



# Growing Economic Impact through Increasing Food Access at Washtenaw County Farmers Markets

Farmers markets provide win-win-win ways to support our regional agricultural economy, healthy food access for low-income members of our communities, and positive community & economic development. Further, other direct farm sales outlets, including farm stands and CSAs, provide additional opportunity for points of food access throughout rural and urban parts of Washtenaw County. In the last ten years, farmers markets have grown in size and number across the country and in Washtenaw County. Opportunities for healthy food access through SNAP (formerly known as food stamps) and other food assistance have also increased exponentially. In 2006, Growing Hope's Downtown Ypsilanti Farmers Markets was the 3<sup>rd</sup> in Michigan authorized to accept SNAP, and in 2014, over 150 markets across Michigan accepted this crucial form of alternative currency. The start up and ongoing costs of operating these and other food assistance options at farmers markets and farm stands are real, and among the major barriers to these entities doing so. Through this project, Growing Hope, a 501c3 nonprofit in Ypsilanti, Michigan, aimed to 1) Understand barriers, and explore efficiencies, coordination, training, and services needed to increase food assistance sales at farmers markets and farm stands in Washtenaw County and 2) Create tools and technical assistance materials to aid in marketing, evaluation and food assistance administration. There are two primary deliverables. The first is a feasibility study, including sections that consider the financial feasibility, design, and impact of Growing Hope providing a variety of services. The second deliverable is a set of tools and technical assistance materials that help farmers markets.

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# Cost Analysis of Administering Food Assistance at Farmers Markets



## INTRODUCTION

In reviewing the literature and research from USDA and others, a frequently cited barrier to accepting SNAP and other forms of food assistance at farmers markets is the cost of staffing to maintain the EBT (Electronic Benefits Transfer) terminal through which SNAP is processed at most farmers markets, and the back-end costs of accounting and administering these currencies. Ultimately, most farmers markets that offer food assistance to customers are running a bank on the back end. A 2010 USDA report to Congress exploring the feasibility of implementing EBT systems at farmers market recognizes that the costs—mostly in staffing requirements—is a key factor and barrier:

“An important factor in whether or not a farmers' market can sustain SNAP redemptions is having responsible staff that is available to operate the EBT terminal, manage scrip exchanges with customers, and reconcile payments with the farmers. FNS is aware of market managers who will not implement EBT even if funding for equipment is offered because staff needed to handle EBT, and the token/scrip and reconciliation processes, are not available... Thus, the ability to pay a manager increase as sales increase, and this would apply to having staff available for managing the EBT machine. It may be unrealistic to assume that a small market with low monthly sales without dedicated staff could manage a single EBT system with the necessary scrip and reconciliation responsibilities. It is important for both small and large markets to decide if it is possible, even with the offer of free EBT equipment, to operate SNAP EBT without adequate staff.”<sup>1</sup>

And again, in 2013 USDA study of 1682 farmers markets and 570 individual direct-marketing farmers (who sold at farmers markets and/or farm stands or other direct outlets), the same barrier was again called out as primary,

“Challenges to Accepting SNAP: The process of becoming SNAP-authorized, the cost of a point-of-sale machine, and back-end accounting are barriers to market participation. Farmers markets frequently reported staffing needs to operate the EBT and cost associated with bookkeeping, startup, and transaction fees as barriers to participation.”<sup>2</sup>

The following table, excerpted from the same report, shows these at-market processing, and “back office” costs being the most significant barriers across markets that are authorized to accept SNAP. In interviewing or conducting focus groups with a majority of the market managers in

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<sup>1</sup> USDA, Food and Nutrition Service. (2010) Supplemental Nutrition Assistance Program. Feasibility of Implementing Electronic Benefit Transfer Systems in Farmers' Markets. Report to Congress. Available at <http://www.fns.usda.gov/multimedia/Kohl--Feasibility.pdf>

<sup>2</sup> USDA, Food and Nutrition Service, Office of Research and Analysis, *Nutrition Assistance in Farmers Markets: Understanding Current Operations* by Sujata Dixit-Joshi *et al.* Project Officer: Eric Sean Williams, Alexandria, VA: April 2013.

Washtenaw County—which range in scale, age, and include urban, rural, and suburban markets—we found these national trends to hold true locally as well.

**Table 5-36. Factors that make it hard for farmers markets to accept SNAP, overall and by SNAP authorization status in 2011**

		SNAP authorized with redemptions in 2011 (Stratum 1)	SNAP authorized with no redemptions in 2011 (Stratum 2)	SNAP authorized with redemptions between 2007 and 2010 but not in 2011 (Stratum 3)	Never SNAP authorized (Stratum 4)
	Overall				
	PCT (SE)	PCT (SE)	PCT (SE)	PCT (SE)	PCT (SE)
Factors <sup>a</sup>	N=1682	N=654	N=171	N=44	N=813
Too many requirements to become SNAP authorized	45.2 (1.6)	19.2 (1.7)	34.5 (2.7)	23.8 (4.4)	54.2 (2.3)
SNAP application process is difficult	37.8 (1.5)	21.9 (1.6)	35.9 (2.3)	36.0 (5.8)	42.8 (2.2)
Having to provide personal information on SNAP application	40.6 (1.7)	31.5 (1.5)	38.1 (2.6)	37.8 (5.7)	43.7 (2.2)
Cost associated with start-up	66.1 (1.5)	44.8 (1.6)	57.6 (2.6)	52.3 (5.2)	73.4 (2.0)
Ongoing transaction fee costs associated with EBT	67.9 (1.4)	44.5 (1.7)	58.1 (2.7)	53.1 (6.5)	76.0 (1.8)
Staffing needs for at-market operation of EBT	74.2 (1.5)	62.7 (1.3)	74.9 (2.3)	49.9 (5.3)	78.2 (2.0)
Additional bookkeeping and "back office" costs	70.3 (1.7)	65.9 (1.4)	59.3 (2.7)	52.3 (5.2)	72.5 (2.3)
Vendors do not want to participate in SNAP	30.9 (1.7)	10.6 (1.2)	21.9 (2.4)	27.3 (5.4)	37.7 (2.2)
Not enough SNAP customers	46.5 (1.8)	34.4 (1.4)	53.1 (2.6)	43.6 (6.2)	49.9 (2.5)
Hard to get information about these programs from appropriate agencies	27.4 (1.5)	20.9 1.2	27.9 (2.4)	20.5 (4.9)	29.5 (2.1)
No infrastructure	2.8 (0.6)	0.9 0.3	5.9 (1.1)	4.5 (2.2)	3.0 (0.8)
Other factors	2.6 (0.6)	2.1 0.4	4.7 (1.0)	-	2.7 (0.8)

NOTE: PCT = weighted percent. SE = standard error. N = unweighted sample size. <sup>a</sup>Respondents checked all responses that applied. - Represents zero or rounds to less than half the unit of measurement shown.

Significant government and private dollars have been dedicated to the start up cost and equipment cost of accepting SNAP at markets, as well as to support incentive programs that increase the spending power and overall volume low-income customers. While those have helped to propel the farmers market sector forward and greatly increased rates of acceptance and scale of utilization of food assistance at markets, we have not found research or discussion about this crucial factor of how to sustain the increasing costs of operating food assistance at markets. These costs only grow as the markets are more successful and increase food assistance sales. We have not, however, located any estimate for the discreet costs of offering food assistance at farmers markets.

To better understand the real costs of running farmers markets that are increasing healthy food access in communities, like ours in Ypsilanti, where they are among the only accessible sources of fresh healthy food for many residents, we conducted the following assessment. This serves not as a generalizable or scientific study, but as an initial case study of our own experience while managing four farmers markets in Ypsilanti, Wayne, and Westland—all communities in Southeast Michigan.

Our aim was to understand a per dollar average cost of operating food assistance at our farmers markets. Growing Hope keeps detailed records of time accounting for staff, as well as detailed allocation tracking for supplies and other expenses. Using this, we conducted an accounting analysis of the current cost to accept food assistance. Our assessment examined the 2013 market season, during which Growing Hope managed four weekly markets May through October and one winter market in November and December.

## SETTING THE STAGE

### Food Assistance & Alternative Currencies Overview

Growing Hope accepts several types of food assistance at our farmers markets. That is, there are several ways to pay at our farmers market, beyond cash, that aim to help low-income consumers access healthy, local food from the farmers market. We use the term “alternative currencies” to describe the tokens, coupons, or any other non-cash currency used to make purchases at the farmers markets. The following is a basic description of all of the food assistance programs Growing Hope offers at its markets as well as how they work, as well as how we process credit cards at the market. For all of the alternative currencies except Hoophouses for Health, vendors turn all tokens and coupons in to the farmers market management weekly, and are reimbursed monthly.



#### A. SNAP

The Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program, is the federal government’s largest nutrition assistance program. SNAP is administered by the USDA. The amount of SNAP dollars a household gets depends on the household's size, income, and expenses. Electronic Benefit Transfer (EBT) is the electronic system that allows these benefits to be accessed via a magnetically encoded payment card (like a debit or pre-loaded card). This EBT card is also known in Michigan as the Bridge Card because it features an image of Michigan’s emblematic Mackinac Bridge. At most farmers markets that accept SNAP, customers are able to take their EBT card to a central booth and swipe the card in exchange for \$1 tokens, created by the farmers market, in the amount requested by the customer. These tokens can then be spent with the eligible vendors. While federal funds were available to support start up equipment costs for accepting SNAP wirelessly at farmers markets, no funds are available via USDA for costs to administer SNAP at



farmers markets.

### ***B. Double Up Food Bucks***

The Double Up Food Bucks program enables SNAP recipients to receiving matching dollars for SNAP purchases they make at a participating farmers market. Currently, customers can match up to \$20 per day, per market, to be spent at the farmers markets on Michigan produce. Double Up Food Bucks metal tokens, created by sponsoring organization Fair Food Network, are administered at the same central booth a customer would visit to swipe their SNAP EBT card for \$2 tokens to spend at the market. If, for instance, a customer wanted to spend \$12 using SNAP benefits, in addition to receiving 12 of the market's \$1 tokens, she would receive an additional \$12 in metal tokens, doubling her available spending. Double Up Food Bucks has been privately funded by foundations, but now being funded in part by federal dollars. Fair Food Network has provided some funding to cover costs to administer SNAP at farmers markets.

### ***C. WIC Project FRESH***

The federal Farmers Market Nutrition Program, known in Michigan as WIC Project FRESH program participants receive booklets of \$2 coupons, to be spent on fresh Michigan produce at authorized farmers markets and farm stands. Women and children up to age 5 (excluding infants) currently enrolled in the WIC program can get coupons for fresh fruits and vegetables. Women who are either pregnant or breastfeeding are targeted to help meet their special nutritional needs. Customers are able to spend the coupons directly with vendors. This means that the farmers market staff does not distribute these coupons, however, the market is responsible for processing and mailing the coupons back in for reimbursement. In most places these coupons are distributed at WIC appointments to women who already receive WIC benefits; we began in early years of our markets, however, to work with the local WIC office do distribution and accompanying nutrition education directly on-site at the market. This led higher redemption rates. There is a limited supply of WIC Project FRESH coupons. No funding is provided to the markets for costs to administer this program.

### ***D. Senior Project FRESH/Market FRESH***

The Senior Farmers Market Nutrition Program, know in Michigan as Senior Project FRESH or Senior Market FRESH, provides income-qualified older adults with booklets of \$2 coupons, to be spent on fresh Michigan produce and honey at authorized farmers markets and farm stands. Customers are able to spend the coupons directly with vendors. This means that the farmers market staff does not distribute these coupons, however, the market is responsible for processing and mailing the coupons back in for reimbursement. Locally, Washtenaw County Public Health distributes these coupons and provides accompanying nutrition education. There is an extremely limited supply of these coupons and a very high demand for qualifying seniors, well beyond what can be met. No funding is provided to the markets for costs to administer this program.

### ***E. Prescription for Health***

Prescription for Health connects low-income patients to their local farmers market though a local medical clinic. Funded and administered by Washtenaw County Public Health, these patients, at-risk for or dealing with diet-related disease, learn about SNAP and other food assistance offered at the market. Participants access nutrition education and support, and they redeem their prescriptions for fresh fruits and vegetables at the market. Customers bring their prescription to a Prescription for Health table, meet with a Community Health Advocate, and redeem it for \$10 in tokens. The total dollars available per patient and number of times the customer could redeem prescriptions at the

market has varied over time as funding has allowed. Those tokens are able to be spent on fruits and vegetables and are redeemed by the vendors through the market staff. Prescription for Health has been funded by Washtenaw County Public Health using local and state dollars, as well as foundation support from the Kresge Foundation. At one time the farmers market received some administrative fee for its cost to administer program, though that is no longer offered.

### *F. Hoophouses for Health*

Hoophouses for Health introduces vulnerable families to Good Food by showcasing regional foods in partner programming and introducing families to local farmers markets. Local Head Start agencies and other partner organizations provide vulnerable families participating in their programs with Hoophouses for Health vouchers to purchase fresh, local foods from participating Hoophouses for Health farmers at area farmers markets. Participating farmers accept vouchers for produce as a means to “repay” hoophouse loans they have received through the program. Hoophouses for Health is a collaboration among the Michigan Farmers Market Association (MIFMA), the Michigan State University Center for Regional Food Systems and the Michigan State University Department of Horticulture, and funded by the W.K. Kellogg Foundation. These vouchers/coupons are redeemed directly with participating farmers at our markets; we’ve had 1-2 farmers participating at our markets in the past. Vouchers are turned in directly to MIFMA, so not processed by Growing Hope or thus subject to this study. Vendors record these vouchers as part of their cash sales.

### *G. Credit & Debit Cards*

Credit and debit cards can be swiped and exchanged for tokens at the same central booth that customers process EBT cards. Using Square credit card swipe device on an iPhone with a free downloadable app, customers can receive \$1 tokens in any amount specified and spend at vendors. Some vendors also choose to have Square or similar processor accounts on their own smartphones. If they do so, those sales are included in their cash sales, do not involve exchange of tokens, and are not counted towards alternative currency sales at the market or in this study.

### *H. Market Dollars*

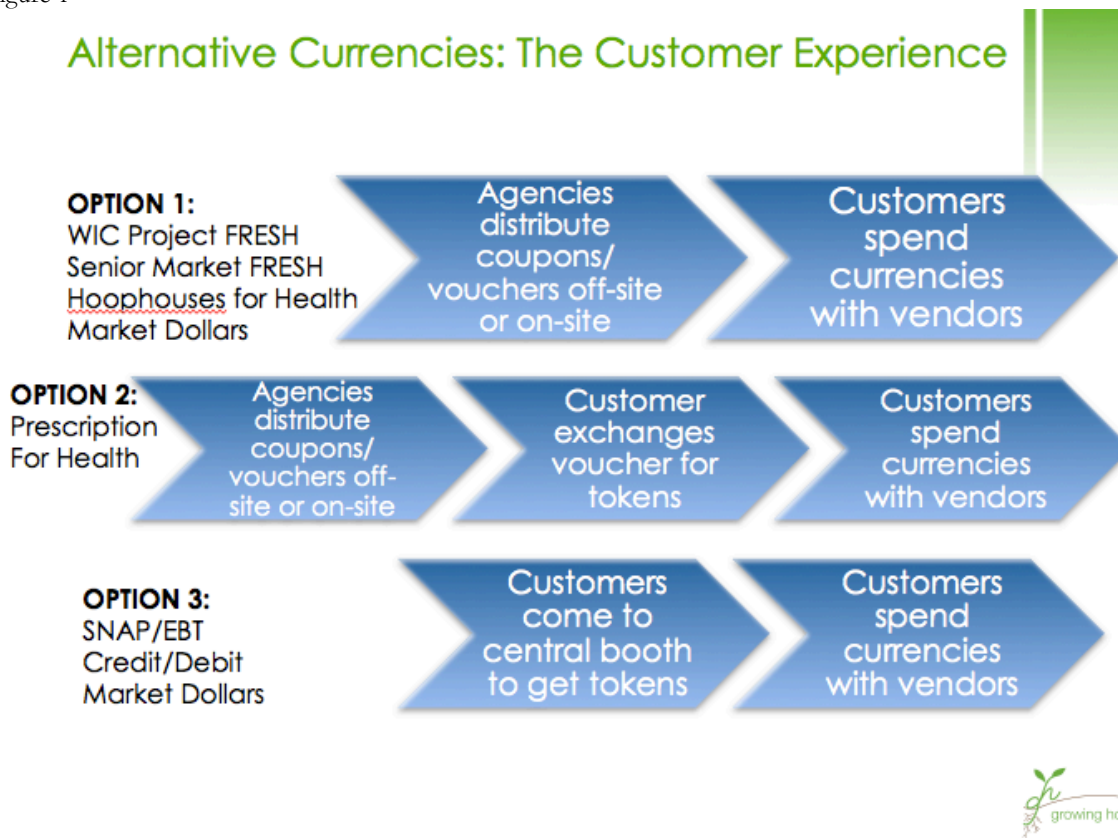
Market Dollars are an entirely Growing Hope-managed currency. It is a \$1 coupon, or could be thought of as a bunch of \$1 gift cards. We can distribute on market—paid for with cash or check—but mostly we sell these, for their face value to local agencies who use them as incentive dollars. For instance, a local nonprofit teen health clinic buys and distributes Market Dollars to teens they walk to the market with. The teens, then, purchase what they wish, but the organization doesn’t have the worry that the teens will pocket cash. Wooden Market Dollar tokens are redeemed with vendors, and Growing Hope reimburses.



## How the Process Works – for Customers

From the customer perspective, the process looks like one of the following:

Figure 1










## How the Process Works – for Vendors

Vendors accept forms of payment on eligible items throughout the market day. We provide vendors with a cheat-sheet with what forms of payment can be accepted on what items.

We require all of our vendors to report all of their sales, including cash sales. To do this, we distribute and collect plastic envelopes on each market day. With their vendor names on sticker labels on the outside, and relevant paperwork on the inside, the envelopes are our way for each vendor to turn in their tokens. We call the plastic envelopes and all its contents Vendor Packets.

Figure 2

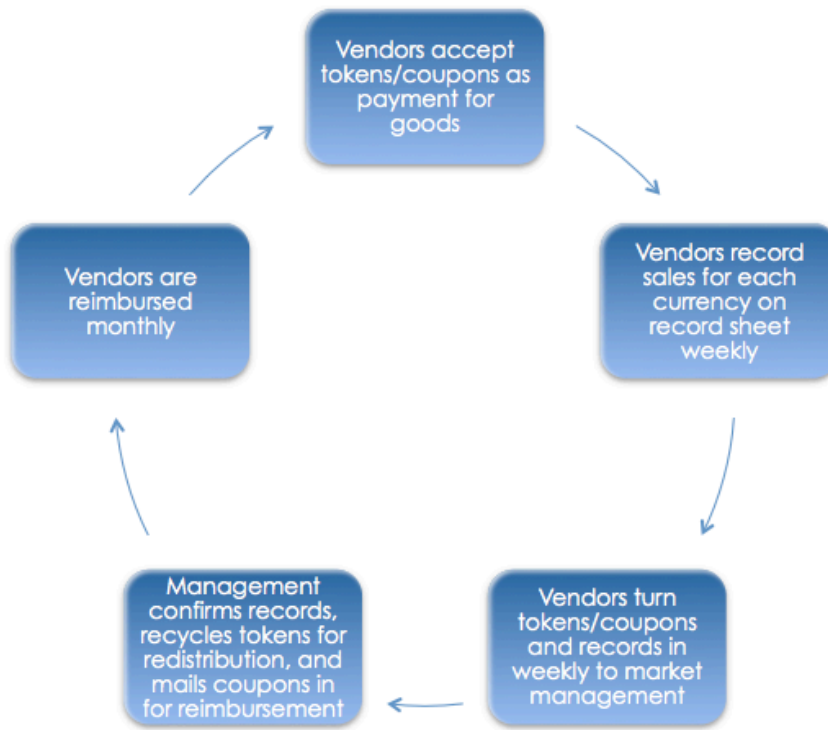
TOKEN GUIDELINES	FRUITS AND VEGGIES	FRESH HERBS	PLANTS THAT GROW FOOD	HONEY	PACKAGED FOODS	BAKED GOODS	HOT & READY TO EAT FOOD	CRAFTS, FLOWERS, NON-FOOD	MAKE CHANGE?
<b>MARKET DOLLAR</b> 	✓	✓	✓	✓	✓	✓	✓	✓	
<b>CREDIT/DEBIT CARD</b> 	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>EBT/BRIDGE CARD</b> 	✓	✓	✓	✓	✓	✓			
<b>PRESCRIPTION FOR HEALTH</b> 	✓								
<b>SENIOR MARKET FRESH</b> 	✓	✓		✓					
<b>PROJECT FRESH</b> 	✓	✓							
<b>DOUBLE UP FOOD BUCKS</b> 	✓	✓	✓						

Vendor Packets contain two main documents. First, our token guidelines and cheat sheet- this is a two-sided document that vendors can refer to if they are confused about the token systems. It clearly shows which tokens are to be used for which types of items, and there are pictures of the tokens included for easy use. New vendors usually need to refer to this chart for a few weeks to get comfortable with the token systems. Second, the Vendor Record Sheets that are used to track token and cash sales each market day. Before the season starts, we edit our Vendor Record Sheet template to have the correct dates and token types for each market. We then print out a copy for each Vendor Packet. Any paper at the farmers markets are vulnerable to damage, so we keep plenty of extra record sheets in a file box on site. At the end of each market day, vendors open their Vendor Packets and use the Vendor Record Sheet to record all of the token, coupon, and cash sales they made that market day. They put all tokens and coupons into the Vendor Packet and turn it into someone from the market team. The market team keeps all turned-in Vendor Packets in a large plastic bag (similar to a plastic laundry bag) to be taken back to the office and processed by the Token Coordinator.

Please see our Food Assistance Manual to better understand the daily operations.

Figure 3

## Alternative Currencies: The Vendor Experience



## The Markets

In 2013, Growing Hope ran four farmers markets from May through October: The Downtown Ypsilanti Farmers Market, on Tuesdays from 2-6; the Ypsilanti Depot Town Farmers Market, on Saturdays from 9-1; the Wayne Farmers Market, on Wednesdays from 3-7; and the Westland Farmers Market, on Thursdays from 3-7. Growing Hope also managed an Ypsilanti winter market in November and December, on Saturdays from 9-1. The three Ypsilanti Farmers Markets (Downtown, Depot Town, and winter) are all “owned” and managed by Growing Hope, i.e. we have full responsibility for all decisions, policies, et al. Downtown and Depot Town markets both operated in 2013 as pop up markets; Downtown on a city street that was closed during market time, and Depot Town on a public plaza area. The winter market was held inside a public elementary school gym in 2013. Growing Hope was contracted to run the Wayne and Westland Farmers Markets. The Chamber of Commerce and the City of Wayne contracted to us to run the Wayne Farmers Market in a public park owned by the city. The City of Westland contracted to Growing Hope to run its farmers market in a city parking lot outside of its municipal building. Growing Hope assumed all market management (including for SNAP authorization) responsibilities for both of these markets. Each of these five markets had their own unique feel, with different customers bases, mixture of vendors, and community needs. The use of food assistance on a given market day over the season ranged from a trickle to a deluge.

In the eight months of these farmers markets, over 112 market days, customers spent \$102,931 in alternative currencies with vendors at our markets, representing 24% of overall



marketing spending of \$426,357. For the sake of this analysis, credit cards were included as part of the alternative currency system. We use the free app and swipe device from Square on an iPhone to process credit cards. While they are not contributing to increase food access, as other food assistance programs do, they are counted, tracked, processed, and reimbursed within the same systems as all other alternative currencies. Thus, it would be difficult to take them—and the associated time spent counting/processing them—out of the analysis. They are similar to SNAP in terms of resources needed to process and administer (much easier, though, to set up) so could, for the sake of the accounting analysis, been more SNAP tokens. To treat them as such, we excluded from this study the per transaction credit card processing fee for Square. Square does not require contracts, ongoing fees, or equipment fees beyond the per transaction 2.75%.

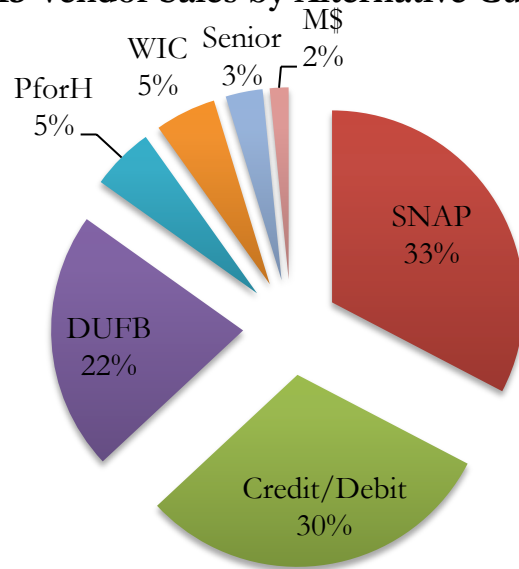
## 2013 Food Assistance/Market Currency Programs at a Glance

Figure 4

<b>Name:</b>	<b>Audience:</b>	<b>Type:</b>	<b>Administered by:</b>	<b>Total 2013 sales:</b>
Market Dollars	Various	Wooden token	Various	\$1,628
Credit Card	All Customers	Wooden token	Growing Hope	\$31,288
SNAP	SNAP recipients	Wooden token	Food and Nutrition Services (USDA)	\$33,614
Prescription for Health	Patients from Select Clinics	Wooden token	Washtenaw County Public Health	\$5,465
WIC Project FRESH	WIC families	Paper coupon	WIC (Women, Infants and Children)	\$5,292
Senior Project FRESH/Market FRESH	Seniors at or below 185% poverty	Paper coupon	Office of Services to the Aging	\$3,214
Double Up Food Bucks	SNAP recipients	Aluminum token	Fair Food Network	\$22,430

Figure 5

### 2013 Vendor Sales by Alternative Currency



### Total Dollars Spent At Each Market in 2013

Figure 6

	Downtown	Depot Town	Wayne	Westland	Winter	Total
Market Dollars	1,113	156	98	206	55	1,628
Credit/Debit	12,119	9,030	4,037	2,127	3,975	31,288
SNAP	19,557	6,626	4,889	1,432	1,110	33,614
Prescription for Health	4,174	1,291				5,465
WIC Project FRESH	2,312	1,730	1,044	206		5,292
Senior Project FRESH	1,882	302	852	178		3,214
Double Up Food Bucks	13,236	4,660	3,430	1,104		22,430
Cash	114,280.05	87,715.61	73,334.72	31,376.73	16,719.10	323,426.21
<b>Total</b>	<b>168,673.05</b>	<b>111,510.61</b>	<b>87,684.72</b>	<b>36,629.73</b>	<b>21,859.10</b>	<b>426,357.21</b>

## Staffing Required to Administer Alternative Currencies

In 2013, three paid staff were involved in management of food assistance at markets run by Growing Hope. The first was a part time Market Assistant, whose entire job was to run the alternative currencies at the markets. This person was responsible for:

- Assisting in annual licensing, applications, and set up for food assistance programs and credit card processing at farmers markets
- Organizing, maintaining, and keeping inventory of token supplies on site and in storage
- Operating SNAP/Credit Card machines, processing all transactions, and distributing tokens on site
- Educating customers and vendors on proper use of the systems, answering questions
- Keeping records of all tokens turned in by vendors, recycling tokens back into distribution
- Printing and distributing vendor checks
- Completing food assistance reporting to Fair Food Network et al as needed

The second position was the Market Manager. We estimated how many hours the manager used for food assistance related work. This person was responsible for:

- Obtaining annual licensing, applications, and set up for food assistance programs and credit card processing at farmers markets
- Assisting with printing checks
- Training vendors
- Covering food assistance booth for Market Assistant to take breaks
- Supervising Market Assistant
- Mailing checks and coupons and things
- Corresponding with vendors and other partners
- End of year reporting
- Passing out food assistance signage
- Food assistance emergency troubleshooting

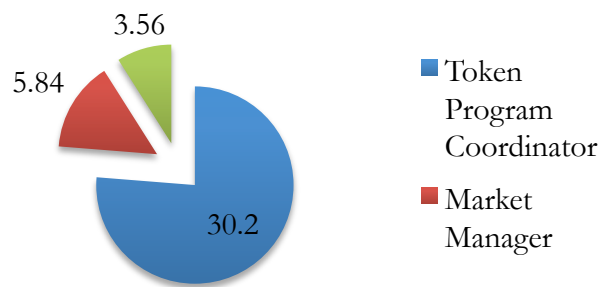
For the Finance Manager, we estimated how many hours were used for food assistance related work. This person was responsible for:

- Managing the submission of invoices for food assistance reimbursements
- Balancing QuickBooks records
- Managing account for paying vendors
- Downloading and reconciling payout checks that have been cashed
- Tracking the value of un-cashed checks

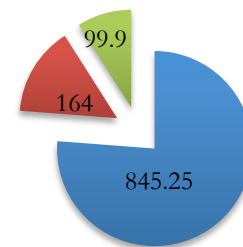
During the season, these three averaged a total of just under ten hours of paid time doing alternative currency related work per market. 7.55 hours for the Market Assistant, 1.46 hours for the Market Manager, and .89 hours for the Finance Manager.

Figures 7 & 8

### Average Weekly Hours



### Total Season Hours



It should be noted that the skills possessed by these three individuals as a team greatly increased their efficiency in management of food assistance at the markets. Before the season had started, their combined skills included:

- Proficiency in Microsoft Excel, Google Docs, QuickBooks
- Farmers market experience
- Token processing/bookkeeping experience (not new to this role in 2013)
- Strong communication/customer service skills
- Thorough understanding of how food assistance programs work
- Cultural competency
- Existing relationships with vendors

## THE DATA

### Start Up Costs

While Growing Hope has managed the Downtown Ypsilanti Farmers Market since 2006, including offering SNAP and other food assistance there, 2013 marked a major expansion. Growing Hope took over ownership and management of the (long declining) Depot Town Farmers Market, once run by the City of Ypsilanti, but having lost all city support many years before. For the first time, Growing Hope was contracted to run the Wayne and Westland Farmers Markets. Our Market Manager had previously run the Wayne Farmers Market in addition to Growing Hope's markets, so it was not new to us, and the nearby Westland Farmers Market, while much smaller, had some of the same vendors as the Wayne Farmers Market.

Prior to 2013, Growing Hope had a contracted partnership through the Ypsilanti Food Co-op to staff and run the "back office" part of SNAP, Double Up Food Bucks, and credit/debit cards at the market, including vendor reimbursements. Growing Hope still directly managed and administered Project FRESH and Senior Market FRESH. Growing Hope reimbursed the Co-op directly for staffing costs, but did all of the design and purchasing of tokens, played a major role in obtaining equipment and navigating SNAP authorization for the Co-op, educated and worked with

vendors, coordinated with all food assistance partners, implemented policies around, and set up and oversaw overall tracking and evaluation of sales by payment type that the Co-op staff then utilized. In 2006, that relationship made a lot of sense, because the Co-op already had the infrastructure set up, and thus the organizational knowledge, in credit and SNAP administration overall. By 2012, however, we found it difficult to contract out a portion of these services (vendors would receive one reimbursement from Growing Hope and another from the Ypsilanti Food Co-op, causing duplicated accounting costs and confusion), seeing systems best improved by taking on the processing entirely ourselves. At that point, we had the capacity to do so, and we hired the staff member the Co-op had employed to do the same role as our Market Assistant. And, in 2013, given the expansion to three other markets, and need to obtain new authorizations, equipment, et al, it made sense to bring these operations in house. Thus, in 2013, while we weren't in start-up mode from an experience standpoint, we increased our scale significantly, and brought this part of market operations in-house, and thus had to obtain equipment and licenses. Likely, a market brand new to SNAP or other food assistance would spend significantly more staff time than we took. From the 2010 USDA Feasibility Study referenced above<sup>1</sup>, start up costs are estimated as follows for setting up SNAP acceptance via EBT processing:

**Table 4: Wireless EBT Costs Per Market**

Item	Unit	Cost Per Unit	Total
Wireless Machine	1 machine	\$ 850	\$ 850
Monthly Service Fees (includes third party processor and cellular/data service)	6 months	\$ 30	\$ 180
Transaction Fees (for TPP and cellular/data service)	SNAP transactions average 75 per month for 6 months	\$ .10	\$ 45
Scrip or Tokens	Average per market		\$ 180
Total Annual Cost Per Market			\$1,255

Note that the staff time to navigate, obtain, and set up the SNAP/EBT equipment, and back end processing, is not included in these costs. That study was part of the request for a \$4M federal allocation to support equipment start up costs, and made the case that helping to equip markets across the country to accept SNAP at one central point of sale—as we do at a central booth in the market— and we benefited from that allocation, ultimately eliminating the equipment costs for our 2013 start up for four markets.

Our start up costs, thus, included one time costs and fees for setting up the four markets to accept SNAP, plus staff time to put the systems into place before the start of the season. All of these costs could look different. Equipment is not necessarily being offered free to markets any longer, though grant funds can often cover that cost. Wireless points of access (including equipment and monthly fees) are often crucial to markets, through setting up a hot spot device. If needing to install a phone line, to utilize the free, 'wired' EBT machines provided by state

<sup>1</sup> USDA, Food and Nutrition Service. (2010) Supplemental Nutrition Assistance Program. Feasibility of Implementing Electronic Benefit Transfer Systems in Farmers' Markets. Report to Congress. Available at <http://www.fns.usda.gov/multimedia/Kohl--Feasibility.pdf>



governments, costs can be considerable, and the logistics of running a phone line to a market in a public street or plaza may be impossible. Opportunities also exist for economies of scale, as ordering higher quantities of tokens at a time reduces the unit cost, which may also be the case for other necessary items (in both the up front and operating costs). And, since we were setting up systems for four markets at once—even though we had to complete four applications for SNAP and most other food assistance programs—we did of course find efficiency in completing most of the same information over and over. Tokens were purchased from The Wooden Nickel. The true cost, including equipment, could be several times higher for a new market.

Basic reusable supplies are also included in start up costs. Bins are for carrying paperwork, machines, pens and forms; a clipboard is a necessary on-site writing surface; tote bags for carrying the tokens to and from the market; plastic envelopes for the vendors' paperwork; and a bag for carrying these vendor envelopes to and from the market.

## Start Up Costs

Figure 9

Item	Unit Cost	Units Needed	Total Cost
Tokens	\$.11	3000	\$344.50
Bins	\$12	1	\$12
Clipboard	\$.84	1	\$.84
Tote Bags	\$.99	3	\$2.97
Plastic Envelopes	\$1.50	204	\$306
Packet Bag	\$6.99	1	\$6.99
QuickBooks	\$230	1	\$230
<b>SUBTOTAL</b>			<b>\$903.30</b>
Market Assistant	\$13.5/hourly rate, totaling \$15.12 including 12% fringe	35.25	\$532.98
Market Manager	\$16/ hourly rate, totaling \$17.92 including 12% fringe	9.5	\$170.24
<b>SUBTOTAL</b>			<b>\$703.22</b>
<b>TOTAL START UP</b>			<b>\$1,607.52</b>

## Operating Costs

Our operating costs reflect all of the supplies that are used up in the course of a season plus the staff time to do all food assistance related tasks, including distributing tokens at the market and all back-end reporting and administration. With, as of 2013, then 8 years of experience running farmers markets with food assistance, we think our operations and food assistance administration to be fairly efficient and our processes well developed. As mentioned previously, these costs and administrative requirements vary by program. Project FRESH and Senior Market FRESH, for instance, require significant back end handling, counting, batching, and mailing, and the postage cost for mailing these in for reimbursement adds up. SNAP transactions and reimbursements happen electronically, so most costs beyond token processing occur in the start up re: authorization and equipment acquisition.

### Operating Costs

Figure 10

Item	Unit Cost	Units Needed	Total Cost
Checks	\$.11	525	\$57.63
Envelopes	\$.06	70	\$4.21
Pens	\$.30	12	\$3.59
Printing	\$.07	597	\$41.79
Bank fees	Estimate*		\$90
Postage (coupons)	\$.48	250	\$120
Postage (checks)	\$.48	70	\$33.60
Paper (ream)	\$5	2	\$10
<b>SUBTOTAL</b>			<b>\$360.82</b>
Market Assistant	\$13.5/hourly rate, totaling \$15.12 including 12% fringe	845.25	\$12,780.18
Market Manager	\$16/ hourly rate, totaling \$17.92 including 12% fringe	164	\$2,938.88
Finance Manager	\$15.5/ hourly rate, totaling \$17.36 including 12% fringe	99.9	\$1,734.26

SUBTOTAL			\$17,814.14
<b>TOTAL OPERATING</b>			<b>\$19,420.66</b>

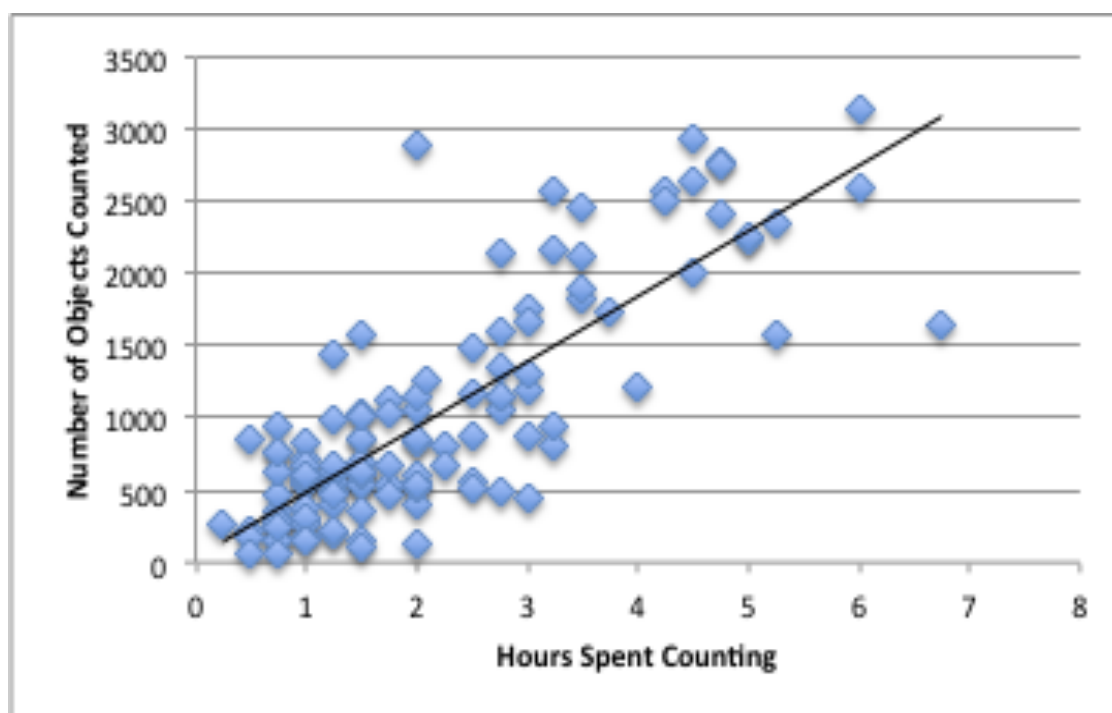
\*Bank fees depended on how many checks were written above our monthly check limit. These fees ranged between \$10 and \$20 dollars per month.

## Vendor Packet Processing

A core part of this study was the analysis of the time it takes to process the alternative currencies turned in by vendors, to see how the cost changes when larger numbers of tokens and coupons are processed at a time. In addition to the deeper look in 2013, we looked at the records from the last three years of markets, examining the hours required for counting tokens against various other variables. At the end of each market, vendors turned in a plastic envelope full of their tokens and coupons from that day along with their vendor record sheet. In counting the tokens, we empty each packet one by one, sorting the tokens to be redistributed, and entering that data into a spreadsheet. Each data point represents the time used to process the redeemed currencies of a single, four-hour market. NOTE: this data does not include markets when the Market Assistant did some or all of the processing while multitasking at a slower market- see CONSIDERATIONS for more information about ways to find further efficiencies. Knowing that most markets have at most one paid staff on site, we believe it is not possible to expect there to be a Market Manager Market Assistant who can count while on site running the market and taking care of other needs.

Figure 11 shows a comparison between the hours spent processing and the number of objects (individual coupons or tokens regardless of dollar value) counted. The trend line shows the average relationship between hours needed to count and number of objects. Data points above the trend line are more efficient than the average, while points below are less efficient than the average. For the lower left cluster of data, a disproportionate amount of the data points fall below the line, while for the rest, the majority of the data is above or near the line. This suggests that it takes less time per object, and therefore is less expensive, to process larger amounts of tokens and coupons at a time. Still, as one would expect, the hours increase as there is more volume of tokens.

Figure 11



## THE RESULTS

In the 2013 season, for 5 markets, with a total of 112 market days where \$102,931 in alternative currencies were spent, the total cost to accept alternative currencies was \$19420.66. Of that, \$17,814.14 covered the ongoing operating costs, mostly concentrated in staffing.  $\$17,814.14 / \$102,931 = .173$ . **The cost per dollar of food assistance spent was just over 17 cents for ongoing operating costs, or near 19 cents (\$.189) including our actual start up costs that year.** The average cost per market day (assuming a four-hour market) of running food assistance, for us, using the \$.17/dollar figure, was \$159.05. We use and refer to this \$.17 figure going forward, because while in the first year of operations the \$.19 would a better comprehensive figure, our aim was to identify the ongoing operating and administrative costs of food assistance at farmers markets, and theoretically after the first year start up costs should be minimized.

According to those sampled in the 2013 USDA study, most markets are relatively small in scale, a majority operating with budgets under \$25,000/year. The following table is excerpted from that study<sup>4</sup>

**Table 3-12. Farmers markets annual operating budget, overall and by SNAP authorization status in 2011**

		SNAP authorized with redemptions in 2011 (Stratum 1)	SNAP authorized with no redemptions in 2011 (Stratum 2)	SNAP authorized with redemptions between 2007 and 2010 but not in 2011 (Stratum 3)	Never SNAP authorized (Stratum 4)
	Overall	PCT (SE)	PCT (SE)	PCT (SE)	PCT (SE)
	N=1682	N=654	N=171	N=44	N=813
<b>Total operating budget in 2011</b>					
<= \$1,000	36.0 (1.7)	12.6 (1.0)	32.7 (2.3)	46.7 (5.0)	41.3 (2.2)
\$1,000 - \$5,000	25.7 (1.5)	24.0 (1.6)	28.9 (2.0)	15.7 (3.9)	26.1 (1.9)
\$5,000 - \$25,000	22.1 (1.1)	34.2 (1.6)	20.3 (1.9)	9.4 (3.1)	19.6 (1.3)
\$25,000 - \$100,000	12.8 (1.3)	23.0 (1.0)	13.9 (1.9)	16.3 (3.9)	10.4 (1.6)
> \$100,000	3.4 (0.4)	6.2 (0.7)	4.2 (1.0)	11.9 (3.6)	2.6 (0.5)

NOTE: PCT = weighted percent. SE = standard error. N = unweighted sample size.

Our three Ypsilanti Farmers Markets (Downtown, Depot Town, Winter) cost approximately \$53,000 to operate in 2013 start to finish, excluding most organizational overhead for Growing Hope (portion of organizational liability insurance was included). If allocated across those three

<sup>4</sup> USDA, Food and Nutrition Service, Office of Research and Analysis, *Nutrition Assistance in Farmers Markets: Understanding Current Operations* by Sujata Dixit-Joshi *et al.* Project Officer: Eric Sean Williams, Alexandria, VA: April 2013.

markets by number of market days—since our Winter Market is much smaller and shorter than the other two—the operating costs for Downtown and Depot Town Markets, each 26 weeks, was approximately \$23,356 each in 2013, and the winter market is allocated \$6288 of our annual operating budget in 2013. That puts our markets in a middle spot in terms of markets sampled in the above USDA survey. Because we run several markets, though, we consider ours to be a higher capacity market, grouped more with the \$25,000-\$100,000 range that a smaller number of markets fall into.

Among our total alternative currency sales of \$83,328 in 2013, food assistance currencies (all but credit/debit) accounted for \$58,204. Of that, based on \$.17/dollar to administer food assistance, the portion of our expenses to operate alternative currencies was \$10,069, or about 19% of our total market budget.

### Costs to Run Food Assistance at Ypsilanti Farmers Markets

Figure 12

	# of market days/yr	% operating budget to allocate based on % of market days	Allocated cost to operate	Total Sales in 2013	Total Spent in 2013 in Alternative Currencies	% Alternative Currencies of Total Sales	Total Spent in 2013 in Food Assistance	% Food Assistance of Total Sales	Cost of Operating Food Assistance Based on \$.173/dollar Spent
Ypsilanti Downtown	26	44%	\$23,356	\$168,673	\$54,393	32%	\$42,274	25%	\$7,313
Ypsilanti Depot Town	26	44%	\$23,356	\$111,510	\$23,795	21%	\$14,765	13%	\$2,554
Ypsilanti Winter	7	12%	\$6,288	\$21,859	\$5,140	24%	\$1,165	5%	\$202
<b>TOTALS</b>	<b>59</b>		<b>\$53,000</b>	<b>\$302,043</b>	<b>\$83,328</b>	<b>28%</b>	<b>\$58,204</b>	<b>19%</b>	<b>\$10,069</b>

It would be helpful to benchmark our data against sector data about the total volume of market sales as compared to the total volume of food assistance sales. In our experience among our colleagues, most farmers market managers do not collect vendor sales. So, even though they may know total food assistance sales, they don't know what percentage of total sales that accounts for. Our sales puts us our markets in the range of higher sales markets along with about 57% of those sampled for this study.

“Over 50 percent of survey respondents did not provide information on total sales; imputation procedures were used to derive data on total sales for these respondents, and findings should be interpreted with caution. In CY 2011, more than one-half of the farmers markets reported annual total sales in excess of \$25,000 with one-third of the markets reporting annual total sales in excess of \$100,000. About 15 percent of the markets reported total sales of less than \$500 (Table 3-13).”<sup>5</sup>

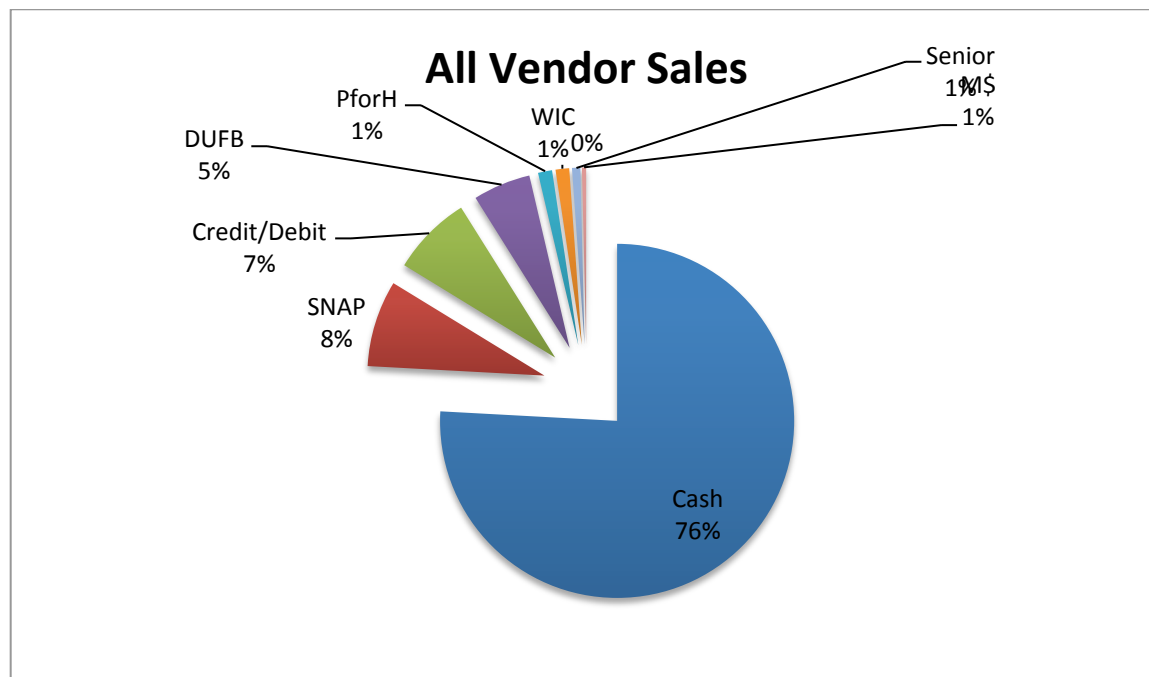
<sup>5</sup> USDA, Food and Nutrition Service. (2010) Supplemental Nutrition Assistance Program. Feasibility of Implementing Electronic Benefit Transfer Systems in Farmers' Markets. Report to Congress. Available at <http://www.fns.usda.gov/multimedia/Kohl--Feasibility.pdf>



The impact on vendors, totaled across the five markets, could be said to be greater than the 17% additional costs incurred. As seen in Figure 13, nearly a quarter of vendor income across the five markets studied in 2013 was received in currencies other than cash. We know that alternative currencies including food assistance lift all boats, so to speak, leading to net gain in sales and customers at farmers markets. Our vendors understand this, too, as some produce vendors enjoy an even higher percentage of sales using food assistance and alternative currencies.

### 2013 Vendor Sales By Payment Type Across Five Markets

Figure 13



The question could arise of whether this is any substitution effect going on—i.e. are cash sales going down because they are being substituted for food assistance or credit card sales? We suspect that is happening to a small degree, but have seen our overall market sales, and food assistance sales, continue to grow at our markets over time. The following tables of our Downtown Ypsilanti Farmers Markets over time illustrate these trends. Note that we attribute some drop off in 2014 to two factors—1) our Saturday Depot Town market had by then grown enough to be an additional option in the same community, taking away some from Tuesday sales, and 2) in 2014 it rained almost half of the Tuesdays during our outdoor market season.

Figure 14

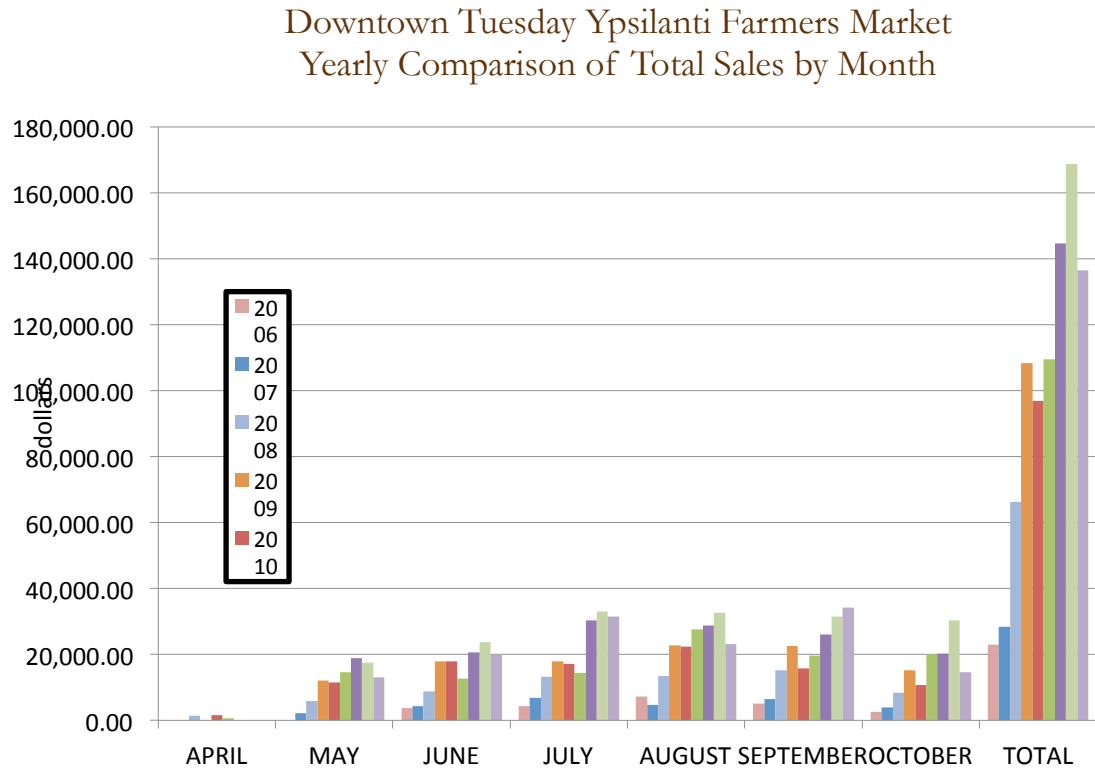
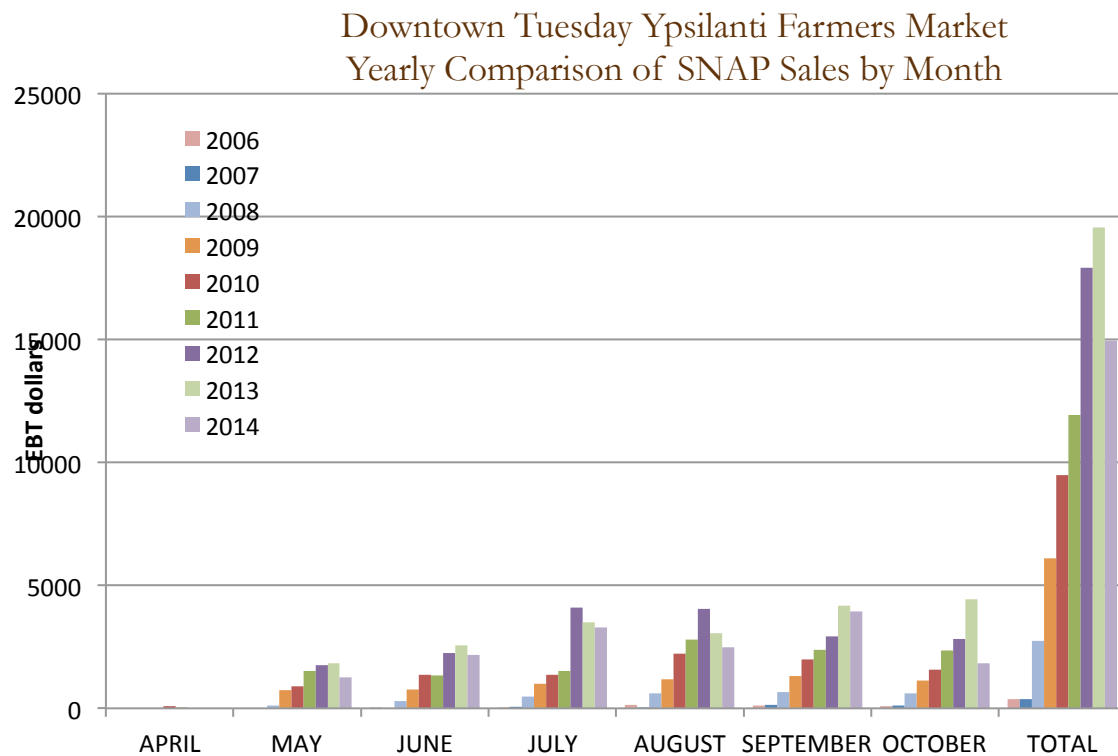


Figure 15



## CONSIDERATIONS

What follows are a number of considerations and assumptions that lead to this 17 cent per dollar—or 17%-- cost of administration of food assistance programs. These considerations can hopefully help other markets consider how their costs compare. Our 17% figure is not generalizable by any means, but a starting point for discussion and future exploration by our own and other markets.

### Variable Costs

The calculations we've made are specific to our situation. A variety of things may have been different, and all of these would affect the final total and per dollar cost.

Figure 16

Item:	Our Case:	Effect:
Office proximity to market	Our offices in Ypsilanti are very close to the Ypsilanti markets and the winter market, but are about 20 minutes driving from the Wayne and Westland markets.	Because the Market Assistant is paid for the time travelling from the office to the market, further markets cost slightly more than closer markets. Mileage is also a consideration.
EBT Services	In 2013, Growing Hope received free iDevices and receipt printers for processing SNAP at markets, and there were no transactional or monthly fees. The Mobile Market + app was also free.	Transactional fees, equipment costs, application costs could all have been much higher.
Multitasking	Token sales at the Wayne and Westland markets were much lower than those at the Ypsilanti markets, meaning there was downtime at the SNAP booth. The Market Assistant used that time to count redeemed tokens from other markets.	An organization running only one market would not be able to double up on time this way. On the other hand, adding a relatively slow market allows more on site multitasking. This is one economy of scale that benefits Growing Hope.
Wages	Growing Hope paid its part time employees \$13.50/hour minimum in 2013 based on local living wage standards. In 2015, that base is \$13.85 for an employee who does not receive health benefits.	Different organizations may have different pay scales, which could lower or raise the cost of food assistance. Additionally, higher wages may in turn reduce turnover and training costs.

## Fixed Costs

Some staff time is a fixed cost. Whether there are ten or a thousand SNAP customers at a market, the Market Assistant operates the machine for the duration of the market, so the four to six hours needed for market days is constant. For the purpose of calculating the cost per food assistance dollar, we did not include the start up costs in our results calculations because a) these costs are not paid every year and b) programs of much larger or much smaller size would have similar start up costs.

## Distributed vs. Redeemed

An important distinction to keep in mind is that in general, tokens and coupons distributed will always outnumber those redeemed at the market. Customers often have leftovers, misplace tokens, forget to bring them to the market, and tokens may even be destroyed. The numbers in this calculation reflect the number of tokens that were *redeemed* at the market, not the number of tokens that were purchased. Some may consider tokens floating out and about in the world to be extra income for the market—i.e. the market has been automatically reimbursed by SNAP, for instance, for the value of tokens distributed, and some will never get spent. At the same time, though, those outstanding tokens can be considered a short or even long-term liability, because they are good year to year, and when they are redeemed, the market management is then obligated to reimburse the vendors for those costs.

## Credit Card Tokens

In addition to the myriad types of food assistance, our markets also process credit card token transactions, which are not only distributed, spent, processed, and reimbursed identically to EBT tokens, but the work done administering credit card tokens and the work done administering food assistance tokens is done concurrently. It would be impossible to estimate the time that would have been saved if credit cards were not accepted at the markets. The solution to this was to consider the credit card program as if it were a food assistance program for the purposes of the calculation. Although this changes the totals significantly, it is easy to imagine that if no credit card tokens were processed, but the same number of food assistance tokens replaced them, the season's estimates would yield the same ratio of cost per dollar of food assistance spent. That said, the 'total alternative currencies spent' value includes \$31,288 credit card tokens, and the cost of administering food assistance does not include the \$860.42 in Square Reader fees it cost us to offer credit card tokens.

## Economies of Scale when Running Multiple Markets

The estimates of upfront costs include enough tokens, staff time, and supplies to prepare for one market, while the ongoing costs reflect the staff time and supplies of four concurrent markets followed by a shorter winter market. It would be impossible to separate the hours used for each market, since during the season, hours on-site at a slower market would be used to do work relating to other markets, and wherever possible, work for one market that can be duplicated for another was done at one time. Because having multiple markets allows multi-tasking where a single market

would not, the cost per food assistance dollar may reflect efficiencies not possible when running a single market.

## **Other Organizational Overhead**

The cost of accepting food assistance the way we do would be much higher if our markets weren't couched in an established nonprofit. We for the most part did not include overhead in these figures, given the subjective nature of how and how much to allocate. We chose to include only those discreet additional costs to administer food assistance. Some of the in-kind benefits and contributions of being housed in an existing organization include:

- Office space
- Utilities
- Computers
- Printers/scanner
- A PO box
- Non-profit status (enabling tax free purchases)
- Marketing and advertising infrastructure
- Microsoft Office
- QuickBooks
- Access to coworkers with wide breadth of knowledge and expertise

These benefits save us money, make us more efficient, and enable us to deepen the impact of the markets on the region.

This means the cost to accept food assistance could be much higher if, for example, a volunteer group running a market doesn't have this capacity already. On the other hand, a market run by a municipality may already have at least some of the set up they need.

## **Variable Costs Among Food Assistance & Alternative Currencies**

One key consideration is that \$.17 is an average based on all of our alternative currency activity for the season among five markets. If a deeper assessment was done of each of the food assistance programs, we expect some to be much higher and others to be lower.

- Coupon-based programming—Project FRESH and Senior Market FRESH— require the most “touches”, take the longest to hand count, mark and verify, and cost to mail in. If these programs could move to the token system or otherwise be processed on an EBT-like card (as other WIC benefits are), significant efficiencies would be gained.
- Foundation and agency-based currencies—Double Up Food Bucks and Prescription for Health—are significantly more time intensive, as they require things such as applications, partner meetings, training, surveys, reporting, etc.
- Having currencies of different values-- \$1 versus \$2—is a complicating factor for vendors and processing. It takes more time and attention to ensure that vendors have correctly counted and tallied their totals when not everything comes in the same increments. With 90+ vendors over the course of a season, each eligible for different types of currencies, and some vendors having multiple people work their stalls, the volume of training and checking needed is key.



- SNAP, what one might consider the core currency at markets—it comprises the most in alternative currency sales—is actually among the simplest in back end processing, and if we were able to separate discreet currency administrative costs, we’d expect it to be less than the others. The start up costs, licensing, and maintaining equipment, however, are considerable. In our early years of the market we spent at times considerable time troubleshooting and replacing EBT equipment even mid-season. The move in 2013 to iDevices meant less need to do so.
- While this might point to a question about the cost-benefit of non-SNAP food assistance programs, in our experience these other programs, most with a specific audience reach, bring new customers to the market. Many then also use SNAP beyond the life of the funded program. Those programs are an inroad into the market lifestyle. They also provide opportunity for deeper market partnerships that help with outreach both about their own programs and about the markets overall. Their impact, then, is deeper than the cost to administer them versus SNAP alone.
- One might also suggest that moving to a system where each vendor processes their own food assistance and alternative currencies using an iDevice or smartphone, suggesting this efficiency would eliminate the need for the “bank” and all it takes to manage the currencies. Beyond the discriminatory nature of expecting every vendor at every market to purchase or lease, and be ready to regularly upgrade, such a device, the technological barriers to particularly our older generations of rural agricultural producers are real as well as access to consistent wireless service or cell service at farmers market sites. It is unrealistic for farmers markets to purchase those devices for all vendors; that cost would be a huge barrier for even an organization with some capacity like Growing Hope. For our 90 vendors at our three markets, for example, at \$200/device that would total \$18,000 just in start up, without any service contracts or costs to maintain wireless hotspots at three markets throughout the season. Multiply that out by markets in a county, state, or country and the costs are exorbitant. And, requiring use of such a device may discriminate against the large Amish agricultural community who may not believe in using such devices. And, imagining how each of the food assistance programs works on any given device, has software updates, talks to other program, and then is usable at the point of sale on a busy market day— it just doesn’t work. In our own informal surveys of our vendors, all of whom embrace food assistance as a core part of their sales, they’d expect a move to per vendor transactions to harm their sales and hinder their business. We agree, and find that while the costs outlined in this study are real and need ongoing sources of funding, they are still marginal compared to many other sectors’ cost of doing business. I.e. in the realm of government and private investment or subsidization, farmers markets provide a significant bang for the buck.

## Conclusions & Recommendations

As was mentioned in the early sections of this report, and then illustrated by our own case study in cost accounting for ongoing operation of food assistance at farmers markets, the cost is real and increases over time. But, the benefit, too, to both low-income consumers and to market vendors is also real, and quantifiable. While there is widespread support for SNAP and other forms of food assistance at farmers markets—the governor of Michigan even has SNAP sales on his gubernatorial dashboard of health and wellness indicators—there is little discussion about policy or funding needed to sustain this important component of the growing farmers market sector.

Organizations like Growing Hope have some capacity to grow fundraising to cover increasing cost of success in this area. Most farmers markets and market managers, however, do not.

With the growing inclusion of markets as core economic development, community development, and food access strategies in communities of many sizes and settings, markets are still expected to operate largely underfunded and understaffed. Start up costs for markets or food assistance may be supporting, but funders expect markets to after that be “self-sustaining”. Do we expect that of other business incubators that are directly growing urban and rural small businesses? Or do we expect that of core health services for our community’s low-income residents? When considering the multi-faceted and quantifiable impacts of markets, it is actually amazing what is done by a mostly women-led, on-the-ground, passionate group of people leading markets. Yet markets still are looked at as a community activity that can likely sustain itself on marginal weekly vendor fees; in this way, they are oversimplified, and not recognized for what goes in to making a market thrive. While there is an increasing professionalization of the farmers market sector, a sizable portion of market managers are still volunteers. Their volunteer status doesn’t discount their skill level, but it speaks to the ability of a market to sustain and grow funding and capacity to manage food assistance. As policy makers, and funders, we need to recognize that ongoing support for market operations are essential for markets to continue and grow as the core community assets and services most see them to be.

In Michigan, we are fortunate to have a small but mighty statewide organization—the Michigan Farmers Market Association (MIFMA)—working to build our sector’s capacity. Yet MIFMA receives no allocation from the state government to fund their work in supporting the \$1,701,926 in SNAP sales in Michigan in 2013 alone. Farmers markets can demonstrate a clear impact, and we need policy makers and funders to invest in this ongoing impact they value. The current surge of farmers markets, too, is only the beginning, and with that solid investment markets can be even more of a core element of positive community, economic, and health impact in communities everywhere.

# Western Washtenaw 5 Healthy Towns Market Profiles



Growing Hope staff conducted site visits at farmers markets in western Washtenaw County to learn more about how markets function. Because markets in Washtenaw County vary widely in scale, staffing, siting, and set up, seeing the market operate is helpful to gain understanding conditions that support or inhibit participation by all, particularly low-income residents. During these visits, market managers were interviewed about how their particular markets function. From these interviews, Growing Hope gained a general understanding of the various strengths and weaknesses of farmers markets in western Washtenaw County.

All of these markets are at least partially funded by the Chelsea Area Wellness Foundation, through its 5 Healthy Towns Project. “The Five Healthy Towns Project (5H) is a ground breaking, innovative project that involves planning and funding of a community wide wellness plan. The goal of 5H is to create the healthiest five communities in the Midwest. Chelsea, Dexter, Grass Lake, Manchester and Stockbridge, in partnership with the Chelsea-Area Wellness Foundation (CWF), are working together on a wellness plan that incorporates existing programs and new strategies to impact community wellness.” ([www.5healthytowns.org](http://www.5healthytowns.org))

## Grass Lake Farmers Market



**Manager:** Diane DeBoe

**Fiscal Agent:** Village of Grass Lake

**When:** 5-8pm 1st, 3rd, and 5th Wednesdays of month May-Oct.

**Where:** Whistlestop Park

**Number of vendors:** 17

**Number of customers:** 140

**Style:** Pop-up, in process of building pavilion

The Grass Lake market was started three years ago. Last year, the market was moved to coincide with Music in the Park, a bi-monthly event hosted by the Chamber of Commerce on the first and third Wednesdays, May through September. The market is managed by Diane DeBoe, who is not paid for her time. Volunteers assist Diane with market operations. Generally, the market has five farmers and two to four baked good vendors, with the rest artisan vendors. The market does not accept credit cards, nor any type of food assistance. They collect anonymous sales data from the vendors.

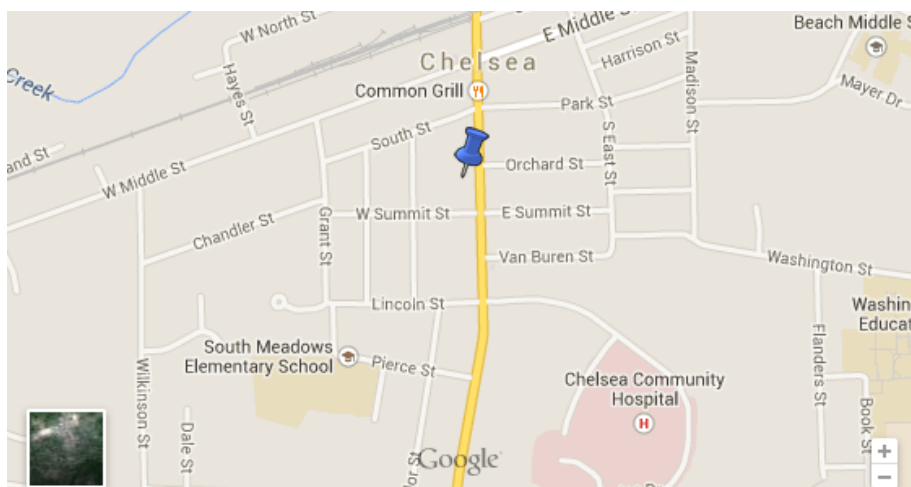


## Chelsea Farmers Markets



**Manager:** Stephanie Willette  
**Fiscal Agents:** Chelsea Chamber & Chelsea Hospital  
**When:** Saturdays 8-12pm & Wednesdays 2-6pm May-Oct.  
**Where:** 222 S. Main St (Downtown)  
**Number of vendors:** 20-30  
**Number of customers:** 250-550  
**Style:** Pop-up in lot

The city of Chelsea has two farmers markets. One market, the Chelsea Farmers Market, is on Saturdays from 8 a.m. until noon was started in 1990. The other market, The Bushel Basket, started in 2007 and is on Wednesdays from 2 p.m. until 6 p.m. Chelsea is also a part of a food assistance program with Washtenaw Public Health called Prescription for Health. Other food assistance Chelsea accepts includes: SNAP, Double Up Food Bucks, and WIC Project FRESH. Both of the markets, previously run by Ashley Miller-Helmholdt, will be run this year by Stephanie Willette. Stephanie is paid for 20 hours per week. Chelsea collects sales data and also calculates their annual economic impact through SEED customer surveys.



## The Manchester Farmers Market



**Manager:** Melissa Licavoli  
**Fiscal Agent:** The Village of Manchester  
**When:** Thursdays, 4-8pm May-Oct.  
**Where:** Chi-Bro Park (209 Ann Arbor St)  
**Number of vendors:** 15  
**Number of customers:** 570  
**Style:** Pop-up on street

The Manchester Farmers Market has been on Thursday evenings since its

beginning in 2005. Melissa Licavoli is the name of the market manager, who is paid for about 10 hours per week for running the market. Unlike most markets without food assistance, they have a strong relationship with a local food pantry. Just down the street from the location of the market, the food pantry offers free food, much of it fresh produce, to low income people. There are coupons called Farmers Market Bucks available at the pantry that people are able to receive for market



goods. Manchester collects anonymous sales data from vendors.

## Open Air Market of Stockbridge



**Manager:** Suzi Greenway

**Fiscal Agent:** Stockbridge DDA

**When:** Fridays, 4-7pm May-Oct

**Where:** On the Square in Downtown Stockbridge

**Number of vendors:** 10

**Number of customers:** 130

**Style:** Pop-up in park

Open Air Market of Stockbridge has been Friday evenings, May through October since 2011. The Manager, Suzi Greenway, is paid for about 17 hours per month. The market collects no sales data. They previously applied for SNAP, and got it, but the program did not last because vendors did not want to wait for SNAP dollars to be reimbursed- as the process is less immediate than cash. Suzi also ran a Market Bucks outreach program, where low-income families got a free coupon for \$5, but



the program failed. Suzi believes it failed because as a rural area of low population density, many Stockbridge residents would spend \$5 in gas just to get to and from the market. Suzi explained that, in rural areas, transportation issues strongly affect food access due to the lack of public transportation and the low population density. Suzi is also a vendor at this market.

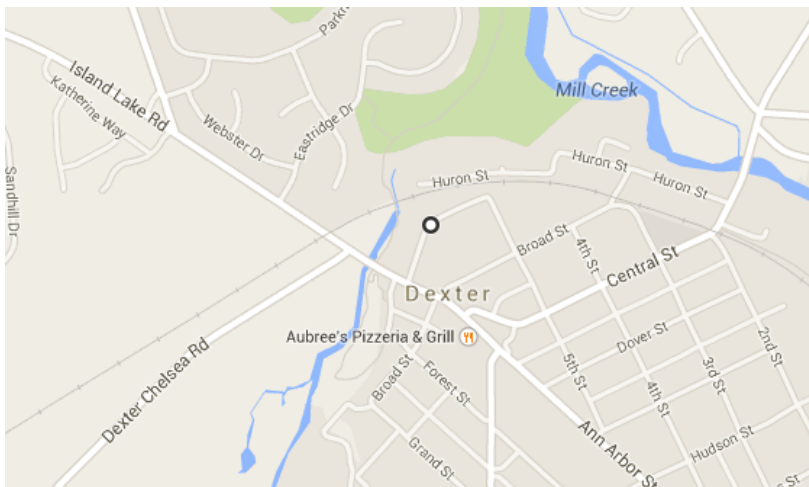
## Dexter Farmers Market



**Manager: Brenda Tuscano**  
**Fiscal Agent: Village of Dexter**  
**When: Saturday 8-1 pm/Tuesday 2-6 pm May-Oct (plus winter mkt)**  
**Where: 3233 Alpine St**  
**Number of vendors: 20**  
**Number of customers: 400**  
**Style: Pavilion**

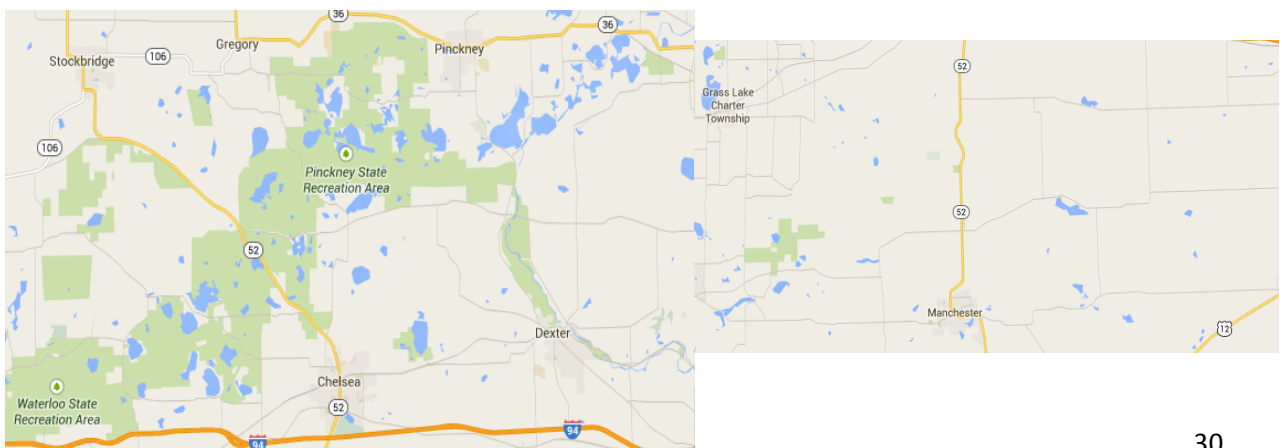
The Dexter market runs on Saturday mornings and Tuesday afternoons from May through October. The market is managed by Brenda Tuscano and was started in 2005. The Dexter Farmers

Market accepts SNAP and Senior Project FRESH/Market FRESH as well as cash. Brenda, who splits her time managing the market and working in the Dexter Village offices, is only paid for about 2 hours per week during the market season. Because of this extreme restraint on hours, she is not able to be on-site during the market's open hours. In order to make this possible, she is greatly assisted by volunteers. Brenda does not collect sales data.



## Five Healthy Towns

*All of the markets visited for this project are a part of the 5 Healthy Towns initiative through the Chelsea Wellness Foundation. All 5 of these towns are in the western part of Washtenaw County (see left)*





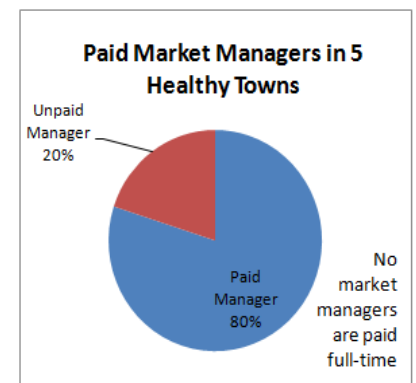
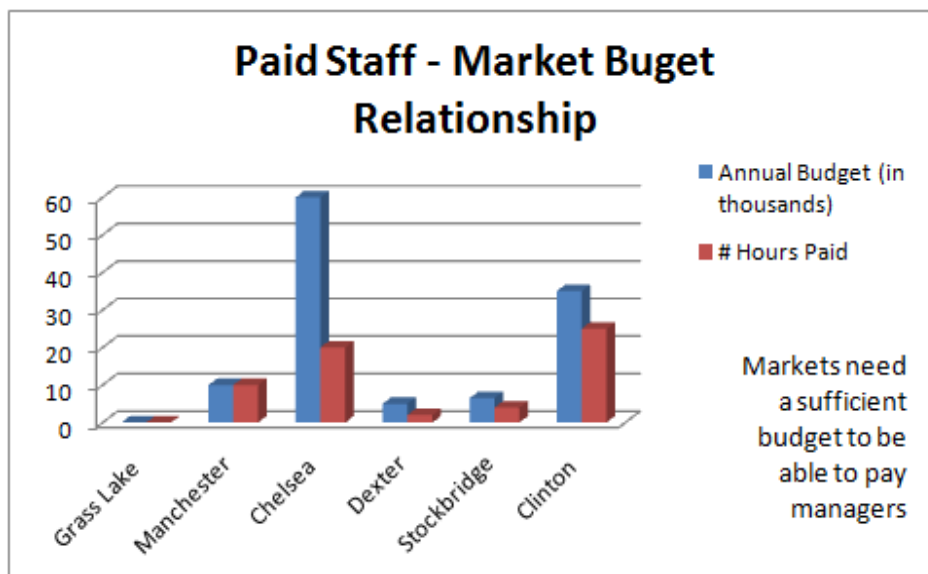
## Comparison of Site Visits & Data for 5 Healthy Towns Markets

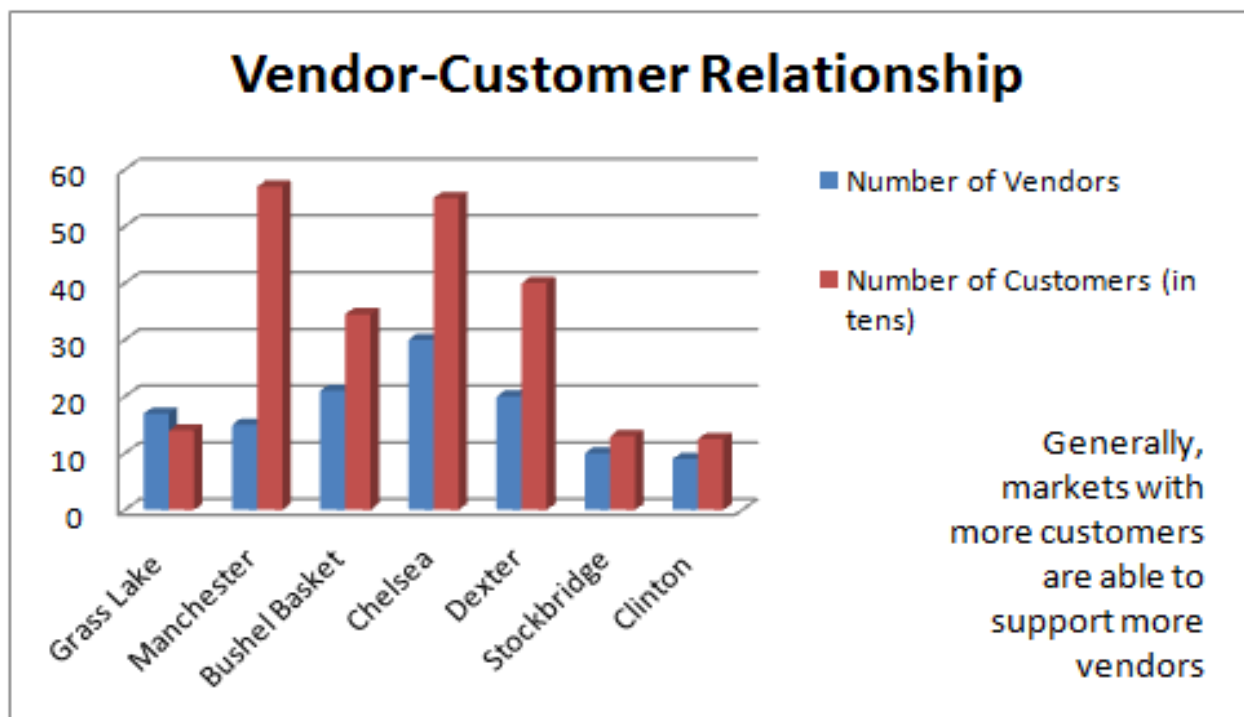
Chelsea Area Farmers Markets Site Visit Results							
	Grass Lake Farmers Market	Manchester Farmers Market	Bushel Basket Farmers Market (Chelsea)	Chelsea Farmers Market	Dexter Farmers Market	Open Air Market of Stockbridge	Clinton Farmers Market (not 5H)
Name of Market							
Year Started	2011	2005	2007	1990	2005	2011	2014
MIFMA Member?	no	no (soon)	yes		yes	yes	yes
C. Wellness Foundation Funding?	yes	yes	yes		yes	yes	no
Other Funding Sources?	no others	village	chelsea community foundation, et al		village	DDA	private grant
Annual Budget?	unknown	~10K	60K		5K-6K	6.5K	35K
Population of area served	1,173	2100	4944		4,000	1400	~5800
Food Assistance?	no	no (nearby food pantry)	yes		inconsistently	no	no
Number of Vendors	17	2014:15 and 2013:18	21	30	20 total	8 to 11	6 to 12
Number of Customers	~140	~570	345	550	400	130	~125
Customer Count Method	full day, twice a season	ten minute method	ten minute method		full day	full day (sporadically)	ten minute method
Vendor Sales Data?	anon.	anon.	voluntary		none	none	none
2014 Total Sales	unknown	~37,300	~34,000	~92,000	N/A	N/A	N/A
Vendor Fees (seasonal)	\$75	\$100	\$100	\$240	\$120		\$240 (\$180 if local)
Vendor Fees (daily)	\$10	\$6	\$7	\$12	\$11	\$10	\$12 (\$7.5 if local)
Vendor Survey?	no	yes	yes		yes	no	yes
Customer Survey?	no	yes	yes		yes	no	dot surveys
Manager Paid?	no	yes	yes		yes	yes	yes
Manager Part Time/Full Time	N/A	PT	PT		PT	PT	PT
Manager Hours/Week (in Season)	N/A	~11	20		2	~4	25

## Summaries and Further Data Needed

Unfortunately, due to lack of consist data collection (see table above), very few definitive relationships are able to be drawn between total sales, total budget, and general impact of the markets. A few trends are seen:

A sufficient market budget is essential to being able to pay a market manager. Although most markets do pay their market manager for some hours, zero market managers in western Washtenaw County are paid full-time. Growing Hope has found this contributes to high rates of staff turnover. (See: Further Assistance and Training Needed for Farmers Markets Accepting Food Assistance)





Typically, markets that want to grow must be very careful about maintaining the proper vendor to customer ratio. On average, these markets have about 18 customers per vendor, with the customer-to-vendor ratio ranging from 13 to 38. The relationship between the number of customers and the number of vendors a market is able to support is affected by the amount of products vendors bring as well as the amount of money each customer spends. If more markets collected sales data, further comparisons could be drawn.

Given the sample size, no relationships can be drawn regarding the effect of being a MIFMA (Michigan Farmers Market Association) Member or the effect of conducting vendor and customer surveys. Similarly, age of market seemed to have no effect on number of vendors or customers. Although these markets all receive funding through the Chelsea Wellness Foundation- it is clear that their size, standard practices, and impact are all vastly different.



# Washtenaw County Farmers Markets

## Focus Group Results



To gain an understanding of the needs of farmers markets in Washtenaw county, Growing Hope facilitated multiple meetings with market managers and community partners in Washtenaw County. Two of these were focus groups, held in December of 2014. The first focus group was specifically for the markets involved with the 5 Healthy Towns initiative; in attendance were Ruth VanBogelen, a volunteer from the Manchester Farmers Market; Suzi Greenway, manager and vendor of the Stockbridge Open Air Market; Stephanie Willette, new manager of the Chelsea Farmers Markets; and Brenda Tuscano, manager of the Dexter Farmers Market. The second meeting was open to any markets in Washtenaw County, as well as any community partners interested in attending. Despite inclement weather, attending the meeting were Megan Phillips Goldenberg, the 2014 manager of the Pittsfield Farmers Market; Jeannine Palms, volunteer founder of the Cobblestone Farm Market; Kristen Wagle, manager of Ann Arbor's Westside Market; Amanda Ng, Health Educator at the Washtenaw County Health Department and Washtenaw Food Policy Council member; Dan Bair, manager of The Farm at St. Joe's; and Anita Sandretto and Jason Gold who manage the Dixboro Farmers Market. Josh Bryant, AmeriCorps VISTA with the Office of Community and Economic Development also attended and took notes.

Executive Director Amanda Edmonds, Farmers Market Manager Olivia Vigiletti, and AmeriCorps VISTA volunteer Clara Balmer all from Growing Hope facilitated the agenda which went as follows:

- Overview of our feasibility study and desired outcomes of the grant for attendees
- A basic SWOT (strengths, weaknesses, opportunities, threats) analysis of food assistance programs at farmers markets. Through this exercise attendees were able to share the strengths and weaknesses of food assistance at their markets as they are now, as well as share what they felt new opportunities or barriers (which we called threats) may arise (or have arisen) from trying to expand the use of food assistance at their market. We recorded this data visually as attendees shared so all were able to visualize and build off others' responses.
- A basic SWOT (strengths, weaknesses, opportunities, threats) analysis of food demonstrations and sampling at farmers markets. Through this exercise attendees were able to share the strengths and weaknesses of food demonstrations and sampling at their markets as they are now, as well as share what they felt new opportunities or barriers (which we called threats) may arise (or have arisen) from trying to expand these types of activities at their market. We recorded this data visually as attendees shared so all were able to visualize and build off others' responses.
- A brainstorm of CSA's and farm stands in Washtenaw County to aid in the compilation of a master list
- A basic brainstorm of two main evaluation questions: 1 - what evaluation do you do? 2 - what evaluation do you want to do? This was to better understand what data we have across the county as well as what data market staff would like to see across the county.

## FOOD ASSISTANCE AT FARMERS MARKETS S.W.O.T. ANALYSIS

Below is an overview of all of the responses collected throughout both focus groups regarding food assistance at farmers markets. Growing Hope made every effort at capturing who made what points, indicated with an initial, as indicated in the key.

<p><b>What are some strengths of our food assistance programs?</b></p> <p>Dedicated food assistance program staff <b>y, ch</b>  Dedicated funding from Wellness Foundation <b>d</b>  Increases vendor income <b>ch, y</b>  More healthy food access <b>ch, d, y</b>  Draws new customer base <b>ch,y</b>  Work with food pantry <b>m</b>  Connections with senior center <b>m</b>  There is a demand for produce <b>y</b>  They are a WFPC policy priority <b>(all)</b>  Return customers <b>y,dx</b>  Connected to farm <b>j,y</b>  Strategic market time <b>y</b>  City support <b>(Ann Arbor market, not in attendance)</b>  Washtenaw market manager meetings <b>(all)</b>  In line with mission <b>w, y</b></p>	<p><b>What are some weaknesses of our food assistance programs?</b></p> <p>Time/personnel (not enough) <b>(all)</b>  Difficult to ID best communities for outreach <b>d,w,c,dx</b>  Different program rules are confusing, for markets, vendors, and customers <b>y,ch,s</b>  Stigma keeps SNAP recipients from markets <b>d</b>  Ineffective outreach <b>s,d,w,c,dx</b>  Community culture doesn't allow for total community engagement <b>d</b>  Coupon program is time consuming and costly <b>(5ht)</b>  Difficult technologies <b>(5ht)</b>  Vendors dislike waiting for their reimbursement <b>5ht, dx,y</b>  Lack of city support <b>c</b>  Difficulty in equipment, both obtaining it and using it <b>dx,y</b>  Double Up Food Bucks confusion, lots of explanation needed <b>(all)</b>  Street visibility of market <b>j</b>  Not walkable, disconnected from neighborhoods <b>s</b>  Inconsistency- we all use different token systems <b>(all)</b>  Miscommunication w/ programs and agencies  Limited coupons available (WIC/Senior) <b>(all)</b></p>
<p><b>What are some opportunities our food assistance programs have?</b></p> <p>Would like to send someone to schools for outreach/ed <b>d</b>  Potential to connect w/like-minded programs or agencies <b>d,y,(5ht)</b>  Could bring in more food vendors <b>s</b>  Senior community outreach <b>m</b>  Decrease in diet related disease=healthier community <b>y</b>  Stronger community, leverage market as commons <b>(5ht)</b>  Co-marketing helps all markets <b>s,d,y</b>  Common currency would make administration easier and more consistent <b>(all)</b>  Would also be easier for vendors <b>(all)</b>  Outreach through H20 bills <b>m</b>  Education/samples/demos  Joint policies across markets  Location close to Section 8 <b>j,y,c</b>  Opportunity to help St. Joe staff <b>j</b>  Connections in system, mission-driven hospital <b>j</b>  Weekly inquiries from customers <b>p</b>  AAATA expansion (bus stops @ market) <b>p,d</b>  Whole community is low-access <b>p</b>  Possibility of 1-token system <b>(all)</b>  Climate action plan support <b>(Food Policy Council)</b>  Project FRESH partnership <b>j</b></p>	<p><b>What are some threats/barriers to our food assistance programs?</b></p> <p>Skills/training is needed for successful program <b>d</b>  Staff turnover <b>(5ht)</b>  Low redemption of coupons <b>m</b>  Stigma/no understanding of low-income population <b>s,p</b>  Rural community gas cost, grocery assistance not worth the trip <b>s</b>  How do you ask the people who aren't coming to the markets what's stopping them? <b>(5ht)</b>  Sub committee connected to funding fell apart <b>s</b>  Inconvenience <b>(5ht)</b>  Hard to rely on struggling small businesses as sponsors in small town <b>s</b>  Competition (real or not) causes low support from restaurants <b>s</b>  Political tensions <b>s</b>  Money and "who the market is for" perceptions  No public transportation <b>dx,p</b>  Red tape/bureaucracy <b>j,p,c</b>  Funding <b>w,s</b>  Not enough paid staff <b>w,j,p</b>  WIC cards (can't be swiped @ market but people think they can) <b>(all)</b>  Language barriers exacerbate confusing programs <b>(all)</b></p>

**KEY:** Ypsilanti - **y** Chelsea- **ch** Dexter - **d** Manchester - **m** Stockbridge - **s** Dixboro - **dx** St. Joe's - **j**  
Cobblestone - **c** Westside - **w** Pittsfield - **p** All 5 Healthy Towns - **5ht**

## Summary of SWOT Analysis of Food Assistance

Overall, market managers felt passionate about their markets playing a positive role in addressing food access. The markets that were more established in highly populated areas had the most successful food assistance programs. All market managers were open to the possibility of a common currency as a way to make markets more consistent and easier on vendors/customers. Opportunities were seen in the presence of various potential community partners within Washtenaw county (such as St Joseph Mercy Hospital) as well as in the number of low-income and low-access people across the county.

Stockbridge, in particular, brought up the struggles of rural markets and food assistance, and that transportation to market is a barrier due to the sprawl of the population. Transportation is certainly an issue in rural and urban areas alike. A major barrier continues to be lack of public transportation at markets such as Pittsfield and Dixboro- where the bus does not stop.

Market managers worry that politics and stigmas are barriers to participation at markets by SNAP-users. Many market managers are not paid for enough hours it takes to manage food assistance programs; many are paid for fewer hours than they work just to run the market operations . In one instance, Manchester, the community has a thriving food pantry- complete with FRESH produce from local farmers- that the market management sees food assistance at market as potentially competing with the good work of the pantry. Instead, she links vendors with the pantry for donations. Overall, market managers felt that the multitude of food assistance programs was also confusing and a lot to deal with. finally, language barriers (particularly when trying to explain programs that are already confusing in English) arose for multiple markets on the east side of the county. Food assistance plays a significant part in sales for some markets- but some do not accept any food assistance.

**Most discussed barriers:**

- Lack of transportation for customers
- Not enough staff hours
- Financial burden to the market
- Stigmas in the community about food assistance

**Most discussed opportunities:**

- Better sales for vendors
- Better healthy food access for customers
- More consistency across markets

## SAMPLING AND FOOD DEMONSTRATIONS AT FARMERS MARKET'S S.W.O.T. ANALYSIS

*Below is an overview of all of the responses collected throughout both focus groups regarding sampling and food demonstrations at farmers markets. Growing Hope made every effort at capturing who made which points, indicated with an initial, as indicated in the key.*

<p><b>What are some strengths of our food demo programs?</b></p> <p>Vendors help us know the rules <b>s</b></p> <p>Grant funding <b>ch,y</b></p> <p>Utilization of volunteers <b>ch</b></p> <p>Paid demos <b>s</b></p> <p>Good season schedule <b>s</b></p> <p>Multiple markets do canning demos <b>y,s,d</b></p> <p>Recipes available <b>(5ht)</b></p> <p>Samples increase sales <b>ch,m,y,j</b></p> <p>Partnership w/ dietetics students from colleges <b>y</b></p> <p>Demo leader is @ point-of-sale <b>dx</b></p> <p>Capable/qualified/enthusiastic people are willing <b>(all)</b></p> <p>Dietetic interns <b>j</b></p> <p>Trying new foods creates conversations <b>j,y</b></p> <p>Data collection ("veggie voting") <b>y</b></p> <p>Bike blender is awesome <b>y</b></p>	<p><b>What are some weaknesses of our food demo programs?</b></p> <p>Cannot cut fruit on site <b>s</b></p> <p>Difficult for one manager to police everyone <b>ch, y</b></p> <p>Hard to identify someone who knows all the regulations <b>m</b></p> <p>High cost for equipment <b>(all)</b></p> <p>Time required to come up with ideas <b>m</b></p> <p>Too many things to get your head around for the manager <b>y</b></p> <p>Difficulty hauling equipment/utilities <b>y,m,ch</b></p> <p>Burden of coordinating falls on market <b>y</b></p> <p>Busy schedule of demo leader <b>w</b></p> <p>Not able to use commercial kitchen <b>y,j,p</b></p> <p>Inconsistencies make marketing hard <b>y,w</b></p>
<p><b>What are some opportunities our food demo programs have?</b></p> <p>Potential of partnering w/local restaurants <b>d</b></p> <p>Commercial kitchen utilization <b>s</b></p> <p>ID other groups who could demo if given regulations <b>m</b></p> <p>Partner w/library, co-marketing <b>m,y</b></p> <p>Engaging high school chef program</p> <p>One system would allow advertising <b>(5ht)</b></p> <p>Hospital partnership modeled after HFHS <b>y</b></p> <p>5 healthy towns pool of \$ available for HFHS-like partnership <b>(5ht)</b></p> <p>Connection w/Zingerman's <b>w</b></p> <p>Other states have more reasonable laws that could be used as precedent <b>(all)</b></p> <p>SNAP-ed demo pilot license coming out in 2015 <b>(all)</b></p> <p>EMU, UofM, etc potential partnerships <b>(all)</b></p> <p>Weird winter foods- potential to get customers to try new things <b>(all)</b></p>	<p><b>What are some threats/barriers to our food demo programs?</b></p> <p>Threat of making someone sick <b>(all)</b></p> <p>Threat of violations <b>(all)</b></p> <p>Event-planning can take away from other duties <b>m</b></p> <p>Requires staff hours! <b>(all)</b></p> <p>Current food laws (safety and licenses cost) <b>(all)</b></p> <p>Lack of commercial kitchen <b>y,dx,c,j</b></p> <p>No 3 bin sink <b>p</b></p>

**KEY :** Ypsilanti - **y** Chelsea- **ch** Dexter - **d** Manchester - **m** Stockbridge - **s** Dixboro - **dx** St. Joe's - **j**  
Cobblestone - **c** Westside - **w** Pittsfield - **p** All 5 Healthy Towns - **5ht**

## **Summary of S.W.O.T. Analysis of Sampling and Food Demonstrations**

Overall, most markets have attempted to do food demonstrations in some capacity before. The most viable demos were ones in which another person came and did the demonstrations for the market. (For example, Westside Farmers Market allows chefs from Zingerman's to come and conduct the demonstration. Growing Hope utilizes a combination of volunteers and a nutrition educator to sample and do cooking demonstrations.) Overwhelmingly, the barriers for all markets include finding a commercial kitchen, finding someone to manage and run the demo (it is too much work for the market manager to do themselves on-site), cost of equipment, and no staff hours allocated to coordinate.

Overall managers felt that there were a wealth of qualified people and organizations that could be reached out to to conduct food demonstrations. Resources would need to be in place, however, to coordinate food demonstrations at one or across multiple markets. Managers favored ideas such as partnering with local restaurants that would already have what is needed to do a good demonstration, or using one expert demonstration team across the market. Potentially, 5 Healthy Towns could help fund a coordinated effort such as this for the 5 Healthy Towns markets in western Washtenaw.

All market managers were very excited about the new food demonstration laws that were developing around farmers markets due to the fact that cost and confusion around food demonstration licensing was one of the biggest barriers. It was mentioned that Colorado farmers markets have an exemption to licensing for food demos. Arizona can also get approved to sample out two bites of food. These precedents gave participants hope that these new Michigan regulations would make food demonstrations viable. The lack of commercial kitchens to prepare the samples in was also a significant barrier- one that our vendors who need to use commercial space also feel.

### **Most discussed barriers:**

- Confusing licensing
- No access to commercial kitchen and other equipment
- No time for market manager to coordinate

### **Most discussed opportunities:**

- Potential to engage hospitals/restaurants/community partners
- Increased sales for vendors
- Encouraging trying new foods
- New license may be more conducive to markets' capabilities

## **FARMERS MARKET DATA COLLECTION AND EVALUATION**

*During our focus groups, we asked each attendee the following questions about how they collect farmers market data. Every market counts customers and vendors. Every market with food assistance tokens/coupons tracks those sales. Only some markets collect other sales data. Chelsea and Growing Hope are the only markets that calculate Economic Impact.*

### **What do people measure already?**

- Number of vendors/week
- Customer counts
- Gross sales (anonymously)
- Economic impact - SEED
- Income from food assistance

### **What do you want to know?**

- Why people came
- Impact on other businesses in area
- Did they try new foods?
- Are they eating more fruits and vegetables?
- What is the impact on their family budget?
- How many times are customers coming to the markets?
- Are people eating better?
- Are kids involved- what are the impacts on families?
- Why people aren't coming?
- Where are people?
- Number of jobs supported
- What is bringing people in (events, etc.)
- Where are they coming from?
- Total sales
- Total customers
- Produce sales v other food
- Vendor income
- Are you a unique customer or do markets compete for you? Is this your primary market?

### **What do you want to be able to communicate to others?**

- Advantages of shopping at market
- Customers understand value
- Destination-->affect on downtown
- Making the case for giving to the market

## CREATING A WASHTENAW FARMERS MARKET'S BRANDING EFFORT

*We asked our second focus group what they thought about pooling some money and efforts to brand and market all of our farmers markets together. All attendees were in favor of the idea. Below details the benefits they saw as well as suggestions about how to advertise.*

### **What are the benefits of co-marketing as Washtenaw Markets?**

- Help reduce competition
- Agro-tourism via multiple markets
- Most actionable costs down/benefits up
- Low reasons to oppose joint marketing
- Open potential for more consistent shoppers
- Finite hours, large benefit
- An opportunity to celebrate Washtenaw county as a diverse community

### **What are some ways you'd like to see us market?**

- Bus ads
- Radio ads
- Sign @ each market
- Billboard ad -in kind program
- On-site map
- Magnets

*"I think [coordinating markets] is one of the biggest parts of making our markets compete less with each other." Dan*

*"If everyone in the county shopped at markets, we wouldn't have enough" - Jeannine*



## **Growing Hope Fee for Service: Food Assistance at Farmers Markets**

Growing Hope offers a variety of contracted services to other farmers markets regarding planning for, setting up, and implementing food assistance.

Below you will find the basic services offered as well as the fee structure of each, though we can customize as needed.

### **30-Minute Free Consultation**

**Cost:** Free (by phone/video, or if you come to our place)

**Fee Structure:** N/A

**SERVICE:** Growing Hope market staff will provide the following –

- Listen to and assess needs around food assistance start-up/management
- Connect client with available resources
- Assist in creation of plan of action
- Determine if further services are needed

### **Three Hour Consultation**

**Cost:** \$200 (by phone/video or at our site, add mileage/travel reimbursement if we visit you)

**Fee Structure:** Flat rate, invoiced day after service

**SERVICE:** Growing Hope market staff will consult on client-specific food assistance programs, including –

- Share details of Growing Hope systems, with example materials
- Walk client through Growing Hope's system
- Advise in creation of client-specific system design

### **Full Service Food Assistance Set-Up**

**Cost:** \$1200 + cost of materials (limited availability, as scheduled) + mileage/travel for site visits as needed

**Fee Structure:** Flat rate, invoiced upon completion of services. Cost of materials may require up-front payment, to be determined in MOU at start of service.

**SERVICE:** Growing Hope market staff will assist in all pre-season program creation, including –

- Initial consultation to assess needs and create program plan
- Assistance in food assistance application processes
- Acquisition of tokens, market equipment, as needed (graphic design services may be extra)
- Assistance in creation or revision of applications, policies, and written market protocols as relating to food assistance programs
- Creation of client-specific data collection processes



## **In-Season Token Processing**

**Cost:** \$28 per hour + set up (price to be determined after initial assessment)

**Fee Structure:** Invoiced monthly, hours and data reported weekly. MOU will be agreed upon before start of weekly service

**SERVICE:** Growing Hope market staff will do all of the processing of redeemed alternative currencies by:

- Holding an initial meeting to understand token system and depth of market's needs
- Confirming counts of tokens/coupons turned in by vendors
- Entering data into spreadsheet
- Sending regular updates of market food assistance numbers, including graphed trends

## **In-Season Token Distribution**

**Cost:** \$100 per market day\* + \$.75 per mile/ day for travel from Ypsilanti to/from market

**Fee Structure:** Invoiced monthly

**SERVICE:** Growing Hope will staff your market's food assistance table, including:

- Distribution of alternative currencies
- Completion of at-market food assistance paperwork
- Customer and vendor food assistance education while at market

*\*Note: assumes 3-4 hour market; this requires an existing token system to be in place OR the purchase of Full Service Set-Up*

## **First-Year Full (up to 6 month) Season Food Assistance Service**

**Cost:** \$5000- \$7000 (commensurate with needs, volume, location, etc)

**Fee Structure:** Invoice schedule as agreed upon in MOU

**SERVICE:** Growing Hope provides all services listed the above, plus:

- All banking and vendor reimbursement related to food assistance
- End of year reporting

## **Continuing Full Season Food Assistance Service**

**Cost:** \$6,000-10,000 (commensurate with size of market and volume of food assistance)

**Fee Structure:** Invoice schedule as agreed upon in MOU

**SERVICE:** Growing Hope will continue to provide full services for clients who have purchased First-Year Full Season Food Assistance Services.

## **Outreach/Advertising Package**

**Cost:** \$500-\$2,500 (commensurate with extent of marketing plan)

**Fee Structure:** Invoiced upon completion

**SERVICE:** Growing Hope will create a marketing strategy that could include:

- Creation of flyers, delivering to key businesses
- Setting up and maintaining social media site
- Creation of lawn signs, sandwich signs, feather banners, etc

# Feasibility Study of a Washtenaw County Farmers Markets Consistent Currency



## Introduction

Farmers markets across the country use food assistance programs to address issues of low levels of access to fresh healthy food in their communities. Food assistance programs are programs that aim to help low-income and low-access people get healthy food from the farmers market. Examples of these include the use of SNAP (formerly known as Food Stamp program) at farmers markets, vouchers for free produce for low-income seniors, vouchers for free produce for patients of certain clinics who are at risk of diet-related disease, etc. Typically, SNAP and other programs are administered at farmers markets through the use of a market currency (a token or coupon of some sort) that the vendors turn into the farmers market staff for reimbursement.

As of 2012, 13.4% of households in Washtenaw County were food-insecure.<sup>6</sup> Although these systems require time, money, and energy from the market staff, farmers markets have a unique opportunity to address food insecurity in communities while simultaneously supporting local agriculture and entrepreneurialism and many farmers markets fully embrace that. Given that, in 2014, there were over 32,000 SNAP-users in Washtenaw County<sup>7</sup>, there are certainly new customers to be gained by increasing successful food assistance at farmers markets. Successfully running food assistance at farmers markets in Washtenaw County lead to increased food access for low-income residents, increased revenue for vendors and surrounding businesses, and a stronger sense of community.

Unfortunately, with the rise of market currency systems, customers now commonly bring alternative currencies from one market to another farmers market in an attempt to spend them. The purpose of this study is to explore all of the financial and logistic considerations of abolishing all of our individual SNAP tokens and adopt one consistent currency across the county. This means that instead of going to the Ypsilanti Farmers Markets and receiving a SNAP token that says Ypsilanti on it and cannot be spent at the Chelsea Farmers Market, a SNAP customer would go to any farmers market in Washtenaw County and receive an SNAP token that says Washtenaw County on it and could be spent at any other farmers market in the county.

Growing Hope asked the question- would it be easier to use one consistent currency for the customer? For the vendor? For the staff? For convenience or easier understanding for the customer? Would it be more cost efficient? What would be difficult about it? Is changing to a county-wide system even possible? After deep dives into the cost of administering alternative currencies, interviews with market managers across the county, and targeted focus groups with market staff, this report represents Growing Hope's best answers to the questions above- provided we were able to garner full participation and cooperation from all or most county farmers markets.

In considering the financial feasibility, design, and impact of the implementation of a consistent currency to be used at Washtenaw County farmers markets, Growing Hope researched similar systems around the country and conducted interviews with market managers from around the county.

Currently, the Washtenaw farmers markets that accept food assistance manage their own unique currencies to process SNAP (and other food assistance) transactions. Having these programs has many benefits to the customers, the vendors, and the markets themselves, but it also presents a very real cost. A consistent market currency for all markets in Washtenaw County would allow market managers to collaborate in advertising, outreach, and the costly and complicated process of administering food assistance would become much more efficient. The time and money saved would increase the capacities of each individual market to make a regional impact.

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<sup>6</sup> <http://www.ers.usda.gov/data-products/food-access-research-atlas/download-the-data.aspx> Accessed April 16, 2015.

<sup>7</sup> [http://www.slate.com/articles/news\\_and\\_politics/map\\_of\\_the\\_week/2013/04/food\\_stamp\\_recipients\\_by\\_county\\_a\\_n\\_interactive\\_tool\\_showing\\_local\\_snap\\_data.html](http://www.slate.com/articles/news_and_politics/map_of_the_week/2013/04/food_stamp_recipients_by_county_a_n_interactive_tool_showing_local_snap_data.html) Accessed April 16, 2015

## Why a Common Currency?

Based on interviews and focus groups with Washtenaw County market managers, there is room for improvement when it comes to how we accept food assistance, and a common currency could be the vehicle for that improvement. Every market manager expressed that their vendors have accepted tokens from the wrong market, an unavoidable byproduct of overlapping customer-bases that is at best an inconvenience, and at worst, a financial loss for the customer, vendor, or market. Anita from the Dixboro market said, “when we receive [wrong market tokens] we just cover them.” Customers are often confused that systems at one market differ from those at another, making their market visits more stressful and less likely to be frequent. Amanda Ng from the Senior Project FRESH/Market FRESH program said: “I’m particularly interested in a one token system because I hear it so much from the customers and vendors- and I get that question a lot from seniors, they don’t want it to be different, they want to check out other markets! They don’t like that it’s different.” On top of all of these, the procedure of counting and processing all of the tokens and coupons turned in by vendors, and then reimbursing them, can be daunting. One market manager said, “I just paid the vendors for coupons and never sent them in because it’s just too much.” Another market manager, whose market had trouble accepting food assistance, said “My vendors want the money that day; they do not want to wait.” A third market reimbursed their vendors bi-weekly in cash, “which is met with a lot of affirmation,” according to the market manager. They went on, “obviously, if we bump the numbers up, we’ll have to rethink that, because you can’t carry around that much cash.” Aside from the safety issue, cash is not very trackable, leaving market staff vulnerable to vendors claiming discrepancies in reimbursement or accusations of other misconduct.

*“I think [coordinating markets] is one of the biggest parts of making our markets compete less with each other.” Dan Bair, The Farm at St. Joseph Mercy Hospital*

## Token-Processing Analysis: Growing Hope

Growing Hope conducted an analysis of the time it takes to process the alternative currencies turned in by vendors, and found that it is more cost effective to process larger amounts of tokens and coupons at a time. We looked at the records from the last three years of markets, examining the hours required for counting tokens against various other variables. At the end of each market, vendors turned in a plastic envelope full of their tokens and coupons from that day along with their vendor record sheet. In counting the tokens, we empty each packet one by one, sorting the tokens to be redistributed, and entering that data into a spreadsheet. In the following three graphs, each data point represents the results of a single, four-hour market.

In figure 1, we compared hours spent counting with number of vendors that attended. Clearly, number of vendors does not predict how long it will take to process tokens: For market days with vendor attendance in the thirties, time needed to count tokens ranged from one hour to almost 7. This is because more vendors do not necessarily equal more token sales.

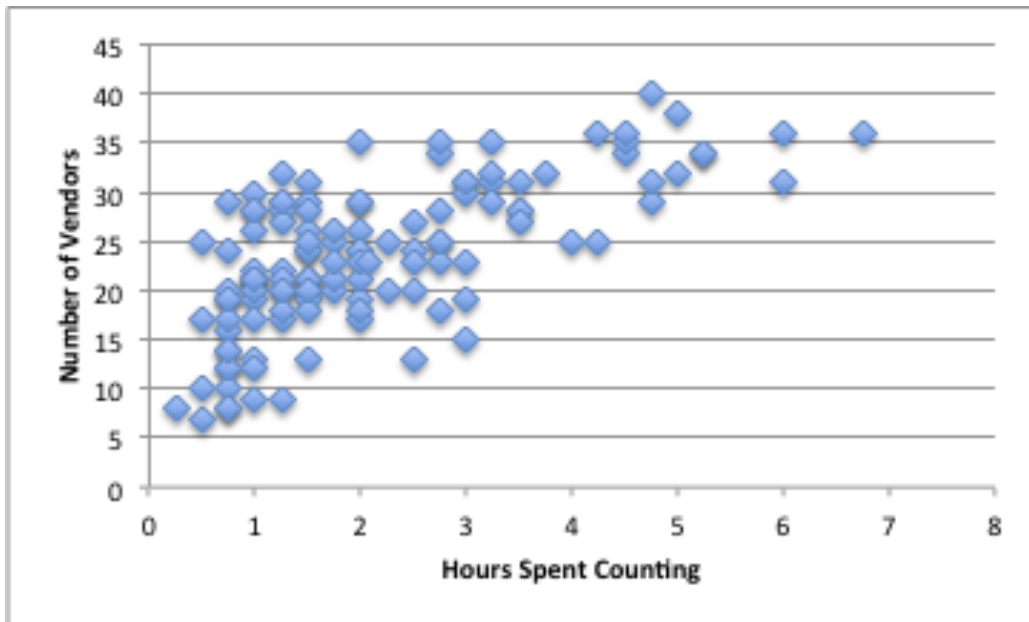


Figure 1

In figure 2, we compared the hours spent counting with the number of objects (individual coupons or tokens regardless of dollar value) counted. Here we included a trend line, showing the average relationship between hours needed to count and number of objects. Data points above the trend line are more efficient than the average, while points below are less efficient than the average. For the lower left cluster of data, a disproportionate amount of the data points fall below the line, while for the rest, the majority of the data is above or near the line. This suggests that it takes less time per object, and therefore is less expensive, to process larger amounts of tokens and coupons at a time.

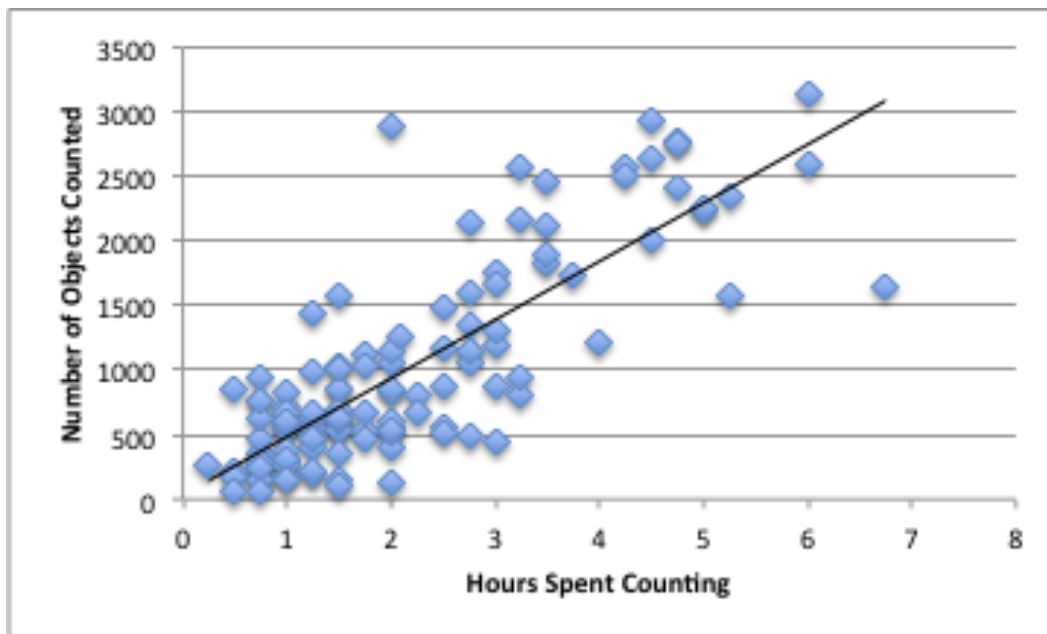


Figure 2

As Kristen Wagle of the Ann Arbor Westside Farmers Market said, “It’s not complicated; it *is* time consuming.” Perhaps it doesn’t have to be *quite* so time consuming.

## Research Beyond Washtenaw County

To get an idea of how a consistent currency could be run, we researched existing systems of large scale token currencies and farmers market interdependence. Five main organizations informed this research: Fair Food Network, that runs the Double Up Food Bucks program in Michigan; Detroit's Eastern Market; the Fairfax County Park Authority in Virginia, that coordinates eleven farmers markets; SEE-LA in California, managing eight Hollywood markets (of over 100 in the area); and The Farmers Market.co, a partnership between the Spotsylvania, Fredricksburg, and King George farmers markets in Virginia.<sup>82</sup>

Fair Food Network's Double Up Food Bucks is an incentive program for Michigan farmers markets that matches SNAP dollars for free Michigan produce. In this effort, FFN distributes thousands of dollars of aluminum tokens to market managers all over Michigan each year. The market managers then distribute the DUFB tokens and SNAP tokens to customers in tandem. Since the same tokens are used statewide, customers can buy tokens at one market and spend them at any other participating market. Fair Food Network also disburses money- up front- to the market management for reimbursing their vendors for redeemed tokens. At the end of the season, leftover funds and leftover tokens are returned to Fair Food Network, along with standardized reporting required for participating in the program.

In Fairfax County, Virginia, the Fairfax County Park Authority oversees eleven different markets. These markets coordinate advertising and branding, but on site, are managed by volunteer market managers. Because food assistance is up to each individual market to manage, only four of these markets accept SNAP. Although there is one governing entity, even these farmers markets are not able to collaborate on a consistent currency.

Eastern Market in Detroit operates an enormous alternative currency program consisting of one very large farmers market and about 20 mobile farm stands, although the vast majority of food assistance is administered on site at the Eastern Market. Detroit Eastern Market distributed over \$250,000 in food assistance in 2014. Vendors are reimbursed with checks for all of the tokens and coupons they have turned in during that pay period, however, vendors are not required to turn in their tokens and coupons on a regular basis. Instead, vendors bring, often in buckets, their tokens and coupons to a central office where staff count and sort them with token counting machines and give them a receipt. This means a vendor with high-volume token sales can return their tokens often, while vendors with lower token volume can let them pile up a bit. Eastern Market vendors do not report cash sales or daily SNAP spending, due to the vast number of vendors and difficulty in managing the many markets and vendors involved. Although the Eastern Market is not an excellent example of inter-market collaboration, a tour of the systems they use to process such a high volume of food assistance dollars was truly transformative in considering the most efficient systems at that level.

In Hollywood California, there are more than a hundred farmers markets, and eight of these are overseen by Sustainable Economic Enterprises of Los Angeles, or SEE-LA. SEE-LA is an organization involved in multiple efforts to building sustainable food systems, the management of food assistance at these eight farmers markets being only one of these. SNAP dollars are used in the form of paper scrip, and can be spent at any of the eight markets (though markings on the scrip indicate the market where it was purchased for trackability), but cannot be spent at the ninety or so other markets in the area. SNAP currencies purchased at these other local markets cannot be spent at SEE-LA markets either. It seems that expansion of this program to more markets would make the use of SNAP easier for market customers in Hollywood.

After winning a Farmers Market Promotion Program grant in 2011, the Spotsylvania Farmers Market partnered with the Fredericksburg and King George Farmers Markets to become The Farmers Market.co, a joint effort that enabled SNAP shoppers to use \$1 tokens at all three markets. By building a regional network, The Farmers Market.co increased access to low-income residents while expanding income opportunities for regional farmers. The grant also helped a new partnership to be formed, opening a fourth market at the Spotsylvania Regional Medical Center. Because of the partnership, these four regional markets "now work collaboratively, gaining efficiencies through common marketing, token system, outreach,

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<sup>82</sup> Information results of interviews and phone calls.

bookkeeping, and reporting.” The case study on the grant contends: “the ultimate ability of farmers markets to yield a variety of regional impacts is, in part, defined by the number and strength of creative partnerships.”<sup>93</sup>

## **What a Consistent Currency For Washtenaw County Farmers Markets Could Look Like**

The following assumes that all or most markets in Washtenaw County were interested in participating in a consistent currency, and imagines how or whether this would be feasible, helpful, and efficient.

### **The Creation of a New Consistent Currency System**

The biggest need in order to have a successful Washtenaw County markets consistent currency is one entity with the ability to manage it and act as fiduciary. This entity could be an existing organization, an individual hired by all of the markets, or a new organization created collaboratively by all of the markets. In this document, this entity will be assumed to be located centrally in the county, and will be called the Central Processing Office, or CPO for short. The CPO would need a small office, a safe, a bank account, and a token counting machine. Obviously, these things would require upfront funding and the overhead cost involved in the CPO having office space would have to be factored into the question of funding this endeavor.

Once Washtenaw County market tokens are designed, they would be ordered and printed in bulk. Enough tokens for the whole county would be purchased, and stored in the safe at the CPO. Aluminum tokens would be ordered, since they are more durable than wooden tokens and do not warp when wet. Different sizes for credit card and SNAP tokens would make it easier to tell them apart and make the use of token counting machines more effective. Different colors would also be considered.

### **The Distribution**

Two types of distribution would exist: first, from the CPO to the market managers: Each market would receive their own stash of tokens at the beginning of the season, and be replenished if needed during the season. Second, from the markets to their customers: The markets currently operating token programs would continue to have a central booth or table in their market that swipes cards in exchange for tokens. These swipes would need to be tied to the bank account of the CPO.

### **Collection**

The collection phase is where vendors turn in the tokens and coupons they have received as payment at markets. There would be two methods for accomplishing this. Method one, if the vendor wants to be reimbursed once a month: each market day, the vendor gives their tokens to the market manager in a plastic envelope. The manager then takes collected envelopes to the CPO to be counted and processed. Method two, if the vendor wants to control their reimbursement schedule: vendors hold onto their tokens from each market, and visit the CPO during its open hours as often as they like. At the CPO, the token machine would be used to process their tokens quickly and in front of them, and they are given a check right there for the total.

### **Processing and Reimbursement**

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<sup>93</sup> <http://fmpp.farmersmarketcoalition.org/collaboration-and-creativity-cultivate-returns/> Accessed April 16, 2015.

Washtenaw County farmers markets currently reimburse their vendors in a myriad of ways. Some pay their vendors with checks, some with cash, and anywhere from weekly to once-a-month, on site or in the mail. Records of cash transactions depend upon the people handling them, so cash reimbursement is highly problematic. Although paying vendors by check provides good records, it is often an arduous process that markets are ill equipped for, and the financial needs of the vendors are not always met by a once monthly or biweekly reimbursement schedule. By consolidating and standardizing these efforts, everyone would save time and money, and by allowing vendors to choose to drop off their tokens and be reimbursed on the spot, check disputes would be eliminated. The token counting machine could be used to quickly count and sort tokens as they wait, and a check could be written on the spot. This means vendors could be paid for tokens they accept as often or seldom as they like. Vendors with high token intake may choose to do this once a week, while vendors with low token intake may save tokens up from many weeks of markets and get paid when the check would be more than a few dollars. This would also enable vendors to get paid for multiple Washtenaw County markets on one check. A master list of vendors for all of Washtenaw county would be created and maintained at the CPO.

## **Processing Old Tokens**

Because tokens purchased are fewer than tokens used at markets, there are many old-version tokens still in circulation. In the new system, old version tokens would be accepted at all markets, but all old tokens processed by the CPO would need to be paid for by the market programs they were created by. The CPO would return those tokens to their programs of origin to be taken out of circulation, along with an invoice for their amount. Old tokens are the property of the individual markets, and the money received from customers purchasing them should still be in those markets' accounts.

## **Accepting Other Food Assistance**

Prescription for Health, Senior Project FRESH/Market FRESH, and WIC Project FRESH would be accepted at all markets in Washtenaw County. Because the CPO would handle vendor reimbursements for SNAP and credit card tokens, it makes sense to reimburse for other programs the same way. Further, counting and mailing in the Senior Project FRESH/Market FRESH and WIC Project FRESH coupons would be more efficiently processed en masse.

## **Final Considerations**

This plan would save time and money in the long run, increase the economic capacities of the markets, and would strengthen the impact of the markets on the community of Washtenaw County. However, it would need further study, buy in from all or at least most area market managers, and a significant investment in set up. A first priority is further support to offer or expand existing food assistance programs

# Support and Training Needed to Effectively Offer Food Assistance at Farmers Markets in Washtenaw County



## Overview of Food Assistance Programs at Farmers Markets

Growing Hope accepts several types of food assistance at our three farmers markets. That is, there are several programs that aim to help low-income and low-access people get healthy food from the farmers market. The following is a basic description of all of the food assistance programs Growing Hope offers at its markets as well as how they work. Some of these exact programs may not be available at markets near you- but all are available in various forms across the country. A basic understanding of these programs will be beneficial in understanding the barriers many farmers markets face in their ability to accept food assistance.

### ***A. Supplemental Nutrition Assistance Program***

The Supplemental Nutrition Assistance Program (SNAP), formerly the Food Stamp program, is a government assistance program to help low-income households pay for food. The amount of SNAP dollars a household receives depends on the household's size, income, and expenses. Electronic Benefit Transfer (EBT) is the electronic system that allows state welfare departments to issue benefits via a magnetically-encoded payment card, also called a Bridge Card in Michigan. At most farmers markets that accept SNAP, customers are able to take their EBT card (Bridge Card) to a central information booth and swipe the card in exchange for \$1 tokens. These tokens can then be spent on specific items from eligible vendors, who turn the tokens in to the farmers market management to be reimbursed.

### ***B. Double Up Food Bucks***

Double Up Food Bucks is an incentive program that matches SNAP dollars, enabling Bridge Card holders to receive up to \$20 in free tokens at participating farmers markets that can be used to buy fresh Michigan produce. Double Up Food Bucks tokens are administered at the same booth a customer would visit to take money off of their Bridge Card.

### ***C. Women, Infants, and Children (WIC) Project FRESH***

WIC Project FRESH program participants receive booklets of \$2 coupons, to spend on fresh Michigan produce. The coupons are distributed at WIC appointments to those enrolled in the WIC program. Customers are able to spend the coupons directly with vendors. This means that the farmers market staff does not distribute these coupons, however, the market is responsible for processing and mailing the coupons in for reimbursement.

### ***D. Senior Project FRESH/Market FRESH***

Senior Market FRESH program participants receive booklets of \$2 coupons, to spend on fresh Michigan produce and honey. These coupons are distributed by the local health department and typically accompany a nutrition education class. Customers are able to spend the coupons directly with vendors. This means that the farmers market staff does not distribute these coupons, however, the market is responsible for processing and mailing the coupons in for reimbursement.

### ***E. Prescription for Health***



Prescription for Health connects patients to their local farmers markets through their medical clinic. Health care providers write "prescriptions" for their patients to eat more fruits and vegetables, and patients redeem their prescriptions for tokens to spend on produce at the Prescription for Health table at participating farmers markets. Participants receive nutrition education and support when they receive their tokens, which can be spent directly with vendors. The vendors turn the tokens in to market staff for reimbursement.

### *F. Hoophouses for Health*

Hoophouses for Health is a no-interest loan program for farmers to acquire hoop houses on their farms in order to lengthen the growing season. Once a loan is given in an area, a comparable amount of money is distributed to low-income families via coupons. These coupons are redeemed directly with participating farmers who use them to pay off the hoophouse loan.

These programs are not unique to Washtenaw County or even Michigan. There are many comparable innovative food assistance programs to those listed above under various names across the state and the country. These programs aim to increase good food access for low-income residents, but they also contribute to creating extra work and costs for the market staff.

## **Introduction**

As a nonprofit dedicated to improving people's lives through gardening and healthy food access, Growing Hope has long since been a part of food assistance conversations- particularly around farmers markets. Our Downtown Ypsilanti Farmers Market was the third market in the state to accept SNAP in 2006. Additionally, our market was one of the pilot markets working with Fair Food Network to implement Double Up Food Bucks in 2011 (one of the program's first expansions out of Detroit). With about a quarter of all sales at our farmers markets coming from food assistance dollars in 2014, it is safe to say that food assistance is an integral part of our markets, benefiting both vendors and customers. Nearly 10 years after we began our food-access driven venture into farmers markets, there are close to 150 markets in Michigan that are authorized to accept SNAP benefits. However, this means that over 125 farmers markets still do not accept SNAP benefits or other food assistance programs. Additionally, many of the markets that are authorized to accept SNAP do not see many (if any) SNAP customers. So what is keeping these markets from being able to accept SNAP and other food assistance?

Through growing relationships and mentorships with farmers market managers across Washtenaw County, Growing Hope has identified key areas that act as barriers to farmers markets' ability to accept SNAP and other food assistance programs<sup>10</sup>. Although these barriers are not impossible to overcome, they will require further time, energy, and resources in order to be properly addressed. This report explains what these barriers are and how they specifically affect Washtenaw County markets and residents. These findings are based on the results of focus groups, personal relationships and mentorships, site visits, and one-on-one interviews with personnel from 14 of the 15 well-established farmers markets across Washtenaw County.

The Washtenaw County area has a wealth of farmers markets to enjoy:

- Ann Arbor Farmers Market
- Cobblestone Farm Market in Ann Arbor
- Westside Farmers Market in Ann Arbor
- Bushel Basket Farmers Market in Chelsea
- Chelsea Farmers Market

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<sup>10</sup> SNAP is the Supplemental Nutrition Assistance Program (formerly known as the Food Stamp Program). SNAP dollars are distributed to individuals through the use of EBT cards (in Michigan these are also known as Bridge Cards) that can be used to purchase eligible foods.

- Dexter Farmers Market
- Dixboro Farmers Market
- Manchester Farmers Market
- Pittsfield Township Farmers Market
- Saline Farmers Market
- Stockbridge Farmers Market
- Downtown Ypsilanti Farmers Market
- Depot Town Farmers Market in Ypsilanti
- The Farm at St. Joe's Farmers Market in Ypsilanti/Ann Arbor

The breadth and diversity of markets we were able to engage in this study, in addition to our own 10 years of experience, have brought about nine main barriers to becoming able to successfully accept food assistance at farmers markets. All quotes and statements in this document are a result of our focus groups and one-on-one interviews, but are not cited in order to protect the anonymity of those engaged.

## 1. The process of obtaining and maintaining EBT equipment is arduous and unclear.

Of the 13 Washtenaw County farmers markets Growing Hope was able to engage in this study, six markets do not accept any type of food assistance. Feedback from market managers overwhelmingly pointed to the time-consuming, unclear, and often frustrating process of obtaining an EBT license and machine as a barrier to accepting SNAP. Although the Michigan Farmers Market Association (MIFMA) has developed some materials to help explain the process,<sup>11</sup> it still requires a significant investment of time and energy including, but not limited to:

- *Going through a long application process that involves multiple steps and multiple parties.* The customer service available to help with the application process mainly deals with grocery/corner stores. Therefore, the representatives are often unfamiliar with the special needs and considerations of farmers markets.
- *Planning ahead for deadlines and long waiting periods.* Once all necessary documentation and forms have been received by FNS<sup>12</sup>, there is a 45-day waiting period before a market learns whether their application has been accepted or rejected. If it has been accepted, then the market begins the process of obtaining the machine as well as the other utilities required to run it. In order to be ready to accept SNAP on the farmers market's opening day, a market manager must begin this process several months in advance.
- *Comparing costs of machines and service providers.* There are a variety of third-party processors that distribute and manage EBT machines- all with their own fee schedules, technology requirements, and services provided. For example, some EBT machines require a phone line and others require a smartphone connected to Wi-Fi. Some machines are able to also accept credit/debit cards and others are not. Some require a contract for multiple years or the ability to debit your bank account. Some third-party processors charge a flat percentage and others include transactional fees. Determining the best option for a farmers market requires thorough understanding of the options, the cost, and the needs of the market.

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<sup>11</sup> <http://mifma.org/snap/>

<sup>12</sup> FNS stands for Food and Nutrition Services. This is the program of the Michigan Department of Agriculture and Rural Development that deals with administration of SNAP.

- ***Learning how to use the equipment.*** Aside from the time it will take to become familiar with the basic operation of the machine, it is also necessary to be prepared for inevitable technical difficulties. Unfortunately, those difficulties often arise during peak market hours. It is important to have a member of the market team on-site who is able to troubleshoot and keep everything running smoothly. One market manager shared, “half the time, we can’t even get the machine booted up.”
- ***Evolving technology.*** The technology available for EBT equipment is constantly changing. The iPhone apps that are extremely popular at markets today were not available a few years ago. These advancements in technology can make an EBT terminal easier to use and more mobile. However, not all technological advancement brings the farmers, vendors, and customers along with it. Whispers of the government requiring each vendor in the future to have their own EBT equipment instead of market tokens rings warning bells. These types of advancements are assuming iPhone literacy among farmers and other vendors. It also provides more opportunities for technology to fail at the market (50 vendor iPhones versus one farmers market iPhone). MIFMA (Michigan Farmers Market Association) and other organizations, such as Fair Food Network are working on pilot programs to ensure that if this switch is necessary, the technology advances in favor of its beneficiaries- not at odds with them.

Given these hurdles, it is understandable that the markets in Washtenaw County accepting SNAP are the ones that have adequate staffing and/or support from community partners. A market run by a single manager or a small group of volunteers is probably not prepared to embark on this process and certainly not able to maintain this process.

## 2. There are hidden costs to accepting EBT at farmers markets.

In focus groups, all market managers agreed that running SNAP is costly. Beyond simply paying the transactional and service fees for an EBT machine, accepting SNAP at a farmers market requires the creation of an alternative currency system. Creating this system includes designing and purchasing tokens, purchasing other necessary supplies (receipt paper, token bags, etc.), and investing time in order to make the process efficient. Counting tokens and recording data requires administrative hours.

*“[Town] doesn’t accept food assistance. One reason was there weren’t enough hours for administration in the budget.” - one Washtenaw County market manager*

Even the markets successfully accepting SNAP find cost to be a hardship. Another market manager explained, “the problem is that the more Bridge Card users coming to your market, the more administrative cost you have.” Essentially, farmers markets accepting SNAP and other food assistance programs set up a bank for distributing, collecting, counting, recycling, and reimbursing their own type of currency (or currencies). Setting up an efficient, accurate, and accountable “bank” system takes skills and expertise. There is a lot of trial and error, with a great deal of time spent troubleshooting discrepancies or other issues. Being careful in this process is key, which means operating slowly and intentionally. The number of hours involved in these processes account for, BY FAR, the largest portion of the cost to accept food assistance. Often customers come to farmers markets and receive tokens which they refer to as “funny money”, and they talk about how “fun” the token programs are. While it is certainly our goal for food assistance to be simple and fun, there is little understanding of the costs associated with food assistance for farmers markets, because it looks easy on-site.

## 3. For some markets, transportation issues keep potential customers away.

Even when market managers make special efforts to engage low-income residents, a lack of reliable and affordable transportation can render these efforts useless. For example, a manager of a rural farmers market implemented an incentive program to encourage low-income residents in the area to visit the market. This market distributed \$5 vouchers which- in her words- failed to bring in more low-income customers. This manager believes that \$5 was not a sufficient incentive, because for many residents, it costs more than \$5 in gas to get to the market. Market managers in towns with low population densities also agreed that transportation is a barrier.

For other markets, problems with public transportation make getting to the market difficult. One market manager explained, “Our market has a bus line, but it doesn’t stop- we have no way for people to get to our market”. Others echoed this issue. Knowing transportation is a barrier for potential customers, Growing Hope strategically chose a location for the Downtown Ypsilanti Farmers Market that was accessible via public transportation. Rather than trying to figure out how to bring low-income people to the market, it is far more successful to bring the market to an area where many low-income individuals already frequent. Moving a farmers market is no small feat. However, transportation barriers disproportionately affect low-income residents and can often be beyond the control or assistance of farmers market staff. For this reason, farmers markets seeking to cater to low-income residents may need to consider embarking on the difficult processes of either changing public transit or moving the market.

#### **4. A high turnover rate of market staff destabilizes the success of accepting food assistance.**

Due to the seasonal nature of farmers markets, as well as the varied and inconsistent sources of funding that fuel most markets, there is a relatively high turnover rate of market staff. Almost a quarter of market managers involved in our focus groups are in their first year of management, and this figure does not include the turnover rates of other market staff and volunteers. Additionally, multiple market managers in the county are also vendors at their market and are trying to concentrate on their own sales during the market. Continuously retraining staff, vendors, or volunteers to operate food assistance is costly and often not able to be prioritized. Furthermore, market managers memorize many of the details of running a food assistance operation. Without written guidelines for many aspects of their job – food assistance included – there is a steep learning curve for new staff.

Allowing these volunteers or improperly-trained staff to run food assistance distribution, collection, and reimbursement at the markets means putting someone who is not necessarily equipped in charge of *federal dollars*. Because of this, Growing Hope always recommends using paid staff to administer food assistance if possible. Although this is a more expensive option, paying someone to manage food assistance will contribute to a reduction in turnover. The question then becomes- how does a market afford to pay a food assistance coordinator?

#### **5. Many market managers are not able to do successful outreach to low-income residents.**

Although most managers would probably agree with the manager who said, “the important goal is to get people at the markets”, outreach can be tough for a lot of reasons. The manager from one market explained, “funding is big- we had no real time to do outreach.” Time and money are certainly two inhibiting factors of successful outreach. Oftentimes funders of farmers markets (cities, chambers of commerce, DDA’s, granting foundations, etc.) only want to fund staff time during the market’s open hours, leaving little time for any administrative work- let alone outreach. But the barriers to reaching EBT users go beyond time and money. A market manager raised an interesting question, “How do

you survey the customers who **aren't** coming?" This is an important question, and one we have heard in other conversations with market managers as well. How do you successfully engage a community that you have never worked with before- even if you do have some time and money to print materials?

**6. There is a stigma associated with having an EBT card that makes many low-income people feel unwelcomed at farmers markets.**

When you type the words "farmers markets are" into the Google search bar, it automatically fills in the words "too expensive." Unlike most places in the world, in the United States there is a wide perception that farmers markets are only for wealthy people. When you pair that perception with the stigma and judgment that affect many with an EBT card, it is understandable that flyers and outreach materials do not do enough to bring people who are not wealthy to the markets. One person explained how she used to have food assistance at the market she manages. She really wanted it to thrive- however she could not get enough EBT customers out to make it worth the work. "I think stigma is why [food assistance] didn't work at [town]" - she explained. Often times we, in the local food community, hear people say things like, "there just aren't people with Bridge Cards in this town." Every town has a potential customer base on food assistance. What is more likely in the towns where people do not think EBT users exist is that EBT users do not feel comfortable exposing themselves as such. If an EBT user feels judgment at their local grocery store, why would that person want to attend a farmers market where it will be even more public they have a Bridge Card? Many do not want to think of their town as a place where people struggle financially. Managers of markets within hospitals run into this problem in particular. Because hospital staff members are the primary shoppers at his market, people tend to be even more unwilling to entertain the idea of accepting food assistance. "I think there is a perception at [hospitals] that there aren't staff that are low-income," explained one hospital employee. These issues require a cultural shift in how EBT users view the farmers market, as well as how farmers market shoppers view EBT users.

**7. Cultural competence of market staff and vendors takes time and effort to cultivate.**

Breaking down stigmas and doing effective outreach to people you have never spoken with (and possibly cannot relate to) are tough skills to develop. Building cultural competence among market staff and volunteers is important not only for effective outreach to low-income areas but also for the creation of an inclusive environment at the market. In all of the focus groups Growing Hope conducted, market managers agreed that food assistance programs would benefit from increased cultural competence. Given that all of the current market managers in Washtenaw County are white, special efforts must be put forth to develop an understanding of the intersectionality of a person's race, socioeconomic status, and the housing and employment opportunities that a person is offered. Beyond these intellectual understandings, market teams must develop comfort in talking with and relating to people of all identities. This can also include overcoming language barriers. It is a huge undertaking- developing an understanding of different socioeconomic and racial identities, as well as taking the time to develop comfort on these subjects. Even those who wish to pursue cultural competence may not know where or how to begin. It should be noted that serious harm can be done to the community when a person comes to the market and experiences bias. Bias reinforces the notion that farmers markets are exclusively for wealthy white people- and the story of bias will certainly reach that person's circle and will affect the way many perceive the market. This is why developing a culture of inclusion is key to successfully accepting food assistance at the markets.

**8. Many vendors are initially opposed to accepting food assistance.**

There are many reasons that vendors do not typically want to accept food assistance dollars. “My vendors want the money that day- they do not want to wait,” a manager explained. This is a common complaint from vendors who do not like the waiting period necessary for token reimbursement.

*“I think there is always a question about how often I’m going to get paid. We do it biweekly, in cash, which is met with a lot of affirmation. Obviously if we bump the numbers up we’ll have to rethink that because you can’t carry around that much cash.” – a market assistant explained.*

This raised an important point. Although it may be a simple process to reimburse a few vendors a few dollars in cash each week- if a market had vendors who accept hundreds of dollars in food assistance each week- it makes the process more complicated with a longer turnaround. Additionally, cash is not very trackable, leaving the market staff vulnerable to vendors claiming discrepancies in reimbursement or being accused of other misconduct. However, if a market can get vendors on board and increase food assistance acceptance to 22% of the market’s income<sup>13</sup>, it becomes easier to get new vendors excited about food assistance programs. In fact, vendors will likely begin to seek out markets that accept food assistance because of the possibility of increased revenue for their businesses. “Food assistance is a core part of how we recruit vendors” explained Amanda of Growing Hope.

## **9. It can be difficult to convince sponsoring entities that a market needs food assistance.**

Many farmers markets are co-run or co-funded by community partners. These partners can be hospitals, clinics, nonprofits, chambers of commerce, etc. Oftentimes, becoming able to accept food assistance at a farmers market requires getting these partners on board as well. Some sponsors are apprehensive of the benefits of accepting food assistance due to the cost. Markets that operate within a larger system especially feel this apprehension, “A threat for us is the bureaucracy to wade through to get food assistance.” Due to the fact that funders and decision-makers in these types of relationships are not usually the people who run the market, it can be difficult to convince those less connected to the day-to-day market operations to be supportive. A volunteer market manager brought to light an added difficulty, “We have a lot of challenges with the relationship between [our neighborhood association] and the parks and the city. There are not clear lines of who’s in charge of what.” When power and responsibility lines are not clearly drawn, it can complicate who should have the power and responsibility of processing and administering food assistance. However, not unlike skeptical vendors, once community partners are convinced of the impact food assistance can have at markets, they become proponents of the programs. It is vital to the sustainability of food assistance at markets that these partners recognize and contribute to these efforts.

## **Conclusions and Recommendations**

Successfully running food assistance at farmers markets in Washtenaw County will lead to increased food access for low-income residents, increased revenue for vendors and surrounding businesses, and a stronger sense of community. The barriers described in this report are not impossible to overcome. However, in order to achieve this vision of successful food assistance programs across the county, support in the form of time, energy, and resources are needed.

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<sup>13</sup> In 2014, food assistance accounted for 22% of all income at the Ypsilanti Farmers Markets

The most significant way to alleviate these barriers is increased funding. More money dedicated to administrative work, training, and supplies would impact each of these barriers. Well-funded food assistance efforts would result in more markets being able to accept food assistance, better and more effective outreach, and a bigger impact on the local economy. One important outcome of increased funding is increased capacity for training. Further education in the areas of effective outreach, cultural competence, efficient record keeping, etc. would result in the growth of food assistance dollars spent at markets across the county. These trainings may require the assistance of community partners. The farmers markets' ability to foster relationships with community partners is a good avenue for connecting with organizations that have the potential to support the markets in other ways. For example, community partners can be instrumental by solving transportation issues, offering additional advertising and marketing, and furthering the connectivity of organizations in the community. Additional funding, training, and support will aid in making market staff positions less temporary. This reduction in turnover will increase efficiency of food assistance administration and eliminate needless retraining costs.

In 2012, 13.4% of households were food insecure in Washtenaw County<sup>14</sup>. Farmers markets and other pop-up points of food-access have a unique opportunity to address food insecurity in communities while simultaneously supporting local agriculture and entrepreneurialism. Given that, in 2014, there were over 32,000 SNAP-users in Washtenaw County, there are certainly new customers to be gained by increasing successful food assistance at farmers markets. Adequate funding, further training, and increased support from community partners would sufficiently address the barriers listed in this report, strengthening food assistance programs at farmers markets, and thus supporting healthier people as well as healthier economies in Washtenaw County.

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<sup>14</sup>[http://www.ers.usda.gov/data-products/supplemental-nutrition-assistance-program-\(snap\)-data-system/go-to-the-map.aspx](http://www.ers.usda.gov/data-products/supplemental-nutrition-assistance-program-(snap)-data-system/go-to-the-map.aspx)

# Growing Hope Fee For Service: Farmers Market Evaluation Services



Those who frequent or engage in farmers markets intrinsically know the multitude of positive impacts they have in their communities. Whether increasing healthy food access, supporting local agricultural producers, or revitalizing downtowns, the benefits are many. While farmers markets may be as old as communities themselves, in the last 10 years the farmers market sector has boomed, with thousands more markets popping up across the country. To sustain this growth and sustain the markets themselves, it is imperative that markets understand their impact. Growing Hope is proud of our extensive market evaluation, and that by consistently using tools to track market data and impacts, we know—with numbers—the impact of the farmers markets we manage. We do this in a accessible way, utilizing staff, interns, and volunteers, and integrating data collection and evaluation into our daily and seasonal market operations. We are also **always** tracking and evaluating; evaluation isn't a one time activity completed at season's end. And, by using consistent tools year after year, we can understand the deepening impact of the markets over time. We also use this data collection and evaluation to help us make key decisions about the market operations. We are happy to share our 9 years of best practices and on-the-ground experience!

## Growing Hope Can Be Your Farmers Market Evaluation Consultant

Growing Hope is available as a consultant on farmers market evaluation. Our standard fee is on a sliding scale from **\$50-100/hr**, though we can prepare a per project estimate for a deeper engagement. We can do an initial ½ hour phone or video chat (or in person if you want to come to us) for free to help you understand your needs. For site visits, we ask to be reimbursed for mileage at the current standard federal rate along with our standard rate for hours spent on-site. We can help farmers markets:

- Determine and prioritize what they want or need to track or evaluate
- Determine and prioritize what their stakeholders and communities want to know
- Present to your board, vendors, funders, or stakeholders about the importance of evaluation
- Create an annual evaluation plan
- Create a strategy for how, when, and where to share data and results
- Customize survey and data collection tools for your market
- Train staff or volunteers in how and why to track and evaluate your market
- Help to conduct on-site evaluations of your market (lower rates may apply)
- Compile and analyze evaluation data (lower rates may apply for data entry services)
- Create presentations for you or us to give with market evaluation results

Growing Hope is proud to be a member of the MIFMA (Michigan Farmers Market Association), who provides tremendous support and resources for farmers markets. We require any Michigan market we work with to be a MIFMA member. In addition to our services, we also encourage markets to consider hiring MIFMA to conduct a Rapid Market Assessment. <http://www.mifma.org> for more info.

## Farmers Market Set Up Evaluation Packages

These are just the beginning; we are happy to customize a package for your

**Turn this sheet over for complete evaluation set-up packages!**



needs. Be in touch with us at [market@growinghope.net](mailto:market@growinghope.net) to get started.

### **\$1200 Evaluation Set Up Package, without on-site assistance**

For \$1200, we can help your market get set up with the tools, training, and plan to integrate evaluation and tracking. This will include:

- Virtual or in person meetings with market staff to understand priorities, market capacity, review current systems and materials, and sketch out plan
- Creation of annual evaluation plan, timeline, implementation & results-sharing strategy
- Customization of our tools for your market—data collection forms, tracking spreadsheets, surveys for customers/vendors, et al
- Training—virtual or in person, depending on distance—with market staff, volunteers, on how to use or integrate materials into ongoing market operations

### **\$1500 Evaluation Set Up Package, including on-site assistance**

For \$1500, plus mileage reimbursement, we can do all of the above, plus:

- Assist in conducting evaluation on site. This will include:
  - An early season site visit to conduct assessment of conditions and needs
  - Two visits to conduct dot-surveys with customers of market-defined questions
  - Attendance at approximately 3-4 market days in the late season to conduct annual customer surveys and distribute vendor surveys

# Food Demonstrations and Nutrition Education at Farmers Markets



## LICENSING AND REGULATIONS

Farmers markets fall under the jurisdiction of Michigan Department of Agriculture and Rural Development (MDARD). That means markets must adhere to MDARD rules and guidelines regarding safe sampling and food demonstrations. Although the market as a whole is inspected by MDARD, the individual vendors, which are considered small food businesses, are inspected by the county health department and must adhere to USDA food laws and guidelines. Because food at farmers markets does not clearly fall under just one department's advisement, often someone seeking the rules about farmers market food demonstrations will receive misinformation or conflicting information from various sources.

When sampling or doing cooking demonstrations at a farmers market, there are a few options regarding safe and legal practices that can be used. Each of these licensing and food-handling options come with their own set of costs and benefits. Below you will find a description and analysis of each safe and legal food sampling practice.

### Sampling Without Doing a Cooking Demonstration

Although the distribution of samples at a farmers market without a license is allowed, there are several restrictions regarding safe practices. If you are simply cutting a product to serve as is (i.e. cutting a pear to sample rather than making a recipe for sautéed pears) then you can prepare that sample on site if you practice safe preparation and serving. This means you need to change your utensils every 2 hours, use a clean knife and cutting board, wear gloves, provide samples in single-serve cups or plates, keep food covered, etc.

If you are preparing a recipe to be sampled at the market (so, something more than simply a cut-and-serve sample), then that recipe must be prepared beforehand in a commercially licensed kitchen, stored at safe temperatures, and covered properly at the market. A detailed description of safe handling of products, temperature control, proper storage, etc. can be found here:

[http://www.michigan.gov/documents/mda/MDA\\_FdSmplngFarmMkts5-09\\_279110\\_7.pdf](http://www.michigan.gov/documents/mda/MDA_FdSmplngFarmMkts5-09_279110_7.pdf)

### Doing a Cooking Demonstration without a License

If you are interested in doing an on-site cooking demonstration, it is possible to do so without a license using mobile cooking equipment. *However, if you do not get a food establishment license then you may not sample out the food that you make on-site at the market.* Instead, you should make samples ahead of time in a commercial kitchen following the guidelines above and pass those out after you complete the cooking demo. A commercial kitchen is a kitchen space that has been inspected by the local health department and approved to be used for commercial purposes. All people selling potentially hazardous foods to the public (that is- all foods that do not fall under the Cottage Food Law<sup>15</sup>) must use a commercial kitchen for all food preparation. Once again, the food made on-site at the market may not be distributed as samples because they are not made in a commercial kitchen space. Only the samples prepared beforehand may be given out. There are certainly benefits and drawbacks to this method. Based on feedback from markets that use this method, here are the positive and negative aspects:

### Benefits and Drawbacks of Doing a Cooking Demonstration without a License

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<sup>15</sup> More information on Cottage Food Law can be found here: [http://www.michigan.gov/mdard/0,4610,7-125-50772\\_45851-240577--,00.html](http://www.michigan.gov/mdard/0,4610,7-125-50772_45851-240577--,00.html) Accessed April 16, 2015.

<b>Benefits</b>	<b>Drawbacks</b>
You are certain that the samples you are giving out are clean and safe for consumption	You have to purchase extra food just for the demo that cannot be consumed- wasteful
You don't have to guard the food you make on-site against insects and debris (because no one consumes them)	If you are preparing a hot food item, it is very difficult to store and bring samples at a hot temperature- usually you can only demonstrate samples that will taste good cold, as it is much easier to bring refrigerated samples
The samples are ready before your cooking demo finishes- you can prepare ahead of time	Although you can use produce from the farmers market that day to do the demo, unless you buy the produce a week in advance of the sample or coordinate with the farmers, your sample probably won't be made from produce from that market.
You can show how to make the recipe without purchasing a food establishment license	In some parts of the county, it is very difficult to access commercial kitchen space. Many commercial kitchens in Ypsilanti, for example, are so utilized that people are renting them extremely late at night or early in the morning. There is also additional cost to needing to rent a kitchen space.
	If you run out of samples, you can't make more.

## Doing a Cooking Demonstration with a License

If you are interested in being able to give out samples of the food you are cooking on-site, you will need a TFE License. This is a Temporary Food Establishment License- the application can be found here [https://www.michigan.gov/documents/MDA\\_FS\\_Temp\\_FS\\_App\\_ElectronicForm\\_84673\\_7.pdf](https://www.michigan.gov/documents/MDA_FS_Temp_FS_App_ElectronicForm_84673_7.pdf). The TFE license states that, for one day, you are a food establishment and can serve the food you cook. Basically, each week you will need to purchase a license as well as be inspected by an MDARD food inspector. This inspector will be looking at hand-washing, dating, temperatures, food preparation, etc. A detailed guide for this inspection can be found here: [http://www.michigan.gov/documents/MDA\\_tempfoodchecklist\\_15761\\_7.pdf](http://www.michigan.gov/documents/MDA_tempfoodchecklist_15761_7.pdf) Although this license does not perfectly fit a farmers market's needs, it is more appropriate than the Special Transitory Food Unit (STFU) License, which was created for food trucks. The STFU license is much more involved and much more costly. For this reason, despite the TFE having marked disadvantages for markets, it has been the license that licensed food demonstrations pursue. Once again, there are benefits and drawbacks to this system.

## Benefits and Drawbacks of Doing a Cooking Demonstration with a License

<b>Benefits</b>	<b>Drawbacks</b>
You can cook and serve food on-site at your market	The license costs \$71/day if you are a non-profit and \$140/day if you are a for-profit
You don't need to rent or have a commercial kitchen to prepare your samples	There will be a weekly inspection of the operation
You can purchase the produce that you are demonstrating on site at the market and serve	You have to continuously apply for the license, one week in advance of the date you want to use

it that day	it - its a huge time commitment
Because it is so highly regulated, you can be confident that the food you are serving is safe for consumption.	You need personnel on-site who have the training and knowledge to pass inspection (ServSafe certification is a good idea)
	You must have all of the proper heating, water, and other cooking equipment on site- which can be expensive to purchase and difficult to travel with

## Current Practices for Sampling at Farmers Markets

After multiple focus groups consisting of most of the market managers across the county, the reality is- sampling and nutrition education is sporadic at farmers markets. Out of the twelve farmers markets engaged in the discussion, six markets do not currently do any type of sampling at the markets. Three markets are able to sample once a month or less. Only three markets have regular sampling at the market.

Considering all of the markets involved in this focus group, many have struggled to stay within legal boundaries for food demonstrations. Often times, markets are not able to consistently have food demonstrations at all. The primary reason for this is a lack of access to commercially certified kitchen space and proper on-site sampling equipment. One marked exception to this barrier is the St. Joe's farmers market- where they are able to use the hospital's own commercial kitchen and engage dietetics students to give the samples and education. Many markets that do not offer sampling have experimented at one point, but cited lack of equipment and/or lack of personnel for no longer doing them. All markets involved in our research have been eager to improve these programs at the market, claiming greater potential sales for farmers and greater knowledge of fruits and vegetables as their main interest in sampling. One market vendor/market manager claimed "When you [Growing Hope] sampled my produce, my sales would just skyrocket." Based on experience and research, there is a clear desire of market managers in Washtenaw County to improve nutrition education and sampling. The addition of a nutrition-education based sampling program creates a win-win for farmers and customers and therefore should be prioritized

## New Farmers Market Cooking Demonstration Licensing in 2015

As of February 24, 2015, MDARD released a memorandum outlining a new licensing option for farmers markets in Michigan. The following is taken from the memorandum:

*"MDARD will issue licenses for cooking demonstrations conducted by farmers markets, since markets are predominately retail. During evaluations, MDARD inspectors will also be evaluating numerous retail related items at the market for compliance including:*

- *General Site: water, sewage, pest, and drainage status.*
- *Food samples being offered by vendors complies with MDARD sampling guidance and Food Law.*
- *Retail vendors operating under a base license extension are in compliance.*
- *Retail vendors requiring a temporary license are licensed, as needed.*
- *License exempt vendors are in compliance (i.e. cottage food).*
- *Food service vendors requiring a temporary license are referred to local health department."*<sup>16</sup>

In short, if MDARD inspects a market and finds its vendors in compliance with their respective laws and licensing, there is proper water and drainage, and all operations follow safe sampling guidelines, the farmers

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<sup>16</sup> Memorandum and Plan Review can be found here: [http://www.michigan.gov/mdard/0,4610,7-125-1568\\_2387\\_46671---,00.html](http://www.michigan.gov/mdard/0,4610,7-125-1568_2387_46671---,00.html) Accessed April 16, 2015.

market will be able to receive a license to prepare food demonstrations on-site. During multiple sessions explaining this new license, Growing Hope staff was able to ask clarifying questions. We learned that the up-front cost of this license is \$197, with an annual \$70 inspection. A description of what you plan to make will be required- but it does not have to include recipes. For example, “fruit and vegetable recipes using market produce” may suffice for the year- versus requiring each recipe. This license is received by submitting a Plan Review.<sup>17</sup>

This new framework for becoming licensed benefits farmers markets in a variety of ways. First, this means that obtaining the license falls under the jurisdiction of MDARD (where previously the only licensing options fell under the jurisdiction of the local health department.) Because other aspects of farmers markets fall under the jurisdiction of MDARD, it is much clearer and easier for farmers market staff to turn to one agency for rules and regulations. Second, the requirements for receiving this license are much more conducive to the way farmers markets typically do cooking demonstrations. For example, while previously you may need to apply weekly and/or turn in recipes weekly, this license will allow for annual application and overview of general recipes. Hopefully this new licensing option sufficiently reduces barriers for farmers markets and results in increased cooking demos and nutrition education at markets in the coming years!



*This sink is an example of a proper mobile hand and dishwashing sink for farmers markets to satisfy general site requirements.*

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<sup>17</sup> See Footnote 2

## EXPLORING COORDINATED COOKING DEMONSTRATION AND SAMPLING EFFORTS

The cost of running a food demonstration/nutrition education program at farmers markets are varied greatly across the county. Based on feedback and budgets from markets managers, the cost of sampling and/or cooking demonstrations varies between \$75 per market and \$400 per market. This cost can include food, staff hours, equipment, etc. Typically, farmers markets run on very tight budgets that do not leave room for extra programming dollars. Ruth VanBogelen of the Manchester market mentioned that the potential to connect with other agencies that could do a more effective job using these dollars to cook and educate at the market is an opportunity she would like to take advantage of. This sentiment was echoed across focus-group participants and others added that engaging experts to handle the cooking and nutrition education could reduce the threat of making someone sick, accidentally violating the health codes, and generally taking away time from running a well-organized market. In all focus group conversations, the notion of engaging outside partners to help with cooking demos and nutrition education was received with excitement. Fortunately, other areas have adopted coordinated nutrition education programs and can offer advice and best-practices to us. One program of note is run by Henry Ford Health System – Generation with Promise across markets in Detroit.

### **A Coordination Case Study: Henry Ford Health System – Generation with Promise**

Henry Ford Health System- Generation with Promise is a branch of the Henry Ford Health System (a hospital system) that prioritizes community engagement and nutrition education. One program run by GWP provides cooking demos at farmers markets across Detroit. A team of experts- including one chef, one nutritionist, and one community health worker- work together to give each market a wealth of knowledge and materials, an engaging cooking demonstration, and lots of samples of their own recipes! Rather than market managers creating their own sampling station, GWP comes in and takes care of that aspect of nutrition education for them- and because this is the main job of these three GWP employees during the summer months, they are experts at demonstrating great food and engaging the community!

GWP uses the method of doing cooking demonstrations without a food establishment license for their program. That means that they make all of their samples in their commercial kitchen before the market and do not give out any of the food demonstrated on site. Julie Fromm, RD, chef, and recipe-creator for the program, had this to say about their choice: “at first we didn’t like that we couldn’t give out the food but then when I saw how many bees were landing in the bowls I was actually glad that we didn’t have to worry about it. Then the trick became creating recipes that would still be good cold.”<sup>18</sup> She went on to explain that each market site is different and has a different level of cleanliness, and she is now relieved that she doesn’t have to prepare for guarding the demo food. She also explained that she has learned over her three years with the program that it is more effective to do continuous demos throughout the market day that demonstrate different parts of the recipe- rather than demonstrate making the whole recipe from start to finish. It is nice to have the completed recipe to sample ready for people to eat- even if you only demonstrate how to peel and cut up a squash during the first demonstration.

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<sup>18</sup> Phone interview with Julie Fromm January 5, 2015





*A Henry Ford Health Systems chef is demonstrating a healthy recipe at CHASS Mercado in Southwest Detroit*

## Exploring Potential Partnerships in Washtenaw County

Washtenaw County is home to many institutions that have the potential to create a coordinated program similar this. In 2015, Growing Hope is in the process of exploring a deeper partnership with St. Joseph Mercy Hospital. SJMHS is already involved with nutrition education and local produce due to their on-site farm and farmers market. Expanding the capacity in which SJMHS is involved in nutrition education and disease prevention aligns with the recent work they have already done in this area. In fact, nutrition education for SNAP users is a driving force of the mission of SJMHS moving forward. Additionally, the Washtenaw Community College Culinary Program has a history of working with Growing Hope to demonstrate food on-site at the markets. An expansion of this relationship is being explored. Finally, Growing Hope's nutrition educator is a student of Eastern Michigan University's dietetics program-and she has provided a window into developing deeper relationships with the program.

The cost of the program run by GWP is about \$2,500k per market day. This is about five times more expensive than even the most in-depth programs currently implemented in Washtenaw County. However, given the strong potential for partnership outlined above, there may be ways to implement a similar program at a lower price. For example, more than 27% of GWP's budget was spent on giveaway items for customers (this does not include the food that was given away.) These items could be donated or not included at all. Other significant costs included the variety of staff hours to implement the program. Utilizing dietetics students or culinary students in exchange for school credit may be another way to lessen the hours (and therefore dollars) spent on paid staff. Additionally, a more coordinated system would cut out all of the inefficiencies within our current, individualized systems. For example, Growing Hope has accrued hundreds of recipes for sampling throughout the years, yet every year the nutrition educator brought in wants to spend more time finding new recipes. Similar inefficiencies have been echoed throughout the county. So, although it is clear that such an extensive program would incur significant costs, the possibility of acquiring joint funding as well as the possibility of utilizing less expensive and more cohesive options means that an adaptation of this program may not actually cost Washtenaw Markets \$2,500. This means that community partnerships will be instrumental in making a like-minded nutrition education program feasible across Washtenaw County.

Washtenaw County's resources are abundant in the field of cooking and nutrition. The potential for a coordinated and effective nutrition education program across many markets in the county is great- the task then becomes coordinating between these expert organizations to create a cohesive program. To take the

burden of nutrition education programs off of the shoulders of market managers and engage local experts in the community creates a benefit for overworked market staff, health organizations who want to be more active in the community, and customers who come and are able to benefit from the expertise of all parties at play. With some time and money to coordinate and plan, a cross-organizational program could help elevate the capacity of all markets across Washtenaw County as a whole!



*Growing Hope Program Director Erica Bloom, sampling at our Ypsilanti Farmers Market on Tuesdays*



# How to Accept SNAP for CSAs and at Farm Stands



As of 2010, over 20,000 Washtenaw County residents were low-income and had low levels of access to a grocery store.<sup>19</sup> Although local farmers who desire to address this issue are able to sell their produce farmers markets that accept food assistance, there are still many local food outlets that are not typically SNAP eligible. In addition to farmers markets or small grocery stores, many farmers sell their produce directly through farm stands and/or CSA shares. These sales outlets are not typically available to SNAP users. Although the process of becoming eligible to accept SNAP as a farmer is certainly not perfect, it is possible.<sup>20</sup> Here are the steps to becoming able to accept SNAP for your CSA shares or farm stand, based on USDA FNS guidelines.

## 1) Ensure you are eligible

All stores and businesses that want to accept SNAP have to meet one set of eligibility requirements as determined by USDA's FNS (Food and Nutrition Service). Note: the farm or farm stand is considered a store under these requirements. FNS determines eligibility as follows:

“To be eligible as a store in the Supplemental Nutrition Assistance Program (SNAP), your store(s) must sell food for home preparation and consumption and meet one of the criteria below:

**(A) Offer for sale, on a continuous basis, at least three varieties of qualifying foods in each of the following four staple food groups, with perishable foods in at least two of the categories:**

- meat, poultry or fish
- bread or cereal
- vegetables or fruits
- dairy products

**OR**

**(B) More than one-half (50%) of the total dollar amount of all retail sales (food, nonfood, gas and services) sold in the store must be from the sale of eligible staple foods.”<sup>21</sup>**

Because farm stands and CSA's typically sell almost only food- all farmers and farms should easily be eligible according to option (B) of these requirements.

## 2) Apply for a USDA account

Before you can apply to accept SNAP, you need to create an online eAuthentication account on the USDA website.<sup>22</sup> If you do not have internet access or an email address, you are able to call this number: 1-877-823-4369 to set up an account. If you are using the telephone option, expect a 3-4 day turnaround. Completing this step on the internet should take about 15 minutes.

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<sup>19</sup> <http://www.ers.usda.gov/data-products/food-environment-atlas/go-to-the-atlas.aspx> Accessed April 16, 2015.

<sup>20</sup> For more information on the barriers to accepting SNAP for farmers, please see Growing Hope's report: *Barriers to Farmers' Ability to Accept SNAP on the Farm*

<sup>21</sup> <http://www.fns.usda.gov/snap/retail-store-eligibility-usda-supplemental-nutrition-assistance-program> Accessed April 16, 2015.

<sup>22</sup> <http://www.fns.usda.gov/snap/online-store-farmers-market-application> Accessed April 16, 2015.

### 3) Apply online or on paper

About 20 minutes after you complete your eAuthentication account setup, you are able to access the application online. You have the option to apply as a store or a farmers market. Unless you have multiple vendors/stalls at your farm stand- all CSA and farm stand applications would be considered store applications. It is helpful to have all of the following information on hand before you begin:

- a. Date the store opened under the current ownership.
- b. Corporate name and address if you are a private or public corporation.
- c. Home address, social security number, and date of birth for all owners, partners, corporate officers, and in community property states, spouses. (NOTE: Michigan is not a community property state)
- d. Actual sales data from the store's most recent IRS business tax return, if it has been open under current ownership longer than one year. If not, an estimate of the store's annual sales.
- e. Percentage of the store's sales from staple foods, snack or accessory foods, and all non-food items you sell. Accessory foods include coffee, condiments, etc. Because produce, eggs, and meat are considered staple foods, there should be little concern about snack or accessory foods for farmers. Additionally, because the farm stand is considered the "store" you should include only the percentage of farm stand sales from staple foods. (So if you produce trees, hay, etc. that are NOT a part of the farm stand, those should not be included in the "store" sales.
- f. Store hours of operation.

If you do not have access to internet and email, you can receive a paper application in the mail: 1-877-823-4369

### 4) Send in documentation

After the online application has been completed, you will be required to mail in the following documentation:

- a. A copy of a current license for your business (for example, a sales tax permit or health permit)
- b. A copy of the farm owners driver's license (both sides), passport, or other photo identification
- c. A copy of the Social Security cards for all business owners, partners, officers, and shareholders, and their spouses<sup>23</sup>

Documentation can be sent to: SNAP Retailer Service Center, USDA Food and Nutrition Service, PO Box 14500, Washington DC 20044. It will take up to 45 days for FNS to review the application once all pieces are received.<sup>24</sup>

### 5) Decide what type of equipment fits your needs

For a traditional EBT machine, farmers must have a phone line. However it is possible to use wireless equipment if you have a smart phone. There are also different rates a farmer can pay to combine EBT service with Credit/Debit services. The state of Michigan contracts CDE Services Inc for all EBT machine distribution services. However, if you choose to use a wireless machine or a different type of machine that better suits your needs, retailers are able to purchase services through a different third party processor. FNS provides a guide to choosing a third party

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<sup>23</sup> <http://www.buylocalfood.org/upload/resource/EBTandCSAGuide.pdf> Accessed April 16, 2015.

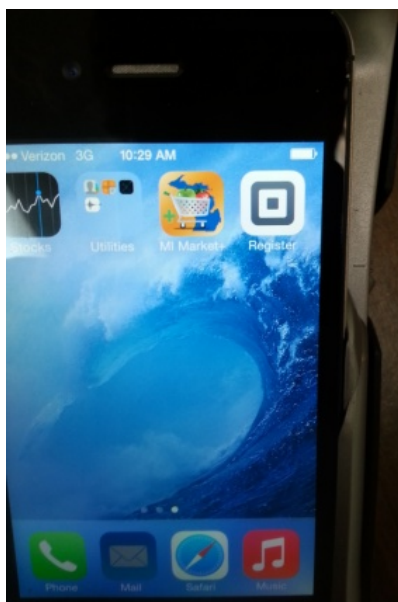
<sup>24</sup> <http://www.fns.usda.gov/snap/retailers-0> Accessed April 16, 2015.

processor: <http://www.fns.usda.gov/sites/default/files/snap/SNAP-EBT-Third-Party-Processor-List.pdf>

Farmers who attend farmers markets or are operating a farm stand may be eligible for Market Link, a third-party processor that distributes free or reasonably-priced wireless EBT processing equipment. Market Link uses an app on a smart phone to process SNAP. The phone is plugged into a sled, which is a device that allows a retailer to swipe an EBT card and print a receipt. This option is more portable than older models, and many qualify for free equipment. Farmers can find out if they qualify here: <http://marketlink.org/about/eligibility-assessment/>



The iPhone in the wireless sled, provided by MarketLink allows retailers to swipe cards and print receipts.



The program that allows retailers to swipe EBT cards is an app called Mobile Market+. This iPhone also has Square on it, which is an affordable app that allows smartphones to process credit/debit cards.  
<http://www.fns.usda.gov/sites/default/files/snap/SNAP-EBT-Third-Party-Processor-List.pdf>

<http://www.fns.usda.gov/sites/default/files/snap/SNAP-EBT-Third-Party-Processor-List.pdf>

## **6) Note on accepting SNAP for a CSA share**

FNS does not allow for traditional up-front CSA payments to be made with EBT. They explain their reasoning in this passage: “SNAP is a needs-based Program; because SNAP clients have limited means and resources, they can neither afford nor risk payment for an entire growing season at the season’s start. For this reason, if an authorized direct marketing farmer or producer, or a for-profit venture, elects to do business via a CSA, payment must be accepted as product is delivered (i.e. at the point-of sale rather than at the start of the season)... If a non-profit food buying cooperative is authorized and elects to operate a CSA, then payment may be accepted up to 14 days in advance of product delivery”<sup>25</sup> Once you have applied, your FNS agent will be able to tell you if you qualify for payment 14 days in advance or not.

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<sup>25</sup> <http://www.fns.usda.gov/sites/default/files/CSA.pdf> Accessed April 16, 2015.

## 7) Advertise your SNAP capabilities

Once you are eligible to accept SNAP on your farm, you will want to prominently display signage to alert your customers. Customers look out for signs such as this one when attempting to use their SNAP benefits:



On-site signage may not be enough to bring SNAP users to the farm. You should actively seek out customers through advertising your EBT capabilities on social media such as Facebook, making announcements at local places of worship, putting up flyers at local clinics and/or food banks, and strongly promoting your SNAP acceptance through word-of-mouth. You may not attract many SNAP recipients initially, but once a few customers begin to trickle in, basic social media and word-of-mouth will grow your SNAP sales over time.

# Barriers to Accepting SNAP for CSAs and at Farm Stands



Many farmers who enjoy accepting SNAP at farmers markets do not accept it on their own farm stands or through other outlets they sell directly to consumers through, notably CSAs or farm-shares. SNAP (Supplemental Nutrition Assistance Program- formerly Food Stamp program) provides funds for food to qualifying low-income residents through EBT (Electronic Benefits Transfer) cards- also known as Bridge Cards in Michigan. The ability to accept SNAP for a local farmer not only increases potential customer base, but opens Bridge Card-users to more local and healthy food options. For these reasons, SNAP sales at farmers markets have been on the rise for several years in Michigan. However, many farmers still do not accept SNAP on their own farm for farm stand or CSA sales. CSA stands for Community Supported Agriculture. In basic terms, CSA consists of a community of individuals who pledge financial support to a farm operation so that growers and consumers are sharing the risks and benefits of food production. In return, they receive weekly boxes of food throughout the growing season. Sometimes these boxes of food are distributed at farmers markets and other times those with CSA shares pick up their food at the farm or another dedicated location. The money that customers invest up front allows small farmers to have the funds required for planting and salaries, and it allows customers to share ownership in the local agriculture process. This means, however, that CSA shareholders are also sharing in the risk involved with farming- including the possibility of a low harvest season.<sup>26</sup> A series of interviews with local farmers has informed Growing Hope of the perceived barriers to local farmers working towards accepting SNAP on their farm. The main barriers include: the assumed difficulty in communicating with governmental agencies, the cost, the required technology, and finally the limited abilities of SNAP users to participate in a traditional CSA.

## 1) Communication with government agencies

Some of the first responses from local farmers when asked why they *do not* accept SNAP on their local farm stand or CSA were phrases like “I wouldn’t even know where to start” or “it feels like a huge hassle I don’t have time for.” There is a perception by farmers in Washtenaw County that the red tape, paperwork, and communication necessary to acquire an EBT machine is difficult and time-consuming.

### a) Case Study

Our Market Manager decided to pose as a local farmer and attempt to get an EBT terminal as part of this research. She found that the feelings of these farmers are indeed valid. Although the application process was straightforward enough, certain aspects, such as cost and technology options, were less clear. Even after much online research, she was left with several questions specific to farm stands and CSAs ability to accept SNAP. Fortunately, Food and Nutrition Service (FNS), a program of the United States Department of Agriculture that manages food assistance provides a number where you can leave your questions in a voicemail to be returned: 312-353-6609. Unfortunately, the returner of this phone call could not answer any of her questions or give me the contact info of someone who could. She was told to contact the EBT Coordinator at Department of Health and Human Services in my state.

After online searching, I found only the basic inquiry for EBT in Michigan. I called the number and found there is no option of being put on hold or leaving a message- the automated voice says that all representatives are busy and hangs up on you. I finally found a customer service number and was put on hold for 49 minutes. Once that call was answered, I was given the number to the EBT line for retailers. I called this number at which point I listened to an alphabetized list of every state and the

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<sup>26</sup><http://www.fns.usda.gov/sites/default/files/CSA.pdf> Accessed April 16, 2015.

corresponding phone numbers and finally found the Michigan number for EBT retailer services. Of course, most of the automated voice options do not send you to a live person. I went through 3 – 4 sets of prompts before I found one that did. The person I initially connected with told me that they did not know that farmers were not allowed to accept SNAP. I assured this person that they are allowed to accept SNAP and she put me on hold several times to ask a supervisor questions until the supervisor finally got on the line and was able to answer most of my questions. Remember, this several-hour phone frustration followed a few weeks' worth of research.

It is clear, from interviews and this case study, that the process of receiving EBT equipment requires time and an amount of patience. The cost of this time and frustration to farmers should be considered when thinking about why a farmer may not want to go through the process of becoming able to accept SNAP.

## 2) Cost

In interviews, farmers that did and did not accept SNAP for farm stand and CSA produce alike felt that the cost to farmers is the primary barrier to more CSA's and farm stands becoming SNAP-eligible. Tom Zilke, a farmer who does accept SNAP for his CSA and farm stand, mentioned that "it is hard to pay that \$30 phone bill every month when you know that you aren't making that money back."

Another farmer interviewed explained his illegal system of accepting SNAP and Double Up Food Bucks<sup>27</sup> tokens from a local farmers market on his farm stand. He would encourage SNAP-users to swipe their EBT card at the market, then bring any tokens that were left to his farm stand on days when the market was closed. Because he was also a vendor at that market, he was able to redeem the tokens as if the produce was purchased at the market. This farmer understood this system was "technically illegal" but he wanted to provide food for those customers and did not see another way to make it feasible for his \$10k per year operation to provide that service.<sup>28</sup> This sentiment begs the question, what really *is* the cost of having an EBT machine for farmers?

- a) **Contrary to most information available on the internet, the state of Michigan no longer provides free EBT machines to any for-profit store, farm, farmer, or group, regardless of income.** This is because the state of Michigan no longer manages the distribution or repair of EBT machines. Michigan now contracts machine disbursement and management to CDE Services Inc, who does not offer this free service.<sup>29</sup>
- b) The cost to acquire an EBT machine is an initial \$50 installation fee plus \$75/month regardless of how much EBT money is made each month. Additionally, a phone line is required to operate the machine.<sup>30</sup> Tom Zilke, a farmer who runs a farm stand and CSA in Milan, MI, claims that his EBT phone line costs his farm \$30/month.<sup>31</sup> If we assume \$30/month is a typical phone bill, then the first year a farm stand accepts EBT would cost \$1,310, with each subsequent year costing \$1,260. This cost is certainly significant, however it should be noted that there are other options of EBT equipment that are designed to be affordable for farms and farmers markets. For example, MarketLink offers many organizations and farm free EBT equipment, and charge only a \$.15 fee per transaction. More information about this alternative processing option is available here:

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<sup>27</sup> Double Up Food Bucks is a program of Fair Food Network that allows SNAP-users in Michigan to receive double the money off of their Bridge Cards to spend on Michigan-grown fruits and vegetables.

<http://www.fairfoodnetwork.org/>

<sup>28</sup> Interview with farmer who ran farm stand in Ingham County 12/31/2014

<sup>29</sup> This information is the result of 1/3/2015 phone conversation with EBT customer service for retailers supervisor.

<sup>30</sup> This information is the result of 1/3/2015 phone conversation with EBT customer service for retailers supervisor.

<sup>31</sup> 12/23/2014 interview with Tom Zilke of Zilke Vegetable Farm, Milan MI



- c) Farmers may find information such as the following passage in various places online: “...*SNAP benefits may not be used to pay any administrative or membership fees associated with operating a CSA.*”<sup>32</sup> To clarify, if administrative costs are factored into the price of your food (as it is when a grocer distributes the food) then that is an acceptable use of SNAP dollars. However, an EBT card cannot be swiped for a separate membership or administration fee.<sup>33</sup> Therefore, any administrative fees as a CSA or member must be factored into the cost of the food. That means a farmer should also factor in any dollar spent on paying someone to handle their EBT transactions into the price of the food- especially since farmers such as Stephanie Willette of Two Tracks Farm claims that she has enough to do as the farm manager and could not possibly take on coordinating the EBT administration herself.<sup>34</sup> While this requirement, once explained, is not necessarily a barrier for farmers, the vague wording has alarmed a number of farmers interviewed, who interpreted the rule in a way that meant EBT-users could not purchase a “share” of the farm, which is essentially what CSA members do.

### 3) Required technology

A number of interviewed farmers also attributed part of her farm’s inability to accept SNAP to technology. One explained that, although she does have internet and email, she wouldn’t know where to start to find the correct phone numbers and processes. She does not have a smartphone, and therefore cannot purchase a wireless EBT app through a third party processor (such as Market Link), so she would need to install an extra phone line. Other farmers explained that they do not even have email or internet, making it very difficult to even find the correct phone numbers or mail-in addresses.<sup>35</sup>

Stephanie also explained that she would need someone who already knows how to work the equipment to troubleshoot inevitable hiccups. As the farm manager and CSA coordinator, it would be too strenuous to take on this task herself. Jared Talaga, Farm Manager of Growing Hope farm and Fervent Fields farm echoed this need, as farm management is a full-time job.

### 4) Definition of CSA

All farmers interviewed mentioned the fact that the definition of a CSA necessitates that money be received at the beginning of the season. As Stephanie Willette explained, she relies on CSA money to be able to pay for her planting. However, SNAP users are not allowed to pay for a CSA with their EBT card up front. Therefore, even if a SNAP user pays weekly for their CSA box, they are not investing in a share of the farm in the same way others are able to. There may still be a benefit for the SNAP user, but the shared ownership and financial security for the farmer is not present. FNS explains it this way:

*“SNAP is a needs-based Program; because SNAP clients have limited means and resources, they can neither afford nor risk payment for an entire growing season at the season’s start. For this reason, if an authorized direct marketing farmer or producer, or a for-profit venture, elects to do business via a CSA, payment must be accepted as product is delivered (i.e. at the point-of sale rather than at the start of the season). Furthermore, SNAP benefits may not be used to pay any administrative or membership fees associated with operating a CSA. If a non-profit food buying cooperative is authorized and elects to operate a CSA, then payment may be accepted up to 14 days in advance of product delivery”*<sup>36</sup>

Two farmers individually explained that a SNAP user really isn’t participating in a CSA if they are not buying shares of the farm up front. It is a hardship to small farmers to take on the burden of growing the extra food

<sup>32</sup> <http://www.fns.usda.gov/sites/default/files/CSA.pdf> Accessed April 16, 2015.

<sup>33</sup> This information is the result of 1/3/2015 phone conversation with EBT customer service for retailers supervisor.

<sup>34</sup> Interview with Stephanie Willette of Two Tracks Farm CSA 12/31/2014

<sup>35</sup> Interview with Stephanie Willette of Two Tracks Acres, Grasslake MI 12/31/2014

<sup>36</sup> <http://www.fns.usda.gov/sites/default/files/CSA.pdf> Accessed April 16, 2015.



required for a SNAP user without being able to have their payment upfront to finance that extra cost. Furthermore, Jared explained, by allowing a SNAP user to sign up for a CSA share without collecting upfront payment, farmers are trusting that this SNAP user will pay every week, pick up their box of food every week, and nothing will change their mind about their participation. It takes away the reciprocity that allows CSA shares to be a safe agreement for both the customer and farmer.

Although this barrier does not exist at farm stands, CSA's outnumber farm stands in Washtenaw County at a rate of more than 3:1. Therefore, making EBT eligibility more accessible for CSA's has the potential to make big impacts on food access for many more farmers and their customers.

## **5) Farmers' Suggestions for Improvements**

The farmers interviewed each had their own unique suggestions for making EBT acceptance more accessible to farmers. Some of these ideas include:

- a) Creating some type of program to financially assist farmers for whom it will likely never be profitable to accept EBT, particularly for rural farmers who are surrounded by low population-density.
- b) Creating an organization or a program that is able to provide the machine and possibly even a person who could operate it on their farm stand during open hours for a flat fee. That way a farmer can simply register with this organization that takes care of the licensing and working with the government agencies. Also, one machine could be used for several different farms using this method.
- c) To help finance CSA's specifically, a portion of monthly EBT benefits could be paid up front at the beginning of a growing season so the CSA is able to cover the cost of the extra shares. Perhaps the EBT user's monthly award could be adjusted for this option. Or perhaps EBT users could apply for a separate CSA benefit.

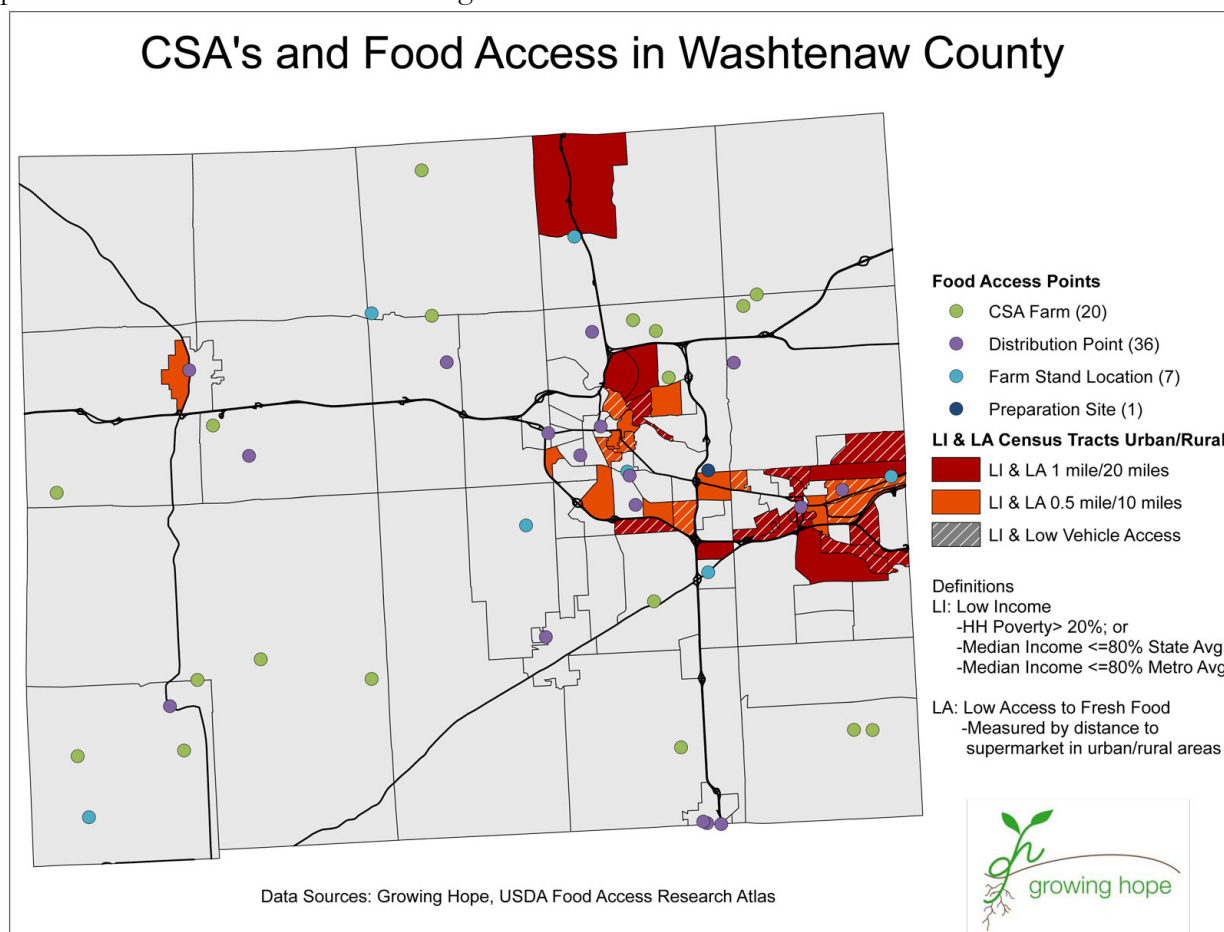
# Washtenaw County CSA and Farm Stand Locations & Food Access Needs



Farm Stands and CSAs are numerous in Washtenaw County. In an effort to understand how they are—or could—meet food access needs, by being located in higher need food access areas of the county, and accepting food assistance as a form of currency—we created the following map. It shows distribution points and farm locations for CSAs. To compile the names and addresses, shown in the next section, of farm stands and CSAs was a laborious task; no one list exists, and it took talking to market managers and farmers across the county to identify what follows. We think it to be fairly comprehensive and current as of spring 2015, but short of driving down every road in the county in August it is hard to guarantee.

Some CSAs both distribute on farm and at other distribution points (often at farmers markets), and others only one or the other. Whether or not they distributed directly from the farm, we noted the farm location because it shows proximity—and possibility—re: increasing access points when a farm may be near a low access location. The LI & LA measure is the low-income and low-food access measure standardly used by the USDA to show food deserts. The Food Access Research Atlas further defines these.

This map can be used to both identify and direct resources towards farm stands or CSAs already near LI-LA areas who may be able to meet food access needs, as well as to encourage further CSA distribution or placement of farm stands in areas of greater need.



Thanks to Mark Ferrall for creating this map.



## CSA's in Washtenaw County

*In an effort to raise awareness of and support for local initiatives to distribute good food, Growing Hope has compiled a list of CSA's in the Washtenaw County area. CSA stands for Community Supported Agriculture. In basic terms, CSA consists of a community of individuals who pledge financial support to a farm operation so that growers and consumers are sharing the risks and benefits of food production. In return, they receive weekly boxes of food throughout the growing season. This is an evolving list, so please submit any edits or additions to [market@growinghope.net](mailto:market@growinghope.net). This list is up-to-date as of March 27, 2015.*

### Beautiful Earth Family Farm

CSA

14329 Strada

Chelsea, MI 48118

734-649-5918

<http://www.localharvest.org/beautiful-earth-family-farm-M19055>

**Distribution Sites:**

*Chelsea Farmers Market (Sat)*



### Bridgewater Barns Family Farm

CSA

9264 Austin Rd

Saline, MI 48176

734-732-0999

<http://www.localharvest.org/bridgewater-barns-family-farm-M42869>

**Distribution Sites:**

*None known*

### Brines Farm

CSA

6384 Walsh Rd,

Whitmore Lake, MI 48189

<http://brines.net/>

**Distribution Sites:**

*Winter CSA Saturday Pickup AAFM (Sat)*

*Winter CSA Saturday Pickup Brines Farm (Sat)*

*Summer CSA Wednesday Pickup AAFM (Wed)*

*Summer CSA Wednesday Pickup Brines Farm (Wed)*



### Carpenter's Greenhouse and Organic Produce

CSA

6051 W. Chicago Rd

Allen, MI 49227

517-320-9619

<http://www.localharvest.org/carpenters-greenhouse-organic-produce-M26008>

**Distribution Sites:**

*Ann Arbor Farmers Market (Wed&Sat)*

*Northville Farmers Market (Thu)*

*Farmington Farmers Market (Sat)*

*Carpenter's Greenhouse in Allen, MI (Mon)*

## Community Farm of Ann Arbor

CSA

1236 S Fletcher Rd

Chelsea, MI 48118

734-433-0261

<https://communityfarmofaa.wordpress.com/>

**Distribution Sites:**

*Community Farm of Ann Arbor (Wed & Sat)*

## Down on the Farm

CSA

299910 R Drive S.

Homer MI 49245

517-542-2025

**Distribution Sites:**

*Ann Arbor Farmers Market*



## Dyer Family Farm

Garlic CSA

5846 Becky Lane

Ann Arbor, MI 48105

734-649-1654

<http://www.dyerfamilyorganicfarm.com/>

**Distribution Sites:**

*Downtown Ypsilanti Farmers Market (Tue)*

*Ann Arbor Westside (Thu)*

*Dixboro Market (Fri)*

## Family Circle Centennial Farm

CSA & Self-Serve Farm Stand

14320 E. Territorial Rd. (M-52)

Stockbridge, MI 49285

734-474-6719

<http://www.familycirclefarm.com/>

**Distribution Sites:**

*Chelsea Bushel Basket Market (Wed)*

*Family Circle Centennial Farm (Tue)*



## Feral Foods

CSA

10944 Tuttle Hill Road

Willis, MI 48191

734-478-8252

<http://feralfoods.davebaldwin.net/>

**Distribution Sites:**

*Milan Farmers Market (Fri)*

*Friday delivery/pick up route to Saline, Ypsilanti, Ann Arbor, Plymouth.*

## Frog Hollar

Farm Stand & CSA

16505 Wolf Rd

Manchester, MI

734-428-7332

<http://www.frogholler.biz/>

**Distribution Sites:**





**Ann Arbor Farmers Market** (Sat)  
**Frog Holler Organic Farm** (Sun Sat)  
11811 Beech Rd.  
Brooklyn, MI 49230



## Fusilier Family Farm

*Farm Stand & CSA*  
16400 Harman Rd  
Manchester MI 48158  
734-428-8982  
<http://www.fusilierfamilyfarms.com/>

### Distribution Sites:

*Farmington Farmers Market*  
*Livonia Wilson Barn Market*



## Goetz Family Farm

*CSA & Farm Stand*  
8852 Goetz Rd  
Riga MI 49278  
419-357-0269  
<https://www.facebook.com/GoetzCSA>

### Distribution Sites:

*Ann Arbor Farmer's Market* (Wed Sat)  
*Farmington Farmers and Artisan Market* (Sat)  
*Chelsea Farmers Market* (Sat)  
*Erie Bread Company* (Wed)  
*Goetz Family Farm* (Tue)  
*Curves- Sylvania* (Tue)  
*ProMedica Flower Hospital* (Tue)



## Green Things Farm

*CSA*  
3825 Nixon Rd  
Ann Arbor, MI 48105  
616-856-6907  
<https://sites.google.com/site/greenthingsfarm/home>

### Distribution Sites:

*Green Things Farm* (Thu)

## Hand Sown Farm

*CSA*  
18451 W. Pleasant Lake Rd  
Manchester, MI 48158  
734-718-5506  
<http://handsownfarm.com/>

### Distribution Sites:

*Plymouth Farmer's Market* (Sat)  
*Northville Farmers Market* (Thu)  
*Hand Sown Farm*



## Honest Eats Farm

*CSA*  
9451 Tallday Road  
Willis, MI  
<http://www.honesteatsfarm.com/>

**Distribution Sites:**

*They deliver to your home or office. (Thu)*

## Living Stones Farm

CSA

6270 Campbell Rd  
Ann Arbor, MI 48108  
734-494-0260

<https://www.facebook.com/LivingStoneFarm>

**Distribution Sites:**

**Living Stones Farm**

**Dearborn (Fri)**

## Locavorious

Frozen Food CSA

4260 Shetland Drive  
Ann Arbor, Michigan 48105  
734-276-5945

<http://www.locavorious.com/>

**Distribution Sites:**

**Morgan and York (Mon)**

1928 Packard

Ann Arbor, MI 48104

**Ann Arbor Farmers Market (Sat)**

**Pure Pastures (Sat)**

## Needle-Lane Farm

CSA

6376 Tipton Hwy  
Tipton MI, 49287  
517-263-5912

<http://www.needlelanefarms.com/>

**Distribution Sites:**

**Morgan and York (Mon)**

1928 Packard

Ann Arbor, MI 48104

**Chelsea Farmers Market (Wed)**

**Downtown Adrian Farmers Market (Sat)**

**Walker Tavern Farmers Market (Sun)**

## Old Pine Farm

Meat CSA

11111 Grass Lake Rd.  
Manchester, MI 48158

<http://www.oldpinefarm.com/>

**Distribution Sites:**

**Old Pine Farm**

*Bulk Meat in Quarters can be picked up on our farm or at an agreed upon location in Ann Arbor. Times to be arranged. CSA pick-ups are on farm and in Ann Arbor and Ypsilanti monthly.*

## Our Family Farm

CSA

12800 Pfaus  
Manchester, MI 48158



734-428-9100

<http://www.ourfamilyfarmllc.com/>

**Distribution Sites:**

**Ann Arbor Farmers Market** (Wed & Sat)

**Our Family Farm** (Tue & Fri)



## Pregitzer Farm Market

CSA

6870 N Territorial Rd

Munith, MI 49259

517-769-2768

[www.yourfarmmarket.com](http://www.yourfarmmarket.com)

**Distribution Sites:**

**Ann Arbor West Side Market** (Thu)

**Chelsea Bushel Basket Market** (Wed)

**Pregitzer Farm Market** (Fri)

**East Lansing Farmers Market** (Sun)

**Jackson** (Tue)

Members pick up their shares at the R.A. Greene Park aka. the "duck park" on Lansing Avenue



## Prochaska Farms Cooperative Sharing Program

CSA

10061 Pennington Road

Tecumseh, MI 49286

517-652-4493

<http://www.prochaskafarms.com/id2.html>

**Distribution Sites:**

**Canton Farmers Market** (Sun)

**Georgetown Country Club** (Tue)

1365 King George Blvd.

Ann Arbor, MI 48108

**Saline Farmers Market** (Tue & Sat)

**Prochaska Farms** (Wed)

10061 Pennington Rd.

Tecumseh, MI 49286

**Tecumseh Farmers Market** (Sat)



## Ruhlig's Farms and Gardens

Farm Stand

24508 Telegraph Rd

Brownstone, MI 48134

734-782-3725

<http://www.ruhligfarmsandgardens.com/>

## Skinny Farm

NSA (very small CSA)

2279 Scio Rd

Dexter, MI 48130

734-646-2953

<http://www.skinnyfarm.net/>

**Distribution Sites:**

**Skinny Farm** (Wed)

SKINNY FARM OF SCIO  
2279 SCIO RD. DEXTER, MI 48130





## Steinhauser Farms

*Meat CSA*

6257 East Joy Rd  
Ann Arbor, MI 48105  
734-330-9138

<http://steinhauserfarms.com/>

### Distribution Sites:

*Shares are picked up at the end of the month at the farm.  
You will receive an email with the specific dates  
and times.*



## Stone Soup Grains and Roots

*CSA*

Ann Arbor, MI

<http://www.localharvest.org/stone-soup-grains-and-roots-csa-M49390/csa>

### Distribution Sites:

**Ann Arbor Farmers' Market** (Sat)

**Northwest Ann Arbor Home** (Sun Sat)

## Sunseed Farm

*CSA*

5000 Boyden Drive  
Ann Arbor, MI 48105

<http://www.farmsunseed.com/>

### Distribution Sites:

**Sunseed Farm** (Thu)

**Downtown CSA Pickup** (Fri)

1002 Sunnyside Blvd  
Ann Arbor, MI 48103



## Tantre Farm

*CSA*

2510 Hayes Road  
Chelsea, MI 48118  
734-475-4323

<http://www.tantrefarm.com/>

### Distribution Sites:

**Ann Arbor Farmers' Market** (Wed)

**Washtenaw Food Hub** (Wed Sat)

4175 Whitmore Lake Rd.

Ann Arbor, MI 48105

**Chelsea Farmers' Market** (Sat)

**Tantre Farm** (Wed Fri)



## Two Creeks Organics

*Produce & Chicken CSA*

13290 Tracey Rd  
Manchester MI 48158  
734-678-1984

<http://www.localharvest.org/two-creeks-organics-M19818>

### Distribution Sites:

**Two Creeks Organics** (Thu Fri Sat)

13290 Tracey Road

Manchester, MI 48158

**Manchester Farmers Marke**





## Two Tracks Acres

*Pig & Chicken CSA*

11845 Orban Rd

Grass Lake MI 49240

616-734-9123

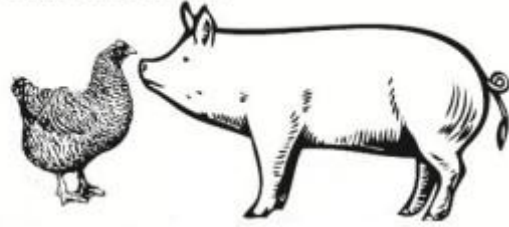
<http://twotracksacres.com/>

**Distribution Sites:**

*Chelsea Farmers Market*



## Two Tracks Acres



## Valley Family Farm

*CSA*

11333 Stony Creek Rd

Milan, MI 48160

734-904-1433

<http://www.valleyfamilyfarm.com/>

**Distribution Sites:**

*Ypsilanti Downtown Farmers Market (Tue)*

*Ypsilanti Depot Town Market (Sat)*

*Aid in Milan (Tue)*

*At the Farm (Fri)*

## VanNatter

*Produce and poultry CSA*

## Zilke's Vegetable Farm

*Farm Stand and CSA*

12491 Carpenter Road, Milan

Carpenter Road north of US23 overpass

*CSA*

12725 Half Road

Milan, MI 48160

734-260-2324

<http://www.zilkevegetablefarm.com>

**Ypsilanti Depot Town Farmer's Market (Sat)**

**Downtown Ypsilanti Farmer's Market (Tue)**

**Zilke Vegetable Farm stand (All week)**

**Original Gravity Brewing Company (Wed)**

440 County Street

Milan, MI 48160



# Farm Stands in Washtenaw County



*In an effort to raise awareness of and support for local initiatives to distribute good food, Growing Hope has compiled a list of farm stands in the Washtenaw County area. This is an evolving list, so please submit any edits or additions to [market@growinghope.net](mailto:market@growinghope.net). This list is up-to-date as of March 27, 2015.*

## Alexander's Farm Market

*Farm Stand*

6925 Whitmore Lake Rd  
Whitmore Lake, MI 48189  
734-741-1064

<https://www.facebook.com/pages/Alexanders-Farm-Market-and-Greenhouse/256702284448537>



## Coleman Farm Market

*Farms Stand*

910 Ridge Rd  
Ypsilanti, MI  
(734) 483-1783

## Coleman Farm Market

*Farm Stand*

5415 W Michigan Ave  
Ypsilanti, MI  
(734) 434-5001



## Curtis Farm Market

*Farm Stand*

10990 Austin Rd  
Brooklyn, MI 49230  
517-536-4158

## Family Circle Centennial Farm

*Self-Serve Farm Stand*

14320 E. Territorial Rd. (M-52)  
Stockbridge, MI 49285  
734-474-6719

<http://www.familycirclefarm.com/>

## Frog Hollar

*Farm Stand*

16505 Wolf Rd  
Manchester, MI  
734-428-7332

<http://www.frogholler.biz/>





## Fusilier Family Farm

*Farm Stand*

16400 Harman Rd  
Manchester MI 48158

734-428-8982

<http://www.fusilierfamilyfarms.com/>



## Goetz Family Farm

*Farm Stand*

8852 Goetz Rd  
Riga MI 49278  
419-357-0269

<https://www.facebook.com/GoetzCSA>



## Jenny's Farm Stand

*Farm Stand*

8366 Island Lake Rd  
Dexter, MI 48130  
734-424-3431

<http://www.jennysfarmmarket.com/>



## Paragon Farms Equestrian Ctr

*Farm Stand*

3500 S Wagner Rd  
Ann Arbor, MI 48103  
734-668-6709



## Ruhlig's

*Farm Stand*

24508 Telegraph Rd  
Brownstone, MI 48134  
734-782-3725

<http://www.ruhligfarmsandgardens.com/>

## Smith's Produce Stand

*Farm Stand*

Corner of Packard and Stadium  
Ann Arbor, MI

## Zilke's Vegetable Farm

*Farm Stand*

12491 Carpenter Road, Milan  
Carpenter Road north of US23 overpass  
734-260-2324

<http://www.zilkevegetablefarm.com/>



# Growing Hope

## Farmers Market Evaluation Toolkit



Those who frequent or engage in farmers markets intrinsically know the multitude of positive impacts they have in their communities. Whether increasing healthy food access, supporting local agricultural producers, or revitalizing downtowns, the benefits are many. While farmers markets may be as old as communities themselves, in the last 10 years the farmers market sector has boomed, with thousands more markets popping up across the country. To sustain this growth and sustain the markets themselves, it is imperative that markets understand their impact. Growing Hope is proud of our extensive market evaluation, and that by consistently using tools to track market data and impacts, we know—with numbers—the impact of the farmers markets we manage. We do this in a DIY way, utilizing staff, interns, and volunteers and integrating data collection and evaluation into our daily and seasonal market operations. We are also **always** tracking and evaluating; evaluation isn't a one time activity completed at season's end. And, by using consistent tools year after year, we can understand the deepening impact of the markets over time. We also use this data collection and evaluation to help us make key decisions about the market operations. This toolkit includes our own tools that we welcome you to adapt.

### Why Evaluate?

There are many reasons that tracking and evaluation are key to market viability and sustainability. Among those:

- Demonstrate impact, show success!
- Track trends & progress, validate what you think is happening
- Inform market operations & decisions
- Raise money, thank funders

Thanks to Mark Ferrall for creating this map.

happening!

- Make broader connections
- Get excited about what's

### What To Track & Evaluate and Why

#### What

Attendance

Total Sales

Sales by Payment Type

Sales by Product Type

Number of Vendor & Product Types

Weather

Volunteer hours

Cash and In-kind contributions

Customer & vendor demographic & impact data

Neighboring impact (businesses, residents)

Local demographics/statistics

#### Why?

## Data Collection Tools

Tool	What It Captures	When/How Frequently We Use
Vendor log & sales sheets	Sales trends, sales by currency type	Daily
Customer counts	Attendees (not unique number of people because some come back!)	Daily
Dot surveys	Can snapshot on anything	A few times a season
Customer Surveys	100+ customers at each market to get good sample; wide range of questions including demographics, shopping patterns, impact on health, food access, community, spending	Annually, in September-ish, survey of
Vendor Surveys	All vendors; captures satisfaction, business trends and impacts, demographics	Annually, in September-October, but need to have ready early for vendors who don't stay through season
Photographs	Scale, customers, products available, setting, signage, and so much more	Daily! Even on smartphone
Noted Observations	Weather, notes to follow up on, issues that came	Daily on daily report
Interviews	Deeper	

## Annual Evaluation Timeline: Example for a 6-month market season

This is a rough evaluation timeline we use for our Ypsilanti Farmers Markets. Note that evaluation is not an afterthought, but

Activity	Tool Used	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Vendor Sales	Vendor Daily Tracking Sheet												
Notes	Farmers Market Daily Report												
Customer Counts	Farmers Market Daily Report												
Veggie Voting	Veggie Voting Ballot												
Dot Surveys	Dot Surveys												
Rapid Market Assessment	RMA tool												
Customer Surveys	Customer Survey												
Vendor Surveys	Vendor Survey												
Interviews													
Photographs													
Season Report													

## Growing Hope Tools

- Farmers Market Daily Report
- Token Guidelines
- Vendor Daily Tracking Sheet
- Samples of Tracking Spreadsheets
- Farmers Market Awareness Survey
- Customer Survey
- Vendor Survey
- Veggie Voting

# Farmers Market Daily Report

Farmers Market: _____	Your name: _____
Today's date: _____	Customer count: _____
Weather conditions (temp, sky, etc): _____	

## 1. Market Successes

In this section please describe what went well at the market today, especially things that should be repeated on subsequent days. Please address all phases of the market:

- *Preparation (set-up, etc)*
- *The actual market*
- *Clean-up*
- *Volunteer/ management participation*
- *Publicity/ Signage*

## 2. Market Challenges

In this section please describe what challenges or difficulties were faced in all phases of the market today. Be sure to offer ways that these challenges could be overcome, or avoided in the future.

- *Preparation (set-up, etc)*
- *The actual market*
- *Clean-up*
- *Volunteer/ management participation*
- *Publicity/ Signage*

## 3. Vendors

- a. # of vendors present today \_\_\_\_\_
- b. Vendor Notes (are vendors having a slow/busy day & other observations)

## 4. Finances

How much was collected in vendor fees? \_\_\_\_\_  
How much was collected in rental fees? \_\_\_\_\_

5. Special event (was there WIC training, music, demo, booth from nonprofits, etc? How did it go? Was it well attended? Any follow up necessary?)

# TOKEN GUIDELINE S

	FRUITS AND VEGGIES	FRESH HERBS	PLANTS THAT GROW FOOD	HONEY	PACKAGED FOODS	BAKED GOODS	HOT & READY TO EAT FOOD	CRAFTS, FLOWERS, NON-FOOD	MAKE CHANGE?
<b>MARKET DOLLAR</b> 	✓	✓	✓	✓	✓	✓	✓	✓	
<b>CREDIT/DEBIT CARD</b> 	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>EBT/BRIDGE CARD</b> 	✓	✓	✓	✓	✓	✓			
<b>PRESCRIPTION FOR HEALTH</b> 	✓								
<b>SENIOR MARKET FRESH</b> 	✓	✓		✓					
<b>PROJECT FRESH</b> 	✓	✓							
<b>DOUBLE UP FOOD BUCKS</b> 	✓	✓	✓						



## YPSILANTI FARMERS MARKETS TOKEN CURRENCY GUIDELINES

All tokens are worth \$1 (with the exception of SILVER Double Up Food Bucks tokens that are worth \$2). They are valid market currency, so please be as careful with them as you would be with your cash!

GETTING TOKENS: Tokens come from several different sources. In case customers inquire...

- VISA/MASTERCARD, EBT, and Double Up Food Bucks tokens are purchased at the Healthy Community Booth. Please send customers wishing to use these currencies to that booth before they are ready to purchase.
- PRESCRIPTION FOR HEALTH tokens are distributed by Washtenaw County Health Dept. representatives seated in the Healthy Community Booth. DO NOT TAKE PRESCRIPTION FOR HEALTH COUPONS. They must be exchanged for tokens. They are not for sale.

**\*\*\*TOKENS FOR DEPOT TOWN AND DOWNTOWN MARKETS\*\*\***

**\*\*\*ACCEPTED IN BOTH LOCATIONS\*\*\***

ACCEPTING TOKENS: Tokens are color-coded according to how they can be used. See table on reverse for a summary.



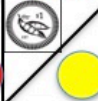





- **ORANGE TOKENS:** MARKET DOLLARS can be used for any food, plants, or merchandise at the market. Do not make change for Market Dollars.
- **RED TOKENS/RED PLASTIC TOKENS:** VISA/MASTERCARD can be used for any food, plants, or merchandise at the market. You can make change for credit card tokens.
- **GREEN TOKENS/YELLOW PLASTIC TOKENS:** EBT can be used for any fruits, vegetables, baked goods, or food plants (seedlings, herbs). EBT cannot be used for flowers, crafts, hot or ready-to-eat food or other merchandise. Do not make change for EBT tokens; customers may return unused EBT tokens for a refund at the Healthy Community Tent if they bought them the same day.
- **BLACK TOKENS:** PRESCRIPTION FOR HEALTH may only be used to purchase fresh fruits and vegetables. Do not make change for PfH Tokens.
- **PAPER COUPONS:** SENIOR / WIC PROJECT FRESH may only be used for Michigan grown fresh fruits and vegetables and fresh herbs. SENIOR PROJECT FRESH may also be used for honey.
- **SILVER TOKENS:** Double Up Food Bucks may only be used for Michigan grown fresh fruits and veggies, fresh herbs, and plants that produce food.
- **\*\* GREEN PAPER COUPONS (NOT PROJECT FRESH):** These \$2 coupons can only be redeemed by vendors participating in the Michigan Farmers Market Association Hoop House Loan Program. For more information on this program, please ask the Market Manager.

REDEEMING TOKENS: At the end of the market day...

1. Sort and count your tokens and record them on your daily sales log. Put the tokens and the log in your token envelope/bag.
2. Turn in your envelope of tokens with your sales log to the Market Manager or Market Assistant.
3. You will receive a monthly check for tokens and coupons received.

YPSILANTI DOWNTOWN FARMERS' MARKET 2014 TRACKING REPORT  
VENDOR:

PLEASE REMEMBER TO RECORD  
TURN IN ALL MARKET CURRENCIES  
AT THE END OF EACH MARKET  
~THANK YOU~

	ORANGE	RED	GREEN	BLACK	COUPON	COUPON	SILVER	CASH/OTHER	TOTAL	NOTES
										
DATE	Market Dollars	Credit/Debit	EBT	Prescription for Health	WIC Project Fresh	Senior Market Fresh	Double Up Food Bucks	CASH/OTHER		
6-May										
13-May										
20-May										
27-May										
MAY TOTALS										
3-Jun										
10-Jun										
17-Jun										
24-Jun										
JUNE TOTALS										

Screenshots from Master Tracking Workbook

Cumulative Vendor Sales by Payment Type

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1		Vendor totals		Orng w/ black dot bns bcks	Orng mkt dlr	RED cc	GREEN EBT	OLD BLACK Rx	OLD BLUE Rx	NEW BLACK Rx	Coupon prj frsh WIC	Coupon mkt frsh Senior	Double up food bucks				
4	Vnd#	Vendor Name/Business Name	here?											CASH	TOTAL	TYPE	NOTES
5																	
6	1	Vendor Name 1	x	0	18	412	925	3	0	15	12	2	132	4,899.43	6,418.43		
7	2	Vendor Name 2	x	0	0	15	38	0	0	0	0	0	0	240.00	293.00		
8	3	Vendor Name 3	x	0	1	123	297	5	6	84	26	32	340	1,774.00	2,688.00		
9	4	Vendor Name 4	x	0	1	96	132	0	10	74	42	24	306	2,043.00	2,728.00		
10	5	Vendor Name 5	x	0	6	118	190	0	2	185	72	34	254	1,741.00	2,602.00		
11	6	Vendor Name 6	x	0	0	26	32	0	0	0	0	0	0	147.50	205.50		
12	7	Vendor Name 7	x	1	34	417	753	38	16	644	632	340	1070	2,675.00	6,620.00		
13	8	Vendor Name 8	x	0	3	25	30	6	0	41	34	12	30	87.00	268.00		
14	9	Vendor Name 9	x	0	0	32	82	0	0	0	0	0	0	560.00	674.00		
15	10	Vendor Name 10	x	1	2	100	255	5	8	370	134	114	368	2,369.72	3,726.72		
16	11	Vendor Name 11	x	0	4	59	231	0	4	126	94	22	336	1,566.00	2,442.00		
17	12	Vendor Name 12	x	0	0	20	0	0	0	0	0	0	0	126.50	146.50		
18	13	Vendor Name 13	x	0	0	70	0	0	0	0	0	0	0	800.50	870.50		
19	14	Vendor Name 14	x	0	3	325	344	0	0	107	26	28	516	3,811.94	5,160.94		
20	15	Vendor Name 15	x	0	5	105	281	0	0	82	44	8	354	462.00	1,341.00		
21	16	Vendor Name 16	x	0	0	227	0	0	0	0	0	0	0	629.00	856.00		
22	17	Vendor Name 17	x	0	14	622	1493	15	32	413	146	100	1018	9,454.00	13,307.00		
23	18	Vendor Name 18	x	0	21	67	168	0	1	191	90	38	402	1,400.00	2,378.00		
24	19	Vendor Name 19	x	0	0	3	0	0	0	0	0	0	0	0.00	3.00		
25	20	Vendor Name 20	x	0	16	107	558	25	32	645	292	270	934	3,001.00	5,880.00		
26	21	Vendor Name 21	x	0	0	75	111	0	0	0	0	0	2	580.00	768.00		
27	22	Vendor Name 22	x	0	0	47	33	0	0	0	0	0	0	472.00	552.00		
28	23	Vendor Name 23	x	0	0	32	0	0	0	0	0	0	0	338.00	370.00		
29	24	Vendor Name 24	x	0	13	229	1558	0	0	0	0	0	0	7,242.00	9,042.00		
30	25	Vendor Name 25	x	0	0	12	6	0	0	0	0	0	12	175.00	205.00		
31	26	Vendor Name 26	x	0	0	0	0	0	0	0	0	0	0	422.00	422.00		
32	27	Vendor Name 27	x	0	0	0	0	0	0	0	0	0	0	5.00	5.00		
33	28	Vendor Name 28	x	0	0	39	6	0	0	0	0	0	0	35.00	80.00		
34	29	Vendor Name 29	x	0	12	68	108	1	5	98	42	26	192	937.58	1,489.58		
35	30	Vendor Name 30	x	0	0	173	108	0	0	0	0	0	0	180.00	461.00		
36	31	Vendor Name 31	x	0	3	435	1090	0	0	0	0	0	0	2,542.00	4,070.00		
37	32	Vendor Name 32	x	0	0	25	0	0	0	0	0	0	0	50.00	75.00		
38	33	Vendor Name 33	x	0	0	2	107	0	0	0	0	0	0	412.00	521.00		
39	34	Vendor Name 34	x	0	4	15	0	0	0	0	0	0	0	57.00	72.00		
40	35	Vendor Name 35	x	0	0	122	0	0	0	0	0	0	0	866.00	988.00		
41	36	Vendor Name 36	x	0	1	104	193	0	0	41	12	4	256	1,027.50	1,638.50		
42	37	Vendor Name 37	x	0	0	0	0	0	0	0	0	0	0	130.00	130.00		

Daily Sales By Payment Type per Vendor

	Date:	8/30/11		Orng w/ black dot bns bcks	Orng mkt dlr	RED cc	GREEN EBT	OLD BLACK Rx	OLD BLUE Rx	NEW BLACK Rx	Coupon prj frsh WIC	Coupon mkt frsh Senior	Double up food bucks				
Vnd#	Vendor Name/Business Name	here?												CASH	TOTAL	TYPE	NOTES
1	Vendor Name 1	y				17	31			2	2		22	195.00	269.00		
2	Vendor Name 2														0.00		
3	Vendor Name 3	y				1	11			14		6	24	100.00	156.00		
4	Vendor Name 4	y					5			3	2			22	145.00	177.00	
5	Vendor Name 5	y			3	1	7			16	12		24	125.00	188.00		
6	Vendor Name 6														0.00		
7	Vendor Name 7	y			3	13	14			43	32	6	12	125.00	248.00		
8	Vendor Name 8														0.00		
9	Vendor Name 9														0.00		
10	Vendor Name 10	y				3	15			30	10	12	10	129.80	209.80		accepted strange
11	Vendor Name 11	y			3	5	11			6	2	4	4	109.00	144.00		
12	Vendor Name 12														0.00		
13	Vendor Name 13	y				10								53.00	63.00		
14	Vendor Name 14	y				3	5			7	2		14	51.00	82.00		
15	Vendor Name 15	y			3	1	11			11	6		10		42.00		cash sales
16	Vendor Name 16	y				21								34.00	55.00		
17	Vendor Name 17	y				66	43	6	2	25	10		18	525.00	695.00		accepted strange
18	Vendor Name 18	y			3	2	11			13	16	2		55.00	102.00		
19	Vendor Name 19														0.00		
20	Vendor Name 20	y			2	6	26	1	1	70	18	14	44		182.00		cash sales
21	Vendor Name 21														0.00		
22	Vendor Name 22														0.00		
23	Vendor Name 23														0.00		
24	Vendor Name 24	y			7	4	71							320.00	402.00		
25	Vendor Name 25														0.00		
26	Vendor Name 26	y												10.00	10.00		
27	Vendor Name 27														0.00		
28	Vendor Name 28														0.00		
29	Vendor Name 29	y				6	5	1	1	17	4	2	8	41.00	124.00		



## Total Sales Summary

	A	B	C	D	E	F	G
1							
2		<b>TOTAL SALES</b>					
3		<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>
14	Week 2	3,196.30	3,400.00	3,702.00	1,649.00	1,083.00	999.00
15	Week 3	2,932.25	4,451.15	3,620.00	2,657.50	1,145.00	1,284.25
16	Week 4	3,528.25	3,551.45	3,750.00	2,841.00	1,130.25	683.00
17	Week 5		3,290.30	3,643.00			
18	<b>JULY</b>						
19	Week 1	2,535.79	3,299.30	3,582.00	2,843.00	1,676.00	no market
20	Week 2	3,331.66	4,127.00	4,575.00	1,779.00	1,222.75	1,157.00
21	Week 3	3,581.43	5,002.50	4,279.50	2,587.50	1,192.25	1,107.00
22	Week 4	4,866.00	4,754.00	5,368.95	2,811.25	1,381.00	1,282.55
23	Week 5				3,158.50	1,396.00	685.00
24	<b>AUGUST</b>						
25	Week 1	4,134.55	4,333.85	5,694.50	2,660.50	1,095.00	2,104.00
26	Week 2	5,087.79	4,691.75	5,614.00	3,668.50	906.00	2,331.00
27	Week 3	5,850.63	4,935.50	6,155.60	3,394.00	1,292.00	1,694.00
28	Week 4	6,676.75	4,859.75	5,365.00	3,744.00	1,345.00	1,163.00
29	Week 5	5,801.65	3,471.30				
30	<b>SEPTEMBER</b>						
31	Week 1	4,804.75	4,228.00	5,541.75	2,688.75	1,508.00	1,032.00
32	Week 2	5,184.50	4,787.00	3,950.25	3,463.45	1,016.00	861.00
33	Week 3	5,209.00	4,125.50	4,981.25	3,278.00	1,445.00	870.00
34	Week 4	4,446.25	2,612.00	4,358.55	2,704.00	1,007.00	1,212.00
35	Week 5			3,715.25	2,971.75	1,472.00	1,127.00
36	<b>OCTOBER</b>						
37	Week 1	4,683.50	3,365.25	3,552.85	2,333.50	1,274.00	931.00
38	Week 2	5,245.75	3,203.00	3,743.50	2,107.50	624.00	404.00
39	Week 3	4,703.80	3,331.25	3,322.00	1,717.00	964.00	557.00
40	Week 4	5,261.25	824.00	4,650.65	2,307.00	1,129.00	603.00
41							
42		<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>
43	<b>APRIL</b>	707.50	1,508.00	0.00	0.00	0.00	0.00
44	<b>MAY</b>	14,551.17	11,480.25	11,990.25	5,850.70	2,136.50	0.00
45	<b>JUNE</b>	12,623.55	17,844.65	17,887.25	8,837.50	4,270.25	3,777.25
46	<b>JULY</b>	14,314.88	17,182.80	17,805.45	13,179.25	6,868.00	4,231.55
47	<b>AUGUST</b>	27,551.37	22,292.15	22,829.10	13,467.00	4,638.00	7,292.00
48	<b>SEPTEMBER</b>	19,644.50	15,752.50	22,547.05	15,105.95	6,448.00	5,102.00
49	<b>OCTOBER</b>	19,894.30	10,723.50	15,269.00	8,465.00	3,991.00	2,495.00
50	<b>TOTAL</b>	109,287.27	96,783.85	108,328.10	64,905.40	28,351.75	22,897.80
51	Verify:	109,287.27					
52							
53		<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>
54	total sales	109,287.27	96,783.85	108,328.10	64,905.40	28,351.75	22,897.80
55	EBT sales	11,941.00	9,475.00	6,113.00	2,757.00	369.00	378.00
56	credit sales	5,569.00	5,257.00	4,142.00	2,519.00	149.30	795.00
57							



# Total SNAP/EBT Sales Summary

<b>EBT SALES</b>						
	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>
Week 2	374	410	220	119	n/a	n/a
Week 3	389	333	151	83	n/a	13
Week 4	304	241	148	32	n/a	0
Week 5		266	107			
<b>JULY</b>						
Week 1	140	240	183	81	27	no market
Week 2	304	517	337	112	7	8
Week 3	464	342	254	81	8	6
Week 4	609	255	222	109	14	9
Week 5				84	0	13
<b>AUGUST</b>						
Week 1	376	318	247	100	7	90
Week 2	533	653	325	243	25	28
Week 3	689	506	334	118	5	11
Week 4	701	452	269	145	n/a	0
Week 5	487	292				
<b>SEPTEMBER</b>						
Week 1	357	604	210	101	9	46
Week 2	664	471	190	266	6	0
Week 3	739	545	366	146	16	21
Week 4	616	360	330	91	20	25
Week 5			220	65	103	20
<b>OCTOBER</b>						
Week 1	414	489	232	206	18	74
Week 2	647	527	316	241	58	5
Week 3	646	524	327	105	43	9
Week 4	658	38	255	48	3	n/a
	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>
APRIL	41	89	0	0	0	0
MAY	1524	887	740	120	0	0
JUNE	1332	1366	756	295	0	13
JULY	1517	1354	996	467	56	36
AUGUST	2786	2221	1175	606	37	129
SEPTEMBER	2376	1980	1316	669	154	112
OCTOBER	2365	1578	1130	600	122	88
<b>TOTAL</b>	<b>11941</b>	<b>9475</b>	<b>6113</b>	<b>2757</b>	<b>369</b>	<b>378</b>
Verify:	11941	9475				

## Total Vendor Participation

<b>Vendor Participation</b>			
	<b>2011</b>	<b>2010</b>	<b>2009</b>
Week 2	26	35	24
Week 3	30	31	29
Week 4	34	34	31
Week 5		27	23
<b>July</b>			
Week 1	28	26	26
Week 2	27	29	29
Week 3	29	29	26
Week 4	33	31	25
Week 5			
<b>August</b>			
Week 1	29	27	31
Week 2	28	30	29
Week 3	36	28	27
Week 4	34	28	30
Week 5	34	24	
<b>September</b>			
Week 1	30	26	28
Week 2	28	27	21
Week 3	26	29	28
Week 4	30	17	25
Week 5			19
<b>October</b>			
Week 1	30	26	20
Week 2	30	21	22
Week 3	25	21	22
Week 4	24	0	22
	<b>2011</b>	<b>2010</b>	<b>2009</b>
<b>APRIL</b>	14	17	0
<b>MAY</b>	133	106	96
<b>JUNE</b>	118	157	130
<b>JULY</b>	117	115	106
<b>AUGUST</b>	161	137	117
<b>SEPTEMBER</b>	114	99	121
<b>OCTOBER</b>	109	68	86
<b>TOTAL</b>	766	699	656



## Total Attendance Tracking

<b>ATTENDANCE</b>							
	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	
Week 2	716	531	608	452	405	182	2011: BREEZY AND SUNNY;NO HUMIDITY
Week 3	480	540	548	512	502	196	2011: HUMID AND CLOUDY
Week 4	725	541	625	619	339	89	2011: Warm, Sunny, and Windy
Week 5	-	529	601				2010; breezy and sunny
<b>JULY</b>							
Week 1	762	560	791	489	488		2011: Hot and sunny, with an occasional breeze
Week 2	679	711	882	463	385	236	2011: Hot and windy in turns
Week 3	651	785	620	763	338	246	2011: Hot, muggy, hot, occasional wind
Week 4	848	677	700	778	395	425	2011: Hot, but dry, and windy.
Week 5	-	-	-	630	426	229	
<b>AUGUST</b>							
Week 1	725	560	782	650	406	330	2011:hot and breezy. Attendance is estimated
Week 2	808	668	782	849	352	347	2011: Sunny and rainy
Week 3	719	673	731	553	406	284	2011: Warm and sunny
Week 4	798	545	600	800	397	226	2011: Warm, sunny, and breezy
Week 5	825	550	-	-	-	-	2011: Cool and Sunny. Beautiful
<b>SEPTEMBER</b>							
Week 1	759	832	600	487	355	295	*first week of school, 2011: Cool and sunny
Week 2	765	634	516	459	273	202	2011: Cool and sunny.
Week 3	968	626	630	479	450	241	2011: Cool and sunny.
Week 4	798	449	500	513	280	347	2011:Started off sunny, ended cold and rainy.
Week 5	-	-	356	422	319	401	09 rainy and cold
<b>OCTOBER</b>							
Week 1	803	550	460	365	331	316	2011: Lovely. Sunny and cool.
Week 2	775	662	600	322	185	129	2011: Sunny and warm
Week 3	611	452	406	324	288	159	2011: Cold and rainy.
Week 4	748		312	308	281	208	2011: Sunny, cloudy, rainy.
	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	
APRIL	0	0	0	0	0	0	
MAY	2034	1986	2188	1212	669	0	
JUNE	2416	2541	2863	1833	1510	630	
JULY	2940	2733	2993	3123	2032	1136	
AUGUST	3875	2996	2895	2852	1561	1187	
SEPTEMBER	3290	2541	2602	2360	1677	1486	
OCTOBER	2937	1664	1778	1319	1085	812	
TOTAL	17492	14461	15319	12699	8534	5251	
ATTENDANCE	17492	14461					

## Growing Hope's Ypsilanti Farmers Market Awareness Survey

- 1) Do you know that Growing Hope runs a farmers market in downtown Ypsi on Tuesdays May-October?  
☐ YES   ☐ NO   ☐ NOT SURE   ☐ TELL ME MORE!
- 2) Do you know that Growing Hope runs a farmers market in Depot Town on Saturdays May-October?  
☐ YES   ☐ NO   ☐ NOT SURE   ☐ TELL ME MORE!
- 3) Do you know that Growing Hope runs an indoor farmers market in November and December (locations have changed year to year)?  
☐ YES   ☐ NO   ☐ NOT SURE   ☐ TELL ME MORE!
- 4) Do you attend any of these markets?  

<input type="checkbox"/> Every week	<input type="checkbox"/> Not this year, but in
<input type="checkbox"/> 1-2 times per month	previous years
<input type="checkbox"/> Less than 5 times per year	<input type="checkbox"/> Never attended
- 5) Why or why not?
- 6) Do you know you can use SNAP/EBT benefits at the market?  
☐ YES   ☐ NO   ☐ NOT SURE   ☐ TELL ME MORE!
- 7) Do you know about Double Up Food Bucks that can double your SNAP dollars?  
☐ YES   ☐ NO   ☐ NOT SURE   ☐ TELL ME MORE!
- 8) If we had a winter market, how
- 9) Where do you get fresh produce? (check all that apply)  
☐ Supermarket  
☐ Large retailers (Walmart, Target, etc):  
☐ Food bank/food pantry/Meals on Wheels:  
☐ Convenience Store/Dollar Store:  
☐ Farmers Markets  
☐ Grow it myself
- 10) Growing Hope is exploring a year-round indoor/outdoor market facility in downtown Ypsilanti. If we had an indoor farmers market between November and April, how often would you attend?  

<input type="checkbox"/> Would attend weekly	<input type="checkbox"/> Would attend occasionally
<input type="checkbox"/> Would attend monthly	<input type="checkbox"/> Not likely to attend
- 11) Does anyone in your household participate in any of the following?  

<input type="checkbox"/> EBT / Food Stamps	<input type="checkbox"/> Unemployment
<input type="checkbox"/> WIC	<input type="checkbox"/> Disability
<input type="checkbox"/> Other Government Assistance, <i>(please specify)</i> _____	

**If you'd like us to tell you more about any things, let us know your phone, email, or address!**

---

*Thanks for taking our survey, and we hope to see you at the farmers markets!*

# YPSILANTI FARMERS MARKETS - CUSTOMER SURVEY

THANK YOU FOR TAKING THE TIME TO COMPLETE THIS SURVEY.

WE HOPE TO USE YOUR INPUT TO MAKE YOUR YPSILANTI FARMERS MARKETS BETTER!!

**1. Where are you completing this survey?**

☐ Downtown Ypsilanti Farmers Market

☐ Depot Town Farmers Market

**2. What is the reason for your trip to the Farmers Market today?**

*(Check all that apply)*

☐ Purchase fruits and vegetables

☐ Socialize and look around

☐ Purchase baked goods/breads

☐ Connect with the community

☐ Purchase meats/dairy/eggs

☐ Gain health information

☐ Purchase artisan crafts

☐ Sign up for Food Stamps/ Bridge Card/Other

☐ Support local farmers

☐ Pick up my CSA share

☐ Other *(please specify)* \_\_\_\_\_

**3. How often do you usually visit this Farmers Market?**

☐ Every week

☐ Less than 5 times per year

☐ 1-2 times per month

☐ This is my first time

**4. When did you start coming to this Farmers Market?**

☐ 2 years ago or more

☐ 1 year ago

☐ This is my first season

**5. How far do you travel to get to this Farmers Market?**

☐ Less than one mile

☐ 11-20 miles

☐ 1-5 miles

☐ More than 20 miles

☐ 6-10 miles

**6. How many minutes do you travel to get to this market?**

☐ Fewer than five minutes

☐ 21-30 minutes

☐ 6-10 minutes

☐ More than 30 minutes

☐ 11-20 minutes

**7. What zip code do you live in? \_\_\_\_\_ What zip code do you work in? \_\_\_\_\_**

If you're an Ypsilanti resident, what neighborhood do you live in (or major cross streets)?

\_\_\_\_\_

**8. Is this market your primary reason for visiting this area of Ypsilanti today?**

☐ Yes

☐ No

**9. How do you rate the following aspects of this Farmers Market?**

	Excellent	Very Good	Good	Fair	Poor	Comment Especially for "Good" or lower grading
Variety of Vendors/Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Price of Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Quality of Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Number of Vendors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Hours of operation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Days of operation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Parking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

10 Do you regularly attend any other Farmers Markets? (including Downtown Ypsi/Depot Town)

☐ Yes ☐ No If **YES**, which market(s) \_\_\_\_\_

**AND** how does this market compare to that/those market(s): \_\_\_\_\_

\_\_\_\_\_

11. Beyond Farmers Markets, what are your sources of fresh produce? (Check all that apply and list any you attend)

- ☐ Supermarket (list primary place you shop): \_\_\_\_\_
- ☐ Large retailers (Walmart, Target, etc): \_\_\_\_\_
- ☐ Food bank/food pantry/Meals on Wheels: \_\_\_\_\_
- ☐ Convenience Store/Dollar Store: \_\_\_\_\_
- ☐ Grow it myself

12. Where do you your primary grocery shopping? \_\_\_\_\_

13. As a result of coming to this market, do/are you: (*Check all that apply*)

- ☐ Have a more positive view of the Ypsilanti area?
- ☐ Feel more connected to the community?
- ☐ More likely to tell other people good things about the Ypsilanti area?

14. Each time you visit the market, on average how many vendors do you purchase from?

- ☐ One vendor ☐ 4-6 vendors
- ☐ 2-3 vendors ☐ 7+ vendors

15. How much money (all types of payment) do you usually spend each week at this Market?

- ☐ \$0 to \$5
- ☐ \$5 to \$10
- ☐ \$10 to \$20
- ☐ More than \$20

16. Please estimate how much MONEY you have spent or plan on spending today at other nearby businesses?

- ☐ I'm not planning on spending money at nearby businesses
- ☐ \$5 to \$10
- ☐ \$10 to \$20
- ☐ More than \$20

17. How do you usually get to this market?

- ☐ Car ☐ Bus
- ☐ Walk/Wheelchair ☐ Bike ☐ Other (*please specify*) \_\_\_\_\_

18. What methods of payment have you used when shopping at this Farmers Market?

(*Check all that apply*)

- ☐ Cash ☐ SNAP/EBT/Bridge Card ☐ Credit Card / Debit
- ☐ WIC Project FRESH / Senior Market FRESH Coupons

☐ Double Up Food Bucks Tokens ☐ Other (please specify) \_\_\_\_\_

19. Has this market increased your household's ability to access affordable, healthy food?

☐ Great increase ☐ Some Increase ☐ No Change

20. On a typical day, do you consume fruits or vegetables five or more times per day?

☐ Yes ☐ No ☐ Don't know

21. What are the most important feature(s) about the produce at the Farmers Market?

(check all that apply)

☐ Price ☐ Nutritional quality ☐ Ecologically/Organically grown  
☐ Taste ☐ Product freshness ☐ Supporting local growers/economy  
☐ Convenience ☐ Other (please specify) \_\_\_\_\_

22. As a result of your shopping at this Farmers Market, have you been eating more fruits and/or vegetables than before you started to shop here?

☐ Yes, a lot more fruits and vegetables ☐ Yes, a little more fruits and vegetables  
☐ No, about the same amount of fruits and vegetables ☐ No, less fruits and vegetables  
☐ This is my first time at this market

23. As a result of shopping at this Farmers Market, have you been eating a wider variety of fruits and/or vegetables than before you started to shop here?

☐ Many more kinds  
☐ A few more kinds  
☐ No change  
☐ This is my first time at this market

24. Have you tried any of the fruit & veggies we offered at our sampling table at the market?

☐ Yes ☐ No If **NO**, why? \_\_\_\_\_

If **YES**, did it influence what you purchased at the market?

☐ Yes ☐ No How? \_\_\_\_\_

25. How did you **FIRST** hear about this Farmers Market? (check only one)

☐ Word of Mouth ☐ Drove by ☐ Facebook  
☐ Friend and/or Family Member ☐ Postcard/Flyer ☐ Email  
☐ Newspaper ☐ Growing Hope website  
☐ Local health department ☐ Local Health Clinic  
☐ Nonprofit or agency (list) \_\_\_\_\_  
☐ Other (please specify) \_\_\_\_\_

26. What do you think is the best way to remind you to come to the Farmers Market?

☐ Email If so, your email address \_\_\_\_\_  
☐ Magnets ☐ Yard Signs ☐ Twitter  
☐ Flyers ☐ Facebook ☐ Other (please specify) \_\_\_\_\_

27. Which of the following would increase the likelihood you would visit this market more regularly? (Check all that apply)

☐ Expanded variety of vendors and/or products (can do more of my shopping at the market)

- |  |  |
|--|--|
| <input type="checkbox"/> Covered Sitting Area to rest/eat      | <input type="checkbox"/> Food/Cooking Demonstrations |
| <input type="checkbox"/> Prepared Foods                        | <input type="checkbox"/> Gardening Demonstrations    |
| <input type="checkbox"/> Kids Activities                       | <input type="checkbox"/> Craft Demonstrations        |
| <input type="checkbox"/> Other ( <i>please specify</i> ) _____ |  |

28. Growing Hope is exploring a year-round indoor/outdoor market facility. If we had an indoor market between November and April, how often would you attend?

- ☐ Would attend weekly    ☐ Would attend occasionally  
☐ Would attend monthly    ☐ Not likely to attend

29. DO YOU KNOW?

- That Growing Hope manages both Ypsilanti Farmers Markets? ☐ Yes ☐ No
- That we have a Friends of the Market support program? ☐ Yes ☐ No ☐ Tell me more!
- That volunteers are essential for running our Markets? ☐ Yes ☐ No ☐ Tell me more!
- What other work Growing Hope does in the community? ☐ Yes ☐ No ☐ Tell me more!
- You can use a SNAP/Bridge Card for food at the market? ☐ Yes ☐ No ☐ Tell me more!
- That we run an Indoor Farmers Market in Nov & Dec? ☐ Yes ☐ No ☐ Tell me more!
- That you can get regular market updates/reminders by email? ☐ Yes ☐ No ☐ Tell me more!

---

If you'd like us to share more about any of these areas, please provide Name and Email and/or Physical Address:

---

**TELL US ABOUT YOURSELF**

---

30. What is your gender?

- ☐ Male    ☐ Female    ☐ Other

31. How old are you?

- ☐ 18-29 years old    ☐ 40-49 years old  
☐ 30-39 years old    ☐ 50-59 years old    ☐ 60 years old or above

32. Which of the following best describes you?

- |  |   |
|--|---|
| <input type="checkbox"/> White or Caucasian        | <input type="checkbox"/> American Indian or Eskimo or Aleut |
| <input type="checkbox"/> Black or African American | <input type="checkbox"/> Arab/Middle Easterner              |
| <input type="checkbox"/> Hispanic or Latino        | <input type="checkbox"/> Biracial/multi-racial              |
| <input type="checkbox"/> Asian or Pacific Islander | <input type="checkbox"/> Other _____                        |

33. Including yourself, how many members are in your household?

- ☐ 1    ☐ 2    ☐ 3-4    ☐ 5-6    ☐ 7+

34. How many people in your household are:

Under 18: \_\_\_\_\_ Over 65: \_\_\_\_\_ Veterans: \_\_\_\_\_ Disabled: \_\_\_\_\_

35. What is your household income?

- ☐ Less than \$25,000    ☐ \$75,000 to 99,999  
☐ \$25,000 to \$49,999    ☐ \$100,000 or more  
☐ \$50,000 to \$74,999

36. Does anyone in your household participate in any of the following?



- ☐ EBT / Food Stamps   ☐ Unemployment  
☐ WIC   ☐ Disability  
☐ Other Government Assistance, (*please specify*) \_\_\_\_\_

**37. How would you describe your overall general health?**

- ☐ Excellent   ☐ Very Good   ☐ Good   ☐ Fair   ☐ Poor

**38. What is the highest level of formal education you have completed?**

- ☐ Less than 12 years   ☐ High school graduate/GED   ☐ Some college  
☐ College graduate   ☐ Advanced degree

**39. Other comments. We value your input!**

## 2014 Ypsilanti Farmers Market Vendor Survey

This survey is being used to gather your opinions on this market so we can improve it for you and other vendors. We are interested in your honest answers. Your answers are completely private.

**PLEASE NOTE: As stated in the Market Policies, you will not receive your last reimbursement check until we receive your completed survey.**

Name or Business Name (optional) \_\_\_\_\_

### MARKET PARTICIPATION & SET UP

**1. How long have you been selling at**

Downtown Ypsilanti Farmers Market?

2006 \_\_\_\_\_ 2011 \_\_\_\_\_  
 2007 \_\_\_\_\_ 2012 \_\_\_\_\_  
 2008 \_\_\_\_\_ 2013 \_\_\_\_\_  
 2009 \_\_\_\_\_ 2014 \_\_\_\_\_  
 2010 \_\_\_\_\_ Never \_\_\_\_\_

**2. How often do you operate a stand at the downtown market?**

- ☐ Every week   ☐ Two times a month   ☐ Three times a month   ☐ Once a month

**3. Please check all the types of products you have sold this season:**

**Early Season (May-June)**

- ☐ Fruits  
☐ Vegetables  
☐ Organic Foods  
☐ Herbs  
☐ Baked goods  
☐ Jams, honey, sauces, relish  
☐ Crafts  
☐ Other \_\_\_\_\_

**Mid-Season (July-Aug.)**

- ☐ Fruits  
☐ Vegetables  
☐ Organic Foods  
☐ Herbs  
☐ Baked goods  
☐ Jams, honey, sauces, relish  
☐ Crafts  
☐ Other \_\_\_\_\_

**Late-Season (Sept-Oct.)**

- ☐ Fruits  
☐ Vegetables  
☐ Organic Foods  
☐ Herbs  
☐ Baked goods  
☐ Jams, honey, sauces, relish  
☐ Crafts  
☐ Other \_\_\_\_\_

**4. About how far do you travel to get to this market? \_\_\_\_\_ miles (one way)**

5. Please rate each of the following aspects of selling products at this market:

	<i>Excellent</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>	<i>Comments</i>
Location of this market					
Hours of operation					
Advertising for this market					
Management of this market					
Expense of operating a stand at this market					
Ease of getting your products to your stand					
Overall quality of products sold at this market					
Friendly atmosphere among vendors & customers					

6. How satisfied are you with the market layout and available stall space?

☐ *Very satisfied* ☐ *Satisfied* ☐ *Indifferent* ☐ *Not Satisfied* ☐ *Unsatisfied*

Suggestions: \_\_\_\_\_

7. Customer surveys this year and last have many comments about making the market later to accommodate people who work during the day. How would you feel about moving the market back an hour (3pm to 7pm)?

☐ **Very Positive** ☐ **Positive** ☐ **Indifferent** ☐ **Negative** ☐ **Very Negative**

Comment: \_\_\_\_\_

8. What impact do you feel the Equipment Rental program has had on the appearance of this market?

☐ Highly positive difference ☐ Slightly positive difference ☐ No difference ☐ Negative difference ☐ Don't know

9. What impact do you feel the Equipment Rental program has had on your being a vendor at this market?

☐ Highly positive difference ☐ Slightly positive difference ☐ No difference ☐ Negative difference ☐ Don't know

10. What do you like **best** about selling at this market? \_\_\_\_\_

\_\_\_\_\_

11. What do you like **least** about selling at this market? \_\_\_\_\_

\_\_\_\_\_

12. What other markets do you sell at? \_\_\_\_\_

## MARKETING & OUTREACH

13. Do you have ideas to help us improve marketing/advertising for the market? \_\_\_\_\_

\_\_\_\_\_

14. Do you have any ideas for events at the market (e.g. festivals, demos, etc.)? \_\_\_\_\_

\_\_\_\_\_

15. Have you seen anything done at others markets that may be beneficial for us to try at DYFM?

Please share: \_\_\_\_\_

## MARKET IMPACT ON YOUR BUSINESS

16.

Because I operate a stall at DYFM:	<i>Strongly Agree</i>	<i>Agree</i>	<i>Disagree</i>	<i>Strongly Disagree</i>	<i>Don't Know</i>
I have developed new products					
I have learned new skills for operating my farm and/or business (e.g. product development, marketing, season extension etc.)					
I have developed new outlets for my sales (e.g. restaurant sales, more CSA shares, etc.)					
I have become more financially stable					
I have developed a larger customer base					
I have developed a stronger connection to the Ypsilanti community					

17. To what extent has this market helped you make a living? Does it make:

☐ Highly positive difference ☐ Slightly positive difference ☐ No difference ☐ Negative difference ☐ Don't know

18. How convenient were the wooden tokens for EBT, credit/debit, market dollars, Prescription for Health, and Double Up Food Bucks for you to handle?

☐ Not at all convenient ☐ A little convenient ☐ Convenient ☐ Very convenient

19. To what extent do you feel like EBT, WIC Project FRESH, Senior Market FRESH, Prescription for Health, and Double Up Food Bucks have increased your sales? Do they make:

☐ A big difference ☐ A moderate difference ☐ A small difference ☐ No difference ☐ Don't know

20. **Produce Vendors:** To what extent do you feel like the DYFM Sampling Station / Cooking Demos have impacted your sales? Do they make:

☐ A big difference ☐ A moderate difference ☐ A small difference ☐ No difference ☐ Don't know

21. Are there any factors at the market this season that **helped** your sales? If so, what?

22. Are there any factors at the market this season that **hurt** your sales? If so, what?

## ORIENTATION & TRAINING

25. If you attended, how satisfied were you with the vendor orientation that happened in April?

☐ Very satisfied ☐ Satisfied ☐ Indifferent ☐ Not Satisfied ☐ Unsatisfied

26. What information/training do you think we should add to the vendor orientation?

29. Please rate the following training and services that would you be interested in on a scale from 1-10 (1 being not helpful and 10 being very helpful):

Rating	Training/Classes	Rating	Services
--------	------------------	--------	----------

	Small Business Development
	Marketing
	Merchandising/market booth displays
	CSA development or expansion
	Season Extension/ Hoophouses
	Cottage Food Law
	Organic Certification or Organic Transition / Naturally Grown Certified

	Being featured through Sampling/Cooking Demos
	Vendor Directory
	Vendor Signs

31. Are there other Training / Classes or Services that you would find helpful that are not listed above? Please share:\_\_\_\_\_

28. What else has Growing Hope done that has helped you start, grow, or sustain your business?

\_\_\_\_\_

***These last questions are about you and your family. The information will be used to help us learn more about the vendors at this market and apply for grants to support the vendors of our market.***

34. How many acres do you farm or garden?

- |   |   |
|---|---|
| <input type="checkbox"/> 0                  | <input type="checkbox"/> 3 to 6 acres     |
| <input type="checkbox"/> less than 1/2 acre | <input type="checkbox"/> 6 to 10 acres    |
| <input type="checkbox"/> 1/2 to 1 acre      | <input type="checkbox"/> 10 acres or more |
| <input type="checkbox"/> 1 to 3 acres       | <input type="checkbox"/> Don't know       |

35. Do you currently engage in season extension for growing with:

A. A hoophouse or greenhouse?

Yes \_\_\_\_\_ No \_\_\_\_\_ Currently building \_\_\_\_\_ If yes, what is the size? \_\_\_\_\_

B. Coldframes? Yes \_\_\_\_\_ No \_\_\_\_\_

C. Other season extension techniques? \_\_\_\_\_

36. During the market season, are you employed full time or part time as a vendor?

- ☐ Self employed, full time  
☐ Employed by someone else, full time  
☐ Self-employed, part time  
☐ Employed by someone, part time

37. How many people to do you employ at your business, including you?

\_\_\_\_\_ # full time  
 \_\_\_\_\_ #part time  
 \_\_\_\_\_ #seasonal/temporary

Have you employed more people (including family) because of selling at this market? If so, many?

\_\_\_\_\_

37. The income you make at the market would be considered which of the following:

- ☐ Primary Income  
☐ Secondary Income  
☐ Retirement Income

☐ Other: \_\_\_\_\_

38. What best describes your race/ethnicity?

- |  |   |
|--|---|
| <input type="checkbox"/> White or Caucasian        | <input type="checkbox"/> American Indian or Eskimo or Aleut |
| <input type="checkbox"/> Black or African American | <input type="checkbox"/> Arab/Middle Easterner              |
| <input type="checkbox"/> Hispanic or Latino        | <input type="checkbox"/> Biracial/multi-racial              |
| <input type="checkbox"/> Asian or Pacific Islander | <input type="checkbox"/> Other _____                        |

39. What is your age?

- |                                |                                       |
|--------------------------------|---------------------------------------|
| <input type="checkbox"/> 18-30 | <input type="checkbox"/> 60-69        |
| <input type="checkbox"/> 31-44 | <input type="checkbox"/> 70-79        |
| <input type="checkbox"/> 45-59 | <input type="checkbox"/> 79 and older |

40. What is the highest level of formal education you have completed?

- ☐ Less than a high school diploma
- ☐ High school graduate/GED
- ☐ Some college
- ☐ College graduate
- ☐ Advanced degree

41. Are you: \_\_\_\_\_ Male \_\_\_\_\_ Female

42. What is the total annual income for your household?

- ☐ Under \$9000
- ☐ \$9000 to \$14,999
- ☐ \$15,000 to \$21,999
- ☐ \$22,000 to \$27,999
- ☐ \$28,000 to \$35,999
- ☐ \$36,000 to \$49,999
- ☐ \$50,000 or above

43. Do you or does anyone in your household participate in (circle all that apply):

- a. Food Stamps
- b. WIC
- c. Unemployment benefits
- d. Medicaid
- e. SSI or Disability
- f. Facing or threatened with foreclosure
- g. Generally struggling to make ends meet
- h. Other \_\_\_\_\_

44. Do you have any comments that could be used as a quote on our website for support of this farmers' market or Growing Hope?

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44. What else can Growing Hope and our market partners do to support your businesses?

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*Thank you for completing our survey!*  
*And THANK YOU for participating in our market!*



## VEGGIE VOTING

Sample \_\_\_\_\_

Date \_\_\_\_\_

**Circle one**

Before this sample, I had tried this food:

Yes No

If **yes**, I liked this food before today:

Yes No

I tried this food today:

Yes No

I liked this food today:

Yes No

I would eat this food again as a snack/meal:

Yes No

I eat more fruits and vegetables since I started shopping at the Downtown Ypsilanti Farmer's Market

Yes No

**Name (optional):** \_\_\_\_\_

**Age:** Under 5      5-17      18-59      60 and up

**Gender:**      Male      Female

**Race/ethnicity (circle all that apply):**

American Indian/Alaska Native

Asian

African American/Black

Native Hawaiian/Pacific Islander

White

Hispanic or Latino

**Myself or someone in my household participates in the following—PLEASE CIRCLE AT LEAST ONE:**

**SNAP/EBT/Bridge Card**

**WIC**

**Medicaid**

**Unemployment**

**Disability**

**Prefer not to answer**

**None of these**



# Washtenaw County Farmers Markets Marketing Strategy Timeline



As part of a branding process for Washtenaw County Farmers Markets, Growing Hope created the washtenawmarkets.org website, a logo and brand identity to be rolled out at markets across the county, and a printed directory of farmers markets

Washtenaw County Farmer Markets Marketing Schedule 2015					
Timeline	Activities	Who	Channel	Expected Result	Done?
By March 20th	Create 2015 brochure draft	Linette	Print	New materials to use, creation of brand	y
	Create Washtenaw Markets logo	Linette	Digital/Print	Creation of brand	y
	Finish draft of website - ready for edits	Linette - Olivia	Digital	New tool, creation of brand	y
By March 27th	Send around website and brochure for edits	Growing Hope	Digital/Print	Fact checking, market managers aware of tool	y
By April 3	Make all final website and brochure edits	Olivia - Linette	Digital/Print	Ensure best possible products	y
By April 17	Get brochure printed	Growing Hope	Print	Supplies to distribute	n
	Do a social media push of new website	All market managers and	Digital	Awareness, consideration, revealing new brand	n
By April 24	Decide on a bus ad package	Growing Hope (with input from All market managers)	Visual	Strategic timing to maximize awareness	n
	Consider and decide on radio ads	All market managers	Audio	Consideration, potential new marketing outlet	n
	Find out how to advertise in utility bills (or if possible)	Olivia will consult all market	Print	Consideration, potential new marketing outlet	n
By May 1	Order bus ads	Olivia	Visual	Major awareness, push new brand	n
	Brochures delivered to each market manager	Growing Hope	Print	Awareness	n
	Write up and send out a market season press release	Growing Hope	Press	Awareness, build excitement, favorable opinions	n
	E-blast major listservs with new website	Olivia/Amanda	Digital press	Awareness, build excitement, favorable opinions	n
	Deliver brochures to public health	Growing Hope	Print	Awareness, build excitement, favorable opinions	n
By May 8	Brochures passed out on every market day at each market	All	Event	Awareness	n
	Disitribute brochures at local businesses/orgs	All market managers	Print	Awareness, build excitement, favorable opinions	n
	Distribute brochures in neighborhoods	All market managers	Print	Awareness, build excitement, favorable opinions	n
By June 5	Distribute Double Up Food Bucks advertising materials	All market managers	Print	Awareness, build excitement, education	n
By June 26	Bus ads are running	AATA	Visual	Awareness, build excitement	n
By July 21	Check in w/markets on needs re:printing more materials	Growing Hope	Print	Consideration	n
By December	Reconvene with market managers and review successes and challenges of new Washtenaw	All (Olivia set up)	Strategizing	Evaluate strategies, plan for next year	n



