



# MARYLAND MARKET MONEY

## 2016 Annual Report





## 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 identifies as food insecure<sup>1</sup>. **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 producers benefit from increased sales, thus ensuring farmers markets remain a viable source of income for these producers. This helps to diversify a market's customer base, thereby creating an inclusive gathering place for residents of all ages, backgrounds, and incomes.

The Maryland Farmers Market Association (MDFMA) launched MMM in 2013 with a goal of streamlining incentive programs already in operation 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.

### The goals of MMM are threefold:

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

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

### 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 equipping farmers and markets 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.

## 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 markets:

- **SNAP** (Supplemental Nutrition Assistance Program, formerly food stamps)
- **WIC FVC** (Special Supplemental Nutrition Assistance Program for Women, Infants, and Children - Fruit & Vegetable Checks)
- **FMNP** (Farmers Market Nutrition Program, both WIC & Senior)

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 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 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.



### **MDFMA thanks the following agencies and organizations for providing Maryland Market Money with financial support for the 2016 season:**

Abell Foundation | Baltimore Office of Promotion and the Arts | Baltimore Office of Sustainability | City of Riverdale Park | Crossroads Community Food Network | FRESHFARM Markets | Friends of Druid Hill Park | International Rescue Committee Baltimore | Johns Hopkins Hospital | Kaiser Permanente of the Mid-Atlantic States | Krieger Foundation | Loyola University | Maryland Department of Health and Mental Hygiene | Michele's Granola | Montgomery County Council | Paul's Place | Port Towns Farmers Mercado | Rockville Farmers Market | Roland Park Presbyterian Church | Takoma Park Farmers Market | University of Maryland Medical Center | The Woodberry Group | 32<sup>nd</sup> Street Farmers Market

\*Two farmers markets in the MMM network – Crossroads & Silver Spring FRESHFARM – match above and beyond the \$5 standard for MMM. These organizations fundraise on their own to support this increased match.

^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.



# In 2016...



Marylanders

in



6,665 food-insecure households

spent

**\$284,892**

in federal nutrition benefits and matching dollars

with

**203**



agricultural producers

at

**21**

farmers markets



# In 2016...

MDFMA upgraded the Maryland Market Money currency from \$1 paper vouchers to \$1 silver metal tokens. Markets can reuse the tokens year after year, eliminating the need for MDFMA to invest in freshly printed currency each season. Additionally, the tokens are a ‘universal’ currency, meaning they can be used at any farmers market participating in Maryland Market Money. This provides customers with greater spending flexibility and cultivates a sense of cohesion among markets within the MMM network.

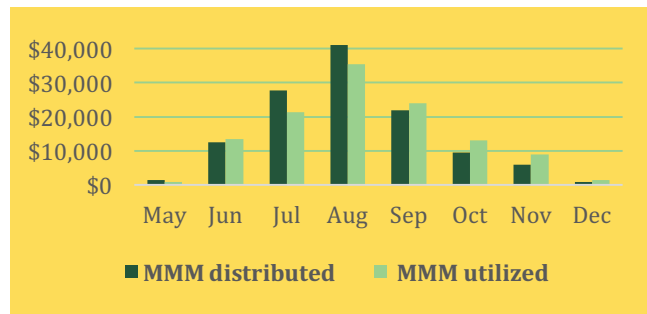


On average, customers spent



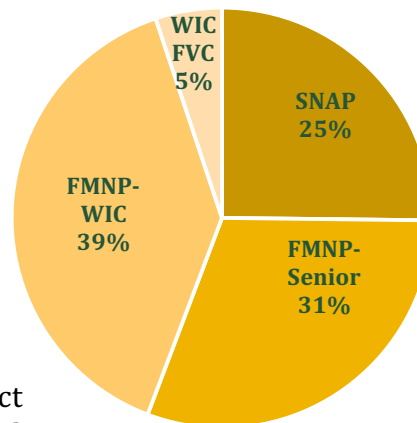
of MMM tokens they received.

Customers tend to save MMM to spend later in the market season. For example, whereas 23% of MMM distributed in July remained unspent by month’s end, 33% of MMM spent in November was distributed in earlier months.



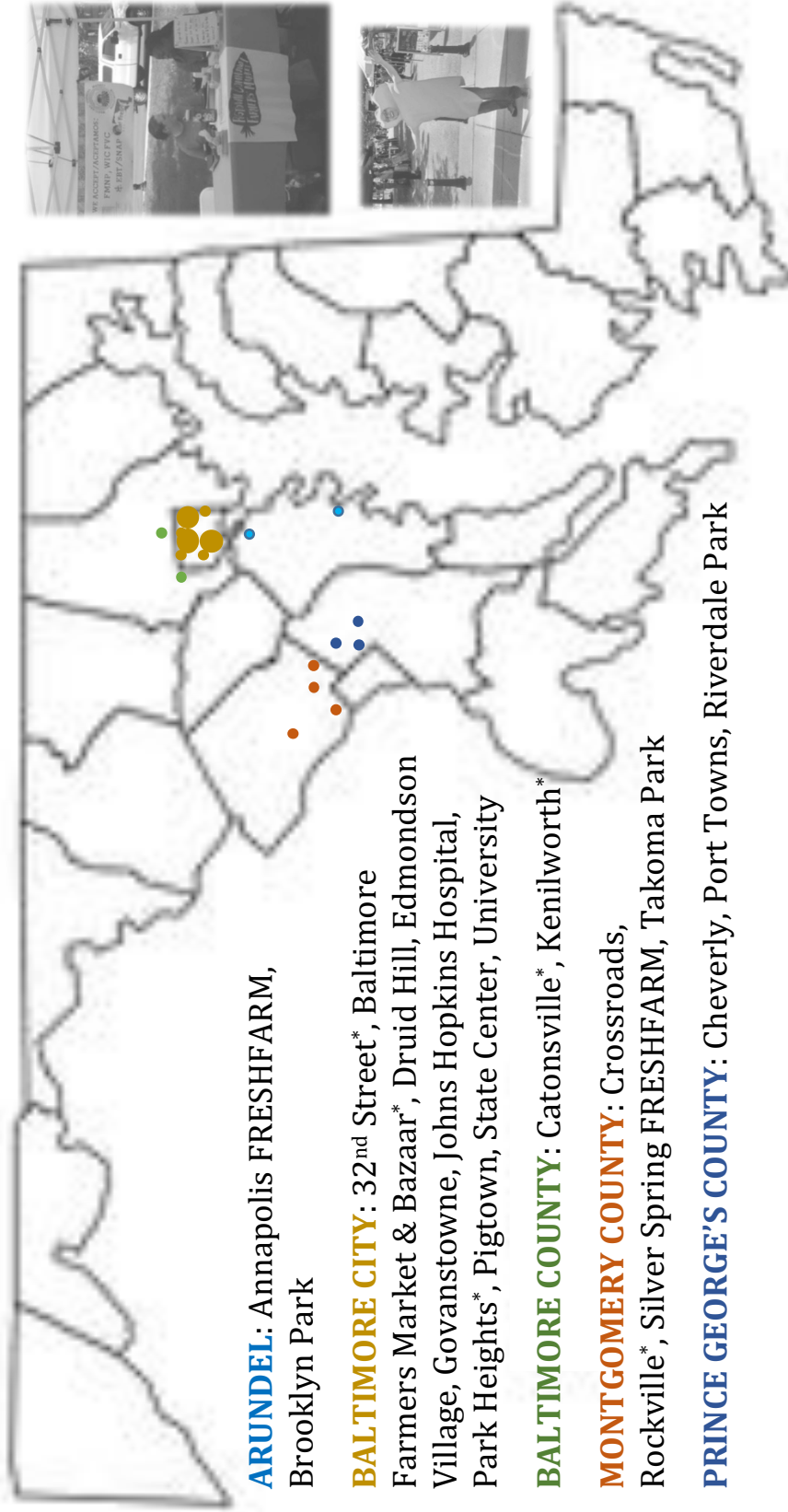
Farmers Market Nutrition Program (FMNP) coupons—which can only be spent on fresh fruits, vegetables, and herbs—comprised the majority of benefits spending at farmers markets offering MMM. Because MMM can be spent on any SNAP-eligible food (including meats, dairy, eggs, breads, etc.), customers receiving MMM for spending FMNP were able to purchase a greater variety of items for a more complete “market basket.”

MMM distributed by benefit type



To better understand the 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 be analyzing how MMM participants spend their matching dollars in relation to how they spend their benefits at market. The project is expected to be complete in fall 2017.

# FARMERS MARKETS OFFERING MMM IN 2016



**ARUNDEL:** Annapolis FRESHFARM, Brooklyn Park

**BALTIMORE CITY:** 32<sup>nd</sup> Street\*, Baltimore Farmers Market & Bazaar\*, Druid Hill, Edmondson Village, Govanstowne, Johns Hopkins Hospital, Park Heights\*, Pigtown, State Center, University

**BALTIMORE COUNTY:** Catonsville\*, Kenilworth\*

**MONTGOMERY COUNTY:** Crossroads, Rockville\*, Silver Spring FRESHFARM, Takoma Park

**PRINCE GEORGE'S COUNTY:** Cheverly, Port Towns, Riverdale Park

\*Due to limited funding for the Maryland Market Money program in 2016, MMM distribution ended early at these markets. Unmet demand for matching dollars at these markets in 2016 is estimated at \$60,000. As a result of limited MMM availability, benefits customers greatly reduced their utilization of farmers markets as spaces to spend their benefits: in 2016, 66% of all MMM transactions at markets were made by returning customers, compared to 77% in 2015 when match was available throughout the farmers market season at all participating markets.