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## **Analysis of Supplemental Nutrition Assistance Programs in Farmers' Markets**

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Analysis of Supplemental Nutrition Assistance Programs in Farmers' Markets

A thesis submitted in partial fulfillment  
of the requirements for the degree of  
Bachelors in Social Work

by

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Graduation June of 2016  
University of Arkansas

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### Abstract

As health concerns for the nation increase, access to fresh and healthy produce is a simple and essential solution to the extreme levels of obesity currently being experienced. Arkansas currently has the highest rate of childhood obesity and severely high levels of food insecurity. This study investigates the efforts made by policymakers to increase access to local and fresh produce through the use of SNAP incentive programs at local farmers markets. Vendor opinions are taken into account at farmers markets in the Northwest Arkansas area to decipher the program effectiveness thus far. The implications of this study will further the development of an overall examination of the program as it progresses and grows in this area, and will produce a background on potential strengths and weaknesses.

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## Analysis of Supplemental Nutrition Assistance Programs in Farmers Markets

### **Background on SNAP**

Social assistance programs have been under the political microscope since implementation, and have changed frequently over time to address societal concerns. One of the most influential programs in the history of government assistance is SNAP. This government program, sometimes referred to as food stamps, provides vouchers that are exchangeable exclusively for food products. To be eligible for benefits, households on average must have less than \$2,000 in resources (\$3,000 for older adults or people who are disabled), and a gross monthly income of 130 percent or less of federal poverty guidelines. Average SNAP monthly benefits range from \$104 to \$191 depending on the state and circumstances of the recipient (Henry Kaiser Family Foundation, 2016). SNAP has expanded and changed since inception, and was estimated to keep 4.9 million Americans—including 2.2 million children—out of poverty in 2011 (Harris & Kearney, 2013). The fundamental goal of the program has remained; to provide Americans struggling with food insecurity with extra money for groceries.

### **History of SNAP**

Food Stamps were created as a part of the Agricultural Adjustment Act during Franklin Roosevelt's (FDR) presidency in reaction to the growing hunger problem in the United States as part of the New Deal. In 1939, Food Stamps were introduced as a "Farm Recovery Program", in which the unemployed were intended to eat the nation's surplus food (Simon, 2010). The benefits came in the form of orange and blue stamps, orange would meet a dollar for every dollar spent and blue would be fifty cents for every dollar spent. Orange could be spent on anything the client chooses (except liquor, non-food items, drugs and premade food), but blue could only be used to purchase foods on the "surplus list", which would be based off of agricultural surplus

each month. In 1941, all fresh vegetables were added to the surplus list, while soft drinks (such as soda, excluding juice) were removed from food stamp eligibility. As World War II ended, the unemployment rates decreased and farm subsidies were not as necessary, bringing a temporary end to Food Stamp programs. In the next two decades, politicians attempted to put in place another food stamp program, but none really took off until the 1960s when they were revived by John F Kennedy in reaction to another economic crisis. Congress enacted the Food Stamp Act of 1964 "to permit those households in economic need to receive a greater share of the Nation's food abundance" (Simon, 2010). The restrictions on soft drinks were not included in the new bill, nor were the surplus lists. In 1973, the bill was expanded to include the purchase of seeds to grow food, giving food stamp beneficiaries the power to produce their own food. In 1974, the food stamp practice officially began in all 50 states, and three years later President Carter established standard eligibility requirements for applicants to food stamps across states.

Advocates of the program have overcome several challenges and controversies to make food stamps more effective since initial enactment. In 2008, the name food stamps changed to Supplemental Nutrition Assistance Program, making the clear distinction that it is focused on assistance and not welfare. One important change in functionality of the program came in the switch to the use of Electronic Benefit Transfer (EBT). EBT cards were distributed rather than paper vouchers in order to reduce fraud or selling of vouchers, which were previously more of a concern (USDA, 2015). The transition to EBT, and other improvements by the USDA have caused the trafficking rate to drop considerably in the last twenty years, from about 4 cents on the dollar in 1993 to about 1 cent in 2006 (Food and Nutrition Service). Changes such as these are driven by community demands because SNAP is government funded, and public opinion is crucial to maintain functionality.

### **SNAP in the Political Sphere**

The number of Americans enrolled in SNAP has increased from 17 million in 2000 to 45 million in 2011 (Karger and Stoesz, 2014). Still, many of the Americans that are eligible for SNAP are not enrolled in the program. In 2010, almost 51 million Americans were qualified to receive benefits, but of those, only 37 million enrolled (USDA, 2015). The application process to be enrolled in SNAP is not simple, and outreach is still behind. Children's HealthWatch interviewed SNAP-eligible mothers in five cities about potential barriers in enrollment. The interviews found that the common barriers addressed by mothers were lack of information about program/eligibility, concerns about application process, bureaucratic obstacles and administrative issues, such as reporting deadlines (Bailey, 2011). Promoting SNAP in the community is essential to reach out to food insecure Americans that are overwhelmed with the process of applying for government assistance. Findings lead to the idea that if encouragement and advocacy of SNAP use and education about how to enroll were to increase, the program could potentially better alleviate the food insecurity problem faced by the millions of Americans that are not registered.

Even though benefits already are not covering many struggling Americans, funding was reduced by House Budget Committee Chairman Paul Ryan in 2015. Plans will proceed to cut approximately 1 million Americans with average incomes at 19 percent of the poverty level (Delaney, 2016). "The loss of this food assistance, which averages approximately \$150 to \$170 per person per month for this group, will cause serious hardship among many," the Center on Budget says (Delaney, 2016). SNAP has been a controversial program for some politicians, who view it as a governmental assistance to help those that aren't helping themselves. This is inaccurate. There are employment requirements in the SNAP qualifications, and the assistance

provided by SNAP would not be enough for any family to support themselves without other forms of income. These budget cuts will also make it difficult to extend the education and outreach component of SNAP to Americans unaware of potential benefits. Often it takes initiative at the local level to defend the mission and goal of the assistance programs, such as quelling food insecurity and helping in the fight to better health for all.

### **Health Concerns to Address**

Americans' food consumption is responsible for increasing health problems. Some consume too much food that is often high in calories and saturated fat. Increasing consumption of fruits and vegetables is especially important as Americans suffer chronic health problems at higher and higher rates each year. An example of a chronic disease that is related to poor diet is heart disease. According to the Center for Disease Control; heart disease is now the leading cause of death, taking 611,105 American lives per year (Causes of Death, 2015). Heart disease is often caused by "correctable problems, such as an unhealthy diet, lack of exercise, being overweight and smoking" (Mayo Clinic, 2015). Fruit and vegetables may be the solution for the increase in heart disease. Therefore, the problem is now not only how much Americans are consuming, but *what* they are able to consume. According to a 2013 Union of Concerned Scientists (UCS) report, *The \$11 Trillion Dollar Reward*, "increasing our consumption of fruits and vegetables could save more than 100,000 lives and \$17 billion in health care costs from heart disease each year" (UCS 2013). For food insecure Americans, the problem is not only how much they are consuming, but *what* they are able to consume. Financial difficulties and a lack of knowledge about fruits and vegetables are potential reasons for minimal consumption. Adequate resources to purchase fruits and vegetables are necessary to support the shift to a focus on quality of diets.

### **Problem Statement**

The Supplemental Nutrition Assistance Program (SNAP) has been recently making headway in encouraging healthy lifestyles in reaction to client demands for cheaper and more nutritious food options. Links have been made between food insecurity among SNAP recipients and unhealthy consumption choices. A study by the Agricultural Issues Center, a branch of the Department of Human Services in California, concluded that “The lack of availability... and the higher cost of the healthier market basket may be a deterrent to eating healthier among very low-income consumers” (Jetter & Cassady, 2005). Leading to the idea that if the cost of fruits and vegetables were to decrease, consumption would inherently increase.

Farmers markets provide access to locally grown produce all across the country, and the majority of products sold are fruits, vegetables, meat, eggs and dairy. To increase the accessibility fruits and vegetables for low-income customers, many farmers markets have begun to accept SNAP. Programs promoting SNAP usage in farmers markets are relatively new and continually growing, but offer an exciting opportunity to improve public wellness. Incentive programs differ in each area, but effectively are intended to make shopping at the farmers market the same or even cheaper than shopping at the grocery store. The 2014 Farm Bill introduced “Food Insecurity Nutrition Incentive” programs, including concepts like “Double Your Dollars” which increases the value of a SNAP dollar twofold when shopping at a farmers market (USDA, 2014). Programs like these are spreading across the country, but in order to facilitate the development of these SNAP related initiatives, evaluation of the concept and the program’s success is necessary. Also, partnered with privately funded grant programs, states have been able to pursue further incentive programs. Some states have more extensive incentive programs, such as Michigan and Arkansas, due in part to private corporate funded grants.

### **Northwest Arkansas Research**

Programs promoting SNAP usage in farmers markets are relatively new and continually growing, but offer an exciting opportunity to improve public wellness. Incentive programs differ in each area, but effectively are intended to make shopping at the farmers market the same or even cheaper than shopping at the grocery store. Programs are spreading across the country, but in order to facilitate the development of these SNAP related initiatives, evaluation of the concept and the program's success is necessary. Identifying challenges along the way experienced by various market incentive programs will provide insight on possible improvements. It is important to gauge awareness of the option to use the SNAP program in the farmer's market to determine whether or not the programs are successful. A potential pitfall in the incentive programs is a lack of awareness from the community. Farmers markets often have complicated hours and locations, and incentive programs are not always advertised effectively. The public needs to be informed in order to participate to full capacity.

Some studies have shown that potential program participants are not aware of the SNAP programs. For example, within the Boston Bounty Bucks incentive program, when asked about their familiarity in 2014 only 6 percent of those surveyed at Department of Human Services (DHS) offices knew that the program existed. Yet, once recipients discovered the programs 71 percent states they would be more likely to visit the farmers market (Kim, G. 2010). Therefore, often the major problem with these programs has been inadequate representation, and finding the most effective advertising is critical.

In order to maximize benefits for SNAP recipients, there needs to be a more substantial method of spreading the word to ensure that more of the public is aware of the farmer's market incentives. The Northwest Arkansas has four methods of outreach; on site, online, printed

brochures, Television ads and radio promotions. These methods must be evaluated to determine effectiveness. One way to evaluate whether or not people are aware and using the programs in Northwest Arkansas is to survey SNAP participants. However, accessing SNAP recipients is difficult to accomplish because of privacy laws and logistics on market day. Another way collect data about SNAP and the incentives at the markets is to survey the vendors and market managers in order to gauge general understanding of the programs and whether or not the program is increasing the number of shoppers.

The vendor perspective provides information about both the participants and acceptors of SNAP and the incentive programs in the NWA Farmer's Markets. Providing the vendors perspective on SNAP related initiative will give a voice to key actors in the program, that have seen the effects since implementation. The goal of this research is to analyze the perception of this program from a new perspective within the smaller scale of Northwest Arkansas, and look at the overall influence on vendors and demographic of their customers. This Northwest Arkansas research will build on information collected previously and increase the depth of the data to gain insight on the general opinion of market vendors on these programs.

### **Literature Review**

This literature review will begin with a broad view of studies about SNAP program effects on recipients and then focus more specifically on SNAP in farmers markets and incentive programs as they relate to vendors and customer base.

### **Health of SNAP Recipients**

America is currently in the middle of a health epidemic, in part due to the poor diet of the average American. The majority of the inexpensive food sold in super markets across the country is processed, which are known for high sugar and fat levels and often contribute to poor health.

There is a large price gap between processed, unhealthy foods and fresh fruits and vegetables (Scott, 2004). According to Marion Nestle, a Nutrition professor at New York University, there is almost no money spent towards subsidizing vegetables and fruits compared to subsidized foods such as grain, corn and soy (Scott, 2004).

Children experiencing the highest levels of food-insecurity have the highest risk for childhood obesity. Most food-insecure households were 33 to 44 percent more likely to be overweight and 1.5 times more likely to be obese than secure households (Holben & Taylor, 2015). This is thought to be related to the cost of nutritious food. Cheap food is usually processed food. The bigger this health epidemic grows, the more crucial it is to take action in increasing the consumption of healthy and natural produce in order to encourage healthier habits.

There is a price disparity between fresh produce and many unhealthy options, which impacts choices made when funding is limited. This is highlighted in the documentary “Food Stamped”, which portrays what it is like to live on a food stamp budget. The film makers wanted to determine if it was possible to use food stamps only and still eat healthy and (mostly) organic. One SNAP recipient takes Yoav Potash and Shira Potash around the local grocery store and demonstrates how he uses his EBT card in a way that gets the most food (Potash & Potash, 2010). Although he was able to buy a large quantity of food, the majority of it was highly processed; none of it was fresh produce, and absolutely nothing organic. At the end of the film, the conclusion reached by their health physician was that though they were purchasing healthy and organic food, they were not consuming enough calories to function without fatigue (Potash, & Potash, 2010). Therefore, as the prices stood in their local grocery store, it was impossible to buy enough healthy food to be satiated with limited funds.

Price is a significant factor that effects consumption. The Food Conservation and Energy Act of 2008 used a pilot study to identify just how much price incentive effects consumption, and found that a 10% reduction in the price of fruits and vegetables would increase purchases on average by 7.0 percent to 5.8 percent, respectively (Andreyeva, Long & Brownwell, 2009). The Rudd Center for Food Policy and Obesity Efforts completed a meta-analysis of twenty-two countries with efforts to prevent obesity that utilized nutrition education efforts (i.e., dietary guidelines), school-focused food policy, food labeling, food marketing, and food pricing. The analysis established that changing prices of healthy foods will, and has, increased the rate of consumption and may possibly provide help for the obesity epidemic moving forward. The researchers concluded future research should include how public policy impacts purchases by consumers.

It is also possible to affect the cost of unhealthy food products in order to discourage consumption. An effort to stop unhealthy food purchases was put into motion by Rick Brattin of Missouri, attempting to limit how SNAP can be used. Brattin introduced a one-page bill in February, 2015 with zero co-sponsors that would stop any recipients from purchasing cookies, chips, soft drinks, energy drinks, steaks or seafood with their EBT cards (Delaney, 2015). This bill went unsupported, but caused much discussion in American politics about possible ways to limit SNAP usage for the betterment of recipients. Still, state governments are not allowed to hold restrictions on SNAP purchases, lest they lose the federal benefits altogether (Delaney, 2015). Instead, more focus has been made on encouraging healthy eating, rather than disallowing unhealthy purchases altogether. Efforts such as these did not address methods of increasing accessibility of healthy food, which is an important variable effecting the problem. Positive momentum programs such as farmers' market incentive program have been implemented to

effectively make fresh vegetables and fruits more accessible to SNAP users in order to increase accessibility of nutritious choices.

### **SNAP at Farmers Markets**

From a vendor perspective, accepting SNAP has changed sales and potentially brought in a new customer demographic. Farmers markets that accept SNAP do not force vendors to participate, every vendor has a choice. Ninety percent of farmers participating in SNAP acceptance at the market have reported selling more fruits and vegetables, with eighty five percent reporting higher wages. Michigan farmers have earned over five million dollars due to SNAP and Double Up, demonstrating the economic rewards and importance of local market support (Millet et al., 2013). Increase in profits experienced by local farmers as a result of SNAP may induce a willingness to participate among those vendors who do not currently accept SNAP. Still, farmer participation has immense room to grow, and can increase the impact of SNAP incentive programs within the farmers markets. As of 2013, there were over 8,000 markets in the US, and about 3,500 were SNAP authorized. The expense of the operating systems could be a factor that impacted the number of farmers' markets that were able to use the system. Of those 3,500, many haven't actually completed a SNAP transaction, or have completed only very few because they don't have the time and staff required to promote the program and educate their customers on how it works (Farmers Market Coalition, 2013). Numbers have increased since then, and gaining perspectives from vendors that accept SNAP could be a method of outreach to get more farmers markets involved that don't already accept SNAP.

### **Incentive programs.**

Nutrition incentive programs include previously mentioned "Double Your Dollars", as well as many other programs developed across the country like "Health Bucks" in New York.

Health Bucks offers a \$2 coupon for every \$5 EBT spent at the farmers market. The Oxford Poverty and Human Development Initiative (OPHI) cited at least a 70 percent increase in consumption of fruits and vegetables reported as a result of the Nutrition Incentive Programs (Bellanca, H., Bodony, B., Boles, M., Gilroy, A., and Sorte, B., 2011). Similarly, a study done by the United States Department of Agriculture found that 93 percent of participating SNAP users at the farmers markets have reported eating more fruits and vegetables because of the incentive programs, and 83 percent have reduced their low-nutrition snack consumption (USDA, 2014). The results show that these programs are fulfilling the goal of increasing fruit and vegetable consumption in farmers markets around the United States.

#### **Fair Food Network comprehensive evaluation.**

Individuals and organizations have studied the progress of SNAP use in farmers markets for several years, and some have made progress in obtaining data. The Community Science study produced was the most intensive evaluation of SNAP incentive programs, assessing four cluster organizations (Millet et al., 2013). “In 2012, the four organizations supported markets in 24 states and the District of Columbia and consumers redeemed more than \$1.5 million in SNAP incentives” (Millet et al., 2013). One of the major initiatives in food assistance studied was the Wholesome Wave organization. This group has worked with 33 states in over 500 farmers markets at improving health initiatives of underserved communities by providing funding for assistance program use within local farmers markets and using the “Double Value Coupon Program”. The next group was Roots of Change, which employed the “Market Match” incentive program to employ local farmers to meet the needs of the low income population of California; the main goal has been fundraising to support their cause. Another organization was the Fair Food Network centered in Michigan, which has used the program that doubles the value of

SNAP tokens when used at the farmers markets up to a limit. The final major organization studied was the Market Umbrella in New Orleans, which had only recently added the incentive program Market Match and Farmers Market Nutrition Program, providing food assistance recipients with incentive tokens to shop (Millet et al., 2013). Data has been compiled from these four organizations about impact on the health of consumers, and the economy in relation to the vendors. This Northwest Arkansas research will emphasize vendor opinion, and use surveys modeled after those in the Fair Food Network study.

The Fair Food Network, with the help of the University Of Michigan School Of Public Health administered surveys of market customers and farmers, online and in person, as well as taking daily data on the numbers from the programs. They used a blend of quantitative and qualitative research, to develop an in depth picture of the program in Michigan. The goals of the analysis were to establish what each program looked like, how incentive structures impacted SNAP sales at the market, what was the cost or revenue, and what factors and conditions make for a successful healthy eating initiative (Millet et al., 2013). Based on survey responses, 64 percent of vendors report increases in sales due to SNAP incentives, yet participation among vendors varied from 22 percent to 100 percent in each of the 517 different farmers markets surveyed (Millet et al., 2013).

When asked for their feelings about accepting SNAP, vendors had commonly felt positive and negative opinions. Diversified clientele and increased sales were among positive impacts, while challenges include counting/separating tokens for the market, remembering criterion for the program and even disagreement with federal benefits (Millet et al., 2013). For the majority of markets, vendors were in charge of implementing SNAP acceptance procedures, which can be complicated and had an impact on the opinions of the program as a whole. Paid

staff average 29.5 hours a month working on the SNAP initiative, which includes working on EBT transactions, working on incentive program specific transactions, marketing, bookkeeping, and collecting tokens from vendors (Millet et al., 2013). Complexity of the program could prove to be a concern for vendors, and requires further investigation. The Fair Food Network's evaluation was effective in gathering comprehensive information from a wide range of markets around the country. But evaluating these studies also made it clear that there is a need for further development of programs around the area. This evaluation set the groundwork for the research in Northwest Arkansas, proving the relevance of these groundbreaking programs in this time of change.

#### **Vendor case study.**

CitySeed and buyCTgrown conducted case studies in four separate markets around Connecticut to understand the effect of SNAP on the vendor sales and overall market success for the season. The staff of CitySeed tested the belief that the financial success of vendors accepting SNAP correlates with program viability overall. Specifically, in the New Haven market, the estimated economic impact was a 60 percent rise in sales in two years after the implementation in 2005 (CitySeed & buyCTgrown, 2010). In 2009, \$1 in every \$5 spent on produce was paid for with food assistance benefits, contributing to the vendor sales notably. Vendor satisfaction rates were very high at this market due to the increase in sales and customer base, but another factor considered was the understandability of the program. In order to combat complications in accepting SNAP, market management in the Hartford, Connecticut market created a "cheat sheet" that outlined the difference in acceptance methods assistance programs (SNAP and WIC) distributed to each vendor. This method of educating vendors about SNAP acceptance affected the vendor opinion of the program. Another additional practice studied was the outreach for

community members about the SNAP programs, provided in English and Spanish at the food bank, housing developments, local stores and health clinics. Market Management insight after the program was completed reported that after all of the outreach to people in Hartford, there is still an idea that farmers' markets are expensive and unwelcoming vocalized by community members (CitySeed & buyCTgrown, 2010). To combat this opinion, signs with prices were also placed around Hartford to encourage incoming business, but market management feels that billboard advertisements or larger signs would be most effective. Each of the three other markets struggled with getting the word out about the SNAP programs, a consensus about how to fix the problem still needs to be reached.

### **Northwest Arkansas Research and Interviews**

There are several influential committees that are responsible for the progress made through out Northwest Arkansas in the past five years. One notable group is the Arkansas Coalition for Obesity Prevention (ARCOP), whose aim is to combat obesity in Arkansas. The percentage of persons who were overweight or obese in Arkansas climbed from 52.6 percent in 1997 to 65.7 percent in 2008 (Adams, B., & Sutphin, B., 2010). A major player in ARCOP is Michele Rodgers, who is the director of the Department of Human Services in Little Rock. She is also on the Access to Healthy Food Team, and has worked with other members of the community to grow the programs currently in place for Arkansas. The Northwest Arkansas Farmers' Market Alliance is another group in the area whose efforts towards securing grant funding have facilitated the implementation of programs such as the "Double Your Dollars" incentive program at the farmers markets. Another lesser known corporately funded grant program for \$43,000 offered farmers in the area the chance to get up to \$1000 each towards purchasing farming equipment; if they signed up to accept SNAP (Rodgers, personal

communications). This program had the intention to incentivize farmers into accepting SNAP, by helping them afford supplies to grow their farms. While NWA has made progress toward introducing SNAP into farmer's market communities, efforts to expand the program into the Delta Area are ongoing.

Awareness of Northwest Arkansas programs is the first step toward program growth, it is even more important to evaluate the effectiveness within the area. Some SNAP recipients are unaware of the incentive programs for consumers, resulting in concerns about the efficacy of marketing and advertising strategies (Rodgers, personal communication). When SNAP benefits are distributed to consumers, social workers at DHS offer an information packet about using those benefits. However, the packet lacks sufficient information about using benefits at farmers markets and fails to include mention of incentive programs. Rodgers and her team at DHS are able to promote the services at farmers markets, and report that almost farmers' market customers that are approached during the Little Rock market are aware of their programs (M. Rodgers, January 11, 2016). ARCOP applied for a Food Insecurity Nutrition Incentive (FINI) grant for the year of 2016 for \$100,000, and was recently approved. A good portion of the funding is going towards marketing and educating Arkansans about SNAP incentive programs. These programs struggle to reach maximum potential when SNAP recipients are unaware. Yet, even with the lacking public knowledge, almost every farmer in the participating Northwest Arkansas markets used all the grant money for "Double Your Dollars" that was available (Friedrich, personal communications, 2016). In fact, the hopes are that the coalitions in the area can grow the programs, with the assistance of the University of Arkansas, as well as organizations like the Walmart Foundation.

Support for these incentive programs is high; so it is important for limitations to be addressed to make the programs more successful. Marketing and awareness of SNAP programs must increase for SNAP usage to be at its maximum potential, but in the past this has been limited in Fayetteville. Tricycle Farms started the Crossroads Market, and is one example of a small-scale farmers market that accepts SNAP in Northwest Arkansas. It is valuable to interview Tricycle because the market had very few SNAP participants, and provides perspective on what the potential setbacks could be. Don Bennett and his partner Kelly Bassemier began Tricycle Farms over three years ago, on a borrowed lot from a community member. They built a large garden with the help of volunteers and Garden Corps Members, and have since used the produce for sale in their farmers market. Bennet and Bassemier were interviewed about their experience accepting SNAP, and the use of incentive programs in their market. They ran a pilot program of the SNAP “Double Your Dollars” program in their weekly market, but had little participation. Bassemier says that a huge problem with the program is a lack of promotional materials and education on the SNAP programs and which markets accept SNAP (K. Bassemier, January 14, 2016). Unfortunately, funding is limited in this area, and Tricycle had a difficult year getting the word out about the farmers market and SNAP with no professional marketing. Yet, this was the only farmers market in Northwest Arkansas that failed to use all of the SNAP funding awarded for that year due to inadequate sales, cause being lack of awareness.

Use of allocated funds was stronger in other markets in the area, hinting at better participation rates amongst bigger farmers markets in NWA (Rodgers, personal communication). A team at the University Of Arkansas Department Of Horticulture gathered economic data on the SNAP sales in Northwest Arkansas, which have increased from \$12,322 in 2011 to \$32,548 in 2015 (Friedrich, personal communication). “Double your Dollars” began in 2012 not matching

even half of SNAP sales, with the remainder of funds going to programs such as the Senior Farmers' Market in Fayetteville. By 2015, the sales were almost matching entire SNAP sales, at \$31,013 (H. Friedrich, personal communication, 2015). Data collected on the growth of the incentive programs in Northwest Arkansas has demonstrated the effective utilization of grant money in the area and the expansion of the farmer's market customer base among SNAP consumers. Such results point to the growth of independent farmer sales annually, bolstering local agriculture and supporting community health. This data serves as the backbone of fiscal proof of the growth in recent years of the local farming industry thanks to the grants awarded.

Results of a qualitative survey conducted in 2012 provide insight about SNAP use in the farmers market in Fayetteville and Bentonville. Surveys distributed to farmers markets largely addressed marketing and the impact of programs upon shopping habits. More than fifty-nine percent of respondents indicated that they had learned about SNAP farmer's market benefits via word of mouth (H. Friedrich, personal communication, 2015). Since this survey was conducted, several other methods of outreach have been pursued, such as social media. Another aspect of the survey directly asked the customer if they would shop at the farmers market if it did not accept SNAP, to which 86 percent said yes, but with fewer purchases (H. Friedrich, personal communication, 2015). These surveys taken around Northwest Arkansas have proven the impact of SNAP acceptance in the markets on customer participation, which ties in with vendor perspectives. These surveys brought forth awareness of the need for more official marketing of the programs as well.

### **Methodology**

When evaluating the effectiveness of farmer's market initiatives, vendors can provide specific insight that individual customers may not have. Additionally, vendors are more

accessible to researchers because it is difficult to identify SNAP recipients using farmer's market programs without breaching privacy. Therefore, this research specifically targets vendors in an effort to understand their perspective on the programs. Market managers were also surveyed and interviewed because their experience with customers and vendors related to how the farmer's markets function. Awareness within the community is crucial for the program to be successful, and the market manager has firsthand knowledge about how customers at the market receive information about SNAP and incentive programs. The primary purpose of this research is to measure the opinions of vendors and market managers about the success of the SNAP programs in the Northwest Arkansas Farmer's Market. This study attempts to answer the following research question: How have SNAP acceptance and additional "Double Your Dollars" incentive programs been experienced by vendors and managers at Northwest Arkansas Farmers Markets?

### **Research Design**

A cross-sectional survey of vendors and market managers was conducted to understand their perspectives of SNAP.

#### **Data collection methods.**

This study employed a descriptive research design utilizing surveys to collect information from vendors and market managers. Open and closed ended questions were used in the surveys. First, approval was received from the University of Arkansas Institutional Review Board. The market managers of farmers markets in Springdale, Rogers, Bentonville, Eureka Springs and Fayetteville were contacted via email or phone call. The opportunity was awarded to distribute surveys in Fayetteville and Bentonville at the farmer's market vendor meetings. Unfortunately, Springdale and Rogers markets did not have scheduled meetings during the data collection period and had no vendor email list serves. The Fayetteville vendor meeting was closed to the

public, so the market manager distributed the surveys. I attended the Bentonville vendor meeting and spoke briefly with vendors about the study before placing them on the back table to be taken voluntarily.

Vendors had the choice to participate or not, and the surveys were placed on a main table, allowing for complete anonymity of participants. An informed consent form was provided for each vendor that took the survey, which includes information on any risks in the study as well as the intention of the research, and the rights of the participants. Appointments were scheduled with both managers to interview them about the SNAP programs that are offered at the farmers market and they each filled out market manager survey.

### **Study variables.**

Variables of interest include SNAP acceptance and “Double Your Dollars” and the impact on sales as well as customer base for vendors. The research is attempting to identify if SNAP acceptance and incentive programs have improved vendor sales and increased customer base, and if those variables interact positively. Additional considerations are made for promotional materials at the market for these programs, and vendor opinions of how well known the programs are and how easy the system is to understand.

### **Vendor surveys.**

Surveys for vendors begin with background questions about what they sell and for how long they have been selling (see Appendix A for full survey). Additional questions collected information about attitudes toward the program including how SNAP influenced sales and customer base in the past year. Opinions related to awareness in the community specifically ask how the incentive programs were promoted in the market as well as how easy the program is to

understand. An overall opinion about why customers choose to shop at the farmers market ties up the survey to clarify the benefits vendors view as important in drawing in customers.

### **Market manager data.**

To get a bigger picture of the experience of the market as a whole in accepting SNAP, market managers answered short surveys as well (see Appendix B for full market manager survey). The background of the market and SNAP is addressed first and how SNAP and incentive programs have influenced sales or success of the market. Managers promote the programs, and run a booth during the farmers market with promotional materials and information for customers. Subsequently, the questions that follow in the survey gauge their opinions on how well-known the programs are in the community. Supplemental interview questions were asked during visits with the market managers, which added to the overall results obtained from this research.

### **Data Analysis**

Ordinal scales were used in the survey to obtain understanding of satisfaction, concern and comments on the SNAP acceptance at the farmers markets. Survey results were placed into different excel sheets for each market, which identified how many vendors answered and what they chose for each of the multiple choice questions. All responses were also compiled into one excel sheet to produce a single set of data for this research. Charts were produced for questions with multiple possible responses, and percentages were used to summarize results. Variables were observed in relation to one another to find commonalities in opinions. Gauging how long vendors have been selling at the market and what they sell in relation to their opinion of SNAP may bring to light how the variable of experience comes into play. When majority of responses to one question are the same that provides evidence to believe that response is the majority

opinion of vendors in that market. Answers are analyzed within each market to provide a baseline of vendor opinion, different market results are compared. Each market has a different set of factors that can influence program functionality, so a cross-comparison of vendor responses is valuable to provide insight on the factors that impact the program in different settings. Market manager surveys provide context for analyzing the market programs as a whole; based on the history, sales increase, educational programs, opinion on functionality and promotional outreach.

## Results

At the Fayetteville Farmers market, a total of twelve vendors that accept SNAP filled out the surveys. Two managers filled out the manager surveys, and I spoke with one manager in person about future funding based on this year's past success. At the Bentonville Farmers market, a total of eighteen vendors that accept SNAP filled out the surveys. Two managers filled out the manager surveys, and again, I spoke with one manager in person about future progress for the program.

### Farmers Market Vendor Backgrounds

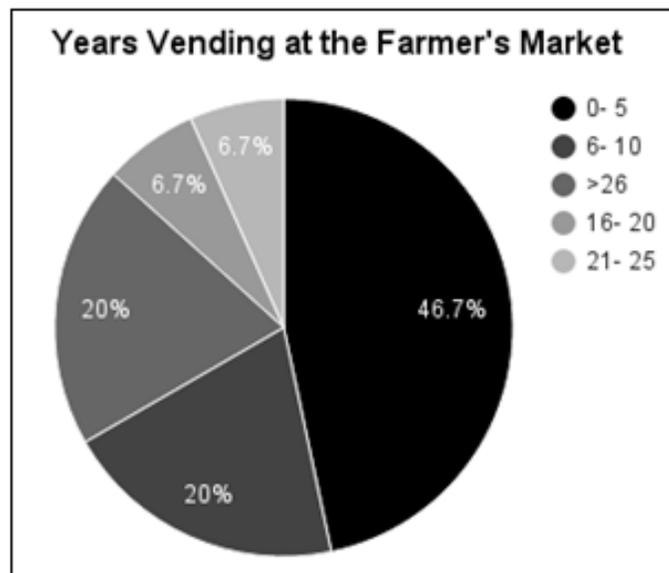


Chart 1

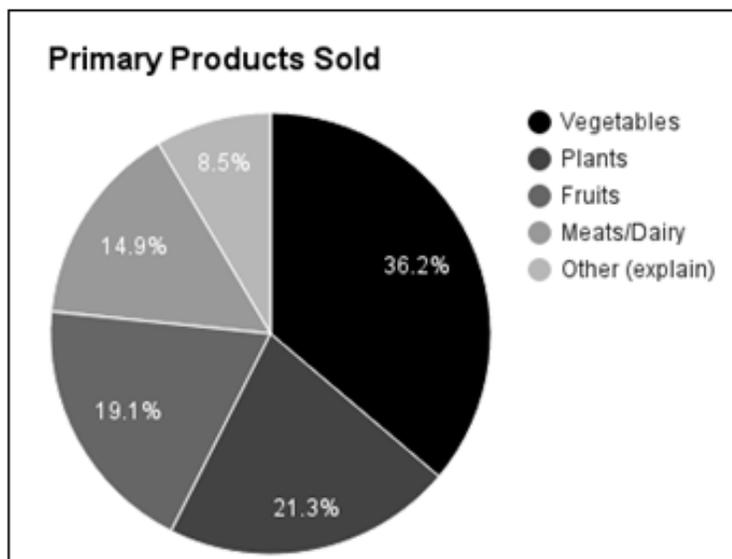


Chart 2

Many of the 30 participating market vendors sell vegetables, at 36.2% percent, while fruit is sold by 19.1 percent, meats/dairy/eggs by 14.9 percent, other (including baked goods) by 8.5 percent and plants are sold by about 21.3 percent. Vendors had the option of marking off several products, and every vendor that sold fruit also sold vegetables, impacting the scale. Of the participating vendors, 46.7 percent have been selling for less than five years, but the experience levels varied across the board with 20 percent selling for 6-10 years, 6.7 percent for 16-20 years, 6.7 percent selling for 21-25 years and 20 percent selling for over 26 years. There is a wide range of vendors in terms of products sold and years of experience in this study, providing a more accurate total picture of vendor opinion.

### **How SNAP Has Influenced Customer Base and Sales**

When asked if SNAP has increased sales in the past year, 83.3 percent of vendors say yes, 6.7 percent say no and 10 percent are unsure. Furthermore, 62.1 percent of vendors say that they believe that SNAP has increased customer base in the past year, and 34.5 percent were

unsure, only one vendor says a definitive no. When asked more specifically about if “Double Your Dollars” has changed SNAP use in the markets, 56.7 percent say yes, 23.3 percent say no and 20 percent say they are unsure. 76.7 percent of respondents believe that SNAP has increased sales by 0-5 percent, and 16.7 percent believe it increased by 6-10 percent, one vendor believes it was by 21-30 percent, and one is unsure. There is a high rate of vendors satisfied with the functionality of the programs. 89.7 percent of vendors believe EBT is easy to accept from their perspective, 10.3 percent say it was not easy to use.

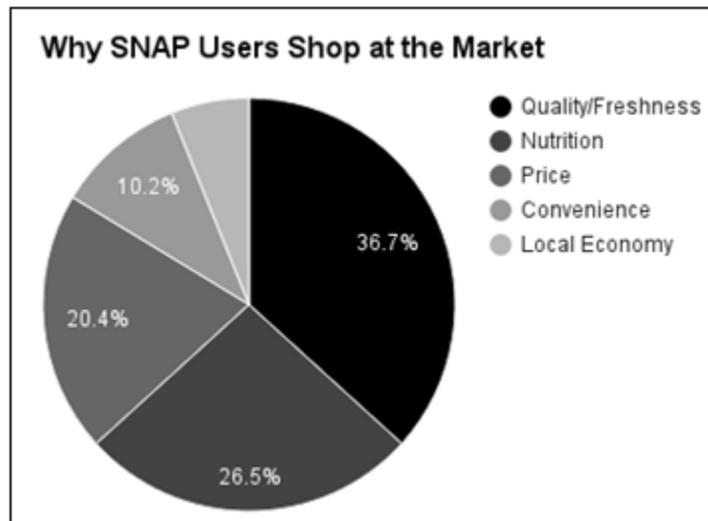


Chart 3

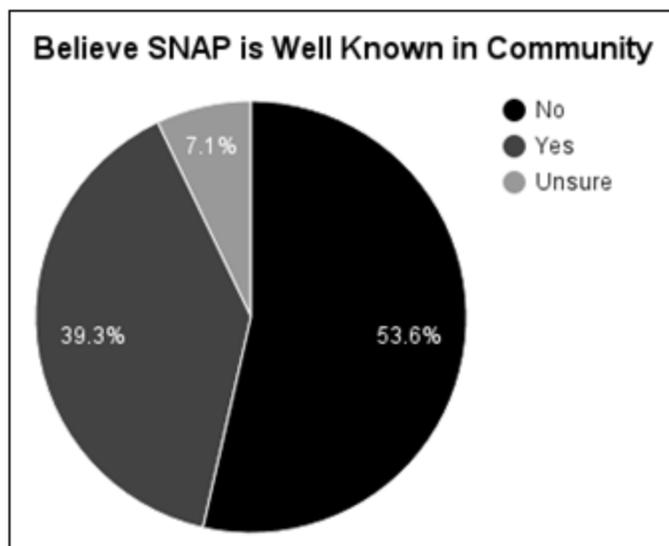


Chart 4

### Promotion of SNAP at the Market

In regards to seeing promotional materials for SNAP at the market, 36.7 percent of vendor says they had, and it was in the form of printed materials, radio, or social media. 40 percent of vendors say they haven't seen promotional materials, and 23.3 percent are unsure. Taking into consideration the lack of promotional materials, still 39.3 percent of vendors believe that SNAP is well known in the community, while 53.6 percent do not and 7.6 percent are unsure. In considering aspects of the market that draw in customers, 36.7 percent of vendors believe that quality and freshness is a major factor, while 26.5 percent believe it is for better nutrition, 20.4 percent feel it is price, 10.2 percent feel it is convenience and only 6.1 percent feel it is to support the local economy. Therefore, many vendors believe that the actual factor that brings them customers is the quality, while price is also a major factor. Answers varied about what draws customers in to shop at the farmers market, one vendor says "Local produce relates to quality and freshness! Plus, at the farmers market there are many vendors who may be producing the same product, therefore consumers may have more options and choices to buy all

different prices, and quality from various sellers”. Others who believe it has to do with quality and freshness mention how it is all freshly picked produce, that is high quality and bargain prices when the dollars get doubled (which increases sales). One vendor who spoke about local economy and how customers want to support local farmers that live, work and sell their products in the area.

### **Fayetteville Farmers Market Manager Perspective**

Two Fayetteville Farmers Market managers answered a survey about the history of SNAP at the market. USDA approved use 5 years ago at the market; and the University of Arkansas was awarded a grant to start the promotion of the program. The previous manager initiated and started to promote it. Both estimate that SNAP has increased general sales by up to 5 percent, and questions are frequently or occasionally asked about the services during the market. For promotional materials about the incentive programs, the market has printed, social media, television, radio and other methods of outreach. There are educational cooking and nutrition classes provided through the market as well.

### **Bentonville Farmers Market Manager Perspective**

The Bentonville Farmers Market began accepting SNAP five years ago, the market manager says that as the market began to grow, a more diverse demographic began to shop there, and accepting SNAP would be a plus for farmers but also ensure customers that they could afford to eat healthy produce. Both of the market managers believe that SNAP has increased general sales in the past year; opinions differ between 0-5 percent increase and 6-10 percent increase. One manager is frequently asked about SNAP and incentive programs at the market, while the other says occasionally customers inquire. There are promotional materials in the form of printed materials, social media, television, and radio about SNAP at the farmers market. There

are also educational programs such as chef demos, and a community garden was built at the Downtown Bentonville office. The market manager says that the social media promotion has increased the most in the past year, and they are trying to expand their reach of services with extra (free) educational opportunities.

## **Discussion**

### **Study Limitations**

Ideally, producing research over a long span of time is the most effective in providing evidence of effects. To combat limitations on time this research was supplemented by the research produced previously in the Northwest Arkansas area and data already taken. Surveys did not reach a wide enough range of market vendors in the area because the farmer's market season was over for a majority of the research time. Getting information from Springdale, Rogers, and Eureka Springs would have been a more diverse selection of opinions. Surveying customers would have strengthened this research, but confidentiality hindered our ability to reach that population. Finding out the customers that accept SNAP at the farmers market was difficult without asking overreaching questions. The only way to reach farmers market customers would be to distribute surveys during the market. Random sampling was used based on vendors who were willing to participate in the surveys during the meetings, which does not necessarily provide a wide scope of vendors. Opinions from a diverse portion of the vendors in each market would have provided a more complete picture of market success.

### **Study Strengths**

Not many studies have been produced in the Northwest Arkansas area about the farmers market or SNAP use. Increasing dialogue about these programs is beneficial for promotion of the farmers market and spreading the word about services. Research in this area can lead to the

discovery of possible improvements in marketing needed. SNAP incentive programs are still relatively new, and are entirely grant funded. In order to apply for future grants it is necessary to evaluate program effectiveness and prove that crucial actors feel positively about overall functionality of services. Something that this study does provide is the perspective of vendors, which is one that is rarely taken into consideration in previous SNAP evaluations, and can possibly provide new insight. This unique insight into the incentive programs is valuable to gain understanding of how SNAP acceptance impacts other actors involved in the service.

### **Interpretation of Results**

#### **How population relates to findings.**

Northwest Arkansas is an area with a diverse demographic, each county has a different background and income varies greatly. Bentonville provides a different demographic than Fayetteville, the median household income is \$41,983 for Washington and \$56,325 (PolicyMap, 2012). In Benton County, 9.24 percent of residents are estimated to have been on SNAP in 2013, while 12.88 percent were registered in Washington County. While approximately 20.66 percent of families in Washington County were living in poverty in 2013, and 11.71 percent families in Benton County were living in poverty (PolicyMap, 2013). It is important to keep these demographic variables in mind when analyzing the perspectives of Benton County vendors versus Washington County vendors. Another potential factor is the obesity rate in each county, Washington with 33.72 percent and Benton with 34.03 percent, both higher than the national average (PolicyMap, 2013). Less of the vendors in Bentonville believe that SNAP has increased sales or customer base than those in Fayetteville. It is interesting to consider those results in relation to how there are fewer SNAP users and lower poverty rates in Bentonville. Perhaps the

need for SNAP is less and thus the program has had a mildly smaller impact on the Bentonville Farmers Market.

**Promotional materials and community awareness.**

In my interview with the Bentonville market manager, she did emphasize the increase in promotional materials, and that is demonstrated in that a higher percentage of vendors in Bentonville have seen advertising than those in Fayetteville. In general, very few vendors from either market really have seen much in the way of marketing, but a higher percentage believes it is well known. Word of mouth is one potential factor, because the managers in both markets hold booths and report being occasionally or frequently approached by customers with questions about the programs. Even with most customers aware of SNAP acceptance and “Double Your Dollars”, that does not mean that the general public necessarily is in touch with these services. Vendors do have insight on how customers are impacted, but awareness of the general community is less likely. In both markets many vendors believe customers shop at the market for the freshness and quality of ingredients, and secondly for nutrition, but the intention of “Double Your Dollars” is to use price to incentivize SNAP recipients to shop at the market. Cost is the third most chosen variable in shopping at the market, but this could be because many customers are not eligible for SNAP benefits.

**Correlations between variables.**

It seems that there are no correlations between vendor experience and overall acceptance of the program, the number of years selling did not always match up with a strong belief or disbelief in the programs impact on sales or customer base. Almost all vendors found EBT acceptance simple and understandable, and most vendors did not believe promotion of SNAP was widely spread. The variety of products sold did impact the answers to subsequent questions,

the meat and dairy farmers did not feel as strongly that the program has increased sales. The primary of the SNAP incentive programs is to increase fruit and vegetable consumption. The price is generally higher for meat or dairy at the market than fruits and vegetables.

#### **Overall effectiveness of programs.**

Majority of vendors from each market did believe that SNAP increased sales, but the percentage of increased sales is generally not higher than 5 percent. A potentially more crucial impact of the program is an increase in customer base, and fewer vendors in each market saw their customer base increase due to SNAP acceptance. Still, a majority of vendors did feel that customer base has increased, that number could rise if the amount of promotional materials increased, drawing in new market customers.

#### **University of Arkansas Horticulture Study**

Research taken by the Horticulture department at the University of Arkansas, included economic data recorded to measure the SNAP sales compared to the previous years. As well, this research has found that many vendors believe they have had an increase in sales due to SNAP in the previous year. When the Horticulture department asked customers how they found out about SNAP at the farmers markets, the highest percentage said it was by word of mouth, and promotional materials were not as well known. In this study, it seems that vendors agree that there is little in the way of promotion, but many customers seek out that information from market managers. These correlations point to the idea the incentive programs have made a nominal impact on the market, but awareness could improve the reach for beneficiaries. For one, previous research in the area points out that when Arkansans sign up for SNAP, there are no brochures or physical documents provided about the incentive programs, which could be an effective venue for outreach.

### **CitySeed Study**

Another study that dealt with promotion and advertising was the CitySeed study conducted in farmers markets around Connecticut. Customers surveyed still felt that farmers markets were intended for upscale purchases, even after marketing increased. The consensus was that billboard marketing would be most effective. Fayetteville and Bentonville have no billboard advertisements, but vendor opinion agrees that marketing is lacking and isn't easy to spot. Another correlation between the CitySeed study and this study is that the sales have increased due to SNAP, although the reported increase in Connecticut was higher. Vendors in this study generally felt that EBT acceptance was easy and accessible. However, in CitySeed studies only those vendors that had "cheat sheets" had positive opinions on program functionality. The market managers in this area encouraged SNAP acceptance among all vendors, and distribute tokens to make the system fairly simple for vendors. EBT is processed at the manager booth, which may not have been the case in the Connecticut markets in which vendors felt that EBT acceptance posed as a challenge. Therefore, the methods used to accept EBT in NWA farmers markets are widely accepted by vendors, meaning possible challenges have been overcome.

### **Fair Food Network Evaluation**

It seems there is a common theme with vendors feeling frustrated by program implementation. In Michigan, the Fair Food Network surveys found that many vendors were in charge of implementing SNAP acceptance procedures and felt it was complicated. This study had vendor approval, and market managers each had an organized table of information about EBT acceptance rather than requiring that be done by vendors. Unlike NWA farmers markets, Michigan markets paid to have extra staff members specifically serving the SNAP programs and in charge of initial implementation. Yet, in our study the managers took on the task on

implementing SNAP but still viewed the program in high regards. Most of the NWA farmers market manager's comments about the program as a whole were in regards to how it has increased market sales and customer base, which was also true in Michigan studies. The sales increase that vendors and managers alike experienced due to SNAP is a variable that influences opinion greatly. This study has proven that the incentive programs have made an impact of at least a small percentage increase. The increase in grant funding for the coming year brings hope that the sales increase can grow even more, with a wider SNAP customer base potential.

### **Implications**

#### **Policy Implications**

With the growth of incentive programs nationwide, SNAP has expanded its reach into local farmers markets exponentially. This study has provided evidence that the "Double your Dollars" has had an impact on Northwest Arkansas farmer's market vendors' sales and customer base. When vendors feel they are positively impacted, that means overall acceptance of key actors has increased, granting higher approval ratings for the program. In order to continue the growth of markets that accept SNAP, and the funding for incentive programs, it is beneficial to demonstrate that vendors have experienced these rewards. If vendors are feeling that customer base has increased (as well as sales), that means that more customers are benefitting from SNAP acceptance at the market, and the accessibility of local foods has increased. As previously mentioned, SNAP has been critiqued in the past for not providing enough healthy food options, and these programs combat that notion. The FINI grant of \$100,000 has ensured the continuation of "Double Your Dollars" in the state, and this study has honed in on the area that vendors still feel could use improvement. Increase in promotional materials at the Department of Human

Services, possible billboard signage, or even an increase in advertising at the market would raise the community awareness of the program (which is the main concern).

### **Social Work Practice Implications**

As a social worker, it is incredibly important to support the right to a healthy and happy lifestyle. Providing greater access to fresh fruits and vegetables has been proven to improve health. Therefore, creating a mechanism under SNAP that allows locally grown fruits and vegetables to be cheaper and more accessible lines up with the National Association of Social Worker's (NASW) competency number five, which is to "advance human rights and social economic justice" (NASW, 2016). By increasing the reach of those that cannot normally afford higher quality of food, the quality of life for those recipients has the potential to increase, which is a practice that increases economic justice. By evaluating this new policy, this study demonstrates the NASW competency number nine, which is to "respond to contexts that shape practice" (NASW, 2016). This study is promoting leadership in these sustainable changes in service delivery and improving practices. By gaining an understanding of vendor outlook, it is possible to change the success of the practice with an increase in promotional materials.

### **Future Research**

This study skims the surface of the vendor opinions surrounding SNAP use at NWA farmers markets. Vendor perspective could be analyzed further with a more qualitative approach in the future, and more detailed questions in the survey about what could be done differently. To fully develop how all actors are impacted by these policies, it is critical for researchers in the future to address how SNAP recipients feel their health has been effected. The next step in this research is to interview the population of SNAP using farmer's market customers about functionality of the program.

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## Appendix A

**Market Surveys 2016 Vendor Questions:**

I have read the intro letter and agree to participate:  yes  no

Do you accept SNAP at your farmers' market stand?

Yes      No

If not, why?

Difficulty              No interest              Unsure              Planning to

Other:

If yes, continue survey:

How many years have you been selling at the market?

0-5              6-10              11-15              16-20              21-25              >26

Check all products you sell primarily

Fruits              Vegetables              Plants              Meats/Dairy              Other (explain)

Has SNAP acceptance at the farmers' market increased your sales in the past year?

Yes              No              Unsure

Has SNAP acceptance at the farmers' market increased your customer base in the past year?

Yes              No              Unsure

Has the Double Your Dollars incentive programs changed SNAP use at your table in the past year?

Yes              No

What is your estimated percentage of sales is from SNAP sales for the past season?

	0-5 percent	6-10 percent	11-20 percent	21-30 percent	30-50 percent
	>51 percent				

Have you seen the Double your Dollars and/or SNAP farmer’s market promotional materials, TV public service announcements or radio promotions?

Yes                      No                      Unsure

If so, what have you seen?	Printed materials	Television	Radio
	Social Media	Other	

From a vendor’s perspective, do you feel the program is easy to use and understand?

Yes                      No

Do you believe that SNAP incentive programs are well known in the community?

Yes                      No

Why do you think SNAP users shop at the farmers market?

Convenience	Price	Quality and Freshness	Nutrition
Contribute to local Economy			

## Appendix B

**Manager Questions:**

How long has your market been accepting SNAP? \_\_\_\_\_ years

How did the market become involved with SNAP?

Has the use of SNAP increased general sales of your market?

Yes                      No

If so, what would you estimate has been the percentage of increase due to SNAP incentive programs?

0-5 percent          6-10 percent          11-20 percent          21-30 percent          30-50 percent

>51 percent

How often would you say during each market do you get asked about SNAP at the market?

Very Frequently          Frequently          Occasionally          Rarely          Very Rarely

Never

How does your market advertise the SNAP benefit incentive programs?

Printed materials          Television          Radio          Social Media

Other

Does your market offer any educational opportunities to the community about cooking or gardening?

Yes                      No                      Unsure

If yes, explain:

## Appendix C

Market Surveys 2015

**Informed consent:**

My name is Megan Thomas; I am a student at the University of Arkansas working on my Bachelors in Social Work. The answers to the provided survey will be used to supplement a research project for my honors thesis entitled "An Analysis of Supplemental Nutrition Assistance Programs (SNAP) used in Farmers Markets in Northwest Arkansas". For this study, I will analyze the impact of SNAP incentive programs in the farmers markets, how they have transformed the SNAP policy as well as the lives of many Arkansans. You qualify for this study because you are an influential actor in the farmers markets in Northwest Arkansas. Providing answers to this study will benefit the analysis of the SNAP program, providing a deeper understanding of how it has grown and how the program could potentially grow further. You have a right not to answer questions you find too difficult or personal. The study should take approximately five minutes, and the only risk in the study is the loss of confidentiality. But we will safe guard this by not asking for names and using the University database. If you have questions about the study, I can be reached at (203)-448-7955 or emailed at [mmt009@uark.edu](mailto:mmt009@uark.edu) [jfergus@uark.edu](mailto:jfergus@uark.edu) [irb@uark.edu](mailto:irb@uark.edu), or my Faculty Advisor, Alishia Ferguson, at [\(479\)-575-3796](tel:(479)575-3796) or . If you have questions or concerns about your rights as a study participant, please contact Ro Windwalker, the University's Compliance Coordinator, at (479)-575-2208 or .

Thank you for your assistance in this research project!

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