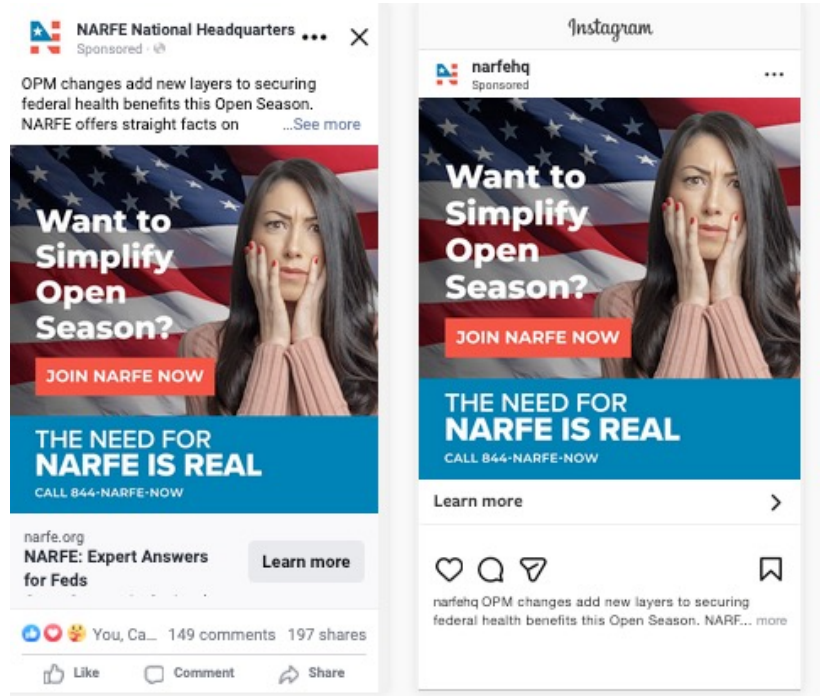


BY NORA MACDONALD, SENIOR DIRECTOR OF MEMBER ENGAGEMENT

Membership was booming in 2025 with more than 16,000 new and reinstated members, some 6,500 more than in 2024. Membership was essentially flat, with no significant loss; NARFE went from 128,300 members in December 2024 to 128,144 members in December 2025. This marked the first time in 25 years with no significant loss, even with a large drop in deceased members in December. The primary goal going forward is to sustain this level by continuing to strengthen recruitment.

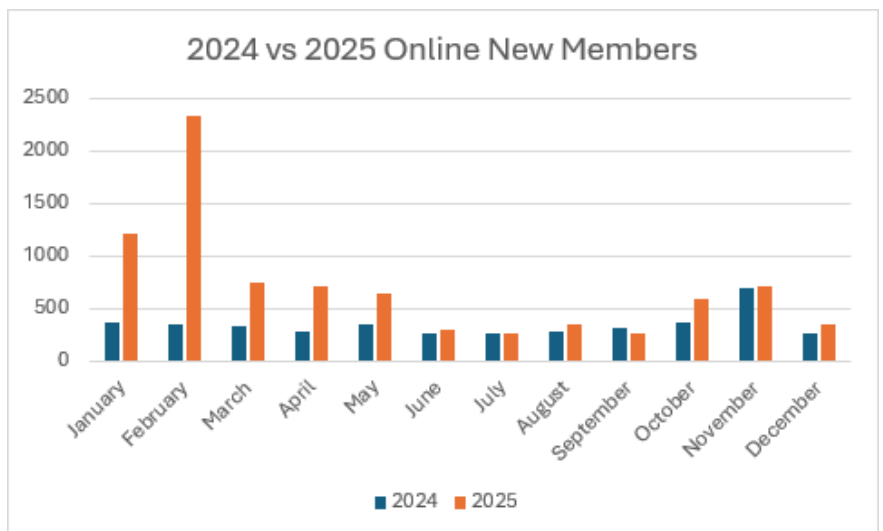
The most growth in new membership was online, with nearly double the number of new members joining online compared with last year. After a planned reduction in ad spending during the summer, funding kicked up in the fall to maximize opportunities during Open Season. As a result, there were almost double the number of members joining in October 2025 when compared with October 2024, with continued year-over-year growth in November and December too. The Meta ads (Facebook and Instagram) were the most successful digital campaign, bringing in 223 members during this 4th quarter of the year, and highlight the importance of reaching employees during key decisions points. Below was the most popular ad with the highest ROI:



Above and beyond the nationwide campaign NARFE HQ employed, the following states spent their own federation funds to further the reach of these ads: Tennessee, Kentucky, Illinois, Colorado, Texas, Ohio and Rhode Island.

An unusually high number of retirements were reported in 2025, requiring NARFE to update many records to reflect this change. Even with these updates, NARFE’s active employee membership increased by more than 600 compared with a year ago. Creating more awareness among the active federal workforce has long been a goal of NARFE and we are pleased to see progress being made in that area.

Bringing in enough new members to offset the natural annual retention rate (averaging at 88%) has long plagued NARFE and been the crux of the issue of years of prior declines. By roughly doubling the number of new members that came in prior years, NARFE is on track for a more sustainable trajectory for the future.



—See pg. 2 for membership stats

BY NORA MACDONALD, SENIOR DIRECTOR OF MEMBER ENGAGEMENT

Membership Gains			
Month	New members	Reinstatements	Total
October	586	343	929
November	671	431	1,102
December	435	673	1,108
Q4 Total Gains	1,692	1,447	3,139
YTD Total Gains	9,003	7,203	16,206

Membership Losses				
Month	Cancellations	Dropped for non-payment	Reported deaths	Total
October	14	962	30	1,006
November	11	947	218	1,176
December	13	965	1,503	2,481
Q4 Total Losses	38	2,874	1,751	4,663
YTD Total Losses	173	13,259	4,376	17,808

Totals	
Total Membership at end of Q4 2023	135,140
Total Membership at end of Q4 2024	128,300
Total Membership at end of Q4 2025	128,144
2025 Net Gain/Loss YTD	-156

Year over Year Change in Membership	
2022	-9.12%
2023	-5.48%
2024	-5.06%
2025	-0.12%

Retention Rate	
2025	88.78%