

2012 SNAP Bridge Card Acceptance at Michigan Farmers Markets

Bridging the Gap Between Local Food and Michigan Families



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In 2012, ninety five farmers markets across the state of Michigan welcomed Supplemental Nutrition Assistance Program (SNAP) benefits via the Michigan Bridge Card as payment for fresh, healthy, locally grown foods. This effort, coordinated and supported by the Michigan Farmers Market Association (MIFMA), resulted in

- More than 50,000 SNAP Bridge Card transactions, worth more than \$1 million dollars;
- Improved access to fresh Michigan foods for lower income Michigan families;
- Increased revenue for Michigan farmers;

Accepting SNAP at Michigan farmers markets in 2012 engaged hundreds of people across the state and contributed to meeting the goals of the Michigan Good Food Charter that Michigan farmers will supply 20% of all Michigan institutional, retailer and consumer food purchases and 80% of Michigan residents will have easy access to food by 2020.



This report, compiled by MIFMA, provides key statistics and illustrations of both the accomplishments of and the challenges to farmers markets' acceptance of SNAP benefits. First, we present summaries and analyses of key findings from our data collection in question and answer format. Then we provide a data set summarizing many of the survey questions asked and all answers tabulated. Finally, we recognize the Michigan farmers markets that provided data for this report.

How did we gather the information in this report?

Since 2009, the Michigan Farmers Market Association (MIFMA) has annually surveyed all the Michigan farmers markets that accept SNAP Bridge Card payments. The rate of survey completion and return is very good, but not 100%. Therefore, the numbers reported here are conservative and do not include all the activity in the state. Michigan farmers markets are extremely diverse. For many of the indicators included in the report, means, medians and ranges are included in an attempt to show this diversity. It is nearly impossible to portray the "typical" farmers market experience with SNAP, but this report attempts to provide at least an outline.

How many SNAP Bridge Card transactions occurred at farmers markets during 2012?

Participating farmers markets in Michigan documented at least 51,399 SNAP Bridge Card transactions during 2012. Markets collecting this data averaged 734 transactions per market, with a median¹ of 137 transactions.

What does that mean in dollars?

At least \$1,096,590.39 in SNAP Bridge Card sales were processed at Michigan farmers markets during 2012, ranging from no SNAP sales to \$323,682 at individually authorized markets. Mean sales per market were \$12,593 and median sales were \$1,815.

How do 2012 SNAP sales compare to the past?

Overall, SNAP sales for the 2012 farmers market season increased by 22% over the 2011 market sales. The average dollar amount per transaction also increased to \$21. Of the farmers markets that compared 2012 sales to 2011 sales, more than twice as many markets (38) experienced increases compared to decreases (16). The most frequently mentioned reason for increased sales was the markets' participation in the Double Up Food Bucks program. Other factors that may have contributed to SNAP sales increases include better outreach, word of mouth from previous years, moving to a better market location, working with community partners, greater variety in market offerings, and more shoppers. Markets where sales declined attributed the decrease to weather problems that reduced fruit availability, change in state policy reducing college students' access to SNAP benefits, point-of-sale device problems, competition from other markets, and outreach challenges.

How did SNAP Bridge Card sales work at farmers markets?

The majority of markets (90%) used an alternative redemption system such as market scrip or tokens to assist their vendors in accepting SNAP Bridge Card payments. SNAP customers scan their Michigan Bridge Card at a central point-of-sale device to purchase tokens. They spend the tokens in the market to purchase food from vendors. The vendors then submit their tokens to the market for reimbursement. The reported dollar value of the scrip or tokens distributed during 2012 at farmers markets using an alternative redemption system was \$853,088. The amounts distributed per market varied widely, with the largest amount exceeding \$305,881. Half the markets distributed more than \$1,281 apiece and half distributed less than \$1,281 apiece. At the remaining 10% of markets accepting SNAP Bridge Card payments, each vendor is equipped with a point-of-sale device that allows each vendor to accept the Bridge Card directly as payment.



¹ The median is the middle number in a given sequence of numbers; meaning that half of the numbers are lower than this number and half of the numbers are higher than this number. For example, 4 is the median of 1, 3, 4, 8, and 9.

How long have farmers markets been doing this?

Although a handful of markets provided SNAP access earlier, most have started since 2009. For nearly one-third (30%) of the responding markets, the year 2012 was the first year they had accepted SNAP Bridge Cards.

Why don't more farmers markets accept SNAP Bridge Cards?

During the 2012 market season, MIFMA explored why more Michigan farmers markets were not yet accepting SNAP benefits. With funding from a Specialty Crop Block Grant from the Michigan Department of Agriculture and Rural Development, MIFMA and researchers from Michigan State University investigated these items:

- the challenges to accepting SNAP at farmers markets
- how likely it would be that markets that are not yet accepting SNAP benefits would begin doing so
- what steps MIFMA's Food Assistance Partnership could take to help more farmers markets start accepting SNAP benefits.

Researchers visited twenty farmers markets in 16 Michigan counties where no farmers markets currently accept SNAP benefits. At each market, both the market manager and all of the specialty crop producers were interviewed. The three major barriers that market managers said were preventing them from accepting SNAP benefits included:

1. The market does not have a program champion. Most farmers market personnel interviewed lacked a champion who could lead the market through the process of starting and continuing to accept SNAP Bridge Cards. This process takes time and requires that someone be willing and able to lead the market through this process.
2. The market is not stable. A farmers market must be stable enough to take on a new project as complicated as accepting SNAP. Farmers markets that are still working to develop their market do not have the capacity to take on new programs.
3. The market is not big enough. Some farmers markets are so small that the low number of expected SNAP transactions does not justify the investment in time and money that accepting SNAP would require.



Which farmers markets are most likely to begin accepting SNAP Bridge Cards in the future and what can be done to help them?

Researchers discovered that the markets most likely to begin accepting SNAP Bridge Cards are those that are stable in their market operations and who have a program champion that is willing and able to lead the market through the process. These markets need to learn more about accepting SNAP benefits and how their market can start doing so. Markets that are unstable need help developing their market, such as finding a time and location that work best, developing rules and/or finding vendors that are a good fit for them. Markets that do not have a program champion need to find one within their market or community. For markets that are not big enough, it may not ever make sense for them to accept SNAP Bridge Cards.

Where are the farmers markets that welcome SNAP Bridge Card sales?

The markets are located in 34 of Michigan's 81 counties, with one to 14 participating markets located in each county. SNAP sales vary greatly from county to county, with greater sales where population is higher. Figure 1.1 to the right shows how SNAP sales were distributed by county during the 2012 farmers market season.

When can SNAP Bridge Card users shop at Michigan farmers markets?

The number of weeks during 2012 that markets accepted SNAP Bridge Cards ranged from a low of four weeks to all year long - 52 weeks. The average was 24 weeks.

How many SNAP customers are new farmers market shoppers?

With reports from about two thirds of Michigan farmers markets accepting SNAP Bridge Cards, a total of 10,736 first-time users were reported, ranging from 0 to 1,376 per market.

What do farmers markets think about accepting SNAP Bridge Card benefits?

Most farmers markets have a positive experience accepting SNAP. When asked to rate their experience accepting SNAP in 2012, 76% of the 91 respondents rated their experience as positive or very positive, 14% rated it neutral and only 9% indicated a negative experience (see Figure 1.2 to the left).

Figure 1.1 Michigan Bridge Card Sales by County

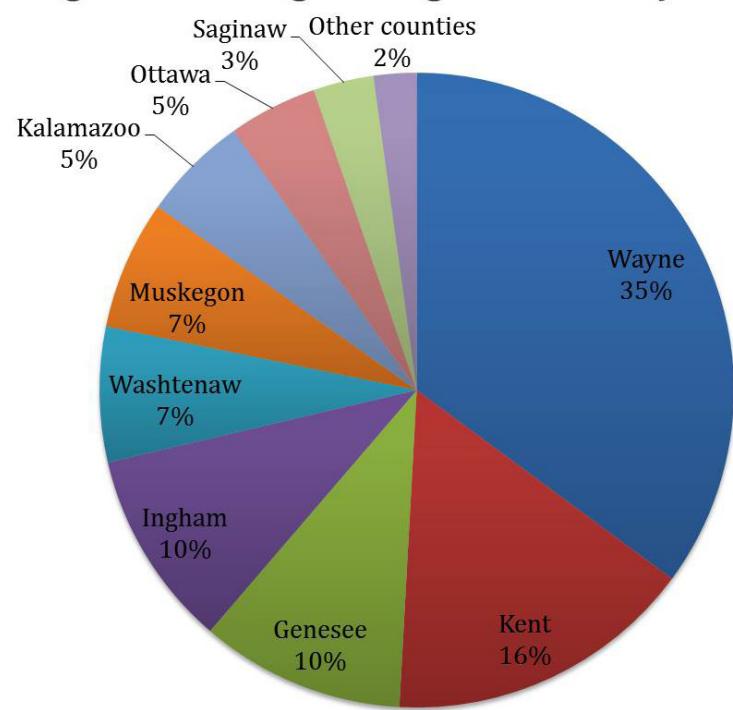
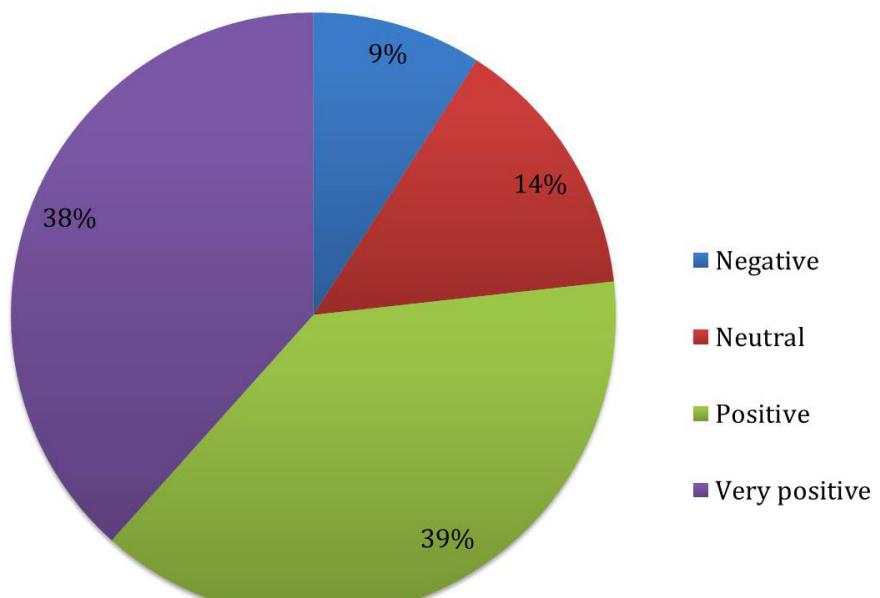


Figure 1.2 Farmers Markets' 2012 Experience with SNAP Bridge Cards



Who facilitates SNAP transactions at farmers markets?

Both paid and volunteer staff members made it possible for farmers markets to welcome SNAP Bridge Card customers in 2012. In about three-quarters of markets, the person primarily responsible for accepting food assistance benefits at his/her market was paid, while in the rest, a volunteer was primarily responsible. The 89 markets that reported counted a total of 150 paid and 135 volunteer staff members contributing 2,888 paid hours and 1,175 volunteer hours, or 4,065 hours each month.

According to the U.S. Bureau of Labor Statistics, the 2012 estimated value of those 1,175 volunteer hours are worth \$25,992 per month. On average, 1.7 paid and 1.5 volunteer staff members contribute 35 paid hours and 15 volunteer hours each month for each market accepting SNAP. Volunteers are an essential part of the mix even for the markets that pay the primary person responsible for accepting SNAP benefits.

Volunteers come from AmeriCorps VISTA, Retired Senior Volunteer Program (RSVP), vendors, community members, and other service organizations. Such heavy use of volunteers demonstrates the importance of markets' having uniform and written procedures available for all to follow and adequate training for each person involved.



Why does accepting SNAP at farmers markets take so much time?

For a farmers market to accept SNAP Bridge Card payments, market staff must learn to operate and troubleshoot a point-of-sale device, staff that device during each market day, explain to first-time users how the system works, train vendors to use the system, secure and manage market scrip or tokens, keep track of each day's sales, pay vendors for their SNAP sales, develop and conduct an effective outreach program to let SNAP customers know that they are welcome, monitor third party processor charges – and raise money to support their work year after year.

What other forms of payment do farmers markets accept?

Farmers markets that accept SNAP Bridge Cards may also accept other forms of payments, too.

WIC Project FRESH and Market FRESH (formerly Senior Project FRESH) were the most commonly accepted, with 79% of the markets accepting them. Next was Double Up Food Bucks at 69%. Nearly half (45%) of markets reported accepting credit cards and the same percentage for debit cards. Finally, 11% of markets reported accepting WIC Cash Value Benefits and Summer EBT for Children; these markets were participating in a pilot project being coordinated by the Michigan Department of Community Health WIC Division. Other forms of payment reported included cash, checks, vendor acceptance of credit/debit, coupons, local currency, prescription vouchers, payroll deduction for employees of specified organizations and WISEWOMAN (a Michigan Department of Community Health program).



How does the Double Up Food Bucks (DUFB) program work?



DUFB is an incentive program facilitated and funded by the Fair Food Network that matches SNAP purchases up to \$20 per day at participating farmers markets. Of the markets responding to this survey, 26% participated in DUFB, and they reported a very positive experience. Many markets credited DUFB as a key factor in their increased 2012 SNAP sales and acknowledged the program's assistance with outreach.

What technology do farmers markets use to conduct SNAP Bridge Card transactions?

Most use a central point-of-sale device plus scrip or tokens to facilitate SNAP Bridge Card transactions, with 50% using a hard-wired device and 36% a wireless device. In a few markets (14%), each farmer/vendor has his or her own wireless point-of-sale device and conducts transactions directly with SNAP Bridge Card users at their booth.

Are farmers required to participate?

Markets vary considerably in how they support vendor participation in the SNAP Bridge Card program. Figure 1.3 to the right shows market policies regarding vendor participation.

How often do the farmers get paid?

Frequency of vendor reimbursement varies from market to market, with once a week and once every two weeks being most common.

What methods are most effective for markets to reach families that use SNAP?

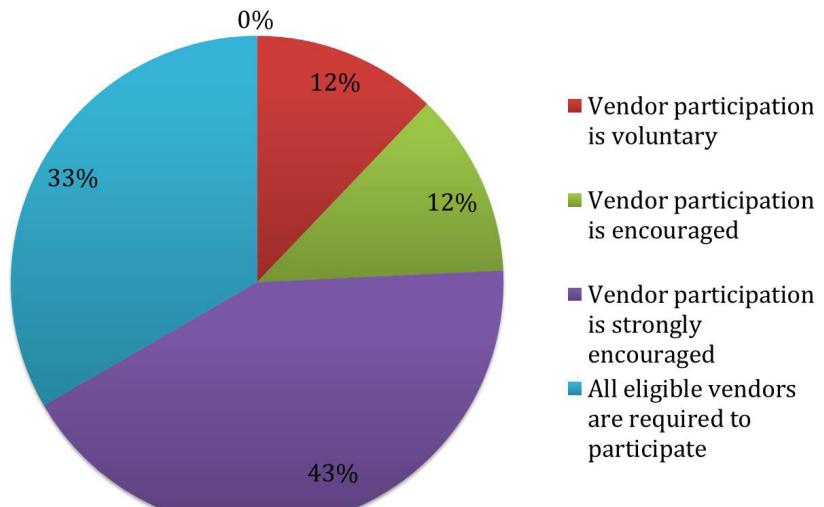
During 2012, markets reported that their most effective outreach strategies were word-of-mouth, working with community partners, signs and banners, flyers and posters, and social media. Word-of-mouth gains in importance as markets develop a history with SNAP and it is no longer a new program in many parts of the state of Michigan. Many markets have found community partners who are already connected to folks who use SNAP. Signs, banners, posters and flyers provide important on-the-spot reminders. And social media is both affordable and growing in use.

What does all this mean?

Farmers markets in Michigan are widely regarded as national leaders in their acceptance of SNAP benefits. As the data show, markets continue to grow the program, with benefits to Michigan families, farmers and communities.

But significant challenges still exist. Technology is problematic for many markets. It can be very expensive, it may not be reliable, and because most markets are very small accounts, they may find it difficult to get good service. This can be a fairly complex program to provide – especially when tasks are shared across a volunteer staff. There is no question that accepting SNAP costs markets money, money that is extremely difficult for them to find. Most farmers markets in Michigan operate as non-profits or as public entities and many are staffed entirely by volunteers. The educational support and coordination that MIFMA provides is also costly, requiring that funds be raised to continue it. The paradox, of course, is that the more successful SNAP purchasing at farmers markets becomes, the greater the cost to the markets and to MIFMA in finding the time and dollars to support it. Start-up grants won't do the trick; sustainable support is needed to continue and expand this important program.

Figure 1.3 Farmers Markets' Policies on SNAP Vendor Participation



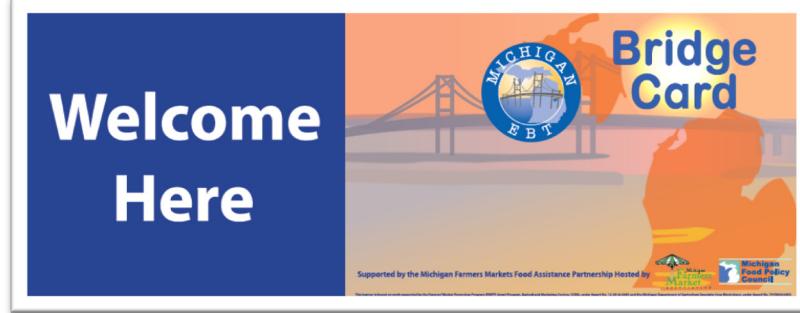
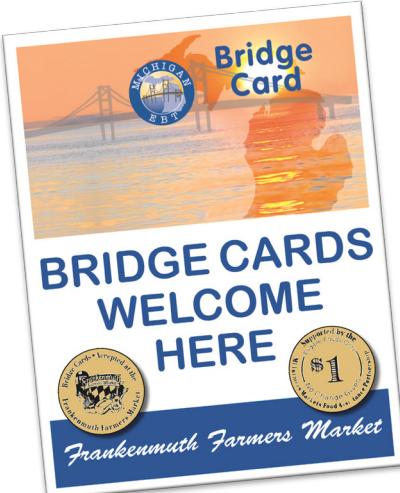
SNAP at Farmers Markets by the Numbers

In this table, we provide a data set summarizing many of the survey questions asked and all answers tabulated.

Indicator	2009	2010	2011	2012
Markets accepting SNAP Bridge Cards	26	49	77	95
Organizations managing farmers markets that accept SNAP Bridge Cards	25	42	70	94
Survey responses	26	48	55	90
First year markets	6	21	31	27
Year round markets	6	6	10	10
SNAP sales	\$297,078	\$705,969	\$898,194	\$1,096,590
SNAP sales at first year markets	\$32,488	\$35,645	\$50,030	\$59,477
Percent of SNAP sales at first year markets	11%	5%	2%	5%
Range of SNAP sales per market	\$50 - \$100,000	\$50 - \$246,791	\$17 - \$327,674	0 - \$323,682
Average SNAP sales per market	\$12,378	\$17,219	\$11,665	\$12,593
Median SNAP sales per market	\$3,334	\$1,146	\$1,713	\$1,815
Average SNAP sales at first year markets	\$5,4145	\$2,228	\$1,614	\$2,203
Average SNAP sales at experienced markets	\$13,229	\$23,940	\$21,632	\$16,462
Total SNAP transactions	7,335	22,560	51,816	51,399
Range of number of transactions per market	33 – 4,175	2 – 11,816	3 – 16,160	0 – 15,953
Average number of transactions per market	489	683	1,080	734
Average number of SNAP transactions for first-year markets	136	134	160	136
Average number of SNAP transactions for experienced markets	617	1,149	1,631	762
Average SNAP consumer transaction	\$18	\$16	\$16	\$21
Average SNAP consumer transaction for first year markets	\$16	\$20	\$17	\$18
Average SNAP consumer transaction for experienced markets	\$18	\$14	\$16	\$22
Average SNAP consumer transaction for markets participating in DUFB		\$15	\$16	\$16
Average SNAP consumer transaction for markets not participating in DUFB		\$17	\$18	\$20
Markets reporting a decrease in SNAP sales from previous year	0	3	3	16
Percent of SNAP sales represented by unredeemed currency statewide	12%	4%	9%	6%
Range of SNAP sales per market represented by unredeemed currency	0 – 36%	3 – 22%	2 – 31%	0 – 55%

Indicator	2009	2010	2011	2012
How markets approach vendor participation				
Voluntary	26%	2%	6%	12%
Encouraged	9%	9%	15%	12%
Strongly recommended/encouraged	35%	55%	50%	42%
Required	30%	30%	15%	33%
Average number of eligible vendors/market	31	22	27	24
Percent of eligible vendors participating statewide	86%	95%	87%	91%
Total number of eligible vendors in Michigan at responding markets	517	913	1,405	1,792
Range of number of eligible vendors/market	10 - 100	2 - 125	5 - 120	2 - 132
SNAP sales vendor reimbursement frequency				
Weekly	58%	43%	38%	29%
Every two weeks	26%	20%	32%	28%
Monthly	16%	17%	23%	21%
On demand	5%	11%	4%	10%
Other				10%
Markets that accept debit and credit in addition to SNAP	58% credit 53% debit	43% credit 48% debit	43% credit 46% debit	45% credit 45% debit
Markets using wireless point-of-sale devices	47%	51%	53%	36%
Accounting methods				
Paper, receipt book	63%	89%	75%	81%
Excel	53%	50%	60%	57%
QuickBooks	32%	26%	26%	21%
I-Pod Mobile Market+				11%
Total time per month dedicated to accepting SNAP Bridge Cards at MI farmers markets		1,715 hours per month	2,947 hours per month	4,065 hours per month
Average hours/market spent facilitating SNAP Bridge Card acceptance		43 hours per month	61 hours per month	50 hours per month
Range of time/market spent facilitating SNAP Bridge Card acceptance		3 – 280 hours per month	2 – 500 hours per month	2 – 217 hours per month
Percent of people who have primary responsibility for managing SNAP Bridge Card sales who are paid (employees, contractors, etc.)		81%	83%	77%
Average number paid staff/market who help facilitate SNAP Bridge Card sales		1.7	1.9	1.7

Indicator	2009	2010	2011	2012
Average number of volunteers/market who help facilitate SNAP Bridge Card sales		1.4	1.5	1.5
Range of paid staff/market who help facilitate SNAP Bridge Card sales		0 - 5	0 - 6	0 - 7
Range of volunteer staff/market who help facilitate SNAP Bridge Card sales		0 - 25	0 - 6	0 - 20
Average time/market spent by paid staff to facilitate SNAP Bridge Card sales		17 hours per month	24 hours per month	35 hours per month
Range of time/market spent by paid staff to facilitate SNAP Bridge Card sales		1 – 80 hours per month	1 – 105 hours per month	1 – 175 hours per month
Average time/market spent by volunteers to facilitate SNAP Bridge Card sales		9 hours per month	14 hours per month	15 hours per month
Range of time per market spent by volunteers to facilitate SNAP Bridge Card sales		1 – 60 hours per month	2 – 96 hours per month	1 – 80 hours per month
Value of volunteer hours spent accepting SNAP Bridge Cards at Michigan farmers markets: based on the U.S. Bureau of Labor Statistics dollar value of volunteer time multiplied by the average volunteer hours spent per market per month and the average number of months per season a market is open.		\$49,649	\$156,577	\$155,952
Effective outreach strategies ranking	1. Signs 2. Word of mouth 3. News-papers 4. Flyers 5. Working with community partners	1. Signs 2. Working with community partners 3. Word of mouth 4. Flyers 5. News-papers	1. Signs 2. Word of mouth 3. Working with community partners 4. Print media 5. News-papers	1. Word of mouth 2. Signs & banners 3. Working with community partners 4. Print media 5. Social media



Thanks to the following farmers markets for responding to the MIFMA survey! Without their cooperation and support, this report would not have been possible.

100-Mile Market and Kalamazoo Farmers' Market	Eaton Rapids Medical Center Farmers Market	Northeast Michigan Regional Farm Markets
Ada Farmers' Market	Edmore Farmers Market	Northwest Detroit Farmers' Market
Allen Street Farmers Market	Escanaba Farmer's Market	Oakland Avenue Farmers Market
Ann Arbor Farmers Market	Escanaba Farmers Market	Original Farmer's Market in Owosso
Ann Arbor Westside Farmers Market	Flint Farmers' Market	Pellston Farmers Market
Bath Farmers Market	Frankenmuth Farmers Market	Plainfield Farmers Market
Battle Creek Farmers Market Association	Fulton Street Farmers Market	Porter School Farmers Market
Benton Harbor Farmers Market	Grand Blanc City Farmers Market	Richland Farmers' Market
Boyne City Farmers Market	Greenville Farmer's Market	Saline Farmers Market
Byron Farmer's Market	Grow Benzie	Sara Hardy Downtown Farmers Market
Canton Farmers Market	Gwinn Farmers Market	South Lansing Farmers Market
Charlevoix Farmers Market	Hemlock Farmers Market	Southeast Area Farmer's
Chelsea Farmers Market & Bushel Basket Market	Holland Farmers Market	Sowing Seeds Growing Futures Farmers Market
City of Big Rapids Farmers Market	Holt Farmers Market	Spectrum Health Medical Center Farmer's Market
City of Melvindale, DDA Farmers Market	Howard City Farmers Market	Springfield Farmers' Market
City of Springfield Farmers Market	Hudsonville Farmers Market	Texas Township Farmers' Market
Dearborn Farmers and Artisans Market	Imlay City Farmers Market	The Green Market at Allegiance Health
Detroit Eastern Market	Jackson Mine Farmers and Crafters Market	Vantage Point Farmers Market
Dexter Farmers Market	Lansing City Market	Vicksburg Farmers' Market
Douglass Farmers' Market	Lapeer Farmers' Market	Wayne Chamber of Commerce Farmer's Market
Downtown Bay City Farmers Market	Leelanau Farmers Market Association	Wayne Metro Inkster Farmers Market
Downtown Jackson Grand River Farmers Market	Lincoln Park Farmers Market	Wayne Metropolitan C.A.A. - Inkster Farmers Market
Downtown Marquette Farmers Market	Manistee Farmer's Market	Westside Farmers Market
Downtown Owosso Farmers Market	Menominee Historic Downtown Farmers Market Assn.	WSU Farmers Market
Downtown Saginaw Farmers' Market	Meridian Township Farmers Market	Wyandotte Farmers Market
Downtown Sparta Farmers Market	Metro Health Farm Market	YMCA Farmers Market and Veggie Van
Downtown Ypsilanti Farmer's Market	Milford Farmers' Market	Ypsilanti Depot Town Farmers' Market
Dundee Farmers Market	Monroe Farmer's Market	
East Lansing Farmer's Market	Munising Farmer's and Artisan Market	
Eastside Farmers Market	Muskegon Farmers Market	
	New Baltimore Farmers Market	

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. MIFMA's work to increase food access is lead by its Food Assistance Partnership.

About the Food Assistance Partnership

Partners and members of MIFMA's Food Assistance Partnership believe that everyone should have access to fresh, healthy, local food and that farmers markets are a great place to purchase fresh Michigan produce and to connect with local farmers and your community.

MIFMA's 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 the Supplemental Nutrition Assistance Program (SNAP); Farmers Market Nutrition Program/Project FRESH for both Women, Infants and Children's (WIC) clients and seniors; WIC Cash Value Benefits; incentive programs; and similar programs.



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