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GPO Member Guide)

Rep. Tony Cárdenas (D-CA)

House · Democrat (most recent term) · CA-29 · in Congress 2013–2025 ·
Bioguide ID C001097

Party history: D 2013–2025. 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 before entering office (report year 2013, the member's first year in office)	2013	– \$449,987	– \$128,995	\$191,997
(b) Latest net worth estimate	2023	–\$999,991	– \$602,497	– \$205,003
(c) Estimated gain / loss, nominal dollars, 2013 → 2023 (10 years spanned)	2013– 2023	– \$1,191,988	– \$473,502	+ \$244,984

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	\$278,506	\$407,502	– \$128,995	–\$449,987 ... \$191,997	computed
2014	\$286,006	\$440,002	– \$153,996	–\$498,987 ... \$190,996	computed
2015	\$245,005	\$480,003	– \$234,998	–\$584,990 ... \$114,994	computed
2016	\$212,504	\$512,504	– \$299,999	–\$649,991 ... \$49,993	computed
2017	\$212,504	\$577,504	– \$365,000	–\$749,991 ... \$19,991	computed
2018	\$212,504	\$985,006	– \$772,501	–\$1,299,991 ... – \$245,011	computed
2019	\$212,504	\$537,503	– \$324,998	–\$649,991 ... –\$6	computed
2020	\$212,504	\$472,502	– \$259,998	–\$549,991 ... \$29,996	computed

2021	\$355,004	\$1,222,502	-\$867,498	-\$1,464,991 ... - \$270,005	computed
2022	\$355,004	\$815,002	-\$459,997	-\$914,991 ... - -\$5,003	computed
2023	\$212,504	\$815,002	-\$602,497	-\$999,991 ... - \$205,003	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.)
+2.7%

SIMPLE AVERAGE OF
YEARS
+5.7%

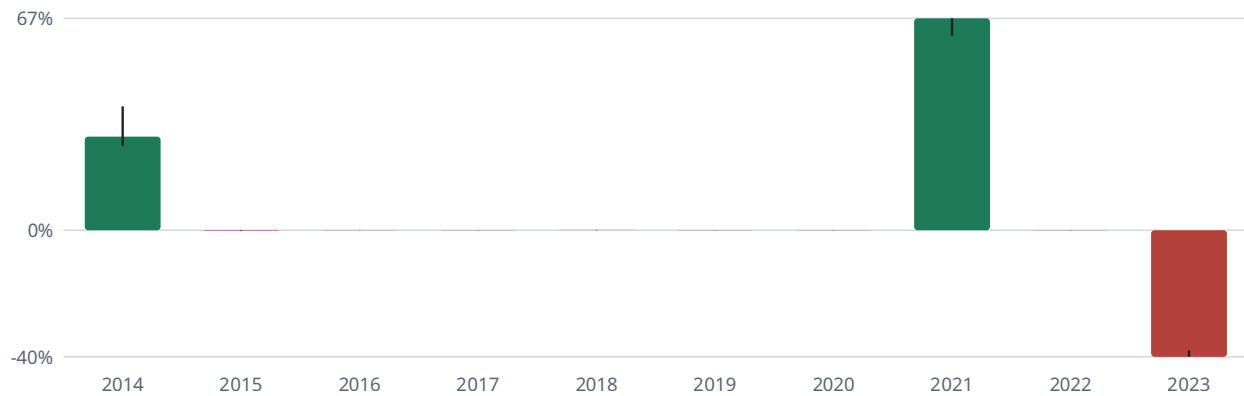
YEARS ESTIMATED
10

BEST / WORST
SINGLE YEAR
2021 +67%
2023 -40%

Reliability flags: 1 year(s) driven by income/one position/range artefact.

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +3.4% to +2.4%. 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	\$278,506	\$286,006	\$75,101	\$0	\$0	+29.7%	+26.7% ... +39.2%	-88% ... +148%	100%	counted
2014→2015	\$278,006	\$237,004	\$100	\$0	\$40,501	-0.1%	-0.2% ... +0.0%	-106% ... +106%	97%	counted
2015→2016	\$237,004	\$204,504	\$100	\$0	\$32,500	+0.0%	+0.0% ... +0.1%	-104% ... +104%	97%	counted
2016→2017	\$212,504	\$212,504	\$100	\$0	\$0	+0.0%	+0.0% ... +0.1%	-106% ... +106%	100%	counted
2017→2018	\$137,504	\$137,504	\$100	\$0	\$0	+0.1%	+0.0% ... +0.1%	-127% ... +127%	65%	counted
2018→2019	\$212,504	\$212,504	\$100	\$0	\$0	+0.0%	+0.0% ... +0.1%	-106% ... +106%	100%	counted
2019→2020	\$212,504	\$212,504	\$100	\$0	\$0	+0.0%	+0.0% ... +0.1%	-106% ... +106%	100%	counted

2020→2021	\$212,504	\$355,004	\$100	\$0	\$0	+67.1%	+61.6% ... +85.0%	-66% ... +200%	100%	counted; single position drives the result (range jump)
2021→2022	\$355,004	\$355,004	\$100	\$0	\$0	+0.0%	+0.0% ... +0.0%	-96% ... +96%	100%	counted
2022→2023	\$355,004	\$212,504	\$100	\$0	\$0	-40.1%	-45.9% ... -38.1%	-120% ... +39%	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	10007192	House amendment	5/14/2015	13	0	10007192.pdf c3f0e47a7f3b11761e64e42895996a61ece68ebc34a904a9874ccc951b08abc9
2014	10007058	House annual	5/14/2015	13	0	10007058.pdf d1a4b6af0daeba3c7dd8d08d78cab2b198ae2e04f8377883a302b3e2ca2f4fc7
2015	10018295	House amendment	7/27/2017	13	0	10018295.pdf fc91c7edf31466f20ea5ec7c434ab34d69cb0041d32d6f6ccee2bd92eda1126c
2016	10017041	House annual	8/10/2017	10	0	10017041.pdf f4ac7cf2ab45b2d4838c4678bb5235742d825870e2204a60c3613c7a06e30f43

2017	10022092	House annual	8/10/2018	10	0	10022092.pdf 58d8b4cedda0ca5d54d6d15a16 f02388c9ee189b5371a27e76e0 8ba75625ed50
2018	10027136	House annual	8/12/2019	10	0	10027136.pdf 8d5580d5b10d5c1d69879a9fb7 7d8db1c75ac995c652a8e80ba2 c0baa890cd32
2019	10038100	House annual	8/13/2020	10	0	10038100.pdf a5d704ee86f069c3b4688baed fb10417ee09996e4e0e01a8045 57beef46416f8
2020	10042487	House annual	8/13/2021	9	0	10042487.pdf 77c595ec624ac28f3fadc1de73 a1246b3e6e1c4185cab45bc815 2a9e6591df46
2021	10047078	House annual	8/8/2022	9	0	10047078.pdf cb09cbac81d6272e8f3fa8624 d36c0dc86d14343b210d3f566 a40b6d6d32c173
2022	10051444	House annual	8/7/2023	9	0	10051444.pdf ad2939a73c18c2b8518fe9ccb2 8bb196f581a83340848ff05bc c0532e716800a
2023	10059460	House annual	8/13/2024	9	0	10059460.pdf c10f95b7c82a4d4b6b7e43aa78 570b8aab97e810919097af8443 a3abe0f20010

Largest movers 2020→2021

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Wells Fargo Accounts [BA]	JT	held	\$15,001 - \$50,000	\$100,001 - \$250,000	\$0	\$0
New York Life SEP ⇒ Mainstay VP Mod. Allocation [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
New York Life SEP ⇒ Janus Aspen Bal. Portfolio [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
City of LA Deferred Compensation Plan ⇒ Van Total Bond MKT Ind. [IH]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0

New York Life SEP ⇒ Mainstay VP Balanced [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
New York Life SEP ⇒ Calvert VP SRI Bal. Portfolio [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
New York Life SEP ⇒ Mainstay VP Mod Gr. Allocation [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
City of LA Deferred Compensation Plan ⇒ Van Ins. Index Fund Plus [IH]	—	held	\$15,001 - \$50,000	\$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)
New York Life SEP ⇒ Mainstay VP Mod. Allocation [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
New York Life SEP ⇒ Janus Aspen Bal. Portfolio [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
City of LA Deferred Compensation Plan ⇒ Van Total Bond MKT Ind. [IH]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
New York Life SEP ⇒ Mainstay VP Balanced [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
New York Life SEP ⇒ Calvert VP SRI Bal. Portfolio [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
New York Life SEP ⇒ Mainstay VP Mod Gr. Allocation [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Wells Fargo Accounts [BA]	JT	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
City of LA Deferred Compensation Plan ⇒ Van Ins. Index Fund Plus [IH]	—	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)
Wells Fargo Accounts [BA]	JT	held	\$100,001 - \$250,000	\$15,001 - \$50,000	\$0	\$0
New York Life SEP ⇒ Mainstay VP Mod. Allocation [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0

New York Life SEP ⇒ Janus Aspen Bal. Portfolio [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
City of LA Deferred Compensation Plan ⇒ Van Total Bond MKT Ind. [IH]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
New York Life SEP ⇒ Mainstay VP Balanced [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
New York Life SEP ⇒ Calvert VP SRI Bal. Portfolio [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
New York Life SEP ⇒ Mainstay VP Mod Gr. Allocation [IH]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
City of LA Deferred Compensation Plan ⇒ Van Ins. Index Fund Plus [IH]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$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.