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GPO Member Guide)

Rep. Judy Chu (D-CA)

House · Democrat (most recent term) · CA-28 · in Congress 2009–present ·
Bioguide ID C001080

Party history: D 2009–present. 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 2009	2013	\$1,167,042	\$2,761,020	\$4,354,997
(b) Latest net worth estimate	2025	\$8,031,053	\$14,185,526	\$20,339,999
(c) Estimated gain / loss, nominal dollars, 2013 → 2025 (12 years spanned)	2013– 2025	+ \$3,676,056	+ \$11,424,506	+ \$19,172,957

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

Reliability flags (net worth): 2025: 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket. **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	\$3,286,021	\$525,002	\$2,761,020	\$1,167,042 ... \$4,354,997	computed
2014	\$3,792,024	\$525,002	\$3,267,023	\$1,449,049 ... \$5,084,997	computed
2015	\$3,506,526	\$250,001	\$3,256,525	\$1,668,052 ... \$4,844,998	computed
2016	\$3,319,526	\$250,001	\$3,069,524	\$1,613,051 ... \$4,525,998	computed

2017	\$7,353,034	\$250,001	\$7,103,033	\$4,241,068 ... \$9,964,998	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2018	\$7,090,032	\$250,001	\$6,840,030	\$4,033,063 ... \$9,646,998	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2019	\$7,774,032	\$250,001	\$7,524,030	\$4,528,063 ... \$10,519,998	computed
2020	\$8,146,532	\$175,000	\$7,971,531	\$4,823,063 ... \$11,119,999	computed
2021	\$9,139,031	\$175,000	\$8,964,030	\$5,522,062 ... \$12,405,999	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2022	\$8,096,528	\$175,000	\$7,921,528	\$4,823,057 ... \$11,019,999	computed
2023	\$9,461,530	\$175,000	\$9,286,530	\$5,703,061 ... \$12,869,999	computed
2024	\$13,490,529	\$175,000	\$13,315,528	\$7,391,058 ... \$19,239,999	computed
2025	\$14,360,526	\$175,000	\$14,185,526	\$8,031,053 ... \$20,339,999	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket

- **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.)
+6.0%

SIMPLE AVERAGE OF
YEARS
+7.2%

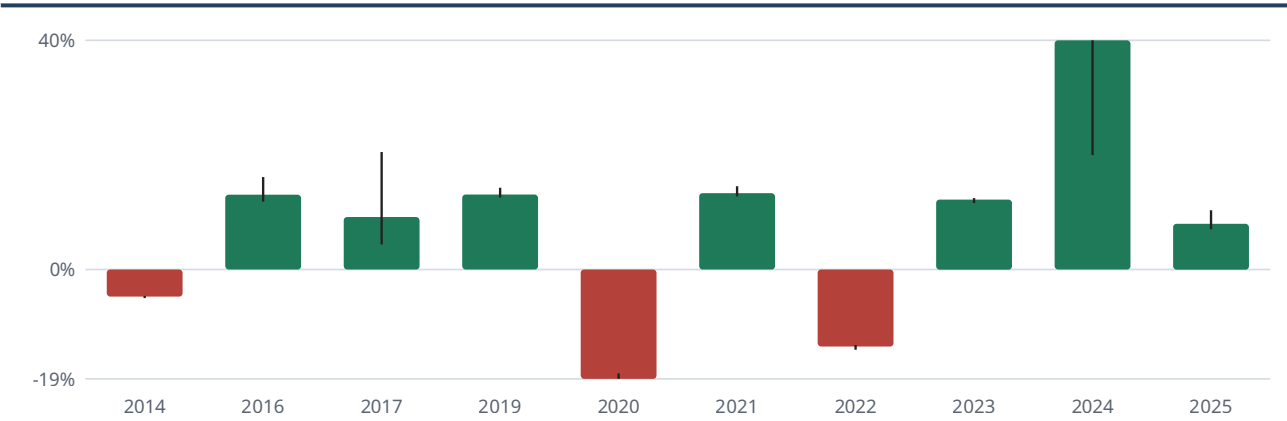
YEARS ESTIMATED
10

BEST / WORST
SINGLE YEAR
2024 +40%
2020 -19%

Reliability flags: 4 unparsed value(s).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +5.8% to +6.1%. 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	St fla
2013→2014	\$2,612,518	\$2,362,517	\$126,155	\$0	\$0	-4.7%	-5.0% ... -4.6%	-88% ... +79%	80%	co

2014→2015	\$506,004	\$288,503	\$100	\$32,002	\$123,502	-24.9%	-25.5% ... -24.6%	-114% ... +64%	13%	ex no eli tra co 13 60 ma ne ex po
2015→2016	\$2,682,522	\$2,935,023	\$99,806	\$0	\$0	+13.1%	+11.9% ... +16.2%	-78% ... +104%	77%	co
2016→2017	\$2,255,516	\$3,184,522	\$17,658	\$755,018	\$16,001	+9.2%	+4.4% ... +20.6%	-109% ... +127%	68%	co ma ne ex po
2017→2018	\$3,768,519	\$4,129,018	\$92,059	\$1,055,505	\$462,506	-3.7%	-4.0% ... -3.1%	-104% ... +96%	57%	ex no eli tra co 57 60 ma ne ex po
2018→2019	\$4,427,520	\$5,095,020	\$138,512	\$223,002	\$0	+13.2%	+12.6% ... +14.3%	-71% ... +97%	66%	co
2019→2020	\$5,112,519	\$3,994,016	\$138,410	\$0	\$0	-19.2%	-21.2% ... -18.2%	-86% ... +48%	66%	co
2020→2021	\$7,731,030	\$8,723,530	\$177,865	\$175,000	\$40,501	+13.4%	+12.8% ... +14.6%	-68% ... +95%	95%	co
2021→2022	\$8,764,030	\$7,689,028	\$164,520	\$745,004	\$472,502	-13.5%	-14.1% ... -13.2%	-90% ... +63%	100%	co
2022→2023	\$5,333,520	\$5,808,520	\$147,460	\$0	\$32,500	+12.3%	+11.7% ... +12.5%	-69% ... +93%	66%	co

2023→2024	\$6,731,525	\$10,185,524	\$139,463	\$1,886,010	\$1,000,002	+40.2%	+20.1% ... +49.3%	-84% ... +165%	71%	co
2024→2025	\$12,760,525	\$13,740,522	\$315,516	\$760,506	\$490,002	+8.0%	+7.1% ... +10.4%	-86% ... +102%	95%	co

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	10002119	House annual	5/15/2014	42	0	10002119.pdf 806cdd9394eb6836a56efee878e038b45e5bfff02c23c1ede4efcd8842c7b62bf
2014	10008016	House amendment	6/19/2015	52	0	10008016.pdf 4fa332a1808ebfd5b96b107c75d72d3ec35ee7cae4f4c5200ce0666f5a41012f
2015	10010101	House annual	5/15/2016	168	0	10010101.pdf 0b3cf0d801e865ad65fc18f65ab6fa49b5ecdb64182c907f9b9a5087db7d6b63
2016	10015247	House annual	5/14/2017	281	0	10015247.pdf 59e815cc270835000c51465ac31643dc302a0a988abd58ed9acd84e023eab078
2017	10020796	House annual	5/15/2018	258	1	10020796.pdf c9b9c80245c491a5c9a94645f8c8dcf51a6987d26229e322916d6e9b229532ee
2018	10025920	House annual	5/15/2019	205	1	10025920.pdf e7f7fa4c2fee00695af59a54ff9e14f4973c2a170b165a9c5d998fbbec08a178

2019	10036528	House annual	8/12/2020	100	0	10036528.pdf 86e6f7f4bc5167d763c048815 8c720346ce06ddbc0502ddef e84a4d74a7d13f5
2020	10046735	House amendment	4/24/2022	73	0	10046735.pdf 77aaa1d5afaca2ac714f8214 bc557d19d8c68fd022b6724b8 561097923e11b85
2021	10046716	House annual	5/14/2022	64	1	10046716.pdf 7e76007696042f41e36f0297 d7d9814394401c1e8501ee376 eb3b0e0cebff0d3
2022	10054289	House annual	6/28/2023	70	0	10054289.pdf eb6d4410fe9cbd04881995ae ced8e768446e02928c10ee71 a0fbc6312d100ed5
2023	10059071	House annual	5/13/2024	61	0	10059071.pdf 058277f68bf4b8630a39d155 ebc8eec3c90c34e7e2daa5aa8 0f7768b1bedb5cf
2024	10066343	House annual	5/14/2025	68	0	10066343.pdf 9065e7149bd3b8d6f444d2d6 d05887c2dfc950943cdf3e677 57a8857901b9b9a
2025	10078299	House amendment	5/14/2026	62	1	10078299.pdf 7d06578f1840186b542676df f40185a24933a29ca2d11454 ddf6d29bc8406d68

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Vanguard- Eng Chu Family Trust ⇒ Vanguard FTSE All World Ex US ETF (VEU) [EF]	—	held	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$0	\$0
Vanguard-JM Chu Irrevocable Trust II ⇒ Vanguard-JM Chu Irrevocable Trust II- managed ⇒ Fede	—	held	None	\$100,001 - \$250,000	\$0	\$0
Savings Plus ⇒ 401K Mid Cap Fund [PE]	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0

Citibank Savings Acct [BA]	—	held	\$100,001 - \$250,000	\$50,001 - \$100,000	\$0	\$0
Vanguard- Eng Chu Family Trust ⇒ Federal Money Market Account [BA]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Savings Plus ⇒ 457 Large Cap Fund [PE]	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Fidelity Charitable Account- Judy Chu Fund [BA]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Savings Plus ⇒ 401K International Fund [PE]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Vanguard- Eng Chu Family Trust ⇒ Vanguard FTSE All World Ex US ETF (VEU) [EF]	—	held	\$500,001 - \$1,000,000	\$1,000,001 - \$5,000,000	\$391,002	\$0
Vanguard- Eng Chu Family Trust ⇒ Vanguard Growth ETF (VUG) [EF]	—	new	—	\$500,001 - \$1,000,000	\$375,000	\$0
Vanguard-JM Chu Irrevocable Trust II ⇒ Vanguard-JM Chu Irrevocable Trust II-managed ⇒ Vang	—	held	\$100,001 - \$250,000	None	\$0	\$0
Vanguard-JM Chu Irrevocable Trust II ⇒ Vanguard-JM Chu Irrevocable Trust II-managed ⇒ Vang	—	held	\$15,001 - \$50,000	\$100,001 - \$250,000	\$0	\$0
Fidelity Charitable Account- Judy Chu Fund [BA]	—	held	\$15,001 - \$50,000	\$100,001 - \$250,000	\$0	\$0
Vanguard- Eng Chu Family Trust ⇒ Vanguard Extended Market Index Fd Admiral Shs (VEXAX) [MF]	—	new	—	None	\$32,500	\$175,000
Savings Plus ⇒ 401K Large Cap Fund [PE]	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Vanguard-JM Chu Irrevocable Trust II ⇒ Vanguard-JM Chu Irrevocable Trust II-managed ⇒ Vang	—	held	\$50,001 - \$100,000	None	\$0	\$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Preferred Bank Certificate of Deposit [BA]	SP	held	\$500,001 - \$1,000,000	\$100,001 - \$250,000	\$0	\$0
Vanguard- Eng Chu Family Trust ⇒ Vanguard ESG U.S. Stock ETF (ESGV) [EF]	—	held	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$0	\$0
Vanguard- Eng Chu Family Trust ⇒ Vanguard Total Stock Market ETF (VTI) [EF]	—	held	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$0	\$0
Vanguard-JM Chu Irrevocable Trust II ⇒ Vanguard-JM Chu Irrevocable Trust II-managed ⇒ Vang	—	held	\$15,001 - \$50,000	\$250,001 - \$500,000	\$0	\$0
United Pacific Bank Certificate of Deposit [BA]	SP	held	\$100,001 - \$250,000	\$250,001 - \$500,000	\$0	\$0
East West Bank Certificate of Deposit [BA]	SP	held	\$100,001 - \$250,000	\$250,001 - \$500,000	\$0	\$0
Vanguard- Eng Chu Family Trust ⇒ Vanguard Extended Market ETF (VXF) [EF]	—	held	\$100,001 - \$250,000	\$250,001 - \$500,000	\$8,000	\$0
Vanguard- Eng Chu Family Trust ⇒ Vanguard ESG International Stock ETF (VSGX) [EF]	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$175,000	\$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 $\pm 100\%$.
- 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 $t-1 \rightarrow t$ 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.