



# Increasing the Number of Farmers Markets Accepting SNAP

An Assessment of Barriers, Needs, and Opportunities



# Introduction

When the Michigan Farmers Market Association (MIFMA) began its work in 2006, only three of the 150 farmers markets in the state, or 2 percent, accepted Supplemental Nutrition Assistance Program (SNAP) via the Michigan Bridge Card (formerly known as Food Stamps). In 2016, 55 percent of the 300 farmers markets in Michigan now accept SNAP. MIFMA is encouraged by the tremendous progress and challenged with continued efforts to build the capacity of farmers markets so that all can be organized, authorized, and equipped to accept SNAP.

In 2012, MIFMA led a study to identify barriers that prevent specialty crop producers from accepting food assistance benefits. Researchers visited 20 farmers markets that did not yet accept SNAP and found that barriers included:

- Lack of knowledge that farmers markets can accept SNAP Bridge Cards
- Misinformation about SNAP at farmers markets
- Administrative burdens
- Implementation costs
- Lack of necessary infrastructure, such as utilities and equipment

Since then, MIFMA has worked with the Michigan Department of Health and Human Services (MDHHS) and other partners to increase awareness and provide training opportunities for farmers markets to learn how to accept SNAP Bridge Cards. Additionally, MIFMA has connected Michigan farmers markets to state and federal funding opportunities that support some of the costs associated with accepting SNAP Bridge Cards.

Three years later, this assessment was conducted to explore the continued needs of farmers markets related to accepting SNAP Bridge Cards and how to bridge the gaps in technical assistance. The assessment included 25 percent of the 134 farmers markets not yet accepting SNAP Bridge Cards in Michigan. MIFMA would like to thank all the market managers, vendors, and volunteers who participated in this study.

MIFMA conducted this assessment with contributions from Michelle Gagliardi, Special Projects Associate; Dr. Dru Montri, Executive Director; Amanda Shreve, Program Director; Samantha Collins, Communications Manager; Sydney Debien, Food Access Coordinator; Rebekah Faivor, Hoophouses for Health Program Manager; Rebecca Peña, Food Access Student Assistant; Emily Syrja, Office Administrator; and Emily Beutel, Design and Branding Specialist. Funding was provided by the Michigan Department of Health and Human Services (MDHHS).

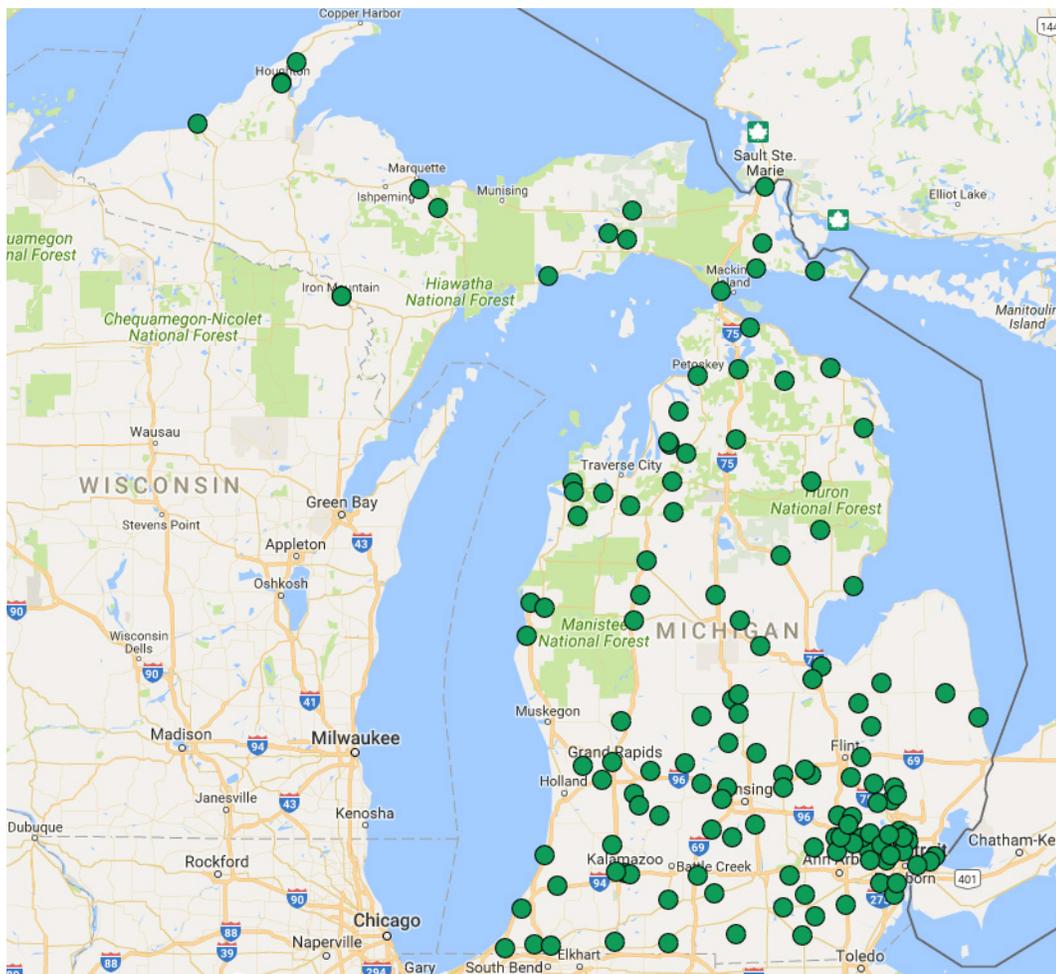


# Process Overview

To conduct this assessment, three instruments were designed: (1) a site observation form, (2) a market manager interview guide, and (3) a vendor survey. The site observation form was designed to help observe and record the atmosphere of the market, the number of vendors present, how the market operates, product diversity, and market amenities. The market manager interview captured manager insight on market level decision-making, budgetary capacity, and the feasibility of implementing a resource intensive program like SNAP. The vendor survey gathered data on the knowledge vendors have of the various food assistance programs farmers markets can participate in, as well as their experience accepting SNAP Bridge Cards at other markets.

A random list generator was used to randomize the 134 farmers markets identified as not accepting SNAP Bridge Cards in 2016. The first 35 markets (25 percent) listed were selected for site visits. From the full randomized list of prospective markets, approximately ten were excluded due to reasons including early season ending dates, no longer an existing market, and logistical travel issues.

Prior to each site visit, a MIFMA representative contacted the market to schedule a meeting with the market manager, as well as a date and time to visit the market while it was operating. The interview was conducted either prior to or during a site visit. Thirty-one market manager interviews were conducted, and thirty-five market observations were completed. At four of the markets visited, market managers could not be reached for an interview. After each market manager interview was conducted, MIFMA representatives would document observations while visiting the market and introduce themselves to vendors. A voluntary vendor survey, distributed with an addressed and stamped envelope, was passed out to all vendors present. Of the 323 vendor surveys distributed, 88 were returned for a response rate of 27 percent. Twenty-five (71 percent) of the 35 markets visited are represented in the vendor surveys.



# Market Characteristics

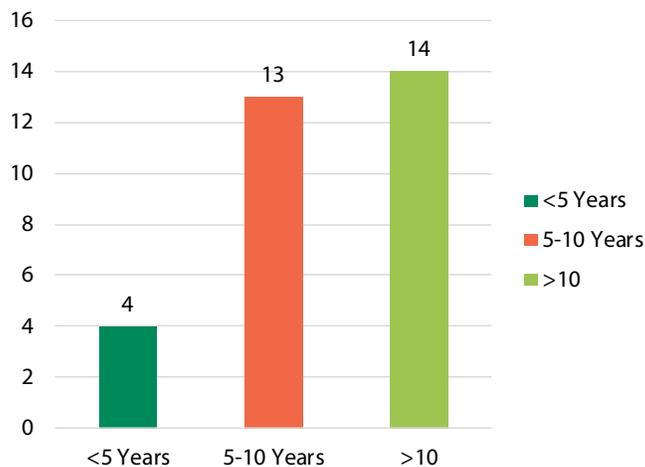
Each market has unique characteristics that contribute to its longevity, sustainability, and capacity to implement new programs. Through the site observation form and the market manager interviews, documented market characteristics included years in operation, market frequency, hours of operation, number of vendors, diversity of products available, and site accessibility.

As with any new venture, if markets are going to fail, they are more likely to do so in the first years of operation. Of the 35 markets visited, four (11 percent) were fewer than five years old, and 13 (37 percent) have been in operation for five to 10 years (Appendix B). The largest representation, 14 markets (40 percent), consists of markets that have operated for more than 10 years (Figure 1). The longevity of the markets in this assessment suggests a greater likelihood that these markets will continue to operate for years to come.

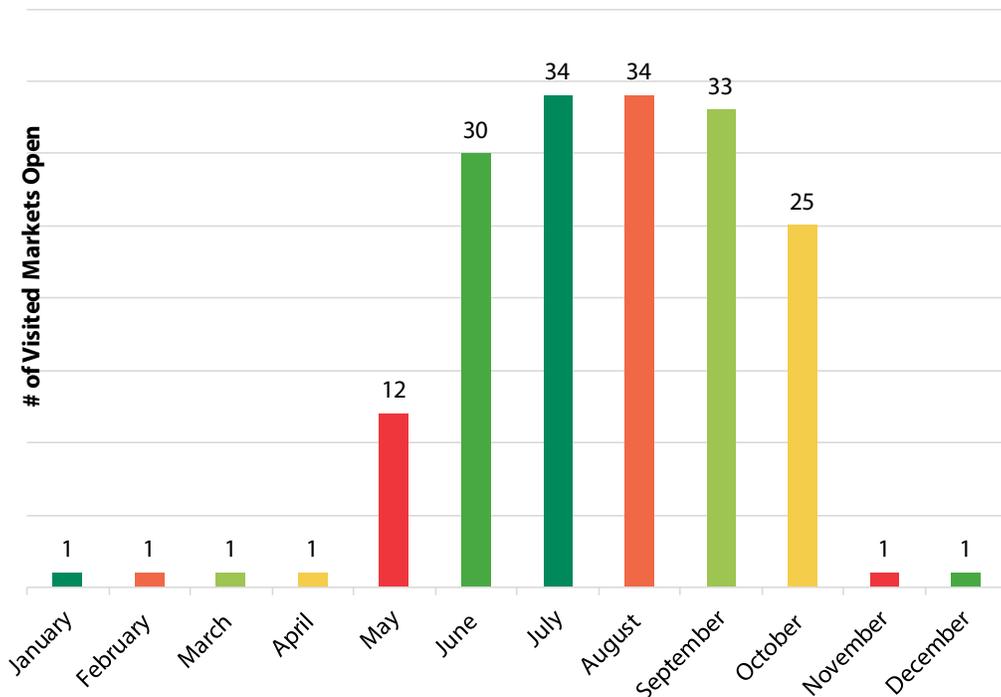
In addition to longevity, a market's season length, days open, and hours are important characteristics that help to illustrate the scope of the market's operation. The number of months each market is open throughout the year was documented to show season length in Figure 2 (Appendix B, Q1). If these markets started accepting SNAP Bridge Cards, customers in the market's community would have increased access to SNAP eligible products during that time.

The days of the week that a market is open influences a customer's ability to access the market as well. Taking into consideration that some markets operate on more than one day a week, Figure 3 shows which days of the week the 35 markets in the assessment were open, which totaled 41 market days (Appendix B, Q1). The most common week days for markets to operate are Wednesday and Thursday, while Saturday is both the most common weekend day and the most common market day overall.

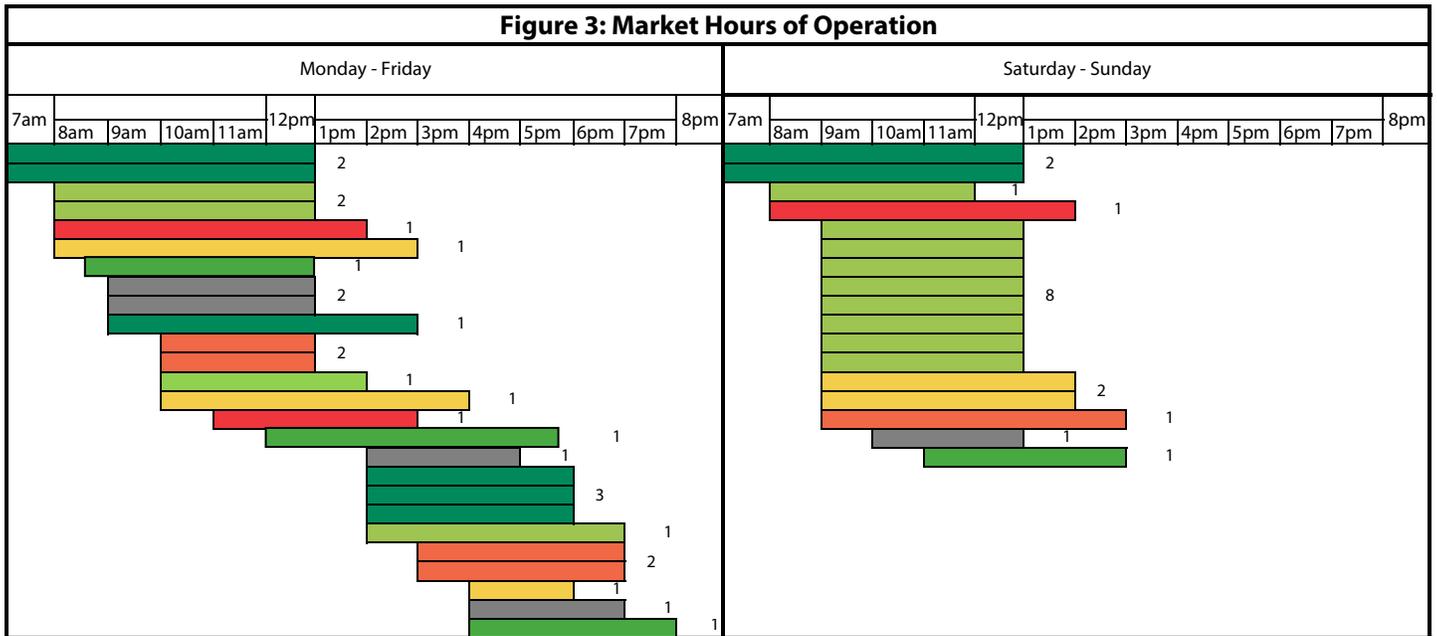
**Figure 1: Age of Market**



**Figure 2: Length of Market Season**



The assessment also recorded how many hours each market was in operation on market days. Only one market (3 percent) was open for fewer than three hours while eight markets (23 percent) were open for more than five hours. The majority of markets (74 percent) were open between three and five hours per day (Appendix B, Q2). The following figure shows the hours of operation for each market in the assessment and is separated by weekday and weekend hours (Figure 3).



When observing markets, it is important to count and record the number of vendors as well as the variety of products available at the market, as this data helps to depict the scale and diversity of each market. The number of vendors at each market ranged from three to 37 (Appendix B, Q8). Of the 35 markets observed, five (14 percent) had fewer than five vendors, 16 (46 percent) had between five and 10 vendors, six (17 percent) had between 10 and 15 vendors, and eight (23 percent) had more than 15 vendors.

Both the total number of vendors participating at each market and the total number of vendors selling food items were recorded (Appendix B, Q6), along with the number of different product types available at each market (Appendix

- Fresh fruit
- Fresh vegetables
- Meat
- Dairy
- Eggs
- Horticultural crops
- Baked goods
- Value-added products
- Ready-to-eat foods
- Cottage Foods
- Wine
- Non-food products

B). Products are divided into 12 categories:

Of the 35 markets visited, two (6 percent) had products available in fewer than five categories, 27 (77 percent) had products available in between five and 10 different categories, and six (17 percent) markets had products available in more than 10 categories.

Transportation was also documented, as it can be a significant barrier for customers shopping with food assistance benefits. The more transportation options that are available near the market the more accessible it will be. To show how accessible a market location is, observations were recorded on the availability of the following amenities: public transportation, free parking, and paid parking (Appendix B, Q5). Of the 35 markets observed, six (17 percent) were within two blocks of public transportation, two (56 percent) were within two blocks of paid parking, and 31 (91 percent) of the markets were within two blocks of unpaid parking. The availability and proximity of these amenities to the market contributes to its accessibility and how easily customers are able to travel to the market.

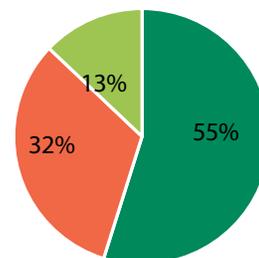


# Market Manager Characteristics

Because market managers are integral to the success of a farmers market, the assessment recorded several characteristics of the individuals who managed the markets that were visited, including longevity with the market, compensation, seasonality, age, and gender.

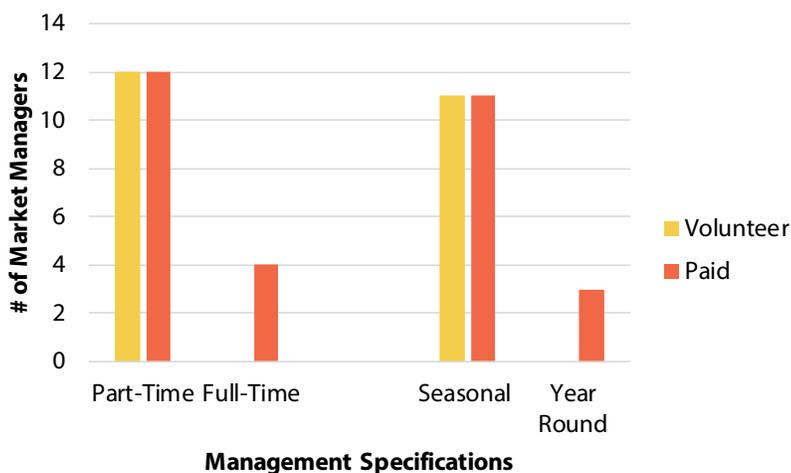
Each market manager was asked how long he or she had been managing the market in the assessment (Appendix A, Q2). Of the 31 respondents, 17 (55 percent) had been managing their markets for fewer than five years, 10 (32 percent) had been managers for between five and 10 years, and four (13 percent) had been managing their market for more than 10 years (Figure 4). Learning the experience level of each manager helps to provide insight about why certain markets have not implemented SNAP. More than half of the market managers interviewed have been in their positions for fewer than five years, which may contribute to their lack of participation in accepting SNAP Bridge Cards. New market managers often feel that they need time to become acclimated to general market operations before they begin implementing new programs at the market.

**Figure 4: Number of Years Managing the Market**



■ <5 years ■ 5 to 10 years ■ >10 years

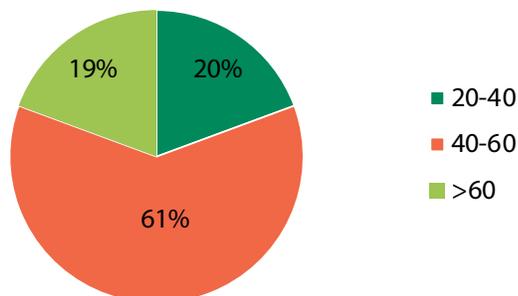
**Figure 5: Volunteer vs. Paid Market Managers**



Market managers were also asked about the time commitments they made in order to run their markets (Appendix A, Q4). Of the 30 market managers who responded, 13 (43 percent) are volunteer managers, while 17 (57 percent) are paid (Figure 5). The majority are part-time (69 percent), seasonal positions (72 percent). Learning how much time market managers dedicate to their position can indicate how much additional time, resources, and support they would be able to provide to starting a program, like SNAP, at their markets. During market manager interviews, both volunteer and part-time paid market managers reported feeling that they have less time to dedicate to implementing new programs at their markets.

When a market accepts SNAP Bridge Cards, card-processing technology is an important component of the infrastructure needed in order to successfully implement the program. The degree to which individuals are comfortable using new technology often varies by gender and by age. To this end, the assessment recorded observations of each market manager's age and gender (Appendix A, Q27-28). Because this can be sensitive information, this data was collected from observation by MIFMA representatives only. Of the 31 managers, 24 (77 percent) were female and seven (23 percent) were male. The observed ages of market managers are broken down in Figure 6.

**Figure 6: Observed Age of Market Managers**



■ 20-40  
■ 40-60  
■ >60

# Market Management Capacity

A market's ability to accept food assistance benefits is contingent upon the market's overall management capacity. The markets most successful in increasing food access are able to build food assistance programs on top of a strong foundation of management capacity that includes, but is not limited to, having market management present during market hours, a governance structure with a clear and transparent decision-making process, written rules and policies, staff and/or volunteer support for the market manager, and access to technical assistance.

To record the onsite presence of market management, MIFMA staff looked for a central market manager tent during market visits (Appendix B, Q14). Having a management presence onsite during market hours is essential for implementing a program like SNAP, especially if the program is implemented using a central terminal model, which is the most common model utilized in Michigan. Only five markets (14 percent) appeared to have a central tent operated by market staff.

The remaining 86 percent of markets observed either did not have a central market manager tent or had a central tent that was not staffed by market management. Twenty-five markets (77 percent) did not have a central market manager tent. If these markets were to begin accepting SNAP Bridge Cards, there would be a need to build a greater management presence within the market. Three markets (9 percent) had central tents staffed by different community groups. In these markets, it is unclear what role the community volunteers would, or could, be willing to play in facilitating food assistance programs at the market.

Assuming that accepting SNAP Bridge Cards at a farmers market would be decided in the same way that other market decisions are made, it is important to understand the process of decision-making within each market. The assessment sought to record who holds the authority to implement new programs at markets and how those decisions are made (Appendix A, Q8-10). A farmers market's decision-making process differs based on the market's governance structure, as well as the number of stakeholders and the extent of their involvement. Decision-making entities for farmers markets can include market sponsors such as city/township governments, groups of vendors, governing boards, and/or market managers. Of the 31 market managers who responded to this question, 25 (81 percent) are the primary decision makers for their markets. The other six markets (19 percent) make decisions through the market's governing body or through a committee of vendors. The market's ability to make decisions is an important indicator of management capacity. How decisions are made, and who makes them, can explain why making choosing to implement new programs can be difficult.



**Most Michigan farmers markets that accept SNAP do so at a visible location, like this blue tent, through a centrally-located point-of-sale device.**



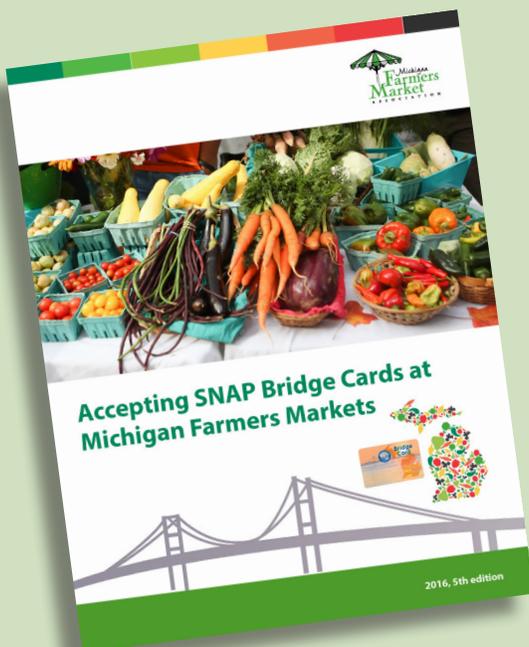
An equally important indicator of market management capacity is the ability of a market to document written rules and policies, which should communicate the types of products vendors are allowed to sell at the market, types of payment methods accepted, and general expectations of vendors at each market. Twenty-six (87 percent) of the 30 managers that responded to this question said that they had written rules and policies for their market (Appendix A, Q11). The other four managers (13 percent) said that there were no rules or policies in place for their market. A lack of written rules and policies can lead to unclear expectations. When expectations are not explicit and shared, conflicts can often arise and are more difficult to solve objectively.

Every week, market managers take on the responsibility of conducting a functioning market for customers within their community. A market's management capacity increases when the market manager is not solely responsible for market operations. To gauge the level of market manager support, managers were asked whether or not they had the assistance of volunteers or paid staff (Appendix A, Q5). Market managers who have assistance will be more capable of implementing new food assistance programs like SNAP. Of the 30 respondents, nine market managers (30 percent) said they had no extra help with market operation. However, 21 market managers (70 percent) said they had some form of assistance during each market, either from volunteers or paid staff. This indicates that the majority of the markets visited would have help in undertaking a new program, such as the implementation of SNAP.



**Many markets rely on volunteers or paid staff to conduct SNAP transactions during the market.**

MIFMA invests in building the management capacity of markets in several ways, including acting as a centralized resource for technical assistance, training, and education. Markets that are members of MIFMA have the greatest access to these resources and support. Seventy-seven percent of the market managers in this assessment were not currently MIFMA members (Appendix A, Q1), showing that a crucial number of markets may be missing out on the technical assistance and educational opportunities that MIFMA offers its members.



**MIFMA offers technical assistance to markets through a variety of ways, including the “Accepting SNAP Bridge Cards at Michigan Farmers Markets” manual, which is available as a free digital download to all MIFMA members.**

**Learn more at [www.mifma.org/snap](http://www.mifma.org/snap).**

# Vendor Demographics

To get a full picture of market characteristics, vendors were surveyed and asked to share demographic information. Of the 79 vendors who responded to the question about gender, 48 (61 percent) were female, and 31 (39 percent) were male (Appendix C). The ages of vendors in this assessment are outlined in Figure 7.

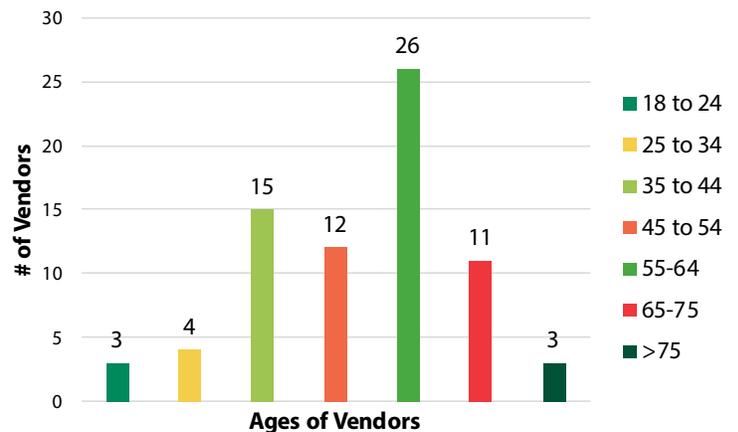
In addition to age and gender, vendors were asked how long they had been selling at the markets visited (Appendix C). Fifty-four (64 percent) of the 85 vendors who responded had been selling at the market selected for this assessment for fewer than five years. Eighteen (21 percent) vendors sold at the market for five to 10 years, while 13 (15 percent) had been selling at that specific market for more than 10 years (Figure 8). MIFMA expected vendor longevity to more closely resemble the longevity of the markets in the assessment and was surprised that the majority of vendors were relatively new to the markets in this assessment. It is possible that vendors that are new to a market are more likely to respond to a survey or that the markets in this assessment experience a high level of vendor turnover, resulting in a higher percent of new vendors.

Aside from demographic information, vendors were asked questions to discern their overall comfort level with technology. Using technology is required in order to accept SNAP Bridge Cards, and the newest form of processing technology is through a cell phone app. If a vendor is familiar with technology in general and has access to technology at the farmers markets where he or she sells, the likelihood of choosing to accept SNAP Bridge Cards increases.

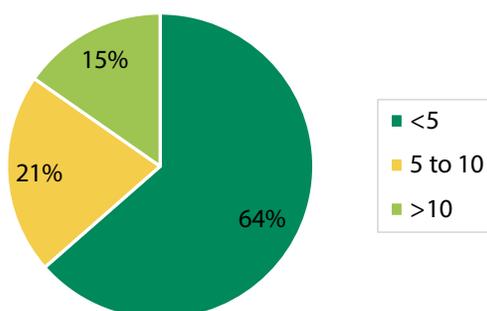
Vendors were asked if they owned their own cell phone to gauge how comfortable they were with technology and to determine the kind of device with which they were most familiar (Appendix C). Of the 78 vendors who responded to this question, 42 (54 percent) owned an Android device, 23 (30 percent) owned an iOS device, six (8 percent) owned some other type of device, and one (1 percent) owned a Windows phone. Six vendors (8 percent) reported they did not own a cell phone (Figure 9). This shows that a majority of vendors are familiar with smart-phone technology and regularly use it.

The reliability of a cell phone, and any wireless processing system for accepting SNAP Bridge Cards, is dependent upon the service coverage for the area where the device is being operated. Unfortunately, there are still some rural areas in Michigan where cell phone coverage is not reliable enough for consistent operation. To deduce if a wireless device could be a possible solution for markets in this assessment, vendors were asked if they have reliable cell coverage while at market (Appendix C). The majority of respondents (91 percent), indicated they had reliable cell coverage at the market location. On the contrary, only six vendors (8 percent) had limited service, and just one vendor reported no service at all at the market location.

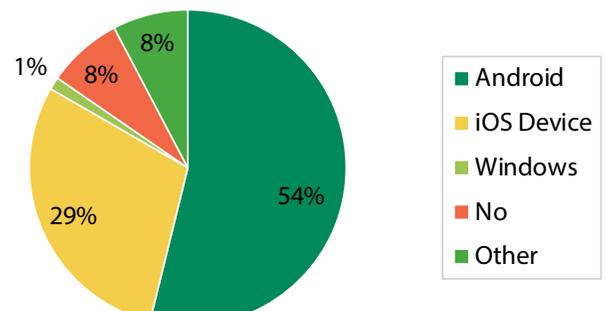
**Figure 7: Vendor Age Ranges**



**Figure 8: Years Selling at Market**



**Figure 9: Vendor Technology Use**



# Market Access to Technology

Should a market choose to begin accepting SNAP Bridge Cards, the ability to access and consistently utilize processing equipment is vital to successful program implementation. Market managers were asked several questions to record the utilities available at the market location and the market's current access to technology.

The availability of utilities, such as electricity and a wireless internet connection, determine what kind of technology can be utilized to accept SNAP. If a market has access to electricity and a phone line at its market location, it can receive a free, hard-wired point-of-sale device from the State Electronic Benefits Transfer (EBT) Contractor to process SNAP Bridge Cards. If these utilities are not available, a wireless device must be purchased, leased, or rented. Of the 30 market managers interviewed, half stated that they had access to electricity at the market site while half did not (Appendix A, Q20). Only three (10 percent) of the markets had access to a landline telephone at their market locations, meaning that these are the only locations that have the potential to utilize the free, hard-wired equipment available through the State EBT Contractor.

All remaining markets would need to utilize a wireless device. Some wireless devices can operate through a wireless internet (WiFi) connection while others operate on cell phone coverage. Eight market managers (27 percent) said their market location had access to wireless internet connection capabilities, 20 (67 percent) said they did not have wireless internet access, and two (7 percent) said they did not know if their market had access (Appendix A, Q20).

Market manager were also asked to evaluate the reliability of cell phone service at their market locations (Appendix A, Q22). Of the 30 respondents, 25 market managers (83 percent) reported receiving reliable coverage at their market site while five (17 percent) reported only receiving limited service at their market site.

To gauge familiarity and comfort level with technology, market managers were asked which kind of technology the market or they themselves had access to (Appendix A, Q21). Of the 26 market managers who responded to this question, one (4 percent) said the market had an iOS device to be used for market operations, and 12 (46 percent) said that they personally owned an iOS device. In comparison, 12 market managers (48 percent) reported that they personally owned an Android device, and none reported owning a Windows phone.



**Access to fresh vegetables for families who rely on SNAP could be limited in areas where markets don't have wireless internet or a reliable cell phone signal for a point-of-sale device to conduct SNAP.**

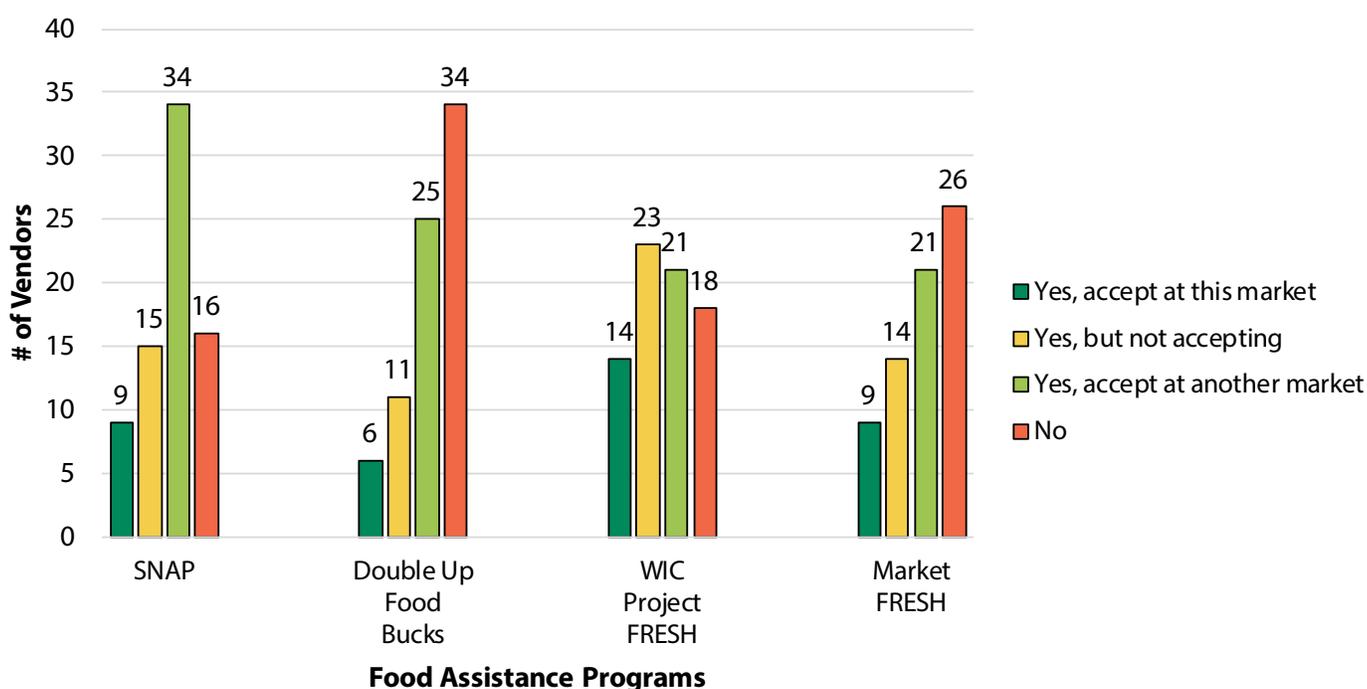
# Awareness of and Experience with Accepting SNAP Bridge Cards

In order to begin accepting SNAP Bridge Cards, a market manager or vendor must first be aware that they have the ability to participate. When asked whether or not market managers knew their markets had the ability to accept SNAP Bridge Cards (Appendix A, Q15), 27 of the 30 market managers (90 percent) affirmed that they knew their market had the potential to accept SNAP. Only three (10 percent) did not know that they could accept SNAP Bridge Cards at their market. A lack of awareness on behalf of market stakeholders, especially the market manager, would need to be overcome in order for the market to begin accepting SNAP Bridge Cards.

Awareness of SNAP Bridge Cards and other food assistance programs was high both among market managers and vendors in this assessment. The majority of responding vendors (78 percent) had heard of the program before this study (Appendix C). Of 74 responding vendors, nine vendors (12 percent) had heard of SNAP and were accepting it at the market where they had received the survey, 34 (46 percent) had heard of SNAP because they accept it at other markets, and 15 (20 percent) said they had heard of the program but did not have experience participating. Sixteen vendors (22 percent) said they had never heard of the program before the survey (Figure 10). Because the markets in this study were not authorized to accept SNAP, the nine vendors that reported accepting SNAP at the market where they received the survey must have been doing so through their own individual authorization.

Market managers were asked if any of their current vendors are independently authorized to accept SNAP Bridge Cards (Appendix A, Q19). Of the 24 responses, 18 (75 percent) said none of their current vendors accepted SNAP on their own, four market managers (17 percent) said that some vendors at their markets had the ability to accept SNAP Bridge Cards, and two market managers (8 percent) said they did not know if any of their vendors accepted SNAP Bridge Cards on their own.

**Figure 10: Food Assistance Programs at Markets**



Market managers were then asked if they had ever considered implementing SNAP at their market (Appendix A, Q16). Of the 29 market managers who responded to this question, 17 (59 percent) had previously considered implementing SNAP while 12 (41 percent) had not yet considered implementing SNAP.

With such a high number of market managers who had considered accepting SNAP Bridge Cards in the past but were not currently doing so, asking what was preventing them from implementing the program at their markets was crucial. Among the various answers received, some trends became apparent. When market managers were asked what made them hesitate to accept SNAP Bridge Cards (Appendix A, Q17), 11 of the 31 managers (35 percent) felt there simply is not enough time or staff support to be able to take on the process of applying for authorization to accept SNAP Bridge Cards and obtaining equipment for processing transactions. While 70 percent of both volunteer and paid market managers reported having extra staff and/or volunteers to help with market operations, they expressed that this support was not sufficient to consider bringing new programs to the market.

In addition to concerns about time and support, 20 of the 31 market managers (45 percent) said that they felt there was no demand or need within the community for their market to accept food assistance benefits such as SNAP (Appendix A, Q17).

However, when market managers were asked if any shoppers and/or vendors had ever requested that the market to begin to accept SNAP Bridge Cards (Appendix A, Q23), the majority said they had been asked to do so. Of the 25 market managers who responded, 13 (52 percent) reported that shoppers had, at some point, asked the market to accept SNAP Bridge Cards, and seven (28 percent) reported that they had both shoppers and vendors ask the market to accept SNAP Bridge Cards in the past. Only five (20 percent) said they had never been asked about the acceptance of SNAP Bridge Cards at their market. Although 80 percent of the markets in the assessment reported interest from customers and/or vendors, interview responses show that market managers didn't feel the number of requests from customers and vendors was large enough to justify beginning the process.

Vendors were also asked if they had received requests directly from customers to accept SNAP Bridge Cards (Appendix C). Of the 71 vendors who responded, 52 vendors (73 percent) had never had a shopper ask them to accept SNAP Bridge Cards. It may be more common for market managers to receive this question than vendors because most markets in Michigan accept SNAP Bridge Cards through a central terminal model where the market facilitates transactions.

# Interest in Learning More about Accepting SNAP Bridge Cards

In the market manager interviews, managers were asked if they were interested in learning more about how to accept SNAP Bridge Cards at their market (Appendix A, Q24). When a market manager expresses interest in learning more, it is a good indication that they will consider implementing SNAP in the future. Interest in learning more also lets MIFMA know which managers to connect with about tools, resources, upcoming trainings, and grant opportunities. Of the 29 market managers who responded to this question, 20 (69 percent) said they would be interested in learning more about how to accept SNAP Bridge Cards at their markets. The remaining nine market managers (31 percent) were not interested in learning more about accepting SNAP Bridge Cards at their markets and are less likely to pursue implementation in the future.

While only 20 market managers indicated that they were interested in learning more, 22 (76 percent) said that MIFMA could contact them with more information about how their market could begin accepting SNAP Bridge Cards (Appendix A, Q25). MIFMA will follow up with all of these markets and will share information about the variety of resources it provides to markets accepting food assistance benefits, including, but not limited to:

- A centralized resource for technical assistance,
- A 44-page resource manual titled [Accepting SNAP Bridge Cards at Michigan Farmers Markets](#),
- An annual webinar on accepting SNAP Bridge Cards at Michigan farmers markets,
- The [Market Manager Mentorship Program](#), which pairs experienced market managers with those who are new to accepting SNAP Bridge Cards for one-on-one, peer support,
- Two annual, year-end meetings for farmers markets accepting food assistance benefits to gather together and reflect on successes and challenges,
- Tours of farmers markets that accept SNAP Bridge Cards,
- Promotion of farmers markets that accept food assistance benefits, including search features in the [Find a Farmers Market](#) feature of [www.mifma.org](http://www.mifma.org).

Vendors were also asked if they were interested in learning more about accepting SNAP Bridge Cards (Appendix C). Of the 69 vendors who responded to this question, 33 (48 percent) said they were interested in learning more about accepting SNAP Bridge Cards while 36 (52 percent) were not. MIFMA also supports individual vendors interested in accepting SNAP Bridge Cards with the tools and resources listed above, as well as through trainings catered to their individual businesses.



# Conclusion

During the course of assessing farmers markets in Michigan that are not yet accepting SNAP Bridge Cards, three primary barriers were identified. To understand these barriers, MIFMA analyzed the data collected from the 35 randomly selected markets. The analysis process involved examining market manager interview answers, observations made during site visits, and comments from vendor surveys. After reviewing all of the data collected and evaluating the information, MIFMA suggests further investment in three activities to increase the number of farmers markets accepting SNAP Bridge Cards. Going forward, these activities will guide MIFMA's efforts to help farmers markets develop the capacity to accept SNAP benefits.

Three primary barriers are preventing farmers markets in Michigan from accepting SNAP Bridge Cards:

- Market managers do not have enough time or staff support to work through the application and authorization process, identify their equipment needs, and facilitate transactions during market hours.
- Market managers do not have a budget to support additional costs associated with accepting SNAP. These costs include purchasing equipment, paying transaction fees, and compensating additional support staff to manage acceptance.
- Market managers and vendors do not understand the need for SNAP acceptance in their communities. In the assessment, market managers felt they did not receive enough requests from customers to justify the investment required to accept SNAP Bridge Cards.

The results of the assessment illustrate these barriers. Forty percent of the market managers interviewed were not onsite during market hours, and 30 percent said they did not have staff or volunteer support to manage the market. In interviews, market managers indicated that their market budgets are either small or nonexistent, and it would be difficult to start a new, resource-intensive program at their market. In interview and survey responses, 20 percent of market managers and 73 percent of vendors indicated they did not have customers ask to use SNAP Bridge Cards at their markets.

To address these barriers, MIFMA will focus on three main activities to support Michigan farmers markets and direct-marketing farmers interested in accepting SNAP Bridge Cards:

- Securing funding that is dedicated to building the capacity and organizational development of Michigan farmers markets. Farmers markets need strong organizational structures with staff support to be able to start sustainable and successful SNAP programs. Once these structures are in place, funding to support SNAP programming and outreach will be much better utilized.
- Amending the State EBT SNAP processing contract to equip farmers markets and direct-marketing farmers with free, wireless equipment that does not incur transaction fees.
- Promoting that SNAP Bridge Card users can use their benefits at farmers markets.

Part of MIFMA's vision is to ensure all Michigan residents have access to fresh, nutritious food through farmers markets. As such, MIFMA has focused on developing strong partnerships and investing significant resources to increase the number of farmers markets accepting SNAP. This study was conducted to give MIFMA a better understanding of where to allocate resources in the future in order to help both farmers markets and direct marketing farmers build their capacity to implement SNAP as well as other food assistance programs.

# Appendices

## Appendix A

### Market Manager Interview

Hi, my name is \_\_\_\_\_. I am working with the Michigan Farmers Market Association (MIFMA) to better understand what it is going to take to have more farmers markets accepting a broader range of food assistance programs. Because your market is not yet accepting SNAP Bridge Cards, you have been selected as one of thirty-five market site visits we will make this season. During our visit we hope to interview you and survey the vendors here today. With your permission, I'd like to ask you some questions and then spend some time talking with the vendors. It should take about 15-minutes of your time. If at any time you need to handle market business, we can take a break and I can come back later.

Interviewer:

Market Manager's Name:

**Q1** If not a MIFMA member. Have you heard of the Michigan Farmers Market Association before today?

**Q2** How long have you been managing this market? Enter the number of years. \_\_\_\_\_

**Q3** Do you intend to continue managing this market in the future?

- Yes
- No

**Q4** Are you?

	Volunteer vs. Paid			Part-Time vs. Full-Time			Seasonal vs. Year Round		
	Volunteer	Paid	Other	Part-Time	Full-Time	Other	Seasonal	Year-Round	Other
Market Manager									

**Q5** Are there other people that help you with market operation?

- Yes \_\_\_\_\_
- No \_\_\_\_\_

Answer If Yes Is Selected: Are there other people that help you with market operation?

**Q6** Approximately how many people do you have help you each market day? Enter total number \_\_\_\_\_

**Q7** Are the people that help you:

- Volunteer \_\_\_\_\_
- Paid \_\_\_\_\_
- Combination of Volunteer and Paid

**Q8** Are you the primary decision-maker for the market?

- Yes \_\_\_\_\_
- No \_\_\_\_\_

**Q9** Do you have a governing body like a Board of Directors or a market committee?

- Yes \_\_\_\_\_
- No \_\_\_\_\_

Answer If No Is Selected to both Q8 and 9:

**Q10** Who makes decisions for the market?

**Q11** Does your market have written rules/policies?

- Yes- Request a copy \_\_\_\_\_
- No \_\_\_\_\_

**Q12** Does the market have a sponsor or parent organization?

- Yes \_\_\_\_\_
- No
- Other: \_\_\_\_\_

**Q13** Who does your market receive financial support from?

**Q14** Who manages your market's finances?

**Q15** Do you know that you can accept SNAP Bridge Cards at your farmers market?

- Yes \_\_\_\_\_
- No \_\_\_\_\_

Answer If Yes Is Selected:

**Q16** Have you considered accepting SNAP in the past?

- Yes \_\_\_\_\_
- No \_\_\_\_\_

Answer If Yes Is Selected:

**Q17** What is preventing you from getting started?

**Q18** What type of technical assistance do you need? *MIFMA has a written resource manual, recorded webinars, in person trainings during the annual conference in March, SNAP sign up events, and a mentorship program.*

**Q19** Do any of the market vendors currently accept SNAP Bridge Cards on their own?

- Yes \_\_\_\_\_
- No \_\_\_\_\_
- Don't know \_\_\_\_\_

**Q20** Here at this farmers market location, do you have?

Utilities Available			
	Yes	No	Don't Know
Electricity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A landline telephone line	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wireless internet connection	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q21** Here at this farmers market location, do you have?

Cell Phone Access			
	Yes, The market does	Yes, I do personally	No
An iOS Device (phone or ipad)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Android Device (phone or tablet)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows phone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q22** Here at your farmers market location, do you have cell phone service?

- Reliable- What carrier? \_\_\_\_\_
- Limited- What carrier? \_\_\_\_\_
- None \_\_\_\_\_
- Other \_\_\_\_\_

**Q23** Has anyone asked the market to accept Bridge Cards? If so, who?

- No \_\_\_\_\_
- Yes, vendors \_\_\_\_\_
- Yes, shoppers \_\_\_\_\_
- Yes, community partners \_\_\_\_\_

**Q24** Are you interested in learning how your market can accept SNAP Bridge Cards?

- Yes \_\_\_\_\_
- No \_\_\_\_\_

**Q25** Can we follow-up with you to provide more information on how your farmers market can accept SNAP Bridge Cards?

- Yes \_\_\_\_\_
- No \_\_\_\_\_

Answer If Yes Is Selected:

**Q26** Verify phone and email contact information.

**Q27** Age (based on observation)

- <20
- 20-40
- 40-60
- >60

**Q28** Gender (based on observation)

- Male
- Female

# Appendix B

## Michigan Farmers Markets SNAP Assessment Observation Form

**Instructions:** Before arriving at the site, please thoroughly review this document, noting what information you will need to collect and whom you may need to consult (refer to the "Complete with" notes for each section). Upon arrival, check in with the market manager to ensure s/he knows what information you will need to collect from them.

### One week before the site visit be sure to:

- Schedule and confirm that the market manager will be onsite during the visit. Copy any vendors, MIFMA committee members, MIFMA Board members, MSUE or other partners who would be interested in knowing about the site visit.
- Check MIFMA membership status and that they are listed at <http://mifma.org/find-a-farmers-market/>
- Browse the market's website and social media
- If site visit is prior to August 15, 2016, pack compensation study survey if the market has not yet completed. Check with Susan Smalley.
- Pack this observation form, materials to distribute to vendors (rack card, window cling and your business card plus any current promotional materials), a SNAP manual to distribute to the market manager, information about MIFMA's mentorship program and a camera to take photos

<b>I. Observation Information, Logistics and Location</b> <i>Instructions: Some of this section may be completed prior to arrival. Upon arrival, take note of the following features of this farmers market. You may need to consult the <b>market manager</b> to help answer some of these questions.</i>	<b>Complete with:</b> Market Manager																														
Date: _____ Arrival Time: _____ Departure Time: _____																															
Observation Conducted _____ By: _____																															
Market Name: _____																															
Site Address: _____ <small style="display: flex; justify-content: space-between; width: 100%;"> <span>Street Address</span> <span>City, State</span> <span>Zip Code</span> </small>																															
Description of Location: _____																															
Year Market Started: _____																															
Market Manager: _____ Present during observation? Y / N																															
Site Notes (e.g., Was it easy to find? What type of signage directs you to the market?): _____																															
Weather: _____ °F <input type="checkbox"/> Hot <input type="checkbox"/> Windy <input type="checkbox"/> Sunny <input type="checkbox"/> Raining (mark all that apply) <i>Record Temperature</i> <input type="checkbox"/> Cold <input type="checkbox"/> Cloudy <input type="checkbox"/> Snowing <input type="checkbox"/> Drizzling/Sprinkling																															
1. For which months of the year is the Farmers Market open? (Mark all that apply)																															
<input type="checkbox"/> January <input type="checkbox"/> March <input type="checkbox"/> May <input type="checkbox"/> July <input type="checkbox"/> September <input type="checkbox"/> November <input type="checkbox"/> February <input type="checkbox"/> April <input type="checkbox"/> June <input type="checkbox"/> August <input type="checkbox"/> October <input type="checkbox"/> December																															
2. What day(s) and time(s) is the market open? (Mark all that apply)																															
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;"></th> <th style="width: 15%;">Open Time</th> <th style="width: 15%;">Close Time</th> <th style="width: 25%;"></th> <th style="width: 15%;">Open Time</th> <th style="width: 15%;">Close Time</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Sunday</td> <td></td> <td></td> <td><input type="checkbox"/> Thursday</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Monday</td> <td></td> <td></td> <td><input type="checkbox"/> Friday</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Tuesday</td> <td></td> <td></td> <td><input type="checkbox"/> Saturday</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Wednesday</td> <td></td> <td></td> <td colspan="3">Notes: _____</td> </tr> </tbody> </table>			Open Time	Close Time		Open Time	Close Time	<input type="checkbox"/> Sunday			<input type="checkbox"/> Thursday			<input type="checkbox"/> Monday			<input type="checkbox"/> Friday			<input type="checkbox"/> Tuesday			<input type="checkbox"/> Saturday			<input type="checkbox"/> Wednesday			Notes: _____		
	Open Time	Close Time		Open Time	Close Time																										
<input type="checkbox"/> Sunday			<input type="checkbox"/> Thursday																												
<input type="checkbox"/> Monday			<input type="checkbox"/> Friday																												
<input type="checkbox"/> Tuesday			<input type="checkbox"/> Saturday																												
<input type="checkbox"/> Wednesday			Notes: _____																												

3. Is the Farmers Market located...?	<input type="checkbox"/> Indoors	<input type="checkbox"/> Outdoors	<input type="checkbox"/> Both
4. Is the facility/structure...?	<input type="checkbox"/> Permanent (brick and mortar structure)		
	<input type="checkbox"/> Temporary (e.g., tents or booths)		
Location/Facility Notes:			
5. Are any of the following present within two (2) blocks of the Farmers Market? (Mark all that apply)			
<input type="checkbox"/> Sidewalks	<input type="checkbox"/> Bike Racks	<input type="checkbox"/> Unpaid Parking	<input type="checkbox"/> Restrooms
<input type="checkbox"/> Crosswalks	<input type="checkbox"/> Public Transportation	<input type="checkbox"/> Paid Parking	<input type="checkbox"/> Free drinking water

<p><b>II. Market Vendors</b></p> <p><i>Instructions: This section should be completed independently by walking around the market and observing. In order to aid in recording, use tally marks in the space provided to keep track of the total vendors (Q9 or Q10) and the vendors that sell specific items (Q11-16).</i></p> <p><b>Note:</b> 1 vendor may fall into more than 1 category; in this case, add the vendor to the total count as well as the counts for Q11-16, if applicable.</p>	<p><b>Complete with:</b></p> <p>N/A – Complete Independently</p> <p>Enter # of vendors below:</p>
6. Total number of food vendors: <i>(only include vendors that sell <u>at least some</u> food items)</i>	
7. Total number of non-food vendors: <i>(only include vendors that sell <u>no</u> food items)</i>	
8. Row 6 plus row 7 equals total number of market vendors:	
9. Number of vendors selling fresh fruit:	
10. Number of vendors selling fresh vegetables:	
11. Number of vendors selling sweets, high fat foods or junk foods: <i>(e.g., pastries, candy, fried foods, etc.)</i>	
12. Number of vendors selling ready-to-eat/prepared foods: <i>(e.g., food trucks)</i>	

Product available:

- |  |  |
|--|--|
| <input type="checkbox"/> Fresh fruit                                     | <input type="checkbox"/> Value-added products                                |
| <input type="checkbox"/> Fresh vegetables                                | <input type="checkbox"/> Ready-to-eat foods                                  |
| <input type="checkbox"/> Meat  | <input type="checkbox"/> Cottage foods: _____<br>(include number of vendors) |
| <input type="checkbox"/> Dairy   | <input type="checkbox"/> Wine  |
| <input type="checkbox"/> Eggs  | <input type="checkbox"/> Non-food products                                   |
| <input type="checkbox"/> Horticultural crops (plants, cut flowers, etc.) |  |
| <input type="checkbox"/> Baked goods                                     |  |

<b>III. Payment Options</b> <i>Instructions: This section asks about the forms of payment that are accepted at this market. Complete with the assistance of the Market Manger and using direct observation.</i>		<b>Complete with:</b> Market Manager
13. Are any of the following payment options available? (Mark all that apply)		
<input type="checkbox"/> SNAP Bridge Card <input type="checkbox"/> WIC Project FRESH <input type="checkbox"/> Hoophouses for Health <input type="checkbox"/> Double Up Food Bucks <input type="checkbox"/> Senior/Market FRESH <input type="checkbox"/> Prescription for Health <input type="checkbox"/> Other _____		
14. Is there a central market manager tent? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Other (describe): _____		
15. How many staff/volunteers are available to assist with market operations (e.g., total staff/volunteers at market?) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4+ <span style="float: right;"><input type="checkbox"/>Not Applicable</span>		
16. Does the market count customers? If yes, include # for the day of the visit. What method do they use? How frequently do they do counts?		Enter # or N/A:
Does the market document vendor sales? If yes, how?		

**IV. Notes**

**What, if any, follow-up is needed with the market manager or market vendors?**

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**What do you think this farmers market needs to be able to accept SNAP in the future?**

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**Did you remember to:**

- Introduce yourself and distribute MIFMA information packets to all vendors.
- Take photos. Save in Dropbox, MIFMA – Photo Library – Michigan Farmers Markets – by market name. Name the files that you know images for (e.g., point of sale device, tokens).
- If the market is a MIFMA member**, post a photo (or a few) on the MIFMA Facebook page while at the market.
  - Write a short description of the visit including the city
  - Use #FarmersMarketsMI and #MIFMAinAction in the post
  - Tag the market in the photo. Remember, you need to follow the market to be able to make a tag. Tag a market by using the @Market Name.
- If you are interested and able, also post a photo on Instagram
- Before leaving the market, write down any action items you or MIFMA should follow-up on after the visit.



# Vendor Survey

The Michigan Farmers Market Association (MIFMA) is visiting farmers markets that don't yet accept Supplemental Nutrition Assistance Program (SNAP) Bridge Cards to better understand why not, what support market managers and farmers need, and what we can do to have more farmers markets accepting a broader range of food assistance benefits. This market is one of thirty-five farmers markets we are visiting. Thank you for taking time to complete this vendor survey and share your opinions with us.

Your Name:
Business Name:
Business Mailing Address:

What products do you sell at this farmers market? Please check all that apply.

- |   |  |
|---|--|
| <input type="checkbox"/> Produce            | <input type="checkbox"/> Value-added products          |
| <input type="checkbox"/> Meat or fish       | <input type="checkbox"/> Prepared foods (ready to eat) |
| <input type="checkbox"/> Dairy              | <input type="checkbox"/> Crafts/arts/service           |
| <input type="checkbox"/> Eggs               | <input type="checkbox"/> Other:                        |
| <input type="checkbox"/> Plants and flowers |  |

Are you the owner or someone who makes business decisions for the business? If no, feel free to answer only the questions you are able. Leave all others blank.

How many years have you been selling at this farmers market?

Why did you choose to sell at this farmers market?

Please list the other farmers markets you sell at.

Do any of the farmers markets you listed above accept SNAP Bridge Cards?  
If yes, which ones?



Before today, had you heard of any of the following programs?

	Yes, Accept at this Market	Yes, Accept at another Market	Yes, but not Accepting	No
SNAP – Supplemental Nutrition Assistance Program				
Double Up Food Bucks				
WIC Project FRESH				
Market FRESH				

Before today, had you ever heard of the Michigan Farmers Market Association (MIFMA)?

Have any shoppers at this farmers market asked you to accept SNAP Bridge Cards?

Do you personally own a cell phone? Check all that apply.

- An iOS Device (for example, an iPhone or iPad)
- An Android Device (for example, Galaxy or Droid)
- A Windows Phone
- Other: \_\_\_\_\_
- No

Here at the farmers market location, how would you describe your cell phone service?

- Reliable. If so, who is your carrier? \_\_\_\_\_
- Limited. If so, who is your carrier? \_\_\_\_\_
- No service. If so, who is your carrier? \_\_\_\_\_

Are you interested in learning more about how you can accept SNAP at this farmers market?

Can we follow-up with you with more information? If so, please provide your email address, mailing address and/or phone number.

The following demographic questions are optional.

Do you identify as?

- Male
- Female
- Other

What year were you born?

Please feel free to include any other suggestions or comments here:



**480 Wilson Road, Room 172, East Lansing, MI 48824**  
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**[www.mifma.org](http://www.mifma.org)**

# About the Michigan Farmers Market Association

The Michigan Farmers Market Association (MIFMA) was started in 2006 as a statewide association to promote local food consumption in Michigan by connecting more farmers to consumers through farmers markets. Today, MIFMA works with its membership to maintain its mission and attain its vision.

**Mission:** MIFMA advances farmers markets to create a thriving marketplace for local food and farm products.

**Vision:** MIFMA places farmers markets at the forefront of the local food movement and works to ensure all residents have access to healthy, locally grown food and that Michigan farmers markets receive policy support.

MIFMA defines a farmers market as a public and recurring assembly of farmers or their representatives selling direct-to-consumer food and products which they have produced themselves. In addition, the market may include a variety of vendors as determined by market management. A farmers market is organized for the purpose of facilitating personal connections that create mutual benefits for local farmers, vendors, shoppers and communities.

MIFMA focuses its efforts in five areas: organizational development, policy advocacy, professional development, marketing and increasing food access.

## Suggested Citation:

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#FarmersMarketsMI



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