

# MARKET DOLLAR REPORT



**PATHWAY TO  
POTENTIAL**  
Windsor Essex County's  
Poverty Reduction Strategy



**FOOD  
MATTERS**  
WINDSOR · ESSEX COUNTY



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“Market dollars...gave me a boost to my fresh food spending.”

-Market Dollar User



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## Primary Program Goal:

To increase access to and consumption of fresh, healthy, local food by Windsor residents on Ontario Works.



## Executive Summary

Windsor-Essex is one of many communities across Ontario that are exploring and evaluating alternative methods of food distribution for residents on low or fixed incomes.

Value of Market Dollars Distributed  
**\$10,620**

Preferred solutions to increasing access to healthy, nutritious food will be implemented in a manner that maintains dignity, builds health and community, and challenges inequality. In seeking longer-term “justice” solutions as opposed to short-term “charity”, we anticipate a paradigm shift as individuals and families discover opportunities to establish self-reliance, sustainability and empowerment over their own food procurement.

anticipated benefit of the program, was an increased connection to community by some of our most vulnerable residents.

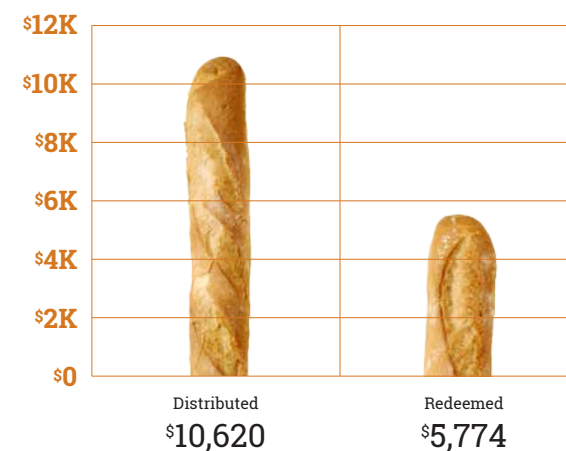
Pathway to Potential (P2P) and Food Matters Windsor Essex County engaged in six months of research and discussions with other communities involved in similar programs across the province. The outcome was a partnership with the Downtown Windsor Farmers’ Market to launch a pilot Market Dollar program.

In July 2013, \$10,840 was allocated to the Market Dollar program through a grant from United Way Centraide Windsor-Essex County in the amount of \$10,000 and a donation from the City of Windsor’s Social Services Senior Leadership Team in the amount of \$840. A total of 10,620 market dollars were distributed over the course of the Downtown Windsor Farmers’ Market season, July through mid-October. Market Dollars were provided to 531 families or individuals living within walking distance of the market. In all, 307 households redeemed market dollars for a total of \$5,774. Participants used their market dollars primarily to purchase fresh local vegetables, meat, fish and baked goods. Overall, stakeholders indicated they felt the program was successful.

While the primary goal of the Market Dollar program was to provide lower income families and individuals with opportunities to purchase nutritious food, we anticipated the program would also benefit local producers and markets by promoting and supporting their products. Another valuable, although secondary

Funding for the program evaluation was secured through the Healthy Communities Fund- Partnership Stream from the Windsor-Essex County Health Unit. This report sets out the outcomes of the pilot project.

### Distribution vs. Redemption



# Acknowledgements



Pathway to Potential and Food Matters Windsor Essex County would like to thank the following organizations and individuals for their assistance in making the Market Dollar program possible.

- United Way Centraide of Windsor-Essex County
- Windsor-Essex County Health Unit
- City of Windsor Social Services Department
- The Downtown Windsor Farmers' Market and General Manager Steve Green, Site Facilitator Adam Wright
- The Downtown Windsor Residents' Association, President Mike Holdsworth and Board Members
- Volunteers Andrea Cooper-Stronks, Jasmin Green, Katie Facecchia, Rosanna Perissinotti, and Sevim Hurmuzlu

The Market Dollar program was funded in part by the United Way Centraide of Windsor-Essex County.



In addition to covering the cost of the program evaluation, the Windsor-Essex County Health Unit provided in-kind contributions, including staff support and expertise for the Market Dollar project.



On-location photography for this report was provided by Steve Green and Adam Wright.

# Background

**Pathway to Potential (P2P) led a partnership with Food Matters Windsor Essex County and the Downtown Windsor Farmers' Market to conduct a pilot Market Dollar program for the summer of 2013.**

The primary goal of the project was to develop a new layer of support to those in the community who struggle with food security and increase access to and consumption of affordable, fresh, healthy local food. The project was also designed to encourage all residents of Windsor-Essex to engage in healthy community life.

A secondary goal was to increase exposure and revenue for local farmers while increasing familiarity and comfort with shopping at a farmers' market.

Market dollars, equivalent to a monetary value of \$20, were printed and allocated for distribution through three separate channels. To reduce the possibility of stigma attached to the use of the market dollars, and ensure that vendors could not identify the source of the market dollars, they were allocated for distribution as follows:

75% distributed for free through the City of Windsor Social Services Department; 5% provided to the Homeless Coalition for a downtown panhandling initiative being conducted during the summer months\*; and 20% were available for purchase at the Downtown Windsor Farmers' Market, although this was not widely promoted.

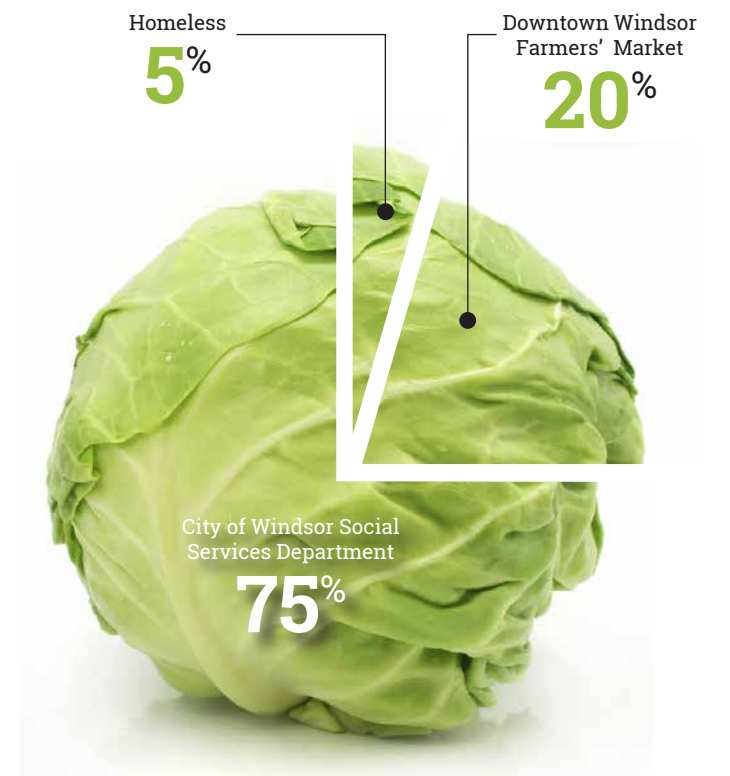
To encourage use of market dollars for purchasing nutritious food, they could be exchanged only for products sold at the Downtown Windsor Farmers' Market. They could not be redeemed for cash. Vendors were instructed to round up or down to the nearest

dollar and not to provide change. To further ensure use of market dollars, distribution was limited to those who live within walking distance of the market or who identified that they are previous or frequent market users.

Market dollars were numbered and tracked for redemption source and also cross-referenced to identify the products category redeemed for, e.g., fresh vegetables, meat/fish, baked goods, jams or preserves.

Ease of use was paramount. To reduce barriers and encourage vendor participation, the Downtown Windsor Farmers' Market was provided with a \$500 float that was managed by the market manager.

## Market Dollar Distribution



\*Market dollars initially provided to the Homeless Coalition for distribution through their panhandling initiative were returned to P2P on September 6. The panhandling initiative was nearing its end at the time the market dollars were made available so there were very few opportunities to offer them out. The market dollars were used as an incentive to participate in a survey with the other choice being a Tim Horton's gift card.

## Goals for Success

### Redemption Rate



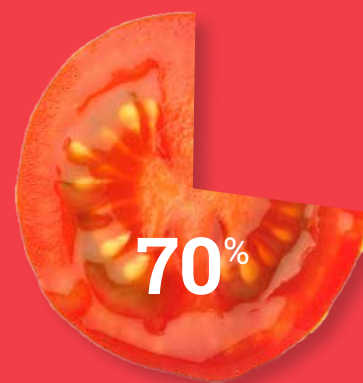
### Healthy Food Purchases



### Survey Response Rate



### Self-Reported Likelihood of Future Program Use



## Evaluation

### Measuring Success

Success of the program was measured two ways based on the following goals:

1. To achieve a redemption rate of 50% or higher among Ontario Works recipients; and
2. That healthy food purchases account for 50% or more of market dollars redeemed by Ontario Works recipients.

The project strived for a 20% response to our market dollars survey and set a goal of 70% of participants indicating they would use the program again.

Our secondary goals were:

- Increase exposure and revenue for local farmers' market vendors;
- Increase familiarity with and comfort shopping at the farmers' market;
- Increase social connections within the downtown neighbourhood and households and individuals on Ontario Works; and
- Support local farmers' market vendors.

### Methodology

Both qualitative and quantitative data was gathered and analyzed to evaluate the success of the program. Data for analysis of the initiative included tracking forms and surveys with social services, vendors, market dollar users as well as market management and volunteers.

Methodology depended upon the demographic:

- **Market Dollar Users** – Surveys were distributed to collect information and narrative feedback on the program's effectiveness and impact over family food sovereignty.
- **Vendors and Market Management** – Online and written surveys, personal interviews and direct observation at the market were used to learn whether participants felt the structure of the program was easy to use.
- **Ontario Works Staff** – An online survey of those workers who distributed the market dollars to ensure the program integrated into their daily work without difficulty.



# Findings and Analysis



## General Findings

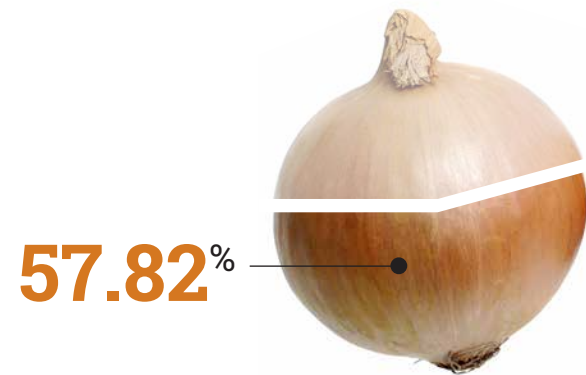
Our 57.82% redemption rate exceeded the goal and is in line with other similar long-standing community programs in Ontario.

The program enjoyed 100% participation of the Downtown Windsor Farmers' Market vendors.

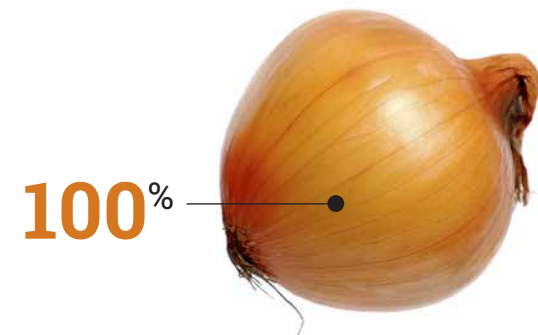
The program injected 5,774 dollars into the Downtown Windsor Farmers' Market's income stream.

The program provided fresh fruits and vegetables to at least 381 children.

## Redemption Rate



## Vendor Participation Rate



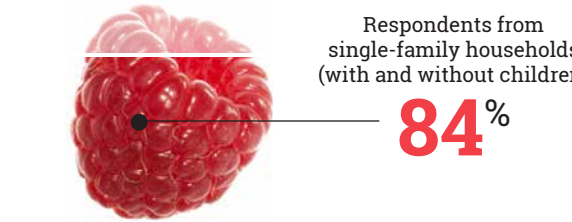
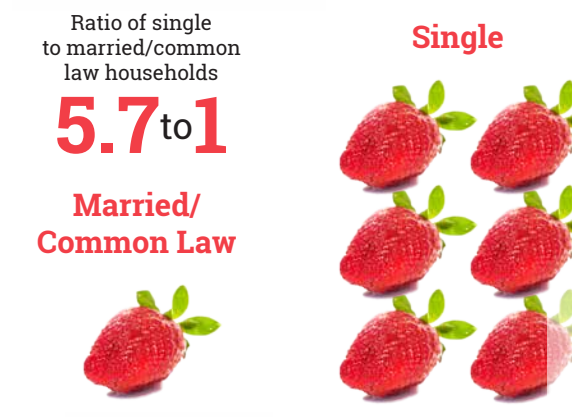
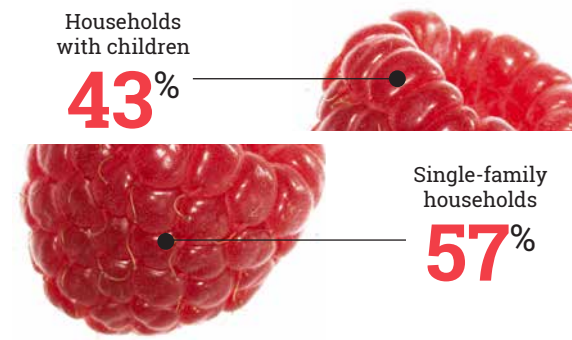
## Demographic Breakdown of Market Dollar Recipients

Of the 531 households that received market dollars, demographic information was collected for 457. Of these, 43% of households included children and 57% were single-family homes.

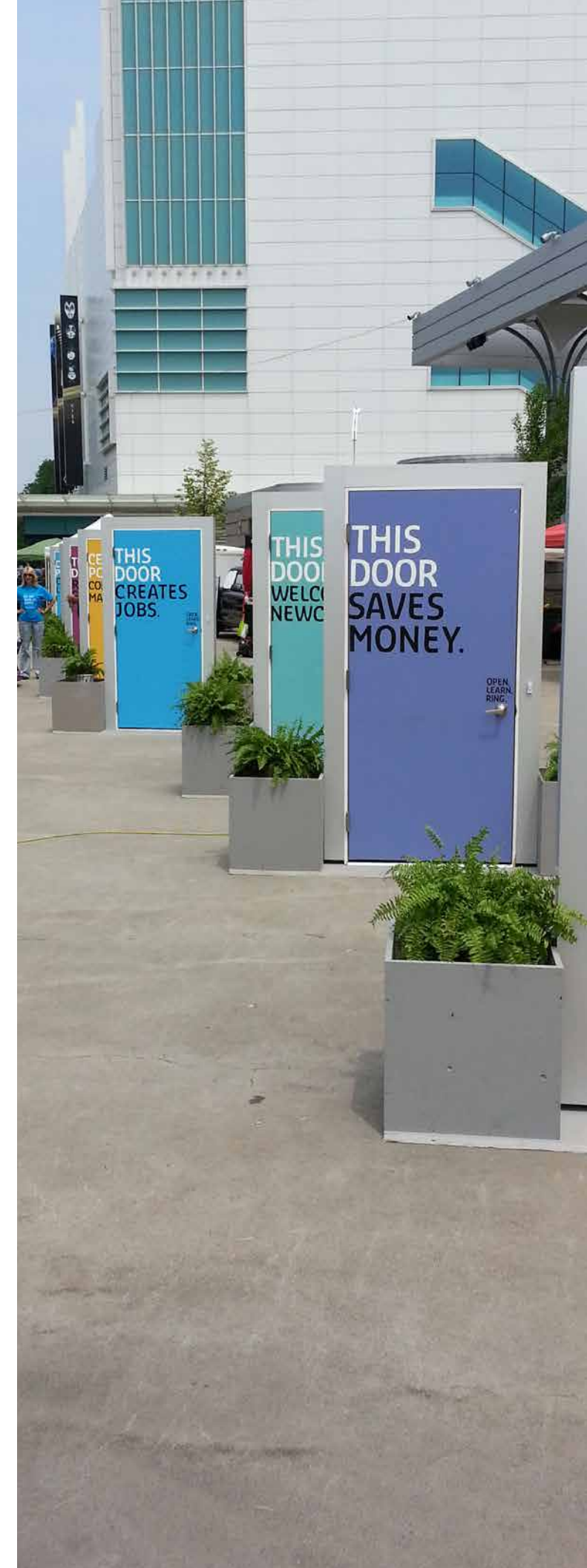
50%\* of total households were single-family homes.

Ratio of single to married/common law households was 5.7 to 1.\*

## Household Demographics



\* See page 22 for demographic breakdown of market dollar recipients.



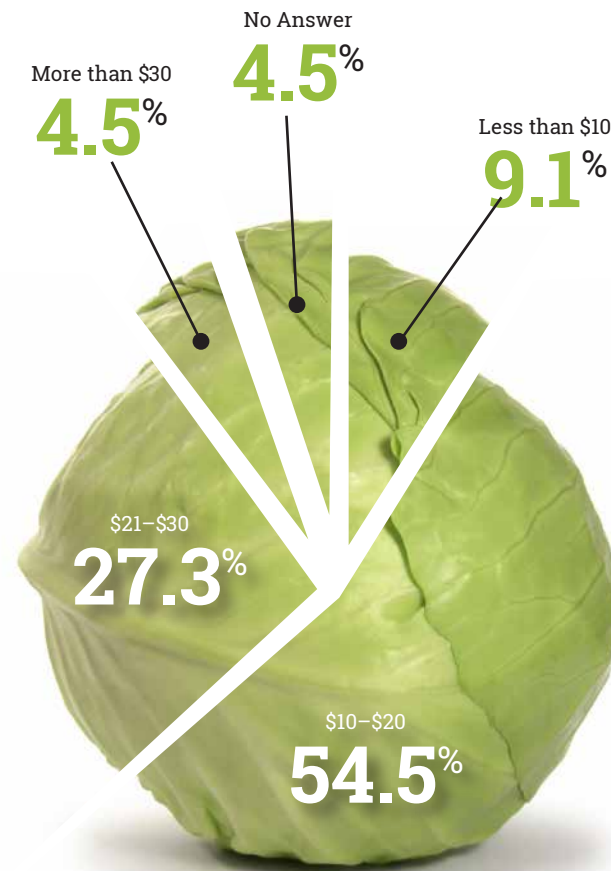
### Market Dollar User Feedback

In addition to the \$20 in market dollars, all market dollar recipients were provided with a survey to complete and submit at the Downtown Windsor Farmers' Market. A total of 307 households used their market dollars; however, only 22 completed the evaluation survey and returned it at the market. An incentive of a chance to win one of two \$50 gift cards was used.

The following are findings from this survey:

-  **55%** indicated that using the market dollars made them feel in control of what they purchased
-  **64%** indicated that using the market dollars made them feel a part of their community
-  **68%** indicated that using the market dollars made them feel good to be supporting local vendors
-  **86%** indicated their visit to the Downtown Windsor Farmers' Market was their first
-  **More than 90%** of participants surveyed indicated that they would return to the Downtown Windsor Farmers' Market
-  **Approximately 95%** indicated they would participate in the Market Dollar program again
-  **27%** spent between \$21-\$30 at the market while using their market dollars

The following breakdown shows how much money, including market dollars, respondents reported spending at the market on the day they submitted the survey:



When asked what else they would like to see at the market, responses included more fruits and vegetables, more meat, more vendors, more variety, and more organic vendors.

See page 22 for demographic breakdown of market dollar users.

“Whoever came up with this idea should be applauded.”

-Market Dollar User

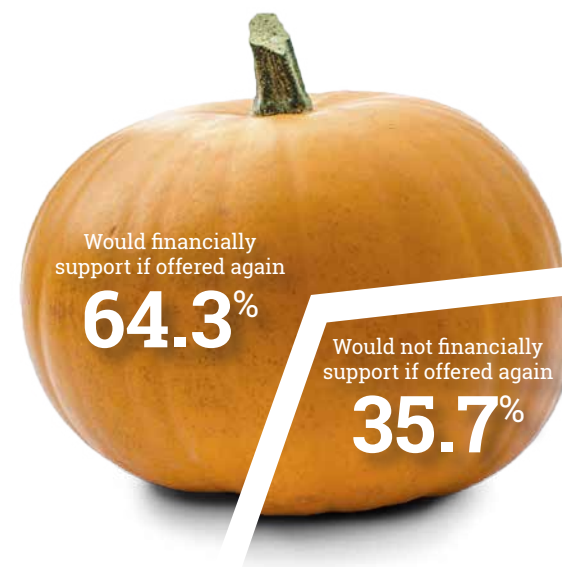


"I wish this program was available all year round."

-Market Dollar Distributor



### Ongoing Vendor Support



### Downtown Windsor Farmers' Market Vendor Feedback

Vendors indicated that almost 60% of market dollar holders only spent their market dollars; almost 12% bought additional items with cash, with almost 30% unsure.

The majority (64.3%) of vendors indicated that they would financially support the Market Dollar program if it was offered again. The other 35.7% indicated they would not. The amount of support indicated ranged from \$25 - \$100, largely from produce and other food vendors.

All vendors indicated they felt the program was a success, giving the program an average 3.5 out of 4 points.

### Program Success Rating







### Distributing Organizations Report and Feedback

Eighteen representatives of distributing organizations responded to the survey. Overall, the program was received positively by distributing organizations. Some representatives of distributing organizations expressed frustration that the program was only available to those living within walking distance to the market.

Of those who responded to the survey, 50% liked the process and 61% thought the distribution method worked well. When asked about the criteria to determine recipients of the market dollars, 44% would not change the criteria, 33% would change the criteria, and 28% were unsure. Respondents received no negative reactions to the program from clients, 61% received positive feedback, and 39% were indifferent or unaware of response.

The \$20 market dollar amount was considered fair by 86%, while 10% recommended the amount be raised to \$50. Recommendations for improvement included making the program available to those not within walking distance (28%) and 4% recommended offering the program only to singles, couples, or sole support parents with dependent adults

### Number of Administrators Responding to Survey

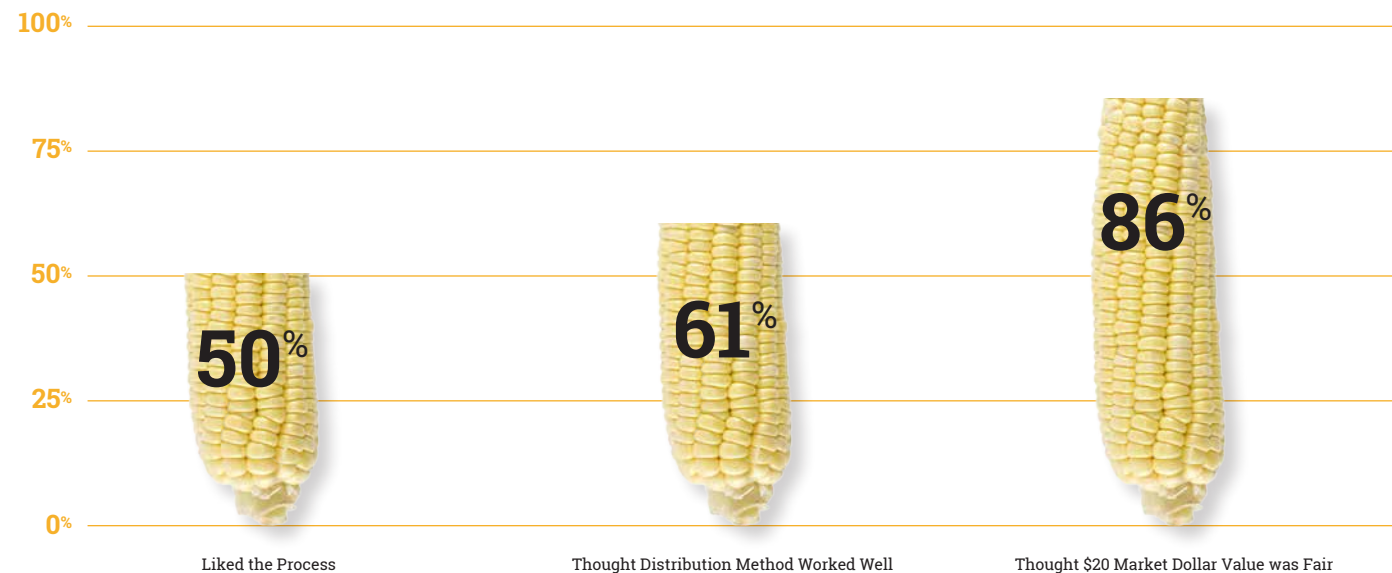


“Very helpful for those in need.”

-Market Dollar Distributor



### Survey Response



# Outcomes: Reaching our Goals

**Goal:** To achieve a redemption rate of 50% or higher among Ontario Works recipients

**Outcome:** 57.82% redemption rate among Ontario Works recipients

The program was rolled out gradually during the month of July in order to test the processes. Low redemption rates in the early weeks of the program reflect this.

The overall program redemption rate was 57.82%.

### Market Dollar Redemption

Used All	247
Used Some	60
Didn't Use Any	224
Total Households Given Market Dollars	531
Total Household which Redeemed Market Dollars	307

## Redemption Rate Among Ontario Works Recipients

**57.82%**



**Goal:** That healthy food purchases account for 50% or more of market dollars redeemed by Ontario Works recipients

**Outcome:** Produce, meat and fish account for 68.4% of purchases

Total market dollars redeemed by classification:

Category	Dollar Amount	Percentage
Produce	3041	52.7%
Baked goods	1294	22.4%
Meat/Fish	906	15.7%
Other - non food*	251	4.3%
Other - food**	212	3.7%
Personal care products	70	1.2%
<b>Grand Total</b>	<b>5774</b>	<b>100%</b>



Value of market dollars redeemed per market day:

Date	Dollar Amount
July 6, 2013	48
July 13, 2013	18
July 20, 2013	34
July 27, 2013	34
Aug 3, 2013	78
Aug 10, 2013	59
Aug 17, 2013	225
Aug 24, 2013	113
Aug 31, 2013	1457
Sept 7, 2013	941
Sept 14, 2013	1210
Sept 21, 2013	658
Sept 28, 2013	***123
Oct 5, 2013	394
Oct 12, 2013	382
<b>Grand Total</b>	<b>5774</b>

\* Other non-food includes community group donations, arts/crafts, jewelry, pet care, etc.  
 \*\* Other food includes prepared raw food goods, nuts, tea, coffee, herbs, spices, smoothies, etc.  
 \*\*\* September 28 the City of Windsor required the market to change its hours of operation from 8am - 1pm to 1pm - 4pm (see Limitations to Evaluation Data on page 20).



**Goal:** A 20% response to the market dollars survey and 70% of participants indicating they would use the program again.

**Outcome:** 7% response rate to the market dollar survey despite an incentive of a chance to win one of two \$50 gift cards. Approximately 95% indicated they would participate in the Market Dollar program again.

Our secondary goals were:

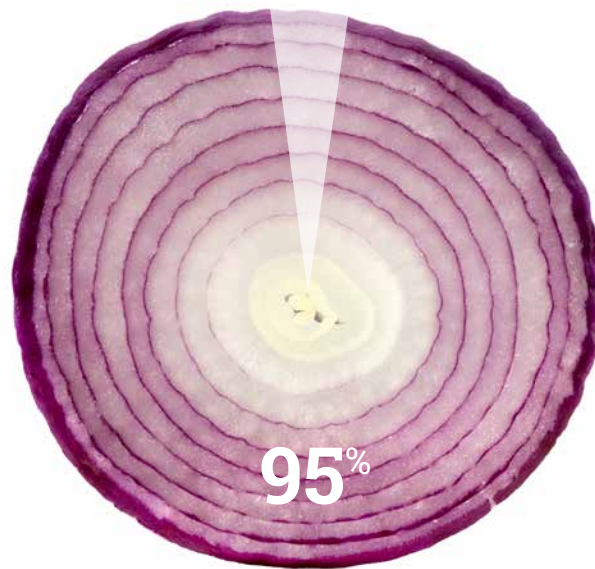
- **Increase exposure, revenue and support for local farmers' market vendors**

**Outcome:** The program injected 5,774 dollars into the Downtown Windsor Farmers' Market's income stream.

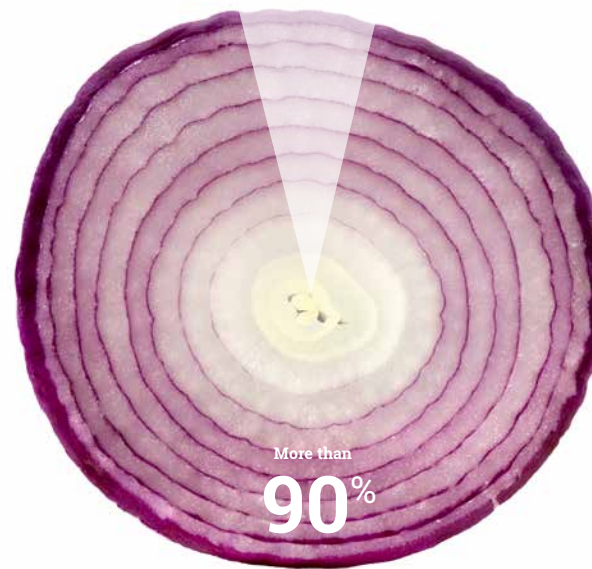
- **Increase familiarity with and comfort shopping at the farmers' market**

**Outcome:** More than 90% of participants surveyed indicated that they would return to the Downtown Windsor Farmers' Market.

### Participants Who Would Participate in the Market Dollar Program Again



### Participants Who Would Return to Market Again



"Close-by is excellent. This is wonderful."

-Market Dollar User



## Expense Summary

### Funding

Grant: United Way Centraide of Windsor-Essex County	\$10,000
Donation: City of Windsor Social Services Senior Leadership Team	\$840
<b>Sub Total</b>	<b>\$10,840</b>

### Expenses

Website page	\$250
Email address: provided in kind by Pathway to Potential	
Design and production of market dollars: provided in kind by the Windsor-Essex County Health Unit	
Market Dollars	\$5,774
<b>Sub Total</b>	<b>\$6,024</b>

### Limitations to Evaluation Data

#### Barriers to Market Dollar Access and Redemption Rate

NOTE: The City of Windsor changed the hours of market operation on Saturday, September 28 to accommodate a Veteran's event. Although the City made efforts to ensure the public was made aware of this hours of operation change through social media, flyers, public service announcements, 311 and e-blasts, redemption rates were still significantly lower than in the previous four weeks. This could be as a result of the signs at the market advising of the change being removed from the site between 10:30 am and noon (peak market hours).

As a result, redemption of market dollars was low that day at only 124 (average from four weeks prior was more than 1000). Emails and phone calls from residents over the next week asking whether the market had closed for the season suggested that this confused market-goers and negatively impacted the program.

Using the average of the four weeks prior to the September 28 time change, the period when all market dollars had been distributed to the community, it can be reasonably estimated that, had the hours change not occurred, the program would have achieved an 80% redemption rate.

Should a conflict arise in future, it is recommended that clear signage remain throughout the day.

## Lessons Learned

1. Community organizations/groups including Food Matters, Pathway to Potential, The Downtown Windsor Farmers' Market and Social Services have the capacity and are committed to working together even with short timelines.
2. Given the heavy caseload of Ontario Works' staff, an alternative distribution channel should be explored if the program is to continue or expand.
3. Partnerships with other aligned organizations and groups such as neighbourhood food banks and direct service providers will be critical for their ability to focus on client engagement and access.
4. More market dollars should be sold to the general public to promote buying local and to remove the potential stigma that could be associated with redemption by low-income groups only.
5. Market management should be engaged throughout the entire process to ensure the vendor and market perspective is represented.
6. Distribution of market dollars should take place through direct, face-to-face interaction between distributors and users. This will provide users with greater clarity about how the program works, and could help increase their survey response rate.
7. A fund should be developed to plan for the possibility of a maximum redemption rate.
8. Vendors must continue to be reimbursed same day as market dollar use.
9. Additional resources are needed at the market to track and collate the data for better management and broader feedback.
10. Additional resources would be required to more efficiently enter the data if the program continues.



# Appendices

## Demographic data collection of market dollar recipients

	1 Child	2 Children	3 Children	4 or more Children	No Children	Total
Married/Common Law	15	12	18	7	16	68
Separated			1		2	3
Single	75	38	22	10	241	386
blank/not recorded					2	74
<b>Total</b>	<b>90</b>	<b>50</b>	<b>41</b>	<b>17</b>	<b>261</b>	<b>531</b>

## Demographic data collection of market dollar user survey respondents

Of the 22 users who responded to the survey, 9 were male and 13 were female. Nineteen were single and 3 were married/common law. Twelve indicated they had no children in the household, while 9 indicated they had 1-4+ children.

## Vendor Report and Feedback

All 46 Downtown Windsor Farmers' Market vendors participated in the Market Dollar program. Seventeen vendors provided feedback. These were 4 produce, 2 meat/fish, 5 baked goods and 6 "other" – 3 food related, 3 non-food related. Almost all market dollars were spent on fresh produce, meat and baked goods.

Breakdown of respondents is as follows:

Which best describes you as a vendor at the Downtown Windsor Farmer's Market?		
Answer Options	Response Percent	Response Count
Produce	23.5%	4
Meat/Fish	11.8%	2
Baked Goods	29.4%	5
Personal Care	0%	0
Other - food related	17.6%	3
Other - non-food related	17.6%	3
<b>Total</b>	<b>99.9%</b>	<b>17</b>



## Vendor List

Vendor	Category
2 Broke Girls	Baked goods
Anchor Bakery	Baked goods
Blok's Healing and Reflexology	Personal care products
Bouchard Gardens	Produce
Brian Benoit	Produce
Byrne Produce Inc.	Produce
C'est Bon Gourmet Nuts	Other - food
Canadian Heritage Candles	Other - non food
Carrots n Dates	Other - food
Cheung's Trading Company	Other - food
Dockside Fisheries	Meat/Fish
Ducktape SH	Other - non food
Epicure Selections	Other - food
Ernie's Farm	Produce
Faerhaven	Personal care products
Fruit Wagon	Produce
Hai Jewlery	Other - non food
Hyland Farms	Meat/Fish
Jen Alderson	Other - non food
Just Jewlery	Other - non food
Liv Jewlery	Other - non food
Local Fare	Other - food
Locally Germinated	Produce
Log Home Body Soap	Personal care products
Mimi's Vegetables	Produce
Natural Earth Organics	Produce
Natural Moistening soap	Personal care products
New Earth Organics	Produce
Pawsitively a Dog Thing	Other - non food
Rashmi & Abhay Dadhwal	Other - non food
Robbie's / An Original Gourmet Sausage Company	Meat/Fish
Roosters	Produce
Salute Coffee	Other - food
ShopEco	Other - non food
Specialty Bakery	Baked goods
Spin Smoothies	Other - food
Steeped Tea	Other - food
The Dutch House Country Market	Baked goods
The Fruit Wagon	Produce
The Little White Kitchen	Baked goods
Tir Apple Farm	Produce
Trufflicious	Baked goods
Vidmar Funghi	Produce
Walkerville Soap Works	Personal care products
Wilkinson Candles	Other - non food
Entertainment	Other - non food
Community Group	Other - non food

“It is a wonderful program and the timing was great for back to school when we really got into it.”

-Market Dollar Distributor





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