



# Maryland Market Money 2023 Annual Report

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# MARYLAND MARKET MONEY (MMM)

**Maryland Market Money (MMM) is a statewide food access program that feeds Marylanders and supports farmers.** MMM removes economic barriers for Marylanders experiencing food insecurity, providing a dollar-for-dollar match for purchases made using federal nutrition benefits at Maryland farmers markets, farm stands, and CSAs while providing technical assistance, training, marketing, and additional services to stakeholders. MMM is a multi-tasking program that supports shoppers, farmers, and markets equally by lowering economic barriers to healthy foods for community members; improving economic viability for farmers; and increasing farmer market customer bases.

## Maryland Market Money Goals:

- **increase purchasing power and access to locally sourced, nutrient dense foods for economically underserved households experiencing food insecurity.**
- **Empower families to make food purchases that best suit the needs of their households, prioritizing culturally relevant foods and needs.**
- **Support the viability and sustainability of Maryland farmers markets and direct marketing farmers, especially in Healthy Food Priority Areas where access to fresh foods is scarce due to food apartheid/deserts.**
- **Generate additional revenue and diversify customer bases for local farmers and food producers, bridging the gap between community members and those that feed them.**



Maryland Market Money is jointly administered by SMADC and the Maryland Department of Agriculture (MDA) with support from the Maryland Agricultural & Resource Based-Industry Development Corporation (MARBIDCO) and the Farms and Food Access for a Resilient Maryland (FFARMD) Foundation.

### How MMM Addressed and Strengthened Food Access in FY'23

- **Increased revenue for local food producers.** On average, every \$1 spent is accompanied by \$1.70 in federal benefits spending, resulting in \$2.70 for local farmers. **61 farmers access points including farmers markets markets, farm stands, mobile markets, and CSAs participated in MMM, serving 722 farmers and agricultural food producers.**
- **Matched federal nutrition benefits.** Federal nutrition benefits (SNAP/EBT, P- EBT, FMNP (WIC/Senior), and eWIC CVB (for fruits and vegetables) redeemed with direct-marketing farmers and markets to strengthen access to healthy, fresh, locally grown, nutrient-dense food. **SMADC granted \$398,219 to participating farmers markets, farm stands, and CSAs statewide federal nutrition benefit matching.**
- **Stretched dollars for Maryland Families.** Dollar-for-dollar match for program participants for purchases made with federal nutrition benefits. *“It's awesome, thank you so much for this program! I've been going to the farmers market less recently because I struggle to afford it, but I really love shopping there, so I'm so grateful to have found this program! I will definitely be returning more often because of it!”* – 32nd Street/Waverly Farmers Market Customer, MMM Customer Survey.
- **Implemented digital federal nutrition incentives.** A tokenless “e-Incentive” pilot at participating Montgomery County farmers markets (supported by a grant from the Greater Washington Community Foundation) resulted in implementation of the MyMarketLink app, a bespoke customer-facing app usable on smart devices to function as a benefits and incentives e-wallet replacing physical tokens. A dedicated e-incentives coordinator was hired to manage the project. The pilot is currently expanding to MMM access points in Baltimore City and Southern Maryland.



## How MMM Addressed and Strengthened Food Access in FY'23

- **Leveraged statewide partnerships.** MMM staff participated in numerous food access workgroups, attended local and regional conferences maintaining relations, strengthening community partnerships. Additionally, print pieces mailed directly to county local Department of Social Services sites, and distributed statewide with partner organizations. **Over 278,000 brochures mailed to Maryland households receiving SNAP redetermination and Maryland Benefits Review letters in partnership with Maryland DHS.**
- **Diverse and unified network supported program funding.** A complex network of public and private partnerships includes support from the U.S. Department of Agriculture, Maryland Department of Agriculture, Baltimore City, Charles County, Montgomery County, Prince George's County, Greater Washington Community Foundation, and Berkshire Hathaway GT&S. **\$1,033,053 in funding awarded to the MMM program.**
- **Continued growth.** Local grocery stores pilot is planned to include local grocery stores as MMM access points. Sourcing from local farmers is in development for Southern Maryland in FY'24 and beyond. **Over 60 MMM participating access points in FY'23.**

**The Metro Washington Region Incentive Program Coalition** – MMM is collaborating with its sister Mid-Atlantic incentive programs, DC Fresh Match and Virginia Fresh Match on a large-scale regional USDA GusNIP grant project with FRESHFARM Markets as project lead, to form a coalition that leverages collective potential to improve stewardship of SNAP and SNAP incentives in the Metro Washington Region. The goal is to improve the dietary quality of participating SNAP consumers by increasing fruit and vegetable purchases and consumption, identify and address program and food access disparities, and increase SNAP processing capacity at farmers markets, direct-marketing farms, and CSAs across the region. **Over 4 years, this project will increase fruit and vegetable purchases for 35,000 SNAP households across the region.**

### MARYLAND MARKET MONEY E-INCENTIVES

In 2022, the Maryland Market Money program began a pilot project to transition to a tokenless, electronic incentives (e-incentives) digital wallet in Montgomery County, with the support of the Greater Washington Community Foundation. **During the 2023 Farmers Market season, the MMM e-Incentives pilot work expanded to other counties, including Baltimore City and began steps to expand into a few Southern Maryland counties.** Federal nutrition benefits customers (SNAP/EBT, FMNP-WIC & Senior, and eWIC-CVB) may use the MyMarketLink app to receive their MMM e-incentives and pay participating vendors currently at the Gaithersburg Casey Farmers Market and two Agrihood Baltimore Farmers Markets. Vendors need TotilPay Go (TPG), a mobile point-of-sale system used to accept NAP/EBT, eWIC-CVB, MMM e-incentives and debit/credit.

*“Love the idea. It really bridges the gap in certain areas (food deserts) and helps with price fluctuations as well.”*  
-Baltimore Farmers Market Shopper

*“Thank you for enabling my family's ability to eat more healthy”*  
- Takoma Park Farmers Market Customer



# Economic Impact of Southern Maryland Agricultural Development Commission (SMADC)'s Nutrition Incentive Project

July 2022 - June 2023

Described as a "triple win," nutrition incentive projects:

- Support consumers with limited income in purchasing and consuming more fruits and vegetables
- Improve the food security and health of SNAP participants
- Enhance the economic resilience of communities, farmers, and retailers across the United States

The total economic impact of Maryland Market Money (MMM)'s nutrition incentive project includes the increased household purchases of fruits and vegetables (total amount of incentives redeemed) and the re-spending of those incentive dollars in the economy by individuals and businesses along the supply chain.



**\$676,972**  
Total Economic Impact

## Incentives Redeemed



**\$398,219**  
At Farm Direct Sites

## Economic Impact



**\$676,972**  
At Farm Direct Sites



**Farm Direct Sites** include farmers markets, farm stands, mobile markets, and community supported agriculture (CSAs).

An **economic multiplier** is used to calculate economic impact. It describes the total increase in output within an economy due to a \$1 increase in spending. The estimates used for this calculator are based on 2021 agricultural and food sector data, and represent economic activity at that time.

The **economic impact** represents the amount of money generated in Maryland from Maryland Market Money (MMM)'s nutrition incentive project sales. This was calculated with a 1.7 for farm direct and utilizes a self-reported amount of incentives redeemed at each site type.

To learn more about the methodologies of this calculator, please visit: [www.nutritionincentivehub.org/resources/economic-impact-calculator](http://www.nutritionincentivehub.org/resources/economic-impact-calculator)



The Nutrition Incentive Program Training, Technical Assistance, Evaluation, and Information Center (NTAE) is supported by Gus Schumacher Nutrition Incentive Program grant no. 2019-70030-30415/project accession no. 1020863 from the USDA National Institute of Food and Agriculture.

## MMM COMMUNICATION & OUTREACH

**Informational/Promotional Materials – Brochures, rack cards, and county-specific flyers were distributed to community members by way of Maryland DHS, MMM access points, and community partners in FY'23.**

Extensive digital marketing is also in place to promote the program and its access points statewide. MMM staff participates in numerous food access work group meetings, through which the program worked closely with partners to develop geographically specific MMM outreach materials for their clients. The program works closely with the participating farmers markets and the organizations that operate them plus direct-marketing farms to promote MMM and deepen connections with local, community-based groups.



*"It is exciting to be part of increasing access to fresh, local, healthy foods for individuals and families in our communities. As a Program Coordinator for Maryland Market Money at Southern Maryland Farmers Markets, I get to see first-hand the impact we are having on people's lives. A first time Maryland Market Money client at the North Beach Market said to me, "When you like produce as much as I do, this is like winning the lottery." A young mother at the La Plata Farmers Market, whose goal is to provide more nutritious food for her children, regularly shares tips about how she has learned to maximize her SNAP and MMM dollars. Her favorite tip is to use a food dehydrator. Her children are enjoying a wider variety of fruits and vegetables and experiencing them prepared in different ways. Another lady was so overwhelmed that she was moved to tears when I explained how she could receive free matching money to use on fresh food at the market. That's when we know our work is having an impact!"*

*– Cindy McCallum, Program Coordinator, LifeStyles of Maryland, Inc.*

### **Additional marketing resources developed include:**

- **'How to use your Benefit'** postcards, receipts, banners, signage, digital guides, e-incentive materials, and more.
- **Updated Maryland Guide to Accepting Federal Nutrition Benefits** – released and distributed to SNAP-Educators, ag services providers, technical/food assistance providers, and is available in print and online in various formats. The guide is designed to help Maryland farmers markets and direct-marketing farms accept federal nutrition assistance benefits as payments for their products. This guide also addresses available grant programs to offset equipment costs, the acceptance of credit/debit at the market, and the future of electronic incentives (e-incentives).
- **MMM rack cards include a QR code to the MMM website** – that features a list of participating access points as well as a link leading to an optional program experience customer survey, so that the program can evolve to meet the needs of community members. **To ensure equity and inclusion, MMM rack cards and other resources include multiple languages such as Spanish, Russian, Vietnamese, French, Korean, and Chinese.**



**MMM Website** – provides federal nutrition benefit matching program details, resources for customers, farmers, and farmers markets as well as a list of participating farmers markets and farm stands. **33,280 users reached in FY'23.**

**#LoveMDMarkets Monthly Newsletter** – provides outreach to MMM (participating and prospective), community partners, farmers markets, farmers, shoppers, and more. Content features MMM and SMADC program related information and resources as well as resources from community partners, local and regional food system peers, and more. **1,739 contacts were subscribed resulting in 4107 views in FY'23.**

**Meta Marketing Campaigns** – developed and distributed via Facebook and Instagram including So. MD access point promotions and MMM Applications, which included information to So. MD targeted farmers markets, farm stands, CSAs, MMM program participants and benefit users. **Overall community reach was approximately 475,203 people through organic and paid promotions.**

**MMM Social Media** – promotes, celebrates seasonality, and connects communities to the farmers that grow their food, shares resources, and disseminates federal nutrition benefit information.

**In FY'23 SMADC engaged with 15,470 followers on MMM social media channels:**

**Instagram @MDFarmersMarkets**

- 6,835 followers, 512 new
- 51,013 users reached

**Facebook @MDFarmersMarkets**

- 8,651 followers, 933 new
- 279,711 users reached

**Meta Ads**

- 144,479 users engaged through paid reach
- 517,450 users engaged through paid impressions



**FY'23 Highlights:**

- **61 farmers access points including farmers markets, farm stands, mobile markets, and CSAs participated, including 26 So. MD locations and 2 pop-up farmers market series over 9 dates (2022-2023)**
- **722 raw agricultural producers (farmers, ranchers, and watermen) and local food producers participated**
- **\$1,033,053 awarded to MMM program (U.S. Department of Agriculture, Maryland Department of Agriculture, Baltimore City, Charles County, Montgomery County, Prince George's County, Greater Washington Community Foundation, and Berkshire Hathaway GT&S)**
- **\$389,219 Federal nutrition benefit matching incentive funds granted to participating MMM farmers markets, farm stands, and CSAs statewide for distribution.**