



Evaluation Report: 2016 Market Bucks Program

March 2017

Background

In late 2014, representatives from Wellington Dufferin Guelph Public Health, County of Wellington Social Services, and the Guelph & Wellington Task Force for Poverty Elimination began meeting to discuss strategies that could be implemented in Wellington County to reduce household food insecurity. Discussions focused on approaches that could reduce stigma, which was identified as the biggest barrier to accessing emergency food services in earlier research, as well as increase access to fresh, healthy food.

Inspired by existing farmers' market voucher programs in London-Middlesex and Windsor, a local pilot program was launched in 2015. The Market Bucks (MB) Pilot Program allowed consumers to purchase products from the farmers' market vendors using vouchers. MB were distributed to Ontario Works clients in Wellington North through funding from the County of Wellington. To reduce the possibility of stigma associated with the use of MB, they were also sold at full price to any interested party or individual. Based on a positive evaluation of the pilot, the County of Wellington provided additional funding to run the program in 2016.

The following is a list of the Market Bucks program objectives:

- Increase access to healthy, nutritious food in a manner that maintains dignity, builds health and community, and challenges inequality
- Create opportunities for residents on low or fixed incomes to establish self-reliance, and empowerment over their own food procurement
- Increase connection to community by some of our most vulnerable residents
- Increase awareness, knowledge and comfort/familiarity with farmers' markets
- Increase exposure and revenue for local farmers

In 2016, MB were accepted at the Wellington North Farmer's Market in Mount Forest and the Minto Farmers' Market in Palmerston and Harriston. MB were distributed in \$5 denominations to families and individuals in two different ways:

1. **Fully subsidized** - Funding from the County of Wellington allowed for the distribution of fully subsidized MB to Ontario Works recipients and Settlement Services clients in Mount Forest, Palmerston and Harriston. Ontario Works caseworkers informed clients in these areas about the availability of MB and used their own discretion to determine how many were allocated based on factors such as household size, age of dependents, and special diet needs. OW caseworkers issued the MB during client appointments, but also made home visits, sent MB via mail, and met clients in local library branches.

2. **Partially subsidized** - Agencies that provide services to clients in Wellington North and Minto could purchase MB at 50% of the cost and the County of Wellington covered the other 50%. The MB could then be distributed to clients of these agencies at no-cost. Three agencies took advantage of this - the Community Resource Centre of North and Centre Wellington, Wellington Dufferin Guelph Public Health, and the Mount Forest Family Health Team.

MB were also meant to be sold at face value to members of the public. The intention of this approach was to provide a gift certificate option to members of the public, but mainly to reduce potential feelings of stigma experienced by clients. By using this approach, vendors would have no way of knowing whether someone using MB received a subsidized voucher or if it was purchased at face value. However, gift card legislation under the Consumer Protection Act caused challenges and MB were not sold at face value as a result.

Description of the Evaluation

The purpose of the MB evaluation is to determine if the program objectives were achieved in 2016 and to inform decisions about the future of the program. The evaluation was designed to collect data and feedback from MB recipients and other key stakeholders involved with the distribution and redemption of the MB.

Information for this evaluation was collected in several different ways, including:

- Distribution and redemption tracking
- One-on-one interviews with users that received MB through Ontario Works/Settlement Services
- One-on-one interviews with farmers' market vendors
- One-on-one interviews with other key stakeholders (farmers market facilitators, Ontario Works manager, agency representatives)

Distribution and redemption tracking was conducted by County of Wellington staff and analyzed by Poverty Task Force (PTF) staff. All other information was collected and analyzed by PTF staff, with support from the PTF Research & Knowledge Mobilization Committee.

Results

Overall Use of Market Bucks

Market Bucks equivalent to a monetary value of \$5 were printed and 1335 (\$6,675) were distributed. A total of 827 (\$4,135) were redeemed over a three-month period from early July to early October, representing a redemption rate of 62%. The redemption rate was highest among WDGPH clients (85%), followed by OW/SS clients (67%), MFFHT (38%), and CRC (35%). A small number of vouchers were provided by the County of Wellington for various giveaways, although the redemption rate for these vouchers was quite low (14%). Table 1 provides a full break down of the number of MB issued and redeemed among the participating distributors. Table 2 provides a full break down of the face value of the MB issued and redeemed.

Table 1 Number of MB issued and redeemed

Distributor:	# of MB issued	# of MB redeemed	Redemption rate
Ontario Works/Settlement Services	1111	741	67%
CRC	80	28	35%
WDGPH	40	34	85%
MFFHT	40	15	38%
Giveaways	64	9	14%
Total	1335	827	62%

Table 2 Face value of MB issued and redeemed

Distributor:	Face value of MB issued	Face value of MB redeemed
Ontario Works/Settlement Services	\$5,555	\$3,705
CRC	\$400	\$140
WDGPH	\$200	\$170
MFFHT	\$200	\$75
Giveaways	\$320	\$45
	\$6,675	\$4,135

MB tracking also provided information about where the MB were redeemed. Overall, 59% of MB were redeemed at the Wellington North Farmers' Market and the remaining 41% were redeemed at one of the Minto Farmers' Market locations (Harriston or Palmerston). Table 3 shows a full breakdown of where the MB were redeemed, based on the distributor.

Table 3 Location of redemption

Distributor:	% MB redeemed at Minto Market	% MB redeemed at Wellington North Market
Ontario Works/Settlement Services	44%	56%
CRC, WDGPH, MFFHT	1%	99%
Giveaways	100%	0%
Total	41%	59%

Ontario Works & Settlement Services Clients

In total, 95 Ontario Works/Social Services (OW/SS) clients received Market Bucks in 2016. A total of 34 one-on-one interviews were completed over the phone with these recipients, representing 36% participation rate. Most the interview participants (79%) were new to the program, having received MB for the first time in 2016. The remaining 21% stated that they received MB in 2015 as part of the pilot program.

The average redemption rate among interview participants was higher (76%) compared to average redemption rate among all OW/SS clients (64%). This could suggest that those that provided interviews had more positive experience compared to the overall recipients since they were more likely to use the MB.

Overall, just over half (58%) of the interview participants redeemed their MB at the Wellington North Farmers' Market, while the remaining (42%) redeemed them at the Minto Farmers' Market. This was very reflective of overall trends among OW/SS clients (56% redeemed in Wellington North, 44% in Minto), suggesting that the interview participants are a good representation of both locations.

The interview participants were asked several questions about what the MB allowed them to do, as related to the overall program objectives. In general, the responses were very positive, as reflected in Figure 1.

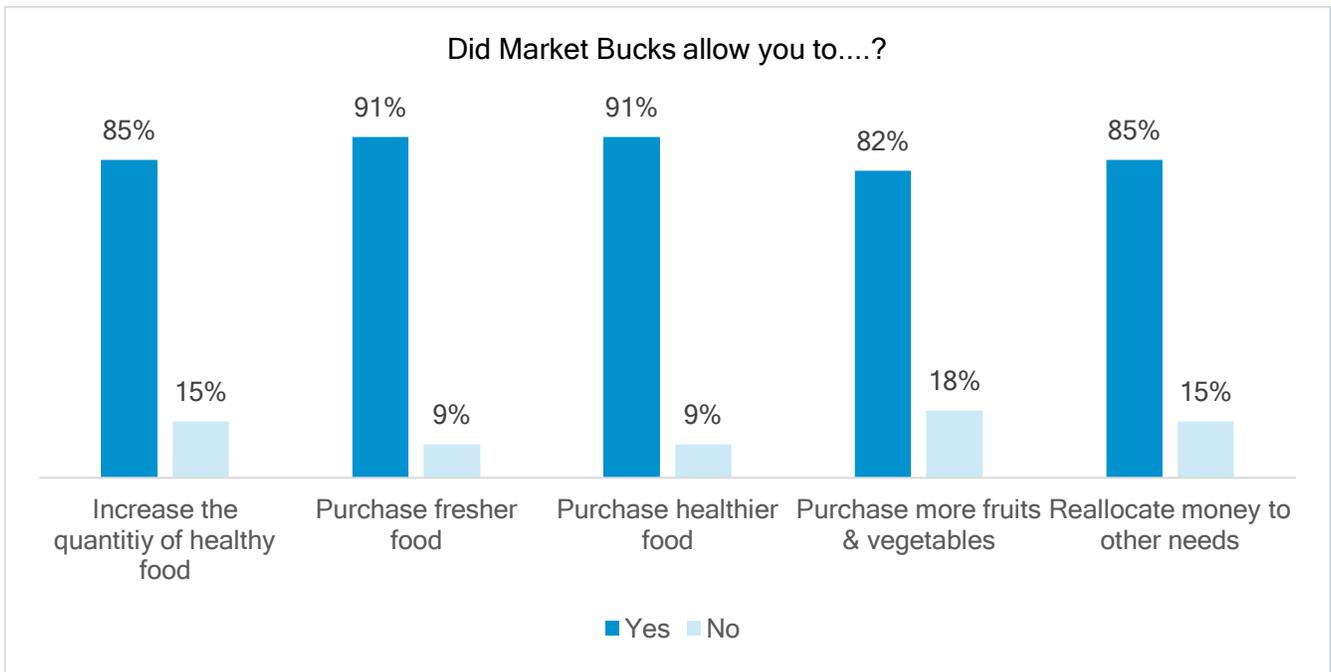


Figure 1 Percentage that indicated the Market Bucks allowed them to do certain things

While the Minto and Wellington North Farmers' Markets are quite small compared to those in larger urban areas, interview participants stated that they were satisfied with the choice/options that were available to them. Over half noted that they were very satisfied (36%) or satisfied (27%), while the remaining were somewhat satisfied (33%) or not satisfied (3%). When asked, most interview participants stated that they purchased fresh produce, although a variety of other products were also purchased with the MB. Figure 2 shows a full breakdown of their responses.

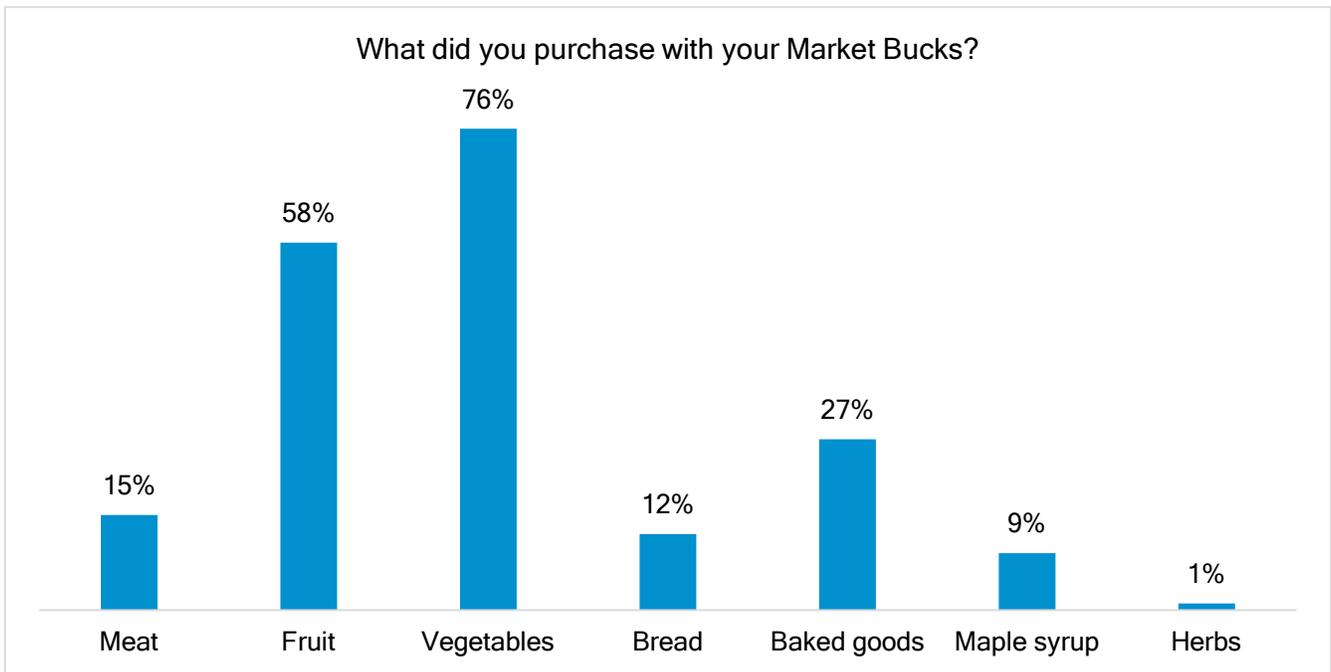


Figure 2 Percentage that indicated they purchased different products with Market Bucks

Over half (59%) of the interview participants indicated that their household received assistance from other emergency food programs before receiving Market Bucks, including a food bank (55%) and after school snack programs (3%). Just over half of these households (55%) still received food from these programs while they were using Market Bucks. When asked about what they liked better about the Market Bucks program, interview participants stated that they liked having choice among fresher and healthier food.

The interview participants were asked several questions about their experiences at the farmers' market. For most, this was a new experience, as 64% indicated that they had not been to the farmers' market before receiving the MB. The number of times they visited the farmers' market ranged from 1-2 times to 5 or more times. Figure 3 shows a detailed overview of responses.

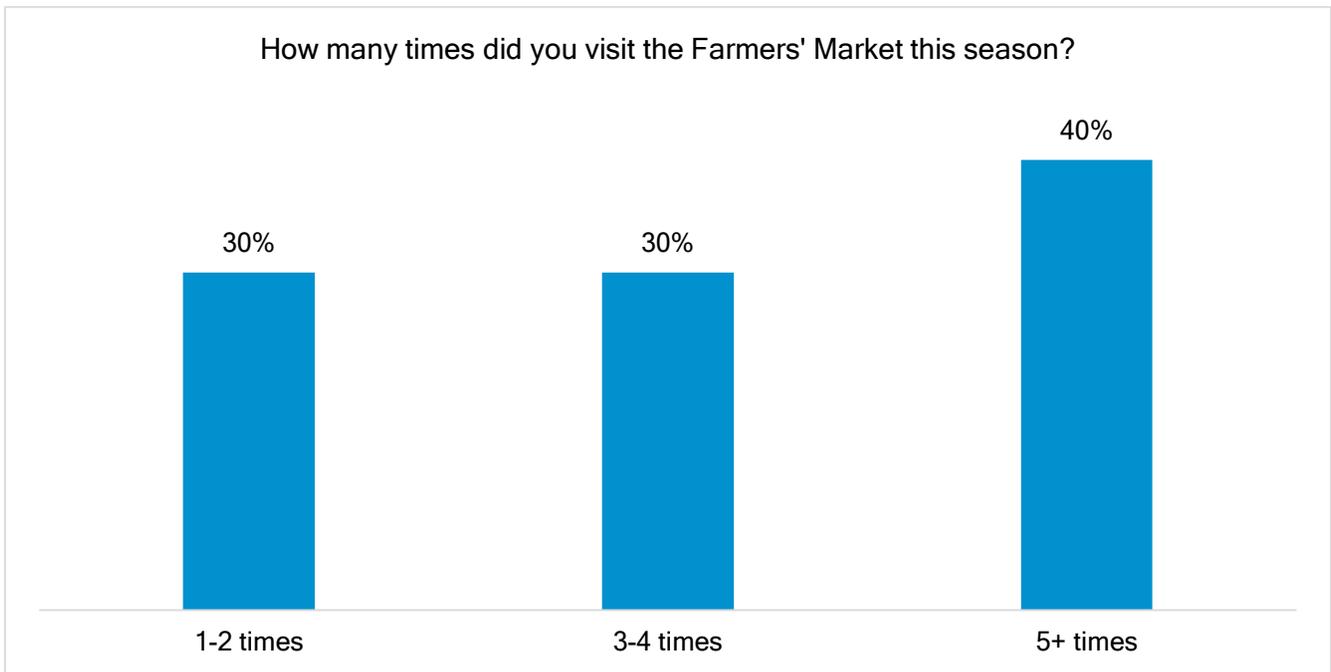


Figure 3 Percentage that visited the Farmers' Market

Interview participants were asked questions about what they did during the visits and who they interacted with. Figure 4 provides a full overview of the feedback provided.

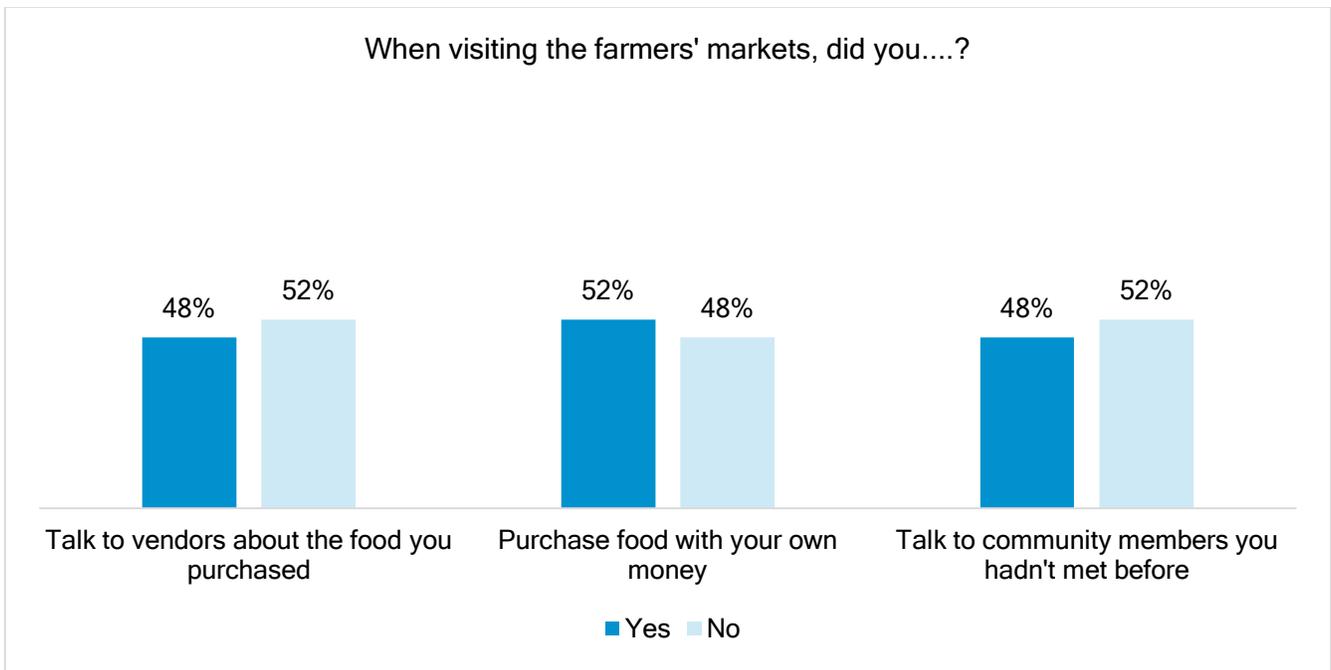


Figure 4 Interactions and actions during farmers' market visits

When asked if they would return to the farmer's market next summer, 70% of interview participants said they would - even if they did not receive MB. A smaller number (24%) said they would return if they received Market Bucks, while the remaining participants said they would not (3%) or they were not sure (3%).

Participants were asked questions about their comfort in redeeming the MB at the farmers' market. Overall, almost half (45%) stated they were very comfortable and another third (27%) reported they were comfortable. However, some noted they were only somewhat comfortable (15%) or not comfortable (7%). The following are quotes from a couple of participants that indicated they were not comfortable using the MB:

"People are watching you and standing there negotiating. It was embarrassing and people don't fully understand what was going on. I felt like I was being nailed to the ground and having to use the prices and amounts I was given."

"I was humiliated and embarrassed. The people aware of the program understood it, but the people around you that didn't, looked at you. I was asked where I got them and I didn't know what to say."

Nearly all the interview participants had positive things to say when asked about what they liked about the program. Most of the comments focused on the ability to purchase fresh and healthy food. Some noted that it allowed them to reallocate their food budget to other expenses or select food based on special diets. The following are quotes from interview participants that reflect these observations:

"Market Bucks saved me money. I'm diabetic, so it meant I could save money to buy the items I needed to get at the grocery store."

"Overall, I liked getting out of the house and being with people. The social aspect because it's nice to blend in and feel like a person."

"I liked that I could get not only fresh foods, but healthy foods and the money I was saving on food was going to other bills. It was a win-win."

Similarly, interview participants were asked what they did not like about the MB. Most of the negative comments focused on the lack of selection among vendors, with several noting that they could get more variety at a better cost at the grocery store. A few others suggested that the vendors lacked awareness or understanding of the program which led to uncomfortable situations. A smaller number of people commented about other inconveniences, such as the time of the market.

Finally, interview participants were asked where else they would like to be able to redeem MB. Nearly all stated the grocery store, but also mentioned roadside stalls and other farmers' markets.

Farmers' Market Vendors

In total, contact information for 14 vendors was provided by the farmers' market managers/facilitators for this evaluation. One-on-one interviews were conducted with 11 vendors, for a 79% participation rate.

Most of the vendors (64%) sold their products at more than one of the participating markets. Figure 5 provides a breakdown of the products sold by vendors that provided an interview.



Figure 5 Types of products sold by vendors

The clear majority of interviewed vendors (91%) agreed that they think the MB program is an important strategy for increasing access to healthy, nutritious food in a manner that maintains dignity, builds health and community, and challenges inequity. When asked to indicate on a scale of 1 (a lot) to 5 (not at all) how much they thought the MB program increased their connection with some of the community's most vulnerable residents, the average score was 2.7. Given the same scale, vendors were asked to indicate how well they thought the program was promoted locally. The average score was 3.1.

Overall, 64% of the interviewed vendors believe that the program increased the exposure of the farmers' market to the community, and 91% said MB resulted in a direct increase to their sales. All the vendors said they would support having the program back in 2017 and all recommended expanding the program to other markets.

In terms of challenges, most of the interviewed vendors said that they did not experience any. A few commented that the denominations made it difficult for some to redeem the full amount and one vendor even noted that they provided change, even though they weren't supposed to, because they felt bad.

In terms of what the interviewed vendors felt worked well, most commented about how they brought out new people to the market that perhaps wouldn't normally be able to afford to shop there. The following is a quote from one of the participating vendors:

“There were some people that came to the market to buy things, but I don't think they would have come otherwise. It improved our sales because not everyone bought the full Market Bucks worth. I think it's a good thing for a lot of people. It helps the farmers and helps people in the town who normally wouldn't get out to. It gives them the opportunity to get their fresh fruits and vegetables from the market instead of elsewhere, like the grocery store.”

Ontario Works Manager

County of Wellington Ontario Works and Settlement Services caseworkers in the Fergus office played a critical role in ensuring clients were issued MB and understood their use. Taking additional efforts to ensure clients received MB, caseworkers met clients in libraries in Palmerston, Harriston and Mount Forest, as well as conducted home visits for clients with mobility challenges. These approaches, on top of providing a “no strings attached” benefit in the form of a MB, had a positive impact on the relationships between caseworkers and clients. Colleen Brunelle, the Fergus Programme Manager, noted the following:

“Both [OW] caseworkers and Settlement workers indicated that they appreciated the opportunity to give access to healthier food options without the added burden of prolonged policy and “rules.” Clients were receptive and friendly. It improved the way in which our staff viewed supporting their clients in their local communities (with local markets) rather than attempting to accommodate them with transportation requirements to urban areas like Guelph to access a resource. Clients were happy to “get out” and visit the market in their home towns as well and felt good supporting local farmers/business.”

Market Facilitators

One-on-one interviews were conducted with Belinda Wick, Manager of Economic Development for the Town of Minto (representing the Minto Farmers' Market in Palmerston and Harriston) and April Marshall, Tourism, Marketing & Promotion Manager for the Township of Wellington North (representing the Wellington North Farmers' Market). Wick and Marshall played a critical role as “Market Facilitator,” ensuring vendors were aware of the MB program, and by collecting redeemed MB and working with the County of Wellington to make sure payment was received. The Market Facilitators also helped promote MB to the public and to make sure the program ran smoothly for both vendors and recipients.

This was the second season that Wellington North participated, and the first season for Minto. In both cases, 100% of vendors participated in the program by accepting MB.

Both Market Facilitators provided positive feedback about the MB program overall and were confident that it met the program objectives. In particular, it was felt that the program allowed community members an opportunity to experience the market that they may not have otherwise visited. This resulted in increased exposure, as well as increased sales for the vendors.

However, both noted that it was a challenge to sell the MB to the public, outside of issues related to the Consumer Protection Act. Rather, the main challenge from their perspective was not knowing whether the program would be running until late in the year and not having the actual MB until after the farmers' market season was well underway. The Market Facilitators stressed the importance of improving the timing in the future to increase sales to the public. It was acknowledged that this is required to reduce stigma associated with the use of MB.

Discussion

Based on the results of the evaluation, the following section identifies the successes and challenges of the MB program in reaching its objectives. These objectives include:

1. Increase access to healthy, nutritious food in a manner that maintains dignity, builds health and community, and challenges inequality
2. Create opportunities for residents on low or fixed incomes to establish self-reliance, and empowerment over their own food procurement
3. Increase connection to community by some of our most vulnerable residents
4. Increase awareness, knowledge and comfort/familiarity with farmers' markets
5. Increase exposure and revenue for local farmers

Overall, MB was successful in achieving objectives related to building community connections at the market (objectives #3 and #4). Nearly half of the participants indicated that they talked to vendors and other community members they didn't know while visiting the market. Since many indicated that they had not been to the market before receiving MB, it is believed the MB program was responsible for introducing vulnerable families and individuals to a new community space where new relationships could occur over time. Since most participants suggested that they visited the market 3 or more times during the 2016 season, there were opportunities for these relationships to develop and for community building to occur.

The MB program was also successful in achieving increased exposure and revenue for local farmers (objective #5). Again, many of the participants indicated they had not visited the market before receiving MB, suggesting that the program resulted in new and increased exposure for vendors. This was confirmed by vendors, who also indicated they believed the MB increased their revenue.

While the evaluation results suggest that some of the MB program objectives were met, there were challenges in achieving all. In terms of objective #1, participants clearly indicated that MB allowed them to increase the quantity of healthy food, purchase fresher and healthier food, and purchase more fruits and vegetables. However, given that the amount of MB received by interview participants was fairly limited (the average was \$59, or approximately \$20 per month) the volume of increase was also likely limited.

Central to objective # 1 were the aims of maintaining dignity and challenging inequality while increasing access to food. The unanticipated barriers to selling MB to the public made it difficult to fully achieve these tenants of the objective. There were only a few comments from participants about stigma experienced while using the MB but they are very powerful. Given that the program was identified out of a need to overcome these experiences, these comments are particularly concerning.

Finally, there is limited evidence to suggest that MB supported recipients to establish self-reliance and empowerment over their food choices. While there was some choice within the products offered, MB recipients were still limited by the small number of products sold and they were dependent on OW caseworkers to provide them with MB.

In addition to whether the program met its objectives, additional analysis highlighted two other challenges related to the program. The first is related to the breadth of the program. While the program did expand to include the Minto Farmers' Market in 2016, it is currently limited to those who can travel to Mount Forest or Minto. Expanding the program to other markets will require significant funding to ensure that all clients can access the program, if it continues to be targeted toward OW/SS clients. Additionally, consideration should be given to the amount of funding that would be required to have a meaningful impact on the amount of food that a recipient can purchase.

Recommendations

Based on results and discussion sections, the PTF Research & Knowledge Mobilization Committee identified several recommendations for considerations that may inform the future of the program.

- THAT partners supporting the program identify a way to sell the MB to the public to overcome stigma experienced by some users.
- THAT partners supporting the program provide farmers' market vendor education to introduce strategies to eliminate stigma experienced by some users.
- THAT the program continues to expand to other farmers' markets in the County of Wellington to allow all OW/SS clients an opportunity to participate.
- THAT funding opportunities be explored that would allow for the increase in number of participating markets, but also to provide a meaningful amount to participants.
- THAT communication about the program shift away from addressing household food insecurity to focus on building community.