

*Maximizing CalFresh Usage at
Farmers Markets Through Incentives*

MARKET MATCH

SNAPing Up Benefits for Farmers & Shoppers



by
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for
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Oakland, CA

Roots of Change

A PROGRAM OF THE PUBLIC HEALTH INSTITUTE



market match
making fresh affordable



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EXECUTIVE SUMMARY

ROOTS OF CHANGE (ROC) conceived the **California Market Match Consortium (CMMC)** to exemplify a central tenet of its theory of change: Actions to improve the food system should seek to solve multiple problems to create transformative synergy. The CMMC was designed to fulfill three goals to increase the promotion and marketing of specialty crops through California certified farmers markets, farm stands and community-supported agriculture (CSA) farms: 1) to expand the income of small and medium-sized fruit and vegetable growers; 2) to increase access to fresh fruits, nuts and vegetables by a consumer base that uses food assistance programs, specifically reaching the underserved communities that suffer disproportionately from nutrition-related diseases; and 3) to demonstrate the power and efficacy of coordinated statewide action by a team of motivated community-based organizations.

ROC's approach has worked. CMMC has aided more than 840 specialty crop farmers and 37,000 federal benefit customers. By linking organizational partners in 16 California counties, it has rewired communities around a farmers market core. The consortium is ROC's most robust example of how broad-based NGO collaboration can have measurable impact on the entire state and influence the nation.

Actions to improve the food system should seek to solve multiple problems to create transformative energy.

In 2009, ROC received from the **California Department of Food and Agriculture (CDFA)** the first of four grants totaling \$1.9 million from the \$14 million to 17 million

in Specialty Crop Block Grant (SCBG) money California is awarded annually under a 2008 Farm Bill provision. This money catalyzed 134 farmers markets to expand sales of specialty crops to low-income people receiving CalFresh or SNAP (Supplemental Nutrition Assistance Program) benefits.

During the 2009-10 pilot year, six partners expanded EBT (Electronic Benefit Transfer) access to 46 farmers markets in six counties, spurring fundamental changes in buying patterns by federal nutrition benefit program clients. A match program offered EBT cardholders an

incentive bonus based on the value of fruits, nuts and vegetables they purchased at eligible farmers markets. Within the first two years, the CMMC had expanded to 17 counties, covering the families most in need.

Subsequently, the consortium leveraged additional CDFA SCBG dollars with matching philanthropic support to increase the number of farmers markets with EBT access and Market Match, and increased regional and statewide access to federal nutrition benefit clients. ROC continuously added new partner organizations, expanding CMMC's regional reach and increasing partnerships with local NGOs and agencies working to connect vulnerable communities with farmers markets. By 2012, 32% of all California certified producers were participating in CMMC. They generated total project sales of \$879,131 in 2012, a \$263,000, or 43%, increase from 2011 (\$616,437), and a \$555,000, or 171%, increase from the pilot year (\$324,350).

The sustained growth in EBT sales and EBT customers since the project's 2010 inception are the result of multifaceted efforts. CMMC partners conducted outreach and formed strategic partnerships with WIC offices, public health, agricultural commissioners, school districts, hospitals, housing development

organizations, senior centers, local churches, food banks, food pantries, television and radio stations, newspapers, local businesses, city officials, public transit agencies, and more than 100 community-based organizations serving local residents. Their expansive multilingual promotion, advertising and outreach campaign reached California's many diverse communities in English, Spanish, Hmong, Punjabi, Vietnamese and Chinese.

Now in its fourth year, ROC is passing leadership of Market Match to the **Ecology Center**, bringing an expanded vision and required additional focus to move the Market Match program into its next phase of development. Along with the partners in the CMMC, the

Ecology Center will standardize Market Match across the state and move from a highly successful pilot to a ubiquitous statewide program. Partners are currently benefiting from a consistent identity using their new Market Match branding, and are working to unify

the program across markets while maximizing the impact, in order to better communicate about the program to customers, farmers and market managers.

The return on investment (ROI) revealed in this report demonstrates the power of match-incentive funds in attracting additional low-income customers to farmers markets. Market Match has become a key tool, notable for its measurability.

The ROC vision of a wider, more holistic system of farmers markets and consumers connected to one another in a healthy and resilient community is beginning to emerge. Even as farmers markets continue to grow in size and number, we are challenged to be inclusive. Together, community partners across California are inviting members of low-income communities to the table, and invitations are being accepted. The partnerships within CMMC and local communities have begun to yield results that strengthen a sustainable food system for all.

Just as farmers markets become more vital in addressing community food insecurity, they aid the survival of California's family farms. However, the right technology must be in farmers' hands for them to serve all Californians, and they need assistance from farmers markets to access customers. To reach those with the greatest need, markets need sufficient funding, government partnerships and financial incentives.

With the Ecology Center at the helm and continued participation of foundations, community organizations, the CDFA, **California Department of Public Health**, market managers and nutrition benefit clients, CMMC will become a statewide program serving California specialty crop farmers in the critical mission of offering the freshest locally grown, affordable produce to all Californians.



CalFresh cards are processed at the farmers' market on wireless Point Of Sale devices.

BACKGROUND

ALONG WITH INTEREST from Congress, farmers, consumer groups, the faith community, and local businesses, many social influences contributed to America's renewed interest in purchasing fresh and locally grown produce directly from the farmer. Hollywood, independent and local films educated the public about the national farm crisis of the 1980s and the value of saving farmland, with farmers trying to save themselves by connecting directly with consumers. Farmers and writers like **Wendell Berry** ("The Unsettling of America") and **Mas Masumoto** ("Epitaph for a Peach"), **Eric Schlosser** ("Fast Food Nation"), **Michael Pollan** ("The Omnivore's Dilemma") and **Marion Nestle** ("Food Politics") brought food system challenges before the public. A floodgate of social media, websites, blogs and other new vehicles opened up as lay people weighed in on farm and urban issues from GMOs and CAFOs to obesity and food justice. As a result of this mixed education, a substantial segment of American consumers have become more aware of the food system, and caring about what they eat.

The health care industry has responded to diseases resulting from the degrading food system, a portion of the public has turned frustration into hope, becoming involved in innovative food production and marketing schemes. Farmers found fans on Facebook and at farmers markets as they took control of their own marketing future. They tested Community Supported Agriculture models and online marketing as they crafted unique marketing for their farms. Helping farmers markets gain credibility were an aggressive array of food entrepreneurs, with everything from chocolate to curries, pita bread to pickles. Together, they found support from environmentalists, animal activists, doctors, locavores and people who simply love good, healthy food. The social matrix continued to evolve as farmers markets expanded and improved, responding to a wider array of customers.

The result? 800 farmers markets in California, of 7,864 across the United States. Not only does California have the most markets (USDA website), it is has the most farmers, with 2,628 certified producers of specialty crops in 2012 (conversation with Steve Patton, CDFA, March 11, 2013).]

However, California farmers markets lost millions of EBT dollars when Congress created an EBT system for SNAP (food stamp) clients. ROC

saw that low-income consumer health and farmer income suffered. ROC created an industry group, CMMC, to address the problem on a large scale, building partnerships across the state that helped attract EBT clients to use their dollars at farmers markets in a top-up incentive program.

CMMC is having measurable impact, aiding more than 840 specialty crop farmers and 37,000 federal benefit customers. By unifying 100 organizational partners in 17 California counties, it has rewired communities around a farmers' market core. The consortium is ROC's most robust example of how broad-based NGO collaboration can have measurable impact on the entire state and influence the nation.

The nutrition incentive program has caught the attention of CDFA, USDA and Congress. ROC is partnering on a national cluster evaluation project, the results of which were presented in the 2012 and 2013 Farm Bill debates in support of a \$100 million Fresh Fund for nutrition incentives. Congress has demonstrated significant interest in nutrition incentives, and both the **House and Senate Agriculture Committees** included incentives in their proposed Farm Bill bills. If Congress funds incentives, state and private philanthropists will need to provide a match to the federal funding.

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SPECIALTY CROP FARMERS AND

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FEDERAL BENEFIT CUSTOMERS

CALIFORNIA FARMERS' MARKET HISTORY



At its start, the abundance of the Davis Farmers Market was more limited.

CALIFORNIA AND NEW YORK were at the forefront of the farmers market revival movement. The **Davis Farmers' Market** began in 1976, as did New York City's first Greenmarket, along with scattered others, such as Des Moines. Simultaneously, the federal Farmer-to-Consumer Direct Marketing Act of 1976 led to many research efforts by extension programs and the establishment of organizing efforts in many state departments of agriculture.

In 1977, CDFA established regulations allowing for the development of Certified Farmers' Markets (CFMs), wherein specialty crop farmers could sell their fruits, nuts and vegetables directly to the public, exempt from the standard packaging regulations that have been critical to California's dominance in the world's fresh

produce marketplace. These regulations were a response to the clamor from farm and consumer groups concerned about the lack of a free market system wherein farmers could have some control over price, and consumers could have improved access to fresh, higher-quality produce.



**Davis Farmers
Market manager
Randii MacNear in
the early days.**

Earlier the faith community linked poverty to the lack of access to healthy food and targeted low-income neighborhoods without supermarkets. The **Southern California Ecumenical Council's Interfaith Hunger Coalition (IHC)** decided to establish seven farmers markets over a three-

year period in what are now known as food deserts. Their first was in Gardena, which opened June 23, 1979. Coincidentally, the **American Friends Service Committee (AFSC)** addressed the needs of many Asian farmers and consumers with their first market in Stockton, which opened the same day. While IHC and AFSC were

two early faith organizations, others followed their lead and inspiration in California and across the country, working to address low-income food access.

Chambers of Commerce have started markets to revive their central business core, while supermarkets and malls offer space in other communities. Collectively, businesspeople realized substantial economic benefits could be gained by collaborating with farmers markets that attract people ready to spend. One of the first cities to recognize this was the **City of Santa Monica**, which established a downtown market

in 1981 and now operates four markets benefiting farmers with \$16 million in sales annually. Local government elsewhere began committing significant funds for market development to support their downtown or community development goals. Most California cities have been helpful in site identification, signage, promotion, exempting farmers from business license requirements, and other activities.

More recently, health care organizations have become involved in market development as a preventative measure. In 2003, **Pacific Coast Farmers' Market Association (PCFMA)** created a momentous partnership with **Kaiser Permanente (KP)** to host two of the first hospital-based farmers markets nationwide. KP facilities now host 41 California markets, 13 operated by PCFMA. A 2012 study, "Kaiser Permanente's Farmers' Market Program," noted that farmers markets are an innovative strategy to increase healthy nutrition environments, addressing rising levels of obesity and poor nutrition that contribute to chronic diseases. Of 2,435 market patrons surveyed, 74% report eating more fruits and vegetables, and 71% eat more variety of produce as a result of coming to the market (*DeAnn Crompt, Allen Cheadle, Loel Solomon, Preston Maring, Elisa Wong, Kathleen M. Reed, published online March 20, 2012, Journal of Agriculture, Food Systems, and Community Development, 2(2), 29-36.*

On a national level, the attempt to attract low-income residents has been aided by \$4 million in 2012 funding from the **United States Department of Agriculture (USDA) Food and Nutrition Service** to outfit more farmers markets with wireless SNAP point-of-sale equipment. The USDA has increasingly committed to support local and regional food systems, and to increase consumer access to fresh, healthy food through an array of grant programs.

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ROOTS OF ROC & THE CMMC

IN 1999, three foundations (**W.K. Kellogg, Clarence E. Heller and Columbia**) began an effort to galvanize philanthropic colleagues and nonprofits to become more effective in efforts to improve the food system. This began what is now 14 years of systemic thinking and strategic action. ROC has been a leader in supporting a fundamental shift in momentum, working with food and farming advocates throughout California to unify their energy in making real change and transforming the food system. Since 2006, ROC has used \$13 million in funding, the power of relationships, strategy and expertise to accelerate the formation of a healthy, vibrant, equitable and sustainable food system. Early on, ROC identified farmers markets as a nexus for producers, the public and food entrepreneurs. They are places that embody ROC values of collaboration, regional identity and public commitment to more localized food systems.

CMMC's roots go back to 2008, when ROC contracted **August (Gus) Schumacher** and included as part of his focus technical support to the **International Rescue Committee (IRC)** in San Diego, which developed one of the nation's first two nutrition incentive pilots at its **City Heights Farmers Market**. As the market was the focal point of IRC activity for the refugee communities, IRC used the market to improve nutrition

and increase refugee farmer incomes. Two \$10,000 grants in 2008 and 2009 from Wholesome Wave (founded by **Paul Newman**, chef **Michel Nischan**, and Gus Schumacher) provided the seed money to the Fresh Fund, which was used to match SNAP,

WIC and SSI purchases. For every \$10 of federal benefits spent at the farmers market, customers received an extra \$10 from the Fresh Fund. Gus also convinced the **San Diego County Board of Supervisors** to provide an additional \$50,000 over two years, and helped the **San Diego County Department of Public Health** with a major CDC health grant dedicated to development of local food systems, including a local food hub, with \$240,000 for the Fresh Fund. In April 2010, First Lady Michelle Obama visited this IRC project and lauded the City Heights Farmers Market

Fresh Fund nutrition incentive program in her recommendations for communities seeking to participate in her "Let's Move" campaign. Joining the First Lady was Dr. Robert Ross of the California Endowment, who announced City Heights as one of 14 targeted areas for the Building Healthy Communities initiative, a partner of Let's Move (www.nbcsandiego.com/news/local/First-Lady-Making-San-Diego-Stop-90892069).

In early 2009, ROC submitted a \$500,000 proposal to CDFA for creation of a California farmers market consortium, using the IRC model to connect SNAP recipients to locally grown produce sold in farmers markets. This was the first of four grants totaling \$1.9 million that ROC has received so far from the \$14 million to 17 million in SCBG money that California is awarded annually under a 2008 Farm Bill provision. They succeeded in founding the consortium, which catalyzed 134 farmers markets in 17 counties to increase the consumption of fresh fruits, nuts and vegetables by 37,000 low-income families, while building sales for 840 sustainable specialty crop -farmers.

In 2003, when paper food stamps switched to EBT cards, California's farmers markets were left behind.



Farmers markets are drawing increasing clientele and generating meaningful revenue for farmers due to the diverse, delicious and healthy mix of fresh fruits and vegetables, known as “specialty crops”.

For ROC’s partner organizations, CMMC focused additional resources on addressing the digital divide that occurred when Congress converted Food Stamp paper coupons to SNAP EBT cards in 2001. This move was a devastating three-pronged blow for the farmers market industry: health losses to needy low-income customers; financial losses for market farmers; and social, cultural and economic impacts on the markets themselves.

With no access to the phone lines or the electricity required to process the cards, small farmers were effectively locked out of the SNAP program. The congressional electronic mandate compounded the challenge of an already-low participation rate by families eligible for SNAP, or CalFresh, as it is known in California. From 2005-

2007, the CalFresh participation rate was only 48-50% of eligible recipients, compared with a national average of 66%. Participation by the working poor was even more dismal: 33-35%. The consequence—as outlined in **California Food Policy Advocate’s** 2009 report “Lost Dollars, Empty Plates”—was a loss of \$2.114 billion in food purchasing power for Californians (see Appendix B for rates in partners’ 17 counties).

In response to low participation, the Ecology Center, running markets in Berkeley, California, pioneered the central point-of-sale (POS) model, which allows SNAP customers to run their EBT cards at a central point in the market, receive EBT scrip and spend it with the farmers. This system made EBT available to farmers through a system that replicated the previous paper system, while

To date, the Ecology Center has assisted more than 250 markets in establishing EBT access with hands-on technical support, vendor resources, and marketing and promotional tools.

minimizing the burden on farmers. Working with farmers markets around the state, the Ecology Center troubleshooted the barriers of EBT adoption, including issues of fraud prevention, promotion to EBT customers, farmer education, bank accounting and record-keeping. To date, the Ecology Center has assisted more than 250 markets in establishing EBT access with hands-on technical support, vendor resources, and marketing and promotional tools. However, SNAP redemption

at farmers markets never fully recovered, and markets needed an additional incentive to draw low-income customers back to the market.

By 2009, ROC and its CMMC partners understood several essential and corollary needs related to scaling up together:

- EBT income for survival of certain farmers markets
- increased revenue for specialty crop farmers to ensure their market participation
- education about EBT availability to increase the number of low income, underserved consumers
- a branded incentive to stimulate the return of low-income customers
- expanded local partnerships to build a sense of ownership
- CMMC partner collaboration to maximize outcome for effort

During the 2009–10 pilot year, six partners expanded EBT access to 46 farmers markets in six counties, spurring fundamental changes in buying patterns by federal nutrition benefit program clients. A top-up program offered EBT cardholders an incentive bonus based on the federal benefits they used at eligible farmers markets.

For instance, consumers debiting \$10 from their EBT cards might receive \$5 or \$10 (depending on the market) of additional tokens to spend solely on fruits, nuts and vegetables.

Within the first two years, the CMMC had expanded to 17 counties. Subsequently, the consortium leveraged additional CDFA SCBG dollars with matching philanthropic support to increase the number of farmers markets with EBT access and Market Match, and increased regional and statewide access to federal nutrition benefit clients. ROC continuously added new partner organizations, expanding CMMC's regional reach and increasing partnerships with local NGOs and agencies working to connect vulnerable communities with farmers markets. By 2012, 840 farmers sold their specialty crops at participating markets and benefited from Market Match, representing 32% of all California certified producers. During this period, ROC partnered with the Ecology Center to seamlessly link the Farmers' Market EBT access program to the Market Match EBT incentive program.

Now in its fourth year, ROC is passing leadership of Market Match to the Ecology Center, bringing an expanded vision and required additional focus to move the Market Match program into its next phase of development. Along with the partners in the CMMC, the Ecology Center will standardize Market Match across the state and move from a highly successful pilot to a ubiquitous statewide program. Partners are currently benefiting from a consistent identity using their new Market Match branding, and are working to unify the program across markets while maximizing the impact, in order to better communicate about the program to customers, farmers and market managers.

CMMC PARTNERS

OVER THE FOUR-YEAR GRANT PERIOD, ROC has developed a strong set of partners within the CMMC. ROC chose partner organizations working with or operating farmers markets throughout California to establish the basis for a learning community that shares best practices on how to operate an EBT project and administer Market Match. Market Match partners conduct outreach to hard-to-reach populations, and connect farmers markets with community health, economic and social development. The consortium meets in person twice a year to share what has worked around outreach, match rates, surveying, promotion and other aspects of the program. Monthly conference calls continue the dialogue and strategizing around long-term program viability.



Read about ALBA's wetlands restoration project at www.albafarmers.org.

Agricultural and Land-Based Training Association (ALBA)

ALBA provides educational and business opportunities for farm workers and aspiring farmers to grow and sell crops grown on two organic farms in Monterey County. They develop tomorrow's farmers and sustainable agriculture leaders, grow marketing alternatives, and enhance biological diversity and protection of natural resources—all necessary components of a more just and sustainable food system. Serving a primarily Latino audience, ALBA believes that for limited-resource and small farmers to gain a foothold within California's highly competitive farm sector, they must have access to information, land, markets and operating capital. Due to its marketing focus, ALBA became one of CMMC's founding partners. As a third-party processor, they coordinate EBT processing for 10 farmers markets in Monterey, San Benito and Santa Cruz counties. Without them, there would be no EBT access for residents of King City, Soledad, Hollister, Watsonville, Live Oak, Felton, Marina, Pacific Grove, Alisal (E. Salinas) and Natividad.



To view one of AIM's promotional devices—a farmers' market flash mob—click www.agriculturalinstitute.org.

Agricultural Institute of Marin (AIM)

AIM promotes a viable food system by educating the public about the nutritional and economic benefits of buying locally grown food directly from farmers. AIM unofficially began its CMMC participation in 2011 by taking advantage of the communication offered through correspondence with ROC staff, conference calls and the CMMC listserv. Using an incentive from **First Fund Marin**, AIM inspired low-income Marin County residents to make vegetable purchases. Match funds provided by the operator of the market's kids jump house encouraged SNAP purchases by low-income shoppers with kids up to 5 years of age. In 2011, with KP and **Marin Community Foundation** funding, AIM targeted outreach to EBT recipients and started a Market Match program at its four Marin County markets. AIM surpassed its goal of doubling EBT dollars, expanding to \$17,000 in benefits by 2011, followed by a 154% EBT increase in 2012. With ROC and CMMC support in 2012, AIM expanded EBT to three East Bay markets and one in San Francisco, with \$42,876 in EBT and \$32,300 in Market Match, for \$75,176 impact on residents in the first year.



Read about ACDC's Market Match fundraiser or watch a video of their urban farm stand at www.alchemistcdc.org.

Alchemist Community Development Corporation (ACDC)

Alchemist CDC is dedicated to nurturing the ability of Sacramento and Yolo county residents to shape the future of their neighborhoods and benefit equitably from development. ACDC was the first organization to take advantage of a new California law that allows a third-party coordinator of a farmer association to be the certified agency providing CalFresh processing to farmers markets. It has demonstrated the potential to bring more markets online, accepting CalFresh when the market owner is reticent, and has advised a Chico group that followed in its footsteps. ACDC is now processing CalFresh for six year-round markets and eight seasonal markets in its two-county area.



For more information, see: www.fresnoeoc.org.

Fresno County Economic Opportunities Commission (FCEOC)

Fresno County is the No. 1 agricultural county in the United States, with agricultural production valued at \$5.88 billion in 2011, and it has the highest poverty rate in California, 27.1 percent [Poverty in California, Public Policy Institute of California, 2010]. Given those two figures—high production and high poverty—it was appropriate for the FCEOC to be a founding partner of CMMC, which seeks to build farmer sales by addressing the food access challenge. As a third-party processor, FCEOC handles CalFresh processing for four farmers markets in Fresno County and one in Madera County as of 2012. Three of these are year-round: The Vineyard, Fresno and Manchester Center. Having used nearly \$16,000 of Market Match in 2012 on a 1:1 basis, it is shifting its approach in 2013 to address greater numbers of low-income residents and gain a greater benefit for their farmers by reducing the match to 40% of the EBT amount, with a \$10 maximum per-market day.



Find HALA's markets served at www.hungeractionla.org.

Hunger Action Los Angeles (HALA)

HALA advocates for expansion of CalFresh access and other anti-poverty measures in low-income communities across Los Angeles County (LAC). It assists farmers markets by handling Market Match, which they began in LAC. Noting the California Endowment's targeting of Long Beach, Boyle Heights and South Los Angeles for their Building Healthy Communities initiative, HALA used its own demographic knowledge to focus its EBT/MM efforts on some of the 40 CFMs (of 150) in LAC processing EBT cards. Its strategic geographical reach across a wide swath of the county's 11 million residents caused market managers with a social conscience to ask HALA for help in expanding CalFresh visibility with low-income residents through the Market Match incentive.



Listen to NCGA's radio ads at www.humfarm.org.

North Coast Growers Association (NCGA)

This farmer-run organization promotes farm-direct marketing and local purchasing by operating five Humboldt County farmers markets in Arcata, Eureka and McKinleyville. All have been seasonal since their 1978 debut, but Arcata Plaza became year-round in the winter of 2012, with sales above its normal-season midweek market. Having an EBT program since 2005, NCGA envisioned an incentive program for CalFresh and other low-income customers and asked to become a CMMC partner. With help from the county, and collaboration with 30 community organizations that it supports, NCGA has increased enrollment dramatically and recognized the potential for

Market Match to expand to more markets, farmers and customers. It reduced its 2012 match to reach more WIC and SFMNP recipients. NCGA's top priority is EBT under-enrollment, which it is addressing with a stronger presence in the outlying regions of their rural county, supporting more farm stands that accept EBT, and building partnerships with community centers and health clinics for outreach, education and possibly a fruit and veggie scrip program.



To read about its PCFMA's 25th anniversary, visit www.pcfma.com.

Pacific Coast Farmers' Market Association (PCFMA)

One of the nation's largest farmers market organizations, PCFMA, was a CMMC founding partner. Innovative to the core, it established the KP farmers market program and now operates 13 KP markets in six counties. Starting an EBT program in 2007, it began a top-up incentive in 2009, and expanded to nine farmers markets in two counties in 2010. By 2012, it institutionalized its program to serve clients at all 65 of its farmers markets in six Bay Area counties—Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara and Solano—half of which are year-round. In 2011 and 2012, PCFMA partnered with Fresh Approach to implement a Veggie Rx program with Health Trust support. Its chef staff provides regular cooking demonstrations, and its new Healthy Food/Healthy You program reaches low-income individuals through nutrition education and food preparation demonstrations at community-based organizations, WIC centers and farmers markets.



See the new Food Fight video at www.phatbeetsproduce.org.

Phat Beets

A food justice collective started in Oakland in 2007, Phat Beets supports social businesses and farmers of color. They have started a youth-led farm stand, a hospital-based youth market garden, a CSA box program and two farmers markets in North Oakland. Phat Beets' goal is to create a healthier, more equitable food system in North Oakland through providing access to fresh and affordable produce, facilitating youth leadership in health and nutrition education, and connecting small farmers to urban communities. It became a CMMC partner during the 2012 season.



Read more at www.coastsidefarmersmarkets.org.

Puente de la Costa Sur

Advocating for primarily Latino farmworker communities in San Mateo County, Puente de la Costa Sur (Community Resource Center for the South Coast) leverages resources that foster economic security while promoting health and wellness. It runs one community-based farmers market in Pescadero. Besides addressing education, youth employment, housing, medical care and transportation, its food security component also hinges on a farmer-run partner organization, **Coastside Farmers Markets**, operating seasonal farmers markets in Pacifica and Half Moon Bay. Coastside is run under the certificate of one producer, **Erin Tormey**, who is also the manager and EBT project manager. This organization runs on passion and principle, proving that a small organization can be effective, as they help 42 fruit and vegetable growers—along with 16 food vendors, six ranchers, three pastured egg producers, two dairies and two bakers—to build a local food system.



For more information, visit
www.seela.org.

Sustainable Economic Enterprises of Los Angeles (SEE-LA)

SEE-LA's mission is to promote and engage in self-sustaining community and economic development activities within Los Angeles, including sustainable food systems, social and cultural programs, and economic revitalization projects. Operating the largest farmers market in southern California since 1991, SEE-LA has leveraged Hollywood Farmers' Market fame to ensure lower-income access to markets in six underserved areas of Los Angeles such as Watts, Central Avenue and Echo Park. SEE-LA also operates nutrition education programs and a 1,500 sq. ft. community teaching and retail cafe, **The Farmer's Kitchen**, at its Hollywood venue.



Read more at
www.visaliafarmersmarket.com.

Visalia Farmers' Market

This long-established market supports the local food system by operating two farmers markets in Visalia and a new Tulare market, which opened in 2012, using EBT funding. While farmers were initially skeptical about ROC, the EBT program and a potential demographic shift in the customer base, one season of increased revenues has garnered their attention and praise. These two markets have revived to the \$1.2 million level after five years of rebuilding. The Visalia Farmers' Market used ROC support and Market Match to implement a collaborative strategy, developing community partners with compatible projects and clientele. Its success has given new life to its farmers, holding onto established customers, many of whom have fallen on hard times.



ecology center

Learn about Ecology Center's
 Farmers' Market EBT Program
 at [www.ecologycenter.org/
 food/](http://www.ecologycenter.org/food/).

Ecology Center

A 12th strategic partner, Ecology Center, has joined with ROC in providing significant support to build effective linkages between CMMC partners. Its credibility is based on experience operating four farmers markets in the San Francisco East Bay over the last 20 years, the Farmers' Market EBT Program—working since 2003 to bring EBT to more than 250 new farmers markets—and the currently forming **California Alliance of Farmers' Markets**, a statewide farmers market industry group. Ecology Center is also a partner with Wholesome Wave, implementing Veggie Rx programs in 2012 and 2013. As a CMMC leader, it will be scaling up the program impact starting in Los Angeles in partnership with HALA and SEE-LA through **First 5 Los Angeles** funding directed toward young children. Ecology Center is assuming leadership of CMMC in 2013.



Movement Building

CMMC partners have cultivated innumerable local partner relationships in their respective areas of the state. When viewed as a whole, these partnerships have a larger impact than this project's original SCBG funding. When viewed at the microscopic local level, they reveal a pattern of individuals, organizations and community leaders staking a claim and saying "Ya basta" (enough already). Together, community partners in every area of California want to address the poverty in their communities and build a more sustainable food system for farmers and eaters. Without all of them collectively, this project would not have reached 37,000 underserved families.

For example, HALA created many distinct relationships. Knowing that monolingual Chinese were living at a senior complex next door to the **Monterey Park Farmers Market**, HALA arranged for others to assist the seniors to get to the market, and provided Market Match to extend their SSI purchasing capacity. When HALA raised \$800 from **Mar Vista Farmers' Market** customers to address the low EBT participation rate, all funds were reinvested in the market's \$5/

day match program and EBT redemption rose 500% as eligible families signed up, became loyal customers and spread the word. The **East Hollywood** and **Griffith Park** neighborhood councils each donated \$2,500, and their logos were printed on vouchers for the new **East Hollywood Farmers' Market** organized by the **Thai Community Development Center**.

On a larger scale, the **San Mateo Health Department** leveraged thousands of dollars to pay for a Coastside Farmers' Markets staff person to build bridges to dozens of local organizations.

They also paid for a market EBT outreach coordinator. A farmer's wife was hired who is fluent in Zapotec, the common language of many local workers, which was critical in tackling low participation in a community with high eligibility.

The **Fresno County Health Department** provided a Community Transformation grant of \$11,200 with the help of the California Endowment, and **CalViva** Health donated \$1,000 to boost the Fresno SNAP impact. Countless other small and medium-sized contributions expanded the impact of this project, along with \$20,000 in individual contributions. The inspiration for these local contributions reflects back on the larger system's change efforts in the agricultural industry funded by foundations like Columbia and Clarence E. Heller, and the consistent support of CDFA, the state agency that granted organizational funds to create the consortium.

“The Valinda farmers market down the street from my house offered the Market Match whenever I used food stamps. I was able to feed my family organic and locally grown food at a low cost. The farmers market ended in October, but they will be back again in February. Thank you for providing a program like this; it helped me a lot.”

—SHERRY EBERMAN, SINGLE MOM, LONG BEACH CITY COLLEGE STUDENT

THE IMPACTS

Continuous support from CDFA through the SCBG Program has funded an effective EBT initiative in which ROC:

- fused partners into the California Market Match Consortium and added numerous local partners
- implemented top-up incentive programs
- matched funding from foundations, agencies, nonprofit organizations, individuals and farmers markets
- coordinated targeted outreach and advertising campaigns
- conducted cooking demonstrations using fruits and vegetables
- provided administrative and accounting services to all project farmers and markets
- partnered with Ecology Center as project manager

In 2012, California specialty crop farmers in CMMC farmers markets had EBT sales of \$879,131, a \$263,000, or 43%, increase from 2011 revenue (\$616,437), and a \$555,000, or 171%, increase from the pilot year (\$324,350). The sustained growth in EBT sales and EBT customers since the project began in 2010 are the result of the multifaceted efforts. CMMC partners conducted outreach and formed strategic partnerships with WIC offices, public health, agricultural commissioners, school districts, hospitals, housing development organizations, senior centers, local churches, food banks, food pantries, television and radio stations, newspapers, local businesses, city officials, public transit

Examples of promotional materials used by CMMC team members to promote use of EBT and Market Match at participating markets.

The collage features several promotional materials:

- Top Left:** A flyer with a purple onion background and the text "A Fresh Way to Shop" and "market match making fresh affordable".
- Top Right:** A flyer titled "Market Match Grows Your Dollars, Helping Your Family Eat Fresh, Be Healthy & Live Well" and "Market Match Hace Crecer Su Dólares, Ayudando A Que Su Familia Coma Comidas Frescas Y Viva Saludablemente Bien". It includes a testimonial about the benefits of farmers' markets.
- Middle Left:** A list of participating WIC offices: ALISAL WIC OFFICES, PACIFIC GROVE, MARINA, KING CITY, FELTON, WATSON, HOLLI, SOLEI, NATIVIDAD MED, and LIVE OAK / EASTSIDE.
- Middle Right:** A flyer with a green asparagus background and the text "A Fresh Way to Shop" and "market match making fresh affordable".
- Bottom Left:** A flyer with a purple onion background and the text "Una Manera Fresca de Comprar" and "cal fresh".
- Bottom Right:** A flyer with a green asparagus background and the text "Una Manera Fresca de Comprar" and "cal fresh".

Local activities influence federal policy

CDFA, USDA and Congress have taken an interest in nutrition incentive programs. Consequently, ROC partnered with Wholesome Wave on the East Coast, Fair Food Network in Michigan and Market Umbrella in New Orleans, for a national cluster evaluation project, which ran for two years beginning in 2011.¹ Cluster evaluation is a participatory research practice that is well-suited to inform the field of program practitioners and advocates, as well as the public, donors and policymakers about what the four partners do and the results achieved. The evaluation showed solid evidence of increased purchase of healthy foods by SNAP incentive customers and notable impact on the local farm economies. The partners believe that the cluster evaluation findings support their suggestion to members of Congress that a national farmers market SNAP incentive pilot program be implemented with a \$100 million SNAP incentive fund. As of the publication of this report in late 2013, both the House and Senate versions of the next Farm Bill contain language to that end. If adopted and the pilot proves effective, continued dependence on philanthropic dollars to support SNAP incentive funding will be significantly lessened.

agencies, and more than 100 community-based organizations serving local residents. Their expansive multilingual promotion, advertising and outreach campaign reached California's many diverse communities in English, Spanish, Hmong, Punjabi, Vietnamese and Chinese.

Aside from the language challenge, CMMC partners found many other barriers to address, including a perception of high prices; lack of time to shop and cook; unfamiliarity with vegetables and fruits; lack of knowledge about healthy diet choices; and limited and unfamiliar market hours. They created promotional material with clear locations, days and hours. They reinforced farmers markets as a viable market choice for healthy, fresh, local produce. While initially each CMMC partner had its own branding concept for EBT and top-up outreach, in 2011, they recognized the synergistic value of a unified branding strategy across all markets, leading to Market Match. The match amount was still left to individual partners, affected by the MM funds available, additional local match, supporters, media partners, the number of locally EBT-eligible individuals, their EBT customer goal, the size and season of

their markets, support of their health department and the depth of their advertising campaign.

The consortium evolved a new set of Market Match-branded materials including postcards, brochures, flyers, bus and newspaper ads, posters and radio public service announcements (PSAs). Using these professional templates, partners noted an increase in impact and found new interested local partners. For example, local radio stations gave NCGA free additional public and commercial radio spots (listen at www.humfarm.org), and **the Sutter Davis Hospital** website shows the Davis market logo with "Good health begins with farm-fresh food." With relatively small advertising budgets, CMMC partners tailored ads to their own needs and funding ability.

An estimated 1 million flyers, mailings and other Market Match materials covered the state, along with press releases, PSAs and advertising to local media and social media outlets, especially Facebook and Twitter, about the Market Match program. Targeted to neighborhoods with disproportionately poor health outcomes, these efforts had an immediate impact on EBT sales.

1. Kresge, Aetna, W.K. Kellogg and other foundations have been asked to provide \$1.3 million in grants to develop data gathered at 10 sites, three in California. Kresge confirmed the first \$500,000 on July 11, 2012. ROC will receive \$63,000 of that first grant to ensure accurate data collection at partner sites

“*The Adams & Vermont Farmers Market is a gem in our West Adams neighborhood! It is an essential part of my family’s life, since we purchase most of the fresh produce we eat from there. Not only are we able to choose from a variety of vendors, offering the freshest selections of produce, we’re supporting our community instead of a corporation that has yet to show its support for our community. Our farmers market offers a special opportunity to spend time with family, choose ingredients and plan meals together, and also educate our children on the importance of eating balanced diets for healthy brains and bodies.*”

—GLORIA TINAJERO,
PILATES TEACHER,
MOM, ADAMS & VERMONT
FARMERS’ MARKET
SUPPORTER

Expanded buying power incentives like Market Match often led to 150-500% increases in EBT transactions for markets. At the end of each season, consumer surveys were compiled, and in 2012, the consortium included a vendor survey. Nearly 800 consumer surveys were completed at 61 farmers markets statewide in 2012, and 200+ vendor surveys were filled out by specialty crop producers; this analysis will be shared with markets and farmers nationwide in 2013.

Market Match enabled farmers markets to address a consumer perception issue around farmers market prices. “**I thought farmers markets were only for wealthy people. Once I started working with the EOC, I was at the markets and I saw the products were beautiful. Now I realize the prices are affordable, even without the Market Match,**” admits Gabriela Romero, who now processes EBT and Market Match at five markets for the FCEOC. Gabriela has the credibility and passion to convince others, even getting **Univision Channel 2** and the **Fresno Bee** to do free coverage of her program. Realizing that the \$15,880 of Market Match had limited her impact in 2012 when she took over the EBT program, she is scaling back the top-up incentive to 40% in 2013, with a \$10 maximum daily (on \$25 or more), so she can reach more EBT customers and ultimately create more income for Valley farmers.

The Market Match program has been critical both to the sustainability of several new and existing farmers markets and to the growth of a loyal customer base for many new markets. To target areas of greatest need, HALA focused its EBT/MM efforts on some of the 50 CFMs in LAC with an EBT presence. It also noted the California Endowment’s targeting of Long Beach, Boyle Heights and South Los Angeles as food deserts. It relied on market managers with a social conscience—whether 30-year veterans or brand new—who sought out HALA to help them expand SNAP visibility with low-income residents. These included **Dale Whitney**, a pastor who helped start the **Long Beach Farmers’ Market** in 1980, which now operates five area markets, and

Greener Good Farmers’ Markets, which opened new markets in Long Beach and West Long Beach in October 2012. HALA also partnered to support new farmers markets operated by **Volunteers of East Los Angeles (VELA)** that received financial support through **Los Angeles County Supervisor Gloria Molina**. Their processing of EBT and Market Match facilitated new markets in unincorporated East L.A. and Valinda, target areas where SNAP participation rates are low.

Partners found that implementing the EBT program at their flagship markets like Oakland’s Jack London Square and Pleasanton led to greater public awareness that EBT was available at farmers markets. “**PCFMA’s implementation of EBT at all of our farmers markets was the right step for us to take that had ripple effects for EBT participation at Bay Area markets,**” according to **John Silveira**, PCFMA’s executive director. Aided by Market Match, EBT became so popular that other farmers markets and market systems began adopting the technology to accept SNAP/ CalFresh cards and other federal benefits.

CMMC found that the strong increase in EBT participation at farmers markets is directly attributable to Market Match. Prior to Market Match, EBT expansion was slow. PCFMA provided \$5 match tokens, with each debit of \$10 or more from a client’s EBT card. In most cases this match provided a 50% boost to a SNAP customer’s buying power. For 2011 and 2012, PCFMA had 14,700 EBT transactions, averaging \$17.47, for a total two-year EBT impact of \$256,800.

ACDC processed \$64,000 SNAP benefits in 2012, spurred by \$11,800 in Market Match funds. Its average SNAP customer transaction of \$16.31 increased 9% to \$17.84 with the introduction of Market Match, but when MM ended in late September, SNAP purchases rose to \$18.63, or 14% growth, per transaction the following month. Market Match had hooked customers on farmers market fresh produce, and when it ended, they continued to buy because they realized the value. The greatest growth was sustained at poor-



performing markets like **Sunrise Farmers' Market**, which doubled its average transaction from \$14.33 to \$28.37, and **Laguna Farmers' Market**, which increased from \$7.27 to \$19.16, or 164%. Their markets in Yolo County had a 163% increase in purchases, with the Davis Farmers Market showing expansion of 224% on Saturday and 293% on Wednesday, and **Woodland Farmers Market** experiencing 211% growth on Saturday.

Building on each year's experience, the consortium solidified an increasing number of strategic partnerships and improved its promotional materials and outreach. ROC continually expanded its goals, then surpassed them by involving ever-more partners and markets. The results, however, exceeded the expected sum of the parts. The very process of CMMC partners sharing ideas on monthly phone calls and, more importantly, convening twice annually, proved the value of rapidly evolving the program to match the increasing capacity of partners. Through shared learning, problem-solving and strategizing, the fiber of psychosocial support was woven into a collaborative CMMC identity. Sharing with each

other their mistakes or weaknesses, they gained confidence in their strengths; the partners became bonded, often consulting each other individually. Often, as presented later in the two case studies, they carried the same approach to their local partnership organizing. ROC's strategy in coalescing players and investing time and resources in team building enhanced CMMC's effectiveness. Involving one-third of the state's counties, the pilot initiative's success indicates the potential impact if the program is scaled up. The next challenge will be to expand the Market Match program throughout most, if not all, of California's markets.

The CMMC initiative improved access to fresh and healthy affordable food in many food deserts in the state while increasing revenue for California farmers. The success of Market Match in incentivizing farmers market participation by SNAP families in low-income areas was convincing, so much so that the board of PCFMA added \$33,000 of stall fees to expand the impact. As a result, PCFMA realized a 577% gain in market-to-market EBT sales over the period of 2009-2012.

MARKET MATCH ROI

EVEN WITHOUT MARKET MATCH being available to customers from January to March, PCFMA found that \$69,500 in Market Match at their 65 farmers markets had a 369% ROI in EBT expenditures for 2012. This figure prompted a business analysis of the ROI of additional Market Match dollars in 2012 over MM in 2011 as it impacted the growth in EBT purchases during the same period, using the formula $(2012 \text{ EBT} - 2011 \text{ EBT}) / (2012 \text{ MM} - 2011 \text{ MM})$. The data are all the more impressive knowing that Market Match includes about 30% distributed to people getting SSI, who currently cannot contribute to the EBT increase:

- **East Bay and San Francisco** – \$32,300 in Market Match in 2012 led to a \$42,876 EBT increase at four AIM markets, or a **132% ROI**.
- **Long Beach Farmers Market (est. 1980)** – An extra \$5,800 in Market Match over \$4,200 in 2011 led to a \$14,915 EBT increase, for a **257% ROI**.
- **Huntington Park Farmers Market** – An extra \$800 in Market Match over \$2,200 in 2011 sparked a \$3,230 EBT increase, or a **403% ROI**.
- **Davis Farmers Market (est. 1976)** – An extra \$696 in Market Match over \$385 during the same May–September period in 2011 led to a \$2,716 EBT increase, or **390% ROI**.
- **Woodland Farmers Market** – An extra \$155 in Market Match over \$297 in 2011—also May–September—spurred a \$894 EBT increase, or **576% ROI**.
- **For 10 coastal markets connected with ALBA**, an additional \$1,473 in Market Match in 2012 over \$5,288 in 2011 correlated to a \$10,560 increase in EBT purchases (\$28,191 in 2012 vs. \$17,631 in 2011), or a **717% ROI** in Monterey, San Benito and Santa Cruz counties.

CMMC partners leveraged the CDFA funding for additional promotion, community development and Market Match funds. Despite stable funding through the three-year period of 2009-2012, these additional Market Match funds allowed partners to invest more in Market Match in 2012 than in 2011. Partners used their limited Market Match funds wisely—during key seasons and gradually decreasing the match. This allowed them to impact additional EBT participants. The ROI above clearly demonstrate the power of extra incentive funds in attracting additional EBT participants to farmers markets. Market Match has become a key tool, notable for its measurability.



Token used to pay farmers exclusively for specialty crop purchases.

CASE STUDY

Visalia Farmers' Market

The Visalia Farmers Market began an EBT program in April 2011, but only processed \$100 per month even though the Saturday and Thursday markets were capturing \$1.2 million in product sales per year. With ROC support in 2012, the market leveraged funding to build community linkages that resulted in \$2,000 per month in EBT transactions, and started a third market in Tulare in June 2012, with the help of the **Tulare Downtown Association**. Visalia Farmers' Market had some timidity within their farmer-run board about promoting EBT and generating a different clientele at their two successful markets. However, EBT and WIC dollars boosted sales as much as double for some farmers, and the demographics didn't change. The local health department found that the farmers market was the No. 1 vehicle for informing people about EBT eligibility, so they eagerly gave away free "CalFresh" water bottles, tote bags and "squishy" (rubber) vegetables. The CalFresh branding proved to be brilliantly effective in carrying the SNAP "fresh" message of specialty crops in conjunction with direct mail, radio PSAs, newspaper ads, Facebook, Market Match coupons, listserv newsletters, banners, A-frames and eligibility booth signs—all proclaiming "CalFresh."

Concerned about the fragility of funding, the Visalia market board invested in capacity-building for the long term rather than investing limited funds in free short-term Market Match money. ROC funding enabled staff nutritionist Kara Lang to supplement promotional efforts by building peer relationships with other community organizations, having a booth at the health fair and leveraging visibility for local partners to make the farmers market a social service destination.

Agencies responded to the market partnership offer. The **Visalia Unified School District** provided a six-week nutrition education series at the Visalia market in which a nutrition educator taught 100+ SNAP families enrolled in a Web-based weight loss program. The participants toured the market, spoke with farmers and received nutrition education. This will become a permanent program in 2013. The social services

department in Tulare County created a Visalia market booth and received Nutrition Education and Obesity Prevention funds for SNAP outreach, education and branding. **UC Tulare County Cooperative Extension** created a booth at the new Tulare market in 2012 to distribute nutrition education materials.

Pro-Youth HEART was the only nonprofit, after-school program to receive a **California Department of Education** nutrition education grant and partner with a farmers market. Each week from May to October, 50 new second- and third-graders visited the Visalia market, took pictures of specific products, filled out a report sheet and received a take-home coupon. **Promotores de Salud** (Promoters of Health), a federal Health & Human Services initiative with 9,000 volunteer participants in California alone, encouraged community health workers to provide free trainings for the Spanish-speaking community in Visalia.

This CMMC partner found that having EBT and cooking demonstrations in 2011 wasn't enough. The sheer volume of messaging by the market and community partners in 2012—including SNAP material in the free booths of nonprofits—has: 1) created dietary changes, as EBT recipients eat more fresh fruits and vegetables, along with healthy eggs, meat and dairy available at the market; and 2) reduced the stigma of EBT in the community, as farmers recognize the economic reality of many longtime customers. Recent layoffs have caused customers to become more loyal to these farmers, thanks to EBT and Market Match. Yet when MM money ran out on September 1, customers continued to shop because each could "still use my EBT" and had become hooked on the improved quality and nutrition benefits of the market.

One longtime customer, **Naomi Albertstein**, took over Kara's job in late 2012. She had learned about EBT at the farmers market, and was an EBT and WIC customer. The board, which was reticent about the ROC project and the EBT program six months earlier, had come around to hire her as assistant manager, and Naomi has gone from welfare to work—a happy ending, and proof that farmers can move beyond a preconceived notion.

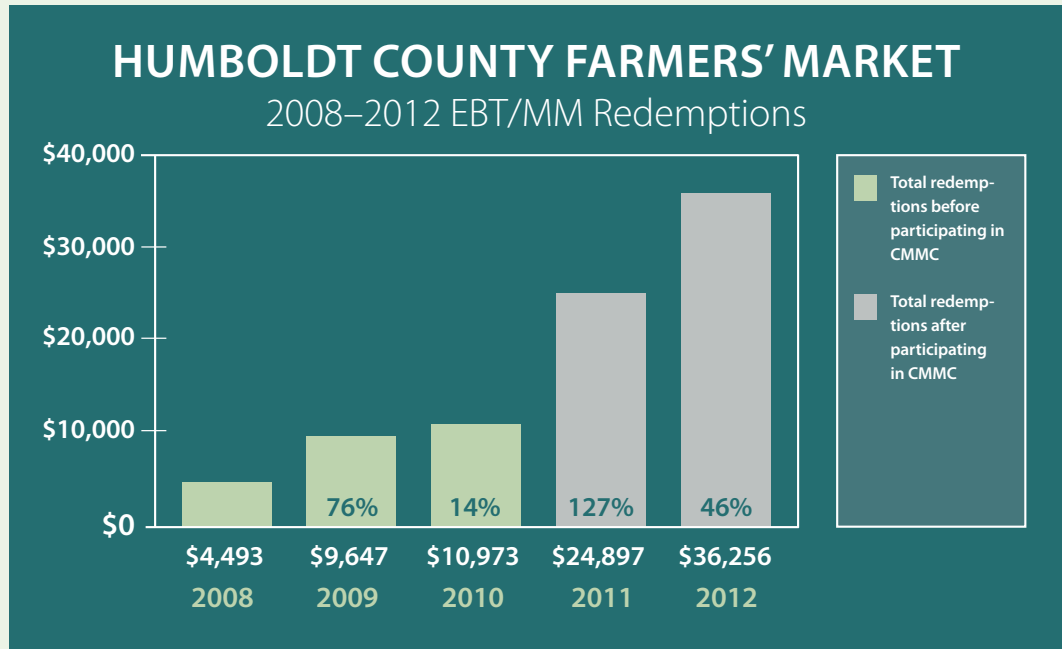


CASE STUDY

North Coast Growers Association

“We value NCGA’s contributions to CalFresh outreach in Humboldt County. Collaboration with community partners such as NCGA has significantly increased the reach of the CalFresh message. NCGA’s CalFresh outreach efforts reach target demographics such as the senior population, families with young children and the homeless in our communities. In addition, the Market Match program has provided an important opportunity for CalFresh recipients to buy fresh and local fruits and vegetables, ultimately leading to healthier eating. The Market Match program has been very beneficial to our community and we hope to see it continue.”

—KATHY YOUNG, SOCIAL SERVICES DIRECTOR, HUMBOLDT COUNTY DEPARTMENT OF HEALTH AND HUMAN SERVICES



The five Humboldt County farmers markets operated by the NCGA represent an interesting case study because of the tremendous impact that this project has had on the growers’ organization, other community-based organizations, the County Health and Human Services Department, and the entire community. Humboldt County has increased CalFresh enrollment thanks in part to NCGA’s Market Match program, and there has been a significant increase in the number of CalFresh shoppers using their EBT benefits at farmers’ markets. NCGA began processing EBT in 2005, but in 2008, EBT usage had grown to only \$5,500. EBT sales grew 76% in 2009, but only 14% in 2010 (see chart above). Recognizing the needs of local residents and farmers, NCGA was ready to create an incentive program when it learned about ROC and asked to participate in the CMMC in 2011. The combined EBT/Market

Match redemptions grew almost \$14,000, or 127%, in 2011, after joining CMMC, and more than \$11,000, or 46%, in 2012. Combining the last two years, Market Match tripled the food purchases of lower-income Humboldt households at farmers’ markets over the previous two-year period.

NCGA accomplished this growth through a strong partnership with the **Humboldt County Department of Health and Human Services** and others. For example, the local chapter of **Community Alliance with Family Farmers** donated \$500 to Market Match, raised through Local Food Month celebrations, including Humboldt farm tours and fundraisers. A non-profit organization, called **Locally Delicious**, donated \$500 from the sale of their local cookbooks, which helped Humboldt County families through the Market Match program.



market match

ARCATA PLAZA
9th and H Streets
April 14th–November 17th
Saturdays 9am–2pm

OLD TOWN EUREKA
2nd and F Streets
June–October
Tuesdays 10am–1pm

ARCATA WILDBERRIES
Wildberries Marketplace
G and 13th Streets
Tuesdays 3:30pm–6:30pm

HENDERSON CENTER
Henderson and F Streets
June–October
Thursdays 10am–1pm

MCKINLEYVILLE
McKinleyville Shopping Center
City Center Drive
Thursdays 3:30pm–6:30pm

www.humfarm.org
Visit the information booth at your local Farmers Market to learn more or contact us at 707-441-9999

Market Match grows your dollars, helping your family eat fresh, be healthy & live well

Receive an extra \$5 from Market Match when you spend \$10 with CalFresh/EBT at participating Farmers Markets. We also match WIC and Senior FMNP coupons.

FRESH	Farmers Markets help to connect you with farm fresh food. Farmers bring their fruits and veggies directly from their farms to the Markets. It doesn't get much fresher than that! As a bonus, fruits and veggies just harvested from local fields taste much better and are more nutritious than produce that has been sitting on the shelves of a store.	FRESCO
SIMPLE	The Market Match program is easy to use. Simply bring your CalFresh / EBT card to the Information Booth at your Farmers Market and let them know how much money you'd like to spend. They'll swipe your card and give you Market Match tokens to purchase your fruits, vegetables, nuts, honey, herbs and live plants from the farmers. They will also double WIC and Senior FMNP coupons.	SENCILLO
AFFORDABLE	Vegetables and fruits that are in season are less expensive. Plus, you are buying directly from your local farmers, which saves you money and helps build the local economy. The Market Match program helps you stretch your budget even further, making fresh affordable.	ECONOMICO

Market Match hace crecer sus dólares, ayudando a que su familia coma comidas frescas y viva saludablemente bien. Reciba \$5 extra de Market Match cuando usted gaste \$10 con CalFresh/EBT en mercados agrícolas participantes. También igualamos las contribuciones de los cupones WIC y Senior FMNP.

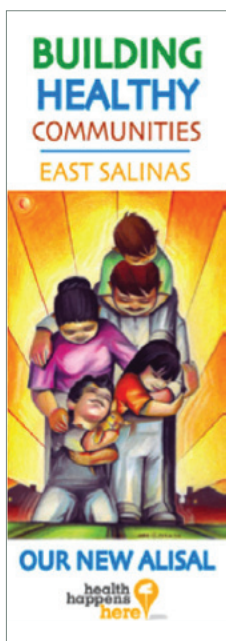
North Coast Growers Association's CMMC promotional material.

“The impact of CMMC has been huge! Until joining CMMC, we were an entirely independent farmer organization, financially dependent on stall fees. Stepping out from simply market operations, we've entered a new world with an expanded scope of work, staff increases and significant increased revenue for our farmers. The consortium has led us to develop a real relationship with the county around a fundable project that serves many residents in need in Humboldt County, where unemployment is high. Our markets are a microcosm of what could be; we're starting to bring back the diversified agriculture of the past.”

—PORTIA BRAMBLE, EXECUTIVE DIRECTOR, NORTH COAST GROWERS ASSOCIATION

LESSONS BEYOND THE FARMERS MARKET

THE CREATION OF CMMC IN 2010 was a critical step in addressing two sets of needs. The state-wide partnership was able to increase the promotion and marketing of specialty crops through farmers markets while also increasing access to healthy fresh fruits, vegetables and nuts by underserved communities that suffer disproportionately from nutrition-related diseases. The partners brought greater healthy food access to SNAP (CalFresh), WIC and Senior FMNP and SSI/SSDI recipients, and stimulated their participation by providing a Market Match incentive on top of their benefits spent at farmers markets.



The California Endowment's communications materials for its Building Healthy Communities program build context supporting the CMMC.

As of November 2012, more than 4.1 million Californians participate in CalFresh. This translates to more than \$612 million in monthly nutrition assistance benefits being used by eligible children, adults and seniors. Enrolled households received an average of \$332 in monthly CalFresh benefits during FY 2012 (Lost Dollars, Empty Plates, California Food Policy Advocates, p. 2, <http://cfpa.net/CalFresh/CFPAPublications/LDEP-Full-Report-2013.pdf>). The CalFresh participation rate in the 17-county study area remains well below 50% of those eligible (*see Appendix B*). Against the backdrop of more than 2,200 supermarkets in California, CMMC partners still have a major challenge and a great opportunity to maximize farmer income as it cultivates new customers.

In 2010, the California Endowment launched Building Healthy Communities (BHC), a 10-year strategic plan to improve health systems and the physical, social, economic and service structures that support healthy living and behaviors in California. Many of its 14 Healthy Communities are being served by CMMC partners: Boyle Heights, East Salinas (Alisal), Long Beach, Richmond, Sacramento and South Los Angeles. The potential for BHC collaboration exists at

most farmers markets connected with CMMC partners—providing booth space for Health Happens Here information and activities, having a BHC cultural performance, creating youth employment hosting a health fair or improving food access through EBT. Several BHC communities, including Boyle Heights and East Oakland, have identified food access as a priority, but the need is virtually everywhere, since many of these communities only have liquor stores where food outlets should be.

The **Crescent City Farmers' Market** has partnered with its BHC in developing a mobile kitchen that will educate market customers on nutrition issues. As the CMMC expands its partner base to other communities, it might also reach out to the BHC network in Central Santa Ana, City Heights, East Coachella Valley, Del



Mobile kitchen promotes healthy eating.



CMMC partners in Fresno use Health Happens Here campaign materials to link specialty crops and improved health.

“*CalFresh acceptance at farmers markets allows access to healthy foods that is missing in so many of my patients’ diets. For those patients especially struggling with their weight, diabetes or heart disease, I make them aware of this important community asset that Alchemist CDC provides.*”

—RACHEL HOLLANDER,
MD, UC DAVIS DEPARTMENT
OF FAMILY & COMMUNITY
MEDICINE

Norte County, South Kern County and SW Merced/East Merced County. The CMMC and BHC networks are synonymous with healthy communities, and the message is similar for many other partners, such as KP.

Prevention is a key to health. There is much to learn from each project, whose branding efforts are in synch with prevention messages. CMMC farmers markets are a perfect place to reinforce all that is meant when BHC hubs say, “Health happens Here.”

Market Match raised the bar. It caught the attention of social service offices struggling to improve low EBT participation rates in California. It engaged low-income consumers who were largely ignoring farmers markets in favor of supermarkets. Partners were motivated to seek additional outside matching funds, and even to look in their own pockets. Community organizations saw the chance to present an appealing argument to constituent groups that could help spread the word. Foundations, businesses, nonprofits, individuals and others recognized the greater impact their dollars would have in drawing out EBT dollars to help the local farm community even while addressing residents’ needs.

Market Match was also instrumental in the development of additional programs, including a healthy food prescription project in which doctors prescribe fresh fruits, nuts and vegetables for families suffering diet-related disease. Health clinics solicit interested low-income families who are at higher risk for diabetes and other nutrition-related diseases to participate in a 16-week program that includes regular nutrition education sessions. Participants receive vouchers equal to \$7 per week for each member of the family, which are used at farmers markets in conjunction with their EBT card. Originally conceived of and trademarked as Veggie Rx by Wholesome Wave, a scrip program was implemented in 2011 and 2012 by ROC and separately by PCFMA through funding from **The Health Trust**. Their doctors and the “ROC Docs” are joining forces through a ROC-facilitated learning community to share best practices and align data collection protocols to match those used by Wholesome Wave in its pilots in Massachusetts and, with Ecology Center, in California. Wholesome Wave has been ROC’s strategic partner in funding Market Match incentives, which led to Veggie Rx support as well.

CONCLUSIONS

CMMC IS HAVING A MEASURABLE IMPACT. In its first year, 10,000 federal benefit customers were aided by extra money at 46 farmers markets from San Diego to Humboldt County. Sales of specialty crops to nutrition benefit clients exceeded \$300,000. By year three, more than 840 specialty crop farmers were benefiting from more than \$870,000 of extra sales to an expanded 37,000 customers.

“*Obesity is the terror within. It is destroying our society from within. Unless we do something about it, the magnitude of the dilemma will dwarf 9/11 or any other terrorist event.*”

—RICHARD CARMONA,
FORMER U.S. SURGEON
GENERAL UNDER
PRESIDENT GEORGE
W. BUSH

The Market Match incentive was largely responsible for stimulating the increase in CalFresh EBT sales in 134 California farmers markets. In business terms, Market Match dollars had a return on investment of 130-700% in CalFresh EBT usage. The growth was based on partnerships within the CMMC and with other entities, and the development of a branded Market Match promotion program to attract EBT recipients to farmers markets.

Responding to the funding from CDFA and outside foundations, health departments joined forces with farmers markets to expand participation of SNAP-eligible households. CMMC partners often cultivated dozens of local partnerships to build a cohesive community effort around increasing awareness of EBT acceptance and the incentive available at farmers markets.

With USDA funding similar efforts elsewhere, Congress has taken an interest in nutrition incentive programs. ROC and national partners are finalizing a national cluster evaluation project that hopefully will stimulate 2013 Farm Bill discussion about \$100 million of the annual budget for nutrition assistance being applied to a national Fresh Fund for nutrition incentives.

CMMC is ROC's most robust example of how broad-based NGO collaboration can have a measurable impact on the entire state and influence the nation. ROC is scaling up change that serves the most vulnerable among us, as well as the small farmers who provide essential crop, ethnic and economic diversity within the food system.

There is a common misconception that certified farmers markets cannot succeed in low-income neighborhoods due to a lack of support among low-income shoppers. This myth has been contradicted by the experience of Adams & Vermont (Los Angeles) and Villa Park (Pasadena) northward to Heart of the City (San Francisco) and Arcata—all with more than 30 years' experience serving low-income residents.

Low-income shoppers participate in many markets in numbers relatively close to census figures. Farmers markets are the best venue in most communities to encounter a true cross section of the community by income, as well as age, religion and ethnicity. All Californians want the healthiest foods for their household, regardless of demographics. From experience, markets have found that the product mix changes as the customer base grows.

The existence of 800 farmers markets in California proves that communities of all sizes want a farmers market to serve their local farmers and residents. Fresh food is our common denominator. Yet when EBT technology left farmers markets behind, low-income people were left to fend for themselves at the supermarket. Farmers and markets are still trying to make up for lost time and money.

The ROC vision of a wider, more holistic system of farmers, markets and consumers unified in a sustainable, environmental and equitable community is beginning to emerge. Together, community partners in every area of California



Enthusiastic market managers like this one from the Ecology Center's farmers' markets are what make the Market Match program thrive.

are inviting the poor to the table, and farmers are taking the table into low-income communities. The partnerships within CMMC and local communities have begun to yield results that strengthen a sustainable food system for all.

Just as farmers markets become more vital in **addressing community food insecurity**, they aid the survival of California's family farms.

CMMC partners tested their individual approaches and, through collaborative discussion, agreed in 2011 on branding their various incentive programs as the single Market Match brand, and adopted a consortium name to reflect that brand. Its strength largely comes from diversity; it is not solely an industry group, but incorporates nonprofits and agencies with missions that are compatible and complementary. It has expanded the farmers market table to incorporate voices of anti-hunger, food justice and farmworker-turned-farmer advocates.

Just as farmers markets become more vital in addressing community food insecurity, they aid the survival of California's family farms. The right technology must be in farmers' hands for them to serve all Californians, and farmers need assistance from farmers markets to access customers. To reach those with the greatest need, markets need sufficient funding, government partnerships and financial incentives.

With Ecology Center now at the helm and continued participation of foundations, community organizations, the CDFA, California Department of Public Health, market managers and nutrition benefit clients, CMMC will become a statewide program serving California specialty crop farmers and their markets in the critical mission of offering the freshest, locally grown produce to all Californians.

APPENDIX A

Programs, Resources and Definitions

CalFresh (SNAP)

The federal Supplemental Nutrition Assistance Program, formerly known as Food Stamps, is called CalFresh in California. Eligible participants receive EBT debit cards to purchase food at certified farmers markets and elsewhere.

California Department of Public Health WIC Program

The WIC program seeks to reduce health inequalities across California by targeting resources, programs and attention to high-need areas. County health departments work with CMMC to improve WIC participation and Market Match awareness so that residents have access to good healthy foods.

EBT (Electronic Benefit Transfer)

Electronic system that automates the delivery, redemption and reconciliation of issued public assistance benefits, including SNAP or CalFresh.

EBT Guide

The Ecology Center has created [A Simple Guide for Market Managers: EBT Access at Farmers' Markets](#), a 16-page handbook that, since 2003, has made every manager a know-it-all. Contact Ecology Center for a free copy at: www.ecologycenter.org.

Market Manager

CMMC partners generally have year-round or seasonal staff to manage their farmers markets, enforce market rules and regulations, perform outreach and promotional activities, and operate the EBT program. Sometimes the EBT program is handled by a third party rather than the market manager.

Market Match

Developed and distributed by ROC and CMMC, the Market Match tokens are distributed to EBT users as a “top-up” or match incentive that reinforces purchases of fresh fruits and vegetables at participating certified farmers markets. Markets offer Market Match when CalFresh and sometimes Senior and WIC FMNP, WIC Fruit and Vegetable Checks and SSI benefits—are spent at farmers markets.

SFMNP (Senior Farmers Market Nutrition Program)

Funded since 2002, the Senior FMNP makes \$2 checks distributed in books of \$20 available to California seniors with household incomes not over 185% of the federal poverty level. These are redeemable for fresh, local fruits and vegetables at participating farmers markets.

Third-Party Processor

Institution acting under contract with a farmers market that processes EBT payment cards, Market Match and other transactions. Several CMMC partners are third-party processors.

USDA

The USDA has increasingly committed to support local and regional food systems and increase consumer access to fresh, healthy food in communities across the country. Its Farmers' Market Promotion Program has provided financial support to many new and existing markets since 2006. Know Your Farmer, Know Your Food is another program helping connect consumers with their local farmers. Value Added Producer grants and Beginning Farmer and Rancher grants are strengthening various market producers. USDA's Food and Nutrition Service gave \$4 million in funding in 2012 to outfit more farmers markets with wireless SNAP POS equipment.

Veggie Rx

A trademarked program of Wholesome Wave being implemented by Ecology Center and other partners nationwide. Similar fruit and vegetable prescription programs are being implemented by ROC and PCFMA in California. Doctors prescribe fresh fruits, nuts and vegetables for low-income families suffering diet-related disease. The patient is provided a scrip voucher redeemable at the farmers market. In some markets the voucher can be used in combination with a CalFresh EBT purchase. The goal is to reduce the body mass index of participants through improved diets and to establish healthy shopping and eating habits that can be sustained.

WIC FMNP (Farmers Market Nutrition Program)

Funded by USDA since 1992, each California family enrolled in WIC receives \$20 in vouchers (\$4 each) to purchase fruits and vegetables at WIC-approved farmers markets from May to November. California has the largest program in the U.S., with 149,200 WIC families, 1,100 certified farmers and 430 certified farmers markets participating in 2010. In 2011, \$199,418 of FMNP checks was redeemed by specialty crop growers at CMMC partner markets.

WIC Fruit and Vegetable Checks

When WIC food benefits were changed to include produce, WIC began in 2010 to offer these single \$10 checks for use at WIC-approved certified farmers markets in California. WIC provides federal grants to states for supplemental foods, health care referrals and nutrition education for women with limited resources who are pregnant or have small children and are found to be at nutritional risk. The potential revenue stream for farmers is much larger than for FMNP, though a fraction of a percent of the program potential.

APPENDIX B

CalFresh Participation in 17 CMMC Counties

COUNTY	AVERAGE MONTHLY CALFRESH PARTICIPANTS	ESTIMATED NUMBER OF INCOME-ELIGIBLE INDIVIDUALS	ESTIMATED NUMBER OF INCOME-ELIGIBLE NONPARTICIPANTS	PARTICIPATION RATE BY COUNTY INDIVIDUALS
Alameda	100,748	221,942	121,194	45.4%
Contra Costa	56,920	130,363	73,443	43.7%
Fresno	191,811	269,857	78,047	71.1%
Humboldt	13,840	31,497	17,657	43.9%
Los Angeles	910,744	2,199,837	1,289,093	41.4%
Marin	7,660	25,681	18,021	29.8%
Madera	22,553	41,754	19,201	54.0%
Monterey	34,109	94,172	60,063	36.2%
Sacramento	177,943	259,002	81,059	68.7%
San Benito	5,643	10,417	4,775	54.2%
San Francisco	42,188	111,162	68,974	38.0%
San Mateo	18,759	76,131	57,372	24.6%
Santa Clara	89,948	205,478	115,530	43.8%
Santa Cruz	18,691	50,008	31,317	37.4%
Solano	34,809	55,647	20,838	62.6%
Tulare	97,891	145,011	47,120	67.5%
Yolo	14,340	42,708	28,368	33.6%
TOTAL (17)	1,838,597	3,970,667	2,132,072	46.3%

APPENDIX C

South Carolina Research Links Farmers Market Incentive Programs at Rural Health Clinics to Improved Health

More confirmation out of rural South Carolina that nutrition incentives programs, similar to [Wholesome Wave's Double Value Coupon Program](#), are effective tools to help underserved customers improve access to fruits and vegetables, improve health and boost rural economies. A new University of South Carolina [study](#) found that farmers markets linked with fruit and vegetable nutrition incentives at a rural health clinic can jump-start improvements in the health of diabetic patients.

A research team led by Darcy Freedman,, a professor of social work at the University of South Carolina, collaborated with residents in Orangeburg, South Carolina to establish a farmers market in 2011 at a federally qualified health clinic (FQHC) with a grant from the CDC and the National Cancer Institute.

The [Right Choice, Fresh Start Farmers' Market](#) study's objective was to measure the impact of the farmers market and financial incentive program on fruit and vegetable consumption among low-income rural patients living with diabetes. The study, which was "... the first FQHC-based farmers' market intervention in the scientific literature," found that, "with targeted nutrition incentives, diabetics shopping at the adjacent farmers market had greater improvements in diet" and that "the financial incentive was critical in improving fruit and vegetable intake."

Freedman's study found a dose-response relationship between the intervention and improvements in diet among those with diabetes: The more patients came to the health-center-based farmers market, the more likely they were to improve fruit and vegetable intake over the five-month study time frame. Additionally, patients relying on the study's financial incentives were more likely to improve their fruit and vegetable consumption.

Participants in the study were mostly older African-American women experiencing obesity in addition to diabetes. More than half the participants in the farmers market study reported that they struggled over the past year to get the financial resources needed to provide nutritious meals for their families. Most of the diabetic participants were living on an annual salary of \$10,000 or less.

The farmers market customers came out in full force to the Right Choice, Fresh Start Farmers' Market even though less than 25% of the study participants had shopped at any farmers market in the recent past. Once at the market, they bought the best-quality local products; the five most popular items purchased included peaches, sweet potatoes, squash or zucchini, corn and tomatoes.

The study participants took home healthy foods, and they contributed to the financial prospects for the participating farmers. Participants spent an average of \$53.30 throughout the market season and an average of \$5.49 during each sales transaction. In the 2011 season, the farmers market generated nearly \$16,000 in revenue for small-scale rural farmers.

Freedman and her colleagues concluded that the study's "findings offer evidence for developing farmers' markets at health centers as a strategy for improving patient health." They go on to suggest that health-center-based farmers markets may contribute to promoting the health of patients and communities more broadly.

The study authors concluded that, "Personal financial incentives to improve economic access to farmers' markets, similar to co-payment programs that facilitate patient access to pharmaceuticals, may further enhance the benefit of a farmers' market intervention."

In another research project at the Right Choice, Fresh Start Farmers' Market, Freedman studied the influence of a food assistance matching intervention. Freedman, and James Hébert, Distinguished Professor of Public Health at USC, recently published a letter in the [local paper](#), writing, "Double bucks programs are a way to make healthy choices easier while increasing economic opportunity for small-scale farmers. They offer a win for farmers, a win for families, a win for communities and a win for taxpayers who foot a portion of the bill for diet-related health problems. Double bucks programs are a promising approach to improve the SNAP program in South Carolina."

Prev Med. 2013 May, Epub 2013 Feb 4. pii: S0091-7435(13)00031-5. doi: 10.1016/j.jpmed.2013.01.018, [Freedman DA](#), [Choi SK](#), [Hurley T](#), [Anadu E](#), [Hébert JR](#).

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