



Maryland Market Money

2019 Annual Report

About Maryland Farmers Market Association

MDFMA is a 501(c)(3) nonprofit that cultivates a vibrant and sustainable farmers market community in Maryland. We love farmers markets because they support local agricultural producers, provide access to fresh foods, and serve as positive community spaces. Our programs aim to support the economic viability of market farmers and vendors; increase access to quality, nutritious food for all; and improve customers' farmers market experience.

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 via trainings and online/printed resources;
- Increasing utilization of farmers markets and cultivating a robust 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.

Questions or comments? Please contact us at info@marylandfma.org



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Supporting Maryland's Farms and Families

Fresh, affordable food is a vital component of ending food insecurity and alleviating poverty in the state of Maryland: despite being the wealthiest state in the nation, one in eight households in Maryland self-identifies as food insecure.¹

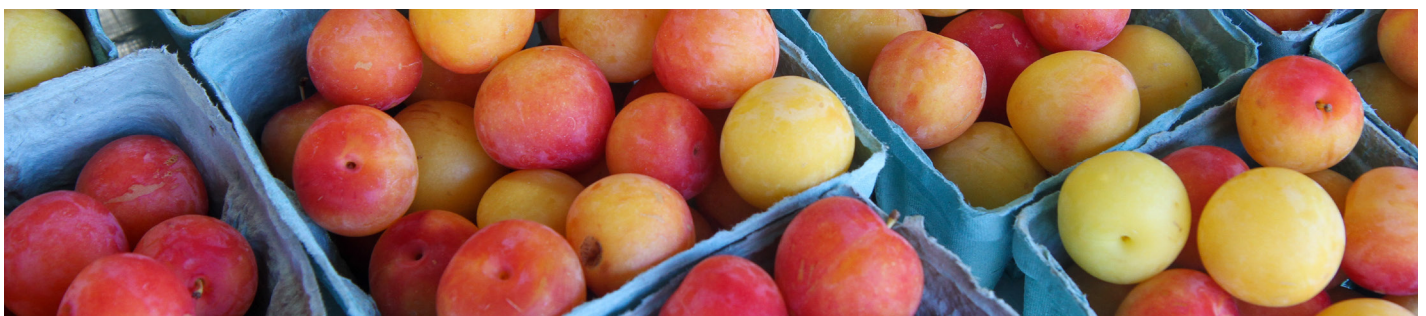
¹ Food insecurity is defined as the state of being without reliable access to a sufficient quantity of affordable, nutritious food.

Maryland Market 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 Market Money at the market, local farmers and food vendors 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 incomes.

Maryland Farmers Market Association (MDFMA) launched Maryland Market Money 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 least¹ \$5 per market day in matching dollars to food-insecure market patrons who spend the following federal nutrition benefits at participating farmers markets:

SNAP (Supplemental Nutrition Assistance Program, also known as “EBT” or Electronic Benefit Transfer)

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

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

At most markets, Maryland Market Money matching dollars are distributed as \$1 metal tokens by market staff at a central market table to customers. These tokens can be spent on any SNAP-eligible food² item 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 FVB— which can only be used on fresh fruits and vegetables— to spend their MMM on a wider variety of local products to better meet their household’s dietary needs.

¹ Several farmers markets in the MMM network – Crossroads, FRESHFARM Silver Spring, Govanstowne, and Brooklyn Park – matched beyond the \$5 standard for MMM. In 2019, these organizations fundraise on their own to support this increased match. In addition, Prince George’s County MMM Markets were able to offer more than the \$5 match thanks to an abundance of funding from the County.

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



2019 Maryland Market Money by the Numbers

21,873 Marylanders



in 7,291 food-insecure
households



spent **\$455,128** in federal nutrition
benefits & MMM matching dollars

with 416
agricultural producers



at 36
farmers markets



Customer Spending Patterns

In 2019, customers spent \$68,931 in SNAP (an increase of 15% from \$59,742 in SNAP spending in 2018) and \$160,531 in FMNP

benefits (an increase of 153% from \$68,286 FMNP spending in 2018) at Maryland Market Money-participating

markets. The amount of WIC FVB spent at participating markets, however, was negligible at \$1,707, down 35% from \$2,620 in 2018. Finally, in 2019, customers spent \$223,959 in Maryland Market Money match, an increase of 48% from \$116,882 the previous year.

While historically WIC FVB comprises only a small per-

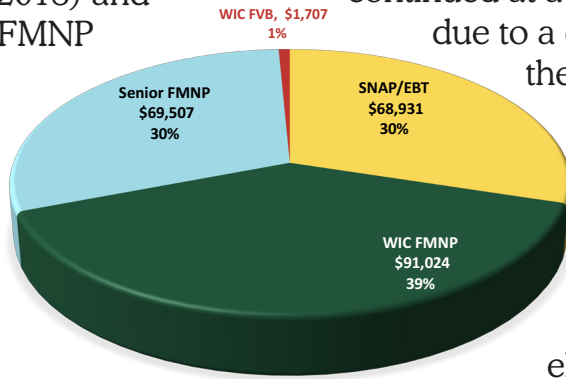
centage of overall benefits spent at farmers markets, spending this past season continued at a historic low

due to a change in the WIC program that replaced paper WIC FVB checks with an electronic benefit, eWIC.

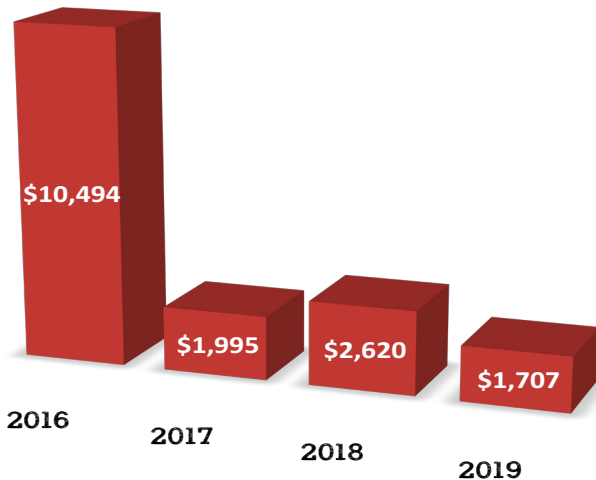
Looking back to 2017, WIC FVB spending at Maryland Market Money participating farmers markets dropped by 81% with this switch eWIC. In 2019, the volume of WIC FVB spent on fresh fruits and vegetables at farmers markets decreased by an additional 35% compared to 2018.

The vast majority of farmers

still did not have the equipment needed to accept eWIC which meant that most customers with WIC FVB benefits were unable to spend these benefits at farmers markets. In 2019, only 25 farmers had the wireless equipment needed to accept this benefit and fewer than 10 of those ran eWIC transactions. The bulk of WIC FVB spending at Maryland Market Money participating markets happened at the Crossroads Farmers Market, which was fortunate to have several farmers that are able to accept eWIC. Farmers using the equipment incur monthly fees, and farmers have reported to MDFMA that they are unable to take on this additional expense.



2019 Nutrition Benefit Spending



Comparison of WIC FVB Spending in 2016, 2017, 2018, 2019



Customer Spending cont.

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 an administrative components such as Maryland Market Money.
- Urban populations tend to be larger than rural populations, which increases the total number 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 just the same, even if at a different scale. For example, in 2019, the Garrett County Department of Economic Development continued to sponsor the program at the Mountain Fresh Farmers Market in Oakland. The program has continued to be a huge success in 2019: customers spent

\$3,477 in MMM matching dollars with local producers, a 50% increase from 2018.

Impact & Next Steps

A robust funding year that included a \$200,000 grant from Maryland Department of Agriculture, allowed for an ambitious expansion of Maryland Market Money throughout the state. Such rapid expansion resulted in successes as well as lessons learned.

MMM Farmer Testimony

“This additional income helps us pay our bills, increase productivity and hire more employees. It all helps out. We’re taking \$1,000/day at the peak of the season in checks and tokens. We’re pretty large, our break-even point for a market day is around \$1,000, so MMM plus benefits help us get there.”

-Corey McCleaf,
McCleaf’s Orchard



Program Successes

Abundant funding allowed for significant program growth from 21 markets in seven counties in 2018 to 36 markets in 11 counties in 2019. This 71% increase in the number of participating markets meant that Maryland Market Money was able to reach more people, more counties, and more farmers.

The program growth had a positive impact on many markets new to the program, in particular markets that in years past wanted to reach food-insecure shoppers, but didn't have the capacity to add on the program. "In 2012, only 288 shoppers utilized their nutrition benefits at the City of Rockville Farmers Market. With the help, support, and encouragement from the Maryland Farmers Market Association, over 2,300 customers utilized their benefits during the 2019 season," explains Mike Coppersmith, Special Operations Supervisor for the City of Rockville. "For me, there isn't anything better than a new customer walking up and discovering how much additional Maryland Market Money they get when using their benefits at our market. Maryland Market Money is a game-changer and really makes a difference in our

community and the state."

The growth of Maryland Market Money to new markets inspired MDFMA to expand on our suite of educational print collateral. In 2019, we created bilingual instructional infographics on how the program works. In 2020 MDFMA create a program-wide operational manual for the 2020 season.

Lessons Learned

Funding in 2019 allowed MDFMA to pay for contracted food access coordinators to administer Maryland Market Money at select markets. However, with only three MDFMA staff members recruiting, training, and supervising staff for markets across the state, this task proved extremely challenging. In future program planning, we will revisit our capacity to offer this level of support.

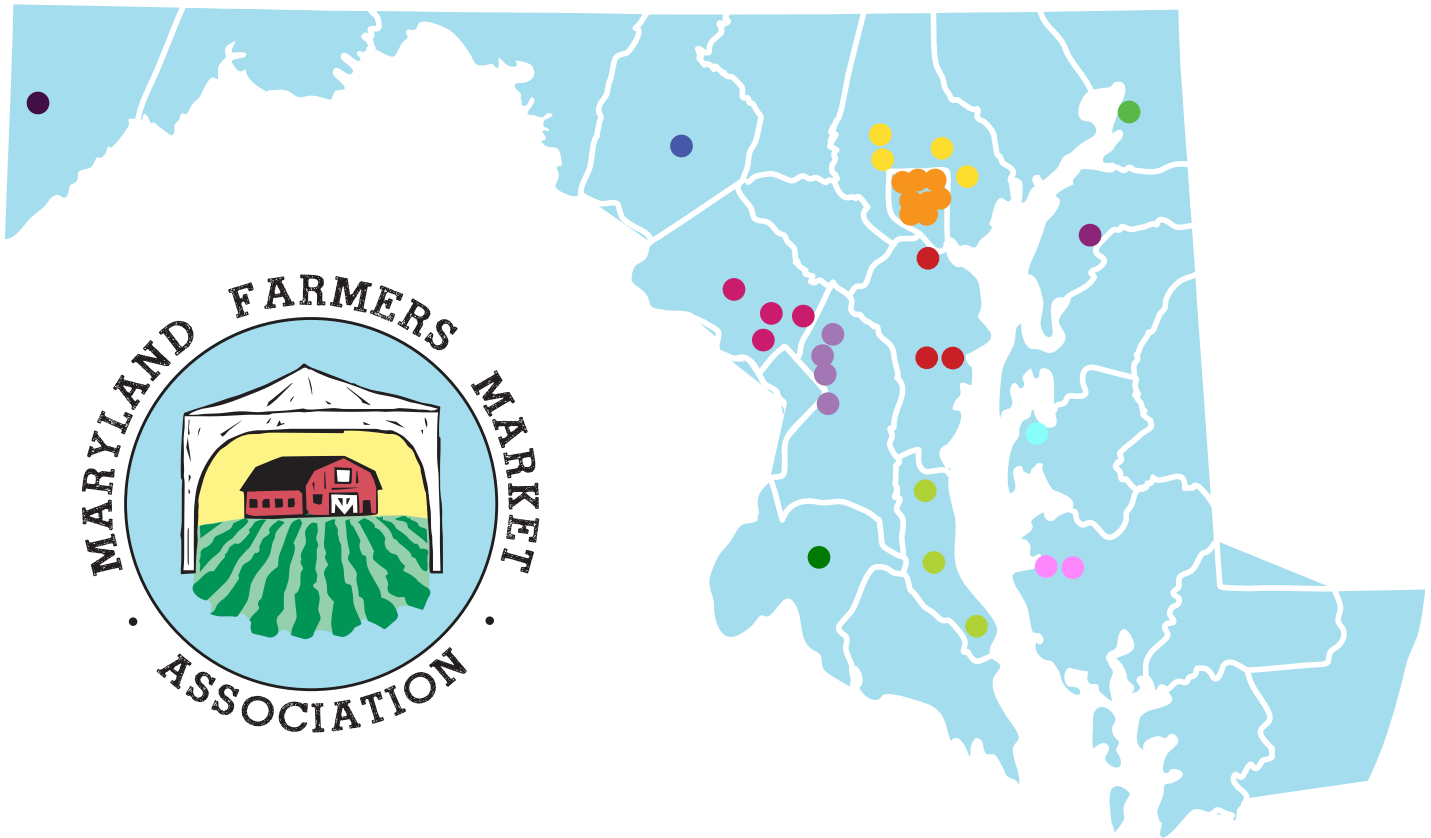
As in years past, collecting consistent data and in a timely fashion from managers across the state has been very difficult; early in the season we gave up entirely on collecting certain information, such as sales data and customer counts. In 2020, we are exploring streamlining the data that we will ask for in the hopes of more consistent reporting.

In 2019, we piloted collecting customer-facing transactional data using paperless reporting. We hoped this would create an easier data intake process for both the person collecting data at market and MDFMA staff while eliminating data errors. Some market managers opted out of this electronic reporting method completely which created multiple methods for MDFMA staff to manage. In addition, data input errors persisted and required significant follow up from MDFMA staff. Our goal is to have a single reporting method with the least margin for error. We are exploring automated options for the future.

Looking Forward

Funding for this program is based on a complex network of public and private partnerships. In 2019 we procured funding from city, county, and state agencies, along with private grants and donations, which enabled us to expand the program from 21 markets in 2018 to 36 markets. However, long-term and consistent funding continues to be a challenge and will be a priority in future program planning. ■

2019 Maryland Market Money Farmers Markets



Arundel County Anne Arundel Co. Farmers Market, Anne Arundel Medical Center Farmers Market, Brooklyn Park Farmers Market

Baltimore City 32nd Street Farmer Market, Baltimore Farmers Market & Bazaar, Cross Street Farmers Market, Druid Hill Farmers Market, Govanstowne Farmers Market, Johns Hopkins Hospital Farmers Market, State Center Farmers Market, University of MD Medical Center Farmers Market

Baltimore County Catonsville Farmers Market, Kenilworth Farmers Market, Overlea Farmers Market, Pikesville Farmers Market

Calvert County Dunkirk Farmers Market, Lusby Farmers Market, Prince Frederick Farmers Market

Cecil County Market at Earleville

Charles County Waldorf Farmers Market

Dorchester County Cambridge Farmers Market

Frederick County Frederick Farmers Market

Garrett County Mountain Fresh Farmers Market

Kent County Chestertown Farmers Market

Montgomery County Crossroads Farmers Market, FRESHFARM Downtown Silver Spring Farmers Market, City of Rockville Farmers Market, Takoma Park Farmers Market

Prince George's County Cheverly Community Market, Greenbelt Farmers Market, Riverdale Park Farmers Market, The Capital Market of 20743

Talbot County Easton Farmers Market, St. Michaels Farmers Market

MDFMA thanks the following agencies, organizations, and businesses for providing Maryland Market Money with financial support for the 2019 season

32nd Street Farmers Market | Abell Foundation | Anne Arundel Medical Center | Anne Arundel County Health Department | Atwater's | Baltimore Office of Promotion & the Arts | Baltimore Office of Sustainability | Brooklyn Park Farmers Market | City of Riverdale Park | Community Foundation of Anne Arundel County | Crossroads Community Food Network | Federal Brewing Company | FRESHFARM | Friends of Druid Hill Park | Garrett County Department of Economic Development | HEX Ferments | Hunger Free America | International Rescue Committee | Johns Hopkins Hospital | Loyola University | Maryland Department of Agriculture | Maryland Department of Health | Michele's Granola | Mastiha Bakery | Montgomery County | Old Westminster Winery | Pikesville Farmers Market | Preserve Restaurant | Prince George's County | Priority Partners | Republic | St. Michaels Farmers Market | Southern Maryland Agricultural Development Commission (SMADC), a program of the Tri-County Council for Southern Maryland | Takoma Bev Co | Takoma Park Farmers Market | The Charmery | UnitedHealthcare | University of Maryland Medical Center | Well Crafted Kitchen | The White Oak Tavern | Wegmans Food Markets | Western Maryland Resource Conservation and Development Council

Interested in supporting our work? Let us know: info@marylandfma.org