



Double Up in Farmers' Markets: The Consumer Experience



*Fair Food Network works at the intersection of food systems, sustainability, and social equity to develop solutions that support farmers, strengthen local economies, and increase access to healthy food – especially in underserved communities. Double Up Food Bucks (Double Up), a project of Fair Food Network, matches SNAP (formerly food stamps) benefits spent at participating retail locations with additional funds for the purchase of fresh Michigan grown fruits and vegetables. The Double Up program began in five Detroit farmers' markets in 2009 and has expanded to more than 150 farmers' markets, mobile markets, food share programs, and grocery stores around the state. This is the **first of a series** of papers that will look at three years of program data through a variety of lenses and discuss their implications for policy. The second report analyzes Double Up's multiple impacts in rural Michigan – on low-income SNAP consumers, on the farmers selling in the markets, and on the communities in which they live. Future reports will include a discussion of how the Double Up program works in grocery stores, the results of a pilot integrating several nutrition programs in one county's farmers' markets, and technology options that markets and grocery stores can use to implement SNAP incentive programs.*

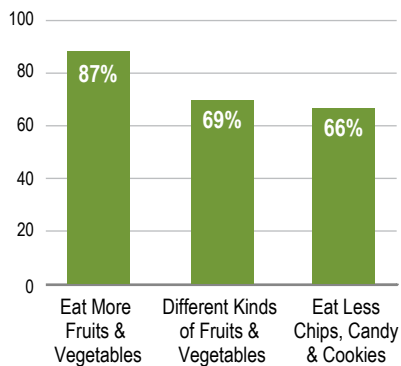
Too many Americans suffer from debilitating chronic health conditions, and Michiganders are no exception: over 31 percent of the state's adults are obese, one in 10 has diabetes, and the state's heart disease rate is one of the highest in the country.¹ All of these conditions are related to unhealthy diets, a hallmark of which is an inadequate consumption of produce. The burden is most acute in low-income communities where there is not easy access to high quality affordable food, and where the local built and social environments often do not foster healthy food cultures.

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

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May 2015

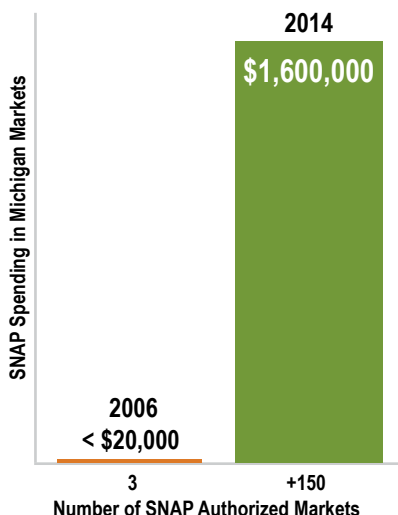
Double Up Customer Produce Consumption 2014



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

– Michigan Double Up Participant

SNAP Authorization and Spending in Michigan Farmers’ Markets



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

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

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

Lack of easy access exacerbates the challenge to healthy eating for the 1.8 million Michiganders who live in communities without adequate food retail.⁵ Farmers’ markets, mobile markets and food share programs are filling this retail gap in many communities. There are more than 300 farmers’ markets in Michigan now, almost triple what there were ten years ago. Almost 200 markets and farmers now accept SNAP benefits, and 86 percent of Michiganders live in a county with a participating Double Up Food Bucks site. By initially promoting their use at farmers’ markets, Double Up stimulated demand for local produce in low-income communities. This demand provides the farmers the economic safety net they need to locate markets

in or near these neighborhoods. In this way, Double Up's design simultaneously creates both a demand for and supply of healthy produce. The program reduces the financial and physical access challenges to buying health food, providing a benefit to individual SNAP participants and also their neighbors by improving the food environments in which they live.

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

A farmers' market is very different from a grocery store and offers an environment with significant advantages for both facilitating healthy eating and nurturing good dietary habits. Many offer regular health, nutrition, and cooking activities, engaging shoppers in ways that reinforce healthy eating messages and make them easy to act on. Shoppers have many more personal interactions in farmers' markets than in supermarkets, and these connections create strong social networks and can build civic culture.⁸ Perhaps equally powerful is the value to SNAP participants of the reciprocity in the economic relationship Double Up creates. Knowing that their purchases help to support the farmers is a welcome change from the feeling of dependency that relying on public nutrition benefits can bring. It is hard to measure the impact these factors have on personal shopping patterns or community culture, but every year Double Up shoppers talk about the importance of the relational aspects of the program and teaching their children about food and health as much as they credit the immediate financial assistance it provides.

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

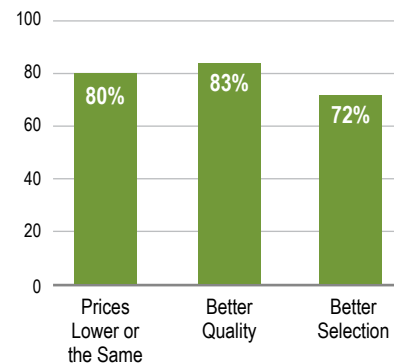
Double Up Food Bucks Farmers' Market Locations 2014



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

– Michigan Double Up Participant

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



4 *“You mean I get that much food and the farmer gets all of that money? I like this. It feels like we’re helping each other.”*

– Grand Rapids Market Shopper

“We are glad to have more business, but even aside from the sales factor, we’re happy knowing the people have the good food.”

– Western Michigan Farmer

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

– Michigan Double Up Participant

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

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



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

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

³ Calculated using Feeding America’s conversion factor of \$1.62 per pound of food.

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

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

⁶ Richard McCarthy, “Evaluating the Social, Financial, and Human Capital Impacts of Farmers Markets.” (2010) http://www.marketumbrella.org/uploads/Evaluating_farmers_markets.pdf.

⁷ Lancet *ibid*.

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

⁹ USDA Food and Nutrition Service.