



STRATEGIC PLAN

October 2017

Secure The Future

Richard G. Thissen
National President



Jon Dowie
National Secretary/Treasurer

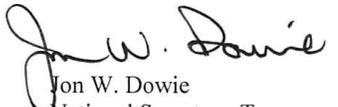
To NARFE Membership,

We are pleased to present an updated Strategic Plan. In the last seventeen months, NARFE has completed several milestones from the 2015 Strategic Plan. This could not have been achieved without the strength and dedication of the National Executive Board (NEB), federation and chapter leaders, and employees who all work together tirelessly to support the NARFE mission.

The 2017 Strategic Plan objectives and initiatives directly support NARFE's strategic priorities with a heightened focus on assessing and strengthening our federation roles and responsibilities. Progress towards the Plan's goals and objectives will be monitored and evaluated by the NEB and Executive Director.

This Strategic Plan is the result of the commitment and dedication of our Strategic Planning Committee, Team, and the NEB. Thank you all for your hard work. Collaboration is critical to the success of NARFE as we continue to look at opportunities to meet future needs.

Sincerely,


Jon W. Dowie
National Secretary-Treasurer
Strategic Planning Chair

National Active and Retired Federal Employees Association

www.NARFE.org | 606 N. Washington Street, Alexandria, VA 22314 | **phone** 703-838-7760 | **fax** 703-838-7785

TABLE OF CONTENTS

I. Executive Summary	3
II. NARFE Mission Statement	4
III. NARFE Strategic Plan Vision.....	4
IV. NARFE Situation Analysis	4
V. Strategic Plan Objectives.....	11
VI. Appendices	
A. Members of NEB, Strategic Planning Team, Committee, Assistant and Facilitator	14
B. NARFE 2015 Strategic Plan Key Strategies Update.....	15
C. NARFE Strengths, Weaknesses, Opportunities and Threats.....	16
D. NARFE Federation Membership Chart as of 9-30-17	18

I. Executive Summary

While NARFE's mission and vision remain the same, strategic planning helps NARFE set priorities, focus energy and resources, identify methods to measure progress and achievement, provide alignment among stakeholders and enable the organization to adjust to a continually changing environment.

NARFE's strategic risks and opportunities, influencing factors for this plan, are summarized as follows:

- Active and retired federal employees face unprecedented threats with potential for catastrophic outcomes.
 - NARFE's legislative program needs increased support, especially from the grassroots level.
- Recruitment and retention strategies reduce the pace of membership decline, but tough challenges remain for membership growth.
 - Additional resources, products and services are needed.
- Further growth of non-dues revenue is essential.
 - Additional partners and re-evaluation of existing partnerships are needed to right size dues to non-dues ratio.
- Partnerships and coalitions hold opportunity for NARFE.
 - NARFE's brand must be leveraged.
- Time has come to rethink the goals and activities of federations.
 - Maximum fulfillment of member needs at a reasonable cost with minimum bureaucracy is essential. Reducing bureaucracy and streamlining chapter activities are other appropriate steps.
- Leadership challenges have accelerated chapter closings and increased vulnerability among federations.
 - Minimum roles for federations need to be established to address serious risk.
- NARFE's financial outlook demands change.
 - A more strategic approach to revenue generation and resource allocation is needed.
- Increased membership and continued legislative success require NARFE to be strongly positioned as the go-to resource.
 - NARFE must be the first/best resource for information and guidance about federal benefits and increased risk to those benefits.
- Simplification and member-focused operations are critical.
 - A more streamlined, effective and accountable business model, focused on the delivery of value to members, must be our goal.

To address these issues, the Strategic Planning Committee and Team developed objectives and strategies for governance, marketing (brand and revenue growth/diversification), communications, and the business model. Upon board approval, the Executive Director will produce an annual operating plan and budget that will allocate resources (people, money, time and the value of the NARFE brand) consistent with the 2017 Strategic Plan.

II. NARFE Mission Statement

To support legislation and regulations beneficial to federal civilian employees and annuitants and potential annuitants under any federal civilian retirement system and to oppose those detrimental to their interests.

To promote the general welfare of federal civilian employees and annuitants and potential annuitants, to advise and assist them with respect to their rights under retirement, health, and other employee and retiree benefits laws and regulations, and to represent their interests before appropriate authorities.

To cooperate with other organizations and associations in furtherance of these general objectives.

III. NARFE Strategic Plan Vision

NARFE delivers on its commitment to serve and protect the federal community. It is a champion and the trusted voice of the civilian federal community. NARFE is a fiscally healthy, effective, and growing organization.

IV. Situation Analysis

NARFE has recently taken critical steps to evolve into an association more relevant and responsive to both current and prospective members.

At the 2016 biennial convention, delegates recognized the recruitment and retention obstacle that a mandatory chapter membership model had become and voted to make membership in a local chapter optional. At the same convention, delegates voted to adopt a “One Member, One Vote” policy, allowing each member a say in NARFE’s governance.

NARFE recognized that years of diminished resources had left federal employees with limited access to human resource staff and that federal retirees faced unacceptable wait times when phoning or emailing the Office of Personnel Management (OPM), and in response, the NARFE Federal Benefits Institute was developed in 2015 and expanded in 2016 and 2017. The Institute offers webinars and provides an

online home for materials that address critical and complex benefit issues. Although a successful recruitment and retention tool, the Institute must be expanded and enhanced. As capacity at OPM and agency human resource departments has diminished, NARFE's ability to serve members on the local level has also declined. Less than half of all chapters have filled the Service Officer position and only 30 Service Centers, located in 16 of 54 federations, are open for business. With most Service Officers having retired under the Civil Service Retirement System (CSRS) and many not willing and/or able to use online tools, highly informed and efficient service is extremely limited. With fewer individuals willing to take on leadership positions and the resource demands of training any new fleet of Service Officers, the once vibrant local service benefit is no longer sustainable.

NARFE has hired a professional Executive Director, effective May 15, 2017. The intention of the National Executive Board was to provide a level of professionalism and continuity that had been difficult to achieve in a governance model led by elected officers who frequently had no experience with managing a nonprofit corporation. Duties typically associated with a CEO have been delegated to the Executive Director, including overall management of all NARFE headquarters staff, operations and resources.

The NARFE President, as a distinguished member of the federal community, has become the face of NARFE, focusing on representing that community on Capitol Hill and with NARFE's important coalition partners. The President also will take the lead on special projects, such as chapter development, that are best suited for an individual elected by the membership.

While these changes enhance NARFE's ability to face challenges, the federal community faces even greater threats. The membership decline, although slowing, continues. NARFE's multi-layered field infrastructure drains resources, and the association remains in a highly vulnerable financial position.

Active and Retired Federal Employees Face Unprecedented Threats with Potential for Catastrophic Outcomes

While NARFE successfully fought off \$318 billion in cuts to federal pay and benefits proposed in the fiscal year 2016 House budget, as well \$170 billion proposed by the Senate, the association faces immense challenges with the new presidential administration. Emboldened by an electorate that wants drastic action on cost savings and federal debt reduction, as well as a congressional leadership team that has shown its intent to reduce the federal deficit and national debt, the legislative threats to active and retired federal employees have greatly intensified. Additionally, the first budget from President Trump introduced new threats to the financial security of federal retirees.

Proposed budget changes currently under consideration:

- Requiring federal employees and retirees to pay a larger portion of their health benefit premiums through the Federal Employees Health Benefits (FEHB) Program.
- Implementing a voucher plan for the FEHB, in which beneficiaries would receive financial support to buy insurance instead of the current formula. (This “support” would not keep pace with the rising cost of health care.)
- Decreasing or eliminating cost-of-living adjustments (COLAs) for both current and future federal retirees.
- Diminishing retiree health benefits for new hires.
- Lowering the Thrift Savings Plan’s (TSP) Government Securities (G) Fund rate of return to near zero, eliminating real returns on this investment and reducing retirees’ purchasing power as the rate of return would be lower than inflation.
- Raising retirement contributions for current employees by as much as 6 percent without increasing benefits, which is essentially a thinly veiled pay cut.
- Eliminating the Federal Employees Retirement System (FERS) federal annuity for new hires entirely.
- Reducing federal annuities for current employees by changing the retirement calculation, for example, by basing annuities on the highest five years of salary rather than the highest three years.
- Requiring Medicare enrollment for postal retirees or risk forfeiting earned retiree health benefits through the FEHB.

NARFE’s legislative program needs increased support from membership, especially at the grassroots level, in which ongoing positive contact between local NARFE members and congressional district offices is essential to preventing these cuts from becoming law. NARFE-PAC experienced significant growth in the last two years, but it needs to continue to grow in order to support those who will stand up for the federal community. The lobbying efforts by NARFE have thwarted aggressive, harmful efforts to date, but the likelihood of these new proposals receiving serious consideration is far greater, and therefore, the outlook is dire.

Recruitment and Retention Strategies Reduce Pace of Membership Decline, but Tough Challenges Remain for Membership Growth

Significant progress has been made in slowing what has been a 30-year membership decline, positioning NARFE to stop and then reverse this trend. This improvement has been the result of new and innovative marketing programs, as well as the ongoing marketing successes by NARFE members. Loss rates dropped from 7 percent in 2014 to 5 percent in 2015 and 4 percent in 2016.

All active federal employees are potential NARFE members, but accessing these prospective members presents a challenge. Additionally, a new generation of prospective members has shown little interest in advocacy, a far greater interest in information and guidance and a far higher propensity to simply engage online. NARFE has responded with a digital approach. NARFE field recruiters once had access to local agency buildings and opportunity to engage with active federal employees within them. For security reasons, Agencies no longer allow NARFE members into many federal work locations. Where we can no longer literally open the door to these buildings, NARFE now enters virtually with online marketing targeted directly to the active federal employee, offering products specific to their federal benefit needs via the NARFE Federal Benefits Institute. This is a new and fertile gateway for gaining and retaining members.

Additional resources must be directed both to expand our marketing outreach to active employees and to grow the portfolio of products and services to meet their needs.

Further Growth of Non-Dues Revenue is Essential

Since 2015, renewed focus has been placed on non-dues revenue generation (primarily from fundraising efforts, sponsorship, exhibitor fees, advertising and affinity partnerships). Professional staff was hired to direct these efforts within a newly established marketing department. While significant growth has been recognized, including a 65 percent increase in national convention sponsorship revenue over the previous convention year, the organization remains far too dependent on dues. The current 60:40 percent dues to non-dues ratio is far below association standards and leaves NARFE vulnerable. NARFE must achieve the lowest dues to non-dues ratio possible with an outcome certainly no more than 50 percent.

Long-standing partnerships that may not have fully recognized the monetary value of NARFE's brand need to be re-evaluated, and innovative opportunities for organizations to reach their target audience in the federal community must continue to be developed. Efforts to right size this ratio will also be aided as we continue to add new employee members with greater disposable income.

Partnerships and Coalitions Hold Opportunity for NARFE

There are other organizations that compete with NARFE for membership. Unions and other associations provide income protections and some benefits for employees, but they do not provide the in-depth benefit services NARFE provides for employees and retirees. For the over age 50 segment of the federal community, NARFE competes with the American Association of Retired Persons (AARP). While AARP does not focus on federal community issues and does not provide federal income or benefits advice, it does compete for our target market by offering significant membership discounts, advocacy on behalf of older Americans, and a national magazine.

Other organizations with similar agendas to serve federal employee and retiree constituencies are both potential partners and competitors with NARFE. As NARFE considers partnerships and coalitions, a primary criterion that will be considered is how the relationship might benefit NARFE and its members, such as cross-promotion for membership recruitment and advocacy efforts. NARFE has a powerful brand and highly respected subject matter expertise that provide leverage in these relationships.

Time has Come to Rethink the Goals and Activities of Federations

NARFE's 54 federations are very diverse. One federation has 53 congressional districts while others have one or none. Some federations are so small that the length of their territory can be driven in an hour, while others are so large that such a journey could take days or perhaps not even be completed by car. About 43 percent of NARFE federations have a total membership that is below 1,700 and several with only three or four chapters. These small federations may request up to \$1,000 from Headquarters to supplement their budgets and also may annually request an additional \$500 to permit attendance at special events, such as the Legislative Training Conference. Travel distances and costs, as well as other budget parameters, should steer the appropriate structure of a federation. **One approach does not fit all.**

NARFE should strive to provide the maximum fulfillment of member needs at a reasonable cost with a minimum amount of bureaucracy. The goals of every NARFE federation include organizing effective communication with all elected officials on matters that affect our members and helping NARFE grow through recruiting new members. Chapter activities should support these goals as well.

Of critical importance is supporting the human resource benefits needs of members. For those federations and chapters with strong and well-trained Service Officers, this can be achieved locally. For many federations and chapters, this is best achieved by referring their members to national experts and resources.

Leadership Challenges Have Led to Accelerated Chapter Closings and Vulnerability Among Federations

Local chapter closings continue to accelerate with no evidence the trend will reverse. Between January 2015 and July 2017, 144 chapters were shut down. A lack of members willing and/or able to take on chapter leadership roles has been the primary reason for closures. Now NARFE faces a similar, growing vulnerability at the federation level. Five federations have approached their Regional Vice Presidents and Headquarters over the course of the last several years about difficulties keeping the federations in operation.

With dated, labor intensive, elected and/or volunteer roles requiring extensive travel and fewer NARFE officers willing and/or able to continue in leadership roles, NARFE finds itself facing a serious shortage of leaders.

With this vulnerability, not only do we risk being able to serve members in these federations and chapters, we also lose our ability to advocate within these states.

Recruitment of new leaders will require that NARFE establish and foster a set of federation roles and responsibilities. These minimum requirements, well-articulated as guidance from headquarters and reinforced through leadership development programs, would be a standard for accomplishing the NARFE mission at the state level. For those federations with very limited budgets and volunteers, the set of requirements will assist with decision-making regarding allocation of limited resources. For those with greater resources, the requirements represent the roles and responsibilities that should be given first priority. In this same vein, chapters should consider how to provide their members the best local service possible.

NARFE Financial Outlook Demands Change

To be successful and grow, NARFE's revenue should exceed its expenses. While we have managed to increase non-dues revenue, as membership declines so does dues revenue. We are making progress in slowing the rate of membership decline, but we will have to increase both non-dues revenue and dues revenue to be successful.

NARFE has managed to come close to matching expenses to revenues over the last decade but has had operating shortfalls in six of the last 10 years. Due to more effective financial leadership at the national level, there has been improvement over the last four years, however, the current net year-end revenue is still well below the peak of \$9,253,199 achieved in 2006.

There is continued over-dependence on dues revenue. Slowing the decline in membership has stabilized the financial situation for 2017. Although the pace of membership decline has slowed, for the next few years, it is expected that the number of members reinstating and joining NARFE and paying dues will be lower than the number of members lost through attrition, including deaths (currently 24 per day, on average). Based on the average of the last five years, a conservative forecast is a net reduction of 14,400 members per year.

Non-dues revenue currently constitutes 39 percent of NARFE's annual budget. With a conservative assumption of no increases in revenue and the current expense budget in place (escalated by a modest 1.5 percent), the loss of members will cause a \$343,296 operating loss in 2018 that will have to be covered by reducing reserves.

Predicated on historical five-year average declines in membership, a tipping point could be reached in 2021 when current projections indicate that the cumulative loss will be \$3,910,842. NARFE reserves will have been depleted as a result of covering the cumulative annual losses. If that happens, NARFE will be technically insolvent and likely forced to shut down sometime in 2022, or may be able to delay it slightly by attempting to sell the building in order to relocate.

A more strategic approach to revenue generation and resource allocation is needed.

Increased Membership and Continued Legislative Success Require NARFE to Be Strongly Positioned as the Go-To Resource

The federal community has an unmet need for information and guidance about federal benefits. At the same time, threats to those benefits as a cure to federal budget woes and the accompanying disparagement of civil servants as justification have increased. In response, we must establish NARFE as the go-to resource for the federal community, policymakers, the media and the public. Our advertising and communications must promote to our members the value of our brand, advocacy efforts, federal benefits program and products and services. These are the unique benefits NARFE offers. Our mission demands an integrated strategy across marketing, communications and advocacy both at NARFE Headquarters and in the field.

Simplification and Member-Focused Operations Are Critical

Driven by a long-established culture, NARFE operates within a highly complex model (bylaws, policies, procedures and systems) requiring significant resources to satisfy the demands of our infrastructure. Two common barriers to changing the way NARFE conducts business include self-imposed procedures and concerns from leaders and volunteers about change. Streamlining and simplifying policies and processes within NARFE can result in fewer resources being needed without

sacrificing efficiencies or service. NARFE stakeholders (members and leaders) need clear, easy to comprehend facts and coaching that improvements to processes will benefit everyone at all levels in NARFE.

The Strategic Planning Committee urged that resources must be allocated with these principles as our guide. NARFE's future strategy mandates a member-focused annual operational plan beginning in 2018 that will result in effective, efficient and accountable management of NARFE. The plan will provide the basis for the operating budget and annual headquarters staff performance and measures.

V. NARFE Strategic Plan Objectives

Objective A – Governance

Transform governance to be more efficient, effective, agile, consistent and accountable.

- Develop a governance structure that supports the revised 2016 bylaws.
- Develop a governance structure that best meets the strategies outlined in Objective C, including federation development of Congressional District Leaders and Senatorial Leaders and a state advocacy agenda, if applicable.
- Conduct a comprehensive editorial review of NARFE bylaws and other governing documents for compliance with legal and parliamentary standards and consistency.
[Note that the first three bulleted items may require bylaws and/or rules changes.]
- Create standing national committees that operate under specific charges and develop consistent guidance that supports NARFE's programmatic and governance functions.
- Launch a development initiative that enhances NARFE's ability to attract, train and support volunteer leaders at the chapter, federation and national levels.
- Update tools and templates of current guidelines for leaders and create new guidelines as needed.
- Benchmark NARFE's governance policies and processes against association and industry standards, and develop a plan that best serves NARFE's interests.
- Assess federation and state advocacy structure.
- Develop guidelines for spending federation funds on mission-related activities, which include advocacy, recruitment and retention and service.

Objective B - Marketing

Branding

Increase membership by establishing NARFE as the go-to resource for the federal community, policymakers, the media and the public.

- Develop and use a consistent and integrated brand identity across NARFE, including graphic design and messaging.

- Work with federations and chapters to transition digital and print products to be consistent with the NARFE brand.
- Position the NARFE Federal Benefits Institute as a key element of NARFE’s unique value.
- Enhance the role of headquarters experts to make certain that federal benefits knowledge is transformed into highly relevant products and services.
- Establish the NARFE national conference as an educational event offering compelling value to the full federal community.
- Further utilize advertising to build brand awareness and promote NARFE’s mission and benefits to members.
- Continue to build programs and services based on member and prospective member needs.

Revenue Growth and Diversification

Reverse the membership decline and increase the ratio of non-dues revenue to dues revenue.

- Expand outreach to prospective members, communicating the value of NARFE.
- Create new member benefits that enrich the member experience, support mission success and provide revenue.
- Strengthen resources that support field recruitment efforts.
- Further develop opportunities for current and prospective sponsors, partners and vendors.
- Maximize existing fundraising efforts and explore additional fundraising opportunities.

Objective C – Advocacy

Effectively advocate on behalf of members by positioning NARFE as the go-to source for policymakers, the media, current members, prospective members and the general public on issues that impact the federal community.

- Ensure NARFE headquarters staff are recognized as experts in public policy issues related to the federal community.
- Leverage the NARFE brand to expand awareness of its top legislative priorities.
- Develop and lead a robust grassroots program to empower NARFE members to be their own best advocates for NARFE’s legislative priorities.
- Increase and effectively utilize NARFE-PAC contributions to grow NARFE’s reach and achieve its legislative goals.
- Enhance and expand NARFE’s relationships with presidential administration officials and lawmakers at the federal and state level.

Objective D - Communications

Employ an integrated communication, media relations and content dissemination strategy across print and digital channels to communicate NARFE’s mission, message and unique value to members, prospects, policymakers, the general public and media.

- Develop an integrated content strategy across print and digital media.
- Expand media and public relations outreach to communicate the value of NARFE’s public policy impact and federal benefits expertise in order to reframe public perception of the federal community.
- Improve www.narfe.org to effectively communicate NARFE’s unique value, provide a compelling portrait of civil service, and emphasize NARFE’s federal benefits and advocacy expertise.
- Promote the magazine as a highly valuable member benefit.
- Increase and track awareness of NARFE among key stakeholders.
- Increase use of digital communications while maintaining appropriate non-digital methods.

Objective E – Business Model

Operate consistent with an innovative, effective and accountable business model focused on creating and delivering value.

- Benchmark NARFE operations against association management industry standards and, if needed, develop a plan for improvement.
- Produce an annual operating plan, developed by the Executive Director, that provides the basis for the operating budget and the annual performance goals and measures for headquarters staff.
- Allocate human, financial and brand resources consistent with the strategic and operating plans.

VI. APPENDICES

A. NEB Members, Strategic Planning Team, Committee Assistant, and Planning Facilitator

National Executive Board

Richard Thissen – President
Jon Dowie – Secretary/Treasurer
James Crawford – RVP, Region I
Evelyn Kirby – RVP, Region II
Clarence Robinson – RVP, Region III
Edward Konys – RVP, Region IV
Carol Ek – RVP, Region V
Marshall Richards – RVP, Region VI
Rodney Adelman – RVP, Region VII
Helen Zajac – RVP, Region VIII
Richard Wilson – RVP, Region IX
William Shackelford – RVP, Region X

Strategic Planning Team

Chair: Jon Dowie – Secretary/Treasurer
Evelyn Kirby – RVP, Region II
Richard Wilson – RVP, Region IX
Barbara Sido – Executive Director
Bridget Boel – Marketing Director

Strategic Planning Committee

Chair: Jon Dowie – Secretary/Treasurer
Mark Bernstein – Region I
Jacquelyn Lowe – Region II
Mary Pierson – Region III
Joseph Cinadr – Region IV
Bruce Coleman – Region V
Warren Searls – Region VI
Theodore Van Hintum – Region VII
Gerald Hall – Region VIII
Linda Silverio – Region IX
Henry Brattlie – Region X

Strategic Planning Committee Assistant

Lynette Green - Governance Coordinator, Federation and Chapter Services, Assistant to NEB

Strategic Planning Facilitator

Lou Ann Sabatier, Sabatier Consulting

B. NARFE 2015 Strategic Plan Key Strategies Update

Completed - Establish the position of Executive Director who serves as the CEO.

Completed - Adopt a policy of “One member, One vote” to ensure that each member is eligible to run for national office. It will support bylaws changes to put this into effect.

Completed - Adopt optional chapter membership: current and new NARFE members to be members of the national organization and, if not already, they can elect to join a chapter.

Incorporated - Stabilize and grow membership to deliver financial stability and support effective advocacy.

Incorporated - Convert knowledge gained through market research into action.

Incorporated - Bolster NARFE’s brand to increase awareness, eliminate confusion and convey the value of NARFE.

Ongoing - Assess federation and state advocacy structure.

Ongoing - Encourage spending member funds on mission-related activities at both the federation and chapter levels.

Future consideration - NEB to adjust national dues within specific limits.

Deferred - Unified association dues.

C. NARFE - Strengths, Weaknesses, Opportunities and Threats

The purpose of a SWOT analysis (Strengths, Weaknesses, Opportunities and Threats) is to help develop a business strategy that takes into consideration NARFE's strengths and weaknesses as well as the opportunities and threats it faces in the marketplace. The factors listed below impact NARFE's future course of action.

STRENGTHS

1. Clear mission
2. Legacy – long record of legislative achievement
3. Reputation – recognition and respect on Capitol Hill
4. Effective legislative advocacy
5. Non-partisan status
6. Coalition building with like-minded groups
7. Core of responsive, committed members
8. Member retention rate of 94 percent
9. Membership attractive to marketers of products and services
10. Effective provision of benefits services
11. Award-winning magazine
12. Increased professional staff

WEAKNESSES

1. Member apathy for activism
2. Declining local chapter membership
3. Prospective NARFE members less interested in joining NARFE than in years past
4. Weak NARFE brand recognition among prospective members
5. Lack of data and access to names for marketing (agency restrictions)
6. Cumbersome organizational structure hinders responsiveness in a rapidly changing environment
7. Frequent leadership changes – lack of continuity
8. Averse to change
9. Lack of trust
10. Aging membership
11. Local chapter meetings losing appeal, closings increasing
12. Declining revenues have weakened the financial outlook
13. Financial reserves are dangerously low
14. Complicated dues structure
15. Lack of accountability for mission-related results
16. Restrictive bylaws inhibit timely and effective decision-making

OPPORTUNITIES

1. Projected retirement wave
2. Grow membership
3. Increase legislative influence through greater grassroots involvement
4. Attract greater non-dues revenue
5. Rebuild financial reserves
6. Improve brand recognition and increase brand equity
7. Wider application of cloud and data technology to improve efficiency and effectiveness
8. Increase amount and availability of data to enhance membership marketing
9. Build new NARFE member benefits to appeal directly to the next generation of members
10. Effective Congressional District Leader structure
11. Congressional threat to NARFE members' benefits provides a strong incentive for nonmembers to join

THREATS

1. Continuing membership declines
2. Cultural impact – people not “joiners”
3. Decreased relevance as an organization when recruiting
4. Perception that NARFE is a union
5. Alternative organization supplants NARFE
6. Use of funds to support cumbersome organizational structure hinders ability to support mission
7. Non-dues revenue does not grow
8. Loss of financial viability
9. Congressional budget balancing at expense of federal community

FEDERATION MEMBERSHIP SEPTEMBER 2017

Fed	National	Chapter	Total
CA	5765	11919	17684
VA	6177	9467	15644
MD	5359	9895	15254
FL	4720	7360	12080
PA	3152	7918	11070
TX	3206	5682	8888
NY	2574	5104	7678
OH	2090	4153	6243
WA	1940	3999	5939
IL	1771	4088	5859
GA	1900	3711	5611
NC	2131	3199	5330
NJ	1793	3509	5302
CO	1903	3080	4983
MO	1267	2965	4232
MI	1422	2615	4037
AZ	1582	2446	4028
MA	1210	2624	3834
MN	1179	2536	3715
AL	1064	2626	3690
WI	827	2382	3209
IN	902	2287	3189
KS	664	2441	3105
IA	750	2249	2999
OK	885	1969	2854
TN	1084	1753	2837
OR	1007	1829	2836
KY	826	1825	2651
SC	890	1714	2604
HI	743	1622	2365
NM	769	1297	2066
AR	592	1285	1877
LA	543	1194	1737
MS	538	1135	1673
NV	621	974	1595
DC	721	872	1593
NE	476	1032	1508
WV	474	923	1397
SD	376	975	1351
CT	474	777	1251
NH	426	768	1194
ID	464	730	1194
MT	590	599	1189
RP	26	1134	1160
ME	387	760	1147
ND	235	856	1091
DE	308	750	1058
UT	405	510	915
RI	264	616	880
AK	277	502	779
WY	276	243	519
VT	143	265	408
PR	112	290	402
PI	22	221	243
GU	46	71	117
Total	70666	137746	208412
%	34%	66%	

