

# Reasons for Under Redemption of the WIC Cash-Value Benefit

Client: U.S. Department of Agriculture, Food and Nutrition Service

## Overview

According to the regulations governing the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), participants may purchase fruits and vegetables using a cash-value benefit, or CVB. As of fiscal year 2018, children aged 1 through 5 receive an \$8 monthly benefit, and pregnant, postpartum, and breastfeeding women receive an \$11 benefit. State agencies also have the option to issue a \$4 or \$8 benefit for fresh fruits and vegetables for infants aged 9 to 12 months in lieu of some jarred infant food fruits and vegetables.

Research indicates WIC participants highly approve of using the CVB for fruits and vegetables, yet the benefit is consistently underused: many participants do not use the full value of the CVB or do not use it at all. The goal of this project is to help the Food and Nutrition Service better understand participants' attitudes and experiences using the CVB and develop a predictive model to determine influential factors associated with CVB redemption.

Research objectives include the following:

- Describe the WIC state agency policies and practices that may affect CVB redemption rates.
- Identify and describe the participant-level factors associated with CVB redemption.
- Examine the effects of WIC state agency policies, practices, and other factors on CVB redemption rates.



For this project, Insight is conducting 160 semistructured interviews with WIC participants in 4 states to identify factors that influence households' decisions about fruit and vegetable purchases using CVBs. Insight is using electronic benefit transfer data and participant characteristics data Insight collected in conjunction with the Study of WIC Food Cost Containment Practices to estimate CVB redemption rates for 12 state agencies. These data are helping to illuminate the relationships among state agency policies and practices, state characteristics, and household characteristics and redemption rates.

## Products

Final report and data tables