



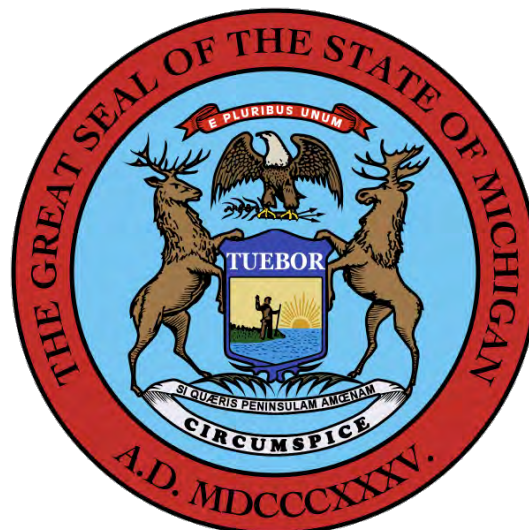
The Future is Bright with WIC EBT: Insight from a Study on Participant Redemption

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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



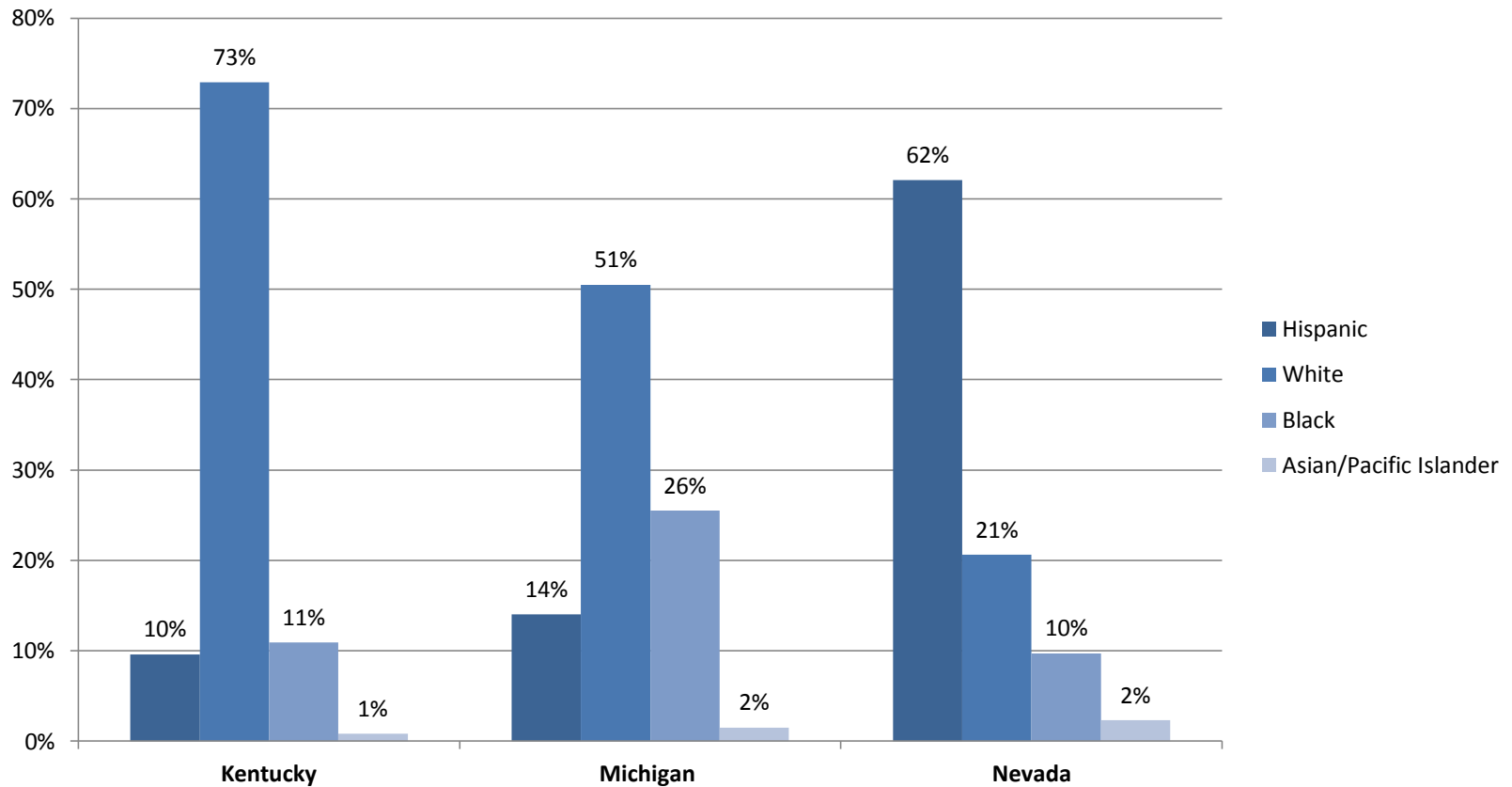


Demographic Characteristics of WIC Families

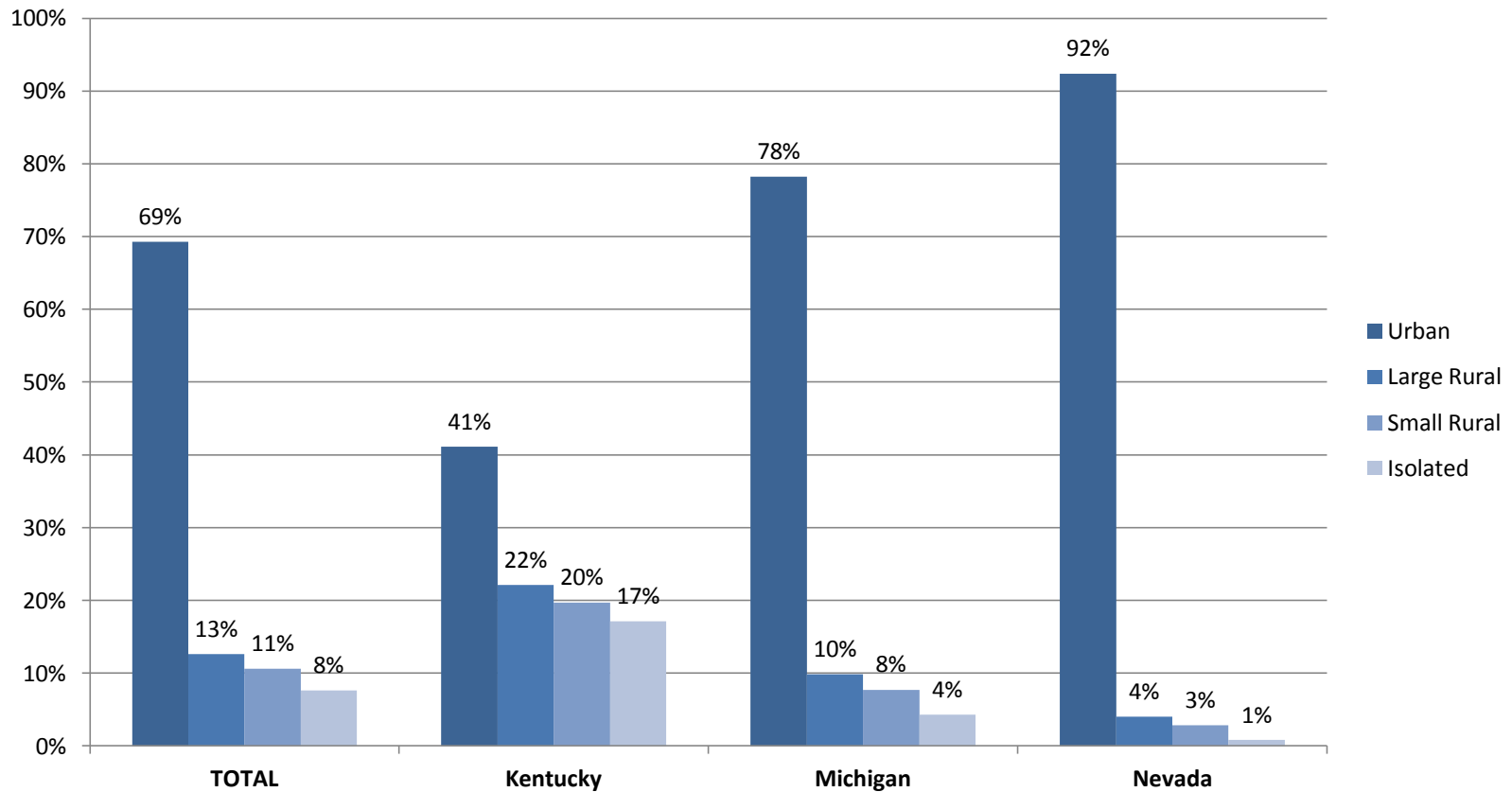


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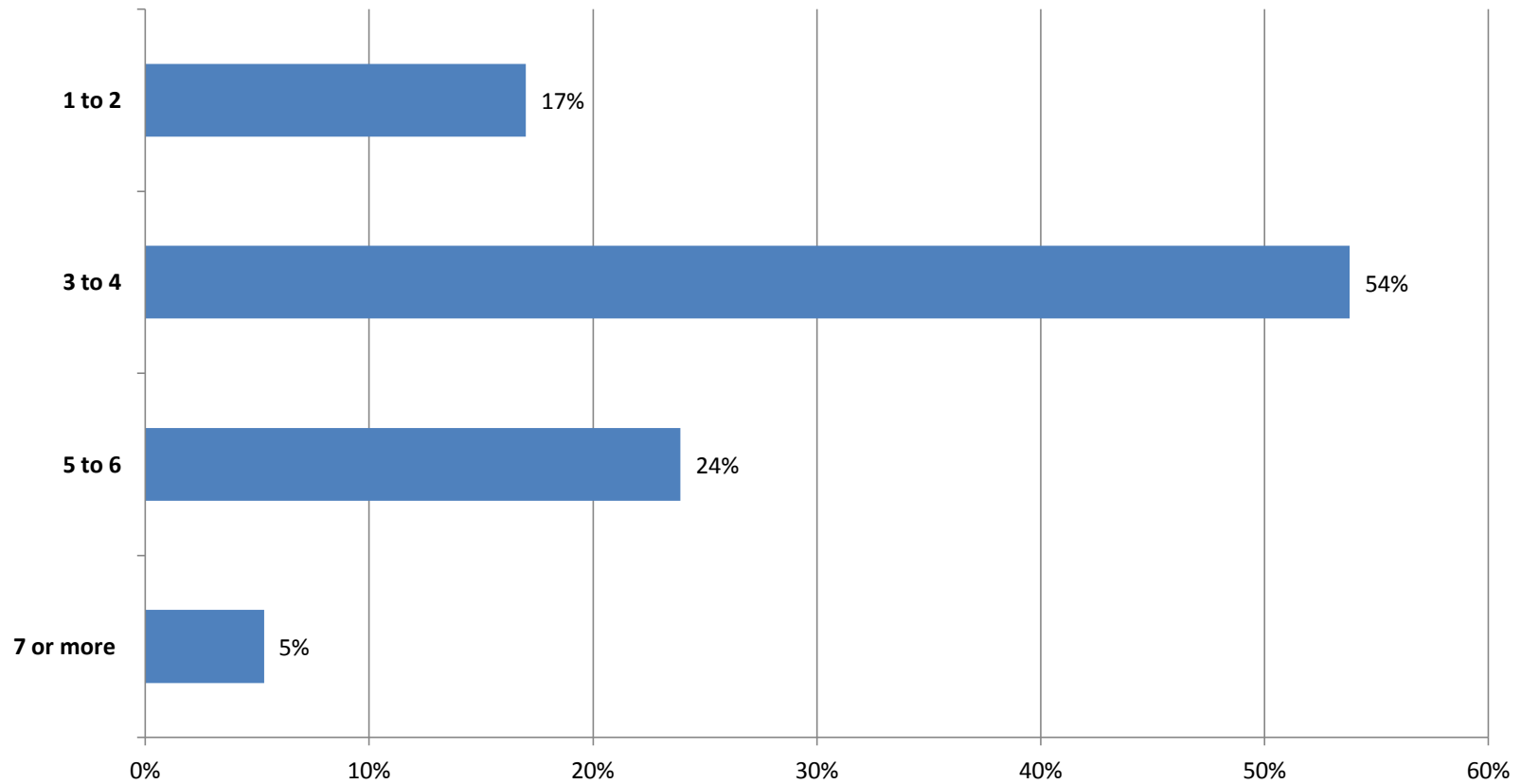
Family Race/Ethnicity, by State



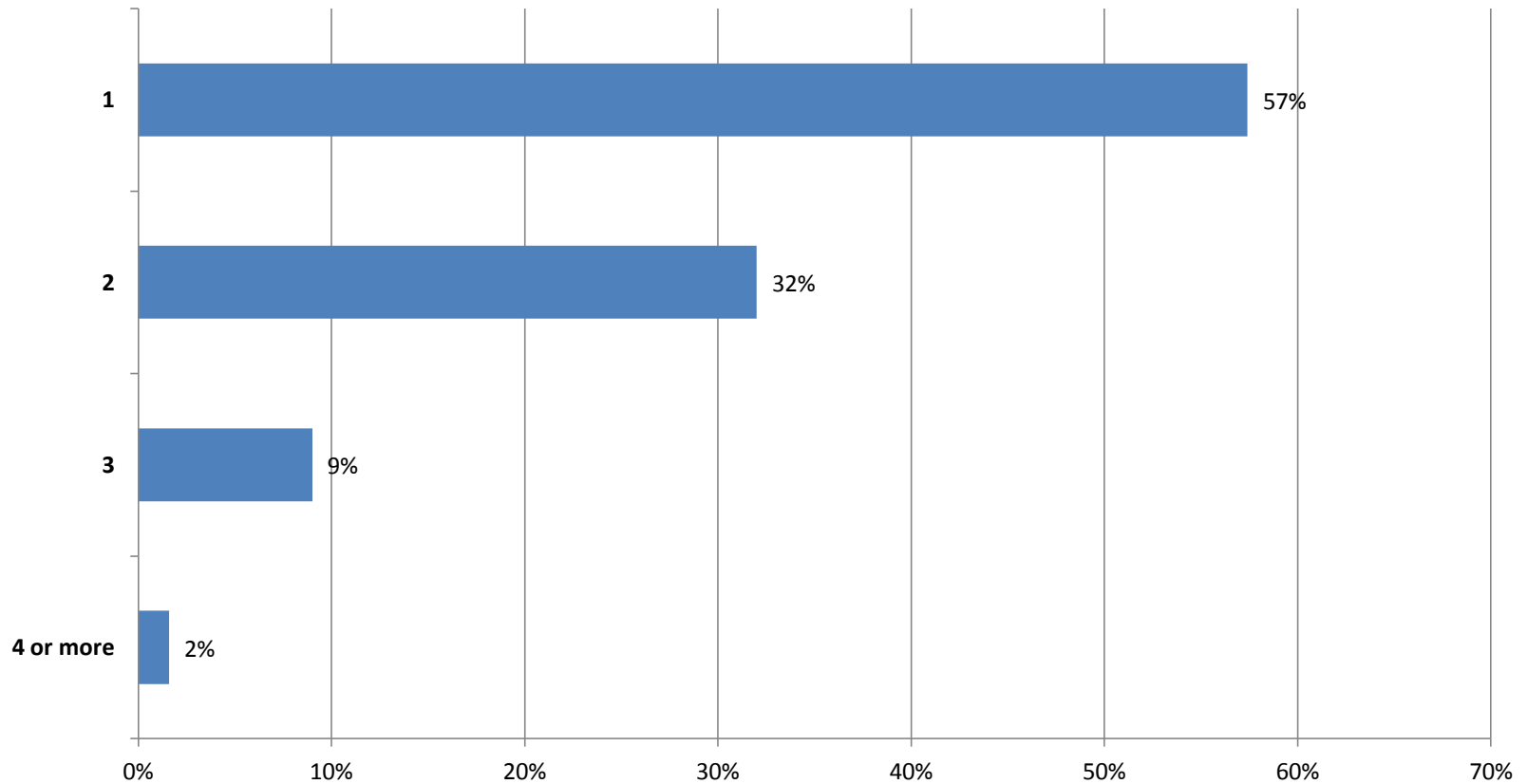
Geographic Location, Overall and by State



Number of Persons in Household, Overall



Number of WIC Family Members, Overall



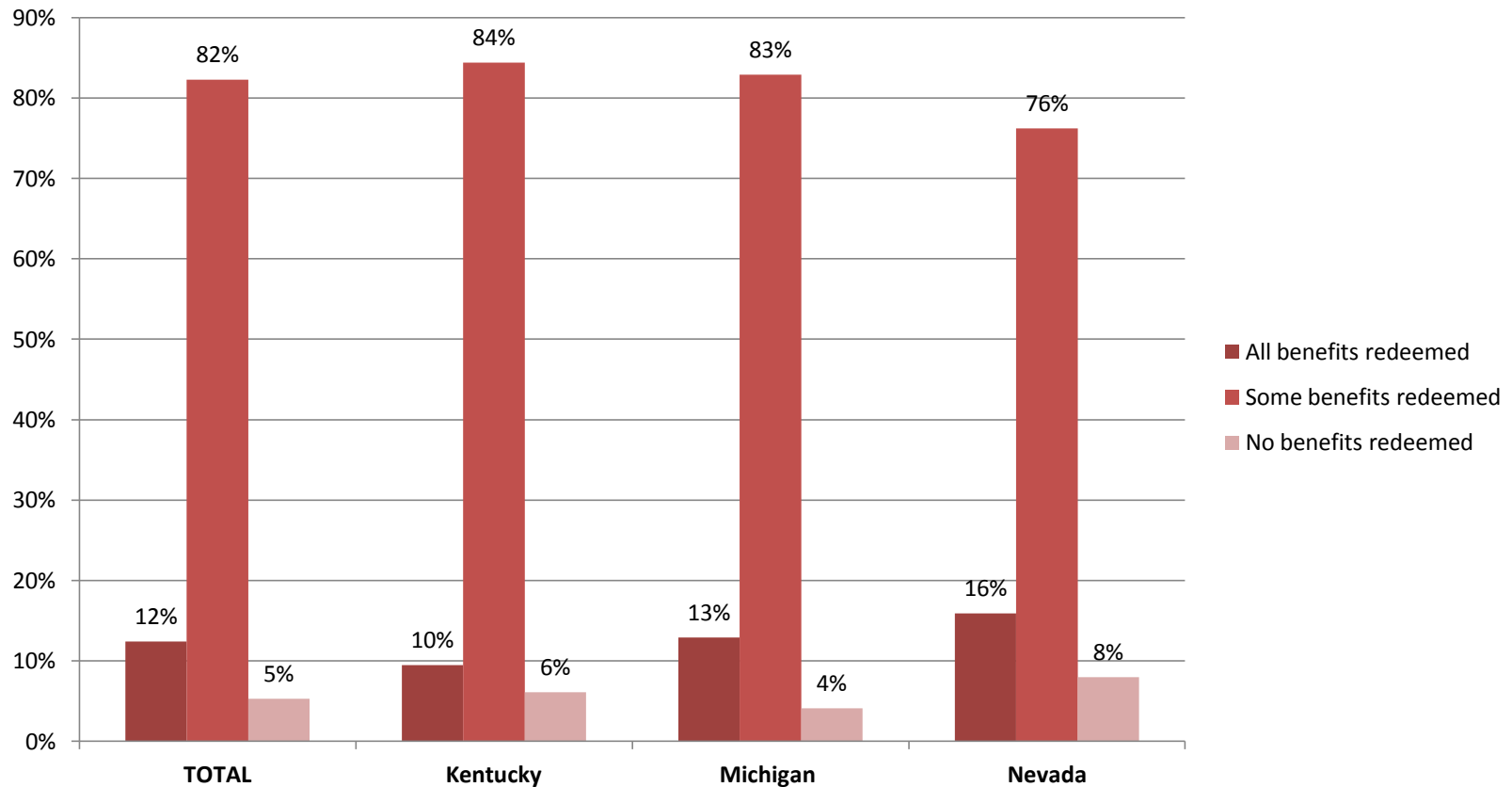


Overall WIC Family Benefit Redemptions (All Foods), by Family Characteristics

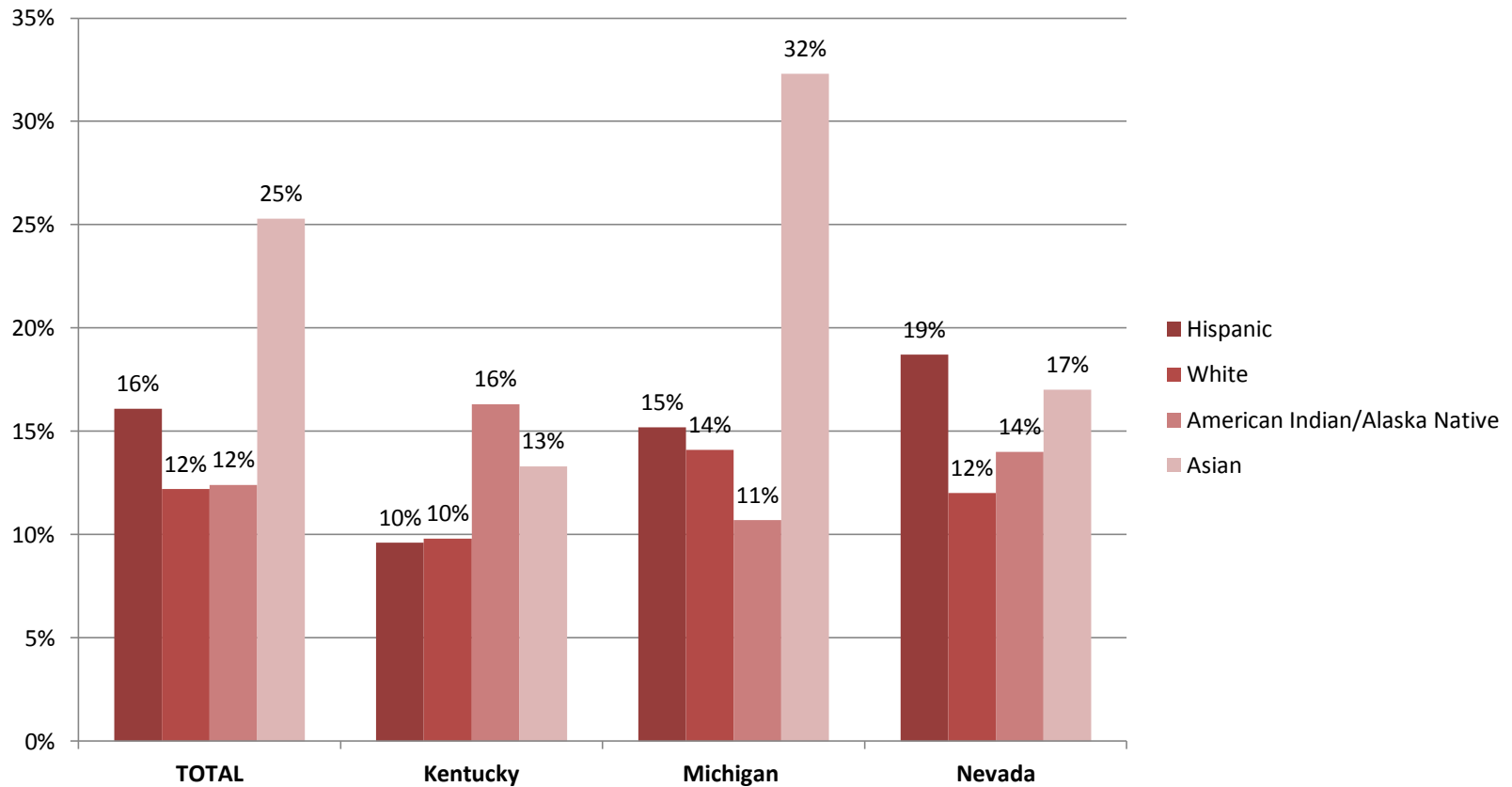


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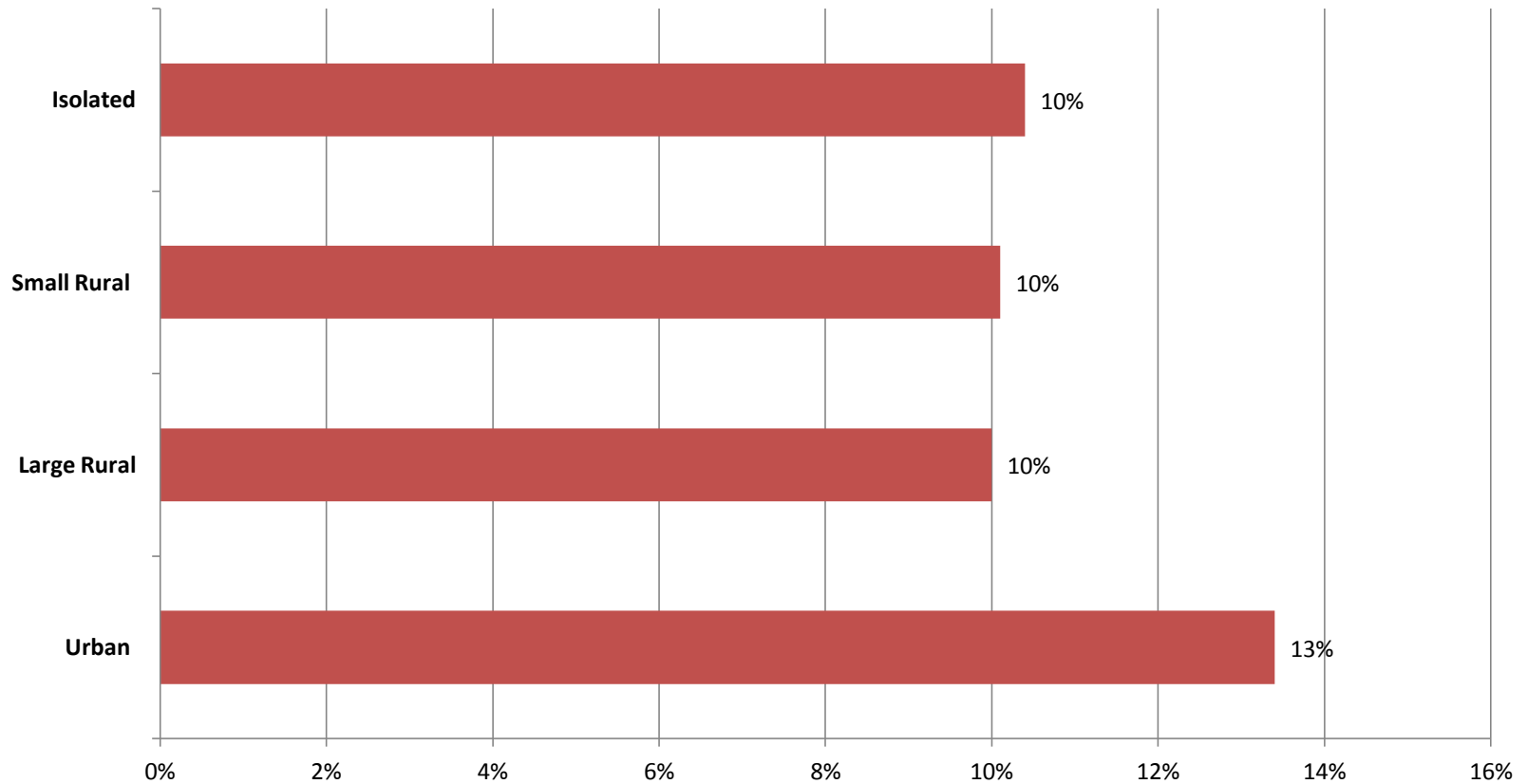
WIC Family Benefit Redemptions for All Food Categories (Combined), Overall and by State



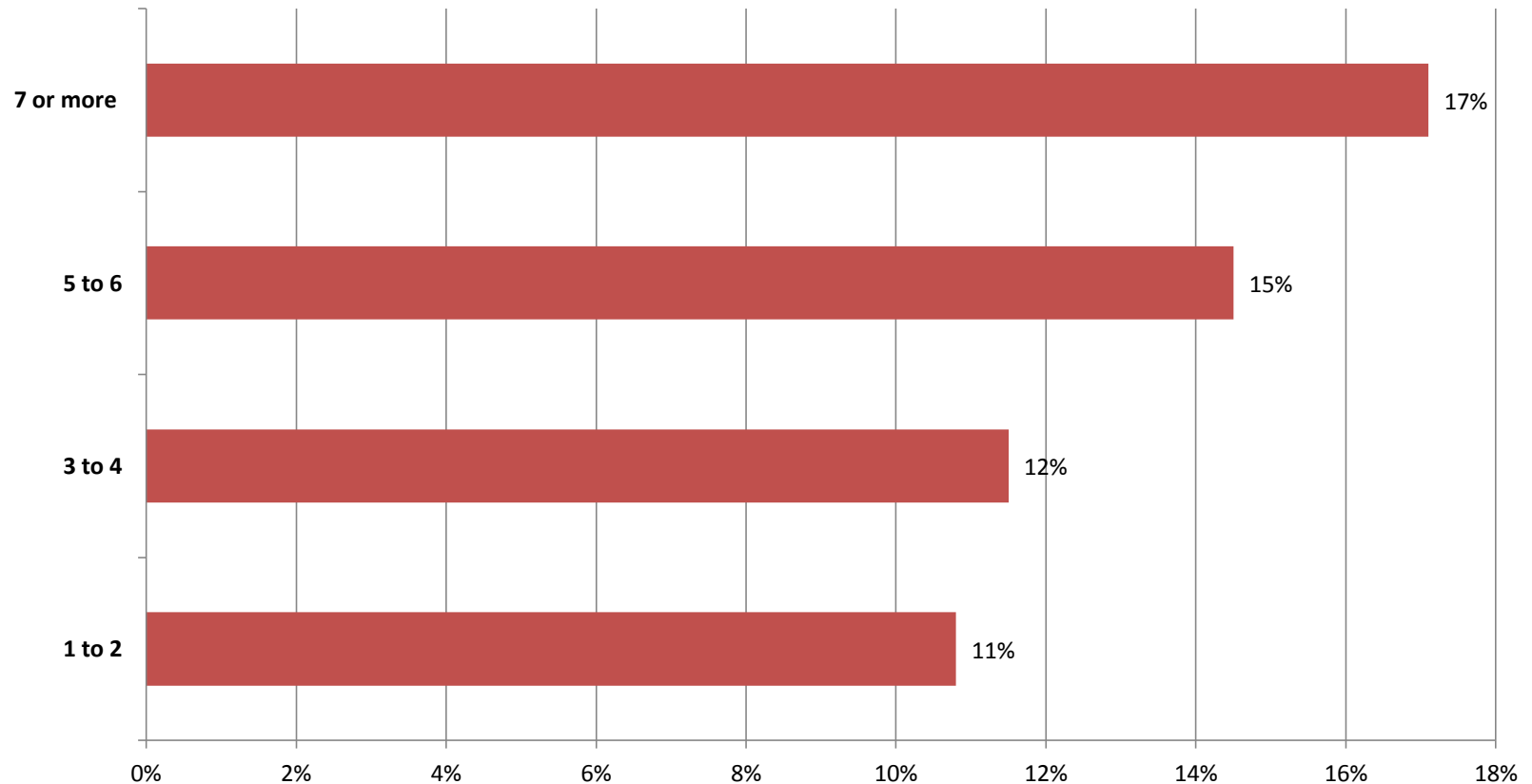
Race/Ethnicity of Families Redeeming All Their Benefits, Overall and by State



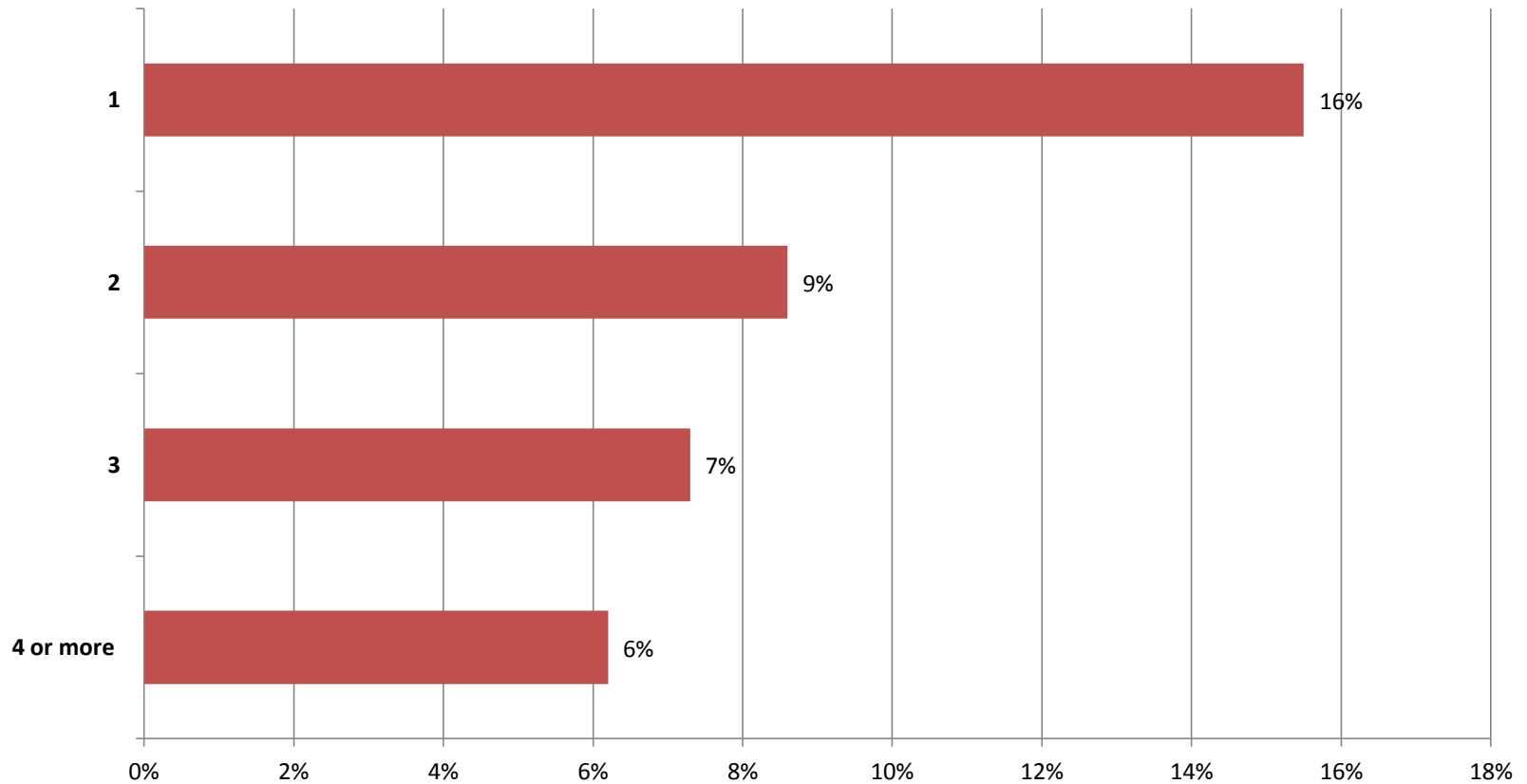
Geographic Location of Families Redeeming All Their Benefits, Overall



Number of Persons in Household Among Families Redeeming All Their Benefits, Overall



Number of WIC Family Members Among Families Redeeming All Their Benefits, Overall



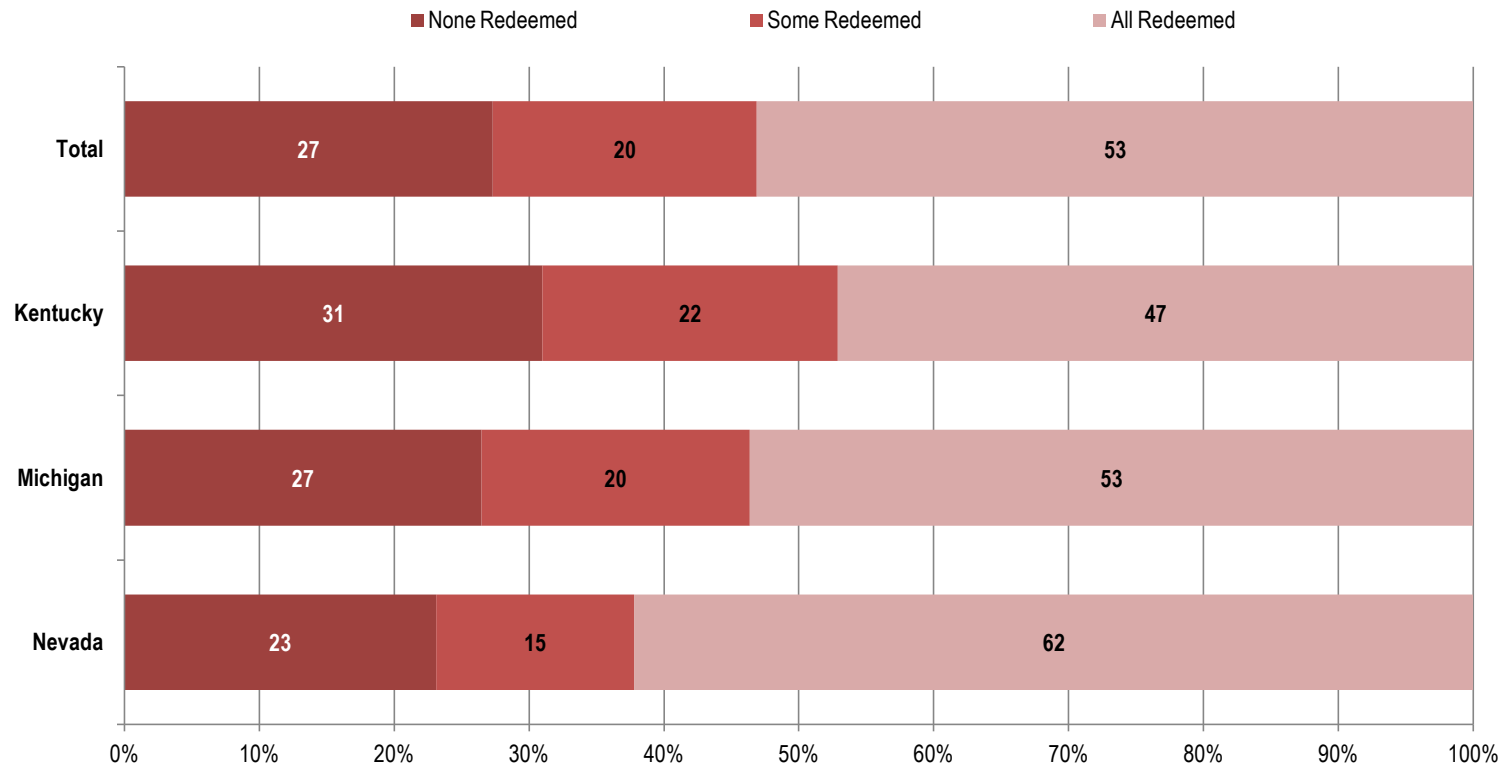


Redemption of Individual Food Item: Cereal



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Percent of Families Redeeming None, Some, All Cereal Benefits, by State, January – March 2012



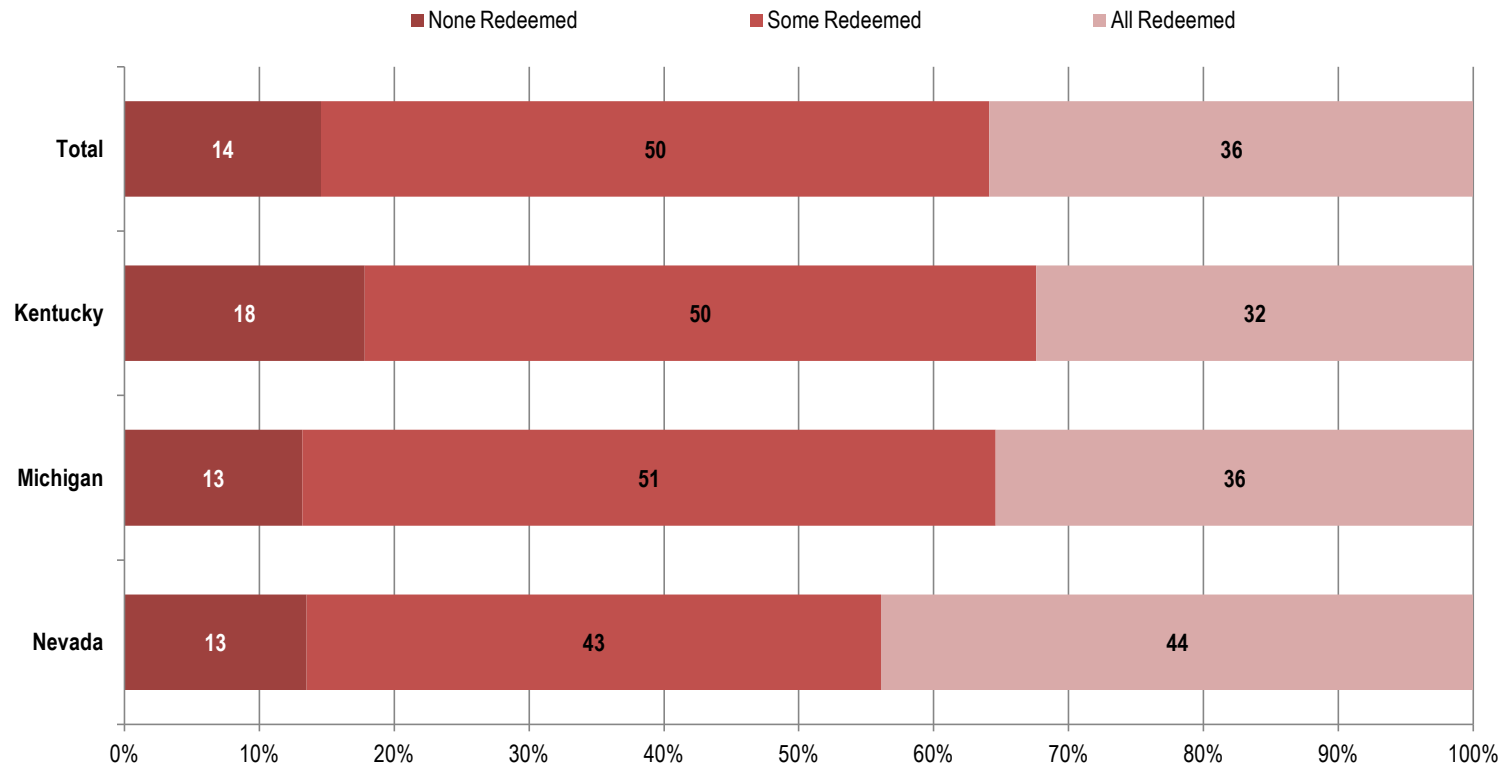


A Look at the Cash Value Benefit

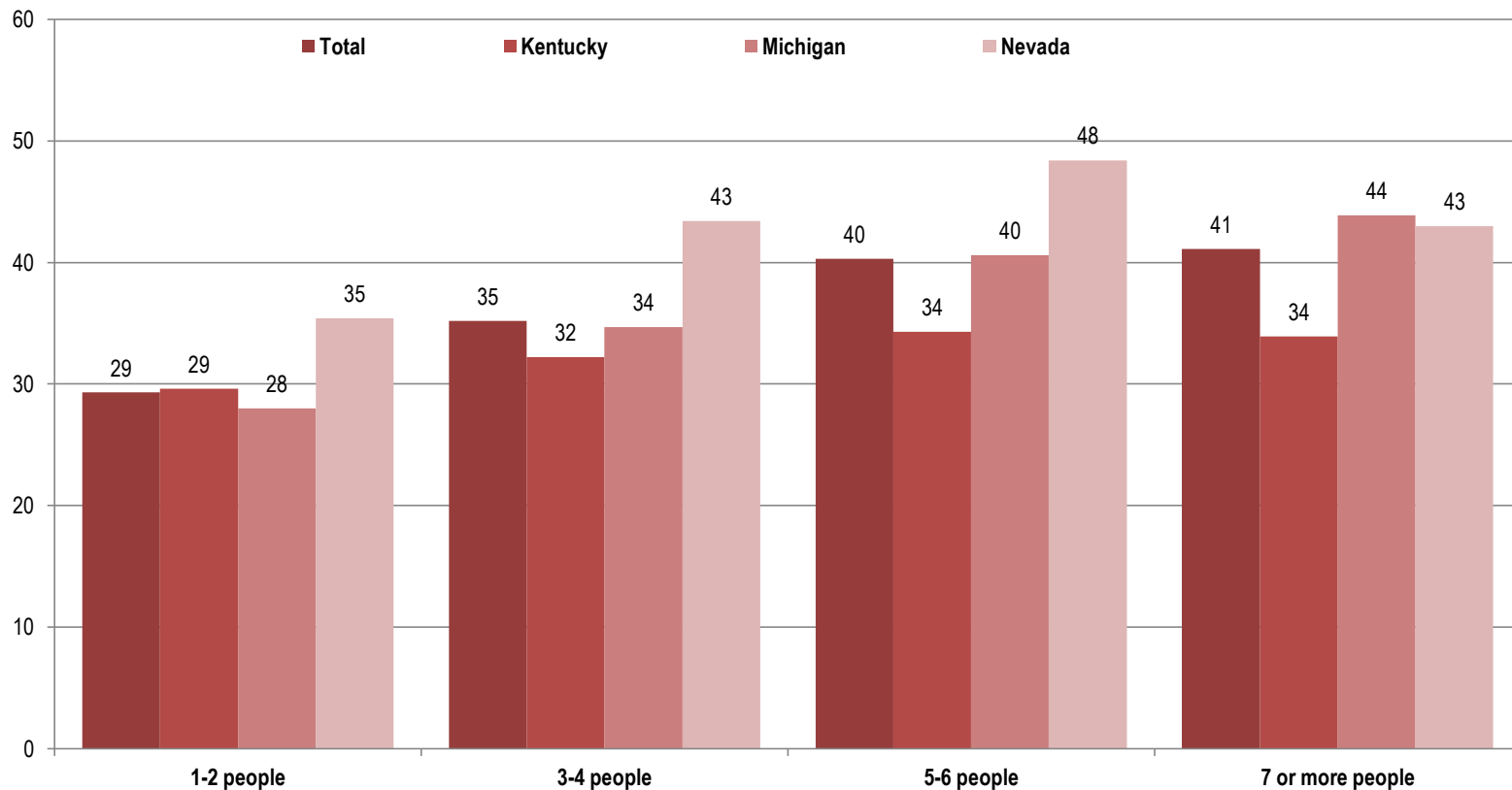


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Percent of WIC Families Redeeming None, Some, All Cash Value Benefits, by State, January – March 2012



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



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Family Shopping Patterns During Average WIC Benefit Month, Overall and by State

	Total		Kentucky		Michigan		Nevada	
	Mean	Range	Mean	Range	Mean	Range	Mean	Range
Number of shopping trips	3.2	1 - 25	3.1	1 - 24	3.2	1 - 25	3.1	1 - 16
Number of vendors visited	1.8	1 - 11	1.7	1 - 11	1.8	1 - 10	1.8	1 - 9

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 !!

