A Qualitative Evaluation of the United States Department of Agriculture’s Food Insecurity Nutrition Incentive (FINI) Grant Program
The Gretchen Swanson Center for Nutrition (GSCN)
The Gretchen Swanson Center for Nutrition (www.centerfornutrition.org) is an Omaha-based, independent nonprofit research organization providing research, evaluation, and partnership in: childhood obesity prevention, food insecurity, and local food systems. The team that worked on this evaluation is comprised of PhD level scientists and MPH level Project Managers and Research Associates; all team members have expertise related to healthy food access in underserved populations.

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Overview: Importance of Overcoming Barriers to Fruit and Vegetable Access

The Issue
Low-income families are less likely to consume adequate or recommended levels of fruits and vegetables, which likely contributes to facing increased rates of diet-related chronic diseases. One reason families may not eat the recommended amount of fruits and vegetables is because neighborhoods across the United States (US), particularly those in low-income areas, have limited access to food retailers that offer affordable, nutritious foods and beverages, including fruits and vegetables. Healthy food incentive (HFI) projects can be an effective approach for low-income families to increase their purchasing power of and access to fruits and vegetables. Additionally, HFI projects can contribute to increased purchasing of incentivized fruits and vegetables, foster the likelihood of trying new fruits and vegetables, and ultimately, improve dietary quality. Key elements addressed in this evaluation include: 1) Best practices and promising findings of HFI projects; 2) Information to inform decisions around the reauthorization of the farm bill this year; and 3) Knowledge gaps and opportunities to pursue that inform program refinement and sustainability.

Introduction
Poor diet recently surpassed tobacco as the number one preventable cause of death in the US. Poor diet, specifically the low intake of fruits and vegetables and higher intake of energy-dense, nutrient-poor foods and beverages, disproportionately affects certain populations, with low-income and racial-ethnic minority groups experiencing higher rates of diet-related chronic diseases. These disparities in fruit and vegetable intake can partially be attributed to lower access and availability of affordable fruits and vegetables in certain neighborhoods. Families in closer proximity to larger supermarkets, which offer more healthful food and beverage options at generally affordable prices, tend to have better dietary quality and lower levels of obesity.

Following congressional authorization to the United States Department of Agriculture’s (USDA’s) National Institute of Food and Agriculture (NIFA) and Food and Nutrition Service (FNS), and the Agricultural Act of 2014 (commonly referred to as the farm bill), the USDA invested more than $31 million in Fiscal Year 2015 and over $16 million in Fiscal Year 2016 in HFI projects across the country. The goal of the Food Insecurity Nutrition Incentive Grant Program (hereafter referred to as FINI) is to increase fruit and vegetable purchasing among USDA Supplemental Nutrition Assistance Program (SNAP) consumers by providing incentives at the point of purchase, through mechanisms such as a one-to-one match, loyalty cards, and paper coupons. The farm bill is up for reauthorization in fall
2018; therefore, the time is ripe to provide evidence regarding the impact of FINI-funded projects as well as grantee and stakeholder insights regarding any potential program refinements. The purpose of this research was to inform policy advocacy through the description of findings from interviews conducted with grantees of multi-year community-based and large-scale projects funded by the FINI mechanism, as well as with stakeholders who could speak to FINI on a broader level (i.e., more national or cross-project perspectives and at higher administrative levels). This report was developed to address a need for a rapid response evaluation which contains topline findings that can ultimately help to inform future policy. The interviews were conducted to understand FINI project implementation and impact, identify barriers and facilitators during proposal development and project implementation, and provide recommendations for policymakers, USDA, advocates, and others.

**Brief Methodology**

This study was comprised of interviews from both FINI grantees and stakeholders, such as policy advocates, academicians, and technical assistance (TA) providers. Two semi-structured interview guides were developed. The grantee interview guide contained questions about general project implementation and promotion, benefits to consumers and project sites, the FINI application process, experiences with regard to TA, and evaluation. The stakeholder interview guide contained questions about future directions of FINI, overarching feedback with regard to TA and evaluation, reflections on advocating for FINI, and how FINI fits within the larger healthy food access arena. All methods and materials for the current evaluation were approved by the University of Nebraska Medical Center’s Institutional Review Board.
Overview: Importance of Overcoming Barriers to Fruit and Vegetable Access, Continued

For the grantee interviews, a sampling plan was created based on geographic distribution and grant year. The total list of grantees from 2015 and 2016 included 30 projects, 18 of which were multi-year community-based projects (up to $500,000 over four years) and 12 of which were large-scale projects (more than $500,000 over four years). Grantees were selected for interviews based on their project size, geographic region, and other project characteristics. From January to March 2018, a total of 22 interviews were conducted with 19 organizations. Some of the 22 interviews conducted included multiple interviewees, for a total of 30 individuals interviewed. Additional characteristics of grantee interview participants can be found in Table 1. For the stakeholders, the research team used a snowball sampling method to identify participants. From January to April 2018, a total of eight interviews were conducted with 10 individuals participating. These stakeholders included representatives such as policy advocates, academicians, federal employees, and TA providers. In order to provide complementary and more in-depth information for how the projects operate “on the ground,” two case studies were conducted (See Appendix A and B for a summary of findings). These case studies included programming led by Pinnacle Prevention in Arizona and the Food Trust in Pennsylvania. The two projects were chosen in particular in order to represent rural communities and different project site types. An additional six interviews were conducted with project implementation partners to develop these two case studies. All interviews were audio-recorded and transcribed verbatim. Three research staff performed an initial review of a sample of transcripts to produce a code list. All interviews were then coded and analyzed for emerging themes by these same three research staff and an additional team member using NVivo, qualitative data analysis software (QRS International Pty Ltd. Version 11, 2017).

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<td>FINI Project Type</td>
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<td>Community</td>
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*Region is specific to project implementation area and, due to multi-state projects, does not reflect the number of organizations participating in the interviews.
The following results describe common themes that arose from coding the interviews. The themes briefly described below help to characterize the multi-year community-based and large-scale FINI projects. This report presents findings from a rapid response evaluation intended to inform future policy and describes topline findings in a brief format.

1. Summary of Projects
As reported by grantees, FINI projects took on many different forms across the food retail spectrum. In terms of sites, farmers markets (FMs), farm stands, community supported agriculture (CSA) sites, mobile markets, grocery stores, corner stores, and co-ops were venues where implementation occurred (see Figure 1 for descriptions of local food outlets). Some projects also included a fruit and vegetable prescription (FV Rx) program, which integrates with the healthcare sector by empowering doctors to prescribe produce to the people who need it most. Project breadth not only differed across grantees but was said to be fluid within a project. This means that implementation site numbers and types typically fluctuated throughout the project periods, with certain sites added and eliminated based on success and innovation. Implementation sites were located in both urban and rural areas, though statewide projects were more likely to reach rural populations. Two examples of projects operating in a metropolitan areas (Appendix A) and statewide including rural areas (Appendix B) are described in the appendices as case studies.

Figure 1. Selected Local Food Outlet Descriptions
- **Farmers market**: a community-based market at which local farmers sell items they produced directly to consumers.
- **Community Supported Agriculture (CSA)**: a system that connects the producer and consumers within the food system more closely by allowing the consumer to subscribe to the harvest of a certain farm or group of farms.
- **Mobile market**: a market that travels to various locations to sell food, often to low-income neighborhoods that otherwise lack access to healthy foods.
- **Farm stand**: a stand on the site of a farm or another location that sells fruits and vegetables directly to consumers.
- **Co-op**: a food distribution outlet organized as a cooperative, rather than a private or public company.

Grantees also discussed the multiple ways in which their incentives could be redeemed. Among a majority of FM operations, consumers visited a central area to swipe their Electronic Benefits Transfer (EBT) cards and received their incentive in the form of tokens that could be used for fruit and vegetable purchases with individual farmers. For retail and other commercial locations, a variety of redemption methods were mentioned, including loyalty cards, paper coupons, and automatic discounts at the point of purchase.

Incentive amounts also varied across projects. Most grantees reported using an equal match in which a consumer spent a SNAP dollar amount and received an equal dollar amount in incentive (to be spent on fruits and vegetables). However, there was some differentiation where SNAP and incentive matches were at lesser ratios, such as 40% and 50% matches. Projects also differed in the maximum incentive amount a consumer was permitted to use per shopping trip. Caps on the incentive amount ranged from a minimum of $10 to having no cap at all and amounts in between.
2. Observed Benefits

Grantees anecdotally described an array of benefits to SNAP consumers that have resulted from their projects. Common impacts were an increase in fruit and vegetable purchasing and intake; the opportunity for consumers to try new fruits and vegetables; improvements to health, such as weight loss and chronic disease management; and increased confidence in navigating project sites, particularly FMs. Grantees said their projects often served as an entry point to FMs for families that might not otherwise visit them, and that the increased diversity in consumers helped strengthen communities’ social networks. In addition, grantees who implemented FV Rx programs stated their projects allowed consumers to access the healthy foods that their health providers recommended. One grantee shared a powerful quote from a consumer, “This is how we want to eat, and we couldn’t before, but now we can.”

Similarly, grantees were asked to describe benefits to local economies (i.e., farmers, retailers, local food system). Some grantees cited that for every $1 spent with SNAP, $1.80 was generated in economic growth; as such, FINI-funded projects helped to increase SNAP spending overall and ensured that this growth benefited local farmers and retailers. FINI projects were thought to be especially helpful for small and rural farmers who typically rely heavily on direct-to-consumer sales. Grantees stated that sales had significantly increased for many farmers and retailers within their projects, and in some cases, businesses invested in additional staffing or infrastructure to meet the demands from increased SNAP spending on produce. A “ripple effect” was commonly mentioned, whereby benefits trickled down from consumers to farmers and retailers, as well as the local business community more broadly, ultimately moving towards policy, systems, and environmental impacts. Figure 2 shows the words most commonly used by grantees when asked what they would like to relay about their projects to policymakers, speaking to the reach and impact of the FINI program. Additional selected quotes highlighting the impacts and benefits of projects are in Appendix C.

Figure 2. Word Cloud of USDA FINI Interviewee Findings
3. Peer Learning and Technical Assistance (TA)

Interaction between FINI grantees was facilitated by USDA, as well as via two third-party TA providers: Fair Food Network (FFN) and Wholesome Wave (WW). Through USDA-facilitated quarterly webinars and an annual project managers meeting, grantees reported on the value of connecting with others who were delivering similar projects and experiencing comparable barriers. Grantees commented on the importance of sharing best practices and lessons learned as a way to avoid attempting unsuccessful efforts or “reinventing the wheel” and expressed their desire for more collaboration with fellow grantees. Grantees suggested the development of program-wide best practices for areas such as project promotion, fundraising for sustainability after FINI funding ends, implementation site trainings, information on varying point of sale (POS) systems, and best practices for evaluation measures to assess outcomes of importance.

Important to the implementation of FINI projects were the individual contracts with and TA provided by FFN and WW. A majority of the grantees commented on working with either group, and, in a few cases, with both groups. These partnerships were often funded through subcontracts with FFN and WW as written in the grantee recipient budget, and other times, through in-kind support. FFN was reported to have provided grantees help on initial project start up, including assistance on their FINI applications, advice on implementation, and promotion and branding of “Double Up Food Bucks.” Having access to a successful HFI model such as “Double Up Food Bucks” that was adaptable to fit their populations and communities was mentioned by grantees as a facilitator in starting their projects and building momentum. A couple of grantees reported connecting with WW specifically for use of their data management software, “FM Tracks.” WW was also highlighted for their National Nutrition Incentive Network which provided a platform for connecting with other organizations implementing similar work. Grantees mentioned that both FFN and WW held meetings for FINI grantees and others involved in the HFI sector and considered these gatherings beneficial for networking and peer-to-peer learning.
4. Experience with the Application

The FINI grant application was often described as overwhelming and time consuming, but a majority of those interviewed understood the necessity of its breadth; some expressed lack of capacity to complete it efficiently. Grantees reported wide-ranging organizational capacity to complete the application. Many grantees mentioned that they had obtained other large federal grants and those experiences had facilitated their completion of the FINI application. Others reported that their comfort level of completing the application came with the familiarity gained in reapplying across multiple grant years.

One of the grant application requirements was to provide matching contributions on a dollar-for-dollar basis for all federal funds awarded. It was required that funds be documented for all project years at the time of the application and could include a combination of in-kind contributions and cash. Grantees reported that the match requirement was one of the most difficult aspects of the grant application for a variety of reasons. One grantee said seeking out partners and securing match funding (i.e., finding the relevant and interested partners and obtaining the funding agreement) took nine months to secure. Others highlighted that, in general, match partners would restrict what their contribution would go toward, namely favoring incentives and not staff time. Many grantees noted the importance of the match funding in establishing relationships with appropriate partners in their community, including those in both public and private sectors. Additionally, grantees stated their ability to use in-kind donations for items such as market manager time and project promotion helped them meet the match requirement.

Addressing innovation in their applications was another barrier recounted by grantees. Many interviewees understood from the Request for Application (RFA) that the application required some form of innovation, however, how this was interpreted varied. Some interpreted innovation in terms of technology and bringing in more streamlined ways to distribute incentives, others said that their project’s innovation included expanding to more sites or other types of food retail outlets. In terms of implementation, grantees described the “gamble” of investing grant dollars into innovation and not succeeding as an actual problem they had experienced. Other grantees suggested that they were reluctant to innovate within their already successful projects.
5. Project Promotion
Grantees promoted their respective projects through a variety of community partners including food banks, schools, healthcare organizations, foundations, nonprofits, and social service agencies. Most commonly, grantees cited key partnerships with state health and human services agencies and SNAP agencies, which helped them reach the individuals who might benefit most from incentives. For example, some grantees reported that state and county SNAP agencies often aided in the promotion of FINI projects by sending targeted mailers to SNAP recipients. For some grantees, utilizing built in SNAP Education (SNAP-Ed) networks was a natural fit for their project, while others found that this was not possible due to funding restraints, lack of physical presence across counties, or inability to forge relationships. In these cases, grantees spoke of the importance of garnering relationships with other community organizations. Community organizations serving SNAP recipients (e.g., food pantries) were common partners that promoted the project by educating their clients about FINI and distributing promotional materials. Some grantees also spoke of holding trainings for employees of partner organizations to fully equip them with knowledge about FINI for promotion.

In addition to partnerships, grantees found many ways to bolster consumer awareness and participation. Best practices for promotion included on-site signage; social media; TV, radio, bus, and train ads; and billboards. For some grantees, it was often necessary to translate these materials into other languages, such as Spanish, to best reach a diverse set of consumers. One innovative practice for project promotion mentioned by grantees was the utilization of “ambassadors” or “navigators” who were consumers with first-hand experience using incentives. Ambassadors were often utilized at FMs as an enhanced version of “word of mouth” to educate potential consumers and make the site(s) inviting. Some projects had a more formalized program that allotted funds to compensate ambassadors for this work.

6. Evaluation
Grantees’ capacity to participate in evaluation varied depending on their organizational size, the number of sites they oversaw, and their local food system (e.g., seasonality of local foods available). Grantees discussed both the overarching evaluation and reporting to Westat and the USDA’s Food and Nutrition Service (FNS), as well as the more impact-driven evaluation work often conducted by an external evaluator. Grantees with more built-in evaluation capacity (e.g., designated staff) were better able to handle reporting requests from USDA’s FNS and Westat. However, many groups expressed difficulty in understanding the reporting requirements at the beginning of their projects, leading to some confusion and frustration. This appeared to resolve somewhat over time through communication and TA. In addition, grantees described reporting requirements as burdensome, and in some cases, redundant. Many grantees stated that the reporting process had also improved over time, being less cumbersome and better understood.
Across FINI projects, a variety of different evaluation tools were being used to assess impact among consumers, vendors/farmers, grocers/other retailers, and the local economy. There was some overlap in the tools grantees reported utilizing and often evaluation tools were provided by FFN or WW. However, this evaluation highlighted the necessity of capacity building in measurement and evaluation across grantees and the need for specific recommended measurement strategies which could be consistent across grantees.

Overall, grantees expressed strong interest in wanting to advance measurement, and identified the need for additional resources to leverage further support and effectively communicate to policymakers, which included funding, expertise/TA, and peer-to-peer learning. One particular area in which grantees reported having difficulty in capturing comprehensive data was the broad-scale economic impacts of FINI projects. Grantees identified potential areas for shared measurement framed upon the “win, win, win” that FINI provides (these may include common survey tools for this trifecta of benefits seen across consumers, farmers/retailers, and economies).

7. Redemption of Fruit and Vegetable Incentives

Grantees were asked to generally describe redemption (i.e., not provide specific data) at the various sites at which their FINI projects were *offered. Most grantees said that distribution and redemption of their FINI project was highest at the onset of the funding, and had since begun to “plateau” across multiple project years. It was reported that overall SNAP spending also spiked at project initiation, particularly at FMs. Broadly, FMs were found to have higher incentive redemption rates in comparison to other site types within a project. Grantees offered some insights around this outcome, citing that FINI projects at FMs were usually more established (when compared to grocery stores, for instance), and also tended to provide more choice and variety for consumers. Grantees with FM and corner store sites reported that consumers typically redeemed their incentive on the same day that it was earned, whereas it was reported that consumers at grocery stores may have to wait until a future trip; this distinction in project logistics could partially explain discrepancies in redemption rates across site types. Grantees with grocery sites stated that although FINI project redemption may have been lower than at FMs, these rates were still higher than a typical coupon redemption rate seen at food retail outlets. Redemption at mobile markets and for CSA projects was often lowest, but grantees reinforced that these remained important venues that provided unique access and opportunities to underserved populations, such as those in rural communities or other neighborhoods with poor food access.

*According to the USDA, “SNAP-Ed teaches people using or eligible for SNAP about good nutrition and how to make their food dollars stretch further” and is operated in each state through partnering agencies.11
Stakeholder Feedback and Policy Implications

The stakeholders interviewed for this evaluation included representatives such as policy advocates, academicians, federal employees, and TA providers. USDA FINI stakeholder interview findings mirrored those of the grantees with additional recommendations for future directions specifically on policy implications. In terms of evaluation, stakeholders highlighted the need for more validated measurement tools and a mechanism for sharing these across grantees (e.g., TA, toolkits). Stakeholders noted that policy advocacy efforts would benefit from more rigorous research and the ability to highlight program activities/impacts at local levels, which would allow for tailored messaging based on policymaker interest and community needs. When speaking to the kind of messaging and tools policymakers may find most useful, stakeholders underscored the limited time and bandwidth legislators face in processing information and thus recommended one-pagers specific to individual congressional districts.

Stakeholders also emphasized a perceived need to improve TA and peer learning among FINI grantees. On this subject, stakeholders recommended building a community of practice that would allow grantees to collectively solve problems, leverage resources (e.g., POS system solutions), and develop a collective policy voice. Additionally, stakeholders stated that reporting could evolve with more bi-directional involvement, allowing grantees to enter data into a system and also retrieve information to help further project work and policy advocacy efforts.

Most of the stakeholders had knowledge of the FINI application and provided suggestions on strengthening it. Grantees recommended that the application consider clarity of language (i.e., requirements), potential for leveraging SNAP-Ed or other agencies, and supporting applicants with unique challenges (smaller organizations, geographic differences). Stakeholders commented on a perceived shift in FINI moving from FMs to more commercial spaces. In addressing this, one stakeholder shared the idea of having projects focus on a specific retail space for one year of funding and another the following year, as to grow capacity among a cohort of grantees in implementation and evaluation specific to the site type.
Based on the findings described above, audiences of this report, including policymakers and FINI Grant Program administrators may want to consider the following recommendations and policy implications:

**“Hubs of Excellence.”** It was learned that FFN and WW function as de facto TA providers. This capacity building resource could be made available to all grantees in a more systematic and coordinated fashion in order to enhance the robustness of the data available to support these projects, as well as enrich the grantee experience. These “hubs of excellence” could provide measurement expertise that would support grantees in their reporting and measurement efforts, ultimately encouraging shared metrics across grantees. The National Collaborative on Childhood Obesity Research (NCCOR) or other similar groups may be important to leverage for sharing resources moving forward (e.g., NCCOR has an existing measures registry). As the evidence base about the impact of FINI projects builds, there may be an opportunity for future iterations of evaluations to be coordinated and streamlined. In terms of implementation, more support and strategy from FINI Grant Program administrators around innovation may be helpful. To minimize burden on the grantees and increase efficiency, technology could be better leveraged by the USDA and other partners, such as the business sector.

**Peer-to-Peer Learning and Sharing.** A need exists to address grantees’ desire for more peer-to-peer learning opportunities, virtually and/or in-person. Some grantees reported feeling disconnected at times and wanted to be more informed of those doing similar work in order to leverage best practices and share ideas and resources. In particular, a kick-off meeting for FINI-funded projects could help provide some initial training around grant requirements (e.g., reporting) and an opportunity for grantees to develop connections from project start. In addition, a program-wide online platform could help grantees network and address challenges that they encounter in their projects on a more ongoing basis.

**Request for Application (RFA) Modifications.** Throughout the themes that emerged, the need for clarity in the RFA was also identified. Grantees identified several areas in which the RFA could be modified including the stipulations around evaluation and reporting, as well as the role and definition of innovation. Innovation was interpreted differently across grantees and included expansion of projects to new areas and an increased number of sites, changing implementation of incentives, and the use of technology. Therefore, clarity and guidance on innovation in particular in any future funding opportunity announcements could be beneficial for applicants.
**SNAP-Ed Partnerships.** Some grantees successfully forged partnerships with SNAP-Ed to help promote and provide nutrition education for their projects, while others did not for various reasons (e.g., state budgets, availability). It was recommended by some grantees that SNAP-Ed involvement be incorporated as a FINI Grant Program requirement, more systematically fostering integration at the local or state level and support at the national level through both FINI and SNAP-Ed administrations. Given the directive that SNAP-Ed provides nutrition education to SNAP recipients and individuals eligible to receive SNAP benefits, it makes sense to leverage this resource in the aligned efforts of FINI projects. In particular, SNAP-Ed could help more inherently pair nutrition education with FINI work, as well as increase project awareness and recruitment.

**Messaging Around FINI to Policymakers.** Supporting FINI is largely considered to have broad appeal and positive benefits across multiple stakeholders, as it is a program that can improve food access, reduce food insecurity, decrease health care costs, and stimulate local economies. Thus, messaging around FINI should be tailored to outcomes of interest for various audiences, including those of policymakers. As components of the farm bill continue to be delineated, it is imperative that SNAP policy and the integration of FINI are strongly considered. In particular, preserving SNAP eligibility and funding are vital for the future of food insecure populations.

Future research is warranted and can address some of the gaps identified in this report. The wide variations we noted across FINI projects were a strength in terms of reach and adoption to varying contexts, and should also be recognized as a challenge to ensure that best practices across types are shared and utilized. We found that across FINI grantees, there was an overall lack of quality and robust data collected due to limited resources, capacity, and coordination. Efforts moving into the future may consider identifying best practices and impact among rural communities as redemption rates are not comparable across communities of differing sizes. It is important to consider the unique challenges that rural communities may face, including depopulation, an aging population, limited economic opportunities, and diminishing resources. Finally, another area of exploration is technology, such as considering the role that technology can play in the delivery and administration of FINI projects. For example, as more people rely on online ordering and delivery services for meals and groceries, future research efforts may consider strategies to promote integration of low-income populations for these delivery approaches, and how programs like FINI can support food access in pioneering ways.


The Food Trust’s Food Bucks Project

In 2016, the national rate of food insecurity – defined as “lack of access, at times, to enough food for all household members” – was 12.9%. In Pennsylvania, approximately 12.5% or 1.6 million people were food insecure in 2016; food insecurity rates were considerably higher in Philadelphia County (20.1%) than the statewide rate.¹ In fiscal year (FY) 2016, the SNAP program served 90% of eligible Pennsylvanians. Throughout FY 2016, the Supplemental Nutrition Assistance Program (SNAP) provided more than $2.7 billion dollars in food assistance benefits to more than 1.8 million people across the state.²

The Food Trust is a Philadelphia-based nonprofit organization whose approach combines policy change with research and community-based programs to ensure that everyone has access to healthy, affordable food. Since 2010, the Food Trust has partnered with the Philadelphia Department of Public Health to administer a Healthy Food Incentive (HFI) program at farmers markets, Philly Food Bucks. In 2015 and 2017, the Food Trust received FINI grant funding to expand this work and currently operates their Food Bucks program in and around both Philadelphia and Pittsburgh.

Four of the organizations that the Food Trust partners with in order to operate their FINI-funded incentive project are highlighted below.

Metro Philly Management

Metro Philly Management is a Philadelphia-based hospitality company with hotels, restaurants, and supermarkets within their portfolio. Metro Philly Management operates seven grocery stores under the Fresh Grocer brand in the Philadelphia area, primarily in urban neighborhoods with low food access. Across the chain, over 400 varieties of fresh fruits and vegetables are available, and the stores’ customer base is largely SNAP consumers; some stores have more than 40% of their sales through EBT (or electronic benefit transfer, the system through which SNAP benefits are disbursed). As part of the Food Bucks project at Fresh Grocer stores, SNAP consumers earn an extra $2 to spend on fruits and vegetables for every $5 they spend on fruits and vegetables. Consumers may earn a maximum of five $2 coupons in a single visit, which are dispersed via a physical coupon. The Fresh Grocer chain has taken extra steps to increase healthy food access in their respective communities; the stores offer a free shuttle service for customers who spend more than $50 in a shopping visit, as well as online ordering for delivery and pickup, all of which help customers manage transportation barriers.

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Greater Pittsburgh Community Food Bank

The Greater Pittsburgh Community Food Bank is a nonprofit organization focused on eliminating hunger in southwestern Pennsylvania through various programs and networks. In November 2015, the Pittsburgh Food Bank launched the Green Grocer, a mobile farmers market that makes weekly visits to low-resourced neighborhoods and provides a “one-stop shop” experience for residents. The Green Grocer became part of the Food Trust’s Food Bucks program in spring 2016, and now serves 12 neighborhoods in and near Pittsburgh year-round. SNAP consumers earn a $2 (physical coupon) on every $5 that they spend on fruits and vegetables, with no cap. Another funder matches the additional $3, such that consumers actually receive a 1:1 match on the fruits and vegetables that they purchase. The mobility of the market, paired with the incentive project, has greatly increased access to fresh fruits and vegetables among populations for which it was previously out of reach; specifically, one neighborhood site has seen a 13% increase in fruit and vegetable purchasing. Food bank staff have praised the project for empowering families to make informed decisions on how to spend their food dollars, and staff have utilized the project as a tool to have deeper conversations with families to build understanding around the real needs of SNAP households.

Dylamato’s Market

Dylamato’s Market is a Pittsburgh-area corner store in a low-income urban neighborhood that was previously dominated by the steel industry and difficult to access because of road infrastructure. Dylamato’s began as a roadside farm stand but has since opened a brick-and-mortar location and began accepting SNAP in May 2016. Soon after, Dylamato’s partnered with the Food Trust, and offers SNAP consumers an extra $1 voucher to spend on fruits and vegetables for every $2 spent with SNAP. As a result of the Food Bucks project, Dylamato’s has increased their sales overall, specifically of fresh produce, and has expanded their inventory to meet consumer interest and demand. Customers have said that the incentive has changed the way their family eats for the better, and that they are experiencing fewer health issues as a result. Dylamato’s creates better access to healthier food in their community because they prevent residents from having to travel further for the best deals; this allows residents to instead make frequent small trips to the market for the freshest ingredients.

Main Street Farmers Market (MSFM)

The Main Street Farmers Market (MSFM) is in Washington, Pennsylvania, part of the greater Pittsburgh metro area. The Washington, PA area was previously a thriving community that has experienced significant economic declines in recent years. MSFM has been in operation for 15 seasons and hosts a weekly market with 20-25 vendors from mid-May through October. In the 2011-2012 season, MSFM became the first farmers market in Western Pennsylvania to accept SNAP; the market has partnered with the Food Trust’s Food Bucks project for one season thus far. Between the Food Bucks incentive and other private funding, SNAP consumers receive an 80% match on fruits and vegetables, with no cap. As MSFM continues to offer the Food Bucks program, they have engaged in multiple strategies to involve the community and increase participation, such as market tours, classes with parents whose children attend Head Start programs, and various radio and television advertisement campaigns. Market management has reinforced the importance of incentive projects in the community, and the Food Bucks program has been shown to have bipartisan appeal, e.g., it promotes economy within the region while providing assistance to those who need it most.
Appendix B. Pinnacle Prevention Double Up Food Bucks Arizona Case Study

Pinnacle Prevention’s Double Up Food Bucks Arizona
In 2016, 14.9% (1,033,590) of Arizonans were food insecure, with the highest rates in Apache and Navajo Counties. In fiscal year 2016, 70% of eligible Arizonans received SNAP benefits, and $1.40 billion dollars in food benefits were provided to a monthly average of 960,105 people across the state. From August 2016-May 2017, sales of fruits and vegetables at Double Up sites was $39,035.00.

Pinnacle Prevention is a 2016 FINI program grantee; with their funding, Pinnacle Prevention brought Fair Food Network’s Double Up Food Bucks to Arizona under the name Double Up Food Bucks Arizona (DFBA). Notably, they have engaged their Congressman, who currently serves on the committee overseeing the 2018 Farm Bill Reauthorization, to demonstrate the impact of the program on SNAP consumers and local farmers in Arizona. Pinnacle Prevention also plans to pursue state matching funds to sustain ongoing efforts and has invited farmers to testify to the Arizona legislature about positive impacts in the region. The project provides a 1:1 match, up to $20 per day, for produce purchased at participating sites, with DFBA able to be redeemed on Arizona-grown fruits and vegetables.

Four of the sites that Pinnacle Prevention partners with in order to operate their FINI-funded incentive project are highlighted below.

Ajo Farmers Market & CSA
The rural community of Ajo and the surrounding villages encompass a designated food desert with a poverty rate that is higher than the state’s average. The Authentically Ajo Farmers Market serves a community with a high prevalence of chronic diseases related to poor diet. In an effort to address this elevated presence of disease, a central facet of the market’s mission was made to provide culturally relevant foods and education on the utilization of fresh fruits and vegetables. Vendors have also expressed their excitement with a more diverse customer base since the start of the project. It has been noted that customers, both those that receive SNAP and those that do not, have noticed the diversification of market shoppers. In addition to the weekend market, a weekday market was introduced to allow access to more families and SNAP consumers. The inclusion of a Community Supported Agriculture (CSA) option for DFBA provides a unique glimpse into a FINI project implemented in a rural community with traditionally limited access to fruits and vegetables.

Double Up Food Bucks Arizona operates at:

- 18 Farmers Markets
- 2 Farm Stands
- 2 CSAs
- 6 Grocery Stores
- 2 Mobile Market


Sierra Vista Farmers Market
This market is positioned in a rural area with a well-connected local food network, which it has contributed to, year-round, for 13 years. Considered to be a big community event, the market staff make an effort to encourage everyone from the community to visit and support local growers at the weekly market. Many vendors have seen significant increases in the DFBA dollars spent at their stands and have asked other area markets to accept SNAP and DFBA if they do not already do so. DFBA consumers have cited that they enjoy interacting with the people growing their food, and that they have made healthier choices while shopping at the market.

Prescott Farmers Market
Surrounded by rural villages, the city of Prescott provides inhabitants reasonable access to fruits and vegetables. Additionally, the 21-year-old market serves as an access point for nearby Chino Valley, which has low access to fruits and vegetables. The Prescott Market is a “produce only” market, meaning that all vendors make, grow, or raise everything they sell. This allows both SNAP and DFBA to be utilized solely on Arizona-produced items. Vendors expressed their gratitude that customers make the conscious choice to shop local and appreciate that the market is open to everyone. The market has a loyal customer base, and families have reported improvements to their health and feeling included in the community.

Fresh Express Mobile Market
This DFBA site was started by the Discovery Triangle Development Corporation, the founder of which wanted to bring the concept of mobile access to the area. Since its inception in 2014, the mobile market has accepted SNAP. Operating 4 days per week in urban, low-resourced areas, the mobile market often visits elementary schools, senior living communities, and attends community events in areas where grocery stores are scarce, opening up options for customers to utilize DFBA. The market incentivizes use of the DFBA by allowing an additional $5 savings if the incentive is used on the same day that it is earned. Customers have stated that they are no longer pre-diabetic, have lost weight, and have tried new items that they normally would not have due to shopping at the mobile market.

A few of the interviewed DFBA sites discussed their participation in other doubling incentive programs that were funded on a more local level (e.g., a small private foundation). Given this early commitment to increasing access to fruits and vegetables, these sites stated that without larger federal funding, the incentives would not have continued. All interviewees stressed the importance of partnerships in improving the use of DFBA and provided education (e.g., nutrition education, cooking demonstrations) to consumers at their respective sites. Reaching beyond the boundaries of the market to invite those that might be new to the community or who have previously felt unwelcome at the market was vital. Furthermore, access to fruits and vegetables is a small component of health and nutrition, so partnerships that respond to the relevant needs of consumers have become a best practice.
Appendix C. Selected Quotes

On Project Reach

“Some of our highest-redeeming sites have been our rural markets, and I think that that is because the markets are a little bit smaller and there is closer community connections and ties between the market managers and the vendors and the families that are shopping there at the market, where they might know each other and they might feel more comfortable in being able to talk to them.”

“We’ve heard from some of our seniors. Specifically, in the focus groups they would talk about a nostalgia related to either growing up on farms themselves or helping their family farm when they were younger and feeling good about being able to extend their SNAP benefits with local farmers and feel that kind of nostalgic connection again, which has been really neat to see.”

“It’s an advantage of the area in that we have a lot of newly resettled refugees. It’s wonderful. They frequent our farmers markets quite often; however, in some cases there’s language barriers, so we have worked hard to adopt our programmatic tools to reflect the different languages that are represented in the area, and some of those include Arabic, Burmese, Somali, Chinese, Spanish.”

On Consumer Impact

“Over the last three years we’ve basically been able to show that SNAP incentives work, whether it’s in farmers markets or grocery stores. We have almost $900,000.00 of more fruits and veggies in the bellies and on the tables of SNAP participants. So, a monetary incentive really does help nudge folks towards healthier behaviors.”

“I think one thing that’s really important is choice and being able to buy what you want and what you feel is good for your family with your SNAP benefits, and I think a good way to help guide people to eating healthier diets is to provide incentives for healthier foods. So, I think ultimately these programs really help make healthier choices more affordable for folks who use SNAP.”

“We’ve heard everything from, ‘You’ve helped me overcome cancer,’ to, ‘Changed my life,’ to ‘Lost 100 pounds,’ to just the idea or the concept of, ‘I feel more comfortable cooking with fresh fruits and vegetables,’ or ‘I transitioned away from cookies and processed foods for snacks,’ and ‘Our family has transitioned toward or has adopted more fresh fruits and veggies as snacks.’”

“We’ve done customer surveys and we do often ask questions that are like, ‘Do you have any other comments?’ And the most frequent comment that we get is, ‘Thank you.’”

On Economic and Community Impact

“A lot of time you hear people talk about, ‘Why are we giving money to low income community members?’ That, to me, that may be one part of the equation but that’s not the full equation because, where does that money go? It supports – and, what are people talking about these days, they’re talking about supporting jobs, they’re talking about job growth, they’re talking about stimulus affect for the economies, they’re talking about creating opportunities, food hubs, all these opportunities in local communities. That’s what SNAP funds and FINI funds do.”

“And we’ve also heard from farmers that it impacts them and that they’re excited both to be part of the program just to support their community and to support low-income folks in their area and also because it has the potential to increase sales.”
“I mean other things that are more based on observation is that we do run a farmers market or farm stand, it’s often a family affair. So, people come with their kids and they don’t always leave after they purchase. They actually hang around and we’ve tried to harness that community building element as well by inviting partners or ourselves, we’ll conduct some events.”

“Isn’t incredible how much it impacts the local economy. Without it, there would be so many secondary losses, and that would include farmers, so we really want to promote farmers being able to sell their product, so this program makes that possible in many ways and helps support that effort.”

**On Messages to Policymakers**

“I would want them to know that FINI impacts farmers and their overall sales, as well as their customer base. In a lot of cases it increased and diversified their customer base, and thereby impacted their planting plans and growing schemes and really their farm business. So, I would want them to know that the program is not only a huge asset to lower-income families who are looking to stretch their food dollars. It’s a huge win for farmers, as well as just redirecting those federal dollars to our local community and promoting direct-to-consumer markets and then soon other outlets.”

“We see that this money, by emphasizing inclusivity, can open up outlets for communities to really grow stronger and more equitable. I think that not just the FINI grants, but also FMPP and the Beginning Farmer and Rancher Development Program – I think these are vital to one, making sure our rural areas are robust, and two, making sure that there are areas in our urban communities where people have access to the local goods that are there.”

“I think I would just stress the importance of having a part of the farm bill – I mean, the majority of the farm bill is the SNAP program. And how do we encourage families to spend more of those SNAP dollars in their local economy and drive dollars locally vs. internationally, where the majority of the food that we eat is grown? And programs like FINI are just a great mechanism for incentivizing families to eat healthy, to eat locally.”