Michigan Farmers Markets Food Assistance Partnership

Everyone should have access to fresh, healthy, local food. Farmers markets are a great place to purchase fresh Michigan produce and to connect with local farmers and your community. The Michigan Farmers Markets Food Assistance Partnership provides networking opportunities, shares resources, and facilitates collaboration for individuals and organizations working to increase consumers’ access to healthy, locally-produced foods through farmers markets. Our focus is on those consumers who are eligible for food assistance including Supplemental Nutrition Assistance Program (SNAP); Farmers Market Nutrition Program/Project FRESH for both Women, Infants and Children’s (WIC) clients and seniors; and similar programs.

We strive to bring all five “food groups” to our community FEAST.

How Can I Get Involved?

For more information about the Michigan Farmers Markets Food Assistance Partnership, contact Amanda Segar at 517-432-3381 or segarama@msu.edu. Ask about becoming a partner in this work and plan to join us for our monthly conference calls the first Thursday of every month at 11:00 a.m.
SNAP Spotlight

The Supplemental Nutrition Assistance Program (SNAP), formerly the Food Stamp Program, is the nation’s largest nutritional assistance program.

The program is managed by the United States Department of Agriculture Food and Nutrition Service (FNS) and requires that food vendors be licensed with FNS before accepting SNAP benefits for approved food items.

SNAP benefits can be used to purchase any approved food or food product for human use or seeds and plants for use in a home garden to produce food for personal use.

Between 1996 and 2004, federal nutrition assistance underwent transformational changes in its distribution of services. Clients went from using the traditional paper “food stamp” to an electronic debit card. The Electronic Benefits Transfer (EBT) system utilizes a plastic card similar to a bank debit card to deduct food purchases from the shoppers SNAP food account. The card used in Michigan shows the Mackinac Bridge and is called a “Bridge Card.”

Across the country, 1 in 10 people receive SNAP benefits, totaling 35 million people as of September, 2009. Michigan ranks sixth in the nation in the amount of EBT cards in circulation. In Michigan, average monthly participation in SNAP has increased every year since 2003 from 837,629 people to 1.6 million in September of 2009. Annual benefits have increased from $783,076,440 in 2003 to $2.1 billion in 2009, meaning over $2.1 billion in federal dollars is spent on food in our state each year.

For more information about SNAP visit www.fns.usda.gov/SNAP/

Bridge Cards at Farmers Markets in Michigan: Background Information

The Michigan Food Policy Council (MFPC) was created in 2005 to connect Michigan’s food system stakeholders. Through implementation of a series of state-level recommendations, the council is working to cultivate a safe, healthy and available food supply for all of Michigan’s residents while building on the state’s agricultural diversity to enhance economic growth. One of the council’s 20 recommendations calls for policy and collaboration to increase the number of direct markets that can accommodate underserved populations through the use of Bridge Cards and increase the capacity of direct markets to implement these programs.

In 2007, MFPC and the Michigan Farmers Market Association began working together to increase the number of farmers markets using EBT technology through the creation of an eight member coalition. Today, that coalition has grown into the Michigan Farmers Markets Food Assistance Partnership which involves more than 33 groups.

Initially, only three of Michigan’s 150 farmers markets were approved for Bridge Card transactions. In 2007, a pilot program funded by the Marquette County Health Department Active Living Task Force, Michigan Department of Community Health, and MFPC added five more markets to the list. As a result, $1,980.45 worth of food assistance benefits were redeemed during their first season of accepting Bridge Cards.

By the end of 2007, the number of farmers markets accepting Bridge Cards rose to 11 and total redemption of SNAP benefits was reported to be $15,832.95. Growth continued in 2008 when the number of authorized farmers markets increased to 18. Michigan leads the Midwest in the amount of farmers markets accepting the EBT card.
Sales continue to increase because an efficient system has been developed for Bridge Card transactions at farmers markets. Sales are made possible in 90% of the participating farmers markets due to the use of an alternative redemption system where all the vendors at the market benefit from a central point of sale device. When Bridge Card clients come to the market they visit a central location where they decide how much they would like to spend and then receive that dollar value in either tokens, used at 85% of the markets, or paper scrip, used at 5% of the markets. Clients then use their currency to purchase produce from participating vendors who turn the tokens or scrip back into the market for reimbursement. The remaining 10% of participating markets have a point a sale device at each participating vendor’s booth and clients use their card just as they would a debit card.

Using an alternative redemption system can help remove some of the preconceived notions associated with making Bridge Card purchases when the system is also utilized for credit and debit card purchases. Of those markets accepting Bridge Cards, 53% also accept credit cards and 47% also accept debit cards. When all credit, debit and Bridge Card shoppers receive similar looking tokens or paper scrip, it becomes less obvious which shopping method they are utilizing and this creates a less stigmatized shopping experience.

One challenge with the alternative redemption system is that some of the tokens and paper scrip that are issued are never redeemed. This year, 3% of the Bridge Card sales were not redeemed by vendors. The liability to the farmers markets that issue them.

Other issues for the market include the added complexities of reimbursing vendors for their individual sales. Reimbursements can take place weekly (53%), biweekly (26%), monthly (16%), or even daily (5%), depending on the market’s policy. On average, the reimbursement process involves 2-3 people and takes 5 hours each month.

As Bridge Card transactions continue to increase annually, costs associated with the daily operation of Bridge Card programs are also rising. The largest cost associated with the basic operations of a

Current Status of Farmers Markets Accepting Bridge Cards in Michigan

In order to gauge the current success of Bridge Card programs at farmers markets in Michigan and to determine growth areas for future work, the Michigan Farmers Market Association conducted a survey of market managers who maintain a Bridge Card program at their respective market. Of the 29 markets accepting Bridge Cards in Michigan, 71% of their market managers completed the survey and the results are a representation of the current status of Bridge Card work at farmers markets in Michigan.

During the market season of 2009, over $293,000 in SNAP benefits were redeemed at farmers markets in the state of Michigan. This growing amount is a testament to the expanding success of Bridge Card programs at farmers markets across the state.


Each year the amount of farmers markets accepting Bridge Cards increases as does the amount of benefits redeemed at each individual market. During the first year of accepting Bridge Cards, generally markets redeem a relatively small amount of SNAP benefits. In their second year of redemption, sales increase on average 250% with some markets experiencing as much as a 453% increase in Bridge Card sales during the second year of the program. *Sale volumes continue to increase annually for all markets accepting Bridge Cards.* Sales increased an average of 224% per market from 2008.
Current Status Continued

While Bridge Card sales at farmers markets continue to grow annually, there is still work to be done. There are still areas of the state where farmers markets do not accept Bridge Cards and there are still card holders who do not know that they can redeem their benefits at farmers markets. The Michigan Farmers Market Assistance Partnership will continue to work to expand access for fresh foods to all of Michigan’s residents.

In 2008, the USDA listed 753 farmers markets across the country that were accepting Bridge Cards, a 37% increase from 2007. Nationally, the percentage of redemption of SNAP benefits at farmers markets increased from $1 million in 2007 to $2.7 million in 2008.

The Farmers Market Coalition reports that in 2009, 543 million dollars in SNAP benefits were redeemed at farmers markets across the country, accounting for an increase of 104% from 2008.

Accessibility varies greatly from state to state for clients using SNAP benefits at farmers markets. In California, cardholders can shop at 52 of the state’s 188 markets while cardholders in New York can make purchases at 65 different markets. Other states with wide EBT accessibility at farmers markets include: Arizona with 12 of its 53 markets, Connecticut with 18 markets, Oregon with 23, Washington with 27, Pennsylvania with 30, Missouri with 40, and Iowa boasting over 100 eligible markets! Pilot programs and efforts are also underway in 22 other states.

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This information is from the USDA FNS 2008 Status Report for Farmers’ Market SNAP Participants (www.fns.usda.gov)
Guiding Goals and Objectives for 2010

Despite the efforts made to increase access to fresh, healthy foods across the state of Michigan, there are still many farmers markets and areas of the state where Bridge Cards cannot be used at farmers markets. Some of these areas include so-called “food deserts” where access to fresh and healthy food is extremely limited. Work must continue to develop the capacity for all households to reap in the plentiful bounty of Michigan agriculture.

In September of 2009, the Farmers Market Promotion Program, a division of the USDA, awarded grant funding for a project to support the use of Bridge Cards at farmers markets across the state through the Michigan Farmers Markets Food Assistance Partnership.

As part of their “Know Your Farmer, Know Your Food Initiative,” the USDA has granted $45,100 to the Partnership to help low-income Michigan consumers get to know their local farmers. The project has three objectives:

- To expand the number of farmers markets in the state that will accept Bridge Cards,
- To support the markets which are already involved in the Bridge Card program, and
- To maintain the Michigan Farmers Markets Food Assistance Partnership.

These objectives will be accomplished through multiple tasks that include hosting educational sessions, developing a mentor program, and providing technical assistance to farmers markets. The educational sessions will be geared toward market managers, county MSU Extension staff, and other stakeholders in the local food system and will outline the process of accepting Bridge Cards at farmers markets. Four educational sessions will be held across the state from January to March so that preparations can be made before the upcoming market season.

The grant will also establish a market manager peer mentoring program that will pair market managers who are experienced in Bridge Card program management with those market managers who are initiating programs at their respective markets. Market manager peer mentors will be able to answer questions and discuss concerns with their mentees as they embark on this new SNAP benefit redemption system.

Finally, the grant has designated funds to assist in the purchase of equipment necessary for the launch of new Bridge Card programs. Farmers markets are often unable to use the provided hardwired point of sale device issued when a food retailer is approved for Bridge Card transactions. Instead, markets must incur the cost of a wireless point of sale device. Additionally, markets typically invest in an alternative redemption system so that one point of sale device can be shared by all the individual vendors participating at the market that day. Assistance with these costs will remove obstacles for new Bridge Card start-ups.

The expected outcomes of these efforts are fourfold.

- A greater number of farmers market locations where SNAP clients are able to purchase fresh and healthy food and an increased statewide consumer awareness about the opportunity to use Bridge Cards at farmers markets
- An increased number of market managers who are prepared to successfully apply for authorized retail outlet status
- A sustained network of market managers, vendors, and other stakeholders who will be prepared to continue their collaboration
- An increase in revenue for hundreds of vendors/farmers that will keep dollars flowing in the local economy

The goal of these efforts is to increase the number of farmers markets accepting Bridge Cards in the state to 50 farmers markets in 2010. By doing so, approximately 25% of the state’s farmers markets currently in operation will be more accessible to low income residents.

Michigan consumers and farmers alike stand to benefit from these efforts. Low income residents who supplement their income with Bridge Cards will have more access to the diverse range of fresh fruits and vegetables grown right here in Michigan while the farmers who grow these crops can also expect an increase in revenue which will keep dollars planted in the local economy.
# Michigan Farmers Markets that Accept Bridge Cards

<table>
<thead>
<tr>
<th>Market Name</th>
<th>City</th>
<th>County</th>
<th>Address</th>
<th>Hours</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Email</th>
<th>Website</th>
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<tbody>
<tr>
<td>Old Town Farmers Market, Lansing</td>
<td>Lansing</td>
<td>Ingham</td>
<td>201 Town Street, corner of Turner and East Grand River Ave., Lansing, Ingham County. Open May 3-Oct 4, first Sunday of the month 10a-3p; contact Chad Badgero, 517-485-4283, <a href="mailto:chad@oldtown.mainstreet.org">chad@oldtown.mainstreet.org</a>.</td>
<td><a href="http://www.iloveoldtown.org">www.iloveoldtown.org</a></td>
<td>Chad Badgero</td>
<td>517-485-4283</td>
<td><a href="mailto:chad@oldtown.mainstreet.org">chad@oldtown.mainstreet.org</a></td>
<td></td>
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<tr>
<td>Lapeer Farmers Market</td>
<td>Lapeer</td>
<td>Lapeer</td>
<td>287 Nepessing St, Historic Courthouse Square, Downtown Lapeer, Lapeer County. Open May 9-Oct 31, W &amp; Sa 9a-3p; contact Denise Becker, 810-882-8032, <a href="mailto:kdjckk@hotmail.com">kdjckk@hotmail.com</a>.</td>
<td><a href="http://www.DownTownLapeer.com">www.DownTownLapeer.com</a></td>
<td>Denise Becker</td>
<td>810-882-8032</td>
<td><a href="mailto:kdjckk@hotmail.com">kdjckk@hotmail.com</a></td>
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<tr>
<td>Manchester Farmers’ Market*</td>
<td>Manchester</td>
<td>Washtenaw</td>
<td>510 Adrian St, Manchester, Washtenaw County. Open May-Oct, Th 4-7p; contact Linda Milkey, 734-428-0987, <a href="mailto:elijo27@aol.com">elijo27@aol.com</a>.</td>
<td></td>
<td>Linda Milkey</td>
<td>734-428-0987</td>
<td><a href="mailto:elijo27@aol.com">elijo27@aol.com</a></td>
<td></td>
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<tr>
<td>Downtown Ypsilanti Farmer’s Market</td>
<td>Ypsilanti</td>
<td>Washtenaw</td>
<td>700 Yuba St., Ypsilanti, Washtenaw County. Open May-Dec, Th &amp; Sa 9a-3p; Dec 19, Sa 9a-3p; contact Sarah Monte, 906-225-0671, <a href="mailto:education@marquetfood.coop">education@marquetfood.coop</a>.</td>
<td><a href="http://www.downowntownmarquette.org/farmersmarket.php">www.downowntownmarquette.org/farmersmarket.php</a></td>
<td>Sarah Monte</td>
<td>906-225-0671</td>
<td><a href="mailto:education@marquetfood.coop">education@marquetfood.coop</a></td>
<td></td>
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<tr>
<td>Downtown Flint Farmers’ Market*</td>
<td>Flint</td>
<td>Genessee</td>
<td>420 East Boulevard Dr., Flint, Genesee County. Open year round, Tu &amp; Th 9a-5p, Sa 8a-5p; contact Kris Vogel, 269-965-2500, <a href="mailto:kvogel@springfieldmich.com">kvogel@springfieldmich.com</a>.</td>
<td><a href="http://www.springfieldmich.com">www.springfieldmich.com</a></td>
<td>Kris Vogel</td>
<td>269-965-2500</td>
<td><a href="mailto:kvogel@springfieldmich.com">kvogel@springfieldmich.com</a></td>
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* Some individual vendors at this market accept SNAP benefits. Please check signage or talk with vendors to see if they accept Bridge Cards.