managers, and farmers. Topics for technical assistance, training, and education can include compliance with state or municipality regulations on health and food safety, increasing use of nutrition benefits in low-income areas, and addressing customer comments and concerns. To provide this technical assistance, you can make connections between state and local health and safety experts, farmers and food producers, farmers market managers, and state or regional farmers market associations.

Action Items

As a public health practitioner, you can do the following to provide training, technical assistance, and education to support market management:

- ✔ **Provide or coordinate technical assistance to state or regional farmers market associations** on increasing utilization of federal nutrition assistance program benefits at farmers markets, such as on planning or evaluating incentive programs. Lessons learned from other programs can be shared. For example, in New York City, program staff found that handing incentive vouchers (Health Bucks) to customers directly at farmers markets

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encouraged use of EBT and immediate redemption of Health Bucks, resulting in increased EBT sales at the markets.⁸⁴

- ✔ **Utilize the skills and knowledge of the association members and market managers** to assist with training and technical assistance efforts. You may want to assist in building communications infrastructure to promote information-sharing and peer-to-peer learning such as:
 - ▶ Developing a Web portal.
 - ▶ Hosting a regular call or meeting series.
 - ▶ Developing a community of practice or knowledge management work group.
 - ▶ Developing a mechanism to share communications and marketing products that can be customized for use by others.
- ✔ **Provide or coordinate training and technical assistance** for market managers and other partners on topics such as:
 - ▶ Working with underserved communities in outreach, education, and operation.
 - ▶ Adopting new technology and enabling innovation.
 - ▶ Ensuring food safety standards are understood and met at farmers markets (see call out box [Food Safety in Farmers Markets](#)).
 - ▶ Creating mechanisms to accommodate consumer concerns regarding price, product, transportation, and operations.
- ✔ **Collaborate with market managers** on reviewing the mix of products sold by vendors. Encourage inclusion of a greater number of healthier items, focusing particularly on maintaining a variety of fruits and vegetables early and late in the season.



Food Safety in Farmers Markets

Food safety and food handling are important issues for farmers markets. Public health practitioners can provide assistance to market managers or associations on understanding what food safety regulations apply to markets or individual vendors, including:

- ▶ Required and recommended production and transportation standards, such as those outlined in Good Agricultural Practices (GAP) or Good Handling Practices (GHP) audits from the United States Department of Agriculture (USDA). A farm can have a voluntary audit that reviews its' agricultural practices, and can become certified that "fruits and vegetables are produced, packed, handled, and stored in the safest manner possible to minimize risks of microbial food safety hazards." More information is available at <http://www.ams.usda.gov/AMSV1.0/gapghp>.
- ▶ Required and recommended preparation and display standards for samples and taste tests.
- ▶ Required and recommended facility standards for value-added products like bread, soups, salsas, or pickled foods.
- ▶ Recommendations on product liability insurance.
- ▶ Emerging food safety requirements and regulations, particularly any coming from the Food Safety Modernization Act of 2010 from the Food and Drug Administration (<http://www.fda.gov/Food/GuidanceRegulation/FSMA/default.htm>).

Training materials and resources on food safety and handling as well as insurance and liability are available from multiple sources, including:

- ▶ **The Farmers Market Coalition.** Many food safety tools and trainings are available at <http://farmersmarketcoalition.org/education/resource-library/>.
- ▶ **Marketumbrella.org.** See the manual *From the Field to the Table* at <http://www.marketumbrella.org/marketshare/>.
- ▶ **The Food and Drug Administration Food Retail Protection Program.** This Web page offers links on topics such as codes, compliance, and training at <http://www.fda.gov/Food/GuidanceRegulation/RetailFoodProtection/>.
- ▶ **Joint Institute for Food Safety and Applied Nutrition (JIFSAN).** JIFSAN offers training on GAP certification at <http://jifsan.umd.edu/catalogue/>.
- ▶ **Cornell University Department of Food Science.** This website provides education materials on GAP at <http://www.gaps.cornell.edu/educationalmaterials.html>.
- ▶ **The USDA's National Institute of Food and Agriculture Cooperative Extension System.** The Cooperative Extension System can link you to contacts in the state that provide agricultural education among other services. All state Cooperative Extension offices are available at www.csrees.usda.gov/extension.

Farmers Markets in Action: Providing Technical Assistance to Tribally-Owned and Operated Farmers Markets Through the American Indian Healthy Eating Project

The University of North Carolina-Chapel Hill in partnership with seven American Indian tribes in North Carolina developed planning and policy strategies to improve access to healthy eating within Indian country.

Using community-based participatory research, this innovative project, funded by Healthy Eating Research (a national program of the Robert Wood Johnson Foundation), collected and analyzed qualitative, spatial, and policy data to identify the most promising environmental and policy strategies to advance healthy eating within the seven participating tribal communities.⁸⁵

To accelerate solution-oriented community changes around healthy eating, data and ideas were disseminated to tribal leaders in a toolkit known as *Tools for Healthy Tribes* in addition to online resources for developing farmers markets, community gardens, Pow Wow concessions, healthy retail and restaurant partnerships, and family and worksite activities.

Native and North Carolinian examples are emphasized including the Haliwa-Saponi Indian Tribe farmers market and community garden. Currently, these seven tribes along with four urban Indian organizations in North Carolina are developing, implementing, and evaluating community changes to promote healthy eating and active living through Healthy Native North Carolinians Network, which is supported through a capacity building grant from Kate B. Reynolds Charitable Trust.

Explore the *Tools for Healthy Tribes* toolkit along with more web-based resources specific to farmers markets, including information on food safety, at <http://americanindianhealthyeating.unc.edu/tools-for-healthy-tribes/>.



Providing Assistance with Direct-to-Consumer Marketing, Nutrition Education, and Community Marketing and Outreach

Public health practitioners can provide support to ensure that there is adequate direct-to-consumer marketing and outreach. You may want to support consumer education initiatives on fruit and vegetable purchasing, preparation, and consumption, such as how to plan a meal, buy fruits and vegetables on a limited budget, and prepare healthier meals using foods purchased at a farmers market. In addition, broader marketing and outreach can inform a community about the locations, hours of operation, and types of products available. In low-income communities, this can help address perceptions that farmers markets are mostly available in and appropriate for affluent communities. Broader marketing and outreach also provides information on accepted nutrition benefits and incentive programs, and encourages participants to use their benefits at farmers markets. For example, in New York City, farmers market managers employed several different methods to promote EBT/SNAP, including promotional handouts, posters at the farmers markets, community outreach, and newspaper or on-line advertisements and articles.⁸⁶

USDA's Farmers Market Promotion Program (FMPP) and SNAP-Ed programs provide funding for marketing and other education efforts at farmers markets (see call out box on [Programs at the U.S. Department of Agriculture Related to Farmers Markets](#)).

Action Items

As a public health practitioner, you can do the following to provide assistance with direct-to-consumer marketing and outreach, nutrition education, and community marketing and outreach:

- ✓ **Partner with staff at SNAP-Ed agencies** to offer consumer education on fruit and vegetable purchase, preparation, and consumption, or to collaborate on what farmers market activities could fit into the obesity prevention strategies now allowable through SNAP-Ed.
- ✓ **Partner with the staff at WIC FMNP and Senior FMNP agencies** or their education partners to support nutrition education to program participants.
- ✓ **Partner with staff at state offices that administer federal nutrition assistance program benefits** on data collection and analysis around participation and utilization of benefits at farmers markets. Share these and any other market data with farmers and market managers. Increasing the capacity of program administrators to capture real-time data may inform program planning as well as marketing and outreach activities.
- ✓ **Work with social service and faith-based organizations** to provide a direct link to consumers for marketing, outreach, and transportation efforts. For example, in New York state evaluators found that when community-based organizations (CBOs) distributed incentive vouchers (Health Bucks) directly, they saw an increase in awareness of the program and of farmers markets among customers who were less familiar with incentive vouchers or who did not visit farmers markets regularly. In addition, the CBOs were able to help link nutrition education and promotion activities.⁸⁴

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- ✓ **Develop marketing materials** or assist farmers market managers in developing their own materials. Ensure the language and designs of materials are appropriate for the community being targeted. Developing materials that are consistent with a known and well-received brand can also resonate with your audience. Many state health departments, for example, are licensed to use the Produce for Better Health Foundation's *Fruits & Veggies—More Matters*® brand.
- ✓ **Synthesize information for market managers or health educators** from resources dedicated to nutrition information and dietary guidance such as USDA's <http://www.choosemyplate.gov/> and Produce for Better Health Foundation's <http://www.fruitsandveggiesmorematters.org/>.

Farmers Markets in Action: Incentive Programs and Consumer Education at Farmers Markets in New York, New York

The New York City Department of Health and Mental Hygiene (NYC DOHMH) has two farmers market programs that support customers in purchasing fruits and vegetables at NYC farmers markets: a nutrition assistance benefit incentive program and a nutrition education program. NYC DOHMH developed the Health Bucks initiative for NYC farmers markets. Health Bucks are worth \$2 each and are distributed to eligible customers at markets and by community-based organizations in high need areas. Market managers at participating farmers markets who operate Electronic Benefit Transfer (EBT) terminals distribute Health Bucks to recipients of Supplemental Nutrition Assistance Program (SNAP) benefits as an incentive for them to purchase additional fresh produce. At these markets, SNAP consumers receive a \$2 Health Buck for every \$5 spent in SNAP benefits at the farmers market—effectively a 40% increase in purchasing power. Since the program began, the number of participating markets has grown rapidly from approximately 5 in 2005 to all 138 in 2012. The redemption rate of Health Bucks has also increased every year; in 2011, of the nearly 88,000 coupons distributed to SNAP users, 93% were redeemed. Evaluation results indicated that NYC farmers market managers had positive attitudes toward the SNAP/EBT and Health Bucks programs.⁸⁶ Additionally, over 70% of farmers or vendors agreed that because they accepted Health Bucks, they made more money at the market and they sold more fresh fruits and vegetables.⁸⁶

The Stellar Farmers Market (SFM) program provides nutrition education at farmers markets in low-income areas of NYC. It is operated by the NYC DOHMH's Food Access and Community Health unit, and is funded through the New York State Department of Health (NYSDOH). The SFM program hosts free nutrition workshops and cooking demonstrations at select markets to promote fruit and vegetable consumption and help consumers learn to plan and prepare healthier meals using local, seasonal produce. SFM nutrition educators

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use produce purchased at the market that day to complement the *Just Say Yes to Fruits and Vegetables* (JSY) program curriculum, which includes multiple nutrition education lessons. They also offer guidance to consumers on food safety and economical shopping. Information on the Health Bucks incentive and using EBT is presented at the workshops. The JSY program receives federal funding through the U.S. Department of Agriculture's SNAP-Ed program and has local cost share funds provided from the NYSDOH and Hunger Prevention Nutrition Assistance. In 2011, SFM sponsored over 1,300 sessions and provided Health Bucks coupons to over 15,000 workshop participants through the SFM program. Ninety-two percent of these coupons were redeemed.⁸⁷

Information on the Health Bucks and SFM programs is available at <http://www.nyc.gov/html/doh/html/living/cdp-farmersmarkets.shtml>. Additionally, a summary of the core program elements, evidence, implementation guidance, and potential public health impact are available from the CDC at <http://www.cdc.gov/nccdphp/dnpao/programsta/nutrition.html>.

Addressing Other Common Concerns for Farmers Markets

Specific issues commonly arise when developing farmers markets. Some of these issues may apply to farmers markets in general; others can be exacerbated in underserved areas. Public health practitioners can help address these concerns when planning and implementing farmers market initiatives.

Farmers Market Management

The management duties associated with a farmers market can be time-consuming and many farmers, producers, or other vendors may not be interested in assuming these duties. A market manager's responsibilities include:⁸⁸

- ▶ Recruitment and enrollment of farmers and vendors.
- ▶ Market operations (daily, seasonal, and yearly tasks).
- ▶ Management of finances (establishing a budget, securing financing, and collecting fees).
- ▶ Operation of EBT terminals.
- ▶ Oversight of compliance with rules and regulations.
- ▶ Community outreach, advertising, and promotions.
- ▶ Maintenance of grounds and equipment.

Many markets begin to manage with a volunteer coordinator, often a market vendor, and then hire a professional manager as the market grows or continues.⁸⁹

Zoning Issues

Most cities, counties, or jurisdictions have zoning laws that define how land is used. These land use laws may present a direct or inadvertent barrier for developing or sustaining farmers markets in underserved communities. The land use policies can also facilitate the utilization of public lands for activities like a farmers market. Most zoning codes divide a jurisdiction into residential, commercial, or mixed-use districts that determine how development and use of the land is regulated. If farmers markets operate in areas that are not zoned for commercial or mixed-use, they may be fined or closed down, even if they are not specifically prohibited.⁹⁰

Community Awareness of Farmers Markets

Farmers markets may face challenges attracting and keeping customers in underserved markets, particularly during the start-up phase. Some common challenges arise because community members:

- ▶ May not be aware that a farmers market with affordable options is located in their community or may not know the days and hours of operation.
- ▶ May not know how to select or prepare foods sold at farmers markets. People may also not have the knowledge of how to take advantage of and adapt to seasonal variability.
- ▶ May not be aware that federal nutrition assistance program benefits are accepted or that incentive vouchers may be available.
- ▶ May not find the product mix appealing or adequate to meet their shopping needs or cultural preferences. Linguistic barriers might also inhibit people from trying new or unfamiliar foods or from shopping at a farmers market.

As for any retailer, marketing, promotion, and meeting customer demand can help farmers markets and vendors with sales. In addition, farmers markets in underserved communities may require some community involvement to ensure initial success and sustainability. Challenges may be avoided or overcome if the community feels a sense of ownership in the conceptualization, development, and maintenance of the markets.^{78,91}





Action Items

As a public health practitioner, you may be able to address concerns about farmers market management, zoning, and community awareness of markets with the following actions:

- ✓ **Explore possibilities for supporting the capacity and sustainability of developing markets** through market management. This could include funding programs such as the Farmers Market Promotion Program (see call out box on [Programs at the U.S. Department of Agriculture Related to Farmers Markets](#)) or considering alternate management infrastructures, such as rotation of management duties among vendors, establishment of an advisory board, or recruitment of dedicated volunteers.
- ✓ **Summarize findings from health impact assessments^{††}** and other practice-based evidence on how land use policies could affect the development of farmers markets in your target area and share with partners working on land use. For example, in Atlanta, Georgia, the Department of Planning and Community Development and the Mayor's Office of Sustainability provided information to amend Atlanta's zoning code to establish farmers markets as a permitted use in specific zoning districts, such as on commercial properties and church parking lots.
- ✓ **Collaborate with community coalitions** and other groups on planning and development of future farmers markets. You may want to start by conducting a survey to determine which communities are interested in shopping at a farmers market and which local businesses will support farmers markets. The Farmers Market Coalition has feasibility surveys for both consumers and businesses, as developed by the Farmers Market Federation of New York. Both tools are available at <http://farmersmarketcoalition.org/types/surveys-evaluation-and-research/>.

^{††} A health impact assessment (HIA) is "a systematic process that uses an array of data sources and analytic methods and considers input from stakeholders to determine the potential effects of a proposed policy, plan, program, or project on the health of a population and the distribution of those effects within the population. Health impact assessment provides recommendations on monitoring and managing those effects." (Source: National Research Council, <http://dels.nas.edu/resources/static-assets/materials-based-on-reports/reports-in-brief/Health-Impact-Assessment-Report-Brief-Final.pdf>, Accessed February 19, 2014.) More information on HIAs is available at <http://www.cdc.gov/healthyplaces/hia.htm>.



Farmers Markets in Action: Michigan Department of Community Health and the Michigan Farmers Market Association

The Michigan Department of Community Health (MDCH) identified farmers markets as a way to increase food access in low-income areas of the state. Starting with involvement in establishing and operating the Michigan Farmers Market Association, MDCH was also instrumental in forming an arm of the association known as the Food Assistance Partnership that provides support to community residents, farmers, and farmers markets. The Food Assistance Partnership exists to ensure that the state's residents have access to locally grown healthier foods.⁹²

Local health departments first complete an assessment of food access in low-income areas and determine whether or not a farmers market would likely be successful in the community. MDCH then provides start-up funding for the market and helps farmers become members of the Michigan Farmers Market Association. MDCH works through the Food Assistance Partnership to ensure that farmers at the market have the ability to accept several payment methods. At a minimum, the market must accept cash and Supplemental Nutrition Assistance Program (SNAP) benefits through Electronic Benefits Transfer (EBT) to receive MDCH funding. MDCH supported the Food Assistance Partnership, through a grant and technical assistance, in developing a manual to assist markets with the purchase and use of EBT equipment. Information on requisite technology, associated fees, and resources was included.

In addition to SNAP, MDCH encourages the markets to accept debit and credit, as well as Project FRESH (Farm Resources Expanding and Supporting Health) coupons (Michigan's version of the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) Farmers Market Nutrition Program (FMNP)). MDCH also works with the Office of Services to the Aging on accepting Market FRESH benefits (Senior FMNP in Michigan) and with the WIC program on having Cash Value Vouchers (CVV) accepted at farmers markets. WIC recipients who participate in Project and Market FRESH are also eligible for nutrition education programming and resources. The Food Assistance Partnership provides resources to consumers through the Michigan State University Extension, such as a *Michigan Availability Guide*, a produce purchasing guide, and various cookbooks.

Through the Food Assistance Partnership, data are collected on the use of SNAP benefits at the farmers markets. MDCH developed an evaluation protocol for Michigan farmers markets and, through the Community Grants Program, collect data on:

- ▶ The number of markets that have EBT access.
- ▶ The number of markets that are using the equipment.
- ▶ The number of markets that have been established.

Continued

To round out its involvement, the MDCH also conducts surveys at farmers markets, asking residents how much they spent in the market, how they paid for produce, and if they are eating more fruits and vegetables than before using SNAP benefits at the market.

Evaluation results demonstrated an increase in the number of farmers markets throughout the state. In 2009 there were 200 markets overall, with 30 accepting SNAP benefits. In 2013, these numbers increased to 300 markets overall and 128 of them accepted SNAP benefits.⁹³ From 2009 to 2013, SNAP sales increased from \$297,078 to \$1,207,522 at Michigan farmers markets.⁹³ Evaluation results, tools, a link to the *Accepting Bridge Cards at Michigan Farmers Markets* manual, and other information are available from the Michigan Farmers Market Association at <http://mifma.org/snap/> and <http://mifma.org/food-assistance-partnership/for-market-managers/>.

There's an App for That: Accepting Nutrition Assistance Program Benefits with a Mobile Technology Application

A public-private partnership between the Michigan WIC Program and the Novo Dia Group resulted in the development of an application for the iPhone, iPad, or iPod Touch that supports the acceptance of nutrition assistance program benefits at farmers markets. The application, called Mobile Market+™ allows authorized farmers markets to process SNAP, WIC, FMNP, and CVV transactions.⁹⁴ This farmers market project began in 2009 when the Michigan WIC EBT program recognized the need to improve their clients' access to fresh produce available at various farmers markets across the state. In the summer of 2012, the technology was deployed across 26 farmers markets in Michigan.⁹⁵

In 2013, Novo Dia Group partnered with Fair Food Network to allow merchants to both process EBT transactions and allow enrolled customers to automatically participate in the state's Double Up Food Bucks incentive program, all on one device.⁹⁶ The software is now available nationwide and is used in the National Association of Farmers Market Nutrition Programs MarketLink program, which aims to increase the acceptance of SNAP at farmers markets nationally through a contract with the United States Department of Agriculture.⁹⁷



Farmers Market Resources

United States Department of Agriculture (USDA)

The *Supplemental Nutrition Assistance Program (SNAP) at Farmers Markets: A How-To Handbook*, jointly published by USDA's FNS and Agricultural Marketing Service, provides how-to guidance on accepting SNAP benefits at farmers markets, including topics such as how to install EBT systems at farmers markets, how to become an FNS SNAP retailer, and how to have successful SNAP EBT at farmers markets. <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298>

Other resources from USDA on farmers markets are provided in the call out box [Programs at the U.S. Department of Agriculture Related to Farmers Markets](#).

Farmers Market Coalition

The *Farmers Market Coalition Resource Library* is a database of resources for multiple audiences including public health practitioners. Farmers, market managers, and researchers can search by key word, audience, or author. Topics include food safety and handling; funding and grants; insurance, liability, and licensing; market start-up and development; state association development; and surveys, evaluation, and research. Available resources were developed by a variety of individuals, organizations, agencies, and academic institutions. <http://farmersmarketcoalition.org/education/>

You've Decided to Accept SNAP at Your Market. Now What? offers a step-by-step guide for obtaining the equipment and technology needed to accept SNAP at a farmers market. Wired, wireless, and smartphone options are discussed, and information on the MarketLink program is included. http://farmersmarketcoalition.org/wp-content/uploads/2014/04/SNAP_Providers_2014_April15.pdf

Real Food, Real Choice: Connecting SNAP Recipients with Farmers Market, authored by the Community Food Security Coalition and the Farmers Market Coalition, examines strategies to increase SNAP use in farmers markets and the barriers faced by farmers and low-income consumers. The report concludes with a road map for change, which features primary and secondary recommendations for different audiences. <http://farmersmarketcoalition.org/real-food-real-choice>

[Marketumbrella.org](http://www.marketumbrella.org)

This Web portal hosts multiple resources through the Market Share section, including lessons learned and best practices for markets in various formats, manuals for market management, "field notes" or initial research findings from the field, and "green" papers on specific market topics, policies, and practices. <http://www.marketumbrella.org/marketshare/>

Project for Public Spaces

Farmers Markets as a Strategy to Improve Access to Healthy Food for Low-Income Families and Communities reports findings from a study examining the characteristics of farmers markets

that successfully attract low-income shoppers. The study also assessed the challenges that prevent low income individuals from shopping at nearby farmers markets, and the effects of youth-oriented farmers market programming. <http://www.pps.org/blog/new-report-on-farmers-markets-low-income-communities/>

Farmers Market Policy: An Inventory of Federal, State, and Local Examples offers an assessment of farmers market policies found in the United States and guidelines for evaluating the effect of these policies and identifying ways they can be improved. <http://www.pps.org/pdf/FarmersMarketPolicyPaperFINAL.pdf>

Seven Steps for Creating a Successful SNAP/EBT Program at your Farmers Market is a Web page that provides helpful tips for implementing SNAP/EBT programs at farmers markets, including information on assessing capacity, finding funding, and developing partnerships. A condensed version is available on the Web page, and a more detailed handbook can be downloaded. <http://www.pps.org/reference/seven-steps-snap-ebt-market/>

Washington State Farmers Market Association

The *Washington State Farmers Market Manual* helps communities, farmers, and citizen groups develop and operate community farmers markets. There are sections on steps for starting a farmers market, best practices in market management, and reevaluating markets for continuous improvement. Additionally, the *Washington State Farmers Market Management Toolkit* provides helpful information, tips, and templates to farmers market managers, board members, volunteers and other organizers to support them in running a farmers market. <http://www.wafarmersmarkets.com/marketmanagement.html>

Maryland Hunger Solutions

Accepting Federal Nutrition Assistance Benefits at Farmers Markets in Maryland provides a state example of guidance to farmers markets on implementing a token-based wireless EBT and debit/credit payment system to accept SNAP benefits at farmers markets. It also includes information on accepting other federal nutrition assistance benefits such as the WIC Farmers Market Nutrition Program. <http://www.mdhungersolutions.org/farmersmarkets/index.shtm>

