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Rep. Elijah E. Cummings (D-MD)

House · Democrat (most recent term) · MD-7 · in Congress 1996–2019 ·
Bioguide ID C000984

Party history: D 1996–2019. 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 1996	2013	– \$1,505,987	– –\$472,498	\$560,992
(b) Latest net worth estimate	2018	\$636,005	\$1,420,502	\$2,204,998
(c) Estimated gain / loss, nominal dollars, 2013 → 2018 (5 years spanned)	2013– 2018	+\$75,013	+ \$1,892,999	+ \$3,710,985

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	\$1,197,506	\$1,670,004	–\$472,498	–\$1,505,987 ... \$560,992	computed
2014	\$1,947,507	\$970,002	\$977,505	–\$55,986 ... \$2,010,996	computed
2015	\$1,947,507	\$937,502	\$1,010,006	–\$5,986 ... \$2,025,997	computed
2016	\$1,947,507	\$937,502	\$1,010,006	–\$5,986 ... \$2,025,997	computed
2017	\$1,958,003	\$937,502	\$1,020,502	\$36,006 ... \$2,004,997	computed
2018	\$1,883,002	\$462,501	\$1,420,502	\$636,005 ... \$2,204,998	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.)
+2.5%

SIMPLE AVERAGE OF
YEARS
+2.5%

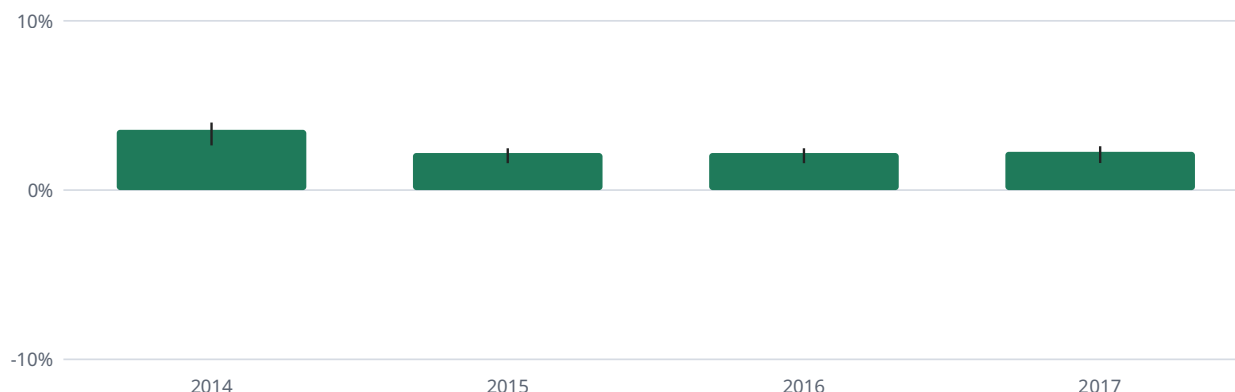
YEARS ESTIMATED
4

BEST / WORST
SINGLE YEAR
2014 +4%
2015 +2%

Reliability flags: few years (4).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +1.9% to +2.9%. 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	\$1,197,506	\$1,197,506	\$42,602	\$0	\$0	+3.6%	+2.6% ... +4.0%	-72% ... +79%	100%	counted
2014→2015	\$1,947,507	\$1,947,507	\$42,602	\$0	\$0	+2.2%	+1.6% ... +2.5%	-70% ... +74%	100%	counted
2015→2016	\$1,947,507	\$1,947,507	\$42,602	\$0	\$0	+2.2%	+1.6% ... +2.5%	-70% ... +74%	100%	counted
2016→2017	\$1,883,002	\$1,883,002	\$42,602	\$0	\$0	+2.3%	+1.6% ... +2.6%	-66% ... +71%	97%	counted
2017→2018	\$758,002	\$758,002	\$10,101	\$0	\$0	+1.3%	+1.0% ... +1.5%	-67% ... +70%	39%	excluded; not eligible: traced coverage 39% < 60%

Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is ≥ 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	10003437	House amendment	6/18/2014	14	0	10003437.pdf 27f1c858273ab176eef14db50c3a7a1149cccafaf4fa194cbaa03c7a32ca0db0
2014	10005524	House annual	5/12/2015	14	0	10005524.pdf 42e97da684a5def4b3b477e69f1cedd9f92101bb8053903925d1306d094abbbc

2015	10012880	House amendment	6/6/2016	14	0	10012880.pdf b631a189234ab7f732751115f b42aa66898a8c4b6624dcd9f01 9378ad5663da7
2016	10018015	House amendment	7/6/2017	14	0	10018015.pdf a18e22d0032fe3df9a3044d5d d2d81ccc3b5e7dc841d9e24752 c7c3dd9c4e551
2017	10021784	House annual	5/14/2018	6	0	10021784.pdf 8ad2199ca578ae143807933d78 8a1ee3313324fea7f1cc26e24 c9d1613a034e1
2018	10027460	House amendment	5/13/2019	5	0	10027460.pdf 23fef1d97fc903eabf271186f1 2bb749646ae4c4331695a8ff82 0d1d3f1c3270

Largest movers 2014→2015

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
2221 St. Paul St., Baltimore, MD 21218	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0
Janus Overseas Fund - S	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Invesco Stable Asset Fund	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
SSgAnS&P 500 Index Fund	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
SSgA S&P Midcap Index Fund	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Wright Patman Roth IRA - Congressional Federal Credit Union	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
PIMCO Total Return Fund - A	SP	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
2014 Madison Ave., Baltimore, MD 21217	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0

Largest movers 2015→2016

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
2221 St. Paul St., Baltimore, MD 21218	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0
Janus Overseas Fund - S	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Invesco Stable Asset Fund	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
SSgAnS&P 500 Index Fund	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
SSgA S&P Midcap Index Fund	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Wright Patman Roth IRA - Congressional Federal Credit Union	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
PIMCO Total Return Fund - A	SP	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
2014 Madison Ave., Baltimore, MD 21217	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0

Largest movers 2016→2017

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
2221 St. Paul St., Baltimore, MD 21218 [RP]	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0
Wright Patman Roth IRA - Congressional Federal Credit Union [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
2014 Madison Ave., Baltimore, MD 21217 [RP]	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0
132 Randolph Place, NW [RP]	SP	held	\$500,001 - \$1,000,000	\$500,001 - \$1,000,000	\$0	\$0
Global Policy Solutions, LLC, 100% Interest [OL]	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$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).

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