

Upper St. Croix Valley Farmers' Markets: Building Visibility, Viability, and Increasing Access through a New EBT Project

The **City of Saint Croix Falls**, Wisconsin received \$27,405 to implement innovative approaches to market operations and management. Funds were used to purchase and set-up EBT and credit/debit equipment, develop a Ride to Market program for Farmers' Market Nutrition Program recipients, and create a revolving loan fund for market vendors.

[Final Report FY09](#)

Upper St. Croix Valley Farmers' Markets: Building Visibility, Viability, and Increasing Access Through a New EBT Project



Final Performance Report Farmers' Market Promotion Program

December 31, 2010

City of St. Croix Falls
St. Croix Falls, Wisconsin
12-25-G-0990

Project Summary

St. Croix Falls and Eureka are neighboring communities in Polk County, Wisconsin, in the Upper St. Croix River Valley. The beautiful surroundings of the St. Croix River attract many tourists from the nearby Minneapolis/St. Paul (Minnesota) metropolitan area. However, many local residents struggle financially and rely on government assistance to meet their basic needs. The Wilder Research Center's St. Croix Valley Survey of Residents (January 2000) shows Polk County with the highest poverty rates of those counties surveyed. According to Wilder, 9% of all Polk County persons and 13% of Polk County children meet federal poverty rates. Polk County also had the lowest per capita income and the highest percentage (8%) of population served by food shelves (2001). These poverty levels are a direct result of a decline over the years in traditional agriculture-based employment and are indicative of a rural area in transition.

The St. Croix Valley region is in the process of rebuilding a strong agricultural economy based on the local production and consumption of a variety of farm-fresh products. High and increasing poverty rates in the area combined with the disconnect between farmers and both low-income and tourist markets necessitate the building of capacity for innovative farmers' market operations and programs. Prior to this project, no farmers' market in Polk County or the surrounding area accepted EBT or credit/debit transactions, and overall access to food has become increasingly limited as locally-owned grocery stores in more remote areas go out of business.

The St. Croix Falls Farmers' Market has been active since 2006, and Eureka started its farmers' market in 2009. Through this project, both weekly markets agreed to join efforts, choosing different market days and sharing resources, in order to better serve the Upper St. Croix Valley. These markets joined to form the "Upper St. Croix Valley Farmers' Markets," a partnership which has primarily allowed them to share access to an EBT/debit machine and joint marketing efforts. This partnership benefited from the support of the Polk County WIC, Aging, and Economic Support offices, the West Central Wisconsin Community Action Agency, Inc. (West CAP), and the Land Stewardship Project's St. Croix Valley Buy Fresh Buy Local chapter during this project as well as the support of the City of St. Croix Falls, which managed the grant resources and provided project coordination through its Buy Local Initiative.

Project goals were to build the economic and organizational self-sufficiency of farmers' markets and their vendors in the Upper St. Croix Valley; to increase access to healthy, local products among low-income residents of the area; and to strengthen the relationships among the two farmers' markets in the Upper St. Croix Valley and the Polk County WIC, Aging, and Economic Support offices. The key components of the proposed project were developing and promoting the two farmers' markets, EBT accessibility for consumers, and participation in the Wisconsin WIC and Senior Farmers Market Nutrition Program (FMNP). The stages of work included assessment of access barriers, program development, advertising and promotion, ongoing education and outreach, and monitoring and evaluation. The City of St. Croix Falls, on behalf of the Upper St. Croix Valley Farmers' Markets, received \$27,405 from the Farmers' Market Promotion Program to complete this project over a one-year time frame (October 2009 to October 2010).

Though the project partners faced several challenges during the implementation of their activities, these goals and others were met and in some cases exceeded over the project period. Partners also learned many valuable lessons and benefited from unanticipated opportunities. Building the strength and scope of the farmers' markets in the region has not only increased local farmers' production capacity and kept more dollars circulating in their rural area; it also contributes to the sense of community and awareness of local food issues by encouraging strong connections from the farm to the table.

Project Approach

In order to implement the project activities and on the advice of both market committees and County-level project partners, the City of St. Croix Falls contracted with Sloan Stanze as the St. Croix Falls Market Manager, Shannon Poff as the Eureka Market Manager, and Denise Wojciechowski and Adriane LePage as interns to conduct the Access Barrier Study. The Eureka Farmers' Market Committee, composed of volunteer community members, and the St. Croix Falls Farmers' Market Committee, composed of vendors, played significant roles through decision-making and implementation of project work on a voluntary basis. Activities completed through this project include:

- 1) **Researched best practices for setting up a centralized EBT/credit/debit scrip system and more broadly meeting the needs of low-income consumers.** In the fall of 2009, the Eureka Market Manager and one committee member traveled to Milwaukee to experience the Fondy Market and interview their staff to gain advice on accepting EBT and setting up a scrip system. A summary of their findings is attached to this report; they advised the markets set up a very thorough record-keeping system (perhaps more than a volunteer could take on in the future), use a plug or spare battery for the wireless machine, and develop a strategy for charging whole dollar amounts when using a token scrip system. Partners also researched the receipt-based scrip system used by the Phoenix Public Market. Both managers and a Eureka committee member attended the Minnesota Farmers' Market Association Conference in March of 2010, which offered mentoring and workshops on marketing as well as outreach to low-income consumers.
- 2) **Completed Access Barrier Study including surveys of WIC, Senior, and SNAP benefit recipients.** Two interns conducted background research, including interviews with county-level benefit staff, and developed and implemented a survey for WIC FMNP recipients, Senior FMNP recipients and seniors living in HUD housing, and SNAP (FoodShare) recipients. Survey questions covered four areas: attendance at local farmers' markets, acceptance of FoodShare benefits at local farmers' markets, barriers associated with market attendance specifically for in-need populations, and possible changes the farmers' markets could implement to increase attendance of in-need populations.

The results of this study led the interns to make the following recommendations (a full summary of the "Farmers' Market Barriers Project" results is included as an attachment to this report):

- *Start a Nutrition Incentives Program: (79 respondents or 18.6%) Many markets across the country implement a Nutrition Incentives Program, which*

essentially gives coupons to those on food assistance. For each set dollar amount spent on fresh produce, and fresh produce only, the customer gets additional “market dollars” to spend on additional fresh produce.

- Improve advertising: (46 respondents or 10%) We recommend increased advertising and signage on market days, but also beforehand so people know when and where they can find the market.
- Provide information on prices: (40 respondents or 9.4%) Survey respondents indicated that they did not attend the markets because of high prices. Therefore, we recommend printing a brochure or flyer that explains why the prices at the market are higher than prices at a supermarket. This will not only provide information that will hopefully help market-goers understand prices and therefore shop more, but also educate these populations on important local food issues.
- Vendor Attendance and Consistency: (53 respondents or 12.5%) Responses indicated that market-goers would like to see more vendors and better consistency in their attendance.
- Providing free wheelchairs: In the comments section some seniors indicated that having a wheelchair provided at the market would help them better navigate the market and get to more booths.

For Future Consideration

- Cookbook: (43 respondents or 10.1%) Many respondents were interested in a free cookbook that would help them learn how to use the products they buy at the market.
- Cooking on a Budget and Chef Demonstrations (20 respondents or 4.7%): 1.2% of respondents said they did not know how to prepare the foods at the market and 2.3% of respondents said the market does not have the kinds of foods they buy. By providing cooking on a budget and chef demonstrations, we can help with both of these issues by showing market-goers how foods available at the market can be used in their own kitchens.
- Expanding Market Committees: Diversify the members of the market committee beyond vendors, perhaps with non-profit groups, religious organizations, merchant associations, and other stakeholders, as having additional members of the community with a stake in the market increases community involvement and the strength of the market. Having members who receive food assistance will give this population a voice within the market, potentially increasing the number of food assistance recipients who attend the markets.

Based on the results, we do not recommend the following:

- Implementing a Ride to Market Program: (7 respondents or 1.7%) Our survey responses showed that this program is not something the majority of people are interested in. Online research and contact with other markets with such programs indicated that ride-to-market programs implemented in cities or towns without existing public transportation were expensive, unpopular, and difficult to manage. Successful programs were in cities with existing public transportation options, often provided free of charge to the market itself (i.e. the city or public transportation company covered the cost).

These results informed the decisions made by market committees and other project staff throughout the season. Rather than implementing a Ride to Market program, managers issued incentive coupons in September that resulted in a jump in the EBT/debit sales numbers for that month (see Outcomes section). A relatively low-cost program (eight five-dollar vouchers were redeemed in September), the incentive coupons proved an effective tool for bringing EBT customers to the market.

Also as a result of the access barrier study, Buy Local Initiative staff were able to secure donations of two wheelchairs and these were made available at each market from June - October. They were used not only by elderly customers, but also by customers with injuries or other disabilities. Marketing and advertising were also a heavy focus during this market season, and several cooking demonstrations were held at both markets that highlighted recipes incorporating seasonal produce using inexpensive ingredients. Both managers worked with vendors to ensure consistent attendance and availability of products. These study results also confirmed the popularity of a decision the St. Croix Falls Market committee had made early in the season to move their market from a narrow sidewalk location to the parking lot of the City's new library, resulting in more parking, safer market access, and room for more vendors. They also decided to change the market day from Thursday afternoons to mid-day on Saturdays, with the hope of making the market more of an event available to working families.

- 3) **Purchased and set up a wireless POS machine to handle EBT and PIN debit transactions at both markets; set up scrip and accounting systems; trained vendors and volunteers in using these systems.** After much research, including product and service comparisons, the Upper St. Croix Valley Farmers' Markets purchased a shared wireless POS machine and set it up with the help of staff at FIS Government Solutions in April of 2010. Managers transported the machine between the two markets every week (Eureka on Fridays and St. Croix Falls on Saturdays, a distance of 16 miles round trip); as this arrangement became too cumbersome, the markets used remaining funds to purchase a second machine. Both markets set up a receipt-based (versus a token-based) scrip reimbursement system for vendors, which had the advantage of only one transaction per customer with no rounding of prices to the nearest dollar. This system seemed to work well at the two smaller markets because managers and vendors were able to track their customers relatively easily as they left to use the machine and came back to pick up their produce.

The markets made the decision to offer only EBT and PIN-based debit acceptance, as the fees for credit and other debit card transactions were prohibitively high.

- 4) **Promoted both markets and their new EBT and debit acceptance to tourists and residents, specifically targeting low-income residents.** Both markets used several promotional tactics, all of which included information about EBT, debit, and FMNP acceptance. Each market purchased several signs that were left in place permanently in addition to special signs for market day; St. Croix Falls also purchased a large banner that the City crew hung over the street throughout the market season. Interns developed special brochures that were provided to county-level partners for distribution to low-income clients, and several rounds of posters were printed and hung in windows of local businesses, community bulletin boards, and apartment complexes advertising

market events and special promotions. Both markets placed several newspaper advertisements, and Eureka designed a website for their market.

In early spring of 2010, the St. Croix Falls manager was able to organize a partnership with Eureka and two other Polk County Markets to take out a full-page informational ad at a reduced price in the Polk County Visitors' Guide, which is distributed to tourists as well as residents through the Polk County Information Center throughout the year. A copy of their advertisement is attached.

- 5) **Scheduled, promoted, and implemented weekly events at both markets throughout the season designed to attract a variety of customers.** Each market organized weekly events throughout the market season. These included several cooking demonstrations by presenters including local chefs, agency staff, and community volunteers; several performances by area musicians; container gardening and native plants workshops, kids' art and origami activities, seed shares, and more. The Eureka Market also hosted special events with the area Gem & Mineral Society and Classic Car Club. Produce for cooking demonstrations was purchased directly from vendors whenever possible.
- 6) **Offered EBT and debit acceptance throughout market season (May through October).** All vendors at both markets were trained to accept WIC and Senior FMNP vouchers as well as EBT and debit transactions. Each vendor displayed signs to this effect at their stand, and market managers and/or committee volunteers were available during each market day to execute the transactions and provide more information about the market and programs.

In addition to shifting focus to coupon incentives, events, and targeted advertising in favor of the Ride to Market program, two other activities in the original proposal were not undertaken. A zero-interest revolving loan fund had been proposed to help small-scale farmers and backyard gardeners who sell at the markets and often lack investment capital at the beginning of the season make improvements to their stands; however, technical and financial barriers made it difficult to implement (see "Lessons Learned" section). Shortly after the original proposal was submitted in 2009, the Northwest Wisconsin Regional Food Network, in partnership with West CAP, began implementing a "buying club" service to connect local farmers with customers at their work places; for this and other reasons, the project partners decided workplace incentives should not be a priority activity for the market managers.

Goals and Outcomes Achieved

As a result of this project and the activities outlined above, the following results were achieved:

- The average number of vendors participating at the two markets more than doubled from 2009 to 2010;
- More than 35 educational, promotional, and entertainment events were held between the two markets;

- \$1,380.26 in debit and EBT sales were made by vendors at both markets;
- WIC and Senior FMNP Vouchers redeemed at the markets increased by an average of 60%*;
- Both markets gained increased visibility through sign and banner infrastructure and word of mouth recognition and built relationships with the local press;
- Both markets strengthened relationships among their own committees and vendors, and with low-income consumers, Polk County WIC, Aging, and Economic Support staff, West CAP, and the City of St. Croix Falls;
- Active volunteer bases of more than ten people for each market were developed and maintained, with well over 1,600 volunteer hours logged throughout the season; and
- The customer base for each market was increased, including new low-income customers.

Based on the above results, project partners are pleased with the success of this project. Both farmers' markets have gained viability and visibility that will help sustain them in future years; volunteer bases, name recognition, infrastructure, new customers, new vendors, and new partnerships are all effects of the project that have laid a foundation for future successes.

When envisioning this project, project partners found it difficult to project the amount of sales that would be generated from access to the wireless POS machine. Vendors and market committees did expect more income to be generated from debit and EBT sales, but consider \$1,380.26 a promising total for the first season in this rural area. Considering machine operating fees run approximately \$50 per month over six market months or \$300 per season, it is feasible for markets to provide this service at margin of 20%. This margin does not take into account the considerable time and energy required of market managers to operate and maintain the device and accounting systems; however, the increasing usage trends with the implementation of the coupon incentive program toward the end of the season document the further potential for growth of this program over coming seasons (see "2010 EBT/PIN Debit Transactions at Upper St. Croix Valley Farmers' Markets" chart in next section).

* This data, obtained from Wisconsin Department of Health Services, is approximate; voucher redemption rates are tracked by vendor and not per market. Thus, this data represents the sum of sales for a list of vendors for each market, which may also include sales at other markets or stands. Because DHS cannot release individual vendor data, voucher numbers could not be further defined for this report. The Eureka Farmers' Market was not a certified FMNP site in 2009.

"I enjoyed going [to the Farmers' Market] and using them [West CAP produce vouchers] because I'd never been there before. Now I know where and when to go and I feel more comfortable being there." --West CAP Family Table Cooking Club Participant

These results were achieved despite the many challenges project partners faced during implementation; however, one project partner emerged throughout the course of the market season to provide considerable support in bringing low-income families to the markets. West CAP's Local Foods Program coordinated a summer session called the Family Table Cooking Club for two groups of

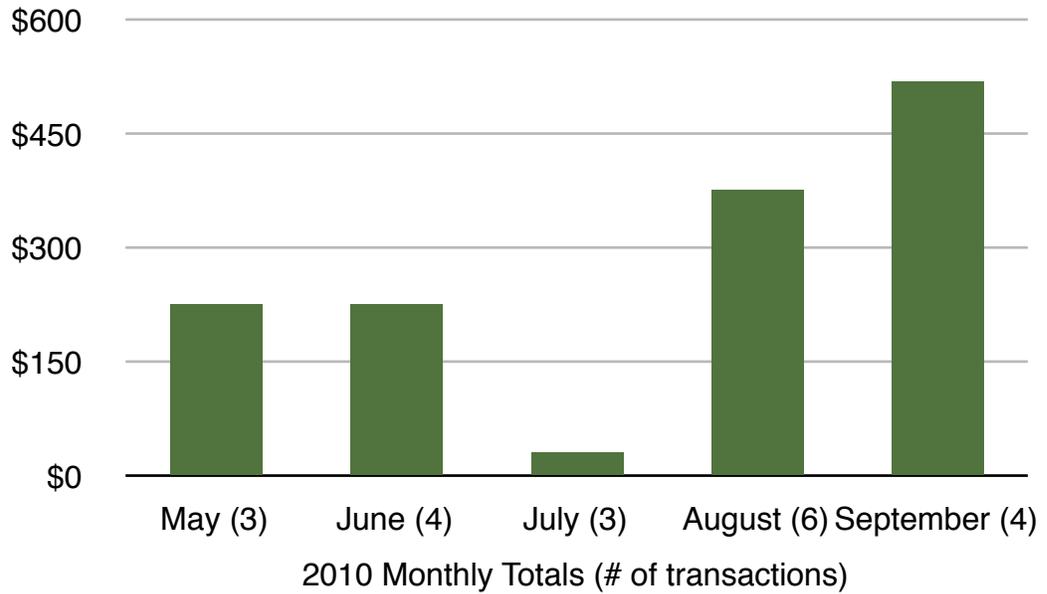
families in Polk County. Over eight weeks, participants in this program met weekly to learn new ways to cook healthy, local foods, take part in Community Supported Agriculture (CSA) shares, visit local farms, and visit farmers' markets. Approximately 30 families in the program received \$75-\$100 each in produce, fruit, and meat vouchers to spend with Upper St. Croix Valley Farmers' Market vendors, resulting in over \$2,000 in extra sales for market vendors. Many of these customers were also recipients of WIC and/or SNAP benefits and were introduced to the farmers' markets for the first time through this program. The Family Table Cooking Club provided an excellent and necessary educational and social complement to this grant project, creating facilitated opportunities for low-income families to become comfortable shopping at the Upper St. Croix Valley Farmers' Markets. Additionally, West CAP and the Upper St. Croix Valley Farmers' Markets have entered into a formal partnership whereby West CAP has agreed to help seek funding for future operation of the EBT machines while exploring the possibility of using the EBT infrastructure to accept participants' SNAP benefits as a cost share for purchase of CSA shares and other food costs associated with the Family Table program (see attached Memorandum of Agreement).

Beneficiaries

The primary beneficiaries of this project were the 28 market vendors, who benefitted from increased sales through the EBT/debit technology as well as FMNP and West CAP vouchers and sales resulting from increased promotional efforts. Customers, especially low-income customers, also benefitted from increased awareness of the opportunities provided by farmers' markets and information shared during market events and demonstrations. Head counts of the customers showed about 40 to 50 customers visiting each market weekly, which is estimated to be approximately a 20% increase over the 2009 average. Awareness of the market, the products available there, the programs that make these products available to them, and the knowledge of how to prepare them in ways that they find enjoyable and good tasting, will provide an ongoing benefit to those customers and to the vendor members of the market.

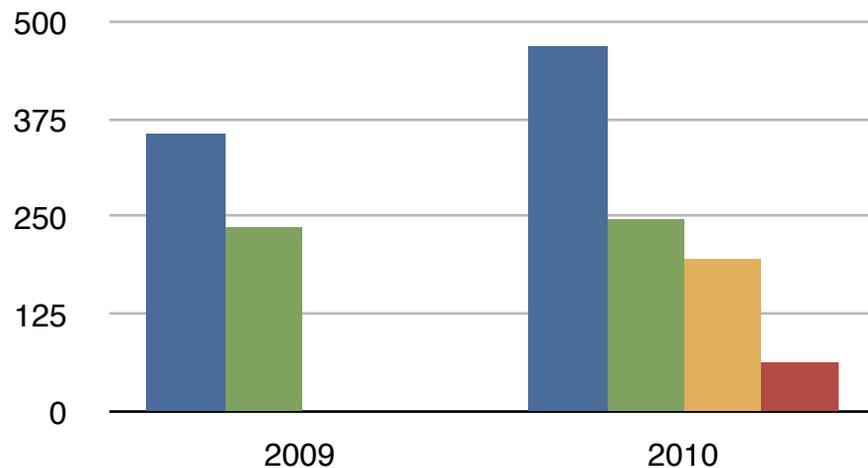
The charts on the following page demonstrate the quantitative benefits to these two groups resulting from EBT/debit and FMNP transactions.

2010 EBT/PIN Debit Transactions at Upper St. Croix Valley Farmers' Markets



- WIC FMNP Totals Redeemed - St. Croix Falls*
- Senior FMNP Totals Redeemed - St. Croix Falls*
- WIC FMNP Totals Redeemed - Eureka*
- Senior FMNP Vouchers Redeemed - Eureka*

FMNP Vouchers Redeemed at Upper St. Croix Valley Farmers' Markets, 2009-2010



* This data, obtained from Wisconsin Department of Health Services, is approximate; voucher redemption rates are tracked by vendor and not per market. Thus, this data represents the sum of sales for a list of vendors for each market, which may also include sales at other markets or stands. Because DHS cannot release individual vendor data, voucher numbers could not be further defined for this report. The Eureka Farmers' Market was not a certified FMNP site in 2009.

In addition to vendors and customers, many other community members and partners benefited as well. Neighboring businesses to both market sites benefited from increased traffic on market days, and many of these and other businesses also benefited as advertising and supply dollars were spent locally. The St. Croix Falls Library, which generously donated the use of its parking lot on market days, benefited from increased traffic at their new facility. The Polk County WIC, Aging, and Economic Support programs benefited from the flyers and other promotional materials they were able to give clients as a resource for making healthy food choices. Visitors benefited from the information provided about farmers' markets in the Polk County Visitor Guide, and the Amery and Osceola Farmers' Markets benefited from their partnership with the Upper St. Croix Valley Farmers' Markets on that promotion. Guests and volunteers who helped demonstrate or perform at special events benefited from increased exposure for their group, business, or talent. A new website was set up which will be ongoing and will benefit the Eureka Farmers' Market, its vendor members, as well as the Town of Eureka because it is a shared website. The City of St. Croix Falls, serving in a coordination role for the grant project, gained recognition as a government entity that supports its local businesses, farmers, customers, and sense of community. The community as a whole benefited through more visibility, fresh and local produce available in a convenient location, better opportunities for small local producers to earn a living, and a forum for local people to come together in a social setting.

Lessons Learned

Several challenges emerged throughout the course of project implementation. Some were easily addressed, others were more difficult to overcome, and many will be faced on an ongoing basis. All of these provided opportunities for learning and growth for the markets and other partners:

- Developing a customer base in a rural setting remains an ongoing challenge that partners have begun to address through this project.
- Sharing the EBT machine over a long distance and short time frame was difficult; this was addressed through the purchase of a second machine.
- Setting up the EBT system for use and working out the kinks in accounting, scrip, and reimbursement posed a challenge that was addressed through the time and effort of market managers.
- Reaching the target audience of low-income consumers in a way that brought them into the market has been addressed through advertising, market events, and partnership with West CAP but will be an ongoing challenge.

- Educating the vendor members in how to participate in the multiple funding programs (WIC, Senior Nutrition Program, Family Table, EBT/SNAP program) was a large task; this was addressed during training sessions and ongoing support provided by market managers.
- The lack of consistency and variety in vendor participation and products throughout the season will be an ongoing challenge, but one project partners hope will be addressed through growth in market sales and education efforts by area organizations to help farmers increase their production capacity. Partners learned that even though customers want to buy produce all season, vendors are still confined by the amounts that their gardens and/or greenhouses or orchards can produce under current conditions and in certain seasons. A customer may come to buy strawberries but there is no guarantee that there will be strawberries to buy. Markets need to look at ways to recruit more vendors selling a wider variety of produce and to encourage vendors to grow more early and late produce to take advantage of the times when not much other produce is coming in but the demand is still there.
- Finding volunteers to get involved in the running of the market presents an ongoing challenge; though many volunteer hours were logged this season by many different volunteers, recruitment and retention of the volunteers necessary to keep markets functioning and growing will need to continue.
- Finding the people with the skills needed to accomplish the tasks who were willing to donate their time has been difficult especially in a rural area.
- The task of bringing together two very different market committees with different perspectives, along with a diverse group of community partners, was addressed this market season.
- Weather is an ongoing challenge, in that it affects crop yields, customer and vendor participation, and the market infrastructure (wind blowing tents, etc.).
- Though both markets are located along a rural state highway, some visibility barriers exist including trees and buildings; these were partially addressed with signage, but remain an ongoing issue.
- Administering the revolving loan fund posed a large challenge for project coordinators. The City of St. Croix Falls and market committees agreed that the revolving loan fund would be best administered to vendors by a joint market committee including on City Council representative on a long-term ongoing basis; however, the City's auditor required a letter from the USDA FMPP team granting permission for the loan fund to be transferred. Though this permission to this effect was requested in early April of 2010, a response was not received in time for the loan fund to be implemented. Advance notice of this requirement would have allowed project

partners to initiate this process earlier, but unfortunately this challenge was unforeseen.

- Project partners are challenged to find funding to continue the monthly operating costs (including manager time) of the wireless POS machine. The partnership agreement with West CAP may provide access to additional funding opportunities; however, the high cost of operating EBT machines presents a significant barrier to rural markets lacking the large volumes of traffic that can sustain such efforts in more urban areas.
- Project partners learned how much good can come from having sufficient funds for advertising, signage and demonstrations. The markets will need an effective long-term strategy for raising funds to cover such costs in the future.
- Partners learned after choosing to offer EBT and PIN debit transactions (as credit charges were much higher) that most area banks issue debit cards that can only be run as credit (without a PIN), shifting the bulk of the transaction cost and risk to the merchant; therefore, the number of debit transactions conducted was very low--most of the sales data represented in this report represent EBT transactions;
- Farmers' market committees were unprepared for the number of hours that would be required from the volunteer committee members as well as the managers. Those involved responded by stepping up and getting educated enough to deal with advertising, signage, banners, printing, concessions, insurance, politics, relationships between the two markets, relationships within the committee and within the vendor members, website and facebook marketing, regional food initiatives, county nutrition programs, the skills available in the community, and much more.

"Bringing FoodShare customers to the market has been a challenge, but the customers that have used EBT at the market had a lot of positive feedback, and most returned often to our market." --Sloan Stanze, St. Croix Falls Market Manager

Overall, partners were satisfied with their progress in achieving project goals and objectives. Both markets are still very young (this was the second season for Eureka and the fourth for St. Croix Falls) and are growing as a work in progress, as are the nutritional habits of the customers they continue to attract. Project partners will continue to work together to address these challenges and build on the lessons learned through the course of this grant period.

Additional Information

The joint website created by the Eureka Farmers' Market and the Town of Eureka is available here: <http://townofeureka.org/?110120>.

Below is a collection of photos taken this season (photo credit goes to Susan Armstrong):



(Above) Fresh carrots and beets offered by The Bike Farm at the Eureka Farmers' Market.

(Below) Stephanie Lundeen and Emily Karl of Cafe Wren demonstrate recipes using fresh market produce at the Eureka Farmers' Market.





(Above) Honey Creek Farm sold produce at both the Eureka and St. Croix Falls Markets; this picture was taken in Eureka.



(Above) The youngest customer of the season shops with his mom at the Eureka Farmers' Market.

Contributions of project partners deserving special recognition include:

- The Polk County WIC, Aging, and Economic Support offices for helping administer access barrier surveys, serving on hiring committees for contractors, sharing data, and promoting the farmers' markets to their clients;
- West CAP's Local Foods Program and especially the Family Table Cooking Clubs for helping to bring low-income families to the markets;
- The City of St. Croix Falls and its Buy Local Initiative for administering the grant funding and providing project coordination support;
- The Town of Eureka and City of St. Croix Falls for allowing the farmers' markets to set up on their properties;
- Both farmers' market committees, market managers, and all volunteers and event presenters for donating countless hours to support this project.

Attachments to this report include:

- The Fondy Market Report prepared by Linda Leef and Shannon Poff of the Eureka Farmers' Market;
- A summary of the Farmers' Market Barrier Report results and an example (WIC) survey prepared by Denise Wojciechowski and Adriane LePage;
- A copy of the full page informational advertisement placed by the Upper St. Croix Valley Farmers' Markets in partnership with two other Polk County Farmers' Markets; and
- The Memorandum of Agreement between the Upper St. Croix Valley Farmers' Markets and West CAP.

This report was prepared by Arianne Peterson of the City of St. Croix Falls Buy Local Initiative with materials provided by project partners.

Project Contacts

Arianne Peterson
FMPP Project Manager
715-554-3735
arianne.peterson@gmail.com

Sloan Stanze
St. Croix Falls Farmers' Market Manager
715-210-8489
stcroixfarmersmarket@yahoo.com

Linda Leef
Eureka Farmers' Market Committee
(715)566-2775 or (715)825-6610
linda_leef@msn.com

Farmers' Market Survey

This year, the St. Croix Falls and Eureka Farmers' Markets will accept WIC vouchers!

The purpose of this survey is to gather community feedback on the local farmers' markets so we can work to improve these markets and provide a better market experience. While the information gathered will be used specifically for the St. Croix Falls and Eureka farmers' markets, we would appreciate your feedback even if you did not attend these markets or did not attend any farmers' markets.

Many thanks for your help and input into improving local Farmers' Markets!

1) Which Polk County Farmers' Markets did you attend last year (2009)? Please check all that apply.

- I did not attend the farmers' market last year... please go to question 3
- St. Croix Falls
- Eureka
- Amery
- Osceola
- Frederic
- Balsam Lake
- Clayton
- Turtle Lake
- Milltown
- Other, please specify _____

2) Did you use WIC vouchers to purchase produce at the Farmer's Market last year?

- No
- Yes... ↗

Did you spend more at the market than what you received in vouchers?

3) What factors caused you NOT to attend your local farmers' market or to attend it infrequently. Please check all that apply.

- I attended the farmers' market on a regular basis
- I didn't know there was a farmers' market
- I tried to go to the market but couldn't find it
- The market was on a day/time that was not convenient
- I'm not sure if the markets accept WIC vouchers
- The markets don't accept WIC vouchers
- I'm not comfortable using vouchers at the market
- I had a bad experience using vouchers at the market
- The prices are too high at the market
- I don't understand how farmers' markets work
- The markets don't have the types of food that I buy
- The market has a poor selection of produce
- I don't know how to prepare the food that is available at the market
- I don't have transportation to the market
- I don't have transportation to pick up WIC vouchers
- I can't find a parking space at the market
- I don't have time to go to the market
- I'm not interested in going to the market
- Other, please specify_____

4) What factors would increase the likelihood that you attend a local Farmers' Market. Please check all that apply.

- Free cooking on a budget and other chef demonstrations
- Free live music

- Free cookbook with information on preparing food available at the market
- Coupons for use at the market
- Free transportation to/from the market (handicap accessible)
- Free transportation to pick up vouchers from the county
- Increases number of vendors at each market
- Better prices
- Improved system for using vouchers
- Increased number of vendors that accept vouchers
- Ability to use credit/debit cards at the market
- More kid-friendly
- Better advertising of market times/places/events
- Better signage to locate the market
- Contact information to ask questions about each market
- Other, please specify_____

5) If we have questions about your responses can we contact you? Your name and contact information will remain confidential. This is entirely voluntary and not required.

- No
- Yes... 

Please clearly write your first name and phone number in the space below:

If there is anything else you would like to add about barriers to using Polk County Farmers' Markets or ideas for improving the market, please use the back of the survey to add additional comments.

Thank you for your contribution to this effort!

If you have questions about these markets or the program, please contact your local WIC office.

Visit to Fondy Market

Linda Leef and Shannon Poff visited Fondy Market in Milwaukee on Saturday October 24 to assess the use of the EBT system and gather information to assist in implementing its use in the St. Croix Falls and Eureka farmers markets.

We first walked through the Madison farmers market, then drove to Milwaukee and spent 2 ½ hours with Fondy Market Manager, Jenni Reinke. We had specific questions that we wanted to find answers to and also wanted to gather general information from their experiences.

Fondy Market began using the EBT system in 1993 when they encouraged individual vendors to buy EBT machines. This didn't go as well as they had hoped, with confusion re: use of the machines and system, frequent need for technical help and frequent breakdowns of equipment. In 2009 the market itself bought an EBT machine and started administering the system from the market manager's office.

If someone with a EBT card (food stamps) wants to buy at the market, they bring their card to the market manager's information desk, state how much they would like to spend, their card is swiped in the machine and upon approval, the card holder enters their pin number. Then they are issued the amount that they requested in wooden tokens (\$1 increments) that are clearly marked EBT. They can then spend these tokens like cash in the market for any qualifying items. No change is given and most of the vendors are careful to price items at dollar increments. Unspent tokens can be brought back to the information table to be credited back into the account or can be held and spent at a later date. Fondy's tokens don't expire. Fondy Market pays the transaction fees for all EBT transactions (\$.10 per transaction). They don't currently accept credit or debit transactions but plan to begin accepting debit cards next season.

Fondy also has a second type of token called Fondy Bucks which is larger than the EBT tokens. It is used for promotions and internal use and would be used for debit transactions. They also do a frequent shoppers card which earns the user \$1 Fondy Buck for each 10 punches (purchases).

The vendors have been trained in what products are eligible for EBT purchases, WIC purchases and Fondy Bucks. At the end of each week, the vendors turn in their tokens along with a sheet that contains their name, address, dates of sales (for the month), spaces to record tokens and Fondy Bucks, spaces for totals and for vendor initials. The form also has a printed description of what is eligible for EBT and Fondy Bucks purchases.

The Market Manager is responsible for keeping the books for the EBT tokens, the Fondy Tokens, individual accounts for each vendor, and the general moneys in and out. She keeps a daily log which includes the sales from the EBT machine, the total of outstanding tokens, and the tokens in house. She totals up the tokens brought in each week, credits each vendor's account and pays each vendor monthly. She is also responsible for the care and technical support of the EBT machine, for general operations of the market, recruiting new vendors, overseeing fundraising events, and for promotion. She has an Assistant Market Manager and a Food and Nutrition Director who work with her as well as a maintenance man (all paid positions) and volunteers.

Fondy Market is an urban market and is heavily used. They are open Tues, Thurs, Sat, and Sun during peak growing season and Saturdays only during November. They have two sections to the market, one right by the parking lot, which contains the "choice spaces" renting for \$450-600 for the season and the new section, closest to Fon du Lac Ave. which rent for \$400- \$450 for the season. They are the largest farmers market in Milwaukee and had the first EBT machines in WI. They also have the heaviest usage of the EBT of any farmers market in WI.

Their tokens were designed locally and purchased from Wooden Nickel Company in Texas and carry the Buy Fresh Buy Local design on the Fondy Bucks but not on the EBT tokens. Both tokens are in \$1 increments and both say no change given. Both types of tokens are numbered and both carry the Fondy Farmers Market name but only the Fondy Bucks carry the buy fresh logo. They started this calendar year with 2786 EBT tokens (I didn't ask how many Fondy Bucks) in house.

We asked for general recommendations from their experiences over the years. Jenni and Assistant Manager Sarah Allen made a few suggestions.

*They recommended purchasing an auxilliary battery and charger or a power cord for the EBT machine because the battery doesn't last very long and takes a long time to charge in the machine. If the battery goes down in the middle of a transaction, you can't tell if it went through or not and it may take as long as 45 minutes to get the battery charged enough to get the information you need to continue.

*They recommended devising a system for change if any of your vendors don't use full dollar increments. It is cumbersome to credit small change back to the card, especial! ly since the market is charged another \$.10 transaction charge for doing so. They have had problems with irate customers a couple of times. Usually the vendor takes tokens to the dollar amount and asks the customer for change for the balance.

*They recommended keeping lots of records, especially concerning use of the market, such as hourly customer counts, customer surveys, sample days when customers are asked how much they spent and what currency used (EBT, Credit, Debit, cash, WIC, senior vouchers, etc.).

*They said they had trouble assessing sales when they asked their vendors because the vendors were giving them totals much lower than actual sales. Therefore, they used the customer surveys of spending and came up with an approximate average, then used that average to estimate sales by the number of customers through the market daily.

*They recommended using the information gathered to apply for further grants for future years. They were clear that they believ! ed that the amount of record keeping and accounting involved was more than could be expected of a volunteer and that a market manager should be a paid position because of the amount of work involved.

Farmers' Market Barriers Project Summary & Recommendations



Adriane Lepage & Denise Wojciechowski

Presented to the St. Croix Falls & Eureka Farmers' Market Committees, June 2010

Introduction

We were hired as a part of the Farmers' Market Promotion Grant given to St. Croix Falls and Eureka farmers' markets. The assignment was to determine how to increase Women, Infants, and Children (WIC) and Senior Farmers' Market Nutrition Program (SFMNP) market voucher usage and encourage FoodShare (food stamp) recipients to attend the markets now that the markets were able to accept FoodShare cards. We chose to take a two-prong approach to providing this information: research and survey. By doing this, we could build on the experiences from other markets in the United States that were or are currently in similar situations and evaluate the opinions of the food assistance recipients in Polk County.

Research

The research conducted covered the following areas: EBT system implementation at other markets, scrip systems, starting markets in low-income communities, nutrition incentive programs, and ride-to-market programs. The research was done primarily through online resources, as well as by contacting market managers around the country. We chose to conduct a majority of the research prior to creating the survey to ensure we were addressing the right issues and asking the right questions. The research proved to be very educational and provided a great deal of information on the best way to implement an EBT system at markets. The strongest piece of information we gathered was the importance of strengthening the purchasing power of low-income customers to create a strong consumer base, which thereby contributes to the economic viability and sustainability of markets in low-income areas. With this piece of information, we knew we had to construct a survey that addressed two major areas: why were people within these demographics not going to the markets and what would make them go to the markets. These questions provided us a strong base with which to move forward in conducting our survey.

We also met with our three contacts with Polk County (Aging, WIC, and Human Services). We asked them to provide their thoughts on their food assistance programs and the farmers' markets, as well as how to best survey this population. (For questions asked and a summary of responses, see Appendix A & B, respectively)

Survey

The survey was created based on four areas of information we were researching: attendance at local farmers' markets, acceptance of FoodShare benefits at local farmers' markets, barriers associated with market attendance specifically for in-need populations, and possible changes the farmers' market could implement to increase attendance of in-need populations at area farmers' markets. For the purposes of the survey, we chose to address the last two questions by providing a list of possible responses based on options discovered through our research and potential changes the market was looking to make. For the list of markets, we included only those in Polk County, making it clear what markets this information was to benefit.

The survey was distributed to four groups: people who received SFMNP vouchers in 2009, WIC voucher recipients, a selection of FoodShare recipients in Polk County, and seniors living in HUD housing in St. Croix Falls. Each group had a survey unique to their food assistance program (see Appendix C for survey example). SFMNP and FoodShare surveys were sent out by mail with a self-addressed stamped envelope for easy return. The WIC surveys were completed in-person at the WIC office in the Polk County Government Center. HUD surveys were given to the director of the housing and she distributed them to a select group of residents.

Results

Returned surveys were entered manually into an Excel spreadsheet, which automatically calculated totals and percentages. The data was set up to be able to view data from all groups as a whole and individually. Here are the key findings based on the overall responses (see Appendix D for results by surveyed demographic and Appendix E for the survey response summary; raw data available upon request).

Overall Survey Results	
Total Surveys Received	155
Senior	52
WIC	61
HUD	25
SNAP	17

Markets with Highest Reported Attendance*	
St. Croix	21.4%
Frederic	18.8%
Balsam Lake	19.2%

Reasons Survey Respondents Didn't Attend	
Attended Regularly	30.4%
Time/Place Not Convenient	14.0%
Prices Too High	11.1%

Suggestions for Increased Attendance	
Nutrition Incentive Coupons	18.6%
Increased Acceptance	13.7%
Increased Vendors	12.5%

Least Popular Suggestions	
Transportation to Market	1.7%
Live Music	2.4%

*Eureka Market: 7 attendees or 3.14%

Recommendations

We were satisfied to see that a majority of respondents attended the market regularly (52 respondents or 30.4%). However, even those who attended regularly had some good feedback on concerns they had about the market and opportunities for improvement. Based on the results we received, we have the following recommendations for the market committee:

For Immediate Consideration

- Start a Nutrition Incentives Program: (79 respondents or 18.6%) Many markets across the country implement a Nutrition Incentives Program, which essentially gives coupons to those on food assistance. For each set dollar amount spent on fresh produce, and fresh produce only, the customer gets additional "market dollars" to spend on additional fresh produce. These can either be saved for a later market day or used the day they are received. For example, if a customer buys \$10 of fresh produce, they get an additional \$5 to spend on fresh produce. These types of programs are exceptional at strengthening the purchasing power of low-income customers and thus create a customer base at the market, thereby contributing to the economic viability and sustainability of markets in low-income areas. We can provide a separate presentation on setting up such a program.
- Improve advertising: (46 respondents or 10%) We recommend increased advertising and signage on market days, but also beforehand so people know when and where they can find the market. Potential advertising ideas could be:
 - Coordinate with local advertising, local businesses, as well as tourism publications.
 - Seek opportunities to have a booth at community events to increase general community awareness.
 - Start a website and consider also having a Facebook page to increase awareness outside of the local community.
 - Other: Community organizing, media work, special events, local merchant tie-ins, and research on other successful community events.
- Provide information on prices: (40 respondents or 9.4%) Survey respondents indicated that they did not attend the markets because of high prices. Therefore, we recommend printing a brochure or flyer that explains why the prices at the market are higher than prices at a supermarket. This will not only provide information that will hopefully help market-goers understand prices and therefore shop more, but also educate these populations on important local food issues. As an important side note, those who commented that prices were too high did not indicate they attended the St. Croix Falls or Eureka markets.
- Vendor Attendance and Consistency: (53 respondents or 12.5%) Responses indicated that market-goers would like to see more vendors and better consistency in their attendance.
- Providing free wheelchairs: In the comments section some seniors indicated that having a wheelchair provided at the market would help them better navigate the market and get to more booths.

For Future Consideration

- Cookbook: (43 respondents or 10.1%) Many respondents were interested in a free cookbook that would help them learn how to use the products they buy at the market.
- Cooking on a Budget and Chef Demonstrations (20 respondents or 4.7%): 1.2% of respondents said they did not know how to prepare the foods at the market and 2.3% of respondents said the market does not have the kinds of foods they buy. By providing cooking on a budget and chef demonstrations, we can help with both of these issues by showing market-goers how foods available at the market can be used in their own kitchens. In addition, focusing on cooking within a budget will help address concerns about high prices at the markets.
- Expanding Market Committees: Diversify the members of the market committee beyond vendors, perhaps with non-profit groups, religious organizations, merchant associations, and other stakeholders, as having additional members of the community with a stake in the market increases community involvement and the strength of the market. Having members who receive food assistance will give this population a voice within the market, potentially increasing the number of food assistance recipients who attend the markets.

Based on the results, we do not recommend the following:

- Implementing a Ride to Market Program: (7 respondents or 1.7%) Our survey responses showed that this program is not something the majority of people are interested in. Online research and contact with other markets with such programs indicated that ride-to-market programs implemented in cities or towns without existing public transportation were expensive, unpopular, and difficult to manage. Successful programs were in cities with existing public transportation options, often provided free of charge to the market itself (i.e. the city or public transportation company covered the cost).

Opportunities for Further Research

While we feel that our initial work and research was ample and wide-reaching, there are always opportunities for additional information-gathering. To further aid the market in its endeavors and help the government food assistance programs, we would recommend the market committee consider the following:

- Re-survey the population in the early spring of 2011.
- Have FoodShare & voucher customers complete a customer satisfaction survey at the market.
- Distribute surveys at other locations, such as the food shelf.
- Coordinate with the Aging, WIC, and Human Services offices to better serve the food assistance recipients.
- Keep food assistance usage at the markets an active point of discussion for the committee and market vendors.
- Provide the survey information to other markets in the county.

FARMERS MARKETS



Polk County's farmers markets offer fresh, local produce and a chance to meet and support farmers and growers. More consumers are shopping at our farmers markets, making the choice to support their local grower community while at the same time benefitting from produce at the peak of flavor and nutritional content. The rich farmland in Polk County gives an extra boost to growing sweet corn, potatoes, sunflowers, carrots, radishes, pumpkins and more.

For many, weekly visits to the farmers markets have become a tradition shared with family and neighbors. Customers can chat with growers about the produce and get tips about growing their own.

Statistics compiled by the Polk County UW-Cooperative Extension cite these advantages to shopping at farmers markets:

- Fewer or no chemicals used on produce
- Less packaging
- Less fuel used which results in lower shipping costs
- Personalized service by the person who grew the product
- More profit for farmers, who may keep up to 90% of the dollars spent by consumers. In contrast, in the U.S., a wheat farmer can expect to keep only about 6% of each dollar spent by consumers on a loaf of bread bought at a supermarket—approximately the cost of the packaging.

Visit These Polk County Farmers Markets

AMERY—Soo Line Park beginning June 7 - October 25. • **Mondays, 4PM-6PM.**

Contact Larry Riemenschneider 715-641-1516 for more information.

EUREKA—Hwy 87 & 210th Ave (Across from KJ's) from June - October • **Fridays, 2:30PM-6:30PM.**

Now accepting WIC and Senior Nutrition vouchers. EBT machine available to accept Food Share/SNAP and debit cards. Cooking Demonstrations on the 2nd and 4th Fridays of each month.

OSCEOLA—Mill Pond Park from June-October. **Fridays, 2PM-6PM.**

ST. CROIX FALLS—Library Plaza, 320 N. Washington Street from May 1 - October 30. **Saturdays, 10AM-2PM.** Now accepting WIC and Senior Nutrition vouchers. EBT machine available to accept Food Share/SNAP and debit cards.

