

Health Bucks

New York City Department of Health and Mental Hygiene (DOHMH)

OVERVIEW

Intent of the intervention: Health Bucks are \$2 coupons that can be used to purchase fruits and vegetables at participating farmers' markets. They offer a financial incentive to increase access to fresh, locally grown fruits and vegetables for residents of low-income neighborhoods. The program goal is to increase consumption of fruits and vegetables among the intended low-income population.

Intended Population: Residents of low-income neighborhoods and food stamp users

Secondary Audience: Local farmers. Health Bucks add to the income of local farmers and help support the local agricultural economy.

Setting: Farmers' markets and community-based organizations

Background: The Health Bucks program was developed by the New York City Department of Health and Mental Hygiene. Health Bucks is a financial incentive program of \$2 coupons that can be used to purchase fresh fruits and vegetables at participating farmers' markets in low-income areas.

A combination of NYC agencies fund the Health Bucks Program and the District Public Health Offices (satellite offices established in the three highest need areas of the city) distribute Health Bucks to community organizations and farmers' markets in surrounding low-income neighborhoods. Community organizations located in the District Public Health Office neighborhoods (South Bronx, East and Central Harlem and Central Brooklyn) can apply to receive Health Bucks for distribution to their clients as an incentive to support nutrition education and other health promotion activities and to encourage first-time shoppers to visit neighborhood markets. Market managers at participating farmers' markets who operate the Electronic Benefit Transfer (EBT)* terminals distribute Health Bucks to food stamp users as an incentive for them to purchase additional fresh produce. At these markets, SNAP-eligible consumers receive a \$2 Health Buck for every \$5 in EBT spent at the farmers' market—effectively a 40% increase in purchasing power.

*EBT – Electronic Benefit Transfer - an electronic system that allows recipients to authorize transfer of their government benefits from a federal account (formerly food stamp funds) to a retailer account to pay for products received.

Length of time in the field: In 2005, the NYC Department of Health and Mental Hygiene piloted the program in the South Bronx and then expanded the program to Brooklyn and Harlem in 2006. Since the program began, the number of participating markets has grown rapidly from approximately 5 in 2005 to 60 in 2010.

IMPLEMENTATION

Over the past decade, more and more farmers' markets have begun to establish themselves in low-income areas of New York City. To support their growth, the Department of Health developed the Health Bucks program, a financial incentive to encourage potential customers to shop at their local farmers' markets. Later, as more markets began to accept EBT, Health Bucks were also distributed as an incentive to use food stamps (EBT) to increase farmer profit and to support healthy purchasing among New York City food stamp users.

The New York City Health Bucks program has grown rapidly. This section of the template describes how the program is currently implemented, If you are just starting out, NYC Health Bucks identifies the following basic program components that should be addressed by new adopters.

Main Program Components:

- Identify which markets can participate in the program based on need and interest
- Identify how incentives will be distributed (at point of purchase, as an incentive for EBT, by community sites, etc.)
- Identify a tracking system by which coupons can be tracked and their use monitored
- Identify how coupons will be redeemed by farmers
- Identify a mechanism to reimburse farmers for coupons redeemed
- Identify a mechanism to promote the incentive to ensure high use and redemption rates

How New York City implements the Health Bucks Program

Role of the NYC Department of Health and Mental Hygiene (Department of Health)

- The Department of Health manages, implements, and arranges for the funding of the Health Bucks Program. In its beginning pilot years, the program was funded entirely by the Health Department. As the program grew to incorporate a food stamp use incentive, funding streams from the New York City Human Resources Administration were added.

Role of the NYC Department of Health, Physical Activity and Nutrition (PAN) Program

The PAN Program manages and coordinates the Health Bucks Program with the local District Public Health Offices in the South Bronx, East and Central Harlem and Central Brooklyn. PAN's responsibilities are to:

- Coordinate all central aspects of the Health Bucks program including financing, budgeting, developing application materials, Health Bucks tracking, invoicing, report development, and technical assistance.
- Print Health Bucks—each Health Buck is printed with a unique bar code for tracking. The bar codes allow for tracking of redeemed coupons based on which community-based organization or farmers' market gave the Health Buck to a consumer. As of 2009, these bar codes can be scanned electronically instead of counted numerically. (In the beginning, NYC stamped each Health Buck with a serial number to allow for tracking and monitoring.)

- Develop, print and distribute promotional flyers, posters, and maps of all participating farmers' markets, including a description of the Health Bucks program and its relationship with EBT.
- Maintain the Health Bucks web site.
- Conduct marketing, including press releases.
- Oversee the outreach and implementation efforts of the District Public Health Offices.
- Operate the Stellar Farmers' Market initiative that sponsors free nutrition workshops and cooking demonstrations at select markets. This program promotes the benefits of a diet rich in fruits and vegetables and improves the ability of New Yorkers to prepare healthy meals using locally grown, seasonal produce. Using the *Just Say Yes to Fruits and Vegetables* curriculum, Stellar Farmers' Market nutritionists use produce purchased at the market that day to teach healthy eating, food resource management, food safety, and tips on saving money when food shopping. Information on Health Bucks and the EBT incentive is presented at every workshop.

Role of Health Bucks Program Manager at each District Public Health Office

Health Bucks program managers coordinate much of the physical activity and nutrition programming for the District Offices. Coordinating Health Bucks distribution is one of their many tasks. They have responsibilities before and during the market season:

- Approve community applications for Health Bucks.
- Identify potential participating markets and train workers in those markets in Health Bucks mechanics.
- Distribute Health Bucks to community groups and farmers' markets and encourage their use with EBT benefits at farmers' markets.
- Visit farmers' markets to ensure compliance with Health Bucks protocol.
- Distribute promotional materials including flyers, posters, maps, banners, and aprons
- Prepare a promotional "kickoff" event at the beginning and end of the market season to support community groups and farmers' markets in adhering to Health Bucks protocol.
- Maintain accurate tracking records of all Health Bucks distributed and submit to PAN Program staff

Role of Farmers' Market Managers

- If a market accepts EBT, they also generally employ a market manager to run the EBT machine. Farmers' market managers operate the EBT terminals, swipe EBT cards, distribute Health Bucks to eligible consumers and keep track of every Health Buck distributed.
- Market managers post relevant information about Health Bucks and EBT at their stations and are trained to answer questions.
- Market managers receive free promotional materials including banners, posters and aprons to ensure customers are aware of the Health Bucks incentive.

Role of Local Farmers

- Local farmers are invited to participate in the Health Bucks program and receive information about how it works.
- Participating farmers redeem their Health Bucks with a contractor (Farmers Market Federation of New York), which sends them a check for the value of their submitted

coupons. To track their coupons, farmers stamp each Health Buck with their identification number.

Role of The Farmers Market Federation of New York (FMF)

FMF is a grassroots, membership organization of farmers' market managers, market sponsors, farmers and market supporters. The role of the FMF is to:

- Administer the Health Bucks redemption to farmers. Farmers submit their Health Bucks to the FMF, which is responsible for tracking, accounting and cutting checks to farmers. In 2009, bar codes replaced serial numbers on the coupons, allowing scanning to replace manual coupon verification. Coupons are electronically scanned, allowing each coupon to be recorded in a farmer's individual spreadsheet. Payment reaches farmers in 2-3 days.
- Promote the Health Bucks Program to farmers and recruit them to join the program.
- Educate participating farmers about how the program works and how to redeem the Health Bucks for money. The growing number of nutrition programs to assist low-income consumers can overwhelm farmers. The FMF, with the assistance of the New York State Department of Agriculture, created a laminated instruction card highlighting the details of accepting and redeeming script from each of the different nutrition programs. The instruction card is distributed to each farmer participating in EBT, USDA Farmers' Market Nutrition Programs (FMNP) and the new WIC Vegetable and Fruit Check Program. Each farmer participating in the Health Bucks Program is given a detailed instruction sheet highlighting the differences between accepting and redeeming Health Bucks and coupons from FMNP.
- Track redemption rates per farmer, market, and community site using distributed spreadsheets provided by the Department of Health.

Role of Community Partners:

- The DPHOs distribute Health Bucks to approved community-based organizations (CBOs) which, in turn, distribute them to community residents to encourage them to shop at their local farmers' market. Approved CBOs and sites include churches, schools, youth centers, WIC centers, federally funded clinics, and afterschool and daycare programs. Only community organizations located in neighborhoods served by the DPHOs may apply for Health Bucks to distribute to their constituents. In their applications they must indicate how they will incorporate educational information about the benefits of increasing produce consumption into their Health Bucks distribution plan.
- Many organizations, including the Department of Health's Stellar Farmers Market initiative (see above) and Cooperative Extension, provide nutrition education and cooking demonstrations at the market itself using fresh market produce to educate shoppers about how to use the produce they purchase. Cooking demonstrations encourage shoppers to try new foods and increase sales at the markets. Nutrition education classes can include information about portion sizes, the food pyramid, proper food storage and safety. Educating people on proper use and storage of fresh foods is particularly important if they use EBT and are at a greater risk of using all of their food stamp benefits by the end of the month.
- Some SNAP programs (e.g. SNAP enrollment offices) distribute Health Bucks to their recipients.
- Some WIC programs give Health Bucks to parents, and, by engaging mothers, encourage more fruits and vegetables in children's diets.

Keys to Success:

- Increase the number of markets that can accept EBT.
- Health Bucks handed directly to customers at the markets encourage EBT use and, consequently, Health Bucks are used immediately, resulting in high redemption rates and farmer profit. In addition, having Health Bucks as an incentive for EBT use has tremendously increased EBT sales at markets.
- The new electronic bar code system, which replaced imputing by hand, has reduced from days to hours the time taken to prepare per farmer accounts. Scanning bar codes on Health Bucks accelerates coupon verification, allowing reimbursement checks to be sent to farmers within 2-3 days of the Health Bucks being received.
- The color of the coupon should be changed each year. This helps farmers recognize the current year coupon without having to search for a date. This is important in a fast-paced marketplace. To track coupons to individual farmers, each farmer stamps his/her identification number in a box on the Health Buck.
- Promotions that use the coupon image in an ad should print “VOID” across the coupon to eliminate the possibility of it being used.
- Maps showing locations of farmers’ markets, including information on the incentive program, help direct customers to nearby markets.
- Mailings should be sent to food stamp recipients informing them about the incentive.
- Marketing materials promoting the Health Bucks incentive should be visible at all participating markets.
- To assist farmers, develop and distribute a laminated instruction card highlighting the details of accepting and redeeming coupons from the various nutrition assistance programs. For more details, see Role of FMF above.
- Providing nutrition workshops and cooking demonstrations, as the Stellar Farmers’ Markets initiative does, helps food stamp recipients try new foods and recipes. Farmers reported increased sales — and some even sold out of the produce featured in the workshops.

Barriers to Implementation:

- Getting EBT into farmers’ markets can be financially challenging.
- As the Health Bucks program grows in popularity, identifying a stable source of funding can be difficult. The demand for Health Bucks is endless; funds are limited.
- As the program expands, distributing and tracking Health Bucks becomes more time intensive.

RESOURCES REQUIRED

Staff:

- Although the NYC Department of Health has implemented Health Bucks without a full-time coordinator or program staff, it recommends a full-time position be allotted to this work for at least 10 months of the year when that person oversees more than 10 participating farmers markets.
- Outreach staff may be needed, depending on the number of markets and locations in the program. The role of outreach staff is to distribute Health Bucks and make connections with community organizations and local markets.
- A contractor is needed to redeem coupons. An organization or group must be responsible for redeeming the coupons, including accounting and distributing reimbursement to farmers.

- Relationships with local governmental Human Resources Agency, farmers' market organizations, community-based organizations, and a contractor are essential to program success.

Training:

- Market managers and operators are trained on program operating procedure and tracking requirements.
- Farmers are trained on Health Bucks use and redemption.
- Community organizations are trained on Health Bucks distribution, best practices and tracking requirements.
- Training information is disseminated at the annual kickoff meeting and by email.

Materials:

Materials needed to operate the Health Bucks program include:

- Printed Health Bucks
- Promotional materials including flyers, maps, and posters for community organizations and banners and aprons for participating markets.
- New adopters should ensure they have the printing capacity to limit the possibility for unauthorized replication of Health Bucks (bar coding, anti-fraud measures, etc). To print 100,000 Health Bucks and associated promotional materials, NYC printing costs were approximately \$20,000.

Funding:

NYC Health Bucks is funded primarily through the City's budget allocations. The PAN program and each District Public Health Office contribute from their budgets to contract with the Farmers Market Federation of New York to administer the Health Bucks redemption program. The FMF's compensation is based on a percentage of each coupon redeemed.

PAN funds the promotional materials and also reimburses the FMF for mailing and printing costs.

Other costs:

Participating farmers' markets should be equipped to accept EBT payments. EBT terminals range in cost from \$600-\$1000 each, plus usage fees. This is not a direct Health Bucks Program cost; however, program implementation depends upon farmers' ability to accept EBT payments. Farmers pay to participate in the markets and some of their costs go to paying for the market manager and EBT terminal. Market managers work approximately 15-20 hours per week for 5 months and are paid hourly via grants or otherwise by the market operators.

UNDERLY THEORY/EVIDENCE

Strategies Used¹: Health Bucks is based on the following evidence-based strategies related to healthy eating:

¹ A full description of the *intervention strategies* used can be found on www.center-trt.org with references to the sources of evidence to support the strategies.

- **Increasing access to healthy foods** has the potential to increase healthy eating behaviors when used by itself or in combination with other intervention strategies. While other strategies seek to make healthy eating desirable, increasing access to healthy foods makes healthy eating doable.
- **Pricing policies**, especially in the form of reduced prices for healthy food items, can be an effective strategy for increasing healthy eating behaviors.

Findings from the Early Assessment Report of Programs and Policies to Prevent Childhood Obesity²:

In 2007, site visitors from the above referenced CDC/RWJF funded project conducted an early assessment of Health Bucks and prepared an Evaluability Assessment Site Visit Summary Report, from which they concluded the following:

- While there is not much research on the effectiveness of farmers' market programs to reduce obesity, the scientific literature does cite incentive programs, and in this way supports the theory underlying the Health Bucks Program.

POTENTIAL PUBLIC HEALTH IMPACT

Reach: Designed to reach low-income individuals, as of 2010, the Health Bucks program is in all 5 NYC boroughs: Central Brooklyn, the South Bronx, and East/Central Harlem, Queens and Staten Island. Each borough distributes Health Bucks to neighborhood residents through community-based organizations and at select farmers markets.

In 2010, 139,305 Health Bucks were distributed, with 60 farmers' markets participating. The table below provides comparison data for distributed and redeemed Health Bucks in 2009 and 2010.

Boroughs	2010 Total Distributions	2010 Total Redeemed	2010 Redemption Rate	2009 Comparison Redemption Rate
Bronx	46,490	37,561	81%	83%
Brooklyn	26,475	21,126	80%	51%
E. Harlem	44,460	37,260	84%	78%
Queens	8,939	8,284	93%	n/a
Staten Island	2,701	2,361	87%	n/a
Stellar Farmers' Market	10,240	9,392	92%	87%
Total	139,305	115,984	83%%	74%
2009 Comparison	113,454	84,398		

Effectiveness: The main indicator of "success" used by the program is redemption rate. In 2010, the overall Health Bucks redemption rate of approximately 140,000 coupons was 83%, compared to 74% in 2009. Often Health Bucks customers spend the coupons in combination

² Health Bucks participated in the Early Assessment of Programs and Policies to Prevent Childhood Obesity project, a collaborative effort of the Robert Wood Johnson Foundation, CDC Division of Nutrition, Physical Activity and Obesity, CDC Division of Adolescent and School Health, and Macro International. The findings in this section are based on the opinion of the site visitors and derived from the Health Bucks Summary Report (October 2007).

with additional nutrition benefits, including food stamp (EBT) benefits and Farmers' Market Nutrition program coupons for low-income women, infants and children (WIC) and seniors. The Health Bucks annual redemption rate has increased every year the program has been in existence. Health Bucks have also proven effective in increasing EBT use at farmers' markets. Early data indicate that, with the Health Bucks incentive in place, EBT sales have on average doubled and at select markets quadrupled compared to sales without the incentive. This proves that incentivizing healthy food purchases among SNAP users works. The program has also been effective in increasing the number of markets willing to locate in low-income neighborhoods and is instrumental in ensuring their success. Ninety-one percent (91%) of Health Bucks customers also used cash with their Health Bucks. Shoppers also note that before Health Bucks, they never shopped at the farmers' market. Now that they have been exposed to the quality and variety, they continue to shop at the market, regardless of the incentive.

Comparison of annual redemption rates

Year	Redemption Rate
2006	40%
2007	53%
2008	70%
2009	74%
2010	83%

Adoption and Implementation:

In 2010, 60 farmers' markets participated in the Health Bucks Program. Some farmers participate in multiple markets. The table below shows the increase in number of farmers participating in the Health Bucks from 2006-2010.

Number of farmers participating

Year	# participating farmers
2006	30
2007	41
2008	63
2009	70
2010	81

Maintenance:

The Health Bucks Program began in 2005 as a pilot project conducted by the Bronx District Public Health Office (DPHO). The following year, 2006, all DPHOs elected to participate. In 2010, Health Bucks began its seventh year of operation and expanded to all five boroughs. Since the program began, the number of participating farmers' markets has grown from approximately 5 to 60.

INTERVENTION MATERIALS

Materials for Download

To view sample intervention materials used in the New York City Health Bucks program, visit the program's website:

nyc.gov/health/farmersmarkets

Available online are:

- Image of a sample Health Buck
- Marketing flyers in English and Spanish
- Map and listing of participating farmers' markets
- Community-Based Organization Application (for organizations requesting to distribute Health Bucks)
- Report, detailing history of Health Bucks Program (see *Publications* below)

Logic Model

In 2007, the Early Assessment Site Visit Summary Report included a logic model for Health Bucks. To download the logic model, go to: www.center-trt.org, select the Health Bucks intervention, then, click on Intervention materials.

ADDITIONAL INFORMATION

Web link for Health Bucks and Stellar Markets

www.nyc.gov/health/farmersmarkets

Related web link: Just Say Yes to Fruits and Vegetables

www.jsyfruitveggies.org

This project is dedicated to improving the health and nutritional status of food stamp populations in New York State by providing comprehensive nutrition education programs for food stamp populations in a variety of community settings.

Training/Technical Assistance available:

Please contact Sabrina Baronberg for technical assistance (see below).

In May 2011, Ms. Baronberg and Center TRT will present a webinar on the Health Bucks Program. The webinar will be archived on the Center TRT web site for future use,

Publications:

New York City Department of Health & Mental Hygiene. *Farmers' Markets Initiatives: Promoting Fresh Fruits and Vegetables in Underserved Communities 2010 Report*
www.nyc.gov/html/doh/html/cdp/cdp_pan_health_bucks.shtml

Program Contact:

Sabrina Baronberg, MPH
Deputy Director, Physical Activity and Nutrition Program
NYC Dept. of Health and Mental Hygiene
Phone: #212-227-5242
sbaronbe@health.nyc.gov