

Maryland Market Money

2017 Annual Report



About MDFMA

MDFMA is a 501(c)(3) nonprofit organization working to cultivate a vibrant and sustainable farmers market community in Maryland.

Specifically, MDFMA aims to support farmers markets by:

- Increasing the capacity of Maryland farmers markets to serve as food access points by helping farmers and markets with the ability to accept SNAP;
- Enhancing farmer success at farmers markets by promoting best practices via trainings and online/printed resources;
- Increasing utilization of farmers markets and cultivating a healthy customer base through statewide promotion;
- Creating a local food/nutrition education curriculum for implementation at farmers markets; and
- Supporting state and local advocacy efforts that support food access and local agriculture.

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Maryland Market Money at the market, local producers benefit from increased sales, thus ensuring farmers markets remain a viable source of income for these producers. Welcoming and encouraging the spending of federal nutrition benefits helps to diversify a market's customer base, thereby creating an inclusive gathering place for residents of all ages, backgrounds, and income.

Supporting Maryland's Farms and Families

Fresh, affordable food is a vital component of ending food insecurity¹ and alleviating poverty in the state of Maryland: despite being the wealthiest state in the nation, **one in eight households in Maryland identifies as food insecure.** Maryland Market

¹ Food insecurity is defined as the state of being without reliable access to a sufficient quantity of affordable, nutritious food.

Money (MMM) is a successful, state-wide effort that increases the purchasing power of food-insecure-households that spend federal nutrition benefits at participating farmers markets by providing these customers with additional dollars to spend on fresh, nutritious food. When customers spend both federal nutrition benefits and

Maryland Farmers Market Association (MDFMA) launched MMM in 2013 with a goal of streamlining incentive programs already in operation in Maryland and expanding the program's reach to markets statewide. Centralized program coordination better supports low-income market customers, market managers, and farmers by creating standardized program implementation, large-scale promotion, and more robust funding opportunities.



Benefits of Maryland Market Money



The Goals of MMM are Threefold

1. To increase access to quality nutrition for food-insecure households.
2. To support the viability and sustainability of farmers markets, especially in areas where access to fresh foods is otherwise scarce.
3. To generate additional revenue for local farmers and producers.

How it Works

Participating farmers markets provide—at minimum—up to \$5 per market day in matching dollars to food-insecure market patrons who spend the following federal nutrition benefits at participating farmers markets¹:

SNAP (Supplemental Nutrition Assistance Program, formerly food stamps, also known as “EBT”)

FMNP (Farmers Market Nutrition Program, both WIC & Senior)

WIC FVC (Special Supplemental Nutrition Assistance Program for Women, Infants, and Children - Fruit & Vegetable Checks)

1 Two farmers markets in the MMM network, Crossroads and FRESHFARM Silver Spring, match above and beyond the \$5 standard for MMM. These organizations fund-raise on their own to support this increased match.

At most markets, matching dollars are distributed as \$1 metal tokens by market staff at the central market table to customers.

These tokens can be spent on any SNAP-eligible food item² available at the market, regardless of which benefit the customer has spent. This broadens a customer’s potential market basket, allowing customers using FMNP and WIC FVC—which can only be used on fresh fruits and vegetables—to spend their MMM on wider variety of local products to better meet their household’s dietary needs and enables all market farmers and producers to participate.

2 SNAP-eligible foods at the farmers market include: fruits & vegetables; breads & baked goods; meats, fish, & poultry; dairy; eggs; jams, preserves, condiments; and seeds & plants that produce food.



2017 Maryland Market Money by the Numbers

19,161 Marylanders



in 6,387
food-insecure
households



spent **\$333,961** in federal nutrition
benefits & matching dollars

with 237
agricultural producers

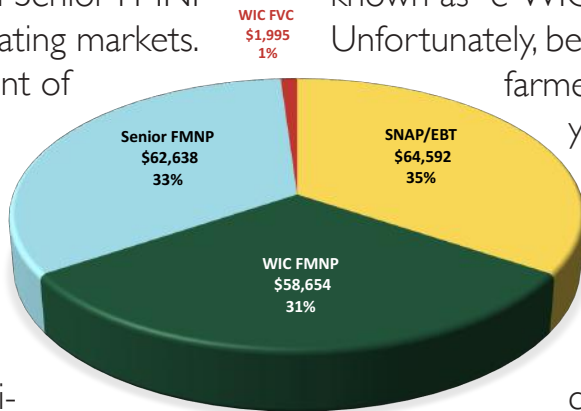


at 24
farmers markets



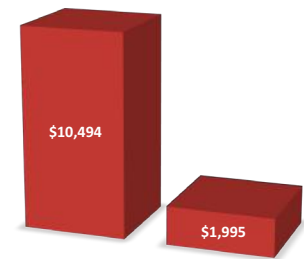
Customer Spending

Customers spent roughly the same volume of SNAP, WIC FMNP, and Senior FMNP at participating markets. The amount of WIC FVC spent at participating markets, however, was negligible. While historically WIC FVC comprises a small percentage of overall benefits spent at farmers markets, spending this past season dropped precipitously due a state-wide shift in WIC programming



that replaced paper checks with electronic benefits known as “e-WIC.” Unfortunately, because farmers do not yet have access to equipment needed to process e-WIC, customers with e-WIC were no longer able to spend eWIC FVC at farmers markets. The conversion took place over several months, which meant a few paper checks were still in circulation during prime farmers market

season; the majority of WIC participants, however, spent WIC FVC at grocery retailers instead. Consequently, the volume of WIC FVC spent on fresh fruits and vegetables at farmers markets in 2017 declined by 81% compared to the year prior.



Comparison of WIC FVC Spending in 2016 and 2017



Market Characteristics & Next Steps



Most farmers markets participating in Maryland Market Money are urban markets for two main reasons:

Urban markets are generally larger with more capacity to manage programs that have administrative components like Maryland Market Money.

Urban populations tend to be larger than rural populations, which increases the total numbers of food-insecure

households that might choose to spend their nutrition benefits at the farmers market and increases utilization of programs like Maryland Market Money.

However, rural farmers markets and their constituents benefit from Maryland Market Money as well, even if at a different scale. In 2017, the Garrett County Department of Economic Development decided to

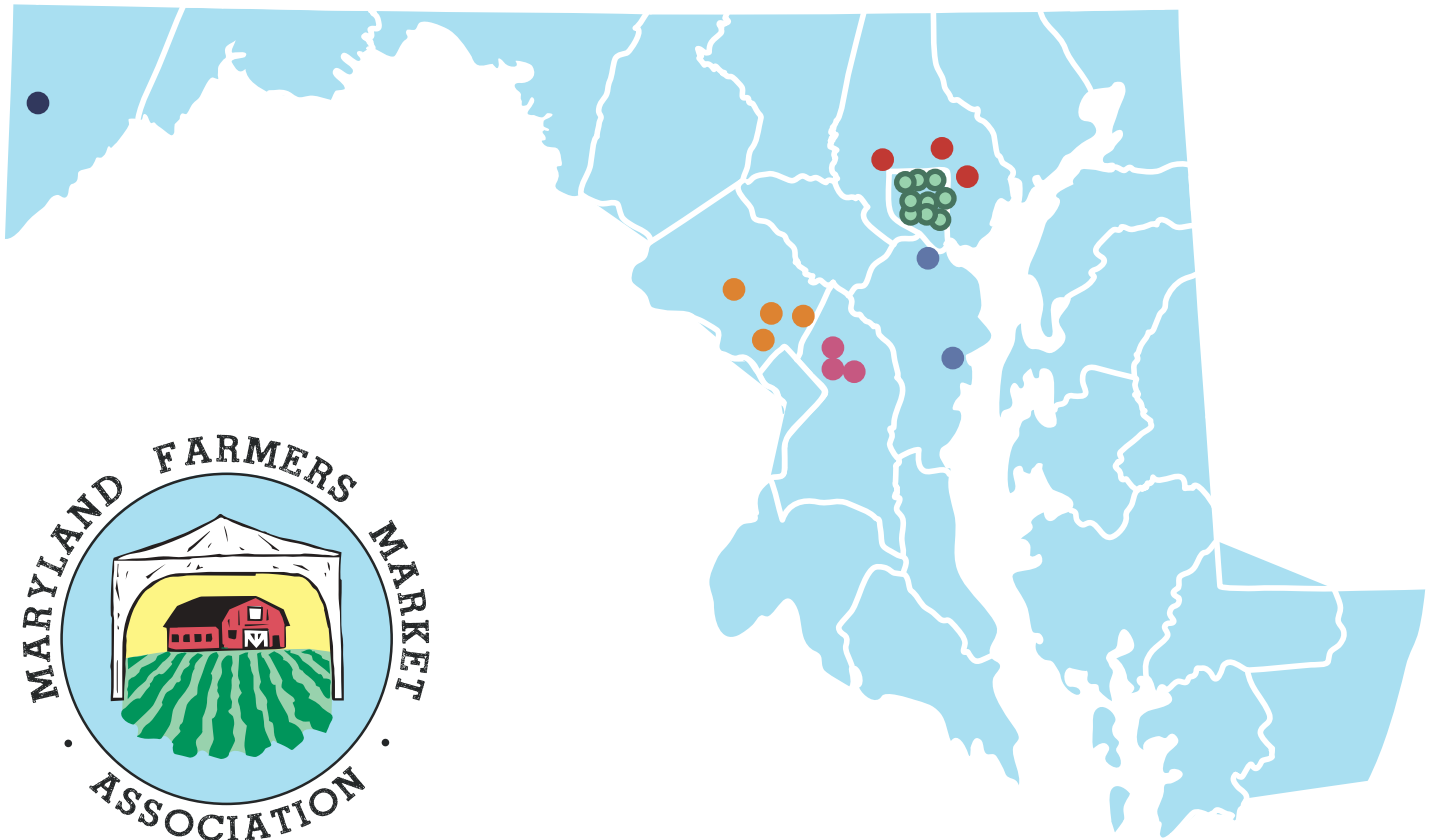
bring the program to the Mountain Fresh Farmers Market in Oakland. The MMM program was a huge success: customers spent \$2,493 matching dollars with local producers.

To better understand the MMM's program's impact on customers' access to healthy foods, market farmers sales, and farmers market management procedures, MDFMA joined forces with Johns Hopkins Center for a Livable Future (CLF). As part of this project, CLF will analyze how MMM participants spend their matching dollars in relation to how they spend their benefits at market. The project is expected to be completed in summer 2018.

MDFMA thanks the following agencies and organizations for providing Maryland Market Money with financial support for the 2017 season

Anne Arundel Medical Center | Brooklyn Park Farmers Market | Baltimore Office of Promotion and the Arts | Calvert Farm CSA members | CAVA | City of Riverdale Park Community Foundation of Anne Arundel County | Crossroads Community Food Network FRESHFARM | Friends of Druid Hill Park | Garrett County Department of Economic Development | Johns Hopkins Hospital | Knott Foundation | Loyola University Maryland Department of Health | Michele's Granola Montgomery County Council | Paul's Place | Takoma Park Farmers Market | University of Maryland Medical Center | Wholesome Wave

2017 Maryland Market Money Farmers Markets



Arundel County Anne Arundel Medical Center, Brooklyn Park

Baltimore City 32nd Street, Baltimore Farmers Market & Bazaar, Druid Hill, Edmondson Village, Govanstowne, Greenmount West (GROW), Johns Hopkins Hospital, Park Heights, Pigtown, State Center, University

Baltimore County Catonsville, Kenilworth, Overlea

Garrett County Mountain Fresh

Montgomery County Crossroads, FRESHFARM Downtown Silver Spring Rockville, Takoma Park

Prince George's County Cheverly, Port Towns, Riverdale Park