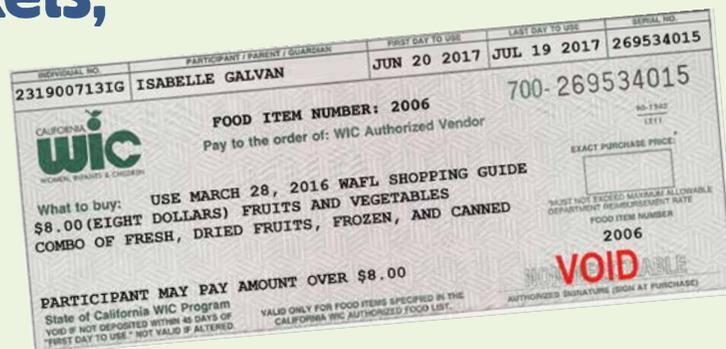


Farm2WIC

Tapping New Markets, Building Healthy Communities

WIC Fruit & Vegetable Checks: What Are They?



The Special Supplemental Food Program for Women, Infants and Children (WIC) has a great way to bring more low-income shoppers to local Farmers' Markets. Since 2009, WIC has included more fresh fruits and vegetables in its food prescription for mothers and young children through Cash Value Vouchers, called Fruit and Vegetable Checks (FVCs) in California. These checks are indexed for inflation and issued monthly, to be used only for purchasing fruits and vegetables. Every month, WIC infants (9-12 months old) and children (up to age 5) currently receive \$4 and \$8 in benefits, respectively. Pregnant, post-partum and breastfeeding mothers receive \$11 in FVCs, so they can buy healthy produce to supplement their diets during this critical period of growth and development.¹



While all other monthly WIC food checks are very specific for certain grocery items (for example, a dozen eggs, a box of low-sugar cereal, or a gallon of milk), FVCs allow WIC shoppers to buy nearly any kind of fruit or vegetable, offering them more flexible cultural and seasonal food choices. Participants do not receive cash back if their purchase comes in at less than the voucher's amount, and they can use CalFresh (SNAP, or food stamps) or their own cash to supplement their FVC purchase.²

WIC FVCs are different from WIC Farmer's Market Nutrition Program (WIC FMNP) checks. This small program, launched in 1992, is separately funded by Congress and limited in scope.³ These checks can only be used at authorized farmers' markets and are only issued May through September and only by certain local WIC agencies, although they are in use through November each year. In FY 2017, California received over \$2 million in federal funds for WIC FMNP, enabling the local WIC agencies to provide \$20 in checks to about 118,000 WIC households.⁴

An Untapped Gold Mine for Small Farmers

According to USDA's Economic Research Service, \$87.6 million of FVCs were redeemed in California in 2014, but only \$73,000 of this large expenditure went to farmer's markets.⁵ ERS researchers took a closer look at the challenges facing farmers and market managers who might want to tap into the FVC market. They were told that authorization to accept the new checks was difficult and the administrative burden was higher than in the simpler but smaller WIC FMNP program that many were used to.

Comparing WIC Farmers' Market Checks to Fruit and Vegetable Checks

COMPARE	WIC FMNP	WIC FVCs
Total Value in California	\$2 million – seasonal	\$80 million – all year
Type of Check	\$20 – set of \$5 checks (purple)	\$4, \$8 and \$11 checks (green)
Period of Issuance	Once per season; issued by participating WIC agencies only	Once per month to all WIC participants; issued by all WIC agencies
Where to Shop	Authorized farmers' markets only	Authorized grocery stores and farmers' markets
Customer Base	Seasonal Customers, only for as long as checks last	Year-round Customers – more purchasing power every month



However, the same USDA study discovered something else: When WIC shoppers used their FVCs at farmers' markets, they redeemed higher proportions of the value of their FVCs than they did at grocery stores (nearly 100% compared to 66-85% respectively).⁶ The larger share of FVC value redeemed at farmers' markets is probably due to the fact that it's easier to add a few more produce items to the bag during purchase at a farm stall to spend the full allotment – a great selling point for farmers and shoppers alike!

Due to California's large size and the WIC Program's extensive reach, the purchasing power of WIC fruit and vegetable shoppers should not be overlooked by those interested in growing markets for local and sustainable foods and supporting family farmers.

How FVCs Work in California⁷

Before a WIC shopper can redeem her FVCs at a Certified California Farmers' Market, each farmer must be authorized by the California State WIC Program within the California Department of Public Health (CDPH). Once individual farmers are authorized, their market manager can handle some of the check redemption.

- Participating **farmers** must have a Current Producer's Certificate (CPC) issued by the county Agricultural Commissioner, sell their product at a WIC-Authorized Farmers' Market, and complete the Application/Agreement.
- Participating **markets** must have a Certified Farmers' Market (CFM) certificate issued by the county Agricultural Commissioner. The farmers and market managers must also attend an interactive training provided by the State WIC staff. Authorization to redeem FVCs covers up to a three-year period before renewal.



The required state trainings go over all the steps involved with redeeming FVCs at Farmers' Markets in detail, and a handbook and other materials are provided. Some of the steps farmers or Market Managers must take when accepting and redeeming FVCs include:

- Checking the WIC participant's ID to ensure they're using their own FVCs
- Making sure the purchase amount is written correctly
- Checking the date to ensure the FVC can still be used
- Entering the checks into the Vendor WIC Information eXchange (VWIX), California's electronic check acceptance system
- Cashing the check at a certified bank within the correct time frame

If anything goes wrong when redeeming FVCs, farmers may pay returned check fees from their banking institution. Further, farmers can be hit with strict penalties for failing to follow any of the state's specific regulations around WIC FVC use.

WIC Works with Farmers & Markets

The California WIC Program has created a streamlined process for training and authorizing farmers and farmers' markets that have resulted in over 480 markets and 1,045 farmers (at press time) authorized to accept seasonal WIC FMNP checks. Of those, 260 markets and 168 farmers also can redeem monthly FVCs. Authorized farmers report that, once the rules are understood, the process can be seamless. Farmers can attend an in-person workshop onsite at the market or at pre-announced regional locations, use an online webinar format, or arrange a telephone training with State WIC Staff.

FVC checks are transacted and banked differently than WIC FMNP checks, particularly since they must be logged into the VWIX system before being cashed. A great strategy is to work with the market manager, who can collect FVCs from farmers, enter all checks into VWIX, deposit the total, and reimburse farmers proportionately. Over 50 authorized markets use this system, and many apply FVC revenue to market stall fees.

Banks or credit unions may often waive processing fees for FVCs and WIC FMNP checks because they want to support a good cause and the local economy. The State WIC Program provides a letter addressed to California banks asking them to waive these costs. Farmers and market managers can download and use this letter to request a fee waiver from their local bank or credit union.⁸

Aside from the State WIC program training and technical assistance, there are experienced and knowledgeable non-profit agencies in California who are eager to help farmers who want to know more about getting into the WIC business. Ask them for advice or assistance in navigating barriers.

Statewide Farm-to-WIC Expertise

Ecology Center, Berkeley
ecologycenter.org

California Alliance of Farmers' Markets
farmersmarketalliance.org

California WIC Association
calwic.org





Worth It!

Offering FVC redemption is certainly worth it if farmers and local markets already accept WIC FMNP checks during the summer months, or already attract a large moderate- or low-income customer base. Year-round markets should especially take a look at FVCs, since they're issued every month and represent a permanent and large market that can grow over time. Understanding the check processing rules can be seamless with a little practice, and bank fees or hassles can be avoided.

Accepting WIC FVCs is a way to bring WIC shoppers back to local farmers' markets on a regular basis, build community and bring more cultural and income diversity to the market. Finally, by creating an additional neighborhood outlet for fresh, local fruits and vegetables, farmers and market managers can contribute to building healthier families and communities. It's definitely worth it!

Looking Ahead: EBT & MIS

In the coming years, big changes lie ahead for the WIC Program. By the end of 2020, the program will stop using paper checks and transition to Electronic Benefit Transfer (EBT) cards to all participants, called "eWIC." Additionally, a new Management Information System (MIS) will be established as part of the EBT transition and also overall improvement for data and information management.⁹ These long-awaited changes will make it vastly easier for WIC participants to shop at grocery stores, but it will create new logistical challenges for farmers' markets and farmers.

The same challenges presented themselves when the CalFresh (SNAP/food stamp) program moved to EBT and were overcome by creative and resourceful farmers' market operators and advocates. Transitioning to eWIC at local markets will likely require some investment in new card transaction technology and software. To keep the Farm-to-WIC momentum moving in the right direction, it is not too early to begin planning and advocating for a smooth eWIC transition at local farmers' markets.

Policy & Action Recommendations



1. The CDPH WIC Program, working with farmers' market coalitions and food justice advocates, should retain and continue to strengthen the use of WIC FVCs at California farmers' markets. Currently there are at least 260 markets and nearly 170 individual farmers authorized by the State WIC Program to accept FVCs. Strategic growth, aimed at year-round, high-volume markets that already accept WIC FMNP checks, should be pursued.
2. The CDPH WIC Program should ensure the new MIS and EBT systems are fully utilized to enable maximum usage and understanding of WIC participants' shopping experience at farmers' markets.
3. The CDPH WIC Program, working with USDA, farmers' market coalitions and food justice advocates, should plan for and invest in an orderly and smooth transition process that explicitly includes the authority and technology to enable eWIC (EBT) card functionality for the purchase of the fruit and vegetable component of the WIC food prescription at California farmer's markets as part of eWIC Rollout.
4. This eWIC rollout should include providing farmers WIC EBT card scanners, a successful practice used for the CalFresh EBT card implementation.
5. Local WIC agencies should make a regular practice of partnering with CalFresh staff at a joint stall or table at farmers' markets, where WIC staff can distribute WIC FMNP checks and both programs can answer shoppers' questions and assist with program eligibility, application and enrollment.
6. Farmers' market coalitions and food justice advocates should energetically target FVC expansion at markets with Market Managers who already handle SNAP EBT and at markets with already-high redemption rates for WIC FMNP.
7. Farmers' market coalitions and food justice advocates should support continuation of WIC FMNP funding in FFY 2019 budgets and beyond.



FOOD DEMOS



HEALTHY COOKING DEMO!
During THIS YEAR'S Nutrition Classes
at all 4 South Bay WIC Centers (see below)
we will be demonstrating how to make
this delicious and healthy snack!
Join us!
- The "Healthy Snacks"
series is a part of our Nutrition Classes
and is held every 2nd Wednesday of the month.
SIGN UP TODAY!
For more information, visit us at
www.calwic.org or call 1-800-451-4343

***Food allergy caution:
Contains peanut butter
and almond ingredients.
*Precaución para los
Alérgicos a Ciertas
Comidas:
Contiene crema de
cacaahuete e ingredientes**

References

- 1 Final Rule, Special Supplemental Food Program for Women, Infants and Children (WIC): Revisions in the WIC Food Packages. 7 CFR Part 246. Online at <https://www.federalregister.gov/documents/2014/03/04/2014-04105/special-supplemental-nutrition-program-for-women-infants-and-children-wic-revisions-in-the-wic-food>.
- 2 See the California WIC Authorized Food Shopping Guide, including rules for Fruit and Vegetable Checks, at <https://www.cdph.ca.gov/Programs/CFH/DWICSN/CDPH%20Document%20Library/WICFoods/WAFLShoppingGuide.pdf>
- 3 Regulations for the WIC Farmers' Market Nutrition Program. 7 CFR Part 248. Online at <https://www.fns.usda.gov/part-248-wic-farmers-market-nutrition-program-fmnp>.
- 4 Congressional Research Service, *A Primer on WIC*, July 2015, see Appendix on WIC FMNP on Page 25. Online at <https://fas.org/sfp/crs/misc/R44115.pdf>. California CDPH WIC Farmers' Market pages online at <https://www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx>
- 5 "Women, Infants and Children (WIC) Program Redemptions at California Farmers' Markets: Making the Program Work for Farmers and Participants," by Tina L. Saitone and Patrick W. McLaughlin, *Renewable Agriculture and Food Systems*, May 02, 2017
- 6 McLaughlin, P. Redeeming WIC Benefits at California Farmers' Markets, USDA ERS, *Amber Waves*, July 2017. Online at <https://www.ers.usda.gov/amber-waves/2017/july/redeeming-wic-benefits-at-california-farmers-markets/>
- 7 CDPH WIC Program Farmer's Market Pages, online at <https://www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets.aspx>
- 8 CDPH WIC Resource Pages for Farmers and Market Managers, online at <https://www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/FarmersMarkets/FarmersResources.aspx>
- 9 USDA, WIC EBT Updates pages, Online at <https://www.fns.usda.gov/wic/wic-electronic-benefits-transfer-ebt>.



CALIFORNIA W I C ASSOCIATION
Healthy Families...Strong Communities...Bright Futures!
www.calwic.org

