

Overview of the 2014 Vermont Farm To Family Program

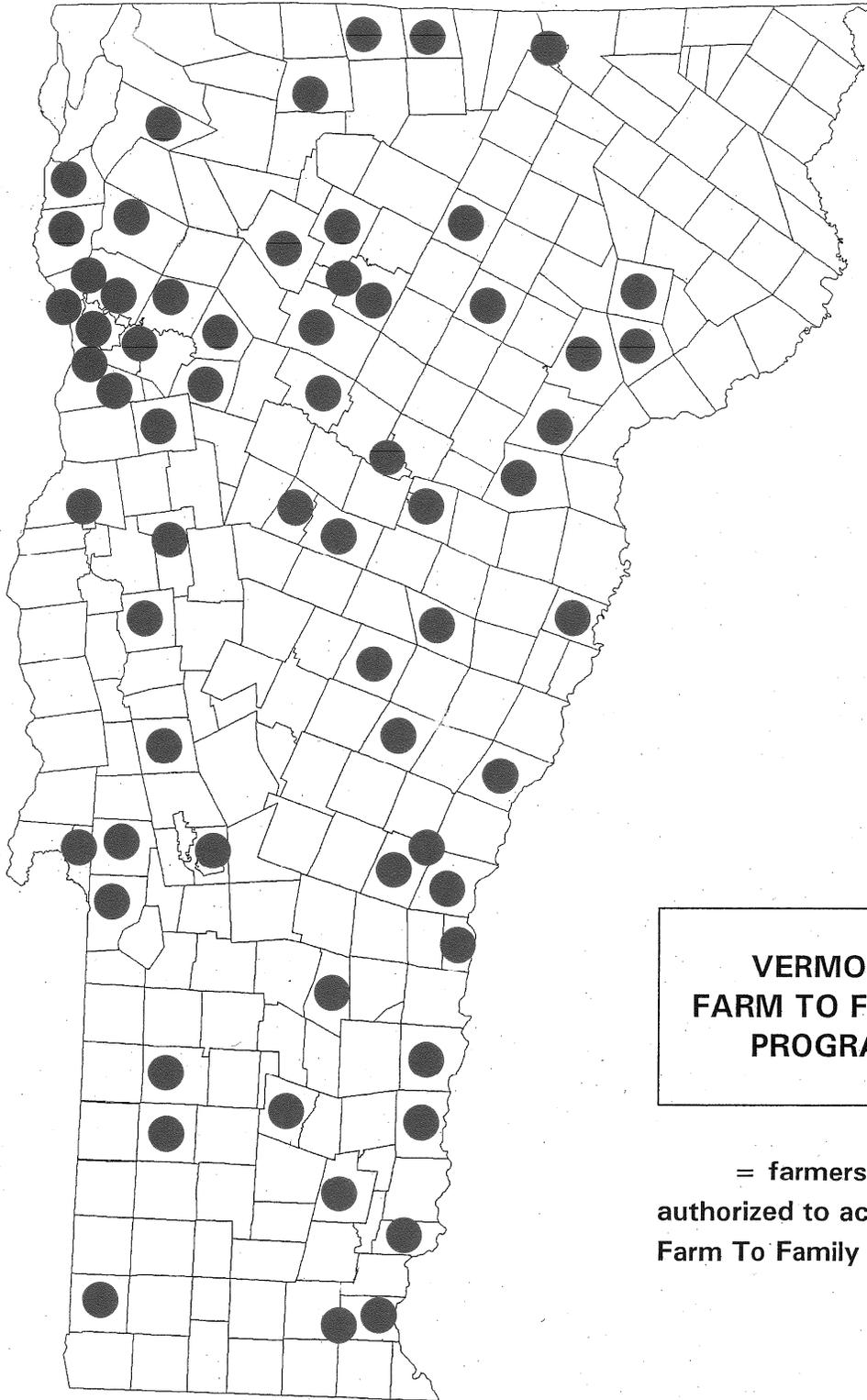
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"The coupons were so much fun to use! I wouldn't have been able to buy as much fresh produce without them. It was fun trying produce that I do not ordinarily purchase at the grocery store, plus the farmers market gave me the motivation and excitement to experiment with new recipes. The people at the booths were extremely helpful. They even gave me growing tips for my own veggie garden." – Chester



**VERMONT
FARM TO FAMILY
PROGRAM**

= farmers market
authorized to accept the
Farm To Family coupons

2014 FARM TO FAMILY HIGHLIGHTS

"We love the Farm To Family program! It is so helpful for us and so wonderful to enjoy the farmers market. We go every week." – Salisbury

The Vermont Farm To Family Program has two objectives. One is to increase consumption of fresh fruits and vegetables by people who are nutritionally at-risk. The other is to increase sales at multi-vendor farmers markets where consumers can interact directly with produce growers and other shoppers. The program accomplishes both by giving lower income Vermonters coupons redeemable only for fresh vegetables or fruits sold at authorized farmers markets.

- ***Farm To Family improves diets.*** The coupons may only be used to buy fresh, locally grown fruits, vegetables and cut herbs. Over 78% of recipients surveyed said that, as a result of the program, they ate more fruits and vegetables last summer than usual and 81% plan to eat more fresh produce all year round. Almost every recipient surveyed (99%) said the produce quality at the markets was at least as good as the produce quality at grocery stores, and more than 81% said it was better.

"I'm in a wheelchair and on a vegetable and fruit diet to maintain my weight. The coupons really help and the veggies and fruits are oh so good! I shop at the market all I can." – Rutland senior

- ***The benefits are targeted to nutritionally at-risk Vermonters.*** Only income-eligible people may receive coupons. \$163,650 in coupons were issued to 4,476 households comprising about 10,600 Vermonters. Over 52% included children and/or pregnant, breastfeeding or postpartum women. At least 31% included someone aged 60 or older. The remaining households were other low income Vermonters, such as adults with disabilities and unemployed or low-wage workers without children.
- ***The program introduces people to new experiences.*** Farm To Family is now twenty-eight years old, yet one out of every five coupon recipients surveyed said that 2014 was the first year they took part. Over 14% said they had never gone to a farmers market before getting the coupons. 53% said they used the coupons to buy fruits or vegetables they had never tried before.
- ***Farm To Family is educational for both consumers and farmers.*** In addition to learning how, where and when to shop for local produce at farmers markets, 52% of recipients surveyed said they learned new ways to prepare fruits and vegetables, and 49% learned new ways to store fresh produce to keep it from spoiling. Participating farmers surveyed said that coupon shoppers inspired them to do more customer education (e.g., advice on how to select, prepare or store fresh produce) or to improve their display signage to make it easier for market customers to identify food types.

"Farm To Family had a noticeable impact on the range of shoppers I see. Some come every week, coupons or not, but others only eat vegetables when they get the coupons. They depend on the program." – participating grower

- ***The program strengthens farmers markets.*** 2014 coupon sales totaled \$125,466. Coupons were redeemable at 65 market sites in Vermont, and 311 produce growers took part. 30% of the recipients surveyed shopped at more than one market. 77% spent money there in addition to the coupons, and 65% said they returned to the market to shop after they ran out of coupons. 75% of participating farmers said the program increases their sales, and 47% agreed that many coupon shoppers become regular customers at the market.

PROGRAM HISTORY, DESIGN AND FUNDING

"I greatly appreciate the coupons. It helps the poor people and the farmers, and both need support. Thank you!" – Putney senior

Farm To Family is administered by the Department for Children and Families, Economic Services Division (ESD). Responding to concerns linking health risks to low fruit and vegetable consumption, it was conceived as a community and agricultural development venture that also would improve the diets of families with limited food budgets. It began in 1987 as a joint project of the Agency of Human Services and Agency of Agriculture, Food and Markets. The program now distributes four groups of coupons:

- **Since 1987, state-funded coupons issued by Community Action Agencies (CAAs) to income-eligible households, both elderly and non-elderly.** This nonfederal service was a foundation upon which the rest of the program was built, both in Vermont and nationally.
- **Since 1989, coupons issued by the Department of Health to participants in the Supplemental Nutrition Program for Women, Infants and Children (WIC).** The benefits are funded by a federal WIC Farmers Market Nutrition Program (FMNP) grant to ESD. In 1989, Vermont was one of four states whose programs were the models for a demonstration project providing 70% USDA matching funds to test the feasibility of expanding the service nationwide. WIC is a federal health services program for low income pregnant, postpartum or breastfeeding women and children under the age of five. The coupons boost WIC's nutritional impact while also promoting farmers markets. Congress limited federal benefits to WIC participants, but let Vermont use its nonfederal CAA coupons to supply the 30% state match. The federal expansion tripled Vermont's coupon volume and stimulated farmers market activity statewide. The WIC FMNP became a permanent federal program in 1992. States now only have to provide matching funds for administrative costs, but Vermont continued to distribute the popular nonfederal coupons.
- **Since 2001, coupons issued by CAAs to income-eligible households with someone aged 60 or older.** These are supported by a federal Senior FMNP grant administered by the Department of Disabilities, Aging and Independent Living (DAIL). DAIL transfers part of its grant to ESD to fund CAA distribution of senior-only coupons. DAIL uses the rest of the SFMNP grant to provide fresh produce grown on Vermont community supported agriculture (CSA) farms to residents of dozens of senior housing sites.

"It's a wonderful addition to the nutritious WIC foods we receive, and we appreciate being able to support local farmers, too!" – Wolcott

"This was a wonderful opportunity to be more healthy. Since we are on a fixed income have a lot of medical issues, these coupons provided us fresh, local produce to use in place of food that may be cheaper but not as nutritious. We also enjoyed getting out and seeing friends and neighbors at the farmers market that we do not see often." – Lyndonville Ladies First participant

- **Since 2010, coupons issued by the Health Department to participants in their Ladies First program,** to help promote the health objectives of this federally-funded cancer prevention program for low income women.

The 1987 pilot project involved just three markets and \$6,500 in coupons. The 2014 program had 65 market sites and distributed \$163,650 in coupons. Its \$145,000 budget was supported by a \$75,000 federal WIC FMNP grant to ESD, \$35,642 in federal Senior FMNP funds, and \$4,500 in federal Ladies First program funds. State dollars funded the balance, most of which (\$24,000) was earmarked for nonfederal coupon redemptions.

"I loved having coupons for the farmers market. I definitely went more often to the markets because I had the coupons. I also tried new and interesting veggies because I didn't have to think about how much I was spending. Thank you!" – Colchester

Coupon distribution begins in late June and lasts until September 30 or coupon supplies run out, whichever comes first. Most coupons are issued by mid-summer because coupon demand is strong in many areas, the market season is short and the coupons expire October 31.

The coupons are in \$30 books of ten \$3.00 coupons. Except for paper colors and serial numbers that allow ESD to distinguish funding sources, all Farm To Family coupons are identical in terms of where they may be spent and what they may purchase. They may only buy locally grown fruits, vegetables and herbs sold fresh and unprocessed at farmers

markets enrolled in the program. The program defines "locally grown" as grown on Vermont land or on U.S. land within thirty miles of the state border.

Participating vendors agree in writing to accept coupons only for eligible foods and only at participating market sites. Markets pay the vendors face value for coupons accepted and use postage-paid envelopes to send the redeemed coupons to ESD for reimbursement.

All coupon recipients get a brochure that identifies the eligible foods, lists locations and schedules for participating markets, and has a Vermont harvest calendar and farmers market shopping tips. Recipients are instructed that vendors may not give them cash change for a coupon. The federal ban on cash change was not an issue when Farm To Family began and coupons were worth \$1 each, giving recipients a lot of flexibility when shopping at the markets. The denomination rose to \$2 due to federal rules requiring ESD to trace the path of each individual coupon printed. In 2005, having secured more federal money for coupon benefits, ESD raised the denomination to \$3 to reduce coupon printing and processing costs and keep the program affordable.

"It helps many people that need help buy food. It also gets these same people out to farmers markets to find good, local food. It also helps the local farmers and local communities. In addition to selling fruit, we also help our customers with questions on gardening and harvesting and preparing fresh fruit and vegetables." – participating grower

COUPON RECIPIENTS AND BENEFITS

4,676 households comprising about 10,600 Vermonters received Farm To Family coupons in 2014. Over half (52%) were families that included minor children or women who were pregnant, postpartum or breastfeeding. Elderly households represented at least 31% of the caseload. The remaining recipients were other low income Vermonters, such as adults with disabilities and low wage workers.

"This is an amazing program! Fresh veggies are so important to our family this year. With our new baby, we weren't able to grow as much in the garden, and these coupons really helped supplement our diet." – Montpelier

WIC Program Participants: Federal rules restrict coupons to WIC participants over the age of four months – Vermont sets the minimum at six months – and caps the benefit at \$30 per WIC participant per year. A family may include more than one WIC participant, such as a breastfeeding mother, her baby and her 4 year old.

Vermont only had enough federal WIC FMNP funds to serve about 20% of the eligible WIC participants.

Therefore, local Health (VDH) offices limited families with more than one coupon-eligible WIC participant to two \$30 coupon books for the season. This let more families to take part in the program.

VDH issued \$30 coupon books to 2,874 WIC participants, 77% of whom were children aged six months to five years. The remainder went to pregnant, breastfeeding or postpartum women. 2,095 WIC families took part in the program, for an average of \$41 in coupon benefits per family for the year. Of the \$86,220 in coupons issued to WIC participants, \$65,076 (75.5%) were redeemed.

"Awesome program. Helps provide nutritious, delicious food to our family who wouldn't be able to buy such items as often. The local farmers market has a great variety and the food is always great." – Rutland

Ladies First Program Participants: 2014 was the fifth year VDH provided Farm To Family coupons to some participants in Ladies First, a federally-funded health screening and cancer prevention program for women with limited incomes. \$4,500 in coupons went to 150 participants, and \$3,033 worth of those coupons (67.4%) were redeemed.

"We love EBT and Farm To Family and think it is really an important access tool for low income and seniors to get fresh food. Cannot express more how valuable we feel it is and how proud our market accepts them!" – participating grower

CAA Coupon Recipients: Community Action Agencies work with low income Vermonters of all ages and have been distributing Farm To Family coupons since 1987. A household must have income below 185% of the federal poverty limit to get coupons from a CAA. For example, the monthly gross income in 2014 needed to be under \$1,800 for a single person or \$3,051 for a family of three. 82% of the CAA coupon recipients were also taking part in 3SquaresVT, the federal program formerly called food stamps. That program offers significantly larger and more flexible food

benefits than Farm To Family and is active year-round. Dozens of Vermont farmers markets are now equipped to accept 3SquaresVT benefits that are now provided on debit cards called electronic benefits transfer (EBT) cards instead of in the form of paper coupons.

CAAs serve families whose children are too old to qualify for WIC. ESD weights coupon allocations to local CAA offices to favor those serving more children and seniors. Elderly households represent less than a fifth of the eligible population, but have consistently comprised over a third of the CAA coupon caseload. That proportion doubled after the federal Senior FMNP began. In 2014, CAAs gave coupons

to 2,431 households consisting of 3,970 individuals, of whom 562 were children and 1,678 were age sixty or older.

"Farm To Family coupons are a gift! It makes an actual difference in what fresh veggies my children eat and have tried new. It's so helpful to use EBT at the market and make a trip of it and have fun, too!" – Burlington

"I really appreciate getting the coupons. I definitely prefer fresh produce over the reduced price produce I get at the supermarket. I've always been a big veggie eater because tossed salad is my favorite thing to eat. When eating raw vegetables, fresh from the garden can't be beat." – Newport Center

The CAAs work with about 40,000 eligible non-WIC households and have relatively few coupons to give out. Coupon redemption was weak in years when CAAs limited the annual benefit to \$15 or \$20 per household so they could give coupons to more applicants. Since federal regulations require ESD to trace every coupon to an eligible recipient, and if redeemed, to the specific market and

"For a retired widow, this was very helpful. I really enjoyed meeting the farmers who sold their fruits and vegetables. I enjoyed the whole atmosphere and feel very comfortable going there by myself now. I have a disability and need to use a cane. People were very helpful with bagging my purchases. I'm pretty sure they would have carried them to the car if I had needed it. It was a very good experience!" – St. Albans senior

vendor, ESD must carefully account for every coupon. Given these considerations, ESD standardized the CAA benefit at \$30 in coupons per household per year, regardless of household size or composition.

CAA Nonfederal Coupon Recipients: Vermont's nonfederal coupons provided the program infrastructure that enabled Farm To Family to grow. They let the CAAs help Vermonters whose income levels put them at nutritional risk but who do not qualify for WIC or senior coupons. The state-funded coupons also give the program flexibility to meet local coupon demands that can be hard to predict. In 2014, the CAAs distributed \$30,060 in coupons funded with state dollars. The \$30 coupon books went to 1,012 households, of which 31% were families with children and 3% were elderly households. \$23,061 (76.0%) worth of the nonfederal coupons were redeemed.

CAA Senior FMNP Coupon Recipients: 1,419 households with someone aged sixty or older received \$42,570 in federally funded coupons, of which \$34,296 (80.6%) were redeemed. The Senior FMNP funds available from DAIL covered the cost of those redemptions, as well as some of the printing costs generated by senior coupon distribution.

COUPON REDEMPTION

Full coupon redemption is not expected in a program intended to introduce people to new shopping and dietary experiences and strengthen farmers markets. Most new markets start small and take years to become firmly established with participation that consistently includes several produce vendors.

It takes consumers practice to learn how to select and prepare fresh produce and to shop at markets in a region with a short growing season. Most coupon recipients have limited options for child care and transportation. WIC parents have very young children and often work one or more jobs that make it hard to get to a market that is only open a few hours a week. It is a challenge for many low income residents, especially seniors, to get to a site that is not within walking distance. The selection of fresh produce is very limited at some markets, another barrier to full coupon redemption.

"It's good to be able to get fresh veggies from gardens close to home and not veggies sitting on a truck from who knows where, and to be able to help the families who grew the well-cared for plants. We have a choice of a lot of markets" – Concord senior

"I use all my coupons and more at the local farmers market. I enjoy the fresh produce and wish I could go every week, but my schedule and budget don't always allow for it. If money is tight, I buy frozen vegetables when they go on sale. I would always rather buy local and fresh but can't." – East Hardwick

Based on projected coupon redemption rates, ESD allowed \$163,650 in coupons to be issued in 2014. They went to 4,676 households, for an overall benefit average of \$35 in coupons per household for the season. \$125,466 in coupons (76.7%) were redeemed, 2% stronger than the 2012 rate. Vermont farmland has recovered from much of the damage inflicted in 2011 by Tropical Storm Irene. The weak economy and consumer support for 'buying local' also boost the likelihood that coupons will be redeemed.

Vermont's WIC FMNP redemption rate tends to exceed the national average (e.g., 72% in 2012, compared to the 56% rate nationally). This may be because Vermont has more farmers markets per capita than other states, and coupon issuance may be combined with nutrition education activities that often take place at the markets themselves.

For coupons issued by CAAs, the redemption rate was lower among non-elderly households (76%) than among seniors (81%). They may have trouble fitting a trip to the market into their schedule or decide that coupons redeemable only for fresh produce do not justify the time and cost to drive to the nearest participating market if they have few coupons left to spend. Some participants hang onto coupons until after Labor Day, then forget the market's closing date or find that bad weather reduced the selection of fresh produce available.

"The vegs and fruits were delicious and nice and fresh. I am disabled and a senior citizen so it's hard on my income to buy them. I appreciated the \$30 in coupons I received for the summer, though they were spent very fast." – Island Pond

PARTICIPATING MARKETS AND FARMERS

A chart at the end of this report identifies the 65 market sites authorized to accept coupons in 2014. (Some market organizations have more than one site.) The chart also shows the number of participating produce vendors and redemption total for each market. The annual FMNP federal funding cycle does not allow Farm to Family to include winter farmers markets.

Coupon recipients get a list of the participating market locations and schedules and are told that the coupons may be redeemed at any of those sites. The coupons issued by the Health Department office in Morrisville were spent at 21

different markets! This flexibility is important, as market hours and locations may not match those of shoppers. A competitive marketplace encourages farmers to make their displays 'customer-friendly' and widen the selection of products they offer. The survey of participating produce growers (*see findings cited in this report*) identified some of the improved marketing practices. 30% of recipients surveyed said that they shopped at more than one market.

Only vendors who grew some or all of the fresh produce they sell at the market qualify to accept Farm To Family coupons. Coupon recipients are instructed to look for vendors displaying the program sign at the markets.

Farm To Family was intended to be educational. The festive atmosphere at farmers markets invites shoppers to overhear or take part in conversations with

vendors or other shoppers that improve their ability to select or use fresh produce. Although most towns lack markets, single-vendor farm stands are not authorized to accept coupons. Allowing redemption at roadside or farm stands is incompatible with the objective to strengthen multi-vendor farmers markets. Including farm stands also would exceed the program budget and administrative capacity.

"I really like getting these coupons. It's a great way to get me out to the different farmers markets. I wouldn't have been able to afford to buy things there without these. Thank you!" – Barre

"It seems we have we have to be on top of the way our customers buy, what they buy, how often they buy, what the economy is throwing away. Some weeks in July and August are very busy with a wide variety of fresh veggies and fruits. For some of these families, this is the only way they get the products. I have sold larger amounts at discount price to preserve for the winter." – participating grower

"All the vendors are very polite, give you a chance to look around and help in telling you how to freeze food, etc." – Rutland senior

In 2014, Farm To Family had 311 participating produce growers, at least 50 of whom sold at more than one market. The program motivates some growers to sell at farmers markets even though the coupons would likely generate a very small part of their sales income. Redemption totals varied widely among vendors. Forty-six redeemed no coupons, while eight had coupon sales exceeding \$2,500 for the season.

<u>Coupon Sales</u>	<u># of Vendors</u>	<u>% of Vendors</u>
Less than \$50	121	38.9%
\$50 – \$99	39	12.5%
\$100 – \$249	49	15.8%
\$250 – \$499	37	11.9%
\$500 – \$749	19	6.1%
\$750 – \$999	13	4.2%
\$1000 or more	33	10.6%

*"I do not sell much produce but bring some as a way to bring more customers to my booth. I like having berries and veggies to offer these customers. I'm glad this is offered to persons that might otherwise hesitate to shop for perishable foods."
– participating grower*

*"We are small time farmers now and do not get many coupons, but we see other vendors receive a lot and feel the coupons are very important. As our business grows, we hope to receive more coupons!"
– participating grower*

Total coupon sales averaged \$403 per participating produce vendor, but the median was just \$78 for the season. Some vendors sell at farmers markets only a few days a year. Many specialize in products that do not qualify for coupon redemption, e.g., meats, eggs, prepared foods like maple products or pickles, or non-food items such as cut flowers. A third (33.1%) of the participating growers surveyed in May of 2014 said that fresh fruits and vegetables represented less than half of the product volume they sold at farmers markets. Regardless, feedback from farmers indicates that even those accepting few or no coupons are enthusiastic about the program.

PROGRAM OUTCOMES

Congress funded the FMNP with two objectives. One was to provide fresh, unprepared, locally grown vegetables and fruits to people who are nutritionally at-risk, particularly low income children, seniors and women who are pregnant, postpartum or breastfeeding. The other goal was to expand the awareness and use of farmers markets, increase market sales, and stimulate the creation of new markets and other outlets for produce grown for home consumption.

"This was my first year using Farm To Family coupons. I hope next year I can still get coupons because I really enjoyed the fresh produce. My family liked going to, and helping pick from, the farmers market." – Johnson

Coupon issuance to WIC participants happens at special Farm To Family venues – many at farmers markets – offering nutrition education activities and recipes using local produce. All recipients get information about the nutritional benefits of fruits and vegetables and about how, when and where to use the coupons.

"Wonderful program! We love being able to buy organic, local produce. Teaching our son the importance of knowing where your food comes from is very important to our family." – St. Johnsbury

***"I'm a handicapped veteran and any help I can receive for me and my wife is so helpful. Thank you so much."
– Bradford***

All coupon recipients were invited to return a survey. The results are appended, and quotations cited in this report are gleaned from those surveys. Farmers who participated in 2013 were surveyed in May of 2014, before the coupon season began, and this report includes those findings. Although Farm to Family is now 28 years old, one out of five coupon recipients surveyed (20%) said that 2014 was the first year they had ever taken part. Steady caseload turnover is desirable, given the limitations on eligibility and the goal to increase the number of consumers using farmers markets.

The program produced many positive outcomes:

- 4,676 low income households, mostly seniors and families with children, used the coupons to buy \$125,466 worth of fresh, locally grown fruits and vegetables at Vermont farmers markets.

***"It is really great. I enjoy the families that come and talking with them about fresh veggies when they return with smiles."
– participating grower***

- Coupon recipients were asked to compare the quality of fresh produce at the farmers markets to its quality at their regular grocery stores. Over 99%% said produce quality at the markets was either better (81.2%) or about the same (18.0%) as at their grocery stores.

"As a retired 82 year old, I find the coupons were helpful in adding vegetables to my diet." – South Burlington

- Limited budgets make low income consumers reluctant to buy unfamiliar foods. Nonetheless, 53% of the recipients bought a kind of fruit or vegetable they had never tried before, including 45% of the seniors surveyed. Recipients are encouraged to ask questions of the farmers, who are usually delighted to talk about the foods they grew – how to know when it is ripe or how it may be prepared.

- In 2012, coupon recipients also were asked to compare the prices of fresh produce at farmers markets to those at their grocery stores. Over 76% considered the farmers market prices competitive, with 36% saying prices at the markets were lower and 40% saying they were about the same.
- 52% of recipients surveyed, including 46% among seniors, said they learned a new way to prepare or cook fresh produce.

"This wonderful program added more veggies to my table. I am dieting, so it is well needed. Thank you, Vermont, for this program. I love my state!" – Newport

"This was the first time I ever made beets! I always just bought the canned beets. The fresh ones were so good. I boiled them with a little garlic and cinnamon and after they got soft, put a bit of the red 'juice' in the homemade coleslaw I made with the cabbage and carrots. I got to not only add a pretty pink color to the coleslaw but I also got to add the extra nutrients from the delicious beets." – Chester

- 49% said they learned a new way to store fresh fruits or vegetables to prevent them from spoiling, including 51% of the seniors surveyed.
- 78% of recipients surveyed ate more fresh produce last summer than usual, including 80% of seniors.
- 81% said that they plan to eat more fresh produce all year-round as a result of taking part in the coupon program. This response was 84% among the seniors surveyed.

Farm To Family is an effective family and community development tool. Open-air markets turn food shopping into a social event where neighbors, children, parents and grandparents inspire each other to add variety to their diets and get to know farmers in their area.

The program promotes the formation and growth of farmers markets and expands their customer base.

- 14% of recipients surveyed, including 16% of seniors, said they had never been to a farmers market before getting the coupons. This percentage declined over the program's lifetime as the familiarity and number of markets grew. Many coupon recipients take friends with them to the market, increasing the number of potential farmers market customers.

"Everybody at the market was so full of ambition and no hesitation when it came talking about their products. Sure made some good connections. Will visit more farmers markets wherever I go." – Derby senior

"It was a wonderful experience to go to a farmers market. It helped us out financially to be able to have vegetables on a regular basis, and I like the idea of getting local produce. Thank you." – Elmore

- 30% of recipients surveyed, including 28% of the seniors, said they shopped at more than one participating market.
- 75% of participating growers surveyed said that taking part in the program increases their farmers market sales.
- One in every ten growers said coupon purchases represented more than 25% of their fresh produce sales at the market.
- The financial impact on farmers extends beyond the value of coupons redeemed. When asked if they spent money at the markets in addition to their coupons, 77% of the recipients surveyed said yes. 65% of recipients who had spent all their

coupons by the time they completed the survey said they had returned to the market to shop without coupons. 47% of the participating growers surveyed agreed that many Farm To Family coupon shoppers become regular cash customers of the market.

30% of the farmers surveyed said they had been taking part in Farm To Family for over a decade, some since the program's 1987 inception. They reported that, as a result of the program, they increased the number of days or hours they sold at farmers markets, and:

- 24% increased their fruit or vegetable production.
- 15% started growing a wider variety of fruits or vegetables to sell at farmers markets.
- 24% improved their displays to make it easier for shoppers to identify food types and prices.
- 19% began doing more consumer education, such as offering product recipes or storage tips.

"Farm To Family is a wonderful program and has done much to bring new customers to the market. Coupons represent more than 10% of my market sales during blueberry season." – participating grower

"Coupon sales were less than 10% of our produce sales at the market, but it was still a lot because our total sales are rather high. Many weeks we had \$100-\$200 in coupons." – participating grower

PROGRAM LEGACY AND OUTLOOK

Attitudes have shifted over the 28-year lifespan of the Farm To Family Program. Farmers initially reluctant to take part in a 'government' program evolved into hearty fans. In the past, many recipients commented that they did not like farmers

markets because markets sold organic foods, whereas survey comments now often cheer the opportunity to buy local foods that were grown organically. When Farm To Family began issuing coupons targeted to seniors, this motivated farmers to increase the volume of more traditional garden vegetables, such as beets and green beans, among the foods they grow to sell at farmers markets.

"This program helps make it possible for me to include more locally grown organic fruits and vegetables in my meals. Thank you!" – Barton senior

***"I absolutely love this program! I have tried so many new things. It has given me and my kids a chance to open our minds to new food and new recipes! I wish this program were all year round. The taste of farm fresh is so much better than store bought."
– Springfield***

Vermont was one of four states whose 1987 farmers market projects inspired the creation of national WIC and Senior Farmers Market Nutrition Programs (FMNP) that provide more than \$40 million in federal support for the programs operating in most states. People nationwide now benefit from FMNPs that uniquely merge health and agriculture promotion and put money directly into the pockets of small-scale family farmers.

Federal nutrition program benefits are increasingly provided in the form of a dollar amount posted to special debit cards, rather than as food packages or redeemable paper coupons. The transition is complicated by differing rules governing the kinds of foods that different programs will buy and financial/technical limitations at outdoor farmers markets. Debit cards likely will

replace paper coupons for Farm To Family benefits in the future when that becomes an option that is both affordable and technically feasible for farmers markets and their vendors.

Farm To Family is intended to be an educational and agricultural stimulus, so its full value cannot be measured in terms of the dollar value of coupons distributed or redeemed. It is lauded by farmers who make little money on coupon sales, yet welcome this user-friendly way to connect consumers with the farming community.

Families receiving just a handful of coupons are enthusiastic about the program and often describe the experience as "fun." How many other federal programs can make that claim? Young children are discovering the variety of foods produced in Vermont, and are learning about those foods from the farmers who grow them. Older

Vermonters are enjoying the flavor and freshness of just-picked fruits and vegetables they remember from their youth but can no longer afford or grow on their own.

***"We need to get the word out there to low income and all families about supporting local farmers markets. Educate people and they can make these markets part of their lifestyle. Ecological food shopping, nutritional benefits, growing community."
– participating grower***

"This is such an excellent program. My son is more likely to eat fresh produce like broccoli that's been freshly harvested, rather than something older and more bitter from the grocery store. And seeing all the other families getting fresh produce with their kids was really exciting." – Sutton

The Farm To Family Program helps keep Vermont land open and productive. It has helped make local farmers markets more plentiful, more successful and more attractive to all consumers, not just to the coupon recipients. This has a positive impact on the uncertain financial status of family farms and on the vitality of local communities.

2014 Vermont Farm To Family Program – SURVEY OF COUPON RECIPIENTS (12-8-14)

All participants were invited to respond to a survey after they had taken their coupons to a market. Surveys were returned by 367 participants, representing about 8% of the households that received coupons in 2014.

First-Timers: Although Farm To Family began in 1987, nearly a fifth (19.7%) of recipients surveyed said that 2014 was the first year they had ever received the coupons. 14.3% said they had never gone to a farmers market before taking part in the Farm To Family Program.

Impact on Farmers Markets: The 2014 program had participating farmers market sites in 63 locations throughout Vermont, and survey respondents indicated that they had visited 60 of those sites in 2014. 29.6% of survey respondents checked that they went to more than one market. 65.2% said they returned to the market to shop during the 2014 season after they ran out of coupons to spend there, and 76.8% said they spent money at the markets in addition to their Farm To Family coupons. A message added to the backing page for each coupon booklet encouraged shoppers to spend all their coupons and take advantage of the option to also spend federal SNAP/3SquaresVT food benefits at markets equipped to accept EBT card purchases. 78% said the message made them more likely to redeem their Farm To Family coupons, and 46% said it made them more likely to spend SNAP/3SquaresVT benefits at a market (26% said they were not currently taking part in SNAP/3SquaresVT).

How did coupon shoppers think the quality of fresh fruits and vegetables at the farmers markets compared to the produce quality at their regular grocery store?

81.2% – Better 18.0% – About the same .8% – Worse 0% – Don't know

Because of Farm To Family Program, they or their family...	<u>YES</u>	<u>NO</u>	<u>NOT SURE</u>
ate more fresh fruits and vegetables this summer than usual	78.2%	18.1%	3.7%
plan to eat more fresh fruits and vegetables all year round	80.7%	8.4%	10.9%
learned a new way to prepare or cook fresh fruits or vegetables	51.6%	41.8%	6.6%
learned a new way to store fresh fruits/vegetables to prevent spoiling	48.6%	46.2%	5.2%
bought a kind of fruit or vegetable they had never tried before	52.6%	44.3%	3.1%

Comments were added to 175 of the surveys, reflecting certain themes:

- short expressions of thanks or kudos for the program (62)
- the coupons help low income people, make fresh produce affordable (37)
- program helps diet, promotes healthy eating, encourages people to try new foods (26)
- produce at farmers markets is high quality, fresher (21)
- likes variety and social atmosphere at farmers markets (13)
- increase coupon benefit levels, offer year-round (12)
- likes supporting farmers, helping local economy and community (12)
- fresh produce at farmers markets is expensive (10)
- keep program going, wants coupons again next year (10)
- program is educational, fun, promotes family bonding (6)
- unhappy with a specific market or vendor, e.g., unappealing/limited produce selection (6)
- market vendors are friendly, polite, helpful (6)
- Farm To Family is good addition to WIC (3)
- allow coupon redemption for other types of foods, e.g., eggs, meats, baked goods (2)
- coupon availability should be publicized, more accessible (2)
- allow redemption at other sites, e.g., stands, PYOs, stores (2)
- single-survey comments: wishes markets offered more fruit, wishes markets were open longer hours or more days, hard for person using walker to shop at market

May 2014 Survey of Produce Growers Participating in Vermont Farm To Family Program

The 321 produce growers enrolled in the 2013 Farm To Family farmers market coupon program were invited to return a survey, and 139 (43.3%) responded.

[n = number of valid surveys where the question was answered, the basis for percentages reported]

What do you sell at farmers markets? [n=139]	33.8%	flowers or flower starts	
7.2%	only fresh fruits, vegetables or cut herbs	25.9%	baked goods
100.0%	fresh fruits, vegetables or cut herbs	44.6%	prepared or processed foods (e.g., maple, jam)
37.4%	meats, eggs or cheeses	21.6%	crafts or other non-food products
54.0%	vegetable or herb starts	.7%	other (rice, seed)

- 1. Farm To Family started in 1987. How many years have you been taking part? [n=122]**
- | | | | | | |
|-------|---------------------|-------|------------|-------|--------------------------------|
| 10.6% | 2013 was first year | 27.9% | 4–6 years | 30.3% | more than 10 years, among whom |
| 19.7% | 2–3 years | 11.5% | 7–10 years | 15.6% | said it was over 20 years |

- 2. Did taking part in Farm To Family change your farming or marketing practices in any of the following ways? (Farmers new to the program were excluded from this question.) [n=119]**
- 42.0% said “yes” while 49.6% said “no” and the remaining 8.4% were “not sure”. Most farmers said “yes” in earlier farmer surveys, but the more years farmers accept Farm to Family coupons, the less likely they may associate their marketing practices with program participation. Among the 119 fresh produce vendors who responded in some way, 27.7% checked more than one of the following:

24.4%	increased their fruit or vegetable production
15.1%	started growing a wider variety of fruits, vegetables or herbs to sell at farmers markets
3.4%	increased the number of hours or days they sell at farmers markets
24.4%	changed their display signs to make it easier for customers to identify food types or prices
19.3%	began doing more nutrition education with market customers, such as offering recipes, product samples or advice on how to select, store or prepare fresh produce

- 3. Does taking part in the program increase your farmers market sales? [n=136]**
- | | | | | | |
|-------|-----|------|----|-------|----------|
| 75.0% | yes | 7.4% | no | 17.6% | not sure |
|-------|-----|------|----|-------|----------|
- 4. Do coupon customers continue to shop their without Farm To Family coupons? [n=136]**
- | | | | | | |
|-------|-----|-------|----|-------|----------|
| 47.1% | yes | 14.7% | no | 38.2% | not sure |
|-------|-----|-------|----|-------|----------|
- 5. Roughly what percentage of the product volume you sell at farmers markets is fresh fruits or fresh vegetables, i.e., how much display space does fresh produce take up? [n=139]**
- | | | | | | | | | | |
|-------|------|------|--------|-------|--------|-------|--------|-------|------|
| 12.2% | <10% | 9.4% | 10-24% | 11.5% | 25-49% | 12.9% | 50-74% | 54.0% | 75+% |
|-------|------|------|--------|-------|--------|-------|--------|-------|------|
- 6. Last July-October, about how much of your income from farmers market fresh produce sales came from Farm To Family coupon purchases? [n=136]**
- | | | | | | | | | | |
|-------|------|-------|--------|------|--------|-----|--------|-----|------|
| 70.6% | <10% | 19.1% | 10-24% | 8.9% | 25-49% | .7% | 50-74% | .7% | 75+% |
|-------|------|-------|--------|------|--------|-----|--------|-----|------|
- 7. In the July-October redemption period, how often did you turn in coupons for payment? [n=134]**
- | | | | | | |
|-------|----------------------|-------|-----------------------|------|-----------------------|
| 39.5% | each week | 19.4% | once a month | 6.0% | once for whole season |
| 25.4% | 2 or 3 times a month | 9.7% | 2 or 3 times a season | | |
- 8. Were you satisfied with how quickly the market/s paid you for the coupons accepted? [n=136]**
- | | | | | | | | |
|-------|--------|-------|---------|------|-----------|------|----|
| 79.4% | always | 16.9% | usually | 2.2% | sometimes | 1.5% | no |
|-------|--------|-------|---------|------|-----------|------|----|

(Three growers who sell at more than one participating market commented that this varied among markets. Followup contacts were made for the two growers who responded “no” to this question.)

2014 Vermont Farm To Family Program / Coupon Redemptions By Farmers Market						
Participating Farmers Markets (61 markets open at 65 sites)	Enrolled Produce Vendors	Dollar Value of Redemptions By Coupon Funding Source				
		Non-Federal Coupons	Federal WIC Coupons	Fed. Senior Coupons	Fed. Ladies First Cons	Total 2014 Redemptions
Barre	6	\$645	\$999	\$1,005	\$156	\$2,805
Bellows Falls	2	\$465	\$861	\$207	\$0	\$1,533
Bradford	5	\$120	\$222	\$39	\$0	\$381
Brandon	3	\$18	\$147	\$54	\$60	\$279
Brattleboro (two local sites)	15	\$786	\$4,497	\$1,632	\$0	\$6,915
Bristol	2	\$45	\$264	\$126	\$90	\$525
Burlington (City Hall Park)	19	\$2,289	\$6,303	\$2,661	\$366	\$11,619
Caledonia (Danville, St. Johnsbury)	11	\$1,377	\$2,853	\$1,716	\$54	\$6,000
Capital City (Montpelier)	12	\$768	\$3,075	\$1,383	\$132	\$5,358
Castleton	6	\$78	\$273	\$426	\$0	\$777
Champlain Islands (Grand Isle, So Hero)	9	\$138	\$549	\$309	\$108	\$1,104
Chelsea	5	\$51	\$222	\$291	\$0	\$564
Craftsbury Common	1	\$30	\$174	\$0	\$0	\$204
Dorset	9	\$3	\$477	\$111	\$0	\$591
Enosburgh Falls	3	\$492	\$840	\$705	\$75	\$2,112
Five Corners (Essex Junction)	4	\$123	\$897	\$225	\$105	\$1,350
Groton	4	\$0	\$99	\$135	\$0	\$234
Hardwick	7	\$63	\$948	\$411	\$30	\$1,452
Hartland	3	\$54	\$90	\$45	\$0	\$189
Hinesburg	2	\$60	\$273	\$99	\$0	\$432
Jay Village	4	\$9	\$18	\$9	\$0	\$36
Jeffersonville	4	\$54	\$537	\$81	\$12	\$684
Jericho	4	\$12	\$408	\$63	\$0	\$483
Johnson	2	\$60	\$78	\$54	\$0	\$192
Lakes Region (Poultney)	7	\$81	\$489	\$267	\$0	\$837
Lamoille Valley (Morrisville)	2	\$6	\$51	\$66	\$6	\$129
Ludlow	1	\$3	\$105	\$9	\$0	\$117
Lyndon	4	\$171	\$849	\$330	\$84	\$1,434
Manchester	8	\$138	\$696	\$204	\$108	\$1,146
Middlebury	12	\$804	\$2,844	\$1,296	\$33	\$4,977
Milton	5	\$339	\$705	\$294	\$57	\$1,395
Morrisville	6	\$456	\$1,671	\$1,152	\$126	\$3,405
Mount Tom (Woodstock)	2	\$18	\$63	\$36	\$0	\$117
New North End (Burlington)	0	\$0	\$0	\$0	\$0	\$0
Newport	12	\$2,973	\$3,783	\$3,513	\$411	\$10,680
Northfield	2	\$33	\$303	\$120	\$0	\$456
Northwest (St. Albans)	10	\$2,529	\$4,161	\$4,827	\$306	\$11,823
Norwich	16	\$321	\$1,956	\$558	\$54	\$2,889
Old North End (Burlington)	2	\$1,092	\$4,239	\$1,137	\$138	\$6,606
Peacham	4	\$9	\$129	\$3	\$0	\$141
Putney	4	\$6	\$96	\$102	\$0	\$204
Randolph	5	\$213	\$1,029	\$714	\$24	\$1,980
Richford	5	\$315	\$483	\$498	\$57	\$1,353
Richmond	3	\$45	\$411	\$144	\$24	\$624
Royalton	8	\$87	\$471	\$267	\$30	\$855
Rutland County (Rutland)	11	\$921	\$1,740	\$1,101	\$15	\$3,777
Shelburne	5	\$123	\$243	\$66	\$54	\$486
South Burlington	3	\$177	\$561	\$213	\$21	\$972
Springfield	5	\$51	\$291	\$180	\$48	\$570
Stowe	5	\$12	\$405	\$60	\$18	\$495
Vergennes	5	\$108	\$309	\$198	\$0	\$615
Vermont (Rutland, Fair Haven)	15	\$2,829	\$4,902	\$3,489	\$99	\$11,319
Waitsfield	2	\$27	\$87	\$24	\$0	\$138
Walloomsac (Bennington)	6	\$588	\$3,207	\$639	\$30	\$4,464
Waterbury	3	\$60	\$336	\$87	\$0	\$483
West River (Londonderry)	3	\$0	\$312	\$30	\$0	\$342
West Townshend	5	\$3	\$27	\$0	\$0	\$30
Williston	3	\$51	\$36	\$78	\$0	\$165
Windsor	7	\$69	\$126	\$228	\$0	\$423
Winooski	6	\$633	\$2,805	\$552	\$102	\$4,092
Woodstock Market on the Green	3	\$30	\$51	\$27	\$0	\$108
TOTALS	311	\$23,061	\$65,076	\$34,296	\$3,033	\$125,466
Value of Coupons Distributed		\$30,360	\$86,220	\$42,570	\$4,500	\$163,650
2014 Coupon Redemption Rates		76.0%	75.5%	80.6%	67.4%	76.7%