



# **MARYLAND MARKET MONEY**

## **2015 Annual Report**





**MARYLAND MARKET MONEY (MMM)** is a program of the Maryland Farmers Market Association (MDFMA), a 501c(3) nonprofit organization working to cultivate a vibrant and sustainable farmers market community in Maryland. MMM provides 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** (Special Supplemental Nutrition Assistance Program for Women, Infants, and Children)
- **FMNP** (Farmers Market Nutrition Program, both WIC & Senior)

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**; and 3) **to support the viability and sustainability of farmers markets**. MMM diversifies markets' customer base, thereby creating a positive gathering place for residents of all ages, backgrounds, and incomes.



MDFMA launched MMM in 2013 with goals to streamline incentive programs already in operation and expand the program's reach to markets statewide. Centralized program coordination supports low-income market customers, market managers, and farmers by creating standardized program implementation, large-scale promotion, and more robust funding opportunities.

**MDFMA thanks the following organizations for their support of the 2015 MMM program:**

*Amerigroup*

*Baltimore Office of Sustainability*

*City of Riverdale Park*

*Maryland Department of Health and Mental Hygiene*

*Johns Hopkins Hospital*

*Kaiser Permanente of the Mid-Atlantic States*

*Montgomery County Council*

*University of Maryland Medical Center*

## *Addressing Food Insecurity through Farmers Markets*

Fresh, affordable food is a vital component of ending hunger 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 Farmers Market Association's cornerstone program Maryland Market Money (MMM), is a successful, nationally-recognized effort that increases the purchasing power of food-insecure households that spend federal nutrition benefits at participating farmers markets. By providing participants with additional dollars to spend on fresh, nutritious, local food, the program also provides market vendors with the benefits of diversified and augmented revenue streams. Maryland Market Money also supports MDFMA's broader organizational mission to cultivate farmers markets as safe, positive gathering spaces for *all* Marylanders.

<sup>1</sup><http://frac.org/wp-content/uploads/2010/07/md.pdf>



To gauge the impact of MMM at participating markets, MDFMA tracks the number of customers using MMM for the first time at participating farmers markets. In 2015, to gain further insight and better understand the full breadth of how MMM impacts food-insecure Marylanders, MDFMA surveyed market customers receiving MMM at seven participating farmers markets. **Of the 78 survey respondents:**

**95%**

**reported an increase in  
healthy food consumption  
as a result of MMM**

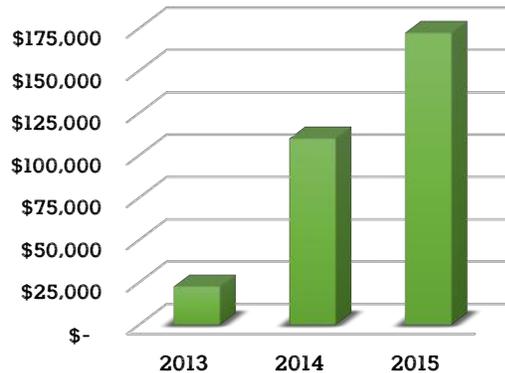
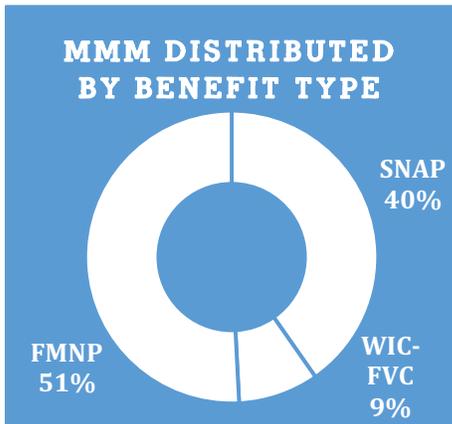
**89%**

**shared that they use MMM  
because they can get  
higher quality food than  
they would otherwise**

Maryland Market Money has grown significantly since its inception, expanding from \$22,634 in matching dollars utilized in 2013 at 17 participating markets to **more than \$170,000 utilized at 22 participating markets redeeming** in matching dollars in 2015. Over 2,000 more households participated in Maryland Market Money in 2015 than in 2014, a 42% increase from one year to the next.

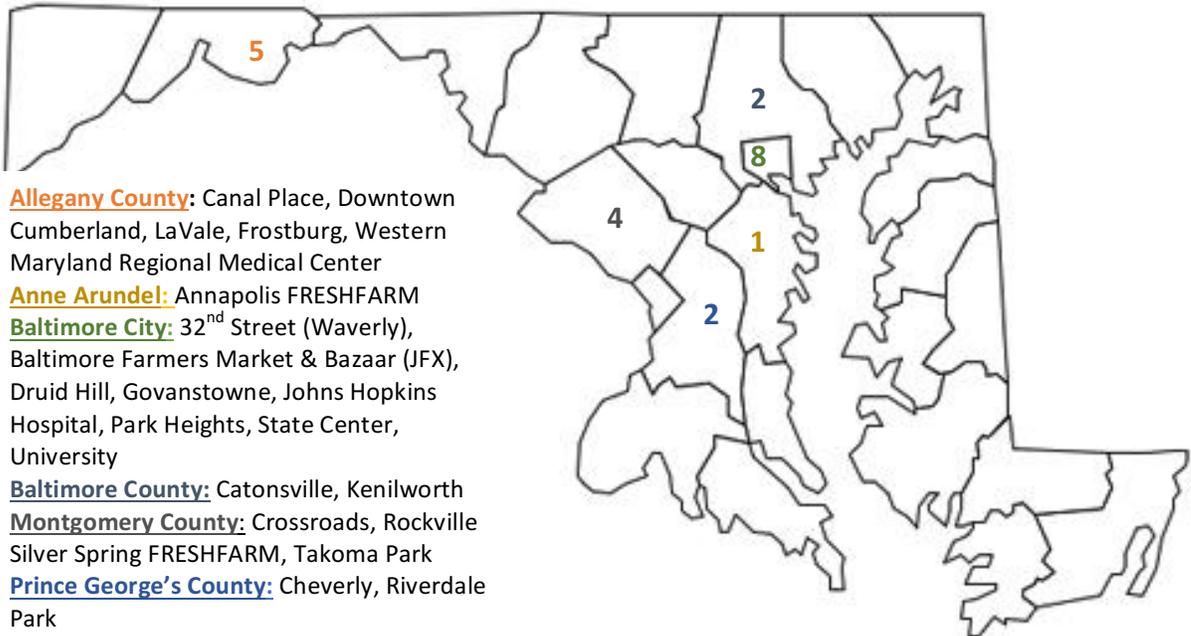


**PERCENT MMM UTILIZED IN 2015**



**MMM Program Growth via MMM Utilized**

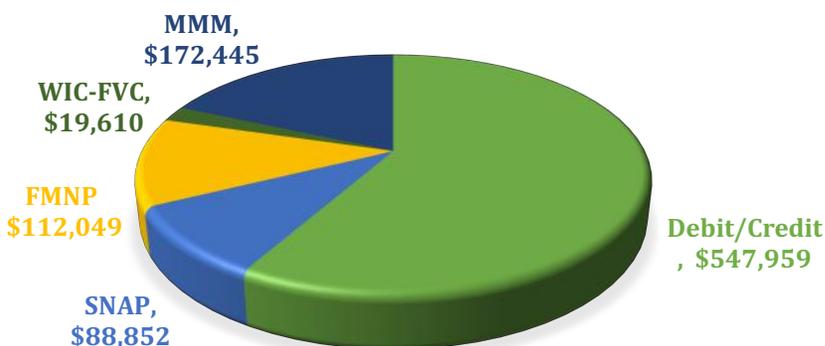
**Farmers Markets Participating in MMM in 2015**



By offering MMM, farmers markets encourage customers with federal nutrition benefits to spend these benefits at the market. This has a significant economic impact on producers who rely on direct marketing outlets such as farmers markets to sustain their livelihoods.

In 2015, customers spent **\$391,896** in SNAP, FMNP, WIC-FVC & MMM directly with local producers at farmers markets offering MMM

**TOTAL SALES AT FARMERS MARKETS OFFERING MMM BY PAYMENT TYPE**



A diverse outreach strategy is an important component of a successful Maryland Market Money program. Markets participating in Maryland Market Money often conduct essential outreach within their communities, and MDFMA coordinates statewide outreach efforts such as an annual mailing of tri-fold brochures with the names, dates, times, and locations of Maryland farmers markets that accept federal nutrition benefits as well as MMM. In 2015, these brochures reached more than 155,000 households.

In addition to this broad outreach effort, MDFMA partnered with Amerigroup to host a series of promotional events at WIC clinics in West Baltimore, in which MDFMA, WIC, and Amerigroup provided food demonstrations, nutrition information, bags of local produce, and extra coupons for use at the farmers market. The goal of these outreach and education events was to encourage WIC participants to use their benefits at nearby markets and utilize MMM to increase their purchasing power of fresh, nutritious, local foods.