

WHY EBT AT FARMERS' MARKETS?

TERMS TO KNOW:

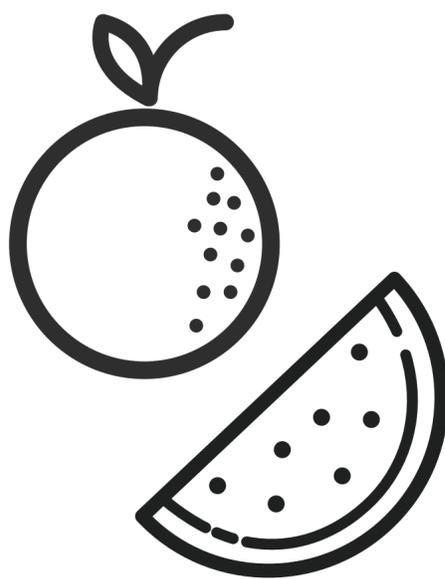
EBT: electronic benefit transfer, an electronic system through which benefits are distributed nationally a.k.a. the card used to purchase food

SNAP: supplemental nutrition assistance program, the new name nationally for the Food Stamp Program

CalFresh: how SNAP is referred to in California

HEALTH EQUITY

Access to healthy food continues to be a struggle for many individuals in San Diego County. Farmers' markets have the opportunity to overcome barriers to access and promote public health. The more farmers' markets that accept EBT, the greater this impact becomes.

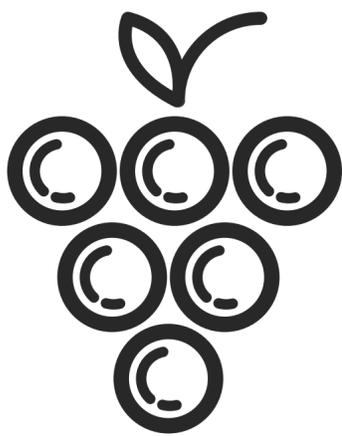


ECONOMIC BENEFITS

In 2015 alone, \$19.4 million in SNAP benefits were redeemed at farmers' markets across the nation. Additionally, in California, every \$5 in CalFresh benefits generates \$9 in local economic activity.

INCREASED CUSTOMER BASE

Increased access to farmers' markets through EBT increases the population of eligible shoppers. Combined with incentive programs like Market Match, participants in San Diego County have reported increased purchases of fruits and vegetables from farmers' markets.



USDA PRIORITY

USDA has identified farmers' markets as a top priority. The USDA has committed at least \$13.3 million to support projects for direct farmer-to-consumer marketing projects such as farmers' markets.

SNAP/EBT at Your Farmers' Market 7 Steps to Success: http://www.pps.org/pdf/SNAP_EBT_Book.pdf

Farmers' Market Coalition: <https://farmersmarketcoalition.org/advocacy/snap/>

Monetary Matched Incentives to Encourage the Purchase of Fresh Fruits and Vegetables at Farmers Markets in Underserved Communities: http://www.cdc.gov/pcd/issues/2013/13_0124.htm

USDA Announces \$97 Million Available to Expand Access to Healthy Food, Support Rural

Economies: <http://www.usda.gov/wps/portal/usda/usdahome?contentidonly=true&contentid=2015/03/0064.xml>



FREQUENTLY ASKED QUESTIONS

Q: HOW DOES EBT AT A FARMERS' MARKET WORK

A: EBT users can swipe their card at a Point of Sale (POS) terminal at a market. Recipients can then purchase eligible food products from market farmers and vendors. Eligible food products include: fruits and vegetables, breads, cereals, meats, fish, poultry, and dairy products.

Q: DOES EACH VENDOR AT A FARMERS' MARKET HAVE A POS SYSTEM

A: No, there is just one POS terminal at a farmers market. It is operated by the farmers' market manager or appropriate staff. Market signage "We Accept EBT" directs EBT cardholders to the location of the POS device.

Q: IF THERE'S ONE TERMINAL AND EACH VENDOR DOES NOT HAVE AN EBT MACHINE, HOW DOES THE CUSTOMER BUY THEIR PRODUCE FROM A SPECIFIC VENDOR

A: When at the EBT POS, the market manager/staff person asks the recipient how much of his/her food or cash benefits they would like to use. Then the EBT card is swiped, and the amount is debited from the balance stored on the card. (This amount is transferred from the recipient's account to the market or association bank account.) The staff person then issues "scrip" in the amount requested by the customer. Scrip can be either tokens or paper. This is a representation of the EBT money debited, one for one. The recipient can use the scrip with vendors selling eligible food. At the end of the market day, the vendors trade the scrip for cash, checks, or receipts for future payment from the market operator.

Q: WHAT IS THE COST OF A POS DEVICE

A: FREE to FNS-authorized farmers' markets. For technical assistance and to obtain a free POS device, contact Dianne Padilla-Bates at the CA Department of Social Services: Dianne.Padilla-Bates@dss.ca.gov or call 916-654-1396.

Q: HOW CAN A FARMERS' MARKET APPLY TO ACCEPT EBT

A: USDA FNS authorization is easy. Markets can fill out an online application: <http://www.fns.usda.gov/snap/store-farmers-market-application>