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HEARING TO REVIEW INCENTIVE PROGRAMS AIMED AT INCREASING LOW-INCOME FAMILIES' PURCHASING POWER FOR FRUITS AND VEGETABLES

HEARING

BEFORE THE

SUBCOMMITTEE ON NUTRITION

OF THE

COMMITTEE ON AGRICULTURE

HOUSE OF REPRESENTATIVES

ONE HUNDRED FOURTEENTH CONGRESS

SECOND SESSION

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CONTENTS

	Page
McGovern, Hon. James P., a Representative in Congress from Massachusetts, opening statement	3
Walorski, Hon. Jackie, a Representative in Congress from Indiana, opening statement	1
Prepared statement	2
WITNESSES	
Hesterman, Ph.D., Oran B., President and Chief Executive Officer, Fair Food Network, Ann Arbor, MI	5
Prepared statement	6
Wright, Ph.D., Ashton Potter, Local Food Coordinator, Bluegrass Farm to Table, Office of the Mayor, City of Lexington, Lexington, KY	24
Prepared statement	25
Kiley, Kathleen L., Crossroads Farmers' Market shopper and current SNAP and WIC recipient, Washington, D.C.	28
Prepared statement	30
Cooper, Eric S., President and Chief Executive Officer, San Antonio Food Bank, San Antonio, TX	31
Prepared statement	32
Submitted questions	109
Petee, Barbara J., Executive Director, The Root Cause Coalition; Chief Advocacy and Government Relations Officer, ProMedica, Washington, D.C.	39
Prepared statement	41
SUBMITTED MATERIAL	
Hatcher, Jennifer, Senior Vice President, Government and Public Affairs, Food Marketing Institute, submitted letter	63
Hunt, Ph.D., Alan R., Director of Policy and Research, Wholesome Wave, submitted letter	74
Hurd, Hon. Will, a Representative in Congress from Texas, submitted statement	63

HEARING TO REVIEW INCENTIVE PROGRAMS AIMED AT INCREASING LOW-INCOME FAMILIES' PURCHASING POWER FOR FRUITS AND VEGETABLES

WEDNESDAY, FEBRUARY 3, 2016

HOUSE OF REPRESENTATIVES,
SUBCOMMITTEE ON NUTRITION,
COMMITTEE ON AGRICULTURE,
Washington, D.C.

The Subcommittee met, pursuant to call, at 10:01 a.m., in Room 1300 of the Longworth House Office Building, Hon. Jackie Walorski [Chairwoman of the Subcommittee] presiding.

Members present: Representatives Walorski, Thompson, Crawford, Hartzler, Benishek, Davis, Abraham, Moolenaar, McGovern, Adams, Lujan Grisham, Aguilar, Plaskett, Ashford, and DelBene.

Staff present: Caleb Crosswhite, Mollie Wilken, Stephanie Addison, Faisal Siddiqui, John Konya, Lisa Shelton, Liz Friedlander, Nicole Scott, and Carly Reedholm.

OPENING STATEMENT OF HON. JACKIE WALORSKI, A REPRESENTATIVE IN CONGRESS FROM INDIANA

The CHAIRWOMAN. Welcome to today's Subcommittee on Nutrition hearing to review incentive programs aimed at increasing low-income families' purchasing power of fruits and vegetables. And I want to just say to our Members that are here, if you have any trouble with these new iPads, there are IT people around. They are going to be watching. If you have some trouble, just catch their eyes.

Good morning. Welcome to today's Nutrition Subcommittee hearing. Thank you to everyone for taking the time to be here, and I want to thank in particular our witnesses for their participation and valuable insight. It is easy to think of malnutrition only in terms of a quantity of food intake, is someone eating enough? But there is another crucial element that we can't overlook when discussing malnutrition, and that is the nutrition itself. What is the quality of what they are eating? This is an especially important question as America is in the midst of an obesity epidemic. According to the Centers for Disease Control, 69 percent of adults, and almost 32 percent of children and adolescents, are overweight or obese. This puts them at an increased risk of a range of major diseases, including diabetes, heart disease, and certain types of cancer. These diseases, in turn, cut people's quality of life and life ex-

pectancy, and increase health care costs at an alarming rate. Government programs like SNAP, or the Women, Infants, and Children, or WIC Program, aren't going to end the obesity epidemic alone, nor will getting rid of junk food. It requires proper nutrition and exercise, which, at the end of the day, is a much larger discussion. What we are here to do today is to ask, how can we incentivize and encourage people, particularly low-income families, who are at a higher risk of malnutrition, to eat healthier. Are current efforts working, and what are the characteristics of successful programs?

The effort to incentivize more nutritious purchases by low-income families began organically, typically involving private-sector donations or local funding. It also has required a collaboration within the community itself, including local nonprofits and local governments. The 2008 Farm Bill authorized a $20 million pilot project called the Healthy Initiatives Pilot, or HIP. The goal of HIP was to determine if incentives given to SNAP recipients at the point of sale would boost the purchase of fruits and vegetables and other nutritious foods. Hampden County, Massachusetts was selected for the pilot. The pilot ran for 14 months, from November 2011 until December 2012, and credited back 30¢ for every SNAP dollar spent on targeted fruits and vegetables to a randomly selected pool of recipients. The incentive was able to be spent on any food. The results were encouraging: ⅔ of HIP households said they bought a larger amount, and greater variety, of fruits and vegetables, and ¾ said they felt that fruits and vegetables had become more affordable because of HIP. Building on this, the 2014 Farm Bill established the Food Insecurity Nutrition Incentive, or FINI, a $100 million grant program to fund projects across the country to further test incentive strategies to encourage healthier eating among SNAP recipients. Several of our witnesses here today have received the FINI grants.

Before I close, I once again want to reiterate a theme I alluded to earlier. No one program can end hunger, poverty, or obesity. It takes collaboration within communities, and a 360° approach, to address these issues. As policymakers, we must ensure that Federal programs we oversee compliment, instead of conflict with, other Federal, state, and private-sector programs and initiatives to best serve Americans. Today we will hear from witnesses who can speak firsthand of successes, challenges, and different strategies in encouraging healthier food choices. I thank each of you again for being here, and lending your expertise, and I look forward to hearing from you.

[The prepared statement of Mrs. Walorski follows:]

PREPARED STATEMENT OF HON. JACKIE WALORSKI, A REPRESENTATIVE IN CONGRESS FROM INDIANA

Good morning, and welcome to today's Nutrition Subcommittee hearing. Thank you to everyone for taking the time to be here and I want to thank, in particular, our witnesses for their participation and valuable insights.

It's easy to think of malnutrition only in terms of the quantity of food intake: Is someone eating enough? But there's another crucial element that we can't overlook when discussing malnutrition, and that's the nutrition itself: What is the *quality* of what they're eating?

This is an especially important question as America is in the midst of an obesity epidemic. According to the Centers for Disease Control, 69% of adults and almost

32% of children and adolescents are overweight or obese. This puts them at an increased risk of a range of major diseases, including diabetes, heart disease, and certain types of cancer. These diseases in turn cut peoples' quality of life and life expectancy and increase healthcare costs at an alarming rate.

Government programs like SNAP, or the Woman, Infants, and Children, or WIC, aren't going to end the obesity epidemic alone. Nor will getting rid of junk food. It requires proper nutrition *and* exercise, which at the end of the day is a much larger discussion. What we are here to do today is to ask, how can we incentivize and encourage people, particularly low-income families who are at a higher risk of malnutrition, to eat healthier? Are current efforts working? And what are the characteristics of successful programs?

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Today we'll hear from witnesses who can speak first-hand of successes, challenges, and different strategies in encouraging healthier food choices. I thank each of you again for being here and lending your expertise and I look forward to hearing from you.

The CHAIRWOMAN. I would now like to recognize Ranking Member McGovern for his opening statement.

OPENING STATEMENT OF HON. JAMES P. MCGOVERN, A REPRESENTATIVE IN CONGRESS FROM MASSACHUSETTS

Mr. MCGOVERN. Well, thank you, Chairwoman Walorski, for holding today's hearing, and I want to thank all the witnesses for being here. I am happy to see a familiar face in Barb Petee from The Root Cause Coalition. I look forward to hearing everybody's testimony.

Incentives for maximizing Federal nutrition programs is a relatively new area of policy, and one that I think holds a lot of promise. Through programs like SNAP EBT at farmers' markets, the Seniors' Farmers' Market Nutrition Program, and the WIC Farmers' Market Nutrition Program, we can get more bang for our buck with our Federal nutrition dollars. And there are a number of creative initiatives happening all over this country that are worth focusing on.

I am impressed with the growing body of research that is looking at hunger as a health issue, and food as medicine. When I was growing up, my grandmother always used to say an apple a day keeps the doctor away. I wish she was still alive to tell her she was right. But we know that hunger can exacerbate underlying medical

conditions like diabetes, heart disease, and cancer, and can result in life threatening complications. Not only that, hunger can result in more trips to the emergency room, and more hospitalizations, which only increase health care costs all across the board. But hunger can also be one of the most treatable health conditions. We have the resources, and we know the solution. We just need to connect the dots, which is where these incentive programs come in.

I have had the pleasure of working with Gus Schumacher, who served, first in the Clinton Administration, and then in a variety of capacities, and currently at Wholesome Wave. I have seen firsthand the way his organization has been able to leverage Federal dollars to double, and even triple, fresh fruit and vegetable purchases at farmers' markets for seniors and low-income families. It is really impressive. And we ought to be thinking about how we can expand these incentive programs even more.

During our Subcommittee hearing a few weeks ago, we heard about the growing problem of hunger among veterans and military families. Why not create a Veterans' Farmers' Market Nutrition Program? Veterans could get vouchers at their local VA clinics to purchase fresh fruits and vegetables. And, in addition, why not encourage VA clinics to hold farmers' markets at their facilities? These kinds of incentives programs are not only good for consumers, but they are good for the farmers who grow the food. They are economic drivers in the local economy, and have a positive multiplier effect. We heard that firsthand from farmers in yesterday's Biotechnology, Horticulture, and Research Subcommittee hearing. And there is also good data emerging showing that incentive programs can lead to real savings in the long run, in terms of improved health outcomes, higher educational attainment, and increased productivity in the workforce. Nutrition incentive programs are a sound investment, and I look forward to today's conversation, and again thank you all for being here.

The CHAIRWOMAN. Thank you, Mr. McGovern. The chair would request that other Members submit their opening statements for the record so the witnesses may begin testimony, and to ensure there is ample time for questions. The chair would also like to notify Members that they will be recognized for questioning in order of seniority for Members who were here at the start of the hearing. After that, Members will be recognized in order of arrival. I appreciate Members' understanding.

Witnesses are reminded to limit their oral statements to 5 minutes, and there is a countdown clock in front of you. All of the written statements will be included in the record. So I would now like to welcome our witnesses to the table. Dr. Oran Hesterman, CEO, Fair Food Network, Ann Arbor, Michigan. Dr. Ashton Potter Wright, Bluegrass Farm to Table, Office of the Mayor, Lexington, Kentucky. Kathleen Kiley, Crossroads Farmers' Market shopper, and current SNAP recipient, Washington, D.C. Eric Cooper, President and CEO, San Antonio Food Bank, San Antonio, Texas. And Barbara Petee, Executive Director, The Root Cause Coalition, Washington, D.C.

Dr. Hesterman, please begin with your testimony when you are ready.

STATEMENT OF ORAN B. HESTERMAN, PH.D., PRESIDENT AND CHIEF EXECUTIVE OFFICER, FAIR FOOD NETWORK, ANN ARBOR, MI

Dr. HESTERMAN. Thank you, Chairwoman Walorski, Ranking Member McGovern, and distinguished Members of the Subcommittee, including my Michigan representatives, Mr. Benishek and Mr. Moolenaar. Good morning. Thank you for holding today's hearing.

Fair Food Network's signature program is Double Up Food Bucks. Our experience shows that matching SNAP benefits with incentives for locally grown produce is a cost-effective way to reduce hunger, improve dietary health, and stimulate local economies that create jobs. There are three main points that I would like to leave you with today. First, health food incentives work. Second, the Food Insecurity Nutrition Incentives grant program, or FINI, that Congress created in the 2014 Farm Bill is supporting excellent work nationwide. And third, such results warrant supporting and expanding this public-private partnership.

I founded Fair Food Network in 2009, at a time when 17 percent of Michiganders were receiving SNAP. Knowing that I was in a state with a strong agriculture sector, it made sense to try a SNAP incentive program modeled after one that I had seen in Maryland a few years before, and you are going to hear a little bit more about that program in a minute. The design is simple. For every dollar of SNAP a customer spends on locally grown produce, they get an additional dollar to spend on more fruits and vegetables. We piloted Double Up Food Bucks at five farmers' markets that first year. Last year, Double Up operated in more than 140 farmers' markets and 22 groceries stores throughout the state.

So how do we know it works? In 2007, prior to the start of Double Up Food Bucks, total annual SNAP sales at farmers' markets throughout the State of Michigan was $15,000. In 2015, shoppers spent more than $1.5 million in SNAP and Double Up at participating farmers' markets, an additional $200,000 at grocery stores. These are dollars dedicated to helping families bring home more fruits and vegetables. Our evaluation shows that 85 percent of customers say they are eating more produce because of the program, and 60 percent are eating less junk food. Partnerships are crucial to the program's success. We work closely with Michigan SNAP education efforts and organizations. You can learn more about our experience in Michigan in documents that we included in the appendix of our testimony.

But this is not just a Michigan success story. We conducted an evaluation with three other organizations, analyzing 500 farmers' markets in 24 states, and found that, regardless of the setting, urban or rural, large or small, incentives work. Congress responded, and created the Food Insecurity Nutrition Incentive Program. USDA's National Institute of Food and Agriculture is implementing this $100 million competitive grants program. We were honored to receive a grant in the first round of funding, which we matched with over $5 million of additional private funding. This multi-year investment has been a game changer for us, and a huge opportunity for the field. It is allowing us to expand Double Up to many more sites, to extend the program to year-round, and develop

new payment transaction technologies that ensure SNAP program integrity, and reduce administrative costs. New partners in many states are working with Fair Food Network to bring Double Up to their communities. As we look ahead toward the next farm bill, there are two opportunities we should be considering. First, we need to develop additional payment technologies for different retail settings, and second, communications is absolutely vital to the success of incentive programs. When people use Double Up, they are hooked. But if they don't know about it, they are not able to benefit from the incentives.

In conclusion, we know there is no single silver bullet, but our experience, and that of our colleagues nationwide, demonstrates the power of healthy food incentives. They work. By partnering across disciplines, we can integrate healthy local produce into an existing Federal nutrition program, and create benefits on multiple fronts simultaneously. Every Federal dollar spent has an immediate return on investment, in terms of reducing hunger, increasing produce consumption, and boosting farm income. FINI is making a difference. It is supporting workable models that are enhancing the value of SNAP and creating connections between rural and urban communities. We have an opportunity now to prepare for and support further development and expansion of this public-private partnership. Many of you have SNAP incentive programs in your districts, and I encourage you to visit them and learn more. Thank you again for this opportunity to share our experience.

[The prepared statement of Dr. Hesterman follows:]

PREPARED STATEMENT OF ORAN B. HESTERMAN, PH.D., PRESIDENT AND CHIEF EXECUTIVE OFFICER, FAIR FOOD NETWORK, ANN ARBOR, MI

Introduction

Chairwoman Walorski, Ranking Member McGovern, and distinguished Members of the Subcommittee—good morning. Thank you for holding today's hearing regarding incentive programs aimed at increasing the purchase of fruits and vegetables by low-income families and for inviting Fair Food Network to speak.

My name is Oran Hesterman. I am the President and CEO of Fair Food Network, a national nonprofit founded on the belief that vibrant local food systems can create health and economic opportunity for all. It is an honor to address you today and share information about our 7 years of experience implementing the Double Up Food Bucks healthy food incentive program.

I know the Committee has been engaged over the past year in a review of the various nutrition programs that fall under your jurisdiction. I understand your goal is to find ways to ensure that no American goes hungry while also helping families who are facing hard financial times to move out of poverty. You have heard from many experts and understand the cost of hunger and the toll that diet-related health conditions take on individuals and the lost economic productivity it represents.

The Multiple Wins of Healthy Food Incentives

Our experience implementing healthy food incentives has shown that matching SNAP benefits with incentives for locally and regionally grown fruits and vegetables is a cost-effective way to simultaneously reduce hunger, improve dietary health, and stimulate local food economies in a way that can create new job opportunities. Through this one intervention, we can meet immediate caloric needs and build a healthy population.

There are three main points that I would like to leave you with today:

- Adding healthy food incentives to SNAP benefits works and is generating wins for families, farmers, and local economies.
- The Food Insecurity Nutrition Incentive (FINI) grants program Congress created in the 2014 Farm Bill is supporting excellent projects nationwide, scaling

up programs that work, testing and evaluating new approaches and technologies, and extending the benefits to more hard-to-reach communities.

- Finally, the positive results across the country warrant serious consideration to develop and continue expanding this proven public-private partnership.

From Pilot to Statewide Success Story

I first saw the potential of healthy food incentives at a farmers' market in Maryland in 2006 when I was a program officer for the Integrated Farming Systems and Food & Society programs at the W.K. Kellogg Foundation. As a philanthropist and trained agronomist, the systems approach and practicality of linking producers and consumers through nutrition benefits appealed to me.

I founded Fair Food Network in 2009 with the mission to design and field-test such multi-win efforts to create on-the-ground impact and serve as a models for others.

Michigan was in the depths of the Great Recession: the number of people living in poverty was approaching 17 percent, and more than 1.7 million people were receiving SNAP benefits. Then as now Michiganders suffered higher rates of obesity and other diet-related illnesses than the national average. Michigan is also a high-ranking agricultural state with a strong and diverse produce sector. Given this context, Michigan seemed a ripe proving ground to demonstrate the impact incentives could have if brought to a statewide scale.

The design of Double Up is simple: For every dollar a SNAP customer spends on fresh Michigan-grown produce he or she receives an additional Double Up dollar to spend on more nutritious fruits and vegetables.

We piloted Double Up in five farmers' markets in that first year. Expanding the program with foundation funding, the ensuing six seasons have resulted in remarkable growth. Last year Double Up operated in more than 140 farmers' markets, mobile markets, and farm stands, and in 22 grocery stores throughout Michigan.

So how do we know it works?

In 2007, prior to the start of Double Up, annual SNAP sales at farmers' markets were a mere $15,000. Preliminary 2015 data show that last season shoppers spent more than $1.5 million in combined SNAP and Double Up at participating farmers' markets and an additional $200,000+ at participating grocery stores. These are dollars dedicated to helping families bring home more nutritious fruits and vegetables. In this way, Double Up is helping fill SNAP families' "hunger gap" while simultaneously increasing the consumption of nutritious produce.

Indeed, our most recent evaluation shows that 85 percent of Double Up customers surveyed say they increased the amount of produce they consume because of the program, and more than 60 percent have tried new fruits and vegetables and reduced the amount of junk food they eat.

Today, 90 percent of Michigan shoppers live in a county where the program operates. More than 1,000 Michigan farmers participate annually. At farmers' markets, we find that SNAP customers are maximizing the full potential of the program—redemption rates top 90 percent. Many SNAP shoppers report that the Michigan produce in the markets is less expensive and of higher quality than where they usually shop and that the selection is better. Farmers and market managers also tell us that customers that come to the markets for the first time to take advantage of the Double Up program continue to shop at the markets when they are no longer using the SNAP program.

Focus groups conducted by University of Michigan researchers found that SNAP shoppers using Double Up in Detroit were very low-income, with 90 percent living below the Federal Poverty Line (FPL). These participants also suffered from higher rates of diet-related health conditions than state and county averages.

This is all important feedback. It tells us that Double Up participants are motivated shoppers who take nutrition and health seriously and work hard to get the best nutritional value for their very limited food dollars. It also indicates that new shopping habits begun as a result of the incentives continue when families leave the program.

We all know that changing dietary patterns takes time and that new healthy food cultures are forged through a combination of approaches. That's why we have built strong partnerships with our state's nutrition education programs, which have been crucial to our ability to pilot, adapt, improve, and expand Double Up. We work closely with the Michigan Department of Health and Human Services to connect directly with SNAP consumers. We partner with the Michigan Fitness Foundation's SNAP-Ed efforts to integrate information about Double Up into its statewide social marketing campaign. And we have a close collaboration with Michigan State University Extension, which assists with outreach by equipping its statewide network of nutrition educators with information about the program, spotlighting the program

on market and grocery store tours, and providing additional boots on the ground at participating grocery stores to explain the program and educate consumers about how to eat healthier and prepare meals with fresh fruits and vegetables. We also have strong partnerships with food banks and school systems across the state, the YMCA, and other nonprofits. We know our efforts are amplified and enhanced when working together.

You can learn more about Double Up in Michigan in additional documents included in the appendix. This includes a brief overview of the program and a break down by Congressional district, as well as three reports including analyses on the consumer experience at farmers' markets, the program's growth in rural communities, and how Double Up can successfully enhance the benefit of the SNAP program by reducing hunger while also improving nutrition.

But this is not just a Michigan success story.

Such positive findings were echoed in a national cluster evaluation conducted with Wholesome Wave, Roots of Change/Ecology Center, and Market Umbrella. Evaluators analyzed data from more than 500 farmers' markets in 24 states and the District of Columbia. The study showed that regardless of the setting—urban or rural, small or large—healthy food incentives work with significant health and economic benefits. I would be glad to provide this report.

Food Insecurity Nutrition Incentive Program, Michigan Impact

Congress responded to the success of incentive pilots such as Double Up Food Bucks by creating the Food Insecurity Nutrition Incentive (FINI) grants program in the last farm bill. This program has already had a substantial positive effect on the field. USDA's National Institute of Food and Agriculture is implementing the $100 million competitive grants program well and made the first round of $31.5 million in grants last spring. Fair Food Network was honored to receive a grant, which we matched with $5 million in additional private funding.

This multi-year investment has been a game-changer for us and a huge opportunity for the field at large. It is allowing us to expand Double Up to at least 100 more sites than when we applied, including many more grocery and small food stores. The program is also evolving from a seasonal to a year-round approach, which will strengthen its long-term impact on diet by giving families dedicated funds to buy produce 12 months a year.

The range of food retail venues in which Double Up operates is broad and growing. We have standardized the program as much as possible so it is easily recognizable to SNAP shoppers across the state. Federal funding is allowing us to invest in developing transaction technologies for farmers' markets and grocery stores that ensure SNAP program integrity, reduce the program's administrative cost, are easy to use for shoppers, and respond to the back-end needs of various vendors. I am confident that in the next several years, we will have generated promising practices and models that others can implement as the program expands to other retail venues.

Finally, our FINI grant has given us the resources we need for a comprehensive external evaluation of the program. We are committed to ongoing rigorous research to continue refining the Double Up model and generating insights for the field, including a deeper understanding of who uses incentive programs and its effect on their diets.

Local partners interested in launching healthy food incentive efforts in their communities are looking to the Double Up model to get them started. There are currently 239 Double Up markets and 24 groceries in 13 states with an additional six states coming online in 2016. Support from Fair Food Network is helping partners hit the ground running and avoid making the same mistakes we did. We are facilitating an informal network to share information and collaborate on common challenges. This cooperation is an unanticipated benefit of the Federal grants and will help us move forward faster than would have been possible if we had worked in isolation.

Future Opportunities

A year's experience with our FINI grant has illuminated policy opportunities as we look toward the next farm bill.

- **Appropriate technology for different kinds of retail settings is necessary but expensive to develop.** Farm direct marketing is a new and currently small market segment, which means that there are not a lot of products that have the capacity to add incentives to SNAP purchases that meet FNS requirements and are affordable for the nonprofit organizations that conduct these programs.

Fair Food Network and our colleagues are working with software designers to develop new systems that are user-friendly for retailers and SNAP families and can capture data for evaluation. There are now different electronic systems and approaches being piloted at farmers' markets and grocery stores. There are interesting new options to pursue, but designing and implementing these systems is expensive.

- **Communications is absolutely vital to the success of incentive programs.** When people use Double Up they are hooked, but if SNAP shoppers do not know about the program, they will not be able to benefit from the incentives offered. Even though we have been operating Double Up statewide for many years the feedback we get most often from participants is that they had not heard of the program before they got to the farmers' market or grocery store. Since most families do not stay on SNAP for extended periods of time there is a constant need to reach out to new participants, explain the incentive concept, and connect them with the participating retailers.

  Our experience has taught us that we need to use a variety of communications tools to build awareness and support this new behavior. This includes working closely with partner organizations on multiple outreach efforts in a coordinated social marketing campaign. Doing this effectively requires resources and is crucial to the ongoing success of the program.
- **Finally, we need to ensure that SNAP program rules do not undermine the good work FINI is doing** and that they support farm direct marketers serving these shoppers.

Conclusion

We know that there is no silver bullet that will solve our hunger and health challenges.

Our experience with Double Up Food Bucks and that of our colleagues nationwide demonstrates the power of healthy food incentives. They work. By collaborating across disciplines, we can integrate healthy local produce into an existing Federal nutrition program and create benefits on multiple fronts simultaneously. The return on investment for every Federal dollar spent is an immediate reduction in hunger, increase in produce consumption, and greater farm income.

FINI is making a difference. The long-term returns on investment supported by FINI are workable models that will enhance the value of the SNAP program and create dynamic connections between rural and urban communities, which will build healthier food environments and a more viable and responsive food system.

Finally, the positive results such programs are generating signals an opportunity for us all. The time is now to thoughtfully prepare to support the development and expansion of such programs so that we can scale this proven public-private partnership.

Thank you again for holding this hearing and for recognizing the potential of healthy food incentives to help low-income families purchase more fruits and vegetables. I am happy to answer any questions.

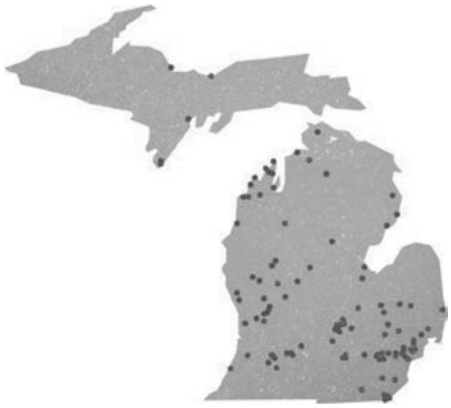
APPENDIX

DOUBLE UP FOOD BUCKS

A win/win/win for SNAP participants, farmers & local economies.

Fair Food Network's Double Up Food Bucks (Double Up) healthy food incentive program helps low-income Americans eat more fruits and vegetables while supporting family farmers and growing local economies.

> "I just want to say thank you. My health is improved, (I) learned better cooking and preserving for winter, and enjoy new food."
>
> Michigan Double Up participant.



"We appreciate the fact that it's putting honest, healthy foods in people's hands. We are glad to have more business, but even aside from the sales factor, we're happy knowing the people have the good food."

MATT & CARISSA VISSER, Isadore Farm |Cedar, Michigan.

Here's how it works: Double Up provides SNAP program participants with matching dollars to buy additional produce when they spend their Federal nutrition benefits on locally grown fruits and vegetables.

The wins are three-fold: Low-income families eat more healthy food, area farmers gain new customers and make more money, and more food dollars stay in the local economy. Each has a ripple effect of benefits.

Growth & Impact: Since 2009, Double Up has grown from five farmers' markets to more than 150 sites across the state. Today, nearly 90 percent of Michigan shoppers live in a county where the program operates, either at a farmers' market or grocery store. Preliminary 2015 data show that shoppers spent more than $1.5 million in combined SNAP and Double Up at farmers' markets, and an additional $200,000+ at participating grocery stores, helping families bring home more fruits and vegetables.

Helps Low-Income Consumers:

- SNAP shoppers bought 4+ million pounds of healthy food with SNAP & Double Up since 2009.
- 87% said they eat more fruits and vegetables because of Double Up.
- 69% tried new fruits and vegetables; 66% say they eat less junk food.

Helps Michigan Farmers:

- Michigan farmers increased their income with $7+ million in new SNAP & Double Up sales.
- 63% reported making more money; 50% report gaining new customers.
- More than 1,000 farmers participate annually.

"I am all for anything that is going to help our customers. It's excellent for your customers to stretch their food dollar. I would do it again."

Michigan Double Up Participating Grocer.

DOUBLE UP IN FARMERS' MARKET: THE CONSUMER EXPERIENCE

Double Up: Reports from the Field No. 1 *

Fair Food Network (*http://www.fairfoodnetwork.org/*) works at the intersection of food systems, sustainability, and social equity to develop solutions that support farmers, strengthen local economies, and increase access to healthy food—especially in under-served communities. Double Up Food Bucks (Double Up), a project of Fair Food Network, matches SNAP (for-

* *http://www.fairfoodnetwork.org/resources/double-up-farmers-markets-consumer-experience*.

merly food stamps) benefits spent at participating retail locations with additional funds for the purchase of fresh Michigan grown fruits and vegetables. The Double Up program began in five Detroit farmers' markets in 2009 and has expanded to more than 150 farmers' markets, mobile markets, food share programs, and grocery stores around the state. This is the *first of a series* of papers that will look at 3 years of program data through a variety of lenses and discuss their implications for policy. The second report analyzes Double Up's multiple impacts in rural Michigan—on low-income SNAP consumers, on the farmers selling in the markets, and on the communities in which they live. Future reports will include a discussion of how the Double Up program works in grocery stores, the results of a pilot integrating several nutrition programs in one county's farmers' markets, and technology options that markets and grocery stores can use to implement SNAP incentive programs.

KATE FITZGERALD for Fair Food Network, May 2015.

Too many Americans suffer from debilitating chronic health conditions, and Michiganders are no exception: over 31 percent of the state's adults are obese, one in ten has diabetes, and the state's heart disease rate is one of the highest in the country.[1] All of these conditions are related to unhealthy diets, a hallmark of which is an inadequate consumption of produce. The burden is most acute in low-income communities where there is not easy access to high quality affordable food, and where the local built and social environments often do not foster healthy food cultures.

In farmers' markets, Double Up provides an additional dollar to spend on Michigan grown produce for every $1 in SNAP benefits families spend. Several years of evaluations indicate that Double Up's deceptively simple design influences shoppers positively in several ways: it increases their spending power while creating concentrated demand for fresh fruits and vegetables—a demand that encourages farmers to locate markets in or near low-income communities. The farmers' markets in turn foster healthy social networks, and the many personal interactions provide effective environments for experiential nutrition education.[2] Thus, the program impacts both the individual and the community.

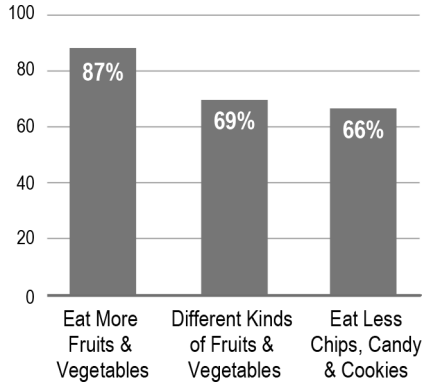
This report looks at the SNAP consumer's experience using Double Up in farmers' markets to help policymakers and practitioners understand what guides participants' food shopping decisions—how they perceive their choices, their awareness of nutrition, and what they think about the utility of the Double Up program to their diets and their lives. The information is designed to encourage conversation and stimulate new research that considers the powerful social and psychological forces, as well as the economic and geographic realities, that support or constrain healthy food choices for the poor. The goal is to help inform wise public policy that will put Michigan—and the nation—back on the road to dietary health.

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[1] Trust for America's Health and Robert Wood Johnson Foundation, *Investing in America's Health: A State-by-State Look at Public Health Funding and Key Health Facts* (May 2014): 30–31, accessed July 14, 2014 and April 10, 2015. *http://healthyamericans.org/assets/files/TFAH2014-InvestInAmericaRpt08.pdf*.

[2] Farmers Market Coalition, *2013 National Farmers Market Week. http://farmersmarketcoalition.org/wp-content/uploads/gravity_forms/1-66fc51da018bd946fb1dfb74f4bea1e7/2015/03/NFMW_TalkingPoints_2013_Cover.pdf*.

Double Up Customer Produce Consumption 2014



Low-income families most often cite higher costs as the reason they do not eat more produce. The Double Up program addresses this challenge head on by doubling SNAP consumers' purchasing power when they use their benefits in farmers' markets, giving families the resources they need to invest in their long-term health by buying nutritious foods. The program maximizes the health impact of these food dollars by targeting them specifically for the purchase of fresh fruits and vegetables, the foods most often absent in American diets. The approach works. Since 2009, consumer demand has allowed the program to expand from five pilot markets in Detroit to more than 150 rural and urban communities around the state. Michigan SNAP participants have spent more than $7 million in combined SNAP and Double Up Food Bucks in participating markets and farm-direct retail since 2010 and have bought more than 4 million pounds of healthy fresh produce.[3]

> "Double Up helps to stretch my budget and helps to improve my diet. I can afford more fruits and vegetables with Double Up. I can buy local, and I really like being able to do that"
>
> Michigan Double Up Participant.

Double Up is having a powerful effect on participants' diets. In 2014, 559 shoppers using Double Up Food Bucks at 61 participating markets filled out a survey on their experience with the program. Eighty-seven percent reported they were eating more fruits and vegetables because of the incentives, 96 percent planned to increase their produce consumption, and 69 percent reported trying new kinds of healthy foods. Equally important, 66 percent reported that they were buying fewer chips, cookies and candy as a result of the program. These responses are consistent with the results of 3 years of independent evaluations. Double Up may be sparking new interest among SNAP consumers in buying fruits and vegetables. It may also be providing health conscious low-income shoppers the opportunity to purchase the kinds of foods they want but cannot afford.[4]

Lack of easy access exacerbates the challenge to healthy eating for the 1.8 million Michiganders who live in communities without adequate food retail.[5] Farmers' markets, mobile markets and food share programs are filling this retail gap in many communities. There are more than 300 farmers' markets in Michigan now, almost triple what there were 10 years ago. Almost 200 markets and farmers now accept SNAP benefits, and 86 percent of Michiganders live in a county with a participating Double Up Food Bucks site. By initially promoting their use at farmers' markets, Double Up stimulated demand for local produce in low-income communities. This demand provides the farmers the economic safety net they need to locate markets in or near these neighborhoods. In this way, Double Up's design simultaneously creates both a demand for and supply of healthy produce. The program reduces the financial and physical access challenges to buying health food, providing a benefit

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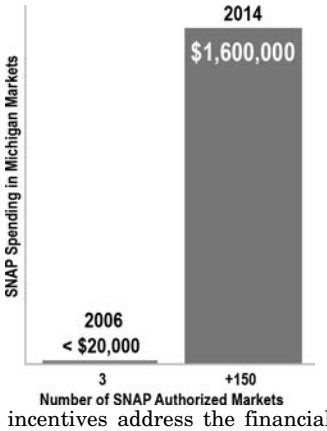
[3] Calculated using Feeding America's conversion factor of $1.62 per pound of food.

[4] Dr. Corinna Hawkes, *et al.,* "Smart Food Policy for Obesity Prevention," *The Lancet* (February 18, 2015), *http://www.thelancet.com/journals/lancet/article/PIIS0140-6736(14)61745-1/abstract*.

[5] Manon M., Church D., Treering D., *Food for Every Child: The Need for Healthy Food Financing in Michigan.* (2015). *http://thefoodtrust.org/uploads/media_items/michigan-mapping-final.original.pdf*.

to individual SNAP participants and also their neighbors by improving the food environments in which they live.

SNAP Authorization and Spending in Michigan Farmers' Markets



Double Up Food Buck's incentives address the financial and geographic barriers to healthy eating for low-income families, but the program's benefits run deeper. The Centers for Disease Control and Prevention (CDC) includes access to farmers' markets among its key indicators of food environments that support the consumption of fruits and vegetables, and respondents in a national study of incentive programs reported that incentives in local farmers' markets improve the health of their communities.[6] While consumers may believe that markets are assets to their neighborhoods, they will only spend their limited food dollars there if they believe that they are getting the best food value—and Double Up shoppers do. Program participants overwhelmingly report that the quality and selection at the farmers' markets are much better, and the prices are either the same or lower than where they usually shop. Too often higher prices and inferior quality confound low-income shoppers' desire for healthy food and create reasonable disincentives for the purchase of fruits and vegetables.[7]

Double Up Food Bucks Farmers' Market Locations 2014



A farmers' market is very different from a grocery store and offers an environment with significant advantages for both facilitating healthy eating and nurturing good dietary habits. Many offer regular health, nutrition, and cooking activities, engaging shoppers in ways that reinforce healthy eating messages and make them

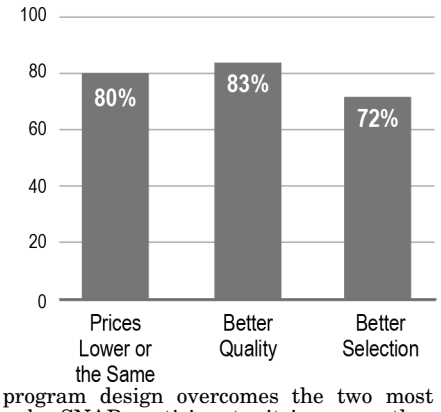
[6] Richard McCarthy, "Evaluating the Social, Financial, and Human Capital Impacts of Farmers Markets." (2010) *http://www.marketumbrella.org/uploads/Evaluating_farmers_markets.pdf.*
[7] LANCET, *ibid.*

easy to act on. Shoppers have many more personal interactions in farmers' markets than in supermarkets, and these connections create strong social networks and can build civic culture.[8] Perhaps equally powerful is the value to SNAP participants of the reciprocity in the economic relationship Double Up creates. Knowing that their purchases help to support the farmers is a welcome change from the feeling of dependency that relying on public nutrition benefits can bring. It is hard to measure the impact these factors have on personal shopping patterns or community culture, but every year Double Up shoppers talk about the importance of the relational aspects of the program and teaching their children about food and health as much as they credit the immediate financial assistance it provides.

> "I have had so much fun taking my girls to the market with me this summer to let them pick out fruits and veggies. . . . I taught them how to freeze fruits and veggies so that we can enjoy them in the winter. . . . I have also been able to develop relationships with some of the local growers. I love that they recognize me!"
>
> Michigan Double Up Participant.

The most common criticism of incentive programs in farmers' markets is that their efficacy is limited because a small percentage of American shoppers use markets. While it is true that most Americans do not shop in farmers' markets, the number of low-income shoppers using them continues to increase.[9] It is worth considering that the portion of the population that uses these markets can have a considerable positive influence on local food cultures and on the habits of their families and neighbors. Over time, markets may exert an outsized influence on the creation of healthier food environments. They are credited with changing the tastes of "mainstream culture"—why shouldn't they have at least an equal impact on low-income consumers and communities?

Double Up Customer Perception of Produce in Participating Farmers' Markets 2014



The Double Up program design overcomes the two most common barriers to produce consumption by SNAP participants: it increases the amount families have to spend on produce and uses the new buying power to bring farm-fresh fruits and vegetables into under-served low-income communities. Each year, the demand for the program grows, participants consistently report that they eat more fruit and vegetables as a result of the incentives, and the value of SNAP dollars spent with farmers across the state increases. The Michigan experience demonstrates that well-designed programs can exert positive influences on individual dietary behavior as well as on culture and community food environments.

> "You mean I get that much food and the farmer gets all of that money? I like this. It feels like we're helping each other."
>
> Grand Rapids Market Shopper.

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[8] Dr. Neal Kaufman and Steve Davies, "Public Markets Promote Economic, Social, and Health Benefits—And Should Be Encouraged," *The Planning Report* (March 20, 2006). *http://www.planningreport.com/2006/03/20/public-markets-promote-economic-social-and-health-benefits-and-should-be-encouraged*.

[9] USDA Food and Nutrition Service.

Fair Food Network believes that we need coordinated approaches that recognize the powerful interplay between economic, cultural, and environmental forces to improve our food choices and dietary behavior. There is no one easy answer, but there are promising patterns emerging as the Double Up program expands. Fair Food Network is committed to extending the benefits to more low-income consumers, finding ways to integrate it successfully into other kinds of retail, and identifying technologies to make implementation easier.

> "We are glad to have more business, but even aside from the sales factor, we're happy knowing the people have the good food."
>
> Western Michigan Farmer.

> "I've lost 45 lbs so far. . . . I know Double Up has helped me, because I am able to walk 2 miles now, and I know that if I wasn't eating better, I would not be able to do that."
>
> Michigan Double Up Participant.

THE DOUBLE UP EXPERIENCE IN RURAL MICHIGAN

Double Up: Reports from the Field No. 2*

> Fair Food Network (*http://www.fairfoodnetwork.org/*) works at the intersection of food systems, sustainability, and social equity to develop solutions that support farmers, strengthen local economies, and increase access to healthy food—especially in under-served communities. Double Up Food Bucks (Double Up), a project of Fair Food Network, matches SNAP (formerly food stamps) benefits spent at participating retail locations with additional funds for the purchase of fresh Michigan grown fruits and vegetables. The Double Up program began in five Detroit farmers' markets in 2009 and has expanded to more than 150 farmers' markets, mobile markets, food share programs, and grocery stores around the state. This is the *second of a series* of papers that will look at 3 years of program data through a variety of lenses and discuss their implications for policy. The first in the series analyzed the SNAP consumer's experience using Double Up Food Bucks and the impact the program can have on diet, food environment, and behavior. Future reports will include a discussion of how the Double Up program works in grocery stores, the results of a pilot integrating several nutrition programs in one county's farmers' markets, and technology options that markets and grocery stores can use to implement SNAP incentive programs.
>
> KATE FITZGERALD for Fair Food Network, June 2015.

One of the most exciting trends of the past 3 years has been the Double Up Food Bucks program's growth in rural Michigan.** In 2014, more than ⅓ of the farmers' markets that participated in the program were in communities of fewer than 50,000 people, and 50 of these markets were in rural communities with populations of less than 20,000. Almost 20 percent of the SNAP and Double Up dollars were spent in these markets last year, and 34 new rural markets and farmstands joined the program in 2015. Rural residents also used Double Up incentives at higher rates than urban shoppers, which may dispel myths that farmers' markets are an affluent urban phenomenon. While much has been written about food deserts and the connection between poverty, low food access and high rates of chronic disease, most of the studies and projects have been conducted in big cities. Poverty, poor health, and limited access to healthy food are often more acute in rural communities where isolation and limited public and private sector resources make these challenges harder to fight.[1] Several years of independent evaluations and more than 500 customer and farmer surveys, as well as data on SNAP and Double Up transactions in rural Michigan markets, indicate that the program is having multiple, tangible positive effects. Doubling Federal nutrition benefits when they are spent on produce from local farmers keeps more food dollars in the local economy and helps low-income rural consumers overcome barriers to healthy eating. The program's approach is holistic and it is in rural Michigan where the power of an integrated design that meets

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* *http://www.fairfoodnetwork.org/resources/double-up-experience-rural-michigan.*

** USDA defines "rural" as a community of fewer than 50,000 people. This means there are some larger communities that are classified as urban for our purposes even though they are in counties considered rural using Metropolitan Statistical Area (MSA) definitions.

[1] *Opportunity for All: Fighting Rural Child Poverty,* The White House, May 2015. *https://www.whitehouse.gov/sites/default/files/docs/rural_child_poverty_report_final_non-embargoed.pdf.*

families' food needs while also getting at the lack of economic activity that leads to poverty can be seen most clearly.

Rural Consumers

Rural Michigan was hit hard by the Great Recession. Fifty-three rural counties in the state have fewer jobs now than they had in 2007, and poverty rates are greater than 22 percent in nine of these counties.[2] The problem is most acute among children, with as many as one in three rural kids experiencing hunger in 2014.[3] Poverty takes a long-term toll on health, and increasingly the chronic conditions from which Americans suffer—particularly low-income Americans—are diet related. Thirty-five percent of rural Michiganders are obese and rural counties are near the bottom of state rankings for health and well-being.[4–5] While surveys reflect that shoppers know that eating produce is important, 37 percent of Michiganders do not eat one portion of fruit per day and almost one in four does not eat a vegetable daily.[6]

The Double Up program is designed to make it as easy as possible for low-income families to buy and eat local fresh produce. For every dollar in SNAP benefits a family spends at a participating farmers' market, they receive an additional dollar to buy fresh fruits and vegetables. Since low-income families spend as much as 36 percent of their total income on food, these additional dollars are crucial to provide families the extra margin they need to buy food that will support long-term health rather than maximizing calories as inexpensively as possible.[7]

By linking the new Double Up dollars to purchases of local produce, the incentives also redirect Federal SNAP benefits to regional farmers, helping to stimulate the establishment of new markets and to encourage existing markets to become authorized to accept SNAP. Sixty-six percent of Double Up's rural markets started accepting SNAP in just the last 3 years, and 35 of these markets are in the smallest rural communities. Double Up simultaneously increases low-income families' buying power and helps create access to healthy food retail in rural communities, which is critical in towns that have lost their local grocery stores.

Even with money and access, shoppers can choose not to buy fresh produce if they feel stores are not clean, if the produce for sale is not high quality, or if they do not feel that personnel value their business.[8] Studies have shown that obesity rates are significantly lower in rural areas with farmers' markets and that mortality rates are inversely associated with higher per capita direct farm sales.[9–10] There are multiple reasons for this, but the outsized role a farmers' market can play in fostering a healthy eating culture is worth exploring more fully.

> "You mean I get that much food and the farmer gets all that money? I like this. It feels like we are helping each other."
>
> Double Up participant.

Double Up consumer data indicate that shoppers like the program and feel that it improves their diets.[11] In 2014, 302 Double Up shoppers at rural markets responded to written customer surveys. Of the 224 shoppers who answered a question asking how the program had affected their diets, 90 percent said that they were eating more fruits and vegetables because of the incentives, and 68 percent of respondents said that because of the program they were eating fewer potato chips, candy and cookies. Farmers' markets are also meeting Double Up shoppers demands for high-quality food: 97 percent of shoppers said that the quality of produce at the market was better than where they usually shop, 93 percent said that the selection

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[2] Bishop, B., "Rural Jobs Remain Below 2007 Levels," May 21, 2015, *The Daily Yonder. Dailyyonder.com/rural-counties-missing-half-million-jobs/2015/01/20/7686.*

[3] Feeding America's *Map the Meal Gap 2015.*

[4–5] *http://www.americashealthrankings.org/ALL/Obesity/disparities; http://www.countyhealthrankings.org/rankings/data/MI; http://www.well-beingindex.com/2014-state-rankings.*

[6] *http://www.cdc.gov/nutrition/downloads/State-Indicator-Report-Fruits-Vegetables-2013.pdf.*

[7] United States Bureau of Labor Statistics, *2013 Consumer Expenditure Survey* (U.S. Government Printing Office).

[8] Blitstein, J.L., Snider, J., and Evans, W.D., "Perceptions of the food shopping environment are associated with greater consumption of fruits and vegetables." Himmelfarb Health Sciences Library, The George Washington University Health Sciences Research Commons Prevention and Community Health Faculty Publications. June 2012.

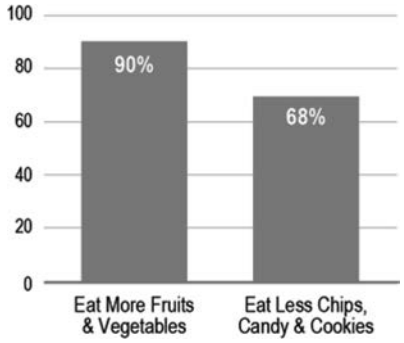
[9] Jillcot, S.B., *et al.* "Examining Association Among Obesity and Per Capita Farmers' Markets, Grocery Stores/Supermarkets, and Supercenters in U.S. Counties." *Journal of the American Dietetic Association,* (2011) 111: 567–572.

[10] Ahern, M., Brown, C. and Dukas, S., "A National Study of the Association Between Food Environments and County-Level Health Outcomes." *Journal of Rural Health,* (2011) 27: 367–379.

[11] *http://www.fairfoodnetwork.org/resources/double-up-farmers-markets-consumer-experience.*

was better, and 83 percent said that prices were either cheaper or the same as where they usually shop.

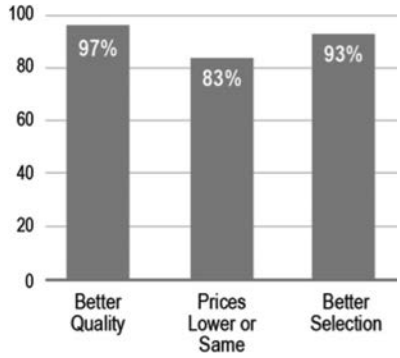
Double Up Rural Customer Consumption, 2014



Rural shoppers use the Double Up program intensively. Redemption rates have never been lower than 90 percent in the rural farmers' markets and have been as high as 99 percent in some communities. Only 15 percent of shoppers used the Double Up program just once, 28 percent used it two or three times and 58 percent four or more times. This high use rate and multiple visits to participating markets have been consistent for 5 years and exceeds that in urban areas.

Double Up appears to be effectively addressing the practical reasons rural consumers most often cite for not buying produce—its cost, accessibility, quality, and comfort in the retail setting.[12] Customers state that they enjoy their interactions with farmers and feel good that their purchases are helping to support them. Many markets offer cooking and nutrition activities, and in some Extension Service nutritionists provide tours that explain how to use different Federal nutrition benefits in the markets.

Double Up Rural Customer Perception of Produce in Rural Farmers' Markets, 2014



It appears that Double Up can successfully connect low-income shoppers with local farmers by helping overcome some financial and geographic hurdles that they both face. Markets also foster supportive social networks that can build a civic culture necessary for stronger and more resilient communities.[13] Future research could look at why rural SNAP participants use the Double Up program more than their urban counterparts, whether seasonal incentives lead to long-term dietary change,

[12] Webber, C.B., Sobal, J. and Dollahite, J.S., "Shopping for fruits and vegetables. Food and retail qualities of importance to low-income households at the grocery store." *Appetite,* Vol. 54 (2010) 297–303.

[13] Alia, K., *et al.,* "Identifying emergent social networks at a federally qualified health center-based farmers' market." Selected submission for special issue on social network theory in the *American Journal of Community Psychology,* (2014) 53, 335–345. DOI 10.1007/s10464–013–9616–0 PMID: 24352510.

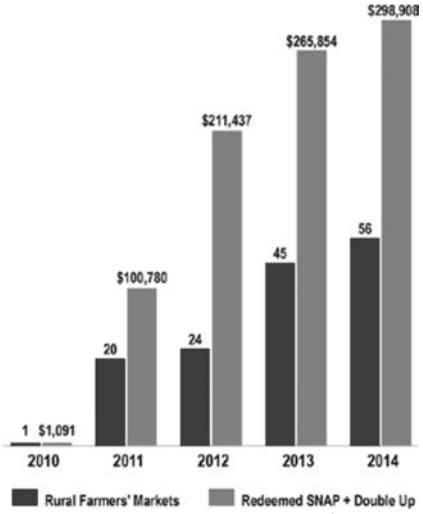
and whether increased fruit and vegetable purchases in farmers' markets carry over to grocery store shopping.

Rural Producers and Economies

The Double Up program results look as promising for participating farmers as they do for rural SNAP shoppers. The SNAP and Double Up dollars that flow through Michigan farmers' markets benefit not only farmers, but the entire local economy. Responses on self-administered surveys from 356 farmers selling at 68 Michigan farmers' markets in 2014 confirm the data from 3 years of independent evaluations, as well as sales data since 2009: Double Up supports the proliferation of markets, expands their customer base, and increases direct spending by producers. This indicates that the program can support local economic development and job creation that can grow into a self-sustaining cycle of community self-help.

The number of farmers' markets in Michigan has increased from only three in 2006 to more than 300 today, ½ of which are authorized to accept SNAP. The development of strong farmers' markets allows farmers to capture a larger share of the consumers' food dollars, while the Double Up program introduces a new community of consumers to these markets. The incentive helps markets diversify their customer base, increase their long-term financial stability and establish their place as important components of the local food retail economy.

Growth in Rural Farmers' Markets with Double Up, 2010–2014



Last year the state's farmers received more than $1.6 million in SNAP dollars, the third highest level of SNAP use in farmers' markets in the country even though eight states distributed more in SNAP benefits. Double Up has been directly responsible for at least $7 million in SNAP and incentive sales in farmers' markets in the last 5 years—representing $7 million in new income and spending power for the 1,000 Michigan farmers that participated in the program each year.

Studies by Michigan State University in 2006 and 2008 assessed the economic development potential of a theoretical increased localization of the state's fruit and vegetable sector. They found that there was the potential to create between 1,800 and 1,900 new jobs and generate between $187 million and $211 million in new income in Michigan.[14] Fair Food Network ties Double Up to the purchase of Michigan fresh fruits and vegetables in a bid to help the state realize this potential. As the program expands to operate in grocery stores, the goal is to extend the economic impact to the state's mid-sized farmers that sell into wholesale rather than direct markets.

[14] *http://foodsystems.msu.edu/uploads/files/EatFresh.pdf* & *http://foodsystems.msu.edu/uploads/files/FSasEconomic_Driver.pdf.*

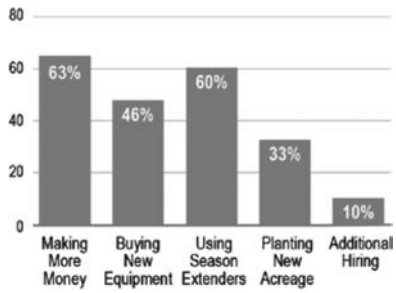
"Many customers have said that they had never been to a farmers' market, and they love it. Also, many have appreciated our educational component of teaching cooking, canning and preserving."

Market Manager.

In 2014, 63 percent of 356 surveyed farmers reported that they were making more money because of Double Up. The economic development value of new income is greatest when farmers spend earnings in their local rural communities. Studies looking at where producers buy their inputs find that 50 to 95 percent are purchased locally.[15–16] In-depth evaluator interviews with six farmers participating in Double Up in 2013 found that all purchased almost all of their farm inputs either in their home county or in an adjacent rural county. This indicates a high potential local economic impact.

In 2013, 46 percent of Double Up producers selling in rural markets said that they had purchased new equipment because of the program. Thirty-three percent said they would put more land into production to meet new demand, and 60 percent said that they had started using season extenders because of the program. In 2014, an additional seven percent had or would purchase new equipment, 16 percent will use season extenders, and 14.5 percent have or will increase their acreage. This new production and longer season means farmers are investing their new income in inputs most of which they are buying from local rural businesses. Local business expansion is crucial in a state with a rural unemployment rate of almost ten percent.[17]

Impact of Double Up on Producers Participating in Rural Markets, 2013–2014



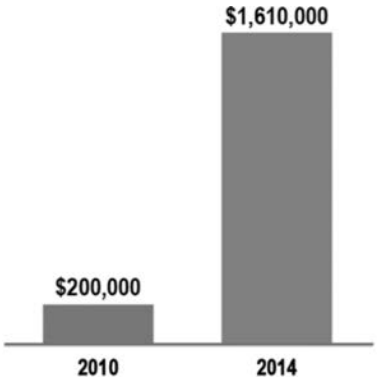
All the SNAP and Double Up income earned in farmers' markets around the state is important to rural economies; but the potential power of the direct producer-consumer relationship Double Up creates is easiest to see at markets in farmers' home communities where the SNAP shoppers buying food are the producers' neighbors. In 2010, $1,000 in SNAP and Double Up dollars were spent at the single farmers' market participating in rural Michigan. By 2014, SNAP and Double Up shoppers spent more than $300,000 at 56 participating rural markets.

[15] USDA, Economic Research Service using data from USDA's *Agricultural Resource Management Survey, 2004 Phase III,* Version 1.

[16] Chism, J.W., Levins, R.A., "Farm Spending and Local Selling: How Do They Match Up?" *Minnesota Agricultural Economist,* No. 676, Spring 1994.

[17] *https://www.raconline.org/states/michigan.*

SNAP & Double Up Spending in Participating Michigan Farmers' Markets



Each successful farmers' market creates an average of four new jobs, and every dollar spent at a market creates an estimated $2.80 in local economic activity.[18–19] Rural businesses near markets also get a boost, as market shoppers stroll and spend money.[20] In addition to jobs created at or near rural farmers' markets, ten percent of Double Up farmers reported in 2014 that the increased market volume the program created had required them to hire extra workers.

> "We are glad to have more business, but even aside from the sales factor, we're happy knowing the people have the good food."
>
> Western Michigan Farmer.

Just as farmers' markets can introduce consumers to healthier foods, farmers' markets are often the first retail outlet for beginning farmers. To the extent that the Double Up program helps keep these markets viable, it also supports the success of beginning farmers in Michigan. The Double Up program appears to maintain demand during the summer, support the extension of the market season, boost farmer income, and stimulate sales at rural businesses. The program's economic impact looks promising and offers tantalizing avenues for future research. How many of the participating producers are beginning farmers or come from historically disadvantaged groups? Do rural shoppers continue to come to market when they no longer receive incentives, keeping those food dollars from leaking out of the local economy? Has the growth of rural farmers' markets stimulated increased local purchasing by institutions, restaurants or stores? How much are participating farmers spending on new farm inputs, and how many of the purchases are made locally? How does the program's economic impact on rural communities change over time, and what specific effects have local businesses seen as a result of the incentives? With support from USDA's Food Insecurity Nutrition Incentive Program, Fair Food Network will continue to collect data on the Double Up program that should help answer these questions.

DOUBLE UP FOOD BUCKS AND HUNGER

Double Up: Reports from the Field *

> Fair Food Network works at the intersection of food systems, sustainability, and social equity to develop solutions that support farmers, strengthen local economies, and increase access to healthy food—especially in our most under-served communities. Fair Food Network's Double Up Food Bucks program provides SNAP program participants with matching dollars to buy additional produce when they spend their Federal nutrition benefits on locally grown fruits and vegetables. The Double Up program

[18] Jeffery O'Hara, *Market Forces: Creating Jobs Through Public Investment in Local and Regional Food Systems,* Union of Concerned Scientists, 2011. *http://www.ucsusa.org/sites/default/files/legacy/assets/documents/food_and_agriculture/market-forces-report.pdf.*

[19] Sonntag, V., "Why Local Linkages Matter: Findings from the Local Food Economy Study." *Sustainable Seattle.* Seattle, Washington, April 2008.

[20] McCarthy, R. and Moon, J.R., "The Economic Impact of Farmers Markets: A Study of 9 Markets in 3 Major U.S. Cities," 5 July 2012. More information at: *http://marketumbrella.org/index.php?mact=News,cntnt01,detail,0&cntnt01articleid=163&cntnt01returnid=83.*

* *http://www.fairfoodnetwork.org/resources/double-up-and-hunger.*

began in five farmers' markets in 2009 and has since expanded to more than 150 sites across the state including farmers' markets, mobile markets, food share programs, and grocery stores. These field reports look at program evaluation data through a variety of lenses and discuss their policy implications.

KATE FITZGERALD for Fair Food Network.

Reports from the Council of Economic Advisors (CEA) and the National Commission on Hunger confirm that the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) does an excellent job of averting deep and widespread hunger but also that it cannot ensure participants' optimal nutrition.[1–2]

Fair Food Network's Double Up Food Bucks healthy food incentive program provides low-income shoppers an additional $20 per day incentive to buy produce when they use their SNAP benefits on locally grown fruits and vegetables at participating farmers' markets and grocery stores. At the most basic level such healthy food incentive efforts are anti-hunger programs because they increase the food buying power of low-income individuals who might otherwise be hungry.

Preliminary results from a study analyzing transaction data of Double Up participants in Detroit in 2012 and 2013 found that the program reached the poorest SNAP shoppers.[3] We believe that this is a crucial finding as we understand more about the connection between hunger and diet-related illness and the destructive cycles of hunger and poor health that can trap people in poverty.

Many factors influence food consumption decisions, but Fair Food Network's experience with the Double Up Food Bucks healthy food incentive program and similar efforts around the country indicate that produce incentives can successfully enhance the benefit of the SNAP program by reducing hunger while also improving nutrition.[4]

The Economics of Why Hunger Matters

The challenges of hunger and food insecurity are complicated in the United States with the seeming paradox of millions of families that are overfed but undernourished. Even as the country pulls out of the Great Recession, more than 45 million people depended on monthly SNAP benefits in 2015. To provide some context, that is more than the entire population of California and about equal to the number of people who live in Georgia, Illinois, Michigan, and Pennsylvania combined. Less visible are the almost seven million Americans who do not have enough of any kind of food to eat. There are as many hungry people in the United States as the total population of Washington State.[5]

Poverty forces individuals to make tough choices that can have long-term effects on their individual futures and on our collective economic potential. Rates of chronic diseases associated with diet are exploding in the United States and the incidence of these are highest among poor Americans. According to Bread for the World, the immediate health-related cost of hunger and food insecurity in the United States exceeded $160 billion in 2014.[6]

A key problem for low-income families is that even with SNAP benefits they do not always have enough money to buy food for the whole month. The average American spends about $50 a week on food while the average SNAP benefit for an indi-

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[1] Council of Economic Advisers report: *https://www.whitehouse.gov/sites/whitehouse.gov/files/documents/SNAP_report_final_nonembargo.pdf*.

[2] National Commission on Hunger report: *http://cybercemetery.unt.edu/archive/hungercommission/20151216222324/https://hungercommission.rti.org/Portals/0/SiteHtml/Activities/FinalReport/Hunger_Commission_Final_Report.pdf*.

[3] Cohen, A.J., Lachance L., Hesterman O.B., Bair R.C., Noonan G., Zick S.M. "Utilization of a SNAP Incentive Program for the Purchase of Fruits and Vegetables at Detroit Farmers Markets." Conference presentation at the American Public Health Association Annual Meeting, New Orleans, Louisiana, November 2014.

[4] Block, J.P., Subramianian S.V. (2015) *Moving Beyond "Food Deserts": Reorienting United States Policies to Reduce Disparities in Diet Quality*. PLOS MED. 12(12): e10001914. Doi:10.1371/journal. Pmed.1001914.

[5] *http://www.ers.usda.gov/data-products/ag-and-food-statistics-charting-the-essentials/food-security-and-nutrition-assistance.aspx*.

In 2006 USDA started using new definitions to describe the range of levels of food insecurity in the U.S. Food insecurity is defined as lacking dependable and consistent access to food. Very low food security means that at least one member of a household missed meals as a result of insufficient resources for food. See more detailed descriptions here: *http://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security.aspx*.

[6] Bread for the World Institute 2015 Hunger Report. *Estimating the Health-Related Costs of Food Insecurity and Hunger* by John T. Cook and Ana Paula Poblacion. Available here: *http://www.bread.org/about-bread-world-institute*.

vidual is $29 a week.[7] This leaves a $20 per week food spending gap, which helps explain why roughly 80 percent of SNAP benefits are redeemed within 2 weeks of receiving them. Research shows that SNAP recipients consume between 10 to 25 percent fewer calories as the month progresses.[8] In one California study, insufficient money to buy food was associated with a 27 percent increase in hospital admissions for low blood sugar among low-income adults.[9]

> "(Double Up Food Bucks) just stretches my food budget so much more. I find myself eating a lot more fruits and vegetables than I might have . . ."
>
> Double Up Focus Group Participant, Detroit.

When families run out of food they turn to food pantries. According to a 2013 Feeding America survey, 84 percent of the low-income households with children that they served reported that they purchased junk food even though they knew it was not nutritious but because they had to provide enough calories to make their children feel full.[10] Hungry and undernourished children do not learn, are more likely to get in trouble in school, and to develop diet-related diseases.[11] This is a cause for deep concern at a time when almost ½ of SNAP participants are children under the age of 18.[12]

Double Up produce incentives can help by filling SNAP families' "hunger gap" while simultaneously increasing the consumption of nutritious produce and stimulating local economies by sparking demand for fruits and vegetables.

> "I didn't know what bok choy was . . . but once I started I got hooked."
>
> Double Up Focus Group Participant, Detroit.

The Double Up Story in Detroit

University of Michigan researchers have been analyzing transaction data for almost 12,000 SNAP shoppers—almost five percent of all SNAP households in the region—who used Double Up Food Bucks at eight Detroit farmers' markets in 2012 and 2013. The researchers led by Dr. Alicia Cohen also conducted seven focus groups with SNAP shoppers who had used the program with the goal to understand the challenges participants faced accessing food, the strategies they adopted to achieve the best nutrition with limited means, how they felt about the Double Up program, and what they thought could be done to improve it.[13]

Preliminary data show that 90 percent of Double Up participants in Detroit had annual household income of less than 100 percent of the Federal Poverty Level (FPL) and were poorer than the area's SNAP population as a whole. Among focus group participants, almost 40 percent usually or always worried about having enough money to buy food. Thirty percent reported that they were in fair or poor health, 41 percent were overweight, 27 percent had diabetes, and 27 percent had hypertension.[14] These SNAP shoppers reported regularly having to make trade-offs between more expensive healthier foods and having enough to eat at all. They stretched their limited food dollars by shopping at sales, using coupons, buying in bulk, and preserving food.

These consumers were worried about their health and worked hard to ensure that their diets were as nutritious as possible. More than ½ had shopped at a participating farmers' market six or more times during the season, which was impressive considering the transportation barriers some faced.

> "Where I work, it's 15 miles away and it takes about 2½ hours to get there on the bus and 2½ hours to get back on the bus . . . So I'm not only

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[7] *http://hungerreport.org/2016/wp-content/uploads/2015/11/HR2016-Executive-Summary.pdf*.

[8] Seligman H.K., Bolger A.F., Guzman D., Lopez A., Bibbins-Domingo K. (2015). *Exhaustion of Food Budgets at Months End and Hospital Admissions for Hypoglycemia.* Health Affairs doi: 10.1377/hlthaff.2013.0096, HEALTH AFF. January 2014, vol. 33 no. 1116–123.

[9] *Ibid.*

[10] *http://www.feedingamerica.org/about-us/about-feeding-america/annual-report/2015-feeding-america-annual.pdf*.

[11] Hickson M., deCuba S.E., Weiss I., Donofrio G., Cook J. *Too Hungry to Learn: Food Insecurity and School Readiness, Part I of II MA:* Children's HealthWatch, Boston Medical Center; 2013.

[12] Cohen, A.J., Lachance L., Hesterman O.B., Bair R.C., Zick S.M. "Barriers and Facilitators to Use of a SNAP Incentive Program at Detroit Farmers Market: A Qualitative Evaluation." Conference presentation at the American Public Health Association Annual Meeting, New Orleans, Louisiana, November 2014.

[13] *Ibid.*

[14] [*Ibid.*]

working my 5 or 6 hour shift but it literally takes 5 or 6 hours and by that time I'm ready to go to bed."

Double Up Focus Group Participant, Detroit.

Studies consistently show that shoppers of all income levels are motivated by the same things: price, taste, quality, selection, environment, and convenience with low-income shoppers much more sensitive to price. Double Up program participants in Detroit talked about the importance of having additional food dollars to spend and also emphasized the benefits the farmers' markets provided including high-quality fruits and vegetables, wide product selection that allowed them to try new foods, and a positive environment and shopping experience. They liked participating in market activities, sometimes with their children, and the opportunities to forge relationships with the vendors. They also talked about feeling good that the money they spent helped support the farmers and stayed in the local economy.

The Food Insecurity Nutrition Incentive Grants Program

Based on the positive results of pilot SNAP produce incentive programs around the country, the 2014 Farm Bill established the Food Insecurity Nutrition Incentive (FINI) program at the USDA.[15] This competitive grants program provides supports projects that incentivize SNAP shoppers to purchase fruits and vegetables. The goal is to allow existing projects to reach scale and to seed new work. The program allows practitioners to test different approaches to incentive delivery, to experiment with new technologies, to replicate proven models, and to study the impact incentives have on SNAP participants' consumption of healthy produce.

In April 2015, Fair Food Network received a $5 million grant, which was matched with private funding. Fair Food Network used the feedback from the Detroit focus groups and years of participant surveys to guide the organization's plans for the $10 million investment in Double Up in Michigan.

The funds will be used to better serve SNAP participants by expanding the program to more farmers' markets and grocery store locations across Michigan so it's easier to use, and supporting new technology and other innovations.

In participating grocery stores, shoppers earn Double Up dollars when they use their SNAP benefits to purchase Michigan-grown fresh fruits and vegetables. The incentive dollars can be used for any kind of fresh produce. Requiring the initial SNAP purchase be used on Michigan produce maintains Double Up's strong connection to local agriculture and extending the program benefits year round as shoppers use their incentive dollars to purchase any fresh produce in the store.

Fair Food Network is testing various transaction technologies to ensure program integrity and minimize any stigma customers might feel using Double Up. The goal is to find approaches that are cost effective, secure, user-friendly for vendors and customers, and that can capture the information necessary to assess the program's impact on shopping behavior.

Conclusion

Reports from the Council of Economic Advisors and the National Hunger Commission reaffirm that the SNAP program is a strong and crucially important food safety net. They highlight the connections between poverty, hunger, and good nutrition, and encourage careful experimentation with new ideas to enhance its efficacy.

Fair Food Network's experience and careful external research indicates that the Double Up Food Bucks' approach incentivizing nutritious produce purchases among SNAP participants is an effective way to both reduce hunger and support healthy diets.

Low-income American families should not have to choose between being hungry and being healthy. Implemented well, SNAP local produce incentive programs are an effective way to ensure families do not have to make that choice. Creating a market connection between farmers to consumers deepens the impact by injecting food dollars into the local farm economy and fostering a strong and resilient local civic culture.

The CHAIRWOMAN. Thank you, Dr. Hesterman. Dr. Wright, please proceed with your testimony.

[15] *http://nifa.usda.gov/program/food-insecurity-nutrition-incentive-fini-grant-program.*

STATEMENT OF ASHTON POTTER WRIGHT, PH.D., LOCAL FOOD COORDINATOR, BLUEGRASS FARM TO TABLE, OFFICE OF THE MAYOR, CITY OF LEXINGTON, LEXINGTON, KY

Dr. WRIGHT. Chairwoman Walorski, Ranking Member McGovern, and Members of the Subcommittee, thank you for the honor to testify on the Bluegrass Double Dollars Pilot Program, a project supported by the USDA Food Insecurity Nutrition Incentive Program, or FINI. And a special thank you to my fellow witnesses for sharing their important work. My name is Ashton Wright, and I have the unique responsibility of serving as the City of Lexington, Kentucky's first local food coordinator. I manage Bluegrass Farm to Table, a program that supports food related agricultural development, and the improvement of nutritional health in the region. In today's testimony, I will highlight the work happening in Lexington around nutrition incentive programs, work that was established by pilot funding from FINI.

I work in partnership with Bluegrass Community Foundation to implement our Double Dollars Program, which aims to improve access to healthy, affordable, locally grown produce for low-income individuals participating in the Supplemental Nutrition Assistance Program, or SNAP. Simultaneously, the program strives to strengthen Kentucky's farm economy by increasing the demand for locally grown produce. Based on our pilot project experience, we have identified three ways to strengthen the FINI program. One, encourage strong multi-sector partnerships. Two, increase coordination and collaboration with state SNAP offices. And three, develop a community of practice for FINI grantees.

To provide context, one in five Kentucky residents participates in SNAP. Additionally, our region faces the dichotomy of food insecurity and high rates of obesity. Increasing produce consumption is a documented strategy to help reduce many of the health outcomes associated with obesity. Two of the critical barriers to the purchase and consumption of fresh produce among low-income Lexington residents is lack of access and affordability. Bluegrass Double Dollars aims to reduce these barriers.

Specifically, our program allow SNAP participants to double their purchasing power to buy locally grown produce at three pilot locations, a farmers' market, a cooperatively owned grocery store, and a corner market. The program provides incentives for Kentucky grown produce, coupled with targeted community outreach and education to help SNAP participants become more familiar with, and more willing to purchase, locally grown produce. According to our evaluation data, 90 percent of respondents said that the program encouraged them to purchase more locally grown produce. In the first 6 months of our pilot, the average redemption rate of our incentive vouchers was nearly 80 percent, and the total value of double dollars redeemed for Kentucky grown produce was over $15,000, a win-win for SNAP recipients and Kentucky farmers. This last year we have learned that there is tremendous value in partnering with the Federal Government on nutrition incentive programs. It demonstrates commitment to promoting healthy eating and reducing food insecurity. Because our pilot demonstrates the benefits of healthy eating and supporting local farmers, it al-

lows us to partner and leverage support with stakeholders and funders in both the health and agriculture sectors.

From our experience, we recommend the Committee consider providing USDA with an increase of resources to implement the following three recommendations. First, we recommend that strong multi-sector partnerships be encouraged in an effort to develop sustainable incentive programs that encourage healthy eating among SNAP participants. FINI provides a unique opportunity for building stronger partnerships between the food security and local agriculture sectors by prioritizing projects that incentivize locally sourced produce. Future Federal initiatives should build on this momentum to improve access to healthy, affordable produce, while also strengthening local food economies.

Second, we recommend a more comprehensive approach to educating SNAP recipients about where they can use their SNAP benefits. Specifically, we recommend incentivizing state and local SNAP offices to work collaboratively with grantees to help educate SNAP participants about where they can purchase produce with their benefits, and encourage them to take advantage of these incentive programs, like Bluegrass Double Dollars. Cultivating this buy-in from state and local SNAP offices is critical to the future success of programs like FINI.

Third, in the spirit of maximizing the impact of Federal dollars, we recommend that USDA develop a community of practice for organizations implementing incentive programs through FINI to share best practices and lessons learned. This peer-to-peer technical assistance network would streamline the development of resources on which all FINI grantees are working, including technology development, logistics, and education. Fostering this multi-sector collaboration will maximize the impact of the Federal investment in this program.

I look forward to working with the Subcommittee, and my colleagues, to build on the momentum FINI has established to bridge the gap between the important work of reducing food insecurity and strengthening local food economies. And again, I sincerely thank the Chairwoman, Ranking Member McGovern, and members of the staff and Subcommittee for the opportunity to share our lessons learned from the field today.

[The prepared statement of Dr. Wright:]

PREPARED STATEMENT OF ASHTON POTTER WRIGHT, PH.D., LOCAL FOOD COORDINATOR, BLUEGRASS FARM TO TABLE, OFFICE OF THE MAYOR, CITY OF LEXINGTON, LEXINGTON, KY

Improving Access to Healthy Food and Supporting Local Food Systems through the Food Insecurity Nutrition Incentive (FINI) Program

Introduction

Subcommittee Chairwoman Walorski, Ranking Member McGovern, and Members of the Subcommittee on Nutrition, it is an honor to be here to testify on the Bluegrass Double Dollars Pilot Program—a project supported by the USDA Food Insecurity Nutrition Incentive (FINI) program. Thank you for the opportunity to share what we have learned from our pilot project relating to food insecurity, nutrition, economic development, and public-private partnerships. And a special thank you to my fellow witnesses for sharing their strategies to reduce food insecurity through the implementation of nutrition incentive programs.

I manage Bluegrass Farm to Table, an initiative of the City of Lexington's Office of Economic Development. Bluegrass Farm to Table serves as a mechanism to in-

crease coordination and collaboration among stakeholders at all levels of the local food system—from production to consumption—and to improve the nutritional health in the region. FINI presents an incredible opportunity to tackle both of these priorities. In partnership with Blue Grass Community Foundation, Bluegrass Farm to Table manages the Bluegrass Double Dollars Pilot Program funded by FINI. Bluegrass Double Dollars aims to improve access to affordable, locally grown produce for low-income individuals participating in the Supplemental Nutrition Assistance Program (SNAP). Simultaneously, Bluegrass Double Dollars strives to stimulate Kentucky's farm economy by increasing the demand for locally grown fruits and vegetables.

Based on our experience as a FINI pilot project recipient, we recommend that the Committee provide USDA with an increase of resources to:

- encourage stronger multi-sector partnerships;
- increase coordination and collaboration with state SNAP offices; and
- develop a community of practice for FINI grantees.

Background

One in five Kentucky residents (828,000) participates in SNAP—the majority of whom are children, elderly, or the disabled. 16.4% of all households are considered food-insecure.[1] Additionally, Kentucky has the 5th highest prevalence of obesity in the nation (prevalence = 33.2%).[2] High rates of obesity correlate with high rates of chronic health conditions such as diabetes, hypertension, heart disease, and certain cancers. Therefore, it is imperative to continue to find solutions to address these problems, particularly among low-income and food-insecure individuals.

A documented strategy to help reduce many of the aforementioned chronic health conditions is to increase the consumption of fruits and vegetables. However, low-income individuals are often unable to locate, purchase, and prepare healthier food items. Two of the critical barriers to the purchase and consumption of fresh fruits and vegetables among low-income Lexington residents are the lack of access and affordability. Specifically, access is particularly problematic for low-income individuals who live in the pockets of food deserts where fresh fruit and vegetables are not available. The fresh fruits and vegetables that are available, particularly those that are locally grown, are often too expensive for low-income individuals to purchase. The Bluegrass Double Dollars program aims to reduce these barriers.

Kentucky enjoys a rich agricultural history, largely steeped in tobacco production. Over time, farmers have begun to transition to vegetable production. Most farms in Kentucky are small (under 50 acres) and depend on direct-to-consumer markets to sustain their farm enterprises. With a ready and growing supply of local produce and other farm products, many of these small to medium-sized producers are eager to grow their customer base and welcome the opportunity to partner with programs, such as Bluegrass Double Dollars.

Bluegrass Double Dollars Pilot Program

The Bluegrass Double Dollars program is a collaborative public-private partnership between Bluegrass Farm to Table and Blue Grass Community Foundation. The program is designed to make local produce more accessible to SNAP participants in the Lexington area while expanding the market for local food producers. Specifically, the program allows SNAP beneficiaries to double their purchasing power to buy locally grown fruits and vegetables at three pilot sites—a farmers' market, a cooperatively owned grocery store, and a corner store. The program provides incentives for Kentucky-grown produce coupled with targeted community outreach and education to help SNAP participants become more familiar with and more willing to purchase locally-grown produce. According to our pilot project evaluation data, 90% of respondents said the Bluegrass Double Dollars program encouraged them to purchase more locally grown fruits and vegetables and that they would be more likely to shop at venues where they know the program will be offered.

This collaborative economic initiative is focused on supporting both Kentucky SNAP participants and Kentucky farmers. In the first 6 months of our pilot, the average redemption rate of our incentive vouchers was nearly 80%, and the total value of Double Dollars redeemed for Kentucky grown produce was just over $15,000—a win-win for SNAP recipients and Kentucky farmers. The pilot program has gained

[1] Center on Budget and Policy Priorities analysis of data from USDA Food and Nutrition Service, FY 2013.

[2] "The State of Obesity: Better Policies for a Healthier America" from Trust for America's Health and the Robert Wood Johnson Foundation, 2014.

momentum as participation and redemption have increased nearly each month the program has been in place.

Value of FINI

The Food Insecurity Nutrition Assistance Program represents a unique opportunity to meet the two primary goals of Bluegrass Farm to Table-supporting food-related agricultural development and the improvement of nutritional health in the region. The architects of FINI should be commended for providing multiple levels of funding (pilots, projects, and large-scale projects) to develop programs with varying scales and scopes as opposed to taking a one-size-fits-all approach. The pilot funding parameters afforded our planning team in Lexington a great deal of flexibility when designing and implementing our incentive program.

There is tremendous value in nonprofits partnering with the Federal Government on incentive programs such as FINI. It demonstrates that the Federal Government is committed to promoting healthy eating and reducing food insecurity. Having the FINI pilot project grant also allows us to leverage support and buy-in from partner organizations to help sustain the Bluegrass Double Dollars program. Because our pilot demonstrates the benefits of healthy eating and supporting local farmers, it allows us to partner with stakeholders and funders in both the health and agriculture sectors.

Lessons Learned and Recommendations from the Field

FINI provides a strong foundation for developing sustainable incentive programs to improve healthy eating among food-insecure individuals. It also provides a unique opportunity to support local food producers. To build on this momentum and to improve future iterations of the program, we recommend that the Committee provide USDA with an increase in resources to:

- Encourage strong multi-sector partnerships;
- Increase coordination and collaboration with state SNAP offices; and
- Develop a community of practice for FINI grantees.

Encourage Strong Multi-Sector Partnerships

Strong multi-sector partnerships should be encouraged in an effort to develop holistic and sustainable incentive programs that encourage healthy eating among SNAP recipients. The FINI program provides a unique opportunity for building stronger partnerships between the food security and local agriculture sectors because it gives preference to projects that incentivize locally or regionally sourced produce. Future Federal opportunities should build on this momentum. Practitioners working on food security and local food systems should be challenged to work with one another to develop creative and sustainable solutions that improve access to healthy, affordable, local food while stimulating the local and regional food economies. Increased synergy between these two sectors has the potential to maximize funding, leverage existing resources, and foster multi-sector collaboration.

Bluegrass Farm to Table and its partner organizations were thrilled to see FINI as a provision in the Agriculture Act of 2014 (Farm Bill) because it allows for increased collaboration between organizations working to address food insecurity and those working to build strong local food economies. The key multi-sector partners involved in Bluegrass Double Dollars include: a community foundation, a cooperatively owned grocery store, a farmers' market, a corner store located in a food desert, Cooperative Extension/SNAP Education Staff, and the University of Kentucky's College of Agriculture, Food, and Environment.

Increased Coordination and Collaboration with State/Local SNAP Offices

A more comprehensive approach to educating SNAP recipients about where they can use their SNAP benefits, particularly places that routinely offer healthy, locally produced food is needed. Specifically, we recommend that future FINI requests for proposals incentivize state and local SNAP offices to work collaboratively with FINI grantees to help educate SNAP beneficiaries about where they can use their SNAP benefits for the purchase of produce and encourage them to take advantage of incentive programs such as Bluegrass Double Dollars. We heard stories from program participants that it was not until they heard about the Bluegrass Double Dollars Program that they realized they could even use their SNAP benefits at the farmers' market and the cooperatively owned grocery store. We recognize that educating SNAP users about locations where they can take advantage of the incentive program is an integral component of the program; therefore, we will continue to invest in education and outreach aimed at a wider audience of SNAP users in the Lexington.

Because state and local SNAP offices are tasked with the responsibility of issuing and managing benefits, beneficiaries view them as a trusted source of information. If state and local SNAP offices are incentivized to make healthy eating, especially from local and regional markets, an internal priority, SNAP recipients will be encouraged to use their benefits for locally grown produce, which directly benefits local farm economies. Because all SNAP beneficiaries come into contact with their state and/or local office while participating in the program, partnering with these offices is a much more efficient way to ensure that all possible beneficiaries are receiving pertinent information related to available incentive programs than grantee organizations operating alone. Cultivating this buy-in from state and local SNAP offices is critical to the future success of programs like FINI.

Develop a Community of Practice for FINI Grantees

In the spirit of maximizing Federal dollars and minimizing redundancy, we recommend that the USDA develop a community of practice for organizations implementing incentive programs through FINI to share best practices and lessons learned on a regular and recurring basis. This peer-to-peer technical assistance network would streamline the development of resources on which all FINI grantees are working, including technology development, logistics, and education.

Developing the appropriate technology to issue and redeem incentives is time and resource intensive. Our pilot, and likely others, would benefit tremendously from utilizing a standardized technology platform that could be easily tailored to different types of venues (farmers' markets, retail establishments, *etc.*) while allowing for streamlined incentive issuance, redemption, and reporting/data collection. It is our understanding that several of the programs that have been implementing incentive programs have experimented with various types of technological applications, yet none have found a tool that works well for both farmers' market and retail settings. Working collaboratively in a community of practice to develop such a tool would be tremendously valuable.

Currently, there is no incentive for grant recipients to work together. Establishing a community of practice would ensure that Federal resources are being maximized in the most efficient manner. Additionally, because many of the pilot projects involve unique partnerships, it would benefit the entire group to learn from and collaborate with organizations from different sectors. Increased coordination and collaboration among government entities, nonprofits, and the private sector could have tremendous positive implications for the success of SNAP incentive programs.

Conclusion

In conclusion, while the FINI program provides us with the opportunity to bridge the gap between the important work of reducing food insecurity and stimulating local food systems, more work remains to ensure that future funding opportunities encourage strong multi-sector partnerships; coordination and collaboration with state/local SNAP Offices, and the development of a community of practice for FINI grantees. Again, I sincerely thank Chairwoman Walorski, Ranking Member McGovern, and Members of the Subcommittee for providing me with the opportunity to share our lessons learned from the field.

The CHAIRWOMAN. Thank you, Dr. Wright. Ms. Kiley, we are thrilled to have you today, and you can proceed with your testimony.

STATEMENT OF KATHLEEN L. KILEY, CROSSROADS FARMERS' MARKET SHOPPER AND CURRENT SNAP AND WIC RECIPIENT, WASHINGTON, D.C.

Ms. KILEY. Chairwoman, Ranking Member, and Members of the Subcommittee, thank you for having me. I am already really awed by what I am hearing, and excited about it as a member that is actually using these benefits, and helping my family become healthier, building a stronger community, and it is really wonderful, so thank you.

I want to thank you guys for opportunities. There are so many opportunities I am thankful for, for a part of a community, and a nation, that lets voices be heard, and really working with that to change. I have a lot to say about SNAP. I have a lot to say about

WIC. I know I am not here to talk to WIC, but these are things that have taken my family and held us up in a time when we really needed it. And that is really important for our communities to see. So many of these opportunities—I know that we talk about—don't come easily. Just the fact that there is a current Subcommittee hearing on this lets me know that there is work to be done, right? And those programs are always changing, and are always needing more eyes and more ears to see them, and to help them, and guide them, so I thank you for that. I have been a participant in the SNAP program and the WIC program, the WIC program for 4 years—it is coming to an end as my son turns 5 next month—and the SNAP program for at least 3 years. I foresee my time in both programs really coming to an end soon. But as I do that, I really feel the need to be a conduit for change, a voice for really continuing, and letting these things grow.

Hands down my favorite part about the SNAP program are the incentives that I get at the farmers' market. Not only because I have really grown a personal relationship with this market, but because it is such—hands down, "I am getting something for free," right? But to know that I can go to a market, and the Crossroads Market allows me to get $15 shared every week that I go. They will match that, and it is really important. I have used this particular market to feed my family in a healthy way through the winter. Literally, there is a beef stick from the market in my bag. What I do is I go and I buy items that I know are going to last, because I don't have this market in the winter. So I go, and I spend all, and I buy things that will last, onions, potatoes, meat that I can freeze, and it is going to see me through.

So one of the things that is frustrating is that these markets are out there, and, as you said, these can't be used if people don't know about them, right? We do find that the momentum and the—just hearing that you have this extra money to buy fruits and vegetables is really important. But, if you don't know about it, finding where these markets are, I find that the advertising, or the listing of it on their websites is very difficult to decipher. I know what I am looking for, so I know what to ask, but there are a lot of people that don't, right? I have a food education. I have a relationship with food that gives me the knowledge to actually begin to already know how to plan meals that are healthy. There are a lot of community people that don't know that, right? They haven't been brought up that way. My son will be brought up that way, so it is different.

So for me it hasn't affected the health of the way I cook, because we were already so healthy, but it absolutely affects the ease at how I do it, the quantity of what I do, what I cook, and what I purchase for my son, and it has been really important. But getting this information out there and streamlined—for one example, how many different names do we have to have for this program? I mean, Double Dollars, $5, Triple Your Money Here, is that something that we want to streamline? Is that something that makes more sense? I know WIC in Ohio, right? I know WIC in Kentucky. But Double Dollars, do I know that is what are we calling it? And that is important for people to see, for them to see, the branding.

I mean, that is how we work, right? I mean, we all know what Pepsi is, right? So what is the branding for this?

You will notice that I am not really reading off of the statement, because I don't work as well reading, so one of the things I would be really excited to think about using this at a grocery store, but one of the things that this actually does for me that is important is it takes us out of that large chain grocery store, and it takes us into this community with farmers, right, with other families that I would never meet. I would never meet these families, probably, and their children. And it gives you a community with—where things are coming from. Now, the farmer might come from 2 hours away in Pennsylvania, right, but I see them every single week for 3, 4 months on a row, right? And they know. "Hey, Kiley, where were you? I haven't seen you for 2 weeks, what is going on? Here, give your son an apple." Like, that is the kind of thing that we need to see, to really get to know people, right? To strengthen our communities, and talk about food. So thank you.

[The prepared statement of Ms. Kiley follows:]

PREPARED STATEMENT OF KATHLEEN L. KILEY, CROSSROADS FARMERS' MARKET SHOPPER AND CURRENT SNAP AND WIC RECIPIENT, WASHINGTON, D.C.

Subcommittee on Nutrition,
Committee on Agriculture,
U.S. House of Representatives,
Washington, D.C.

Dear Subcommittee on Nutrition:

Let me begin by giving real thanks for so many things, but first and foremost for opportunities. Thank you for the opportunity to let voices be heard, the opportunity to be part of a system that aids those in need, the opportunity to stress less when it comes to feeding my family, the opportunity to take part in local community markets that in turn create awareness and knowledge.

Many of these opportunities have not come easily. Just the fact that there is a current Congressional hearing in regards to these programs lets me know that things are always evolving. My hope is that the continued conversation aids in bettering the system for all involved.

I have been a participant in the SNAP and WIC programs for over 3 years. As I foresee my time in both programs coming to an end I feel compelled to stay connected and be a conduit for change where needed.

I must say that my favorite part about using SNAP and WIC are the farmers' market incentives. These incentives give me the option to show my son an alternative way of shopping; a way that takes us out of the traditional stale settings of our large chain grocery stores and lets us create relationships with vendors and neighbors. I do not always find the pricing at farmers' markets to be less than our local large chain supermarket but I do find the quality to be just as good and the lessons in regards to eating more locally, cutting down on shipping emissions, and putting growers' faces to products are lessons that will help mold a generation of growing children armed with social awareness.

As mentioned above, sometimes the pricing at a large chain grocery store for produce or meat will be less than at a market . . . this is where the incentives make an huge difference. Knowing that a certain allotment of my monthly benefits can be used at the market and will be matched definitely affects my shopping habits, especially during the summer months when markets are readily accessible and produce is abundant. I am able to use the extra money to buy products that I can freeze and use through the winter months.

I am adamant about making as much as our own food as possible and teaching children how things are made. It is wonderful to buy ingredients for such foods as applesauce, ice cream, and tomato sauce from the market and transform the list into a finished product. This empowers children and adults alike to learn how to adapt food to fit their likes and dislikes and also leaves little worry as to what additives have gone into a finished product. Crossroads Market in Takoma Park, MD does a superb job of creating a food demonstration each week that is made of items

(many times) entirely from the market. This has given me the opportunity to learn about and taste new herbs, greens, fruits, and vegetables that I would otherwise have to purchase first to taste. This is wonderful for children and adults alike.

As is the case with any program a constant eye on how it is evolving and bettering the community must always be there. I have so many positive feelings from the market incentive program that is a part of SNAP and WIC. In regards to the SNAP program, I do wish that the markets were more transparent about the matching benefits that they offered. Many times a market site will advertise that they offer these incentives but it is difficult to decipher from the site, especially if you are not already familiar with the program. Also the site does not typically list the matching dollar amount on their website. I was also pondering if it would help to have all of the markets offering the same amount of matching dollars or if these amounts should be based per SNAP recipient and the amount they may receive monthly. I am assuming that each of these ideas would be based on a number of factors and one important factor is the means by which a market receives its funding: private donations or government grants. As it currently stands, the ease of this program for participants may be one of its largest draws and too much bureaucracy may diminish the participation . . . and we would not like that to happen.

I thank you once again for letting voices be heard, for letting families feed their children in a healthy manner, and for helping create small communities within this grand United States of America. These are the opportunities we dream of providing for our children!

Sincerely,

KATHLEEN L. KILEY.

The CHAIRWOMAN. Thank you, Ms. Kiley. Mr. Cooper, please proceed.

STATEMENT OF ERIC S. COOPER, PRESIDENT AND CHIEF EXECUTIVE OFFICER, SAN ANTONIO FOOD BANK, SAN ANTONIO, TX

Mr. COOPER. Chairwoman Walorski, Ranking Member McGovern, and Members of the Subcommittee, thank you so much for this opportunity to bring you warm greetings from the great State of Texas, our Congressional delegation here, and our county government, and also our mayor, Ivy Taylor. I am pleased to represent the San Antonio Food Bank, which has a great staff who work diligently, and a wonderful board, with executives from companies like Valero Energy, and USAA, and even our World Champion San Antonio Spurs Greg Popovich. So just feel that love and support. We are, as a food bank, a member of a state association, Feeding Texas, where there are a little over 20 food banks that work within the boundaries of the State of Texas, and we are a part of a national network, Feeding America, where there are 200 food banks that work together to feed and serve more than 46 million people in need, which includes 12 million children and about seven million seniors.

The San Antonio Food Bank actually serves 16 counties of the great State of Texas, and within those 16 counties, we have about 530 different partner organizations. They provide food to about 58,000 people each week. And we basically frame our work into three different areas, food for today, food for tomorrow, and food for a lifetime. As clients are in need, that stress of being food-insecure, and being without food, they might call or come to the food bank. We want to meet that immediate need of hunger through a referral to one of our 530 different nonprofit organizations. We then want to have a conversation around food for tomorrow. And what we do there is help those families with application assistance in many Federal programs, to include SNAP, WIC, the Children's Health In-

surance Program, Medicaid, TANF, and long-term care. In that process we are able to work with our state to determine eligibility, and we are then able to have a conversation around employment.

In our core belief, we believe that people should work according to their ability, and receive according to their need, and that opportunity for those individuals receiving assistance to take advantage of our workforce training opportunities there at the food bank, whether in culinary arts, or warehouse training, or just direct job placement, moves them to a place of self-sufficiency, and gives them the dollars that then they can make decisions on. And we have a very robust nutrition education program in that last tier of Food For A Lifetime, which is really about educating families on how to get the best nutrition for their dollar, and how to leverage their dollar to get the best nutrition. We were so privileged to be chosen as a FINI grant recipient, and we have launched a strategy working with our local Children's Hospital of San Antonio, and several clinics, and a major grocery retailer, H–E–B. And we have identified expecting mothers that are SNAP eligible that enter the program, and receive an incentive based on participating in a nutrition education curriculum that is orchestrated at the store level. Those individuals are taught how to shop a grocery store, and leverage the dollars that they have.

Time and time again we see the direct correlation between the poverty line and the waste line. San Antonio has high rates of diabetes, obesity, heart disease, and we believe in what Ranking Member McGovern's mother believed, that the apple a day does keep the doctor away, and that families struggle to get access to good, healthy food. And there are lots of barriers, whether that is income, or knowledge, or geography. The food bank is working to try to bring together the partners in public and private partnerships to try to remedy that.

It is humbling when we can provide the right food in the right amounts at the right time to someone that is hungry. When someone is in need—and we believe that hunger is a symptom of poverty, and people that are in poverty have lots of issues, but someone that is hungry just has one issue. And until we solve that one issue, it is tough to move folks forward to that place of self-sufficiency. So thank you so much for the opportunity to share just a few thoughts.

[The prepared statement of Mr. Cooper follows:]

PREPARED STATEMENT OF ERIC S. COOPER, PRESIDENT AND CHIEF EXECUTIVE OFFICER, SAN ANTONIO FOOD BANK, SAN ANTONIO, TX

Dear Chairwoman Walorski, Ranking Member McGovern, and Members of the Subcommittee:

Thank you for inviting me here today. My name is Eric Cooper and I am the President and CEO of the San Antonio Food Bank in San Antonio, Texas. I am honored to represent Feeding America's network of food banks and agencies that, like colleagues here today, work to address the nutrition and health needs of those in our country facing hunger.

The San Antonio Food Bank is one of nearly 200 food banks in Feeding America's network, and one of 21 served by Feeding Texas, our state food bank association, that helps combat hunger and food insecurity across the United States. Together, we distribute more than 3.7 billion meals each year to more than 46 million people in need, including 12 million children and seven million seniors, through 58,000 food programs including food pantries, soup kitchens, shelters, after school and summer

feeding sites for children, and other programs.[1] Last year, the San Antonio Food Bank provided around 60 million pounds of food and grocery items to needy Texans through more than 530 nonprofit agencies and a myriad of distribution programs across 16 counties in southwest Texas. Our service area spans more than 17,500[2] miles and includes urban, suburban and rural areas.

My remarks today will address the important work taking place at the San Antonio Food Bank and across the Feeding America network to ensure our low-income neighbors receive the nutritious food they need to live active, healthy, productive lives. I will discuss our commitment to providing nutritious food through all of our distribution channels, as well as providing nutrition education to our clients. From our experience working directly with clients to help improve their healthy eating habits, I will discuss the important role of the Food Insecurity and Nutrition Incentive (FINI) program grants to test new models in Southwest Texas to incentivize healthy eating among Supplemental Nutrition Assistance Program (SNAP) recipients.

It is important to note that making real progress toward ending food insecurity, improving individuals' health, and ensuring opportunity for all of our nation's adults and children will require sustaining and strengthening the nutrition safety net. Investments in SNAP and other nutrition programs are an investment in our country's health and education and a productive competitive workforce that will pay dividends in years to come.

Background

The Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps, is the cornerstone of our country's efforts to alleviate hunger by supplementing the food budgets of low-income households. Yet recent studies have shown that the current level of SNAP benefits are often insufficient to sustain families through the end of the month and have linked the gap in food access to serious high-cost consequences, including higher hospitalization rates and poorer performance in school. The research suggests that modestly higher benefit levels would lead to improvements in food security and, in turn, to a wide range of short-run and long-run health, educational, and economic benefits.[2]

To help meet their nutritional needs, many SNAP recipients still turn to the Feeding America network of food banks and emergency food programs for assistance in order to cover all household expenses. In fact, more than ½ (55 percent) of client households served by the food bank network receive monthly benefits from SNAP. Of those households not receiving SNAP benefits, almost ½ have never applied, most commonly because they did not think they were eligible though they may be income eligible.[3]

The food bank network has evolved from serving clients in short-term crisis to providing long-term assistance to those in chronic need of food assistance, many of whom are working, but in low wage jobs.[4] Clients now turn to food bank programs on a regular basis. Nearly ⅔ (63 percent) of client households served by food banks report that they plan to get food from an emergency feeding program on a regular basis to help with their monthly food budget.[5] Many clients are working, though underemployment and stagnant wages persist. More than ½ of households (53.9 percent) report at least one person working in the past year, with more than ½ of those indicating they are working only part-time.[6] Wages also remain very low. The median monthly income of households served by food banks is only $927, and 72 percent of households have incomes below the poverty level.[7] This requires critical budget management to cover all expenses, including but not limited to housing-re-

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[1] Feeding America, *Hunger in America 2014: National Report.* August 2014. Available at *http://help.feedingamerica.org/HungerInAmerica/hunger-in-america-2014-full-report.pdf* (Accessed Feb. 1, 2016).

[2] White House Council of Economic Advisers. *Long-Term Benefits of the Supplemental Nutrition Assistance Program.* December 2015. Available at *http://go.wh.gov/SnapReport* (Accessed Feb. 1, 2016).

[3] *Ibid.* Seventy-two percent of client households served by the Feeding America network not receiving SNAP benefits may in fact be income eligible for SNAP based on data provided they provided in the survey.

[4] Campbell, E., K. Webb, M. Ross, P. Crawford, H. Hudson, and K. Hecht. 2015. *Nutrition-focused food banking.* Discussion Paper, Institute of Medicine, Washington, D.C. *http://nam.edu/perspectives-2015-nutrition-focused-food-banking/* (Accessed Feb. 1, 2016).

[5] Feeding America, *Hunger in America 2014: National Report.* August 2014. Available at *http://help.feedingamerica.org/HungerInAmerica/hunger-in-america-2014-full-report.pdf* (Accessed Feb. 1, 2016)

[6] *Ibid.*

[7] *Ibid.*

lated costs, food, clothing, transportation, and medical expenses, for all household members.

The San Antonio Food Bank, like food banks across the country, is an active service provider, partner, and thought leader in our local community. Food banks have become central to the economic well-being of clients, who often struggle to find regular access to food and are considered food-insecure, by providing food, resources and other services. Our food bank is committed to addressing the food and nutrition needs of our clients. This year, the San Antonio Food Bank plans to distribute 65 million pounds of food to more than 319,300 hungry adults and children as part of a multi-faceted effort to address food insecurity in the region. Our efforts rely on the following key initiatives:

- Food Bank Client Service staff assists approximately 3,000 families each month in determining eligibility and completing applications for a variety of Federal aid programs, including the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance to Needy Families (TANF), Medicaid and the Supplemental Nutrition Assistance Program for Women, Infants and Children (WIC);
- The Food Bank's Workforce Development staff conducts client-level needs assessments for referrals from Client Service staff for those identified as need job placement or continuing education assistance. The Workforce Program helps unemployed or under-employed individuals, through case management and job readiness trainings (*e.g.,* resume writing, job search, interview preparation and soft skills training), to obtain employment that earns them a living wage;
- The Community Kitchen Culinary Training Program provides culinary education and job training to economically disadvantaged community members, helping them gain valuable certifications and job skills needed to secure jobs in the restaurant, hotel or catering industries. The Community Kitchen also provide more than ½ million meals to homeless adults and children every year;
- Through a partnership with the Texas Department of Criminal Justice, non-violent offenders at the end of their sentences are offered culinary and warehouse skill training. Individuals are inserted into our Community Kitchen to learn culinary skills and help prepare meals, and in our warehouse to learn relevant trade skills such as using a pallet jack and forklift;
- The Food Bank's Nutrition Department educates individuals about how to eat well and be physically active to prevent disease. The team is teaching children at schools how to establish gardens to put them in contact with real food.
- The Food Bank's 29 acre Community Garden/Farm is an example of a successful Urban Agriculture, increasing the access to fresh produce to low-income communities affected with food insecurity through the San Antonio Food Bank network. The Garden/Farm produced around 200,000 pounds of fresh produce in 2015;
- The Kid's Café Program provides meals directly to hungry children participating in this community's after school programs;
- The Mobile Pantry Program and the Healthy Options Program for the Elderly distribute more than 11.9 million pounds of food a year; and
- The Kitchen Table is a client choice food pantry serving approximately 1200 households with monthly access to food assistance providing an average of about 100 pounds of food; the Kitchen Table distributes more than 1 million pounds of food each year which is 50% of the total for Comal County. The Kitchen Table will be moving to a new stand-alone facility that will provide more room for program expansion for the region and will be known as the New Braunfels Food Bank.

Health Challenges of Clients

In addition to limited household financial resources, we also know that many clients touching our food bank network have significant health concerns and a high prevalence of diet-related disease. According to the most recent national survey of food bank clients, nearly ½ (47 percent) reported "fair" or "poor" health. Across the country, 33 percent of client households include at least one member with diabetes. For hypertension, the number increases to 58 percent. The costs of care are also concerning for food bank clients and their households. Nationwide, 29 percent of client households report having no health insurance coverage, including Medicaid or Medicare (Note: The Affordable Care Act went into effect after the fielding period of this survey). Recent data show that more than ½ (55 percent) of food bank clients have unpaid medical bills. Further, ⅔ (66 percent) of clients have had to choose between

buying food and paying for medicine or medical care in the past year, with 31 percent reporting facing this tradeoff every month.[8]

Many of the nation's most prevalent chronic illnesses are diet-related, including obesity, cardiovascular disease, hypertension, and type 2 diabetes. These diseases can be prevented or mitigated by access to and consumption of healthful food.[9] Food bank clients who are low-income and struggle with food insecurity often struggle with several factors that increase their risk of developing chronic diet-related health issues and exacerbate these conditions for those who already live with them. These factors include limited financial resources; lack of regular access to healthy, affordable foods; and limited access to basic health care.[10]

Our network's collective understanding of how food insecurity and nutrition connect and contribute to health outcomes has increased and continues to grow. That knowledge helps inform our programs and initiatives to help address the full health needs of our clients.

Providing Nutritious Food

The San Antonio Food Bank and the broader Feeding America network is dedicated to helping improve client access to fruits, vegetables, lean protein and dairy foods. Food banking began as a "salvage and rescue model" more than 40 years ago, redirecting food from landfills and delivering it to individuals and families in need. Today, the Feeding America network has evolved into a much more complex system. A diverse mix of food moves through the food bank network, secured from many different places including farms, manufacturers, retailers, the Federal, state, or local government, food drives and even some food purchases. Through all of these sources of food, the Feeding America network strives to balance the need of providing enough food while also working to ensure that the foods secured are as healthful as possible to nourish the millions of people served.

To secure healthful foods, the network has increased national efforts to provide Foods to Encourage, or foods that closely align with the 2015 USDA *Dietary Guidelines for Americans,* at member food banks. Foods to Encourage is Feeding America's approach to estimate the nutritional contributions of food categories in food banks' inventories.[11] The goal is to have 75 percent of food distributed through the Feeding America network classified as Foods to Encourage by 2025. Of the nearly 4.1 billion pounds of groceries Feeding America distributed in 2014, 67.8 percent, or 2.8 billion pounds, were categorized as Foods to Encourage. Over the last few years, Feeding America has made great strides in increasing the capacity of the network to handle fresh foods. This has included a comprehensive array of services built around securing and distributing produce, dairy and lean protein. As a result, produce is now the number one food category of Foods to Encourage distributed—with over 1.1 billion pounds distributed, or 38.9 percent of Foods to Encourage.

At the San Antonio Food Bank, ⅔ of the roughly 60 million pounds of food and grocery items in 2014 were classified as Foods to Encourage. Overall, ⅓ of the food, or 20 million pounds, we distribute to our partner agencies and clients was produce.

Securing and storing food is just the beginning, and ensuring that it is delivered in a manner that ensures client dignity, choice, health and safety is critical. Like the diverse channels of food sources, the San Antonio Food Bank and our sister food banks distribute food through a multifaceted system, which ultimately gets food to people in need through traditional emergency food distributions such as local food pantries, soup kitchens, shelters and increasingly through other core programs such as mobile pantry programs, senior programs, and child nutrition programs.

Helping Clients Improve Healthy Eating

In addition to procuring and distributing healthy food, efforts to pair healthy food access with nutrition education have increasingly spread across the network and been central to our work at the San Antonio Food Bank. These efforts help individuals and families choose, prepare and consume healthful foods.

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[8] Feeding America, *Hunger in America 2014: National Report.* August 2014. Available at *http://help.feedingamerica.org/HungerInAmerica/hunger-in-america-2014-full-report.pdf* (Accessed Feb. 1, 2016)

[9] Harvard Law School's Center for Health Law Policy and Innovation, Feeding America. *Food Banks as Partners in Health Promotion: Creating Connections for Clients & Community Health* (White paper). Available at *http://healthyfoodbankhub.feedingamerica.org/resource/food-banks-as-partners-in-health-promotion/* (Accessed Feb. 1. 2016).

[10] Food Research and Action Center. *Why Low-Income and Food Insecure People are Vulnerable to Obesity.* Available at *http://frac.org/initiatives/hunger-and-obesity/why-are-low-income-and-food-insecure-people-vulnerable-to-obesity/* (Accessed Feb. 1. 2016).

[11] Download a list of *Foods to Encourage* at Healthy Food Bank Hub: Tools & Resources. Available at *http://healthyfoodbankhub.feedingamerica.org/resource/foods-to-encourage/* (Accessed Feb. 1, 2016)

Nutrition Education and Food IQ

There is no "one-size-fits-all" model for delivering nutrition education. Nonetheless, there are some widely accepted nutrition education and public health best practices, including, but not limited to focusing on specific behaviors rather than knowledge alone; involving active participation on the part of the learners through a variety of teaching methods; and addressing the motivations, needs and interests of the target audience. Food banks and other emergency food providers use a wide range of nutrition education strategies—from establishing school gardens, teaching healthy cooking and partnering with healthcare organizations—to promote healthy food choices in the communities they serve. With a new brand—**FoodIQ**—the SAFB continues to direct all efforts to modify the environment and promote health.

The San Antonio Food Bank has 35 years of experience partnering with public, private, for-profit and nonprofit entities to develop and sustain regional nutrition and health and wellness initiatives. The Food Bank has developed a highly successful, unique approach to the provision of nutritional education to thousands of Food Bank clients and community participants each year, benefiting age groups ranging from infants to schoolchildren and pregnant women to seniors. Examples of programs implemented by the Food Bank include:

- **Raising Healthy Eaters** emphasizes proper nutrition and the inculcation of lifelong healthy eating habits at the most critical stages of development, from conception to the age of 3.
- **Diabetes Education Classes** (Viva Bien/Live Well with Diabetes) teach participants how to use healthy dietary practices to prevent and manage their diabetes.
- **Healthy Cooking/Gardening Curriculum** is offered at several school districts and charter schools to connect students to real foods while teaching them cooking and gardening skills.
- **Project HOPE** food distribution promotes a healthy lifestyle and improved nutrition for participants over the age of 60.
- **The San Antonio Food Bank Farmers' Market Association** hosts farmers' markets throughout the year in the community and at the Food Bank, increasing access to fresh fruits and vegetables for the community and target families receiving SNAP and other Federal assistance.
- **Mobile Farmers' Markets** procure, package, transport and distribute fresh fruits and vegetables in areas of the community where there is little or no access to healthful produce. Each distribution provides as much as 10,000 pounds of produce to as many as 200 families. On-site nutrition education is also provided.
- **Promoting Urban Gardening** teaches agencies and schools how to establish community gardens and teaches gardening classes.

Healthcare Partnerships

The San Antonio Food Bank is also partnering with hospitals and other healthcare providers with the purpose of stabilizing the lives of people affected with food insecurity to help them prevent or better manage chronic diseases. Recent developments in the health care landscape aim to improve both access to health care and the quality of care received. Food banks like ours are well-positioned to help clients benefit from these new developments by becoming partners in health promotion. As experts in addressing food insecurity, our food bank can expand on existing community relationships to craft new collaborative endeavors to address food and nutrition needs with both public and private insurers as well as providers, including hospitals, community health centers, clinics, and private medical practices.

We are working with the local chapter of the Bexar County University Health System to establish a food pantry for discharged patients experiencing food insecurity. The hospital will screen patients for food insecurity and for those deemed food-insecure, their doctor will give them a prescription for produce.[12] The patient will then redeem the prescription at a food pantry on-site in a space being renovated by the hospital. The San Antonio Food Bank will staff the pantry with a nutritionist who will run the pantry and educate patients to help them better manage or prevent a chronic condition. In addition, the patient will be referred to the San Antonio

[12] Patients will be deemed food-insecure when they respond "often true" or "sometimes true" to these two statements: (1) Within the past 12 months we worried whether our food would run out before we got money to buy more; and (2) Within the past 12 months the food we bought just didn't last and we didn't have money to get more.

Food Bank's client services department for assistance signing up for Federal nutrition benefits, health insurance benefits and workforce development assistance.

However, not all healthcare entities have space for a food pantry. So, in the near future the San Antonio Food Bank will be launching its "Mobile Mercado" produce truck. The Mobile Mercado is an affordable farmers' market on wheels that can travel to food deserts and other locations throughout the city. In an effort to offer fresh produce to more patients in need, the San Antonio Food Bank Mobile Mercado will partner with different hospitals that do not have room for a pantry. Doctors will write a prescription for produce to patients experiencing food insecurity. The patient will redeem the prescription at the Mobile Mercado while receiving nutrition, health and wellness education, along with a referral to our Client Services Department for assistance applying for Federal benefits.

This program is designed to not only help patients currently in need to receive healthy food today, but to teach them how to live a healthier lifestyle for a more fulfilling future.

Innovations to Improve Client Health

Below are other innovative programs taking place at food banks across the country to help improve client health.

Nudges: Building on findings from behavioral economics, some food banks have made simple changes to food distribution environments that "nudge" clients to select healthier options. Feeding America has been working with Cornell University on evidence-based nutrition education strategies to help increase the consumption of healthy foods. When it comes to food, "nudges" or environmental cues such as signage, colors, packaging and product placement, have been identified as factors that an influence consumer choice and, ultimately, health. An example of a nudge intervention for increasing the selection of more healthy foods is the front and center placement of a Foods to Encourage product, along with signage, that brings that product to the attention of shoppers.[13]

Diabetes Intervention: To determine whether healthy food can help low-income people better control their diabetes, a pilot study by UC San Francisco and Feeding America tracked nearly 700 people at food banks in California, Texas and Ohio over 2 years. The result: better diabetes control and medication adherence and an overall improvement in the consumption of healthy food.[14] This research, funded by the Bristol-Myers Squibb Foundation, is the first formal evaluation of a diabetes intervention for food-insecure people involving the actual provision of food. The observational pilot study is now being followed by randomized control trials at food banks in Oakland, Detroit and Houston by UCSF and Feeding America.[15]

Food Insecurity and Nutrition Incentive Grant

Building on the San Antonio Food Bank's extensive work directly with clients to improve their health, the Food Bank applied for and was awarded a grant in 2015 through the Food Insecurity Nutrition Incentive (FINI) program. The FINI Grant Program supports projects to increase the purchase of fruits and vegetables among low-income consumers participating in SNAP by providing incentives to use at the point of purchase.

The goal of the San Antonio Food Bank's proposed FINI Pilot Project is to determine if a combination of targeted, culturally appropriate health education and point of sale incentives can increase the purchase and consumption of fruits and vegetables among 200 pregnant and *post-partum* SNAP recipients. The San Antonio Food Bank along with local grocer H–E–B, Children's Hospital of San Antonio, CentroMed, and Goldsbury Foundation are partners in the local FINI grant.

The proposed FINI Pilot Project is a 1 year pilot project to determine the efficacy, scalability and sustainability of an integrated model that seeks to make permanent changes in eating behaviors (increasing consumption of fruits and vegetables) by providing targeted, easily accessed support (shopping assistance, cooking classes, purchase incentives) to high risk, highly vulnerable SNAP recipients (women and children will be the main beneficiaries).

The FINI study was designed to be presented to patients of the CentroMed Clinic who are being seen for prenatal care. A table tent is displayed in the lobby of the

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[13] For more information on the use of nudges in the food bank network setting, see *http://healthyfoodbankhub.feedingamerica.org/nudges/*.

[14] Seligman, Hilary K., *et al.* "A Pilot Food Bank Intervention Featuring Diabetes-Appropriate Food Improved Glycemic Control Among Clients In Three States." *Health Affairs* 34.11 (2015): 1956–1963.

[15] For more information about the diabetes interventions, see *http://healthyfoodbankhub.feedingamerica.org/resource/health-affairs-article-a-pilot-food-bank-intervention-featuring-diabetes-appropriate-food/*.

CentroMed Clinics to advertise the study. Additionally, flyers are displayed at the San Antonio Food Bank and at the Food Bank's Mobile Pantry distributions (four scheduled) to advertise the research study. New pregnant mothers inquiring about the study without an established obstetric physician must establish care with a CentroMed Clinic before being included in the study. Eligible patients will be 0–20 weeks in pregnancy gestational age.

The FINI project has several components that will be provided to participants over a 9 month period:

- Nutritional literacy administered three times during the study participation.
- Cooking classes sponsored and conducted by dietitians from H–E–B, our local grocery partner.
- Shopping tours sponsored by and conducted by H–E–B dietitians.
- Access to a mobile farmers' market sponsored by the San Antonio Food Bank.

Nutrition education will be provided on topics including: education on MyPlate regarding balance and variety, nutritional label reading, nutrients list, breastfeeding, post-pregnancy nutrition, and cooking at home. This education will be provided by the CentroMed nurse following a standard of care appointment. The educational session will last anywhere from 5–15 minutes. This may be longer depending on the questions and feedback and interest in the topic that the subject has. This is a research only educational session. It is not standard of care that prenatal patients receive in-depth nutritional information. Subjects must attend the monthly educational session to continue their participation in the study.

Participants in the FINI project who complete the required activities are given a $40 food card redeemable for fresh produce, frozen or canned fruits and vegetables. The incentive food cards are provided monthly during study participation. The food card can be redeemed at a local grocery store, H–E–B, who has partnered on the FINI project.

The planned study to enroll 200 low-income pregnant and postpartum mothers faced a challenge of slower recruitment rate of SNAP participants under the proposed criteria than expected. The Food Bank has worked with USDA to modify the scope by broadening the target population. Initial feedback from study participants show promising indications pointing to improved fruit and vegetable purchases and improved eating habits. We look forward to continuing this FINI project, learning from the results and applying them to strengthen similar interventions, going forward.

Second Round FINI Grant Proposal

The San Antonio Food Bank submitted a subsequent proposal for the second round of FINI grants, this time to address the "grocery gap" problem in two communities of Texas—the Eastside Promise Neighborhood of Bexar County in San Antonio, and rural La Salle County. The Food Bank will leverage the knowledge and understanding gained operating SNAP outreach and education programs during the last 12 years and working with food-insecure, low-income communities. For example, since 2010 we have partnered with multiple community agencies to operate Farmers' Markets to ensure those neighborhoods in food deserts—areas with little or no access to fresh fruits and vegetables—have access to fresh, healthy foods. Five markets operated in 2015 to provide produce and products from a diverse collection of local farmers and vendors, nutrition education, and on-site demos. The markets are also SNAP and WIC certified retailers.

The FINI project will be implemented in Bexar and La Salle Counties using the San Antonio Food Bank "Mobile Mercado" to travel to the targeted areas to outreach and implement the food, nutrition, healthy cooking and health education intervention. The Mobile Mercado is an affordable farmers' market on wheels that can travel to food deserts and other locations throughout the city. In an effort to offer fresh produce to more SNAP participants benefiting from the FINI intervention, the San Antonio Food Bank Mobile Mercado will partner with different community organizations located in food desert areas without access to grocery stores selling healthy foods. SNAP participants coming to the Mobile Mercado will receive health screenings, nutrition education services and will have access to healthy food on site. SNAP participants will receive their monthly produce incentive after attending the classes. They will also receive information on how to access other Federal benefits in addition to SNAP as well as information on the Food Bank's Workforce Program to help them find gainful employment. Through a partnership with Baptist Health Solutions, we will screen the SNAP population participating in the project for health risk factors associated with food insecurity, such as obesity, high blood pressure and pre-diabetes.

Conclusion

The San Antonio Food Bank, like food banks across the country, is proactive. We identify challenges facing our clients and our communities and we address them head-on. The work we have done over the years to improve the health and nutrition of members of our community continues to grow. The FINI grant has allowed us to address even more community nutrition challenges by working with new partners in a new context to improve the health of targeted or selected SNAP recipients through the use of nutrition incentives. We do not do this work alone. We have long-standing and effective partnerships with local, state and national public and private organizations, are increasing partnerships with the healthcare sector, and have fostered targeted partnerships around the FINI grants.

While the FINI grants are important for developing learning to help encourage nutrition, ensuring benefit adequacy is critical. The SNAP program has successfully improved the nutritional needs of millions of low-income individuals. Congress should protect and strengthen the SNAP program and improve SNAP benefit adequacy for all recipients. This will further help households build on the knowledge gained through nutrition education and programs like the FINI grants, and ensure they have the resources they need for an adequate, nutritious diet. Working together with Federal, state, and local partners and the clients we serve, we can ensure all of our neighbors have the nutrition they need.

On behalf of the San Antonio Food Bank, Feeding Texas, Feeding America, our partner agencies and the people we serve, I thank you for your time and attention. I encourage you to strengthen SNAP and other nutrition assistance programs to help ensure low-income individuals have the resources they need for adequate, nutritious food. And if you have not already, I encourage you to visit your local food bank to see first-hand the great work they do. Thank you.

Sincerely,



ERIC S. COOPER,
President and CEO,
San Antonio Food Bank.

The CHAIRWOMAN. Thank you, Mr. Cooper. Ms. Petee, please proceed. Can you turn your microphone on?

STATEMENT OF BARBARA J. PETEE, EXECUTIVE DIRECTOR, THE ROOT CAUSE COALITION; CHIEF ADVOCACY AND GOVERNMENT RELATIONS OFFICER, PROMEDICA, WASHINGTON, D.C.

Ms. PETEE. Good morning, Chairwoman Walorski, Ranking Member McGovern, and Members of the Nutrition Subcommittee. It is my pleasure to be here today as the Executive Director of The Root Cause Coalition, as well as the Chief Advocacy Officer for ProMedica, a Toledo, Ohio based nonprofit health system that serves 27 counties of northwest Ohio and southeast Michigan. I have spent the better part of my career working with clinicians, administrators, policymakers, health care leaders, and community partners to address health disparities in ProMedica's service area. As we battled epidemics of low birth weight, childhood obesity, diabetes, heart disease, cancer, and other chronic diseases, we, like many health care providers across the country, began to ask, why? Why are we seeing such high rates of these issues in our community?

From this simple question, ProMedica began a journey that, in partnership with the AARP Foundation, founded The Root Cause Coalition, to bring the full power of the health care community to bear in addressing the social determinants of health, with specific focus on hunger as a health issue. If I have learned anything from this work, and this is the most important thing that I hope the

Committee will take away from my short time with you today, is that hunger is a health issue, and food is the best medicine.

It is because of this indisputable fact that the work of the Subcommittee to strengthen our nation's nutrition policy is so vitally important. Your work on these basic building blocks, especially the SNAP Program, have far-reaching impacts on many issues at the foundation of a strong future for our country. Proper nutrition, especially during an individual's developmental years, has a direct impact on the long-term productivity, economic status, and health of that individual, and ultimately entire communities. The programs overseen by this Committee are about more than the immediate needs of hungry children, adults, and seniors. These programs are core investments in the health and well-being of your constituents, and our nation's ability to adapt to an ever-changing global economy.

As a nation, the health care community in particular are coming to terms with the realization that the social determinants of health, especially access to proper nutrition, have a direct impact on an individual's health. Lack of access to proper nutrition not only leads to and exacerbates a plague of chronic physical and mental health conditions, but it also impedes brains development, educational outcomes, and economic viability. It limits access to safe, affordable housing and transportation, and leads to disciplinary and public safety concerns. Proper nutrition is the cornerstone of our ability to ensure the lifetime health of individuals, communities, and our nation. Without it we cannot hope to have a lasting impact on a litany of other social determinants affecting community health.

But this is more than just an altruistic discussion, it is about dollars and cents. The cost of hunger to the health care community alone totals nearly $130.5 billion every year, and the cost to every U.S. citizen over a lifetime is on pace to reach roughly $42,400. We know that ensuring pregnant women have access to nourishing food throughout pregnancy increases the chance for a full term, healthy weight baby. To put that in perspective, in 2008 approximately ten percent of births nationwide included a diagnosis of preterm or low birth weight, but those births accounted for nearly 45 percent of all infant hospitalization costs, or over $10 billion. These low birth weight and pre-term babies are also at a greater risk of delayed development, chronic disease, and a lifetime of poor health.

We know that hunger is a health issue, we know that food is the best medicine, and we know that the SNAP Program is helping to address the immediate needs of the most vulnerable in our communities. We also know that Congress, and programs such as SNAP, are not, and should not, be the only solution. SNAP is an essential safety net that must remain strong to ensure the most vulnerable in our communities do not fall through the cracks. But the health care industry must be part of a more permanent solution to addressing basic needs as well. That is why we at ProMedica have begun to screen patients for food insecurity in our acute care and physician office settings. We have food pharmacies that replace the cycle of medicine being used to treat conditions that nutritious food can treat more effectively. ProMedica has even eliminated a food desert in Toledo's inner city by opening a 5,000 square foot grocery

store that is now being used as a model not only for food access and affordability, but for job training and economic growth. And through The Root Cause Coalition, we are working with organizations across our community, and across the country, that showcase creative, effective partnerships in addressing food insecurity, nutrition education, and even economic development so that every citizen can reach his or her highest potential. Thank you for your time this morning.

[The prepared statement of Ms. Petee follows:]

PREPARED STATEMENT OF BARBARA J. PETEE, EXECUTIVE DIRECTOR, THE ROOT CAUSE COALITION; CHIEF ADVOCACY AND GOVERNMENT RELATIONS OFFICER, PROMEDICA, WASHINGTON, D.C.

With more than 17.5 million U.S. households facing hunger—or one in every seven households nationwide—healthcare systems and leaders must recognize that lacking nutritious food to eat is a dire public health concern. Food insecurity and its results, including true hunger, is a health issue causing distress in communities nationwide by taking a toll across the age spectrum.

Hunger is a problem healthcare providers see every day among patients of all ages in emergency rooms, clinics, offices, and hospital beds. Babies born to malnourished mothers may be underweight, have developmental delays and continue to have health problems throughout life. Children experiencing food insecurity, meaning they live in households that at times are unable to acquire adequate food, are more likely to have behavioral health issues such as anxiety and depression. These children may also be at higher risk for developing chronic health conditions, including anemia and asthma.

Among the elderly, another particularly vulnerable group, malnutrition increases disability and decreases resistance to infection. Both not only harm quality of life, but they extend hospital stays. People who are food-insecure often have irregular eating patterns, which can lead to being overweight and obese. Additionally, people facing food insecurity typically consume food with fewer nutrients, so they have dietary shortfalls linked to the development of hypertension, diabetes and other chronic diseases.[1]

"For critically and chronically ill people, food is medicine," opens a Harvard Law School Center for Health Law & Policy Innovation paper presenting the case for nutritional counseling and medically-tailored, home-delivered meals. "With adequate amounts of nutritious food, people who are sick have a better response to medication, maintain and gain strength, and have improved chances of recovery. Ultimately, access to healthy food leads to improved health outcomes and lower healthcare costs."

With the Affordable Care Act (ACA) changing the way the healthcare industry does business, hospital administrators and physicians must look beyond our four walls more than ever before in modern medicine. Preventing illness, improving population health and eliminating health disparities are critical for the shift both for clinical and social reasons. In many ways, the healthcare industry, while accelerating as necessary in technology to deliver state-of-the-art care that helps ensure safe and affordable care, must concurrently return to its charitable roots of more than a century ago, when hospitals were community pillars concerned with basic public health needs and overall health and welfare. The industry needs a unified system of common goals that builds from the fundamentals of health and wellness that value one's overall health.

Incentive models that make the healthy choice the easy choice are critical to improving the health status of our citizens. By increasing access to nutritious and affordable food, we can have a significant positive impact on health while at the same time decreasing healthcare costs.

[1] *Addressing Hunger to Essential to Improving Health,* Partnership to Fight Chronic Disease and ProMedica, March 2013.

Hunger Is a Health Issue [2]

Breaking Out the Health Care Costs of Hunger

(Costs of hunger-induced illnesses, 2007 and 2010, in billions of 2010 dollars)

Adverse health condition	2007	2010	Increased cost over 3 years
Poor health (excluding items below)	$28.7	$38.9	$10.2
Depression	$2.2	$29.2	$7.1
Suicide	$15.8	$19.7	$3.9
Anxiety	$12.9	$17.4	$4.5
Hospitalizations	$12.1	$16.1	$4.0
Upper gastrointestinal disorders	$4.2	$5.7	$1.4
Colds, migraines, and iron deficiency	$2.5	$3.5	$1.0
Total illness costs caused by hunger	$98.4	$130.5	$32.1

The healthcare industry must not only deliver clinical excellence and efficiency, we must hone in on how we can act as catalysts, innovators and leaders to improve the health of our entire communities. ProMedica has taken steps to improve nutrition and access to healthy foods that are a great complement to the nutrition incentive programs offered by the USDA.

As our industry battles epidemics of low birth weight, childhood obesity, diabetes, heart disease, cancer, and other chronic diseases—we, like many healthcare providers across the country, began to ask why. Why are we seeing such high rates of these issues in our community? From this simple question—ProMedica began a journey that, in partnership with the AARP Foundation, founded The Root Cause Coalition to bring the full power of the healthcare community to bear in addressing the social determinants of health.

That is why the work of this Subcommittee to strengthen our nation's nutrition policy is so vitally important. Your work on these basic building blocks, especially the SNAP program, have far reaching impacts on a plethora of issues at the foundation of a strong future for our country. The programs overseen by this Committee are about more than the immediate needs of hungry children, adults, and seniors. These programs are core investments in the health and well-being of your constituents and our nation's ability to adapt to an ever changing global economy.

We know that hunger is a health issue, we know that food is the best medicine, and we know that the SNAP program is helping to address the immediate needs of the most vulnerable in our communities. We also know that Congress, and programs such as SNAP are not—and should not—be the only solution. SNAP is an essential safety net that MUST remain strong to ensure the most vulnerable in our communities do not fall through the cracks. But the healthcare industry must also be part of a more permanent solution to addressing basic needs, as well.

That is why we—at ProMedica—have begun to screen patients for food insecurity in our acute care and physician office settings. We have food pharmacies that replace the cycle of medicine being used to treat conditions that nutritious food can treat more effectively. ProMedica has even eliminated a food desert in Toledo's inner city, by opening a 5,000′2 grocery that is now being used as a model not only for food access and affordability, but for job training and economic growth. And, through The Root Cause Coalition, we are working with organizations across our community, and across the country, that showcase creative, effective partnerships in addressing food insecurity, nutrition education and even economic development, so that every citizen has the opportunity to reach his or her highest potential.

In partnership with all sectors, the healthcare industry must make fundamental changes. As key economic drivers in most communities, we should use our might to improve population health through an array of collaborations and innovations targeted to meet each community's needs. Health care must be integrated and focus on the most common social determinants, starting with nutrition and hunger, to ensure Americans have what they need to live productive lives. Strategic, purposeful and intentional changes can create an improved model to deliver better public health care.

The CHAIRWOMAN. Thank you, Ms. Petee. Ms. Kiley, I am so thrilled that you are here to tell us real life, real time, exactly how this works, and how it has impacted you. So my one question is:

[2] Shepard, D., Setren, E., and Cooper, D. *Hunger In America: Suffering We All Pay For,* Center for American Progress, October 2011.

I am just thinking about it, because in northern Indiana, where I live, I shop at a farmers' market too, and I think about: knowing the growers, knowing the farmers personally when you go through, picking seasonal stuff. But I am also thinking about it from the standpoint that you already are so far advanced in the issue of cooking, preparing this stuff, raising your son, eating healthy, do you come across people, when you are in the market, that have no idea what to do with this food, how to cook it, how to prepare it, asking themselves is it worth the hassle of coming home, and then trying to figure out how to prepare this food? Do you come across people that really are puzzled? And my follow up to that is, are there resources available for people that don't know how to prepare this food? Like, I can't imagine a lot of people walking in for the first time, buying a bunch of raw fruit and vegetables, thinking, what am I doing with these when I get home, other than boil them?

Ms. KILEY. Well, thank you for letting me be here. I think there are two things there. One, an apple a day keeps the doctor away. Let us really think about that. Does an apple a day keep a doctor away because all of a sudden we eat an apple a day, and it is a miracle? No. An apple a day keeps the doctor away because we are setting habits, right? Because we are setting a habit of not grabbing a bag of potato chips, or even pretzels, right? I opt for a pretzel because it is a little better, right? So setting these habits are what is keeping the doctor away, right? Really, this foundation, having that available. I can't tell you how many mothers say to me, my child won't eat that. I bet he will. I bet he will. I bet you can go through a stage of a lot of pissing and moaning, but I bet he will, right?

So how do we set these habits? One of the things that Crossroads does, and a lot of other markets do, is they have a food demonstration, and the food that they are preparing is minimally processed, meaning even cooked, right? There are a lot of raw salads that are quick and easy, and you add something like honey, or maple syrup. Almost everything, if not everything, is from that market. So those food demonstrations are really great. They are fun for the children. I see so many children try things such as jicama that they would never, ever try.

The CHAIRWOMAN. But is that education available there at the market?

Ms. KILEY. That education is something they do at every market.

The CHAIRWOMAN. Okay.

Ms. KILEY. And so they do it once a week. I don't think I have ever been there and not seen a little food demonstration. And it is there the whole 4 hours of the market, which is really great. Is it enough? Probably not, no. Are there free cooking classes around? Probably not a lot. But that is part of conversation, right? And part of the other thing, as a mother, that has more of this ability, is knowing how to talk to other people. And it doesn't mean I accost people at the market and say, what are you buying? What are you making? Do you even know how to cook that? You know, no, but part of it is—I have learned how to cook herbs that I would never buy, right? It is a largely—there is a large Hispanic community that attends this market, and there are foods that I would never

have seen, right? And every Wednesday my son eats a pupusa. It is amazing. So part of it is, yes, it is a difficult hurdle, a really difficult hurdle.

The CHAIRWOMAN. I appreciate it. And let me ask Dr. Hesterman really quickly——

Ms. KILEY. Please.

The CHAIRWOMAN.—I live in northern Indiana with strong winters, January, February freezes that we are in now. So what do you do about the seasonality issue in Ann Arbor, Michigan? You are a fellow Midwesterner, not like our friends from Texas, when you have sun in the wintertime. What do you do, then, in the middle of winter, when the farmers' markets—and even the one I attend in northern Indiana, has crafts and things moving in for the winter because there is no fresh food? How do you handle that with your program?

Dr. HESTERMAN. So for most of the markets so far the program starts around beginning of June, and ends either end of October or end of December. We are just now starting to experiment with some year-round programs. So there are ten farmers' markets now throughout the state, including in Detroit, including in Flint, Michigan now that are running year-round. And it is a combination of products coming from hoop houses from the farmers, some products that have been stored, but certainly the amount of locally grown is much reduced.

In the grocery store setting, we are going to start next year with some experiments with year-round, and seeing if we can get a combination of locally grown and produce that are grown in other places by other growers, because we know families need fruits and vegetables year-round, not just during the northern growing season.

The CHAIRWOMAN. I appreciate it. And just quickly, Dr. Wright, in the Bluegrass Farm To Table, the public-private partnership, was it easier to get private dollars for the FINI grant because you actually had an established program that you could say to the community, we just need partnership with this? Was it a relatively easy partnership?

Dr. WRIGHT. Absolutely. I would say our pilot is unique because it is the Municipality of Lexington partnering with our very successful community foundation in Lexington. So we both kind of bring really a unique partnership together, so melding those partnerships was critical. And it allowed us, with the FINI money, to leverage just over $10,000 in public and private money through the community foundation's networks, and through local ag and health sectors as well.

The CHAIRWOMAN. I appreciate it. Thank you so much. Mr. McGovern.

Mr. MCGOVERN. Well, thank you very much. Let me thank you all for your testimony, and also thank you for all of the work that you do, and all the advocacy. This is all very, very inspiring, and we all appreciate all that you do. We know that hunger and health are inextricably linked. We know that hunger and food insecurity is associated with higher rates of depression, cardiovascular disease, high blood pressure, diabetes, and other physical and mental health conditions. And we also should know that food assistance

programs, such as SNAP, save money in the long run by improving educational and health outcomes. Quite frankly, I am one of the people who believes that the benefit we provide is inadequate, and we need to do better on the Federal level in terms of that.

But the private monies and the innovation that you have all brought to this are very, very encouraging. Incentive programs like the ones that you are involved with rely heavily on a strong Federal partner. You have a commitment to SNAP funding to ensure that low-income individuals who are eligible for SNAP get the benefit that can then be used in your programs. But, I remain—I say this at every one of these hearings—I am deeply concerned about where we are going as a Congress on all this stuff. I am worried that we may be headed down a pathway that could do significant harm to SNAP, that we might consider proposals that would fundamentally change the basic structure of SNAP, and/or cut the benefit dramatically. Can any of you comment on the impact that a cut to SNAP would have on your programs? Would your programs be able to survive if Congress would fundamentally change SNAP, or cut it? I am open to anybody.

Ms. PETEE. Thank you, Congressman. I think it would have a devastating impact, obviously, and, to your point, the fact that those programs exist are what help us complement, and make sure that the SNAP Program, and WIC, and other programs do work. If those programs were cut, and people did not know where to go, or how to access those critical nutritious foods, our programs wouldn't have a reason to exist, and it would be really going out almost on a door to door basis, which, obviously, is not tenable.

There is an adage that you can teach a man to fish or give him a fish, and it is much better to teach him how to fish. I like to add that we have to find the pond in the communities, and we have to make sure that we identify that there is a pond in which people can go and do their fishing. And education for so many of these people who have been born into poverty, and can't break that cycle until they get the proper education and access, is critical. So reducing SNAP would have a devastating impact.

Dr. HESTERMAN. I would just say that what these incentive programs are doing is demonstrating that we can take a program that has been designed primarily as an anti-hunger program and turning it into an anti-hunger and pro-health program at the same time. I like to say you can pay the farmer now or the doctor later. And so the integration of the incentive programs with a strong SNAP Program is absolutely critical to the success of both.

Mr. MCGOVERN. Mr. Cooper?

Mr. COOPER. Yes, Ranking Member McGovern. Yes, we would not be able to make up any ground when it comes to a SNAP cut, from a food bank perspective. All that we do to provide food to people, 40 percent of that is produce, but just a minor adjustment in a cut to SNAP would set us back, and we would not be able to recover.

I would like to add on to that that parable of give a man a fish, teach him how to fish, that if he doesn't know that you pack tuna fish sandwiches, he won't meet you at the dock, right? He can't. He would love to learn, but we all know a child can't learn when they are hungry, nor can an adult. And SNAP provides such nourish-

ment that we can complement that. I share your views that it is not enough, and we need to be doing more to strengthen SNAP to adequately nourish those families in need.

Mr. MCGOVERN. I appreciate that. I raised the point just to put everybody on notice that moving down a pathway to reduce the benefit, or somehow re-imagine this whole program is not a good idea. We need charities, and we need private monies, and we need these partnerships, but they can't make up the difference. We need a strong Federal partner in this if we are going to do this right, and I appreciate all your testimony. Thank you.

The CHAIRWOMAN. Mr. Crawford, you are recognized for 5 minutes.

Mr. CRAWFORD. Thank you, Madam Chair. We hear this term food desert quite a bit, and it characterizes an area with limited access to healthy foods, but there is a difference between urban and rural food deserts that probably we don't talk about very often, and I represent a very rural district. According to USDA, an urban food desert is an area that is 1 mile or more from healthy food providers, but if you live in an area like I do, in rural America, you may live 10 miles or more, and in remote areas, it is even worse than that, from your nearest grocery store or farmers' market.

So apart from the obvious geographic differences between urban and rural food deserts, can you discuss the distinct challenges that urban and rural food deserts present, and how that might merit a different response from both policymakers and those on the ground like yourselves? And anybody is welcome to weigh in on that, whoever wants to go first.

Dr. WRIGHT. So I will just make a couple of quick points. I do think Lexington is a population center surrounded by a really interesting mix of rural communities. And so often in Lexington, SNAP shoppers and just Lexington residents, there is a big disconnect between the food they purchase at the farmers' market, or the grocery store, and where that food is produced. I think the FINI program, for us, allows us to bridge that gap, and helps educate SNAP users by using farmers as that tool to educate them. My farm is 15 miles away, I picked it this morning, here is how you can prepare it. Farmers' markets represent a really unique opportunity to get at that issue.

I will say another challenge that we have identified that you spoke to about in our urban center, transportation to the venues where these incentive programs are being offered is a huge barrier. Getting folks to the farmers' market, and to the cooperatively owned grocery store. So we are partnering with our Health Department on a funding mechanism they received to provide vouchers for transportation to get folks to these markets.

Dr. HESTERMAN. In Michigan we have actually looked specifically at the comparison of the Double Up Food Bucks Program in urban and rural settings, and, in fact, in the packet that we gave you, one of the appendices is a paper that we put together, specifically, on the rural experience with Double Up Food Bucks. What we are finding is, while the program operation works whether you are in an urban or rural setting, right now we are finding, in Michigan, faster growth of the program in our rural communities and rural markets than we are in our urban settings. And that is not what

we had expected, but we are just finding the uptake on the program in rural markets and rural communities actually is going much faster now.

Mr. CRAWFORD. That is encouraging, and I will just say that I represent a big part of the Mississippi River Delta in east Arkansas, and the irony of food production there, I guess, is that it is one of the most productive regions in the world, rice, cotton, corn, wheat, soybeans, milo, and so on, but very little production of anything else. And so farmers' markets have been a little bit slow in response to the need there, based on healthy food choices.

Now, I am a big advocate of rice, but the reality is, year-round you need healthy food choices. And, unfortunately, what we are relying on heavily are convenience stores in small towns. Please talk about the need for incentives for healthy food choices, which has been addressed to some degree on the preventative measures, making good healthy food choices *versus* the challenge of accessing that on a year-round basis. And particularly in the, ironically, underserved rural areas, where they can't get those kinds of food choices on a year-round basis.

Mr. COOPER. I was just going to comment, we suffer from that same irony, representing Crystal City, which is in Zavala County. It is known as the spinach capital of the world. Del Monte has a canning facility there, and Zavala County has one of the highest rates of childhood hunger in the U.S. So where food is grown, they lack access, so it is variety. That opportunity to provide that variety when transportation limits are in place is a challenge. And I totally agree with your comments around trying to create opportunities where people can get greater access.

Mr. CRAWFORD. Thank you. I yield back Madam——

Ms. PETEE. I will just——

Mr. CRAWFORD. Go ahead.

Ms. PETEE. I will just underscore what the others have stated, that we see the same challenges in our rural communities. Again, in southeast Michigan, we have received a USDA grant for a veggie mobile that actually goes from spot to spot in the rural communities because of transportation, and, to your point, the irony of living in a farmland, and not having access to the fresh fruit that is being grown around you. So it is a challenge. The incentives are critically important, and the education that goes with these programs is really essential. People do learn how to prepare foods that they have been unfamiliar with because they didn't have access to them. They learn how to stretch the dollar, stretch the food, make different meals, and make it last. So it is very important.

Mr. CRAWFORD. Thank you.

The CHAIRWOMAN. Mr. Aguilar, you are recognized for 5 minutes.

Mr. AGUILAR. Thank you, Madam Chair. Mr. Cooper, in my district, farmers' markets that participate in SNAP have, at times, encountered challenges. And I wanted to ask about your experience with this. And despite efforts, I read in your testimony, your knowledge of these issues, and I wanted to see what do you think might be the cause? Despite our best efforts, and some of our recruitment for these farmers' markets, and offering that access to folks, what can we do to improve that access? And I have some questions for Dr. Hesterman and Dr. Wright as well.

Mr. COOPER. Well, thank you so much for the question. We are so privileged to actually facilitate six farmers' markets throughout our community and participate in the WIC Farmers' Market Program, and the Senior Farmers' Market Program. The challenge for some of our clients is that the markets might not be geographically close, and the affluence, the shoppers, and the price points. And so we really try to bring back that concept of a fruit stand. Making it more about agriculture, making it more about value, so that the clients are able to get the most produce for that investment. They don't feel like the dollars they spend are equal to retail, and that the quality is equivalent, and the local aspects, and organic, and those kind of things, they wouldn't utilize the benefits. And so we have really worked to kind of streamline bringing those markets to those communities.

And I am reminded of a woman that received a watermelon in our agricultural belt, the Winter Garden, a lot of watermelons are produced, and one of the farmers brought up a watermelon. And the mom broke open the watermelon and gave it to her kids. And the kids didn't really look like they liked it. And I was like, they don't like watermelon? And she said, well, they have never had it. And I am like, are you serious? They have never had watermelon? She said, well, I don't have a car, I have to take the bus. And a gallon of milk weighs 8 pounds, so it just seemed impossible to carry one of those home. And so that is where diet is impacted. That is where the variety of access is impacted, by these barriers that you wouldn't think of.

Mr. AGUILAR. True. Thank you. Dr. Hesterman and Dr. Wright, your matching programs are incredibly interesting to read about. In southern California, my district is different than Mr. Crawford's, but to follow up what the Chairwoman had mentioned as well, the philanthropic efforts are huge, and a huge component to what you have described where they matched. Dr. Wright, you mentioned that they have been matched with public dollars, as well as private. Who was the first money in? Who were the first folks? Was it $5,000, or $10,000, or was it bigger denominations? Please talk to me about the mix of the public and private from the matching perspective.

Dr. WRIGHT. Sure. So, really, our fundraising efforts, aside from FINI, really started at the grassroots level, so it really started on a smaller scale, targeting interested bodies of individuals who may be supportive of programs like this. So we partnered with local restaurants to do some interesting fundraising with them, donating a percentage of their purchases to the Double Dollars Program. We did some community outreach activities at some of the venues, like the farmers' market. We did an unlimited doubling event, and actually did a watermelon sampling that day, and asked for donations. So patrons at the farmers' market who were regular shoppers could have the opportunity to donate there.

So it really started with that grassroots level. That, coupled with the FINI money allowed us to approach larger organizations, like our Farm Credit agency, and health care organizations. So we kind of started at the grass roots, and are slowly building to approach larger funders.

Dr. HESTERMAN. So in my case I had an advantage that not all of my colleagues in the field have, and that is that I spent about 17 years as a Program Director at the W.K. Kellogg Foundation, actually funding programs in food systems and rural development. And, in fact, the very first funding that ever went to the Crossroads Market, where Ms. Kiley now shops, came from our program at Kellogg Foundation. And I thought it was such a cool idea that I followed it throughout the years, and when we founded Fair Food Network, I decided, let us try this in a state that really needs it, that doesn't have any kind of incentive program.

But at that time, raising money from foundations, for me, was talking with my friends and colleagues, because I had been in the field so much. So we actually went after some pretty significant dollars from some of the larger foundations, and that is how we got it started in Michigan, was with philanthropic dollars, and ran it for about 5 years, solely based on funding from about 50 different foundations. Some of the large private foundations, like Kellogg and Kresge Foundations, but some of the smaller foundations, Battle Creek Community Foundation, Jackson County Community Foundation—what I have found is that this incentive work is some of the easiest work to raise money for in the philanthropic community because the people get it. It is a win-win-win. This investment of $1 is leveraging so much impact. And it is important to say that now that we have the match from the Federal Government, that—it has brought on board many, many more philanthropic resources because they can see their funding being leveraged as well.

Mr. AGUILAR. Thank you so much. Thank you, Madam Chair.

The CHAIRWOMAN. Mr. Benishek, you are recognized for 5 minutes.

Mr. BENISHEK. Thank you, Madam Chair. Dr. Hesterman, thanks for being here today.

Dr. HESTERMAN. You are welcome.

Mr. BENISHEK. We have 21 markets in my district in northern Michigan, and thank you for your great work there. I have been to the one in Traverse City many times, and I see the booth that has the Bucks there at the end. And it is great work. I am just going to question you about one of the problems that had been reported to me, and that apparently they try to run the market even in the winter, because they have to move, of course, because they can't do it in that parking lot in the winter. They have to do it inside. And then the USDA is requiring the market to buy all kinds of new equipment to——

Dr. HESTERMAN. Yes.

Mr. BENISHEK.—process the SNAP cards. Can we help these small farmers' markets out, where this purchase of equipment costs money? What is going on there? Have you run into this problem at your level?

Dr. HESTERMAN. Actually, we are hearing more about this. It is sort of part of a larger set of issues that we are hearing about, where farmers' markets, in order to do the EBT and the incentive work, are needing to invest in equipment, and wireless technologies, to do this. And we believe that, if USDA were able to make it easier for farmers' markets to equip themselves with what they need to transact EBT and Double Up incentive business, we

would be way ahead. And right now that is something that I believe needs to be worked out, probably USDA, and with the state SNAP——

Mr. BENISHEK. Well, if there is anything I can do to help you with that, I would appreciate you letting me know, and I will have my staff follow up with you. But——

Dr. HESTERMAN. Great.

Mr. BENISHEK.—I think that is an undue burden on many of the markets, which don't have a lot of money to be throwing around with equipment.

Dr. HESTERMAN. Yes, I agree with you, and definitely will follow up.

Mr. BENISHEK. The other thing about winter is that the access to the fresh foods is difficult in Michigan.

Dr. HESTERMAN. Yes.

Mr. BENISHEK. Are you familiar with this Farm to Freezer Program in Traverse City? There is a guy named Mark Coe that took me around there, where they take fresh local produce, and they flash freeze it. And it is part of Goodwill Industries. You know about those guys?

Dr. HESTERMAN. Yes, sure. Met them. In fact, we are in a conversation with them up in Traverse, and with folks in Detroit, at the Eastern Market, to look into, as we go to a year-round program with our Double Up Food Bucks, to have some of those locally grown and frozen products available during the winter that can be purchased with the incentives.

Mr. BENISHEK. Yes. Is that possible, to allow those—I mean, I don't know exactly where we want to go with that, because we don't want to—I don't know if you can use Double Up food products for frozen food, so I am not exactly sure. Can you kind of explain that a little bit to me? What is the policy there?

Dr. HESTERMAN. The FINI program allows for fresh, and frozen, and canned, as long as there are no added sugars and so forth to the product. So we don't have any restrictions about whether we want to take that from fresh, and also look at frozen. And it is something for a couple of markets, where you have the specific programs that freeze, and the locally grown, we are looking at.

Mr. BENISHEK. The other question that you touched on, about the USDA is this wireless technology. So they have to have a wireless hookup? I mean, some of my areas in my district we don't have wireless.

Dr. HESTERMAN. Well, you either need WiFi, or you need to hook into the cellular data system, or you need a land line, but to conduct the EBT business, you need some kind of——

Mr. BENISHEK. Internet.

Dr. HESTERMAN.—like that.

Mr. BENISHEK. Okay. I guess that is a different committee making sure that we have Internet across my district, which doesn't always happen. Well, I yield back the remainder of my time, but thank you, Dr. Hesterman, and I would really like to look forward to maybe working with you to help solve your problems with the USDA in regard to some of the problems that have come to my attention, and whatever problems you may have. Because this incentive thing is a really the way to go. I mean, I am really happy that

we are doing this. I think that, as a pilot, and as a model for other areas of the country, you have done a great job, and happy to have it happen to Michigan. Thank you. I yield back.

The CHAIRWOMAN. Thank you. Congresswoman Lujan Grisham, you are recognized for 5 minutes.

Ms. LUJAN GRISHAM. Thank you, Madam Chair, and thanks to the panel. Given that my state is still one of the hungriest states in the country, New Mexico, it is great to hear about the kinds of ideas and incentives that allow you to do more with what you have, and making it as healthy as possible. I did the SNAP Challenge, and without a dollar to dollar match, notwithstanding the incentive, there isn't enough to buy fresh fruits and produce. I think when I did the challenge, in order to have enough protein, the only fruit I could buy was a couple of bananas. And so it just isn't enough to sustain yourself or your family.

And so I am very excited to hear about the organization's work in Michigan, and the Double Up Food Bucks. And I have a public health background, so all of this is exactly the way in which these programs were intended to work. But we find that they need an additional boost to do that. I think these kinds of incentives are especially important for poor states like New Mexico, and any other areas in the country that have high rates of food insecurity, poverty, obesity, and other diet related illnesses.

I want to tell you that, in fact, the Double Up Program is very successful in New Mexico. We are seeing more low-income families being able to purchase fruits and vegetables. And, in fact, according to a report, the New Mexico Farmers' Marketing Association put out this month 88 percent of their customers increased the amount of fresh fruit and vegetables they purchased because of the program. In 2015 alone the Double Up Program benefited more than 4,000 low-income New Mexicans. So not only are we improving nutrition and health outcomes in communities, but we are seeing Double Up do the other thing, which is create more economic development opportunities, particularly for farmers. And we are seeing a resurgence of young people interested in farming in both rural and urban communities. We saw 195 percent increase in total EBT sales through the Farmers' Market Association, and that impacted 60 percent of New Mexico counties, and 60 percent of the direct market farmers statewide. We are also expecting the program to generate more than $4 million over the next 4 years.

I am sure you already have all these stats, about all the different impacts. And I have been listening in earnest, of course, but really interested in the points we are making about really connecting and coalescing our nonprofit and charitable community in this effort in providing these kinds of incentives. But notwithstanding the wonderful results in New Mexico, the reality is we still have one of the hardest hit economies in the country, with some of the highest poverty rates in the country. We are, in fact, the only state in the nation that is losing population because there are no job opportunities in the state. We are in an interesting battle about what we do about work requirements when we can't find work anywhere in the state. And when we had our Human Services Secretary talk about work incentives a year ago—she is no longer with that depart-

ment—she talked about the great jobs in oil and gas, and there are no jobs in oil and gas in our state, and we are really struggling.

So I am really excited to tell you that, in spite of that situation, I believe that New Mexico is the only state that has state funding over the long-term to secure this program so that the Double Up Program is available. And the reason I think that that is really important, and want to get your ideas about how we encourage other states with the time we have left, is that our charitable organizations in this environment are also stretched too thin. So, to take advantage, I do think that you want to have local governments, state governments, engaged. What are you doing to get more states to think about long-term funding for these kinds of ideas?

Ms. PETEE. Congresswoman, if I could comment on that, and I would like to acknowledge too that last June we partnered with Presbyterian Health Services in Albuquerque to do a hunger summit, and you know the great work they are doing. And I would encourage us to look to the health care industry, hospitals, health systems in communities are often the largest employer. It is not a position that we have wanted to get to, but, to your point, when other industries and businesses are losing jobs, we find ourselves in a very precarious predicament, where we are the employer, but it is also incumbent on us, especially as a nonprofit organization, and by and large the hospital systems are, to make sure that we are out in the community, we have a mission beyond our four walls.

So it is a matter of getting the local government and the state government together. That is what we started to do in Ohio with ProMedica. That is our aim, really, through The Root Cause Coalition. Because it is going to take the work with Congress, the work with local and state governments, and then the work with the health care industry, and other related organizations. Not one organization can do this alone, but we really do need everyone at the table.

Ms. LUJAN GRISHAM. Thank you. Thank you, Madam Chair. I yield back.

The CHAIRWOMAN. Mr. Davis, you are recognized for 5 minutes.

Mr. DAVIS. Thank you, Madam Chair, and this is a great opportunity for those of us who sat around these tables and crafted the farm bill to kind of see and hear what our policy changes that we put into effect, and new and innovative approaches, how they are being implemented in the marketplace.

I want to follow up a little bit on what my colleague Mr. Benishek asked you, Dr. Hesterman, about the ability to put point of sale equipment into farmers' markets. I know that part of our policies that we put forth allows the states to get from the USDA upwards of $4 million to help with these point of sale equipment purchases. Can you tell me, has that program been effective, or are you taking advantage of it at any of the ones that you see in your community?

Dr. HESTERMAN. So there are farmers' markets in Michigan, and the Michigan Farmers' Market Association is very active with helping markets get set up, with the——

Mr. DAVIS. But is the State of Michigan giving any of these USDA dollars to those markets for the point of sale equipment?

Dr. HESTERMAN. I believe through the Farmers' Market Coalition, that is happening. One of the issues that Mr. Benishek raised is the issue of when a farmers' market moves location they have to get a different FNS authorization number to be a vendor. You have situations where markets may have to shift location different times of the year. So that is one way that it is not just about the equipment, but it is about having to get a new authorization number, which could require additional equipment.

Mr. DAVIS. Okay. Dr. Wright, are you taking advantage of that in Kentucky? Does your state?

Dr. WRIGHT. Yes, they certainly are. So that program is coordinated through our Department of Agriculture. The current farmers' market that we are partnering with as a part of our pilot is a little unique in that there is one EBT terminal for the entire market. There are other markets in——

Mr. DAVIS. So they just come to a specific area if they use EBT?

Dr. WRIGHT. That is correct. They will contact the market—there is a booth with the market manager. They come and swipe their EBT for all purchases, regardless of the incentive or not. So the EBT dollars are transferred into tokens, and then the incentive tokens are also given at that same time, so the SNAP participants can use those tokens at any vendor at the market.

Mr. DAVIS. So the SNAP participant goes to the manager's tent, swipes the EBT card, gets the Double Bucks, and they hand them to the recipient so the recipient can go to the different booths, and then spend them how they wish?

Dr. WRIGHT. How they wish, yes.

On SNAP eligible items, yes, certainly.

Mr. DAVIS. On SNAP eligible items?

Dr. WRIGHT. Yes. Our doubling is a little bit unique too, is that our incentives are only for Kentucky grown produce. So at our farmers' market there is——

Mr. DAVIS. Why do you not like Illinois?

Dr. WRIGHT. We do love Illinois, but part of my job, obviously, is supporting Kentucky farmers, so——

Mr. DAVIS. Part of my job is supporting Illinois farmers. No, thank you. Mr. Cooper, I am an Oakland Raider fan. I am very disappointed that they may move to San Antonio rather than St. Louis, but I won't hold that against you today. Can you tell us what is your process for the EBT point of sale equipment?

Mr. COOPER. Well, we have absolutely taken advantage of that opportunity, and applied for the grants, and have that technology available in our market.

Mr. DAVIS. Did you take all $4 million?

Mr. COOPER. Anything to get those Raiders, right? There are a lot of barriers. It is complicated. I mean, you have to see if the market has enough customers that would demand the technology, and then try to run it efficiently. It doesn't make sense to have each farmer have a terminal. They usually have the ability to take cash very easily, or credit cards, using Square, their iPhone, or whatever. But it is the SNAP EBT benefit that you can have one terminal, and then have a token system, or a way to do the accounting.

Mr. DAVIS. And that is what you do?

Mr. COOPER. That is what we do. And we will provide that to any market. Some of our markets, there just isn't enough participation at the market to warrant it.

Mr. DAVIS. So when a recipient like Ms. Kiley would come in, you would give her vouchers, tokens, or dollars?

Mr. COOPER. She would go to the vendor, choose the produce, they would write up a ticket. They bring the ticket, we run the card, charge it for that amount, and then the customer would take that voucher back, showing that that has been paid. Then we reimburse the farmer at the end of the market for all of those SNAP sales that they incurred.

Mr. DAVIS. All right. I hope we have a chance to ask a second round of questions, because I want to ask Ms. Kiley what your process has been, and see if it is as seamless as what you have talked about. She already answered it?

Ms. KILEY. It is the same as Bluegrass, where I go in, and swipe my card, and say, I want to spend $15, and they give me $15 in tokens plus——

Mr. DAVIS. Okay.

Ms. KILEY.—whatever they double. And then I take it directly to the farmers. My only concern about that is what does it do for some of these families that might have—they are out there. Some of these families that might be a little conscious about being on SNAP, where you are at markets where you don't see as many SNAP participants. Tacoma Park Market is a perfect example of a market that is a little more—say upper echelon. And going to that booth, it does have a little bit of a stigma to it, maybe it is not used as much? But it has worked out very easily for me.

Mr. DAVIS. Well, thank you. Madam Chair, I apologize for going over.

The CHAIRWOMAN. Thank you. Congresswoman Adams, you are recognized for 5 minutes.

Ms. ADAMS. Thank you, Madam Chair, and Ranking Member McGovern. Thank you all for your testimony. It has been very interesting to hear the stories. Farmers' markets have become a very popular way to improve fresh food options in food deserts throughout the 12th District, and we have a lot of them in the 12th District of North Carolina that I represent. Guilford County is currently using USDA funding to support farmers' markets in food deserts, including the Mobile Oasis Farmers' Market in Greensboro and High Point. Food Insecurity Nutrition Incentive Grants, and the Farmers' Market Promotion Program are vital programs for supporting one of the few grocery store alternatives available to residents living in food deserts.

As mobile and seasonal retailers in farmers' markets usually use wireless equipment for processing SNAP benefits, this requires a farmers' market to contract out equipment, and to pay a transaction fee for every purchase that uses SNAP benefits. For smaller business owners or farmers, this is a significant barrier to allowing a SNAP recipient to use their benefits to purchase fresh produce.

Dr. Hesterman, what long-term solutions would you recommend for USDA in order to meet Congress's intent that healthy food retailers not face cost barriers to serving participants in the SNAP Program?

Dr. HESTERMAN. Thank you for that question. So I actually look at this a little bit differently than what I have heard from some of my colleagues here. I actually think we need to start figuring out how to take advantage of the current and future of transaction processing technology. We are doing an experiment now, ten farmers' markets in the Grand Rapids area of Michigan, where this becomes the transaction processing device for farmers for EBT and for incentives.

So we worked with a software company to get an app developed that farmers can download. It is like Square, where customers can come and bring their EBT card directly to the farmer, and earn their Double Up Food Bucks, spend their Double Up Food Bucks. You get rid of the stigma of a person having to go and collect tokens. You get rid of the administrative cost of counting out tokens and writing reimbursement checks to farmers. And we need to be encouraging, USDA and all of us, working together, need to be encouraging the development of more types of transaction processing technology like this.

We don't need just one app. We need a bunch of different experiments, and how we are going to use modern processing technology, it keeps the program more secure, and helps us keep track of what is going on, and makes it easier transaction processing for the vendor and for the customer.

Ms. ADAMS. Yes, a great strategy. Ms. Petee, there is much interest in my district in encouraging convenience stores to sell more fresh fruits and vegetables. Can you tell me a little bit about how the Live Well Toledo initiative worked with convenience stores to sell more produce, and what incentives or processes were put in place to help convenience stores who were concerned that they would take a loss from selling produce?

Ms. PETEE. Yes, thank you for the question, Congresswoman. It is going quite well, and, as you can imagine, making a shift from typical carryout items that you would see in a corner store to implementing fresh fruits, vegetables, milk, as opposed to just juices and soda pop, is quite well received. And, in fact, the grocery store that we opened in the inner-city of Toledo is part of the broader effort, because we realize how essential it is to make sure that access to affordable, nutritious fruits, vegetables, dairy, protein, is essential.

It really takes the whole community. I can attest that Toledo is working as a community. I have often said there is no market share in hunger, so we have a couple different health systems in Toledo, but it takes everybody working at that same table to make sure that we are level setting the playing field for everyone involved. And that is one of the reasons, again, going back to The Root Cause Coalition, that we felt it was critical to establish such a national coalition. We have commissioned the CDC to do a research study, through The Root Cause Coalition, that will be identifying what different hospitals and health systems across the country are doing to combat food insecurity, nutrition, obesity education throughout the country. And what we intend to do with that data is identify what is working, what is not working. Of what is working, how do we replicate that for different geographies and re-

gions of the country? Because, obviously, there are many different ways in which we come to this problem.

So it goes back to the comment I made earlier, that it really takes everyone at the table. To get the most benefit out of the assistance and incentive programs that the government offers, it really takes the local communities, the local government, and the state communities working together.

Ms. ADAMS. Thank you very much, and, Madam Chair, I am out of time. I will yield back.

The CHAIRWOMAN. Thank you. The chair recognizes Congressman Thompson, for 5 minutes.

Mr. THOMPSON. Madam Chair, thank you so much for this hearing. Thanks to all the panelists for not just being here, but for the work you do in your communities each and every day. This last month I really had the privilege and honor, I hosted a couple of events. The first was at our 100th annual Farm Show in Harrisburg, Pennsylvania, and we did a listening session. I was joined by several of my colleagues, including the full Agriculture Committee Chairman, Mr. Conaway from Texas, and we really heard from a lot of different aspects of agriculture, but there was a heavy emphasis on food insecurity.

And I heard from just a great champion, Karen Wooding from the Central Pennsylvania Food Bank, and then most recently—just a couple weeks ago I did a visit to a food bank in my home county. We spent some time there talking with the people that were there, looking for nutrition for themselves and their family members. And the wonderful people that run, dedicate themselves, a lot of volunteers, including a pediatrician who was there volunteering. As a former health care professional, I mean, good nutrition is a fundamental building block to good health, there is no doubt about it. And the fact that we are starting to explore that more consciously, and build upon that, and build collaborations, that is part of the fruit we are hoping to yield from the work that is done here. I am not a—I am not going to hear—I don't think there is—we have no preconceived outcome here. I think we want to make this better. We want to make sure we are serving people, and we want to make things operate efficiently, and I am proud of the work that we are doing.

So let me follow up a little bit. Dr. Hesterman, we know there are Americans who are not consuming enough fruits and vegetables, which is why the incentive dollars used specifically for fruits and vegetables make sense. However, some would argue that also allowing incentive dollars to be used for lean meats, dairy, eggs—I saw all that, and I heard about that, and I actually saw that in my food bank visit, the whole use of freeze flash technology, or flash freeze, whatever order that is, it is just amazing what people are able to get access to. It gives it a much longer shelf life, it is nutritious, it is tasty. Should we consider allowing these incentive dollars to be used for those other commodities, lean meats, dairy, eggs, you can fill in the blank, to provide additional nutritional benefits to the consumer, and do you envision most incentive programs will remain focused on fruits and vegetables, or will expand to healthy foods throughout the store and the market?

Dr. HESTERMAN. Thank you for the question. We know that the number one dietary challenge across the board, but especially for low-income families, is increasing fruit and vegetable consumption. And we also know it is one of the most difficult to afford aspects of creating a healthier diet. So, for those reasons, my belief is that we should keep this program pinpointed in the area of greatest need, which is for fruits and vegetables incentives.

Mr. THOMPSON. Okay. Thank you. Now, Dr. Wright, the Supplemental Nutritional Assistance Program, or SNAP, acceptance at farmers' markets has been a priority of this Committee to ensure that low-income families have access to fresh fruit and vegetables. We also acknowledge the benefit to both the consumers and the farmer. Additionally, USDA provides up to $4 million per year for states to distribute point of sales equipment. I know that was a topic of discussion earlier.

I wanted to just throw a few details on what is happening now. That is for states to distribute point of sales equipment for individual vendors at farmers' markets to utilize when accepting these transactions. Can you discuss your process for accepting SNAP benefits, and are SNAP customers able to use their EBT cards at the individual vendors, or do they visit a management tent to receive their Bluegrass Dollars? I would love to hear a little bit about what your future visions are. Like Dr. Hesterman—thank you for your vision—in terms of how do we take the stigma off by thinking creatively in the future, and are there other thoughts and ideas you may have on how we reduce that stigma?

Dr. WRIGHT. Sure. So, at the Lexington Farmers' Market, one of our pilot sites, the way it works, a SNAP user would come up to the market tent, swipe their EBT card for however much they wanted to swipe for, and then they would double up to $10, explicitly, for Kentucky grown produce. The stigma issue is a really interesting one, and our farmers' market also provides tokens for non-EBT transactions. So if you want to use your debit card at the farmers' market, you could go and swipe your debit card. You would also get tokens. They look a little bit differently, but to the casual observer, they look like tokens. So the stigma issue hasn't really been a challenge for us, but certainly appreciate that that is a challenge in other areas.

I do think having the one point of sale at the market manager booth, as opposed to each individual farmer having their own equipment right now, given our parameters, is the way to go. However, I am very excited about the development of this app, and I think that that could definitely streamline our process in Lexington.

Mr. THOMPSON. And I appreciate you being sensitive to that issue. When we were first starting out in life, my wife and I, she was pregnant with our first son, we were WIC recipients, and that is going back a couple decades——

Dr. WRIGHT. Yes.

Mr. THOMPSON.—several decades. But even then, we still remember how uncomfortable it was to walk into the local IGA. And so I appreciate those types of innovations. Thank you.

The CHAIRWOMAN. The chair recognizes Congressman Ashford, for 5 minutes.

Mr. ASHFORD. Thank you, Madam Chair. This is really exciting stuff. And I know we are similar to Kentucky in some ways, we are a rural state, Nebraska, and we have an urban area in Omaha. Last fall we had a conference sponsored by former Lieutenant Governor Maxine Moul from Nebraska, who is the USDA Rural Development ag person in the state. It was very, very, very well attended by both rural and urban people. These grants that have been handed out are really creative, and, looking through them, what a great program for the country.

I have a question—and thank you, Dr. Hesterman, for your leadership in getting this started. Someone has to get it started, I guess, and you did, so it is really great work. I had spent a number of years running a housing authority in Omaha, and it is a public housing authority, with residents living throughout the community, and in public housing as well, but in scatter site housing. Obviously many of the residents qualified for SNAP. And I have asked this before when we have discussed these programs generally, I would ask Dr. Wright. In Lexington, which is a beautiful city, by the way. In Lexington, how about the housing authorities there? Was that part of your partnership initiative?

Dr. WRIGHT. It wasn't in our ground level pilot application, but we certainly have been exploring. We did some outreach to those communities to make sure that they were hearing about the incentive program. But, again, that goes back to the challenge of transportation, and some of these other issues. So we are looking forward to partnering with our local Health Department in this upcoming cycle to really get at that transportation issue, and educate folks about where they can use their benefits.

Mr. ASHFORD. That is, obviously, an area with so many opportunities with this in Nebraska, and apparently we don't have a grant up to this point, but I sure am going to encourage our people in Nebraska to look at this. I know transportation is an issue with housing authorities, but, at least where we are, we have attempted to create at least urban gardens around housing authority facilities. That doesn't, in and of itself, create the SNAP option, but it does heighten the awareness of the need for nutrition. And, obviously, our school nutrition programs and all those go together. But the point that was made as well about everybody must be at the table is clearly the case.

So I don't really have any other questions, other than just to really applaud this, applaud the Committee. This is the kind of stuff that really makes a difference. And I know working with that population at Omaha Housing Authority, we were always looking for self-sufficiency programs, always looking for ways to address, certainly, nutrition, and job self-sufficiency, and so forth and so on.

And the last point I would make is that what I also found was that the more we could break down the barriers between the agencies, like HUD, for example, and USDA, and that sort of thing, the better we are. And the way to break those barriers down is to have an actual concrete program that works. You can then sort of work through those barriers and nutrition. Obviously, we don't want to cut SNAP benefits, but we get into that discussion, and then back and forth. But, these kinds of discussions, where we are thinking of ways to break those barriers down between housing and nutri-

tion and education, are significant. I am just amazed at how successful this is. Thank you, Madam Chair.

Ms. PETEE. May I add a comment to that about the stigma?

Mr. ASHFORD. Sure.

Ms. PETEE. I think that is one of the reasons we are finding the food insecurity screening in our hospitals being so effective, is because we do a two question screen that, if the patient answers yes to either of those questions, it prompts further evaluation by either a social worker or a clinician who is trained to have that conversation. Then we are working to enroll those patients right there at the bedside into the SNAP programs, or whatever assistance programs.

Also, we just opened a food pharmacy last April, so coming up on a year, and we have 19 physicians in one of our clinics that will actually write a prescription for food *versus* medicine. That conversation with the individual to go get this prescription filled, which is nutritious food, takes away so much of the stigma for that individual, who then utilizes the other food banks and pantries in the intervening weeks before that prescription can be rewritten. So they are understanding better, this is for my health, this is something that my doctor has given me the green light to do. I am not a failure, these services are out there for me to use. We have seen just tremendous use of the food pharmacy, so much so that we opened a second one just last month. And many hospitals across the country are doing the same. Thank you.

The CHAIRWOMAN. Thank you.

Mr. ASHFORD. Yes, it is brilliant. Thank you.

The CHAIRWOMAN. Ms. Plaskett, you are recognized for 5 minutes.

Ms. PLASKETT. Thank you. Thank you, Madam Chair, and thank you also for all being here. Ms. Kylie, I was really moved by your written testimony, and, as a mother, I am very keenly aware, and thank you for the importance of having your children be at the food markets as well, the farmers' markets, to have them grab healthy habits with regard to—and I loved how you are putting the face of the farmers who are creating their food. I think that that is really important in the kind of world that we live now. So many of our children are in urban areas, or in areas where they don't meet farmers, to know that these are the people that are growing your food. And it also really does something great for the farmers as well, to see young people who are going to be eating the foods that they are working to create for them.

I wanted to ask you, Dr. Wright, about one of the things that you were talking about. You talked about the best place to inform SNAP recipients of the Double Dollars Program is the state SNAP offices. And it is interesting, and unfortunate, because we know that that outreach is no longer funded by Congress, which at one time funded it. Do you think that that is a good investment of our funding source, to be able to use those offices? I know that our local government does not have the capacity to have someone specifically for that. Have you seen any demonstrable evidence of that being able to assist in the utilization of the program?

Dr. WRIGHT. Thank you for that question. Our Bluegrass Community Foundation and Bluegrass Farm to Table have been reach-

ing out to our state SNAP office to start this dialogue about how they, and our local SNAP offices, can be more involved in the education process about these incentive programs. We really feel like it is critical to build that capacity at the state and local level, because really they are the front line, and they have the potential to touch every SNAP recipient in the communities that we are working in. And so if they are on the front lines, in the trenches with us, helping to educate folks about where they can use their benefits, where they can access these incentive programs, that is a really, really important tool to have. And so we hope, in Lexington, to engage with both our state and local office to improve that communication and that dialogue

Ms. PLASKETT. Thank you.

And, Dr. Hesterman, one of the things that we found in our location, I represent the Virgin Islands, it would appear to most people that we would have an abundance of produce. But because our farmers are not on very large scale farming, it becomes an issue of cost for them to be able to be participants in programs like this. But, because of the availability of their produce we are very interested. Our governor, our local Department of Agriculture is really interested in our farmers being able to be participants in the SNAP Program, like school lunch programs, and some of the others.

But availability, and also cost, and the cost of the EBT system, when we don't have access to Square, necessarily, or some of those others, is something that is a barrier to entry for the farmers, and therefore for the recipients of SNAP to be able to receive those kind of programs. What are some creative ways that you think, or have you been looking at—I heard you talk about the app as one. Are there other programs that you are looking at to drive down that cost for the farmers themselves to be able to be participants?

Dr. HESTERMAN. Yes. Actually, one of the most exciting ideas that we are thinking about is creating a transaction processing system that can operate across the farmers' market and the grocery store setting for EBT and for incentives so that we are not looking at solely, well, there is a different way to use the program at a farmers' market, and a different way to use the program at a grocery store, but let us think about how we can use technology and transaction processing systems to actually engage grocers and farmers' markets managers, and try to get something uniform so that it is lower cost, it can be used by customers, in my view across the country. I mean, the idea, Ms. Kiley, of creating a common brand across the country, so we can actually create a common brand for incentives, a common way to actually conduct this business, a common way to collect information, that is sort of what I hold in my head for the future, and hope we are taking some steps to get there.

Ms. PLASKETT. Thank you.

The CHAIRWOMAN. I appreciate the panel's help in understanding the importance of nutritional education and incentive programs. When discussing the overall health of low-income people, incentivizing healthy eating habits, while working within communities, is an important part of looking at how we can continue to best serve our fellow Americans. You have certainly given us plenty to think about as we continue to look for ways to improve the nu-

trition programs to better serve their recipients. No program is perfect, and we can always do better.

Under the rules of the Committee, the record of today's hearing will remain open for 10 calendar days to receive additional material and supplementary written responses from the witnesses to any question posed by a Member. This hearing of the Committee on Agriculture, Nutrition Subcommittee, is adjourned.

[Whereupon, at 11:35 a.m., the Subcommittee was adjourned.]

[Material submitted for inclusion in the record follows:]

SUBMITTED STATEMENT BY HON. WILL HURD, A REPRESENTATIVE IN CONGRESS FROM TEXAS

The 23rd Congressional District of Texas spans from San Antonio to the outskirts of El Paso, covering countless smaller towns and cities in between. Food security is one pressing issue that Americans face every day, whether they live in a small town in West Texas or in a big city like San Antonio. The San Antonio Food Bank (SAFB) provides countless pounds of food to organizations and individuals in Texas, hosts a number of nutrition education programs, and finds innovative methods of developing the local economy and workforce. It is because of organizations like the San Antonio Food Bank that individuals can focus on issues important to their family instead of worrying about putting food on the table.

The lack of healthy habits and fresh food consumption pose a direct threat to the state of wellness in the United States. One of the most harmful and prevalent diseases Americans face today is diabetes, which causes needless suffering and contributes to millions in healthcare costs. While it is essential to treat the symptoms of diabetes and other chronic diseases like obesity and heart disease, it is of paramount importance to focus on their root causes like poor lifestyle choices and lack of proper nutrition. Increasing access to fresh fruits and vegetables, increasing families' ability to purchase them, and educating the community about the importance of nutrition are among the most important proactive measures that support good health.

While healthcare professionals care for those who are already battling disease, organizations like the SAFB play a crucial role in providing services that aid in disease prevention. It is my hope that the SAFB and similar organizations share their stories and continue to expand their impact on the well-being of communities across Texas and across the nation.

SUBMITTED LETTER BY JENNIFER HATCHER, SENIOR VICE PRESIDENT, GOVERNMENT AND PUBLIC AFFAIRS, FOOD MARKETING INSTITUTE

February 3, 2016

Hon. JACKIE WALORSKI,
Chairwoman
Subcommittee on Nutrition, House Committee on Agriculture,
Washington, D.C.;

Hon. JAMES P. MCGOVERN,
Ranking Minority Member,
Subcommittee on Nutrition, House Committee on Agriculture,
Washington, D.C.

Dear Chairman Walorski and Ranking Member McGovern,

The Food Marketing Institute (FMI) commends the House Agriculture Subcommittee on Nutrition for holding a hearing "To review incentive programs aimed at increasing low-income families' purchasing power for fruits and vegetables." As the point of redemption for both the Supplemental Nutrition Assistance Program (SNAP) and the Special Supplemental Nutrition Program for Women, Infants and Children (WIC), the grocery industry has a unique perspective on how the programs are administered and on ways to create opportunities to improve the health not just of program participants but the entire population.

FMI's members have participated in various initiatives and pilot projects to encourage SNAP and WIC participants to purchase more fruits and vegetables with varying degrees of success and many lessons learned. For instance, the WIC program now includes cash value vouchers for families to purchase fruits and vegetables in addition to their WIC package foods. These vouchers have proven to be incredibly popular and have increased families' buying power of those foods.

FMI retail members have also participated in state and locally run initiatives that "double up" SNAP customers' buying power of fruits and vegetables. For example, in one initiative a SNAP customer would receive a $5 voucher to purchase fruits and vegetables for every $5 SNAP dollars they spent on fruits and vegetables. FMIs members have reported that they learned very important lessons from these initiatives, most importantly, customer education from the beginning is essential; not just that these foods are healthy, but how to prepare them. The education must start from the beginning of the SNAP process with states' using their SNAP-Ed resources to educate the participant before they ever go to the store. Many of our retail members conduct educational programs in their stores demonstrating ways to prepare fruits and vegetables in addition to ideas for stretching their shopping dollars.

The grocery industry is fully committed to the health of all of our customers. Today 95% of grocery stores employ dietitians at the corporate, regional and store levels. FMI members proudly employ nutritionists and dietitians to aid all of their shoppers in making healthy balanced choices. Additionally, these professionals often teach customers with various health conditions, including food allergies, diabetes and nutritional deficiencies, on how to shop and prepare foods that address their dietary needs and restrictions. Many of our members host school groups to teach children about healthy eating and making thoughtful selections and maintaining a balanced diet.

Chefs in the grocery store have become more prevalent over the past several years. FMI members hire professional chefs to further aid all of our shoppers in eating a more balanced diet. The chefs supply recipes for shopping and preparing healthy and often low cost meals. Additionally, grocery chefs participate in cooking demonstrations, food sampling occasions and other in-store events to help educate the customer.

These are only a few of the initiatives and programs our retail members have and are participating in. All grocery customers benefit from the grocery industry's commitment to customers' health and wellness, whether they are shopping on a budget, are participants in SNAP or WIC or have unique dietary restrictions or needs. I have attached FMI's recent report entitled, "Retailer Contributions to Health & Wellness" that shows the industry's strong commitment and investment into this area.

Thank you again for your interest in the initiatives to encourage greater consumption of fruits and vegetables in an economical way. We look forward to working with the Subcommittee as we continue to learn from some of the initiatives we are considering or have in place . . . to make a difference in the health of all of our customers.

Sincerely,



JENNIFER HATCHER,
Senior Vice President,
Government and Public Affairs.

ATTACHMENT

2014 Report on Retailer Contributions to Health & Wellness

The growing arena of health and wellness represents a complex combination of corporate social responsibility and vast business opportunities for food retailers. For the past 2 years, the Food Marketing Institute (FMI) has conducted surveys and published reports to track how members are meeting the needs of shoppers who are seeking healthier lifestyles.

Now in its third year, this *2014 Report on Retailer Contributions to Health & Wellness* represents an evolution of the previous survey reports. At its core, the information gathered for this report will help to demonstrate how food retailers are contributing to the health of their customers. One goal is to share this information with media, legislators and the public to highlight the positive impact of our industry.

More importantly, FMI's vision is to use this information as more than a simple status report of what the industry is doing in the sphere of health and wellness. We hope that this expanded report will serve as a useful planning tool that will help members strategically grow and shape their companies' health and wellness offerings in a meaningful way.

Contents

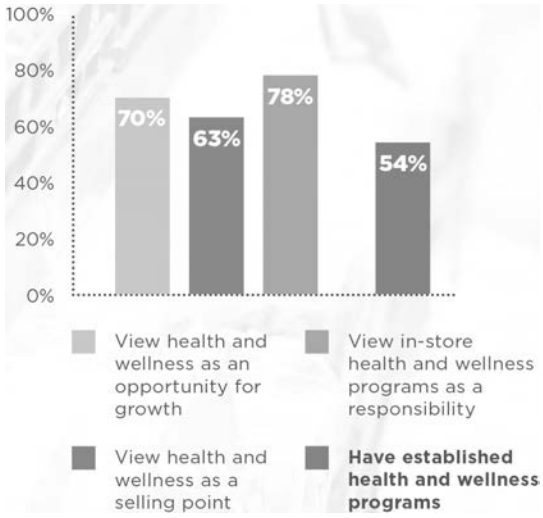
Recognizing the Business Power of Health & Wellness
Constructing In-Store Health & Wellness
Current Health & Wellness Offerings
Getting on Consumers' Radar
In-Store Health Professionals
Health Professional Community Partners
It's All About the Content, Content, Content
Leveraging Store Websites
The Growing Value of In-Store Clinics and Pharmacies
What's Working?

Methodology

The majority of data for this report was generated by a survey conducted among FMI members in November and December 2014. Twenty-nine store chains responded. It is estimated that these retailers represent at total of more than 6,800 stores across the country. Forty percent of the respondents operate between 101 and 500 stores. Twenty-five percent operate more than 500 stores. Fifteen percent operate between 31 and 100 stores. The remaining 20% operate between one and 30 stores. The location of the stores operated by the surveyed companies spans every region of the United States.

While not all operators participated in the survey, FMI believes it represents a strong sampling of food retailers' health and wellness initiatives nationwide. Information used to supplement this report was taken from two other studies conducted in 2014 by the management consulting firm, Oliver Wyman, "*Are Consumers Ready for Retail Healthcare?*" and "*Opportunities for Grocers in Health Services.*" The later study was commissioned by FMI.

Data analysis was conducted by The Ginger Network, LLC, a marketing communications firm based in the Washington, DC, metropolitan area, dedicated to providing seasoned counsel on food & nutrition brand and marketing issues for food companies, associations and commodity groups.



Almost all retailers surveyed (**96%**) report that their companies are committed to expanding health and wellness programs in their stores.

Recognizing the Business Power of Health & Wellness

Participants were asked to view health and wellness from both an industry and an individual store-chain perspective. From a holistic retail-industry perspective, the **majority of food retailers in this survey (70%) currently view supermarket health and wellness programs as a significant business growth opportunity for the entire industry in the year(s) ahead.**

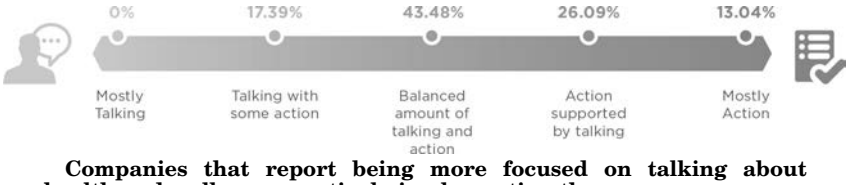
In fact, the preponderance of respondents (63%) **sees health and wellness as one of many selling points for food retailers to compete for customer loyalty.** Approximately ½ see these programs as a momentous shift in how Americans will access healthcare in the years ahead.

From an individual store-chain perspective, an impressive **78% of respondents view in-store health and wellness programs as a responsibility to their communities** and family of customers and a significant business growth opportunity for their individual brand in the year(s) ahead. At the same time, approximately ½ see these programs as a core business requirement for reducing sick time and insurance costs as well as a necessity to keep up with the competition of other retailers' health and wellness efforts.

There is a significant opportunity to apply actions to these beliefs. **About ½ (54%) of food retailers in this survey have an established health and wellness program for both customers and employees.** Currently, 34% have existing programs for employees only. The reasons for this disconnect between belief

and action is not clear. However, almost all retailers surveyed (96%) report that, going forward, their companies are committed to expanding health and wellness programs in their stores.

Among those who do have established programs, their efforts are growing. **Sixty-one percent of retailers in this survey report that their companies' overall health and wellness programs and activities in 2014 have moderately or significantly increased in comparison to 2013.** Most importantly, these companies are not just giving lip service to health and wellness by talking about it. Rather, 83% of them report having genuine activities in which consumers and employees can participate.



Companies that report being more focused on talking about health and wellness or actively implementing them.

Constructing In-Store Health & Wellness

When it comes to evaluating health and wellness opportunities and deciding how and if they will be operationalized, pharmacy team leadership (59%) and nutrition team leadership (50%) are the two groups who make the most decisions. However, more than 36% of stores report that their President/CEO is making these decisions.

These findings are significant on multiple levels. They demonstrate that the majority of these efforts are not being driven by sales. Rather they are entrusting this level of strategic planning to the health professionals on staff and/or that these decisions are happening at the absolute highest level of the organization.

Similarly, once operationalized, the pharmacy teams (43%) and the nutrition teams (38%) are the clear primary leaders of the in-store health and wellness programs across the country. A very small number of programs are operationalized by the consumer affairs or marketing teams.

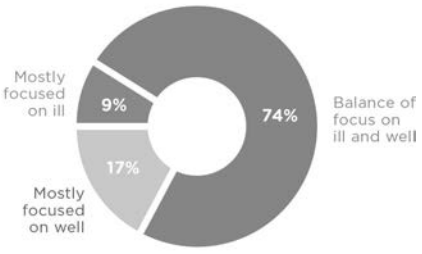
At this time, the jury is still out among retailers on the best organizational structure. When asked if this structure is set in place for the foreseeable future, or if it is still under review, a little more than ½ responded that it is set in place.

For the most part, the majority of respondents have organized their health and wellness activities to balance engagement with customers who are ill (with some existing condition) as well as with customers who are well and seeking to maximize their health—as opposed to focusing more on one than the other.

Leaders of In-Store Health and Wellness Programs

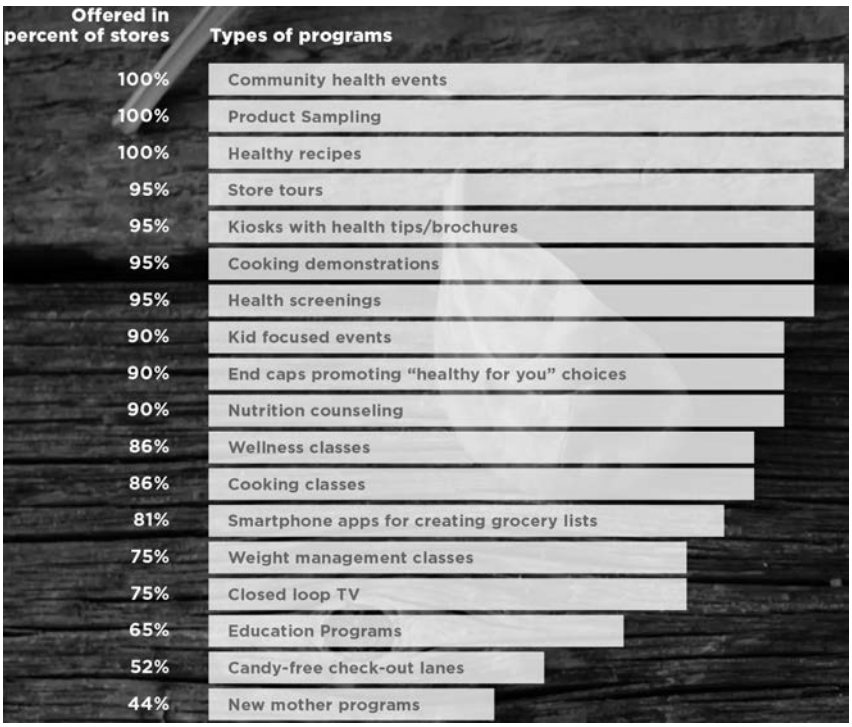


Balance of Health and Wellness Activities



Current Health & Wellness Offerings

The following types of health & wellness programs and/or features are being provided by survey respondents over this past year:



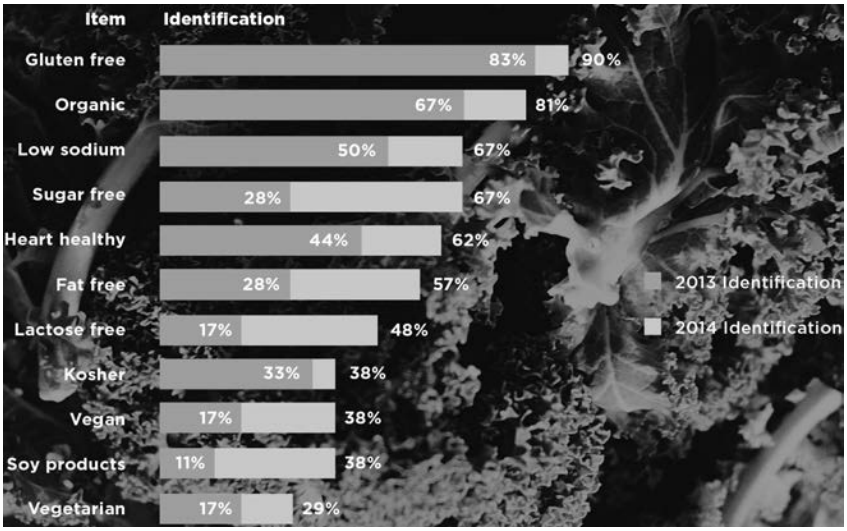
Of these, the following programs and/or features are offered free to participants in the majority of stores.



Getting on Consumers' Radar

Consumers have become increasingly interested in information on nutrition labeling. Whether they are looking for health information like "fat free" or "low sodium" or lifestyle choices like "organic" or "Kosher," over the past year, retailers significantly have increased efforts to meet this demand for information.

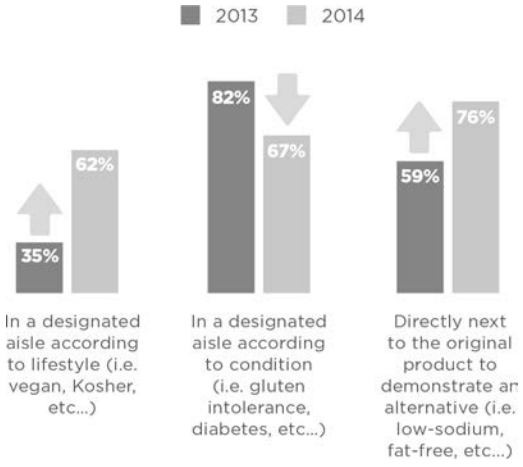
The following chart demonstrates how many retailers in this survey identified specific products on shelves in 2014 *versus* 2013.



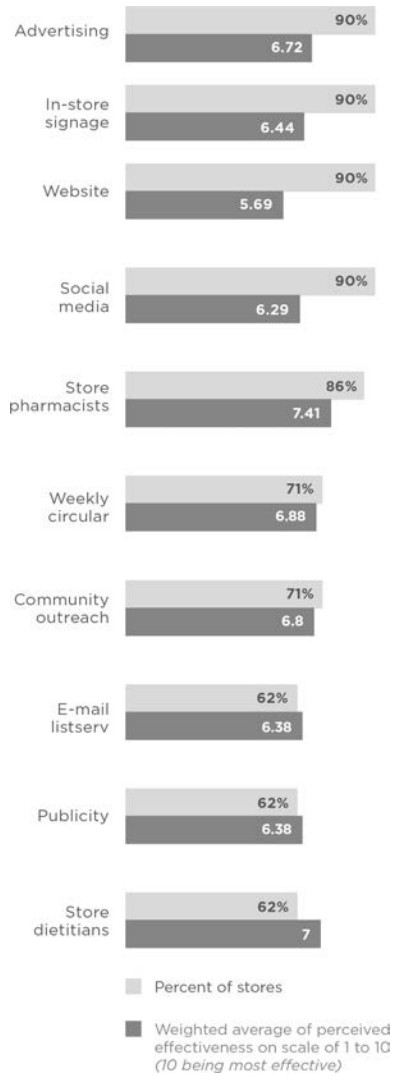
Over the past year, there has been a shift in the strategies retailers use to help consumers identify healthy products. Specifically, there has been a significant increase in identifying wellness products by lifestyle (*i.e.,* vegan, Kosher, *etc.*). At the same time, there has been a significant decrease in identifying products according to the health conditions they benefit (*i.e.,* gluten intolerance, diabetes, *etc.* . . .). However, directly placing alternative healthful products next to original versions (*i.e.,* low-sodium, fat-free, *etc.*) continues to be a growing strategy.

Retailers are implementing various means to promote their companies' health and wellness activities to consumers. The following chart [*Retail Promotion Efforts*] demonstrates the primary efforts being used. Ninety percent of all stores are investing in advertising, in-store signage, website and social media outreach to connect with consumers in this arena. However, when asked to rate the effectiveness of their promotion efforts, retailers surveyed report that in-store pharmacists and dietitians are the most successful at engaging consumers in health and wellness activities.

Identification Strategy



Retail Promotion Efforts



In-Store Health Professionals

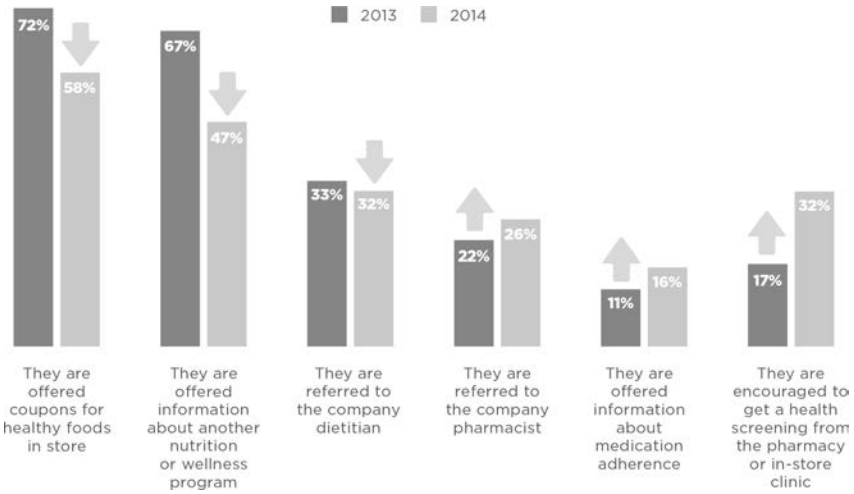
It is reasonable to envision that supermarkets are indeed becoming a health care destination. In addition to the fact that almost all stores have pharmacists on staff, a healthy **95% of stores employ dietitians at the corporate, regional and store levels.**

Importantly, these dietitians and pharmacists are making noteworthy gains in working as a team to advance health and wellness. For example, 67% of them are working together to develop programs and almost ½ (48%) are working together to make customer-specific recommendations. These are significant increases from 2013. In addition, 52% of them say they are referring customers/patients to each other for counsel.

Moreover, 70% of respondents have in-store clinics in some or all stores. That is a sizable increase from 40% only 1 year ago.

Interestingly, there has been a shift between 2014 and 2013 in how in-store health professionals are following up with customers **after** they participate in a store nutrition program. Specifically, recommendations have doubled for encouragement to get a health screening at the pharmacy or in-store clinic. However, there has been a precipitous drop in the amount of coupons offered for healthy foods in the store or information offered on other nutrition and wellness programs.

Activity After In-Store Nutrition Program

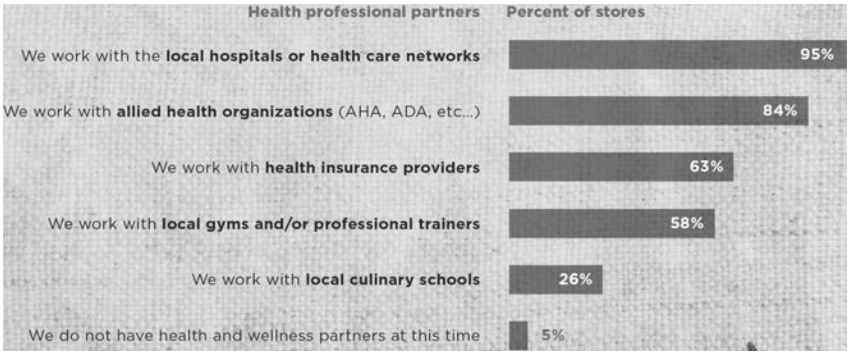


Health Professional Community Partners

Consumers are looking for more than just convenience and easy access to healthcare. Trust and perceived quality are key concerns.[1] Doctors and nurses traditionally are the most trusted health information sources. Pharmacists are usually ranked third.

This is great news for retailers since almost all employ pharmacists. However, a new study[2] of more than 2,019 consumers suggests that for health-related matters, they are significantly more likely to trust retailers who have partnerships with local healthcare providers.

Therefore, FMI specifically asked retailers if their companies work with partners in the community to underscore their professional health and wellness credibility and/or to enhance their programs. The results are overwhelmingly positive and ones that should be communicated clearly to customers.

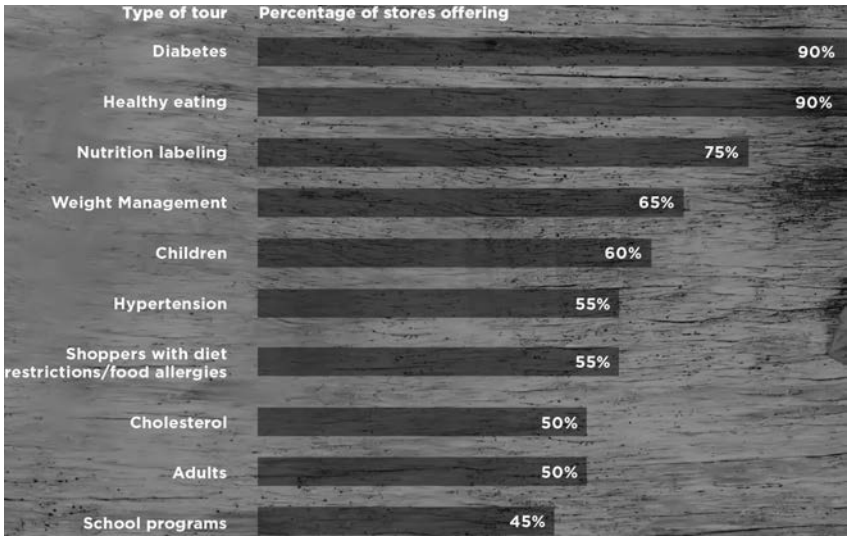


[1] *Are Consumers Ready for Retail Healthcare?*—Copyright ©2014 Oliver Wyman.
[2] [*Ibid.*]

It's All About the Content, Content, Content

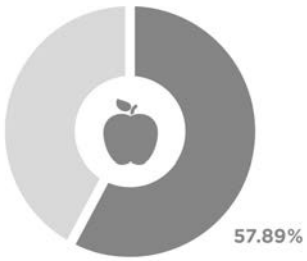
Virtually all retailers surveyed offered store tours in 2014. The vast majority of these tours (85%) are conducted by the registered dietitians on staff, and the balance is conducted by the pharmacy staff.

The two most popular tour topics are diabetes and healthy eating, which underscores the finding above that stores are trying to offer a balance of education programs that appeal to both ends of the customer spectrum—to those who are ill (with some existing condition) as well as to those who are well and seeking to maximize their health.

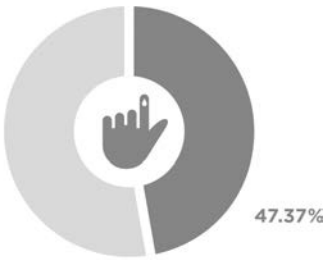


In 2014, more than ½ of food retailers in this survey employed chefs at the corporate level. And 76% employed a chef at all or some stores. A very similar percentage of respondents (74%) offered cooking classes to customers. The majority of these classes were geared for customers with restricted diets.

Types of Cooking Classes



Classes for customers with restricted diets, all other types



Classes for customers with restricted diets, specifically diabetes

In addition to cooking classes, 63% of stores also provide weight management classes for adults. Outside the classroom setting, healthy recipes are made available on 80% of store websites and in 59% of stores on printed cards or in kiosks.

Beyond classes and recipes, food retailers must be keenly aware of the numerous studies that cite the benefits of families eating together. In 2014, they clearly embraced this concept. In fact, 84% say they are actively promoting communal eating such as family meals. (This is a jump from last year's reported 75%.) However, very few of these programs have been formalized.

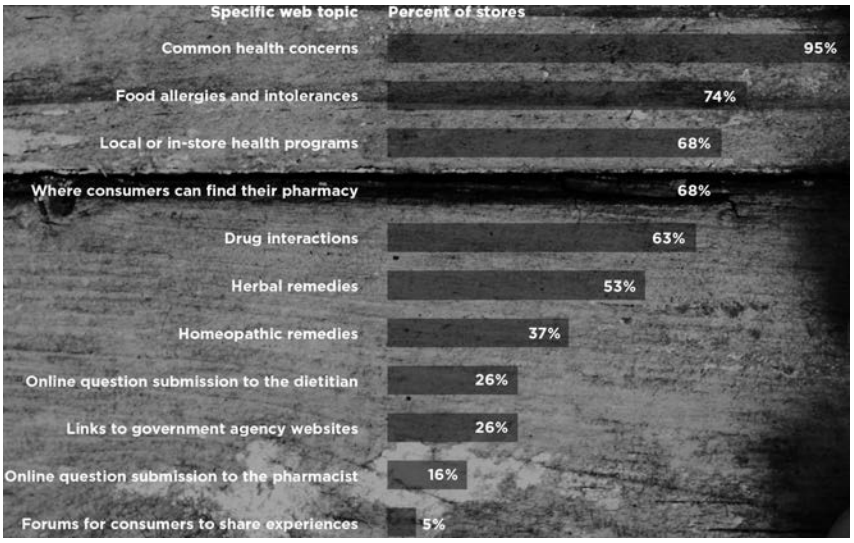
Retailers should be aware that the FMI Foundation has established a national family meals initiative to provide stores with turnkey tools and building blocks to advance their role as community promoters of family meals.

Learn more at *www.fmifamilymeals.com*

Leveraging Store Websites

Eighty-one percent of retailers in this study have a dedicated space on their website to engage with customers on the topic of health and wellness. Sixty-seven percent have a similarly dedicated webpage for employees. These sites are being used most to share health articles, healthy recipes and Q&A documents about nutrition.

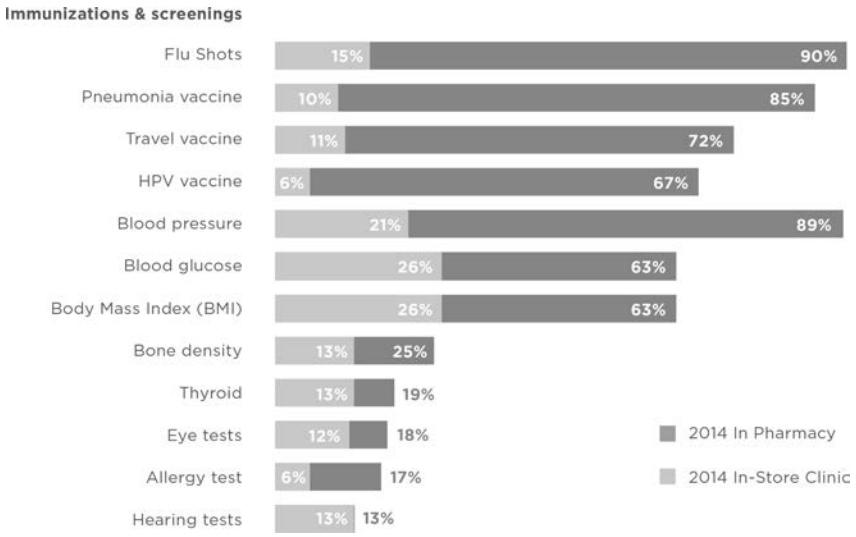
The most popular topics on these websites focus on common health concerns and food allergies.



The Growing Value of In-Store Clinics and Pharmacies

As noted earlier, there has been significant growth in the number of retailers who established in-store clinics in 2014. Combined with in-store pharmacies, these locations are perhaps the most tangible demonstration to customers that supermarkets not only offer health and wellness education and support, but are convenient and affordable alternative healthcare providers.

The following graphic demonstrates the high percentage of survey respondents offering a broad array of immunizations and screenings that define the foundations of "retail healthcare."



The momentous opportunity for retailers is that these pharmacy and clinic visits engage the customer with health professionals who not only offer information about medical adherence, but whom also:

- **Refer consumers** to other nutrition and wellness information in the store;
- **Offer them** coupons for the appropriate healthy foods in the same store;
- **Encourage them** to participate in in-store nutrition programming; and/or
- **Refer them** to the company dietitian.

What's Working?

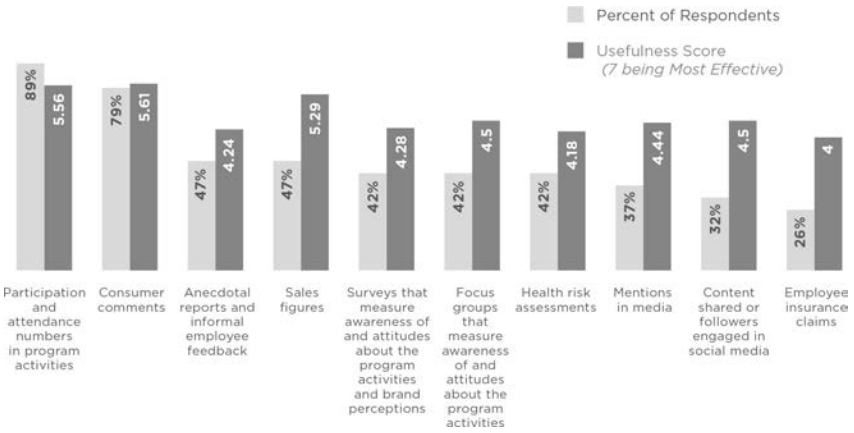
Unquestionably, one of the most important planning tools for retail health and wellness programs moving forward is careful measurement of existing efforts to determine what works, what can be improved and what elements should be left behind. Many retailers are far along this path already. In 2014, more than 63% of retailers in this survey have set *quantitative* business goals for their health and wellness programs and are tracking results. In addition more than 42% have set *qualitative* goals and are tracking those results too.

The following graph shows ten different tracking mechanisms that respondents have been using to assess the effectiveness of health and wellness efforts. By far, the most popular measure employed (by almost 90% of companies) is a quantitative one—actual customer participation and attendance numbers in program activities. This is followed by a qualitative measure employed by almost 80% of respondents—the collection of consumer comments. The next most prevalent tracking mechanism is the ultimate consumer-behavior—change gauge, sales.

Plotted on the same graph, is an assessment of usefulness for each of the tracking mechanisms. Retailers were asked to provide a score on a scale from 1 to 7 (with 1 being the least useful and 7 being the most useful). The three most useful forms of tracking are aligned with the most popular methods of tracking—consumer comments, participation and attendance, and sales.

While tracking sales is certainly a reasonable and common form to track all new initiatives, retailers are cautioned to remember that consumers need to have awareness of health and wellness programs, and have a positive attitude about them, before they will change their behavior as a result of participation. So it is important not to let the sales measurement dominate the decision process for health and wellness initiatives, moving forward.

Tracking Mechanisms



Moving Forward

In the 3 years since this survey report was started, there clearly has been tremendous exploration and growth of health and wellness programs in the food retail setting. It is even more clear that the cross section of retail and healthcare is fertile ground for both community service and business growth. Insurers are actively looking for alternatives to reduce costs and satisfy consumer preferences. At the same time, the majority of consumers are interested in receiving minor care beyond the doctor's office. They are willing to receive advice on diet, nutrition, fitness, well-being, and even on managing a chronic condition.

In other words, we are seeing an unusual and ideal confluence of circumstances—healthcare environment, consumer interest, and supermarket-solution-provider capabilities—for food retailers to define the business models that will build the future of retail healthcare.

Food Marketing Institute proudly advocates on behalf of the food retail industry. FMI's U.S. members operate nearly 40,000 retail food stores and 25,000 pharmacies, representing a combined annual sales volume of almost $770 billion. Through programs in public affairs, food safety, research, education and industry relations, FMI offers resources and provides valuable benefits to more than 1,225 food retail and wholesale member companies in the United States and around the world. FMI membership covers the spectrum of diverse venues where food is sold, including single owner grocery stores, large multi-store supermarket chains and mixed retail stores.

For more information, visit *www.fmi.org* and for information regarding the FMI foundation, visit *www.fmifoundation.org*.

CATHERINE M. POLLEY, *Vice President,* Health & Wellness and *Executive Director,* FMI Foundation;

MEGAN J. TINKLEPAUGH, *Manager,* Health & Wellness.

SUBMITTED LETTER BY ALAN R. HUNT, PH.D., DIRECTOR OF POLICY AND RESEARCH, WHOLESOME WAVE

February 17, 2016

RE: Additional Written Testimony for the Hearing to review incentive programs aimed at increasing low-income families' purchasing power for fruits and vegetables

Dear Members of the House Agriculture Committee,

Since its founding in 2007, Wholesome Wave has strived to fulfill its vision of increasing affordable access to fresh, local, and regional food for under-served consumers. In the 8 years from our launch of the Double Value Coupon Program in California, Massachusetts, and New York, Wholesome Wave now supports nutrition incentives programs in 38 states, the District of Columbia, and the Navajo Nation. Recast as the National Nutrition Incentive Network, to highlight the shared leader-

ship and community of practice amongst our partners, the Network reached about 50,000 consumers and more than 6,600 farmers in 2015.

Partnerships are an effective strategy for expanding the adoption of nutrition incentives, as shown through our work with the AARP Foundation and BlueCross BlueShield of Minnesota. Our National Nutrition Incentive Network facilitates a national healthy food incentive community of practice around innovative incentive models, including Fruit and Vegetable Prescriptions and farm to grocery projects. Our growing evidence base shows nutrition incentives are a successful strategy for improving the health of Americans with low incomes.

We sincerely appreciate the House Agriculture Committee's leadership and continuing interest in nutrition incentives for families and individuals with low incomes. The Agriculture Committee's leadership on the Food Insecurity Nutrition Incentive program (of which we are recipient), SNAP EBT provision at direct to consumer markets, Community Supported Agriculture (CSA) access to SNAP EBT, the Farmers' Market and Local Food Promotion Program, and Community Food Projects is making real improvements to under-served Americans and small and mid-sized farm operators.

The February 3rd Nutrition Subcommittee hearing *to review incentive programs aimed at increasing low-income families' purchasing power for fruits and vegetables* helped examine the multi-faceted issues of nutrition incentive programming and outcomes. We look forward to continuing to work with the Committee Members on its unique policy charge, which includes both nutrition and agriculture. We are providing written testimony for the record as a supplement to the witness testimonies at the hearing. Please contact us with any questions.

Sincerely,



ALAN R. HUNT, Ph.D.,
Director of Policy and Research.

ATTACHED STATEMENT

Introduction

Wholesome Wave supports and facilitates a National Nutrition Incentive Network that builds the capacity and provides technical assistance to more than 100 organizations in 38 states, D.C., and the Navajo Nation. In 2015, the National Nutrition Incentive Network reached about 50,000 consumers and 6,600 farmers. Wholesome Wave received a $3.77 million USDA Food Insecurity Nutrition Incentive (FINI) grant in 2015, matched with $3.77 million from private sector sources. We are a FINI sub-grantee for AARP Foundation, Florida Organics Growers, Maine Farmland Trust, and Green Mountain Farm to School. **FINI was critical to expand the National Nutrition Incentive Network's community of practice.**

The following testimony includes policy relevant to nutrition incentives, background on Wholesome Wave and the National Nutrition Incentive Network, consumer and producer impacts, and an appendix.

Goals of Nutrition Incentives

Nutrition incentive programs encourage consumers to spend their Federal nutrition benefits (SNAP, WIC, *etc.*) on healthy foods, such as fresh fruits and vegetables, at farmers' markets, mobile markets, CSAs and grocery stores by offering a financial match ("the nutrition incentive") based on how much the customer spends. Nutrition Incentives, also called Healthy Food Incentives, have three primary aims:

- Increase the affordability and access for fruits and vegetables for food-insecure Americans,
- Improve the health status of low-income Americans, and
- Benefit local and regional farmers, often small and medium sized farms.

Upcoming Issues for Congressional and Federal Policymakers

- Completing **USDA implementation of Section 4002 of the Agriculture Act of 2014** to provide free wireless EBT POS devices for use at direct markets.
- A common sense policy on **use of EBT terminals at farmers' markets with more than one site,** which promotes SNAP integrity and minimizes SNAP EBT cost for farmers' markets. In contrast, authorized SNAP producers can use a single EBT POS device at multiple markets.
- The development of **eWIC pilots that include wireless POS** technologies appropriate for direct marketing farmers and farmers' markets by the 2020 eWIC

transition. Ideally all states would allow multiple wireless technologies for eWIC, SNAP, FMNP, and incentives.
- Ensuring the continued allowance of **WIC-based nutrition incentives** (based on the Cash Value Voucher) at direct to consumer markets, of which there has been unclear guidance from USDA.
- Continuing the appropriation for the **Farmers Market SNAP Services Support Grant.**
- **Continuing and expanding the USDA FINI program in the 2018 Farm Bill.**

Most all nutrition incentive programs utilize a combination of private sector, municipal, state, and other Federal funds to sustain the overall nutrition incentive program, including: USDA **Community Food Projects,** USDA **Farmers Markets and Local Food Promotion Program,** USDA **Specialty Crop Block Grants,** and **SNAP-Ed** (other Federal sources cannot be used to match activities within a FINI grant).

Federal Policy on Nutrition Incentives

Nutrition incentives require several steps for successful operation, nearly all of which policy influences.

- **Retailers must become authorized** for an existing Federal nutrition assistance program (SNAP, WIC, WIC Cash Value Vouchers, WIC FMNP, SFMNP).
- Retailers must be **authorized for exemption from the SNAP equal treatment provision** to provide the nutrition incentive, receiving either a blanket waiver (as direct markets have received) or individual authorization (as grocery retailers need) from USDA FNS.
- Retailers must have **technology to redeem electronic benefits** for SNAP, and eWIC by 2020.
- Retailer Point of Sale (POS) technology needs to **differentiate between food product types**—fruits and vegetables.
- Retailers need a means to **issue an incentive at the Point of Sale,** either for that transaction (*e.g.,* discount applied instantaneously and electronically, or an incentive token to be redeemed at a farmers' market vendor), or at a future transaction (*e.g.,* a coupon).
- A **system to track the issuance and redemption** of the incentives (for some farmers' markets this includes a token or scrip management system).

Recent Congressional actions have supported the expansion of nutrition incentives. This includes the continued provision of free SNAP EBT POS devices to direct marketing producers and farmers' markets that centrally operate EBT for the market's vendors as authorized in Section 4002 in the Agriculture Act of 2014. Also, the authorization of FINI significantly expanded public funding for nutrition incentives, and catalyzed private sector and other non-Federal public sector support for nutrition incentives by requiring a $1 for $1 non-Federal match.

Recent Federal actions by USDA have also supported the expansion of nutrition incentives. For example, from funds appropriated by Congress in FY 2012, the USDA helped develop a wireless SNAP EBT technology, in partnership with the National Association of Farmers Market Nutrition Programs, called **MarketLink.**[1] MarketLink has a built-in function that allows local markets to apply a nutrition incentive to the SNAP purchase. In 2015, USDA FNS released $3.3 million for SNAP Farmers Market Support Grants which aim to increase "the participation of farmers' markets in SNAP by providing equipment and support grants to new markets and those currently participating in the program" from approximately $4 million that Congress Appropriated in FY 2014.[2] Unlike other grants, these grants provided dedicated assistance to direct markets for: SNAP EBT equipment (including WiFi hotspots to operate wireless EBT POS devices, scrip, tracking systems), SNAP outreach and educational materials customized for direct markets, and SNAP EBT device training and operation.

Background on Wholesome Wave

Wholesome Wave employs a solution-driven and a market-based approach to achieving its mission of healthy, affordable, local food for all. Wholesome Wave's Founding Board Chair, Gus Schumacher, began to lay the groundwork for the advent of nutrition incentive programs in the 1980s, first as the Commissioner of Food

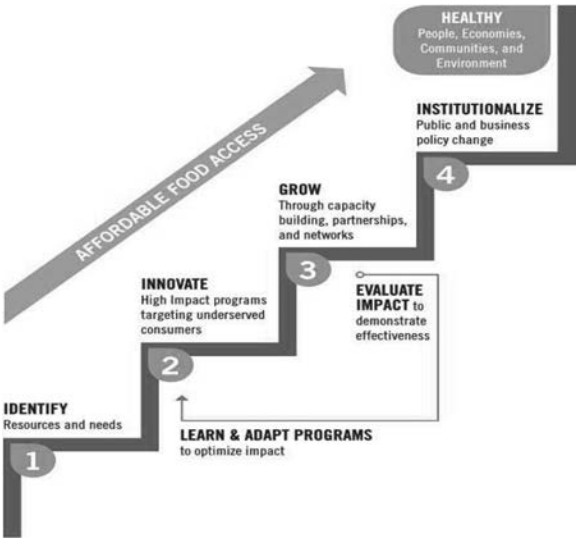
[1] *http://www.fns.usda.gov/sites/default/files/FM_051112.pdf.*
[2] *http://www.fns.usda.gov/sites/default/files/snap/FMSSG-RFA-FINAL-05.05.15.docx.pdf.*

and Agriculture for Massachusetts, leading to the creation of the WIC Farmers Market Nutrition Program (FMNP), and later as Undersecretary at USDA and creating the Senior FMNP. Since then, the field of incentive programs has grown exponentially. The following is a short history of the field in the last 10 years.

- **2005—1st Nutrition Incentive Program.** The New York City Department of Health and Mental Hygiene began the Health Bucks Program.
- **2007—Wholesome Wave Formed. USDA Waiver Obtained.** Crossroads Farmers Market in Takoma Park, MD obtained a formal USDA pilot waiver to operate a nutrition incentive program.
- **2008—Double Value Coupon Nutrition Incentive Program** launched by Wholesome Wave in California, Massachusetts, and New York.
- **2010—Obstacles for Incentives Minimized.** Wholesome Wave and its partners work with the USDA to ease the waiver policy on nutrition incentives at farmers' markets.
- **2013—Evidence of Impact** shown through Healthy Food Incentives Cluster Evaluation demonstrating economic impacts of nutrition incentive programs.[3]
- **2014—Agriculture Act Provides $100 Million** over the 5 years through the USDA Food Insecurity Nutrition Incentive (FINI) program.
- **2015—$31.5 Million Allocated through FINI Grant Program** and Wholesome Wave receives a $3.77 million grant, with $3.77 million raised in matching funds to support expansion of the National Nutrition Incentive Network.

The Wholesome Wave Approach

Wholesome Wave utilizes a capacity-building approach to launch, support, grow, and sustain our partners' nutrition incentive programming. Wholesome Wave begins its partnership work with an invitation from community organizations. We then use a four-step approach to work with community-based partners to identify needs, develop and test programs, spread their impact, and institutionalize change that will yield healthier people, stronger local communities, and enhance farm income.



National Nutrition Incentive Network

Wholesome Wave is transforming individual, community, economic, and environmental health by facilitating a national network of nutrition incentive practitioners dedicated to leveraging simple solutions at the local level into long-term policy change. Wholesome Wave builds the capacity of network members to deliver nutrition incentive program benefits to their customers, farmers, and communities. As network members, they participate in a community of innovation and learning, have

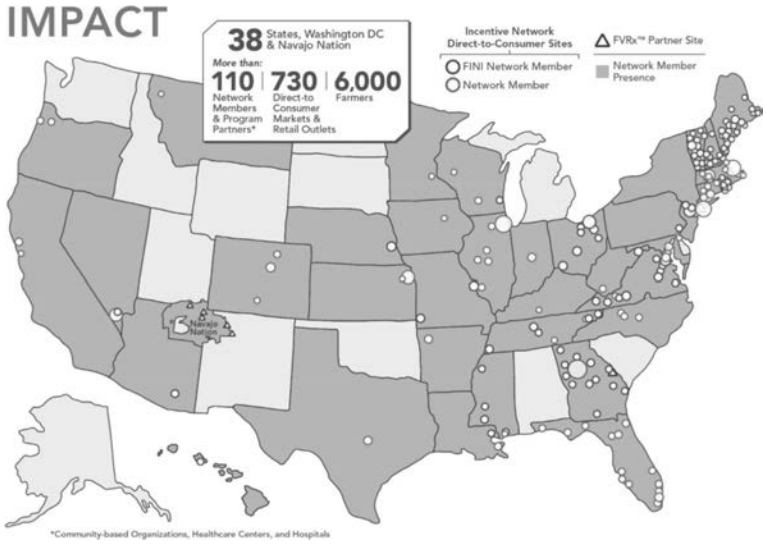
[3] Available from Wholesome Wave at: *http://www.wholesomewave.org/wpcontent/uploads/2014/07/2013_healthy_food_incentives_cluster_evaluation.pdf*.

their impact aggregated as part of a national data set, and serve as policy advocates.

Network Highlights

- 38 states, D.C., and Navajo Nation.
- Over 730 direct to consumer sites (farmers' markets, CSAs, farm stands, & mobile markets).
- Over $3.3 million in Federal food assistance and incentives redeemed cross-Network in 2014.
- **Fruit and Vegetable Prescriptions** offered in ten states and the Navajo Nation reaching 6,134 people from 2011–2015.
- Partnerships with **AARP Foundation, BlueCross BlueShield Minnesota, & Fair Food Network.**
- Co-developed the FM Tracks™ app & website to measure network performance with Case Western Reserve University.
- Conducting the **first Randomized Controlled Trial on nutrition incentive impacts** on fruit and vegetable consumption and health outcomes with University of Delaware.

National Nutrition Incentive Network & FVRx™ Partners



Current as of 1/25/16.

Network Services:

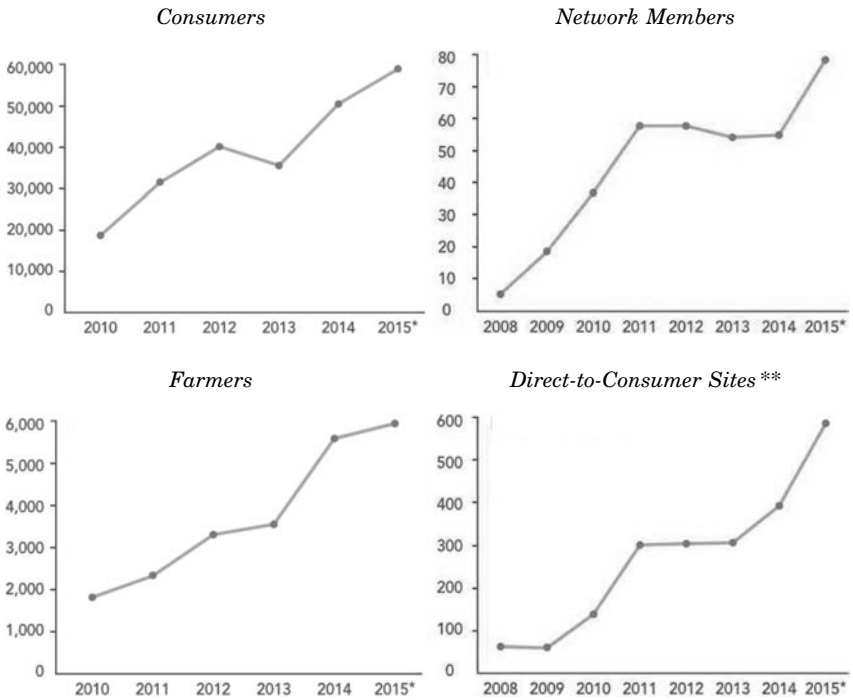
- **Community of Practice**—a peer to peer community where members interact, share ideas, resources, identify solutions and build the body of knowledge for nutrition incentive programs.
  - Online listserv—380 subscribers by January, 2016.
  - Newsletter—226 subscribers by end of 2015.
  - Annual Summit—Held in January 2016, 290 attendees, including USDA and CDC staff.
- **Tools and Technical Assistance:**
  - In-person training and field visits—At least one visit per year for 32 FINI partners.
  - Trained staff on-call—All 92 network members received access via phone and e-mail.
  - Training and educational webinars—9 webinars with over 340 attendees in 2015.

- Online resource library—62 resources to launch & sustain nutrition incentive programs.

- **Data Collection and Evaluation:**
  - Data collection and reporting via **FM Tracks**™—Daily data for over 230 sites in 2015.
  - Randomized Controlled Trial on nutrition incentive impacts (supported by USDA FINI).
  - Annual program report completed by all National Nutrition Incentive Network members with outcomes disseminated back to the field via a community of practice.

- **Education and Advocacy:**
  - State-wide nutrition incentive program development.
  - Collaborations with state agencies of Agriculture, Public Health, and Social Services.
  - State and Federal advocacy toolkits & trainings.
  - State fact sheets on program performance for all network members.

Network Growth



*Projected; **Includes farmers' markets, mobile markets, and CSAs.

Wholesome Wave's Food Insecurity Nutrition Incentive Large-Scale Project

Ladder for Growth: A National Network To Build Capacity and Test Innovative Strategies for Healthy Food Incentives

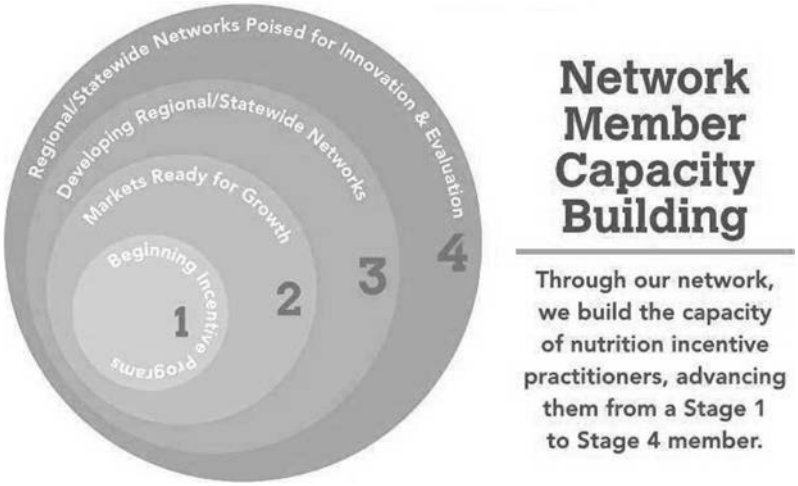
In the first round of the newly authorized FINI grant program, Wholesome Wave was awarded a 3 year, Large Scale Project to deploy nutrition incentive programs at 364 farmers' markets, 23 CSAs, and 38 mobile market sites, thereby increasing affordability and access for 110,000 SNAP consumers to purchase local fruits and vegetables in 17 states and D.C. Small and mid-sized farms participate as retailers in these programs, and directly engage with both SNAP consumers and community-based incentive program operators.

To build the capacity of program operators, Wholesome Wave provides both standardized and customized assistance through trainings, toolkits, and workshops. By taking primary responsibility for capacity building, data collection, and evaluation, Wholesome Wave allows program partners to focus on activities best accomplished at the community level: engagement with SNAP consumers and local fruit and vegetable vendors, outreach, nutrition education, and on-site programming. The project also builds statewide nutrition incentive programs in Maine, New Hampshire, New Jersey, Ohio, and Virginia. Statewide incentive programs create opportunities for efficient expansion and lay the foundation for program sustainability.

Food Insecurity Nutrition Incentive (FINI)—USDA Grant: 2015–2018



Total Funding $7.5 million Over 3 Years



Building Evidence for Health Impacts—FINI Evaluation

Generating an evidence base for nutrition incentive programming has always been integral to Wholesome Wave's initiatives, and is a shared interest among the members of our national network.

Monitoring and Evaluation: For collecting and reporting incentive program data, Wholesome Wave is piloting the use of FM Tracks™, an iOS-based mobile application (App) and linked website developed by Darcy Freedman, Ph.D., at Case Western Reserve University's Prevention Research Center for Health Research. It replaces paper and pencil data collection systems used by most incentive operators with one-step digitized data entry, saving time and reducing error. **FM Tracks provides a common system with consistent metrics,** creating opportunities for assessing program innovations by comparing market-level data across sites.

Process Evaluation: Process-related data collection through FM Tracks allows us to evaluate the challenges and successes of project implementation and operation among programs participating in Wholesome Wave's FINI project. The process eval-

uation, conducted by Case Western Reserve University, also addresses the extent to which natural variation in site characteristics and management explain differences in incentive redemption rates.

Outcomes Evaluation: Wholesome Wave, in partnership with the University of Delaware Center for Research on Education and Social Policy, is conducting a field-based, coordinated, **multi-site randomized experiment at 40–50 farmers' markets,** and collecting non-randomized consumption data at 16 CSAs to test the effectiveness of several monetary and non-monetary incentive program innovations. This outcomes evaluation will provide crucial evidence on how best to increase SNAP shoppers' purchase *and consumption* of fruits and vegetables (F&V). The outcomes evaluation has three main research questions:

1. **How different incentive levels result in different F&V purchase and consumption levels.**
2. Comparative outcomes of monetary and non-monetary incentives.
3. Identifying how SNAP shoppers at direct to consumer markets are similar and different to SNAP participants by comparing project data with national datasets (*e.g.,* USDA Food APS).

We are testing five incentive levels or ratios, including the common $1 for $1 or "Double Up" level:

- $1 EBT: $0.40 Incentive
- $1 EBT: $0.80 Incentive
- $1 EBT: $1.00 Incentive
- $1 EBT: $1.50 Incentive
- $1 EBT: $2.00 Incentive

About ⅔ of survey participants randomly receive one of the above levels, above the market's preexisting incentive level. No participants receive less than the market level. Through repeated entries into this monthly survey and lottery, we are building a dataset that can be evaluated for statistically significant changes in fruit and vegetable consumption and self-reported health measures, such as BMI, within the evaluation period. This should yield a supply and demand curve for fruits and vegetables providing insight on a dose-response effect on produce consumption from varying levels of incentive. We anticipate the first peer-reviewed publication of this data should be available prior to the 2018 Farm Bill. This is **the first Randomized Controlled Trial on nutrition incentives** and will provide cause and effect data.

Consumer Impacts

> "The fact that they double the dollars helps a lot . . . **It helps food stamps go farther, which helps eaters and helps the farmers**—it helps everyone. I can buy fresh produce here and double my money, and I know it's wholesomely grown, healthier—it's just an amazing, amazing thing."
>
> Pearl Market Customer, Columbus, OH.

* * * * *

> "I love the double your food stamps program because it allows me to buy fruits and vegetables for my family which is what we need in order to maintain health. . . . And I **think it's a great program the government has something to do with, because it's so much better to help people proactively maintain health rather than use Medicaid** to pay for all their sicknesses after the fact. It just makes so much more sense and it's one of the best programs I've ever seen the government do for people of low-income. We haven't always been people of low-income. Before I was divorced we had as much money as we wanted to spend on food and healthcare and everything, but that's just not the way it is right now and sometimes people are in this situation and if the government is going to help it's helpful that it's actually helping and not hurting."
>
> Webb City Farmers Market Customer, MO.

* * * * *

> "It's definitely . . . coming here . . . I eat a lot more vegetables because they taste a lot better. And **doubling my money has made it a lot easier to eat more vegetables.** It's challenging when I can't make it on a Sunday because it's just such better food."
>
> Heirloom Farmers Market Customer, Tucson AZ.

Producer Impacts

"Thank you. Seriously. Your program really benefits us. We sell at six markets and **we see many more tokens come through at markets where they have the FF incentive program. If it weren't for the coins/WIC/FMNP we would only sell about ⅓ of what we do now . . .** It is also really exciting to see folks that wouldn't normally eat fruits and vegetables buying and consuming these foods."

LAURA MELLO, Vegetable and Fruit Vendor at Thundermist Market, Warwick, RI.

* * * * *

"I want you to know how much I value the work that you all do. It is very personal for me and for Nate. He grew up in a family of undocumented immigrants. My father left when I was quite young and my mother really relied on food stamps for my family. I remember how people at the store would shame us for being on food stamps. But now, because of this program, I watch mothers bring their children here and they are so proud. **This program is so important. It is so valued. Because it gives people dignity.** It's political to me. It's meaningful. It equalizes people. People think this is a rich town, but there is so much hidden poverty. We see it here when people come to us with crop cash. A lot of us are farmers because we understand hunger and we want to make a difference."

AMA and NATE of Nama farm, Jericho, VT.

Wholesome Wave Impacts

"All of the farmers in the Skowhegan Farmers Market would like to commend Wholesome Wave for all the support of both our programs and of the food system in this country overall. **You help to give a voice for farmers and consumers in places that we are not always able to be present.** We are incredibly thankful for your support over the past few years and look forward to continuing our work together in the future."

Skowhegan Farmers Market, ME.

* * * * *

"Heirloom Farmers Market has been an island unto itself, but **with FINI we've been able to bridge gaps with other community organizations.**"

DEB TENINO, *Heirloom Farmers Market Development Director,* Tucson, AZ.

* * * * *

"**With the people who have won the [Randomized Controlled Trial] lottery, it was like Christmas morning.** There was a couple who came very week; she got a stack of money and she was going to be good for like weeks. Her and her family were eating really well and buying everything for the week from the market."

NICK, *Heirloom Farmers Market Manager,* Tucson, AZ.

* * * * *

"So for me, **affordable access to healthy food is pretty tied to healthcare** in general . . . Pennies on every SNAP dollar are actually going to growers . . . That we can be involved in a great way is a great privilege and it's my hope that we help share that this model is successful so that it can be adopted elsewhere."

BENJAMIN, *Food Access Director,* Arcadia Mobile Market—Parkside, D.C.

* * * * *

"To me I think it's a really good program. It helps the families. And young parents especially. Young moms. Some of them basically don't do home cooking anymore and a lot of them get state assistance like food stamps and a lot of them need to buy food. So with these vouchers that they receive every month . . . they purchase vegetable and fruit on a weekly basis, I really like that because the **kids are really being introduced into eating a variety of vegetables** whether it's raw or whether it's steamed or cooked. And fruits too . . . They really enjoy it because I'm seeing in the little kids eyes when they see the food demos and I put out all the stuff for them and they look at it and they say what's this, what's this. They're curious . . . I sense that the kids are learning. The kids are understanding and the kids know that vegetable is much more healthy. . . . One family is doing really good, making progress. She says her kids are really into eating fruits and vegetables that they never used to have that. That

they always ask for salad, she said. If I don't make salad, they'll say we don't want to eat. So she always has to have a salad. . . . So I know that we're making progress and it's happening and I just can't wait to see how much weight that this little girl's gonna lose because she's down by 3 already. And she's really active. I've seen her. She's really active, energized, more outgoing . . . **I hope we expand to other communities,** too."

BERNICE, *Health Education Technician* with Navajo FVRx, Counselor Chapter, Navajo Nation.

Resources Included in the Appendix

1. Wholesome Wave Overview & Initiatives (with current Network Map)
2. Fruit & Vegetable Prescription Program
3. National Nutrition Incentive Network & Growth of Incentive Programs
4. National Nutrition Incentive Network Current Projects (FINI)
5. FM Tracks App & Website
6. Community of Practice
7. "How to Run a Nutrition Incentive Program" excerpts, Diagrams of SNAP & FMNP Incentives
8. Partnering with Your SNAP Agency
9. Developing a Statewide Network
10. Fostering a Culture of Inclusivity at Your Market
11. Funding Your Nutrition Incentive Program

Additional Resources Available in the National Nutrition Incentive Network Online Resource Library

Fact Sheets

NNIN How To's/Success Stories
Partnering with Your Local/State SNAP Agency
Developing a Statewide Network for Nutrition Incentive Programs
Fostering an Inclusive Market Environment
Funding Your Nutrition Incentive Program
Success Stories: Corporate Sponsorship Case Study: Farm Fresh Rhode Island
Success Stories: Corporate Sponsorship Case Study: GrowNYC
Success Stories: Corporate Sponsorship Case Study: Wholesome Wave

Toolkits

Stage 1 FM (How to Run)
Stage 2 FM (How to Grow)
How to Start a CSA Incentive Program
Outreach Idea Book
FM Tracks* (also listed under FM Tracks)
Story-gathering About Nutrition Incentive Programs
Wholesome Wave Data Portal Training Manual 2015
Street Team/Canvassing Toolkit
SNAP-Ed in Maine
Advocacy Toolkit
FVRx Toolkit

FM Tracks

FM Tracks Toolkit
FM Tracks App—1 pager (Entering Market Day Data)
FM Tracks Website—1 pager (Recording Transactions)
FM Tracks Promo Piece (3-pager)

Slide Decks

Incentive Programs at Farmers Markets 101
Incentive Programs at Farmers Markets 101—AARP
Outreach Strategies for Nutrition Incentive Programs
Outreach: On-Site Promotion & Community Partnerships
Maximizing the Impact of Fruit and Vegetable Incentive Programs
Data Portal Training
FINI financial/admin review

Training Exercises

Communications Exercise: Explaining a Nutrition Incentive Program to Different Audiences
Outreach: Building Community Partnerships
Outreach: Developing an Outreach Plan
Role Play for Market Staff: Centralized/De-Centralized EBT & Incentive/Purchase-First Systems
Visioning Exercise: Network Development
Traffic Light Exercise: Reflecting on the Season

Tools: Plug & Play Templates

Photo (Media) Release Form
Consumer Impact Survey: Sample
Vendor Survey: Sample
Market Manager Survey: Sample
Media Alert: Sample
Press Release: Sample
Legislator Invitation Template (Farmers Market Week)

Resources for Consumers

Common SNAP Myths
SNAP Cookbook: Good and Cheap

Guides/Handbooks/Informational

SNAP/EBT at Your Farmers Market: 7 Steps to Success
Innovations in DVCP (Double Value Coupon Program)
How to Create an Internship Program in 7 Easy Steps
Successful DVCP Fundraising Tips and Selected Resources
Guide to Grant Funding for Your DVCP
DVCP & Hospital Community Benefit Programs: Understanding the Opportunity
Utilization of Community Benefits to Improve Healthy Food Access in MA
Ten Ways to Fund Your SNAP Program

Reports

2009–2012 Outcomes and Trends (Full Report and Exec Summary)
Diet & Shopping Behavior Study (2012)
2013 SNAP Healthy Food Incentives Cluster Evaluation

APPENDIX

Wholesome Wave Overview

Vision

Affordable, Healthy, Local Food for All

Wholesome Wave strives to create a vibrant, just and sustainable food system. By increasing affordable access to fresh, local and regional food, Wholesome Wave inspires under-served consumers to make healthier food choices. Through advocacy at the local, state, and regional level, Wholesome Wave and its partners are institutionalizing public and business policy to make affordable access a reality for all.

Focus Areas



Approach to Transforming the Food System



Initiatives

Wholesome Wave takes a holistic, community-based approach to its initiatives, working collaboratively with community-based organizations, farmers, healthcare providers, corporations, policymakers and government entities.

National Nutrition Incentive Network

A national network of nutrition incentive practitioners dedicated to leveraging simple solutions at the local level into long-term policy change. Wholesome Wave builds the capacity of network members to deliver nutrition incentive program benefits to their customers, farmers, and communities, while also collecting and sharing data and stories from network members in its efforts to institutionalize policy change.

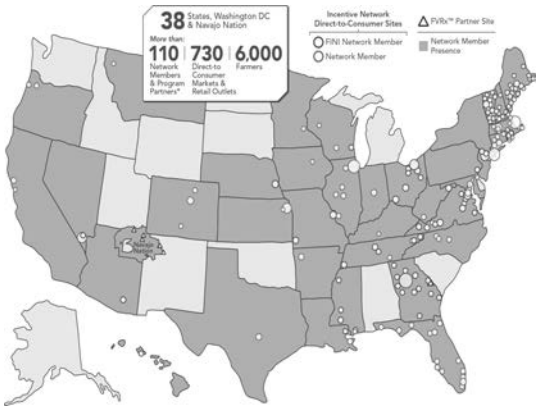
Fruit and Vegetable Prescription Program

An innovative solution to preventing and treating chronic diet-related disease. Through partnerships with healthcare providers, community organizations and fresh produce retailers, the FVRx program provides low-income patients and their families affected by diet-related diseases with nutritional education and a prescription for fruits and vegetables to be spent at participating retailers for a 6 month period. Wholesome Wave gathers and evaluates a variety of metrics, including health outcomes.

Healthy Food Commerce Initiative

An approach to improving the supply chain for local food in under-served communities by connecting food retailers with food hub businesses to increase the supply and competitiveness of local and regional agricultural products. Wholesome Wave provides technical assistance and develops tools and resources in partnership with emerging food businesses, the USDA, and other corporations to provide the latest in best practices in the growing food hub sector.

Impact



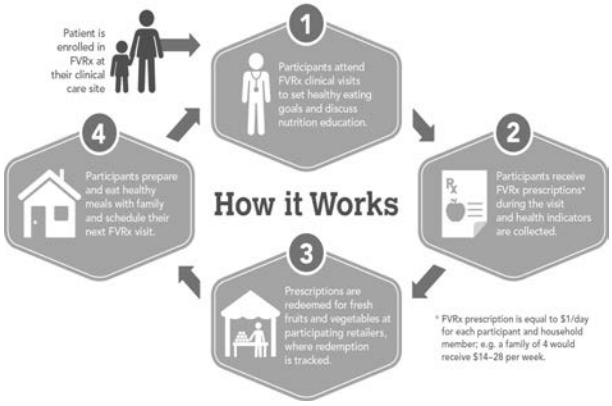
*Community-based Organizations, Healthcare Centers, and Hospitals.

Wholesome Wave's

Fruit and Vegetable Prescription®

The Fruit and Vegetable Prescription® (FVRx®) Program is an innovative solution to preventing and treating chronic diet-related disease. FVRx promotes affordable access to fruits and vegetables and healthy eating in under-served communities through partnerships with healthcare providers, community organizations and fresh produce retailers. FVRx is a proven evidence-based model of preventative health care with a demonstrated impact, resulting in healthier communities, food systems, and local economies.

> "FVRx allows the families not only to get nutrition education but to put it into action . . . They can take what we talk about in the clinic, out to the market, purchase healthy foods and then take them home and engage the family in a healthy cooking and dining experience."
>
> JENNIFER COOK, *Nutritionist,* Thundermist Health Center, RI.



FVRx's Reach 2011–2015

6,134 Individuals and family members	**15%** Receive WIC	**61%** Receive SNAP	**82%** are covered by Medicaid/ Public	**2.9%** Uninsured

FVRx's Reach 2011–2015—Continued

10 States (CA, CT, GA, MA, ME, MN, NM, NY, RI, TX, Washington, D.C. and Navajo Nation)

FVRx Program Impact 2014



"Since joining the program I have seen a difference in the way I eat. I take healthy snacks to school like grapes, apples and oranges. Not only has my eating changed but I have also become very active."

FVRx Patient, New Mexico.

FVRx Program Innovators

New York City 2013–Present

The New York City Health and Hospitals Corporation (HHC)

- Refining the FVRx model to be scaled at hospitals city-wide, then replicated throughout the country.
- Hospital sites to date include: Elmhurst, Harlem, Lincoln, and Bellevue.

Minneapolis, MN 2014

The Center for Prevention at Blue Cross and Blue Shield of Minnesota.

- Testing FVRx Program Impact on adult diabetics and prescription redemption at Coborn's grocery store in Melrose, MN.
- FVRx families spent $15,284 from their prescriptions on fruits and vegetables at Coborn's.

Navajo Nation 2015

Community Outreach and Patient Empowerment (COPE) Project.

- Bringing healthy food access to Navajo Nation by offering chronic disease prevention outreach through community, clinic, and retail partnerships.
- FVRx Navajo Nation will launch at ten Navajo health centers and retail sites, with an anticipated reach to over 3,00 Navajo family members.

COPE
Community Outreach & Patient Empowerment

Wholesome Wave's

National Nutrition Incentive Network

Wholesome Wave is transforming individual, community, economic, and environmental health by facilitating a national network of nutrition incentive practitioners dedicated to leveraging simple solutions at the local level into long term policy change. Wholesome Wave builds the capacity of network members to deliver nutrition incentive program benefits to their customers, farmers, and communities. As network members, they participate in a community of innovation and learning, have their impact aggregated as part of a national data set, and serve as policy advocates.

What is a Nutrition Incentive Program?

Nutrition incentive programs encourage consumers to spend their federal nutrition benefits (SNAP, WIC, ***etc.****) on healthy foods, such as fresh fruits and vegetables, at farmers markets, mobile markets, CSAs and other retail stores, by offering a financial match based on how much the customer spends. For information on the impact of nutrition incentive programs, visit* ***www.wholesomewave.org/publications****.*

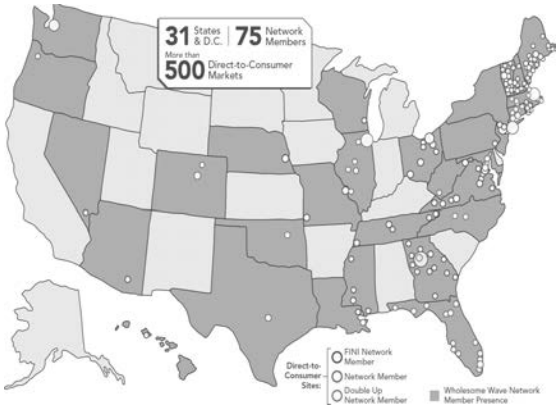
2014 Network Impact

50,119 Consumers and their households	**5,641** Participating Farmers	**$3.3 million** Total Nutrition Incentives and Federal Benefits* Redeemed

*SNAP, WIC CVV/FMNP, Senior FMNP.

Network Member Sites

(Including 2015 FINI Members)



The Growth of Nutrition Incentive Programs

Wholesome Wave's Founding Board Chair, Gus Schumacher, began to lay the groundwork for the advent of nutrition incentive programs in the 1980s, first as the Commissioner of Food and Agriculture for MA, and then as Under Secretary for the USDA, leading to the creation of the WIC Farmers Market Nutrition Program (FMNP) and Senior FMNP. Since then, the field of incentive programs has grown exponentially. The following is a short history of the field in the last ten years.

2005
1st Nutrition Incentive Program

The New York City Department of Health and Mental Hygiene begins the Health Bucks Program.

2007
USDA Waiver Obtained

Crossroads Farmers Market (MD) obtains a formal USDA pilot waiver to operate a nutrition incentive program.

2008
DVCP Launches

Wholesome Wave launches the Double Value Coupon Nutrition Incentive Program in CA, MA, and NY.

2010
Obstacle for Incentives Minimized

Wholesome Wave and its partners work with the USDA to ease the waiver policy on nutrition incentives at farmers markets.

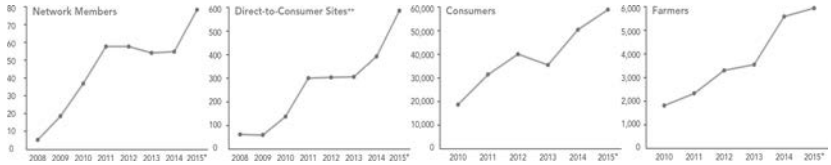
2014
$100 Million in Funding

The 2014 Farm Bill introduces the Food Insecurity Nutrition Incentive (FINI) Program, which provides $100 million in grants for nutrition incentive programs over the next five years.

2015
$31.5 Million Allocated Through FINI Grant Program

Wholesome Wave receives a $3.77 million grant to support expansion of its national network of nutrition incentive programs.

Network Growth



Network Services

Tools and Technical Assistance



Members have access to tools, toolkits and direct assistance to build their capacity from a Stage 1 to a Stage 4 member. Subjects include:

- Program Operations.
- Communications, Outreach and Marketing.
- Fundraising.

Data Collection and Evaluation



Wholesome Wave has a national incentive program data set based on reporting from members. Wholesome Wave provides common metrics and data reporting platforms for members to submit their data and for evaluators to conduct research.

Advocacy and Education



Members are engaged as policy advocates and educators to inform public policy.

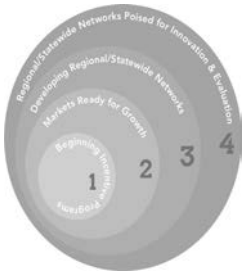
Community of Practice



Members interact, share ideas, resources, solutions and build the body of knowledge for nutrition incentive programs through five platforms:

- Listserv.
- Newsletter.
- Topical webinars.
- Resource library.
- Annual conference.

Network Member Capacity Building



Through our network, we build the capacity of nutrition incentive practitioners, advancing them from a Stage 1 to Stage 4 member.

Wholesome Wave's National Nutrition Incentive Network

Current Projects

Food Insecurity Nutrition Incentive (FINI)

USDA Grant: 2015–2018



Wholesome Wave Is a Sub-Grantee on Four Additional FINI Awards

AARP: Wholesome Wave will serve as a technical assistance partner to provide capacity building expertise, as well as branding, marketing and outreach assistance for SNAP incentive programs in Mississippi and Tennessee.

Florida Certified Organic Growers (FOG): 12 of FOG's farmers markets will join Wholesome Wave's RCT evaluation to measure the impact of incentive program innovations on SNAP consumers' purchase and consumption of fruits and vegetables.

Maine Farmland Trust (ME) and **Green Mountain Farm to School (VT):** Wholesome Wave will provide technical assistance as both groups work to deploy SNAP incentives at retail grocery outlets and aggregated CSA's.

Double Up Collaboration with Fair Food Network

Fair Food Network and Wholesome Wave are partnering to develop a model for healthy food incentives at farmer markets. Leveraging more than a decade of demonstrated success, they are pairing best practices in program design with the insights of a national network to support the growth of incentive programs that increase access to healthy, locally grown food, support farmers, and stimulate economic activity. The Double Up collaboration is working with local partners in Oklahoma and Georgia to launch this effort.

FM Tracks



In an innovative partnership that brings together researchers and nutrition incentive practitioners, Wholesome Wave and Case Western Reserve will use technology, data, research, and education as tools to:

- Build the capacity of incentive program practitioners to increase affordable access to healthy foods;
- Develop industry standard system for uniform incentive program data collection and reporting;
- Build an evidence base to educate on the importance of healthy food incentive policy change.

Through this partnership, they will launch FM Tracks, an IOS-based app and website for gathering and organizing farmers market sales and incentive usage while evaluating trends and impact.

Know Your Market, Know Your Customers

FM Tracks is an iOS based application to collect, manage, and evaluate information about your farmers market.

Save time. FM Tracks eliminates the need for pen-and-paper tracking and keeps all your market and vendor information in one place.

Save Money. Reduce staff time spent on recording and processing information.

Improve your market. Use customer information to increase vendor sales, introduce new products, and make changes to your market.

Show your impact. Export your data in comprehensive and detailed reports for grant reporting, financial tracking, communications, and outreach.



FM Tracks includes an iOS application and website that work together to improve your market.



Users: Intended for use by direct-to-consumer market managers operating one or more markets, and for healthy food incentive network managers organizing programming locally, regionally, or across states.

Central System for Recording Information: Provides a central portal for sales transactions and recording information about customers, the market, and healthy food incentives.

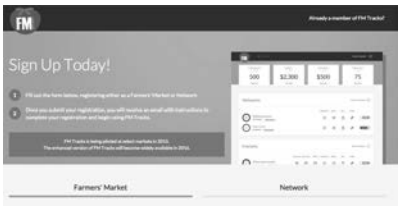
Transaction Accounting: Designed to track transaction data, specifically for SNAP/EBT and other federal nutrition benefit programs, as well as credit/debit and cash.

Customer-Level Data Collection: With the ability to assign unique customer IDs, market managers can now better understand who is shopping at their market, and tailor activities to attract more customers.

State-of-the-Art Methods for Evaluation: Includes metrics used and approved by the USDA, Farmers Market Coalition, and the U.S. Census to support comparisons to other data sources.

Real-Time Access to Reporting: Data dashboard provides quick look at market trends and reporting features allow for more careful examination of impact.

FM Tracks is not a system for transacting and transferring money.



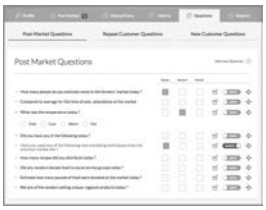
FM Tracks Mobile App



Running on an iOS device (iPad, iPad mini), the mobile app is used by market managers to collect information on-site. This includes: sales data, customer data, market day information, and health, economic, and community impacts of the market.

The mobile app replaces the traditional pen-and-paper method of on-site data collection, reducing error and saving time for managers. Data can be entered into the mobile app without an Internet connection.

FM Tracks Website



The website provides the capabilities to manage and view all data entered via the mobile app, reporting and exporting functions, the ability to add new markets or networks, and the selection of questions to be asked at market. You can also develop your own questions to be added to the system. Finally, the website also has a manual entry function to allow data collected via pen-and-paper at market to be input off-site. With this function, even if your market does not have an iOS device, FM Tracks can be still be used.

A limited number of markets are beta testing FM Tracks in 2015. The full, optimized version will be made publicly available in 2016. If you are interested in staying connected and getting updates on the public release of FM Tracks in 2016, e-mail us at *nutritionincentivenetwork@wholesomewave.org*.

FM Tracks development is led by Dr. Darcy Freedman through a partnership between Case Western Reserve University, the Prevention Research Center for Healthy Neighborhoods, and Wholesome Wave. It is supported through funding from the Ohio Department of Health and the Prevention Research Center for Healthy Neighborhoods.

Wholesome Wave: National Nutrition Incentive Network

Community of Practice



The Community of Practice is a core benefit of membership in the National Nutrition Incentive Network (NNIN). It provides five platforms for engagement through which members interact; share ideas, resources, and solutions; and build the body of knowledge about nutrition incentive programs:

• Resource Library • Listserv • Webinars • Summit • Newsletter

Online Resource Library



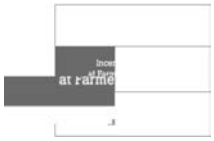
Contains tools, templates, case studies, and other information in 5 key areas: program implementation, data collection and evaluation, communications, fundraising, and policy and advocacy.

Log in at *www.wholesomewave.org* with your e-mail address as your user name and your password.

Listserv

A forum for open communication among members to ask questions, share experiences and best practices, and contribute to a searchable database of knowledge. Submit a post by e-mailing *wwincentivenetwork@googlegroups.com*.

Webinars



Live and recorded presentations on the nuts and bolts of running an incentive program and topics including marketing and outreach, policy and advocacy, cutting-edge research, fundraising, and more.

Annual Summit



Annual summits offer trainings, cutting-edge innovations, and a place to network with other NNIN members, funders, policymakers, and researchers.

Monthly E-Newsletter

Provides program, policy, funding, and research updates. To share photos, innovations and best practices, or other exciting updates with the network, email your Program Manager.

How to Run a Nutrition Incentive Program

A Toolkit for Wholesome Wave's National Nutrition Incentive Network

[Excerpt]

Table of Contents

Executive Summary
Introduction
How to Use This Toolkit
About Wholesome Wave
Acknowledgements
Glossary
Chapter 1: Set Up Your Program for Success
- Define Community Needs and Resources
- Set Goals
- Build a Budget

Chapter 2: Design Your Program
- Federal Benefits Overview
- Decide Which Federal Benefits to Incentivize
- Understand the Components of an Incentive Program
- Select Your Alternative Currency

Chapter 3: Operate Your Program On-site
- Choose How to Operate Your Program
- Track Data at the Market
- Get the Right Equipment
- Make Your Vendors Champions of Your Program

Chapter 4: Maintain Financial Controls and Collect Data
- Maintain Financial Controls
- Collect Accurate Data for Grant Reporting

Chapter 5: Conduct Outreach and Attract Attention to Your Program
- Find Your Customers
- Name and Brand Your Program
- Develop Outreach Materials
- Alert the Press
- Nutrition Incentive Program Talking Points

Appendices

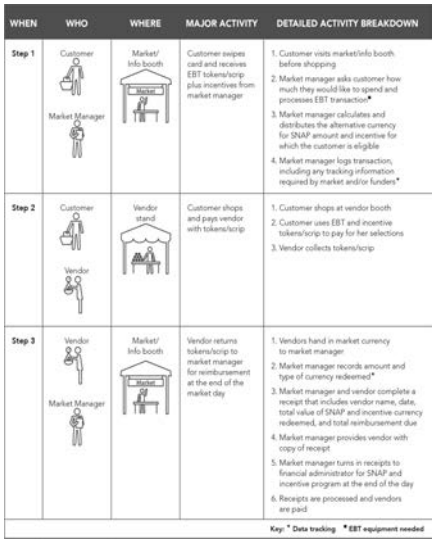
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Chapter 3: Operate Your Program On-site

How to Run a Nutrition Incentive Program

Step-by-Step: Incentive First—SNAP-only Incentive Program

The incentive first system for SNAP incentives can easily be integrated into your existing SNAP program if you use a central market booth to process transactions.

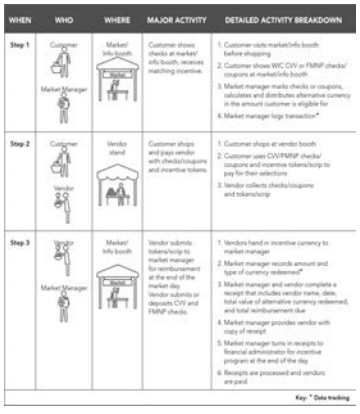


WHEN	WHO	WHERE	MAJOR ACTIVITY	DETAILED ACTIVITY BREAKDOWN
Step 1	Customer Market Manager	Market/ Info booth	Customer swipes card and receives EBT tokens/scrip plus incentives from market manager	1. Customer visits market/info booth before shopping 2. Market manager asks customer how much they would like to spend and processes EBT transaction* 3. Market manager calculates and distributes the alternative currency for SNAP amount and incentive for which the customer is eligible 4. Market manager logs transaction, including any tracking information required by market and/or funders*
Step 2	Customer Vendor	Vendor stand	Customer shops and pays vendor with tokens/scrip	1. Customer shops at vendor booth 2. Customer uses EBT and incentive tokens/scrip to pay for her selections 3. Vendor collects tokens/scrip
Step 3	Vendor Market Manager	Market/ Info booth	Vendor returns tokens/scrip to market manager for reimbursement at the end of the market day	1. Vendors hand in market currency to market manager 2. Market manager records amount and type of currency redeemed* 3. Market manager and vendor complete a receipt that includes vendor name, date, total value of SNAP and incentive currency redeemed, and total reimbursement due 4. Market manager provides vendor with copy of receipt 5. Market manager turns in receipts to financial administrator for SNAP and incentive program at the end of the day 6. Receipts are processed and vendors are paid
				Key: * Data tracking * EBT equipment needed

How to Run a Nutrition Incentive Program

Step-by-Step: Incentive First—WIC CVV and WIC/Senior FMNP Incentive Program

The incentive first system can be slightly more complicated when applied to programs that incentivize WIC CVV or WIC and Senior FMNP because those benefits are redeemed directly with vendors rather than at a central market booth. In most cases, customers are asked to show their CVV or FMNP checks they are going to spend to the market manager, who then gives the customers incentives for the amount they are eligible. To keep track of which CVV or FMNP checks have already been incentivized, many markets mark the checks with their initials or the date of the transaction so that they cannot be reused. However, not all states allow writing or marking on checks, so please check with the state agency responsible for administering the CVV or FMNP program before applying this method.



WHEN	WHO	WHERE	MAJOR ACTIVITY	DETAILED ACTIVITY BREAKDOWN
Step 1	Customer Market Manager	Market/ Info booth	Customer shows checks at market/ info booth, receives matching incentive.	1. Customer visits market/info booth before shopping 2. Customer shows WIC CVV or FMNP checks/ coupons at market/info booth 3. Market manager marks checks or coupons, calculates and distributes alternative currency in the amount customer is eligible for 4. Market manager logs transaction*
Step 2	Customer Vendor	Vendor stand	Customer shops and pays vendor with checks/coupons and incentive tokens.	1. Customer shops at vendor booth 2. Customer uses CVV/FMNP checks/ coupons and incentive tokens/scrip to pay for their selections 3. Vendor collects checks/coupons and tokens/scrip
Step 3	Vendor Market Manager	Market/ Info booth	Vendor submits tokens/scrip to market manager for reimbursement at the end of the market day. Vendor submits or deposits CVV and FMNP checks.	1. Vendors hand in incentive currency to market manager 2. Market manager records amount and type of currency redeemed* 3. Market manager and vendor complete a receipt that includes vendor name, date, total value of alternative currency redeemed, and total reimbursement due 4. Market manager provides vendor with copy of receipt 5. Market manager turns in receipts to financial administrator for incentive program at the end of the day 6. Receipts are processed and vendors are paid
				Key: * Data tracking

National Nutrition Incentive Network: Partnering With Your Local/State SNAP Agency

Local and state agencies that administer SNAP can be important allies in promoting your nutrition incentive program directly to people receiving federal benefits. Caseworkers typically meet with individuals and families receiving SNAP at least twice a year and many offices regularly send mail to SNAP households.

How can you partner with your local and state agencies to promote your program?

Getting Started

Find Your Local & State Snap Agencies

The state agency that administers SNAP differs depending on the state (*e.g.,* Departments of Health and Human Services, Social Services, or Children and Families), and there are typically many local SNAP offices throughout the state. Use the USDA Food and Nutrition Service's website to find your state and local SNAP offices:

www.fns.usda.gov/snap/snap-application-andlocal-office-locators

Search for public assistance.



Collaborating:

Establish a Relationship



Schedule an appointment with your local SNAP office to introduce yourself and share the story of your program. At your initial meeting, present the agency with details on the history and impacts of your program. Share your accomplishments and vision, and highlight any stories of how your program has affected families in your area. Invite the SNAP office to visit a market to see the program in action.

Prepare for the meeting by thinking of a specific ask for how to collaborate with the agency. Whether partnering to conduct a direct mailing campaign, asking SNAP caseworkers to distribute your program's fliers, or requesting that the agency provide a letter of support for a grant, there are a number of creative ways the agency can help your program thrive.

Moving Forward:

Build a Partnership

After your initial meeting it is important that you maintain and build upon your relationship with the local SNAP offices. Add them to any newsletters about your market and program. Meet them at the end of the season to share information on the impacts and reach of your program. Invite them to attend events and fundraisers. Keeping them engaged and demonstrating how your program grows over time is crucial for maintaining a fruitful partnership.

Once you have established a relationship with your local SNAP offices, reach out to your state SNAP agency and follow a similar process to build a relationship. It is important to form relationships with both levels of government; state and local SNAP agencies can support your program in complimentary ways.



Network Member Highlight: Old Town Farmers' Market

6 Ways To Collaborate With Your Local SNAP Agency

The City of Alexandria, Virginia, which operates the Old Town Farmers' Market, has developed diverse strategies for partnering with the local SNAP agency, the Alexandria Department of Community and Human Services (DCHS), to promote their Double Dollars nutrition incentive program at the market. These include:

- **Direct Mailing:** The market provides DCHS with approximately 900 bilingual postcards promoting the incentive program. DCHS includes the postcards as part of the information packet mailed out each month to new SNAP recipients living in the ZIP Code around the farmers market.
- **Fliers:** The market provides bilingual fliers to DCHS, whose case workers distribute them to people who are signing up for SNAP.
- **Tabling:** The manager of the incentive program for the market sets up a booth on the first and last Monday of each month at DCHS to conduct outreach for Double Dollars. During these visits, she is helped by a volunteer who is fluent in Spanish.
- **Cooking Demos with Market Produce:** The program manager holds cooking demos at DCHS once per month during the summer using produce donated from the market, handing out recipes along with SNAP fliers.
- **Field Trips:** The program manager coordinates four field trips to the market every Spring and Summer with SNAP recipients in the market's ZIP Code. The manager provides a flier promoting the field trip to DCHS, who then mails them out in four installments every month. Field trip attendees receive $5 in incentive tokens. The outings have proven a successful outreach method; according to the program manager, "we've gotten a lot of new customers that way."
- **SNAP Working Group:** The market partners with Healthy Alexandria and the Alexandria Department of Health, meeting monthly to brainstorm ways to promote SNAP at the market.

Network Member Highlight: The Farmers Market.co.

Conducting a Direct Mailing Campaign

In spring of 2015, The Farmers Market.co—which operates markets in Fredericksburg, Spotsylvania, King George, and Dale City, VA—piloted a targeted direct mail campaign to bring new SNAP customers to its farmers markets. The goal was to reach SNAP households not currently using the farmers market nutrition incentive programs by providing information and issuing a call to action.

Working with the directors of Social Services from the local SNAP offices in Fredericksburg, Spotsylvania, and King George, they designed a bilingual (English and Spanish), black-and-white, 6 x 9 postcard, which was mailed to every SNAP household in the three counties—a total of 6,800 postcards—using a local secure mailhouse. See top of page 3 for an image of the postcard.

For privacy protection and to avoid legal issues regarding confidential mailing lists, Social Services removed all client names, replacing them with "Resident," before releasing the list to the mailhouse.

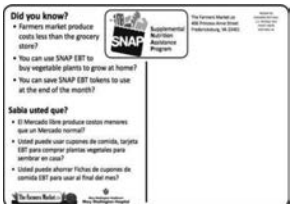
The pilot postcard project included a response mechanism (*i.e.,* bring the postcard to the market for a free market bag) for tracking and evaluation. The response has been encouraging and the markets continue to see new customers as a result of the campaign.

Conducting a Direct Mail Campaign

Background Information

Direct mail refers to sending marketing materials directly to a filtered set of households based on certain demographic factors. When planned and conducted properly, mailings are an effective means of directly reaching people receiving fed-

eral nutrition benefits. By sending a postcard or flier to your target audience, you can promote your program to those who will benefit from it most, propel new customers to market, and remind existing customers to return.



Credit: The Farmers Market.co.

Design Considerations

Your mailer should include all of the basic information on the details of your market and incentive program. Be sure to highlight the dates and hours of operation, location of the market, name of your incentive program, and the amount of match provided.

While stand-alone postcard mailings are common for SNAP and incentive outreach, also consider developing brochures that fit into regular-sized business envelopes so that your local hunger coalition or SNAP agency can easily include them in mailings they are already sending to your target population.



Credit: DC Greens.

Example: SNAP Outreach Postcard



Credit: Boston Farmers Market.

This postcard-sized mailer from Boston Farmers Markets in Massachusetts highlights the household's closest market while also providing a full list of farmers markets (on the back side) where SNAP/EBT and Boston Bounty Bucks are accepted.

Key Takeaways

- Explore creative partnerships with your local and state SNAP agencies. Many will hang posters about your program at their offices, and are often willing to have their caseworkers distribute fliers directly to people applying for SNAP.

- Strong relationships with your SNAP agencies can be leveraged to support your program in many ways, from increasing program participation to being a valuable supporter in a grant application or policy effort.
- Once you have established a relationship with your SNAP agency, follow up throughout the year by inviting them to attend market or organizational events, including them on relevant listservs or newsletters, and meeting with them at the end of the season to share updates on your program's impact and reach.
- Due to privacy concerns, most agencies will not allow you to access their mailing list of SNAP households. As a workaround, provide the agency with your promotional materials for them to address and mail, or request a list of addresses with the names listed only as 'Resident.'
- Limiting a direct mailing to ZIP Codes in or around the radius of your farmers markets can help you target the customers you are most trying to reach.
- As part of your direct mailing campaign, offer an additional incentive (such as a coupon for market tokens or a market bag that the recipient can redeem when visiting the market) to further motivate people to attend.
- Provide your SNAP agency with fliers or postcards (or, simply, the language you use to promote your program) that can be included in mailings they are already sending to new SNAP recipients. This can reduce the cost of outreach campaigns.
- Develop multilingual resources to a reach wide audience.

Interested in learning more?

See the **Outreach Idea Book** on the **NNIN Online Resource Library:** *www.wholesomewave.org/our-initiatives/nationalnutritionincentivenetwork/resourcelibrary*.



National Nutrition Incentive Network: Developing a Statewide Network of Nutrition Incentive Programs

As part of the FINI project, Wholesome Wave (WW) is investing significant resources in and working closely with stakeholders on the ground in five states—Maine, New Hampshire, New Jersey, Ohio and Virginia—to develop statewide nutrition incentive programs. WW engages local stakeholders as leaders in their communities to work together using a collective impact approach to scale affordable food access, largely through nutrition incentive programs at farmers markets and other direct-to-consumer markets. To facilitate the development and operation of each statewide program, WW partners and stakeholders work collaboratively within the structure of a network.

Why a Network?

Types of Networks



Informational



Equals





Turnkey Hub & Spoke

A network is an effective mechanism for scaling and sustaining a statewide nutrition incentive program by:

- ❖ Creating a structure that facilitates efficient and effective decisionmaking and coordination of a program implemented by multiple, distinct organizations;
- ❖ Providing a systematic way to define program standards and build capacity across organizations, resulting in higher quality programs; and
- ❖ Leveraging expertise, knowledge and collaboration across sectors.

Our Approach

A collective impact approach is a structured method for collaboration among organizations, with the goal of creating meaningful, long-term change. Key elements are:

- ❖ A common agenda,
- ❖ Consistent data collection and measurement,
- ❖ A backbone organization,
- ❖ Open and continuous communication, and
- ❖ Mutually reinforcing activities.

New Hampshire Network Development



Working with WW, the NH statewide network scaled up nutrition incentive programs rapidly, from 11 to 30 farmers markets.

Our Role

Wholesome Wave explores, engages, convenes and works together with leading individuals and organizations already implementing nutrition incentive programs in their communities. WW tailors its approach to each state's unique culture and distinct regional characteristics, while providing technical assistance from a national perspective to develop a sustainable network structure.

Wholesome Wave builds capacity within the state, positioning networks to develop strong infrastructure and operating procedures that expand their programmatic reach, achieve efficiencies from economies of scale, track effectiveness and share best practices through a localized community of practice.

Building the Network: A 4-Step Process

The network-building process consists of 4 stages that represent key components of network formation. State network members determine their priorities and set the pace of network building.



To begin, Wholesome Wave conducts a **landscape assessment,** aggregating relevant data to understand the status of agriculture, local food access, federal nutrition assistance and food security in the state.

From there, WW staff and local leaders conduct **interviews with key organizations and stakeholders** in the field to gather their insights into strengths, challenges and opportunities related to affordable local food access and incentive programs in the state, as well as potential network structures and organizational roles.



After the discovery phase, Wholesome Wave and local stakeholders begin to expedite network development and build consensus among members. This starts with a **stakeholder meeting,** where WW staff present findings from the landscape assessment and facilitate discussion to assess options and identify a viable networked approach, including basic structure and roles and responsibilities for members.

Based on this discussion and a final round of formal stakeholder input, Wholesome Wave develops an **implementation plan** to guide network formation and works with key organizations to determine next steps, leading to a first network meeting.



Network development begins at this phase, meaning network members convene to work through key questions and establish operating procedures to strengthen and expand programming. Networks differ in their convening styles (*e.g.,* in-person or virtually and as a whole or in subcommittees) and intervals (*e.g.,* every month, quarter, or year); these styles can be adjusted as the network and its needs evolve.

Wholesome Wave facilitates discussion and **decision-making** on key network elements, including: incentive program design, statewide branding, marketing and outreach strategies, network growth, data collection and program evaluation, fundraising and policy advocacy. WW staff work with the network to develop a written set of **standard operating practices** based on these decisions that serve as both a tool and a reference as membership and reach grow.



The network now has the tools to **support and scale** effective nutrition incentive program operations in the state. As the network further formalizes and streamlines operations and systems, members have the ability to engage more deeply on program evaluation, test innovations in the field, fundraise on a large scale and share findings at the national level, **strengthening the national voice** to build support for affordable, local food access.

National Nutrition Incentive Network: Foster a Culture of Inclusivity at Your Market

Farmers markets are celebrated not only for the fresh, healthy, local food they provide to a neighborhood but also for the intangible benefits: increasing social ties, serving as a hub for the community, and providing a real connection between producer and consumer. As a nutrition incentive program operator, you are invested in ensuring your market is a place where everyone feels welcome. Network members from across the country have used the following strategies to help foster an inclusive market environment.

Getting Started: Set Your Intentions

Take a moment to visualize the ideal market environment where everyone is welcome to shop—no matter their payment mechanism, socioeconomic status, race, or ethnicity—and interactions are friendly among customers, vendors, and staff. Brainstorm the following questions:

- Why is inclusivity important to the market?
- What does this look like at the market?
- How does this differ from the current reality at the market?

Identify a few key areas where your market may benefit from a shift toward inclusivity. Even if you think everything is running smoothly, seek others' opinions—including those of customers and other community members.

Know Thy Customer



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Find out what "welcoming" means from the customer's perspective. Survey existing customers to find out:

- How comfortable they feel about shopping and using benefits at the market;
- Whether their interactions with market staff and vendors are friendly and positive and, if not, why;
- What types of products they want to buy at the market (including culturally relevant produce); and
- What suggestions they may have for making the market feel more welcome to them, their friends, and their family.

You'll also want to find out what potential customers think about the market. Reach out to community partners who are in touch with neighborhood residents to help you to communicate with people who may not yet have shopped at the market and to find out why.

Quick Tip: Use FM Tracks to Learn about Your Customers

Use the FM Tracks app at your market as an easy way to survey customers. FM Tracks comes preprogrammed with questions that your market administrator may select to ask customers, such as: "How much do you agree with this statement: I feel welcome at this market." (with a scale of strongly agree to strongly disagree to capture responses). You can also add your own, customized questions. Market staff can either read these questions to customers or turn the iPad around so they may answer privately. To learn more about customer questions, download the *FM Tracks Toolkit* from the NNIN online Resource Library: *wholesomewave.org/our-initiatives/nationalnutritionincentivenetwork/resourcelibrary*.

Articulate Your Intentions in Writing

Demonstrate your commitment to inclusivity as an essential component of your market's culture by putting it in writing. Consider incorporating this language in your market's or organization's:

- mission statement,
- website and social media platforms,
- training manuals, and/or
- vendor agreements.

Also consider creating a stand-alone market "policy" that outlines your market's commitment and intentions.

Build Partnerships with the Community



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Form partnerships with community-based organizations to build ties to the neighborhoods your market serves. In addition to the large groups that serve the community (who may be easiest to reach), seek out the smaller organizations who may have deeper ties to residents. Some suggestions for helping to develop a relationship include:

- Elicit feedback from partners about how to create a market that feels welcoming to the specific population they serve.
- Invite partners to table at your market, and ask if you can table or distribute your program's promotional materials at their site or events.
- Conduct targeted outreach in communities who may not be aware of your market.
- Organize tours to the farmers market with partners' groups.

Conduct Events and Activities

Demonstrate that your market is for everyone through your events and activities. Some suggestions include:

- Conduct healthy cooking demos for individuals and families on a budget; seek out local chefs from the neighborhood.
- Distribute low-cost and culturally diverse recipe handouts featuring that week's harvest bounty with prices priced out per meal.
- Host events that celebrate the diversity of the community and honor the traditions of the various cultures represented; ask musicians and entertainers from the neighborhood to perform at the market.
- Collaborate with the local SNAP office; for example, invite them to the market to provide information on applying for federal benefits (see NNIN Online Resource below).

NNIN Online Resource

For ideas and guidance on reaching out to and collaborating with your SNAP office, download *Partnering with Your Local/State SNAP Agency* from the NNIN online Resource Library: *wholesomewave.org/our-initiatives/nationalnutritionincentivenetwork/resourcelibrary*.

Network Member Highlight: Fondy Food Center



Credit: Fondy Food Center.

Fondy Food Center's (Fondy) mission is to connect neighborhoods to fresh, local food—from farm to market to table—so that children learn better, adults live healthier, and communities embrace cultural food traditions. The nonprofit organization was created in 2000 on Milwaukee's Northside as a response to a Food Security Assessment that identified a high concentration of hunger, poverty, and dependence on emergency food pantries in the area. Fondy Farmers Market has been the cornerstone of Fondy's healthy food access efforts since its inception—it was the first market in the state to accept SNAP EBT and is a national leader in attracting low-income consumers to the market to purchase fresh, healthy food.

The Fondy Farmers Market is a pioneer on the federal nutrition benefits front: It has been accepting WIC vouchers since the program's founding in 1992, and was the first market in the state to offer a WIC incentive program, providing a $1-for-$1 match for WIC FMNP. The market began accepting SNAP benefits in 2003 and now runs a wildly successful SNAP + WIC Market Match incentive program—which redeemed more than $30,000 in just a few weeks this past summer. On a typical Saturday morning during the height of the season, you can expect to see a line of customers at the market manager booth by 7 a.m.



Credit: Fondy Food Center.

To create a culture of inclusivity, Fondy uses a number of strategies:

- **Forms Relationships:** Maintains strong relationships with a large number of community organizations.
- **Develops Relevant Marketing Materials:** Print and online communications reflect the diversity of shoppers and vendors.
- **Celebrates Diversity:** Celebrates the many and varied cultures represented across Milwaukee through:
  - Special Events—BBQ Cook-off, Greens Throwdown, and Pho Cook-off are community cooking contests that celebrate the Northside's Soulfood & Southeast Asian cuisines;
  - Seasonal Soul—a weekly cooking demo features neighborhood residents and professional chefs sharing healthy, seasonal recipes; and
  - Entertainment—a variety of musical, artistic, theater, spoken word, dance, and childrens' community groups and professional entertainers are invited to perform at the market each week.

For more information, visit *fondymarket.org*.

Use Language that Welcomes



The language you use can have a profound affect on how people feel, even if subconsciously. Take a fresh eye to your promotional materials from a customer's perspective; even better, run your pieces by community members to assess comprehension and to obtain feedback.

In your program's promotional materials:

- Use simple, clear language to explain how the program works; consider also showing it pictorially to accommodate various literacy levels.
- Shift the language at the market booth—even just slightly—to proclaim that the market serves all shoppers; the insertion of a single modifier may do the trick: "We **Gladly** Accept EBT."
- Encourage all vendors who participate in the program to advertise using friendly, plain signage, such as "ABC Farmstand Welcomes Bonus Bucks Tokens."
- Translate all materials into other languages as necessary.

Hire and Train Market Staff

Develop the culture at your market by training vendors, staff, and volunteers. Incorporate the following elements into existing trainings or orientations to help institutionalize a welcoming environment at your market:

- Offer cultural competency and sensitivity training to help staff communicate with and interact with diverse audiences (see Online Resources below).

- Provide a primer on federal benefits programs, including a discussion of "SNAP Myths and Facts" (see Online Resources below) to dispel misinformation.
- Encourage vendors to engage with customers about their products; this benefits not only farmers in terms of potential to increase sales but also customers who learn from and feel more connected to the vendor.
- Encourage vendors to use price signs for all products to make their stand more inviting to price-conscious consumers.
- Using the results from your customer surveys, share information with vendors on what culturally appropriate products customers want to buy at the market.

Finally, when hiring new staff, looking for volunteers, nominating board members, or seeking information about the community, look to neighborhood residents to fill these roles.

Online Resources

Cultural Competency: Read more from the USDA's Food and Nutrition Service: *Engaging Special Populations: Cultural Competency* at *fns.usda.gov/sites/default/files/cultural_competency.pdf*.

SNAP Myths and Facts: Wholesome Wave Georgia created this fact sheet to help people better understand the facts and overcome misconceptions about SNAP: *wholesomewavegeorgia.org/tjffcjyb625qtp9ekzotw4riyo8sdu/2015/6/17/snap-myths-facts*.

We want to hear from you! What strategies have you incorporated at your market to create a more inclusive environment? What has or has not worked? Contact us and share your experiences with the Network.

National Nutrition Incentive Network: Funding Your Nutrition Incentive Program

Ensuring your nutrition incentive program is fully funded year to year is essential to maintaining consistency for customers and vendors while providing you the opportunity to expand and innovate on your program. Across the country, NNIN members have used the following diverse strategies to fund their programs.

Business Sponsorships

Many farmers markets benefit from local, regional, and even national business sponsors interested in allying themselves with programs that promote affordable, healthy food access and in demonstrating corporate responsibility. To facilitate the sponsorship seeking process for your market, create a short, visually appealing Sponsorship Package to distribute to potential sponsors that outlines what your market offers in exchange for funding. Typically this resource outlines multiple sponsorship levels to accommodate the financial capacity of a diverse array of potential partners. Great sponsorship packages also include a demographic profile of your customers, information on your social media reach, any recent media attention garnered by your program, as well as a sponsorship commitment form that captures the basic information you need from the sponsor.

When beginning a business sponsorship strategy, keep the following in mind:

- Brainstorm a list of potential sponsors; consider businesses that share a mission or focus area that is similar to that of your market or organization.
- When seeking sponsors, leverage existing personal connections with your staff, board, and partners.
- Encourage potential donors to see your work in action by inviting them to attend your market or special events.
- Make the relationship mutually beneficial: highlight sponsors on market materials, through social media, in your newsletter, and on your website; offer sponsors a promotional booth or table at your market and events.



Credit: GrowNYC.

Network Member Highlight: Grow NYC

GrowNYC developed a Sponsorship Package for its Greenmarket Bucks program, offering tiered funding levels for multiple types of sponsors. The Healthy Workplace package (pictured above) offers employers the opportunity to purchase Greenmarket Bucks for their employees while also donating to the program. In the package, GrowNYC enumerates the benefits of sponsorship to both the sponsor and the beneficiaries of the incentive program. The package also offers options for publicly recognizing the sponsorship, promoting the sponsor through logo placement, and engaging the sponsor by inviting them to events and offering them a tour of the market.

Hospital Community Benefit Programs (HCBPs)

To qualify for tax-exempt status, nonprofit hospitals must invest in programmatic work that benefits the communities in which they operate. HCBPs are designed to improve community health outcomes, particularly for those populations whose health care needs are disproportionately unmet as a result of financial, cultural, legal, or other barriers. HCBPs can be a good source of funding for nutrition incentive programs; making healthy, local food affordable and accessible to low-income communities is a great way for a hospital to invest in addressing the underlying causes of chronic health problems.

Recent changes to the IRS code in the Affordable Care Act require hospitals to assess how to best expend their HCBP funds by performing Community Health Needs Assessments (CHNAs) every three years. **The next cycle of these assessments will occur in 2016, so this year provides a window of opportunity for you to explore partnering with your community's HCBP.**

Every public hospital is required to have their CHNA readily available online or in print at the hospital. Read over your local hospital's CHNA and any other information about the HCBP to learn more about their approach and implementation strategy. If it seems like your nutrition incentive program could be a good fit for a hospital's program contact their CBP officer to set up a meeting to discuss the impact of your program and how it can help the hospital address the health needs identified in their CHNA.

Engaging Your Board

Creating a culture of board giving and fundraising demonstrates to the public that you have an engaged board and can be a great boost in helping you reach your annual funding goals. Talk to your board to see if this strategy is right for your group. If so, develop a minimum contribution that works for everyone. Be sure to communicate these expectations prior to inducting new board members. While personal contributions are important, this kind of fundraising is most impactful when boards engage their personal and professional contacts. Some board members may be more experienced than others in making these sort of asks, so plan a time for board members to brainstorm creative ways to tap into their contacts and resources.

Market Merchandise



Many customers take great pride in shopping at their farmers market and want to demonstrate their support by wearing market merchandise. Selling promotional materials such as T-shirts, tote bags, bumper stickers, and coffee mugs is an excellent way to earn additional revenue for your market while providing free advertising for the market around town.

When developing merchandise, keep the following in mind:

- To keep costs low, consider using design students from local universities or ask a local design firm to donate services at a reduced cost.
- Make sure that any merchandise you are selling is profitable once you account for the materials and staff time required to sell and manage the inventory of merchandise.
- To provide an easy way for customers to make an additional donation, consider pricing merchandise as a minimum suggested donation. Put up signage explaining how their purchase, and any additional donation, helps to fund your program.



Credit: Clara Moore.

The Portland Farmers Market in Maine sells T-shirts, tote bags, baby onesies, stickers, and more.

Fundraising Events

Events related to local food and farming are increasingly popular and excellent ways to bring community members to the table and to raise funds. Examples of successful events include: farm-to-table dinners, documentary screenings, farm tours, chef cook-offs, auctions, races, concerts, and craft fairs. Events require a significant amount of time, resources, and coordination, so make sure the benefit of hosting is greater than the cost. Draw upon your partners for in-kind and cash contributions to your event by offering sponsorships, free tickets, and public recognition.

Annual Appeals

Annual appeals provide a platform to simultaneously share stories and news from the season and solicit individual donations from community members and partners. Timing is important with annual appeals. Many nonprofits make these asks at the end of the year during the holiday season. Increasingly there is growing momentum behind the Giving Tuesday movement, an event held the Tuesday after Thanksgiving during which many nonprofits ask for donations and that asks people to donate via social media; the more people you have sharing your appeal with their personal networks, the greater your chances of securing donations. Alternatively, because of the growing number of end-of-year asks, consider holding your annual appeal in the spring or summer—at the beginning of the market season or during National Farmers Market Week held every August.

Crowdfunding

Crowdfunding is a fairly new way of fundraising, made possible by our growing connectedness via the Internet. It entails raising funds by requesting small donations from a large number of people using social media. Similarly to sponsorships, crowdfunding typically offers a gradient scale of suggested donations, and many organizations offer corresponding gifts or rewards as an expression of appreciation.

Many websites host crowdfunding platforms; some of the most popular are Kickstarter, Indiegogo, and GoFundMe. Most platforms charge various fees for their services, so research your options to decide what works best for your budget. Once your campaign is up and running, circulate language and guidelines among staff and stakeholders so they can easily share the campaign with their networks.



Credit: Farm Fresh Rhode Island.
Farm Fresh Rhode Island hosts an annual fundraiser

Network Member Highlights

Farm Fresh Rhode Island hosts an **annual fundraiser:** The Local food Fest (pictured above). They solicited sponsorship from local businesses, and in exchange provided logo placement in the event's program, e-mails, and website. FFRI also allocated space at the event for sponsors to hang banners and reserved seating for sponsors' guests.

Just Food, based in New York City, hosts its **annual fundraiser,** the 'CSA Smackdown,' a citywide cooking competition with a focus on local ingredients. They generated media attention for their event by inviting celebrity chefs to judge the competition and by promoting the event in their blog and on social media. This event helps to fund their CSA incentive program.

Columbia Heights Community Marketplace in Washington, D.C., raised over $5,350 from 80 donations in just one month in 2014 through a **crowdfunding campaign** hosted on Indiegogo. In 2015 they raised an additional nearly $4,000 in one month through the same campaign. Their funding video brings the market alive with market-day footage, and they bring meaning to the donation by letting donors know how their money will make a difference: "Just $25 can DOUBLE the fruits and vegetables purchased by one low-income family for an entire month." To learn more, check out their webpage at: *indiegogo.com/projects/bonus-bucks-at-thecolumbia-heights-farmers-market#*.

Friends of the Market

Friends of the Market campaigns are essentially adaptations of the fundraising model used by public radio stations. Customers are invited to give a set amount—typically a $10 to $50 donation per month—to support the market and program operations. To inspire people to support the program, consider asking existing donors to share their stories about why they chose to be a market sponsor; include these stories on your social media platforms, on your website, or other campaign materials. Be sure to mention that all donations made to the market are tax-deductible (provided that your market is registered as a nonprofit). Thank supporters by offering perks or prizes for their contribution to your campaign; market merchandise, a market coupon, or a Friend of the Market button or bag make great gifts, and offer free promotion for your market.

'Donate' Button for Your Website and E-mails

Embedding a Donate button on your website or into the signature of your e-mail is a great way to allow people to quickly and easily donate to your program; best of all it is simple and free for you to set up. Clicking the button will redirect individuals to a donation page on which they can customize their donation amount, frequency of their donation (if more than a one-time donation), and payment method. Be sure that this page explains how an individual's donation contributes to your program and the community. To learn how to create a Donate button using PayPal, visit *paypal.com/webapps/mpp/get-started/donatebutton*.



Clicking the Donate button on the NOFA–VT website redirects supporters to a donation webpage.

Network Member Highlights
Forsyth Farmers Market

Forsyth Farmers Market in Savannah, GA—part of Wholesome Wave Georgia's statewide network—launched its **Friends of the Market** campaign on Earth Day of 2011. The market offers an annual individual membership of $30 and a family membership of $50. The campaign serves as an opportunity not only to solicit funding but also to engage the community to participate in market events and activities. Sponsors select whether they would like to be publicly recognized in the Farmers Market e-Newsletter, and can sign up to volunteer or get involved with other food systems projects. Check out their webpage to learn more: *forsythfarmersmarket.com/get-involved/friends-of-forsyth*.

Fundraising Quick Tips

- **Thank donors, funders, and sponsors publicly and privately.** A hand-written thank you note can go a long way.
- **Use professional and personal networks**—including those on social media—to spread the word about your fundraising efforts, events, and your program.
- Always communicate to potential donors **exactly how their donation impacts** members of the community, such as "Each dollar you donate helps ensure that all community members, regardless of income, can afford to put fresh, healthy food on their tables."
- **Consider providing an incentive for each donation,** such as market gifts for individual donors and logo placement for businesses.
- If you are registered as a nonprofit, be sure to communicate that **all donations are tax-deductible.**

SUBMITTED QUESTIONS

Response from Eric S. Cooper, President and Chief Executive Officer, San Antonio Food Bank

Questions Submitted by Hon. Will Hurd, a Representative in Congress from Texas

Question 1. SAFB recently received funding from the USDA to increase the purchase and consumption of fruits and vegetables among 200 pregnant and *postpartum* SNAP participants through health education and point of sale incentives. How does supporting expecting and new mothers contribute to the protection of our nation's future generations, and how do we share these results and the importance of this message to inspire similar action by groups like the SAFB across the country?

Answer. How does supporting expecting and new mothers contribute to the protection of our nation's future generations?

Supporting expecting and new mothers to be able to access fruits and vegetables to follow a healthy diet during pregnancy is very important because fruits and vegetables are packed with essential nutrients and fiber. They should be part of any healthy diet—and should appear in the diet of a pregnant woman to secure healthy outcomes and a healthy future of the citizens of this country. Key vitamins supplied by these two food groups include:

- **Beta carotene**—needed by the baby's cell and tissue development, vision and immune system.
- **Vitamin C**—crucial for the baby's bones and teeth as well as the collagen in the baby's connective tissue.
- **Potassium**—which is essential to control blood pressure, and which could be a problem for some pregnant women during the last trimester.

- **Folic Acid**—which helps prevent neural tube defects and promotes a healthy birth weight?
- **Fiber**—keeps the bowels moving. This helps prevent constipation and hemorrhoids which are two common problems during pregnancy.
- **Phytochemicals**—are a large group of plant-derived compounds hypothesized to be responsible for much of the disease protection conferred from diets high in fruits, vegetables, beans, whole grain cereals, and plant-based beverages such as tea and coffee. Epidemiological studies suggest that consumption of a diet high in fruits and vegetables is associated with a reduce risk of chronic disease (National Cancer Institute, 2004).
- Pregnant women should try to eat 2 cups of fruits and 2½ to 3 cups of vegetables every day to obtain all the benefits that these two food groups offer. The most practical way to educate expecting women and new mothers to comply with this recommendation is to teach them how to make ½ of the plate fruits and vegetables at every meal.
- Fresh is best but frozen and canned are also good nutrient sources (as long as fruit packaged in sugary liquid or vegetables packaged with high sodium content **are avoided**).

How do we share these results and the importance of this message to inspire similar action by groups like the SAFB across the country?

- Sharing the information on the benefits of fruits and vegetables for expecting women and new mothers and how more matters for the health of future generations;
- Providing monetary incentives so low-income pregnant women are able to purchase different types of fruits and vegetables;
- It is important to increase the access to fruits and vegetables for expecting women and new mother always combined with consistent health and nutritional messaging at obstetrical or WIC appointments and reinforced at the points of sale (Farmers' Markets) so they learn about the unique benefits of eating fruits and vegetables;
- Sharing with those working with this important target population; and
- Partnering with WIC clinics to facilitate the WIC Farmers Markets at their clinics.

Question 2. In order to succeed, community buy-in is essential for projects that aim to change individuals' habits and daily practices. Many who face food insecurity every day struggle with income inequality. Additionally, Texas comprises of a large Hispanic community. What strategy enabled the SAFB to successfully implement this and similar programs that may face social and cultural barriers?

Answer.

- This project is a partnership of the SAFB with the Children's Hospital of San Antonio who in turn partnered with local obstetric clinics providing prenatal care for women in the region (which included a high percentage of Hispanic women). The main challenge was not being able to recruit patients into FINI at high enough rate to fill 200 spots by the end of the grant period.
- Prospective patient field of 200 was narrowed by SNAP participation, pregnancy eligibility criteria, gestational age window and legal status to participate in SNAP.
- Only 22 patients out of 200 were recruited (10% of the sample) and are actively involved going through the nutrition education/point of sale incentive.

Question 3. The lack of healthy habits and fresh food consumption pose a direct threat to the state of health in the United States. One of the most harmful and prevalent diseases Americans face today is diabetes, which causes needless suffering and contributes to millions in healthcare costs. What is unique about the SAFB's health and nutrition education programs that successfully influence individuals' health choices? Additionally, while SAFB works in the San Antonio area, how do you believe these programs could be adapted and adopted state-wide?

Answer. The SAFB is successfully implementing a unique Urban Agriculture Initiative to increase the access to locally grown produce by low-income population living in food desert areas. The following projects are in place as part of this initiative:

- On-site Farming Initiative cultivating a 27 acres farm that yields approximately 250,000 pounds of seasonal produce a year making it accessible free-of-cost to a network of more than 500 agencies serving the SNAP eligible population. The

Farming Initiative is expanding off-site to cultivate 50 more acres of land in the next 5 years.

- A growing Farmers Market Program that includes five Farmers Markets under the SAFB Farmers' Market Association all of which are SNAP approved retailers and is serving food desert areas. The Mobile Farmers Market initiative is being offered at more than ten different sites/locations to offer around 30 farmers markets a month. A partnership with the WIC clinics will increase the sites/locations to 21 by May of 2016. All Farmers Markets offer nutrition education with qualified food professionals, body mass index (BMI) screening and cooking demonstrations featuring the seasonal produce.
- An Urban Gardening Program that promotes the establishment of community gardens and help organizations to build them to teach the community how to grow their own food. The SAFB provides the labor to build the garden and transplants and seeds to start the planting process. Every year forward the SAFB assist the organizations where gardens were established to replant them at the beginning of the growing season. The ultimate goal is to promote the intake of locally grown fruits and vegetables in the community. The range of gardens built is 10–15 per quarter.

Food Insecurity and better management of Diabetes is being addressed with the **SAFB Food Prescription (Rx) for Wellness Initiative.** The SAFB is creating partnerships with local hospitals so doctors/health care providers from local hospitals screen patients affected with diabetes for food insecurity. Those patients identified as Food Insecure are then referred to the **SAFB Food Prescription (Rx) for Wellness** to receive an immediate produce incentive (20 pounds of produce every other week) at the SAFB Farmers' Markets combined with health and nutrition education to increase their health literacy and food sustainability. Patients also receive services to access SNAP.

Question 4. How could programs like the SAFB's be further supported by the USDA and local leadership?
Answer.

- Grant opportunities tailoring the Urban Agriculture Initiatives in place at the SAFB.
- Proper promotion, advocacy for these opportunities

Question 5. What obstacles did the SAFB have to overcome that the USDA can learn from and share with other health education/incentive programs in the future?
Answer. Obstacles overcome and still trying to overcome include:

- Changing the culture of low-income communities toward Farmers' Market built on the wrong perception that FM prices are higher than those at local retailers.
- Funding.
- Unhealthy eating patterns prevalent in the community.
- Unfair competition of the food industry.

Question 6. What has been your experience with farmers' markets and how has that access point helped your food bank clients?
Answer.

- Positive and productive one.
- Provided food access in areas that are food deserts.
- Enabled the SAFB to disseminate and educate patrons about the abundant and crucial benefits of fruits and vegetables.
- Allows us to become partners with USDA, TDA and local and state health departments as well as local government (city and county) working towards the same goal of addressing food insecurity by increasing the access to healthy foods for the community.
- It has generated a great deal of interest from other food banks, local universities, hospitals interested in replicating initiatives in place at the SAFB.