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GPO Member Guide)

Sen. Ruben Gallego (D-AZ)

House / Senate · Democrat (most recent term) · AZ · in Congress 2015–present · Bioguide ID G000574

Party history by chamber: House D 2015–2025, Senate D 2025–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 2014)	2014	\$120,018	\$602,508	\$1,084,998
(b) Latest net worth estimate	2025	– \$1,064,991	–\$657,498	–\$250,004
(c) Estimated gain / loss, nominal dollars, 2014 → 2025 (11 years spanned)	2014– 2025	– \$2,149,989	– \$1,260,006	–\$370,022

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
2014	\$810,009	\$207,501	\$602,508	\$120,018 ... \$1,084,998	computed
2015	\$947,014	\$582,502	\$364,513	–\$340,971 ... \$1,069,997	computed
2016	\$171,505	\$450,001	–\$278,496	–\$526,990 ... –\$30,002	computed
2017	\$554,506	\$825,002	–\$270,496	–\$775,988 ... \$234,997	computed
2018	\$587,006	\$482,502	\$104,505	–\$310,987 ... \$519,997	computed
2019	\$270,008	\$482,502	–\$212,494	–\$531,985 ... \$106,997	computed
2020	\$229,506	\$750,000	–\$520,494	–\$897,987 ... –\$143,001	computed
2021	\$840,504	\$827,502	\$13,003	–\$581,991 ... \$607,997	computed

2022	\$832,504	\$1,577,502	-\$744,998	-\$1,582,992 ... \$92,996	computed
2023	\$82,504	\$1,532,502	-\$1,449,998	-\$2,017,993 ... - \$882,003	computed
2024	\$121,503	\$825,001	-\$703,498	-\$1,051,994 ... - \$355,002	computed
2025	\$212,504	\$870,002	-\$657,498	-\$1,064,991 ... - \$250,004	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.)
-5.6%

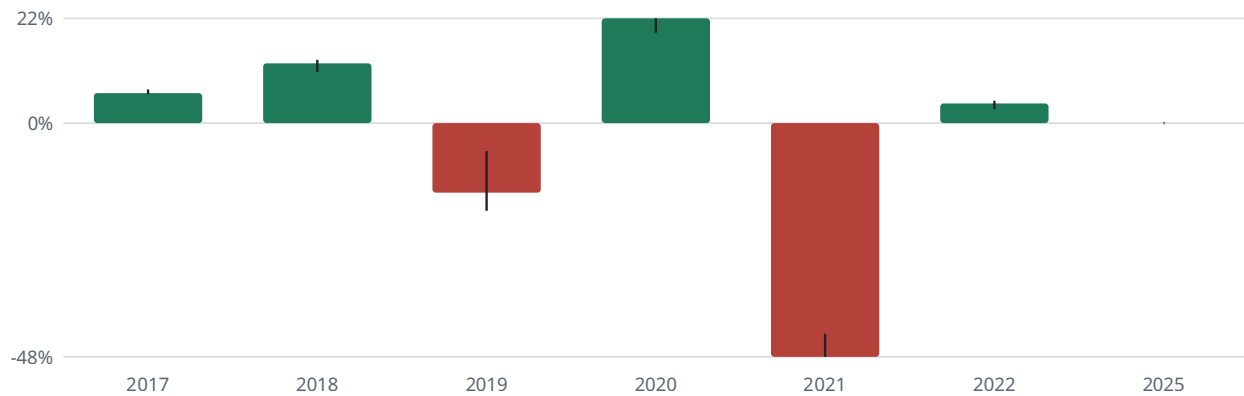
SIMPLE AVERAGE OF
YEARS
-2.6%

YEARS ESTIMATED
7

BEST / WORST
SINGLE YEAR
2020 +22%
2021 -48%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): -9.8% to -4.7%. 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
2014→2015	\$8,000	\$32,500	\$0	\$8,000	\$8,000	+306.2%	+233.3% ... +1398.6%	-175% ... +787%	1%	excluded; not eligible: traced prior-year value below \$50,000; high turnover (buys+sales > 100% of opening value); many new exited positions
2015→2016	\$56,004	\$80,504	\$0	\$0	\$0	+43.7%	+33.3% ... +199.8%	-150% ... +237%	6%	excluded; not eligible: traced coverage 6% < 60%
2016→2017	\$163,504	\$163,504	\$10,101	\$0	\$0	+6.2%	+6.0% ... +6.9%	-109% ... +121%	95%	counted
2017→2018	\$546,506	\$571,006	\$42,702	\$0	\$0	+12.3%	+10.5% ... +13.0%	-76% ... +100%	99%	counted

2018→2019	\$530,504	\$164,504	\$3,952	\$113,004	\$399,002	-14.3%	-18.1% ... -5.8%	-111% ... +83%	90%	counted
2019→2020	\$189,006	\$189,006	\$302	\$0	\$40,501	+21.6%	+18.6% ... +22.5%	-101% ... +144%	70%	counted
2020→2021	\$221,506	\$58,004	\$302	\$0	\$56,502	-48.2%	-64.3% ... -43.4%	-138% ... +42%	97%	counted
2021→2022	\$808,004	\$800,004	\$32,802	\$8,000	\$16,001	+4.1%	+2.9% ... +4.6%	-72% ... +80%	96%	counted
2022→2023	\$82,504	\$82,504	\$302	\$0	\$0	+0.4%	+0.0% ... +0.5%	-122% ... +123%	10%	excluded: not eligible: traced coverage 10% < 60%
2023→2024	\$0	\$0	\$0	\$0	\$0	n/a	n/a ... n/a	n/a ... n/a	0%	excluded: not eligible: traced prior-year value below \$50,000
2024→2025	\$113,502	\$113,502	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-117% ... +117%	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
2014	10008464	House amendment	8/14/2015	18	0	10008464.pdf 5aa843cf38661d0d6649bf914769f082b2f7f0b4c86d66540beefef43913b1a

2015	10013681	House annual	8/14/2016	29	0	10013681.pdf 53dda54fcee f7f34f08ea19 9daf1c8f5bb e58893f66a93 7ef78a83bf13 0748db
2016	10018433	House annual	8/13/2017	11	0	10018433.pdf cedffc8550f d4cc205575c fa8ecb09435 a6696e14365 cb326d0b863 cf974d082
2017	10022372	House annual	5/15/2018	12	0	10022372.pdf b1386694b9d b02dc1998796 9291061fa74 cf267b60d409 8a398e179c81 347f33
2018	10028933	House annual	8/13/2019	13	0	10028933.pdf 54e219fd2a72 03734022cf38 fe9fa24774f6 24b19de120e9 43f6b6d77e21 7353
2019	10062794	House amendment	8/13/2024	17	0	10062794.pdf c1cddb6d6112 09756978d41 fcd5619fb33 bb9fceca0313 c43baed52646 22efb7
2020	10055599	House amendment	8/12/2023	13	0	10055599.pdf 6dc5cca4f892 268572afd3f b5122ffcb778 43c86a2f6051 2b5c55f5f0f c19605

2021	10062631	House amendment	8/13/2024	14	0	10062631.pdf a7443f985c7 c9d2280f747 de4ef6cd8d0 d4b4a3f16968 ffe04e88aea c0566461
2022	10062630	House amendment	8/13/2024	8	0	10062630.pdf 8aa854a8cfa1 5f48cb967b3 ce2b6e5cb637 aee9c6f3132 e8b855bdfab7 00b9f5
2023	10058791	House annual	8/13/2024	7	0	10058791.pdf a68194da9875 317bd2b504d7 7941be61f6a f5f781459415 6a42bdd81f08 23243
2024	31fa8808-03f6-43fa-b119-99fd52135898	Senate annual	05/15/2025	6	0	Senate eFD report 464f140c6028 23b7394b416 ddebb38c360 d1f2a5f39294 ba293e93bac dd7a1f4
2025	05bf2b1a-732f-4cc7-87a3-1ecae9c1034b	Senate annual	08/13/2026	9	0	Senate eFD report c20b0bda5aa e6958931c8c1 e8045090bb3 af88eea10097 548e1830bc2 cc11dde

Largest movers 2020→2021

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Aspiration Redwood Fund [MF]	—	held	\$50,001 - \$100,000	\$1,001 - \$15,000	\$0	\$0

Aspiration Checking Account [BA]	—	held	\$15,001 - \$50,000	\$1 - \$1,000	\$0	\$0
401k Riester Public Relations ⇒ American Funds AMCAP Fund R6 (RAFGX) [MF]	—	held	\$1,001 - \$15,000	None	\$0	\$0
401k Riester Public Relations ⇒ Vanguard Mid-Cap Index Fund Admiral Shares (VIMAX) [MF]	—	held	\$1,001 - \$15,000	None	\$0	\$8,000
National Association of Realtors 401K ⇒ T Rowe Price Retirement 2055 Fund (TRRNX) [PE] Nat	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
United Services Auto Association Checking Account [BA]	—	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
UBS Simple IRA ⇒ JP Morgan Smart Retirement Fund 2055 (JFFCX) [MF]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
City of Phoenix 401A ⇒ Vanguard Institutional Index Fund Institutional Plus Shares	—	exited	\$15,001 - \$50,000	—	\$0	\$32,500

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Rental of Real Property [RP]	—	held	\$500,001 - \$1,000,000	\$500,001 - \$1,000,000	\$0	\$0
National Association of Realtors 401K ⇒ T Rowe Price Retirement 2055 Fund (TRRNX) [PE] Nat	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
United Services Auto Association Checking Account [BA]	—	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
UBS Simple IRA ⇒ JP Morgan Smart Retirement Fund 2055 (JFFCX) [MF]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Aspiration Checking Account [BA]	—	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
Aspiration Fund Adviser LLC [PS]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Aspiration Redwood Fund [MF]	—	exited	\$1,001 - \$15,000	—	\$8,000	\$16,001
Chase Bank Checking Account [BA]	SP	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
USAA Federal Savings Bank (San Antonio, TX) Type: Checking	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Aspiration Fund Adviser LLC Company: Aspiration Fund Adviser LLC (Marina Del Rey, CA) Desc	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Aspiration (San Francisco, CA) Type: Checking, Savings	JT	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
UBS Simple IRA ⇒ JFFCX - Jpmorgan Smartretirement 2055 Fd C	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
IRA Club ⇒ NameCoach Inc. Company: NameCoach Inc. (Palo Alto, CA) Filer comment: Convertib	—	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 $t-1 \rightarrow t$ 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.