ERS Study in 3 States Using Online EBT

▲ An Examination of WIC Participant Redemption Patterns in Three States Using Online WIC EBT
▲ Funded: October 2011 – December 2013
▲ Data collection activities: January – September 2012
What Did We Gather in this EBT Study?

▲ Collected EBT issuance & redemption data & participant demographic characteristics from KY, MI, NV from Jan-Mar 2012)
▲ Conducted focus groups in each state
▲ Conducted vendor interviews in each state
▲ Conducted interviews with WIC officials in each state
Brief Look at Methodology

▲ Associated participant characteristics with issuance/food prescriptions and redemption data
▲ Comparative analysis of authorized food lists
▲ N-Vivo analysis of focus groups and vendor interviews
▲ Family benefit in EBT - unit of analysis is entire family
▲ Full redemption = entire amount purchased or left unusable
Demographic Characteristics of WIC Families
Family Race/Ethnicity, by State

Kentucky:
- Hispanic: 73%
- White: 14%
- Black: 10%
- Asian/Pacific Islander: 1%

Michigan:
- Hispanic: 62%
- White: 26%
- Black: 10%
- Asian/Pacific Islander: 2%

Nevada:
- Hispanic: 21%
- White: 10%
- Black: 2%
- Asian/Pacific Islander: 2%
Geographic Location, Overall and by State
Number of Persons in Household, Overall

- 1 to 2: 17%
- 3 to 4: 54%
- 5 to 6: 24%
- 7 or more: 5%
Number of WIC Family Members, Overall

- 1: 57%
- 2: 32%
- 3: 9%
- 4 or more: 2%
Overall WIC Family Benefit Redemptions (All Foods), by Family Characteristics
WIC Family Benefit Redemptions for All Food Categories (Combined), Overall and by State

- TOTAL: 82%
- Kentucky: 84%
- Michigan: 83%
- Nevada: 76%

- All benefits redeemed
- Some benefits redeemed
- No benefits redeemed
Race/Ethnicity of Families Redeeming All Their Benefits, Overall and by State

- **TOTAL**
  - Hispanic: 16%
  - White: 12%
  - American Indian/Alaska Native: 12%
  - Asian: 25%

- **Kentucky**
  - Hispanic: 16%
  - White: 10%
  - American Indian/Alaska Native: 13%
  - Asian: 10%

- **Michigan**
  - Hispanic: 15%
  - White: 14%
  - American Indian/Alaska Native: 11%
  - Asian: 32%

- **Nevada**
  - Hispanic: 19%
  - White: 12%
  - American Indian/Alaska Native: 14%
  - Asian: 17%
Number of Persons in Household Among Families Redeeming All Their Benefits, Overall

- 7 or more: 17%
- 5 to 6: 15%
- 3 to 4: 12%
- 1 to 2: 11%
Number of WIC Family Members Among Families Redeeming All Their Benefits, Overall

- 1: 16%
- 2: 9%
- 3: 7%
- 4 or more: 6%
Redemption of Individual Food Item: Cereal
Percent of Families Redeeming None, Some, All Cereal Benefits, by State, January – March 2012

- **Total**: 27% None Redeemed, 20% Some Redeemed, 53% All Redeemed
- **Kentucky**: 31% None Redeemed, 22% Some Redeemed, 47% All Redeemed
- **Michigan**: 27% None Redeemed, 20% Some Redeemed, 53% All Redeemed
- **Nevada**: 23% None Redeemed, 15% Some Redeemed, 62% All Redeemed
A Look at the Cash Value Benefit
Percent of WIC Families Redeeming None, Some, All Cash Value Benefits, by State, January – March 2012

- **Total**
  - None Redeemed: 14
  - Some Redeemed: 50
  - All Redeemed: 36

- **Kentucky**
  - None Redeemed: 18
  - Some Redeemed: 50
  - All Redeemed: 32

- **Michigan**
  - None Redeemed: 13
  - Some Redeemed: 51
  - All Redeemed: 36

- **Nevada**
  - None Redeemed: 13
  - Some Redeemed: 43
  - All Redeemed: 44
Percent of WIC Families Redeeming All Cash Value Benefits, by Number of People in Household and State, January – March 2012
Family Shopping Patterns During Average WIC Benefit Month
### Family Shopping Patterns During Average WIC Benefit Month, Overall and by State

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<td>1.7</td>
<td>1 - 11</td>
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What Clients Say About WIC EBT
What Clients Say: Transition To EBT

▲ Preparedness for using EBT
  – Some confusion in using card at first, figuring how to swipe at checkout register
  – If client had SNAP EBT, familiarity helped with WIC EBT

▲ Differences between paper checks and EBT
  – Had to separate foods with paper checks; not so with EBT
  – Less embarrassment with EBT, other people in line can’t tell
  – Benefits get loaded every 3 months, more convenient
  – Cashiers seem to like EBT better, many show better attitude in checkout
What Clients Say: Shopping With EBT

▲ Process of Shopping
- Some take list of foods to store, check off what they buy to keep track
- Challenging to find quart size milk, correct bread in some stores
- Clients use 800# and balance inquiry in store to help know what to buy

▲ Checkout Process
- Some clients really like self-checkout lanes – convenient, no stigma
- Some say self-checkout scanners sensitive to small errors, need to call store staff for help
- Although ‘mixed basket’, some stores still ask to separate foods
What Clients Say: Shopping Habits

▲ Where Clients Shop
- Mixed response – many shop at supermarkets (wider choice) but some use small stores close to home for quick needs (gallon of milk)
- Shop at same stores for WIC and non-WIC purchases

▲ Shopping Pattern
- Shop more frequently, can get less WIC foods at a time – fits family needs better
- Some reported shopping for more WIC foods with EBT (fully utilizing benefit) and use EBT card when needed
What Clients Say: CVB Shopping

▲ Using Fruit & Vegetable Benefit

- Many in focus groups report using all of their CVB
- Some said it’s the first thing they use on their WIC EBT
- Like being able to pay the difference if go over CVB amount with cash or SNAP benefits
- Like buying fresh produce – bananas, strawberries, lettuce, spinach, watermelon were often mentioned
What Clients Say: Comments

△ “I can do online education, then have benefits loaded after completing it.”

△ “I forget what’s left on my card and sometimes find out I leave unused benefits for month.”

△ “It’s hard to use up all the cereal benefit because ounces don’t add up with what I’ve already purchased in month.”
What Clients Say: Suggestions

▲ “It’s really helpful when stores use shelf labels for WIC foods.”
▲ “It would be helpful if there’s more uniformity in checkout process across stores, so I don’t have to keep track of what to do at each store I shop at.”
▲ “I would like to check my benefits online, or get text alerts or emails when my benefits are about to expire.”
▲ “Provide more instruction at clinic on how to use the card in the store.”
▲ “Have WIC shopping list on my phone.”
What Vendors Say About WIC EBT
What Vendors Say: Transition To EBT

▲ Implementation of WIC EBT
- Vendors received training on EBT transactions – in-store training preferred; trained store clerks
- Using stand-beside device more challenging; prefer integrated into store’s point-of-sale register

▲ Differences between paper checks and EBT
- Less paperwork to process WIC with EBT – saves time
- Makes transactions easier, faster; helps make sure clients are buying correct items
- Takes burden off clerks explaining what foods allowed (paper checks); with EBT foods scan as ‘wic-able’
What Vendors Say: Shopping Habits

▲ Shopping Impact from WIC EBT

- Clients make more frequent trips to the store with EBT
- Clients not buying ‘in bulk’ (paper check format); helps store inventories, vendors don’t see as many unexpected shortages
- Some vendors report increase in WIC business, others saw no change
- Greater customer satisfaction because clients don’t have to buy all WIC foods at once
What Vendors Say: CVB Purchasing

▲ Fruit & Vegetable Benefit

- More fruits & vegetables being purchased with split tender
- Many clients paying the difference if go over CVB limit
- Some vendors packaging produce in dollar amounts, easier for customers to purchase exact amount of CVB
What Vendors Say: Comments

▲ ‘Self-checkout lanes being used by WIC clients; using these for purchases and for balance inquiries.’

▲ ‘Some don’t always know what they can purchase if they didn’t save their receipt; we help them with their print-outs.’

▲ ‘Some have become savvy shoppers with EBT, bring their receipts and know what they want to buy.’

▲ ‘Cereal transaction can be challenging; benefit often left but not enough to purchase the cereal box size they want.’
Additional Findings & Characteristics Included in Final Report

Look for our final report in January 2014!
THANK YOU !!