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 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.

Questions or comments? Please contact: us at info@marylandfma.org
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.\(^1\)

Maryland Market Money (MMM) is a successful, statewide 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. 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 (MDMA) launched MMM 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.

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

**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, 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 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 on a wider variety of local products to better meet their household’s dietary needs.

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1 Four farmers markets in the MMM network – Crossroads, Silver Spring FRESHFARM, Govanstowne, and Brooklyn Park – matched above and beyond the $5 standard for MMM. In 2018, these organizations fundraise on their own to support this increased match.

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.
## 2018 Maryland Market Money by the Numbers

<table>
<thead>
<tr>
<th>13,137 Marylanders</th>
<th>in 4,379 food-insecure households</th>
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<tr>
<td>spent $263,296 in federal nutrition benefits &amp; MMM matching dollars</td>
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<td>with 309 agricultural producers</td>
<td>at 21 farmers markets</td>
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Customer Spending Patterns

Customers spent roughly the same volume of SNAP and FMNP at participating markets in 2018. The amount of WIC FVB spent at participating markets, however, was negligible. While historically WIC FVB comprises only a small percentage of overall benefits spent at farmers markets, spending this past season continued to be extremely low due to a WIC program change that replaced paper WIC FVB checks with electronic benefits known as eWIC.

Unfortunately, because most farmers did not have the equipment needed to accept eWIC, customers with WIC FVB benefits were unable to spend these benefits at farmers markets. The majority of WIC participants spent their WIC FVB benefits at grocery retailers instead. Consequently, in 2017 WIC FVB spending at farmers markets dropped by 81 percent. In 2018, the volume of WIC FVB spent on fresh fruits and vegetables at farmers markets increased slightly compared to 2017. The bulk of WIC FVB spending at farmers markets happened at the Crossroads Farmers Market that was fortunate to have two farmers are able to process eWIC. To date, very few farmers have the electronic equipment needed to accept this benefit.

Comparison of WIC FVB Spending in 2016, 2017, 2018
Impact & Next Steps

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 aspect like 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. In 2018, 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 2018: customers spent $3,477 in MMM matching dollars with local producers.

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 analyzed how MMM participants spent their matching dollars in relation to how they spent

MMM Shopper Testimony

“I’m able to purchase more fruits and vegetables and supplement my diet better.”

“The match helps my family eat healthier foods that we couldn’t otherwise afford. It makes market shopping economical for us,” she explains. “Without the match, I’d have to buy cheaper and less healthy food.”

“I look forward every year to the farmers market. I just know everything here is fresh. I’m a senior and every little bit helps...and when you spend $5 you get $5 and it helps a lot.”
Maryland Market Money works for everybody. From our perspective, from the business point of view, it’s great because we sell more; from the consumer’s point of view, I think it’s great for them because they get more. So I think it’s win-win for everybody.

Maryland Market Money is a win-win for all of us: communities who can’t afford healthy food options eat better and a small, family farm can expand by hiring more local workers and supporting local agricultural businesses.

their benefits at the market. The project findings are expected to be published in the coming year.

Highlights from the CLF report include these key takeaways about MMM shoppers and the impact of the program:

73% reported their consumption of fruits and vegetables increased because of MMM

47% reported they started shopping at the farmers market because of MMM

73% reported they continue to shop at the farmers market because of MMM

94% reported spending MMM on fruits and vegetables

Less than 20% reported spending MMM on dairy, eggs, meat/protein, canned/preserved foods, and baked goods

88% reported MMM helped meet their household food needs

Thanks to a $200K grant from the Maryland Department of Agriculture, the future of MMM in 2019 looks bright. MDFMA will use these funds to sustain and expand Maryland Mayland Money throughout the state and continue our core work of fighting hunger and building community through farmers markets.
2018 Maryland Market Money Farmers Markets

**Arundel County** Anne Arundel Medical Center, Brooklyn Park

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

**Baltimore County** Catonsville, Kenilworth, Overlea

**Garrett County** Mountain Fresh

**Montgomery County** Crossroads, FRESHFARM Downtown Silver Spring Rockville, Takoma Park

**Prince George’s County** Riverdale Park

**Talbot County** Michaels Market
MDFMA thanks the following agencies, organizations, and businesses for providing Maryland Market Money with financial support for the 2018 season

32nd Street Farmers Market | Anne Arundel Medical Center | Anne Arundel County Health Department | Atwater’s | Baltimore Office of Promotion & the Arts | Baltimore Orioles | Bean Rush Cafe | Black sauce Kitchen | Brooklyn Park Farmers Market | Calvert Farm CSA members | CAVA | City of Riverdale Park Community | Foundation of Anne Arundel County | Crossroads Community Food Network | Federal Brewing Company | FRESHFARM | Friends of Druid Hill Park | Foodshed Restaurant Group | Garrett County Department of Economic Development | HEX Ferments | International Rescue Committee | Johns Hopkins Hospital | Kaiser Permanente of the MidAtlantic | Loyola University | Lord Baltimore Hotel | Maryland Department of Health | Michele’s Granola | Mastiha Bakery | Montgomery County | NE SARE | Pikesville Farmers Market | Pigtown Community Farmers Market | Preserve | Prince George’s County | Republic | Republic Restoratives | St. Michaels Farmers Market | Takoma Bev Co | Takoma Park Farmers Market | The Charmery | The Harry and Jeanette Weinburg Foundation | The Helen J. Serini Foundation | University of Maryland Medical Center | Well Crafted Kitchen | Whole Foods Market

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