

Food Access Glossary for Farmers Markets in Washington State

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Apps

“Apps” is shorthand for “mobile applications” that are designed and downloaded for smart phones, tablets, or other mobile devices. Some apps enable you to accept credit cards (e.g., the Square). And there is currently an app called “Mobile Market+” that can be used on iPhones, iPads, and Android smart phones to accept SNAP EBT benefits. Other apps are currently being developed to accept SNAP EBT and once they are on the market there will be more competition and options for farmers markets.

Basic Food

In Washington State, the “Basic Food Program” is the name of the SNAP or food stamp program. It is administered by the Department of Social and Health Services (DSHS). Participants receive monthly benefits on an Electronic Benefit Transfer (EBT) card. This card is called an EBT card or a QUEST card in Washington State. Just over 1 million people across the state receive Basic Food benefits every month.

DOH Department of Health, a Washington State agency.

DSHS Department of Social and Health Services, a Washington State agency.

EBT Electronic Benefits Transfer

EBT stands for “Electronic Benefits Transfer” and refers to the way that public assistance benefits are distributed and redeemed. The 1996 Farm Bill required states to phase in an Electronic Benefit Transfer (EBT) debit card system for food stamps or SNAP. Washington State started using EBT for food stamp benefits in 1999. EBT cards look and act like a regular bank debit card. The same EBT card may also be used for Temporary Assistance for Needy Families (TANF), another public assistance program that provides limited cash assistance to very low-income families with children.

EMV Europay Mastercard Visa

“Europay Mastercard Visa” is the chip card technology that you may have seen in your newer credit cards. This is the new standard in credit/debit card security. For markets that accept credit and/or debit cards, it is important to make sure to use machines/smart phones/tablets that are “EMV Capable” to avoid any liability.

FINI Food Insecurity Nutrition Incentive (FINI)

“FINI” is the acronym for a USDA grant program that started in 2014 “to increase the purchase of fruits and vegetables among low-income consumers participating in the Supplemental Nutrition Assistance Program (SNAP) by providing incentives at the point of purchase.” In 2015 the Washington State Department of Health was awarded a four-year FINI grant of \$5.8 million to expand SNAP incentive programs at farmers markets and other retailers.

FMNP Farmers Market Nutrition Program

There are two federal Farmers Market Nutrition Programs (FMNP): **Women, Infants and Children (WIC) FMNP** and **Senior FMNP**. The FMNP was established in 1992 by the USDA “to provide fresh, nutritious, unprepared, locally grown fruits and vegetables through farmers’ markets to WIC participants and to expand awareness, use of, and sales at farmers’ markets.” Since then, the program expanded to include low-income seniors.

WIC FMNP: The WIC FMNP program is managed by the Department of Health and funded by the U.S. Department of Agriculture (USDA) Child Nutrition and Reauthorization Act, State of Washington funds, and some local area funds. WIC participants may receive up to \$30.00 per season to purchase fruits and vegetables at farmers markets or roadside farm stands. These funds are distributed to participants by local WIC and community clinics, usually in early summer. In 2015, participants received their benefit in \$4.00 checks that must be spent by October 31 (same year). No change is given for WIC FMNP checks by the vendor. Also see WIC.

Senior FMNP: The Senior FMNP program is managed by DSHS’ Aging and Disability Services Administration and funded by USDA, State of Washington funds, and some local area funds. The Senior Farmers Market Nutrition provides up to \$40 per season to lower income seniors to buy fresh fruits and vegetables at farmers markets and some roadside farm stands. Produce may also be purchased directly from farmers for delivery to seniors and some senior meals programs. In Washington these funds are handled differently by each local Aging and Disability Services agencies, and are distributed to participants, usually in late June. In 2015, participants received their benefit in \$4.00 checks that must be spent by October 31 (same year). No change is given for Senior FMNP checks by the vendor.

FNS Food and Nutrition Service

The FNS is part of the USDA and administers 15 food assistance programs, including SNAP (food stamps) and WIC. Farmers and farmers markets that want to accept the SNAP must apply to FNS for authorization.

Food Access

Building on the work of anti-hunger and food security advocates, there is an increasing focus on “food access.” Like other programs, food access shares the goals of making

sure everyone is able to eat a healthy, culturally appropriate diet regardless of income. The term “food access” shifts the focus away from calories to the complex financial and physical barriers people face when trying to acquire healthy foods for themselves and their families. Farmers markets across the country have been key partners in increasing individuals “food access,” helping to make the term synonymous with local, seasonal, and fresh foods. As such, SNAP and incentive programs at farmers markets are frequently framed as “food access” programs.

Food Stamps

In October 2008, the federal Food Stamp Program was renamed the **Supplemental Nutrition Assistance Program** (see SNAP). However, some states refer to SNAP by a different name; and in Washington State SNAP is called “Basic Food.” Regardless of the official terms, “food stamps” is still the most common and most widely understood term among recipients and service organizations working on the ground.

Fresh Bucks

“Fresh Bucks” is the name of a SNAP EBT incentive program that started in Seattle in 2012 and is now available at over 30 farmers markets around Washington State. The “Fresh Bucks” name, logo, promotional materials are currently being administered by the WSFMA. The Fresh Bucks program provides a match (in special tokens or paper Market Bucks) to SNAP shoppers when they use their EBT card at farmers markets. The Fresh Bucks incentives can only be used to buy fruits and vegetables. The funding for Fresh Bucks and the amount of the match are determined by the markets and vary by region. Some markets provide \$2.00 of Fresh Bucks for \$5.00 of EBT spent in the market. Others provide a dollar for dollar match up to \$10.00 in Fresh Bucks. The purpose of Fresh Bucks is to incentivize low-income shoppers to purchase more fruits and vegetables and have a healthy diet.

Incentive Programs

An incentive program gives low-income shoppers additional tokens or market currency when they use their federal nutrition benefits at the farmers market. Most incentive programs work with SNAP EBT benefits; however, there are now incentive programs for FMNP also. The amount of money a shopper takes out in EBT tokens is usually “matched” up to a certain amount, usually around \$10.00 but it could be any amount. Typically, the “match” must be used to buy fruits and vegetables. A market may create its own incentive program or participate in one managed by an outside public or private agency. The rise in number and funding for incentive programs is driven by public and private organizations committed to improving public health through healthy diets.

POS or Point of Sales Terminal

Electronic equipment and software that processes electronic sales transactions using EBT, debit, or credit cards. It also manages the sales information and receipts. Some POS terminals use a telephone line; others use a “wireless” technology, and can operate where there is cell coverage.

Quest Card

This Electronic Benefit Transfer card for food assistance and other benefits is called a “Washington EBT QUEST card” in Washington State. Each month the Basic Food and other assistance program benefits are electronically added to an account that the card accesses. The card system used by Washington is exactly like a bank-issued debit card.

Scrip

Tokens or paper vouchers that people buy at a farmers market’s information booth to spend at vendors at the farmers market. Typically, EBT scrip is in \$1.00 and credit/debit cards are \$5.00, \$10.00 or \$20.00 units.

SNAP or Supplemental Nutrition Assistance Program

As part of the "Farm Bill," the federal food assistance Food Stamp Program was renamed the **“Supplemental Nutrition Assistance Program” or SNAP. Also see “Basic Food.”**

SNAP (or Basic Food) Retailer

Any merchant authorized by FNS to accept SNAP as payment for eligible food items. Authorized retailers can include grocery stores, farmers markets, roadside vendors, delivery services and cooperatives. Farmers selling basic foods such as fruits, vegetables, meat or dairy may be approved as a SNAP retailer too.

State Food Assistance Program or SFA

Managed by DSHS, this is a Washington State food stamp program for residents who don’t qualify for federal SNAP benefits but still meet federal income guidelines. Most clients either: hold green cards but have been in the U.S. less than five years; or, are foreign citizens with special residence status in the U.S. Benefits are distributed through EBT cards and are identical to SNAP.

Merchant Service Providers

Merchant Service Providers are the companies that provide services that you need in order to accept credit cards, debit cards and other forms of electronic payment. While all merchant service providers process credit and debit cards, only some of them also process SNAP EBT cards. For farmers markets, it is important to use a merchant service provider that understands and has experience working seasonally and outdoors.

USDA United States Department of Agriculture

WIC or Special Supplemental Nutrition Program for Women, Infants and Children

WIC is a federally funded nutrition program that serves pregnant women, breastfeeding women with children under 12 months of age, non-breastfeeding women with children under 6 months of age and infants and children under 5 years of age. WIC is managed in WA by the Department of Health (DOH). Also see FMNP.