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GPO Member Guide)

Rep. Earl L. "Buddy" Carter (R-GA)

House · Republican (most recent term) · GA-1 · in Congress 2015–present ·
Bioguide ID C001103

Party history: R 2015–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 2015, the member's first year in office)	2015	\$8,503,061	\$20,811,530	\$33,120,000
(b) Latest net worth estimate	2025	\$13,560,043	\$35,680,022	\$57,800,000
(c) Estimated gain / loss, nominal dollars, 2015 → 2025 (10 years spanned)	2015– 2025	– \$19,559,957	+ \$14,868,491	+ \$49,296,939

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
2015	\$20,811,530	\$0	\$20,811,530	\$8,503,061 ... \$33,120,000	computed
2016	\$35,248,528	\$0	\$35,248,528	\$13,156,057 ... \$57,341,000	computed
2017	\$35,272,032	\$0	\$35,272,032	\$14,159,063 ... \$56,385,000	computed
2018	\$33,232,031	\$0	\$33,232,031	\$13,829,062 ... \$52,635,000	computed

2019	\$32,485,533	\$0	\$32,485,533	\$13,306,066 ... \$51,665,000	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2020	\$29,896,528	\$0	\$29,896,528	\$12,648,056 ... \$47,145,000	computed
2021	\$32,346,528	\$0	\$32,346,528	\$13,298,055 ... \$51,395,000	computed
2022	\$31,328,523	\$0	\$31,328,523	\$12,677,046 ... \$49,980,000	computed
2023	\$30,813,022	\$0	\$30,813,022	\$12,311,044 ... \$49,315,000	computed
2024	\$30,438,022	\$0	\$30,438,022	\$12,061,043 ... \$48,815,000	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2025	\$35,680,022	\$0	\$35,680,022	\$13,560,043 ... \$57,800,000	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.

YEARS ESTIMATED

AVG. ANNUAL
CHANGE
(GEOMETRIC, EST.)
+5.6%

SIMPLE AVERAGE OF
YEARS
+7.4%

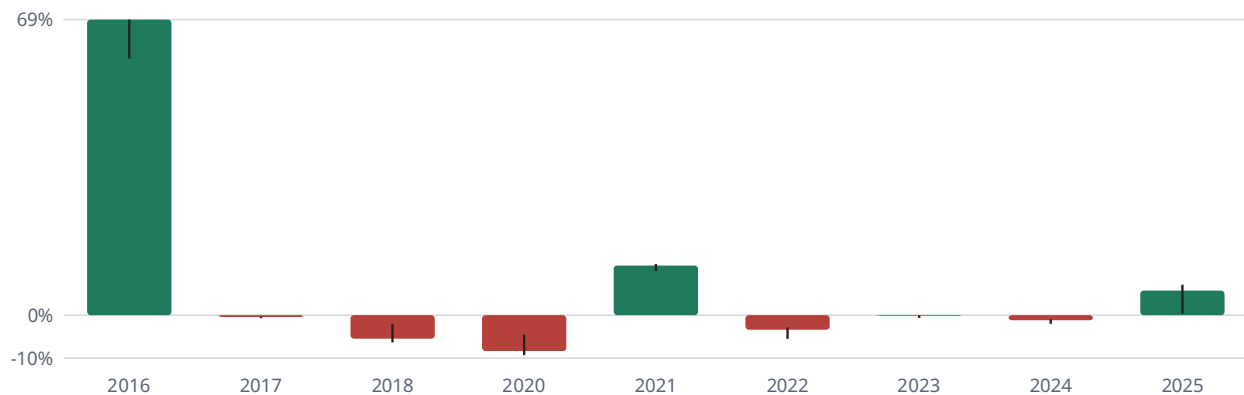
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BEST / WORST
SINGLE YEAR
2016 +69%
2020 -8%

Reliability flags: 1 year(s) driven by income/one position/range artefact; 2 unparsed value(s).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +4.7% to +5.8%. 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	S
2015→2016	\$18,048,024	\$29,918,022	\$568,514	\$32,500	\$0	+68.7%	+59.7% ... +70.8%	-103% ... +240%	87%	c s p d th (ju
2016→2017	\$31,665,526	\$31,506,526	\$42,268	\$16,001	\$0	-0.4%	-0.7% ... -0.4%	-126% ... +125%	90%	c
2017→2018	\$35,158,529	\$33,108,529	\$121,022	\$0	\$0	-5.5%	-6.3% ... -2.1%	-121% ... +110%	100%	c

2018→2019	\$13,859,026	\$13,492,026	\$33,618	\$32,500	\$0	-2.6%	-3.6% ... -2.3%	-102% ... +97%	42%
2019→2020	\$27,141,525	\$24,841,023	\$39,915	\$105,502	\$105,502	-8.3%	-9.3% ... -4.5%	-123% ... +106%	92%
2020→2021	\$29,856,027	\$32,281,526	\$53,766	\$32,500	\$1,000,002	+11.5%	+10.3% ... +11.9%	-111% ... +134%	100%
2021→2022	\$32,078,523	\$30,921,022	\$42,414	\$32,500	\$65,001	-3.4%	-5.5% ... -2.8%	-120% ... +113%	99%
2022→2023	\$28,997,519	\$28,897,520	\$52,462	\$0	\$0	-0.2%	-0.6% ... -0.0%	-123% ... +123%	93%
2023→2024	\$27,813,022	\$27,438,021	\$44,163	\$0	\$0	-1.2%	-2.0% ... -1.0%	-119% ... +117%	90%
2024→2025	\$27,373,020	\$32,647,520	\$42,362	\$6,750,002	\$3,000,000	+5.7%	+0.3% ... +7.1%	-150% ... +162%	100%

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
2015	10010276	House annual	8/15/2016	66	0	10010276.pdf b0673137ceebdcb9fb604651 ee4a89427971d559c6a81ed28 9dc22b1deb4bc28
2016	10024309	House amendment	8/2/2018	63	0	10024309.pdf 97974550ae4141b8faf4c5be bb202144b906193a6757d7a27 ff77f105e6e97b2

2017	10027374	House amendment	5/23/2019	64	0	10027374.pdf 28a755deb68ace609f3a06372 6e8283ed6fcfe47865c5b0b5 f5850558b46c16b
2018	10029521	House amendment	9/23/2019	62	0	10029521.pdf 17ef7dc6885540bb50d81b770 a009447439a467ec7a06e704 ce91a481dd06f53
2019	10035465	House annual	8/3/2020	66	1	10035465.pdf c8616ba8e65a5a5bf8bb7522 fb9694d2b99a9eafc7b24b955 cac6e45f185dd46
2020	10049532	House amendment	6/23/2022	65	0	10049532.pdf d5ab8192bb1e23b76f8a7e9a2 b7b9e88e3999df847f3d8d816 a94c366b84b98a
2021	10050382	House amendment	9/6/2022	55	0	10050382.pdf 7d296fe25a544eaa94ab2688 dd10cfeb68b2972d5cc4449c7 5db6e8c1d0f68c5
2022	10052875	House annual	7/19/2023	49	0	10052875.pdf 0af6d1ea9ec22f8c151c3028 ac27d6c909af53a8aa1198616 81c833b4dc0a9b1
2023	10059359	House annual	7/10/2024	45	0	10059359.pdf f92625c2306cb3e07a1b9dbb0 23e6b96f81d3ae74916a9d987 29852c34961b9b
2024	10066714	House annual	5/14/2025	44	1	10066714.pdf 36ce2c177ec5810ce55d038e e5d7b32f4edaa01a8a3e1a5b4 5f0dde1b3df074d
2025	10076245	House annual	6/18/2026	43	0	10076245.pdf a8473ec753961e22addaad62 c2c56eccc3696ce62cb2fe047 7c542d73782aef4

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Bank of the Ozarks [BA]	—	held	None	\$250,001 - \$500,000	\$0	\$0

Morgan Stanley Unified Management Account ⇒ Neuberger Berman Intl ADR [OT]	—	held	\$500,001 - \$1,000,000	\$250,001 - \$500,000	\$0	\$0
Stifel ⇒ Stifel Smart Rate [BA]	—	held	\$250,001 - \$500,000	\$100,001 - \$250,000	\$0	\$0
Stifel ⇒ Stifel Bank and Trust [BA]	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
South State Bank [BA]	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0
Mass Mutual 401(k) ⇒ Cash Held in Interest-Bearing Account [IH]	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Stifel ⇒ Metropolitan Atlanta Rapid Tran Auth (07/01/28) [GS]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Stifel ⇒ GEORGIA ST HSG & FIN AUTH (12/10/27) [GS]	—	held	\$15,001 - \$50,000	\$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)
Bank of the Ozarks [BA]	—	held	\$250,001 - \$500,000	None	\$0	\$0
South State Bank [BA]	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0
Stifel ⇒ Bank of America Corporation (BAC) [ST]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Mass Mutual 401(k) ⇒ Cash Held in Interest-Bearing Account [IH]	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Stifel ⇒ Metropolitan Atlanta Rapid Tran Auth (07/01/28) [GS]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Stifel ⇒ GEORGIA ST HSG & FIN AUTH (12/10/27) [GS]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Stifel ⇒ Metro Atlanta Rapid Auth (07/01/36) [GS]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Stifel ⇒ First Trust Stifel Picks Jan 2022 [OT]	—	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)
Morgan Stanley Unified Management Account ⇒ Eaton Vance Large-Cap Value Fund Class A (EHST)	—	held	\$500,001 - \$1,000,000	\$1,000,001 - \$5,000,000	\$0	\$0
Stifel ⇒ US Treasury Bill [GS]	—	new	—	\$1,000,001 - \$5,000,000	\$6,750,002	\$3,000,000
Stifel ⇒ Bank of America Corporation (BAC) [ST]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
South State Bank [BA]	—	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0
Mass Mutual 401(k) ⇒ Cash Held in Interest-Bearing Account [IH]	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Stifel ⇒ Metropolitan Atlanta Rapid Tran Auth (07/01/28) [GS]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Stifel ⇒ Metro Atlanta Rapid Auth (07/01/36) [GS]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Stifel ⇒ First Trust Stifel Picks Jan 2022 [OT]	—	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 $\pm 100\%$.

- 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.