



CALFRESH FRUIT & VEGETABLE EBT PILOT PROJECT

PERSPECTIVES FROM IMPLEMENTATION IN GROCERY STORES

October 2024

ACKNOWLEDGEMENT

We extend our sincerest gratitude to our numerous partners whose support and dedication have been instrumental toward the success of the CalFresh Fruit & Vegetable EBT Pilot Project. Special thanks to Governor Gavin Newsom and the California Legislature for providing the funding for this demonstration project and to the California Department of Social Services as well as the Office of Technology and Solutions Integration for their leadership in the development, implementation and evaluation of the pilot project. This work would not have been possible without the support of our retail partners, including Mother's Nutritional Center, Arteaga's Food Center, Santa Fe Foods and Harvest Market. This work represents an accumulation of nutrition incentive program key learnings, via the implementation of the ¡Más Fresco! More Fresh nutrition incentive program, in collaboration with the UC San Diego Department of Pediatrics, Division of Child and Community Health. Key learnings also came from Fullwell's implementation of Double Up Food Bucks California. Community outreach and engagement conducted by the county health departments, social services agencies and community-based organizations was instrumental in promoting awareness of and utilization of the program by CalFresh recipients across California. This collaboration has resulted in a significant increase in access to and consumption of nutritious food options for our community.

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EXECUTIVE SUMMARY

For years, organizations throughout California have operated fruit and vegetable supplemental benefit programs, also known as healthy food incentive programs. These programs – which provide dollar-for-dollar rebates to low-income Californians when they purchase fresh fruits and vegetables at participating grocery stores and farmers' markets – have demonstrated that they reduce hunger, improve health, and support the agricultural economy. They have great potential for large impact if they can be scaled. Historically, the two obstacles to reaching greater scale have been technology and funding.

In 2023, California deployed a new solution that solves the technology barrier. Specifically, building on work done a decade ago in Massachusetts, the state upgraded its electronic benefit transfer (EBT) system – the debit-card like system used to deliver CalFresh benefits (formerly known as food stamps) – to allow CalFresh participants to earn up to \$60 each month in fruit and vegetable supplemental benefits directly onto their EBT cards.



From February 2023 through April 2024, the program provided:

\$10.5 million
in supplemental benefits to

93,000 households
comprising roughly 159,000 people –
across 44 of California's 58 counties

Moreover, the program **grew one hundredfold** during this pilot period.

This technology replaces paper coupons and store-specific loyalty programs. The University of California, San Diego and Fullwell assisted this work by recruiting retailers willing to upgrade their cash register and payment processing systems to test out this new technology.

The results of this work, dubbed the CalFresh Fruit & Vegetable EBT Pilot Project, far exceeded expectations. From February 2023 through April 2024, **the program provided \$10.5 million in supplemental benefits to 93,000 households – comprising roughly 159,000 people – across 44 of California’s 58 counties.**



Program growth during pilot period

March 2023 compared to March 2024

March 2024
(last month before program pause)

\$2.5 mil

earned in one month at 90 farmers' markets and grocery stores

March 2023
(first month)

\$24,000

earned in one month at 9 farmers' markets & grocery stores

Moreover, the program grew one hundredfold during this pilot period. **In March 2023, the program provided CalFresh households a total of \$24,000 at 7 farmers' markets and 2 grocery stores. By March 2024, the program was providing a total of \$2.5 million per month at 90 grocery stores and farmers' markets.** And, perhaps most importantly, as the number of people participating in the program increased dramatically, administrative costs stayed flat. Impact grew exponentially, overhead did not. The program was so effective at meeting CalFresh participants' need for supplemental benefits that it ran out of funds far sooner than anticipated – forcing the California Department of Social Services to abruptly pause the pilot in April 2024.

The program was a victim of its own success: forced to pause not because the pilot wasn't working, but because it was working so well. The new technology integrating fruit and vegetable supplemental benefits into the EBT system allowed the program to scale effectively and efficiently. The pilot proved there is a viable way to greatly expand the reach of healthy food incentive programs without significantly expanding overhead costs.

To continue operating at its current scale of 90 retail locations, serving 55,000 households each month, the program needs at least \$30 million per year. But this only scratches the surface of the potential of this program. More than 3.1 million households are enrolled in CalFresh – 56 times more than those served by the pilot at its peak. To meet the demand of CalFresh participants in every corner of California, the program needs significantly more funding for incentives.

Retailers are also ready and waiting to join the program. Small, independent grocers have expressed interest. Large supermarket chains have expressed interest. For some of these retailers, offering fruit and vegetable supplemental benefits would require only a quick update to their cash register software. For others, the process may be more involved, but they're willing to put in the time and effort because this program is both good for their community and good for business. What is needed is sufficient funding for the supplemental CalFresh benefits that participants will earn at their stores and a framework that allows the state agency to continue scaling the program.

In June 2024, the California legislature and governor made their largest single investment yet – \$10 million – into fruit and vegetable supplemental benefits. This adds to the earlier \$18.65 million they invested between 2018 and 2023. As significant as these funds have been, they represent seed funding.



Today, the primary obstacle to achieving a greater impact on hunger, health, and California's agricultural economy through this program is funding.

What is needed now is funding that matches the potential of this program – and allows it to grow from serving tens of thousands of families to millions of families.

California has developed an effective and efficient way of reducing hunger, improving health, and supporting California's agricultural economy. This kind of success and potential is rare. The CalFresh Fruit & Vegetable EBT Pilot Project has shown the path toward even greater impact with efficiency – and now we, as a state, need to take that path toward sustainability.

INTRODUCTION

This CalFresh Fruit & Vegetable EBT Pilot Project report is co-authored by the University of California, San Diego, Center for Community Health at the Altman Clinical and Translational Research Institute, and Fullwell, which was previously known as the Food & Agriculture Program at SPUR until it became an independent non-profit in 2024.* Both organizations have been involved in the project since its inception as grantees and implementers in collaboration with the California Department of Social Services (CDSS) and with retail partners in northern and southern California.

The purpose of this report is to share key insights and lessons learned regarding the development, implementation and evaluation of the CalFresh Fruit & Vegetable EBT Pilot Project in the grocery store settings administered by UC San Diego Center for Community Health and Fullwell. Implementation at grocery stores brings supplemental benefits to where more than 85% of

CalFresh shoppers spend their budgets, and these insights can build the foundation for future best practices.¹

The pilot project was also implemented in farmers' markets. In that setting, the pilot showed that additional work is needed to develop technology and systems that allow the program to be implemented smoothly and efficiently in settings other than grocery stores. Neither UC San Diego Center for Community Health nor Fullwell were involved in operating the pilot project at farmers' markets. Therefore, this report will focus on the pilot's impact in grocery store settings.

*This report refers to the activities undertaken by the staff currently at Fullwell as having been undertaken by SPUR, as that was the organization under whose auspices much of the work discussed in this report happened.

The Ecology Center, which managed the pilot project implementation with farmers' market partners, intends to publish a report with details of the experience in that retail context.

The opinions expressed in this report are solely those of UC San Diego Center for Community Health and Fullwell. The California Department of Social Services is planning on producing its own evaluation report, providing its own perspective on the pilot project, likely by summer 2025.

The purpose of this report is to share key insights and lessons learned regarding the development, implementation and evaluation of the CalFresh Fruit & Vegetable EBT Pilot Project in the grocery store settings.



BACKGROUND

The CalFresh Fruit & Vegetable EBT Pilot Project built upon nearly two decades of policy discussion in California and follows in the footsteps of a pioneering pilot ten years earlier in Massachusetts.

2006-2008

The idea of making healthy food more affordable for CalFresh participants via the Electronic Benefit Transfer (EBT) system has been under consideration since at least 2006. In that year, the California legislature passed, and Governor Arnold Schwarzenegger signed, Assembly Bill 2384, which envisioned the creation of a Healthy Food Purchase Pilot Program that would explore “strategies aimed at food stamp recipients to increase their purchase of fresh fruits and vegetables by making those products more affordable, including the development and implementation of financial incentives” via the “Food Stamp Electronic Benefits Card;”² though the legislation created the framework for the pilot – and was subsequently extended with Assembly Bill 2726 in 2008 – it was never funded and, because of that, no action was taken to start a pilot.³ Soon thereafter, advocates began pursuing federal funds to initiate a pilot. In 2008, Congress passed the Food and Nutrition Act (also known as the Farm Bill) which included funding and authorization for the US Department of Food and Agriculture (USDA) to create and evaluate a pilot project that would, “provide incentives at the point of purchase to encourage households participating in the supplemental nutrition assistance program to purchase fruits, vegetables, or other healthful foods.”⁴ This led USDA to create the Healthy Incentives Pilot (HIP).



2009-2011

The agency invited state SNAP agencies to apply to serve as the pilot location for a program that would provide instant rebates to SNAP customers – directly onto their EBT cards – upon the purchase of targeted fruits and vegetables with their SNAP benefits. In 2010, the California Department of Social Services, in collaboration with the state Department of Public Health, Santa Clara County, and eleven retailers (including large chains, small

independent grocery stores, and farmers' markets) applied to serve as the pilot location. California was not selected as the pilot state. Instead, the Healthy Incentives Pilot was launched in Massachusetts and ran from November 2011 through December 2012. The pilot, which was set up as a randomized control trial study, was extensively evaluated and clearly demonstrated two important things: (1) that incentives had a statistically significant impact on increasing fruit and vegetable consumption and (2) that incentives could successfully be provided in the form of rebates to SNAP customers' EBT cards.⁵

As the USDA HIP pilot in Massachusetts was developed and implemented, advocates elsewhere in the country, including in California, continued advancing the idea of healthy food incentives via smaller-scale projects with lower start-up costs that did not require integration with a state-run EBT system. In California, the Market Match program began with the support of a Specialty Crop Block Grant in 2009 and continued expanding year-over-year at farmers' markets.⁶

2014-2017

With the support of funding from the Food Insecurity Nutrition Incentive (FINI) Grant program that became available after passage of the 2014 Farm Bill, dozens of projects sprang up across the country.⁷ California also established a program administered by the California Department of Food & Agriculture specifically designed to combine state funding and matching federal FINI funding. The California Nutrition Incentive Program (CNIP) combines those two streams of funding and then distributes them to farm-direct and small retailers. This program has been successful in directing tens of millions of dollars toward these initiatives.⁸

By 2017, California had a number of pilot projects not just in farmers' markets, but also in grocery stores, including Double Up Food Bucks California (managed by Fullwell's predecessor, the SPUR Food & Agriculture program) and the ¡Más Fresco! More Fresh nutrition incentive program (managed by UC San Diego Center for Community Health), Fresh Creds, and Yolo County Bonus Bucks.

2018-2024

In 2018, the momentum behind healthy food incentives brought the idea full circle in California. State Senator Scott Wiener introduced legislation authorizing the creation of the California Fruit and Vegetable EBT Pilot Project. The pilot project was explicitly designed to build on the technology developed during the HIP pilot in Massachusetts as well as incorporating lessons learned from the successful projects that had been running at farmers' markets and grocery stores in California and nationally. Unlike the state's earlier attempts a decade prior, the California Fruit and Vegetable EBT Pilot Project was funded with an initial allocation of \$9 million from the state general fund in 2018 and then augmented with an additional \$9.65 million from the state general fund in 2023.⁹



The California Fruit and Vegetable EBT Pilot Project, which was eventually rebranded as the CalFresh Fruit & Vegetable EBT Pilot Project, launched in February 2023. At the time of its launch, California was the only place in the country where SNAP customers could earn healthy food incentives directly onto their EBT cards at grocery stores, as Massachusetts' program had shifted to only being available at farmers' markets and other farm-direct retail outlets. Retailers and program partners in California successfully rebooted a technology originally developed in Massachusetts for the benefit of SNAP participants not only in California, but also in other states that launched similar programs.

PILOT PROJECT OVERVIEW

Key Goals

Ample research has clearly demonstrated that fruit and vegetable supplemental benefit programs work. They reduce hunger, improve health, and provide economic development for farmers and retailers.¹⁰

Given that background, the legislature, in the pilot's authorizing legislation, directed the California Department of Social Services to focus on testing new technologies that make it easier to earn and redeem nutrition incentives. Specifically, the legislature explicitly stated:

The goal of the pilot project is to develop and refine a scalable model for increasing the purchase and consumption of...fresh fruits and vegetables by delivering supplemental benefits to CalFresh recipients in a way that can be easily adopted by authorized retailers of various types, sizes, and locations in the future.*

While the focus of the pilot project was testing a new technology for distributing healthy food incentives, both UC San Diego Center for Community Health and SPUR also sought to ensure that the program would continue to achieve the goals that all healthy food incentive programs share, including:

- **Increasing access to and consumption of healthy foods, including fresh fruits and vegetables among CalFresh participants.**

* "The program was initially launched with a program design in which customers using CalFresh could earn supplemental benefits only when buying California-grown produce. Legislation passed in mid-2023 removed that requirement and, starting in summer 2023, CalFresh participants could earn supplemental benefits when buying any fresh fruits and vegetables."



- Improving nutrition and health status among program participants.
- Improving health equity, including food security among program participants.

Grantees

The California Department of Social Services (CDSS) selected three grantee partners to develop, implement and evaluate the CalFresh Fruit & Vegetable EBT Pilot Project:

SPUR/Fullwell

In Northern California, SPUR built on years of implementing Double Up Food Bucks California, a nutrition incentive program that provided a dollar-for-dollar match via paper coupons on CalFresh purchases of California-grown fruits and vegetables. SPUR implemented the CalFresh Fruit and Vegetable EBT Pilot Project with Arteaga's Food Center (4 locations), Santa Fe Foods (3 locations), and Harvest Market (2 locations).

Arteaga's Food Centers and Santa Fe Foods are both family-owned retailers based in the San Francisco Bay Area. Both retailers were chosen due to their years of experience collaborating on the implementation of Double Up Food Bucks nutrition incentive program with SPUR. When Fullwell approached both retailers with the proposal for transitioning to participate in the CalFresh Fruit & Vegetable EBT Pilot Project, they expressed interest because of the new technology's potential to deliver incentives more seamlessly and be less administratively taxing to store staff.

Harvest Market, located in Mendocino County, a few hours north of the Bay Area, had long expressed interest in offering Double Up Food Bucks and was excited about the opportunity to participate in the CalFresh Fruit and Vegetable EBT Pilot Project.

UC San Diego Center for Community Health

UC San Diego Center for Community Health has built on decades of deep commitment to enhancing health equity and to contributing to the health of the UC San Diego campus, the County of San Diego, the state of California, and to global communities. One of the successful initiatives reflecting this long-standing commitment – and that allowed UC San Diego Center for Community Health to be selected as a grantee for the CalFresh Fruit and Vegetable EBT Pilot Project – is the ¡Más Fresco! More Fresh Program: a nutrition incentive program that aims to help community members not only stretch their food dollars, but also adopt healthy food choices that will lead to optimal health and well-being.

UC San Diego Center for Community Health implemented





the pilot project with Mother's Nutritional Center (79 locations). Mother's Nutritional Center operates a chain of grocery stores specializing in food assistance programs, such as WIC and CalFresh; its stores are located in some of the most underserved areas in each county they serve, and serve a culturally diverse population including approximately 80% ethnic and racial minorities, including Hispanics, Blacks, Asian Americans, American Indians, Native Hawaiians and other Pacific Islanders, as well as newly arrived refugees and immigrants from the Middle East and Central and South America, many of whom are under-resourced and historically underserved.

Ecology Center

The Ecology Center is an environmental nonprofit founded in 1969 that manages a number of sustainable food, health equity, zero waste and community engagement programs including Market Match. Market Match is a 15-year-old healthy food incentives program at hundreds of locations – primarily farmers' markets – across 38 California counties. The Ecology Center has been at the forefront of developing incentive programs in California with a commitment to ensuring the program benefits small and mid-scale farmers in addition to CalFresh participants.

For the pilot project, the Ecology Center recruited six different farmers' market operators at seven locations across California, bringing together markets of different sizes. The markets that participated in the pilot project were:

- Napa Farmers' Market (operated by Napa Farmers' Market)
- Rialto Certified Farmers' Market (Operated by the City of Rialto)
- Grand Lake Farmers' Market (Operated by the Agricultural Institute of Marin)
- Adams & Vermont Certified Farmers' Market (Market Match operated by Hunger Action LA)
- Country Club Plaza Farmers' Market (Market Match operated by Alchemist Community Development Corporation)
- Sunrise Station Farmers' Market (Market Match operated by Alchemist Community Development Corporation)
- Atwater Village Farmers' Market (Market Match operated by Food Access LA)

See Appendix A for a map giving a rough sense of the pilot project locations in California.

Technology Development

Following the selection of the grantees and their respective retail partners, the next step in the pilot project was developing and implementing the necessary systems to facilitate the earning and redeeming of nutrition incentives at the point of purchase, directly through CalFresh recipient accounts. Key CDSS pilot project technology requirements included:

- Benefit supplements that could be transferable across any FNS authorized retailer.
- Benefit supplements that could be accrued, tracked, and redeemed by CalFresh recipients in a seamless, integrated process through the EBT system.
- Benefit supplements that could only be accrued by CalFresh recipients through the purchase of fresh fruits and vegetables from an FNS authorized retailer.
- Benefit supplements that could only be redeemed to make eligible purchases under the CalFresh program from an FNS authorized retailer.
- The supplemental benefit mechanism needed to comply with all applicable state and federal laws governing procedures to ensure privacy and confidentiality.
- The supplemental benefit mechanism had to be compatible with operational procedures at farmers' markets with centralized point-of-sale terminals and at grocery stores with integrated point-of-sale terminal.
- FNS authorized retailers needed to use EBT-only point-of-sale terminals, such as farmers' markets, and those that use integrated point-of-sale terminals, such as grocery stores, needed to be able to integrate the new supplemental benefit mechanism into their existing systems, including the free state-issued hardware provided to certified farmers' markets and farmers.
- The supplemental benefit mechanism had to provide a CalFresh benefit match ratio of at least 1:1.
- A CalFresh household could accrue up to \$60.00 in supplemental benefits each calendar month.
- There could not be an expiration date for use of supplemental benefits, but the benefits could be expunged in accordance with federal Supplemental Nutrition Assistance Program (SNAP) regulations.



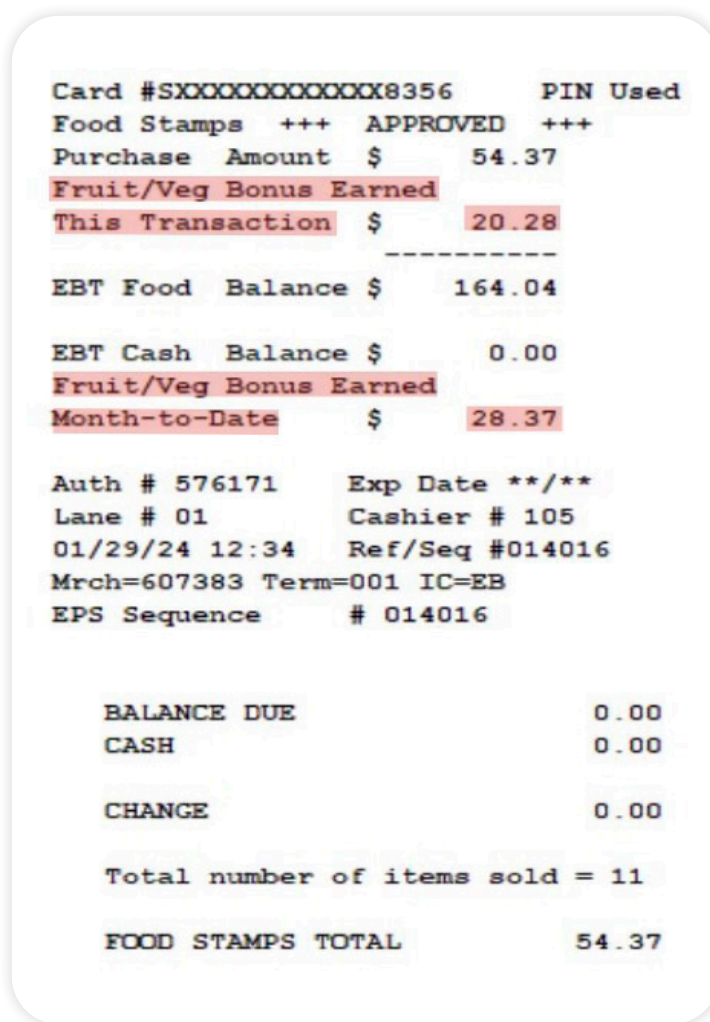
To achieve this, CDSS and Office of Technology and Solutions Integration worked with its EBT contractor, Fidelity Information Services (FIS), to upgrade systems on the “back end” that manage the CalFresh balances for more than 3 million CalFresh households. FIS upgraded its EBT database to calculate incentives and track each CalFresh household’s monthly Fruit and Vegetable Incentive balances. The system tracks state-funded fruit and vegetable incentives separate from base-level CalFresh/SNAP benefits, which are federally funded. Additionally, FIS upgraded its CalFresh hotlines, website, and app to provide information about CalFresh Fruit and Vegetable incentives balances.

UC San Diego Center for Community Health, Fullwell, and the grocery store partners then worked with stores’ various technology providers to upgrade their systems so that transaction data could be passed back and forth to California’s upgraded EBT system. Specifically, all technology partners needed to update their systems so that when a customer purchased fresh fruits and vegetables with their SNAP benefits, the system would:

1. Pass, from the cash register to the state EBT system, the total dollar amount of incentive-eligible items in a customer’s basket. No information about what food was in the basket is passed along, only a subtotal dollar amount is transmitted.
2. Pass two new responses as part of the SNAP transaction, from the state EBT system to the cash register, to be printed onto the customer’s paper receipt:
 - fruit and vegetable incentives earned-this-transaction (based on the state database calculation that factors in both incentive-eligible items in the basket and whether the customer had reached their monthly cap of \$60 per month).
 - total fruit and vegetable incentives earned month-to-date.

The full list of cash register and payment processing systems updated during this pilot project are listed in Appendix B.





This excerpt from a receipt shows how the incentive balances were communicated to CalFresh customers at the Arteaga's, Santa Fe Foods, and Harvest Market grocery stores.

Because FIS is a vendor for many states' EBT systems, the upgrades they made for the CalFresh Fruit & Vegetable EBT Pilot Project are transferable to other states so long as the program is designed to have the same information passed between the cash register and state EBT system as described above. In fact, FIS is now managing similar programs in Washington State¹¹, Rhode Island¹², and Colorado¹³ using the upgrades FIS originally developed for California. Similarly, both Fiserv and Worldpay – the two third-party processors involved in the pilot project – are processing incentive transactions from various retailers in those other states using upgrades they developed for the CalFresh Fruit & Vegetable EBT Pilot Project.

Program Rollout and Outreach

The CalFresh Fruit & Vegetable EBT Pilot Project launched in February 2023 at 1 farmers' market. This was followed in March of 2023 with 2 Harvest Market stores and 4 additional farmers' markets. In April 2023, the final two farmers' markets came online, for a total of 7 farmers' markets. In August and September an additional four Arteaga's Food Center locations, and three Santa Fe Foods locations came online. The pilot project reached full implementation in November 2023.

with the addition of 79 Mother's Nutritional Center stores.

To create awareness of the CalFresh Fruit & Vegetable EBT Pilot Project, UC San Diego Center for Community Health and Fullwell ran community outreach campaigns that included:

- Printed and digital marketing materials in English, Spanish, Vietnamese, Chinese, and Korean languages.
- Social media outreach.
- English- and Spanish-language websites for the pilot project.
- Collaboration on outreach with diverse partners in Northern and Southern California – including community-based organizations, county health departments, county departments of social services, community centers, faith-based organizations, and food distribution centers.
- English- and Spanish-language text messaging to CalFresh participants.
- Store-level training for cashiers and key staff at all participating retailers.

See Appendix D for examples of marketing materials.



DOUBLE YOUR FOOD DOLLARS WITH CA FRUIT AND VEGGIE EBT INCENTIVES

BUY \$1
CALIFORNIA PRODUCE
with your EBT card

GET \$1
BACK ON YOUR EBT CARD

PARTICIPATING GROCERY STORES

Arteaga's Food Center Locations

6909 Chestnut St,
Gilroy, CA 95020
(408) 847-7542

204 Willow St,
San José, CA 95110
(408) 899-6080

1003 Lincoln Ave,
San José, CA 95125
(408) 862-0117

2620 Alum Rock Ave
San José, CA 95116
408-649-6914

Santa Fe Foods

860 S White Rd,
San José, CA 95127
(408) 251-1030

7356 Thornton Ave,
Newark, CA 94560

1017 N Main St,
Salinas, CA 93906



DUPLIQUE SU DINERO PARA ALIMENTOS CON CA FRUIT AND VEGGIE EBT INCENTIVES

COMPRA \$1
PRODUCTO AGRÍCOLA DE CA
con su tarjeta de EBT

OBTENGA \$1
PARA ATRÁS EN SU TARJETA
DE EBT

SUPERMERCADOS PARTICIPANTES

Arteaga's Food Center Locations

6909 Chestnut St,
Gilroy, CA 95020
(408) 847-7542

204 Willow St,
San José, CA 95110
(408) 899-6080

1003 Lincoln Ave,
San José, CA 95125
(408) 862-0117

2620 Alum Rock Ave
San José, CA 95116
408-649-6914

Santa Fe Foods

860 S White Rd,
San José, CA 95127
(408) 251-1030

7356 Thornton Ave,
Newark, CA 94560

1017 N Main St,
Salinas, CA 93906

HAVE QUESTIONS? 1-800-984-3663 or www.DoubleUpCA.org
For balance information: EBT Customer Service Helpline (877) 328-9677

¿Preguntas? 1-800-984-3663 or www.DoubleUpCA.org
Para información de saldo: Número de servicio a clientes de EBT (877) 328-9677



KEY OUTCOMES

Program Impact

From its start on February 25, 2023 through April 14, 2024, when the state suspended the pilot project due to lack of funding, the pilot project achieved outstanding success. During the course of this demonstration project, the CalFresh Fruit & Vegetable EBT Pilot Project:

- Developed and refined a scalable model for the earning and redeeming of nutrition incentives that can easily be adopted by USDA FNS authorized retailers across the United States.
- Provided a total of **\$10.5 million of nutrition incentives** to **93,000 CalFresh households** (about 159,000 individuals) – averaging \$46 per household per month by the end of the program – across California.
- Improved healthy food access, food security, and nutrition and health status among CalFresh recipients while also supporting California's agricultural economy.
- Engaged over **600 community-based organizations** in the promotion and awareness of the pilot project.
- Created millions of English- and Spanish-language media impressions around the pilot project, including numerous television, radio, newspaper and online stories.
- Created significant awareness, interest, and support among elected officials, health system, and food system partners toward the continuation of this highly successful project.
- **Resulted in securing additional \$10 million** for its continuation from the California legislature and governor.



\$10.5 million
in nutrition incentives

93,000
CalFresh households

Equity, Diversity and Inclusion

The CalFresh Fruit & Vegetable EBT Pilot Project significantly increased utilization among high-need and traditionally underrepresented populations, including individuals experiencing homelessness, seniors, and newly arrived immigrants and refugees. This success was achieved through targeted outreach and strategic partnerships, ensuring that diverse communities were aware of and could participate in the program.

Demographic Outreach and Engagement

To ensure broad participation, particularly among groups that have historically been underrepresented in such programs, we implemented the following strategies:

- **Community Partnerships:** We collaborated with over 600 community-based organizations, faith-based groups, and social services agencies across California. These partners played a crucial role in spreading awareness and facilitating participation among their constituents.
- **Multilingual Marketing and Outreach:** Marketing materials were produced in multiple languages, including English, Spanish, Vietnamese, Chinese, and Korean. This ensured that language barriers did not prevent individuals from understanding or participating in the program. Outreach efforts included multilingual social media campaigns, websites, and text messaging directly to CalFresh participants.
- **Cultural Competency Training for Staff:** Mother's Nutritional Center staff received training on cultural competency to better serve the diverse populations that frequent their stores. This included understanding the unique needs and preferences of different cultural groups to provide a welcoming and supportive shopping experience.
- **In-Store Assistance and Information:** Mother's Nutritional Center stores are strategically located in underserved areas, serving a culturally diverse population that includes approximately 80% ethnic and racial minorities. In-store signage and assistance were provided in multiple languages to help non-English speaking customers understand and utilize their benefits.

Feedback and data collected from the pilot project indicate that these efforts were successful in reaching a diverse audience.



Participant Testimonial: Dawn, a senior participant from Los Angeles, shared,

"I just found out about it. I am so excited, because it's hard being a senior with not much money to get fruits and vegetables. And also, me being diabetic, I need to eat healthier. And it's coming in handy. I'm so happy that it's [here], the program."

Retailer Observation: From Retailer Interviews in 2023 conducted by independent evaluator, JSI.

"Definitely brought in more customers, newer faces that we haven't seen. We are a small town away from everything. You tend to know the regulars and it [the pilot project] has opened up the customer base."

The program saw a significant uptick in participation from diverse demographic groups, particularly in communities that typically face barriers to accessing such programs. These targeted efforts and community-focused strategies underscore the program's commitment to equity, diversity, and inclusion, ensuring that all eligible CalFresh participants, regardless of their background, had the opportunity to benefit from the fruit and vegetable supplemental benefits.

"I just found out about it. I am so excited, because it's hard being a senior with not much money to get fruits and vegetables."

Dawn, a senior participant from Los Angeles



KEY LEARNINGS

Strong Foundations and Continued Funding are Crucial

The CalFresh Fruit and Vegetable EBT Pilot Project's strong foundation is a result of:

- **Multi-year Advocacy:** Seed funding and legal approval from the California legislature led to the development of new technology and provided incentive funds.
- **Enthusiastic Participation:** CalFresh shoppers earned and spent the majority of their incentives each month across all retailers.
- **Retailer Commitment:** Retailers developed new technology, trained staff, and promoted the program to customers.
- **Collaborative Outreach:** All the retail partners and a diverse community of stakeholders engaged in multiple outreach activities based on local needs.
- **Program efficiency:** Transactions at grocery stores were seamlessly integrated into the existing EBT system, requiring no new steps for store cashiers or CalFresh shoppers.

After the initial launches in February and March 2023, it quickly became clear that more incentive funds would be needed if participation continued to grow as more retailers started offering incentives. The CalFresh Fruit and Vegetable EBT Pilot Project was originally planned to run through the end of December 2023. The pilot project received a resounding vote of confidence through statewide legislation in June of that year. The 2023-2024 budget passed by the California legislature and signed by the Governor extended the CalFresh Fruit & Vegetable EBT Pilot Project with an infusion of \$9.65 million, allowing for more support for low-income families across California.

All of these efforts resulted in the continuous monthly access to nutrition incentive dollars for participants, reduced hunger, improved health, and support of the agricultural economy. None of these impacts could have continued beyond December 31st, 2023 if not for additional funding.

It quickly became clear that more incentive funds would be needed if participation continued to grow as more retailers started offering incentives.

Integrating Incentives into the EBT System is Feasible, Efficient, and Effective

The EBT upgrade originally developed in Massachusetts and rebooted in California works – and works especially well in a grocery context, as was demonstrated in the 88 grocery store locations in which the program was implemented in California. The primary question that the pilot sought to answer was the “efficacy of supplemental benefits accrual, delivery, and redemption from the perspective of CalFresh recipients, participating retailers, and state administrators” when these supplemental benefits were integrated into the EBT system.

CalFresh customers demonstrated the program’s efficacy in two ways. The first was in the program’s month-over-month popularity, demonstrating that the program was meeting a need. Compared to a paper-coupon

predecessor

program operated by Fullwell, the pilot project also demonstrated a much higher usage of incentives earned, indicating it was much easier to use compared to a coupon program.

During the duration of the Double Up Food Bucks California program in the Bay Area, from 2017-2023, CalFresh families spent roughly 55% of the incentives that they earned in paper coupon format. In contrast, in the CalFresh Fruit & Vegetable EBT Pilot Project, CalFresh families spent 98% of the \$10.5 million total that they earned. This higher utilization is likely a result of the program’s simplicity and interoperability across multiple retailers when tied to the EBT card. It is much easier to use than a program tied to paper coupons, which requires a shopper to remember to bring the coupon back to the same store and present it to the cashier, in addition to the normal routine of paying with the EBT card.

In the CalFresh Fruit & Vegetable EBT Pilot Project, CalFresh families spent 98% of the \$10.5 million total that they earned.

Piloting New Technology Requires Having Committed Retail Partners

Both UC San Diego Center for Community Health and Fullwell were fortunate to have forward-thinking and community-minded retail partners who brought to



the table patience, commitment, and connection to the customers and communities in which they are based. Implementing new programs is never easy and these programs do not exist without retailers willing to take a chance. For anyone looking to start a similar project, we cannot emphasize enough the importance of finding retailers who have a commitment to serving their customers that goes beyond a financial motivation.

Administrative Coordination Among Pilot Project Partners

Both UC San Diego Center for Community Health and Fullwell learned that keeping the technical implementation of this project going forward required a level of project management beyond any similar nutrition incentive program we had previously operated. Every EBT transaction involves a few third-party technology providers, varying store to store. Getting them all on the same page is not simple. Both UC San Diego Center for Community Health and Fullwell found that the pilot project moved forward most smoothly when all project partners met simultaneously (via video conference) prior to significant milestones. While “offline” communication via email and one-on-one phone calls was helpful, the meetings with all parties present helped to increase coordination and facilitated quick troubleshooting often in real time. This was especially important as each retail chain prepared for “end-to-end” certification of their systems, which involves a series of test transactions that are monitored by all parties that touch the transaction prior to “going live” with the new functionality.

As both UC San Diego Center for Community Health and Fullwell worked with various technology providers to update their systems, it became clear that many of those companies have project pipelines that are pre-scheduled a year or more in advance. In order to ensure successful outcomes, it is essential to work with the technology providers well in advance of intended program launch dates to prioritize the needed services. This was especially apparent in the timeline for the upgrade with the third-party processors.

Communicating the Program to Participants is Crucial to Success

As noted in the original USDA Healthy Incentives Pilot report, communication is key to the success of the program. As such, it is very important to engage in community outreach efforts in partnership with various stakeholders and to ensure that the translation of outreach/marketing materials is available in multiple languages.

As noted earlier, both UC San Diego Center for Community Health and Fullwell worked with social



services agencies and public health departments in multiple counties across California. Through that experience, a lesson learned was that the level of engagement and support from a county agency can vary greatly depending on interest and capacity. Some county staff were deeply engaged with community outreach for this pilot project. These counties helped devise outreach strategies using text messages or mailers to CalFresh participants. They helped spread the word among community organizations. Some counties added the project to the agenda of their County Nutrition Action Partnerships.

This community outreach supplemented all the in-store marketing that communicated the program to customers. Stores used a variety of marketing materials including posters, flyers, and additional text on the transaction receipts to let customers know about the fruit and vegetable incentive program.

A lesson learned was that the level of engagement and support from a county agency can vary greatly depending on interest and capacity.

Providing Supplemental Benefits Via the EBT System Supports CalFresh Participant Autonomy

Another aspect of the pilot project is the added autonomy it provides for program participants.

The CalFresh Fruit & Vegetable EBT Pilot Project model of earning and redeeming nutrition incentives directly on the EBT card meant that more participants were able to maximize the incentives they earned. The model, which allowed customers to redeem incentives earned for any CalFresh-eligible purchase at any EBT-eligible retailer, meant that customers had autonomy to choose foods that were culturally appropriate, needed for health, or simply preferred. This is something that is limited with other nutrition incentive program models relying on coupons or loyalty cards that can only be earned and redeemed at an individual retailer or one chain of retailers.

Grocery Stores Were Highly Satisfied with the Program

A key takeaway from the pilot project is that grocery retailers liked that this program was integrated into the EBT system. They indicated their high level of satisfaction with the pilot project's technology through their responses to evaluators' interview questions. John Snow Inc. (JSI), the evaluator for Fullwell's pilot project in Northern California, found that retailer interviewees agreed that the incentive program is much improved with the electronic benefit technology as compared to the coupon-based design, which had been running at two of the retail chains. They reported that the technology was working as expected,

created much less work than with the coupons, and that it helped address food insecurity in their communities.

“It’s a great program. I think it started to get better now—easier for our customers and even for us as store employees— with this new concept of having [the incentive] go directly onto a card instead of giving out coupons like they did before. It has been a positive impact, speaking for the customers, because it is easier for them.”

“This [the CA F&V pilot] is a wonderful opportunity for customers and grocery stores and for the community to look at the store as being more involved in helping the community address food insecurity.”

Interviews with Mother’s Nutritional Center in Southern California also indicated high levels of satisfaction with the program:

“Sometimes it feels that when you try to eat healthy, it gets expensive, and this program allows families to provide healthier lifestyles for their kids and themselves, and for me it’s a joy to be able to be a part of something so amazing.”



- “Please don’t end the program. It’s amazing how many fruits and vegetables we sold during this time. It shows you how this program helps people eat healthier.”
- “I would like the program to be extended because it helps the people in our community.”
- “Make it permanent.”
- “Please keep the program alive. It’s a win/win/win for everyone, mainly our customers.”
- “The CalFresh Fruit & Vegetable EBT Pilot Project has given many families extra help to have good quality fruit and vegetables. Sometimes it feels that when you try to eat healthy, it gets expensive, and this program allows families to provide healthier lifestyles for their kids and themselves, and for me it’s a joy to be able to be a part of something so amazing. I literally tell strangers that I see at stores about this because it is a blessing.”

- “What I like about this program is that it’s helping elderly people that are in need because everything is expensive.”
- “Customers were extremely excited about this program. They spread the word among each other. Even senior customers were able to benefit. We would love to participate in this program again and see everyone leave even happier.”

Program Participant Perspective

CalFresh customers demonstrated the pilot project’s efficacy and popularity by voting with their feet, specifically as the program was coming to an end. The number of customers going to use the pilot project at multiple Mother’s Nutritional Center stores was so high that they had to line up out the door.



Customers queued at Mother’s Nutritional Center store in Highland Park just before the program ended. Photo courtesy of Mothers’ Nutritional Center.

Mother’s Nutritional Center’s shoppers offered testimonials to describe the impact that the pilot project had in their lives:

- “I just found out about it. I am so excited, because it’s hard being a senior with not much money to get fruits and vegetables. And also, me being diabetic, I need to eat healthier. And it’s coming in handy. I’m so happy that it’s (here), the program.” – Dawn, a Los Angeles EBT participant.
- “I am so happy that I got all these fruits and vegetables with the EBT program. It really helped a lot. So, thank you so much.” – Jasmin, a San Bernardino EBT participant.
- “I love this program; without it I don’t know where I would be. They give my kids fresh fruits, fresh vegetables. And my kids don’t want me going no other place than them (Mother’s Nutritional Center).” – Latoya, a Los Angeles EBT participant.
- “One thing I wish would continue is the EBT program. It is very, very important. I’m part of that program; and it has helped me and my daughter, how she eats, and my family. We

want to continue producing those funds into this program so that more families like myself, and this community can continue getting produce for their families so they can grow and be healthy!” – Shirnese, a Los Angeles EBT participant.

- “The pilot program helps us to eat healthy, make healthier choices and change our lifestyles to make a lot of health improvements.” – a Los Angeles EBT participant.
- “I think it’s amazing because nowadays it’s so hard to have enough at the end of the month to buy your fruits and vegetables or other things that you need, so this program is a wonderful way to help you with your groceries.” – Claudia, a Los Angeles EBT participant.
- “I’m so grateful and appreciative. It’s really going to help me and my family out a lot. I think it’s awesome.” – Megan, a San Diego EBT participant.

“I’m part of that program; and it has helped me and my daughter, how she eats, and my family. We want to continue producing those funds into this program so that more families like myself, and this community can continue getting produce for their families so they can grow and be healthy!”



PILOT PROJECT RETAILER AND PROGRAM PARTICIPANT EVALUATION

The CalFresh Fruit & Vegetable EBT Pilot Project included a program participant evaluation conducted by CDSS, along with retail partner evaluations conducted by UC San Diego Center for Community Health and Fullwell. These evaluations provide a better understanding of both program participants' and retail partners' perspectives and experiences with the program and lessons to be learned for future nutrition incentive programs.

The retailer evaluations included the participation of over 500 Mother's Nutritional Center staff, and 8 staff from Arteaga's Food Center (2), Harvest Market (2), and Santa Fe Mercados (3).

Pilot project evaluation results underscore the value of the CalFresh Fruit & Vegetable EBT Pilot Project from Mother's Nutritional Center's perspective. The program was considered to have strong leadership support for carrying out the program, to be aligned with organizational mission and values, to offer useful assistance for carrying out the program, to be generally easy for staff to implement, and to be considered an important customer service. Mother's Nutritional Center's high satisfaction with the program and belief that the program positively impacted food and nutrition security in local communities, underscores the alignment between the CalFresh Fruit & Vegetable EBT Pilot Project and Mother's Nutritional Center's business. Further, upwards of \$13 million in local economic impact were estimated to result from Mother's Nutritional Center stores carrying out the pilot project.¹⁴

JSI's structured interviews at Arteaga's, Harvest Market and Santa Fe Mercados highlighted the convenience of the new technology, positive customer experience, and ease of implementation. The pilot project had a strong foundation to build on at Arteaga's and Santa Fe Mercados where fruit and vegetable incentive programs – using paper coupons – had been implemented since 2017. There was buy-in at all levels of both retailers based on the popularity and success of the previous program,

**Upwards of
\$13 million in
local economic
impact were
estimated to
result from
Mother's
Nutritional
Center stores
carrying out the
pilot project.**



Double Up Food Bucks. Cashiers and managers were able to contrast the experiences between the two implementation models and cited improvement when the electronic benefit technology was implemented as compared to the coupon-based design. They reported that the new technology was working as expected, created much less work, and that customers preferred the flexibility and ease of use. Their satisfaction with supplemental benefits programs increased as did the perception of their value for their stores. At Harvest Market, perception of the pilot project was similar although they had no previous experience operating an incentive program. Staff cited positive impact on community wellbeing as well as enthusiasm for how the CalFresh Fruit & Vegetable EBT Pilot Project could address food insecurity.

NEXT STEPS: SUSTAINED AND EXPANDED FUNDING TO INCREASE PROGRAM SCALE

The primary obstacle to achieving a greater impact on hunger, health, and California's agricultural economy through this program is a lack of long-term, stable funding. The current program needs at least \$30 million per year, and this only scratches the surface of its potential. California's CalFresh population is 56 times more than those who were served by the pilot project. For the program to grow, significantly more funding is needed. Previous proposals have called for \$120 million per year, as a step toward significant expansion into high-need communities not yet reached. To date, multiple retailers have expressed interest in offering this program to their customers, but funding remains the primary challenge to expansion.

NATIONAL MOMENTUM: A LEGACY OF CALIFORNIA'S PILOT

Another lasting impact of California's pilot project is that it created momentum and the underlying technology for integrating incentive programs into the EBT system in other states.

Both Rhode Island and Washington State started operating pilot projects based on California's pilot technology in 2023 and 2024. Colorado and Louisiana are also working on launching pilots in 2024 or 2025. Meanwhile, Massachusetts continues to operate the very popular Healthy Incentives Program at farmers' markets and farm stands across the state.¹⁵

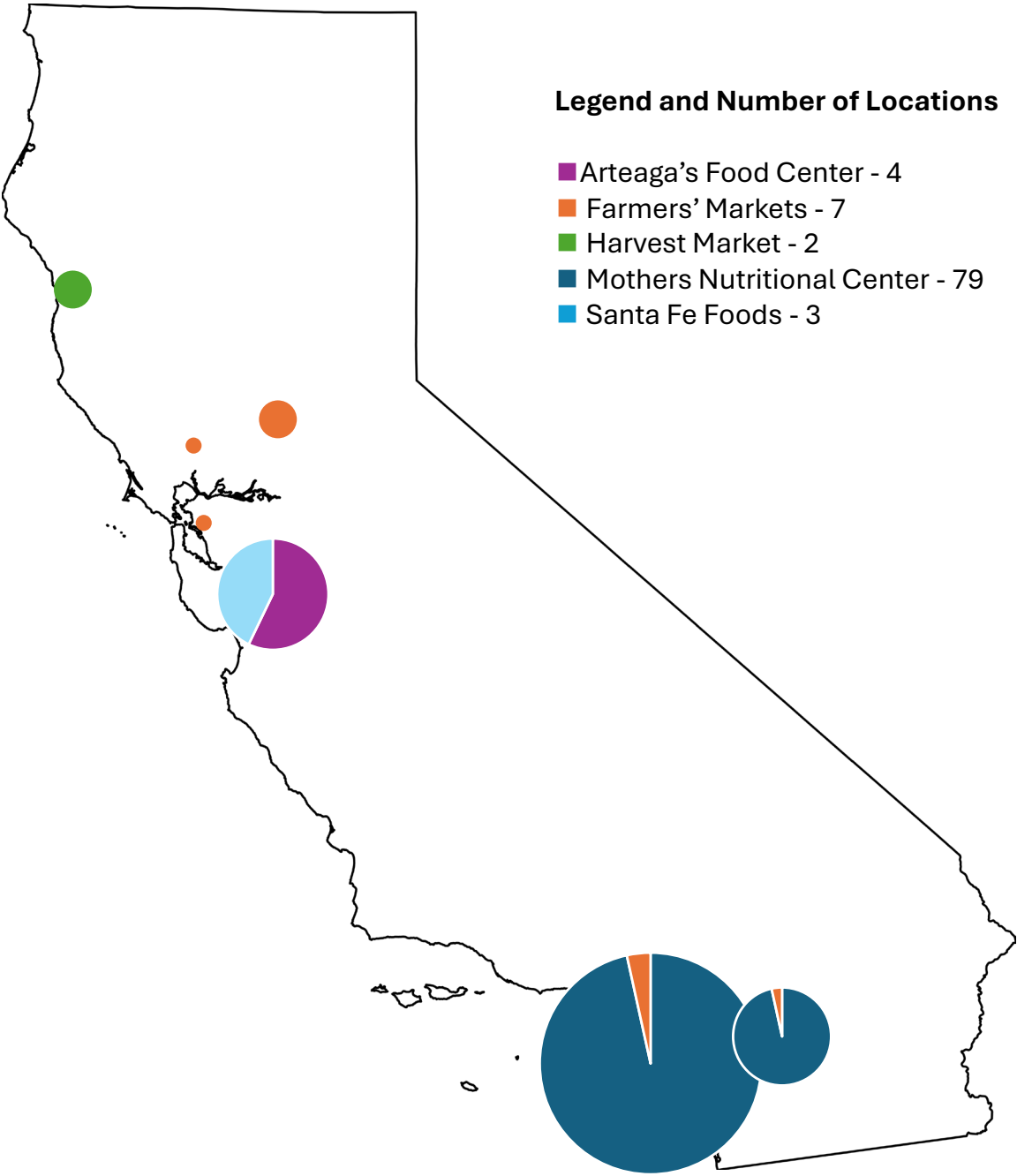
All these programs use the "Massachusetts Model" – a specific protocol for adding incentives to an EBT transaction – that was standardized after the USDA-funded HIP pilot in 2012. In the ten years between when the HIP pilot ended and California's pilot began, no state had supported operating an EBT-integrated program in grocery stores. Many of the upgrades

made by third-party processors, payment platforms, and point-of-sale systems for the HIP pilot were decommissioned or had been abandoned during the intervening decade. Now with multiple states operating pilots, EBT payment technology systems have once again been upgraded with the incentive functionality, and there are more dollars flowing to SNAP participants in more places through these EBT systems than ever before.



APPENDICIES

Appendix A: Retail Locations for CalFresh Fruit and Vegetable EBT Pilot Project



Appendix B: Payment processing systems that were updated as part of the CalFresh Fruit and Vegetable EBT Pilot Project

System Component	Provider / Manufacturer Name	Product / Model / Platform Name
State EBT Database	FIS	n/a
Third Party Processor	Fiserv	Buypass
		Rapid Connect
Third Party Processor	Worldpay	EBT payments platform
Payments Platforms	NCR	Connected Payments
Payments Platforms	Datacap Systems Inc.	NETePay
Point of Sale Device	NCR	ENCOR
Point of Sale Device	DUMAC	RORC
Point of Sale Device	Infinity Unified Commerce	Infinity
Point of Sale Device	FIS	EBT stand-alone device

List compiled by Fullwell in 2023

Appendix C: Media Coverage secured by Fullwell and UC San Diego Center for Community Health

Network	Link
Telemundo	Recibirás más dinero mensual en tu tarjeta EBT de CalFresh con este nuevo programa
Studio 40	SPUR - Studio 40 Live
Mendocino Voice	Harvest Market is first California grocery offering new EBT 'buy-\$1, get-\$1' local produce program
Insight (CapRadio)	California Fruit and Vegetable EBT Pilot Project
KCRA	Pilot program helps some low-income Californians afford more fruits, vegetables
Progressive Grocer	Harvest Market Introduces Healthy-Food Incentives
Fort Bragg Advocate-News	Pair of local markets first to join state's CalFresh pilot program
SF Chronicle	Should California give residents money to buy fresh produce? Here's why the idea is a no-brainer
Winsight Grocery Business	How one indie avoided the SNAP benefits cliff
Edible Monterey County	Big Breakthrough For Food Access in Monterey County
Capital and Main	A California Program to Get Produce to Low-Income Families Is a Hit. Now It Is Running Out of Money.
Telemundo	Programa piloto de Cal Fresh en peligro de cancelación
Fox40 (and KRON and more)	CalFresh program aims to help low income residents with food access
ABC 7 News	ABC7 News
CGN Noticias San Diego	CGN Noticias San Diego
FOX 40	FOX40 CalFresh program aims to help low income residents with food access
KRON4	KRON4 Bay Area lawmaker seeks to revive food assistance
Univision	Univision San Diego
Spectrum News	Spectrum News

Appendix D: Examples of Marketing Materials

English-language flyer

EARN \$60 BACK ON YOUR EBT CARD!

BUY \$1 Fresh fruits & vegetables with your EBT Card

EARN \$1 Back on your EBT Card (Up to \$60 per month)

Scan here to find a Mother's Nutritional Center near you!

For more information, visit www.masfrescoplusebt.org

Spanish-language flyer

¡RECIBE \$60 EN TU TARJETA EBT!

COMPRA \$1 En frutas y verduras frescas con tu Tarjeta EBT

RECIBE \$1 En tu Tarjeta EBT (Hasta \$60 cada mes)

Escanea aquí para encontrar tu Mother's Nutritional Center más cercana!

Para mayor información, visita www.masfrescoplusebt.org

UP TO \$60 PER MONTH

DOUBLE YOUR FOOD DOLLARS WITH CA FRUIT AND VEGGIE EBT INCENTIVES

BUY \$1
CALIFORNIA PRODUCE
with your EBT card

GET \$1
BACK ON YOUR EBT CARD

PARTICIPATING GROCERY STORES

Arteaga's Food Center Locations

6909 Chestnut St.
Gilroy, CA 95020
(408) 847-7542
204 Willow St.
San José, CA 95110
(408) 899-6080

1003 Lincoln Ave.
San José, CA 95125
(408) 882-0117
2620 Alum Rock Ave
San José, CA 95116
408-649-6914

Santa Fe Foods

860 S White Rd.
San José, CA 95127
(408) 251-1030
7356 Thornton Ave.
Newark, CA 94560

HAVE QUESTIONS? 1-800-984-3663 or www.DoubleUpCA.org
For balance information: EBT Customer Service Helpline (877) 328-9677

HASTA \$60 AL MES

DUPLIQUE SU DINERO PARA ALIMENTOS CON CA FRUIT AND VEGGIE EBT INCENTIVES

COMPRA \$1
PRODUCTO AGRÍCOLA DE CA
con su tarjeta de EBT

OBTENGA \$1
PARA ATRÁS EN SU TARJETA
DE EBT

SUPERMERCADOS PARTICIPANTES

Arteaga's Food Center Locations

6909 Chestnut St.
Gilroy, CA 95020
(408) 847-7542
204 Willow St.
San José, CA 95110
(408) 899-6080

1003 Lincoln Ave.
San José, CA 95125
(408) 882-0117
2620 Alum Rock Ave
San José, CA 95116
408-649-6914

Santa Fe Foods

860 S White Rd.
San José, CA 95127
(408) 251-1030
7356 Thornton Ave.
Newark, CA 94560

¿Preguntas? 1-800-984-3663 or www.DoubleUpCA.org
Para información de saldo: Número de servicio a clientes de EBT (877) 328-9677



Appendix E: How EBT Integration Works Diagram: Customer and Cashier Experience

Customer shops like normal (sees marketing about new program in store, especially in produce section)

Cashier rings up like normal. Customer earns bonus/incentive dollars when they buy fresh produce with EBT-Food Stamp tender

Customer's bonus/incentive dollars are rebated back to their EBT account and can be spent on anything CalFresh/SNAP eligible (not just produce)



- Customer shops like normal
- Customer sees marketing (e.g. shelf talkers) on produce shelves for fresh fruits and vegetables
- Customer goes to check-out like normal

- Cashier rings up customer as normal (no change to PLU/UPC codes)
- If customer
 - a) Has fresh produce in their basket, AND
 - b) Uses their CalFresh/SNAP/EBT-Food Stamp card for tender
- Then POS, TPP, and EBT system calculate bonus dollars earned and rebates money back to customers' EBT card/account. Customers get a penny-for-penny match equal to produce purchased (up to total amount of EBT-food stamp tendered)
- Customer can earn up to \$60/month (with monthly cap tracked by state EBT system)
- POS receipt includes information about incentive earned during that transaction and how much earned that month

- Customers' EBT-Food Stamp account includes incentives earned and rebated back to card.
- Incentive dollars can be spent by customer on anything CalFresh/SNAP eligible, not just fresh fruits and vegetables (i.e. bread, dairy, meat, frozen food, etc)
- Incentives can be redeemed at any SNAP/EBT authorized retailer



Appendix F: Timeline of CalFresh Fruit & Vegetable EBT Pilot Project Development & Implementation

January to July 2021

California Department of Social Services (CDSS) signs grant agreements with Ecology Center, SPUR and University of California, San Diego to partner on implementation of the CalFresh Fruit & Vegetable EBT Pilot Project.

December 2021

CDSS releases new target 'go-live' date of fall 2022 after delays in implementation.

January to December 2022

Grantees and CDSS secure contracts and agreements with retailers and technology partners to cover the scope of developing, testing, and implementing new technology. Technology development and testing begins.

February 2023

The CalFresh Fruit and Vegetable EBT Pilot Project launches at its first retail location: a farmers' market in the Sacramento area.

March 2023

Harvest Market becomes the first grocery store in 10 years, anywhere in the country, to offer nutrition incentives as an instant rebate to shoppers' EBT cards.

July 2023

The California legislature and Governor approve an additional \$9.65 million dollars and extend the sunset date of the EBT Pilot from December 2023 to the end of 2026.

August and September 2023

Santa Fe Foods launches at 3 locations and Arteaga's Food Center launches at 4 locations.

November 2023

Mother's Nutritional Center launches the CalFresh Fruit and Vegetable EBT Pilot Project at 79 locations. The program reaches full scale of operations as intended under the original legislation.

March 2024

During the final full month of the program, 55,000 CalFresh households earn a total of \$2.5 million in fruit and vegetable incentives in a single month.

April 2024

The CalFresh Fruit and Vegetable EBT Pilot Project ends due to lack of funds. Since the program launched in February 2023, a total of nearly 93,000 CalFresh households had earned \$10.5 million in incentives by purchasing fresh fruits and vegetables with their CalFresh benefits.

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