
HARNESSING TECHNOLOGY BEYOND EBT TO IMPROVE THE WIC SHOPPING EXPERIENCE

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ART BURGER, BURGER, CARROLL, & ASSOCIATES

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National WIC Association
Your child has you. And you have WIC.



WIC and Retail Partners Summit: Summarizing Findings

Berry Kelly, MBA, MA, Director
South Carolina WIC

Who Was in the Room?

- 84 state WIC agency representatives
- 18 local WIC agency representatives
- 17 retail partners
- 9 research partners
- 7 manufacturers
- 6 technology partners
- 5 NWA staff
- 3 USDA/FNS partners



Our Process

- We attempted to answer the Focus Question: *What actions, if taken, would eliminate the barriers to a successful WIC shopping experience?* Through the following activities:



- Breakout groups identifying barriers to a successful WIC shopping experience
- Breakout groups identifying and mapping out the most effective, viable strategies to overcome those barriers
- Breakout group reports and voting on our favorite strategies

Our Favorite Strategies

- A national framework to build capacity for data analysis
 - Includes a standard date format
- Shopping simulations and demos for participants, staff, and retailers
- Regulations should be revised to enforce daily updates to the APL
- Software to address language barriers in digital shopping resources for participants
- Local vendor liaison programs should be expanded
- National hub for retailers to share WIC-related resources, trainings, etc.
- National vendor advisory group and future summits
- Recognizing positive cashier experiences

What's Ahead

- NWA will create and share a report summarizing findings
- NWA will coordinate future discussions, including the formation of working groups and future summits
 - If you are interested in getting more engaged on this issue and didn't attend the Summit, please email Elisabet at eeppes@nwica.org.
- NWA WIC Retailer Toolkit – with templates for aisle signage, list of eligible foods, cashier one sheet, vendor one sheet, and potentially other items



Maintaining Relationships with Vendors

Vendor Summits

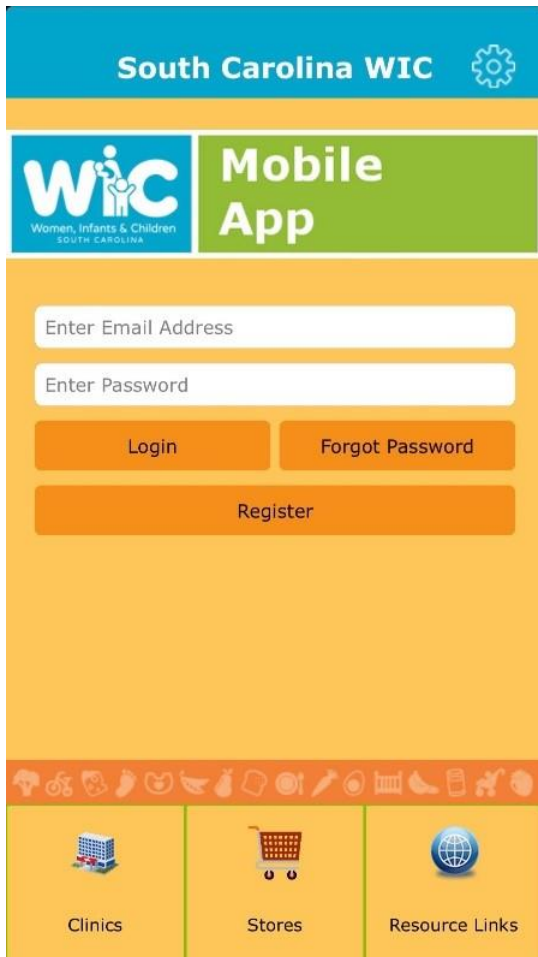
- Conducted 3 vendor summits
- Representation from 20+ corporate and local vendors
- Topics discussed
 - The shopping experience
 - Redemption losses
 - Transition to eWIC
- Future summits are planned



Vendor Advisory Council

- Meets twice a year
- Keeps the line of communication open
- Share lessons learned and best practices

The Shopping Experience



South Carolina WIC

WIC Women, Infants & Children SOUTH CAROLINA

Mobile App

Enter Email Address

Enter Password

Login Forgot Password

Register

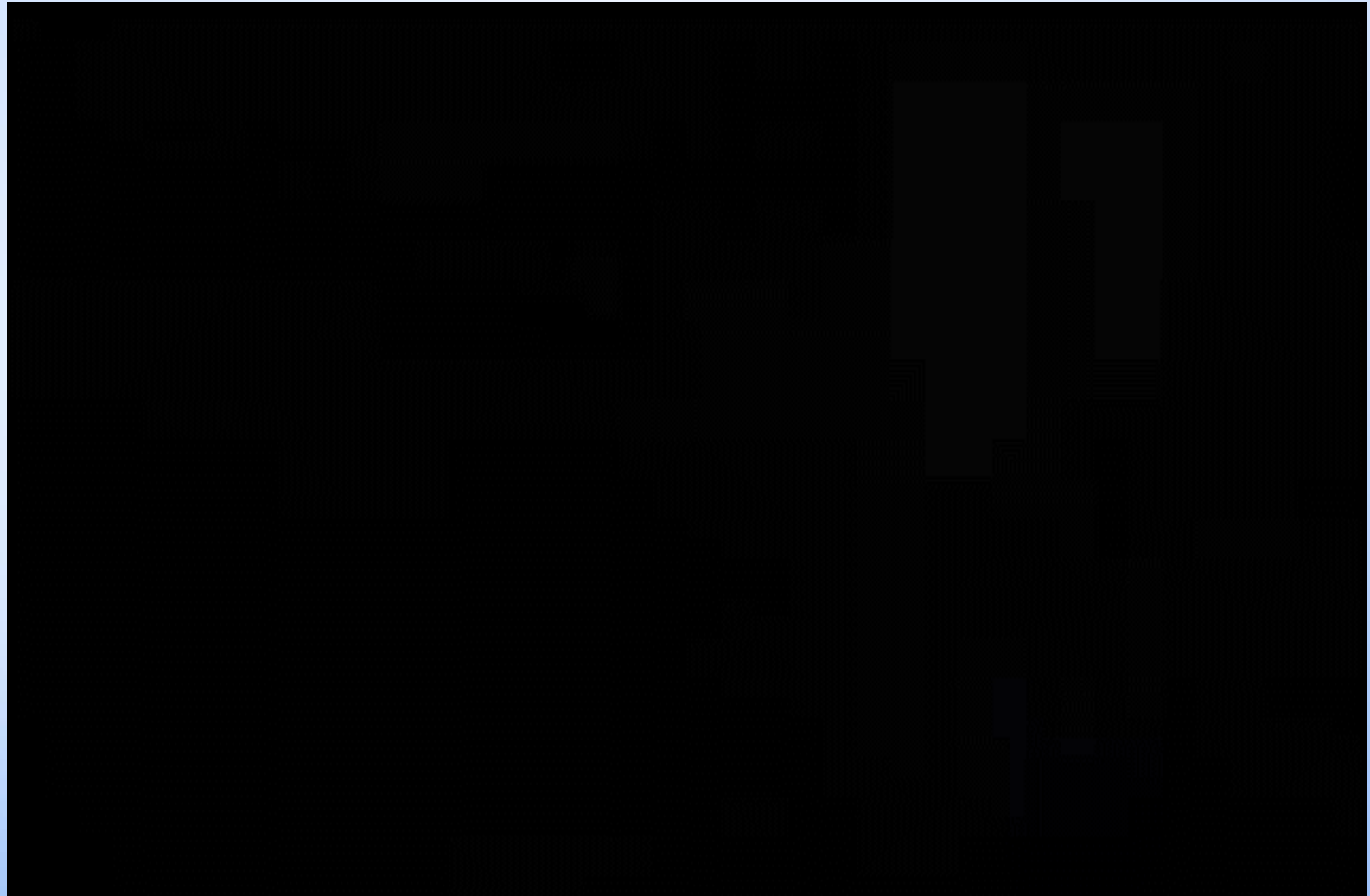
Clinics Stores Resource Links



- Food package changes
- WIC Mobile App
- Implementation of eWIC

Welcome to eWIC

*"Easing the transaction process for
SC vendors and WIC participants"*





Questions?

Berry Kelly

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Texas WIC

Vendor Management and Operations Unit

Celeste Lunceford, MS, LPC-S
Director, Vendor Management
and Operations Unit

Improving the Shopping Experience Through Technology

- **myTexasWIC Shopping App**
 - Store specific
 - Least Expensive Brands (LEBs) indicated
 - Tied to benefits
 - Feature to upload pictures/info for items that didn't scan
 - Fruit/veggie calculator
 - Comprehensive grocery list



Improving the Shopping Experience Through Technology

- **Monitoring Dashboard**
 - Data from all store visits by violation type
 - Downloadable, most-recent versions of all forms, electronic on a tablet
 - Up-to-date reporting; all reports downloadable to Excel for filtering, sorting, analysis
 - Built-in security allows access to multiple portals (administrative access), or specific portals, such as Cost Containment, Tech Assistance, etc.
 - Data reported by food category, region, Local Agency, vendor account, vendor outlet
 - Reduction in prep time of store review forms for monitoring visits (ie from 1.5-2 days down to 1 hour for 15 outlets)
 - Secure web-based intranet; viewed internally or anywhere through VPN



Welcome Celeste! [Logout](#)

Compliance Oversight Branch

Home	Reports ▶	Downloadable Forms ▶	Additional Portals ▶
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[View Violations By Region](#)

Monitoring At A Glance...

Total Store Reviews	Accounts	Cities	Monitors	Full Line Grocers	PWIC	Durable Medical	Drop Ship	Commissary	Minimum Time in Store	Maximum Time in Store
237	56	113	4	224	11	0	0	2	00:26	02:08

LEB Labeling & Pricing Violations by Category

Milk

Milk Type	Gal Pricing	1/2 Gal Pricing	Quart Pricing	Gal Labeling	1/2 Gal Labeling	Quart Labeling
1% Milk	2	1	3	15	22	33
1/2% Milk	1	0	3	1	1	0
Buttermilk FF	0	0	0	0	0	0
Buttermilk LF	0	1	0	0	20	0
Fat Free Milk	2	5	4	17	25	25
Whole Milk	0	3	2	12	22	28

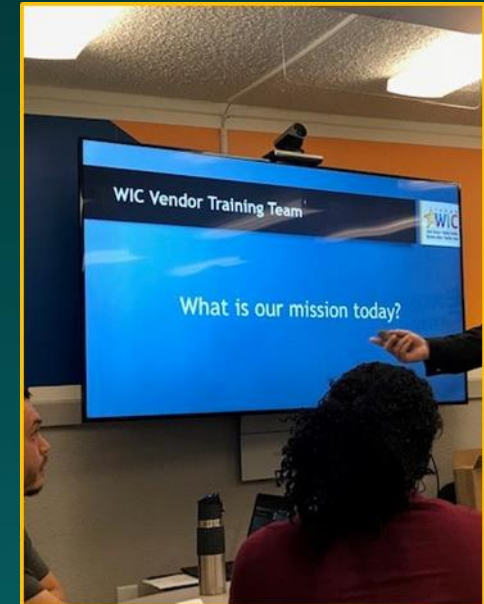
Cheese

Cheese Type	1 LB Pricing	2 LB Pricing	1 LB Labeling	2 LB Labeling
American White	0	0	4	0
American Yellow	1	0	29	0
Cheddar Longhorn	0	0	12	0
Cheddar Medium	0	0	21	8
Cheddar Mild	2	1	22	17
Cheddar Sharp	0	1	23	19
Cheddar X-Sharp	1	0	12	1
Colby	2	0	12	0



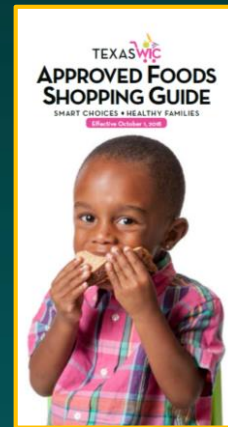
Large Vendor-Specific Training Initiative

- Tailored to each large vendor
- Detailed training binder with handouts & job aides
- Pre- and post- training knowledge checks
- Difference between WIC and SNAP
- WIC approved foods
- WIC labeling
- Store evaluations
- EBT transactions



Shopping Experience During Vendor-Specific Trainings

- WIC EBT training card
- Approved foods shopping guide
- One hour to shop then checkout with EBT card



Goal is to have the lowest “Non-WIC total.”

Successes From These Initiatives



- Smoother experience in the stores with the app
 - VS. paper shopping guide
 - Easier to determine LEB items and available items in each store
 - Increasing scannable items in the stores and hopefully increase redemptions
- Increased efficiency for monitoring visits, thus increasing number of monitoring visits conducted
- Increased ability to gear technical assistance to the types of violations
- Better access to data and reporting for WIC employees
- Vendors have a better understanding of how to assist WIC participants and provide a better experience in the stores – “Aha Moments!”
- Better labeling - fewer violations and CMPs
- Items found during shopping experiences are added to the Approved Product List – now available to purchase on WIC

Future Plans



- Expand tailored vendor trainings to more large retailers
- Expand the Local Agency trainings, which also include a shopping experience
- Continue to conduct shopping experiences in-store with all Texas WIC employees
- Grow the monitoring dashboard into a true, comprehensive Vendor Portal
- Expand self-checkouts with specialized monitoring and trainings

Questions

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NWA Technology Conference: Considerations for Shopping Experience

Tammy Seitel

Director, WIC and SNAP Programs

Discussion



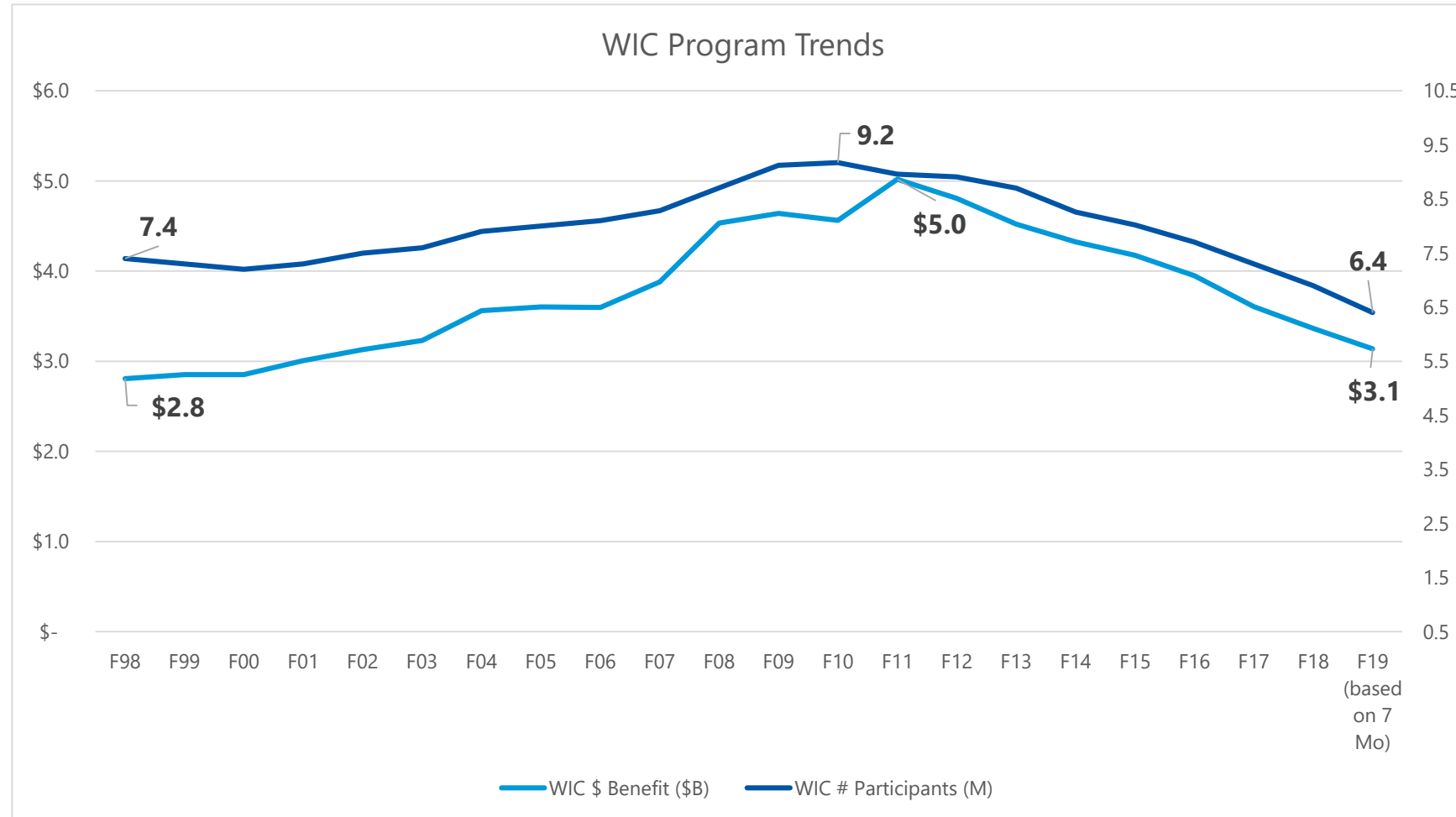
- Participation Trends at a Glance
- Systemic Shopping Trip Challenges
- Perceived Value of WIC Food Package
- Messaging
- Grocery Shopping Innovation
- Thought Starters



WIC Participation at 25 Year Low



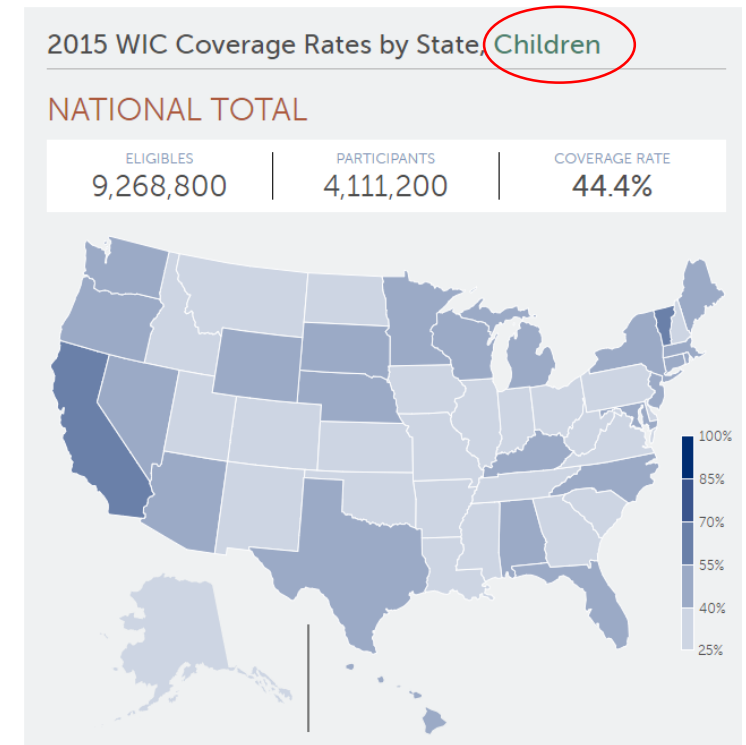
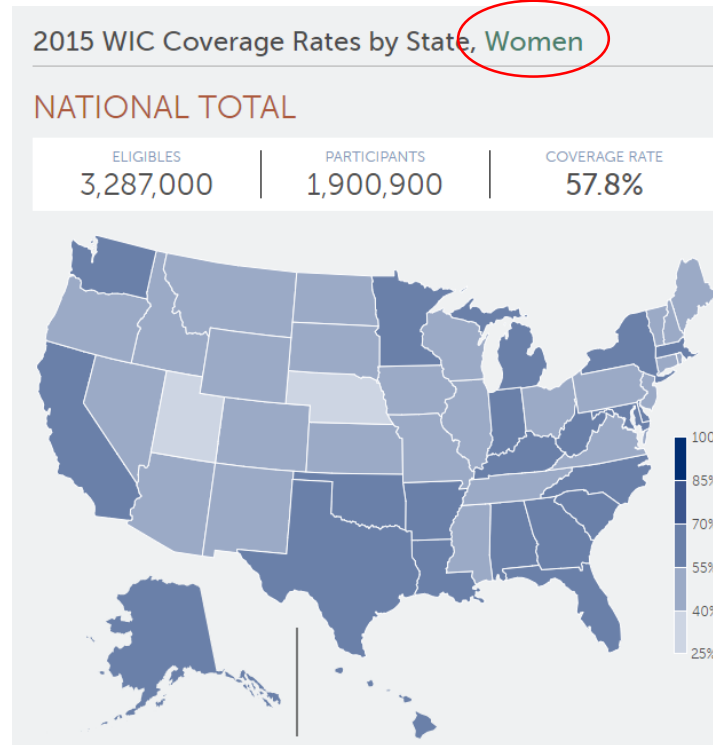
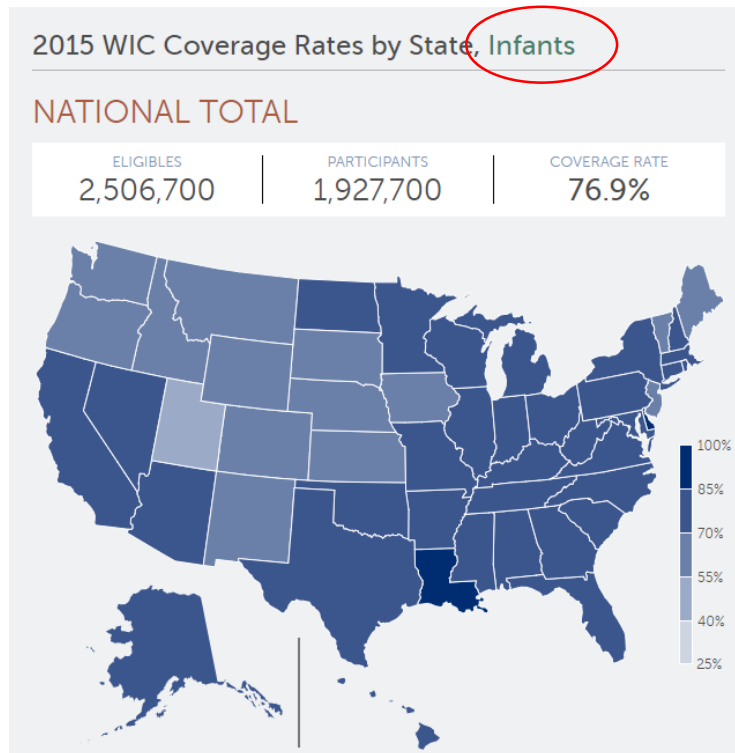
- Many things positively and negatively impacting WIC, including economic recovery, declining birth rate, perceived value of food package, and anti-immigrant environment.



Participation Trends - Consistent



- Coverage continues to decline after infant turns one



Shopping Trip Challenges



Difficulty identifying allowable items

Couldn't find item I want

Hard to shop with kids/No child care

Tired

Forgot my benefit balance



Not the brands I want

Picked up wrong item/cashier said it wasn't allowed

Feel stigma during checkout

Lack of transportation

Difficult to calculate fruit & vegetable price

Embarrassed

Perceived Value of WIC Food Package



ACTUAL VALUE/EFFORT TO OBTAIN = PERCEIVED VALUE

$$AV/ETO = PV$$

EFFORT SCALE →

1.0

"It was easy – I found my products and check out was a breeze"

1.25

1.5

"It wasn't so bad – last time was worse. But I like the healthy foods WIC gives me, so I guess it's worth it."

1.75

2.0

"I'm done. I can never find the brand I want, I pick the wrong ones, and the cashier made me feel like I was holding up the line. It's just not worth it."

WIC Scenarios:

Infant*: $\$123.06/1.0 = \123.06 PV

PP Mom/Infant: $\$161.26/1.25 = \129.01 PV

PP Mom/Infant/Child: $\$200.33/1.5 = \133.55 PV

Child: $\$39.07/1.5 = \26.05 PV

Child: $\$39.07/2.0 = \19.54 PV

SNAP Scenario:

3 Person HH: $\$378/1 = \378 PV

* Without rebates; Source: USDA F2014 Food Package Costs

Look to Balance Positive Messaging



Cannot Buy

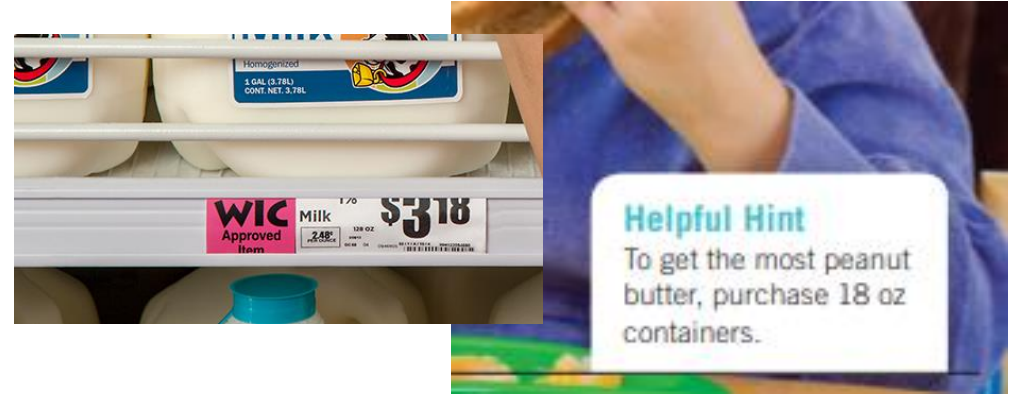
No white, albacore, or yellow fin tuna. No sockeye or red salmon. No pouches. No olive oil, lemon, flavored, gourmet, smoked, grilled, blackened, or added ingredients.

NO Cereals not listed
NO Organic Cereals

- CANNOT BUY:**
- Flavored (such as vanilla, fruit)
 - Mix-in ingredients (granola, candy, etc)
 - Frozen yogurt
 - Drinkable/squeezable yogurt

- YES** Added calcium
- Not allowed**
- NO** 46 ounce juice
 - NO** 11.5 ounce juice
 - NO** Other juices or fruit drinks
 - NO** Organic juice
 - NO** Cocktails
 - NO** V8 Lite, Splash, or Fusion
 - NO** DHA, prebiotics, or artificial sweeteners
 - NO** Juice made with coconut water

- No items from the salad bar, party trays, or fruit baskets.
- No decorative fruits or vegetables, painted pumpkins, or gourds.
- No herbs and spices. No minced garlic in jars. No ginger root.
- No edible blossoms, flowers, or plants.
- No dried or dehydrated fruits or vegetables.
- No baby and toddler fruits and vegetables.
- No pouches of fruit purees or fruit pulps. No frozen fruit bars.
- No beverages such as fruit juice, tomato juice, and vegetable juice.
- No nuts, coconuts, or fruit-nut mixtures.
- No ketchup, relishes, pickles, olives, sauerkraut, or mustard.
- No jelly, jams, fruit preserves, or apple butter.
- No dry or canned beans/peas that are allowed in Beans category.



Helpful Hint
To get the most peanut butter, purchase 18 oz containers.

CAN BUY



WIC TIPS
Search for this star to learn helpful WIC shopping tips.



Shopping Guides/Brochures



- Consider ways to elevate perceived value of food
 - Majority of shopping guides show either F&V only, or happy family (or combination) on front cover
 - Every communication should show the breadth of what WIC offers (and be realistic about quantities)
- Continue to focus on ways to communicate restrictions in more positive ways
- Next Revisions to the WIC Food Packages
 - Increased focus on balancing restrictions to take into consideration ease of purchase/consumption
 - Simplify!



Each aspect contributes to “perceived value” – multitude of delicious, healthy, national-brand foods in the size and format your family wants; easily identifiable in-store without unnecessary restrictions

Technology Helps Manage Complexity



- 2009 Food Package Revisions were important...and added a lot of complexity
 - New F&V category...and new CVV
 - New Whole Grain Foods...initially hard to find
 - New Baby Food category... size/container changes
 - Increased flexibility with canned &/or frozen (F&V; Beans)
 - “No added sugar” “no herbs” makes canned option difficult
 - Yogurt...as partial substitute; fat content differs by food package; format not most commonly purchased
- EBT/eWIC definitely helps decrease stigma and complexity...but surprising consequence of decreased redemption
- Mobile Apps are useful tools but won't fix all ills

Thought Starters #1

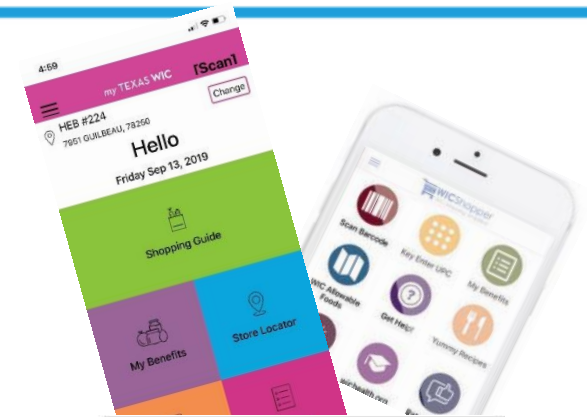


Improve tools used before the shopping trip:

- Mobile Apps:
 - Increase shopping list capabilities – allow her to save lists and add non-WIC items
 - Increase filtering capabilities by category
 - Allow her to “love” her favorite SKUs that can be filtered/used for next shopping trip

Improve experience during the shopping trip:

- Develop NWA WIC-branded materials tool kit for retailers
 - “We Welcome WIC” signs/clings – improve friendliness of message
- Product ID is critical and shelf tags extremely helpful – so how to figure out obstacles to increase/improve their use
- Allow secondary “WIC” in-store location
 - Does not have to be promoted as “WIC” – can use other cues
 - Could include non-WIC items in non-WIC categories (diapers; other common items)
- Work w/ NWA and/or FMI to develop online empathy/fact-based video training for cashiers

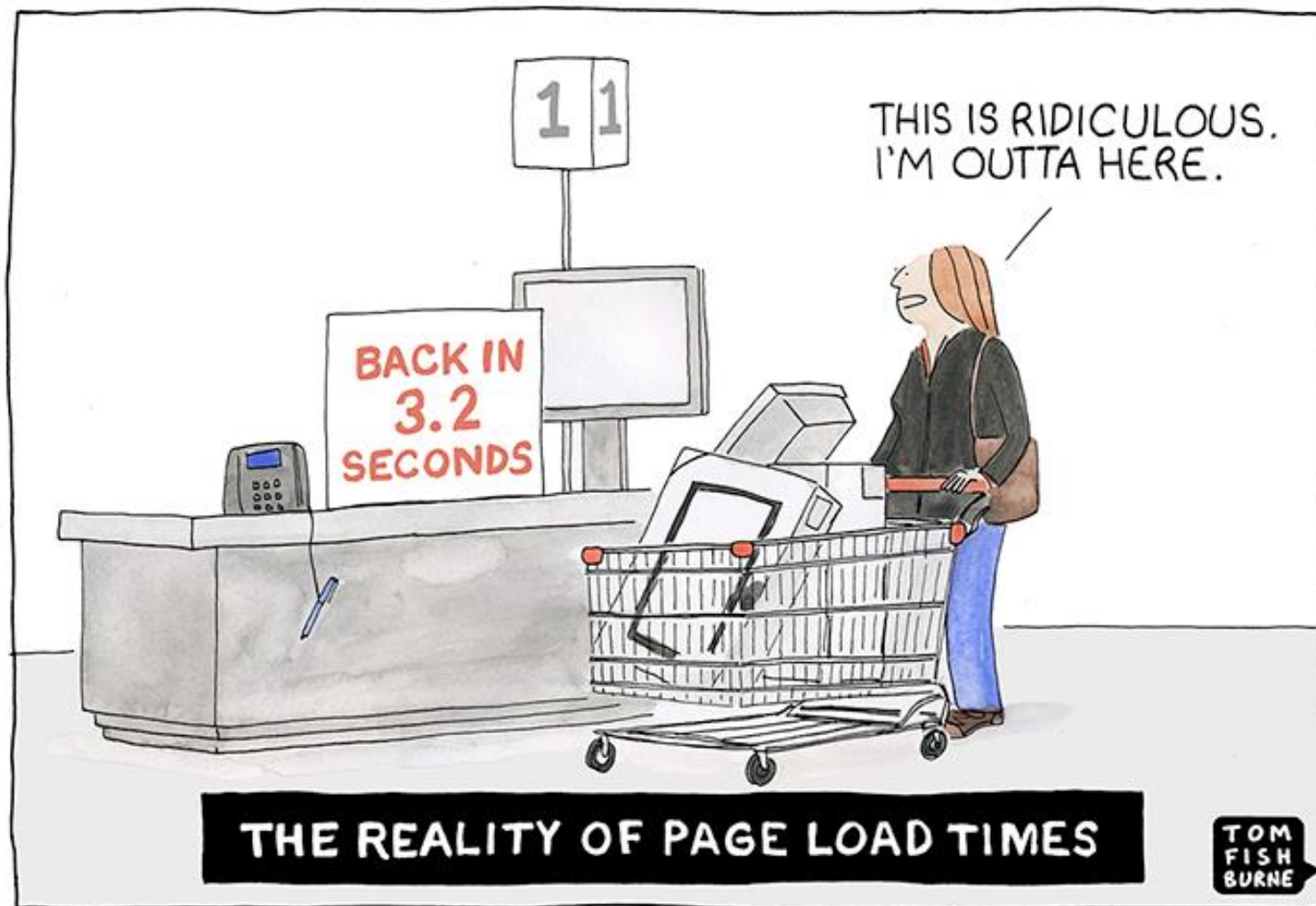


Colorado WIC

Back to the Future...



...Except we have no time

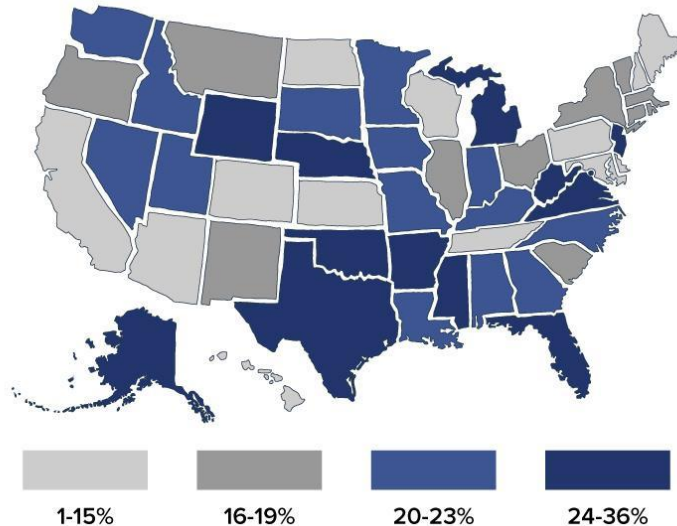


Innovation: Online Grocery Ordering

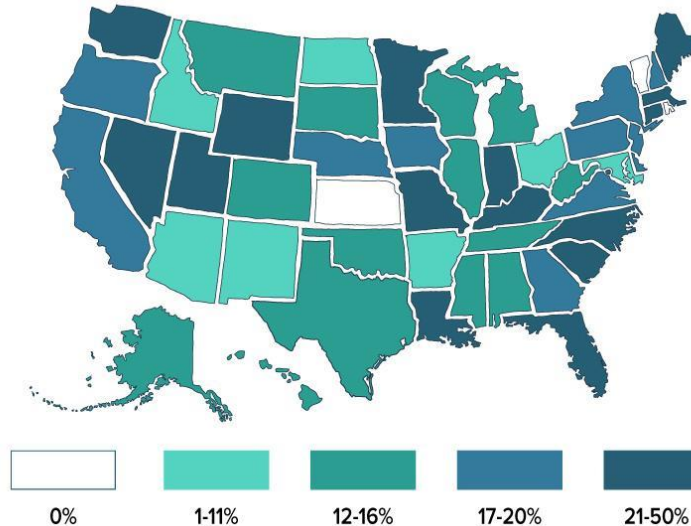


- 20-25% of Americans have used grocery pickup and/or delivery
 - Of those that have tried pickup, 39% have done so at Walmart
- Differs by state (impacted by population density; closeness of retail stores; population use of cars; etc.) but increasing

Adoption rate of grocery curbside pickup in the U.S.



Adoption rate of grocery delivery in the U.S.



Grocery Shopping Innovation – Includes Key WIC Vendors!



- **Kroger** testing in Houston after successful test at Fry's Food Store in Scottsdale, AZ
- *"Committed to sustainably providing our customers with anything, anytime, and anywhere, the way they want it."*
- \$5.95 flat fee



Meijer "Scan & Shop" app – allows customers to scan in aisle & place in a bag – keeps track of amount spent & allows for coupons

Stores adding self-checkout – may be helpful for WIC participants



- **Ahold** is piloting mobile commerce w/ Robomart – basically a bodega on wheels at your beck and call



- **HEB** testing in San Antonio
- Climate-controlled compartments



- **Walmart** piloting in Miami-Dade County

- *"Committed to staying on the forefront of change to make getting groceries simple, quick and easy."*

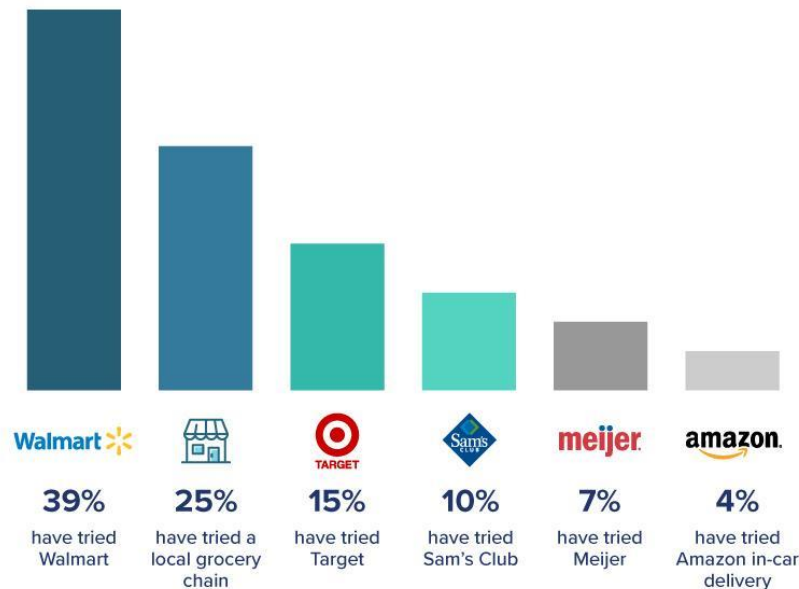


Grocery Innovation is Competitive Business

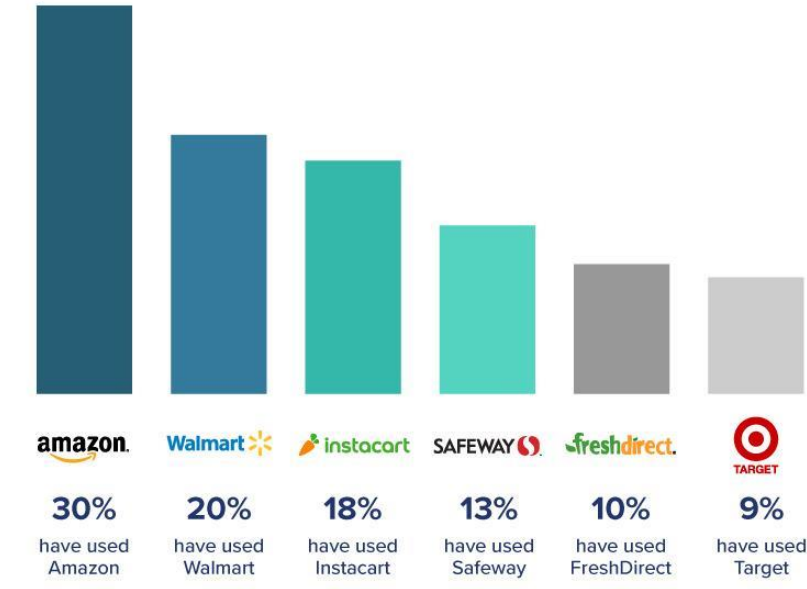


- Walmart plans to offer "click and collect" at 3100 locations by the end of the year

Top Grocery Curbside Pickup Options



Top Grocery Delivery Options



Source: Offers.com 2019 Google Survey

Thought Starters #2



- Can Online SNAP Pilot be extended to WIC?
 - May be easiest to do among the retailers chosen for the SNAP pilot, but key WIC vendors may be very interested
- Self check-out may be very appealing to participants - but are there consistent issues WIC can address now?
 - Are systems across retailers/states consistent enough to allow for generic training videos that can be leveraged via online class or mobile app for participants? Even if it's a 5-10 minute intro, states/retailers could provide a state/retailer specific section if needed. Consistency in message + efficiency in production?
- Are there other pilots that WIC could begin to plan for? What other new technologies are in the pipeline – vendors are key resources as they innovate to attract/retain customers.

Solutions and Leveraging Each Other



- Journey Map will help identify “pain points”
 - We also need to prioritize them to address the biggest issues first
 - Which are most in our control
 - Which State policies are impacting critical pain points – and are they adjustable?
 - Can the “not invented here” or “it’s always been that way” perception be altered?
- Local agencies are doing great work and innovating for their participants – how to better share best practices (TheWICHub.org?) and come together to amplify and speed up these solutions



Thank You!

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2019 Biennial NWA WIC Technology, Program Integrity, and Vendor Management Education & Networking Conference and Exhibits

Harnessing Technology Beyond EBT to Improve the WIC Shopping Experience

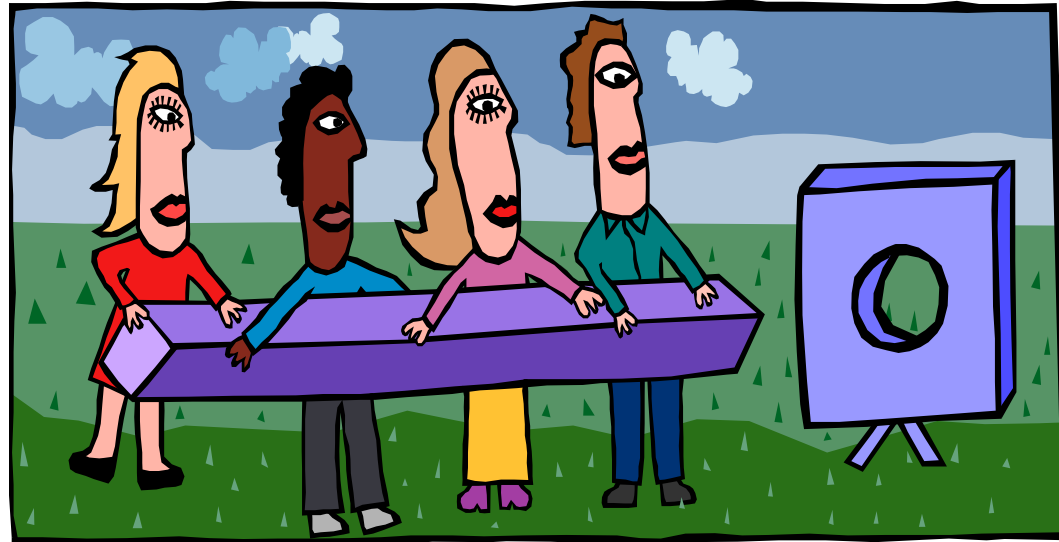
Art Burger, President/CEO
Burger, Carroll & Associates, Inc.
artburger@burgercarroll.com

September 2019
Oklahoma City, Oklahoma



Prehistoric: At the 1st WIC “Annual Conference” Tampa, FL 1981

Eight (8) sessions addressed WIC’s relationship
with Retail Grocers



We've Always Known We Have a Complicated Relationship

“Any discussion of WIC vendor management must be cognizant of its intricate and complex relationship to the food delivery system and state agency management, overall. The components of a strong VM system are those of the state’s management system itself, accurate and timely management data, thoughtful planning and periodic evaluation, and the establishment of cost-effective procedures for day-to-day operation.”

S. Stollmack and A. Burger, Statistical Analysis Approaches to WIC Vendor Management and Fraud and Abuse Control, 1982, USDA/FNS



The Old Days

When I got to WIC it was all paper and handwritten vouchers or “negotiable food instruments”

Agency	Site	Cycle	FP No.	Client Number	NEW HAMPSHIRE WIC PROGRAM Department of Health and Human Services Valid only for sizes and quantities of food items described below.	WIC VOUCHER NUMBER		
08	15	01	42	0855204-1		6585257		
Participant Name						6585257	DO NOT USE BEFORE	NOT VALID BEFORE
ALLISON							09/04/00	
Payee						PURCHASE DATE		
DONNA						DO NOT USE AFTER	VOID AFTER	
Sign here when receiving voucher.						10/04/00		
QTY	UNITS	ITEM DESCRIPTION		DOLLARS		CENTS		
02	CANS	WIC-APPROVED JUICE, 46-OZ CANNED OR 11.5/12-OZ FROZ OR LIQUID CONCENTRATE						
30	OUNCES	WIC-APPROVED HOT OR COLD CEREAL						
04	HALF GAL	FLUID MILK IN GALLONS OR HALF GALLONS (NO LOW-LACT, EVAP, POWDER, OR PARMALAT)						
20	OUNCES	WIC-APPROVED CHEESE						
01	DOZEN	EGGS (LARGE OR MEDIUM ONLY)						
01	JAR	PEANUT BUTTER, 18 OZ						
		*STORE OR LEAST EXPENSIVE BRAND						
Cashier: Request proxy card if customer signature is different from above.					Signature of WIC customer at store.		U SEP 27 '00	
					Do not sign until purchase date and amount are filed in.			
VENDOR: THIS PORTION WITH INVOICE MUST REACH NH WIC PROGRAM WITHIN 30 DAYS OF PURCHASE DATE.								



And the Data Looked Like This



Batch Mainframes Ruled the Day

WIC PAPERBATCHASAURUS

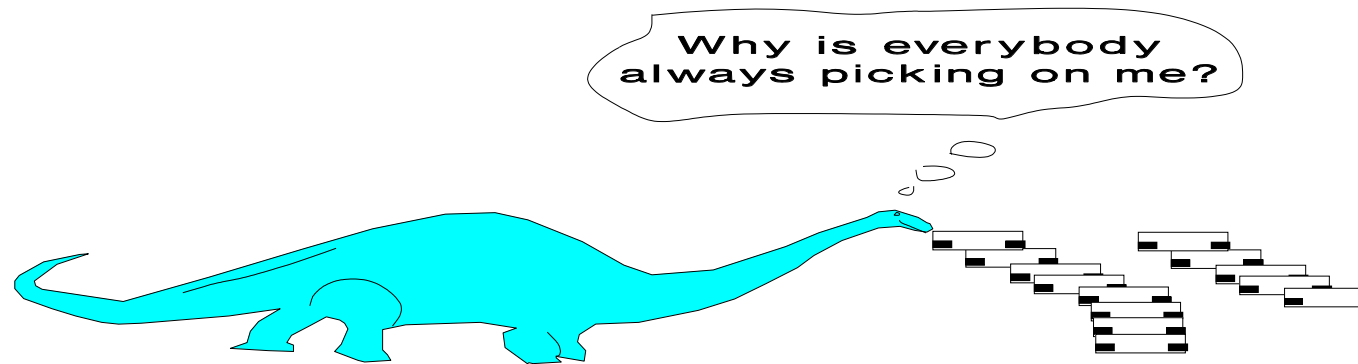


Illustration: An Industrious WIC IT Creature At Work, circa 1985

This Changed Everything Around 1974



Wyoming was 1st; Michigan was 2nd

The 1st Major Change in WIC Food Delivery Systems (FDS) Since Pineville, Kentucky:

On-Demand Issuance (circa 1990)

Retailers in the county seat used to do some \$37k in WIC transactions on WIC “Issuance Day.”



On-demand would spread that out over a month!

“You think we should warn them?”

WIC Marketplace Impacts Have Always Been Clear

- By its Very Structure, WIC Disrupts the Flow of Commerce in the Grocery Business Environment
- Many WIC Cost Containment Strategies have Aggravated this Phenomenon
- WIC Seems to Fare Best When it is “Transparent” in the Marketplace; Meaning We Look and act like other Customers



EBT or “eWIC” Is a Big Step Forward

- Participant Convenience and Dignity
- Retailer Efficiency and Reduced Transactional Cost
- Program Access and Integrity

But it is already near obsolescence!



The Future of Retail

“Retail shopping will change more in the next 10 years than the last 100 years.”



- Doug McMillon, President and CEO,
Walmart, World Economic Forum

What is the Retail Future?

The future of retailer technology is not mobile pay, online ordering, Digital “involuntary” communications/commercials, or home delivery.

Those are all current technologies!



Beyond Mobile payment, Online and Home Delivery

Think commerce on the basis of the individual!

Ultra-Fast Delivery – Today 2 day is norm; Amazon = 30 minutes

Your Kitchen Will Restock Itself – IOT will enable your refrigerator/pantry will literally order your products for you

Robot Customer Service – 7 out of 10 expect retailers to have self delivery options and 67% prefer self-service



Securing the Digital Financial Transaction

1. Identity Validation means ensuring that identity data represents real data (valid SSN)
2. Identity Verification means ensuring that identity data is associated with a particular individual (DOB or address)
3. Identity Authentication refers to a process of determining that an individual is who they claim to be (Secret Question)

The Rise of Biometrics as the Identity Solution

Each person is unique and possesses one-of-a-kind characteristics and qualities

Generally, we identify people by their physical characteristics, such as height, weight, ethnic background, and hair color among other things

Now advanced technology can scan and analyze microscopic details of our physical selves



Happening Now - Mobile Payment Authentication

A new report from Juniper Research predicts that 1.5 billion people will use mobile biometric software by 2023. That is a jump from 429 million that are using the technology today.



Now There Are Biometrics for Travel

The US and many other countries are increasingly using biometrics at border check points. They have been implementing facial recognition at various land border crossings and are now setting up at airports for international outbound flights.



Now There Are Biometrics on ID Cards

While identity documents such as drivers' licenses and passports have long had photographs, including biometrics adds a powerful new security feature. An estimated 120 countries now have electronic passports that include chips that can include digital photographs for comparison, fingerprints or other biometric data.



Other Biometric Modalities

- Modalities
- Facial Recognition
- Palm Print
- Iris Scan
- Voice Recognition
- Fingerprint
- DNA

Ear Detection !?!

“Ears are unique,” says Michael Boczek, the President and CEO of Descartes Biometrics, a rapidly growing company that specializes in mobile ear detection security apps. “It’s stable and enduring, which means it changes very little over the course of one’s life. That’s also true of fingerprints, but less true of facial recognition.”



What About Acceptance?

IBM Security conducted a “Future of Identity” Study to examine global and generational preferences and concerns on emergent sign-on methods.

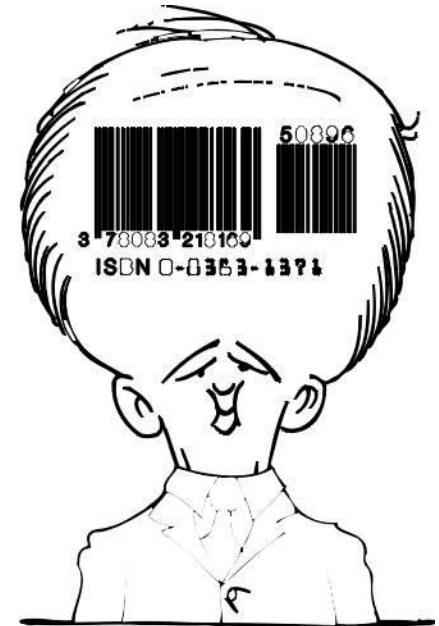
Findings: 67 percent of respondents are comfortable using biometric authentication today. That number jumps to 87 percent who would consider it in the future.



Biometrics

- Widespread, though not yet in the retail grocery industry (except mobile pay)
- The day is coming where you are personally the vehicle for a commercial transaction

I call it e-BIT



“Efficient Biometric Identity-based Transaction”

Current WIC FDS Outlook

Implementation of WIC EBT Program-wide is near completion, representing a significant enhancement of the participant and retailer shopping transaction

But given the adoption of digital shopping and social media-based transactions



...We've Been Taking too long to Achieve Modernizations

- ANALOGS Report 1982; Legal Mandate for Peer Groups and Statistical Risk Monitoring 2004
- 1st SNAP EBT Demo 1974; Mandate 2002
- 1st WIC EBT Demo 1991; Mandate 2020

1st Adopters

- Early Offline Pilots: Wyoming, Ohio, Nevada, New Mexico and Texas (in order)
- Early Online Pilots: Washington, Michigan
- 1st Statewide Offline: 1. Wyoming, 2. New Mexico
- 1st Statewide Online: 1. Michigan, 2. Kentucky

We Need Early Adopters to Lead the Way Again



So What Should We Do Now?

- Establish a “Futures” Group at each Program Level (make sure to include your younger staff members!) and Begin Imagining the Future
- Reconvene your EBT Retailer Advisory Group and Learn how you can work on a vision for WIC’s FDS Future
- Be smarter about how you understand and relate to the industry (start with the Altarum Study on Peer Groups)



To Discuss Further Contact:
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NWA WIC Technology, Program
Integrity, and Vendor Management, 2019

