





Healthy Communities Require Healthy Foods

The price of food has decreased remarkably over the last century. Unfortunately, it has come at the expense of our health. Developments in government policy, agricultural technology, and the food processing industry have resulted in the creation of highly processed, artificially cheap, unhealthy foods. This is the food that is most affordable and available to California's low-income families. This trend has spurred a health crisis, with skyrocketing costs to families, communities, and our state.

Many of California's affluent and health-conscious communities understand this problem and are eating more fresh fruits and vegetables and fewer processed foods. At the same time, they're demanding higher quality, local, organic, grass-fed, and fair foods, even if they cost more. This has driven the explosion of farmers' markets in our state and across the country.

Still, for families struggling to make ends meet, eating a diet full of fruits and vegetables is very difficult. The Department of Commerce reports that the indexed price of fresh fruits and vegetables has increased by 40% since 1980, whereas the indexed price of soda has declined by about 30%. In spite of our agricultural abundance, nearly 1 million Californians live in food deserts today and dramatically more lack access to fresh foods that are affordable.

The impact is that California's low-income population disproportionately suffers from heart disease, diabetes and other diet-related disease at rates far above the national average. For example, heart disease is 40% higher among those living below the federal poverty line compared with higher-income Americans. According to the 2010 report, "The Grocery Gap," California's obesity and diabetes rates are 20% higher for those living in the least healthy "food environments."







Market Match has been a lifeline! Market Match allows me to at least know I'm buying greens and fruits, free of pesticides, and from local farmers, I wouldn't otherwise have the opportunity to purchase.

Market Match user, Barnsdall Farmers' Market

The national epidemic of diet-related disease not only impacts California's low-income families; everyone in our state pays the price of these higher medical costs. The full cost to the state of California including disability payments, loss of work, and early death is estimated at \$24 billion per year. We simply cannot afford the health costs of cheap food.

Farm-Direct Food to the Rescue

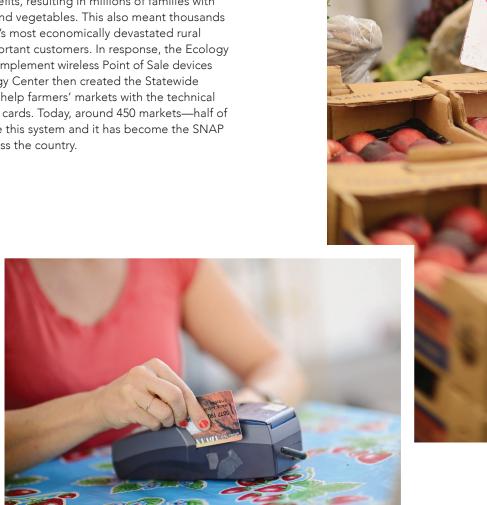
The number of farmers' markets continues to grow across the state, with more and more being offered in underserved communities like those in Los Angeles-Watts and Central Fresno. Farmers' markets and other farm-direct sites are an important part of the solution. They provide access to farm-direct, delicious, disease-fighting fruits and vegetables. They also help to build strong communities as neighbors shop together, get to know the farmers who grow their food, and participate in these health-positive shoppingenvironments. Some markets serving low-income communities are truly oases in a very bleak food landscape.

SNAP Goes Electronic

With \$7.8 billion in food assistance reaching California's most vulnerable populations, SNAP (the Federal Supplemental Nutrition Assistance Program) is a critical resource in fighting diet-related disease. In 2003, California SNAP benefits moved from paper food stamps to Electronic Benefits Transfer (EBT) debit cards. Farmers' markets across the state were left with no way to accept these food benefits, resulting in millions of families with decreased access to fresh fruits and vegetables. This also meant thousands of farmers—many from California's most economically devastated rural communities—lost access to important customers. In response, the Ecology Center worked with the USDA to implement wireless Point of Sale devices and market EBT scrip. The Ecology Center then created the Statewide Farmers' Market EBT program to help farmers' markets with the technical assistance needed to accept EBT cards. Today, around 450 markets—half of California's farmers' markets—use this system and it has become the SNAP standard at farmers' markets across the country.

Being able to contribute directly to the health of my community with the produce we grow is what keeps us farming year after year.

Moira, Marin Roots Farm





Farmers' markets are for everyone, not just the elite locavore—but everyone! Market Match is important because it allows those with [CalFresh] EBT to double their money and give twice as much back to the farmers.

Dana, market manager at the Newark Farmers' Market



MARKET MATCH AT WORK

A shopper charges \$10 to their SNAP EBT card and they receive \$10 of SNAP scrip (commonly paper or wooden tokens) that is good for any SNAP-eligible item at the farmers' market.

Plus, they receive

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another \$10 in Market Match scrip that is good only for fruits and vegetables.











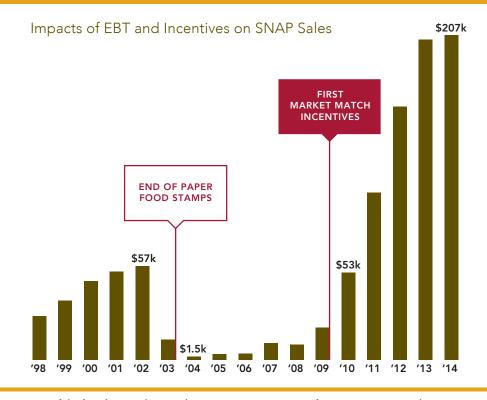
Market Match: A Healthy Incentive

While increasing the use of EBT cards at farmers' markets is important, further incentives were needed to help overcome the financial barriers to healthy eating. Enter Market Match. Market Match is a proven incentive program that helps those on SNAP, WIC and other assistance programs access the healthiest, locally grown food possible. Market Match is a powerful incentive to low-income shoppers to join the millions of Californians seeking a better diet and healthier lifestyle.

Market Match was founded in 2009 by Roots of Change to help low-income Californians access affordable healthy food, and to support small and mid-sized farms. Since 2012, the program has been led by the Ecology Center, which has operated farmers' markets for 25 years and provides leadership for the California Alliance of Farmers' Markets. The Ecology Center pioneered EBT accessibility at farmers' markets in California, and has assisted farmers' markets across the state to establish EBT access for over a decade.

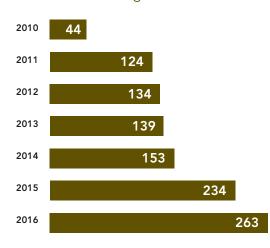
Market Match builds upon California's growing farmers' market EBT shopping infrastructure: when a SNAP shopper uses their EBT card at a market offering Market Match, their SNAP funds are matched, dollar-for-dollar up to, on average, \$10. Those additional funds are the Market Match. This incentive is given to the shopper in the form of unique Market Match scrip that can only be spent on fruits and vegetables.

Participating farmers then redeem all scrip they have received from shoppers and are fully reimbursed by market operators. Market Match scrip is distributed only at farmers' markets, and farm direct locations, not at other retail outlets. As a result, the program has a 99% redemption rate, and all of the money goes directly to California's small- and medium-sized family farmers.



One of the founding Market Match Consortium partners, Pacific Coast Farmers' Market Association demonstrates the change in SNAP sales at their Bay Area farmers' markets.

Farm-Direct sites participating in Market Match Program



Market Match is in 29 counties and growing, which means more SNAP and WIC recipients throughout California are getting greater access to fruits and vegetables.

Healthier Food for Healthier Lives

California's low-income residents suffer disproportionately from diet-related diseases that occur due to lack of fruit and vegetable consumption. Market Match not only stretches their nutritional assistance dollars further, it also helps to convert recipients into life-long, farm-direct, fruit and vegetable shoppers. For years, many have wrongly assumed that low-income shoppers would not buy fresh, organic foods based on a variety of incorrect preconceptions. When the price barrier is removed and low-income shoppers are welcomed and offered incentives to buy healthy, fresh foods, we have witnessed overwhelming demand. The very existence of the Market Match program says to low-income shoppers, "This food is for you, too." It's a powerful statement that can help drive many to make healthier food choices, regardless of where they shop.

Farmers sell more. Market Match helps drive California's \$7.8 billion in SNAP benefits towards our state's small- and mid-sized farms. Market Match is bringing federal dollars directly to California's farmers and rural communities. 69% of farmers surveyed at participating markets reported that they have new shoppers. 74% reported they earned more income. 39% even reported diversifying their production as a result of the Market Match program. In addition, according to USDA, every \$1 of SNAP spending generates \$1.79 of additional economic activity. Market Match is contributing to the economic recovery of some of California's most economically and drought-devastated farming communities.

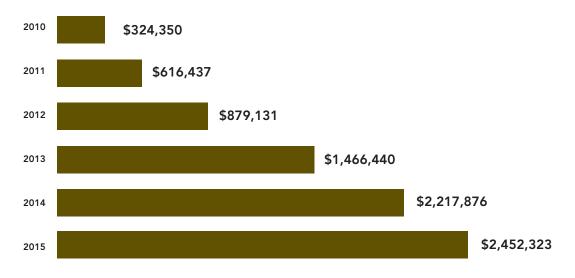
Because the program benefits farmers selling directly to consumers, it also inherently supports some of California's most innovative and forward-thinking farms, those that are leading the that are leading the way in slowing climate change, reducing pesticide and fertilizer use, and stabilizing farm workers' livelihoods. Many of these are new farmers and ranchers that include a disproportionate number of immigrants, women, and young farmers. Thus, an investment in this program to help low-income shoppers is also an investment in the future of farming in California.

MAKING FARM-FRESH FOOD AFFORDABLE



According to a recent peer-reviewed study in Health Affairs by Stanford University, a national SNAP incentive program would more than double the number of SNAP recipients meeting national fruit and vegetable consumption recommendations. According to the Market Match customer survey, 79% of participants report that they buy more fruits and vegetables as a result of Market Match.





Market Match purchases directly benefit small and mid-sized farmers and rural communities.

California is Healthier

Market Match helps improve the health of our state, particularly our most vulnerable populations. Market Match increases the amount of fruit and vegetables grown and consumed, helping the state align with several important health policy initiatives, including the California AgVision 2030, the California Obesity Prevention Plan (COPP), and the Health in All Policies Task Force (HiAPTF).

Market Match has proven to be extremely effective as an incentive for sustaining healthier eating. In the national 2013 SNAP Healthy Food Incentives Cluster Evaluation, 93% of customers reported that the incentive was what drew them to the market to spend their SNAP benefits. Since its inception in 2009, Market Match has inspired 310,000 low-income shoppers to purchase 18 million servings of fresh fruits and vegetables with their food assistance dollars and Market Match incentives.

Demand Exceeds Current Funding. Market Match is currently serving 250 farmers' markets throughout the state. But with millions of people receiving SNAP benefits and other nutritional assistance benefits, the demand far exceeds the currently available Market Match funding and participating markets. As more people become aware of this remarkable program, the base of incentive and operation dollars will need to grow to serve these customers. Additionally, Market Match consistently has new requests from farm-direct outlets that it is unable to fulfill due to funding limitations.







It's good to feel like I can support local farmers and the economy even though I'm low-income. I feel like this is an opportunity in many ways.

Dani, Market Match customer, Ukiah

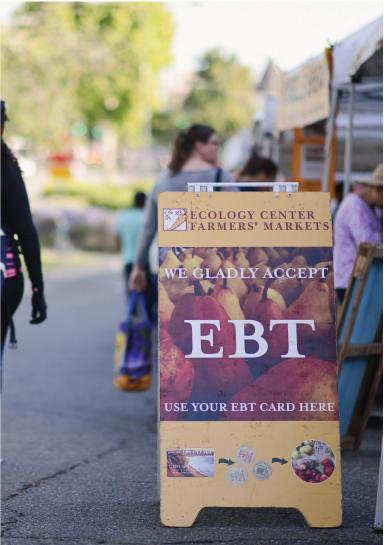


Increasing the Bounty: The Opportunity for Support

The USDA, through its Food Insecurity Nutrition Incentive (FINI) Program, will match \$100 million in fiscal years 2015-19. The program matches state and private sources dollar-for-dollar. In 2016, California's budget included \$5 million for the California Nutrition Incentives Act, which will draw down additional federal matching dollars. With this funding secured, Market Match has the opportunity to expand significantly. This is an exciting - and crucial - moment for additional support to add to this effort.

Every dollar invested pays immediate health and economic benefits and produces health dividends well into the future. It drives economic activity and saves California money. Building a public-private partnership can leverage this growing program into a dramatic statewide driver for health and economic development.

Market Match is a proven statewide program with over 30 strong local partners. We are ready to significantly increase our scope, and reach more Californians who need it most. \$1 million in non-federal funding could result in \$10 million in SNAP spending on fresh fruits and vegetables or a healthy 20,000,000 servings. And that's a healthy choice we can all get behind.



A small incentive has a big impact, enabling a CalFresh recipient to access farm-fresh fruits and vegetables with a very tight budget. Market Match builds community by bringing people of all incomes into the farmers' market.

Leah Smith, Director of Programs, Agricultural Institute of Marin (a California Market Match Consortium partner)

We are excited to provide leadership and direction for Market Match, creating a triple win—for low-income families, farmers, and the community at large. Our goal is to build a robust public-private partnership to fund and promote Market Match, building towards serving customers and farmers in every region of the state.

Martin Bourque, Ecology Center's Executive Director



For more information on the Ecology Center, please visit **ecologycenter.org**

For more information on Market Match, including the Consortium Partners, visit:

 ${\bf Market Match.org}$

or contact us at marketmatch@ecologycenter.org 510-548-1005

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