



Maryland Market Money 2020 Annual Report

About Maryland Market Money

[Maryland Market Money](#) (MMM) is a statewide food access program that feeds Marylanders and supports farmers through farmers markets. The program is run jointly by the Southern Maryland Agricultural Development Commission ([SMADC](#)), a division of the Tri-County Council for Southern Maryland and the Maryland Agricultural & Resource-Based Industry Development Corporation ([MARBIDCO](#)). MMM removes economic

barriers for food-insecure Marylanders, providing a dollar-for-dollar match for purchases made using federal nutrition benefits at Maryland farmers markets. MMM is a multi-tasking program that helps shoppers, farmers, and markets equally. It helps shoppers by lowering economic barriers to healthy foods; farmers by improving their economic viability; and markets by increasing their customer base. Learn more:

www.marylandmarketmoney.org

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

Beneficiarios de SNAP y Reciben GRATIS Maryland Market Money

How to Use Your SNAP/ EBT Benefits & get FREE Maryland Market Money

1. Grab your SNAP/ EBT card & head to a Maryland Market Money Market*
2. Look for the "Market Info" tent & tell staff you want to use your SNAP/EBT card
3. Get SNAP tokens using your SNAP/EBT card & receive FREE matching Maryland Market Money tokens
4. Use tokens to buy local foods, enjoy & come back next week!

* find a market at www.marylandmarketmoney.org

www.marylandmarketmoney.org
15045 Burnt Store Road
Hughesville, MD 20637

Instagram: @mdfarmersmarkets
Twitter: @MDFarmersMkts
Facebook: @MDFarmersMarkets



A Year of Transition and Resilience

Established in 2013, by the now-disbanded Maryland Farmers Market Association (MDFMA), Maryland Market Money is a statewide farmers markets incentive program for food-insecure shoppers at select farmers markets. Maryland Market Money (MMM) is a hardworking, multitasking program and its positive

impact is best illustrated through numbers: Between 2013 and 2019, MDFMA distributed over \$900,000 in MMM incentive dollars to food-insecure Marylanders.

In early 2020, MDFMA faced a fundraising shortfall which was exacerbated by the pandemic with State budget cuts and a much

more competitive funding landscape. In April 2020, the MDFMA Board shuttered the organization. Several regional and national nonprofits saw the value of MMM and approached MDFMA's Board about adopting the program. In June 2020, the Southern Maryland Agricultural Development Commission (SMADC), a division of the Tri-County Council for Southern Maryland, and the Maryland Agricultural and Resource-Based Industry Development Corporation (MARBIDCO), acquired the program and SMADC brought two former MDFMA staffers on board to run it. It took longer than expected to get the program running again mostly due to contractual funding delays, but the staff was able to offer MMM at 16 markets in 2020 and distribute \$34,736 in MMM incentives to Marylanders during the worst public health crisis of our lifetime.



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 where access to fresh foods is otherwise scarce.
3. To generate additional revenue for local farmers and producers.

Feeding Marylanders and Supporting Farmers During the Pandemic

Fresh, affordable food is a vital component of ending food insecurity and alleviating poverty in the state of Maryland.

Despite being one of the wealthiest states in the nation, before the COVID-19 pandemic, one in eight households in Maryland self-identified as food-insecure.

In 2020, these numbers increased dramatically. As of December 2020, 797,909 Marylanders were relying on SNAP/EBT to feed themselves, a staggering increase of 32% from December 2019.

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 and played a part in alleviating pandemic-related food insecurity. For much of 2020, Maryland's growing populations of food-insecure households fed themselves on extremely meager food budgets, as limited incomes

had to cover basic costs such as housing, transportation, and medical expenses. At the same time, many of our regional farmers, many of whom have lost significant revenue because of the shuttering of restaurants and schools, faced an uncertain future with reduced revenue streams.

Once MMM fully migrated to SMADC and

MARBIDCO, the

program quickly got to work improving food access for Marylanders and the livelihood of local farmers. The pandemic magnified MMM's role in the Maryland food space as a multitasking program that benefits many stakeholders. When customers spend both federal nutrition benefits and MMM incentives 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. The pandemic has reinforced the need for farmers markets

as vital food access points. Not only are they a safe and outdoor alternative to crowded grocery stores, but farmers markets also offer foods with a short supply chain, touched by a limited number of people. By welcoming and encouraging the spending of federal nutrition benefits, the program made sure that farmers markets, as a safe food access point, were accessible to all regardless of income.

As we enter the second year of the pandemic, the goal of the MMM program is to continue to expand its reach statewide, improving food access for Marylanders and supporting the viability of local farmers. We believe that centralized incentive 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.



Several farmers markets in the MMM network – Crossroads, FRESHFARM Silver Spring, and Govans – matched beyond the \$5 standard for MMM. In 2020, 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.

How it Works

Participating farmers markets provide at least \$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

P-EBT Also known as Pandemic Electronic Benefit Transfer or P-EBT. This benefit connects low-income families with children with food dollars equivalent to the value of the meals missed due to COVID-related school and childcare closures

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 incentive dollars are distributed as \$1 tokens by market staff at a central market table to customers. At some markets, the program contributes financially to the markets’ own incentive program. In 2020, MMM switched from metal to plastic tokens that are easier to sanitize. 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-FVB— which can only be used on fresh fruits and vegetables— to spend their MMM incentives on a wider variety of local products to better meet their household’s dietary needs and food preferences.



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.

2020 Maryland Market Money by the Numbers

27,872 Marylanders



in 9,062 food-insecure households



spent **\$262,106** in federal nutrition benefits & MMM matching dollars

with 469 agricultural producers



at 16 farmers markets



Customer Spending Patterns

In 2020, MMM was offered at fewer farmers markets (16 versus 35 in 2019) and started late in the season (summer versus spring in 2019). Despite these factors, the program still had a significant impact; distributing \$34,736 in MMM and by extension, incentivizing the spending of \$96,280 in federal nutrition benefits at farmers markets with local farmers and agricultural producers.

In 2020, customers spent \$28,141 in SNAP (a decrease of 59% from \$68,931 in SNAP spending in 2019) and \$26,938 in FMNP benefits (down 83% from \$160,531

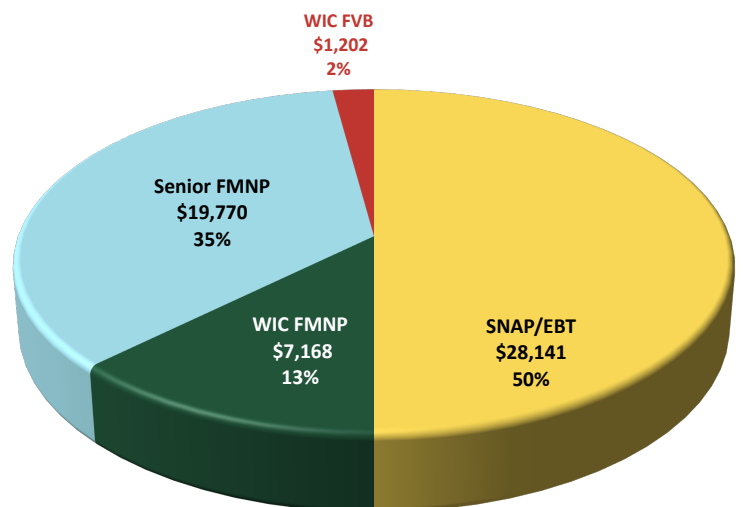
FMNP spending in 2019) at Maryland Market Money-participating markets. The amount of WIC-FVB spent at participating markets, however, was nominal at \$1,202. Finally, in 2020, customers spent \$37,455 in MMM incentive dollars, down 83% from \$223,959 the previous year. The decline in benefits spending linked to MMM and the decline in MMM spending itself was multifaceted: late rollout of the program at markets when funding arrived later than normal, fewer participating markets, and less benefits spending at markets due to the pandemic caused our

redemption data figures to decrease significantly. A significant rebound is expected in the 2021 season.

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 2020, the bulk of WIC FVB spending at MMM participating markets happened at the Crossroads Farmers Market, which was fortunate to have several farmers that were able to accept eWIC.

MMM Customer Testimony

For me personally, not only has [Maryland Market Money] helped me access fresh, healthy, and ripe fruits and vegetables, my family also enjoys all the things that go along with eating better, healthwise. Plus, the program helps keep money in the community and helps people build relationships with their neighbors. – Sara S. Baltimore
MMM shopper



2020 Federal Nutrition Benefits Spending at Participating MMM Farmers Markets

Impact & Next Steps

A modest funding year that included a \$100,000 grant from Maryland Department of Agriculture, allowed for a transitional reboot of Maryland Market Money throughout the state. Such a transition resulted in successes as well as lessons learned.

Program Successes

As in years past, collecting consistent data and in a timely fashion from managers across the state has been very difficult. After trying many different methods for data collection, we enlisted a peer organization, FRESHFARM, to develop a data tracker that is both easier for managers to use and provides the program with vital data in a timely, consistent manner. FRESHFARM's Data Tracker platform was already in use not only for their markets (in DC, Maryland, and Virginia) but also with the Virginia Fresh Match statewide incentive program and by two markets that participate in MMM. It was

a natural addition to the MMM suite of services for markets. Each market was issued their own "Market View" which transformed raw market data into useful, relevant data sets in an easily understood graphic format. This allows markets to make smart, data-driven decisions for their own markets.

Lessons Learned

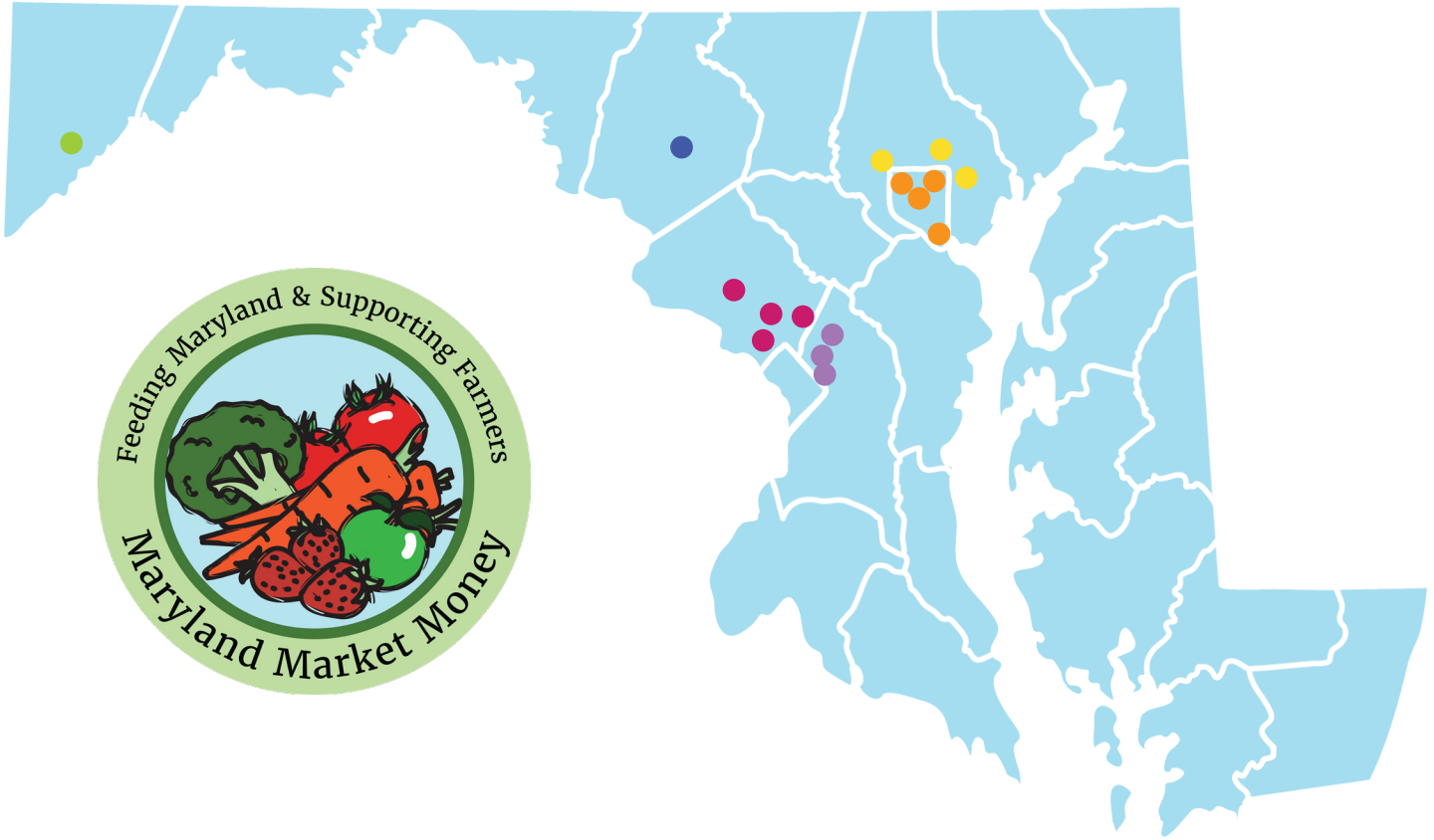
Maryland is fortunate that early in the pandemic, Governor Hogan declared farmers markets an essential business. However, farmers markets were required to defer to local authorities on how they could operate, and in some parts of the state, farmers markets were unable to operate at all. For many managers, running markets during the pandemic took more human and financial resources than normal and taking on the MMM program was an administratively impossible task. Some markets that offered the program in years past opted not to offer it in 2020 due to lack of capacity to manage the program on market days. For the 2021 season, in jurisdictions where funding allows, the program is offering markets a stipend to hire

dedicated food access coordinators. The program is also continuing to work with local government agencies and organizations to help get farmers markets the support they need so they can continue to serve their communities as vital food access points.

Looking Forward

As in years past, funding based is on a complex network of public and private partnerships and MMM procured funding from city, county, and state agencies, along with private grants and donations. Once the MMM program was up and running at SMADC, staff was able to secure multiple funding streams, including pandemic-related funding to alleviate food insecurity, for the 2021 season. With a more secure financial foundation, the 2021 season looks bright, with the addition of farm stands offering the program in jurisdictions where funding allows, and with approximately 40 markets and farm stands in 13 counties participating. However, long-term and consistent funding, particularly operational and administrative funding, continues to be a challenge and will be a priority in future program planning. ■

2020 Maryland Market Money Farmers Markets



Baltimore City 32nd Street Farmers Market, Baltimore Farmers Market & Bazaar, Druid Hill Farmers Market, Govans Farmers Market

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

Frederick County Frederick Farmers Market

Garrett County Mountain Fresh 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

MMM thanks the following agencies, organizations, and businesses for providing Maryland Market Money with financial support for the 2020 season

Baltimore Office of Sustainability | Maryland Department of Agriculture | Montgomery County | Prince George's County | Rural Maryland Council | Southern Maryland Agricultural Development Commission (SMADC), a program of the Tri-County Council for Southern Maryland

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



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