

Q1 Expand the pool of people who qualify for our Co-op Cares discount by including additional low-income assistance programs in our criteria.

Q2 Tie all member discounts to the Co-op's annual budget by setting the dollar total to equal 1.0% of projected Co-op sales.

The different type faces represent the different sources for these comments.

KEY: Calibri is from the surveys, Book Antiqua is from the discussion groups, and Times Roman is from e-mails, etc.

Support recommendations

as long we care for the those low income seniors as well

Keeping groceries affordable for the many people who might not qualify for discounts but very much live on a tight budget is a good thing. I only put not sure because I am not sure if 1% sales is the way to do it. It is probably fine, but I have not spent a lot of time thinking about this mechanism.

As long as the Co-op stays solvent and in good financial shape

sounds sustainable

This would ensure that we are capturing low income seniors, which seem to be one of the arguments for not touching the senior discount.

keep co-op financially stable

I'm not sure how many additional people you will get who are eligible for the additional programs, as most are eligible for the current programs as well. Also, I think a lot of senior members may be eligible for SNAP, fuel assistance, etc but haven't applied. (Former low income program administrator here)
Yes but consider criteria not based on government standards

There could be a "hold harmless" floor or cap for each discount. Wants to protect people in coop cares.

Support moving towards coop cares and less for seniors, make sure low income seniors have access to coop cares. Part of reason to have senior discount is seniors don't generate own income they live off resources that are fixed
Most people would say coop cares is important.

; likes the idea of capping the budget

Just wanted to say that you have my support as a member on the draft recommendations. In particular, the cap on total discounts helps me support the discounts without conflict. It helps me feel like I can support some community access (and look forward to a little break if I end up needing it when I turn 65!) while avoiding resentment based on a perception that I am being priced out to provide discounts to others, including those with more wealth than I have.

It would be good to publicize in positive language the reasons for changing the discounts. There will be people who don't understand. Be clear that goal is to increase access for all
how we present decision will be critical. Pay attention to low income seniors.

very important. I believe if you feed people they will thrive.

There needs to be strong communication around the discount level if it is going to be changing; if it is moving a target it may be less of an incentive for seniors to join

I think keeping the discounts fairly simple and tied to criteria such as qualifying for 3squares or age makes sense rather than trying to dig deep into income determinations – both to avoid undue admin burden for the Coop, and because income can be a misleading determinant of individual resources.

some SRs won't want to admit to needing help/source of pride, but thinks it's a good thing if it's available to them; thinks this effort is well-founded

The fewer hoops someone has to jump through to get access to healthy food and other products, the better for everyone, but I think it's important to not limit access by way of Federal eligibility, as more than one person pointed out at the meeting.

Expansion of lower income discounts is ok as long as the "certification process" is not burdening for the applicant or coop.

Need to think about "donut hole" – seniors who are fixed income but wouldn't qualify for co-op cares, this is where a lot of the anxiety is, maybe have another category: low income seniors

Do Not Support Recommendations

They probably get more entitlements anyway

The percentage should be higher to make the discounts available to more low income people.

I would guess that most low income people would shop at Shaws.

It seems like there could be unforeseen consequences of this, or if this passes without the rebalancing option, you'd be giving larger discounts to seniors who do not need a discount. As a family that does not feel we can afford to shop regularly at the co-op, it seems like giving away discounts unnecessarily to well-off seniors is an thesue.

I live on limited savings and don't receive low-income assistance...as a senior I would't apply for it unless absolutely necessary

The discount is sustainable as it is—better to have it predictable for those relying on it.

Gut feeling. Staff seems busy enough without adding another dimension to workload. I would support conducting research/ reaching out to other coops to understanding marketing to multiple demographics; the challenges and rewards.

Year to year changes eliminates one of the few things a consumer can count on nowadays.

I don't think the senior discount should be changed. Seniors are already experiencing other cut backs on services which may add value to the 6% you offer.

yes do this, but not to offset senior discount

Not all people w low income choose to participate in govt subsidized programs

I think there needs to be some give and take, not just take. I'd suggest some exchange in terms of work for the discount; many of the folks I've seen in low income programs are used to being given something without the expectation of giving back something.

First we need to bring seniors discount closer to current low income assistance program discounts. Take care of members before bringing more people into discount programs.
food stamp qualification is sufficient.

It will just cost shift to everyone else

I say no as it sounds like you want to cut the 6% discount senior discount to increase the number of people eligible for 10% discount. I think the 6% discount is a valued discount for some seniors even if they do not receive social services from government agencies.

The "feel good" answer is yes, and so probably, many will answer "yes". To answer "no" would imply that the Member-Owner does not want to help low income people. In order to answer "honestly", keeping in mind that the store needs to operate profitably, facts, data, reasons, are needed, and when known, the question should answer itself.

I prefer a new discount category based on an honor system that offers members a discount if they feel they need it.

Prioritize Needs Based Discounts

give more assistance to those who need it the most to be able to have access to healthy food choices

I am adamant that low-income discounts be saved for low-income people! Some "seniors" are not in this category. Low income must be verifiable, as they HAVE been for many years. Eligibility for EBT/food stamps recipients are thoroughly 'vetted' and investigated to be such already, and proof of current EBT status succeeds in verification with no additional burden on HMC expended.

Make senior discount needs based because # of seniors will increase dramatically due to boomers

I would have to agree with some of the comments regarding the lower income discount concerning how to measure "income". Extending the base line eligibility for the co-op discount beyond the state eligibility for SNAP benefits can get very subjective. The proposals seems to miss the class of folks who do not have much "income" on a tax form, but have substantial wealth, including the value of a primary residence.

If any change in senior discount, those of us who have the 6% should be grandfathered in at 6%. This allows for gradual change and no resentment.

I must buy produce and other groceries at Shaws and PC because even with my discount - the Coop's produce and other grocery prices even with my discount are higher. Putting a budget cap on discounts will not help to lower produce prices, etc. Members need to continue getting discounts and not giving them away to those on assistance.

locks in too much. The coop wouldn't be able to provide a larger discount if sales grow.

I can't support a cap (#2). I think it may not work out well for members and they won't have much say in the decision. Maybe it could be based on average sales over the past year, or maybe over a five year period of actual sales.
concern about #2 with the cap; where is that decision making happen? No input from members at that point?

I don't support a cap and believe we can find other places in the budget to save that will allow us to keep up with the anticipated discount growth.

Affordability Concerns

I would not qualify but find the Co-op prices on the high side and dividends amount to nothing

Other Ideas to address the discount issue

I once recommended disabled veterans... who might not be in state programs. I hope this is remembered.

Possibly include workshare program to up discounts. Even 1 day/month shift to augment the raise in discount.

Low income people get a discount. They have EBT benefits, here, grocery store, Farmers MKL. Have had both. They have Food Shelf. Maybe Food budget counseling and how to use some "not fast foods" counseling instead? Also, educational programs in schools families with kids

What about accepting WIC again?

Anyone with kids who qualify for Dr. Dinosaur should get Co-op Cares discount, even if their kids have aged out of WIC.

Can we expand it using paychecks? I make \$20k a year and am not on state programs. Can I use a paycheck to show I'm low income?

This demographic is more sensitive to food cost and might be a challenge to get into the co-op even with a 10% discount. Maybe a monthly or bi-weekly discount day for Co-op Cares patrons with a steeper discount would draw more people in. Is the discount associated automatically with their member number or do they need to ask the cashier?

include medicaid recipients

What about votes to consider reallocating member dividends to discounts? Why 1% - is this a best practice?

If it's possible to advertise Coop Cares as an option in the flyers that go into The Bridge, that would also be a meaningful form of outreach, as every resident in Montpelier gets it, and it's free. Does HMC advertise in The World newspaper? Another free local paper. A couple of lines added to these flyers could make a big difference.

Other comments

Make them become members

Process

At annual meeting one person said if you're going to take our discount away, don't you think we should vote on it?

- > Currently it's a management decision, not a membership decision.
- > There is fear among seniors that it will be removed entirely.
- > Some people will say you are eliminating it over five years.
- > Some people frame issue as desire to have control over where their lives are going. Maybe a straw poll should be taken.

We don't know if we expand Co-op Cares criteria, whether we will actually get any more customers.

It's good seniors don't have to do anything except say they are seniors, but unfortunate coop cares people have to show proof.

How would this rate be decided?

Similar to other budgeting. How much has this category grown? What do we expect? How big are the pools in each category? What are the goals of the program? If sales grow, we have more money to work with. A projection is based on data on what has happened in the past, taking most recent info we have.

Maybe this rate should be set for a longer period. Reevaluate every 3 years instead of annually.

I have an issue with members feeling they "deserve" the discount; asking folks to opt in should still be considered

Need more info

I'd love to know more about qualification criteria

This is confusing and yes I read the above material. Does this refer to discount programs, or product discounts. Or discounts such as \$10 off of \$70 for members as a promotion.

i think it is a great program but wonder why the state's guidelines are not enough?

Don't know the workings. Members can still work and get discounts.

Why aren't the programs listed? Why are more programs needed? Confusing when one doesn't list the criteria.

Are Co-op cares people members?

i don't completely understand this, even after reading

I don't know what the consequence would be were the dollar total to equal some higher percentage. The amount of the discounts should be viewed in the whole context of Coop expenditures. It's possible that more money would be available for important discounts if less were spent on things that perhaps are less important.

define method of income proof...IRS, tax document or?

I'm not familiar enough with the financial aspects to be able to comment on this, so not sure—sounds OK, but not sure.

It is hard to say "yes" when I don't know the criteria or programs that may be included.

Why 1 percent, as opposed to 1/2 or 2 %. What is the end goal?

As a layperson Member-Owner, I do not have the expertise to answer this question. Only those who are responsible, or who have been responsible, for the day to day operation of a retail grocery store, tasked with operating at a profit, can determine, and answer "what is" a reasonable amount of money to be allocated to discounts. Also, it would seem that "profits" to be returned as Patronage Refunds, would need to be factored in.

Given that HMC makes about 24 million in annual sales, I wonder if you could more for your members. However, understood that you support your employees well, which is a good thing of course....I completely support a healthy payroll....just wondering, that is all.

Does that mean that if the discounts go over this year, next year they will be reduced?

Is this like a budget cap on discounts?

Q3 Use these annual adjustments to bring the dollar amounts for senior and Co-op Cares discounts closer over the next 3-5 years.

Q4 Other comments

I think it should be emphasized to seniors (of which I am also one) that seniors with low income, disability or special needs will likely qualify regardless of whatever happens to "seniors" as a generic description. Some seniors are, of course, quite wealthy compared even to the general population... and may be unaware that getting discounts isn't necessarily an entitlement of age.

I am worried about hurting seniors by reducing discount.

Sentiment in annual meeting is everyone is taking something away from me - I did all this for my country and town, and you're taking this away from me.

makes sense, too. Brings better balance.

Sustainability is important, bringing discounts into balance is important, especially low income discounts.

pleased that there is an effort to shift funds to the Co-op Cares. Didn't see that the first round.

As a community we need to give more healthy food access to those with less. I will happily give my discount to someone with less than me.

I hope when I am too old to be a working member, that the sr discount is still available. I don't want to qualify for help. Reducing the discount is understandable, but please don't eliminate the discount all together

While my husband and I will soon be seniors, I would happily give up my discount to provide greater access for anyone that meets Co-op Cares eligibility now and after the programs expansion. If a senior is having financial difficulties, then they should qualify for the Co-op Cares discount. I do not buy any senior talking about their fixed income and then buying baskets of high cost or luxury item foods from the co-op. I 100% support giving more to those with less.

I wish people understood that the Co-op isn't trying to take away from people in need, but identify if the senior discount could be adjusted to target people who need it instead of just getting it because you are a certain age.

I strongly support the goal of rebalancing to emphasize discounts for those least able to pay (regardless of age). These seem like a great way to do that while also factoring in long term sustainability. Nice work!

These sound real reasonable. Expanding the low-income criteria (not just to programs, but an income level perhaps) would cover those seniors would benefit most from a discount. I am not quite 65 yet. A discount for council members is a form of payment. I wouldn't short them. They are doing the hard work for us.

I like your proposals. I think we can revisit senior discounts in the future if the above plan doesn't work but I am very glad you want to increase coop cares discounts so we can serve more people who ordinarily wouldn't shop at the coop. This seems especially apropos given that there is low income and senior housing nearby on Barre st, a fairly easy walk for most without cars.

I am a senior and willing to take a hit to keep you guys going as you are. Bravo

I think this is the way to go. My husband and I are seniors who don't need a discount.

Everything I have heard here and read on this proposal is very reasonable; respectable recommendations

I support the senior citizen discount. (I have chosen it myself). It is pretty straightforward, d.o.b. and that's it. Folks can chose to sign up or not.

not all seniors in montpelier area necessarily need discounts

Rebalancing the distribution shouldn't be a Coops worry.

Many seniors do not qualify for assistance because they keep working despite receiving some retirement. They do so because they have other expenses that younger folks do not. Why penalize them for this by reducing their discount simply because they out number those on assistance?
need more senior discounting - senior age should be 62. Thank you!

I do not agree with the possibility of reducing the senior discount rate. Many seniors are on fixed and/or low income, but might not be eligible for Coop Cares, or they just wouldn't want to apply for that.

Opinion (!): It will be a huge mistake if you discontinue (or change !) the current Senior Discount !!!!! Enough said !!!!!

The growth of senior discounts is a good thing. The GM shouldn't make 700% the wage of workers. Prioritize senior discounts, stop dividends and dismantle management hierarchy (patriarchy)

As a long time member, I have subsidized all discounted people, over many years. I am now a senior, and I feel it only fair that the discount remains the same at 6%. I am on a fixed income, and have been looking forward to being able to afford to keep shopping at coop, with the help of the current discount. I know there are many many seniors that are in the same situation and feel the same way. I realize there are many groups that need help.

I would rather see the senior discounts continue as they are, increase the eligibility for Coop Cares, and stop some of the sales promotions, using the money saved to raise the Coop Cares discount .

I am sure there are seniors who are financially all set and don't need the discount, so it seems potentially unjust to combine those categories...

Senior discounts may be important for some seniors. Effectively cutting them may not be a good idea for those on a fixed income.

I think the 2 categories will become closer to one as we are an aging population and many elders are poorer.

Seniors deserve a break without having to fill out welfare forms.

Again--not to throw the baby out with the bath water--but we need to ensure that any senior in need is addressed as we reach out to a growing community of low income central vermonters

You need to take action sooner than this, senior discounts need to go down ASAP and Co-op Cares needs to expand eligibility ASAP

Coop Cares seems really important. I am a senior and I like the discount, but it's more important, to my mind, to ensure those who need help in our community get it from us, communally.

As a senior who shops regularly at the Coop, I count on and appreciate the discount.

I feel poor older people don't get that much anyway

I would like to see these numbers brought more in line by first reducing (or eliminating) the senior discount. This discount increases prices for all--including those who can least afford it, while giving discounts to many people who are not in need.

Maybe it should be based on income?

Since I am a senior living on social security, I would greatly miss a discount and it would force me to buy less to stay within my own budget. Maybe senior discount could also be income based and those with lower incomes could still obtain the senior discount.

This angers me. Just get rid of senior discounts! Why are there senior discounts! Seniors on average are the richest members of society. It should be needs based, why have both! Get rid of senior discounts!

I don't support a blanket senior discount. Many people over 65 are quite affluent. If this works toward eliminating it while keeping an option for low income seniors I would support it.

Senior discounts should be for members on limited, fixed incomes. There should be an household income limit, say \$100,000 unless there are extenuating circumstances that could be addressed individually.

There should be a priority of resources to Co-op Cares discounts. Age does not equal inability to pay.

Senior discounts should be connected to ability to pay (income).

16% off is even better! Seniors are not necessarily low income, so how about using low income guidelines for all ages? Thanks for offering this discount - without it I could not eat as healthy!

The funds should go where the need is; that is why they support the opt in; there are seniors that don't need it

instead of creating which seniors get the 6% and who doesn't need it; make it voluntary basis where it becomes a discussion comment; that way if there are any seniors who feel like they don't need their discount and know their funds will be going towards co-op cares

Low-income seniors should receive a low-income discount. There should be no discount for seniors who are not low-income.

End ALL discounts except Co-op Cares, including Senior, Council, and Staff discounts. Many 65+ members are wealthier than the average member, and those seniors that need the discount would be eligible under the Coop Cares categories. Any age (old, young, middle) should not be used as a proxy for need - it's insulting to do so. Staff, meanwhile, earn a decent wage and enjoy health care benefits exceeding the vast majority of private sector organizations. Staff in need would, again, be covered under Co-op Cares.

I'm strongly in favor of the co-op cares discount, I would prefer that the senior discount be based on need as well.

Seniors who desire a Coop Discount Program ought to apply. Senior discounts should be based on ability to pay.

Feel passionately that HMC resources be extended solely to verifiably "LOW income" people. The 'liveable wage' and benefit package offered to HMC employees, coupled with rather high prices for low income community people are a very delicate balancing act for our mission. Extending further discounts to those fully able to pay those premium prices unaided does a disservice to our mission's intention of accessibility, in my humble - but passionate - opinion!

need should lead age per se, not so much

i think it's great that seniors and low income get discounts, but wonder why it is not ALL income based. an affluent senior could get a larger discount than a family on food stamps. this makes no sense. all seniors are not low income. ???

As a person who will be 65 years old in several days, I don't think that seniors should automatically qualify for a discount. People aged 65/+ have a range of incomes and financial resources, and it's possible that many who accept the discount aren't in poverty or struggling on a low income.

Get rid of senior discounts! WTF! Needs based, yes! Age based? Why!!!!!! A rich old person should not be getting a discount for being old!

Make the discount tied to need and keep it at 10%. Or you could have two tiers and have one be 5% for those in some need but not in poverty.

Been involved for a while with this discussion. I guess I missed when the conversation shifted towards raising the senior discount age and/or identifying seniors with limited means. I heard members currently getting the senior discount stating that they felt like they didn't need it financially. Personal experience is that many boomers are well situated compared to young families, millennials, and so on.

Is there a way that those funds (giving up their discount) will directly help co-op cares folks

As someone who no longer pays membership dues and receives a senior discount, I do believe that there should always be an income component when figuring a discount. Many of those now becoming seniors are fairly high income earners and often have not even retired. On the other hand, there are many in our community who would like the quality products you have, but like myself, cannot afford them even with a discount.

How can this conundrum be fixed unless we ask for financial information? Is that really such a hard thing to ask? Perhaps whether or not a person is eligible for food stamps would be a great place to start. I certainly qualify in both categories, as do many of my friends and neighbors.

agree that the discount shouldn't be just age based. I spend a lot of time here and like to shop here, but losing the discount or making it smaller would mean shopping at other places. 5% would be OK and almost make the math easier however if it dropped to 3% I would start to question it. Having a general "senior" discount is not fair, as many seniors can well afford to pay. Gradually phasing out the discount, year by year, 66, then 67, then 68, etc. (or two years at a time) would fairly end the discount program, while not pushing anyone off the program. The lower income (coop cares) program would continue to help those seniors in need.

I strongly object to this senior discount because it is regressive. It should be income sensitive. Our wealthy members should not get a discount.

I think the discounts are an important member benefit that can help grow the coop (may be a reason why we have such a huge member base for such a small city)-but I believe they should be tied to our need based community members and then to workers. While seniors helped build the coop, the workers are building it now. And our focus as a coop should be on helping those in need in our community. I find it odd to tie discounts simply to your age. Why is there a senior discount that isn't income based? Why isn't there a "30-45 year-old adult with kids discount", if we are providing arbitrary discounts?

I am a senior. Receiving the senior discount is nice - I like to save money - however, I do not NEED this discount. How about inviting folks who don't need it, to not take it? I am all for those with the most need getting more.

Needs should be the basis for discounts, if low income people have to qualify, then seniors should too beyond just saying they are 65.

Frankly, organic prices are so much higher, I can only afford a limited number of items even with the senior discount.
Prices are still too high for me to feel comfortable shopping regularly at the Coop. I'm low income and a Senior. I won't be getting any younger or richer.
I'd like a working class discount. I earn too much to qualify for the low income discounts and not enough to shop at the co-op regularly because it is still too expensive; was REALLY disappointed when the annual cash back was cut and the money allocated elsewhere. Have considered stopping co-op membership and saving \$15 a year.
co-op prices are already high. without a discount, I couldn't afford to shop there...for fresh fruits and vegetable and good meat and poultry
I depend on my senior discount because without it I would not be able to shop at the coop. Your prices are just too expensive!
Lower income people have other options that are not available to me.
I am a senior who counts on these discounts. It would be too expensive for me to shop at the coop without the senior discount. Why punish this group of people. Once again the middle class is getting punished, very very sad !!!!

Support helping low income, but not sure why cap is what it is. Are there other areas of expenditure that could be added?

There are reasons why people who qualify for co-op care, do not shop the co-op. The cost and attitude and believe that it's too expensive and "not for us" are barriers.

the majority of the seniors I witness shopping at the co-op appear to be able to purchase full baskets with many "luxury items" . I sure hope there are limits on which types of items seniors receive a discount on!

Another thought about the senior discount, any way to tell how many folks who receive it are 10, 15, or 20 year etc. members? to be used in analyzing what period of time, if any, might be used in determining eligibility in light of one of the goals being to reward longtime members who have contributed.

I would like to see a 10-15% discount for people on social security disability income.

Anyone who self identifies as needing assistance should be given a 6 percent discount. Shelburne Farms does this and you don't have to "prove it." I think this is the kind of co-op I could get behind.

Ask wealthy seniors to forego the discount. Keep it for struggling elders who want good food.

Find a better way to lower the prices. I am being forced out with \$100 a bag of groceries!!!!

As mentioned in some of the co-op care conversations, the senior discount should only be available on a specific low-traffic day. This ensures additional shopping on that day, and provides a way for the seniors to access this that non-need based discount in a more limited way.

I am VERY appreciative for my senior discount! It makes a huge difference in what I can buy and how many times I can even do a Coop shopping! I would not like to see it reduced, however, I can imagine that there are many who would like to shop at the coop, who aren't seniors, who simply can't afford it, so don't. An expanded program for other low-income people would be a good thing. What about having a 2- or 3-tier system for seniors with different incomes? This might accomplish both the goal of discounts for seniors w/o losing too much \$\$ for the coop?

Raise the age for the senior discount. Many 65 year olds are still working full time and I believe may have fewer constraints on their budget than say a young family with a mortgage to pay and children in day care. Link the age for senior discount to be the same as the age to collect Social Security.

Did you consider another way to do the senior discount? At the Middlebury Coop senior discounts are only in effect on Tuesdays and Thursdays. This encourages seniors to come on those days which are their days of lower volume of customers.

people should be members for at two years before discounts apply to them founding members or long time members should not be penalized It should be remembered that many long time seniors put many hours of their time into starting the coop.

It's not clear how much of the bigger financial picture has been included when discussing discounts. I did attend one of the small group meetings, but have not reread any of the information. But as I mentioned, I do think that there are ways to generate more money for Coop Cares discounts such as eliminating some of the promotional sales when they are generated by the Coop rather than from the national organizations of which we are a member.

invite well-off seniors to reduce their discount so that less well-off folks can have more

I do not agree that the two Co-op goals as stated should be discussed together. Yes they are somewhat intertwined, but as I understand, offering various types of discounts, influence buying decisions in different ways.

It appears that once the emphasis switched to possibly expanding Co-op Cares, the original issue of what needs to be done to "fix" the Senior Discount, has taken a back seat. And as a result, focus has been lost, causing confusion.

It is my opinion that we should temporarily stop discussing the Co-op Cares discount and only discuss possible ways to revamp and adjust the Senior Discount. Then at a later date, after the results of adjustments made to the Senior Discount are known, then discuss whether or not Co-op Cares should be expanded.

I work with the poor, the homeless, the aged. the gatekeeper plan is to have them apply for food stamps. it might be a good use of Hunger Mountain to have part of customer service training to help someone get on food stamps. Agreed, food stamp money might be low (need \$300 but receive \$50) but having them go through the process is important. Alternatively, have someone from local agencies come in one day a month to help someone sign up. This is a long range discussion to determine how Hunger Mountain Coop wants to help those in need while maintaining sustainability. Strengthening collaborations with community worker point persons is a place to start.

Yes. I think it is essential to include discounts for board members and any other officers and disclose these amounts.

So far the discount that council members receive is much higher than any other group. To me this is wrong. Council members were elected to serve and represent the members not to receive the highest discount possible. In my opinion council members should receive a discount equal or less than the lowest discount being provided. It is like when a company has to do layoffs while the President of the company gets a raise. The President should be forfeiting his raise so the the layoffs don't occur. Come on council members you are better than this.

Keep council members' discounts in line with others, rather than exceeding the other discount categories.

Could also raise the eligibility age for senior discount to 67, like social security, for those who aren't already 65 and receiving the discount.

On a related note, when I was receiving SNAP benefits, not once did anyone at the Coop inform me that I could be eligible to apply for Coop Cares, even though it was obvious to the cashiers that I was using an EBT card. The Coop needs to do much better outreach and education about this program, especially directly to those who would be eligible. Perhaps training cashiers in how to tell customers about it, particularly those using food benefits.

maybe there's a place in the store where there are products for basic needs and those products could be discounted, like bulk area, to make food dollars go further.

Can there be a discussion about some other way to get the discount; if you aren't a senior and not a core worker; can folks volunteer in the community and it translates into a discount?

Supports providing a clear way to for members to voluntarily give back all or part of discounts. 1. Use point of sale technology to make giving convenient 2. • Have to ask members: Would you like to contribute your discounts, refunds, coupons, everything 3. • Put savings on each receipt, and a year-end accounting 4. • Tax deductible?

Please don't call them seniors. Older adults.

Continue member rebates at end of year and special member sales.

I turned 65 last year and didn't realize or remember that I could be eligible for a discount. I don't want to ask for it though.

I shop at the Coop a lot more often, and more freely, since receiving the senior discount. Buy stuff I would not have considered before. Hmmm. There are many things to consider.

There are already discount programs for the less fortunate. However, many of us are the working poor - we don't qualify for anything and we pay, pay, pay. I would like to see more discount for everyone, whether it is member discounts, coupons, or "doorbusters" of a few dramatically discounted items that everyone can use, chosen weekly. Sure we want to expand access to healthy food, but if we can keep more of our money, we can help those who can't afford it even more than we already are.

also, i really feel that family members should be able to share membership. i was sick recently and given the present rules my daughter could not shop for me and use my membership. this is very limiting.

I spend more and more for less. There is very little in the store I can use, bulk is very contaminated by surrounding bins, special orders have been denied, the deli is almost useless to me, do we really need so many sodas and corn chips? You focus too much on soy-based foods and not enough on real nutrition for everyone. Keep reducing my benefits and you will force me to find a new source
The coop is no longer the coop I joined, it is a glorified grocery! I get more benefits from Price Chopper. And about the same amount of suitable food. Not much!
End general Coop Advertising and sponsorship of social events. Use donated capital credits for sponsorship purposes, and not operating funds.

Thank you to the committee for your work on this!

thanks for all the work on this!

The management team would propose to council and council approves

Thank you for your thoughtful questions.

We think the present proposal to deal with the Coop's financial health and its members' needs is fair and reasonable. And we can't imagine a more thorough and democratic process than the one the Coop has mounted to deal with the problem of the Baby Boomer Bulge (that's us!). Thanks for all the hard work Coop staff and council have done!

I admire all attempts to grapple with food insecurity. In Plainfield I encouraged a partnership between Meals on Wheels and the Co-op, so elderly or disadvantaged persons living in remote areas could receive a Co-op "order form" by which to order (with a check) healthy foods, which would be fulfilled (boxed for distribution) by volunteers on a slow day of the week... and then sent back out via the Meals on Wheels van. The most important needs are sometimes addressed by more labor-intensive outreach.

Thank you for all your efforts and work on this issue that supports so many in the community and makes it possible for more people to shop at the coop for healthy food.

Thanks for doing this!
thanks for asking us and thanks for the detailed background sheet (which I did read) :)

You All are doing good work, thank you. keep up your creative and positive thinking.

Keep up the good work! Thank you!
Thanks for this thoughtful process!

It appears that we are doing well as a co-op if we can support other co-ops that way, and sponsor so many events, and the Facebook giveaways – why are we giving so much away when it could go to members?
SEE details at end of Coop Conversation Comments Jan 2018-m1

Why is there any need to bring the total of the Senior Discounts and the total Co-op Cares Discounts closer? And would it even be possible?

I wish the background information here offered more about why this area of the budget is receiving so much focus. Is it that there are more and more members over 65? Do you think if you reduce their benefits they'll choose to shop elsewhere, which also has an impact on the bottom line? I didn't see that risk addressed either.
Tough question. Thanks to the council for grappling with this. I feel need for more explanation of why the cap is what it is, and what alternative areas of economy might be

I don't really get why it needs to be evened out.

Will needy seniors be addressed by this?

DEpends on what or how much "closer"

I don't understand why this is goal. Increasing Co-op Cares at a potential cost to seniors doesn't feel meaningful.