

Official portrait:
unitedstates/images
(public domain; source
GPO Member Guide)

Sen. Benjamin L. Cardin (D-MD)

House / Senate · Democrat (most recent term) · MD · in Congress 1987–2025
· Bioguide ID C000141

Party history by chamber: House D 1987–2007, Senate D 2007–2025. Source: term data in unitedstates/congress-legislators (CC0); party shown is as recorded per term there.

Estimated net worth (from public disclosures)

Estimate	Report year	Low	Mid	High
(a) Estimated net worth at the earliest available report (2013); the member entered office earlier, in 1987	2013	\$1,442,107	\$2,973,554	\$4,505,000
(b) Latest net worth estimate	2023	\$1,448,076	\$2,834,038	\$4,220,000
(c) Estimated gain / loss, nominal dollars, 2013 → 2023 (10 years spanned)	2013– 2023	– \$3,056,924	–\$139,516	+ \$2,777,893

Gain Low = latest Low – earliest High; Gain High = latest High – earliest Low (widest possible spread); Mid = latest Mid – earliest Mid.

Reliability flags (net worth): none for these two endpoints. **Included in the recommended dollar-gain ranking.**

Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low ... High	Status / flags
2013	\$2,973,554	\$0	\$2,973,554	\$1,442,107 ... \$4,505,000	computed
2014	\$2,998,056	\$0	\$2,998,056	\$1,431,112 ... \$4,565,000	computed
2015	\$2,819,053	\$0	\$2,819,053	\$1,368,106 ... \$4,270,000	computed
2016	\$2,994,553	\$0	\$2,994,553	\$1,454,106 ... \$4,535,000	computed
2017	\$3,417,548	\$0	\$3,417,548	\$1,785,096 ... \$5,050,000	computed

2018	\$2,912,046	\$0	\$2,912,046	\$1,489,092 ... \$4,335,000	computed
2019	\$3,083,542	\$0	\$3,083,542	\$1,637,085 ... \$4,530,000	computed
2020	\$3,252,040	\$0	\$3,252,040	\$1,769,080 ... \$4,735,000	computed
2021	\$3,721,538	\$0	\$3,721,538	\$2,098,075 ... \$5,345,000	computed
2022	\$2,803,536	\$0	\$2,803,536	\$1,477,071 ... \$4,130,000	computed
2023	\$2,834,038	\$0	\$2,834,038	\$1,448,076 ... \$4,220,000	computed

- **What this is:** Net worth = Schedule A assets (each value range at its midpoint; low–high range shown) minus Schedule D liabilities (midpoints / ranges). **Low** = assets at range floors minus liabilities at range ceilings; **Mid** = midpoints; **High** = assets at ceilings minus liabilities at floors. Low and High are outer bounds of the reported ranges, not likely outcomes.
- **What it excludes / understates:** exact values (only ranges are reported); a **personal residence is not reported as an asset** (although a mortgage on it may be listed as a liability, which then lowers the estimate); retirement and federal accounts (e.g. Thrift Savings Plan, defined-benefit pensions) are only partly or not reported; assets of excepted/blind trusts, cash held below reporting thresholds, vehicles, household goods and most spouse/dependent items exempt from reporting are not included; liabilities on a personal residence, revolving credit under thresholds and loans to family may be omitted by filers.
- **Open-ended top ranges** (e.g. "Over \$50,000,000") are counted at their **lower bound** and flagged, so such values are understated.
- The change is a change in **estimated net worth in nominal dollars** (no inflation adjustment). It includes salary, gifts, inheritances, business income and re-valuation as well as investment results, and it is subject to range-bracket noise; it is **not** an investment return and implies nothing about conduct.

Read this first. Members report asset values only as *ranges* (e.g. "\$15,001 – \$50,000"), never exact dollars. Every figure below is an **estimate** computed from range midpoints, not a measured return. Figures cannot be interpreted as investment performance, and they do not show wrongdoing or skill. Methodology and limitations are at the end and in the project README. Sources: public financial disclosure reports filed with the Clerk of the U.S. House of Representatives and/or the Secretary of the Senate (Senate eFD), linked below.

AVG. ANNUAL
CHANGE
(GEOMETRIC, EST.)
+1.0%

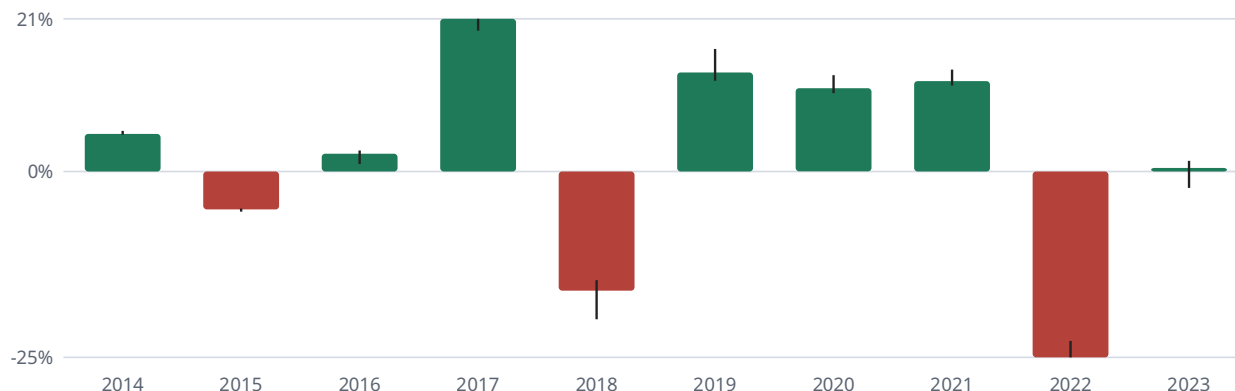
SIMPLE AVERAGE OF
YEARS
+1.9%

YEARS ESTIMATED
10

BEST / WORST
SINGLE YEAR
2017 +21%
2022 -25%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +0.3% to +1.2%. This band is narrow because it moves both years together; the true uncertainty is larger — see the per-year “strict envelope” column and the limitations.

Estimated year-over-year change



Bars: midpoint estimate; whisker: same-position floor/ceiling band. Axis clipped to -100%...+150%. Years with insufficient traceable holdings are omitted.

Year (t-1 → t)	Opening value (mid)	Closing value (mid)	Income (mid)	Buys (mid)	Sales (mid)	Est. gain	Same-position band	Strict envelope	Traced coverage	Status / flags
2013→2014	\$1,788,042	\$1,788,042	\$91,168	\$0	\$0	+5.1%	+5.0% ... +5.5%	-110% ... +120%	60%	counted
2014→2015	\$2,688,050	\$2,488,050	\$61,914	\$0	\$0	-5.1%	-5.5% ... -5.0%	-107% ... +97%	90%	counted
2015→2016	\$2,375,046	\$2,383,546	\$48,514	\$0	\$0	+2.4%	+1.0% ... +2.8%	-103% ... +107%	84%	counted
2016→2017	\$2,290,542	\$2,716,042	\$49,012	\$0	\$0	+20.7%	+19.1% ... +25.7%	-90% ... +131%	76%	counted
2017→2018	\$3,085,540	\$2,527,040	\$59,711	\$0	\$0	-16.2%	-20.1% ... -14.7%	-103% ... +71%	90%	counted
2018→2019	\$2,472,536	\$2,773,536	\$31,159	\$0	\$0	+13.4%	+12.3% ... +16.6%	-87% ... +113%	85%	counted
2019→2020	\$2,814,536	\$3,096,536	\$35,710	\$0	\$0	+11.3%	+10.6% ... +13.1%	-85% ... +108%	91%	counted

2020→2021	\$2,677,030	\$2,959,030	\$46,357	\$0	\$0	+12.3%	+11.7% ... +13.8%	-83% ... +107%	82%	counted
2021→2022	\$3,129,528	\$2,310,528	\$29,654	\$0	\$0	-25.2%	-30.7% ... -23.0%	-103% ... +52%	84%	counted
2022→2023	\$2,423,532	\$2,397,533	\$37,655	\$8,000	\$8,000	+0.5%	-2.2% ... +1.4%	-97% ... +98%	86%	counted

Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is $\geq 40\%$ of the largest). Electronic (text) PDFs are parsed. Scanned/image-only filings are OCR-read and used **only** if they pass the explicit validation gates described in the project README (value/income coverage, two-engine agreement, exact bracket snapping, page completeness, year-to-year position continuity); such years are labelled **OCR-derived** below. Scanned filings that fail validation are listed as "insufficient data – scanned".

Report year	Doc ID	Type	Filed	Schedule A rows	Rows with unparsed value	Source (official filing) / SHA-256
2013	47bcbe0c-625a-47af-8505-c60e6488704e	Senate annual	05/15/2014	107	0	Senate eFD report 0aab7e12 47596a0 e476bf08 4fe3370 c794cfa7 84b252b0 443b9aa0 c49f23c5 84
2014	fcc32702-4ac8-4bfa-a2ac-cf5ad8dbef50	Senate annual	05/15/2015	112	0	Senate eFD report 6077f5c daf9263 dbf9f3e b1f86108 58160324 b7884144 c99b21f0 8578240 e7be

2015	64a3d47a-3ef8-4f1f-b31f-b6978e1fef79	Senate annual	05/16/2016	106	0	Senate eFD report 94cef0d c77eb0f e1ed6b1 af1d6865 2f78706 a2e10c37 3bf5bf60 7279621 a7df7
2016	a32e113c-5243-4ae3-95e0-6e371d9dcfb6	Senate annual	05/15/2017	106	0	Senate eFD report bfd5a511 71984c59 9156e43 ae5543d c8e84f26 726fb52 fb30d5b fb4bb896 90d1
2017	fad3c6c1-d729-43ef-8695-cec072b63235	Senate annual	05/15/2018	96	0	Senate eFD report 9d22cff eaeec43 e9d199f2 16495fd4 25bc2ff8 198f6a23 f5c5361 dbe1cdc6 53
2018	82155fa1-e70c-4025-910d-d62689d654b7	Senate annual	05/15/2019	92	0	Senate eFD report 8305317 efdf65f3 2386972 b94c56d cc407a48 7d0e146 b4bdc61 a00435f9 154fb

2019	abb179b2-9641-4df8-bac4-43d67d324c29	Senate annual	05/15/2020	85	0	Senate eFD report 844ba0c0 44b9eea cbcbdb08 5f2aa37 f7e8fcb bd46c7e a9dd216 de4f530 d5b57c
2020	b5cc6c13-c3e1-42fa-8922-a76e541f6443	Senate annual	05/17/2021	80	0	Senate eFD report c7b50048 7f34882 eba9c852 42f2aa0 d8033891 8b0dc4d9 89658075 b15b7551 9f
2021	0e000476-4456-459c-840e-7e18ed1c9fd4	Senate annual	05/16/2022	75	0	Senate eFD report c5afef6 c6d3a982 ac68d989 2c0294b4 c26033e5 7b354052 8a922608 5a9deba3 b
2022	e7a52cfd-5683-4418-b009-95c3480258a7	Senate annual	05/15/2023	71	0	Senate eFD report c0529f7 b331d16 f3d9ea48 fb9317f1 c88d2a19 0835375 ef6c0ba4 0e2de52 b95f

2023	3e3a7b84-38b9-49ab-80a8-89622e29b6f8	Senate annual	05/15/2024	76	0	Senate eFD report 2d352c0 f6a35403 c1b7785 f0e36c66 757c001 c92669a0 2c873b7 b6bcb5f e305e
------	--------------------------------------	---------------	------------	----	---	---

Largest movers 2020→2021

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Venture BG, LLC Company: Venture BG, LLC (Baltimore, Md) Description: Real Estate Filer co	SP	held	\$100,001 - \$250,000	\$250,001 - \$500,000	\$0	\$0
Meyer M. Cardin Trust Filer comment: A trust established by filer's father for the benefit	JT	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
IRA - Wells Fargo Advisors ⇒ IVW-iShares S&P 500 Growth (NYSEArca)	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
IRA - Wells Fargo Advisors ⇒ EMB - iShares JPMorgan USD Emerg Markets Bond (NYSEArca)	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
IRA - Wells Fargo Advisors ⇒ IVE-iShares S&P 500 Value (NYSEArca)	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
IRA - Wells Fargo Advisors Filer comment: Includes rollover from TIAA - Cref Retirement PI	SP	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
BGRFX - Baron Growth Retail (NASDAQ)	JT	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Wells Fargo Advisors (Baltimore, Md) Type: Brokerage Sweep Account	JT	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
---------------------------------	-------	------	------------------	------------------	------------	-------------

Venture BG, LLC Company: Venture BG, LLC (Baltimore, Md) Description: Real Estate Filer co	SP	held	\$250,001 - \$500,000	\$100,001 - \$250,000	\$0	\$0
IRA - Wells Fargo Advisors ⇒ AGG - iShares Core US Aggregate Bond	—	held	\$250,001 - \$500,000	\$100,001 - \$250,000	\$0	\$0
Meyer M. Cardin Trust Filer comment: A trust established by filer's father for the benefit	JT	held	\$100,001 - \$250,000	\$50,001 - \$100,000	\$0	\$0
AEGFX-American Funds EuroPacific Gr F1 (NASDAQ)	—	held	\$100,001 - \$250,000	\$50,001 - \$100,000	\$0	\$0
Maryland College Investment Plan Institution: College Savings Plans of Maryland ⇒ Portfoli	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
IRA - Wells Fargo Advisors ⇒ IUSB - iShares Core Total USD Bond Market ETF	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
IRA - Wells Fargo Advisors ⇒ IWM-iShares Russell 2000 ETF	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Wells Fargo Advisors (Baltimore, Md) Type: Brokerage Sweep Account	JT	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
AEGFX-American Funds EuroPacific Gr F1 (NASDAQ)	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Maryland College Investment Plan Institution: College Savings Plans of Maryland ⇒ Portfoli	SP	held	\$50,001 - \$100,000	\$1,001 - \$15,000	\$0	\$0
Wells Fargo Advisors (Baltimore, Md) Type: Brokerage Sweep Account	JT	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
IRA - Wells Fargo Advisors ⇒ Wells Fargo Advisors (Baltimore, Md) Type: Brokerage Sweep Ac	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Maryland College Investment Plan Institution: College Savings Plans of Maryland ⇒ Portfoli	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Maryland College Investment Plan Institution: College Savings Plans of Maryland ⇒ Portfoli	SP	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0

FRGXX - Fidelity Government Portfolio Fund	JT	new	—	\$1,001 - \$15,000	\$8,000	\$8,000
IRA - Wells Fargo Advisors Filer comment: Includes rollover from TIAA - Cref Retirement PI	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0

Method (summary)

1. Schedule A asset rows are read from each annual report; the dollar range for each row is converted to its midpoint. Open-ended top ranges ("Over \$50,000,000") are excluded from the traced set and counted as a coverage loss.
2. Positions are matched year to year by owner code (self/SP/DC/JT) + normalised asset name. A position that appears only in year t is included only if Schedule B shows a purchase of it in year t (opening value 0); a position that disappears is included only if Schedule B shows a sale (closing value 0). Otherwise it is excluded as unexplained.
3. Estimated gain = (closing – opening + reported income – purchases + sale proceeds) ÷ opening, all at midpoints, for the traced positions. "Capital gains" income is not added again (it is already in value change and sale proceeds).
4. A year counts only if traced opening value ≥ \$50,000 and traced coverage ≥ 60% of the opening midpoint. A member is ranked only with ≥ 3 such years (exactly 2 = "limited data", shown but unranked). Average = geometric mean of (1+yearly estimate).

Limitations

- Ranges are wide (up to a factor of 5 or more, and up to \$50M+ open-ended); a holding can move between ranges without any real change in value, and stay in a range while moving materially. Yearly estimates are therefore noisy; the "strict envelope" shows the mathematical worst/best case and is typically wider than ±100%.
- Purchases and sales are only disclosed as ranges and only for transactions over \$1,000; partial sales, dividend reinvestment, spousal/dependent accounts and retirement-plan funds are reported inconsistently. Excepted/ blind trusts, personal residences and certain pensions are not reported at all.
- Filers sometimes change how they list assets (e.g. listing a brokerage account vs. its individual holdings), which can make positions untraceable across years; these are excluded rather than guessed.
- Asset values in an annual report are as of Dec 31 of the reporting year; the report year t-1→t covers that calendar year. Late or amended filings are used when filed; extensions can delay them.
- The text of these reports is machine-parsed from PDFs; parse errors are possible. Every number links back to the cited filing. This is not investment advice.
- Use of these filings is restricted by 5 U.S.C. § 105(c) (no unlawful, commercial or credit-rating purpose, and none for solicitation of money).

Generated 2026-10-01 by an automated pipeline. Data: Office of the Clerk, U.S. House of Representatives (disclosures-clerk.house.gov); member roster: unitedstates/congress-legislators (CC0).

This site is a free media resource to inform the public, operated in compliance with House and Senate financial disclosure data agreements.

Figures are estimates derived from value ranges reported in public financial disclosures; they are not exact values and are not financial advice.