

A REPORT BY
PRODUCE PERKS
MIDWEST
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AN EXPLORATION OF FARMERS' MARKET NUTRITION PROGRAMS: PAYMENT PROCESSING & PROGRAM ADMINISTRATION

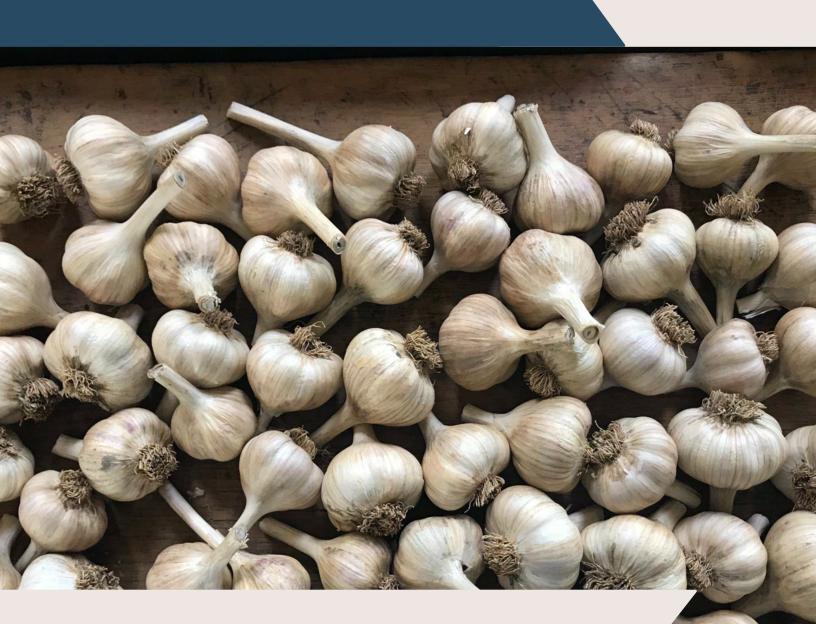
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# I. INTRODUCTION

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An Exploration of Farmers' Market Nutrition Programs

## **EXPLANATION OF TERMS**

**USDA:** United States Department of Agriculture. The federal executive department responsible for regulating farmers, forestry, rural economic development, and food.

**FNS:** Food and Nutrition Service, a division of USDA which administers 15 federal nutrition assistance programs.

**NIFA:** National Institute of Food and Agriculture, a division of USDA which provides leadership and funding for programs that advance agriculture-related science.

**SNAP:** Supplemental Nutrition Assistance Program, formerly known as the "food stamp" program, managed by USDA Food and Nutrition Service (FNS) and available to low-income shoppers on an EBT (Electronic Benefit Transfer) card at authorized retailers. Program operated in Ohio by the Ohio Department of Jobs and Family Services (ODFJS).

**Senior FMNP:** Senior Farmers Market Nutrition Program, available to low-income seniors. As of 2023, the program is administered by agencies in 57 states and tribal nations that are granted USDA Food & Nutrition Service (FNS) funds. The Ohio Department of Aging (ODA) oversees Ohio's program.

**WIC FMNP:** Affiliated with the Special Supplemental Nutrition Program for Women, Infants and Children (WIC), this Farmers Market Nutrition Program is available to participants in addition to their regular WIC benefits. In Ohio, the program is administered by the Ohio Department of Health (ODH).

**GusNIP**: Gus Schumacher Nutrition Incentive Program, funded by USDA NIFA. A competitive grant program bringing together stakeholders from the food and healthcare systems. Funding is available for Nutrition Incentive and Produce Prescription programs.

**PPM:** Produce Perks Midwest, an Ohio nonprofit pioneering solutions to address inequities in our food system. PPM serves as Ohio's lead agency administering nutrition incentive programming (Produce Perks, Produce Prescription - PRx) statewide.

**OHNIN:** Ohio Nutrition Incentive Network, a multi-sector coalition working toward a mission to increase nutrition-security while strengthening Ohio's local food system.

### Entity, administrator, and operator

will be used interchangeably to define any organization (state agency or nonprofit) operating a farmers' market nutrition program.

#### **Program user**

refers broadly to anyone who encounters farmers' market nutrition programs: shoppers, vendors, and market managers.

## THE PROJECT

#### **Produce Perks Midwest**

is an Ohio nonprofit with a mission to improve the health of underserved communities by increasing affordable access to healthy foods. The Produce Perks program provides a dollar-fordollar match for SNAP consumers. PPM serves as Ohio's lead agency administering the program statewide, and formally convenes OHNIN.

### Ohio Nutrition Incentive Network,

formed in 2016, is a multi-sector coalition working toward a mission to increase nutrition-security while strengthening Ohio's local food system. The network's infrastructure designed provide the is to foundational support and processes for nutrition incentive programming. Members include state agencies and agricultural associations, academic institutions, SNAP-Ed and Cooperative Extension, regional program operators, and other stakeholders.

Produce Perks Midwest (PPM) and the Ohio Nutrition Incentive Network (OHNIN) hold a vision of advancing digital incentive technology to support farmers' market shoppers accessing food assistance programs. This report outlines practitioners' visions for pursuing digital programming solutions at farmers' markets, and recommendations for advancing the work.

This report includes analyses of themes emerging from qualitative data captured throughout the many hours of interviews given by nutrition incentive practitioners in Ohio and across the country. We believe the themes presented here are foundational to advancing the field of digital payments for farmers' market programming. Though this report's recommendations are specific to the work in Ohio, the process and framework may be useful for practitioners leading similar efforts in other states.

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PPM was a subrecipient of this grant to Green Umbrella and the Greater Cincinnati Regional Food Policy Council. Some of the data collection for this project was therefore focused in three of the four Southwest Ohio counties Green Umbrella serves: Butler, Hamilton, and Warren.

## BACKGROUND

## A VISION FOR STREAMLINED PROGRAMMING

Farmers' markets face increasing pressure to move to digital payment processing

#### Table 1: Farmers Market Nutrition Program Operators in Ohio

Program	Ohio Administrator
SNAP	Ohio Department of Jobs
	and Family Services
WIC FMNP	Ohio Department of Health
Senior FMNP	Ohio Department of Aging
SNAP	Ohio Nutrition Incentive
Incentive	Network / Produce Perks
Program	Midwest
(Produce	
Perks)	
Produce	Multiple entities
Prescriptions	
(PRx)	

Farmers' markets face increasing pressure to move to digital payment processing, deriving from consumer trends, financial institutions' move to digital systems, and federal mandates to abandon coupon and token systems. They also face pressure to create thriving programs with limited budgets, capacity, and timelines. This project revealed that transition to digital incentive technology is often more complex than anticipated. Interviewees talked about state and federal regulations, antiquated payment processing systems, siloed programs housed in organizations with minimal collaboration, lowcapacity organizations, expensive technology rollouts, lack of training and technical assistance, or program users whose feedback wasn't elicited often enough. They described how these factors can easily result in a chaotic rollout that does not meet the needs of all players involved.

We quickly realized the selection of the right technology solution is a small piece of the puzzle. SNAP, nutrition incentives, and other food assistance programs, exist in an ecosystem unique to farmers' markets, comprised of varying programs and operations. In Ohio, a farmers' market may use 5 or more food access program currencies, regulated by multiple agencies (see *Table 1*). Adding a digital technology siloed from other payment forms would most likely result in a confusing experience for those involved, most importantly program beneficiaries, who may interact with several of these programs.

*Figure 1* (next page) is a visual depiction of the customer, vendor, and manager interactions with farmers' market nutrition programs in Ohio. It is an important visual to keep in mind as we consider how siloed programming creates operational inefficiencies. Each has its own system for engaging shoppers, clinicians, and outreach partners; customer signup; and vendor reimbursement.

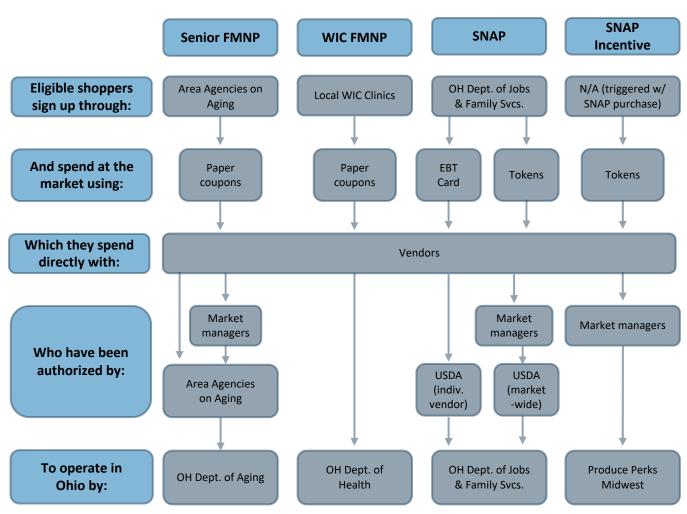


Figure 1: User Experience with Farmers' Market Nutrition Programs

This web of program administration complicates user experience: depending on the program, vendors can choose to participate through individual applications or under a market-wide system. And shoppers can interact with the same program in different ways (spending SNAP dollars directly at a vendor's booth or using market-wide tokens, for example).

These inefficiencies have strained the field's capacity to administer programs at markets. One person said the "biggest pain point is a confusing shopper experience. Digital currencies won't solve this." In other words, changes in one

program have ripple effects for user experiences with others. Technology choices can either alleviate or exacerbate the burden of program participation.

Interviewees articulated a vision for a more streamlined user experience and the recommendations in this report outline the building blocks for this structure. They draw on reflections both from Ohio and other states, and we believe this outline might be applicable to national practitioners. The end of the report includes a section for specific recommendations in Ohio.



# **II. DATA COLLECTION**

## DATA COLLECTION

### **Farmers' Market Visits**

helped build an understanding of program users' views on food assistance programs and outlook regarding digital payment systems. Interviews were conducted in the Fall of 2022, toward the end of peak market season at four markets in Southwest Ohio. Additionally, market managers across Southwest Ohio were recruited from the Ohio Farmers Market Network (OFMN), a nonprofit that strengthens and supports farmers' markets in the state. *Table 2* outlines the number of participants and the topics covered.

Findings are not representative of markets statewide. Rather, they provide a framework to inform future data collection. Data collection instruments are provided in Appendix A. In the future, they can be expanded, both in level of detail and geographic scope.

## Interviews

were conducted with 18 people who have direct experience with farmers' market nutrition program operation: three technology companies, eight nutrition program operators (from state agencies and nonprofits), and seven practitioners with a broad, national scope of work (as researchers, contractors, and advocates). Interviewees were asked about successes, challenges, and dreams for the work. Their firsthand experience and ideas about the future informed the recommendations in this report. Interview questions are included in Appendix B.

## **Technology Scan**

PPM's intent was to create a list of available technology solutions alongside details about program operators' experiences with them. However, this process made clear the importance of understanding existing market infrastructure, building relationships, and supporting market capacity before deciding on technology solutions.

The farmers' market technology landscape is evolving. Companies regularly update their service areas, offerings, cost structures and operating system availability. One interviewee said her advocacy organization has stopped publishing detailed reports of technology features and costs because they are quickly obsolete. To that end, Appendix D includes a list of resources for those considering digital technology solutions. It was built from interviewees' knowledge of the field and is not meant to be comprehensive, but rather a tool for those conducting further research.

#### Table 2: Interview Topics

Group	Number	r Interview Themes Explored		
		For all shoppers:		
		> Technology use at the market		
	3 SNAP	> Ways to improve shopping experience		
Shoppers		For SNAP shoppers only:		
	2 non-	> Experience using food assistance		
	SNAP	> Likes, dislikes, concerns, ideas for different		
		digital payment methods		
		> Percent of income from farming		
		> Acres in production		
		> Number of sales outlets		
	13	> Technology use for EBT, Credit/debit,		
Vendors		inventory management, and online		
		ordering		
		> Experience with payment processing		
		> Likes, dislikes, concerns, ideas for different		
		digital payment methods		
		> Organizational structure		
		> Market revenue sources		
Manager	-	> Manager experience		
s	6	> Manager and volunteer labor (hours of		
		work, capacity to complete tasks)		
		> SNAP administration challenges		
	I			



# III. BUILDING BLOCKS TO DIGITAL

## **BUILDING BLOCKS TO DIGITAL**

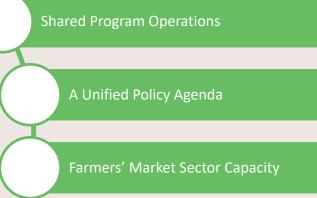
## PARTICIPANTS' OVERWHELMING FEEDBACK WAS THE DESIRE FOR A MORE STREAMLINED PROGRAM EXPEIRENCE.

Customers, vendors, market managers, and program administrators all recognized the inefficiencies in current farmers' market programming. Their first-hand experience of these programs allowed them to clearly articulate a vision toward a future with programs that are easier to use, require less administrative burden, and better serve the end recipients.

The image below illustrates this vision, which is built on four important factors. The first is more shared program operations, which would require program operators to collaborate and resource share in the name of relieving administrative burden and confusion. Second is a unified policy agenda, which would give voice to the story of all farmers' market nutrition programming and allow program operators to pursue similar funding sources, goals, and outcomes. Third is an effort to build farmers' market capacity, thus allowing the sector to better serve vendors and customers who rely on these nutrition programs. And finally, ongoing user experience research is critical. Understanding how people interact with these programs, and how program changes impact them, is an ongoing practice that should inform how farmers' market nutrition programs evolve.

This section of the report offers four main areas of work that contribute to a more streamlined program experience. Each has its own list of recommendations associated with it.

A Streamlined Program Experience is Built On:



User Experience Research

## (1) SHARED PROGRAM OPERATIONS

## Recommendations

# 1

Pursue shared program operations for farmers' market nutrition programs.

Specifically: applications, training, and technical assistance.

shared decision-making and collaboration across programs.

Create a forum for

## **Findings**

#### A Vision for Shared Decision-Making

Some interviewees had visions for shared program decision-making. One state employee acknowledged it could be difficult to work across state agencies, particularly when they operated with different contract and legal processes. However, she said, "I also know there's a huge push for [that kind of collaboration]" for efficient use of state resources. Program operators had three important things in common:

While their programs differ, they often share vendors, managers, and shoppers.

Nutrition program management is often only *part* of an employee's job responsibilities. They wish they could provide more effective technical assistance to vendors and managers making the program work on the ground.

Given these similarities, two potential areas for streamlined programming emerged:

#### Program Operations, Training, and Technical Assistance

One state department program operator envisioned a process where "another agency with statewide reach authorizes and trains farmers and market managers" to operate their program. This agency would be the first line of communication with farmers and managers operating the program. This person also shared a vision of shared applications, saying "it would be nice if [vendors or managers] could be authorized at the same time for [multiple food assistance programs]."

#### Selection of Technology Vendors

As programs move to digital payment processing, One interviewee said, "I do think we'll have to use the same vendor [as the other state-run nutrition program] ...our farmers would certainly appreciate that." Each program operator has a different timeline and process for selecting technology providers, which can increase the difficulty of working together. However, as one person put it, "investing in up-front collaboration can lead to downstream savings" of time, money, and frustration.

#### **Building Shared Understanding**

When nonprofits, government agencies, and technology companies converge in the same work, there can be a clash of cultures. Practitioners sometimes talk about other programs with skepticism, particularly in states without strong histories of collaboration across agencies. And yet, when discussing their own work, operators insist they make the best decisions possible, given the circumstances. Proximity to the complexity of the work allows for deeper understanding.

Despite having a limited understanding of other programs' operations, interviewees expressed a high desire for collaboration. One example illustrates this tension wonderfully. A nonprofit employee suggested it would be possible to work incrementally and pilot digital programs, saying, "we don't need a solution that can wrap its arms around *everything* all at once." However, a state agency program operator said that due to federal mandates around equitable access, their program could not "pilot a tech solution in one county and then roll it out in others the next year. We'd have to 'turn it on' all at once."

This example shows that the desire to collaborate is not enough. Program operators must have knowledge of one another's timelines, budgets, regulations, and decision-making processes. This awareness of the complexity of another's work is a prerequisite for shared decision making.

Appendix C depicts the groups involved with farmers' market technology. It is built from interviewees' understandings of their own work and others'. It maps the needs, constraints, and philosophical approaches of the different sectors involved and is a tool to catalyze further discussion among program operators.

## (2) A UNIFIED POLICY AGENDA

## Recommendations

1

#### Use shared forum to create clear roles and responsibilities for:

Collecting data & sharing	Capacity building	Refining messaging and	Outlining action items	Pursuing funding for
existing	Sunanis	communications	items	collective work
research				

## Findings

Farmers' market nutrition program operators do not work alone. A network of researchers, nonprofit organizations, and advocacy groups is critical to the administration and monitoring of these programs (see *Table 3* for a list of those in Ohio). These partners may serve as first points of contact for program users; market and promote; research efficacy; advocate for policy changes; and inform design. Their collective experiences and observations can tell a unified story of farmers' market nutrition programs at a state level.

One interviewee said, "Having a unified voice on [farmers' market] programming helps." This person said food access issues can be confusing for policymakers because "the more we have different voices contributing – even if they're saying the same thing – the more it's confusing for policymakers." Having streamlined messaging and a one-stop shop for information is crucial.

What does it take to organize a policy frame? As one person put it, it is "hard to fund and maintain, but worth the investment." The story of food access and supporting small farms is "sellable across the aisle," she said, and that is a strength when advocating for funding or change at any level.

#### Table 3: Program Advocates, Supporters

Туре	Entity in Ohio	Description
Coalition	Ohio Nutrition Incentive Network	Consists of state agencies, on- the-ground implementing partners, nonprofits, and researchers. Meets regularly, working toward a shared vision of affordable access to healthy, local foods.
University Extension	Ohio State University Extension	SNAP-Ed nutrition education (in 86 of 88 Ohio counties).
Researchers	Mary Ann Swetland Center for Environmental Health at Case Western Reserve University	Evaluation and research partner.
Statewide Farmers' Market Association	Ohio Farmers Market Network	Advocates for Ohio farmers' markets.
Area Agencies on Aging	Regional Area Agencies on Aging	Enrolls seniors in the Senior FMNP program; authorize vendors or market managers to offer the program to shoppers.
WIC Clinics	County-level WIC Agencies	Enrolls WIC clients.

## (3) FARMERS' MARKET SECTOR CAPACITY

## Recommendations

Seek funding to support professional development in the farmers' market sector. 2

Invest in capacity of statewide farmers' market association to support the sector.

# 3

Communicate farmers' market sector's role in effective delivery of government programs.

## **Findings**

Farmers' markets are important drivers of local food economies. At the same time, they are limited-capacity organizations, as they are community-run and community-supported, operating on limited budgets and facing high manager turnover. Many farmers' market managers serve in low-paid or volunteer positions.[1] Still, they are essential for the operations of nutrition programs at the market.[2] As the sector takes on the work of providing food assistance programs, we must investigate markets' ability to absorb the administrative burden of doing so. Even the highest-capacity markets struggle to start and maintain nutrition programs, meaning that, as one study puts it, "one-time supports that provide equipment subsidies or training on how to become a provider are not likely to be sufficient."[3]

Furthermore, research indicates that markets require four (4) main measures of capacity to effectively implement nutrition programs:) the ability to obtain resources, particularly labor, to support programs; strong leadership that is willing to assume responsibility for new programs; alignment of the market organization 's mission and goals with new programs; and participation in professional networks that support experimentation with the new programs.

Researchers have noted that successful policy initiatives are dependent on those implementing it.[4] The rollout of digital food assistance programs will require deep involvement from market managers who are not only responsible for program operation, but also the front lines of communication and training for vendors and shoppers. Therefore, we should take seriously managers' capacity to absorb program changes.

Findings on the next page outline these concepts as they relate to technology advancements at markets.

[research] calls on state government to allocate funds that would support markets' labor force and capacity to operate these essential programs.

#### Access to Resources & Labor

In a 2015 report,[5] nonprofit Growing Hope conducted a case study of the costs to administer food assistance programming at its Southeast Michigan markets. In addition to providing detailed records of labor and supplies spending, the report recommended ways to stretch resources by sharing services across markets. It argued for shared systems of reporting and reimbursement, as well as shared currencies that could be spent at any participating markets. Ultimately, the report calls on state government to allocate funds that would support markets' labor force and capacity to operate these essential programs.

Today, farmers' market advocates in both Kentucky[6] and Michigan[7] are organizing market manager cost share programs. These programs are in different stages of development, but the spirit behind them is the same: the desire to support the long-term capacity of management positions. They see the value of supporting these positions to retain institutional knowledge, community relationships, and program growth.

#### **Strong Leadership**

In site visits for this project, interviewees echoed concerns well-documented in the industry. Managers in Southwest Ohio are concerned about their capacity to operate food assistance programs, especially absorbing additional costs and administrative time related to managing digital payment processing. We know their support is key to smooth program operation: vendors we interviewed say participation is easy because managers handle administrative tasks. And shoppers say they return to use the programs because managers offer a welcoming environment and are adept at helping them navigate the confusing world of farmers' market nutrition programs.

#### **Participation in Professional Networks**

Farmers' market associations are also recognizing the professional roles managers play. State and national organizations offer training and informational webinars on a regular basis (see Farmers Market Coalition's list of resources, for example). In addition, many states (including Ohio) have built farmers' market certification programs with the goal of standardizing best practices in the field and connecting managers to a broad network of professionals (see Appendix E). Participants learn about best practices for data collection; vendor recruitment and management; community outreach; legal and financial controls; and other relevant topics. The value of a network of peer professionals cannot be understated. Interviewees for this project said statewide farmers' market associations have an important role to play in the rollout of digital programming. Well-resourced associations can advocate for the field and provide professional development support.

## (4) USER EXPERIENCE RESEARCH

## Recommendations

# 1

Invest in user experience research at all phases.

Pilot programs (when possible) in a diverse set of markets.

## **Findings**

#### For This Project

User experience research is a key component of program design. Entities designing food assistance programs (whether state agencies or nonprofits) sometimes have a level of removal from end users. Feedback does not happen organically. It appears through intentional processes that continually seek it out, and this intentional process is critical to building workable solutions in the farmers' market setting.

Our research highlighted the importance of understanding users' current experiences with food assistance, as well as their views on potential digital payments. The rest of this section details findings from site visits in Southwest Ohio.

#### Manager Involvement is Key

Vendors had positive experiences with alternative currencies, and they largely attributed this to the managers. All vendors had positive things to say about food assistance in their current forms. Some believed the programs brought more customers to their booths. Participation was easy, they said, thanks to market managers who navigated program operations and made the reimbursement process function smoothly.

Customers also had positive experiences with alternative currencies. Their experience hinged on market managers' customer service and ability to clearly explain the confusing process. Positive experiences also came from vendor knowledge of the various currencies and product eligibility. SNAP shoppers said there was a learning curve to using the token and coupon systems, and those who used multiple programs said it took time to understand product eligibility. However, after shopping frequently, it became easier.

#### Weighing Administrative Time Against Customer Use

Given the managers' important roles, we asked about their top concerns when operating SNAP programming. The most common responses were:

- 1. Cost of equipment
- 2. Administration during market hours
- 3. Attracting SNAP shoppers

Managers worked hard to implement these programs with limited resources. Some of the research sites had low program usage. The difficulty of finding SNAP shoppers to participate in this project was telling. One manager suggested arriving before the market opened to catch the market's one regular SNAP shopper who arrived early each week. When managers' efforts resulted in a slow trickle of customers, some weighed the costs and benefits of food assistance programs. One said, "We are constantly thinking about options for attracting shoppers...we want to provide [SNAP], but if we are only supporting five customers, the costs may be prohibitive."

#### *Comfort with Digital Payments; Concerns About Logistics*

Shoppers and vendors weren't dissatisfied with the status quo (recall here their reliance on managers to help them navigate the current token and coupon systems). They invested time learning these systems, and they benefit from managers' oversight. Navigating potential program changes requires a time investment, and this could understandably contribute to the sentiment that, as one vendor said, "if it's not broken, don't fix it."

Still, all user groups were interested in learning more about digital payments. Customers liked the idea of easy digital transactions with vendors. One asked, "Would I be able to spend [virtual wallet dollars] at any market? I'd like that!" Vendors and managers were also intrigued by accurate bookkeeping, tax documentation, and timely reimbursement of digital payment systems. Comfort and interest levels are not surprising in an increasingly digital world in which we can order food or transportation with a few clicks in a mobile app.

However, each group had specific needs and concerns which are illuminating as the field responds to increasing pressure to pursue digital payments. Customers were most worried about the security of their funds and the flexibility to spend them as desired. One customer expressed concerns about fraud in a system that required her to pull SNAP dollars from her EBT card into a virtual wallet. Others asked logistical questions about e-payments that revealed a desire to maintain control of where and how they spend their limited nutrition assistance dollars. They asked:

> Would there be a minimum amount I'd have to spend?

#### > Would I have to carry a different e-payment card for each [participating] market?

Vendor enthusiasm for digital payments hinged on their business types. Those whose income came primarily from vending were most interested in digital solutions. They were also most likely to offer credit and debit transactions to customers.

Vendors deriving less than half their income from farming were less likely to invest in credit/debit processing since the costs could outweigh sales volumes. However, most had smartphone devices capable of doing so. While Ohio has not recorded statewide data, a study from Michigan shows that managers estimate that, on average, just 28% of vendors accept credit/debit on their own devices.[8]

All vendors were concerned with operational logistics. First, individual authorization was a nonstarter for most businesses. They preferred digital payments only if managers still sought SNAP authorization on the market's behalf. And second, they wondered if currencies could be integrated into one app. One said that during peak hours, "if I have to switch to a new app for every transaction that could slow my sales down." Finally, they were concerned about timely reimbursements. One said that while digital payments sounded great, he wondered "how long does it take to get paid? It all comes down to that."

Managers were most concerned about the ongoing costs of digital systems given their limited budgets. They were also concerned about vendors and shoppers who didn't use technology. How would this impact their ability to access the program?

#### **Future Research**

The feedback presented here is a starting point. These results are encouraging because they point to a group of program users who are accustomed to digital payments and who can see their value at markets. As one person put it, digital payments are a "great idea if we can work out the tech kinks."

These results are cautionary too: they highlight the need to continue collecting data and incorporating user feedback at every stage of decision-making. They remind us that working out the "tech kinks" is not a one-time effort, but an ongoing one. These findings also remind us the ecosystem of farmers' market programming is difficult to understand and use. Consistent data collection is required to understand how the introduction of technology impacts program users' experiences. Specifically, future research should focus on whether digital payment systems improve understanding and usage or create more confusion. focus on whether digital payment systems improve understanding and usage or create more confusion



# **IV. CASE STUDY**

## **CASE STUDY**

#### **Lessons Learned from Another State**

The story of a technology rollout in one state can help the sector understand what happens in the absence of a shared vision for farmers' market programming. This case study was built from a story we heard during the interview process. We spoke with individuals involved with the situation, as well as program advocates from other states, to gain an understanding of it. Therefore, the case study is a window into ways to advance a shared vision in the future. Below, we recount the story and provide reflections that fit within our research framework.

#### Background

In the case study state, three separate entities oversee operation of farmers' market nutrition programs (see Table 4). The state does not have a strong farmers' market association, and while the Department of Agriculture has a staff position dedicated to farmers' market support, it suffers from high turnover. The nonprofit operating SNAP incentives reports having strong relationships with participating markets, which comprise roughly half the farmers' markets in the state.

#### Table 4: Case Study State Program Overview

Program	State Administrator
WIC FMNP	Department of Public Health
Senior FMNP	Department of Agriculture
SNAP Incentive Program	Nonprofit Organization

#### A Digital Rollout

At the start of a new market season, the Senior and WIC FMNP programs rolled out digital payment systems through the same technology vendor. Participating vendors could process payments through a mobile app on their personal devices. Shoppers received cards similar to debit/credit cards and spent their funds with individual vendors. While the two programs functioned through the same payment processor, they operated from separate funding pools. This meant any customer who was enrolled in both programs received two separate cards.

During periods of rapid change, program users require support. The technology company operates a 24/7 hotline for this purpose. But in the absence of on-the-ground support from state departments, the SNAP incentive nonprofit became the de facto technical assistance provider. One employee said, "Because we have close relationships with the markets, they were calling us." The nonprofit also fielded phone calls from other markets (operating FMNP but not SNAP incentives) seeking help.

Employees from the SNAP-incentive nonprofit paint a picture of being caught off-guard by the technology rollout, overwhelmed by ripple effects of program changes, and supporting another program's rollout. While the changes did not directly impact the SNAP Incentive program, they impacted many of the shoppers, vendors, and managers who use it.

#### **Implications for the Field**

Practitioners involved with the situation, as well as advocates from other states, shared reflections. They believe we can learn important lessons about:

#### Streamlined Program Operations

It is encouraging to see two state agencies collaborating on the selection of a technology vendor. However, practitioners acknowledge the customer experience could be streamlined. Customers and vendors found it confusing to use two similar-looking credit/debit cards from two different programs. And moving two farmers' market programs to digital payments while two others (SNAP and SNAP Incentives) remained as token systems made for a confusing user experience. Interviewees suggested the inclusion of other programs in the decision-making around the move to digital.

#### Shared Policy Agenda

Ahead of the technology rollout, there was not a strong working relationship between state agencies and the nonprofit that operates SNAP

incentives. There is an opportunity for farmers' market program operators to come together, reflect on the situation, and build toward a future of more intentional collaboration. In the future, how might these programs (though they operate from different entities) collaborate on shared policy and funding decisions?

#### Farmers' Market Sector Capacity

market sector in this state The farmers' (comprised of vendors, managers, and nonprofits) has proven itself nimble and responsive to a period of change as it provided on-the-ground support for the rollout of a new program model. However, one policy advocate we interviewed said the sector needs to raise awareness of the role that farmers' market associations and nutrition incentive operators play in the effective delivery of government programming. It is a question of capacity and willingness, she believes: "Most are afraid to be political animals." However, these efforts would be well-spent, as a market sector with better capacity to administer programs could ultimately make for a smoother user experience.

# V. STEPS TO SUCCESS IN OHIO

## **STEPS TO SUCCESS IN OHIO**

We believe the success of digital programming in Ohio hinges on supporting existing networks. Ohio is fortunate to have strong relationships built through PPM, OHNIN, OFMN and state agencies. Practitioners have worked alongside each other for years, establishing trust and collaborating where possible. This stood out as a unique strength in stark contrast to some other states' climates. We should celebrate this network building and continue to invest in it. Recommendations in this section are organized around two networks in the state, and they come from interviewees in Ohio.

### **Ohio Nutrition Incentive Network**

OHNIN partners have an existing platform for communication, planning and decision-making. Technology solutions and decisions are driven by a multitude of factors, and each farmers' market program operates with a different set of timelines and criteria for selecting technology vendors. In Ohio, OHNIN may be an appropriate forum for program administrators to consult with one another before making technology decisions. Questions they might ask each other are:

- What does your current technology vendor contract entail?
- When does it expire?
- What is your decision-making process when selecting a technology vendor?
- Who oversees this process?
- What rules and regulations dictate your decision-making process?
- What products are you considering?
- Who do you consult when making these decisions?

This process is an excellent time to draw on the information in Appendix C, which outlines each group's strengths, constraints, and motivations. For example, state entities may not be able to pilot programs, but a nonprofit may be nimble

[OHNIN stands] out as a unique strength...we should celebrate this network building and continue to invest in it

enough to do so. Understanding these nuances will help the group determine roles and responsibilities.

#### **Clear Roles and Responsibilities**

OHNIN meets monthly via conference calls and holds an annual convening each fall. Interviewees noted the strength of this group. One said, "we have a steering committee with lots of powerful connections," but lamented that as with many committees, they have seen "a drop-off in engagement" lately. This person acknowledged the pandemic and video conferencing fatigue. She suggested perhaps the group should be "more intentional" with asks to increase engagement. What are the reasons for meeting? What are the roles and responsibilities of group members? OHNIN has an opportunity to designate point people for:

- Conducting data collection and share existing research
- Supporting program operators' capacity to operate effectively
- Refining messaging
- Taking action together
- Policy advocacy

## **STEPS TO SUCCESS IN OHIO**

Having this established infrastructure, with a lead organization in PPM, gives our state a great opportunity to tell a unified story of market-based programs in Ohio.

#### **Research and Report on Program Changes**

OHNIN members might investigate:

- What features do program users want?
- What barriers would exist to accessing the digital solution(s) we choose?
- What is the administrative cost of operating these programs?
- Can OHNIN advocate for funds supporting outlets' capacity to operate them?
- How will tech support and training be provided to markets operating a new digital payment system?
- Who will be responsible for incorporating customer feedback on program design?
- How is program use impacted with digital rollouts?
- What research exists in the field already? And how can we share that to advocate for market programming here in Ohio?
- What research should OHNIN partners conduct before making technology decision?

## Ohio Farmers Market Network

#### **Shared Program Operations**

Interviewees suggested that each program contracts with a statewide entity to manage shared program operations. They suggested OFMN, with its close ties to market operators, could manage the applications, training, and technical assistance for farmers' market nutrition programs. Supporting a single entity's capacity to serve as a point of contact for these programs is beneficial for two reasons: first, it is financially efficient. And second, it supports a statewide entity's capacity to build relationships with vendors and market managers.

Importantly, this process could happen before any decisions around digital programming are made. Taking this step could encourage collaboration among entities, a necessary step in working toward a shared vision.

#### **Increased Capacity has Ripple Effects**

Interviewees were clear that a well-resourced farmers' market association would be positioned to advocate for markets across the state. OFMN could offer more professional development opportunities, by expanding existing Market Manager Certification program for example. It could collect more data from markets in the state. OFMN would therefore have increased ability to communicate the role farmers' markets play in program delivery, thus contributing to the statewide shared vision of digital programming.

In summary, a well-resourced statewide farmers' market association could contribute to the vision by:

- Offering shared program operations
- Collecting data from markets
- Providing professional development opportunities for market managers
- Piloting programs in a variety of markets where possible (in terms of geography, size and capacity)
- Being a critical policy advocacy voice among OHNIN partners



# **VI. CONCLUSION**

## CONCLUSION

We cannot understate the challenges in working across programs. However, many interviewees envisioned a future in which, despite operating independently, programs share information, processes, and resources, resulting in a more streamlined customer experience. Interviewees articulated the building blocks necessary to achieve this, and the recommendations in this report outline a path to that vision. That path includes a unified policy agenda, supporting the farmers' market sector's capacity, and focusing on end-user experience.

One interviewee for this project believes that until an individual nutrition assistance program can be seen as "one of many" ways Americans access government assistance, it does not make sense to advocate for technology changes in a single program. The question is not whether products exist (they do). The question is how (and if) entities will work together toward a common vision, and how (and if) they will pool resources to see it come to life.

Before a single program operator investigates a digital payment solution, it should first consider how its peer programs might be impacted. As a field, our central question should be less about which single technology platform will work, and more about sharing knowledge and resources to streamline users' experiences as they access these important nutrition programs at markets. interviewees envisioned a future in which, despite operating independently, programs share information, processes, and resources, resulting in a more streamlined customer experience

## **ENDNOTES**

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# **VII. APPENDICES**

An Exploration of Farmers' Market Nutrition Programs

## **APPENDIX A** Farmers' Market Site Visit Data Collection Tools

This appendix includes:

- Customer Interview
- Vendor Interview
- Manager Interview

We are grateful to the following organizations for permission to use survey questions and images:

- Michigan Farmers Market Association (relevant questions marked with \*) [9]
- Farmers Market Coalition (relevant questions marked with \*\*) [10]

## 1A. | Customer Interview

- 1. Farmers' Market Name
- 2. Do you shop with SNAP/EBT Ohio Direction card?
  - a. Yes
  - b. No
- 3. How are you currently using technology during your shopping experience?
- 4. Do you have any ideas for ways technology could improve your shopping experience?
  - a. *Prompts: searching for farmers markets to shop at; checking product availability; paying with credit/debit/SNAP; ordering online market-wide or individual vendors*
- 5. Do you have any recommendations for making the shopping experience easier at the farmers' market?

[if 2=yes, 6-; if 2=no, end survey]

6. Tell me a little bit about your experience using SNAP here at the market

These last few questions are specifically about shopping with EBT. I'm going too present a few scenarios for you, and for each one, ask a series of questions about your opinion of the setup.

Market-Wide Token Scenario

First, let's consider a scenario in which you first visit the manager booth to swipe your EBT card and receive tokens that match the dollar amount you swiped for. Then, you spend tokens with each vendor.

- 7. On a scale from 1 to 5 (with 1 being *strongly dislike* and 5 being *like very much*, how would you rate this scenario?
- 8. What factors made you say x?

- 9. Can you talk about what you like about this scenario?
- 10. Is there anything about this scenario that you dislike? Anything confusing or concerning?
- 11. What ideas do you have for improving it?

Individual Authorization Scenario In this scenario, you spend EBT by swiping your card directly with vendors. Each vendor has a device that can accept your card.

- 12. On a scale from 1 to 5 (with 1 being *strongly dislike* and 5 being *like very much*, how would you rate this scenario?
- 13. What factors made you say x?
- 14. Can you talk about what you like about this scenario?
- 15. Is there anything about this scenario that you dislike? Anything confusing or concerning?
- 16. What ideas do you have for improving it?

#### Virtual Wallet Scenario

In this scenario, you swipe your card at the manager booth. Managers then load a balance into a virtual wallet. You can use a smart phone, QR code, or loyalty card (similar to a gift card) to spend the digital currency with each vendor



Image from Nutrition Incentive Hub

- 17. On a scale from 1 to 5 (with 1 being *strongly dislike* and 5 being *like very much*, how would you rate this scenario?
- 18. What factors made you say x?
- 19. Can you talk about what you like about this scenario?
- 20. Is there anything about this scenario that you dislike? Anything confusing or concerning?
- 21. What ideas do you have for improving it?

### 2A. | Vendor Interview

- 1. Farmers' Market Name
- 2. Vendor Information

- a. First Name
- b. Last Name
- c. Business Name
- 3. Do you use any of the following technologies to manage your sales? Select all that apply. If yes, please specify what system or platform you're using?
  - a. EBT (your own machine and FNS authorization number)
  - b. EBT (market-wide)
  - c. Credit/Debit payments
  - d. Inventory management
  - e. Online ordering system (your own)
  - f. Online ordering system (market-wide)
- 4. At how many markets do you sell products?
- 5. What percentage of your income comes from farming?
  - a. 0-10
  - b. 11-20
  - c. 21-30
  - d. 31-40
  - e. 41-50
  - f. 51-60
  - g. 61-70
  - h. 71-80
  - i. 81-90
  - j. 91-100
- 6. How many acres do you have in specialty crop production? (defined as fruits and vegetables, tree nuts, dried fruits, and horticulture and nursery crops, including floriculture)
  - a. 0.1 to 0.9
  - b. 1.0 to 4.9
  - c. 5.0 to 14.9
  - d. 15.0 to 24.9
  - e. 25.0 to 49.9
  - f. 50.0 to 99.9
  - g. 100.0 to 249.9
  - h. 250.0 too 499.9
  - i. 500.0 to 749.9
  - j. 750.0 to 999.9
  - k. 1000.0 or more
- 7. Please describe your process with processing EBT transactions
- 8. Using a scape from 1 to 5 (with 1 being *strongly disagree* and 5 being *strongly agree*), to what extent do you agree with the following statements?
  - a. Processing EBT payments at my booth is easy
  - b. The income I get from EBT payments outweighs the amount of work it takes to get the payment
  - c. Processing credit/debit payments at my booth is easy
  - d. The income I get from credit/debit payments outweighs the amount of work it takes to get the payment

- e. I wish EBT customers could pay with their cards rather than tokens
- f. I would be willing to process electronic EBT transactions at my booth

These last few questions are specifically about EBT processing. I'm going to present a few scenarios for you, and for each one, ask a series of questions about your opinion of the setup.

#### Market-Wide Token Scenario

First, let's consider a scenario in which shoppers spend EBT tokens with you, and you then count them and receive reimbursement from your market manager. Your business is not individually SNAP-authorized, but the market is on your behalf. Customers must first visit the market booth to swipe their EBT cards and receive SNAP tokens.

- 9. On a scale from 1 to 5 (with 1 being *strongly dislike* and 5 being *like very much*, how would you rate this scenario?
- 10. What factors made you say x?
- 11. Can you talk about what you like about this scenario?
- 12. Is there anything about this scenario that you dislike? Anything confusing or concerning?
- 13. What ideas do you have for improving it?

#### Individual Authorization Scenario

In this scenario, you apply to the USDA become a SNAP-authorized business. You swipe customer EBT cards (most likely using a smart device) and deal directly with USDA for reimbursement.

- 14. On a scale from 1 to 5 (with 1 being *strongly dislike* and 5 being *like very much*, how would you rate this scenario?
- 15. What factors made you say x?
- 16. Can you talk about what you like about this scenario?
- 17. Is there anything about this scenario that you dislike? Anything confusing or concerning?
- 18. What ideas do you have for improving it?

#### Virtual Wallet Scenario

In this scenario, EBT shoppers would spend their funds at your stall using their smartphones, QR-codes, market-specific or program-specific loyalty cards, or other electronic methods. You would be required to use a smart device to track their spending at your stall. You would *not* need to apply to the USDA to be SNAP-authorized. The market manager would apply on behalf of you and the other vendors. Customers would visit the market booth and load credits into a virtual wallet with their phones.



Image from Nutrition Incentive Hub

- 19. On a scale from 1 to 5 (with 1 being *strongly dislike* and 5 being *like very much*, how would you rate this scenario?
- 20. What factors made you say x?
- 21. Can you talk about what you like about this scenario?
- 22. Is there anything about this scenario that you dislike? Anything confusing or concerning?
- 23. What ideas do you have for improving it?

## 3A. | Manager Interview

#### Market Information

- 1. Farmers' market name
- 2. \*Name of operating organization
  - a. Note: an "operating organization" is an entity that makes management decisions about the market, likely including hiring/supervision of he manager, hosting the market's decision-making body, selecting vendors, etc. If you market is its own entity and there is not another operating organization, list the name of the market.
- 3. *\*What type of entity is the operating organization?* 
  - a. Local government (city, township, county, tribal government, etc.)
  - b. *Downtown development authority*
  - c. Nonprofit organization (market is its of 501(c)3)
  - d. Umbrella nonprofit organization (market is a program of a 501(c)3)
  - e. Chamber of commerce / 501(c)6 organization
  - f. Hospital/healthcare organization
  - g. Ohio State Cooperative Extension
  - h. University or college
  - i. *Co-operative*
  - j. Private company
  - k. Unincorporated community group, or informal organization
  - 1. *Other (please specify)*
- 4. *\*How many market days does this market operate each year?* 
  - a. Enter the number of calendar days the market is open to customers.
- 5. *\*Which of the following are revenue sources for your market? Select all that apply.* 
  - a. Vendor fees
  - b. Sponsorships
  - c. *Private donations (from individuals)*
  - d. Grants (for your market specifically)
  - e. Grants (for your operating organization more broadly)
  - f. Credit or SNAP processing fees charged to vendors or customers
  - g. Merchandise sales
  - h. Fundraisers & special events
  - i. Funds from operating organization (market is subsidized by organization's budget)
  - j. Other (please specify)

### Manager Role

- 6. \*In what year did you begin managing the market?
- 7. \*How many market managers has this market had in the last 5 market seasons (including this one)?
- 8. \*Please choose the option that best describes your manager role. Managing the market is...
  - a. My entire role
  - b. More than half my role within the organization that manages the market

- c. Less than half my role within the organization that manages the market
- d. Other (please specify)
- 9. \*Before starting at this market's manager, how many years of experience did you have in farmers' markets as a...?
  - a. Manager or other staff member
  - b. Volunteer
  - c. Vendor
- 10. \*How is the market manager compensated?
  - a. Employee, hourly
  - b. Employee, salaried
  - c. Independent contractor, hourly
  - d. Independent contractor, lump sum
  - e. Receives market benefits (such as a free stall space)
  - f. Unpaid
  - g. Other (please specify)

#### Staff & Volunteer Hours

- 11. \*Please fill out the grid below to let us know about your market staff and volunteers. For each box, fill in the total number of staff hours spent each week from each category.
  - a. For example, if you have 5 volunteers and they each work 5 hours per week, enter "25" in the volunteer category. If the manager and volunteers do not work during a winter or off-season, enter "0."

	Number of people	Weekly hours during market season	Weekly hours during winter market season	Weekly hours during off-season
Market manager				
Other market staff				
Volunteers				
Staff support from operating organization				

- 12. \*Do you feel the manager can fulfill job duties in the time allotted? *(responses: yes / no / don't know / not applicable)* 
  - a. Summer market season
  - b. Winter market season
  - c. Off-season

### **SNAP/EBT** Payments

- 13. \*\*Does you market currently process SNAP/EBT Payments?
  - a. Yes: some eligible vendors have FNS numbers and process EBT on their own
  - b. Yes: all eligible vendors have FNS numbers and process EBT on their own
  - c. Yes: our market has an FNS number and we process EBT
  - d. Yes: our market works with a third party with an FNS number
  - e. No: our market does not currently process EBT payments
  - f. Other (please specify)

## **SNAP/EBT** Experience

- 14. \*\*[if 13=yes] These are some common SNAP program challenges. Rank them in order from most to least challenging, in your experience with SNAP.
  - a. Cost of equipment
  - b. Application process for our market
  - c. Ongoing transaction fees
  - d. Getting vendors on board
  - e. Attracting SNAP shoppers
  - f. Administration during market hours
  - g. Administration/financial oversight outside of market hours
- 15. \*\*[if 13=no] To what extend to the following issues impact your decision *not* to offer SNAP?

(Responses: not a consideration / somewhat / a major consideration)

- a. Cost of equipment
- b. Application process for our market
- c. Ongoing transaction fees
- d. Getting vendors on board
- e. Attracting SNAP shoppers
- f. Administration during market hours
- g. Administration/financial oversight outside of market hours
- h. Other (please specify)

### **SNAP/EBT Scenarios**

These last few questions are specifically about EBT processing. I'm going to present a few scenarios for you, and for each one, ask a series of questions about your opinion of the setup.

#### Market-Wide Tokens

First, let's consider a scenario in which the market obtains USDA authorization to offer SNAP to shoppers, on behalf of all vendors at the market. Shoppers must first visit the market booth to swipe their EBT cards and receive SNAP tokens.

They can spend SNAP tokens with eligible vendors, and vendors then report earnings to managers. Managers are responsible for financial oversight of SNAP at the market.

- 16. On a scale from 1 to 5 (with 1 being *strongly dislike* and 5 being *like very much*, how would you rate this scenario?
- 17. What factors made you say x?
- 18. Can you talk about what you like about this scenario?
- 19. Is there anything about this scenario that you dislike? Anything confusing or concerning?
- 20. What ideas do you have for improving it?

#### Individual Authorization Scenario

In this scenario, each vendor applies to the USDA become a SNAP-authorized business. Customers spend EBT dollars directly with vendors (most likely using a smart device). Each vendor deals directly with USDA for reimbursement.

- 21. On a scale from 1 to 5 (with 1 being *strongly dislike* and 5 being *like very much*, how would you rate this scenario?
- 22. What factors made you say x?
- 23. Can you talk about what you like about this scenario?
- 24. Is there anything about this scenario that you dislike? Anything confusing or concerning?
- 25. What ideas do you have for improving it?

#### Virtual Wallet Scenario

In this scenario, the market obtains USDA authorization to offer SNAP to shoppers, on behalf of all vendors at the market. Shoppers must first visit the market booth to swipe their EBT cards and load credits into a virtual wallet.

Then, shoppers spend their virtual dollars with vendors through a smart phone, QR code, or customer loyalty card (similar to a gift card). Managers are responsible for financial oversight of SNAP (including vendor reimbursement), which can be managed through an online portal.

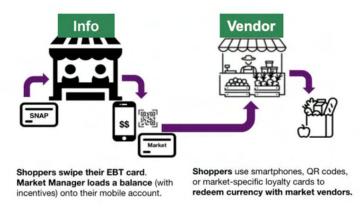


Image from Nutrition Incentive Hub

- 26. On a scale from 1 to 5 (with 1 being *strongly dislike* and 5 being *like very much*, how would you rate this scenario?
- 27. What factors made you say x?
- 28. Can you talk about what you like about this scenario?
- 29. Is there anything about this scenario that you dislike? Anything confusing or concerning?
- 30. What ideas do you have for improving it?

### **Final Thoughts**

- 31. Is there anything you'd like to add about SNAP at your market?
- 32. Is there anything you'd like to add about your role as manager?

## **APPENDIX B** Interview Questions

### For program administrators:

- 1. Who do you interact with most?
  - 1. Who do you "report to" the most (program users / funders / others?)? And what are their main concerns?
  - 2. What audiences do you have the most direct experience serving? And what are their main concerns?
- 2. When it comes to collaborating with other farmers' market nutrition program operators in your state...?
  - 1. What successes have you had?
  - 2. What challenges?
- 3. What are your main constraints as a program operator?
- 4. What vision do you have for your program?
- 5. Do you have any ideas for collaboration at state level?

### For advocates with a multi-state scope of work:

- 1. What advice do you have for states and advocacy organizations pursuing these discussions?
- 2. What creative solutions have you seen from other states/groups pursuing digital solutions?
  - 1. Selecting products
  - 2. Procuring funding
  - 3. Support for rollout
- 3. Have you seen examples of program admins effectively working together across agencies within a state? What were some contributing factors to these successes?
- 4. By contrast, are there examples of digital rollouts that were more chaotic? What were contributing factors?
- 5. What is the role of statewide farmers' market associations or other statewide advocacy groups in advancing digital tech discussions?

## **APPENDIX C** Building a Shared Understanding

Group	Strength / what they bring	Motivated by	Constraints	What they need from others	Concerned About
Shoppers	Lived experience with program	Spending wisely Providing for families	Limited time and resources to navigate these programs	Easy-to-use programs	Security of their benefits
	Feedback about program operations	Supporting small farms			Ability to use benefits flexibly
SFMNP, WIC, SNAP	Program design	Effective program use to justify continued	Data privacy	Feedback from program users	Security
programs run by state	Connection to state funds; long-running history of	spending	Archaic technology		Program cost
agencies	program administration	Data privacy	Federal and state mandates		
			Cannot participate in policy advocacy		
Nutrition Incentive	Program design	Food access	Limited capacity	Research/data to guide programming decisions	Program cost
programs	Pilots	Nutrition outcomes	Using technology "workarounds" to plug into existing programs (SNAP)	Understanding of technology	Equity of digital solutions (tech
	Can participate in policy advocacy	Behavior change Building a customer base and additional income for vendors	Lack of awareness of programs	decisions made by state agencies	savviness, cost)
		Ease of use for program users			
Farmers'	Lived experience with	Local economic	Limited capacity	More capacity to operate the	Cost
Market	program	development		programs	
sector	Feedback about program operations	Supporting farms	Feels the brunt of siloed program decisions	Cost-effective programs	Capacity to administer technology payments
		Food access	Pilot fatigue		

Group	Strength / what they bring	Motivated by	Constraints	What they need from others	Concerned About
	Training, technical			Program promotion; more	
	assistance, customer service			awareness of their availability	
				at markets	
	Program promotion at markets and in community				
Technology	Ready to build to spec what	Creation of easy-to-use	Lack of direction from farmers'	Customers to use their	Profitable business
companies	the field wants	technology solutions	market sector on what solutions to build	products	models
		Profitable business		Agreement from farmers'	
		models	Archaic technology systems	market sector around what	
				solutions to build	
Research /	Research budgets	Understanding research		Research ideas grounded in	
Higher Ed		subjects' experiences		relevant and timely topics	
Institutions	Good advocacy partners				
	because they have	Advancing knowledge in			
	research/data to lend to	the field			
	unified story				

## APPENDIX D Technology Scan

PPM's intent was to create a list of available technology solutions alongside details about program operators' experiences with them. However, this process made clear the importance of understanding existing market infrastructure, building relationships, and supporting market capacity before deciding on technology solutions.

The farmers' market technology landscape is evolving. Companies regularly update their service areas, offerings, cost structures and operating system availability. One interviewee said her advocacy organization has stopped publishing detailed reports of technology features and costs because they are quickly obsolete. To that end, this Appendix includes a list of resources for those considering digital technology solutions. It was built from interviewees' knowledge of the field and is not meant to be comprehensive, but rather a tool for those conducting further research.

### Online EBT Processors[11]

- Fiserv
- Forage
- Worldpay

App Name	Company	Credit / Debit	SNAP	WIC	FMNP	Loyalty
Fresh Connect	About Fresh					Х
Fresh Incentives	Epic Technology Solutions	Х	Х		Х	Х
Healthy Ways	Healthy Ways Matters					Х
SoliMarket	Soli Systems				Х	
TotilPay Go	Novo Dia Group	Х	Х	Х	Х	Х

### Payment Processing Apps

## Market Management Apps

Many farmers markets use apps for daily market management. Features include vendor applications, billing and payments, market pas, and vendor profiles. Most often-cited apps during this research included:

- Manage My Market
- MarketWurks
- Marketspread

## Other Management Apps

These apps allow managers to track market information and currencies but are *not* linked with payment processing.

- FM Tracks
- Snappier

## **Customer-Facing Apps**

- Providers, from Propel. A platform for benefit users to manage money and access resources.
- Soko. For shoppers, vendors, and managers. Shoppers can find markets and pre-order products. Vendors can affiliate themselves with different markets and advertise products and pre-orders. Managers can update market information and manage a list of vendors.
- myFreshWallet (a companion to Fresh Incentives), from Epic Technology Solutions. Shoppers can get program news, take surveys, earn rewards, see transaction history, find locations, order food boxes, and check SNAP and incentive balances.

## Online Ordering

• Barn2Door

## Appendix E Existing Market Manager Certification Programs

This Appendix includes a list of certification programs that provide professional development for farmers market managers. While many other organizations offer workshops or webinars, we wanted to compile a list of comprehensive programs that recognize and certify market managers in their states.

Our research may be incomplete. If you know of other programs, please reach out; we would love to hear about them.

State	Organization	Name
California	California Alliance of Farmers' Markets	Market Manager Day of Learning
Illinois	Illinois Farmers Market Association Resource Conservation and Development for	Illinois Certified Farmers Market Manager Course
lowa	Northeast Iowa Inc.	Market Manager Certification Program (pilot)
Michigan	Michigan Farmers Market Association	Market Manager Certification Program
Minnesota	Minnesota Farmers Market Association	Farmers Market Academy
New York	Farmers Market Federation of New York	Farmers Market Managers Professional Certification Program
Ohio	Ohio Farmers Market Network	Market Manager Certificate Program
Oregon	Oregon Farmers Market Association	The Farmers Market Learning Network
Tennessee	Tennessee Association of Farmers Markets	Farmers Market Manager Training
Virginia	Virginia Farmers Market Association	Market Manager Certification Program
Washington	Washington Farmers Market Association	Farmers Market Boot Camp

## **Appendix F** Ohio Nutrition Incentive Network Membership (2022)

- Produce Perks Midwest
- Countryside
- Farmers' Market Association of Toledo
- Local Matters
- Ohio State Extension, Cuyahoga County
- Mary Ann Swetland Center for Environmental Health at Case Western Reserve University
- Ohio Department of Aging
- Ohio Department of Health

- Ohio Farmers Market Network
- Ohio State Extension, SNAP-Ed
- Rachel Tayse, Farmer
- Summit Food Coalition
- The FARE Project

OHNIN uses a "hub and spoke" model as its Network structure to leverage the expertise and experience of strong regional program coordinators.

