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Friends,

2022 presented MFAN with an abundance of opportunities. We relished moments to listen to the lived experiences of military and veteran families, stages to educate and inform others through our research, and occasions to connect families to resources that empower them to thrive.

As we enter our 10-year anniversary, our process remains tried and true: identify the evolving needs of military families and drive collaborative responses. Our trusted research and unique peer-to-peer network allow us to understand the scope and urgency of what military families truly need and value, giving us a vehicle to provide critical resources and inspire data-informed change. This process has given military families a seat at the table when it comes to the topics that affect their daily lives like food insecurity, affordable and safe housing, financial readiness, health and well-being, transition to civilian life, and much more.

Our rich insights have continued to be revered by armed forces leadership, government officials, and fellow military and veteran service organizations, increasing opportunities for collaboration and expanding support networks.

This work is not possible without YOU.

The entire team at MFAN – made up of our Board of Directors, Advisory Board and Alumni, staff, and generous partners and supporters – remains committed to doing our part to serve our military community. We pride ourselves in our work and are beyond grateful for the support you have provided. Our work is not done, and we are well-positioned to welcome more opportunities to help military families thrive in the year ahead.

Yours in service,

Shannon Raszadin
President & Executive Director

Rosemary Williams
Chair, Board of Directors
TEAM MFAN

At MFAN, our organization’s vision is personal. We are military families. We see and feel the impact of our work on the families who serve alongside our own.

From conducting in-depth research to creating innovative programs, our staff is a collaborative, mission-focused bunch that put military families above all else.

MEET THE TEAM

Shannon Raszadin  
President and Executive Director

Delia C.L. Johnson  
Vice President of Operations

Ericha Hernandez  
Director of Finance

Maura Angel  
Operations Manager

Janice Walton  
Director of Programs

Erin Kahn  
Senior Manager of Programs

Tracy Thede  
Programs Coordinator

Anna Clark  
Outreach Coordinator

Gabby L’Esperance, Ph.D.  
Director of Insights

Shanna Smith, Ph.D.  
Associate Director of Research

Kate Clavijo, Ed.D.  
Assoc. Director of Program Evaluation

Jackie Trent  
Data Analyst

Jessica Luckhardt, Ph.D.  
Data Analyst

Kimberley Nicholson, Ph.D.  
Data Analyst

Kristen Beattie  
Director of Advancement

Paul Bland  
Development Manager

Derek Doyle  
Director of Public Affairs

Alexandra Meyers  
Assoc. Director of Communications

Lina Irizarry-De La Cruz  
Community Outreach Coordinator

Valentia McVey  
Graphic Designer
BOARD OF DIRECTORS

MFAN’s Board of Directors drives our mission forward and shepherds strategic planning. In addition to assuming fiduciary responsibility, each member brings years of experience and expertise across a variety of industries, skill sets, and professions to guide our organization.

MEET THE BOARD OF DIRECTORS

Rosemary Williams
Board Chair

Charlene Austin

Gregory Frey

Kim Joiner

Delores Johnson Davis

James Paseur

Daniel Thode
As an organization, MFAN is committed to ensuring our work is grounded in lived experiences. We accomplish this, in part, through our Advisory Board — the heart and soul of our organization.

Volunteer advisors are military and veteran partners/spouses from all over the country. They represent different ages, branches, ranks, locations, and phases of military life.

Individually, each advisor offers a unique lived experience and brings a diverse network to the organization. Collectively, they provide a fuller understanding of what military families truly need and value and extend the reach of information-sharing that is so vital to the families we serve. This model has allowed MFAN to deepen its understanding of military life and take timely action.

This is the fifth cohort of advisors in MFAN's history, each serving a two-year term.

MEET THE ADVISORY BOARD

Joanne Coddington  Heidi Dindial  Jen Goodale  Joanna Guldin-Noll  Lauren Hope

Maggie Van Lieshout  Kyra Mailki  Cindy Meili  Mary Monrose  Rachel Moyers

Hana Romer  Alexandra Simon  Mychael Willon
MISSION-FOCUSED

As part of our strategic planning, MFAN revised our mission and vision to better reflect our impact and stay true to our founding principles:

★ VISION: We envision a world where all military-connected families are empowered to thrive.

★ MISSION: To understand and amplify the needs of military-connected families and inspire data-informed change.

OUR APPROACH

We know the best way to support our military community is to first understand their lived experiences. Our four-step approach allows us to understand the needs of military-connected families, share this research with those who can make a difference, develop programs of support, and match families to the resources they need.

1 RESEARCH
Use networks and qualitative research to identify the needs of military families.

2 EDUCATE
Understand, elevate, and advise on the data-informed needs of military families.

3 ACT
Catalyze outcome-driven solutions.

4 CONNECT
Bridge the gap between resources and the military community.

2022 HIGHLIGHTS

In 2022, MFAN continued to connect military families to the resources, people, and information they depend on. We published a first-of-its-kind causal factor study, released research findings from our biennial national survey, held a Solutions Summit with leaders from across the nation, launched a task force to combat military hunger, represented the military community at the historic White House hunger conference, strengthened our coalition outputs, introduced virtual resource connection programming, and launched a new website.
CAUSAL FACTOR RESEARCH

Published in June 2022, the Causal Factors of Military and Veteran Family Food Insecurity report is a first-of-its-kind qualitative study that illuminates the challenges those who serve face every day when attempting to put food on the table.

From 2019 to 2021, MFAN and research partners at the University of Texas at Austin’s Institute for Military and Veteran Family Wellness conducted more than 300 interviews with food insecure military and veteran families to better understand the causal factors, and the resultant journeys, that can lead families to the point of food insecurity.

The years of research culminated in two research reports identifying the causal factors of military families residing throughout Texas (sponsored by the Bob Woodruff Foundation) or the Tidewater region of Virginia (sponsored by the Wounded Warrior Project). MFAN’s doctoral-level researchers analyzed the participants’ stories and grouped them into themes and subthemes to identify upstream moments in a family’s history that, if avoided, could have lessened or even eliminated their experiences with food insecurity down the road.

The four core personas and two location specific personas - or causal factors - that emerged capture the food insecurity journeys of military-connected families.

THE CAUSAL FACTORS OF FOOD INSECURITY

Military and veteran families experienced several causal factors of food insecurity.

<table>
<thead>
<tr>
<th>Military Spouse Unemployment</th>
<th>Recent PCS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Military spouses faced unemployment due to PCS, COVID-19, and childcare responsibilities</td>
<td>Families experienced a recent Permanent Change of Station (PCS)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Growing Families</th>
<th>Unexpected Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families’ expenses grew exponentially after having kids</td>
<td>Families incurred unexpected expenses they could not prepare for</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>External Systems Shock</th>
<th>Rising Cost of Living</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families in Texas experienced an uncharacteristic ice storm that sparked food insecurity</td>
<td>Families in Tidewater, VA shared that military pay did not keep up with the rising cost of living</td>
</tr>
</tbody>
</table>
DATA RELEASE
The 2021 Military Family Support Programming Survey, presented by Oracle Cerner, provides critical insight into the well-being of military and veteran families and the challenges they face.

The 75-page report offers an in-depth look into military families' relationships with family well-being, finances, food insecurity, healthcare and telehealth, housing, and transition. The 8,638 respondents were largely representative of the force, coming from all 50 states, two U.S. territories, and 22 countries, and spanning families in all phases of their military journey, from enlisted to veteran and retiree.

At a data release event held in our nation's capital in July 2022, MFAN convened partners, stakeholders, and military families to share key findings, host a series of panel discussions, and set the foundation for meaningful change.

MFAN designs our research to be actionable. As such, the report has been used to inform, spotlight, and catalyze data-informed solutions where military families need them most. The Military Family Support Programming Survey is the pinnacle of our research portfolio and continues to be a reference point for decision-makers across the nonprofit, public, and private sectors.

“Military families face unique challenges from employment to healthcare to housing. That’s why MFAN is so critical. We need an accurate, comprehensive picture of military families so that we in Congress can make policies that best serve this community.”
—U.S. Representative Seth Moulton (MA-06)

The full report, executive summary, and topic pages may be found here.
In addition to research, MFAN also adds rigor and trust to our program evaluation services — supporting not only our programs but those of our community. In 2021, MFAN was called on to join the Hidden Helpers Coalition, a group of military and veteran organizations that are taking action to fill the gaps in support and services for military caregiver children and youth. Powered by Wounded Warrior Project, MFAN became a co-lead of the Hidden Helpers Coalition Impact Subcommittee in 2022, engaging with the coalition leadership to develop four Theories of Change.

In this role, MFAN established evaluation best practices, built a consensus around coalition goals, developed roadmaps for three subcommittees, established a measurement system to capture outputs, and most importantly, strengthened relationships with individuals across a range of organizations.

The team also designed, piloted, and fielded the 2022 Hidden Helpers Coalition Output Survey. The goal of this survey was to measure coalition member outputs across wide-ranging membership organizations. Outputs are evidence that the coalition and grant-funded activities were performed as planned. The findings of this survey provide a critical background for evaluation moving forward, as they are intended to lead to changes that benefit hidden helpers.
EDUCATE

WHITE HOUSE CONFERENCE ON HUNGER, NUTRITION, AND HEALTH

Millions of Americans are affected by food insecurity, lacking reliable access to healthy, safe, and affordable food. The toll of hunger is not distributed equally, disproportionately impacting underserved communities like military and veteran families.

On September 28, 2022, the Biden-Harris Administration hosted the White House Conference on Hunger, Nutrition, and Health, the first of its kind in more than 50 years. This conference brought together diverse perspectives to discuss the national strategy to end hunger by 2030.

MFAN was privileged to be the sole MSO/VSO invited to participate in the programming. Our president and executive director, Shannon Razsadin, participated on the panel, “Nourishing Brighter Futures: Ensuring affordable food for all children and families.” She shared the impact that food insecurity has on the military community, acknowledging the added barriers they face as a result of a life in service.

“Sadly, too many military families struggle in silence and don’t seek help. We must lessen stigma, promote help-seeking behavior, and remove barriers to food and nutrition assistance. And we must continue to tell these stories so that families know they aren’t alone.

We have more momentum than ever on a solvable problem. Now is the time to act.”

—Shannon Razsadin
MFAN President and Executive Director

To learn more about this historic event, and watch the panel, click here.
IN THE NEWS

MFAN's work has been covered in national and local print, broadcast, and digital news. Whether we're discussing our latest research, introducing the broader public to the modern military family, or weighing in on our lifestyle, we're committed to responsibly representing military families based on what we see in our research and what we experience firsthand.

In 2022, MFAN was mentioned in 1,560 articles and reached a total of 3.23 billion potential viewers.

You may have seen us on:

**CBS Evening News with Norah O’Donnell**

**Military Times**

**Scripps News**

**Things That Go Boom Podcast**

To view these stories and more, click [here](#).
COMBATING MILITARY HUNGER

Food Distributions

In 2022, MFAN continued to respond to the immediate needs of military-connected families facing food insecurity by hosting eight food distributions across the country. These community events bring together industry partners, local food banks, and volunteers to provide bundles of nutritious food and household goods to service members, veterans, and their families — all at no cost to the recipients.

Combat Military Hunger Task Force

In the ever-changing landscape of food delivery, which has been exacerbated by inflation and supply chain challenges, we know that one organization cannot stand up to hunger alone. We understood the importance of prioritizing long-term solutions to fighting food insecurity among the ranks.

In April 2022, MFAN launched a task force to identify the most efficient, scalable, and sustainable method of delivering food directly into the hands of military families. This task force consists of food distributors, suppliers, and sales teams, working towards the goal of identifying, designing, and launching a model that will allow for client dignity, elimination of stigma, broader reach, and minimal barriers to access.

Founding participants include American Logistics Association, Coastal Pacific Food Distributors, Coast Produce Company, Defense Commissary Agency (DeCA), EURPAC, Kellogg’s, Military Resale Small Business Coalition (MRSBC), Nestlé USA, Robert Irvine Foods, SpartanNash, and Tyson Foods.
SOLUTIONS SUMMIT

The Solutions Summit, presented by CVS Health, was held in our nation’s capital in July 2022. The summit welcomed our network of advisors as well as leaders from the Armed Forces, White House, Congress, military and veteran service organizations, and private partners to explore themes identified in our 2021 Military Family Support Programming Survey.

The goal of this summit was to develop solutions to recurring and emerging pain points experienced by service members, veterans, and their families. Armed with information from MFAN's latest research findings, participants broke out into facilitated track discussions around five central topics — family well-being, food insecurity, housing, telehealth and healthcare, and transition — to develop action-oriented recommendations.

In a special message from the First Lady of the United States, Dr. Jill Biden stated, “Our troops love their families with all that they are. We can’t expect to keep our best and brightest if our service members are forced to choose between their love of country and love of family. That’s why giving our military family the support they need to thrive is a matter of national security.”
CONVENING COALITIONS

One of the most effective ways MFAN creates change for military families is through convening. Our coalitions bring together best-in-class partners in both the public and private sectors to share programs and resources, discuss emerging trends, and develop actionable recommendations for those in positions of leadership and influence.

In 2022, we targeted three areas of focus – financial readiness, food insecurity, and housing.

Military Family Financial Readiness Coalition (MFFRC)

The MFFRC, made possible by Wells Fargo, offers a collaborative forum for those committed to the financial wellness and stability of military and veteran families.

Highlights

- Hosted subject matter experts to share report findings, including:
  - Buy Now, Pay Later: Market Trends and Consumer Impacts, Consumer Financial Protection Bureau (CFPB)
- Offered a forum for participants to share program updates, like:
  - Equipping military families for tax season
  - #GetBanked campaign, Federal Deposit Insurance Corporation (FDIC)
  - A program designed to improve troops’ financial health by offering tailored train-the-trainer content and software, on-demand learning, and short, engaging courses, Life Skills for Soldiers
- Collected participant feedback on the Quadrennial Review of Military Compensation (QRMC), Fiscal Year 2023 National Defense Authorization Act (NDAA), and DoD’s Taking Care of Our People memorandum to inform congressional oversight hearings, Department of Defense personnel, and news media.
- Engaged government officials:
  - U.S. Senator Reverend Raphael Warnock (Georgia) provided a glimpse into Congress’ efforts to address financial preparedness among military families.
  - The Office of Financial Readiness within the Office of the Under Secretary of Defense for Personnel and Readiness, to share financial literacy and counseling program updates.
  - The White House’s Executive Office of the President (EOP) offered advice on managing student loan debt for military service borrowers.
- Introduced two financial education programs for veterans:
  - Veterans Benefits Banking Program (VBBP) seeks to simplify banking choices by helping eligible veterans select the right financial institution and services for themselves and their families.
  - VetCents, powered by MFAN, helps veterans and their families find valuable financial information, best-in-class resources, advice from financial experts, and more.

To learn more about the MFFRC, click here.
Military Family Food Insecurity Coalition (MFFIC)

The MFFIC raises visibility of the issue of food insecurity and works to identify avenues to alleviate hunger among military and veteran families.

**Highlights**

- **Held data-sharing sessions, including:**
  - Food Security Among Rural Veterans, Research Service James A. Haley VA Hospital, (Tampa, FL), Department of Veterans Affairs
  - Food Insecurity Data Dive, Military Family Advisory Network

- **Over 20 organizations authored a letter of to the Biden-Harris Administration, which outlined comprehensive recommendations for the military and veteran community ahead of the White House Conference on Hunger, Nutrition, and Health.**

- **U.S. Senator Tammy Duckworth (Illinois) briefed the group on proposed legislation — Military Family Nutrition Access Act — which aims to exclude the Basic Allowance for Housing (BAH) for purposes of eligibility for the Supplemental Nutrition Assistance Program (SNAP).**

- **Cast a spotlight on participant projects:**
  - Hunger Action Month, Feeding America
  - Free workshop designed for military families who want to learn how to shop for more affordable, healthy foods, and maintain a climate of wellness in their homes that eliminates the need for expensive supplements and unsustainable dieting practices, InDependent

To learn more about the MFFIC, click [here](#).
Military Housing Roundtable (MHR)

The MHR, made possible by Wells Fargo, serves as one of the primary mechanisms for convening those with a vested interest in ensuring affordable, equitable, and safe housing for military and veteran families.

Highlights

- Hosted research professionals to share housing findings, including:
  - An update on DoD’s efforts to address oversight challenges in privatized military housing, Government Accountability Office (GAO)
  - Bridging the Gap: How Existing Systems of Care Can Collaborate to Address Homelessness Among Veterans, Bob Woodruff Foundation
  - America’s Rental Housing 2022, Joint Center for Housing Studies of Harvard University
  - 2022 Annual Housing Tenant Satisfaction Survey, U.S. Army

- Heard from military families affected by the water contamination crisis in Hawaii and stood up an online resource hub.

- Hosted elected officials:
  - Representative Marilyn Strickland (WA-10) introduced the Ensuring Every Service Member Has A Home legislative package to enhance housing for military families, including bills on BAH restoration, revamping the BAH calculation, and suggesting a study to examine barriers to homeownership.
  - Representative Raul Ruiz (CA-36) shared efforts to combat veteran homelessness, including expanding access to Veterans Affairs (VA) homeless outreach services for all veterans.
  - Senator Thom Tillis (NC) gave updates around military housing, including a recent Fort Bragg roundtable, the Military Housing Readiness Council Act, and the work of the Senate Armed Services Committee.

To learn more about the MHR, click here.
RESOURCE CONNECTION

Our data show that most military family respondents look for information online, wanting to connect with resources when and where it is most convenient for them as they work to balance the many demands of their busy military family lifestyle.

In keeping true to our vision, MFAN was able to connect thousands of families to vital information and resources through virtual programming in 2022. We facilitated many educational webinars and live events focused on issues that impact military family well-being like economic security, children's education, PCS moves, and mental health. Additionally, we continue to expand our online resource library – MilMap.

Access webinars and additional resources here.
NEW WEBSITE

In 2022, we made it easier than ever for military families to connect with a completely redesigned and reimagined website. This update allows visitors to more easily navigate topic areas, access resources, stay up to date on the latest news, review MFAN’s renowned research, and share their stories.

What’s Different?

» New name: militaryfamilyadvisorynetwork.org ➔ MFAN.org

» Intuitive navigation that allows users to find what they need

» Improved user experience

» Responsive, mobile-friendly web design

🌟 See the new and improved experience at [MFAN.org](http://www.MFAN.org).
## 2022 AUDITED FINANCIALS

### STATEMENT OF FINANCIAL POSITION

Updated as of December 31, 2022

### ASSETS

<table>
<thead>
<tr>
<th><strong>CURRENT ASSETS</strong></th>
<th><strong>2022</strong></th>
<th><strong>2021</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and restricted cash</td>
<td>$1,175,459</td>
<td>$1,160,477</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>270,139</td>
<td>444,351</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>48,036</td>
<td>47,697</td>
</tr>
<tr>
<td><strong>TOTAL CURRENT ASSETS</strong></td>
<td><strong>$1,493,634</strong></td>
<td><strong>$1,652,525</strong></td>
</tr>
<tr>
<td><strong>TOTAL PROPERTY AND EQUIPMENT, at cost, net</strong></td>
<td><strong>14,533</strong></td>
<td><strong>6,409</strong></td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$1,508,167</strong></td>
<td><strong>$1,658,934</strong></td>
</tr>
</tbody>
</table>

### LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th><strong>CURRENT LIABILITIES</strong></th>
<th><strong>2022</strong></th>
<th><strong>2021</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td>$55,353</td>
<td>$51,267</td>
</tr>
<tr>
<td>Credit card payable</td>
<td>8,744</td>
<td>39,572</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>73,000</td>
<td>175,000</td>
</tr>
<tr>
<td>Accrued wages</td>
<td>2,152</td>
<td>-</td>
</tr>
<tr>
<td><strong>TOTAL CURRENT LIABILITIES</strong></td>
<td><strong>139,249</strong></td>
<td><strong>265,839</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>NET ASSETS</strong></th>
<th><strong>2022</strong></th>
<th><strong>2021</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Without donor restrictions</td>
<td>1,368,918</td>
<td>1,276,255</td>
</tr>
<tr>
<td>With donor restrictions</td>
<td>-</td>
<td>116,840</td>
</tr>
<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
<td><strong>1,368,918</strong></td>
<td><strong>1,393,095</strong></td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND NET ASSETS</strong></td>
<td><strong>$1,508,167</strong></td>
<td><strong>$1,658,934</strong></td>
</tr>
</tbody>
</table>
A LOOK AHEAD

MFAN has created a strategic plan to guide our efforts in the most impactful manner. This will allow us to best serve military and veteran families in the coming year.

IN 2023, MFAN WILL:

- Celebrate our 10-year anniversary
- Welcome our sixth cohort of advisors, ushering in the next wave of military-connected leaders who will serve as MFAN’s “ear to the ground”
- Put the ideas proposed at the 2022 Solutions Summit into action
- Design and field the 2023 Military Family Support Programming Survey, allowing us to understand the lived experiences and support needs of military and veteran families
- Adopt a standardized program evaluation approach to measure impact and strengthen outputs of existing and new programs
- Engage with stakeholders to offer virtual content that addresses pressing military family topics
- Continue our pledge to combat military hunger by launching a program designed to not only provide food to military families, but also address the causal factors of food insecurity
If you are interested in discussing partnership opportunities with MFAN, contact us at info@mfan.org.

As a 501(c)(3) organization, we rely on the generosity of donors and sponsors and collaboration from our amazing partners. We’re grateful that so many answered the call to join us in support of our nation’s service members, veterans, and their families.

**MAJOR DONORS & SPONSORS**

[List of logos and names]

**PARTNERS**

[List of logos and names]