



**TESTIMONY BEFORE THE HOUSE
AGRICULTURE COMMITTEE
SUBCOMMITTEE ON NUTRITION**

Hearing to review incentive programs aimed at increasing low-income families' purchasing power for fruits and vegetables

By Oran B. Hesterman, PhD

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**1300 Longworth House Office Building
Washington, DC**

Introduction

Chairwoman Walorski, Ranking Member McGovern, and distinguished Members of the Subcommittee—good morning. Thank you for holding today’s hearing regarding incentive programs aimed at increasing the purchase of fruits and vegetables by low-income families and for inviting Fair Food Network to speak.

My name is Oran Hesterman. I am the President and CEO of Fair Food Network, a national nonprofit founded on the belief that vibrant local food systems can create health and economic opportunity for all. It is an honor to address you today and share information about our seven years of experience implementing the Double Up Food Bucks healthy food incentive program.

I know the committee has been engaged over the past year in a review of the various nutrition programs that fall under your jurisdiction. I understand your goal is to find ways to ensure that no American goes hungry while also helping families who are facing hard financial times to move out of poverty. You have heard from many experts and understand the cost of hunger and the toll that diet-related health conditions take on individuals and the lost economic productivity it represents.

The Multiple Wins of Healthy Food Incentives

Our experience implementing healthy food incentives has shown that matching SNAP benefits with incentives for locally and regionally grown fruits and vegetables is a cost-effective way to simultaneously reduce hunger, improve dietary health, and stimulate local food economies in a way that can create new job opportunities. Through this one intervention, we can meet immediate caloric needs and build a healthy population.

There are three main points that I would like to leave you with today:

- Adding healthy food incentives to SNAP benefits works and is generating wins for families, farmers, and local economies.
- The Food Insecurity Nutrition Incentive (FINI) grants program Congress created in the 2014 Farm Bill is supporting excellent projects nationwide, scaling up programs that work, testing and evaluating new approaches and technologies, and extending the benefits to more hard-to-reach communities.
- Finally, the positive results across the country warrant serious consideration to develop and continue expanding this proven public-private partnership.

From Pilot to Statewide Success Story

I first saw the potential of healthy food incentives at a farmers market in Maryland in 2006 when I was a program officer for the Integrated Farming Systems and Food & Society programs at the W.K. Kellogg Foundation. As a philanthropist and trained agronomist, the systems approach and practicality of linking producers and consumers through nutrition benefits appealed to me.

I founded Fair Food Network in 2009 with the mission to design and field-test such multi-win efforts to create on-the-ground impact and serve as a models for others.

Michigan was in the depths of the Great Recession: the number of people living in poverty was approaching 17 percent, and more than 1.7 million people were receiving SNAP benefits. Then as now Michiganders suffered higher rates of obesity and other diet-related illnesses than the national average. Michigan is also a high-ranking agricultural state with a strong and diverse produce sector. Given this context, Michigan seemed a ripe proving ground to demonstrate the impact incentives could have if brought to a statewide scale.

The design of Double Up is simple: For every dollar a SNAP customer spends on fresh Michigan-grown produce he or she receives an additional Double Up dollar to spend on more nutritious fruits and vegetables.

We piloted Double Up in five farmers markets in that first year. Expanding the program with foundation funding, the ensuing six seasons have resulted in remarkable growth. Last year Double Up operated in more than 140 farmers markets, mobile markets, and farm stands, and in 22 grocery stores throughout Michigan.

So how do we know it works?

In 2007, prior to the start of Double Up, annual SNAP sales at farmers markets were a mere \$15,000. Preliminary 2015 data show that last season shoppers spent more than \$1.5 million in combined SNAP and Double Up at participating farmers markets and an additional \$200,000+ at participating grocery stores. These are dollars dedicated to helping families bring home more nutritious fruits and vegetables. In this way, Double Up is helping fill SNAP families' "hunger gap" while simultaneously increasing the consumption of nutritious produce.

Indeed, our most recent evaluation shows that 85 percent of Double Up customers surveyed say they increased the amount of produce they consume because of the program, and more than 60 percent have tried new fruits and vegetables and reduced the amount of junk food they eat.

Today, 90 percent of Michigan shoppers live in a county where the program operates. More than 1,000 Michigan farmers participate annually. At farmers markets, we find that SNAP customers are maximizing the full potential of the program—redemption rates top 90 percent. Many SNAP shoppers report that the Michigan produce in the markets is less expensive and of higher quality than where they usually shop and that the selection is better. Farmers and market managers also tell us that customers that come to the markets for the first time to take advantage of the Double Up program continue to shop at the markets when they are no longer using the SNAP program..

Focus groups conducted by University of Michigan researchers found that SNAP shoppers using Double Up in Detroit were very low income, with 90 percent living below the Federal Poverty Line (FPL). These participants also suffered from higher rates of diet-related health conditions than state and county averages.

This is all important feedback. It tells us that Double Up participants are motivated shoppers who take nutrition and health seriously and work hard to get the best nutritional value for their very limited food dollars. It also indicates that new shopping habits begun as a result of the incentives continue when families leave the program.

We all know that changing dietary patterns takes time and that new healthy food cultures are forged through a combination of approaches. That's why we have built strong partnerships with our state's nutrition education programs, which have been crucial to our ability to pilot, adapt, improve, and expand Double Up. We work closely with the Michigan Department of Health and Human Services to connect directly with SNAP consumers. We partner with the Michigan Fitness Foundation's SNAP Ed efforts to integrate information about Double Up into its statewide social marketing campaign. And we have a close collaboration with Michigan State University Extension, which assists with outreach by equipping its statewide network of nutrition educators with information about the program, spotlighting the program on market and grocery store tours, and providing additional boots on the ground at participating grocery stores to explain the program and educate consumers about how to eat healthier and prepare meals with fresh fruits and vegetables. We also have strong partnerships with food banks and school systems across the state, the YMCA, and other nonprofits. We know our efforts are amplified and enhanced when working together.

You can learn more about Double Up in Michigan in additional documents included in the appendix. This includes a brief overview of the program and a break down by Congressional district, as well as three reports including analyses

on the consumer experience at farmers markets, the program's growth in rural communities, and how Double Up can successfully enhance the benefit of the SNAP program by reducing hunger while also improving nutrition.

But this is not just a Michigan success story.

Such positive findings were echoed in a national cluster evaluation conducted with Wholesome Wave, Roots of Change/Ecology Center, and Market Umbrella. Evaluators analyzed data from more than 500 farmers markets in 24 states and the District of Columbia. The study showed that regardless of the setting—urban or rural, small or large—healthy food incentives work with significant health and economic benefits. I would be glad to provide this report.

Food Insecurity Nutrition Incentive Program, Michigan Impact

Congress responded to the success of incentive pilots such as Double Up Food Bucks by creating the Food Insecurity Nutrition Incentive (FINI) grants program in the last Farm Bill. This program has already had a substantial positive effect on the field. USDA's National Institute of Food and Agriculture is implementing the \$100 million competitive grants program well and made the first round of \$31.5 million in grants last spring. Fair Food Network was honored to receive a grant, which we matched with \$5 million in additional private funding.

This multi-year investment has been a game-changer for us and a huge opportunity for the field at large. It is allowing us to expand Double Up to at least 100 more sites than when we applied, including many more grocery and small food stores. The program is also evolving from a seasonal to a year-round approach, which will strengthen its long-term impact on diet by giving families dedicated funds to buy produce 12 months a year.

The range of food retail venues in which Double Up operates is broad and growing. We have standardized the program as much as possible so it is easily recognizable to SNAP shoppers across the state. Federal funding is allowing us to invest in developing transaction technologies for farmers markets and grocery stores that ensure SNAP program integrity, reduce the program's administrative cost, are easy to use for shoppers, and respond to the back-end needs of various vendors. I am confident that in the next several years, we will have generated promising practices and models that others can implement as the program expands to other retail venues.

Finally, our FINI grant has given us the resources we need for a comprehensive external evaluation of the program. We are committed to ongoing rigorous research to continue refining the Double Up model and generating insights for the field, including a deeper understanding of who uses incentive programs and its effect on their diets.

Local partners interested in launching healthy food incentive efforts in their communities are looking to the Double Up model to get them started. There are currently 239 Double Up markets and 24 groceries in 13 states with an additional six states coming online in 2016. Support from Fair Food Network is helping partners hit the ground running and avoid making the same mistakes we did. We are facilitating an informal network to share information and collaborate on common challenges. This cooperation is an unanticipated benefit of the federal grants and will help us move forward faster than would have been possible if we had worked in isolation.

Future Opportunities

A year's experience with our FINI grant has illuminated policy opportunities as we look toward the next Farm Bill.

- **Appropriate technology for different kinds of retail settings is necessary but expensive to develop.** Farm direct marketing is a new and currently small market segment, which means that there are not a lot of products that have the capacity to add incentives to SNAP purchases that meet FNS requirements and are affordable for the nonprofit organizations that conduct these programs.

Fair Food Network and our colleagues are working with software designers to develop new systems that are user-friendly for retailers and SNAP families and can capture data for evaluation. There are now different electronic systems and approaches being piloted at farmers markets and grocery stores. There are interesting new options to pursue, but designing and implementing these systems is expensive.

- **Communications is absolutely vital to the success of incentive programs.** When people use Double Up they are hooked, but if SNAP shoppers do not know about the program, they will not be able to benefit from the incentives offered. Even though we have been operating Double Up statewide for many years the feedback we get most often from participants is that they had not heard of the program before they got to the farmers market or grocery store. Since most families do not stay on SNAP for extended periods of time there is a constant need to reach out to new participants, explain the incentive concept, and connect them with the participating retailers.

Our experience has taught us that we need to use a variety of communications tools to build awareness and support this new behavior. This includes working closely with partner organizations on multiple outreach efforts in a coordinated social marketing campaign. Doing this effectively requires resources and is crucial to the ongoing success of the program.

- **Finally, we need to ensure that SNAP program rules do not undermine the good work FINI is doing** and that they support farm direct marketers serving these shoppers.

Conclusion

We know that there is no silver bullet that will solve our hunger and health challenges.

Our experience with Double Up Food Bucks and that of our colleagues nationwide demonstrates the power of healthy food incentives. They work. By collaborating across disciplines, we can integrate healthy local produce into an existing federal nutrition program and create benefits on multiple fronts simultaneously. The return on investment for every federal dollar spent is an immediate reduction in hunger, increase in produce consumption, and greater farm income.

FINI is making a difference. The long-term returns on investment supported by FINI are workable models that will enhance the value of the SNAP program and create dynamic connections between rural and urban communities, which will build healthier food environments and a more viable and responsive food system.

Finally, the positive results such programs are generating signals an opportunity for us all. The time is now to thoughtfully prepare to support the development and expansion of such programs so that we can scale this proven public-private partnership.

Thank you again for holding this hearing and for recognizing the potential of healthy food incentives to help low-income families purchase more fruits and vegetables. I am happy to answer any questions.

Appendix

Double Up Food Bucks Overview

Double Up in Farmers Market: The Consumer Experience

<http://www.fairfoodnetwork.org/resources/double-up-farmers-markets-consumer-experience>

The Double Up Experience in Rural Michigan

<http://www.fairfoodnetwork.org/resources/double-up-experience-rural-michigan>

Double Up and Hunger

<http://www.fairfoodnetwork.org/resources/double-up-and-hunger>

Oran B. Hesterman Bio

Double Up Food Bucks



A win/win/win for SNAP participants, farmers & local economies.

Fair Food Network's Double Up Food Bucks (Double Up) healthy food incentive program helps low-income Americans eat more fruits and vegetables while supporting family farmers and growing local economies.



Here's how it works: Double Up provides SNAP program participants with matching dollars to buy additional produce when they spend their federal nutrition benefits on locally grown fruits and vegetables.

The wins are three-fold: Low-income families eat more healthy food, area farmers gain new customers and make more money, and more food dollars stay in the local economy. Each has a ripple effect of benefits.

Growth & Impact: Since 2009, Double Up has grown from five farmers markets to more than 150 sites across the state. Today, nearly 90 percent of Michigan shoppers live in a county where the program operates, either at a farmers market or grocery store. Preliminary 2015 data show that shoppers spent more than \$1.5 million in combined SNAP and Double Up at farmers markets, and an additional \$200,000+ at participating grocery stores, helping families bring home more fruits and vegetables.

"I just want to say thank you. My health is improved, (I) learned better cooking and preserving for winter, and enjoy new food."

– Michigan Double Up participant



Helps Low-Income Consumers

- SNAP shoppers bought 4+ million pounds of healthy food with SNAP & Double Up since 2009
- 87% said they eat more fruits and vegetables because of Double Up
- 69% tried new fruits and vegetables; 66% say they eat less junk food

Helps Michigan Farmers

- Michigan farmers increased their income with \$7+ million in new SNAP & Double Up sales
- 63% reported making more money; 50% report gaining new customers
- More than 1,000 farmers participate annually

"We appreciate the fact that it's putting honest, healthy foods in people's hands. We are glad to have more business, but even aside from the sales factor, we're happy knowing the people have the good food."

– Matt & Carissa Visser, Isadore Farm | Cedar, Michigan

"I am all for anything that is going to help our customers. It's excellent for your customers to stretch their food dollar. I would do it again."

– Michigan Double Up Participating Grocer



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.*

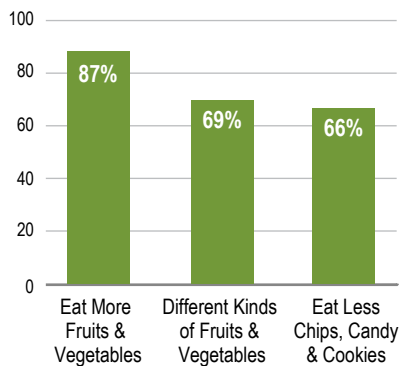
Too many Americans suffer from debilitating chronic health conditions, and Michiganders are no exception: over 31 percent of the state's adults are obese, one in 10 has diabetes, and the state's heart disease rate is one of the highest in the country.¹ All of these conditions are related to unhealthy 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.

Kate Fitzgerald for Fair Food Network

May 2015

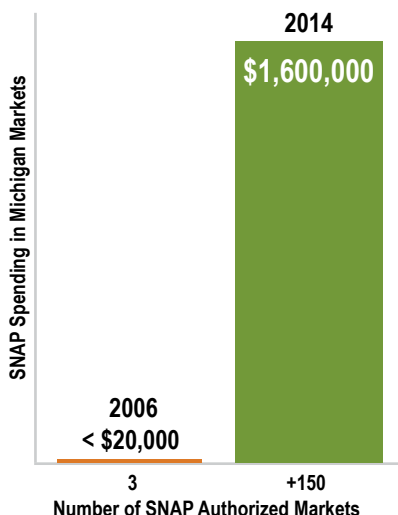
Double Up Customer Produce Consumption 2014



“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?

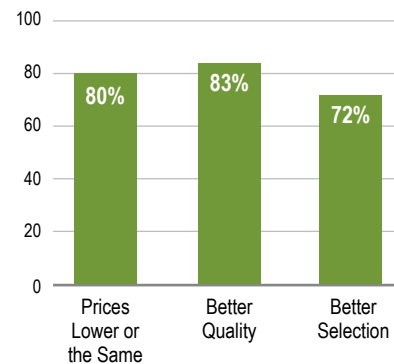
Double Up Food Bucks Farmers' Market Locations 2014



"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.



Double Up Experience in Rural Michigan



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One of the most exciting trends of the past three years has been the Double Up Food Bucks program's growth in rural Michigan.* In 2014, more than one-third of the farmers' markets that participated in the program were in communities of fewer than 50,000 people, and 50 of these markets were in rural communities with populations of less than 20,000. Almost 20 percent of the SNAP and Double Up dollars were spent in these markets last year, and 34 new rural markets and farmstands joined the program in 2015. Rural residents also used Double Up incentives at higher rates than urban shoppers, which may dispel myths that farmers' markets are an affluent urban phenomenon. While much has been written about food deserts and the connection between poverty, low food access and high rates of chronic disease, most of the studies and projects have been conducted in big cities. Poverty, poor health, and limited access to healthy food are often more acute in rural communities where isolation and limited public and private sector resources make these challenges harder to fight.¹ Several years of independent evaluations and more than 500 customer and farmer surveys, as well as data on SNAP and Double Up transactions in rural Michigan markets, indicate that the program is having multiple, tangible positive effects. Doubling federal nutrition benefits when they are spent on produce from local farmers keeps more food dollars in the local economy and helps low-income rural consumers overcome barriers to healthy eating. The program's approach is holistic and it is in rural Michigan where the power of an integrated design that meets families' food needs while also getting at the lack of economic activity that leads to poverty can be seen most clearly.

Kate Fitzgerald for Fair Food Network

June 2015

* USDA defines "rural" as a community of fewer than 50,000 people. This means there are some larger communities that are classified as urban for our purposes even though they are in counties considered rural using Metropolitan Statistical Area (MSA) definitions.

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

– Double Up participant

RURAL CONSUMERS

Rural Michigan was hit hard by the Great Recession. Fifty-three rural counties in the state have fewer jobs now than they had in 2007, and poverty rates are greater than 22 percent in nine of these counties.² The problem is most acute among children, with as many as one in three rural kids experiencing hunger in 2014.³ Poverty takes a long-term toll on health, and increasingly the chronic conditions from which Americans suffer – particularly low-income Americans – are diet related. Thirty-five percent of rural Michiganders are obese and rural counties are near the bottom of state rankings for health and wellbeing.^{4,5} While surveys reflect that shoppers know that eating produce is important, 37 percent of Michiganders do not eat one portion of fruit per day and almost one in four does not eat a vegetable daily.⁶

The Double Up program is designed to make it as easy as possible for low-income families to buy and eat local fresh produce. For every dollar in SNAP benefits a family spends at a participating farmers’ market, they receive an additional dollar to buy fresh fruits and vegetables. Since low-income families spend as much as 36 percent of their total income on food, these additional dollars are crucial to provide families the extra margin they need to buy food that will support long-term health rather than maximizing calories as inexpensively as possible.⁷

By linking the new Double Up dollars to purchases of local produce, the incentives also redirect federal SNAP benefits to regional farmers, helping to stimulate the establishment of new markets and to encourage existing markets to become authorized to accept SNAP. Sixty-six percent of Double Up’s rural markets started accepting SNAP in just the last three years, and 35 of these markets are in the smallest rural communities. Double Up simultaneously increases low-income families’ buying power and helps create access to healthy food retail in rural communities, which is critical in towns that have lost their local grocery stores.

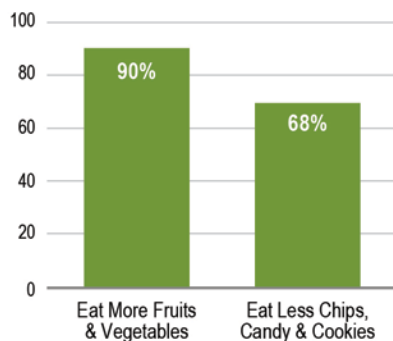
Even with money and access, shoppers can choose not to buy fresh produce if they feel stores are not clean, if the produce for sale is not high quality, or if they do not feel that personnel value their business.⁸ Studies have shown that obesity rates are significantly lower in rural areas with farmers’ markets and that mortality rates are inversely associated with higher per capita direct farm sales.^{9,10} There are multiple reasons for this, but the outsized role a farmers’ market can play in fostering a healthy eating culture is worth exploring more fully.

Double Up consumer data indicate that shoppers like the program and feel that it improves their diets.¹¹ In 2014, 302 Double Up shoppers at rural markets responded to written customer surveys. Of the 224 shoppers who answered a question asking how the program had affected their diets, 90 percent said that they were eating more fruits and vegetables because of the incentives, and 68 percent of respondents said that because of the program they were eating fewer potato chips, candy and cookies. Farmers’ markets are also meeting Double Up shoppers demands for high-quality food: 97 percent of shoppers said that the quality of produce at the market was better than where they usually shop, 93 percent said that the selection was better, and 83 percent said that prices were either cheaper or the same as where they usually shop.

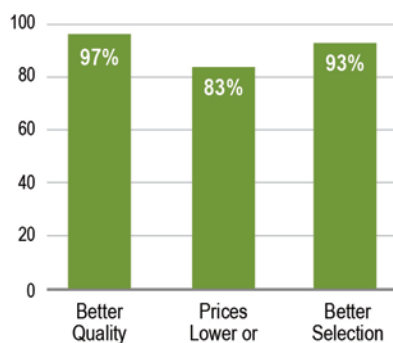
Rural shoppers use the Double Up program intensively. Redemption rates have never been lower than 90 percent in the rural farmers’ markets and have been as high as 99 percent in some communities. Only 15 percent of shoppers used the Double Up program just once, 28 percent used it two or three times and 58 percent four or more times. This high use rate and multiple visits to participating markets have been consistent for five years and exceeds that in urban areas.

Double Up appears to be effectively addressing the practical reasons rural consumers most often cite for not buying produce – its cost, accessibility, quality, and comfort in the retail setting.¹² Customers state that they enjoy their interactions with farmers and feel good that their purchases are helping to support them. Many markets offer cooking and nutrition activities, and in some

Double Up Rural Customer Consumption, 2014



Double Up Rural Customer Perception of Produce in Rural Farmers’ Markets, 2014



Extension Service nutritionists provide tours that explain how to use different federal nutrition benefits in the markets.

It appears that Double Up can successfully connect low-income shoppers with local farmers by helping overcome some financial and geographic hurdles that they both face. Markets also foster supportive social networks that can build a civic culture necessary for stronger and more resilient communities.¹³ Future research could look at why rural SNAP participants use the Double Up program more than their urban counterparts, whether seasonal incentives lead to long-term dietary change, and whether increased fruit and vegetable purchases in farmers' markets carry over to grocery store shopping.

RURAL PRODUCERS and ECONOMIES

The Double Up program results look as promising for participating farmers as they do for rural SNAP shoppers. The SNAP and Double Up dollars that flow through Michigan farmers' markets benefit not only farmers, but the entire local economy. Responses on self-administered surveys from 356 farmers selling at 68 Michigan farmers' markets in 2014 confirm the data from three years of independent evaluations, as well as sales data since 2009: Double Up supports the proliferation of markets, expands their customer base, and increases direct spending by producers. This indicates that the program can support local economic development and job creation that can grow into a self-sustaining cycle of community self-help.

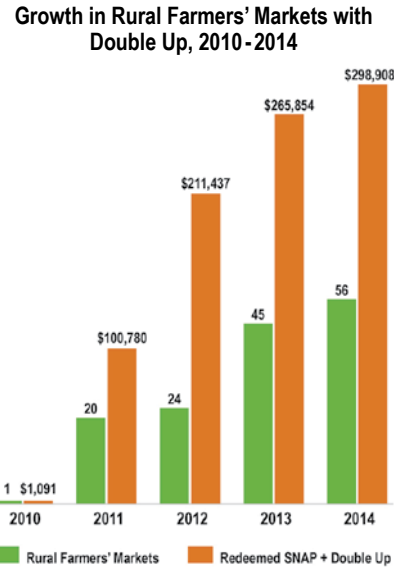
The number of farmers' markets in Michigan has increased from only three in 2006 to more than 300 today, half of which are authorized to accept SNAP. The development of strong farmers' markets allows farmers to capture a larger share of the consumers' food dollars, while the Double Up program introduces a new community of consumers to these markets. The incentive helps markets diversify their customer base, increase their long-term financial stability and establish their place as important components of the local food retail economy.

Last year the state's farmers received more than \$1.6 million in SNAP dollars, the third highest level of SNAP use in farmers' markets in the country even though eight states distributed more in SNAP benefits. Double Up has been directly responsible for at least \$7 million in SNAP and incentive sales in farmers' markets in the last five years – representing \$7 million in new income and spending power for the 1,000 Michigan farmers that participated in the program each year.

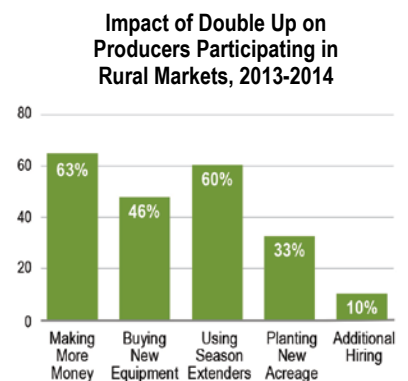
Studies by Michigan State University in 2006 and 2008 assessed the economic development potential of a theoretical increased localization of the state's fruit and vegetable sector. They found that there was the potential to create between 1,800 and 1,900 new jobs and generate between \$187 million and \$211 million in new income in Michigan.¹⁴ Fair Food Network ties Double Up to the purchase of Michigan fresh fruits and vegetables in a bid to help the state realize this potential. As the program expands to operate in grocery stores, the goal is to extend the economic impact to the state's mid-sized farmers that sell into wholesale rather than direct markets.

In 2014, 63 percent of 356 surveyed farmers reported that they were making more money because of Double Up. The economic development value of new income is greatest when farmers spend earnings in their local rural communities. Studies looking at where producers buy their inputs find that 50 to 95 percent are purchased locally.^{15,16} In-depth evaluator interviews with six farmers participating in Double Up in 2013 found that all purchased almost all of their farm inputs either in their home county or in an adjacent rural county. This indicates a high potential local economic impact.

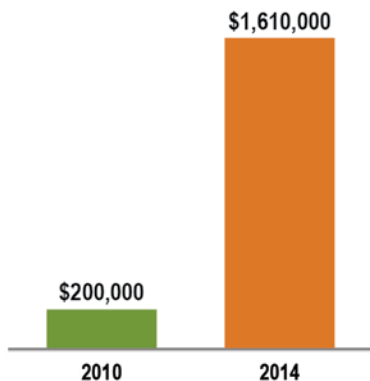
In 2013, 46 percent of Double Up producers selling in rural markets said that they had purchased new equipment because of the program. Thirty-three percent said they would put more land into production to meet new demand, and 60 percent said that they had started using season extenders because of the program. In 2014, an additional seven percent had or would purchase new equipment, 16 percent will use season extenders, and 14.5 percent have or will increase their acreage. This new production and longer season means farmers are investing their new



“Many customers have said that they had never been to a farmers market, and they love it. Also, many have appreciated our educational component of teaching cooking, canning and preserving.”
– Market Manager



**SNAP & Double Up Spending
in Participating Michigan
Farmers' Markets**



“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

income in inputs most of which they are buying from local rural businesses. Local business expansion is crucial in a state with a rural unemployment rate of almost 10 percent.¹⁷

All the SNAP and Double Up income earned in farmers’ markets around the state is important to rural economies; but the potential power of the direct producer-consumer relationship Double Up creates is easiest to see at markets in farmers’ home communities where the SNAP shoppers buying food are the producers’ neighbors. In 2010, \$1,000 in SNAP and Double Up dollars were spent at the single farmers’ market participating in rural Michigan. By 2014, SNAP and Double Up shoppers spent more than \$300,000 at 56 participating rural markets.

Each successful farmers’ market creates an average of four new jobs, and every dollar spent at a market creates an estimated \$2.80 in local economic activity.^{18,19} Rural businesses near markets also get a boost, as market shoppers stroll and spend money.²⁰ In addition to jobs created at or near rural farmers’ markets, 10 percent of Double Up farmers reported in 2014 that the increased market volume the program created had required them to hire extra workers.

Just as farmers’ markets can introduce consumers to healthier foods, farmers’ markets are often the first retail outlet for beginning farmers. To the extent that the Double Up program helps keep these markets viable, it also supports the success of beginning farmers in Michigan. The Double Up program appears to maintain demand during the summer, support the extension of the market season, boost farmer income, and stimulate sales at rural businesses. The program’s economic impact looks promising and offers tantalizing avenues for future research. How many of the participating producers are beginning farmers or come from historically disadvantaged groups? Do rural shoppers continue to come to market when they no longer receive incentives, keeping those food dollars from leaking out of the local economy? Has the growth of rural farmers’ markets stimulated increased local purchasing by institutions, restaurants or stores? How much are participating farmers spending on new farm inputs, and how many of the purchases are made locally? How does the program’s economic impact on rural communities change over time, and what specific effects have local businesses seen as a result of the incentives? With support from USDA’s Food Insecurity Nutrition Incentive Program, Fair Food Network will continue to collect data on the Double Up program that should help answer these questions.

¹ *Opportunity for All: Fighting Rural Child Poverty*, The White House, May 2015.

https://www.whitehouse.gov/sites/default/files/docs/rural_child_poverty_report_final_non-embargoed.pdf.

² Bishop, B., “Rural Jobs Remain Below 2007 Levels,” May 21, 2015, *The Daily Yonder*.

dailyyonder.com/rural-counties-missing-half-million-jobs/2015/01/20/7686.

³ Feeding America’s *Map the Meal Gap 2015*.

^{4,5} <http://www.americashealthrankings.org/ALL/Obesity/disparities>; <http://www.countyhealthrankings.org/rankings/data/MI>; <http://www.well-beingindex.com/2014-state-rankings>.

⁶ <http://www.cdc.gov/nutrition/downloads/State-Indicator-Report-Fruits-Vegetables-2013.pdf>.

⁷ United States Bureau of Labor Statistics, *2013 Consumer Expenditure Survey* (U.S. Government Printing Office).

⁸ Blitstein, J.L., Snider, J., and Evans, W.D., “Perceptions of the food shopping environment are associated with greater consumption of fruits and vegetables.” *Himmelfarb Health Sciences Library, The George Washington University Health Sciences Research Commons Prevention and Community Health Faculty Publications*. June 2012.

⁹ Jillcot, S.B., et. al. “Examining Association Among Obesity and Per Capita Farmers’ Markets, Grocery Stores/Supermarkets, and Supercenters in U.S. Counties.” *Journal of the American Dietetic Association*, (2011) 111:567-572.

¹⁰ Ahern, M., Brown, C. and Dukas, S., “A National Study of the Association Between Food Environments and County-Level Health Outcomes.” *Journal of Rural Health*, (2011) 27:367-379.

¹¹ <http://www.fairfoodnetwork.org/resources/double-up-farmers-markets-consumer-experience>.

¹² Webber, C.B., Sobal, J. and Dollahite, J.S., “Shopping for fruits and vegetables. Food and retail qualities of importance to low-income households at the grocery store.” *Appetite*, Vol. 54 (2010) 297 - 303.

¹³ Alia, K., et. al. “Identifying emergent social networks at a federally qualified health center-based farmers’ market.” Selected submission for special issue on social network theory in the *American Journal of Community Psychology*, (2014) 53, 335-345. DOI 10.1007/s10464-013-9616-0 PMID: 24352510.

¹⁴ <http://foodsystems.msu.edu/uploads/files/EatFresh.pdf> & http://foodsystems.msu.edu/uploads/files/FSasEconomic_Driver.pdf.

¹⁵ USDA, Economic Research Service using data from USDA’s *Agricultural Resource Management Survey*, 2004 Phase III, Version 1.

¹⁶ Chism, J.W., Levins, R.A., “Farm Spending and Local Selling: How Do They Match Up?” *Minnesota Agricultural Economist*, No 676, Spring 1994.

¹⁷ <https://www.raonline.org/states/michigan>.

¹⁸ Jeffery O’Hara, *Market Forces: Creating Jobs Through Public Investment in Local and Regional Food Systems*, Union of Concerned Scientists, 2011. http://www.ucsusa.org/sites/default/files/legacy/assets/documents/food_and_agriculture/market-forces-report.pdf.

¹⁹ Sonntag, V., “Why Local Linkages Matter: Findings from the Local Food Economy Study.” *Sustainable Seattle*. Seattle, Washington, April 2008.

²⁰ McCarthy, R. and Moon, J.R., “The Economic Impact of Farmers Markets: A Study of 9 Markets in 3 Major U.S. Cities,” 5 July 2012.

More information at: <http://marketumbrella.org/index.php?mact=News,cntnt01,detail,0&cntnt01articleid=163&cntnt01returnid=83>.





Double Up Food Bucks and Hunger



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 our most underserved communities. Fair Food Network's Double Up Food Bucks program provides SNAP program participants with matching dollars to buy additional produce when they spend their federal nutrition benefits on locally grown fruits and vegetables. The Double Up program began in five farmers markets in 2009 and has since expanded to more than 150 sites across the state including farmers markets, mobile markets, food share programs, and grocery stores. These field reports look at program evaluation data through a variety of lenses and discuss their policy implications.

Reports from the Council of Economic Advisors (CEA) and the National Commission on Hunger confirm that the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) does an excellent job of averting deep and widespread hunger but also that it cannot ensure participants' optimal nutrition.^{1,2}

Fair Food Network's Double Up Food Bucks healthy food incentive program provides low-income shoppers an additional \$20 per day incentive to buy produce when they use their SNAP benefits on locally grown fruits and vegetables at participating farmers markets and grocery stores. At the most basic level such healthy food incentive efforts are anti-hunger programs because they increase the food buying power of low-income individuals who might otherwise be hungry.

Preliminary results from a study analyzing transaction data of Double Up participants in Detroit in 2012 and 2013 found that the program reached the poorest SNAP shoppers.³ We believe that this is a crucial finding as we understand more about the connection between hunger and diet-related illness and the destructive cycles of hunger and poor health that can trap people in poverty.

Many factors influence food consumption decisions, but Fair Food Network's experience with the Double Up Food Bucks healthy food incentive program and similar efforts around the country indicate that produce incentives can successfully enhance the benefit of the SNAP program by reducing hunger while also improving nutrition.⁴

Kate Fitzgerald for Fair Food Network

“(Double Up Food Bucks) just stretches my food budget so much more. I find myself eating a lot more fruits and vegetables than I might have...”

– Double Up Focus Group Participant, Detroit

THE ECONOMICS OF WHY HUNGER MATTERS

The challenges of hunger and food insecurity are complicated in the United States with the seeming paradox of millions of families that are overfed but undernourished. Even as the country pulls out of the Great Recession, more than 45 million people depended on monthly SNAP benefits in 2015. To provide some context, that is more than the entire population of California and about equal to the number of people who live in Georgia, Illinois, Michigan, and Pennsylvania combined. Less visible are the almost seven million Americans who do not have enough of any kind of food to eat. There are as many hungry people in the United States as the total population of Washington State.⁵

Poverty forces individuals to make tough choices that can have long-term effects on their individual futures and on our collective economic potential. Rates of chronic diseases associated with diet are exploding in the United States and the incidence of these are highest among poor Americans. According to Bread for the World, the immediate health-related cost of hunger and food insecurity in the United States exceeded \$160 billion in 2014.⁶

A key problem for low-income families is that even with SNAP benefits they do not always have enough money to buy food for the whole month. The average American spends about \$50 a week on food while the average SNAP benefit for an individual is \$29 a week.⁷ This leaves a \$20 per week food spending gap, which helps explain why roughly 80 percent of SNAP benefits are redeemed within two weeks of receiving them. Research shows that SNAP recipients consume between 10 to 25 percent fewer calories as the month progresses.⁸ In one California study, insufficient money to buy food was associated with a 27 percent increase in hospital admissions for low blood sugar among low-income adults.⁹

When families run out of food they turn to food pantries. According to a 2013 Feeding America survey, 84 percent of the low-income households with children that they served reported that they purchased junk food even though they knew it was not nutritious but because they had to provide enough calories to make their children feel full.¹⁰ Hungry and undernourished children do not learn, are more likely to get in trouble in school, and to develop diet-related diseases.¹¹ This is a cause for deep concern at a time when almost half of SNAP participants are children under the age of 18.¹²

Double Up produce incentives can help by filling SNAP families’ “hunger gap” while simultaneously increasing the consumption of nutritious produce and stimulating local economies by sparking demand for fruits and vegetables.

THE DOUBLE UP STORY IN DETROIT

University of Michigan researchers have been analyzing transaction data for almost 12,000 SNAP shoppers—almost five percent of all SNAP households in the region—who used Double Up Food Bucks at eight Detroit farmers markets in 2012 and 2013. The researchers led by Dr. Alicia Cohen also conducted seven focus groups with SNAP shoppers who had used the program with the goal to understand the challenges participants faced accessing food, the strategies they adopted to achieve the best nutrition with limited means, how they felt about the Double Up program, and what they thought could be done to improve it.¹³

Preliminary data show that 90 percent of Double Up participants in Detroit had annual household income of less than 100 percent of the Federal Poverty Level (FPL) and were poorer than the area’s SNAP population as a whole. Among focus group participants, almost 40 percent usually or always worried about having enough money to buy food. Thirty percent reported that they were in fair or poor health, 41 percent were overweight, 27 percent had diabetes, and 27 percent

“I didn’t know what bok choy was...but once I started I got hooked.”

– Double Up Focus Group Participant, Detroit

had hypertension.¹⁴ These SNAP shoppers reported regularly having to make trade-offs between more expensive healthier foods and having enough to eat at all. They stretched their limited food dollars by shopping at sales, using coupons, buying in bulk, and preserving food.

These consumers were worried about their health and worked hard to ensure that their diets were as nutritious as possible. More than half had shopped at a participating farmers market six or more times during the season, which was impressive considering the transportation barriers some faced.

Studies consistently show that shoppers of all income levels are motivated by the same things: price, taste, quality, selection, environment, and convenience with low-income shoppers much more sensitive to price. Double Up program participants in Detroit talked about the importance of having additional food dollars to spend and also emphasized the benefits the farmers markets provided including high-quality fruits and vegetables, wide product selection that allowed them to try new foods, and a positive environment and shopping experience. They liked participating in market activities, sometimes with their children, and the opportunities to forge relationships with the vendors. They also talked about feeling good that the money they spent helped support the farmers and stayed in the local economy.

THE FOOD INSECURITY NUTRITION INCENTIVE GRANTS PROGRAM

Based on the positive results of pilot SNAP produce incentive programs around the country, the 2014 Farm Bill established the Food Insecurity Nutrition Incentive (FINI) program at the USDA.¹⁵ This competitive grants program provides supports projects that incentivize SNAP shoppers to purchase fruits and vegetables. The goal is to allow existing projects to reach scale and to seed new work. The program allows practitioners to test different approaches to incentive delivery, to experiment with new technologies, to replicate proven models, and to study the impact incentives have on SNAP participants' consumption of healthy produce.

In April 2015, Fair Food Network received a five million dollar grant, which was matched with private funding. Fair Food Network used the feedback from the Detroit focus groups and years of participant surveys to guide the organization's plans for the \$10 million investment in Double Up in Michigan.

The funds will be used to better serve SNAP participants by expanding the program to more farmers markets and grocery store locations across Michigan so it's easier to use, and supporting new technology and other innovations.

In participating grocery stores, shoppers earn Double Up dollars when they use their SNAP benefits to purchase Michigan-grown fresh fruits and vegetables. The incentive dollars can be used for any kind of fresh produce. Requiring the initial SNAP purchase be used on Michigan produce maintains Double Up's strong connection to local agriculture and extending the program benefits year round as shoppers use their incentive dollars to purchase any fresh produce in the store.

Fair Food Network is testing various transaction technologies to ensure program integrity and minimize any stigma customers might feel using Double Up. The goal is to find approaches that are cost effective, secure, user-friendly for vendors and customers, and that can capture the information necessary to assess the program's impact on shopping behavior.

“Where I work, it’s 15 miles away and it takes about two and a half hours to get there on the bus and two and a half hours to get back on the bus... So I’m not only working my five or six hour shift but it literally takes five or six hours and by that time I’m ready to go to bed.”

– Double Up Focus Group Participant, Detroit



CONCLUSION

Reports from the Council of Economic Advisors and the National Hunger Commission reaffirm that the SNAP program is a strong and crucially important food safety net. They highlight the connections between poverty, hunger, and good nutrition, and encourage careful experimentation with new ideas to enhance its efficacy.

Fair Food Network's experience and careful external research indicates that the Double Up Food Bucks' approach incentivizing nutritious produce purchases among SNAP participants is an effective way to both reduce hunger and support healthy diets.

Low-income American families should not have to choose between being hungry and being healthy. Implemented well, SNAP local produce incentive programs are an effective way to ensure families do not have to make that choice. Creating a market connection between farmers to consumers deepens the impact by injecting food dollars into the local farm economy and fostering a strong and resilient local civic culture.

¹ Council of Economic Advisers report: https://www.whitehouse.gov/sites/whitehouse.gov/files/documents/SNAP_report_final_nonembargo.pdf

² National Commission on Hunger report: http://cybercemetery.unt.edu/archive/hungercommission/20151216222324/https://hungercommission.rti.org/Portals/0/SiteHtml/Activities/FinalReport/Hunger_Commission_Final_Report.pdf

³ Cohen, AJ, Lachance L, Hesterman OB, Bair RC, Noonan G, Zick SM. "Utilization of a SNAP Incentive Program for the Purchase of Fruits and Vegetables at Detroit Farmers Markets." Conference presentation at the American Public Health Association Annual Meeting, New Orleans, Louisiana, November 2014.

⁴ Block, JP, Subramanian SV (2015) Moving Beyond "Food Deserts": Reorienting United States Policies to Reduce Disparities in Diet Quality. *PLoS Med* 12(12): e10001914. Doi:10.1371/journal.pmed.1001914

⁵ <http://www.ers.usda.gov/data-products/ag-and-food-statistics-charting-the-essentials/food-security-and-nutrition-assistance.aspx>

In 2006 USDA started using new definitions to describe the range of levels of food insecurity in the U.S. Food insecurity is defined as lacking dependable and consistent access to food. Very low food security means that at least one member of a household missed meals as a result of insufficient resources for food. See more detailed descriptions here: <http://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security.aspx>

⁶ Bread for the World Institute 2015 Hunger Report. Estimating the Health-Related Costs of Food Insecurity and Hunger by John T Cook and Ana Paula Poblacion. Available here: <http://www.bread.org/about-bread-world-institute>

⁷ <http://hungerreport.org/2016/wp-content/uploads/2015/11/HR2016-Executive-Summary.pdf>

⁸ Seligman HK, Bolger AF, Guzman D, Lopez A, Bibbins-Domingo K (2015) Exhaustion of Food Budgets at Months End and Hospital Admissions for Hypoglycemia. *Health Affairs* doi: 10.1377/hlthaff.2013.0096Health Aff January 2014 vol. 33 no. 1116-123

⁹ Ibid.

¹⁰ <http://www.feedingamerica.org/about-us/about-feeding-america/annual-report/2015-feeding-america-annual.pdf>

¹¹ Hickson M, deCuba SE, Weiss I, Donofrio G, Cook J. Too Hungry to Learn: Food Insecurity and School Readiness, Part I of II MA: Children's Health-Watch, Boston Medical Center; 2013

¹² Cohen, AJ, Lachance L, Hesterman OB, Bair RC, Zick SM. "Barriers and Facilitators to Use of a SNAP Incentive Program at Detroit Farmers Market: A Qualitative Evaluation." Conference presentation at the American Public Health Association Annual Meeting, New Orleans, Louisiana, November 2014.

¹³ Ibid.

¹⁴ <http://nifa.usda.gov/program/food-insecurity-nutrition-incentive-fini-grant-program>