TECHNICAL REPORT

British Columbia Farmers' Market Nutrition Coupon Program: Benefits to Farmer Vendors and Markets

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In collaboration with
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BC FARMERS' MARKETS

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SUMMARY

Intervention programs to address public health and food insecurity take many forms. Farmers market coupon programs, which are healthy eating initiatives that use farmers markets as delivery mechanisms, fit among these programs. In Canada, these programs are growing rapidly and the British Columbia Farmers' Market Nutrition Coupon Program (FMNCP), which serves BC farmers, markets, and communities exclusively, is regarded as a model. The FMNCP model, with regional adaptations, was replicated in Nova Scotia and Manitoba.

Since 2012, the British Columbia (BC) Ministry of Health (MoH) has funded the FMNCP in collaboration with the BC Association of Farmers' Markets (BCAFM) and its member markets. Households enrolled in the program receive $27/week in coupons for up to 16 weeks (equivalent to $432 per season) to purchase farm products grown in BC, including vegetables, fruits, nuts, eggs, dairy, herbs, honey, meat, and fish. In 2022, the FMNCP reached over 27,000 people from over 10,000 lower-income households, including families, seniors/elders and pregnant persons. Ninety-eight percent of participants reported the coupons helped them eat more fruits and vegetables. Almost one-quarter of participants identified as Indigenous.

From policy and research perspectives, coupon programs like the FMNCP are viewed almost exclusively as public health interventions to increase consumption of fruits and vegetables. Our aim is to demonstrate the broader value of the FMNCP by measuring its multiple impacts for not only addressing food insecurity but also its value as a local economic development program that exclusively supports farmers markets, farmers, and communities.

The strength of our project is our ability to combine two unique datasets: annual data from the FMNCP and the results of the 2023 BC Farmers' Market Impact Study (hereafter, Impact Study). Annually, BCAFM collects statistics on FMNCP outcomes, including amounts and rates of redemption by market and partner organization. In 2023, Dr. Connell was engaged by BCAFM to complete the Impact Study to measure the socio-economic impacts of farmers markets in BC. Seventy markets participated, engaging over 11,500 shoppers. Combining the FMNCP and Impacts datasets represents an unprecedented opportunity to evaluate the broader return on investment of the FMNCP.

Our three objectives are:

1. Assess FMNCP economic contribution to farmers markets, we will measure the contribution of the redeemed coupons in relation to the direct sales of the whole market.

2. Assess FMNCP economic contribution to farmers, we will survey farmer vendors who sell at BCAFM markets and accept FMNCP coupons to understand the importance of the redeemed coupons in relation to their farm operation.

3. Assess FMNCP success factors, we will complete statistical analyses of factors particular to farmers markets that influence levels and rates of coupon redemption.

Summary of results

Overall, the FMNCP contributes a wide range of financial benefits to farm vendors, farmers markets, and communities in British Columbia. For vendors, the total revenues from coupons vary widely. About one in four vendors earn less than $1,000 from coupons while most farm vendors earn up to $10,000 from coupons. A high proportion of farmers earn between 3% and 7.5% of their total revenues from the coupons, which is enough to make a difference for their bottom line.

The farm vendors participating in the FMNCP tend to be small, full-time farmers that use ecological methods, and sell a wide range of products, including vegetables, fruits, nuts, eggs, dairy, herbs, honey, meat, and fish. Most of the participating vendors sell vegetables, which reflects the composition of all farm vendors. Almost 70% of coupons are used to purchase vegetables, followed by meats (52%), and honey (40%). Fish (13%) and nuts (1%) were among the products purchased the least. Among vegetable vendors, the following are the most common vegetable products purchased: roots, tubers; tomatoes; flowering vegetables[1] (e.g., broccoli, cucumbers, eggplants, peppers, pumpkins, squashes); and leafy greens. Although the proportion of farm revenues derived from coupons varies among vendors, the benefits are broadly distributed across all sizes of farm operations (based on farm revenues) and across all types of products sold. That is, all types of farm vendors benefit from the FMNCP.

[1] Flowering vegetables is a term used to describe a group of vegetables that grow from the plant's flower or bud section, such as broccoli and cauliflower. This group of vegetables does not include ornamental plants.

FMNCP: Benefits to Farmer Vendors

When asked about the importance of the revenues from the FMNCP, farm vendors placed a high value on the FMNCP, not only for their own operations but also for the market and the community. The primary benefit to vendors is the additional revenues from coupons that supplement the farmer's bottom line. As expected, as the significance of the coupon revenues relative to their total annual farm revenues increases, a farmer's support for the program also increases.

Beyond direct financial benefits, farm vendors cited two other reasons for supporting the FMNCP. First, most vendors stated that coupons help to increase sales when they have the most produce to sell. Second, half of the vendors stated that FMNCP coupons help even out sales across the whole season. Together, these two benefits highlight that predictability and seasonal stability, rather than just than just the dollar value of coupons, are key contributors to vendor viability. Importantly, vendors stressed that coupon revenues do not equal the same profit for all products because the pricing, costs, and volume of sales vary by product.

Our results also demonstrate that the FMNCP contributes a very wide range of financial benefits to farmers markets, which applies to both the dollar value of coupons redeemed and the percentage of coupons redeemed relative to total farm product sales. The financial value of total coupons redeemed at participating markets vary widely, from a low of $201 to a high of $149,373. The average amount redeemed by market was $32,743 and the median was $24,770. The value of redeemed coupons as a percent of the total sales of farm product at each market range widely, from a low of 0.2% to a high of 50.3%. At the upper end, the coupon program is essential for both the viability of vendors and the market. It is likely for markets that generate half their income from the FMNCP that they would not exist.

We also examined factors that contribute to the success of the FMNCP, whereby success is measured by rates of redemption. On a weekly basis, we found a strong relationship between rates of redemption and the growing season and length of a market's season. Weekly rates of redemption start low (less than 100%) and increase substantially, to a peak of 500%, in the fall when more products are available and the end of the market season. For the full coupon program season, most markets (79.4%) reported rates of coupon redemption between 80% and 100%. Markets do not need to be large and urban to have high rates of redemption. On the other hand, markets that can add farm products or extend their season for redeeming coupons do have higher success, that is, higher rates of coupon redemption.

Key results

The following points highlight key results of our analysis.

Profile of vendors participating in the FMNCP

- Most vendors (68%) generate annual farm revenues under $100,000. Half (51%) generate under $50,000 in annual revenue. A few farms (10%) generate over $500,000 in revenues.

- Annual farm revenues vary by type of product sold. Most vegetable farmers (57%) earn less than $50,000 in annual revenues. Among meat farmers, 71% earn over $100,000 in annual revenues.

- Half (50%) of the vendors who participate in the FMNCP are full-time farmers, which we defined as the farm being a primary source of income for the household. One-third (33%) are part-time farmers with the farming operation as a secondary source of income. Only 7% were market gardeners.

- Half (49%) of the farm vendors sell vegetables. The next highest type of vendor by product sold is meat (10%) following by vendors who sell a mix of vegetables and fruit (9%).

- Half (50%) the farm vendors have more than ten years of experience running their farm. Most farmers (39%) have between five and ten years of experience.

- At least half (50%) of the participating farm vendors use farming methods considered natural or ecological. One in five vendors (20%) are certified organic.

- Sixty percent of farm vendors participating in the FMNCP sell their products at more than one market. Three-quarters of farm vendors attend only one or two markets. At the other end of the range, 12% of vendors sell at more than five markets.

FMNCP: Benefits to Farmer Vendors

Objective 1. Significance to markets.

- The financial value of total coupons redeemed at participating markets vary widely. The amounts range from a high of $149,373 to a low of $201. The average amount redeemed by market was $32,743 and the median was $24,770.

- We measured the value of redeemed coupons as a percent of the total sales of farm product at each market. The results range widely from a low of 0.2% to a high of 50.3%. The average percent redeemed per market was 11.3% and the median was 7.1%.

- There is a somewhat weak relationship between coupons as percent of total sales and the value of total coupons redeemed. This relationship indicates that the contribution of coupons to total market sales increases slightly as the total amount of coupons redeemed increases.

- Several factors contribute to higher percentages of coupons redeemed. Namely, higher percentages occur at markets with lower sales, lower spending per shopper, and lower numbers of shoppers.

Objective 2. Significance to vendors, markets, and community

- For vendors, the total revenues from coupons vary widely. About one in four vendors (23%) earn less than $1,000 from coupons. Most vendors (77%) earn up to $10,000 from coupons.

- A high proportion of farmers earn between 3% and 7.5% of their total revenues from the coupons. For three of four vendors, revenues from coupons contribute at least 3% to total farm revenues.

- Among all vendors, almost 70% reported receiving coupons to purchase vegetables, followed by meats (52%) and honey (40%). Fish (13%) and nuts (1%) were among the products purchased the least. Other products (e.g., fruit) are in the mid-range.

    - The following are the most common vegetable products purchased:
        - Roots, tubers

        - Beets, carrots, garlic, onions, potatoes, parsnips, radishes, yams
    - Tomatoes
    - Flowering vegetables
        - Broccoli, ucumbers, eggplants, peppers, pumpkins, squashes
    - Leafy greens
        - Chard, collards, kale, lettuce, spinach, watercress

- One of three vendors (33%) stated that revenues from coupons are significant or higher. Three of four vendors (75%) stated that coupons make contributions that are somewhat significant or higher.

- Vendors' perceptions vary by primary product sold. Vendors that sell a diverse set of products and vendors that sell a mix of vegetables and fruit expressed the highest levels of importance for FMNCP coupons. Fish and dairy were at the low end. A product that is purchased using coupons frequently does not mean that the vendor rates the importance of the FMNCP equally high.

- Most farm vendors (70%) stated that FMNCP coupons help to increase sales when they have the most produce to sell.

- Half the farm vendors (54%) stated that FMNCP coupons help even out sales across the whole season.

- Vendors stressed that coupon revenues do not equal the same profit for all products due to different pricing, costs, and volume of sales. At the same time, the additional demand for products from coupons motivated some vendors to sell products (e.g., apples) at the market to get higher margins instead of selling to lower-margin wholesale buyers.

- From the vendors' perspectives, the significance of the FMNCP to the market was universally described as high. Coupons brought new shoppers whose presence increased booth traffic and created positive spillovers as lines signaled quality and value to passersby (both coupon and non-coupon shoppers alike). These shoppers also came to the market with the intent to purchase, thus raising total market sales.

FMNCP: Benefits to Farmer Vendors

- Overall, vendors stated that the significance of the FMNCP to the community was uniformly high. The ability to help address food security was expressed as the coupon program's capacity to improve access to fresh, nutritious food with dignity, embed food literacy through repeated vendor interactions, reach marginalized groups, and build social ties irrespective of socio-economic status. Notably, some vendors who rated the FMNCP as only minor for their own revenue often endorsed the program strongly on community grounds.

- Vendors consistently framed the program as a practical, short-term food security program that benefitted households. Coupons reduced the cost of fresh, nutritious staples, provided an entryway for connection with local food producers, and strengthened local food systems.

- Vendors highlighted that the coupon program supported access with dignity by letting households decide what fits their kitchen, culture, and week, reaching young families, seniors, Indigenous community members, newcomers and refugees, and people with disabilities. Markets also served as learning environments to support food literacy.

- Vendors tended to rate the importance to their farm, their market, and community in similar terms.

Objective 3. Factors contributing to success

- Most markets (79.4%) reported rates of coupon redemption between 80% and 100%. There are outliers at the low and high ends of the range.

- The growing season and length of a market's season influence the rates of FMNCP coupons redeemed.

    - At the beginning of the coupon program season, rates of redemption are below 100%, likely reflecting early shopping patterns of participants as they become accustomed to using the coupons as well as fewer farm products available.
    - The rates climb gradually to 100% by mid August and then climb significantly through September until the third week of October, with a peak rate of redemption of 500%.

  - This substantial increase in the fall is associated with a greater range of available products. This period also coincides with the end of season for many markets, a time when program participants are known to redeem accumulated coupons and stock up on items through larger purchases.

- On average, all sizes of markets have high rates of redemption, with both small and large markets having slightly higher average rates.

- The regression analysis indicates a relationship between rates of redemption and location: a less urban market is associated with a higher rate of redemption. Markets do not need to be large or urban for the FMNCP to succeed.

- The regression analysis highlights two additional factors influencing success of the FMNCP:

  - Adding one additional product variety to a market contributes to a ~4 percentage point increase in the redemption rate. This result indicates that an increase of the variety of products available will increase the number of coupons redeemed.
  - A 1% increase in the number of days a market is open during the coupon program season contributes to a ~5 percentage point increase in the redemption rate. This result indicates that an increase in the length of a market's season during which coupons can be redeemed will increase the number of coupons redeemed.

Implications

Our results provide an expanded understanding of the broad impacts of the FMNCP exclusive to BC's farmers, markets, and communities. Programs like the FMNCP are almost always studied from the perspective of the coupon user. Our results highlight the benefits to participating farm vendors. As expected, vendors appreciate the additional revenues from the FMNCP program. Of note, all types and sizes of farm vendors participate in the program with no type of farm vendor benefitting more than another. These broad-based benefits are important for supporting local economic development and building the capacity of local food systems.

Broad benefits apply at the market level, too. Markets do not need to be large and urban to be successful. On the other hand, markets that can add farm products or extend their

season for redeeming coupons do have higher success, that is, higher rates of coupon redemption. The percent of redeemed coupons relative to total sales of farm product at each market range widely from a low of 0.2% to a high of 50.3%. At the upper end, the coupon program is essential for both the viability of vendors and the market. It is likely for markets that generate half their income from the FMNCP that they would not exist.

We believe our results will be of special interest to BCAFM and its member markets. Equipped with a better understanding of the broad benefits of the FMNCP to vendors, markets, and the community, BCAFM and its member markets are in a better position to advocate for sustained and, ideally, increased financial support. Accordingly, the results will be of interest not only to BC Ministry of Health but also to the BC Ministry of Agriculture and Food (MAF), and other ministries, along with other levels of government and other interest-holders. Increased collaboration among funders and beneficiaries will, ideally, lead to a stronger, better-supported program—which means that more member markets of BCAFM can participate in the program, along with more farmers market vendors. The most important outcome will be improved food security and access to healthy food for more BC households. The potential benefits across Canada are substantial. The results will inform other governments and agencies, in turn, helping to expand existing programs and to replicate the FMNCP in more provinces.

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BC FARMERS' MARKETS

We are grateful to the BC Association of Farmers’ Markets (BCAFM) supporting this project. In addition to their general interest in carrying out this study, they provided us with access to their datasets and distributed our survey to their market members. We also thank BCAFM for initiating and financially supporting the 2023 BC Farmers’ Market Economic Impact Study.

The work of the project completed would not have been completed without the commitment of the BCAFM member farmers markets that participated in assessments.

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FMNCP: Benefits to Farmer Vendors

INTRODUCTION

The British Columbia Farmers' Market Nutrition Coupon Program (FMNCP) is a healthy eating initiative that improves public health, strengthens food security, *and* exclusively supports British Columbia's farmers markets, farmers, and local food systems. The FMNCP is the largest government-funded program of its kind in Canada.

Intervention programs to address public health and food insecurity take many forms. Farmers market coupon programs, which are healthy eating initiatives that use farmers markets as delivery mechanisms, fit among these programs. In Canada, these programs are growing and the British Columbia Farmers' Market Nutrition Coupon Program (FMNCP) is regarded as a model. Since 2012, the British Columbia (BC) Ministry of Health (MoH) has funded the FMNCP in collaboration with the BC Association of Farmers' Markets (BCAFM) and its member markets. The FMNCP model, with some regional adaptations, was replicated in Nova Scotia and Manitoba.

Through the FMNCP, households enrolled in the program can receive $27/week in coupons for up to 16 weeks (equivalent to $432 per season). Coupons can be spent at all BCAFM member farmers markets that participate in the FMNCP, and can be used to purchase farm products grown in BC, including vegetables, fruits, nuts, eggs, dairy, herbs, honey, meat, and fish. In 2023, $3.9 million of coupons were distributed to over 27,000 lower-income people, including families, pregnant people, and seniors, including Indigenous Peoples: family (51%); senior/elder (36%); pregnant person (11%); and other (8%). These people represent 10,000 lower-income households located in over 85 communities across BC.



Image: British Columbia Association of Farmers' Markets

From policy and research perspectives, coupon programs like the FMNCP are viewed almost exclusively as public health interventions to increase consumption of fruits and vegetables.

FMNCP: Benefits to Farmer Vendors

Our aim is to demonstrate the broader value of the FMNCP by measuring its impacts for not only addressing food insecurity and improving access to healthy food but also its value as a local economic development program that supports BC's farmers markets, farmers, and communities exclusively.

To expand our understanding of what success means for the FMNCP and how to build upon its past successes, we have three objectives:

> Objective 1. Assess FMNCP economic contribution to farmers markets.
> Data collected for the FMNCP measure the dollar value of coupons redeemed in each farmers market. Combined with the data collected through the Impact Study, we measured the contribution of the redeemed coupons in relation to the direct sales of the whole market.
>
> Objective 2. Assess FMNCP economic contribution to farmers.
> In addition to the two datasets, we surveyed farmers who sell at BCAFM markets and accept FMNCP coupons. The primary aim was to understand the importance of the redeemed coupons in relation to their farm operation. We also asked about why they participate, satisfaction, barriers, and opportunities. Farmer vendors were invited to participate in a more in-depth interview.
>
> Objective 3. Assess FMNCP success factors.
> BCAFM's annual reporting is limited to univariate descriptive statistics, which presents an opportunity for more elaborate statistical analyses for 2023 and over past years. With the aim to better understand successes of the FMNCP, we completed multivariate regression analysis to identify and assess key factors influencing coupon redemption levels and rates. This analysis allowed us to quantify the importance of factors influencing the success of the coupon program and provide more specific assessments of barriers to further success.

A strength of our project is our ability to combine two unique datasets: annual data from the FMNCP and the results of the 2023 BC Farmers' Market Impact Study (hereafter, Impact Study). Annually, BCAFM collects statistics on program outcomes.[2] Statistics include amounts and rates of redemption in total, by market, and by partner organization. These statistics are supplemented by an annual survey of FMNCP participants (1,212 responses

[2] BCAFM. https://bcfarmersmarket.org/coupon-program/partner-portal/#subject[]=dashboard

in 2022) that provides information about who is participating in the program along with levels of satisfaction, barriers, and other details.

The 2023 socio-economic benefits study of BC's farmers markets[3] is also unique. Dr. Connell (University of Northern British Columbia), in collaboration with BCAFM, completed the provincial Impact Study. The primary aim was to quantify the total amount spent by market shoppers. Seventy markets from across the province participated and engaged over 11,500 market shoppers. Connell and BCAFM completed the same study in 2006 and 2012.[4] No other study of farmers markets in Canada has been replicated three times or engaged as many markets and market shoppers. The outcome is a unique, comprehensive dataset.

Combining the FMNCP and Impacts datasets represented an unprecedented opportunity to evaluate the broader socio-economic impacts of the FMNCP. We were able to evaluate the importance of the FMNCP in relation to total direct sales at each market, for farmers, and for the whole province.

About the FMNCP

The FMNCP is a healthy eating initiative that improves public health, strengthens food security, *and* exclusively supports BC's farmers markets, farmers, and local food systems. To help address household food insecurity and improve access to healthy foods, the program distributes nutrition coupons to lower-income families, pregnant people and/or seniors/elders. Simultaneously, the program supports local economic development by ensuring the coupons are used to pay local farmers for their products.

The FMNCP began as a pilot project from 2007 to 2009. The BC Ministry of Health started funding the program regularly in 2012 followed by a significant expansion through 2014. Today, the FMNCP is the largest government-funded program of its kind in Canada. The program continues to be funded by the Ministry of Health with supplemental financial support from regional and local funding agencies, grants, and other fundraising.

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[3] For information, see https://bcfarmersmarket.org/for-markets-vendors/2023-bc-farmers-market-economic-impact-study/

[4] All three studies (2006, 2012, and 2023) used the same methods and included the same analyses, as illustrated in the reports from the 2012 study, which are available here: https://bcfarmersmarket.org/economic-and-social-benefits-study/.

Based on data from its annual survey, 98% of participants reported the coupons helped them eat more fruits and vegetables. Almost one-quarter of participants identified as Indigenous.

Partner organisations

BCAFM does not distribute coupons directly to people. Instead, BCAFM partners with local community organisations, the majority are non-profits or charities. These organisations must serve the program's target participants: lower-income families, pregnant people and/or seniors/elders. These partner organizations include women, child, and family resource centres, seniors societies, Indigenous governing bodies and associations, and food banks, among others. The partner organizations enroll participants and are asked to provide voluntary nutrition skill-building activities to FMNCP participants. Across the province, over 220 local partner organisations provide coupons to program participants.

Coupons

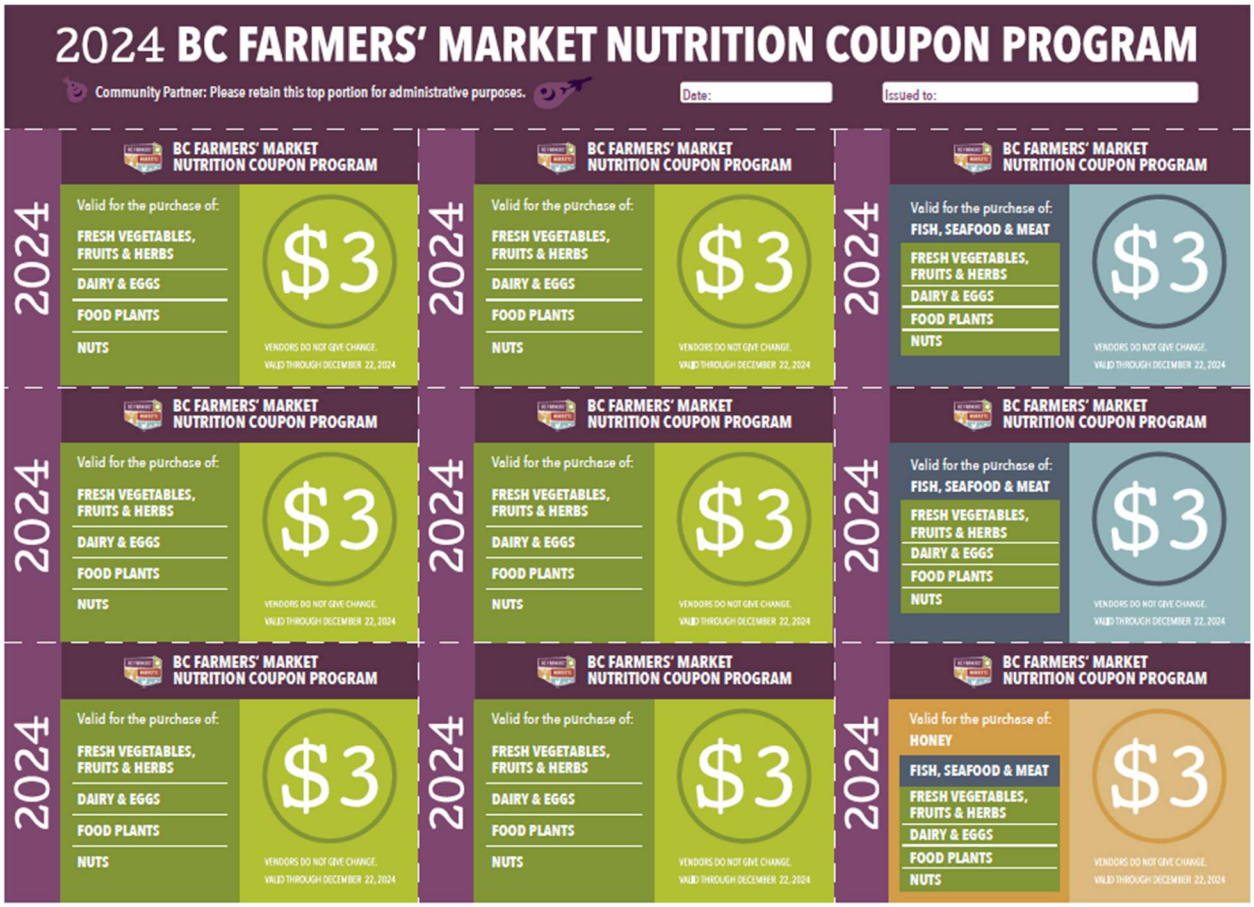
Coupons can be spent at all BCAFM member farmers markets that participate in the FMNCP, which includes most member markets. The coupons can be used to purchase only farm products, as prescribed by the program.

Lower-income households enrolled in the program receive $27 in coupons per week for up to 16 weeks, which equals $432 per market season. As shown in Figure 1, participants receive a sheet of nine coupons each valued at $3. Importantly, there are restrictions, as follows, on how the coupons can be spent.

- All coupons can be used for vegetables, fruit, nuts, eggs, dairy, and plants.
- $9 can be used also for meat and seafood.
- $3 can be used also for honey.

Coupons can be saved from week to week. For example, all coupons allocated for purchases of meat can be saved over several weeks and then redeemed for a single higher-priced item. Coupons cannot be used for prepared or processed foods, e.g., dried fruit, pickles, preserves, bread, or baked goods.

Figure 1. Sample of FMNCP coupon sheet



Source: BCAFM

ABOUT THE DATASETS

The results presented in this report draw from multiple datasets. Of these, the annual report of the FMNCP in 2023 combined with a study of the socio-economic benefits of farmers markets in BC completed in 2023 provided a unique opportunity to draw from both datasets. In addition, we collected primary data from participating farmer vendors.

FMNCP reports

Internally, BCAFM collects multiple sets of data to assess the performance of the nutrition coupon program. Their datasets include weekly reports from markets and annual surveys of participants and vendors. For our analysis, we drew primarily from the weekly reports from markets, which included the following details. For each week, participating markets report the value of coupons redeemed for that week. This reporting process provides us with weekly and total dollar amounts of coupons redeemed, while also defining the length of coupon program season (i.e., total number of weeks that each market participated in the program), including start and end dates. We also know the percent of coupons redeemed relative to the value of coupons distributed weekly and seasonally.

During the 2023 coupon program season, BCAFM received 103 reports. These reports represent both individual markets and combined reports from related markets. Combined reports exist because some market organisations operate more than one market. When they submit reports, they combine their data for all their markets. This approach is not consistent; some organisations that operate more than one market submit individual reports for each market.

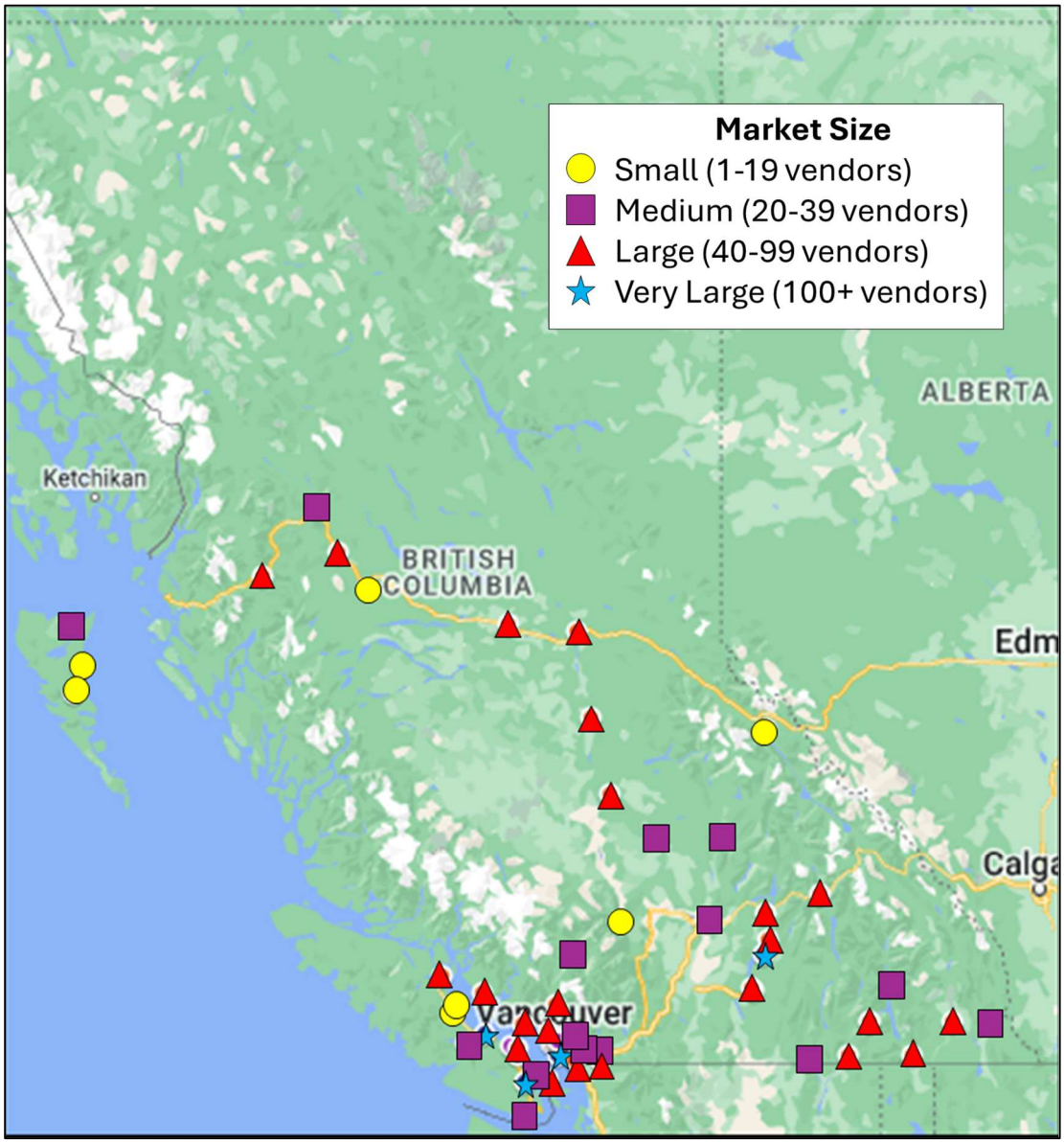
For our purpose, we are interested in individual market reports. However, the combined results for multiple markets appear as one data point and an average for the percentage of coupons redeemed. For these reasons, the combined reports are not helpful for our purposes. Consequently, our sample consists of 98 reports.

2023 BC Farmers' Market Impact Study

All members of the BC Association of Farmers' Markets (BCAFM) were invited to participate in the study. Seventy markets chose to participate and we completed individual market assessments between May and September, 2023. Each participating market received a

small honorarium for their contributions to the study. The geographic location of the markets across the province is shown in Figure 2.

Figure 2. Location and size of assessed markets.



The methods we used to assess individual markets include four parts: dot survey (Figure 3); crowd count; shopper interviews; and business survey. These are the same methods

used for our previous studies in 2006 and 2012, which are based on the Rapid Market Assessment technique developed by Oregon State University[5].

Figure 3. Example of dot survey set up at market.



What made the dot survey work for a province-wide study was control over the questions asked. We asked the same four questions at all market assessments, as follows.

- How much have you spent, or do you plan to spend, at the market today?
- How often do you come to this farmers market?
- If you plan to do additional shopping or eating while in this area of town today, how much do you plan to spend?
- When did you start shopping at this market?

[5] Brewer, L., Lev, L., & Stephenson, G. (2008). *Tools for Rapid Market Assessments.* Oregon State University. https://catalog.extension.oregonstate.edu/sites/catalog/files/project/pdf/sr1088.pdf

In the 2023 Impact Study, 70 markets participated and we engaged over 11,500 people in the dot survey. The data from the first question combined with estimates of annual shoppers enable us to calculate the total amount spent at each participating farmers markets and, through extrapolation, for all farmers markets in BC that are members of BCAFM.

Sample size

All 70 of the markets assessed for the Impact study also participated in the FMNCP. However, the number of markets included in our sample was reduced by eliminating markets associated with combined reports (discussed above). For our regression analyses, we used a sample of 58 market reports. For some descriptive analyses, we used the average rate of redemption and estimates of the value of coupons redeemed based on the relative size of the market, thereby increasing our sample size.

Coupon program season

The number of weeks that a farmers market is open varies significantly. Some markets are open for only two months while others are open year-round. To ensure that we compared "apples to apples," we limited our analyses to the number of weeks that that FMNCP was operational, which we refer to as the "coupon season." In 2023, the coupon season ran from June 5 to December 11, for a total of 28 weeks. By restricting our analysis to the coupon season, we compared the value of coupons redeemed to the total market sales during the same time period, rather than total year-round sales.

Survey data

We collected survey data from farmers market vendors through an on-line questionnaire and follow-up interviews.

Questionnaire

The primary purpose of the questionnaire was to hear directly from farmer vendors about the importance of FMNCP coupons to their farming operation. A link to the on-line questionnaire was distributed by BCAFM by email using its list of 1,259 vendors who accept FMNCP coupons. The on-line questionnaire was created using SurveyMonkey.

To encourage farmers to complete the questions, we provided a short and longer version of the questionnaire. The short version had 12 questions which took about 10 minutes to

complete. In this part of the questionnaire, we focused on the significance of the redeemed coupons to farm businesses, the products purchased with the coupons, and farmers' views of the program. After completing the short version of the survey, we asked if respondents wanted to end the survey or continue. The longer version of the survey took about 10 more minutes to complete. In these additional questions, we asked about farm practices and views of farmers markets.

We received 175 responses to the on-line questionnaire, which represented a 14% response rate (of 1,259 vendors). All respondents completed the short version. For the optional additional questions, we got 105 responses, which means that 60% of those who completed the short version agreed to answer the additional questions.

Interviews

After completing the questionnaire (either short or long versions), we asked if respondents were willing to participate in a one-on-one interview with us at a later date. The purpose of the interview was to provide farmers with an opportunity to explain the significance of the FMNCP to their farm business. The interview took about 30 minutes, on average. The audio of the interviews were recorded and transcribed.

Initially, we got more interest from farm vendors than we expected. We then followed up with invitations to vendors in two rounds. In the first round, we aimed for a representation of different farm products using quotas. After meeting our quotas, we extended invitations to all farm vendors who offered to be interviewed. We completed 33 interviews with farmer vendors.

Other sources of data

In addition to the above data, we compiled information about characteristics of each market, including the day of the week the market was open and hours operated. We also compiled information about market features, such as number of vendors and number of producer vendors.

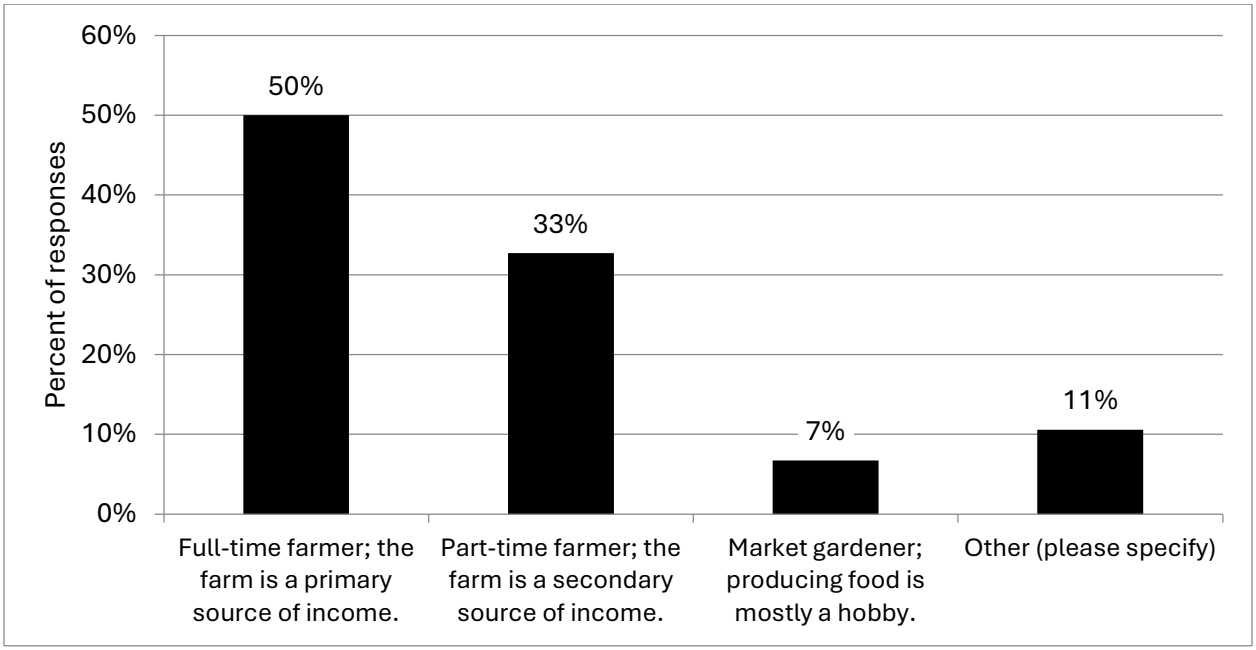
We also used data from the 2021 Canadian Census of Population for information about populations served by markets.

PROFILE OF PARTICIPATING FARM VENDORS

In this section, we describe the farm vendors who participated in our interviews, including the following characteristics: status of farmer (part-time versus full-time); years farming; method of farming (conventional, ecological); number of markets attended; type of farm products sold; and annual farm revenues.

Half (50%) of the farm vendors who participate in the FMNCP are full-time farmers (Chart 1), which we defined as the farm being a primary source of income for the household. One-third are part-time farmers with the farming operation as a secondary source of income. Only 7% were market gardeners. The category of Other (11%) includes respondents who did not see themselves fitting in the other categories, usually due to mixed sources of income.

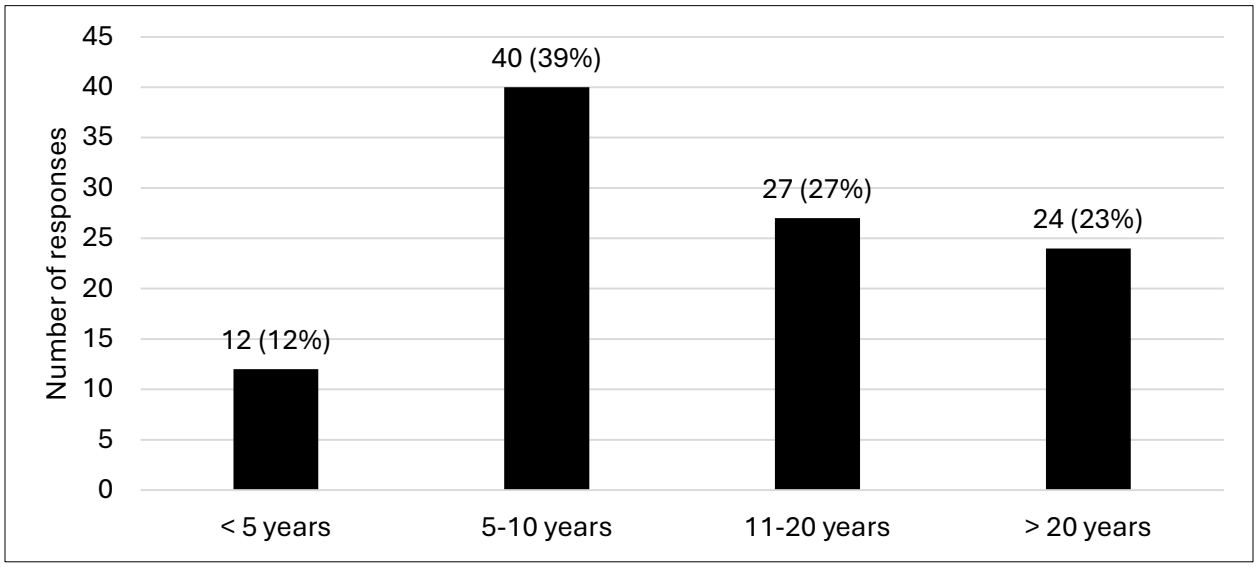
Chart 1. Status of participating farmers



FMNCP: Benefits to Farmer Vendors

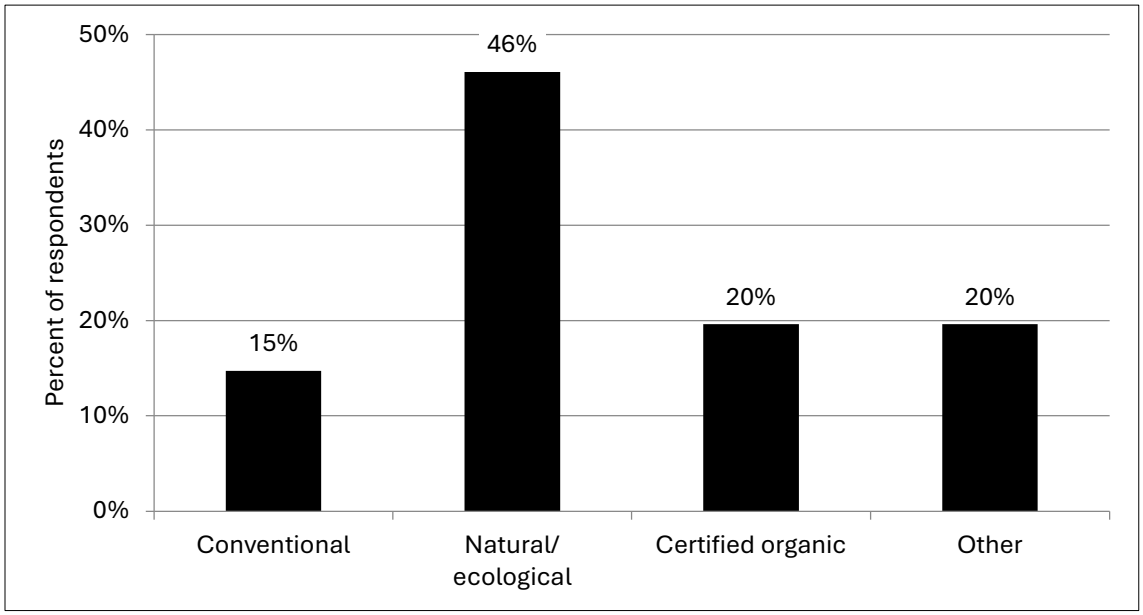
Vendors participating in the FMNCP include farmers with a range of experience (Chart 2). Half the farm vendors have more than ten years of experience farming. Most farmers (39%) have between five and ten years of experience.

Chart 2. Distribution of farm vendors by number of years farming.



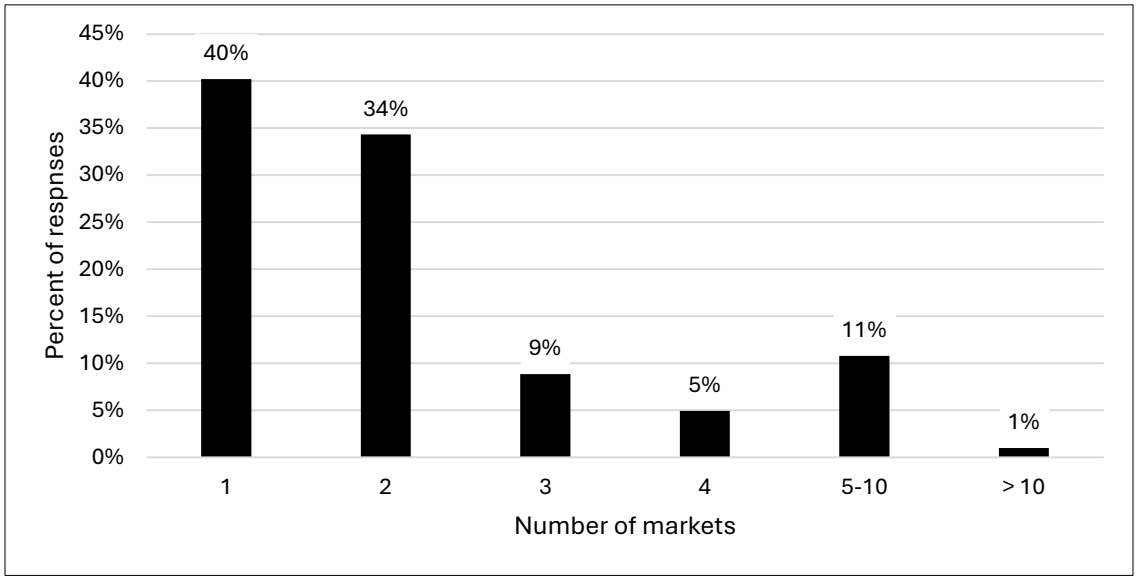
Almost half (46%) of the participating farm vendors use farming methods considered natural or ecological (Chart 3). One in five vendors are certified organic. We consider most vendors in the Other category, based on their responses, as natural/ecological farmers.

Chart 3. Distribution of farm vendors by farming method.



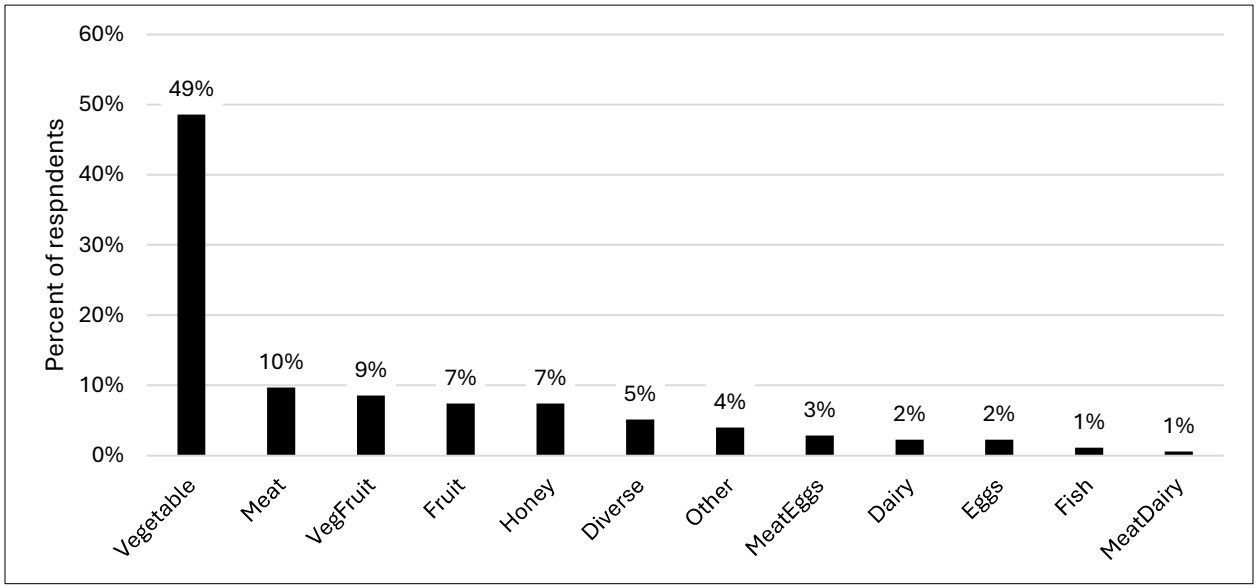
Three-quarters of farm vendors attend only one or two markets (Chart 4). At the other end of the range, 12% of vendors sell at more than five markets.

Chart 4. Distribution of farm vendors by number of markets attended.



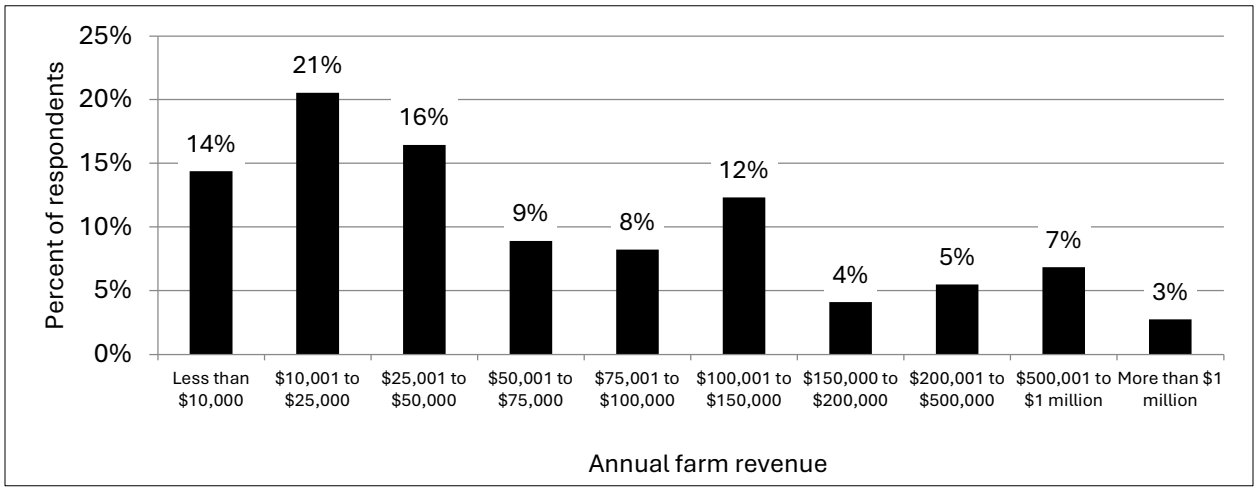
Half (49%) of the farm vendors participating in the FMNCP sell vegetables, which significantly outnumbers every other category of farm products (Chart 5). The next highest type of vendor by product sold is meat (10%) following by vendors who sell a mix of vegetables and fruit (9%).

Chart 5. Distribution of vendors by primary product sold.



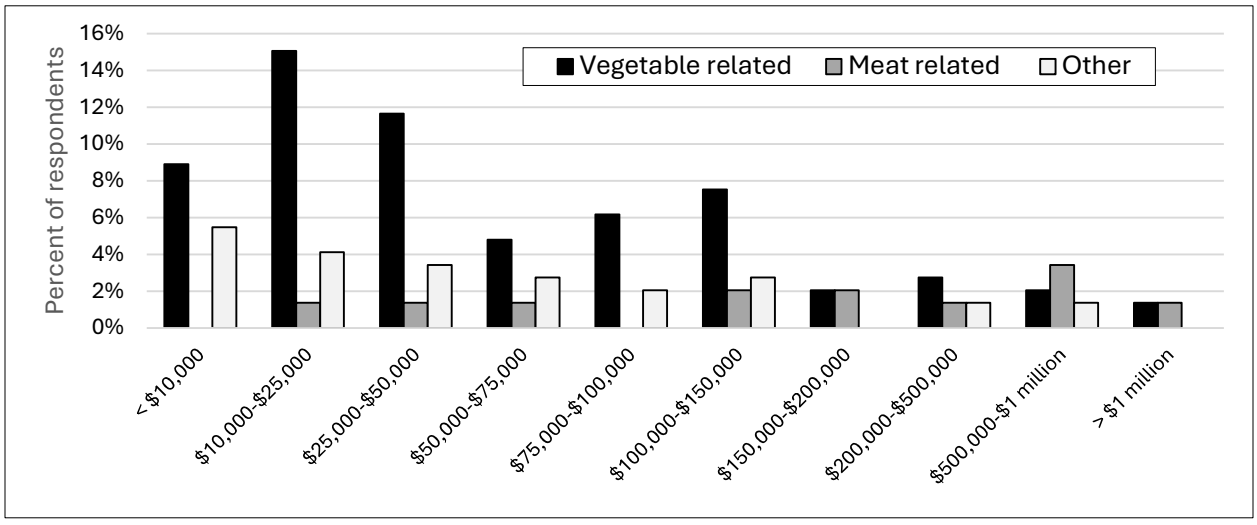
We also asked about annual farm revenues. Chart 6 shows that 68% are considered small farms, as defined by Statistics Canada as farms with under $100,000 annual farm revenue. Half of farm vendors (51%) generate under $50,000 in annual revenue. As well, 10% of farms generate over $500,000 in revenues.

Chart 6. Distribution of farm vendors by total annual farm revenue.



In Chart 7 we show the same data for annual farm revenues by type of product sold. To simplify the chart, we reduced the number of product categories to three: vegetable, meat, and other. The results indicate that all three farm product categories are distributed across the range of revenues. Most vegetable farmers (57% of all vegetable farmers) earn less than $50,000 in annual revenues. Among all meat farmers, 71% earn over $100,000 in annual revenues.

Chart 7. Distribution of farm vendors by general product categories and farm revenue.

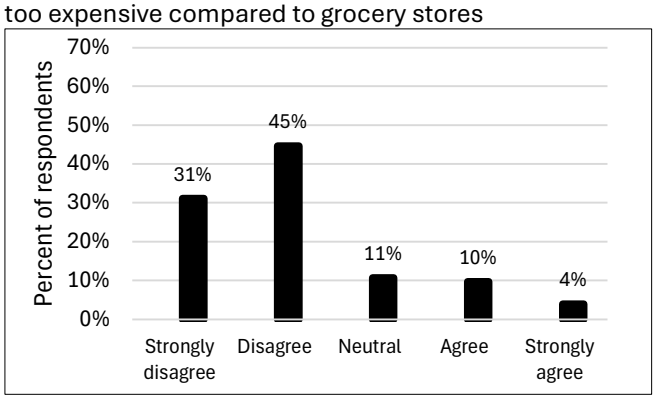


FMNCP: Benefits to Farmer Vendors

We asked participating farm vendors about their views of market pricing and the value of their products. Regarding pricing, we asked whether vendors thought the prices of farm produce sold at farmers markets are too expensive compared to grocery stores. As expected, most farmers (76%) either disagreed or strongly disagreed, indicating they thought their prices were not too expensive (Chart 8a). We also asked if they thought the overall quality of farm products sold at markets provided good value. Almost all vendors (94%) either agreed or strongly agreed (Chart 8b).

Chart 8. Farm vendor perspectives of pricing and value of farm products.

a. Prices of farm produce sold at farmers markets are too expensive compared to grocery stores



b. Regarding overall quality of farm products sold at farmers markets, prices at farmers markets provide good value.

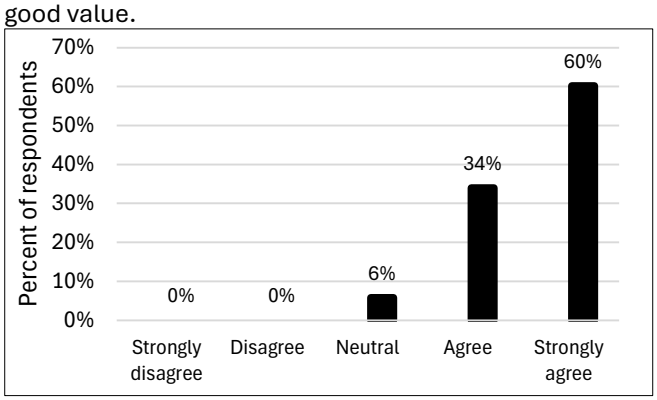
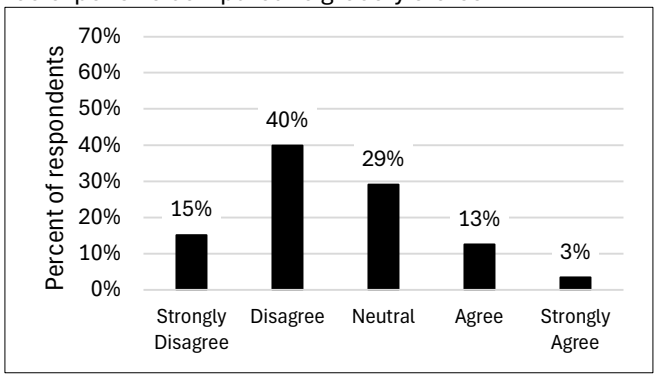
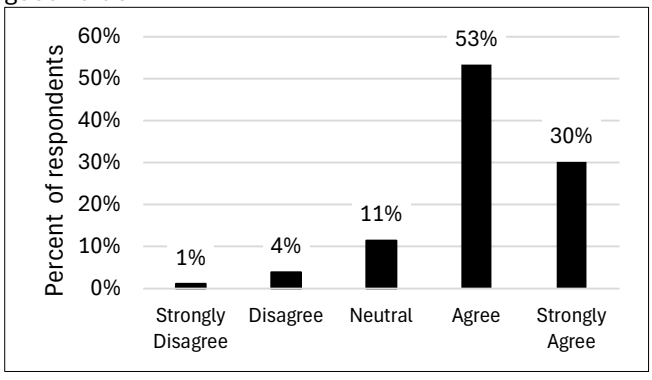


Chart 9. Market shopper perspectives of pricing and value of farm products.

a. Prices of farm produce sold at farmers markets are too expensive compared to grocery stores



b. Regarding overall quality of farm products sold at farmers markets, prices at farmers markets provide good value.



FMNCP: Benefits to Farmer Vendors

We asked the same questions of market shoppers in another study, which enables us to compare vendors' perspectives of farm product prices and value against the views of shoppers. When we compare the results, we see that vendors' perspectives are significantly more favourable compared to the views of market shoppers for both pricing and value. As shown in Chart 9a, more shoppers were concerned about the price of farm products sold at markets, 55% of market shoppers versus 76% of vendors. As shown in Chart 9b, a high percentage (83%, versus 94% for vendors) either agree or strongly agree that the quality of farm products provide good value. However, when we look only at the results for those who strongly agree, there is a significant difference between shoppers (30%) and vendors (60%).

OBJECTIVE 1. SIGNIFICANCE TO FARMERS MARKETS

Our first objective was to assess the economic contribution of the FMNCP coupon revenues to farmers markets. Chart 10 (next page) shows a wide range of dollar values of total coupons redeemed by market. The amounts range from a high of $149,373 to a low of $201. The average amount redeemed by market was $32,743 and the median was $24,770.

We then measured the economic contribution by combining data collected for the FMNCP with data from the Impact Study. These combined datasets enable us to measure the value of redeemed coupons as a percent of the total sales of farm product (for all market vendors) at each market[6]. The result in shown in Chart 11. The results range widely from a high of 50.3% to a low of 0.2%. The average amount redeemed represented 11.3% and the median was 7.1%.

In Chart 12 (further below) we examine the relationship between coupons as a percent of total sales by value of total coupons redeemed. In this scatter plot (see Appendix A for a brief explanation of how to interpret a scatter plot), we can see a positive but somewhat weak relationship between these two variables. This relationship indicates that the contribution of coupons to total market sales increases as the total amount of coupons redeemed increases.

[6] We chose to measure the value of redeemed coupons relative to our estimate of total farm vendor sales rather than total market sales. The latter includes craft vendors and other non-farm vendors. Based on our review of data collected by farmers markets in BC that was shared with us, we estimate that, typically, farm sales represent between 40 and 60 percent of total market sales. For this report, we used a general estimate of 50% of total market sales from farm vendors.

Chart 10. Value of coupons redeemed by market.

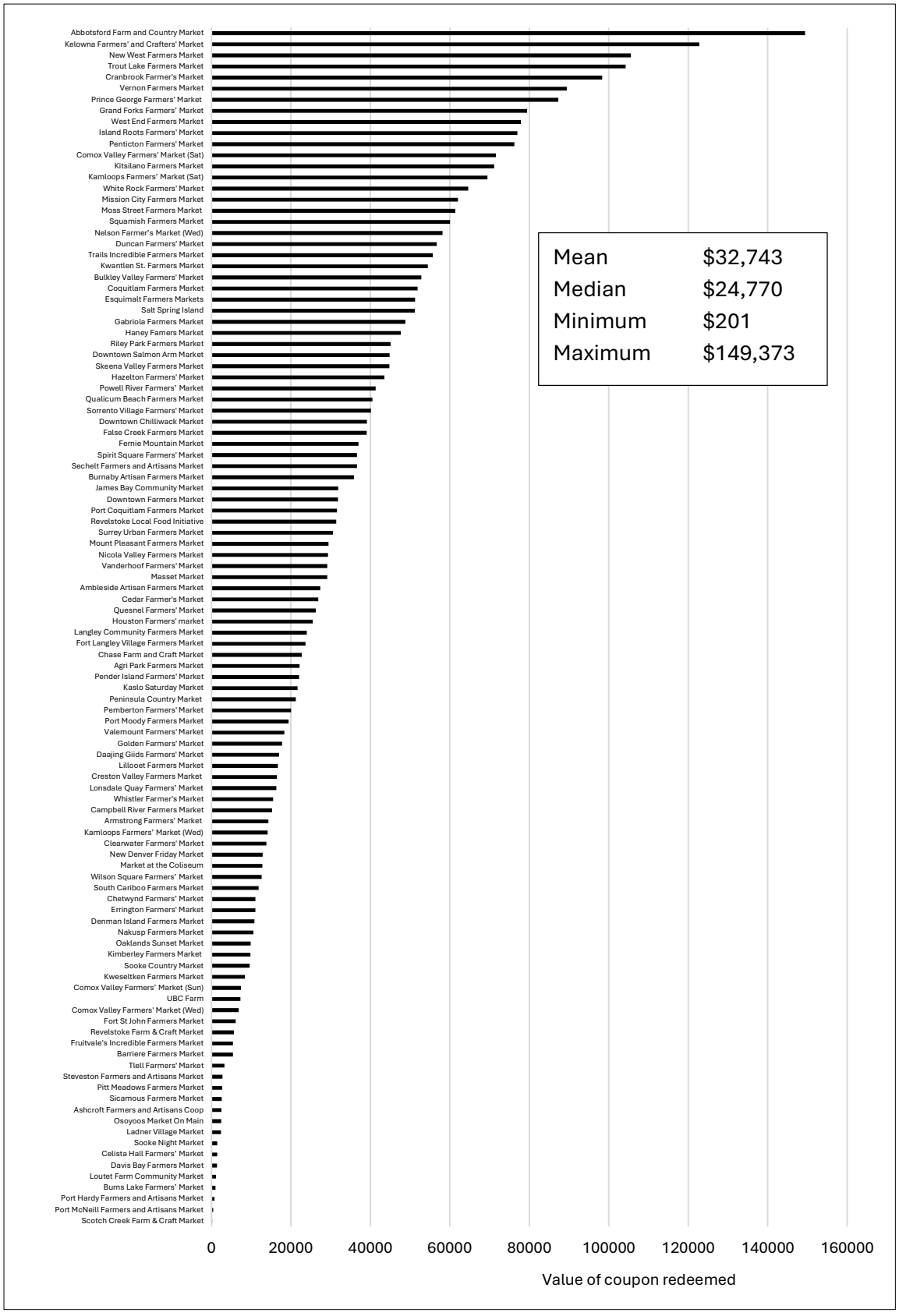


Chart 11. Value of coupons redeemed as percent of farm product sales by market.

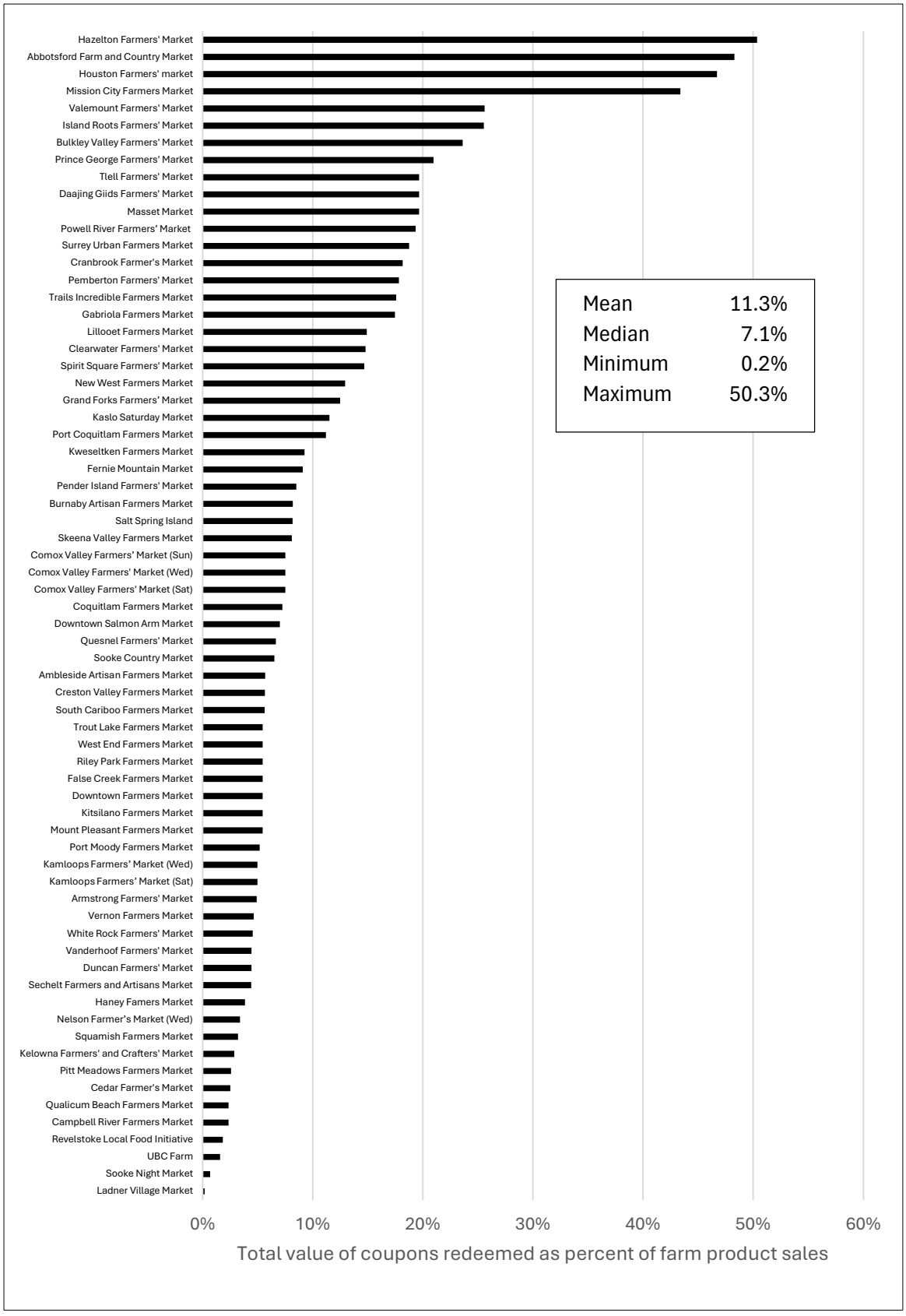
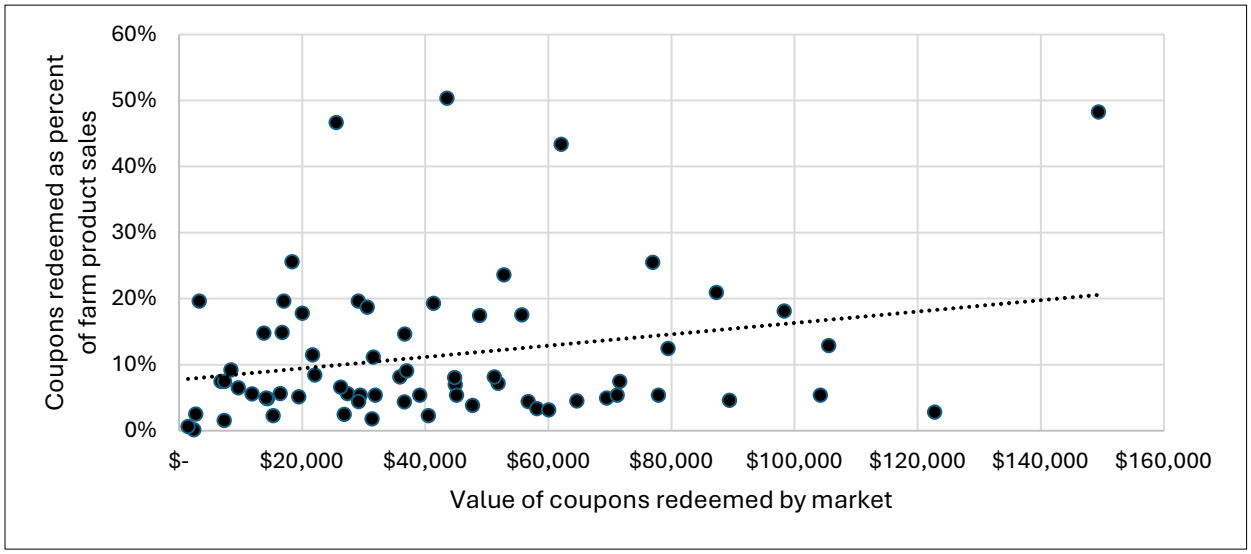
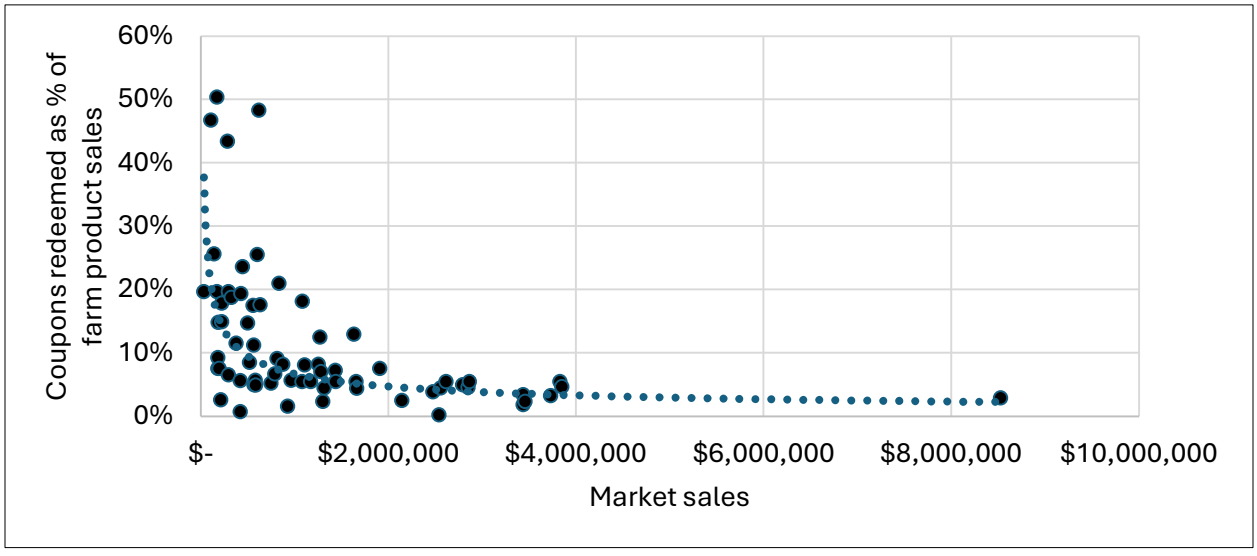


Chart 12. Coupons as percent of total sales by value of total coupons redeemed.



In Chart 13 we consider the relationship between coupons redeemed as percent of farm product sales and total market sales. The aim is to assess whether the value of coupons redeemed increases when there are more farm products. The curved trend line indicates differences for each axis, whereby relationship between the two variables is associated with market characteristics. On the vertical axis, the highest percentages of coupons redeemed as a share of farm product sales are associated with markets with the lowest market sales. Based on a review of these markets, the highest percentages are also associated with lower spending per shopper and lower number of shoppers. On the horizontal axis, lower percentages are associated with markets with higher direct sales and, based on further analysis, also higher spending per shopper and higher number of shoppers.

Chart 13. Coupons redeemed as percent of farm product sales and total market sales.



OBJECTIVE 2. SIGNIFICANCE TO VENDORS

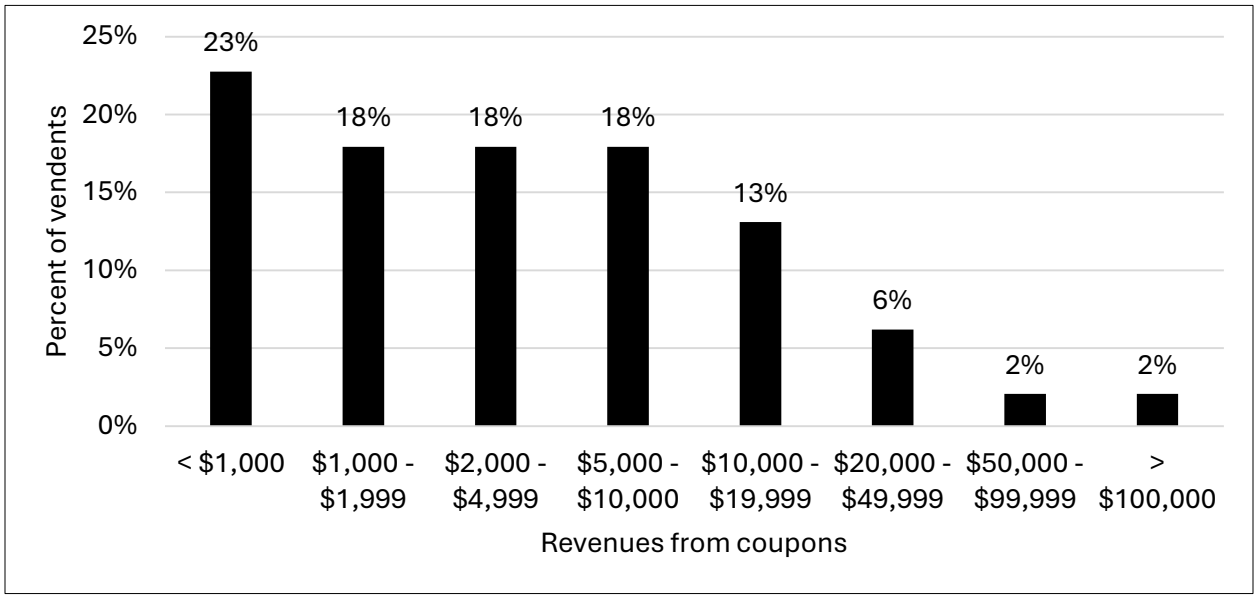
For Objective 2, we assessed the significance of the FMNCP to individual farmer vendors using the data from our questionnaire. Our aim was to understand the importance of the redeemed coupons in relation to their farm operation. The data from the interviews enabled us to explore the same themes in more detail. In this section, we cover the following:

- Financial significance to vendors
- Perceptions of significance.
- Importance of FMNCP to market and community
- Perspectives of "significance"

Financial significance to vendors

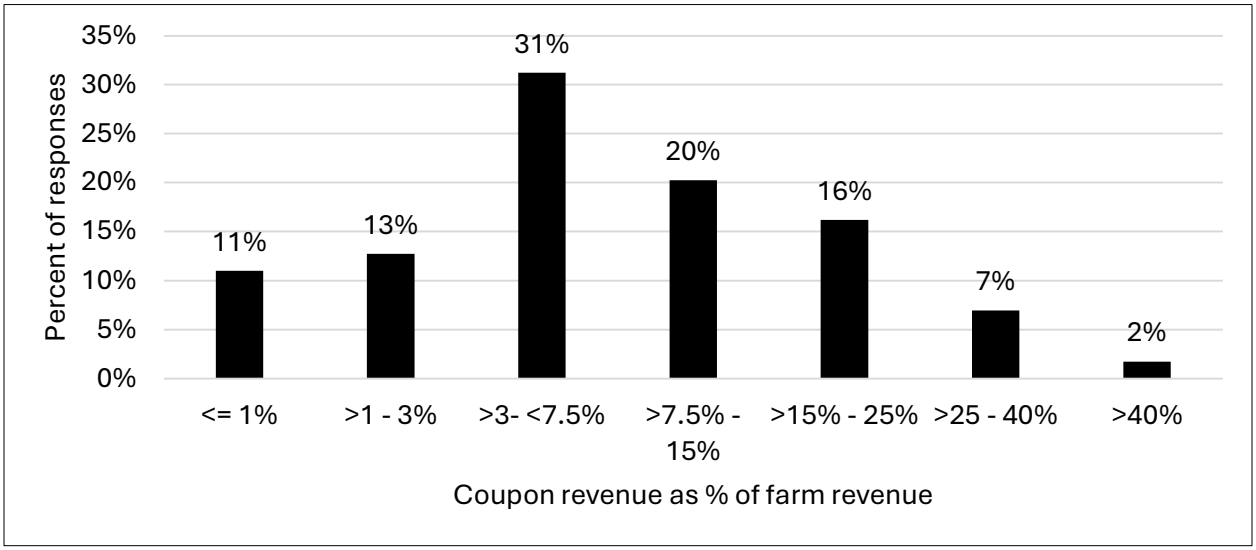
As an entry point to presenting results about the financial significance of the FMNCP to vendors, we start with the total value of coupons redeemed by vendors during a coupon season. Chart 14 shows this distribution of total revenues from coupons, which illustrates a wide range of revenues. About one in four vendors (23%) earn less than $1,000 from coupons. Most individual vendors (77%) earn up to $10,000 from coupons. The minimum amount reported was $25 in coupon revenues. Vendors with total revenues from coupons over $100,000 are outliers. Nevertheless, these high revenues are reasonable for meat vendors that have operations large enough to support weekly sales at multiple markets.

Chart 14. Distribution of total revenues from coupons.



We then asked what percentage of a farm's total annual revenue comes from FMNCP coupons, which is perhaps the most important measure of financial significance. Chart 15 shows that a high proportion of farmers earn between 3% and 7.5% of their total revenues from the coupons. Overall, coupons are an important source of revenue for three of four vendors, where revenues from coupons contribute at least 3% to total farm revenues.

Chart 15. Coupon revenues as percentage of total farm revenues.



We extend this analysis by looking at the relationship between total farm revenues and percent of revenues from coupons. In Table 1 we show the number of farms (by total farm revenues) that reported different levels of revenues from coupons. The shades of red highlight the totals for both rows and columns, with darker shades representing a higher proportion of farms. The shades of green highlight the number of responses per cell, with darker shades of green representing a higher number of farms. This table is for all farm products. For a breakdown by product, see Appendix B.

We highlight three insights from the table. There is a wide range of responses, as represented by green cells distributed across the table, which suggests that the financial benefits are broadly distributed among farm vendors. We do see empty cells in the bottom right corner, which represents the highest levels of income and highest rates of coupon revenues, a result that reflects the range of farm vendors rather than beneficiaries of coupon revenues. As highlighted by the cells outlined in red, there is a cluster of farms somewhat in the middle of all responses. Another key point is that the high proportion of farm vendors reporting coupon revenues between 3% and 7.5% includes farms with a wide range of total revenues, ranging from less than $10,000 up to $500,000.

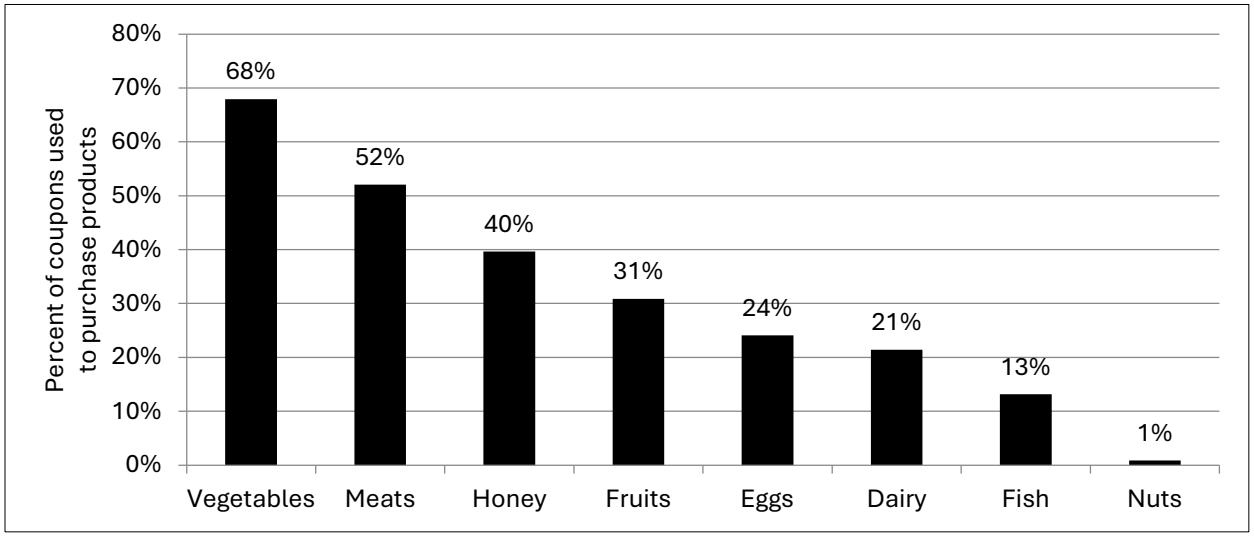
Table 1. Distribution of total farm revenues in relation to coupon revenues

	<= 1%	>1 - 3%	>3- <7.5%	>7.5% - 15%	>15% - 25%	>25 - 40%	>40%	Grand Total	
Less than $10,000	2	2	7	3	4	2	1	21	14.5%
$10,001 to $25,000	1	5	8	10	3	1	1	29	20.0%
$25,001 to $50,000			6	6	7	4	1	24	16.6%
$50,001 to $75,000	1	2	4	2	3	1		13	9.0%
$75,001 to $100,000		1	5	5		1		12	8.3%
$100,001 to $150,000	1	3	9	4		1		18	12.4%
$150,000 to $200,000	3	2			1			6	4.1%
$200,001 to $500,000	1		5	2				8	5.5%
$500,001 to $1 million	2	2	2	2	2			10	6.9%
More than $1 million	1	1	1		1			4	2.8%
Grand Total	12	18	47	34	21	10	3	145	
	8.3%	12.4%	32.4%	23.4%	14.5%	6.9%	2.1%		

Financial significance of FMNCP by farm product

Next, we examine the extent to which benefits from the FMNCP are related to the type of product sold by farm vendors. As shown in Chart 16, almost 70% of vendors reported that coupons were used to purchase vegetables, followed by meats (52%), and honey (40%). Fish (13%) and nuts (1%) were among the products purchased with coupons the least among all vendors.

Chart 16 . Percentage of coupons redeemed for each farm product.

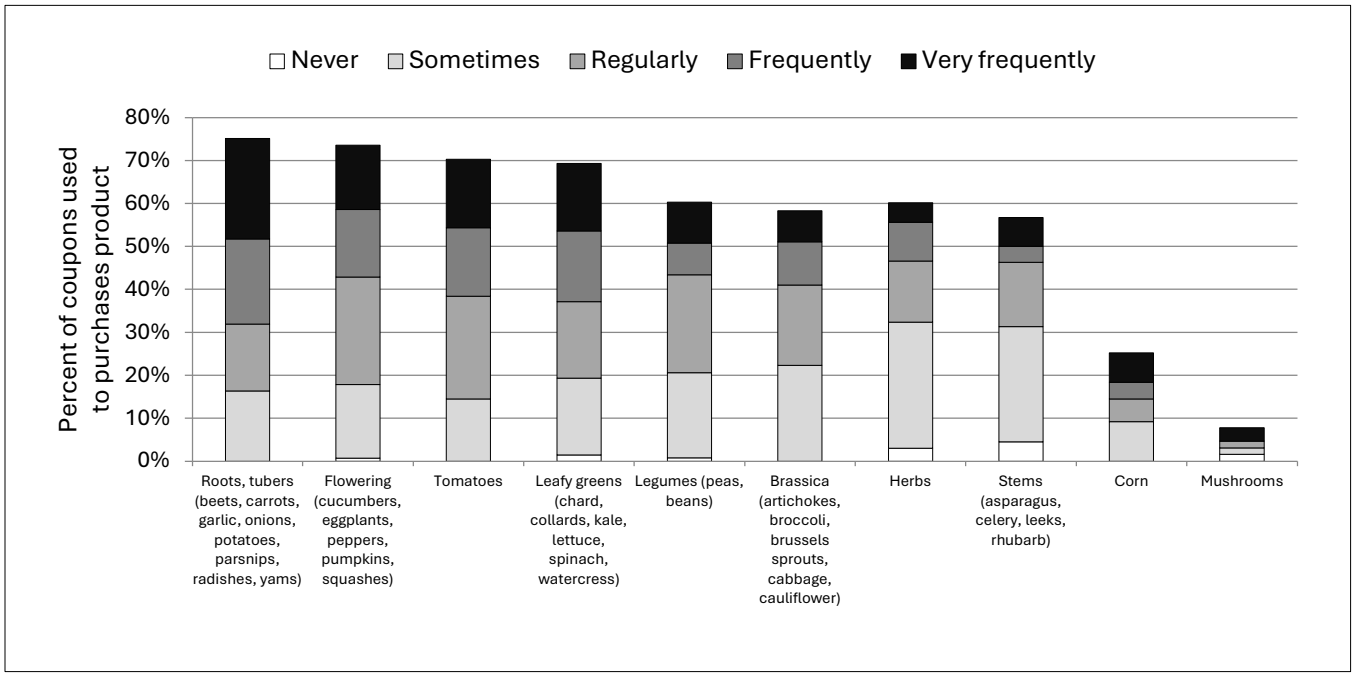


Based on our questionnaire, vegetables are the most common products purchased with coupons. The following are the most common vegetable products purchased:

- Roots, tubers
  - Beets, carrots, garlic, onions, potatoes, parsnips, radishes, yams
- Tomatoes
- Flowering vegetables[7]
  - Broccoli, cucumbers, eggplants, peppers, pumpkins, squashes
- Leafy greens
  - Chard, collards, kale, lettuce, spinach, watercress

The full distribution of vegetable products sold by frequency of purchase is shown in Chart 17. We then show the distribution of products sold by frequency for fruit (Chart 18) and meats (Chart 19).

Chart 17. Vegetables: Frequency of products purchased using coupons.



[7] Flowering vegetables is a term used to describe a group of vegetables that grow from the plant's flower or bud section, such as broccoli and cauliflower. This group of vegetables does not include ornamental plants.

Chart 18. Fruit: Frequency of products purchased using coupons.

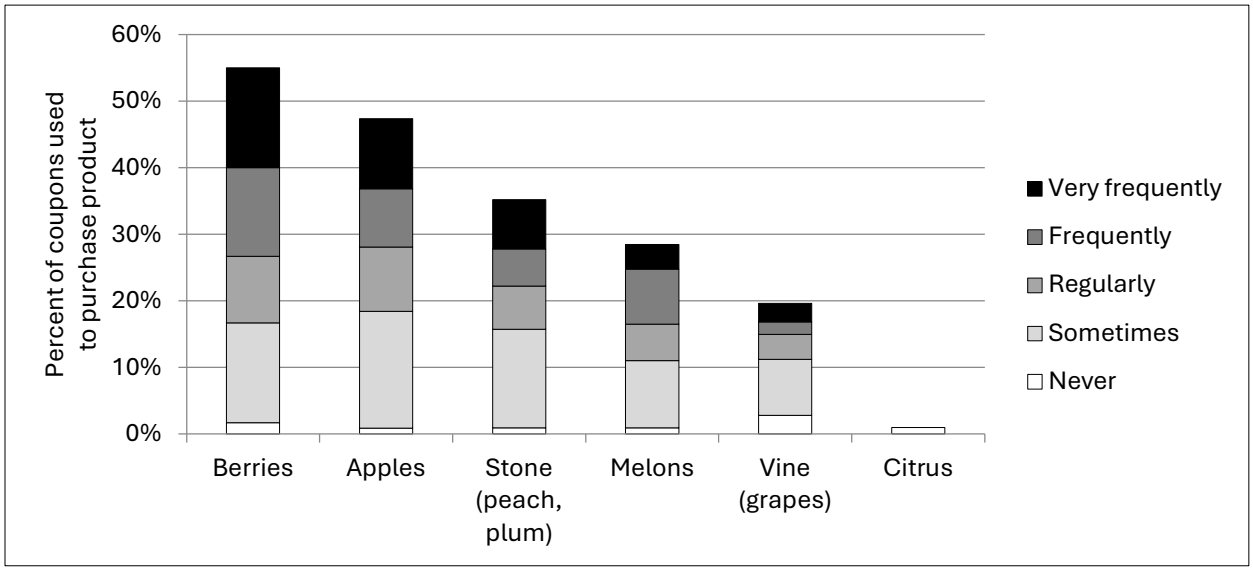
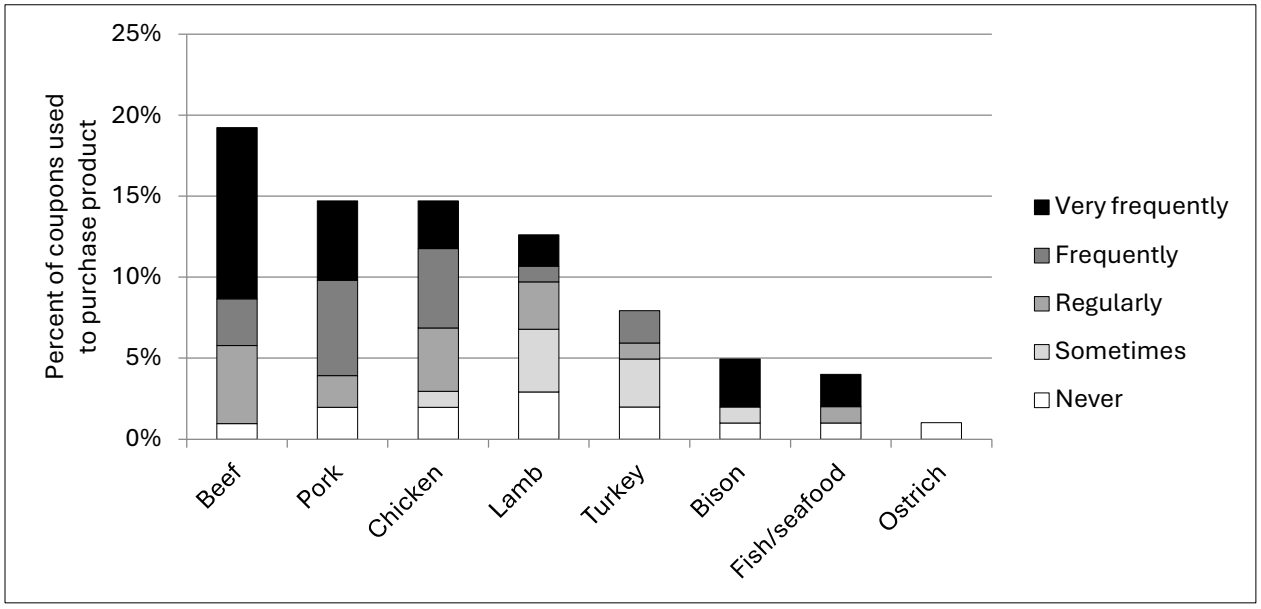


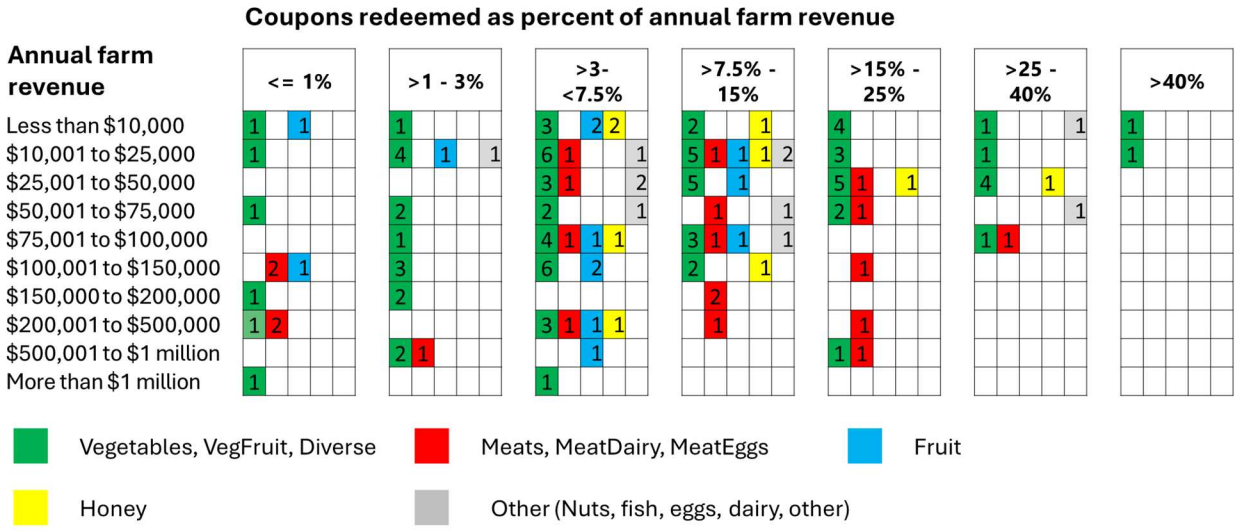
Chart 19. Meats: Frequency of products purchased using coupons.



To better understand the influence of type of product sold, we examined products sold in relation to both total farm revenues and the percent of revenues from coupons. Our aim is to see whether the type of product sold is associated with one or both of these variables. The results are shown in Table 2. The colours in the table are associated with different types of products, as shown in the legend below the table. At a general level, we see that the colours (products) are distributed throughout the table, which indicates a lack of clear

relationship between product sold and either of the other two variables. Another way to interpret this result is to conclude that all types of products benefit equally.

Table 2. Distribution of products sold: total farm revenue by coupons revenues. Numbers in cells indicate number of farm vendors.



Non-financial benefits

Beyond the direct financial benefit of revenues from FMNCP coupons, we asked two questions about ways coupon revenues can help a farming operation. We first asked if FMNCP coupons help to increase sales when they have the most produce to sell. As shown in Chart 20 (next page), most farmers (70%) found the opportunity to increase sales as beneficial.

The benefit of FMNCP coupons to help even out sales across the whole season was beneficial for half the farmers (54%) (Chart 21) but not as helpful as selling more when the volume of products was at its peak.

Chart 20. FMNCP coupons help to increase sales when I have the most produce to sell.

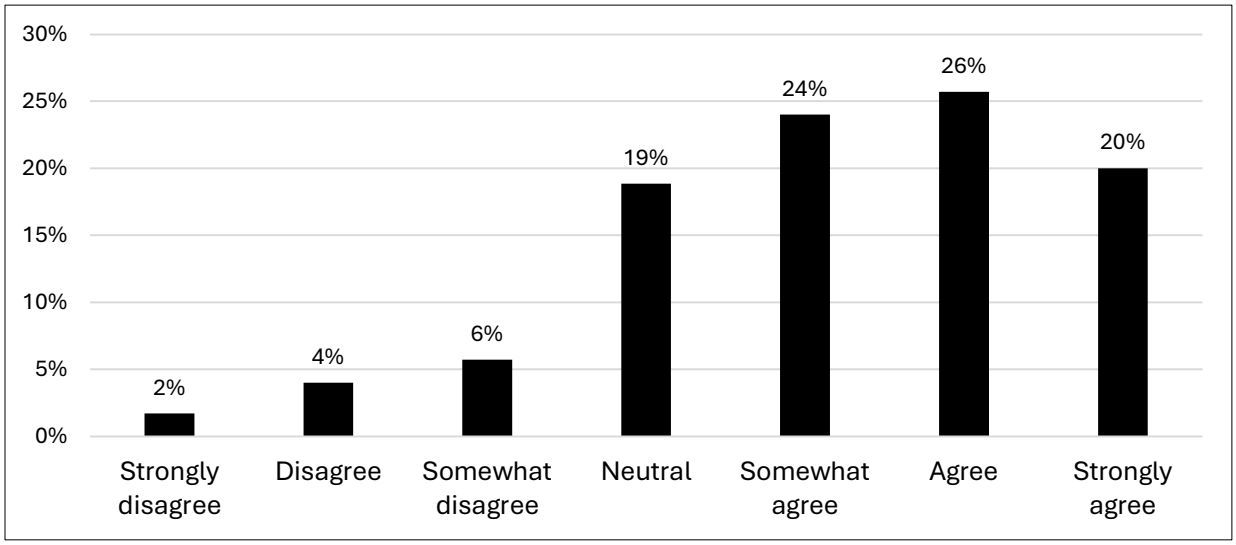
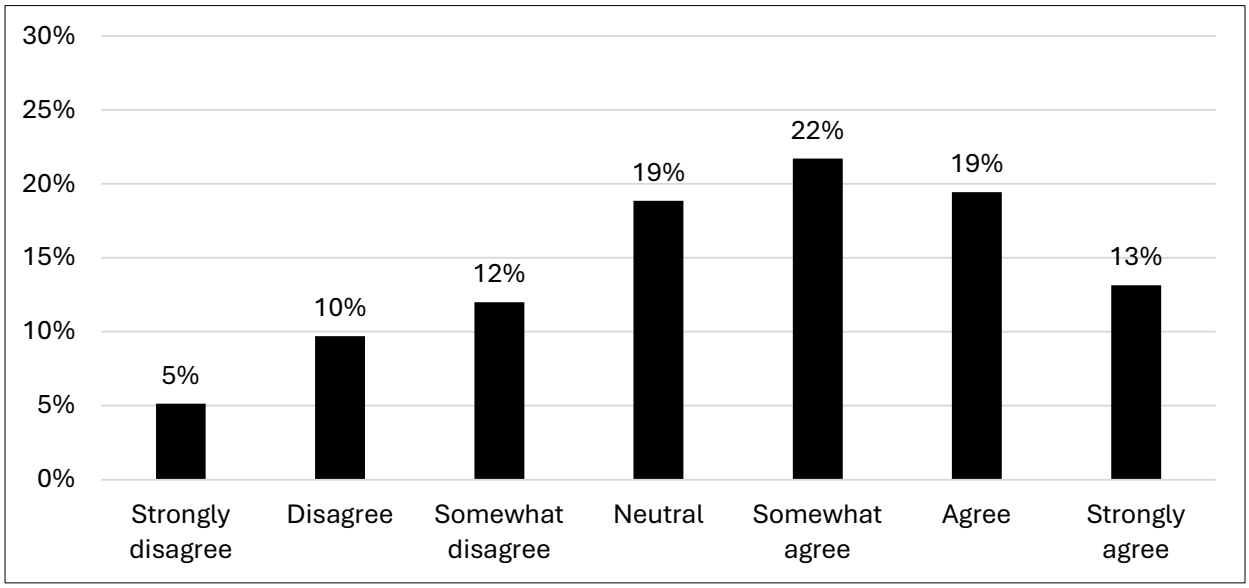


Chart 21. FMNCP coupons help to even out sales across the whole season.

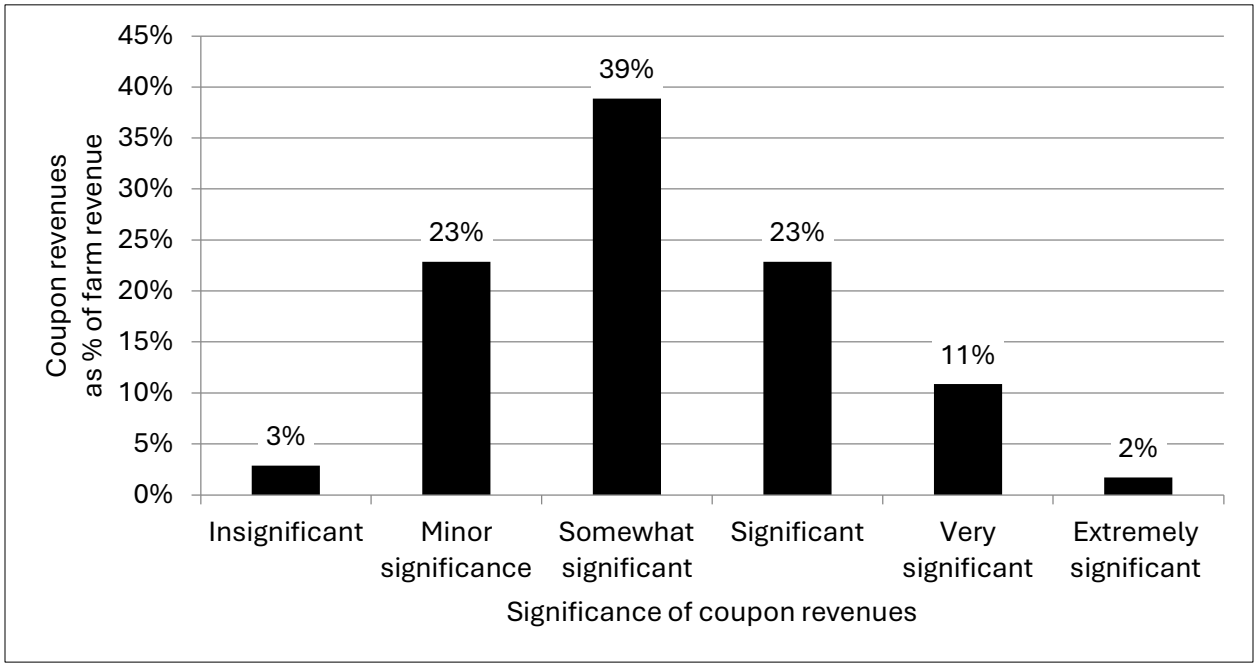


Perceptions of significance

Getting right to the point, we asked vendors about the significance of the FMNCP coupons they collect in relation to their total annual farm revenue. As shown in Chart 22 (next page). Three of four vendors expressed that coupons make contributions that are somewhat significant or higher. One of three vendors stated that revenues from coupons are

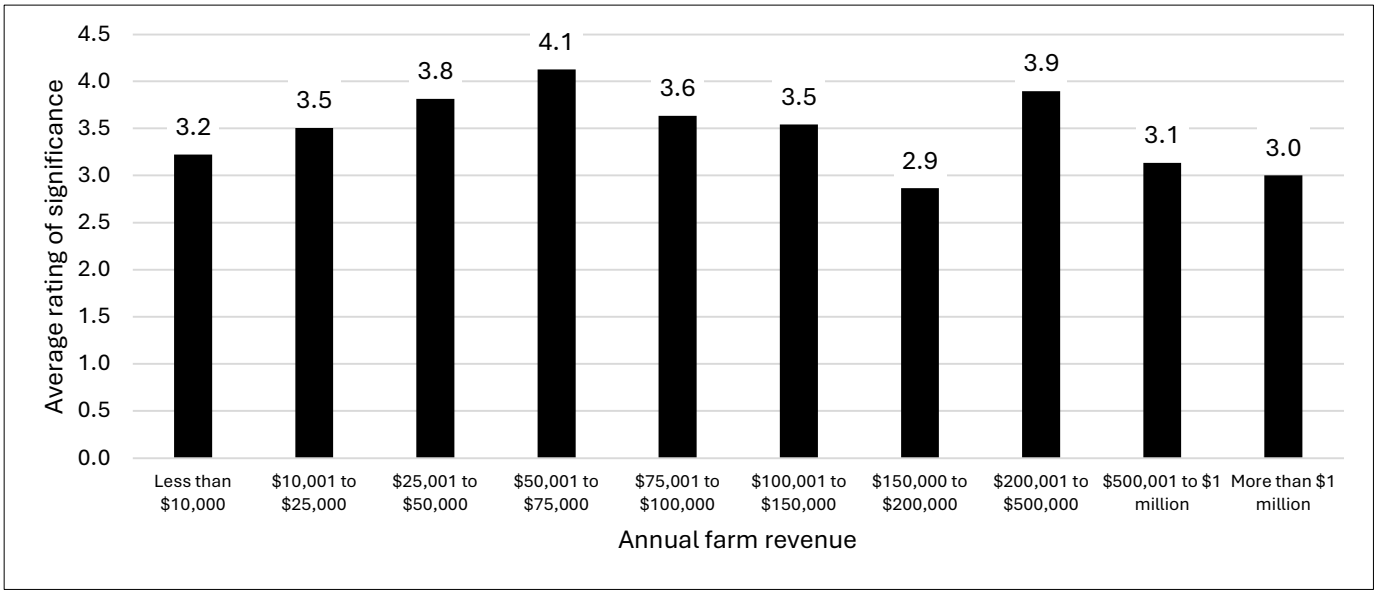
significant or higher. These results suggest that the revenues from the FMNCP coupons are significant enough to be noticed as part of their take-home revenues from the market.

Chart 22. Significance of coupons in relation to annual farm revenue.



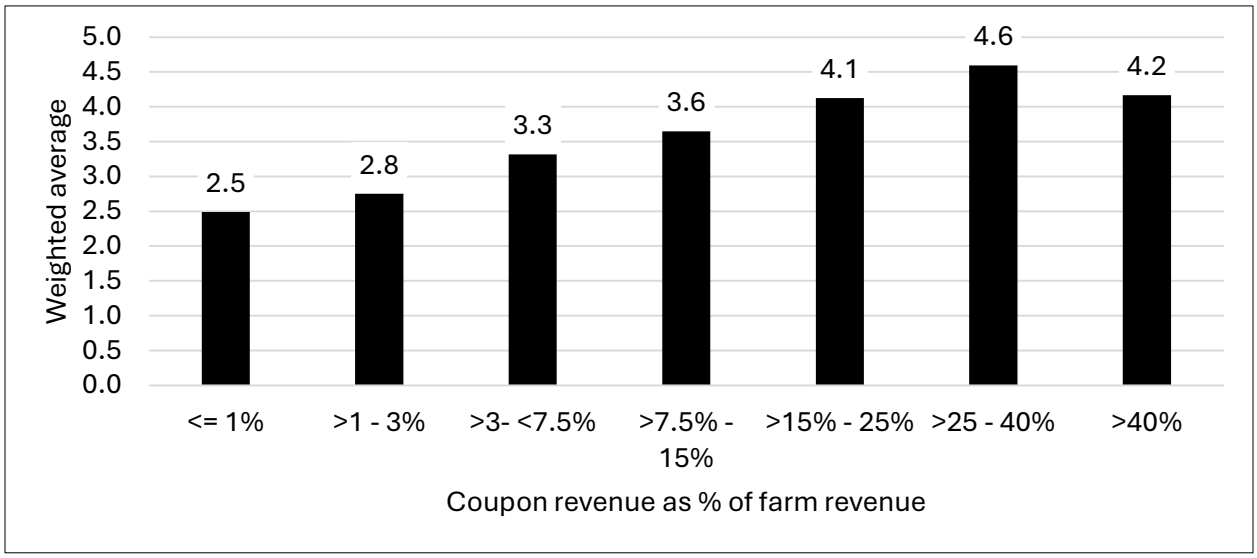
We then examined the extent that perceptions of significance are influenced by farm revenues. For this analysis, we calculated the average scores for significance for each income category. For example, we took everyone's responses for the income category of $10,000-$25,000 and calculated the mean as 3.5. This average score enables us to see whether the average is higher or lower compared to other income categories. (For statistical reasons, it is not appropriate to quantify differences in a level of detail beyond higher or lower because it is ordinal data.) Overall, as shown in Chart 23, we see no obvious relationship between stated significance and farm revenues. However, if we look at only the left side of the chart, we see a relationship among lower-revenue farm vendors. Among these vendors, we see a steady increase in average scores up to revenues of $75,000. Three of the lowest average ratings of significance correspond with the highest farm revenues. Of note, the low number of responses in the higher income categories make these results less reliable.

Chart 23. Level of significance by total annual farm revenue (average score by category).



In Chart 24 we show the relationship between the financial significance of the FMNCP to a farm and the farmer's stated level of importance. For this chart, we calculated the average rating of importance for each category of percent of revenues earned from coupons. As expected, vendors' views of the importance of the coupon revenues increases as the share of revenues from coupons increases. The rise in levels of rated importance increase significantly and consistently as coupon revenues increase (except for farm vendors who earn more than 40% from coupons). Although this result seems obvious, the result reinforces the direct benefit of increasing farm revenues through the FMNCP.

Chart 24. Level of significance by coupons redeemed as a percent of total farm revenue.

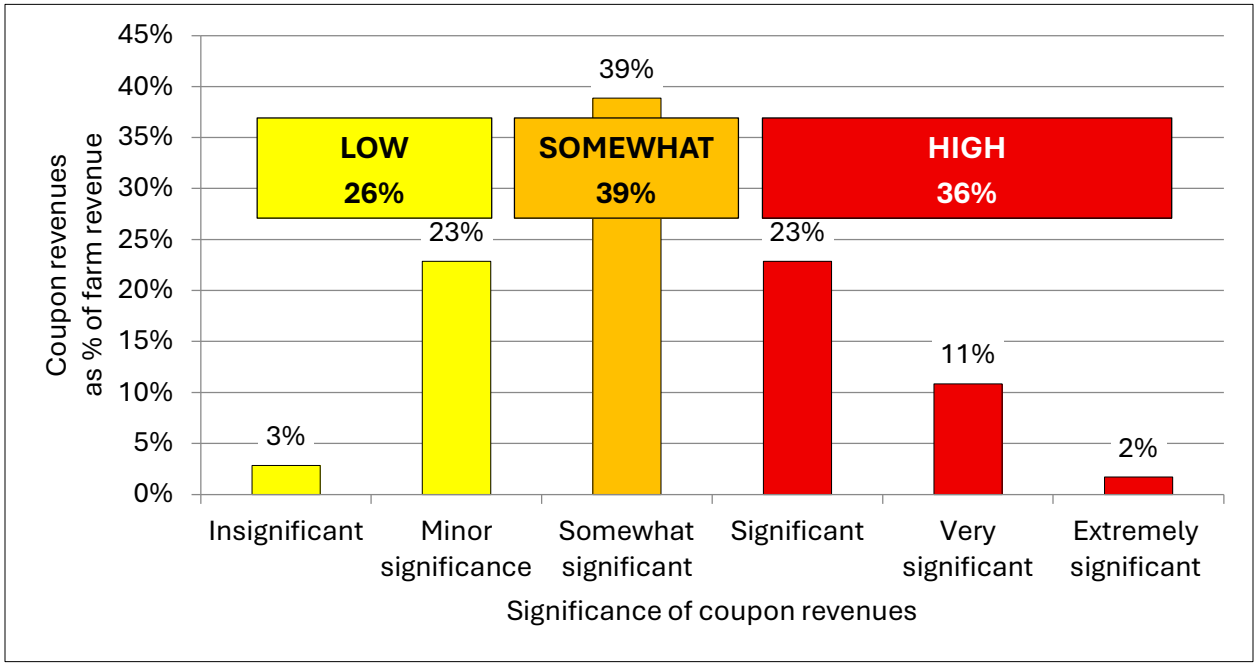


Financial significance of FMNCP by farm and coupon revenues

In Table 1 above, we looked at the distribution of total farm revenues in relation to coupon revenues. To add a level of detail to this analysis, we examined this relationship in relation to the level of importance of the FMNCP to farm vendors. Our aim is to examine relations among the importance of the FMNCP to vendors, farm revenues, and revenues from coupons.

To simplify our analysis, we reduced the number of categories of importance from five to the three categories of low, somewhat, and high importance, as illustrated in Chart 25. This chart below is reproduced from above. We use these three categories in the tables that follow. Relations among importance of FMNCP, farm revenues, and revenues from coupons

Chart 25. Significant of coupons in relation to annual farm revenue.



In Table 3, we then show the three-way relationship among perceived importance against farm revenues and coupon revenues. The aim is to assess the extent to which a vendor's sense of importance of the FMNCP is influenced by farm and coupon revenues. We highlight two points from the results. First, within each of the three groups of high, somewhat, and low, we see a full range of total farm revenues. This result indicates that total farm revenues is not a significant factor influencing perceptions of importance of the

FMNCP. On the other hand, from top to bottom (high to low), we do see a shift of responses from left to right, indicating that coupon revenues as a percent of total farm revenues influences perceptions of importance of the FMNCP more than total farm revenues.

Table 3. Relations among importance of FMNCP, farm revenues, and revenues from coupons.

HIGH Significance of coupons for farm revenue

Farm revenues	<= 1%	>1 - 3%	>3- <7.5%	>7.5% - 15%	>15% - 25%	>25 - 40%	>40%	Grand Total
Less than $10,000					3	2		5
$10,001 to $25,000			2	4	2	1	1	10
$25,001 to $50,000			2		5	4	1	12
$50,001 to $75,000			2	1	3	1		7
$75,001 to $100,000			1	2		1		4
$100,001 to $150,000		1	1	4		1		7
$150,000 to $200,000	1							1
$200,001 to $500,000			2	2				4
$500,001 to $1 million			1		1			2
More than $1 million		1						1
Grand Total	1	2	11	13	14	10	2	53

SOME-WHAT Significance of coupons for farm revenue

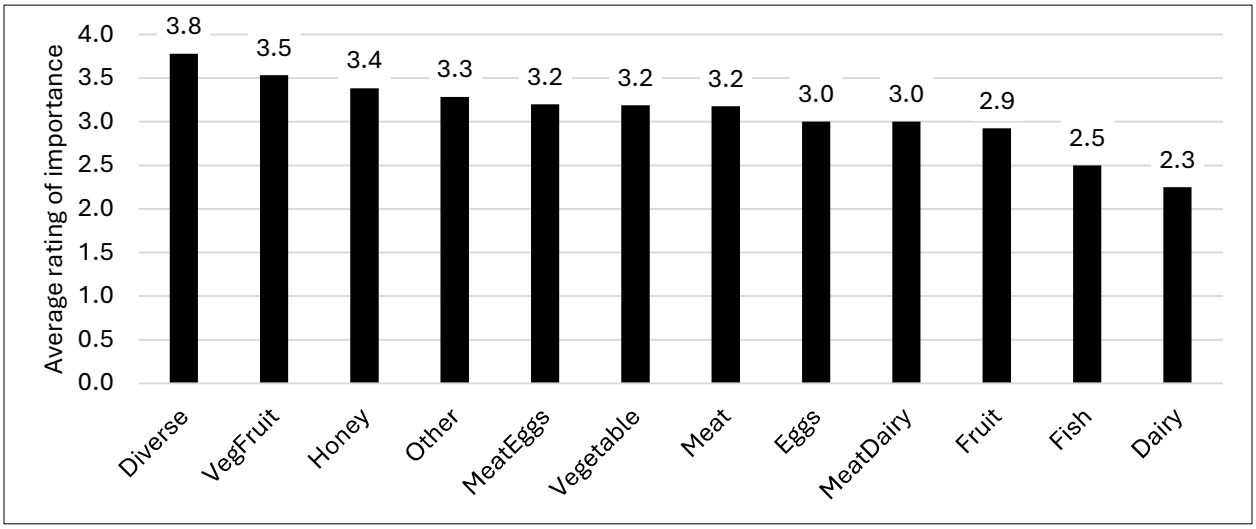
Farm revenues	<= 1%	>1 - 3%	>3- <7.5%	>7.5% - 15%	>15% - 25%	>25 - 40%	>40%	Grand Total
Less than $10,000	1		4	3	1	1		10
$10,001 to $25,000			2	5	1			8
$25,001 to $50,000			3	5	2			10
$50,001 to $75,000		1	1	1				3
$75,001 to $100,000			4	3				7
$100,001 to $150,000		2	5					7
$150,000 to $200,000		2						2
$200,001 to $500,000			3					3
$500,001 to $1 million		2	1	2	1			6
More than $1 million					1			1
Grand Total	1	7	23	19	6	1	0	57

LOW Significance of coupons for farm revenue

Farm revenues	<= 1%	>1 - 3%	>3- <7.5%	>7.5% - 15%	>15% - 25%	>25 - 40%	>40%	Grand Total
Less than $10,000	1	2	3					6
$10,001 to $25,000	1	5	4	1				11
$25,001 to $50,000			1	1				2
$50,001 to $75,000	1	1	1					3
$75,001 to $100,000		1						1
$100,001 to $150,000	1		3					4
$150,000 to $200,000	2				1			3
$200,001 to $500,000	1							1
$500,001 to $1 million	2							2
More than $1 million	1		1					2
Grand Total	10	9	13	2	1	0	0	35

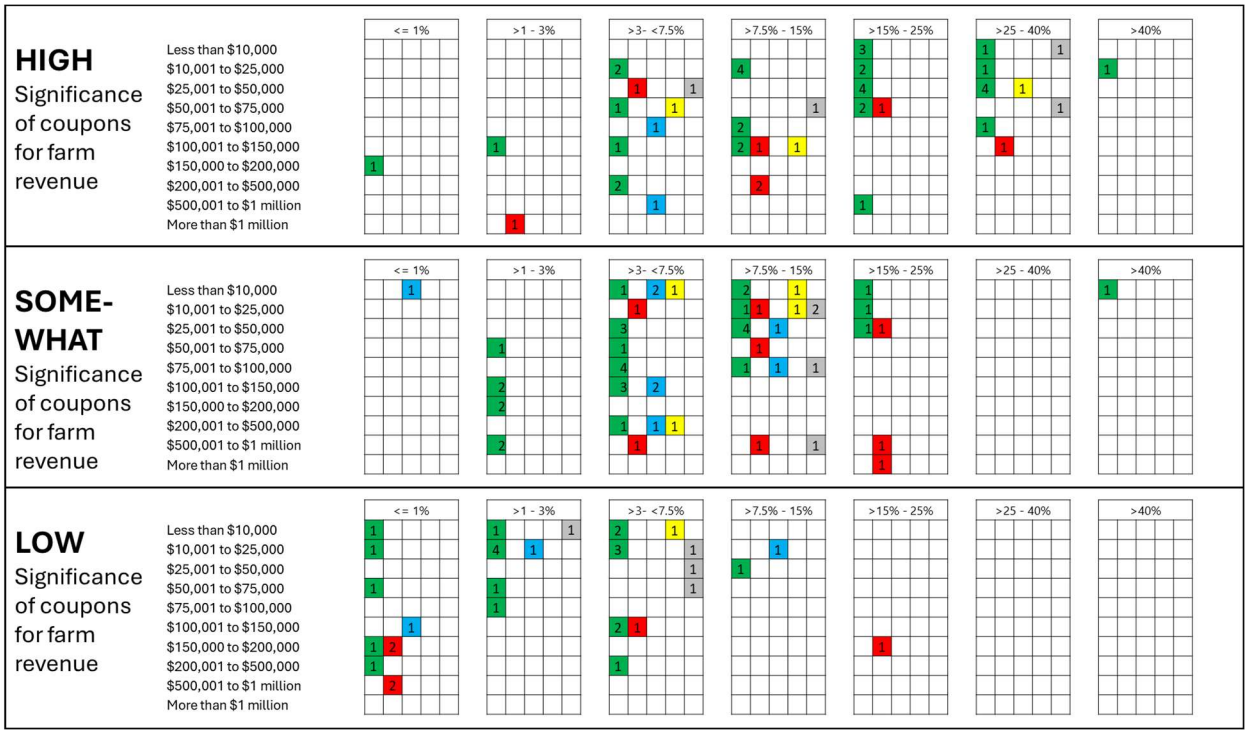
We next look at the relationship between what vendors stated about the significance of the coupons to their farm operation and the products they sell. The results, shown in Chart 26, indicate that vendors' perceptions vary significantly by the primary product sold. These results are somewhat unexpected because they are different from the frequency of product purchased. That is, because a product is purchased using coupons frequently does not mean that the vendor rates the importance of the FMNCP equally high. For example, vegetables and meat are purchased most frequently yet fall in the middle of ratings of importance of the FMNCP to their operations.

Chart 26. Level of significance of coupons by primary product sold.



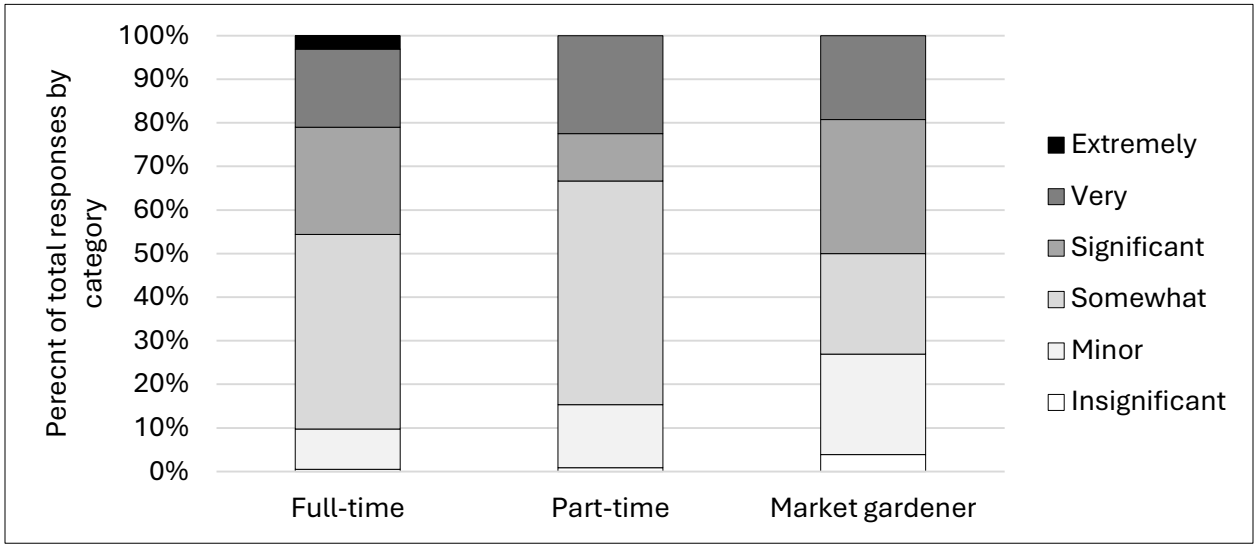
In Table 4, we again we divide farm vendors according to their responses to the question about perceived importance of coupon revenues to their farm operation: high, somewhat, and low. We then show the four-way relationship among perceived importance against products sold, farm revenues, and coupon revenues. The aim is to assess the extent to which the type of product sold influences the results. Two points stand out for us. First, as we saw above, from top to bottom (high to low), we see a shift of responses from left to right, indicating that coupon revenues as a percent of total farm revenues influences perceptions of importance of the FMNCP more than total farm revenues. Our second point relates to farm products sold. Looking at the sub-tables (high, somewhat, low), we see that each sub-table includes a mix of products. That is, we do not see an obvious association between type of primary product sold and the other variables. This result indicates that all product types benefit similarly from the FMNCP program.

Table 4. Importance of FMNCP to farm operations: total farm revenue by coupons revenues and by primary products sold.
Numbers in cells indicate number of farm vendors.



In Chart 27 we show the relationship between the status of the farmer (full- or part-time, market gardener) and their rated importance of the FMNCP. The results indicate that full-time farmers have the highest rating of importance followed by market gardeners.

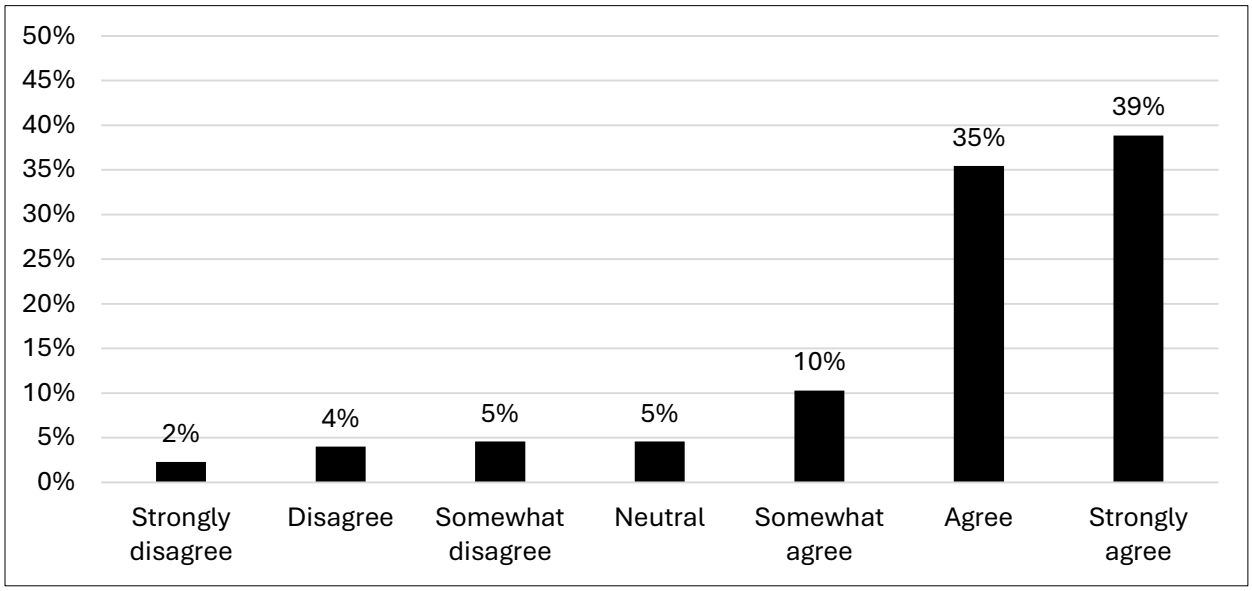
Chart 27. Level of significance by status of farmer.



FMNCP: Benefits to Farmer Vendors

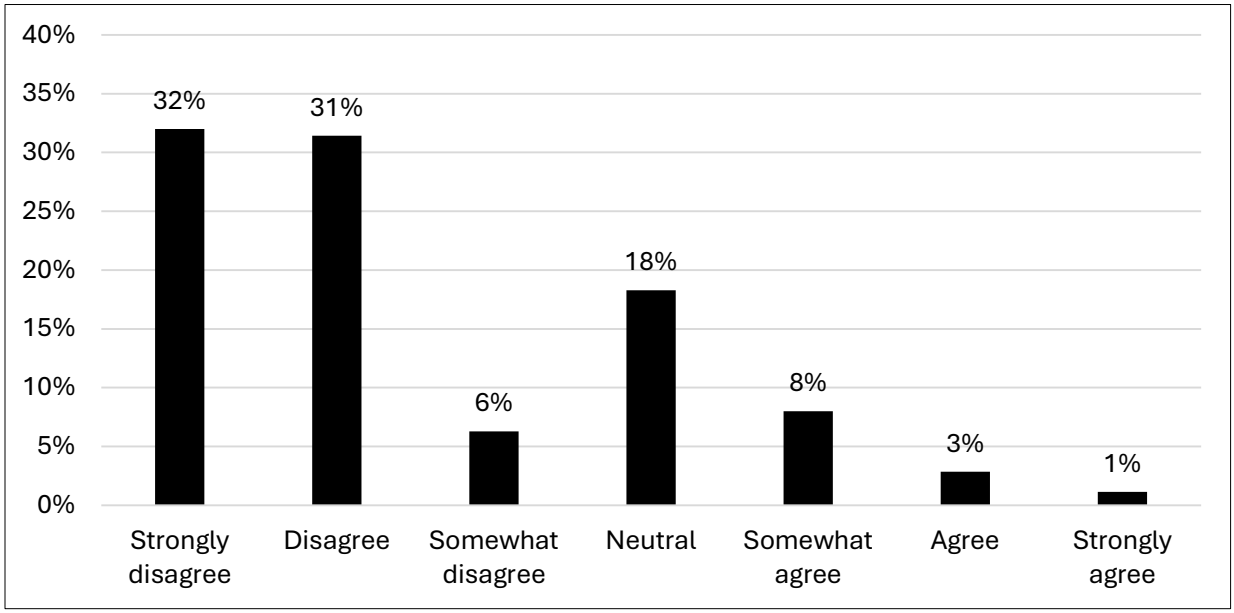
We also asked farm vendors questions about the program and participants. Vendors widely agreed that the use of coupons is convenient (not much different than cash transactions). Three-quarters of vendors either agree or strongly agree (Chart 28).

Chart 28. The use of coupons is convenient (not much different than cash transactions).



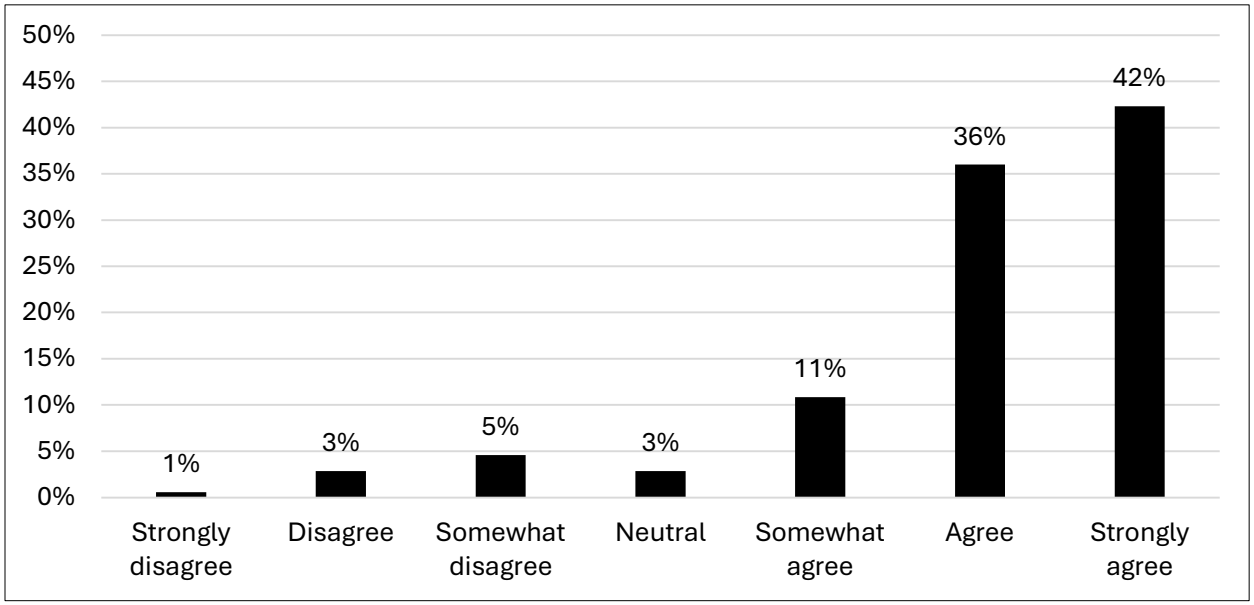
Vendors also find the program easy to work with. Only 12% of respondents expressed any concern that the FMNCP is an administrative burden (time and effort) to process coupons (Chart 29).

Chart 29. It is an administrative burden (time and effort) to process FMNCP coupons.



Most vendors (78%) agreed that the people who redeem coupons are easy to deal with (Chart 30).

Chart 30. The people who redeem coupons are easy to deal with.



Importance of FMNCP to market and community

As presented above, we asked vendors about the significance of the dollar amount of FMNCP coupons they collect in relation to their annual farm income. To complement this question, we also asked about the importance of the FMNCP to the vendor's market and their community, as follows:

- How important do you believe the FMNCP is to the farmers market(s) at which you sell?
- In your opinion, how important is the FMNCP to addressing food security in your community?

Chart 31 (next page) shows the results for the importance of the FMNCP to the vendors' markets. Most (72%) of vendors agreed that the FMNCP is either very important or extremely important to their market.

Chart 31. Importance of the FMNCP to vendors' farmers markets.

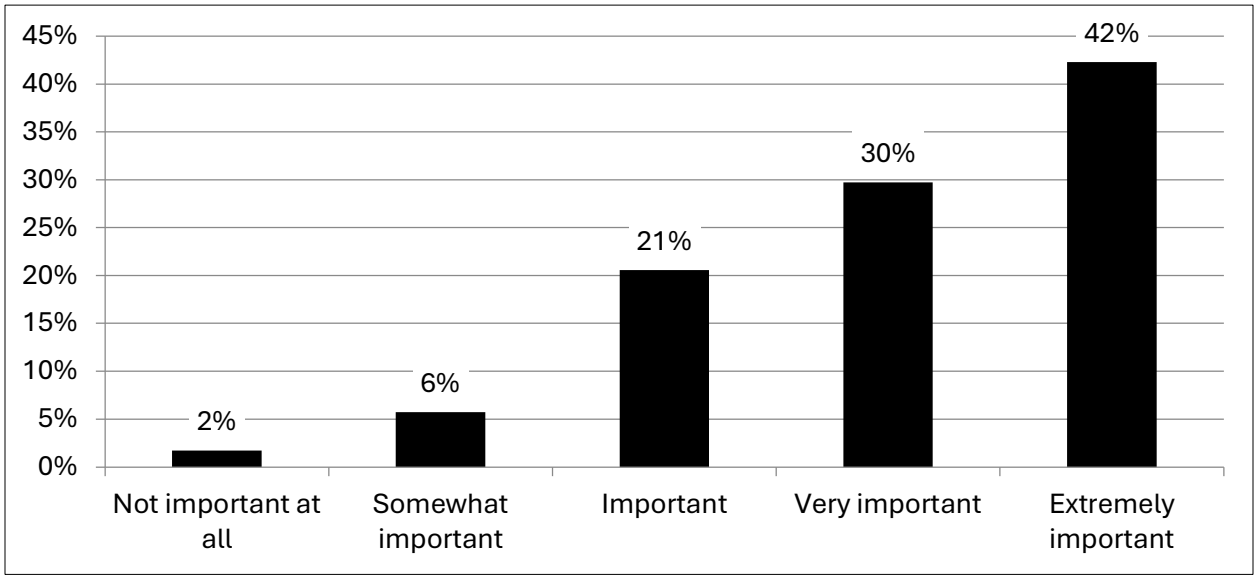
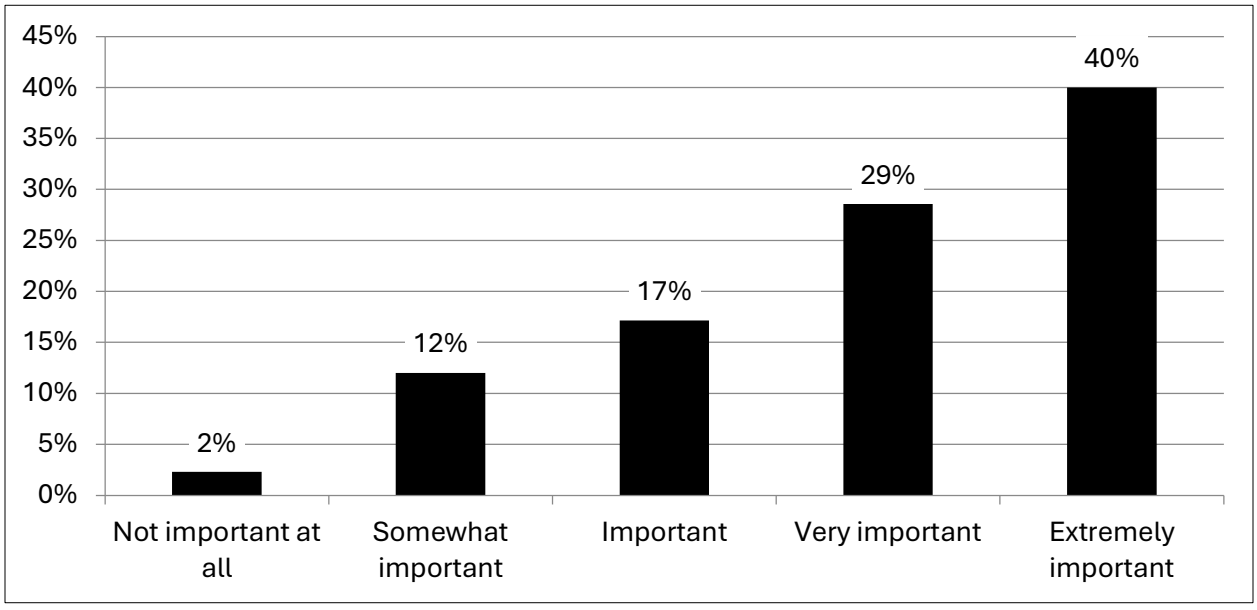


Chart 32 shows the results of the importance of the FMNCP to addressing food security in the community. Most (69%) of vendors agreed that the FMNCP is either very important or extremely important for addressing food security.

Chart 32. Importance of the FMNCP to addressing food security in the community.



FMNCP: Benefits to Farmer Vendors

What we will show through the following series of tables is that vendors tended to rate the importance to their farm, their market, and community in similar terms. That is, if the FMNCP was important to their operation, it was also important to their market and community. For example, if a vendor answered high to one, they answered high to the other.

This relationship is evident when we combine the results into one table via cross-tabulation (Table 5). As highlighted by the shaded green cells, the responses form a diagonal pattern from top left to bottom right. The darker shades indicate higher numbers of responses, which also align with the diagonal trend. This diagonal pattern of increasing responses illustrates the one-to-one relationship between the two variables: vendors tend to answer both questions the same.

Table 5. Relation between importance of the FMNCP to the market and the community.

		Importance to market				
		Not important	Somewhat important	Important	Very important	Extremely important
Importance to community	Not important	2	1	1		
	Somewhat	1	3	10	4	3
	Important		2	11	13	4
	Very		1	11	23	15
	Extremely		3	3	12	52

We illustrate this three-way relationship in the next set of three tables (Tables 6, 7, 8). When we compare the results, we see two patterns. First, within each table, we see the same diagonal pattern we discussed above. For each table, we see a one-to-one relationship between importance to market and importance to community, as evident in the pattern of green shaded cells. Second, as we move from table to table, we see a slight shift among the distribution of shades of green cells; namely, the clusters of darker shaded cells shift from the lower bottom right of the table toward the upper top left. This second pattern points to the relationship among all three variables: the answers to all three questions—importance to farm, to market, and to community—are somewhat correlated.

Table 6. High importance to farm: relation between importance to market and community.

		Importance to market				
		Not important	Somewhat important	Important	Very important	Extremely important
Importance to community	Not important					
	Somewhat			1	2	1
	Important			2	4	2
	Very			1	7	10
	Extremely		1			31

Table 7. Somewhat importance to farm: relation between importance to market and community.

		Importance to market				
		Not important	Somewhat important	Important	Very important	Extremely important
Importance to community	Not important					
	Somewhat		2	3	1	1
	Important		1	5	6	2
	Very		1	6	9	2
	Extremely		1	2	10	16

Table 8. Low importance to farm: relation between importance to market and community.

		Importance to market				
		Not important	Somewhat important	Important	Very important	Extremely important
Importance to community	Not important	2	1	1		
	Somewhat	1	1	6	1	1
	Important		1	4	3	
	Very			4	7	3
	Extremely		1	1	2	5

Perspectives of "significance"

When we first looked at farm vendors' responses to the question about the importance of the FMNCP to their farm revenues, the answer seemed straightforward: three of four vendors expressed that coupons make contributions that are somewhat significant or higher. With the interviews, we had planned to ask farmers to expand upon why the coupons might be significant to them. With the tendency of vendors to answer questions similarly about the significance of the FMNCP to their revenues, the market, and the

community, there is an aspect of "significance" that is worth exploring. Here we discuss what farm vendors had to say during the interviews with a focus on what they meant when they talked about "significance" in relation to their operations, to the market, and to the community. As noted above, we interviewed 33 people.

Significance and farm operations

Overall, when vendors explained the significance of the coupon revenues to their operations, they frequently referred to minimal to modest financial gains, which is consistent with the results presented above. Further, several vendors stressed that coupon revenues do not equal the same profit for all products because the margins vary by product, such as berries versus apples, aged versus fresh cheeses, ground versus prime cuts. Carrots, for example, are popular items purchased with coupons but have a very low profit margin, whereby higher volumes improve cash flow. On the other hand, the additional demand for products from coupons motivated some vendors to sell products (e.g., apples) at the market to get higher margins instead of selling to lower-margin wholesale buyers.

Vendors selling different products mentioned different benefits.

- Vegetable and fruit vendors consistently described the program as an anchor for market-day throughput. Coupon shares on a day-basis reached 20–30% at peak while season-long shares ranged from about 3% to 10%, depending on scale and whether stalls typically sold out of produce.

- Sales benefitted from $3-aligned pricing strategies ($9, $15, $21 honey jars; $3 cheese end-cuts; $6 or $9 vegetable bundles; $1 "top-up" baskets).

- For new farmers, the regularity of coupon revenues was integral in supporting viability in their early years of vending.

- For seasonal growers, the regularity of coupon revenues influenced planning for the upcoming growing season.

- Dairy and eggs sales were often very high for some vendors, worth one-third to one-half of market-day sales.

- Honey vendors had positive but different experiences. One beekeeper, who benefitted from category exclusivity at the market, created $3 price points (e.g., $9, $15, $21) and reported roughly 20–30% of total sales from coupons. Another honey vendor who regularly sold out viewed coupons as extra revenue.

Some specific challenges were noted.

- Vendors selling products with higher prices (e.g., meat and honey) benefitted less due to the category-specific limits.

- The category-specific colors of coupons (for example, blue for meat and gold for honey) can be depleted before shoppers reach those stalls because all coupons are valid for produce.

- Plant and nursery vendors reported low impact (about 1% of annual revenue) because people need starter plants in May while coupons typically arrive mid-June.

Significance and market

From the vendors' perspectives, the significance of the FMNCP to the market was universally described as high. Coupons brought new shoppers whose presence increased booth traffic and created positive spillovers as lines signaled quality and value to passersby (both coupon and non-coupon shoppers alike). These shoppers also came to the market with the intent to purchase, thus raising total market sales. Further, purchases were distributed across vendors and non-eligible vendors, such as bakers and other value-added vendors, may have benefited indirectly through increased foot traffic.

Significance and community

Overall, vendors stated that the significance of the FMNCP to the community was uniformly high. The ability to help address food security was expressed as the coupon program's capacity to improve access to fresh, nutritious food with dignity, embed food literacy through repeated vendor interactions, reach marginalized groups, and build social ties irrespective of socio-economic status. Notably, some vendors who rated the FMNCP as only minor for their own revenue often endorsed the program strongly on community grounds.

Vendors consistently framed the program as a practical, short-term food security program that benefitted households. Coupons reduced the cost of fresh, nutritious staples, provided an entryway for connection with local food producers, and strengthened local food systems. Notwithstanding its benefits, one vendor referred to the program as "a drop in the bucket."

Vendors highlighted that the coupon program supported access with dignity by letting households decide what fits their kitchen, culture, and week, reaching young families, seniors, Indigenous community members, newcomers and refugees, and people with disabilities. As expressed by vendors, this form of autonomy helped build trust between the shopper and vendor. Markets also served as learning environments to support food literacy. Vendors described how weekly visits by shoppers became small rituals where children helped select produce for their lunches and familiar vendor faces were a predictable source of social connection.

Vendors also noted that some shoppers commented on prices (e.g., "look how many tomatoes I got for five dollars") that challenged the preconceived notion that farmers markets are expensive. At the same time, several vendors noted the unmet demand of community members in need. Repeated inquiries about eligibility and expanding partner networks or allotments to match apparent need were made throughout the interviews, regardless of personal operational significance.

Many vendors, in keeping with their community ethos, were happy to let a few dollars slide for coupon shoppers. Community value, in the form of access, dignity, inclusion, and a habit of weekly local shopping, far outweighed the average direct contribution to a farm's bottom line.

Other comments

Throughout the interviews, vendors expressed a range of other comments related to, among other things, tactics vendors used to assist shoppers and, correspondingly, sales; shopper purchasing patterns; as well as concerns about the program's design. Here, we note some comments we saw as helpful to give a broader sense of vendors' relations with the FMNCP.

Vendors mentioned several tactics that helped shoppers' purchases easier while also helping increase their sales. One tactic is showing prices side-by-side in terms of both price and coupon counts. A frequently mentioned tactic was to create product packages

that aligned with the $3 coupon increments. Vendor–shopper conversations about how to store, cook, preserve, and combine items purchased with coupons helped move staples and, when prompted, nudged shoppers to try unfamiliar produce. These effects were reinforced where farmers invested in signage, recipes, and tasting notes.

Outcomes shifted in predictable ways and under specific conditions. End-of-season stock-ups were common as shoppers rushed to use remaining coupons and households saved coupons to buy storage vegetables, large jars of honey, hard cheeses, and, to a lesser extent, meats before expiry.

Vendors often steered shoppers toward stalls where particular coupons would stretch furthest. This collaborative practice invited shared responsibility and significance in keeping redemption local and reducing the frequency of lost market sales.

Vendors expressed varying frustration with confusing color categories, the $3 denomination, market seasonality versus coupon expiry, reimbursement speed, and community partner distribution cadence. Further, for shoppers, mixed colors spent freely at produce vendors can leave shoppers holding ineligible colors by the time they reach honey or meat, and pricing often clashes with $3 increments, producing awkward small overages or shortages that vendors sometimes absorbed.

Several vendors and shoppers suggested exploring value-added eligibility consistent with nutrition aims, such as long-ferment sourdough, dried fruits, and local juice. This would likely increase the significance of the program to their operation.

Managerial design mattered greatly. Fast, predictable reimbursement, clear rules for shoppers and vendors boosted morale while delays and inconsistent processes eroded it.

OBJECTIVE 3. FACTORS CONTRIBUTING TO SUCCESS

For Objective 3, we examined factors particular to farmers markets that influence levels and rates of coupon redemption. The rate of coupon redemption is the value of coupons redeemed by participants as a percentage of coupons allocated to a market. Higher rates of redemption are an indicator of program success. After completing descriptive statistics on selected variables, we used multivariate regression analysis to better understand the influence of a wider set of factors particular to farmers markets that influence levels and rates of coupon redemption. Our analysis of factors that influence success was based on the combined datasets from the FMNCP and Impact Study (see above), thereby enabling us to cross-tabulate levels and rates of redemption with economic importance of the FMNCP to the market. Market characteristics we examined included market location (urban, rural), market location in proximity to location of partner organizations, day of the market, size of market (number of vendors), and number of producer vendors (availability of products).

In our first chart (Chart 33, next page) we show rates of coupon redemption by market for the full coupon season. The maximum rate of redemption was 133.6%. Rates over 100% indicate that (a) some vendors who sell at more than one market will redeem all their coupons at one of those markets rather than submit to each of them; and (b) coupons distributed in one location may redeem them at a market in a different location. The lowest rate of redemption was 28.7%. The median was 91.1% and the average was 88.2%. The high and low rates are outliers; most markets (79.4%) reported rates of redemption between 80% and 100%.

In Chart 34 (below) we show the rates that coupons were redeemed on a weekly basis for the 2023 coupon season from June 5 to December 11. These rates are the average for all participating markets. At the beginning of the coupon season, we see that rates are below 100% (indicated by the horizontal red line), likely reflecting early shopping patterns of participants as they become accustomed to using the coupons and fewer farm products available. The rates of redemption climb gradually to 100% by mid August. The rates of redemption start climbing significantly from late September until the third week of October, with a peak rate of redemption of 500%. This substantial increase is associated with the fall harvest season and a greater range of available products. This period also coincides with the end of season for many markets, which vary across the province. Participants are known to accumulate their coupons through the season and make larger purchases toward the end of their market's season. These results reflect the importance of product availability combined with shopping behaviours as strong factors influencing weekly rates of redemption.

Chart 33. Rates of coupon redemption by market.

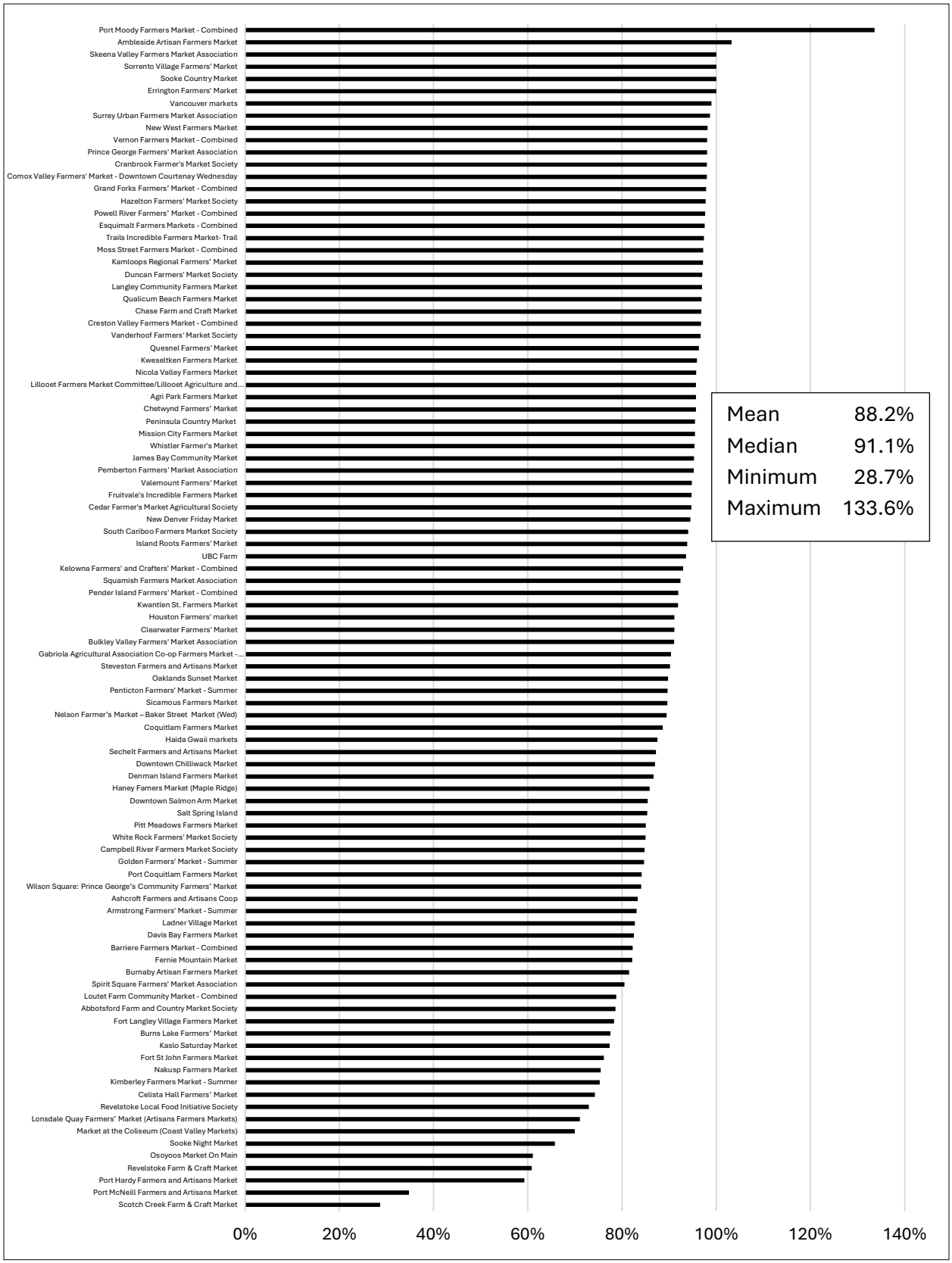
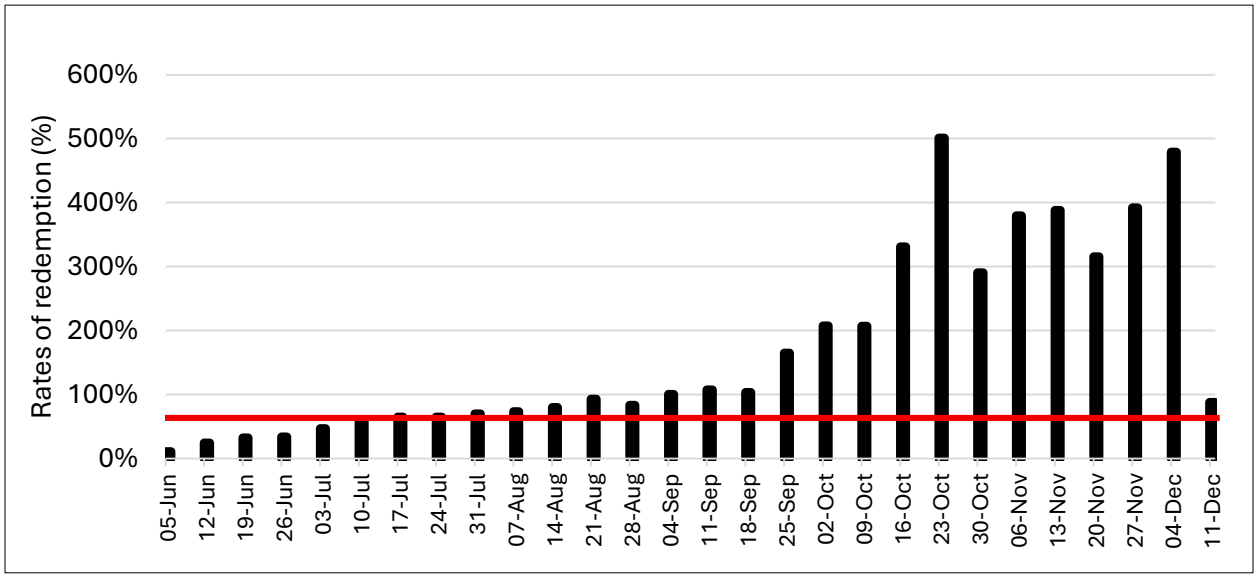
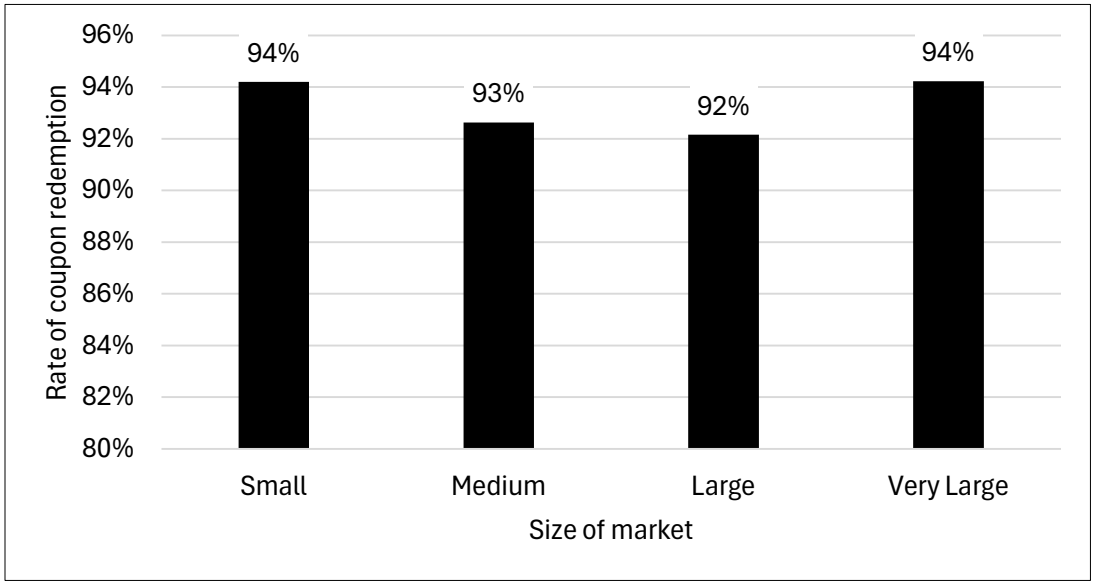


Chart 34. Rates of redemption per week (all markets)



In the following charts we focus on characteristics of markets. In Chart 35, we present the results for the rate of coupon redemption by size of market. All sizes of markets have high average rates of redemption, with both small and large markets having slightly higher rates.

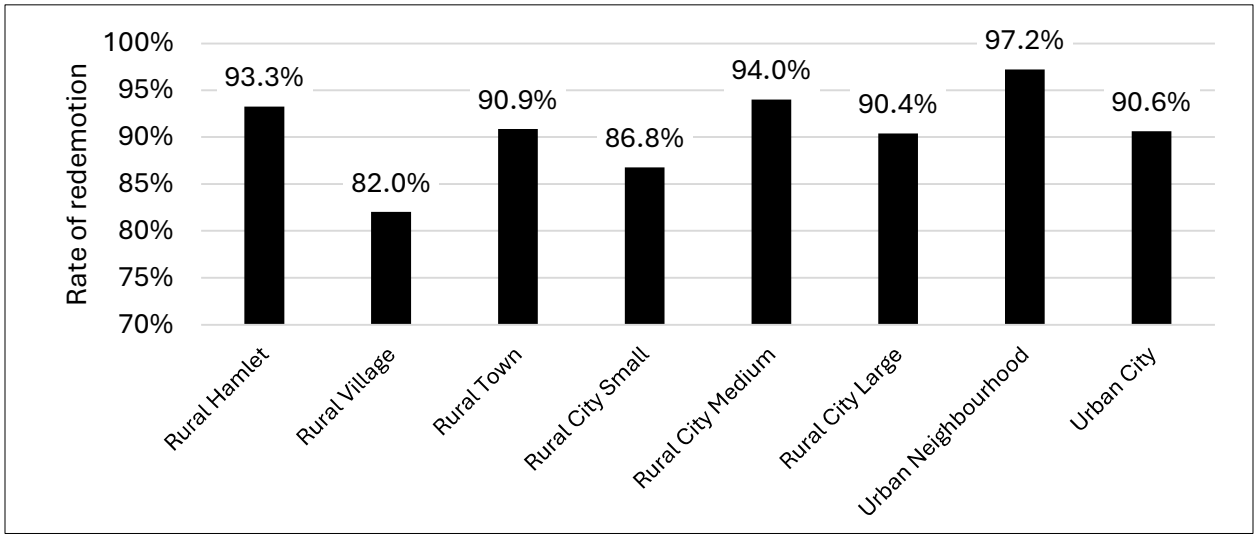
Chart 35. Rate or coupon redemption by size of market.



In Chart 36 we focus on rates of redemption by type of market location. Generally, the size of population served by a market increases as we read from hamlets (left) to large cities (right)

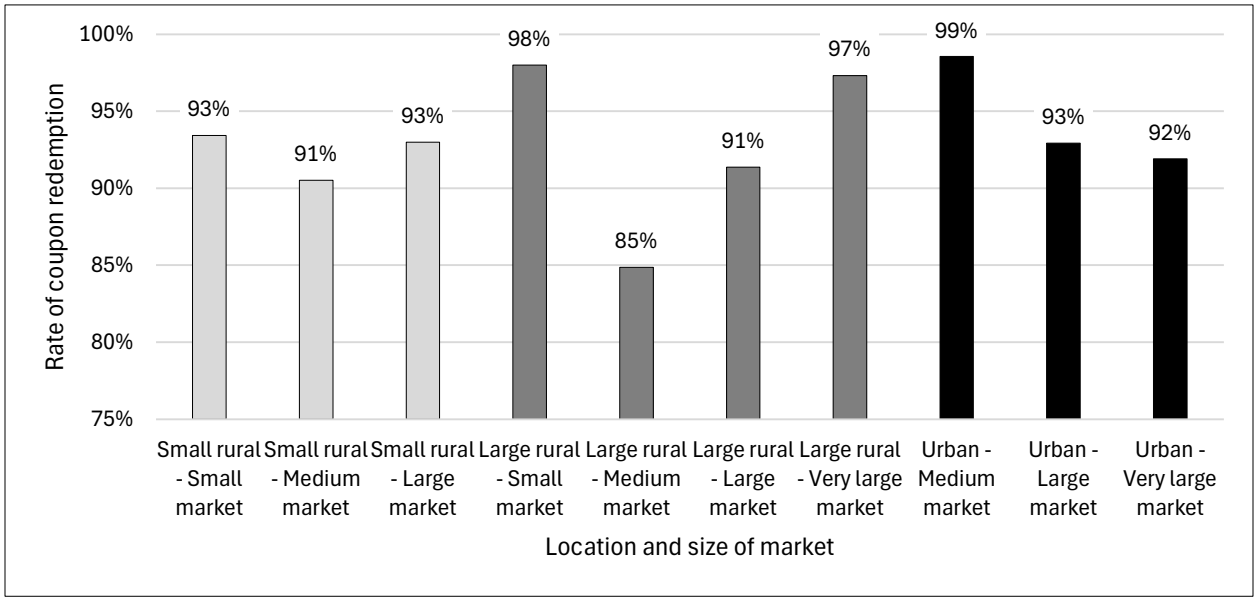
in the chart. The results are mixed, although, excluding hamlets, there is a overall trend of increasing rates of redemption as populations increase.

Chart 36. Rate of coupon redemption by type of market location (area population).



For our next analysis, we created new categories for farmers markets that combine characteristics of both location type (population) and market size. In Chart 37, the results are also mixed, although some points of observation are worth noting. The three location-size types are Urban-Medium Market, Large Rural-Small Market, and Large Rural-Very Large Market. The Large Rural-Medium Market has the lowest rate.

Chart 37. Rate of coupon redemption by location and size of market.



Results from regression analysis

In the chart above, we examined the combined effect of two factors, type of location and market size. However, that analysis does not account for all the other factors that might influence the mixed results. A regression analysis accounts for a wide range of variables simultaneously with the ability to isolate the influence of one variable in the context of the whole. More specifically, we used an Ordinary Least Squares regression to assess factors influencing redemption rates for 96 markets across BC. We used 2021 Census data for demographic/socio-economic characteristics of area residents and data on market characteristics, e.g., location, size, product variety. Our most significant results include the following:

- Adding one additional product variety to a market contributes to a ~4 percentage point increase in the redemption rate. This result indicates that an increase of the variety of products available will increase the number of coupons redeemed.

- A 1% increase in the number of days a market is open during the coupon season contributes to a ~5 percentage point increase in the redemption rate. This result indicates that an increase in the length of a market's season during which coupons can be redeemed will increase the number of coupons redeemed.

- Market size doesn't impact redemption, but location does: we find some evidence that less urban markets are associated with higher rates of redemption. This result helps to make sense of the mixed results presented in the descriptive analyses above. Contrary to what might be expected, markets do not need to be large or urban for the FMNCP to succeed.

DISCUSSION and CONCLUSION

Programs like the FMNCP are almost always studied from the perspective of the coupon user. However, the FMNCP is not only a healthy eating program; it also directly supports BC's farmers and strengthens local food systems. Accordingly, our results provide market managers, farmers, and policy-makers with an expanded understanding of the exclusive benefits of the FMNCP to BC's farmers markets, farmers, and communities.

Most importantly, our results highlight the benefits to BC's participating farm vendors. As expected, vendors appreciate the additional revenues from the FMNCP program. Of note, all types and sizes of farm vendors participate in the program with no particular type of farm vendor benefitting more than another. The total revenues from coupons for individual vendors vary widely, from $25 to $200,000. About one in four vendors earn less than $1,000 from coupons while most farm vendors earn up to $10,000 from coupons. Vendors with total revenues from coupons over $100,000 are outliers. Nevertheless, these high revenues are reasonable for meat vendors that have operations large enough to support weekly sales at multiple markets. Such vendors sell weekly at five or more markets. A high proportion of farmers earn between 3% and 7.5% of their total revenues from the coupons. For three of four vendors, revenues from coupons contribute at least 3% to total farm revenues, which is enough to make a difference for their bottom line.

When asked about the importance of the revenues from the FMNCP, farm vendors placed a high value on the FMNCP, not only for their own operations but also for the market and the community. The primary benefit to vendors is the additional revenues from coupons that supplement the farmer's bottom line. Simply, farm vendors support the program more as the significance of the coupon revenues relative to their total annual farm revenues increases. Although the proportion of farm revenues derived from coupons varies among vendors, the benefits are broadly distributed across all sizes of farm operations (based on farm revenues) and across all types of products sold. That is, all types of farm vendors benefit from the FMNCP.

Beyond the direct financial benefit, farm vendors cited two other reasons for supporting the FMNCP. First, most vendors stated that coupons help to increase sales when they have the most produce to sell. Second, half of the vendors stated that FMNCP coupons help even out sales across the whole season. Together, these two benefits highlights that the coupon program is not only a revenue source but a stabilising mechanism. Predictability and seasonal stability, rather than just than just the dollar value of coupons, are key

contributors to vendor viability. Importantly, vendors stressed that coupon revenues do not equal the same profit for all products because the pricing, costs, and volume of sales vary by product.

Broad benefits apply at the market level, too. Our results demonstrate that the FMNCP contributes a very wide range of financial benefits to farmers markets, which applies to both the dollar value of coupons redeemed and the percentage of coupons redeemed relative to total farm product sales. The financial value of total coupons redeemed at participating markets range from a low of $201 to a high of $149,373. The average amount redeemed by market was $32,743 and the median was $24,770. Most markets (79.4%) reported rates of coupon redemption between 80% and 100%. The value of redeemed coupons as a percent of the total sales of farm product at each market range widely, from a low of 0.2% to a high of 50.3%. At the upper end, the coupon program is essential for both the viability of vendors and the market. On the positive side, the high percent of total sales represents excellent engagement with the program. However, it is likely markets that generate half their total sales from the FMNCP they would not exist without the program. Markets do not need to be large and urban to be successful. On the other hand, markets that can add farm products or extend their season for redeeming coupons do have higher success, that is, higher rates of coupon redemption.

For our study, success is measured by rates of redemption, whereby higher rates of redemption are associated with higher levels of success. When we examined factors that contribute to the success of the FMNCP, we found a strong relationship between rates of redemption and the growing season and length of a market's season. Rates of redemption start low (less than 100%) and increase substantially, to a peak of 500%, in the fall when more products are available and the end of the market season. Although we did not find that the size of market (as per number of vendors) affects rates of redemption, we did find that a less urban market is associated with a higher rate of redemption. Adding one additional product variety to a market contributes to a higher redemption rate as does an increase of the number of days a market is open during the coupon season.

Because coupon holders can save coupons and use their coupons at any farmers market participating in the program, markets must make sure they are attracting and retaining coupon holders and shoppers in general. Markets and their vendors will not fully capture coupon revenues if their markets do not have enough product diversity and availability to justify coupons being spent there.

Implications

The broad-based benefits documented in our study are important for supporting local economic development in BC and building the capacity of the province's local food systems. The most significant potential long-term benefits arise from improved public policies. Based on past studies and evaluations, the current understanding of market coupon programs centres almost exclusively on changes to participants' diets through increased consumption of fresh fruits and vegetables. Our key learnings demonstrate that, by using farmers markets as a delivery mechanism to help address public health interventions in food security and access to healthy food in BC, programs can address multiple socio-economics benefits simultaneously. By extending the evaluation of market coupon programs to better understand the socio-economic impacts of participating farmers markets and farmer vendors, our results demonstrate the value of these public health interventions as tools that not only support public health in BC but also help improve the viability of BC's local food systems and support economic development.

We believe our results will be of special interest to BCAFM and its member markets. Equipped with a better understanding of the exclusive, broad benefits of the FMNCP to BC's vendors, markets, and communities, BCAFM and its member markets are in a better position to advocate for sustained and, ideally, increased financial support. Accordingly, the results will be of interest not only to BC Ministry of Health but also to the BC Ministry of Agriculture and Food, and other ministries, along with other levels of government and other interest-holders. Increased collaboration among funders and beneficiaries will, ideally, lead to a stronger, better-supported program—which means that more member markets of BCAFM can participate in the program, along with more farmers market vendors. The most important outcome will be improved food security and better access to healthy foods of more BC households. The potential benefits across Canada are substantial. The results will inform other governments and agencies, in turn, helping to expand existing programs and to replicate the FMNCP in more provinces.

Potential outcomes are substantial. As the model program in Canada, the FMNCP has been and can continue to be replicated by all provincial governments in collaboration with local governments, government agencies, non-profit organizations, and charities. Existing programs can be expanded in BC, Nova Scotia, and Manitoba. New programs can be replicated, with regional adaptations, across Canada. Alberta and Quebec have been considering new programs. Federal support can be approved for a national program. Presently, Canadian Farmers' Markets is advocating for a federally funded national program.

Success is not only about more programs but also about how programs are delivered. An enhanced understanding of market coupon programs as two-sided public health/economic development interventions has the potential to shift the way governments think about funding food security and healthy food initiatives and about improving the viability of local food systems. Programs can be delivered jointly among multiple ministries as part of strategies to address food insecurity, health, poverty reduction, and economic development.

Other potential benefits arise from enriched public discourse and enhanced business strategies. Given the visibility of farmers markets and potential widespread distribution of coupons, these market programs will be valued by participants and noticed by other market shoppers and the media. For example, in BC, all participating market vendors have program-issued posters advertising that they accept coupons. This kind of attention generates public discourse. On the business side, the importance of market coupons as a source of revenue for farmer vendors has the potential to inform farm strategies. For established farmer vendors, the restricted line of eligible products may shift the crops they grow and bring to market. For new farmers, stable revenue from coupons may be sufficient to enhance farm viability when cash flow is very tight during the first years of operation. Potential revenue from the coupon program may be sufficient to attract new farmer vendors.

In full, the potential outcomes mean improved food security and better access to healthy food for more households and more income for farmers markets and farmers, thus leading to improvements in our economic, social, and cultural well-being.

APPENDIX A. How to read a scatter plot.

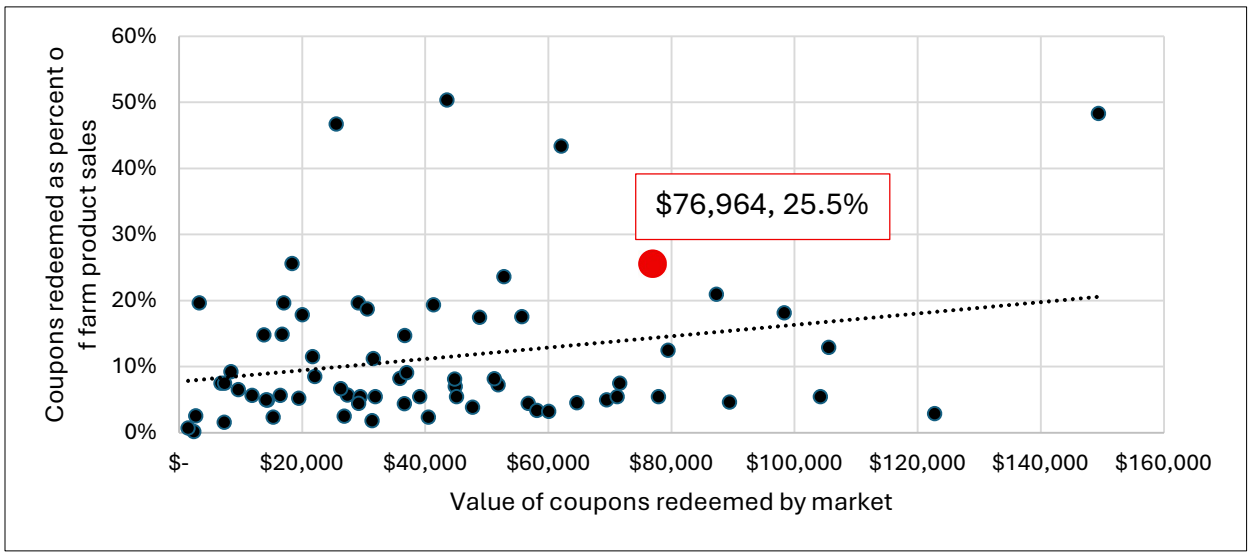
The chart below is called a scatter plot. This is the same chart shown in this report. A scatter plot is a type of chart that is used to help see (visualise) a relationship between two variables. Essentially, the idea is to look for patterns in the distribution of data points and to assess the direction of the pattern (up or down) and the strength of any correlation (how tight or loose are the data points).

Reading the chart

The data are shown as points with positions determined by the values of the two variables: one value corresponding with the x-axis (horizontal) and the other value corresponding with the y-axes (vertical). For our example chart, x-axis is for the value of coupons redeemed by markets. The y-axis is for coupons redeemed as percent of farm product sales.

In the sample chart below, we highlight a single data point. This point corresponds with the following two values:

- Value of coupons redeemed by markets (x-axis): $76,964.
- Coupons redeemed as percent of farm product sales (y-axis): 25.5%.



Identifying Patterns

Scatter plots are useful for visually assessing the extent to which two variables are related (i.e., correlations). In simple terms, there are three types of correlation that are evident in the pattern of dots or data points.

- Positive correlation
  - The data points trend upward from left to right. As x increases, y increases.
  - In our example, a positive correlation would be: as the value of coupons redeemed by markets (x-axis) increases the percent of coupons redeemed as a share of farm product sales (y-axis) increases.

- Negative correlation
  - The data points trend downward from left to right. As x increases, y decreases.
  - In our example, a negative correlation would be: as the value of coupons redeemed by markets (x-axis) increases the percent of coupons redeemed as a share of farm product sales (y-axis) decreases.

- No correlation
  - The data points are scattered randomly, showing no clear pattern.

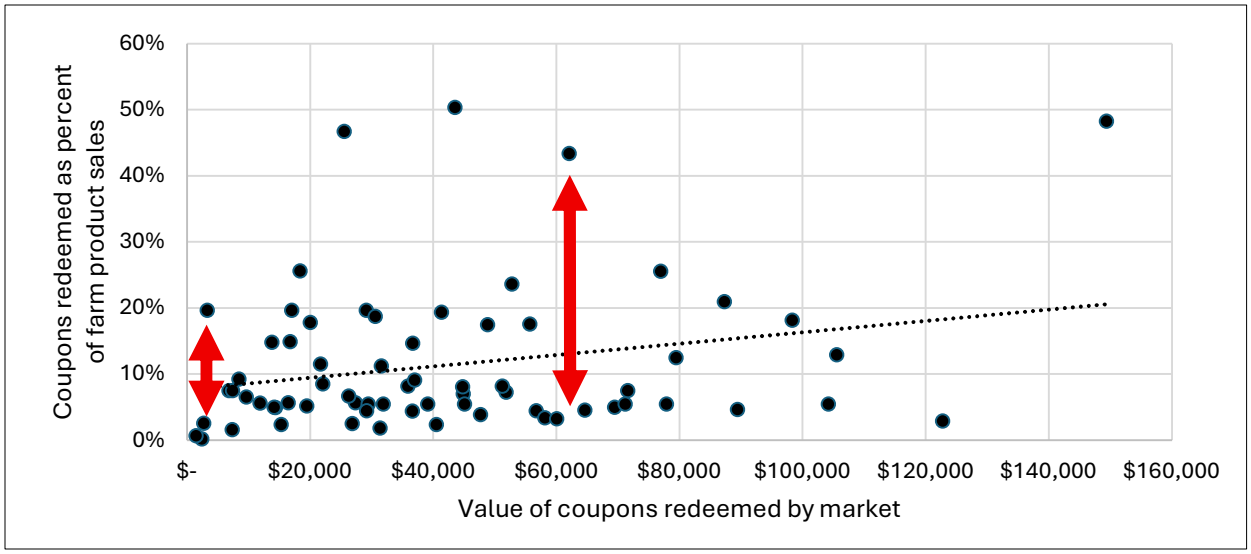
In our example, we do have a positive correlation between the value of coupons redeemed by markets (x-axis) increases coupons redeemed as percent of farm product sales (y-axis)

Strength of Relationship

The tightness of the points (how close or spread out) indicates the strength of the relationship. A tight cluster along a line suggests a strong correlation. A loose spread suggests a weak correlation. A wide scatter suggests no correlation.

In our example chart, most of the data points are clustered close together, which suggests a strong correlation. However, there are several data points that are spread loosely, which weakens the overall correlation.

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Line of Best Fit

A trend line or line of best fit is added to a scatter plot to visualise the general direction of the data, e.g., whether the trend is up (positive) or down (negative).

In our example, the trend line highlights an upward (positive) relationship between the value of coupons redeemed by markets (x-axis) and the percent of coupons redeemed as a share of farm product sales (y-axis).

Outliers

Data points that fall far from the general pattern are called outliers. Scatter plots make it easy to spot these outliers, which may indicate anomalies, errors, or special cases worth investigating.

In our example, we have four data points that can be considered outliers. These are the four highest points in the chart that have exceptionally high rates of redemption, and would be worth investigating further.

Limitations

While scatter plots help to visualise relationships between two variables, they do not prove causation, i.e., that one variable causes the other variable to change. What looks like a correlation may be coincidental or influenced by other variables.

APPENDIX B. Relation between farm revenues and coupon revenues by products.

The following tables provide an additional level of detail. Above we presented results for the relation between farm revenues and coupon revenues for all farm products. Below, we show the same relationship for vegetables, fruits, vegetables and fruits, meats, diverse farms, and honey.

The number in each cell indicates the number of farms.

Vegetables: relation between farm revenues and coupon revenues.

	<= 1%	>1 - 3%	>3- <7.5%	>7.5% - 15%	>15% - 25%	>25 - 40%	>40%	Grand Total	
Less than $10,000	1	1	3	1	4		1	11	7.6%
$10,001 to $25,000	1	4	5	3	1	1	1	16	11.0%
$25,001 to $50,000			3	4	2	4		13	9.0%
$50,001 to $75,000		2	2		1			5	3.4%
$75,001 to $100,000			4	3		1		8	5.5%
$100,001 to $150,000		3	4	1				8	5.5%
$150,000 to $200,000	1	2						3	2.1%
$200,001 to $500,000	1		3					4	2.8%
$500,001 to $1 million		1			1			2	1.4%
More than $1 million	1		1					2	1.4%
Grand Total	5	13	25	12	9	6	2	72	
	3.4%	9.0%	17.2%	8.3%	6.2%	4.1%	1.4%		

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Fruits

	<= 1%	>1 - 3%	>3-<7.5%	>7.5% - 15%	>15% - 25%	>25 - 40%	>40%	Grand Total	
Less than $10,000	1		2					3	2.1%
$10,001 to $25,000		1		1				2	1.4%
$25,001 to $50,000				1				1	0.7%
$50,001 to $75,000								0	0.0%
$75,001 to $100,000			1	1				2	1.4%
$100,001 to $150,000	1		2					3	2.1%
$150,000 to $200,000								0	0.0%
$200,001 to $500,000			1					1	0.7%
$500,001 to $1 million			1					1	0.7%
More than $1 million								0	0.0%
Grand Total	2	1	7	3	0	0	0	13	
	1.4%	0.7%	4.8%	2.1%	0.0%	0.0%	0.0%		

Vegetables and fruit

	<= 1%	>1 - 3%	>3-<7.5%	>7.5% - 15%	>15% - 25%	>25 - 40%	>40%	Grand Total	
Less than $10,000				1				1	0.7%
$10,001 to $25,000				1	2			3	2.1%
$25,001 to $50,000				1	2			3	2.1%
$50,001 to $75,000	1				1			2	1.4%
$75,001 to $100,000		1						1	0.7%
$100,001 to $150,000			2					2	1.4%
$150,000 to $200,000		1						1	0.7%
$200,001 to $500,000								0	0.0%
$500,001 to $1 million		1						1	0.7%
More than $1 million								0	0.0%
Grand Total	1	3	2	3	5	0	0	14	
	0.7%	2.1%	1.4%	2.1%	3.4%	0.0%	0.0%		

FMNCP: Benefits to Farmer Vendors

Meats

	<= 1%	>1 - 3%	>3-<7.5%	>7.5% - 15%	>15% - 25%	>25 - 40%	>40%	Grand Total	
Less than $10,000								0	0.0%
$10,001 to $25,000				1				1	0.7%
$25,001 to $50,000				1		1		2	1.4%
$50,001 to $75,000					1	1		2	1.4%
$75,001 to $100,000					1			1	0.7%
$100,001 to $150,000	2					1		3	2.1%
$150,000 to $200,000					1			1	0.7%
$200,001 to $500,000	2			1	1			4	2.8%
$500,001 to $1 million		1						1	0.7%
More than $1 million								0	0.0%
Grand Total	4	1	3	4	3	0	0	15	
	2.8%	0.7%	2.1%	2.8%	2.1%	0.0%	0.0%		

Diverse farms

	<= 1%	>1 - 3%	>3-<7.5%	>7.5% - 15%	>15% - 25%	>25 - 40%	>40%	Grand Total	
Less than $10,000						1		1	0.7%
$10,001 to $25,000			1	1				2	1.4%
$25,001 to $50,000					1			1	0.7%
$50,001 to $75,000								0	0.0%
$75,001 to $100,000								0	0.0%
$100,001 to $150,000				1				1	0.7%
$150,000 to $200,000								0	0.0%
$200,001 to $500,000								0	0.0%
$500,001 to $1 million								0	0.0%
More than $1 million								0	0.0%
Grand Total	0	0	1	2	1	1	0	5	
	0.0%	0.0%	0.7%	1.4%	0.7%	0.7%	0.0%		

FMNCP: Benefits to Farmer Vendors

Honey

	<= 1%	>1 - 3%	>3-<7.5%	>7.5% - 15%	>15% - 25%	>25 - 40%	>40%	Grand Total	
Less than $10,000			2	1				3	2.1%
$10,001 to $25,000				1				1	0.7%
$25,001 to $50,000					1		1	2	1.4%
$50,001 to $75,000			1					1	0.7%
$75,001 to $100,000				1				1	0.7%
$100,001 to $150,000			1					1	0.7%
$150,000 to $200,000								0	0.0%
$200,001 to $500,000	2		1					3	2.1%
$500,001 to $1 million								0	0.0%
More than $1 million								0	0.0%
Grand Total	2	0	5	3	1	0	1	12	
	1.4%	0.0%	3.4%	2.1%	0.7%	0.0%	0.7%		