

July 15, 2014

NAP-Certified Retail Owners or Managers

INTERVIEW PROTOCOL

Introduction: *Introductions. Describe who we are, what we're looking for in the interview. Emphasize that their responses are private and that they will only be reported in aggregate. Note the number of stores that the respondent owns on each island. If the respondent owns more than one store, ask them to speak about each one separately, when applicable.*

Example: Thank you for agreeing to speak with us this [morning/afternoon]. I would like your help in understanding how the Nutrition Assistance Program is working in the Northern Mariana Islands. Your answers will help the U.S. Department of Agriculture understand the potential impacts (both positive and negative) of implementing SNAP, the main nutrition assistance program in the U.S., in the CNMI. We want to be clear that this interview does not mean that the U.S. or CNMI Government intends to implement SNAP. We are just looking closely at the existing program here in the CNMI to get a sense of how things would need to be changed if a transition to SNAP were to take place. Please note that the way you answer these questions will not affect your certification as a NAP retailer now or in the future. This interview is private and we will not use your name anywhere in our report or share anything you tell us with DCCA or NAP.

Retailer Information

Let's start by talking about your business operations. *Interviewer should take note of the following:*

- Type of store: large supermarket/large chain store, small independently-owned grocery store, convenience store, bakery, food stand, farmer's market, fish market, mobile vendor
 - Proportion of food and non-food items being sold
 - How many lanes (or checkout areas) does the retailer have?
 - How many (if any) of the checkouts have a Point-of-Sale (POS) machine? Are these lanes used exclusively for credit/debit card purchases?
 - Do customers or cashiers swipe credit/debit cards?
1. How long have you owned or operated this store?
[Note: *If respondent is not the owner or manager, note their position.*]
 2. How long has this store been a certified NAP retailer? [Probe: Number of weeks, months, years]
 3. What proportion of your inventory are food items? Non-food items?
[Note: *Answer should be a percent (e.g., amount of product in stock, not a value such as cost per item/profit from item). Probe to get desired information, if necessary.*]

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- *[If not already answered or obvious from observation:]* Do you carry perishable meat/poultry/fish? Bread/cereal? Fruits/vegetables? Dairy items?

Location and Capabilities

1. *[If interview is not held in store or if location is not apparent, ask:]* What type of facility or location do you currently operate out of?
 - Building
 - Roadside location
 - Outdoor market location
 - Indoor market location
 - Mobile
 - Other (describe)
2. Does your location have any of the following?
 - Electricity?
 - Phone service? If so, what type? (regular landline, wireless cell or satellite, cable/VOIP)
 - Internet service?

Power Outages

1. *[If retailer has electricity, ask:]* How often does your store lose electricity?
 - How long does an electric outage typically last?
 - Do you have a generator?
 - What causes you to lose electricity?
[Probe: anything besides storms?]
2. *[If retailer has phone service, ask:]* Do you ever experience phone service outages?
 - If so, how long do they typically last?
 - How frequently do they occur?
 - What causes them?
3. *[If retailer has internet service, ask:]* Do you ever experience internet service outages?
 - If so, how long do they typically last?
 - How frequently do they occur?
 - What causes them?

Credit/Debit Transactions and Cash Register System

1. Do you accept credit or debit cards? *[Credit: if a signature is used to authorize the purchase. Debit: if a Personal Identification Number (PIN), usually 4 digits, is used to authorize the purchase.]*

[Probe: Credit, debit, both, neither]

- *[If respondent accepts credit/debit, ask:]* Who provides your credit/debit services?

- [*If respondent accepts debit, ask:*] What are the transaction fees for each debit transaction?
 - [*If respondent accepts credit, ask:*] What are the transaction fees for each credit transaction?
 - [*If respondent says no, ask:*] What is the reason or what are some of the reasons you do not accept credit/debit cards?
2. Do you use an electronic cash register system?
 - [*If respondent says no, ask:*] What is the reason or what are some of the reasons you do not use one?
 3. [*If respondent accepts credit/debit, ask:*] Do you use your cash register or a separate device to run the transaction? [*Probe for the type of device or manufacturer, if needed.*]
 4. [*If respondent accepts credit/debit and has a generator, ask:*] Are you able to run credit/debit transactions if the power is out and you are using your generator?

NAP Certification Process

1. Can you tell me some of the reasons that retailers become certified, and why some other do not?
2. Please describe the certification process. [*Probe: What information does the retailer need to provide? Was the process difficult? If so, what are some of the difficulties retailers can encounter?*]
3. What other forms of government assistance programs, if any, do you accept for foods and other goods?
[*Probe: WIC*]

Redeeming NAP Benefits

1. Approximately what percentage of your shoppers use NAP benefits?
2. Approximately what percentage of your sales are made using NAP benefits?
3. Does your store accept both types of NAP coupons [*show retailer pictures/coupons*]?
 - [*If retailer accepts local coupons, ask:*] How are purchases made using local versus non-local coupons? Are customers more likely to make purchases using local or non-local coupons [*show retailer picture/coupon*]? Approximately what percent of purchases made with coupons are made with the local ones?
4. What are the main items that your shoppers purchase with their NAP benefits?
[*Probe: bread, milk, cheese, oil, rice, etc.*]
5. How rare or common is it for participants to purchase non-food items with their NAP benefits?
 - What type of non-food items do they typically purchase?
[*Probe: Do they buy livestock, farming or gardening supplies, or fishing equipment with their coupons?*]

6. How do you handle situations where shoppers try to buy unapproved items with NAP benefits? [*Probe*: Certain items such as alcohol can't be purchased with coupons. What do you do in these instances?]
7. What challenges, if any, have you faced in accepting the paper coupons?

When Benefits are Spent

1. Are there times of the month when purchases with NAP coupons are higher than other times? [*Probe*: anytime they need more food, when paycheck arrives, when benefits arrive?]

Possible Impact of Changes on NAP Participants

1. If you were required to submit an on-line application to the U.S. Department of Agriculture, is that something that would be difficult or easy?
2. I'd like you to think about what it would be like if the current NAP coupons were replaced with an electronic benefits card (this is a card similar to a debit card). [*Probe, clarify if needed: SNAP requirements do allow farmers' markets and other direct-to-consumer markets, military commissaries, nonprofit food buying cooperatives and organizations, or group living arrangements to use paper vouchers.*]
 - What impact might this change have on your business?
 - How do you think it might affect shoppers who now use NAP coupons?
 - [*If store does not accept credit/debit, ask:*] Would your store be able to purchase (or lease) and use the point-of-sale equipment necessary to process electronic benefit cards? If not, what would prevent you from doing so?
3. Would removing the local coupons have an impact on your business? [*Probe*: What do you think the impact would be on your business if there were no requirement to purchase local foods with the benefits [*show retailer picture/coupon*]?]
4. How would your NAP customers purchase non-food items such as livestock, farming and gardening supplies, and fishing equipment that would *not* be allowed under SNAP?
 - How would this impact your business?
 - Are there specific non-food items you think customers should be allowed to purchase under SNAP?
5. Lastly, in your opinion, do you think the CNMI nutrition assistance program should use electronic benefit cards?

Wrap up

1. Is there anything else you think we should know?

Conclusion: Thank respondent and conclude interview.