



# Results from the NWA Fruit and Vegetable CVV Redemption Survey



National WIC  
Association

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# Why We Did a Survey

- We were hearing that not all state agencies had high redemption rates
- “Public Health Value” of unredeemed benefits is being left on the table



# Survey Details

- Survey sent to all 90 WIC state agencies in **October 2012**
- Results were collected between **October 2012 – February 2013**
- Questions asked:
  - **CVV redemption rates and trends**
  - **Barriers and Opportunities**



# Survey Response

- Total Returned: **58**
- **47** Geographic States
- The District of Columbia
- **10** ITOs
- **1** U.S. Territory



# Results



# Agencies CVV Data Collection

- **36** agencies collected CVV data
- **22** agencies did not



## 2012 Monthly CVV Redemption Rate

- High: **98%**
- Low: **17%**
- Mean: **79%**
- Median: **78%**



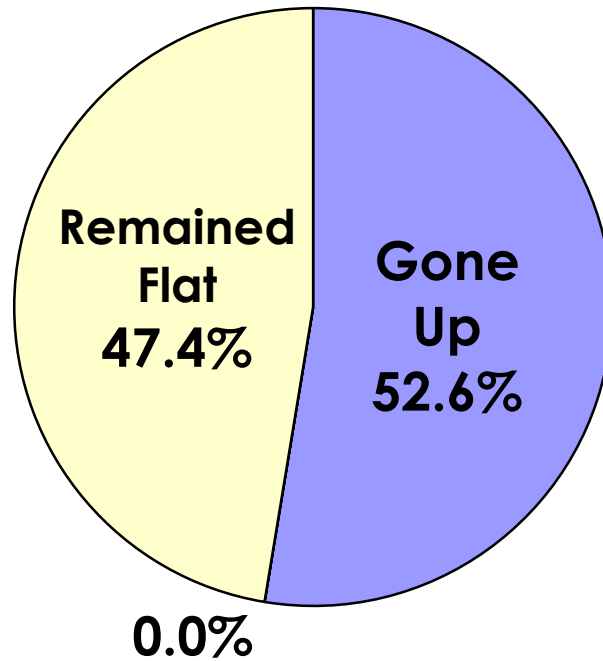
From the survey results, it was estimated that in FY 2012, there were **\$68 million** in unredeemed benefits from the responding state agencies; and an estimated **\$100 million** in unredeemed benefits nationally.





# Redemption Rates Have Levelled or Increased Over Time

In the time that the Cash Value Vouchers have been implemented in the WIC program, what is the redemption trend in your state?

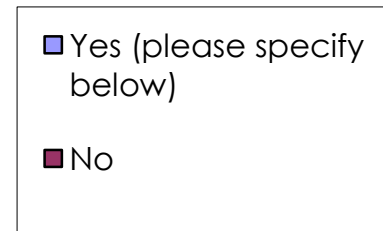
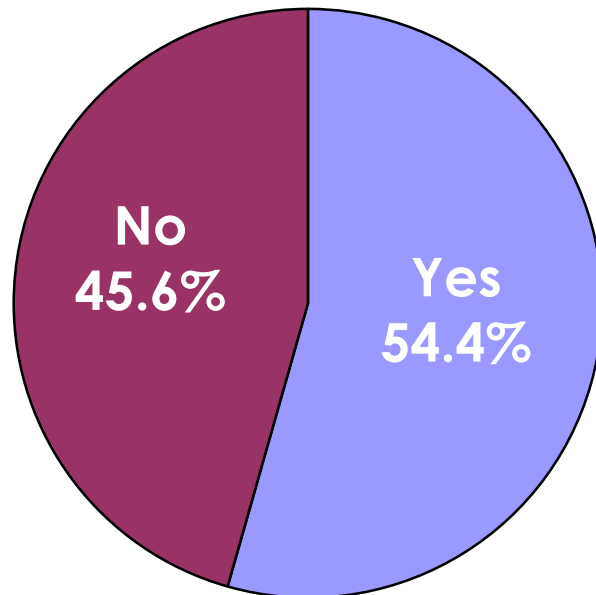


- Redemption rates have gone up over time
- Redemption rates have gone down over time
- Redemption rates have remained flat over time



# Helping the WIC Client Redeem Full Value of Vouchers

Has your state agency, any local agencies in your state, or any retail grocers in your state implemented campaigns or practices to help WIC clients redeem the full value of their vouchers?





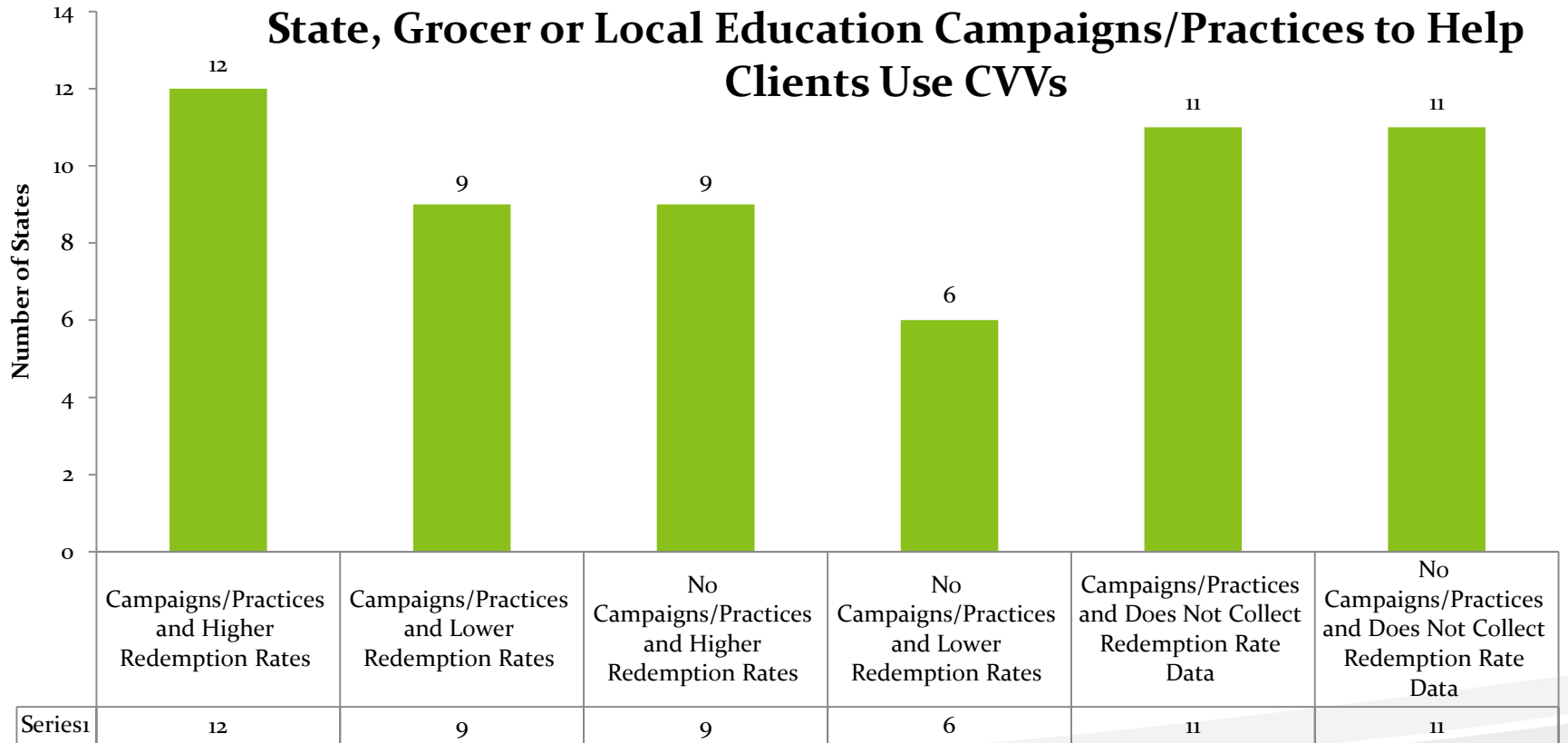
## Helping the WIC Client Redeem Full Value of Vouchers (cont.)

Has your state agency, any local agencies in your state, or any retail grocers in your state implemented campaigns or practices to help WIC clients redeem the full value of their vouchers?

**If Yes, please specify:**

- “Nutrition education coupled with posters in the stores showing the prices and weights so participants can reach the maximums on the vouchers”
- “Some retailers have prepackaged items for even dollars”
- “In May, 2012, Nebraska allowed participants to pay the difference if their purchase exceeds the value of the CVV”
- Provided an insert with a chart on number of pounds x price per pound = total”
- “We have scales at each clinic to teach clients how to weigh produce, a pricing guide on our food card and have created several handouts to help clients identify which items are approved”

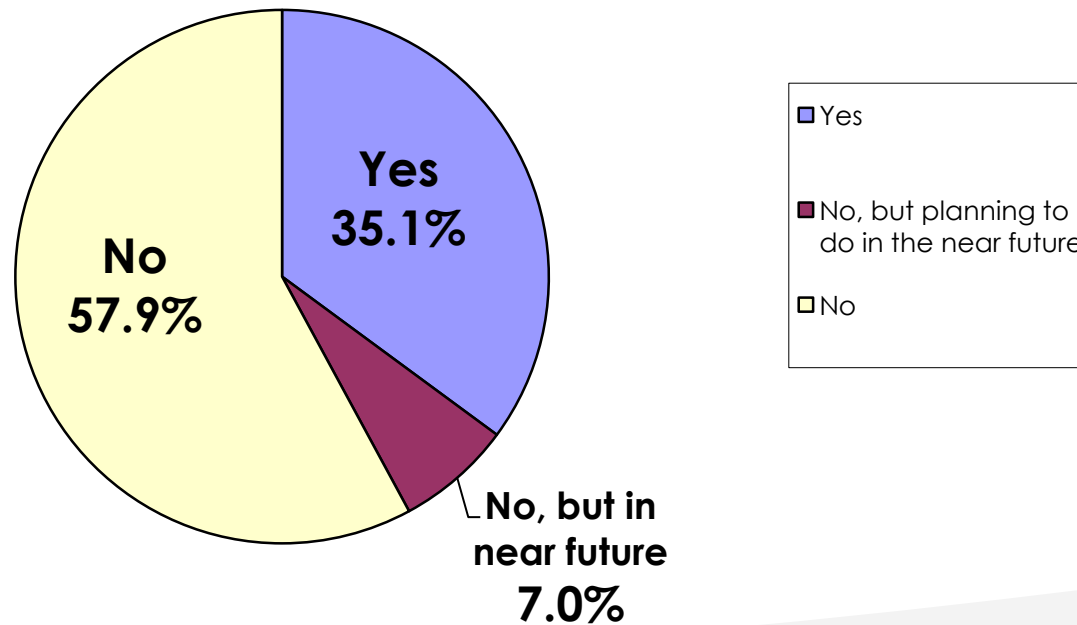
# Do Education Campaigns/Practices Improve Redemption Rates?





# Authorized Farmers' Markets to Accept WIC CVVs

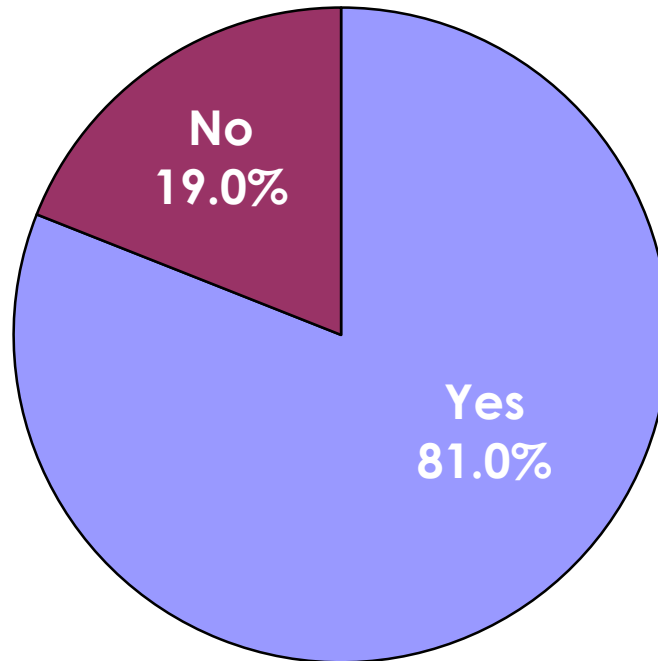
Does your state authorize Farmers' Markets to accept WIC Cash Value Vouchers?





# State Agencies Using Split Tender

Does your state allow participants to pay the difference if their purchase exceeds the value of the CVV?



■ Yes (please provide feedback below, if any, that you have gotten from retailers or WIC customers about this practice)

■ No



## State Agencies Using Split Tender (cont.)

**Does your state allow participants to pay the difference if their purchase exceeds the value of the CVV?**

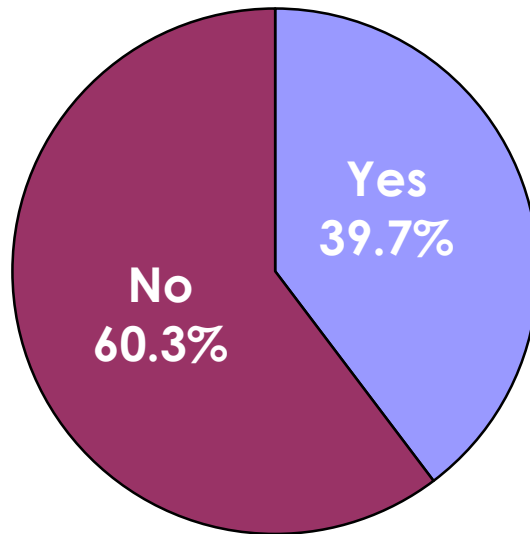
**If Yes, please provide feedback below, if any, that you have received from retailers or WIC customers about this practice:**

- “Initial concerns by vendors, but very positive after implementation”
- “Vendors initially had some questions but with increased training it is working well. Some vendors had to reprogram their POS”
- “Retailers report clients don't often use this option”
- “Positive from both categories”
- “Cashier training is difficult”
- “[patients] seem hesitant to exceed the total and therefore, tend to under redeem”



# Grocers Pre-bundling Fruits and Vegetables

Are you aware of stores in your state that offer pre-packaged bundles of fruits and vegetables in set dollar amounts for WIC consumers?



- Yes (If data is available, please specify below if there is a correlation between this practice and higher redemption rates)
- No





## Grocers Pre-bundle Fruits and Vegetables (cont.)

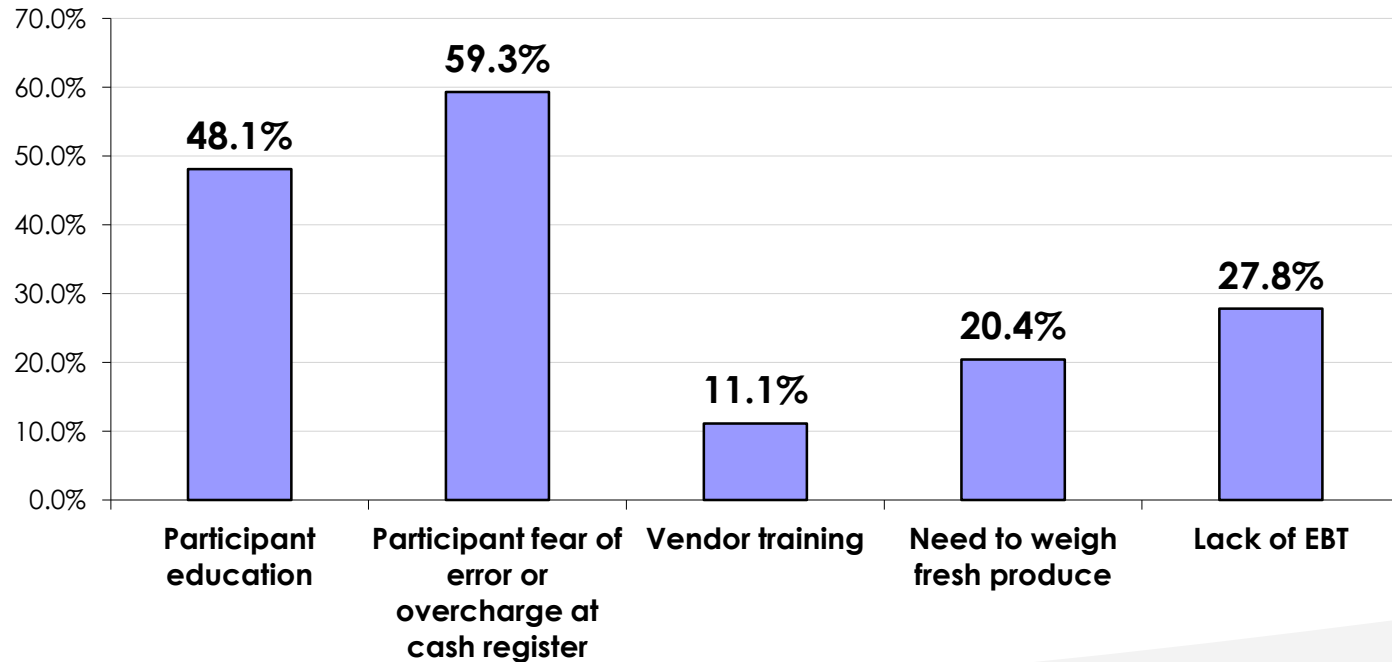
### Comments:

- “Yes, the WIC only stores do this. This specific practice increases redemption rates.”
- “No correlation - <25% actually purchase the pre-pkg. fixed dollar amount f & v.”
- “We had stores that did this and then participants refused to use them because then people would know they are on WIC.”



# Reported Obstacles to Full CVV Redemption

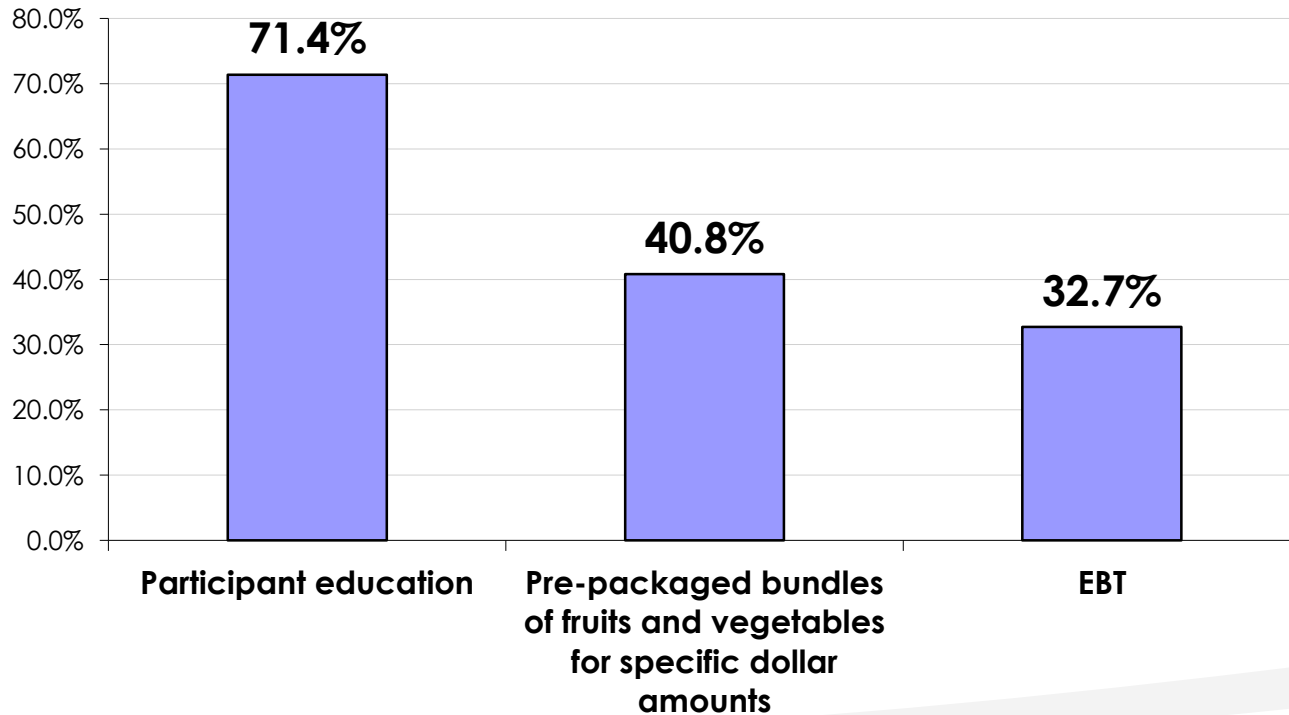
What do you see as the greatest obstacle to full Cash Value Voucher redemption?





# Reported Opportunities to Improve Full CVV Redemption

Which of the Items below do you think may help overcome the obstacles to full Cash Value Voucher redemption?





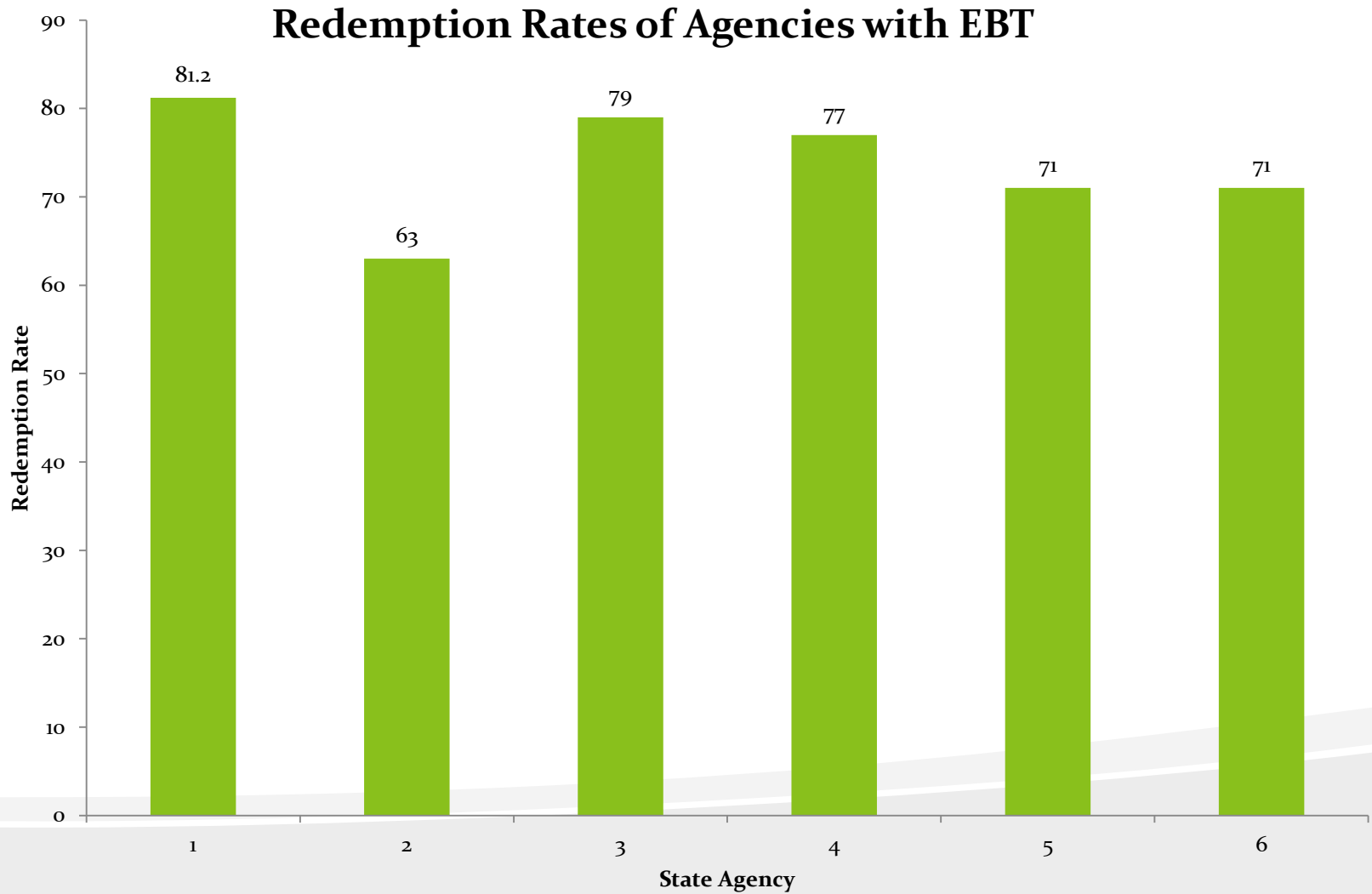
# Reported Opportunities to Improve Full CVV Redemption

Which of the items below do you think may help overcome the obstacles to full Cash Value Voucher redemption?

Other (please specify):

- “Some clients don't want the quantity of fruits & veggies available”
- “EBT helps with the increase in redemption”
- “EBT does not necessarily ensure maximizing of this benefit”
- “More appealing displays of fruits and vegetables at small vendors”
- “We find that families either spend the entire benefit or none at all, it isn't a question of under-redeeming their benefit”

# EBT Agency Rates





# Conclusions

**There is not a one-size fits all model to solving this problem**