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GPO Member Guide)

Sen. Kevin Cramer (R-ND)

House / Senate · Republican (most recent term) · ND · in Congress 2013–present · Bioguide ID C001096

Party history by chamber: House R 2013–2019, Senate R 2019–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 before entering office (report year 2013, the member's first year in office)	2013	\$252,022	\$542,011	\$832,000
(b) Latest net worth estimate	2025	\$153,012	\$624,006	\$1,094,999
(c) Estimated gain / loss, nominal dollars, 2013 → 2025 (12 years spanned)	2013– 2025	– \$678,988	+\$81,994	+\$842,977

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	\$542,011	\$0	\$542,011	\$252,022 ... \$832,000	computed
2014	\$566,511	\$0	\$566,511	\$266,022 ... \$867,000	computed
2015	\$706,508	\$0	\$706,508	\$368,017 ... \$1,045,000	computed
2016	\$631,508	\$0	\$631,508	\$318,016 ... \$945,000	computed
2017	\$731,508	\$0	\$731,508	\$368,016 ... \$1,095,000	computed
2018	\$499,507	\$75,000	\$424,506	\$139,014 ... \$709,999	computed
2019	\$499,507	\$75,000	\$424,506	\$139,014 ... \$709,999	computed
2020	\$699,507	\$450,001	\$249,506	–\$210,986 ... \$709,998	computed

2021	\$742,007	\$375,000	\$367,006	-\$75,986 ... \$809,999	computed
2022	\$691,506	\$375,000	\$316,506	-\$111,987 ... \$744,999	computed
2023	\$768,506	\$375,000	\$393,506	-\$42,988 ... \$829,999	computed
2024	\$896,006	\$375,000	\$521,006	\$62,012 ... \$979,999	computed
2025	\$999,006	\$375,000	\$624,006	\$153,012 ... \$1,094,999	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.)
+11.2%

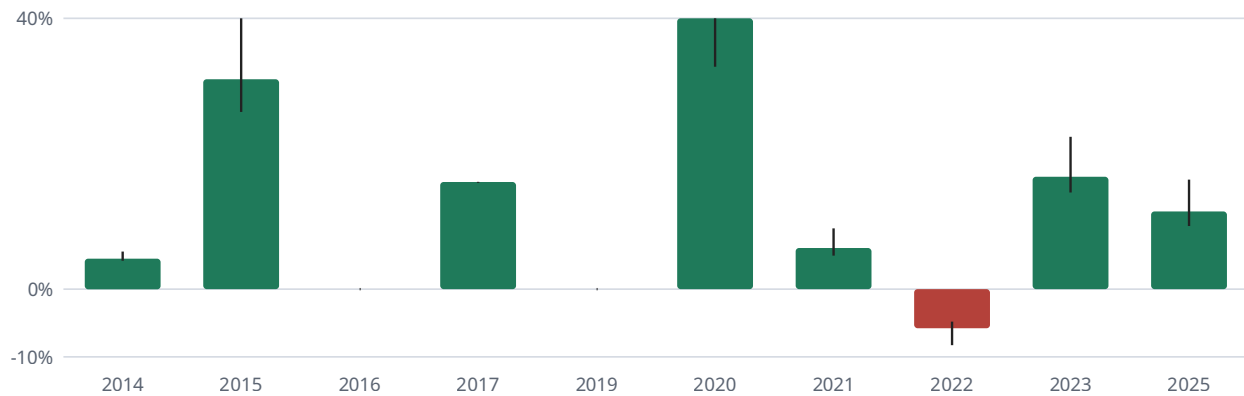
SIMPLE AVERAGE OF
YEARS
+12.0%

YEARS ESTIMATED
10

BEST / WORST
SINGLE YEAR
2020 +40%
2022 -6%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +15.2% to +9.7%. 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	\$542,011	\$566,511	\$0	\$0	\$0	+4.5%	+4.2% ... +5.6%	-104% ... +113%	100%	counted
2014→2015	\$485,006	\$560,506	\$0	\$0	\$75,000	+31.0%	+26.2% ... +45.3%	-76% ... +138%	86%	counted
2015→2016	\$631,508	\$631,508	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-99% ... +99%	89%	counted
2016→2017	\$631,508	\$731,508	\$0	\$0	\$0	+15.8%	+15.7% ... +15.9%	-91% ... +123%	100%	counted
2017→2018	\$130,002	\$130,002	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-108% ... +108%	18%	excluded; not eligible: traced coverage 18% < 60%
2018→2019	\$499,507	\$499,507	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-104% ... +104%	100%	counted
2019→2020	\$499,507	\$699,507	\$0	\$0	\$0	+40.0%	+32.9% ... +62.8%	-74% ... +154%	100%	counted

2020→2021	\$699,507	\$742,007	\$0	\$0	\$0	+6.1%	+5.0% ... +9.0%	-84% ... +96%	100%	counted
2021→2022	\$734,006	\$691,506	\$0	\$0	\$0	-5.8%	-8.3% ... -4.8%	-90% ... +78%	99%	counted
2022→2023	\$659,006	\$768,506	\$0	\$0	\$0	+16.6%	+14.3% ... +22.5%	-74% ... +107%	95%	counted
2023→2024	\$393,506	\$521,006	\$0	\$0	\$0	+32.4%	+25.9% ... +50.7%	-68% ... +133%	51%	excluded; not eligible: traced coverage 51% < 60%
2024→2025	\$896,006	\$999,006	\$0	\$0	\$0	+11.5%	+9.3% ... +16.2%	-64% ... +87%	100%	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	10003592	House amendment	7/10/2014	22	0	10003592.pdf ee1db50209d a132e41e2cb3 1a22930e17b8 fa8450238ee dff3d1a13b66 38afb8

2014		10005172	House annual	4/19/2015	22	0	10005172.pdf 3e1b337e7ea4 33b0540759b ab799d2b2af c60bf168d8d1 025615d9f9d f3c7ad5
2015		10011476	House annual	5/11/2016	17	0	10011476.pdf dab186647950 54c2bcb7f888 189c41950697 6079e7bf5c0 f8d4d2c54498 05c76
2016		10015681	House annual	4/27/2017	16	0	10015681.pdf d09b0ddc9a21 8f1f46acdc25 77c5403cc10 cf159dccb64 b387c9ebe8c1 692ee0
2017		10021063	House annual	5/5/2018	16	0	10021063.pdf 9343438b3c00 5e16565fe068 f405824ece1 bace240457c0 1c720c0269e5 54d04
2018	f38f3a66-0d35-48ee-9acf-5e822debab26		Senate amendment	10/21/2019	14	0	Senate eFD report 407bf93ae87 b8ab3fd61bc1 c1a5ea9d03c1 633c1248cd11 a31507895327 06279
2019	f5f6e6eb-acc8-4370-8081-1f3b2ccf435e		Senate annual	08/11/2020	14	0	Senate eFD report af6619ee0bd5 8aa6f9d20d5 a8b36e03adf0 7759f3de25a8 d3f00cf61bf3 a558f

2020	54d9ef7b-8ce3-4301-af5d-f67922f1dfea	Senate amendment	07/13/2021	14	0	Senate eFD report f2dfd51a885 dd85fb1478c cce393306274 99637d0860b7 5f39fefe959 f8a8f64
2021	0ea450d3-06e4-4059-9c17-8eba1ec859da	Senate annual	05/05/2022	14	0	Senate eFD report 82e55aec1728 8481f9c91830 b3490ec61037 1f55fecb1547 f1044b43791 f15ed
2022	ad514daf-7339-4692-89f8-1e718fedd1b3	Senate annual	04/11/2023	13	0	Senate eFD report 1e3037a78c32 07b153b71c69 57b758cadb3 e01baee2e0f7 28738ba0e294 cfd9a
2023	9025ef30-3182-4f55-98fd-cdf184ddd34b	Senate annual	03/15/2024	12	0	Senate eFD report f0362f7ee848 755aebc1269 e50b45f6eb5 b5cb6f13548 b2a1bee840f3 978cbec
2024	91d94411-dd88-48e8-acc9-e386407a728f	Senate annual	03/19/2025	12	0	Senate eFD report ce3d79f8a504 4919d7957b85 13abb1eb4a27 1e80324dcc8 a07bde0fd1c b17288

2025	c7a06cfe-bf3f-4692-928a-f7507f42a539	Senate annual	03/19/2026	12	0	Senate eFD report 176b7d9f028 d00afafd504 b17aab1b149 bd041e2b6a9 dec802032611 29f8f261
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Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
CREF Growth R1 (CREF V148064-8)	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
American Funds ⇒ Growth Fund of America	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
CREF Stock R1 (CREF V148064-8)	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
American Funds ⇒ Fundamental Investors (ACNFX)	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
American Funds ⇒ New Perspective Fund (ANWPX)	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
CREF Global Equities R1 (CREF V148064-8)	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
THE GROWTH FUND OF AMERICA-529A (1005) Institution: American Funds ⇒ THE GROWTH FUND OF AM	DC	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
American Funds ⇒ The Investment Company of America (AIVSX)	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
CREF Growth R1 (CREF V148064-8)	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
CREF Equity Index R1 (CREF V148064-8)	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0

U.S. Bank (Bismarck, ND) Type: Checking	JT	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
American Funds ⇒ Growth Fund of America	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
CREF Stock R1 (CREF V148064-8)	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
American Funds ⇒ Fundamental Investors (ACNFX)	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
American Funds ⇒ New Perspective Fund (ANWPX)	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
CREF Global Equities R1 (CREF V148064-8)	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
CREF Stock R1 (CREF V148064-8)	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
American Funds ⇒ New Perspective Fund (ANWPX)	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
CREF Global Equities R1 (CREF V148064-8)	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
U.S. Bank (Bismarck, ND) Type: Checking	JT	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
CREF Growth R1 (CREF V148064-8)	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0
American Funds ⇒ Growth Fund of America	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0
Nuveen Lifecycle 2025 R6 Filer comment: This asset was from a NDPERS transfer from TIAA to	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0
American Funds ⇒ Fundamental Investors (ACNFX)	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$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.