



# THE POWER OF PRODUCE

**HEALTHY FOOD INCENTIVES EMPOWER  
FAMILIES, SUPPORT FARMERS AND  
LIFT UP COMMUNITIES**





# NOW MORE THAN EVER, FAMILIES ACROSS AMERICA WANT TO EAT NUTRITIOUS, WHOLESOME FOODS.

But when a head of lettuce costs more than a bag of potato chips, it's easy to see why the healthiest choice may not always be the easiest choice—and why, when shoppers have a limited budget, **putting healthy food on the table can simply be out of reach.**

In fact, only 1 in 10 American children eats enough fruits and vegetables, and one-third are overweight or obese. Without access to healthy, affordable food, Americans are at a higher risk for a host of diet-related diseases like obesity, diabetes and heart disease. In 2014 alone, the U.S. spent over \$160 billion on food insecurity-related illness.

And when families can't afford to buy fresh produce, they're not the only ones who suffer: American farmers are losing their livelihood, and rising health care costs affect every taxpayer.

## **But we can change that.**

Healthy food incentive programs for shoppers who rely on SNAP—a simple idea that started at farmers markets and has grown to supermarkets and other retailers—are helping to change this equation by empowering families to make healthier choices. Through these initiatives, **we can make fresh produce more affordable** for families with lower incomes in communities across the country.

And when the millions of Americans struggling with poverty start bringing home more healthy food, we see their communities start to benefit, too: Area farmers gain new customers and make more money, small businesses thrive, and more food dollars stay in the local economy.

“As a result of [incentives], I absolutely purchase and consume more fresh vegetables and fruit. I've also tried different kinds of vegetables that I've never had before. Every time I go to the market I learn something new.”

—GAIL LANG. 65.

OKLAHOMA FARMERS MARKET SHOPPER





# HEALTHY FOOD INCENTIVES 101

**Fruits and vegetables should be accessible to all Americans.** But people who rely on SNAP (food stamps) are currently left out of the equation, and unfairly, they tend to pay more for groceries than higher-income shoppers. Since 1980, the relative price of fruits and vegetables has gone up 40 percent, and the relative price of processed foods has gone down 20–30 percent. So while everyone may want to eat well, finances too often limit families' ability to make healthy choices.

**Healthy food incentives** were designed to make fresh fruits and vegetables more affordable for shoppers who use SNAP.

These SNAP incentives—often taking the form of a coupon, token, debit card or electronic discount—allow shoppers to purchase high-quality fruits and vegetables, try new foods, and experience a positive shopping experience.

This new purchasing power enables families to boost their food dollars and not just bring home a larger quantity of food, but a better quality of food.

SNAP incentives simultaneously increase consumption of nutritious produce and stimulate local economies by unlocking demand for fruits and vegetables. Moreover, when linked to local agriculture, the benefits expand to support the foundation of local economies and the livelihood of American farmers: As shoppers buy more food for their families, farmers make more money, serve more customers, sell more food, and grow more food.

By providing financial incentives on produce purchases, we can ensure that families no longer need to choose between eating healthy and eating enough.

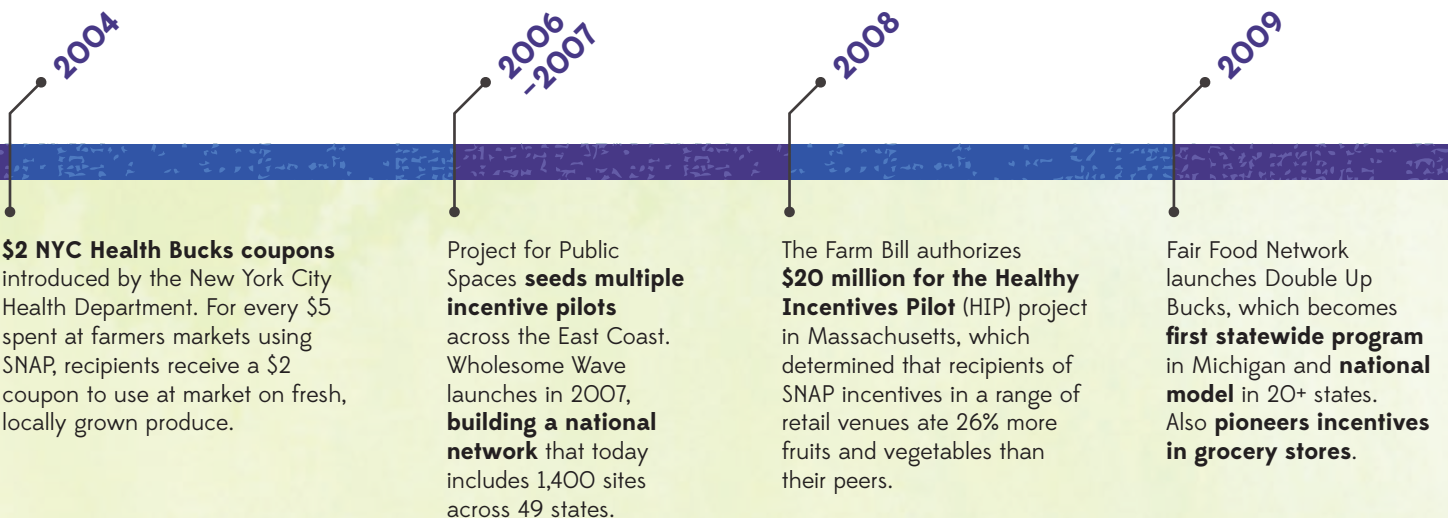
## What is SNAP?

SNAP stands for the Supplemental Nutrition Assistance Program, formerly known as food stamps. To receive benefits, SNAP-eligible participants receive an EBT card, which can be used for most food purchases at supermarkets, corner stores and other food retailers.

Created in 1939, SNAP is America's largest and most crucial safety net against hunger; over 44 million Americans rely on SNAP to eat and feed their families, including 19.2 million children and 5.3 million seniors.



## HISTORY OF SNAP INCENTIVES



## HOW SNAP INCENTIVES WORK

**Incentives are offered in a variety of settings in high-need areas across the country:** national supermarkets, small grocery stores, corner stores, farmers markets, mobile markets and innovative pop-ups.

To participate, shoppers using SNAP benefits swipe their EBT cards and receive a token, paper coupon, digital coupon or discount when purchasing an eligible item. For example, when a family spends \$20 of their SNAP benefits at a participating farmers market, they could get an additional \$10 to spend on locally grown fruits and vegetables. This means they can bring home \$30 worth of food for just \$20, increasing their purchasing power by 50 percent. Many programs across the country even match purchases dollar for dollar.

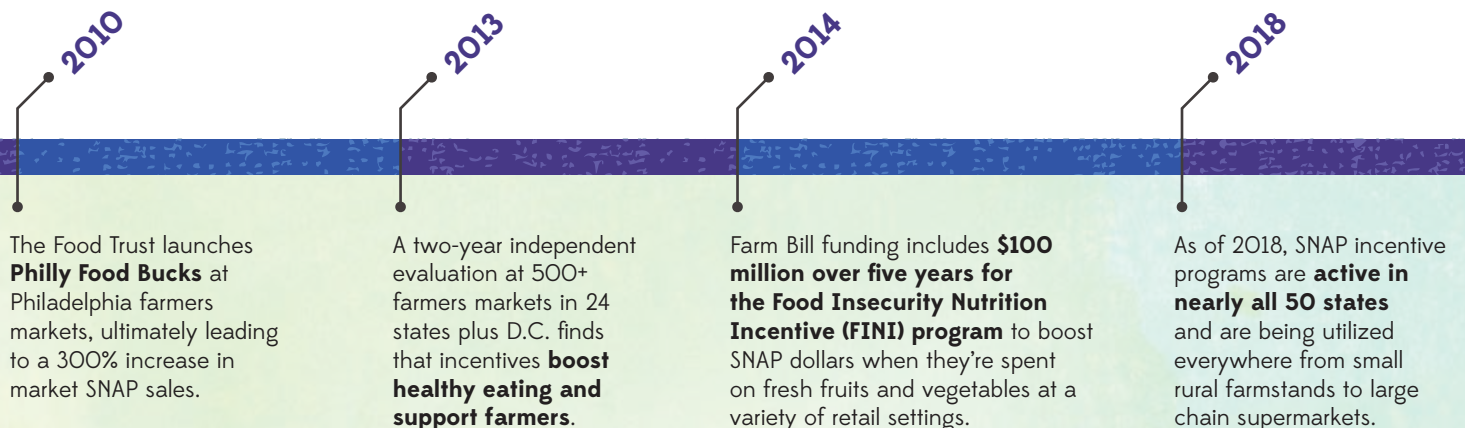


Over time, programs have adopted one of two basic approaches: Shoppers either **earn incentive dollars** when they purchase SNAP-eligible items and may use those incentives on future produce purchases; or they receive an **immediate price discount** on produce purchased with SNAP. Programs often include additional nutrition education, recipes and shopping tips.



## WORKING TOGETHER FOR SUCCESS

Healthy food incentives are a true team effort, bringing together stakeholders from a variety of sectors to increase SNAP recipients' purchasing power and drive local economies.



# NATIONAL SNAPSHOT:

## Incentive Innovations Across the Country

### WASHINGTON

Large grocery chain runs incentive and produce prescription programs in **168 stores**

### OREGON

**Cohesive branding and program design** unifies 30 individual incentive programs

### CALIFORNIA

Statewide nutrition incentive program with **\$5 million state investment**

### NEW MEXICO

**First state to commit annual support of incentive programs;** inspires similar partnerships in 10 states and growing

### TEXAS

Community leaders bring incentives to **farmers markets and rural grocery stores**

### NEBRASKA

State Department of Agriculture and SNAP-Ed team up on incentives with **farmers markets, mobile markets, CSAs and the state grocers association**

“Liberty is realized when all people have real choices of what they can feed their families.”

—GUS SCHUMACHER, EARLY PIONEER OF HEALTHY FOOD INCENTIVES, FOUNDING BOARD CHAIR OF WHOLESOME WAVE







**IOWA**  
New **electronic incentive processing technology** launches at farmers markets

**MICHIGAN**  
Double Up Food Bucks is **oldest statewide incentive program**, working in 250+ sites from farmers markets to grocery stores, all with strong local sourcing

**PENNSYLVANIA**  
Statewide Food Bucks network expands partnerships and sees **significant increase in produce sales** at new supermarket and corner store settings

**MAINE**  
Collaboration with local **healthy food access nonprofits** enables Maine Harvest Bucks to increase affordability even in the state's most rural areas.

**Early adopters**, beginning as early as 2004 in **NEW YORK CITY, LYNN, MA** and **TAKOMA PARK, MD**, have paved the way for incentive programs nationwide

**OHIO**  
Partnership with the Ohio Department of Health demonstrates **benefit of collaboration** between nutrition incentive programs, state government and public health efforts

**ALABAMA**  
Food banks and grocers integrate incentives with **mobile markets and online ordering/delivery**

**KANSAS & MISSOURI**  
First-ever **multi-state incentive effort** launches in America's heartland

**MISSISSIPPI & TENNESSEE**  
Multi-state effort **engages urban and rural communities** at grocery, farmers market and clinic settings

# SNAP INCENTIVES: A TRIPLE WIN

Healthy food incentives support a triple bottom line, helping families bring home more nutritious food, supporting American farmers and keeping more food dollars in the community.

## FAMILIES



Healthy food incentives benefit families by:

- Improving access to healthy, affordable food
- Increasing purchasing power for and consumption of nutritious fruits and vegetables
- Integrating federal nutrition and education programs
- Supporting long-term dietary improvements

## FARMERS



Incentives can also be a boon for American farmers by:


- Attracting SNAP recipients and farmers to the market, thereby increasing SNAP redemptions and overall farmers market sales
- Providing a gateway for beginning farmers
- Offering new direct and wholesale marketing opportunities
- Stimulating farm expansion in both acreage and crop diversity

## COMMUNITIES



Communities win by:

- Stimulating local economies in a new, innovative, sustainable way
- Giving public nutrition assistance programs the opportunity to address hunger, health and local food systems simultaneously
- Allowing rural and urban communities to gain new and lasting connections, resulting in resilient economic growth
- Reducing health care costs



“The farmers who participate are simply more successful. They have more customers. That means they make more money. It is a win-win for everybody.”

—JAMES HAYDU, DIRECTOR  
SEE-LA MARKETS, LOS ANGELES



## IMPACT BY THE NUMBERS

In a 2008 Massachusetts study, SNAP recipients who received incentives **increased their fruit and vegetable consumption by 26%**.

Lowering the cost of fruits and vegetables could **reduce the percentage of overweight Americans from 68% to 13%**, and shed billions in health care costs.

In California, 80% of Market Match participants reported that **their family's health had improved** as a result of the program.

In a 2015 study, over 3/4 of farmers market shoppers using incentives reported that they were **buying or eating more fruits and vegetables**.

Farmers and grocers across the country have reported an increase in produce sales — in one instance, a **48% increase** from before the program started.

For every \$100 spent at a farmers market, \$62 stays in the local economy, and **\$99 stays in the state**.

## FINI AND THE FARM BILL: Federal Program Allows for National Expansion

The Agricultural Act of 2014, also known as the Farm Bill, authorized \$100 million to create the Food Insecurity Nutrition Incentive (FINI) program. This competitive grant program **supports the launch and scaling of incentive programs** in diverse retail settings across the country. Modeled after numerous pilot programs across the country, FINI represents a major investment by the federal government to expand incentive programs. These healthy food incentives also directly complement the USDA's SNAP-Ed, WIC and FMNP programs, **maximizing impact to communities**.

In 2015, the National Institute of Food and Agriculture (NIFA) at USDA launched FINI to increase the purchasing power of shoppers using their SNAP benefits to purchase fruits and vegetables at farmers markets and other types of healthy food retailers, including grocery stores and mobile markets. As of 2017, USDA had awarded 90 FINI grants to nonprofit organizations and government entities around the country that are dedicated to improving the health of families that receive SNAP benefits by **making healthy food more affordable**, as well as **supporting farmers and local economies**. Projects funded through FINI have enabled the development of innovative technologies, partnerships, and systems necessary to implement incentives. In addition, grantees have raised millions in other public and philanthropic dollars to match or exceed federal dollars.

# CASE STUDIES

## PAIRING ACCESS AND AFFORDABILITY IN PENNSYLVANIA

Pennsylvania's decades-long dedication to healthy food access and nutrition education has paved the way for SNAP incentives to succeed in the Keystone State. In Philadelphia, The Food Trust has opened numerous farmers markets in underserved communities and has helped bring healthier items to the city's many corner stores. At the statewide level, the Pennsylvania Fresh Food Financing Initiative provided financial incentives to grocery stores and other healthy food retailers across the state to open or expand.

The Philly Food Bucks program emerged as a natural next step, launching in 2010 as a core component of the Philadelphia Department of Public Health's Get Healthy Philly initiative. For every \$5 spent using SNAP at participating markets, customers receive a \$2 bar-coded Philly Food Bucks coupon for fresh fruits and vegetables. This program increased SNAP sales for local farmers by 300 percent.

In 2015, The Food Trust launched a statewide Food Bucks network expansion, working with regional partners to implement new SNAP incentive programming across Pennsylvania. For example, the Pittsburgh anti-poverty organization Just Harvest, along with the Greater Pittsburgh Community Food Bank, launched a successful program that now operates at over 30 farmers market and mobile market sites in greater Allegheny County.

Supermarkets and corner stores have provided exciting new venues to test out coupon programs for shoppers who receive SNAP benefits. The Food Trust's partnership with The Fresh Grocer enabled Food Bucks to be distributed in a large grocery store in Pennsylvania for the very first time, and increased produce purchases among users by almost 50 percent. Meanwhile, after the corner store Olivares Food Market joined the Food Bucks Network, the store showed a 175 percent increase in produce items sold. In some cases, supermarkets, corner stores and farmers markets may serve as redemption sites for Food Bucks Rx, a fruit and vegetable prescription program conducted in collaboration with health care partners.

The statewide network continues to provide opportunities for members to connect and contribute to greater knowledge sharing that will support the continued success of SNAP incentive programs.





## FROM TOKENS TO TECHNOLOGY: DOUBLE UP DOUBLES DOWN IN FLINT, MICHIGAN

In 2016, the city of Flint, MI, made national headlines as it was discovered that residents, including thousands of children, had been exposed to toxic lead levels from the city's water supply. In the wake of this public health crisis, one of the most promising—and proven—solutions to emerge involved not water, but good food. Indeed, one of the best ways to support city residents now and for years to come is to ensure good nutrition. Vitamin C, iron and calcium—so abundant in fresh fruits and vegetables—are critical in limiting the effects of lead exposure.

Double Up launched at the Flint Farmers' Market in 2011. At the time, it was the first program in the country to offer incentives electronically. By 2015, customers redeemed more Double Up incentives at the Flint Farmers' Market than at any other market in the state. Starting in June 2016, Fair Food Network expanded and enhanced its Double Up Food Bucks SNAP produce incentive program in Flint to reach more children and families with more healthy foods. And at participating Landmark grocery stores—where more than 80 percent of store sales are with SNAP benefits—owners had to double the amount of fruits and vegetables they carried to keep up with customer demand.

In response to the water crisis, Fair Food Network has made Double Up available in more locations and running year-round at all sites, rather than seasonally. Double Up benefits are also now transferrable across sites, meaning a family can take the benefits they earn at a participating grocery store and spend them at the farmers market or mobile grocer, or vice versa. Double Up is now reaching an estimated 40 percent of SNAP households in Flint, up from 9 percent in the 2015/2016 season. And the benefits ripple out, as Double Up continues to support Michigan growers as well as local participating businesses.



“Anything we can do to get people healthier and stretch dollars further is good.”

—U.S. SEN. JOHN BOOZMAN, R-ARKANSAS



“Our produce sales have increased. We’re providing more varieties of fresh fruits and vegetables for our customers.”

–JEFFREY PEREZ, GENERAL MANAGER  
C-TOWN SUPERMARKET, HARTFORD, CT



## SCALING IMPACT: WHOLESOME WAVE’S STATEWIDE INCENTIVES IN OHIO

Wholesome Wave’s statewide network model is now making it easier for 1.6 million Ohioans in poverty to afford fruits and vegetables at farmers markets and supermarkets alike.

When Ohio farmers markets first experimented with nutrition incentives, there was little coordination among the early programs in Columbus, Cincinnati and Cleveland. A three-year FINI grant has enabled Wholesome Wave to work with partners in all three cities to develop the Ohio Nutrition Incentive Network, a multi-sector coalition designed to amplify the reach and impact of Ohio’s nutrition incentive program, Produce Perks.

Amy Baskes, who developed central Ohio’s nutrition incentive program, says unifying disparate initiatives has created efficiency. “That appeals to everyone running these programs, and together we have the ability to leverage greater investments and ultimately serve more residents.”

Pearl Market in downtown Columbus began offering incentives in 2015. One Tuesday afternoon, a Columbus resident named Robin took advantage of the program while on the hunt for onions and peppers: “I can double my money here, and I know it is wholesomely grown and healthier,” she said. “I think it’s just an amazing, amazing thing.”

The number of farmers markets offering Produce Perks in Columbus and Franklin county quickly doubled. Today the program reaches more than 4,000 Ohio families and expanded its reach by 153 percent between 2015 and 2016. Nearly 100 farmers markets now offer incentives across Ohio. Since 2015, Produce Perks has increased sales for over 830 farmers and producers, with more than \$345,000 spent on healthy, local food.

These FINI impacts inspired the Ohio Department of Health (ODH) to make a pioneering investment of \$800,000 in the Produce Perks program and a new produce prescription pilot. Now ODH is working with Wholesome Wave and the Ohio Nutrition Incentive Network to expand Produce Perks into grocery stores, offering convenient, affordable, healthy food seven days a week.





## CALIFORNIA MARKET MATCH: FOCUS ON FARMERS

The California Market Match program empowers shoppers with lower incomes to make healthy food choices by overcoming financial barriers. Founded in 2009, Market Match provides matching funds so that people who receive SNAP benefits can buy twice as many fruits and vegetables at farmers markets, produce stands and CSAs. Led by the Ecology Center and implemented through a consortium of 50 farmers market and community-based organizations statewide, the program has grown from an initial 44 markets and \$300,000 in SNAP and incentive sales to nearly 300 locations, 180,000 customer interactions and over \$4 million in sales.



The program supports job creation, local economic development and civic engagement, which are all co-benefits of farmers markets. Market Match also helps stabilize and support rural communities by providing an additional income for small and midsize farmers selling at farmers markets. Market Match's consortium structure allows for program consistency, anchoring dozens of different groups throughout the state around a common goal. It also allows small and low-capacity organizations and markets to access federal and state grant funds that might not otherwise be accessible to them.

The Ecology Center and the Market Match consortium have encouraged policies at the federal and state level that would fund and expand California incentive programs. In 2017, \$5 million in California state funds were approved by the legislature for expanding California incentive programs.

Overall, California Market Match has been a win-win-win—for low-income Californians, farmers and the economy.

## PRODUCE INCENTIVES IN THE HEARTLAND: A GROCER'S PERSPECTIVE

*Mike Beal is Chief Operating Officer of Balls Food Stores, a locally owned third-generation grocer in the Kansas City metro area.*


"We started with five stores doing Double Up Food Bucks in 2015 and expanded to 14 stores the following year. [The program] gives us a unique position in the market to offer something to customers that's great for them and good for our partners, the farmers.

All of our team is committed to [nutrition incentives]. We go over the top to find ways to advertise it, to make it known. We've got signage throughout the store for customers. I heard feedback from our customers to our cashiers last year that some families had switched to produce for snack items. The produce department is one of the healthiest places that you can shop. I don't know of anything negative that comes out of the produce department! And Double Up is also great from a business perspective. We increased our local produce sales in participating stores 12 to 15 percent.

There's a movement in the country for local foods. All the industry talks about it. Produce that's grown in the area is fresher. But that can be hard on low-income families. [Incentives fit] right into that movement to eat healthier and support local growers. In the end, you're helping customers with their families and their lives by offering the program. If that's not reason enough to participate, honestly, I question why you're in this business. At the end of the day, for small grocers like us, being part of the community is one of the things the big boys can't do. It's a win-win. There is no downside."

— Excerpted from Fair Food Network's *Voices of Double Up Across America*



A close-up photograph of a young woman with dark hair, smiling warmly at the camera. She is holding a large, ripe red apple in her hand, which is in the foreground and slightly out of focus. The background is a blurred grocery store aisle with various produce items.

# TODAY, 42 MILLION AMERICANS RELY ON SNAP. FOR THESE FAMILIES, HEALTHY OPTIONS ARE OFTEN LITERALLY OFF THE TABLE. BUT NUTRITION INCENTIVES ARE CHANGING THAT.

Incentives are active in nearly every state, in thousands of farmers markets and grocery stores nationwide. And a growing body of research shows that they work. These programs:

- increase revenue for farmers and small businesses
- demonstrate a change in eating habits
- allow shoppers to fill their baskets with more fruits and vegetables
- support the local economy
- can reduce health care costs long-term

Through support from the public and private sectors, incentive programs are expanding, while new technology and systems are being developed to be more efficient and reach more people.

Healthy food incentives transform Americans' purchasing power and keep our communities thriving. Let's ensure that every family can make the healthy choice the easy choice.



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## FAIR FOOD NETWORK

Fair Food Network is founded on the belief that vibrant local food systems create health and economic opportunity for all. A national nonprofit, we pioneer solutions that support farmers, strengthen local economies, and increase access to healthy food—especially in our most underseved communities. Fair Food Network's Double Up Food Bucks program is a national model for healthy food incentives. Active in 23 states and growing, it is helping low-income families bring home more healthy food while supporting American farmers. To learn more, visit [fairfoodnetwork.org](http://fairfoodnetwork.org).



## WHOLESOME WAVE

Wholesome Wave is a national nonprofit making fruits and vegetables affordable for the people who need them most. When people can afford produce, they buy it. And when the millions of Americans struggling with poverty eat more fruits and vegetables, we see immediate improvements for families and farmers—and enormous long-term gains for public health, local economies, and the environment. Wholesome Wave's innovative initiatives reach half a million under-served consumers, as well as thousands of farmers annually, in 49 states and counting. To learn more, visit [wholesomewave.org](http://wholesomewave.org).



## THE FOOD TRUST

The Food Trust's mission is to ensure that everyone has access to affordable, nutritious food and information to make healthy decisions. Working with neighborhoods, schools, grocers, farmers and policymakers, we've developed a comprehensive approach to improved food access that combines nutrition education and greater availability of affordable, healthy food. To learn more, visit [thefoodtrust.org](http://thefoodtrust.org).



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Suggested citation: "The Power of Produce: Healthy Food Incentives Empower Families, Support Farmers and Lift Up Communities," The Food Trust's Center for Healthy Food Access, Fair Food Network & Wholesome Wave (2018), [thefoodtrust.org/uploads/media\\_items/the-power-of-produce.original.pdf](http://thefoodtrust.org/uploads/media_items/the-power-of-produce.original.pdf)





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