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GPO Member Guide)

# Rep. Monica De La Cruz (R-TX)

House · Republican (most recent term) · TX-15 · in Congress 2023–present ·  
Bioguide ID D000594

**Party history:** R 2023–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 2022)         | 2022          | –\$943,973       | <b>\$348,510</b>      | \$1,640,994      |
| (b) Latest net worth estimate                                             | 2025          | –\$541,974       | <b>\$164,012</b>      | \$869,997        |
| (c) Estimated gain / loss, nominal dollars, 2022 → 2025 (3 years spanned) | 2022–<br>2025 | –<br>\$2,182,968 | –<br><b>\$184,499</b> | +<br>\$1,813,970 |

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 |
|-------------|--------------|-------------------|------------------|----------------------------|----------------|
| 2022        | \$1,798,514  | \$1,450,003       | <b>\$348,510</b> | –\$943,973 ... \$1,640,994 | computed       |
| 2023        | \$1,696,014  | \$1,100,002       | <b>\$596,012</b> | –\$512,972 ... \$1,704,996 | computed       |
| 2024        | \$1,121,512  | \$1,100,002       | <b>\$21,510</b>  | –\$901,975 ... \$944,996   | computed       |
| 2025        | \$889,013    | \$725,002         | <b>\$164,012</b> | –\$541,974 ... \$869,997   | 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.)  
**+1.4%**

SIMPLE AVERAGE OF  
YEARS  
**+2.4%**

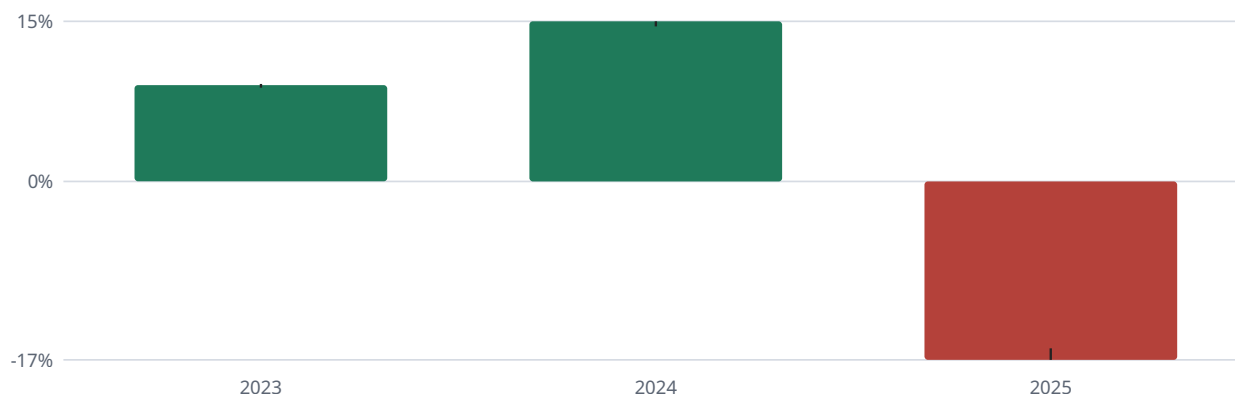
YEARS ESTIMATED  
**3**

BEST / WORST  
SINGLE YEAR  
**2024 +15%**  
**2025 -17%**

**Reliability flags:** few years (3).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +0.1% to +2.0%. 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 |
|----------------|---------------------|---------------------|--------------|------------|-------------|-----------|-------------------------|-------------------|-----------------|----------------|
| 2022→2023      | \$1,469,508         | \$1,469,508         | \$140,002    | \$16,001   | \$8,000     | +9.0%     | +8.7%<br>...<br>+9.1%   | -73% ...<br>+91%  | 82%             | counted        |
| 2023→2024      | \$1,672,012         | \$1,105,512         | \$66,302     | \$0        | \$750,000   | +14.9%    | +14.5%<br>...<br>+15.1% | -74% ...<br>+104% | 99%             | counted        |
| 2024→2025      | \$1,048,511         | \$808,011           | \$65,802     | \$0        | \$0         | -16.7%    | -19.5%<br>...<br>-15.6% | -102% ...<br>+69% | 93%             | 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                                                               |
|-------------|----------|-----------------|-----------|-----------------|--------------------------|--------------------------------------------------------------------------------------------------|
| 2022        | 10050956 | House amendment | 7/26/2023 | 28              | 0                        | <a href="#">10050956.pdf</a><br>ac8f4771113877234fc9f990e7572724ced1beca34e133eca2edb12274813d7a |
| 2023        | 10059362 | House annual    | 8/13/2024 | 30              | 0                        | <a href="#">10059362.pdf</a><br>1e0fe4001da9d7abbf7c26ecaff8b296d6b69f8396d2ec94ddec8320faab069f |
| 2024        | 10067135 | House annual    | 8/13/2025 | 27              | 0                        | <a href="#">10067135.pdf</a><br>441e337e76e2288380947b413aa3d8371a09b11919ecd09f8c23d87cf396c8ad |
| 2025        | 10075630 | House annual    | 5/25/2026 | 26              | 0                        | <a href="#">10075630.pdf</a><br>fb31b9f58c3d1368dc1e318c290cbb460fd9feadbe272b196e927c2fbd3b75bb |

## Largest movers 2022→2023

| Position (as written in filing)                                                             | Owner | Kind | Opening range(s)      | Closing range(s)      | Buys (mid) | Sales (mid) |
|---------------------------------------------------------------------------------------------|-------|------|-----------------------|-----------------------|------------|-------------|
| New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP MackKay Mid Cap Core P  | —     | held | \$1,001 - \$15,000    | None                  | \$0        | \$0         |
| Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC1 Whole Life Insurance Policy [WU]  | —     | held | \$1,001 - \$15,000    | \$1,001 - \$15,000    | \$0        | \$0         |
| New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Winslow Large Cap Grow  | —     | new  | —                     | \$1,001 - \$15,000    | \$8,000    | \$0         |
| New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Janus Henderson Balanc  | —     | held | \$1,001 - \$15,000    | \$1,001 - \$15,000    | \$0        | \$0         |
| JSM De La Cruz Holdings, LLC ⇒ Residential Rental Property 2 [RP]                           | —     | held | \$250,001 - \$500,000 | \$250,001 - \$500,000 | \$0        | \$0         |
| Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC2 Whole Life Insurance Policy [WU]  | —     | held | \$1,001 - \$15,000    | \$1,001 - \$15,000    | \$0        | \$0         |
| Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC2 Whole Life Insurance Policy [W] | —     | held | \$1,001 - \$15,000    | \$1,001 - \$15,000    | \$0        | \$0         |
| New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Mellon Natural Resourc  | —     | held | \$1,001 - \$15,000    | \$1,001 - \$15,000    | \$0        | \$0         |

## Largest movers 2023→2024

| Position (as written in filing)                                                             | Owner | Kind | Opening range(s)    | Closing range(s)      | Buys (mid) | Sales (mid) |
|---------------------------------------------------------------------------------------------|-------|------|---------------------|-----------------------|------------|-------------|
| JSM De La Cruz Holdings, LLC ⇒ Freedom Bank Accounts [BA]                                   | —     | held | \$1,001 - \$15,000  | \$100,001 - \$250,000 | \$0        | \$0         |
| New York Life 401(k) ⇒ Mainstay Income Buildier Fund [MF]                                   | —     | held | \$15,001 - \$50,000 | None                  | \$0        | \$0         |
| Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC3 Whole Life Insurance Policy [W] | —     | held | \$1,001 - \$15,000  | \$15,001 - \$50,000   | \$0        | \$0         |

|                                                                                             |   |      |                     |                     |     |     |
|---------------------------------------------------------------------------------------------|---|------|---------------------|---------------------|-----|-----|
| Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC3 whole life insurance policy [WU]  | — | held | \$1,001 - \$15,000  | \$15,001 - \$50,000 | \$0 | \$0 |
| Rio Bank Savings Account [BA]                                                               | — | held | \$15,001 - \$50,000 | \$1,001 - \$15,000  | \$0 | \$0 |
| Cash Value Life Insurance ⇒ New York Life Insurance ⇒ Self Whole Life Insurance Policy [WU] | — | held | \$1,001 - \$15,000  | \$15,001 - \$50,000 | \$0 | \$0 |
| New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Janus Henderson VIT Global Researc  | — | held | \$1,001 - \$15,000  | \$1,001 - \$15,000  | \$0 | \$0 |
| Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC1 Whole Life Insurance Policy [WU]  | — | held | \$1,001 - \$15,000  | \$1,001 - \$15,000  | \$0 | \$0 |

## Largest movers 2024→2025

| Position (as written in filing)                                                            | Owner | Kind | Opening range(s)      | Closing range(s)      | Buys (mid) | Sales (mid) |
|--------------------------------------------------------------------------------------------|-------|------|-----------------------|-----------------------|------------|-------------|
| JSM De La Cruz Holdings, LLC ⇒ Freedom Bank Accounts [BA]                                  | —     | held | \$100,001 - \$250,000 | \$1,001 - \$15,000    | \$0        | \$0         |
| Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC3 Whole Life Insurance Policy [W | —     | held | \$15,001 - \$50,000   | \$1,001 - \$15,000    | \$0        | \$0         |
| Rio Bank Accounts [BA]                                                                     | —     | held | \$15,001 - \$50,000   | \$1,001 - \$15,000    | \$0        | \$0         |
| Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC3 whole life insurance policy [WU] | —     | held | \$15,001 - \$50,000   | \$1,001 - \$15,000    | \$0        | \$0         |
| New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Janus Henderson VIT Global Researc | —     | held | \$1,001 - \$15,000    | \$1,001 - \$15,000    | \$0        | \$0         |
| Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC1 Whole Life Insurance Policy [WU] | —     | held | \$1,001 - \$15,000    | \$1,001 - \$15,000    | \$0        | \$0         |
| New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Winslow Large Cap Grow | —     | held | \$1,001 - \$15,000    | \$1,001 - \$15,000    | \$0        | \$0         |
| JSM De La Cruz Holdings, LLC ⇒ Residential Rental Property 2 [RP]                          | —     | held | \$250,001 - \$500,000 | \$250,001 - \$500,000 | \$0        | \$0         |

## Method (summary)

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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

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- 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.