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GPO Member Guide)

Sen. Kirsten E. Gillibrand (D-NY)

House / Senate · Democrat (most recent term) · NY · in Congress 2007–present · Bioguide ID G000555

Party history by chamber: House D 2007–2009, Senate 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 2007	2013	\$46,004	\$105,502	\$165,000
(b) Latest net worth estimate	2025	\$465,004	\$757,502	\$1,050,000
(c) Estimated gain / loss, nominal dollars, 2013 → 2025 (12 years spanned)	2013– 2025	+ \$300,004	+ \$652,000	+ \$1,003,996

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	\$105,502	\$0	\$105,502	\$46,004 ... \$165,000	computed
2014	\$231,502	\$0	\$231,502	\$118,005 ... \$345,000	computed
2015	\$498,502	\$0	\$498,502	\$317,005 ... \$680,000	computed
2016	\$440,002	\$0	\$440,002	\$280,003 ... \$600,000	computed
2017	\$215,502	\$0	\$215,502	\$116,003 ... \$315,000	computed
2018	\$148,002	\$0	\$148,002	\$81,004 ... \$215,000	computed
2019	\$865,502	\$0	\$865,502	\$566,004 ... \$1,165,000	computed
2020	\$1,157,502	\$0	\$1,157,502	\$765,004 ... \$1,550,000	computed

2021	\$3,382,502	\$0	\$3,382,502	\$1,215,004 ... \$5,550,000	computed
2022	\$3,382,502	\$0	\$3,382,502	\$1,215,004 ... \$5,550,000	computed
2023	\$3,382,502	\$0	\$3,382,502	\$1,215,004 ... \$5,550,000	computed
2024	\$1,132,502	\$0	\$1,132,502	\$715,004 ... \$1,550,000	computed
2025	\$757,502	\$0	\$757,502	\$465,004 ... \$1,050,000	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.

AVG. ANNUAL
CHANGE
(GEOMETRIC, EST.)

-5.3%

SIMPLE AVERAGE OF
YEARS

+31.5%

YEARS ESTIMATED

8

BEST / WORST
SINGLE YEAR

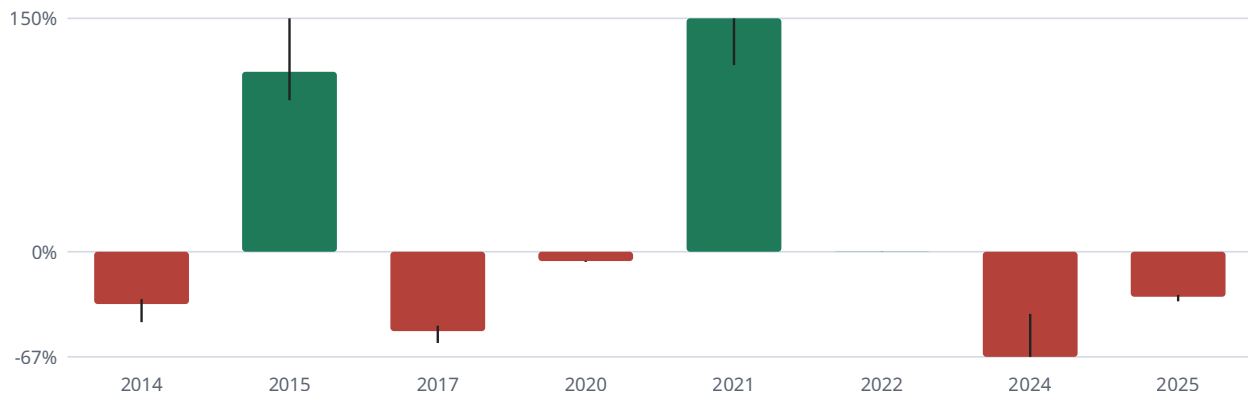
2021 +323%

2024 -67%

Reliability flags: a year exceeds $\pm 100\%$; 4 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): -7.9% to -4.5%. 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	\$73,002	\$48,502	\$0	\$0	\$0	-33.6%	-45.2% ... -30.4%	-134% ... +67%	69%	counted
2014→2015	\$231,502	\$498,502	\$600	\$0	\$0	+115.6%	+97.4% ... +168.8%	-12% ... +243%	100%	counted; single position drives the result (range jump)
2015→2016	\$40,501	\$65,001	\$0	\$0	\$0	+60.5%	+53.8% ... +87.5%	-86% ... +207%	8%	excluded; not eligible: traced prior-year value below \$50,000
2016→2017	\$440,002	\$215,502	\$0	\$0	\$0	-51.0%	-58.6% ... -47.5%	-110% ... +8%	100%	counted; single position drives the result (range jump)

2017→2018	\$32,500	\$32,500	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-108% ... +108%	15%	excluded; not eligible: traced prior-year value below \$50,000
2018→2019	\$40,501	\$40,501	\$600	\$0	\$0	+1.5%	+1.3% ... +1.5%	-120% ... +123%	27%	excluded; not eligible: traced prior-year value below \$50,000
2019→2020	\$833,002	\$782,502	\$600	\$0	\$0	-6.0%	-6.5% ... -5.7%	-72% ... +60%	96%	counted
2020→2021	\$750,001	\$3,175,001	\$0	\$0	\$0	+323.3%	+120.0% ... +425.0%	+13% ... +633%	65%	counted; single position drives the result (range jump); estimate > 300% (likely range artefact)
2021→2022	\$3,382,502	\$3,382,502	\$5,501	\$0	\$0	+0.2%	+0.1% ... +0.3%	-128% ... +128%	100%	counted
2022→2023	\$207,501	\$207,501	\$3,750	\$0	\$0	+1.8%	+1.7% ... +2.2%	-88% ... +92%	6%	excluded; not eligible: traced coverage 6% < 60%
2023→2024	\$3,207,502	\$957,502	\$85,001	\$0	\$0	-67.5%	-73.3% ... -39.9%	-144% ... +9%	95%	counted; single position drives the result (range jump)

2024→2025	\$1,132,502	\$757,502	\$46,852	\$0	\$0	-29.0%	-31.8%	-94% ...	100%	counted
							...	+36%		
							-27.7%			

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	ca17c567-43a0-4792-8241-38c37397bf37	Senate annual	05/15/2014	4	0	Senate eFD report 13a7514 07202a b2cb469 d3db171 9cd60e beac9d b74edf3 8a9661 ca9b288 962fd
2014	e7008ed0-b19c-4304-a486-7463ba66bfaf	Senate annual	05/15/2015	5	0	Senate eFD report 95bff36 6fa8cc1 f62d4b d50119 c6a4cc a8372c3 56f9322 ffba16 add033 e2a6e7

2015	92e21be2-80d5-4cb6-b3b6-16cb4805809d	Senate annual	05/16/2016	5	0	Senate eFD report 1a33540 ba26df5 de9708 e0f8ee6 934d00 eca42a8 ee09387 c1b7b6 adeab85 bd44
2016	5a777f24-c09c-491a-a6a7-6070b260a157	Senate annual	05/15/2017	3	0	Senate eFD report d01c574 ef73d45 b4c756 cebdfe ede9029 5ec9661 2f7e9a7 b27ac87 a76103 bfe5
2017	127d38b8-ddb3-416e-84d2-8f1301da95c5	Senate annual	05/15/2018	3	0	Senate eFD report 0f8ac20 4b6e5a ef3a3c c8ad29 ded09a3 cc74de f2ec7b8 03a7fb6 a834156 5e1fe

2018	19ac2d65-ace0-4415-91f8-4c9b36598fac	Senate annual	05/15/2019	4	0	Senate eFD report 379dac9 d2df9a0 a6bcb25 5c006c2 5a48cc a2ea974 bc8b636 2de2943 b1e1c5 f31
2019	89972d56-8912-435c-878b-5659d1d71dba	Senate annual	06/03/2020	4	0	Senate eFD report 10864e3 9d00a74 409c830 0e26cf b6be0c fd00d8 ecde25 d24fd16 7f4d975 9393c
2020	62f96c02-951c-48f2-a227-9d8b17354f6d	Senate annual	04/30/2021	4	0	Senate eFD report 9d52ec0 cc49af3 db370f6 4fbf1a8 c85264 d910be f250c22 cd957d c5ba6d f05a8

2021	17f15057-4f69-4d05-b320-0647a94db530	Senate annual	05/16/2022	4	0	Senate eFD report f11380 b561a6 c6d0b7 ea598b2 9583c15 ccd1c89 bbfb50 e9c0082 dfb10b1 db5de
2022	b39f729e-5b20-451f-9840-c15076e95bb9	Senate amendment	06/12/2023	4	0	Senate eFD report 479e6c cb29b45 74c441 cf171d8 7474c01 91dac6 ffd8883 6cbc0e7 9854d83 5648
2023	7ae7aae6-03bb-4d7f-a956-8adcba494f99	Senate annual	05/08/2024	4	0	Senate eFD report e83cbc1 9533f32 f5d24c7 9acc01 f50b270 2fa1ba3 05d0d21 fe804b6 a38a742 07

2024	1458b0e4-3292-47e1-ad25-90fdc21e83a0	Senate annual	04/23/2025	4	0	Senate eFD report 3e59523 7903c5 a52a31 ebd06e c72f7d9 a43ba67 982db4 dfcf2c cfa869 ae8cc59
2025	2beb582f-859a-4e8c-98fb-b0887f52a494	Senate annual	05/11/2026	4	0	Senate eFD report 6caa2e6 a7d73f b7f3818 b15cdf8 27ded61 3c0129 e00cad f1ebb64 9765b82 468e

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
United States Senate Federal Credit Union (Washington, DC) Type: Checking, Money Market Ac	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Citi (New York, NY) Type: Checking, Money Market Account, Savings	JT	held	\$1,000,001 - \$5,000,000	\$1,000,001 - \$5,000,000	\$0	\$0
TrustCo Bank (Albany, NY) Type: Checking	JT	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
United States Senate Federal Credit Union (Washington, DC) Type: Checking, Savings	JT	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)
Citi (New York, NY) Type: Certificate of Deposit, Checking, Money Market Account, Savings	JT	held	\$1,000,001 - \$5,000,000	\$500,001 - \$1,000,000	\$0	\$0
TrustCo Bank (Albany, NY) Type: Certificate of Deposit, Checking	JT	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
United States Senate Federal Credit Union (Washington, DC) Type: Checking, Savings	JT	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)
Citi (New York, NY) Type: Certificate of Deposit, Checking, Money Market Account, Savings	JT	held	\$500,001 - \$1,000,000	\$250,001 - \$500,000	\$0	\$0
United States Senate Federal Credit Union (Washington, DC) Type: Certificate of Deposit, C	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
TrustCo Bank (Albany, NY) Type: Certificate of Deposit, Checking	JT	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
United States Senate Federal Credit Union (Washington, DC) Type: Checking, Savings	JT	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 $\geq$ \$50,000 and traced coverage $\geq$ 60% of the opening midpoint. A member is ranked only with $\geq$ 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.