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Accepting SNAP/EBT at Your Farmers Market

Overview

The Supplemental Nutrition Assistance Program (SNAP) — formerly known as food stamps — provides low-income families with a monthly benefit to purchase food. The benefits are provided on an electronic benefit transfer, or EBT, card. States use different names for the SNAP program and the benefit card, but the rules for retailers, including farmers markets, are the same across the country.

SNAP is a federal nutrition program, and while state agencies enroll and pay benefits to program participants, food retailers are authorized by the U.S. Department of Agriculture (USDA) Food and Nutrition Service (FNS). [Click here for a list of state SNAP program names](#)

Market Eligibility






The first question to consider is whether your market is eligible to accept SNAP. In order to be eligible, a market must either always have a significant quantity of several categories of foods on sale or more than 50 percent of its sales must come from eligible “[staple foods](#)”. Most farmers markets qualify under the second category but note that hot, prepared foods (e.g., a taco plate) or individual, ready-to-eat foods (e.g., an unpackaged cookie) are not SNAP eligible, so your market, as a whole, may not qualify to be a SNAP retailer if more than half of your total market sales are made by vendors with these kinds of products.

When possible, most markets choose to be authorized centrally with the whole market certified as the retailer, but qualifying individual producers may also be independently authorized. One approach is not better than another, it’s just a question of deciding what makes most sense for your community, your vendors and your organization.

Acceptance at Markets

In order to have the farmers market authorized to accept SNAP benefits centrally with the market, the market must have a [formal business structure](#) with clearly identified leadership who are the “responsible parties” to whom the USDA Food and Nutrition Service will provide a SNAP retailer license. Accepting SNAP adds a degree of complexity to the market’s accounting and once authorized, there will need to be a person at the market whenever it’s open to serve shoppers using their SNAP/EBT card and to manage the SNAP transactions.

It usually works like this:

-  1. A shopper comes to the SNAP/EBT table, swipes their EBT card on the market’s authorized, portable device, enters their personal identification number (PIN) and the amount they would like to spend at the market.
-  2. The dollar amount is deducted from the shopper’s SNAP account and the market personnel provides an equal amount of farmers market tokens, or “currency” that the shopper can use with any of the SNAP eligible food vendors at the market. In almost all cases, the tokens do not expire, but they can be easily lost or misplaced. This reflects lost food benefits for low-income households, so shoppers should be encouraged to be conscious of that.
-  3. SNAP shoppers use their tokens like cash to buy healthy foods from vendors.
-  4. Farmers market vendors count and return the SNAP tokens they have received to the market manager regularly and the management pays the vendors for the value of the tokens they have redeemed.
-  5. USDA FNS automatically deposits an amount equal to the SNAP transactions processed on the market’s EBT device into the market’s bank account.



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Case Study: Crescent City Farmers Market | New Orleans, Louisiana [Click here for example](#)

Some states provide wireless EBT equipment and processing for SNAP-authorized farmers markets at no cost. Organizing a committee to support nutrition incentive benefits, like SNAP, at your market can help increase capacity for greater success. Visit the resources listed below for additional guidance.

Administrative Considerations

Accepting SNAP benefits can add a significant amount of record keeping and accounting work to a farmers market so it's best to talk with personnel at markets similar to yours to be prepared. The resources listed below may be helpful.

If vendors at your market choose to be independently SNAP-authorized, they will apply to USDA FNS using a similar application process but will be described as "direct marketing farmers" rather than "farmers market". They will accept shoppers' EBT cards on mobile devices and the farmers market is not directly involved.

Additional Benefit Programs

USDA runs several other nutrition assistance programs, like Supplemental Nutrition Assistance for Women, Infants, and Children (WIC) and Senior Farmers Market Nutrition Program (FMNP), that may be available to your market and can support food accessibility for families with children under 5 years old and seniors.

WIC Farmers Market Nutrition Program (WIC FMNP) [Click here](#)

Senior Farmers Market Nutrition Program (Sr FMNP) [Click here](#)

Regardless of how your market accepts food assistance benefits like SNAP/EBT, it is important that all markets increase community access to their food products by enrolling to accept and support these critical food assistance programs. For additional information on food assistance benefits and how to accept them, visit the resources listed below and reach out to your state contacts for farmers markets.



Farmers market produce. Photo credit [freepik.com](#)



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Resources

USDA Food and Nutrition Service (FNS) <https://www.fns.usda.gov/snap/farmer-producer>

Farmers Market Legal Toolkit- Implement SNAP/EBT <https://farmersmarketlegaltoolkit.org/snap/>

Farmers Market Coalition SNAP Guide <https://farmersmarketcoalition.org/education/snap/>

Farmers Market Coalition State resources <https://farmersmarketcoalition.org/networking/state-associations/>

Contacts for State Farmers Market Information

USDA Local Food Directories <https://www.usdalocalfoodportal.com>

Farmers Market Coalition <https://farmersmarketcoalition.org/networking/state-associations/>

Food Policy Councils – <https://www.foodpolicynetworks.org/councils/directory/online/index.html>

Local and state food policy councils are excellent places to find information about farmers market resources in your area.

State Departments of Agriculture <https://www.nasda.org/states/state-directory>

State Farm Bureau Offices <https://www.fb.org/about/join>



Grocery market bag. Photo credit [freepik.com](https://www.freepik.com)