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# WHY EBT AT FARMERS' MARKETS?



1

## NUTRITION FOR ALL

Farmers markets play an important role in making fresh healthy produce available to community members of all incomes. CalFresh benefits are issued electronically via EBT; increasing the availability of EBT equipment would improve farmers markets ability to serve CalFresh participants.

2

## ECONOMIC BENEFITS

Implementing EBT ensures that CalFresh recipients have access to the nutritious food available at farmers' markets while improving the income of local farm vendors. EBT sales at a farmers' market have not only helped many markets thrive, but also stimulate the local economy of that community. For every \$5 of CalFresh sales spent, up to \$9 is generated in local economic activity.

3

## NEW CUSTOMERS

EBT helps with the sustainability of a farmers market. The implementation of EBT can attract new customers and is a significant factor in the longer term viability and success of a farmers market. Additionally, when Market Match, a healthy food incentive program which matches customers' federal nutrition assistance benefits, like CalFresh and WIC, is utilized, there is a reported increased CalFresh spending of 15% to 40%.

4

## FEDERAL SUPPORT

It is a USDA priority to implement CalFresh at farmers markets. USDA's Food and Nutrition Service (FNS) has a fundamental interest in ensuring that CalFresh households have access to the fresh, nutritious foods available at farmers markets.

5

## IT'S A WIN/WIN

Adopting the EBT technology to accept CalFresh benefits can help markets tap into a larger customer base by providing an easy and convenient way for recipients to redeem their CalFresh benefits on eligible food items. For vendors selling eligible food items, the potential for increased sales from CalFresh redemptions can be substantial.



# FREQUENTLY ASKED QUESTIONS:

## 1 WHAT IS EBT?

EBT is an "electronic benefits transfer," an electronic system in which CalFresh benefits can be accessed. CalFresh is California's name for the program formally known as food stamps and nationally known as the Supplemental Nutrition Assistance Program (SNAP).

## 2 HOW DOES EBT AT A FARMERS MARKET WORK?

EBT users can swipe their card at a Point of Sale (POS) terminal at a market. Recipients can then purchase eligible food products from market farmers and vendors. Eligible food products include: fruits and vegetables, breads, cereals, meats, fish, poultry, and dairy products.

## 3 DOES EACH VENDOR AT A FARMERS MARKET HAVE A POS?

No, there is just one POS terminal at a farmers market. It is operated by the farmers market manager or appropriate staff. Market signage "We Accept EBT" directs EBT cardholders to the location of the POS device.

## 4 IF THERE'S ONE TERMINAL AND EACH VENDOR DOES NOT HAVE AN EBT MACHINE, HOW DOES THE CUSTOMER BUY THEIR PRODUCE FROM A SPECIFIC VENDOR?

When at the EBT POS, the market manager/staff person asks the recipient how much of his/her food or cash benefits they would like to use. Then the EBT card is swiped, and the amount is debited from the balance stored on the card. (This amount is transferred from the recipient's account to the market or association bank account.) The staff person then issues "scrip" in the amount requested by the customer. Scrip can be either tokens or paper. This is a representation of the EBT money debited, one for one. The recipient can use the scrip with vendors selling eligible food. At the end of the market day, the vendors trade the scrip for cash, checks, or receipts for future payment from the market operator.

## 5 WHAT IS THE COST OF POS DEVICE?

The POS devices are state-provided and FREE to FNS-authorized farmers markets, direct marketing and Community Supported Agriculture (CSA). For technical assistance and to obtain a free POS device, contact Dianne Padilla-Bates at the CA Department of Social Services: Dianne.padilla-bates@dss.ca.gov or call 916-654-1396.

## 6 DOES A FARMERS MARKET NEED TO BE A CERTIFIED FARMERS MARKET TO ACCEPT EBT? No.

## 7 DO THE POINT OF SALE (POS) MACHINES NEED ELECTRICITY AND/OR LAND LINE?

No, they are wireless.

## 8 HOW CAN A MARKET APPLY TO ACCEPT EBT?

The USDA FNS authorization is easy. Markets can fill out an on-line application: <http://www.fns.usda.gov/snap/store-farmers-market-application>.

Once the farmers market has been approved, the state of California has several websites where the farmers market or direct farmer's location will be identified as accepting EBT. To locate a farmers market, visit: [www.ebt.ca.gov](http://www.ebt.ca.gov).

The State has also linked the Ecology Center's farmers' market finder to our EBT website to provide our clients with farmers' markets that accept EBT. To download a EBT posters: <http://www.ebtproject.ca.gov/CommercialInformation/poster.shtml>

The Ecology Center provides a list of farmers markets that accept EBT. They can also assist with the FNS application, POS procurement, provide materials, signage, CalFresh EBT scrip assistance and bookkeeping tools, all free of charge. For more information, email [ebt@ecologycenter.org](mailto:ebt@ecologycenter.org) or call 415-763-5856.

### Sources

1. Feasibility of Implementing Electronic Benefit Transfer Systems in Farmers' Markets <http://www.fns.usda.gov/multimedia/Kohl--Feasibility.pdf>
2. SNAP at Farmers Markets: A How-To Handbook <http://www.ams.usda.gov/sites/default/files/media/SNAPat%20Farmers%20Markets%20Handbook.pdf>
3. Ecology Center: [http://ecologycenter.org/wp-content/uploads/2014/12/Simple-Guide\\_Reduced\\_12.09.2014.pdf](http://ecologycenter.org/wp-content/uploads/2014/12/Simple-Guide_Reduced_12.09.2014.pdf)
4. USDA Economic Service Report (2010)
5. Hunger Action Los Angeles (HALA)



#7

## CALFRESH AWARENESS MONTH

# EBT AT FARMERS MARKETS: SIGN UP EVENT & RESOURCE FAIR

17 MAY 2016

10AM - 2PM

11 AM PROGRAM

CITY HALL SOUTH LAWN

200 N SPRING ST

LOS ANGELES

JOIN US TO START ACCEPTING EBT AT YOUR  
FARMERS MARKET AND SIGN UP FOR YOUR  
FREE EBT MACHINE!

*...a 30-45 day process done in under two hours!*

## WHAT FARMERS MARKET MANAGERS NEED TO BRING:

1. Picture ID (driver's license or passport)
2. Social security card or official document with your name and SSN

LOTS OF RESOURCES FOR FARMERS MARKET MANAGERS AND FAMILIES: HEALTHY RECIPES,  
FOOD DEMOS, HEALTH RESOURCES, MATERIALS, & MORE!

## PARTICIPATING ORGANIZATIONS:

LA Community Action Network  
Hunger Action LA  
Sustainable Economic Enterprises LA  
Covered CA  
Sugar Watch  
Slow Food Los Angeles  
Ecology Center

Public Health Foundation WIC Program  
USDA Food and Nutrition Service  
LA County Dept of Social Services  
CA Dept of Social Services  
LA County Dept of Public Health  
Councilmember Jose Huizar. 14th District  
Office of Los Angeles Mayor Eric Garcetti



# CALFRESH AWARENESS MONTH

## FARMERS MARKET SIGN UP EVENT

Are you looking to increase your revenue?

Have you ever been interested in accepting SNAP  
EBT at your market produce stand or farm stand?

Would you like to receive free EBT machine technical resources?

THEN JOIN US TO APPLY FOR YOUR SNAP EBT  
LICENSE AND **FREE** WIRELESS POINT OF SALE EQUIPMENT!

**date:** TUESDAY, MAY 17, 2016

**time:** 10:00 A.M. - 2:00 P.M.

**location:** CITY HALL SOUTH LAWN  
200 NORTH SPRING STREET  
LOS ANGELES, CA 90012

**what to bring to the sign up event:**

1. PICTURE ID (DRIVER'S LICENSE OR PASSPORT)
2. SOCIAL SECURITY CARD OR OTHER OFFICIAL DOCUMENT  
WITH YOUR NAME AND SSN AND SPOUSAL SSN

FOR MORE INFORMATION, CONTACT BRENDA MUTUMA (415.705.1365 OR  
BRENDA.MUTUMA@FNS.USDA.GOV) OR IESHA SILER (213.473.9927 OR  
ISILER@GOODFOODLA.ORG)

### ★ PARTNERS ★

