

CA Small Farms Conference 2021

EBT Expansion at your Farmers' Market, Farmstand, and CSA Program

Friday, February 26th, 9-10am

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Workshop Description: The CalFresh EBT Program provides 4.8 million Californians an average of \$166 for food each month. In this workshop, learn how to grow your EBT customer base by identifying and addressing barriers to EBT customers shopping at your market/farm. Let's talk about how we can support a local food system that catalyzes inclusivity and belonging.

[Link to Slides](#) | [Link to Recording](#)

Resource List

Adding EBT/other nutrition benefits to your site

[Ecology Center EBT Simple Guide](#) for all farm-direct sites

- Also access here free printable at-market signage, vendor education templates, accounting templates, and more
- Webinar: Getting EBT authorized for farmstands, CSAs and mobile markets - [Recording](#), [Notes](#), [Slides](#)
- Webinar: Getting EBT authorized for farmers' markets - [Recording](#)

[Farmers' Market Coalition SNAP Guide for Farmers' Markets](#)

Ecology Center [Guide on how to get WIC/Senior FMNP authorized](#) and/or visit

wicfarmers.ca.gov

[Apply to become a Market Match partner](#) (extra money for SNAP customers) - application due Friday, March 26

Creating an accessible, inclusive market/site

[Sharing the Harvest: A Guide to Bridging the Divide Between Farmers Markets and Low-Income Shoppers](#) from Appalachian Sustainable Agriculture Project

[Creating a Culture of Inclusion](#) from The Massachusetts Food System Collaborative

Community needs assessments

[Community Needs Assessment Resource](#) from Community Tool Box, developed by University of Kansas Center for Community Health and Development

Point of Sale Devices & Online ordering systems

[Guide to choosing EBT Technology](#) from Nutrition Incentive Hub

[Guide to Direct Sales Platforms](#) from National Young Farmers Coalition

Using Offline Vouchers

[FNS' SNAP Manual Voucher Process](#)

Workshop Notes

Don't already have EBT?

If you don't already have EBT and want resources on how to add it, please visit the [Ecology Center EBT Simple Guide](#), which walks you through the whole EBT set up process.

About Ecology Center & Farmers' Market Access & Equity

- [Ecology Center](#)'s mission is to inspire and build a sustainable, healthy, and just future for the East Bay, California, and beyond. Founded in 1969, we have several program areas addressing Zero Waste, Sustainable Living, Food & Farming, and Climate Action.
- The Farmers' Market Access & Equity program is committed to providing access to healthy food throughout California through our EBT Program, Market Match incentive program, and Farmers' Market Finder ([FMFinder.org](#)).
- I've been helping farm-direct sites add EBT for the past two years, and the Ecology Center as a whole has been doing so since the transition from food stamps to EBT cards in 2003. While we have a lot of experience with making farmers' markets accessible, I also want to honor all of the expertise that you bring to the table.

About EBT

- The Supplemental Nutrition Assistance Program (SNAP), known as CalFresh in California (formerly called food stamps), provides low-income families and individuals with money to spend on food.
- The term that's probably most commonly used to refer to CalFresh is EBT, which stands for Electronic Benefits Transfer and refers to the card that is used for the CalFresh benefits.
- Just like other social safety net programs, like social security or Medi-Cal/Medicaid, CalFresh helps relieve financial burden on families & frees up money they'd typically spend on food for their other needs.
- CalFresh provides 4.8 million Californians an average of \$166 for food each month. They can swipe this card like a debit card to purchase eligible foods, which are essentially any foods that aren't the hot, prepared foods you might get at the grocery store or farmers' market.

Identifying & Addressing Barriers for customers with EBT

Assess your Community

The best way to identify and address the barriers to customers coming to your site and spending EBT is to do a bit of research on your community (if you haven't already).

Some questions to consider

When researching your community and talking with community members/orgs, these are some good questions to consider.

- What percentage of your community members have CalFresh? What percentage of your customers are using CalFresh?
 - If there's a big discrepancy between those numbers, why is that?
- Do you have multilingual signage at your site? If there are languages other than English that are commonly spoken in your community, do you have any staff/vendors/volunteers that speak those languages?
- How did you choose your operating hours? Would shifting your hours allow more community members to access your site?
- What transportation options exist for accessing your site?
- Does your market sell culturally relevant foods?

Leverage Your Community Connections

I know Market Managers wear many hats and I assume most of you don't have a lot of extra time to do research and assessment, which is why I recommend leaning on the existing community connections you have to gain insights. Consider partnering with local social service agencies and community organizations/leaders to help gather information about the needs of low-income community members.

This list of possible organizations you can connect with is non-exhaustive.

- County Social Services - have direct contact with SNAP enrolled households, could help with targeted outreach such as mailers or brochures given to new SNAP recipients
- County Health Offices
- WIC Offices - distribute WIC Farmers' Market Nutrition Program vouchers
- Area Agencies on Aging - distribute Senior FMNP (not giving out vouchers in pandemic, working with food banks and aggregators to distribute boxes)
- Food Banks + Outreach workers - also have direct contact with many SNAP enrolled and SNAP-eligible households
- Local Nonprofits /community-based orgs/ NGOs
- Faith Institutions
- Hospitals & health clinics
- Neighborhood groups
- Schools

- Senior Centers
- Community Development Corporations

After assessing your community, you'll have a better sense of what the unique needs are and be better equipped to make changes that will improve access to your site.

Some Common Barriers

Every community is unique, but some common barriers to accessing farm-direct sites for customers with EBT include:

- Awareness of FM & Awareness that EBT is accepted at FM
- Hours / location / convenience
- Price / perception of price
- Transportation
- Language
- Types of foods offered at the market

Addressing Common Barriers

Increase awareness of your site and CalFresh offering

- *Spread the word* about your EBT program in the community.
 - We recommend that you include “We gladly accept EBT” or “We welcome EBT” on all your printed advertisements.
 - Put ample signage up on site, directing customers where to go to spend EBT
 - We also encourage you to write it on your website and include it in your posts on social media as often as you can.
 - See slides for visual examples of promo language and materials
 - Email us with your site information to get added to the [Farmers' Market Finder](#) online map. Hundreds of people access this website every week to search for farm-direct sites near them.
 - Tip: Include the image of the CalFresh card on your print or digital advertising.
- Again, *leverage your community connections*. This is especially important for communities that don't use social media or don't have reliable internet access. Reach out to local social service agencies, food banks, schools, and any other community-based organizations to let them know you accept EBT.
- *Use multiple languages and easy to understand terms*.
 - For example, the term “CSA” is not a common term for many people, so you can market your CSA as a “veggie box subscription” or a term that you find to be understandable to your community.

Operations Suggestions to Improve Convenience and Clarity for Customers paying with EBT

Review your operations and consider the perspective of customers who are using CalFresh:

- *Make it clear* on your website & in on-site signage how payment works for customers with EBT. (See our website [Step 8: At-market and Community Promotion](#) for free downloadable signage)
 - e.g. "Come to the information booth, ask to swipe your EBT card for the amount of your choice, receive EBT tokens in exchange, and spend them like cash with vendors on eligible foods."
 - Or "Sign up for the produce box and check 'Pay with EBT,' then bring your EBT card to swipe upon pick up."
- *Make sure staff, volunteers & vendors are well trained* to assist customers using EBT.
 - A friendly and positive experience goes a long way for making customers feel welcome and on deciding whether they will shop at your site again.
- *Hire a Market Navigator or give market tours*
 - If you run a farmers' market, a more involved way to address barriers to shopping, including lack of knowledge and comfort using food assistance benefits, would be to hire a Market Navigator. This person would explain to new customers how to use their nutrition benefits and offer more hands on assistance.
 - One of our Market Match partners was able to get funding for a Market Navigator in partnership with [CalFresh Healthy Living](#). I recommend reaching out to them and/or your local UC Cooperative Extension Branch: uccalfresh_support@ucdavis.edu to see if there are other opportunities.
 - You may also consider hosting market tours to introduce the market to new customers who may be unfamiliar with farmers' markets
- If you have an *online ordering system* for your site, make sure to think through how someone using EBT would place an order.
 - Currently, there is not a way for small vendors to accept CalFresh payment online. You will have to allow these customers to place an order without entering in their payment information and instead have them swipe their EBT card at the day of pick up, or process an offline EBT voucher.
 - A very basic way of taking online orders is to use Google Forms
 - National Young Farmers Coalition [Guide to Direct Sales Platforms](#) - shows that most of the online ordering platforms allow for taking an order from a customer paying with EBT and then you would accept offline or in-person EBT payments.
 - Again, make sure it's clear to the customer how to pay with EBT. Write out directions in your online system about how to pay -- whether upon pick up a staff member will come to their car with the EBT terminal or if they should come to an info booth.

- Be prepared for when your EBT machine loses service / goes down for some reason. *Have the manual EBT vouchers on hand.* See [FNS' SNAP Manual Voucher Process](#).
 - If you're just started with EBT, make sure you choose a Third Party Processor, or TPP (POS device company) that allows for manual vouchers to be cleared
 - Your TPP should provide you with a pack of these with the POS device, and you can contact them to order more
 - Offline vouchers require card number, customer name, and FNS number (found on the side of your EBT machine). You do not need the card present or the PIN.
 - Call toll free number on the voucher and enter all of the required information, it takes about 1 minute per card
 - Offline vouchers need to be cleared by EBT machine within 15 days of voucher processing
 - Note for those who may use offline vouchers on a delivery route: When you do not call to get an approval authorization for the sale being completed by manual voucher before or at the time of sale, you run the risk of losing the sale if funds are not available on the client's card.
- If you operate a farm stand, *ensure that customers can easily figure out how much items or small quantities will cost.*
 - Consider showing samples of amounts and price (instead of just the price per pound) so that customers are able to calculate how much they can buy of each item.
 - This will serve all of your customers - especially customers who may be newer to farm direct settings and are used to the pre-packaged produce in grocery stores.

Other Operations Suggestions

- If you haven't already, *apply to become WIC & Senior FMNP authorized*
 - WIC is a federally-funded health and nutrition program for women, infants, and children. WIC helps families by providing checks every summer for purchasing healthy supplemental foods at farmers' markets. There are two separate food benefit programs that can be spent at authorized farmers' markets: WIC Farmers' Market Nutrition Program (FMNP) checks and Senior FMNP checks.
 - Both programs require authorization by the California Department of Public Health.
 - [We have a brief guide on how to get authorized here](#) and/or visit wicfarmers.ca.gov
 - Markets that have strong EBT usage sometimes also have a very strong WIC FMNP usage as well. Since WIC FMNP checks can only be used at the farmers' market, this is a great way to attract people who may also be enrolled in CalFresh.

- Have you written into your market rules/agreements any language about *welcoming and respect for all customers and vendors*?
 - This may help lay the foundation for a more inclusive and accessible space

Of course with all of these efforts, you'll need to consider financial viability and staffing requirements with anticipated outcomes.

Incentive Programs

- A really great way to bring in customers with EBT is to offer an incentive (aka extra money or a discount) for them. The way this usually works at a farmers' market is a customer using, say, \$10 of EBT gets \$20 to spend at the market. At a farm stand or CSA, it could look like a discount for customers using EBT.
- You could also do a promotion of a one-time voucher/coupon.
- Some farmers' markets and other farm-direct sites either apply for grants or fundraise in order to fund an incentive program.
- One way to receive funding to run an incentive program is through [Market Match](#), which is administered through the Ecology Center. We are currently looking for new Market Match partners!
 - We are looking for sites (certified farmers' markets, farmstands, CSAs and mobile markets) that have had EBT access for at least one operating season or year, have staff capacity to complete the administrative requirements, and are in an area of high need.
 - The deadline to apply is 4/26/2021. [Find the application and program requirements on our website.](#)

Q&A

Does anyone know of a good way to track CalFresh enrollment?

It is so important to form a relationship with your local CalFresh office in order to reach CalFresh enrolled households and let them know that your farmers' market accepts CalFresh EBT. Sometimes it may be hard to make the connection, but they have the data and direct access to all CalFresh households. Contact your county Department of Social Services or Department of Health.

This is an online resource for viewing CalFresh enrollment:

<https://www.cdss.ca.gov/inforesources/data-portal/research-and-data/calfresh-data-dashboard>

Are tokens/scrip only applicable to farmers' markets?

Yes, tokens or scrip are used at farmers' markets. Farmstands and CSA or individual vendors don't have to use a scrip model but can instead just accept the EBT card (after you get your FNS application approved and your free EBT terminal from CDSS).

How long does the process to accept EBT take - from when you first submit the

application?

About 2 months. Once you submit the FNS application, it can take 30-45 days to hear back from FNS about approval. During that waiting period, you can start getting a point of sale system set up (either contacting CDSS for the free EBT POS device, or finding another vendor). If you're a farmers' market, you'll also need to purchase scrip and set up a scrip system. All sites will also want to train your staff/vendors, print signage, and get tracking systems prepared.

The farmer's markets I sell at do not accept EBT and have no intention to start offering EBT, can I apply and accept EBT at my farmer's markets even if my market does not accept EBT?

Yes, you can get individually authorized to accept EBT at your booth! You would complete the FNS application for your farm/business and get an EBT point of sale device to swipe cards. See our [Guide to the FNS Application for Farm-Direct sites](#). You could use your EBT POS at any outlet you sell at, though if you do sell at any market that has an EBT system in place, you may want to check with the market manager to make sure they're okay with you individually processing EBT cards.

If you do start this, please let Ecology Center staff know, so that we can update FMFinder.org to show that at least one vendor accepts EBT.

Do you have any resources or advice about educating/reminding users about the correct use of what they can buy and educating/reminding vendors (e.g. prepared foods or others) too?

Farmers' markets can download and print EBT customer tokens guides in [English](#) and [Spanish](#). You can also download vendor guides in [English](#) and [Spanish](#).

Does anyone know of a POS software that is compatible with accepting EBT or does it need it's own machine?

If you are eligible (certified farmers' market, farmer, or nonprofit running a CSA) and decide to use the CDSS free POS device, this device will only process EBT transactions. If you would like a POS device that can process credit/debit in addition to EBT, you'll need to explore other options.

See this [EBT Device Overview](#) from Farmers' Market Coalition and [Guide to choosing EBT Technology](#) from Nutrition Incentive Hub.

How can I address a lack of engagement with customers?

Outreach: Meet community members with CalFresh where they are - reach out to local Dept. of Social Services and Dept. of Health, food banks, local nonprofits, etc.

Promotion/Coupon: Consider running a one time coupon to first time customers to stimulate interest and get new customers to your site.

Price/Affordability: Sometimes community members may not see the market as a viable option because they think that the prices are substantially out of reach. If you can advertise some specials/ competitive prices over radio (which one workshop participant shared that they do), that might be good way to get out the word.

Bad Experiences/Negative Reputation among people: If CalFresh recipients received bad customer service or had stigmatizing experiences associated with your outlet in the past, you will have to figure out how to change this experience and build back trust. Talking with community members or building a community advisory committee to recognize and acknowledge past negative experiences might be a really important step towards building back trust.

Many EBT users seem to go to grocery stores/there's an idea that produce may be more expensive at markets - how to get the word out about pricing, EBT, etc?

If the prices are pretty competitive with grocery stores, good to list prices boldly. You could create a list of the most affordable options week to week or month to month and distribute this at market/site or on your website/email newsletter.

From a workshop participant: We have a partnership with local radio and our market manager will give updates on prices of produce/specials/etc.

If we don't have a lot of EBT customers, will that be an issue when applying to Market Match?

When reviewing a Market Match application, we do look at the amount of EBT customers you've had, but we also consider a lot of other factors. It'd be great if you could explain in your application what you've done to try to reach out to get more customers spending EBT and/or why you think they're not coming to your site and how Market Match could help that.

Can a farm stand apply for Market Match? How does Market Match work for a farm stand?

Yes, a farm stand can apply for Market Match, as long as you have been offering EBT for at least one year/operating season. As a Market Match partner, you contract with the Ecology Center to receive funding and training on how to run the program. At farm stands, Market Match is usually offered as a 50% discount to customers with EBT (they would get charged only \$10 for \$20 worth of fruits/veggies). As a partner, you need to keep track of EBT/Market Match customer transactions and invoice the Ecology Center each month to get redeemed for incentives and admin costs.

Comments from Workshop Participants

- Price perception is a barrier- thinking that it will be expensive. Typically FMs have higher prices. Good to share the prices can be affordable.
- Have learned to make sure the EBT system is up and running before using it at the market. Have a back-up system to take down information on paper if it isn't working (manual EBT vouchers).
- One thing we've noticed in our translations and language awareness is that Mixteco and other indigenous languages are spoken. We've focused on using descriptive images rather than relying on text.
- **Helpful things to increase awareness:**

- Word of mouth is a really powerful strategy. I usually ask customers how they heard about us. Almost always it's from a friend telling them or a SNAP resource worker.
- Send out mailer to those who are becoming EBT CalFresh eligible (contact local Dept of Social Services to see about potential outreach partnerships)
- Local outreach events
- Partnership with Jewish center, recommend reaching out to local cultural centers, dropping off produce and sharing information about the program
- We have a partnership with local radio and our market manager will give updates on prices of produce/specials/etc.
- Bilingual signage

Email or call us anytime!

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