

## **Low Income Market Access**

**PLUMAS Rural Services** of Quincy, CA was granted \$48,584 to implement an electronic benefits transfer (EBT) project that increased low-income consumers' access to fresh, healthy, locally produced food at two farmers' markets in Plumas and Lassen (CA) counties. The project assisted farmers/vendors in using this equipment.

## **Final Report**

# Final Report for the Low-Income Market Access Project

Bringing EBT to the  
Quincy Certified Farmers' Market and the  
Lassen Land and Trails Trust Farmers' Market  
G-0690

**June 2010**

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Funded by the USDA Farmers' Market Promotion Program

## **Project Summary**

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Plumas Rural Services' Low-Income Market Access (LIMA) project partnered with the Quincy Certified Farmers' Market and the Lassen Land and Trails Trust Farmers' Market to increase low-income consumers' access to fresh, locally grown foods. Electronic Benefits Transfer (EBT) card readers were obtained for the farmers' markets, allowing food stamp recipients to buy scrip with their food stamps to be used for the purchase of produce, bakery items and meat available from farmers' market vendors.

LIMA's scope of work included enabling local farmers' markets to serve food stamp recipients, marketing the service to consumers and vendors, and modifying the project based on evaluation of its successes. LIMA is intended to be a model for additional regional farmers' markets facing similar barriers to those in Lassen and Plumas Counties.

### **Goals**

The goal of this project was to increase low-income community members' access to fresh, locally produced foods, resulting in the increase in sales for local agricultural producers, by establishing systems where farmers' markets can accept food stamp payments for vendors' food products.

### **Descriptions of the Farmers' Markets**

The barriers residents in Plumas and Lassen County face in obtaining fresh, local produce are the same as those which prevent local agricultural producers from being secure in making a living off their efforts: an extremely short frost-free growing season (4 months on average); a remote location beyond merely rural, rather classified as frontier rural counties; a depressed local economy due in large part to above average unemployment; and growing conditions which limit the variety of produce that will grow. Nonetheless, residents regularly look forward to the opening of farmers' markets throughout the counties as a means to support local farmers and purchase fresh, nutrient-dense, locally-grown produce.

The Quincy Farmers' Market has been in operation since 2000. The market is operated under the umbrella of Quincy Natural Foods Cooperative, and is managed by a paid Market Manager, Eva Rocke, and a volunteer committee. During 2009 the market had 17 vendors selling EBT eligible products.

The Lassen Land and Trails Trust Farmers' Market has been in operation since 1996 and is located in Susanville, CA. The market is run by a paid Market Manager, David Sowers, and is overseen by the LLTT. During 2009 the market had 11 vendors selling EBT eligible products.

## **Description of the EBT Scrip System**

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### **Market application processes**

LIMA assisted both Markets in completing applications with the Food and Nutrition Service (FNS) and the CA Department of Social Services (DSS). The Markets received FNS numbers and became licensed food stamp retailers. After these applications were completed, LIMA facilitated development of custom wooden token scrip for each market, which were approved by the DSS. Finally, EBT card readers were acquired for the markets, and PRS trained market staff and volunteers in their operation.

### **Vendor application and training**

Both markets distributed information packets explaining the new EBT system to all vendors who sold EBT eligible products. Packets included an introductory letter, agreement form, booth signage and “Cheat Sheet” cards detailing the “dos and dont’s” of the EBT program (See Appendix A).

### **Customer outreach and advertising**

Year One outreach to individuals receiving EBT benefits was conducted through the following avenues:

- Direct mailings to all Food Stamp recipients in Lassen and Plumas Counties via Social Services
- Fliers distributed to Family Resource Centers, WIC and other PRS programs
- Banners distributed to Social Services
- Banners and signage on site at Farmers’ Markets
- Newspaper articles and advertisements
- Radio public service announcements

### **How the EBT system works at the markets:**

1. Customers purchase tokens at the EBT station with their EBT Card
2. Customers shop the market for eligible foods
3. Vendors accept tokens as payment for food
4. Vendors redeem tokens for cash at the end of each market at the EBT station

### **Data tracking**

Markets tracked EBT system usage using Monthly Usage Reports and Daily Scrip Redemption forms (see Appendix B).

Table 1: Scrip Issuance and Redemption

	July	August	Sept	Outstanding Scrip	Total Value of EBT Tokens Redeemed in 2009
<b>Quincy Farmers' Market</b>					
Scrip Purchased	\$259	\$130	\$174	\$56	<b>\$492</b>
Scrip Redeemed	\$224	\$112	\$156		
<b>LLTT Farmers' Market</b>					
Scrip Purchased	\$200	\$380	\$220	\$22	<b>\$776</b>
Scrip Redeemed	\$159	\$400	\$217		

**Surveys**

Vendor surveys were successfully conducted at both markets. Customer surveys were less successful due to a number of factors. See Table 6: Challenges and Lessons Learned for more details.

Table 2: Quincy Vendor Survey Results – 10 vendors surveyed

<b>1. Do you feel that the EBT/food stamp system is a positive addition to the market?</b>	
10% answered no <ul style="list-style-type: none"> <li>• So few customers</li> </ul>	90% answered yes <ul style="list-style-type: none"> <li>• Increased access to fresh, local food for customers</li> <li>• Easy for vendors to use, don't have to endorse</li> <li>• Gives people more opportunity</li> <li>• Fun, why not?</li> <li>• Offers bigger variety than WIC (like meat)</li> </ul>
<b>2. What is your estimated % of total sales from Food Stamps/ EBT tokens?</b>	
<ul style="list-style-type: none"> <li>• Average of \$5 per week per vendor</li> </ul>	
<b>3. Do you sell at other markets?</b>	
100% yes	Growers sell at 1 to 5 other markets each
<b>4. Do you accept food stamps at other markets, and if so, is it through the market or are you personally authorized?</b>	
Almost 100% no Susanville is the only other market in our region with a food stamp system.	

<b>5. Do you have any suggestions to improve the EBT token system?</b>	
<ul style="list-style-type: none"> <li>• Increase the use of tokens by customers</li> <li>• Increase advertising &amp; signage at market</li> </ul>	<ul style="list-style-type: none"> <li>• Expand program to other markets</li> <li>• Create \$5 tokens for larger purchases</li> </ul>

Table 3: LLTT Vendor Survey Results – 5 vendors surveyed

<b>1. Do you feel that the EBT/food stamp system is a positive addition to the market?</b>	
100% answered yes	Comments: <ul style="list-style-type: none"> <li>• Increased sales</li> <li>• There's a lot of need due to the economy. The EBT system helped people afford food.</li> <li>• More families come to the market.</li> </ul>
<b>2. What is your estimated % of total sales from Food Stamps/ EBT tokens?</b>	
Typically ranges between \$5 and \$40 per week, with an average of \$20 per week. One vendor reported receiving a \$127 EBT token purchase one week.	
<b>3. Do you sell at other markets?</b>	
40% yes 20% no 40% no answer	
<b>4. Do you accept food stamps at other markets, and if so, is it through the market or are you personally authorized?</b>	
Quincy is the only other market in our region with a food stamp system.	
<b>5. Do you have any suggestions to improve the EBT token system?</b>	
<ul style="list-style-type: none"> <li>• Provide better EBT signage to direct people into the Depot to get their tokens</li> <li>• Offer \$5 tokens for larger purchases</li> <li>• Have social workers actively promote the program</li> <li>• Have farmers meet with Social Workers and show them photos of their products</li> <li>• Increase advertising to get the word out</li> <li>• Have a booth where EBT tokens are purchased (as opposed to having people go inside the Depot)</li> </ul>	

Table 4: Quincy Customer Survey Results – 4 EBT customers surveyed

1. How did you learn about EBT at the market?
25% WIC 25% Friend 25% Market Manager & PRS staff 25% Mail
2. How often do you shop at the Farmers' Market?
75% Every week 25% "Whenever I can"
3. Is there always someone at the EBT booth to help you?
100% Yes
4. How many tokens do you usually purchase at a time?
Ranges from \$5 to \$100, with an average of \$35
5. Are the EBT tokens easy to use?
100% Yes
6. Have you had any problems using the tokens?
100% No
7. What happens when your purchase isn't an even dollar amount?
Vendor adjusts purchase quantity to make it even, or customer provides vendor with additional cash to make balance.
8. Why do you purchase produce at the market?
Freshness of food is the main reason. Additional reasons included value/cost, convenience, selection, pleasant atmosphere, and supporting local businesses.
9. What are the challenges of shopping at the market?
None
10. Do you get good deals on food at the market?
100% Yes
11. Do you think that the EBT token program should continue at the market?
100% Yes
12. What would you do if you couldn't continue to use your EBT card at the market?
Most answered that they would not be able to attend the market, and would shop at a food stamp authorized store instead.
Comments:
"Thanks" "I love it, please continue" "I love the Farmers' Market. Yay EBT program." "I love it, I'm glad it started."

## Results:

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Table 5: Measures and Results

<b>Measures:</b>	<b>Results:</b>
Continuation of EBT program beyond LIMA project period.	Perhaps the greatest indicator of LIMA's success is the fact that both Farmers' Markets opted to continue operation of their EBT systems after PRS' involvement came to an end.
Acquisition of one wireless EBT card reader each for Plumas and Lassen Counties.	EBT Point Of Sale machines were obtained for each market. The Quincy Farmers' Market obtained a wireless device. A corded POS machine was sufficient for the Lassen Land and Trails Trust Market.
Distribution of informational materials to 100% of all food stamp recipients in Plumas and Lassen Counties through the Social Services Departments.	Project information was distributed to every food stamp recipient in Lassen and Plumas Counties thanks to partnership from Lassen WORKS and Plumas County Department of Social Services.
Development of unique scrip systems for each of the Markets.	Scrip was developed for each market in the form of wooden tokens. As part of this process, individualized logos were created for each market, and are available for use in other marketing efforts.
Reported use of scrip at 35% of eligible vendors or more in the first year.	100% of eligible vendors received scrip.
Appreciation from market customers and vendors.	Vendor and customer surveys indicated strong support for the EBT project. Multiple customers said they wouldn't be able to shop at the farmers' market if they weren't able to spend their EBT benefits.

Table 6: Challenges & Lessons Learned

<b>Challenges/Lesson Learned</b>	<b>Action Taken</b>	<b>Recommendations</b>
<p><b>Need for Increased &amp; Sustained Advertising</b>            We received feedback from each market that customers using the EBT program were fewer than expected. Increased and sustained advertising is needed to make sure that people with food stamp benefits are aware of the opportunity to shop at the market.</p>	<p>Newspaper ads were placed for the markets' entire season; t-shirts and aprons with EBT messages were created for Quincy Farmers' Market Committee Members; new signage was created for both markets.</p>	<p>None.</p>
<p><b>Delays in FNS Application Processes</b>            The process of successfully completing the Food and Nutrition Service application is a long one. The Quincy Farmers' Market application got lost in the FNS system, resulting in a delay. The LLTT application was also delayed due to a simple paperwork mistake, and as a result the EBT program was not operational for the first month of the market's season.</p>	<p>N/A</p>	<p>In hindsight we would recommend submitting FNS applications 6 to 8 months prior to the start of the market season.</p>
<p><b>Large Purchases</b>            Some EBT customers made large purchases, for which the \$1 tokens became cumbersome. The Markets are considering creating \$5 EBT tokens.</p>	<p>LIMA purchased small cloth drawstring bags for customers to keep their EBT tokens in.</p>	<p>Offer \$5 tokens for larger purchases.</p>
<p><b>EBT Booth</b>            Quincy found success in using a stationary EBT booth for customers to visit the market and purchase tokens using a wireless POS device. The booth was staffed with volunteers, who received incentives of 12% worker member discounts at Quincy Natural Foods for their time. At the LLTT Market EBT customers had to find the Market Manager and then go into the nearby Depot to conduct their EBT transaction. This market had a land line EBT POS device.</p>	<p>N/A</p>	<p>Designate a booth or other location where customers can easily find someone to help them with their EBT transactions.</p>

Challenges/Lesson Learned, cont.	Action Taken	Recommendations
<p><b>Small Customer Survey Numbers</b>            Very few customer surveys were completed: just 4 in Quincy, and none at the LLTT market. Reasons for this included:</p> <ul style="list-style-type: none"> <li>• <b>Timing:</b> We waited until the middle of the market season to start conducting surveys so customers would have experience using the system.</li> <li>• <b>Benefits:</b> We also realized that we had more EBT customers at certain times of the month, dependent on the schedule of when EBT chards were recharged.</li> <li>• <b>State System:</b> On the main day we visited the LLTT market to conduct surveys, the whole California EBT system was down, so no new transactions could be processed.</li> </ul>	<p>By the time it became apparent that survey numbers were low, the Farmers' Market season was coming to an end.</p>	<p>In hindsight, we should have begun conducting surveys from the start of the market season, and especially during the first of the month when customers receive their EBT benefits.</p> <p>Many more scheduled survey days were necessary to gather a significant number of surveys.</p> <p>Shortening the surveys and having them available for customers to fill out while their EBT transaction was being processed could have been a good strategy.</p>

## Appendix A:

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Vendor Introduction Letter:

Happy spring, farmers and vendors!

With the help of the US Food & Nutrition Service, **we will be accepting food stamps** (newly renamed “SNAP” benefits) at the market. Our hope is that this new addition will give more low-income families access to fresh, quality food, while at the same time increasing sales for market vendors.

Because the QCFM is already an authorized vendor for SNAP benefits, the farmers and ranchers we work with will only have to complete and submit an EBT Program Agreement each year with their regular market application. You will find the agreement attached.

How it works at the market:

- SNAP recipients visit a designated booth at the market where market staff helps them use their EBT card to purchase wooden tokens. (An EBT card is like a debit card for SNAP benefits.)
- Customers use tokens to purchase eligible food from vendors.
- At the end of each market, **vendors visit the SNAP booth to exchange tokens for cash.** It’s that simple!

It’s important that vendors agree to accept tokens for **only food stamp eligible products**. Accepting tokens for ineligible products is a violation of federal law. Lists of eligible and ineligible foods can be found on the EBT Program Agreement.

Vendors must also agree **not to give cash change for tokens**, which are valued at \$1 each. We’re encouraging all of our vendors this year to modify food amounts slightly to give the customer full value for their tokens (i.e., add or subtract produce to bring the total to an even dollar amount), or customers may pay with both tokens and cash (i.e., customer pays \$5.10 with 5 wooden tokens and 1 dime.)

The Quincy Certified Farmers Market will provide all participating vendors with a “We Accept EBT Tokens” sign to post at their booth. The Market will also publicize this project across Plumas County in an effort to generate more customers and increased sales. Our goal is to help you make more money!

Please feel free to contact us with any questions. Questions specific to the new EBT food stamp program can be directed to market committee member Elizabeth Powell at Plumas Rural Services, (530) 283-3611.

Sincerely,  
Eva Rocke  
Market Manager, Quincy Certified Farmers’ Market

Vendor Agreement:

**2009 Food Stamp EBT Program Vendor Agreement  
Quincy Certified Farmers' Market**

Quincy Certified Farmers' Market  
269 Main Street  
Quincy, CA 95971

Market Manager Eva Rocke  
phone: (530) 229-4009  
fax: (530) 283-1537

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This agreement is between the Quincy Certified Farmers' Market (herein referred to as "QCFM") and \_\_\_\_\_, an authorized food vendor (herein referred to as "VENDOR").

This agreement allows the above-mentioned VENDOR to participate in the Food Stamp Electronic Benefits Transfer (EBT) Program at QCFM.

VENDOR is bound by this agreement to follow all guidelines, as set forth by federal and state authorities and QCFM. VENDOR may voluntarily quit participating in the EBT program at any time, but must notify QCFM of such action.

QCFM reserves the right to immediately suspend or terminate VENDOR from the program if QCFM observes, or receives evidence of, failure to abide by any of the agreements below.

**The Food Stamp EBT Card Program will operate in the following manner:**

Patrons who have been issued an authorized food stamp EBT card may purchase scrip in the form of wooden tokens from QCFM staff at the EBT booth. The patron's EBT card will be debited for the value of the tokens purchased. Patrons can use the tokens only for purchase of eligible foods from authorized vendors at QCFM. Patrons have no time limit on the use of purchased tokens at QCFM. Patrons may return unused tokens to QCFM staff for credit and the value of these tokens will be returned to the patron's EBT Card.

Vendors can redeem tokens for cash with QCFM staff at the end of each market day. Only designated agent(s) of each authorized vendor may exchange tokens for cash.

The only tokens used will be wooden tokens with the unique imprint of the Quincy QCFM and the currency amount. The only tokens used will be in \$1 denominations.

The EBT Program will be strictly and carefully monitored at all times by QCFM.

**VENDOR Agreements:**

- VENDOR agrees to designate agents for this program. The designated agent(s) shall be responsible for the vendor's participation in the program. The designated agent(s) will be the only individual(s) that may conduct EBT token redemptions with QCFM staff.

The designated agent(s) for this vendor are:

1. \_\_\_\_\_

Printed name	Signature
2. _____	_____
Printed name	Signature
3. _____	_____
Printed name	Signature

Any change in designated agent(s) must be made by the authorized vendor, in writing, before a new authorized agent will be allowed to redeem tokens.

- VENDOR agrees to accept only QCFM wooden tokens at the Quincy Certified Farmers' Market, and will not accept any other market's tokens and/or printed scrip.
- VENDOR agrees to accept tokens only for the purchase of food stamp program eligible foods, which are limited to:
  - bread and bakery products
  - meat
  - poultry
  - honey
  - dairy products
  - bottled water, soda and juice
  - produce
  - fish
  - eggs
  - herbs
  - nuts
  - seeds and plants which produce food to eat

Items that are **NOT** eligible for purchase with tokens include:

- soaps and household supplies
  - paper products
  - hot food
  - hot meals that will be eaten at the Farmers' Market
  - pet food
  - arts and crafts
  - vitamins and supplements
- VENDOR agrees that no U.S. currency will be returned to the customer as change, if payment for product is solely by tokens. The value of the tokens received by VENDOR will not exceed the posted value of the product purchased by the customer. (The customer will receive full value for his or her tokens.)
  - VENDOR agrees to not exchange any tokens for U.S. currency with any person except authorized QCFM staff.
  - VENDOR agrees to post a sign (to be provided by QCFM) identifying VENDOR's stall as an authorized food stamp EBT vendor.

**Please make a copy of this form for your records, and return the original to QCFM.**

\_\_\_\_\_  
Farm/Business Name

\_\_\_\_\_  
VENDOR Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Market Manager Signature  
Quincy Certified Farmers' Market

\_\_\_\_\_  
Date

Vendor Cheat Sheet and Booth Sign (not actual size):

## EBT Token Vendor Info



Items that **CAN** be purchased w/ tokens:

- Bakery products
- Beverages
- Cold Deli Foods
- Dairy products
- Eggs
- Fish
- Fruit
- Seeds & plants that grow food
- Herbs
- Honey
- Ice Cream
- Meat
- Nuts
- Poultry
- Vegetables

Items that **CAN'T** be purchased w/ tokens:

- Arts and crafts
- Hot food
- Household supplies
- Paper products
- Pet food
- Ready-to-eat meals
- Soap
- Vitamins

## More about Tokens

How to accept EBT tokens:

- Complete and return the EBT Vendor Agreement to market manager
- Accept tokens for approved items only
- Do **not** give cash as change for tokens

To redeem EBT tokens for cash:

- Visit the market EBT booth to exchange tokens for cash
- Redeem tokens at each market - don't save them to redeem at a future markets

Don't forget to...

- Hang up your "We Gladly Accept EBT Tokens" sign
- Treat every customer with a smile!

We Gladly Accept  
**EBT Tokens**



**Aceptamos EBT**



