

SNAP-Based Incentive Programs at Farmers' Markets: Adaptation Considerations for Temporary Assistance for Needy Families (TANF) Recipients

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ABSTRACT

Objective: To describe the design, implementation, and consumer response to a coupon-style intervention aimed to increase *Supplemental Nutrition Assistance Program* (SNAP) use at a farmers' market (FM) among *Temporary Assistance for Needy Families* (TANF) participants.

Design: A quasi-experimental trial to evaluate redemption response to 2 coupon interventions; baseline surveys characterized coupon redeemers and non-redeemers.

Setting: Urban.

Participants: The TANF recipients were assigned to either a plain (n = 124) or targeted marketing coupon intervention (n = 130).

Intervention(s): Both groups received 10 \$2 coupons to double fruit and vegetable SNAP purchases at the FM. The targeted marketing group also received an oral presentation designed to reduce perceived barriers to FM use.

Main Outcome Measure: Coupon redemption.

Analysis: The researchers used *t* tests and chi-square/Fisher exact tests to examine associations between redeemers and non-redeemers; logistic regression was used to adjust for the intervention.

Results: No male and few female participants redeemed coupons (6.3%). Among women, those with knowledge of vegetable preparation were 3 times more likely to redeem coupons than were those with little or no knowledge (odds ratio = 3.77; 95% confidence interval, 1.03–13.77).

Conclusions and Implications: Stand-alone coupon incentive programs may not be a high-reach strategy for encouraging FM use among the population using TANF. Complementary strategies to build vegetable preparation knowledge and skills are needed.

Key Words: farmers' markets, coupons, *Supplemental Nutrition Assistance Program*, *Temporary Assistance for Needy Families*, SNAP-based incentive programs (*J Nutr Educ Behav.* 2017; ■:1-9.)

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INTRODUCTION

One in 7 low-income Americans participate in the *Supplemental Nutrition Assistance Program* (SNAP). Compared with other income groups, that population has the highest disparities in fruit and vegetable (F/V) intake.¹ Barriers to accessibility such as limited availability of affordable produce, coupled with individual factors such as low education likely contribute to these suboptimal intakes.¹ Inadequate F/V intake may negatively contribute to chronic disease burden in this population,¹ with potential effects ranging from metabolic dysfunction² to all-cause mortality.³ Thus, programs designed to improve F/V access, and

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therefore F/V intake, are fundamental for shaping the overall health of SNAP participants. Farmers' markets (FMs) offer 1 potential bridge that links consumers to fresh F/Vs, and many communities choose to implement programs that financially incentivize FM use among SNAP consumers.⁴ However, little is known about how different segments of the low-income population respond to these programs, including those accessing the *Temporary Assistance for Needy Families* (TANF) program.

Farmers' markets that accept Electronic Benefits Transfer (EBT) payments, including SNAP and *Special Supplemental Nutrition Program for Women, Infants, and Children* (WIC) cards, have grown substantially in recent years.⁵ Financial incentive programs further reduce or eliminate the financial cost of FM purchases, including the *WIC Farmers' Market Nutrition Program*, the *Senior Farmers' Market Nutrition Program*, and more recently, *Double Up Food Bucks* (DUFb) programs, which typically match SNAP purchases at FMs dollar for dollar. Program participants often achieve significant gains in F/V intake⁶ and report willingness to try new F/V.⁷ For current FM consumers who receive some form of federal nutrition benefits, incentives are often reported as an important factor in their decision to shop at FMs.⁸ However, participation rates in these incentive programs vary widely across communities.

The need for research was identified on how best to tailor FM outreach strategies for low-income subpopulations, including racial and ethnic minorities.⁹ Participants in TANF comprise 1 such population, which includes 1.7 million low-income households each year, which translates to over 1 million adults and 3 million children.¹⁰ Although 85% of TANF participants receive SNAP and 73% receive WIC,¹¹ participant demographics may present additional barriers to FM use beyond those experienced by the general SNAP or WIC populations, including higher rates of very low-educated, female-headed households, and high minority participation rates.¹⁰

Consumer decisions to use FM incentive programs may be partly influenced by individual-level characteristics within the target population. Personal factors that influence the reach of FM financial incentive programs were less explored, yet are highly relevant for

the design of high-impact programs.¹² Studies exploring individual-level factors were primarily cross-sectional and focused mostly on the WIC population. Findings suggested that maternal vegetable intake, but not fruit intake, is associated with FM use among WIC participants.¹³ In addition, past program voucher use, higher daily F/V intake,¹⁴ education level, perceived benefits of eating F/V, and perceived dietary quality influence use of the *WIC Farmers' Market Nutrition Program*.¹⁵

No published studies evaluated consumer response to FM financial incentive programs among the TANF population, nor have the behavioral factors of predisposing, enabling, and reinforcing constructs¹⁶ been explored simultaneously to describe personal characteristics and external factors that may influence program reach. Additional knowledge is needed to advance the design of programs that bridge equitable FM access. Thus, this study aimed to identify how individual-level predisposing, enabling, and reinforcing factors influenced response to an FM incentive intervention program created for SNAP-TANF recipients in Tulsa, OK, that was designed to boost SNAP transactions in partnership with an FM experiencing low SNAP participation rates.

METHODS

This quasi-experimental study examined whether TANF recipients would spend SNAP benefits at a local FM when provided with incentive coupons designed to double SNAP benefits up to \$20; it also sought to identify individual-level characteristics associated with coupon redemption. Two coupon interventions were initially compared: (1) basic information about the FM followed by plain coupon distribution vs (2) a tailored, targeted marketing coupon intervention. The intervention was developed in community partnership with a local FM that had invested in EBT machines to increase FM access for low-income consumers, yet was experiencing low SNAP transaction rates. The University of Oklahoma Institutional Review Board approved this study.

Study Population and Recruitment Sites

The study population was TANF recipients ($n = 284$) aged ≥ 18 years, who

were directly recruited from 2 Department of Human Services offices during TANF orientation classes and 4 community sites during TANF-sponsored General Educational Development classes. A member of the research team appeared onsite and invited all class participants to join the study. Because of the logistics of presenting intervention information to classes, it was not possible to assign the intervention (plain or targeted marketing coupon) at the individual level; therefore, the intervention was assigned to an entire class. The distance from these recruitment sites to the FM ranged from 2 to 9 miles (mean, 4.5 miles).

Factors Related to Coupon Redemption

After the researchers provided written informed consent, each participant completed a survey designed to evaluate predisposing, enabling, and reinforcing factors (as defined by Green and Kreuter's¹⁶ educational and ecological assessment phase for health promotion planning) potentially related to F/V consumption and FM use (Table 1). The survey was developed using items from a study exploring FM use in the WIC population¹⁷ combined with researcher-developed items informed by previous interviews with TANF participants.¹⁸ Surveys were matched to each set of distributed coupons using a unique participant identifier to evaluate characteristics of redeemers.

Intervention

Recipients of TANF who signed consent forms were assigned by class to either the plain coupon or targeted marketing coupon intervention between June and August, 2011. Participants assigned to the plain coupon intervention ($n = 124$) received basic information about the market's location and operating hours, followed by distribution of coupons printed in black and white. Participants assigned to the targeted marketing intervention ($n = 130$) received a presentation that detailed information about the FM, including foods sold, step-by-step directions for making SNAP transactions, and common misperceptions about FM venues and products

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