

# 2014 Fresh Bucks Evaluation

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FULL REPORT

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## EXECUTIVE SUMMARY

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.

**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>
- 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.

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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.

### **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.

## I. PROGRAM OVERVIEW AND EVALUATION AIMS

### 2014 Fresh Bucks Overview

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) (formerly called food stamps) to receive up to 10 additional dollars in matching Fresh Bucks 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, Fresh Bucks operated from May-December (as long as each individual market was open during this period) in all 16 Seattle farmers markets and two P-Patch market garden stands, and three farm stand sites brought on during the last month of the program. See **Appendix A** for a list of participating sites. OSE contracted with the Washington State Farmers Market Association (WSFMA) to coordinate program implementation. In addition to OSE, funders included JPMorgan Chase and The Seattle Foundation. Individual markets also contributed funding and in-kind support and many other community organizations and programs helped to get the word out about the program, including the King County SNAP-Ed program. This is the second season for which the University of Washington Center for Public Health Nutrition (CPHN) has served as the external evaluator of Fresh Bucks.

The following “Market Snapshot” provides a description of participating Fresh Bucks sites during the period of May-December 31<sup>st</sup>, when Fresh Bucks was available.

#### **Snapshot: Participating 2014 Fresh Bucks Sites**

**Participating sites:** 16 farmers markets, 2 P-Patch market garden stands, 3 farm stands (last month only)

**Number of market days May-December\*:** 470

**Average number of market days per market (May-December 31<sup>st</sup>)\*:** 28

**Average length of market days\*\*:** 4 hours

**Number of markets held, by day of week\*\*:** Monday (1), Tuesday (1), Wednesday (3), Thursday (3), Friday (3), Saturday (3), Sunday (4)

**Number of sites open, by month\*:** May (7), June-September (17), October (14), November-December (4)

\* Does not include short term farm stands

\*\* Does not include P-Patch gardens and short term farm stands

### ***How Fresh Bucks works***

To use the program, SNAP participants go to the information booth at any of the Seattle farmers markets and slide their Electronic Benefits Transfer (EBT) card to receive farmers market EBT currency in the form of tokens. The amount of EBT requested is then deducted from the shopper's benefit balance as it would be for purchases made at other food retail outlets. EBT market currency may be spent on any SNAP-eligible items at the market. The shopper may elect to receive a matched amount, up to \$10, in Fresh Bucks. Fresh Bucks are a paper form of farmers market currency in \$2 increments that may be spent on fresh fruits and vegetables at any Seattle farmers market. Shoppers do not have to use all of their Fresh Bucks currency in one shopping trip; however, the currency does expire at the end of the Fresh Bucks season. P-Patch Market Gardens and farm stands differed somewhat in that they each have one station to handle all purchases from the garden; they awarded the Fresh Bucks at the point of purchase. For more information, see [www.seattle.gov/environment/food/fresh-bucks](http://www.seattle.gov/environment/food/fresh-bucks) or [www.wafarmersmarkets.com/foodaccess/freshbucks.html](http://www.wafarmersmarkets.com/foodaccess/freshbucks.html).

### ***Fresh Bucks 2014 in context***

Fresh Bucks is one of an increasing number of price incentive programs around the country designed to boost the purchasing power of low-income individuals for healthy foods, especially fruits and vegetables (1-6). These strategies respond to a considerable body of evidence demonstrating that healthier foods are often more expensive than unhealthy foods, and that low-income communities tend to have poorer nutritional health outcomes than other population groups (7,8). Nutrition incentive programs are seen as a tool to promote the purchase of healthy foods, sometimes as an alternative to prohibiting the use of such funds for unhealthy foods (9,10). Several recent, large-scale evaluations support the effectiveness of nutrition incentive programs at farmers markets and grocery stores (11,12), but there is also considerable interest in more rigorous evaluation that further assesses the outcomes associated with such programs. The availability of new federal grants demonstrate growing national interest in SNAP incentive programs, as well as in learning how these programs work (13). The United States Department of Agriculture's Food Insecurity Nutrition Incentives (FINI) Program, included in the 2014 farm bill, will begin providing funds for projects aimed at increasing fruit and vegetable consumption among SNAP participants through incentives at point of purchase in 2015.

Prior evaluations of Fresh Bucks have identified positive outcomes and very high levels of satisfaction with the program among shoppers, vendors, and farmers market staff (14,15). 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 the Fresh Bucks impacts shoppers' behaviors and food resources.

## **Evaluation Purpose**

The 2014 Fresh Bucks evaluation aimed to address four questions:

1. Who used the Fresh Bucks program, and to what extent?
2. How does Fresh Bucks impact shoppers' health and behavioral outcomes?
3. How does Fresh Bucks' match structure impact shoppers' food resources and produce affordability?
4. What are the experiences and perceptions of SNAP-eligible populations who use the program less frequently?

## II. METHODS

The evaluation uses a mixed-methods approach and draws on quantitative and qualitative data. Data were collected via Fresh Bucks distribution tracking, in-person and telephone surveys with Fresh Bucks shoppers, and focus groups. Tracking and survey tools were derived from versions developed during last year's evaluation and piloted with the target population. See **Table 1** and below for a brief description of each data collection tool. Copies of all data collection tools are included in a report Addendum.

**Table 1.** Summary of data collection activities

| Data Collection Tool               | Number Completed | Data Collection Schedule | Evaluation Question Addressed |
|------------------------------------|------------------|--------------------------|-------------------------------|
| Fresh Bucks Distribution Tracking  | N/A              | May-October 2014*        | 1                             |
| Shopper Market Survey              | 191 surveys      | August-September 2014    | 1, 2, 3                       |
| Shopper Follow-Up Telephone Survey | 90 surveys       | October-November 2014    | 1, 2, 3, 4                    |
| Focus Groups                       | 6 groups         | September-November 2014  | 4                             |

\*Although tracking occurred throughout the full duration of the 2014 Fresh Bucks season (May-December), this evaluation only examines data from transactions between May and October.

### Fresh Bucks Distribution Tracking

Each time Fresh Bucks shoppers received Fresh Bucks at a market information booth, market staff entered the following into a tracking sheet: market name, date of the transaction, amount of EBT currency distributed, amount of Fresh Bucks distributed, last eight digits of the EBT card number, and the answer to three questions asked of the shopper -

- 1) Is this your first time shopping at any farmers market (indicated with "Yes" or "No")?
- 2) Is this your first time using EBT at a farmers market (indicated with "Yes" or "No")?
- 3) How did you hear about the bonus (fill-in-the-blank responses)?

Although tracking occurred throughout the full duration of the 2014 Fresh Bucks season, this evaluation only examines data from transactions between May and October. During this period, 9,724 transactions (9,555 with Fresh Bucks disbursements) were recorded.<sup>2</sup> Tracking data were entered and cleaned by the WSFMA. The evaluation team conducted quantitative analyses using primarily descriptive statistics calculated with SPSS and Excel.

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<sup>2</sup> Counts reflect data cleaning. Some transactions with missing EBT numbers or other anomalies may have been excluded. Transactions without Fresh Bucks disbursements were noted and included. These were likely due to shoppers returning to a market booth for additional EBT currency after a prior disbursement and receipt of the daily Fresh Bucks maximum.

It should be noted that shoppers' EBT numbers are imperfect unique identifiers. This is because EBT cards are reissued fairly frequently and with each reissue, given a new number. Thus, some transactions may have been assumed to belong to multiple individuals when they actually belonged to one. Consequently, the numbers are likely to overestimate numbers of individual shoppers and underestimate shopping frequency. The extent to which this happened is unknown. Tracking data are also subject to unknown data documentation and entry error. For example, 175 disbursements were recorded without an EBT number noted at all, and others had only four digits recorded.

### **Fresh Bucks Shopper Market Survey**

Five of the sixteen markets were initially selected for surveying based on consultation with OSE and WSFMA. Markets were chosen for the sample based on relatively high prior distribution of Fresh Bucks and reported customer diversity, with the aim of over-recruiting particular SNAP populations underrepresented among Fresh Bucks users (i.e., parents with children, seniors, and ethnic or racial minorities). Surveys were not conducted at the two P-Patch Market Gardens or the three short-term trial stands because of the small number of transactions that occurred at these sites and limited resources for the evaluation. The data collection team included trained graduate and undergraduate students with additional language skills, including proficiency in Cantonese, Vietnamese, and Spanish, to aid in reaching users with limited English proficiency. Data collectors received training prior to surveying. Each market was surveyed for two market days (generally 4-5 hours each) with two data collectors per shift, with the exception of two markets. (Due to difficulty with the EBT transaction machine at one market, surveying was cut short and replaced with an additional survey shift at a different market. Thus, these two markets were both surveyed for only one market day.)

Data collectors stood in or near the market information booths and invited Fresh Bucks shoppers to participate in a brief survey. Refusal rates are estimated at less than 20%. (Although reasons for refusal were not documented, some of the respondents who refused to take the survey did so because they spoke limited English and could not otherwise communicate with the data collector.) Survey questions related to use of farmers markets, EBT and Fresh Bucks; typical consumption of fruits and vegetables; perceived impact of Fresh Bucks on family diet and produce purchases; and demographic data. Surveys also included the six-item short form of the U.S. Household Food Security Survey Module which categorizes respondents' food security status as high or marginal food security, low food security, or very low food security (16). At the end of the pre-shopping survey, research assistants informed

respondents that they could receive \$4-5 in additional farmers market currency (not Fresh Bucks) if they returned to complete a post-shopping portion of the survey before leaving the market. (These amounts varied between market groups because of the denominations available in their currencies.)

Post-shopping questions related to fruit and vegetable purchases and likelihood of using the program again in the future. The pre- and post-shopping survey portions took approximately ten to fifteen minutes each.

In total, data collectors conducted 191 in-person surveys with Fresh Bucks shoppers at six farmers markets in August and September, an estimated 5% of all shoppers who used the program between May and October. Approximately 85% of the 191 respondents (n=163) returned to complete the post-shopping portion of the survey. All shoppers were asked if they would be willing to receive a follow-up phone call to answer additional questions about the program and nearly 84% agreed. If the shopper agreed, the data collector recorded the respondent's name and telephone number.

Evaluation assistants entered survey results into web-based data entry interface, which provided results as an Excel file. Quantitative analyses were conducted by the evaluation team using primarily descriptive statistics calculated with the data entry interface and Excel. The University of Washington evaluation team analyzed open-ended qualitative responses to survey questions by grouping responses into theme categories that emerged from the data.

### **Fresh Bucks Shopper Follow-Up Telephone Survey**

One to two months following the market surveys, in October and November, trained undergraduate student data collectors conducted follow-up telephone surveys. Data collectors made up to three attempts to contact each individual who had provided contact information. Of 163 individuals who provided contact information, 90 surveys were completed (55% response rate). This corresponds to 47% of the full sample of Fresh Bucks shoppers surveyed at a market and 2.5% of the total Fresh Bucks shopper population.

Data collectors with a second language skill contacted non-English speaking respondents who were unable to complete the market survey due to the language barrier, but who agreed to a follow-up telephone call (n=3). None of these respondents could be reached for a follow up survey. Survey questions related to: whether shoppers had returned to the market since the prior survey, their experience with produce purchased with Fresh Bucks (e.g., amount not used if any, any issues with

preparation), typical fruit and vegetable consumption, perceptions of the \$10 match amount, and intention to use Fresh Bucks in the future. The surveys took approximately 15-25 minutes, and respondents could receive a \$5 Target gift card for participating. Survey results were entered and analyzed using the same methodology as followed for the initial market survey.

## Focus Groups

To organize focus groups, the evaluation team coordinated with community-based organizations within Seattle serving SNAP populations believed to be underrepresented among Fresh Bucks users (14). The evaluation team conducted six focus groups with SNAP-participant adults between September and November, as detailed in **Table 2**. Focus groups included three to ten participants and lasted up to an hour in length. Participants were offered a \$15 gift certificate to a grocery store upon completion. Focus group questions related to experiences purchasing fruits and vegetables in the community, as well as awareness and perceptions of Fresh Bucks and potential barriers and benefits of the program. Three of the focus groups required a hired or organization-provided interpreter because participants spoke limited English. All focus groups were audio recorded. Masters-level trained evaluation team leaders served as focus group moderators; trained undergraduate students serving as evaluation assistants took notes when possible. If a note taker was not available, a member of the evaluation team took notes based on the recording following the focus group. Recordings were stored in a secure file, but were not translated due to time and budget constraints. The evaluation team used Excel to organize, review, and identify key themes based on focus group session notes and recordings.

**Table 2.** Focus Group Details

| Demographic characteristics                 | Number of groups | Number of participants |           |           |
|---|------------------|------------------------|-----------|-----------|
|   |                  | Females                | Males     | Total     |
| Chinese adults, various ages                | 1                | 6                      | 3         | 9         |
| Vietnamese seniors                          | 1                | 6                      | 4         | 10        |
| East African seniors                        | 1                | 1                      | 9         | 10        |
| Seniors (some living in shelters)           | 1                | 1                      | 9         | 10        |
| Parents with young children younger than 18 | 2                | 10                     | 1         | 11        |
| <b>Total</b>                                | <b>6</b>         | <b>24</b>              | <b>26</b> | <b>50</b> |

### III. RESULTS

This section describes results by each evaluation question. At the beginning of each section, a summary box highlights key findings.

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

##### Key findings:

- From May-October, about 3,532 SNAP participants used the Fresh Bucks program in Seattle.
- Fresh Bucks participants redeemed an average of \$34.59 in EBT benefits and received an additional \$25.89 in Fresh Bucks.
- 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, educated. The duration of respondents' participation in SNAP and the amount of SNAP they benefits they received each month varied widely. Over half of survey respondents reported low or very low food security.

##### Participation in 2014 Fresh Bucks

*Data Sources: Market information booth tracking; Market Survey pre-shopping (n=191) and post-shopping (n=163) respondents; Telephone survey respondents (n=90)*

From May-October 2014, approximately 3,532 SNAP participants used the Fresh Bucks program based on tracking data collected at the information booth.<sup>3</sup> This equates to approximately 11% of the estimated 31,076 households in Seattle that participated in SNAP in 2013 (17).<sup>4</sup> Between May and October 2014, participants redeemed \$124,862 in EBT benefits and received \$91,855 in Fresh Bucks in total. On average, individuals redeemed \$34.59 in EBT benefits and received an additional \$25.89 in Fresh Bucks. Most shoppers used the program once during the six month period (61%). Most (85%) also used the program at just one of the 20 possible sites. The greatest amounts of Fresh Bucks were disbursed at the Broadway, Columbia City, and University District markets, followed by Ballard, Lake City, Pike Place, West Seattle, and Wallingford markets. See tables in **Appendix B** for additional details.

##### Characteristics of 2014 Fresh Bucks Shoppers (Description of Survey Sample)

*Data Source: Market Survey Respondents (n=191)*

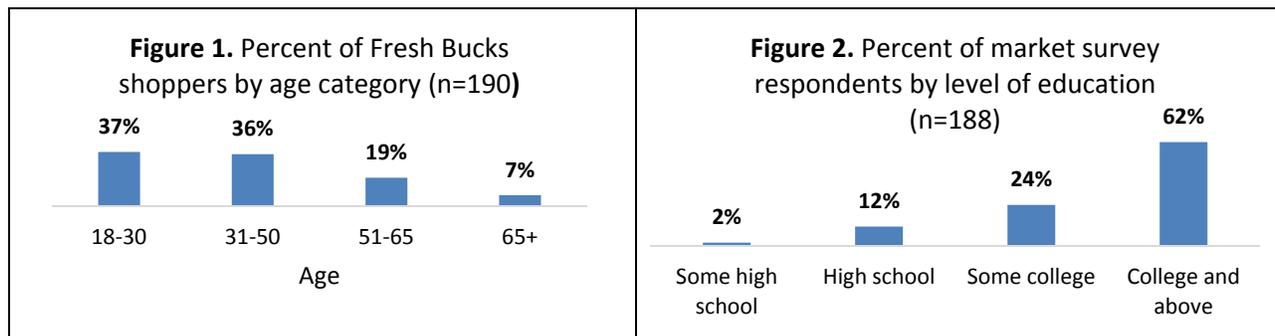
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<sup>3</sup> Tracking counts should be considered as estimates only; they are based on shoppers' EBT numbers, which are likely to overestimate numbers of individual shoppers and underestimate shopping frequency as a result of potentially high rates of EBT card replacements. Tracking data are also subject to unknown data documentation and entry error.

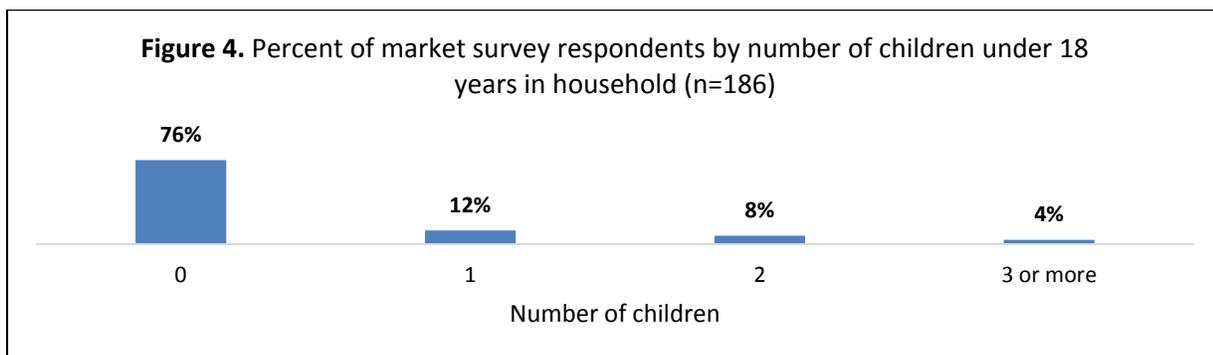
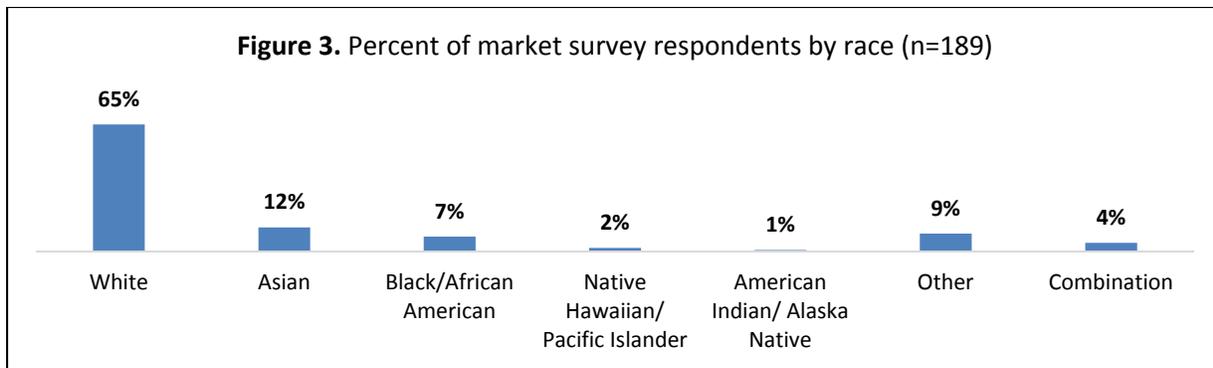
<sup>4</sup> Here we assume here that all participants lived in Seattle, though some Fresh Bucks participants lived outside the city.

Responses to market survey questions can provide some insight into demographic and other key characteristics of Fresh Bucks users, though results cannot be assumed to represent all Fresh Bucks shoppers. For example, some of the respondents who refused to take the survey did so because they spoke limited English and could not otherwise communicate with the data collector (e.g., spoke another language such as Ukrainian). Also, those surveyed are more likely to be frequent users of the program.

Market survey respondents were mostly female (65%), between the ages of 18 and 50 (73%), and college educated (62%). (See **Figures 1 and 2.**) A large majority of market survey respondents spoke English at home (91%). Most were white (65%), followed by Asian (12%), other (9%), Black/African American (7%), combination of races (4%), Native Hawaiian/Pacific Islander (2%), and American Indian/Alaska Native (1%). (See **Figure 3.**) Eight percent reported Hispanic ethnicity. A considerable percentage of survey respondents (40%) reported belonging to an ethnic or cultural heritage of importance to them. The reported heritages were quite mixed, and those most frequently mentioned included Northern European backgrounds (n=26), various Asian backgrounds (n=17), and Native American (n=8), with a number of others mentioned less frequently. To compare, American Community Survey data estimate that 37% of SNAP heads of households in Seattle are 60 years old or older and 49% are white (24% black or African American, 16% Asian, 7% two or more races, and 2% or less American Indian/Alaska Native, Native Hawaiian, or another race) (17).



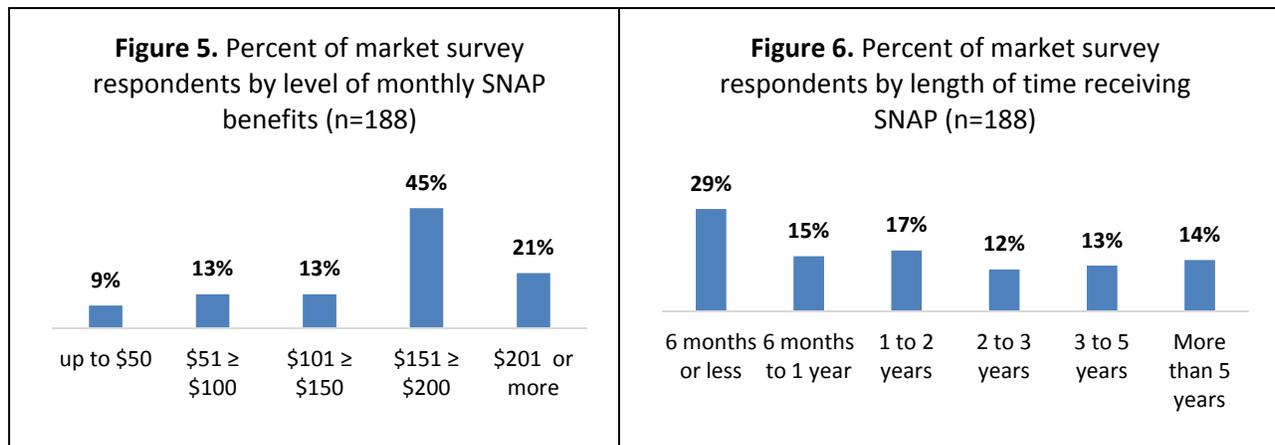
Nearly half of market survey respondents (46%) reported a single-person household; just under one quarter (24%) reported a two-person household and 31% reported a household of three people or more. Approximately three-quarters of respondents (76%) did not have any children under the age of 18 in the house. (See **Figure 4.**) To compare, American Community Survey data estimate that 30% of all SNAP households in Seattle include a child under 18 years old (17).



The length and amount of benefit receipt varied across market survey respondents. Slightly more than one-third (34%) reported receiving \$150 or less in SNAP benefits each month. Nearly half (46%) received between \$150 and \$200. The remainder reported receiving more than \$200 per month. (See **Figure 5.**) (Note, for reference, that the maximum annual benefit for a single person household in Washington is \$1,945, \$2,622 for a two-person household, and \$3,299 for a household of three (18); USDA reported that the average monthly benefit for Washington households was \$220 in 2014 (19).) The range of duration on SNAP varied as well. Slightly more than one-quarter of respondents (29%) had been receiving SNAP/EBT for six months or less, 32% between six months and two years, and 39% for two years or more. (See **Figure 6.**) Few market survey respondents reported participation in food assistance programs other than SNAP or Fresh Bucks. Of 188 respondents, just 11 reported participating in the WIC Farmers Market Nutrition Program, and two reported participating in the Senior Farmers Market Nutrition Program. Several respondents mentioned additional community support, with food banks being the most common.

Slightly fewer than half of market survey respondents (48%) were classified as high or marginal food security based on responses to survey questions; 25% were classified as low food security, and 27%

were classified as very low food security. For comparison, USDA reports that, nationally, 30% of SNAP households had low food security in 2013, and 24% had very low food security (20).



### Fresh Bucks Participation Frequency and Intent

*Data Sources: Market information booth tracking; Market Survey pre-shopping (n=191) and post-shopping (n=163) respondents; Telephone survey respondents (n=90)*

Between May and October 2014, an estimated 61% of Fresh Bucks shoppers used the program once, 28% used it 2-5 times, and 11% used the program six or more times according to the tracking data. Tracking data also indicated that at least 27% of shoppers between May and October were using Fresh Bucks for the first time.<sup>5</sup> Among market survey respondents, who were more likely to be frequent Fresh Bucks shoppers given survey sampling, 17% reported using the program for the first time. Furthermore, among survey respondents, 19% (n=37) said they had used Fresh Bucks one to four times before, and 63% (n=120) reported using the program more than five times. (Note, survey respondents were describing how many times they had used the program “ever before,” not in 2014 alone.) See **Appendix B** for data tables describing frequency and other statistics based on tracking data.)

Survey respondents generally indicated that they intended to use the program again, but that the time of the year and number of operating markets affected this likelihood. When market survey respondents were asked how likely they would be to use Fresh Bucks again “after today,” nearly all (98%; n=159) reported being “very likely” to do so. These results corroborated telephone survey data collected approximately a month later when most telephone survey respondents (83%; n=75) did, in fact, say they had used the program since being last interviewed at the market. During the telephone surveys,

<sup>5</sup> This percentage is just slightly higher than the estimated percentage of shoppers tracked as using EBT at market for the first time. This discrepancy is likely due to errors at the point of information booth tracking or data entry.

returning shoppers indicated that the thing they most appreciated about the program was that it increased their access to fruits and vegetables. Health benefits associated with eating produce and specific characteristics of farmers market produce – seasonal, organic, fresh, and local – were other common reasons they continued to use the program.

Survey respondents were asked once again about likelihood to use Fresh Bucks in telephone surveys, this time about the likelihood of using the program “between [October/November] and December 31<sup>st</sup>” when just four markets would remain open. At this point, 63 of 88 respondents (72%) said they would be “very likely” to do so. (See **Table 3.**)

**Table 3.** Shoppers’ likelihood to use Fresh Bucks and shop at a farmers market in the future, by question

|                        | Use Fresh Bucks after today (n=163)* | Use Fresh Bucks Oct/Nov-Dec (n=88)‡ | Shop at market after Fresh Bucks ends (n=90)‡ |
|------------------------|--------------------------------------|-------------------------------------|---|
|                        | %(n)                                 | %(n)                                | %(n)  |
| <b>Very likely</b>     | 98% (159)                            | 72% (63)                            | 53% (48)                                      |
| <b>A little likely</b> | 2%(4)                                | 15% (13)                            | 24% (22)                                      |
| <b>Unlikely</b>        | 0                                    | 2% (2)                              | 4% (4)  |
| <b>Very unlikely</b>   | 0                                    | 11% (10)                            | 17% (15)                                      |
| <b>Not sure</b>        | 0                                    | 0                                   | 1% (1)  |

Data Sources: \*Post-shopping market survey ‡ Follow-up telephone survey

Telephone respondents indicated that they were likely to use Fresh Bucks again before the program ended, between October/November and December, because it increased purchasing power and affordability of produce. Additional reported benefits included the quality and variety of produce, convenience, ability to support local farmers, and establishment as part of a routine. Access difficulties, including transportation and inconvenient market locations, emerged as the main barrier. Two individuals cited lack of knowledge regarding program continuation. Notably, seven respondents had lost SNAP eligibility and therefore Fresh Bucks eligibility, or had moved out of the area, in the several weeks since the market survey. Later in the report we discuss respondents’ reported likelihood to shop at farmers markets again after Fresh Bucks ended for the year.

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

### Key findings:

- 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.

### Shopping at Farmers Markets

*Data Sources: Market information booth tracking; Market Survey pre-shopping (n=191); Telephone survey respondents (n=90)*

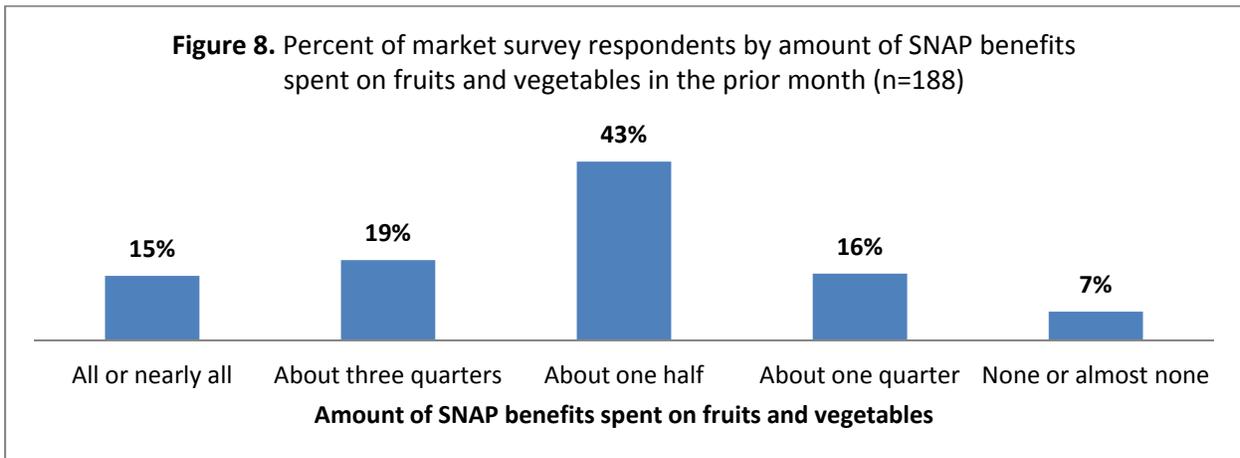
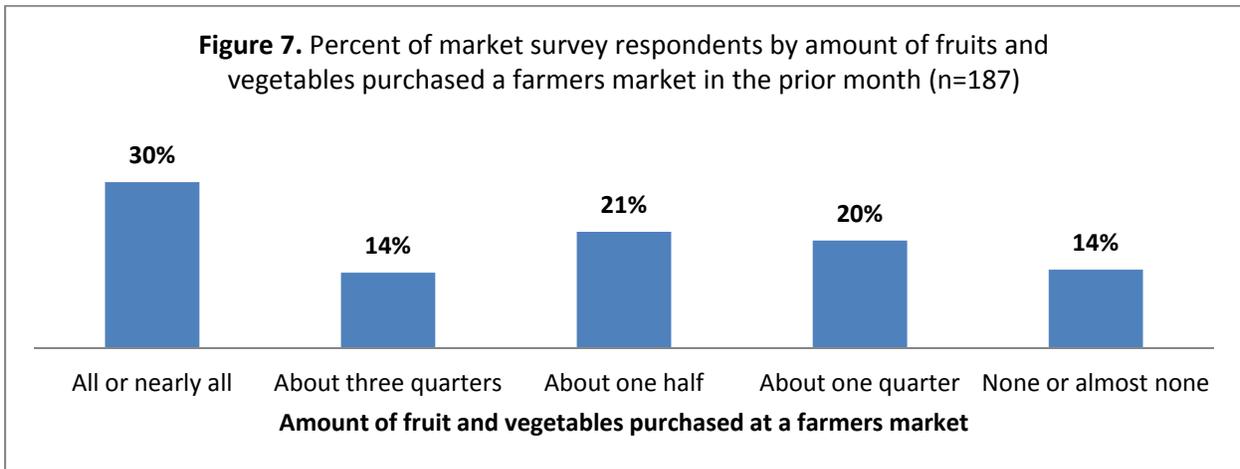
A minority, but not an insignificant proportion of Fresh Bucks shoppers were using a farmers market or EBT at a market for the first time in 2014. According to tracking data, 12% of Fresh Bucks shoppers reported shopping at a market for the first time, and 28% reported using EBT at a market for the first time. Market survey data reflected less diversity, with nearly all (97%) reporting that they had previously visited a farmers market. (Again, survey respondents were more likely to be frequent users of the program given the sampling design.) Market survey respondents also said that they shopped at farmers markets “a lot” (66%; n=103) or “a little” (23%; n=36) more often since learning about the program. When telephone survey respondents were asked if they would shop at markets after the program ends, 48 of 90 phone respondents (53%) said they were “very likely” to do so without the benefit of Fresh Bucks. This percentage can be compared with the 72% of market survey respondents who reported high likelihood of using the market when Fresh Bucks was running at four markets in low season and 98% reporting so when all markets were open and Fresh Bucks was in operation. (See **Table 3.**) Together, these data indicate that Fresh Bucks is likely influential in farmers market shopping intentions, but that other factors are also at play. Telephone survey respondents described lower likelihood of shopping at market if the market closest to them was closed for the season, decreased variety as compared to the grocery store during the market off-season, and greater concerns about affordability without the program incentive.

### Purchase and Consumption of Fruit and Vegetables

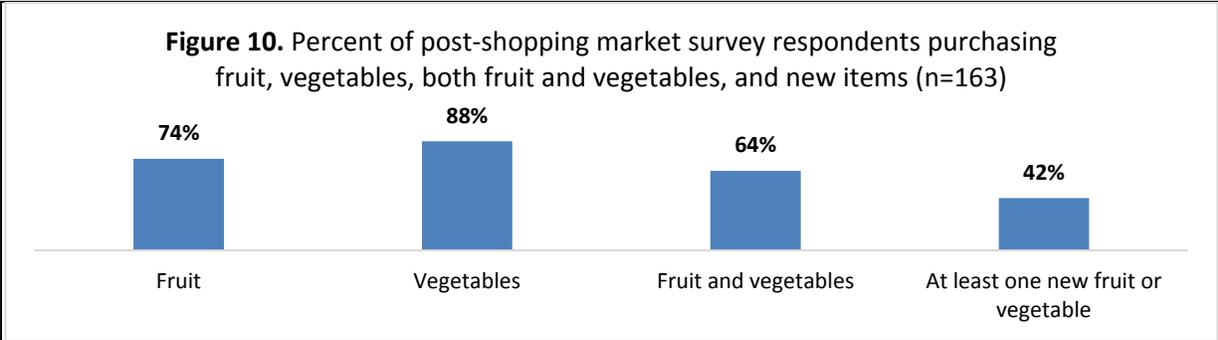
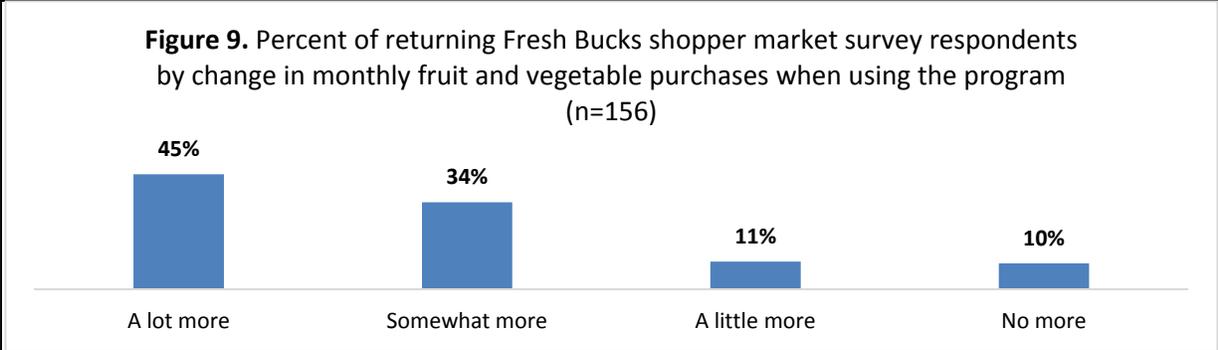
*Data sources: Market Survey pre-shopping (n=191) and post-shopping (n=163) respondents; Telephone survey respondents (n=90)*

Market survey respondents reported spending much of their SNAP benefits on fruits and vegetables and buying many from the farmers market. Two-thirds (66%) said they bought half or more of their fruits

and vegetables at a farmers market in the prior month, and 77% reported spending half or more of their SNAP benefits on fruits and vegetables in the prior month. (See **Figures 7 and 8.**)



A considerable majority of market survey respondents (89%) who had used the program before reported purchasing more fruits and vegetables in a given month when using the Fresh Bucks program compared to shopping without the program. (See **Figure 9.**) On the day of the survey, most of the 163 respondents purchased fruit (74%), vegetables (88%), or both fruit and vegetables (64%). Of these same respondents, more than half (57%) said they had purchased a fruit or vegetable that they do not usually purchase. (See **Figure 10.**) Just over one-third of this group said they did so because they had more money to spend or explicitly credited Fresh Bucks (n=32). Others mentioned doing so because the item looked interesting (n=17), they got a good price (n=14), or they tried a sample and liked it (n=6).

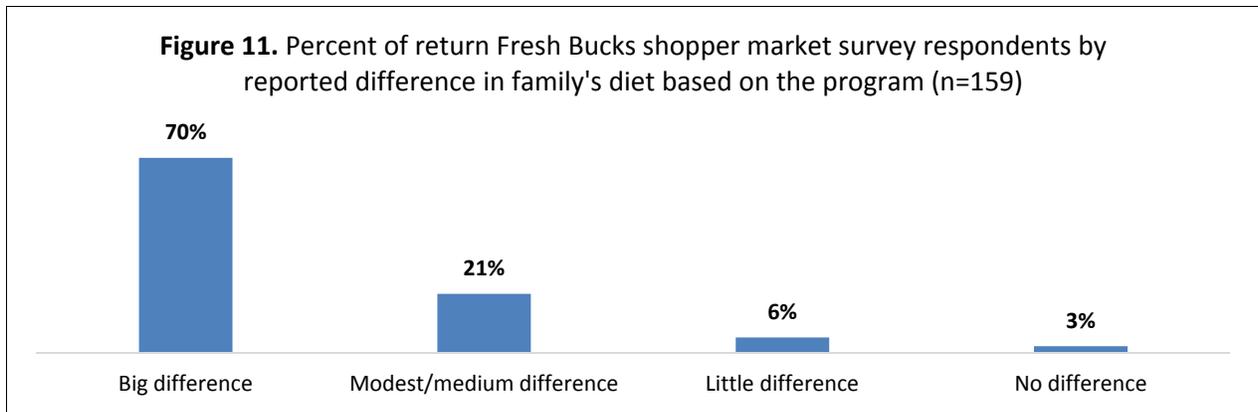


**Table 4** presents a comparison of the ten most commonly purchased fruits and vegetables at the time of the post-shopping survey and the ten most commonly reported fruits or vegetables in response to the follow-up telephone survey question, “When you purchase fruits and vegetables, what four fruits and vegetables do you typically purchase?” Five fruits and vegetables appear on both lists: greens, berries, apples, carrots, and onions. Non-typical fruits and vegetables that Fresh Bucks customers purchased at the markets included stone fruit (e.g., peaches, plums, pluots), peppers, squash/pumpkin/zucchini, cucumbers, and corn. Due to the different time points in data collection (August-September for market surveys and October-November for follow-up telephone surveys), respondents were also asked in the latter survey if the produce they purchase varies by season. A large majority of respondents (77 of 90) said that it does.

**Table 4.** Top ten fruit and vegetable purchases by Fresh Bucks shoppers, day of survey and “typically”

| Purchased day of survey (n=163)                       |           | “Typical” purchases (n =90) |          |
|---|-----------|-----------------------------|----------|
| Item  | % (n)     | Item                        | % (n)    |
| Stone fruit (e.g. peaches, apricots, plums)           | 71% (116) | Greens                      | 74% (67) |
| Greens (e.g. lettuce, kale, bok choy )                | 60% (97)  | Apples                      | 57% (51) |
| Berries (e.g. blueberries, blackberries, raspberries) | 38% (62)  | Carrots                     | 32% (29) |
| Peppers(e.g. bell, jalapeno, Anaheim)                 | 26% (43)  | Tomato                      | 32% (29) |
| Squash, pumpkin, and zucchini                         | 25% (40)  | Banana                      | 21% (19) |
| Apples  | 22% (36)  | Onions                      | 19% (17) |
| Cucumbers (e.g. regular, lemon, pickling)             | 21% (34)  | Berries                     | 16% (14) |
| Carrots   | 17% (27)  | Potato                      | 16% (14) |
| Corn  | 16% (26)  | Broccoli                    | 14% (13) |
| Onions, leeks, scallions                              | 16% (26)  | Pears                       | 14% (13) |

Fresh Bucks shoppers reported using most of the produce they purchased with the incentive and that the program makes a positive difference in their family’s diet. In the telephone follow-up survey with 90 respondents, most respondents (n=54) reported finishing all of the produce they purchased with Fresh Bucks; just two reported finishing half or less. Finally, a large majority of the market survey respondents (92%) reported that the fruits and vegetables purchased with Fresh Bucks make a modest to big difference in their diet and the diet of their family. (See **Figure 11.**)



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

#### Key findings:

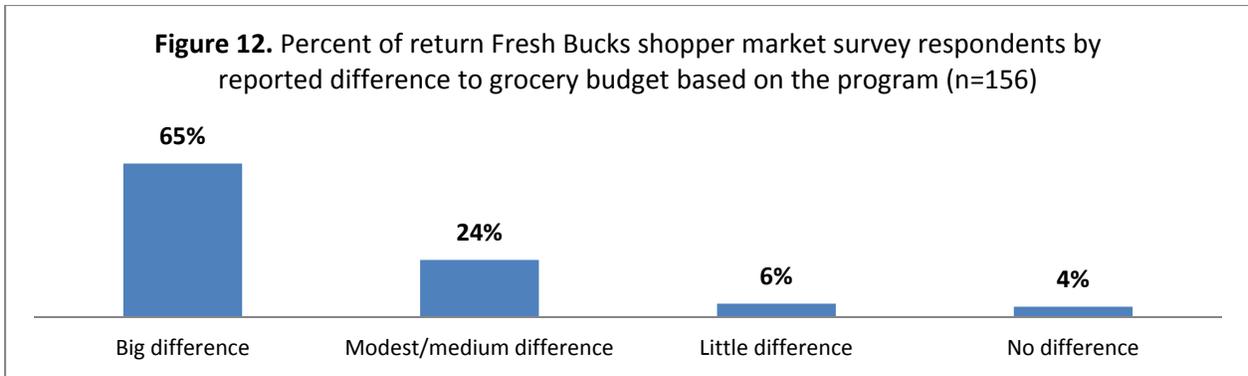
- Shoppers indicate that affordability is a major concern when purchasing fruits and vegetables at the farmers market, and that Fresh Bucks helps to address this.
- Most Fresh Bucks shoppers (90%) felt the program makes a modest or large difference in their overall grocery budget.
- Most Fresh Bucks 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.

#### Fresh Bucks' Impact on Perceived Affordability and Value of Produce

*Data sources: Market Survey pre-shopping (n=191) and post-shopping (n=163) respondents; Telephone survey respondents (n=90)*

Perceptions of farmers market produce prices are mixed, but generally described as moderate or higher. A third of telephone survey respondents (n=30) rated the price of farmers market produce as expensive or very expensive. Approximately the same number (n=32) felt prices were moderate, and likewise affordable or very affordable (n=27). Perceptions of farmers market produce "value" were more positive. The majority of respondents (n=54) considered the produce an excellent value, 24 considered the value to be good, and the remaining 11 considered the value to be fair. So, even if shoppers felt the markets might cost a little more, it appears they also felt they were getting a lot for their money in the form of high quality produce or other benefits for them or their local community. Some respondents described Fresh Bucks as balancing out the higher prices found at farmers markets, while others felt the match was not enough to compensate, as described below.

Nearly two-thirds of market survey respondents who had used Fresh Bucks before felt that the program made a "big" difference in their overall grocery budget, and an additional 30% felt the program made a modest or little difference. (See **Figure 12.**)



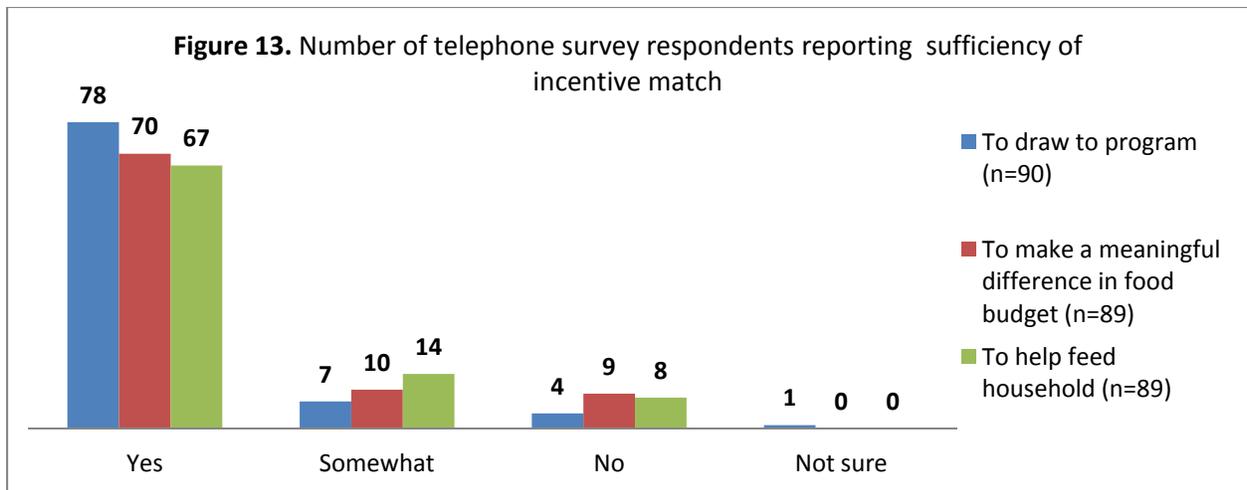
On the day of the market survey, over half of respondents (63%) used Fresh Bucks and SNAP alone to purchase the fruits and vegetables. Cash was also used by about one-third of respondents, and one individual used a debit card. Just a small number of individuals mentioned additional methods including Senior Farmers Market Nutrition Program Coupons (n=4), bicycle benefits (n=2), and farmers market tokens (n=1). So, while most users rely on Fresh Bucks for their farmers market purchases, some do use additional resources to make extra purchases.

When describing what they thought of the Fresh Bucks program, and of farmers markets more generally, respondents indicated that affordability was a major concern when purchasing fruits and vegetables at the farmers market, and that the Fresh Bucks program addresses this concern. Of the 90 telephone survey respondents, 20 (22%) noted that they would be unlikely to shop at one of the yearlong markets after the program ends due to lack of affordability. Two respondents mentioned that while they would continue to go, they would go less frequently or would purchase less. Also, when asked what they liked most about using Fresh Bucks, telephone survey respondents most commonly discussed increased affordability, as well as the incentive and the ability to use SNAP at a market. As will be discussed later, perception of the match amount was largely driven by concerns over budgeting and affordability.

### **Perceptions of Fresh Bucks' Incentive Structure and Match Level**

*Data source: Telephone survey respondents (n=90)*

Telephone survey participants were asked a series of questions pertaining specifically to the \$10 match amount. Of the 90 telephone survey respondents, most felt that the amount was enough to draw them to the Fresh Bucks program (n=78), to make a difference in their food budget (n=70), and to help feed themselves and their family (n=67). (See **Figure 13.**)



Respondents cited increased purchasing power, adequacy of the match, and a specific reference to the doubling effect of Fresh Bucks as reasons why they felt the match level was enough to draw them to the program, impact their food budget, and help them feed the household. Of those who indicated that the match amount is adequate, 13 referenced individual or household characteristics including senior citizen status, small household size, or low EBT benefit level. Health and nutrition concerns, and the ability to use Fresh Bucks over multiple days and locations, also contributed toward a sense that the match was enough to make a meaningful difference in food budget and to help feed oneself and one’s family. Respondents referenced individual budgeting and shopping skills as an important factor in ensuring the match amount helps to feed the family.

Other respondents (n=4) commented that while the match is sufficient for them, it may not be enough for a larger family. In fact, several individuals noted that a large family or household size did prevent the match amount from helping them to feed their family. (The high cost of farmers market produce, and produce and other food items in general, emerged as a common barrier identified in response to all three questions.) Several people indicated the match amount buys a relatively small amount of food.

When asked “What, if anything, could make the match easier or more “worth it” for you to use Fresh Bucks?” slightly fewer than half (n=38) indicated that a higher match amount would be helpful. Several individuals (n=7) suggested improving the currency offered, including offering smaller increments, allowing for change, and improving communication that explains the currency. Two individuals suggested scaling the incentive based on family or household size. Several (n=3) suggested incentivizing increased use or spending at the market. Three individuals suggested more year-round farmers markets, while four felt longer program duration would make the match more worthwhile. Others (n=4) would

like to see Fresh Bucks expanded to include other items, such as meat and dairy. Some users (n=15) felt that the Fresh Bucks match was fair and therefore had no suggestions for improvement.

A note on incentive structure by household size: Given references to potential barriers specific to families, several data points were used to compare responses of those with children in the house to those without children in the house. Results did not indicate any difference between the two groups on variables examined. Parents and non-parents reported buying similar amounts of fruits and vegetables at the farmers market and with SNAP benefits in general. When asked to what extent the fruits and vegetables purchased with Fresh Bucks make a positive difference in the family's diet and grocery budget, both parents and non-parents offered similar responses. It should be noted, however, that the parents surveyed at the market constitute a small sample size (n=35).

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

**Key themes:**

- 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.

Here we describe key themes that emerged from six focus group discussions with 50 participants comprised of groups under-represented among Fresh Bucks shoppers. These groups included racial and ethnic minority groups (i.e., Chinese, Vietnamese, east African), parents with young children, and seniors.

***Low-income shoppers are resourceful and find many ways to buy or otherwise get fruits and vegetables with limited financial resources.***

Focus group participants described a high level of food shopping resourcefulness and indicated that fruits and vegetables could be found relatively affordably at particular locations. When asked if they felt fruits and vegetables were affordable, participants responded by describing shopping at the cheapest stores and “seconds” markets, going to food banks, utilizing community feeding programs, and other ways of taking advantage of good deals, including weekly sale schedules, combing through newspapers for coupons, and buying marked down produce. In one group, participants went so far as saying that there is “no reason for people to struggle” given all the ways that existed to access free fruits, vegetables, and other food. Others participants in this group countered this position by saying that, while free food is available in a variety of ways, the quality often does not compare to quality seen at farmers markets.

Focus group participants emphasized that store choice is typically driven largely by price, though convenience was also mentioned. For example, one participant simply said, “Wherever is cheap because I don’t have a lot of money.” They described shopping primarily at large chain grocery stores (e.g. Safeway, QFC, Red Apple) and discount stores (e.g., Grocery Outlet, Dollar Tree). In addition to large grocery stores, participants from Chinese and Vietnamese focus groups described choosing stores that cater to their ethnic populations, and a number of participants described going to food banks for produce. Participants also mentioned importance of convenient location. A few mentioned shopping at farmers markets, but only when using Fresh Bucks or another benefit program.

***Use of farmers markets is driven strongly by perception of price; incentive programs do encourage some low-income shoppers to use markets.***

Participants described a range of experiences with and perceptions of farmers markets. A small number of participants described shopping at farmers markets often and attributed this fact in some way to Fresh Bucks. These individuals generally said that the incentive made it a great deal for them and allowed them to buy local, fresh, and organic food, which they strongly valued. Another group of participants – comprising seniors who had applied for or received coupons through the Senior Farmers Market Nutrition Program or women who had participated in WIC – described shopping at a farmers market when coupons were made available to them, but not thereafter because they considered the markets too expensive. A third group of participants indicated that they did not shop at farmers markets at all – or only on very rare occasions as a fun outing. A key organizational leader who served as the interpreter for the east African group, for example, said simply but emphatically that “We don’t know the place, even,” and the markets are “out of the question; too damn expensive!”

Those participants who shopped at farmers markets described the appeal of fresh, local and organic produce, and several indicated they liked the atmosphere of farmers markets. In a particularly enthusiastic quote, one mother described herself as “addicted” to markets and said, “We probably go three to four times a week because each market has something different for the kids... Like, Queen Anne has a children's section. So, they have cooking classes. They have arts and crafts... They teach you about seed growing. So, we're addicted because it's not only a great way to get produce and support your local farmer, but you also have an adventure for the children...It's all inclusive. So, I pick the ones that are kid friendly. Columbia City. Queen Anne.” Seniors that used a congregate meal program near Pike Place

Market also described shopping at the markets regularly and enjoying hanging out at the market as a way to pass time and socialize, as well as purchase food.

The barriers to shopping at farmers markets were primarily based on a perception of markets having high prices, as well as less convenient hours and locations. Some participants expressed aspects of confusion about markets; they weren't sure where the markets were located, when they were open, or for what months out of the year. Just one individual explicitly described feeling uncomfortable using EBT at a market, saying "It's kind of embarrassing sometimes." Another group generally agreed that they did not like that markets were located outside. Others indicated that it was probably easier for single individuals than families to shop at markets. A quote from one mother validated this sentiment, saying "I go like once a month because of the prices and the time and work in picking up the kids and getting to one and the cost of gas."

***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.***

Knowledge of EBT at farmers markets was mixed among participants. Approximately half of participants indicated that they had known they could use EBT at markets, while others had no idea. Notably, a number of participants said that EBT was available at some markets, but not others - even Seattle markets, all of which should now offer EBT. Some participants indicated that they would be more likely to shop at farmers markets once they knew SNAP benefits could be used, but this was not a sentiment expressed by all, or even most, shoppers who learned the information.

***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.***

Awareness of Fresh Bucks was quite mixed among participants. A small number of participants in each group had heard of or tried Fresh Bucks; more thought something like the program sounded familiar. Still, approximately half of participants indicated that they had not heard anything about the program. There were no instances of someone indicating a clear understanding of the program who was choosing not to use the program.

Participants generally thought the program sounded like a good idea, and a number were amazed that a benefit existed that would match some SNAP. There was general consensus among participants that the

extra financial resources would be helpful. Participants volunteered a number of anticipated benefits, including improved access to healthy, fresh, organic produce and the encouragement to buy healthier foods and foods they otherwise would not purchase. A couple of participants also indicated that it might motivate them to try using EBT at a farmers market.

Although participants indicated strong interest in the program once informed of it, they also expressed a number of questions and confusions about the program. For example, some participants needed clarification about the program being associated with SNAP rather than WIC or the Senior Farmers Market Nutrition Program (SFMNP), which a number had used at markets previously. WIC and SFMNP are associated with particular restrictions (i.e., age-based eligibility cut-offs, lottery systems). There was also discussion about which markets did or did not offer the program. (Some focus groups, though organized by Seattle-based community organizations, contained participants that lived outside of Seattle in southern King County.) Most participants were not familiar with all the markets in the city or how late in the year the various markets remained open. Finally, participants wanted to understand how much they could match, how often, and what the currency could be used for. Several participants indicated that, once they received clear information, the program sounded relatively simple. Notably, one participant thought she had used the program once before, but then tried again after the program had ended for a period so she assumed the program was ended for good, saying “So, I just assumed it was a once in a lifetime deal.”

It’s worth noting that enthusiasm about Fresh Bucks appeared somewhat more muted in one or two non-English speaking groups, and confusion about the program somewhat heightened – but it was difficult to assess how much of these differences could be attributed to language barriers. The groups in which these differences were most apparent were in those of Vietnamese seniors and especially a group of East African seniors.

***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.***

Potential barriers to using the program noted by focus group participants related mostly to market proximity and convenience; some participants noted that they didn’t live near a market, or that it was hard to get to one (e.g., they didn’t drive or even take the bus in some cases). Others noted that markets were only offered on particular days and times and for part of the year, which made markets hard to get to or to work into a regular routine. A small number of people mentioned challenges associated with

Fresh Bucks currency limiting purchases through its two dollar denomination structure. Finally, the community leader interpreter of the East African group said, quite simply, he didn't feel markets were something the group would use – that they weren't even on the radar of community members given their perceived price as well as other aspects of convenience.

In the course of discussing the program, several groups raised suggestions for other strategies that could help them get and use more fruits and vegetables. These included offering a similar incentive program at grocery stores, which was seen as a way to reach a larger number of people and to encourage healthy food purchases at places some of these populations were more likely to shop. One group also suggested offering land and community gardening opportunities to immigrant and refugee populations.

***Promotional efforts are on the right track, but due to information inundation, repeated, targeted, or experiential outreach efforts are likely needed.***

Participants who had heard of Fresh Bucks already had received information in a variety of ways, including flyers, signs, social workers, and WIC certification appointments, or through a friend or other word of mouth. These were the same kinds of ways that participants suggested that information be shared in the future, along with signs on buses, grocery stores, and low income housing facilities. Non-English speaking groups discussed the need for translated materials. Many also suggested using the community organizations through which the focus groups had been organized. Some of these promotional suggestions were ones the City of Seattle and WSFMA had tried for a year or more. It was clear that a number of participants might have heard information about the program, but not enough to fully understand or drive them to use the program. One participant explicitly said that she and others were often “inundated” with information, “So, we’ve seen Fresh Bucks. It’s just one more thing on a plastered wall with all these things that I have to research and do.” One person indicated that the ability to try the program once would make it more likely that they would use the program, saying “It’s just a matter of getting into the rhythm of actually starting – calculating, etc. After the first visit, I think we’d get the hang of it.”

## IV. DISCUSSION AND CONCLUSION

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. (See **“Snapshot” box** below comparing key indicators from 2013 to those in 2014.) Fresh Bucks shoppers describe increased purchase and consumption of fruits and vegetables, as well as a positive difference in their grocery budget. Most respondents felt the \$10 match amount was enough to draw them to the program, make a difference in their food budget, and to help them feed themselves and their family.

Survey respondents were predominantly English speaking, childless, white, highly educated, and under the age of 50 years old. This is consistent with national data demonstrating that SNAP participants who shop at farmers markets are less likely to have children and more likely to be white (21). Purposeful sampling of underrepresented populations for focus group discussions allowed for exploration of shopping patterns and barriers that could attribute to these disparities. Many focus group participants, who differed significantly from market survey respondents in terms of race/ethnicity, age and family structure, echoed the sentiments discussed by those surveyed, particularly with regard to barriers related to market location and hours. Price and affordability were also, unsurprisingly, discussed often by both groups. 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 communicated in and distributed to appropriate venues, messages about Fresh Bucks are competing with many messages targeting low-income populations. 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.

Use of Fresh Bucks is challenging to assess given limitations to tracking based on the last eight digits of shoppers’ EBT cards. Tracking data indicate that many shoppers only used the program once between May and October, yet most surveyed respondents said they had used the program before – many four times or more. Some of these visits may have occurred in prior years, but it is also likely that tracking data are underestimating the frequency of program use given high rates of EBT card replacements.<sup>6</sup> Furthermore, many SNAP participants may remain on the program for relatively short periods, so

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<sup>6</sup> Anecdotal reports indicate that rates of reissued EBT cards have been high historically, which would mean that the numbers would overestimate the number of people using Fresh Bucks while underestimating the frequency with which individuals use the program. Without further information about the precise rates and reasons for card reissues, it is difficult to assess the impact on estimates presented here.

repeated use of the program could be a misleading indicator for some shoppers who benefit from the program during the short period for which they are eligible.

#### **SNAPSHOT: Comparison of key indicators – 2013 and 2014<sup>7</sup>**

*Data sources: 2013 Fresh Bucks evaluation report (14) and 2014 Market Information Booth Tracking*

The **number of shoppers participating in Fresh Bucks** from between the start date for the year and October 31 increased by approximately 35% between 2013 and 2014. (Note that the program opened in July in 2013 and in May in 2014.)

- 2013: Estimated 2,613
- 2014: Estimated 3,532

Individuals' total **average EBT distribution and amount of incentive received** over the course of the program increased slightly.

- 2013: \$33.36 distributed in EBT; \$23.85 in Fresh Bucks received
- 2014: \$34.59 distributed in EBT; \$25.89 in Fresh Bucks received

Percentages of shoppers reporting **first time farmers market and EBT use** decreased.

- 2013: 23% shopping at farmers markets for the first time; 44% using EBT for the first time
- 2014: 12% shopping at farmers markets for the first time; 28% using EBT for the first time

### **Recommendations to consider based on evaluation findings**

Evaluation findings have a number of implications for program and policy development. General recommendations to consider include:

Extend the Fresh Bucks season. A yearlong program may address access barriers noted by some respondents, and was explicitly noted as something that would make the \$10 match more worthwhile to users. Furthermore, it would provide consistency and limit confusion about whether the program is still in operation and being offered.

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. Although many of the reasons expressed by shoppers as to why they appreciate the program relate directly to increased access to farmers markets, many of the barriers also relate to the incentive being offered at farmers

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<sup>7</sup> Also, as previously mentioned, tracking data likely underestimate participation and underestimate use of the program over the course of the season. Degrees to which this is true may differ by year given efforts to address high rates of card reissues.

markets alone. A number of respondents indicated that it can be challenging to remember where markets are and when they are open, and even more so to get to those locations at those times. Grocery stores, in particular, were described as a typical and convenient shopping venue for most focus group participants. One focus group participant indicated strongly that efforts to promote healthy food access might be more effective for refugee and immigrant populations through community gardens. As this evaluation only surveyed Fresh Bucks participants at farmers markets, it may be useful to collect data at other sites in the future through some of the non-market sites in the future.

Continue outreach and ensure consistent, clear information. While many respondents identified strongly with the doubling power of the match, focus group results indicate that many eligible shoppers are still not aware of the program. The number of assistance programs and currencies can be confusing to eligible shoppers in general, and limited-English speaking populations in particular. Also, low-income populations are inundated with information, so efforts to promote the program will have to be repeated, personalized, and ideally allow shoppers to understand the nuances of the program. Low-income shoppers, based on the focus groups, are resourceful and appreciate good deals. This indicates that many would likely take advantage of the incentive once they understood it clearly. Promotional efforts that introduce eligible shoppers to the program and allow them to experience how it works through visits or demonstrations may be particularly promising given these results.

Continue the \$10 match, but consider further research to better understand what match structure might be more likely to draw new users. Most current users felt the match amount was adequate. However, results indicate that the adequacy may vary for certain under-represented populations such as those with a large family. Further research is needed to determine whether a larger match amount or different match structure (e.g., one based on household size) would draw new users to the program.

### **Strengths and limitations of this evaluation**

The evaluation design benefitted from the number of perspectives represented and the mix of quantitative and qualitative methods used. Use of both market surveys and focus groups allowed evaluators to capture the experiences of current participants and those who may be less likely to use the program. The sample size, approximately 5% of all program participants, is strengthened by the fact that surveying was conducted at six diverse and relatively large markets by data collectors with several key language competencies in addition to English. The follow-up telephone survey allowed for some

insight into longer-term perspectives, intentions, and behaviors based on use of the program. The response rates for surveys were also reasonable. While six focus groups cannot be expected to fully reflect the views of the various populations they were designed to represent, they did allow for rich qualitative exploration of key issues from groups whose views have previously been underrepresented.

As with all evaluations of this nature, there are limitations to consider. Survey results do not necessarily represent all Fresh Bucks shoppers, particularly those who speak limited English or use the program less frequently. All survey measures were based on self-report, and not tested for validity or reliability. The conversational style of surveys, designed to make shoppers feel comfortable during the surveying process, may also have led to variation in how questions were asked or understood. It is also possible that language barriers evident in half of the focus groups resulted in lost details or misunderstanding, or that interpreters conveyed somewhat different messages to group facilitators than those the participants had intended. Finally, it is possible that participants have shared comments they thought might be viewed more favorably by data collectors or fellow focus group participants. Survey data do not reflect the views of shoppers who used Fresh Bucks at the P-Patch Market Gardens at all, and tracking data only represent the first 6 months of the 8-month program. As mentioned previously, it is possible that tracking data over or underestimate some indicators. Seasonality, as well as the change in number of markets open, may influence participants' experiences in the program.

### **Considerations for future evaluations**

Future evaluations would benefit from continued effort to collect data regarding those who are and are not using the program. Evaluations could also expand in scope and methodology to measure changes in behavior that may be attributed to the program, and to more clearly understand patterns of use. Finally, as mentioned previously, evaluations of Fresh Bucks at sites other than farmers markets (e.g., market gardens) could help the program develop strategies about program expansion and how to reach particular populations.

### **Conclusion**

This evaluation adds to our understanding of Fresh Bucks – who is using the program, 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.

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## APPENDIX A. List of Participating Farmers Markets and Market Gardens

| Market Group  | Market  | Start-End                             |
|---|---|---------------------------------------|
| <b>Neighborhood Farmers Market Alliance</b>                 | Broadway  | Year-round (1/5-12/28)                |
|   | Columbia City   | 5/7-10/15                             |
|   | Lake City   | 6/12-10/2                             |
|   | Magnolia  | 6/7-10/11                             |
|   | Phinney   | 6/6-10/3                              |
|   | University District   | Year-round                            |
|   | West Seattle  | Year-round                            |
| <b>Pike Place Market &amp; Associated (Express) Markets</b> | Farmers Market on Pike Place                                | 6/20-9/28                             |
|   | Occidental Park/Pioneer Square                              | 6/18-10/1                             |
|   | City Hall   | 6/17-9/30                             |
|   | South Lake Union  | 6/19-10/2                             |
|   | First Hill at the Virginia Mason Medical Center             | 6/16-9/29                             |
| <b>Seattle Farmers Market Association</b>                   | Ballard   | Year-round (1/5 - 12/28)              |
|   | Madrona   | 5/16-9/26                             |
|   | Wallingford   | 5/28-9/24                             |
| <b>Independent</b>  | Queen Anne  | 6/5-10/16                             |
| <b>City of Seattle P-Patch Market Garden Farm Stands</b>    | New Holly Farm Stand  | 6/5-10/16                             |
|   | High Point Farm Stand                                       | 6/5-10/16                             |
| <b>Additional Farm Stands</b>                               | Rainier Beach Urban Farm and Wetland Saturday Farm Stand    | Participated mid-September-October 31 |
|   | Clean Greens Market Stands: Harborview and Central District | Participated mid-September-October 31 |

## APPENDIX B. Selected Data Tables

**Number**      **Table**

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|              |  |
|--------------|--|
| <b>A-i</b>   | Number of distributions, and total and average amounts spent with EBT and received in Fresh Bucks, by market (May-October) |
| <b>A-ii</b>  | Number and total Fresh Bucks disbursement amount by month (May-October)  |
| <b>A-iii</b> | Number of Fresh Bucks distributions per individual (May-October)   |
| <b>A-iv</b>  | Number of Seattle farmers markets visited by Fresh Bucks customers (May-October)   |
| <b>A-v</b>   | Total amount of EBT currency received by Fresh Bucks customers (May-October)   |
| <b>A-vi</b>  | Total amount of Fresh Bucks currency received by Fresh Bucks customers (May-October)                                       |

**Table A-i.** Number of distributions, and total and average amounts spent with EBT and received in Fresh Bucks, by market (May-October)

|                                 | Total Number of Fresh Bucks Distributions | Total EBT amount disbursed | Average EBT amount per EBT disbursement * | Total Fresh Bucks amount disbursed | Average Fresh Bucks amount per disbursement* |
|---------------------------------|---|----------------------------|---|------------------------------------|--|
| Broadway                        | 1,677                                     | 22,093                     | 12.84                                     | 16,330                             | 9.74   |
| Columbia City                   | 1,670                                     | 21,572                     | 12.48                                     | 16,298                             | 9.76   |
| University District             | 1,622                                     | 23,689                     | 14.45                                     | 15,750                             | 9.71   |
| Ballard                         | 773                                       | 11,780                     | 15.24                                     | 7,604                              | 9.84   |
| Lake City                       | 711                                       | 9,071                      | 12.56                                     | 6,968                              | 9.80   |
| Pike Place                      | 709                                       | 7,058                      | 9.94                                      | 6,558                              | 9.25   |
| West Seattle                    | 652                                       | 8,873                      | 13.46                                     | 6,371                              | 9.77   |
| Wallingford                     | 327                                       | 4,140                      | 12.71                                     | 3,232                              | 9.88   |
| Phinney                         | 285                                       | 3,682                      | 12.70                                     | 2,832                              | 9.94   |
| Queen Anne                      | 294                                       | 4,501                      | 14.29                                     | 2,736                              | 9.31   |
| Madrona                         | 228                                       | 2,917                      | 12.74                                     | 2,182                              | 9.57   |
| City Hall                       | 174                                       | 1,588                      | 9.13                                      | 1,486                              | 8.54   |
| Pioneer Square                  | 144                                       | 1,244                      | 8.64                                      | 1,152                              | 8.00   |
| Magnolia                        | 76  | 909                        | 11.96                                     | 754                                | 9.92   |
| South Lake Union                | 73  | 722                        | 9.89                                      | 634                                | 8.68   |
| New Holly                       | 87  | 556                        | 6.39                                      | 539                                | 6.19   |
| First Hill                      | 23  | 246                        | 10.70                                     | 226                                | 9.83   |
| High Point                      | 25  | 193                        | 7.71                                      | 175                                | 6.99   |
| Rainier Beach                   | 3   | 15                         | 5.00                                      | 15                                 | 5.00   |
| Clean Greens - Harborview       | 1   | 10                         | 10.00                                     | 10                                 | 10.00  |
| Clean Greens – Central District | 1   | 4                          | 4.00                                      | 4                                  | 4.00   |
| <b>Overall:</b>                 | <b>9,555</b>                              | <b>124,862</b>             | <b>12.85</b>                              | <b>91,855</b>                      | <b>9.61</b>                                  |

\*"Disbursement" refers to act of disbursing currency from the market to Fresh Bucks customer at the info booth after swiping the EBT card. It is possible that shoppers returned later in the same trip for a second disbursement of EBT currency.

*Data Source:* Fresh Bucks Tracking

**Table A-ii.** Number and total Fresh Bucks disbursement amount by month (May-October)

| Month        | Number of Disbursements | Total amount of Fresh Bucks distributed |
|--------------|-------------------------|---|
| May          | 733                     | \$7,158                                 |
| June         | 1,410                   | \$13,722                                |
| July         | 1,882                   | \$18,070                                |
| August       | 2,148                   | \$20,605                                |
| September    | 1,949                   | \$18,663                                |
| October      | 1,433                   | \$13,636                                |
| <b>Total</b> | <b>9,555</b>            | <b>\$91,855</b>                         |

Data Source: Fresh Bucks Tracking

**Table A-iii.** Number of Fresh Bucks distributions per individual (May-October)

| Number of Distributions | Number of Individuals | % of Individuals |
|-------------------------|-----------------------|------------------|
| 1                       | 2,140                 | 60.6%            |
| 2                       | 519                   | 14.7%            |
| 3                       | 244                   | 6.9%             |
| 4                       | 142                   | 4.0%             |
| 5                       | 96                    | 2.7%             |
| 6 to 10                 | 232                   | 6.5%             |
| 11 to 20                | 128                   | 3.6%             |
| 21 or more              | 32                    | .9%              |
| <b>Total:</b>           | <b>3532</b>           | <b>1</b>         |

**Table A-iv.** Number of Seattle farmers markets visited by Fresh Bucks customers (May-October)

| Number of Markets Visited | Number of Individuals    | % of Individuals |
|---------------------------|--------------------------|------------------|
| 1                         | 3,012                    | 85.3%            |
| 2                         | 344                      | 9.7%             |
| 3                         | 114                      | 3.2%             |
| 4                         | 33                       | .9%              |
| 5                         | 17                       | .5%              |
| 6 or more                 | 10                       | .3%              |
| <b>Total:</b>             | <b>3,530<sup>8</sup></b> | <b>1</b>         |

<sup>8</sup> The total count for this indicator is lower due to anomalies in data set that caused some transactions to be excluded.

**Table A-v.** Total amount of EBT currency received by Fresh Bucks customers (May-October)

| Amount of EBT currency received | Number of individuals | % of individuals |
|---------------------------------|-----------------------|------------------|
| \$1-\$10                        | 1,690                 | 47.8%            |
| \$11-\$20                       | 628                   | 17.8%            |
| \$21-\$30                       | 321                   | 9.1%             |
| \$31-\$40                       | 202                   | 5.7%             |
| \$41-\$50                       | 143                   | 4.0%             |
| \$51-\$100                      | 308                   | 8.7%             |
| \$101-\$150                     | 105                   | 3.0%             |
| \$151-\$200                     | 57                    | 1.6%             |
| \$201-\$250                     | 32                    | .9%              |
| \$251+                          | 46                    | 1.3%             |
| <b>Total:</b>                   | <b>3532</b>           | <b>1</b>         |

*Data Source:* Fresh Bucks Tracking

**Table A-vii.** Total amount of Fresh Bucks currency received by Fresh Bucks customers (May-October)

| Amount of Fresh Bucks currency received | Number of individuals | % of individuals |
|---|-----------------------|------------------|
| \$1-\$10                                | 2,171                 | 61.5%            |
| \$11-\$20                               | 510                   | 14.4%            |
| \$21-\$30                               | 240                   | 6.8%             |
| \$31-\$40                               | 138                   | 3.9%             |
| \$41-\$50                               | 91                    | 2.6%             |
| \$51-\$100                              | 225                   | 6.4%             |
| \$101-\$150                             | 78                    | 2.2%             |
| \$151-\$200                             | 47                    | 1.3%             |
| \$201-\$250                             | 13                    | .4%              |
| \$251+                                  | 19                    | .5%              |
| <b>Total:</b>                           | <b>3532</b>           | <b>1</b>         |

*Data Source:* Fresh Bucks Tracking