



# 2014 Fresh Bucks Evaluation

## EXECUTIVE SUMMARY

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Fresh Bucks is a price incentive program for low-income consumers at Seattle farmers markets. It allows participants in the Supplemental Nutrition Assistance Program (SNAP) to receive up to 10 additional dollars in matching currency to spend on fruits and vegetables when spending their SNAP benefits at a Seattle farmers market. Fresh Bucks is a partnership between the Seattle Office of Sustainability and Environment (OSE), Washington State Farmers Market Association (WSFMA), and Seattle farmers markets. In 2014, the program operated from May to December in all 16 Seattle farmers markets and two P-Patch market garden stands, and three farm stand sites that participated just the last month.

Prior evaluations of Fresh Bucks have identified positive outcomes and high levels of satisfaction with the program among shoppers, vendors, and farmers market staff. This evaluation was designed to build on prior evaluations and more deeply address questions related to understanding who does and doesn't use the program, and why, and how Fresh Bucks impacts shoppers' behaviors and food resources.

**EVALUATION METHODS:** Data were collected via incentive distribution tracking; shopper surveys at the market (n=191) and via telephone approximately one month later (n=90); and focus groups with six groups of SNAP-eligible populations underrepresented among Fresh Bucks participants (n=50).

### KEY FINDINGS:

#### Who used the Fresh Bucks program, and to what extent?

- From May-October, about 3,532 SNAP participants used the Fresh Bucks program in Seattle.<sup>1</sup>
- Fresh Bucks participants redeemed an average of \$34.59 in EBT benefits and received an additional \$25.89 in Fresh Bucks.<sup>1</sup>

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<sup>1</sup> Use of Fresh Bucks was based on hand-documented tracking at the information booth using the last eight digits of shoppers' EBT cards. Since EBT cards may be reissued fairly frequently, this method may overestimate the number of individual shoppers and underestimate shopping frequency.

- Most survey respondents had used Fresh Bucks in the past and intended to use the program again, even during times of the year when fewer markets would be open.
- Survey respondents were predominantly white, female, childless, and educated. The duration of respondents' participation in SNAP and the amount of SNAP benefits they received each month varied widely. Over half of survey respondents reported low or very low food security.

#### **How does Fresh Bucks impact shoppers' health and behavioral outcomes?**

- Fresh Bucks is influential in farmers market shopping intentions, but other factors are also at play, such as a desire to support local farmers and preferences for local, organic foods.
- The majority of shoppers (89%) report purchasing more fruits and vegetables when using the Fresh Bucks program as compared to without the program, and the program may support shoppers in buying some fruits and vegetables that they do not otherwise typically buy.
- Nearly all respondents (92%) felt Fresh Bucks makes a modest or large difference in their diet.

#### **How does Fresh Bucks' match structure impact shoppers' food resources and produce affordability?**

- Shoppers indicate that affordability is a major concern when purchasing fruits and vegetables at the farmers market, and that Fresh Bucks helps to address this.
- Most Fresh Bucks shoppers (90%) felt the program makes a modest or large difference in their overall grocery budget.
- Most Fresh Bucks shoppers (63%) rely exclusively on Fresh Bucks and SNAP for their purchases, but some also use cash or additional resources while at the market.
- Perceptions of farmers market produce prices are mixed, but respondents generally described prices as moderate or high. Farmers market produce value is seen as good to excellent.
- Most respondents felt the \$10 match was enough to draw them to the program, make a difference in their food budget, and to help them feed themselves and their family.

#### **What are the experiences and perceptions of SNAP-eligible populations who use the program less frequently?**

- Low-income shoppers are resourceful and find many ways to buy or otherwise get fruits and vegetables with limited financial resources.
- Use of farmers markets is driven strongly by perception of price; incentive programs do encourage some low-income shoppers to use markets.
- While seen as valuable, farmers markets' acceptance of EBT by itself does not currently appear to be a significant driver of low-income shoppers' use of farmers markets.

- Fresh Bucks sounds good to shoppers once potential confusions are addressed. These confusions can include program sites, hours, and duration; eligibility rules; incentive match amounts; and foods eligible for match.
- Some barriers to Fresh Bucks use suggest a need for complementary or targeted strategies to promote access to fruits and vegetables, such as incentives at other retail sites.
- Promotional efforts are on the right track, but due to information inundation, repeated, targeted, or experiential outreach efforts are likely needed.

**DISCUSSION:** Evaluation results indicate that the number of shoppers using Fresh Bucks is growing and that the program is greatly appreciated by those who use it. Survey respondents were predominantly English-speaking, childless, white, highly educated, and under the age of 50 years old, in some respects slightly more so than the general Seattle SNAP population. Many focus group findings echoed the sentiments discussed by surveyed Fresh Buck shoppers. Focus group participants highlighted to a greater extent many of the things about the program that can be confusing, and reinforced that, while promotional efforts are likely targeting appropriate venues, messages about Fresh Bucks are competing with many others. Some evaluation participants in both groups also indicated that the relative benefits to participating in Fresh Bucks may be more pronounced for individuals than for larger households.

These findings support the following general recommendations to consider:

- Extend the Fresh Bucks season.
- Continue to explore expansion of Fresh Bucks to other retail sites, such as grocery stores or community garden sites, and evaluate these efforts to understand shoppers' experiences.
- Continue outreach and ensure consistent, clear information.
- Continue the \$10 match, but consider further research to better understand what match structure might be more likely to draw new users.

**CONCLUSION:** This evaluation adds to our understanding of who is using Fresh Bucks, why, and to what end. It is clear that program participants value Fresh Bucks and feel it benefits them in a variety of ways. Findings also help elucidate the many competing priorities and concerns that low-income shoppers aim to balance in their daily lives. As Seattle and other communities across the country engage in planning for new and expanded nutrition incentive programs, these results can inform efforts to ensure that programs equitably meet the needs of their intended populations.