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GPO Member Guide)

Rep. Sylvia R. Garcia (D-TX)

House · Democrat (most recent term) · TX-29 · in Congress 2019–present ·
Bioguide ID G000587

Party history: D 2019–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 2019, the member's first year in office)	2019	– \$285,981	\$142,508	\$570,998
(b) Latest net worth estimate	2025	\$438,025	\$1,042,012	\$1,645,999
(c) Estimated gain / loss, nominal dollars, 2019 → 2025 (6 years spanned)	2019– 2025	– \$132,973	+ \$899,504	+ \$1,931,980

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
2019	\$550,010	\$407,501	\$142,508	–\$285,981 ... \$570,998	computed
2020	\$683,511	\$407,501	\$276,010	–\$198,978 ... \$750,998	computed
2021	\$775,510	\$387,500	\$388,009	–\$89,981 ... \$865,999	computed
2022	\$674,010	\$187,500	\$486,510	\$77,020 ... \$895,999	computed
2023	\$822,012	\$175,000	\$647,012	\$173,024 ... \$1,120,999	computed
2024	\$801,511	\$175,000	\$626,510	\$172,022 ... \$1,080,999	computed

2025	\$1,217,012	\$175,000	\$1,042,012	\$438,025 ... computed \$1,645,999
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- **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.)
+9.7%

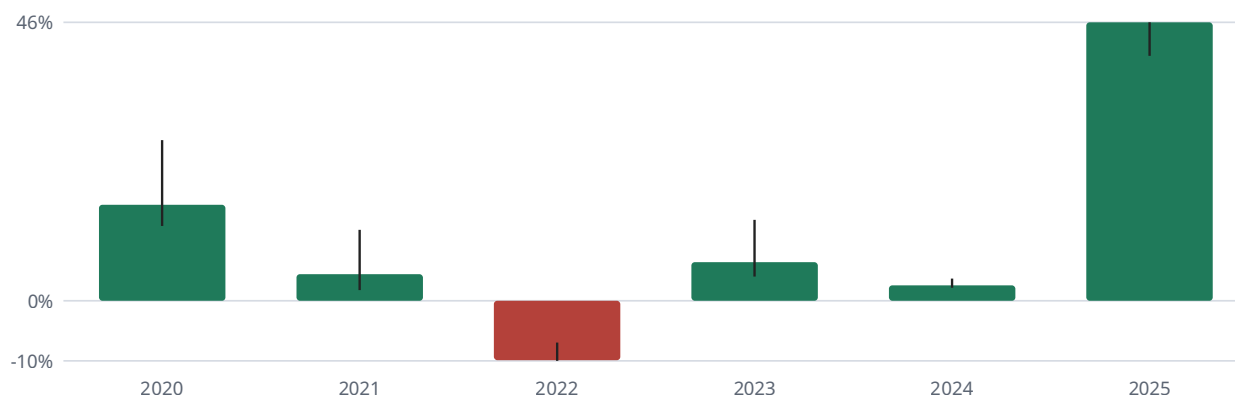
SIMPLE AVERAGE OF
YEARS
+11.0%

YEARS ESTIMATED
6

BEST / WORST
SINGLE YEAR
2025 +46%
2022 -10%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +14.3% to +8.1%. 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
2019→2020	\$534,008	\$619,008	\$201	\$0	\$0	+16.0%	+12.5% ... +26.7%	-89% ... +121%	97%	counted
2020→2021	\$578,009	\$627,508	\$0	\$24,002	\$0	+4.4%	+1.8% ... +11.8%	-95% ... +104%	85%	counted
2021→2022	\$694,508	\$617,508	\$302	\$0	\$8,000	-9.9%	-17.3% ... -7.0%	-97% ... +77%	90%	counted
2022→2023	\$674,010	\$717,008	\$302	\$0	\$0	+6.4%	+4.0% ... +13.4%	-92% ... +105%	100%	counted
2023→2024	\$789,512	\$793,510	\$201	\$105,004	\$121,004	+2.6%	+2.2% ... +3.7%	-112% ... +118%	96%	counted
2024→2025	\$793,510	\$1,201,012	\$100	\$96,006	\$56,004	+46.3%	+40.8% ... +61.8%	-82% ... +175%	99%	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
2019	10038396	House annual	8/13/2020	19	0	10038396.pdf 42852ab412333f7c10eedae52f25800a39ff92c4ce12aced1aee040a32055d5b
2020	10042571	House annual	8/13/2021	22	0	10042571.pdf 78c6f2113ddbc8430f5bf85859932987e8876fa2c5f6624f0513d9810e65bd90
2021	10048629	House annual	8/13/2022	26	0	10048629.pdf c87fd9a6f55920d9bd290c9c3316b54ca6420012e8ee2036bb57af7452807d82
2022	10053883	House annual	9/12/2023	20	0	10053883.pdf cb575d15bc807719ff6f58270d4aa801ff303281430c59b0b16319ff11219093
2023	10059533	House annual	5/9/2024	27	0	10059533.pdf 21994823e5de59b63bb83f8ec06ec862f689ebb93087013a13f60b74822ee7a6
2024	10066938	House annual	5/14/2025	27	0	10066938.pdf 82945c17abd25a9debb65482334a350c321601b725b511981ae2516c6480a3a5
2025	10075794	House annual	5/11/2026	25	0	10075794.pdf d8744c6a07f562951ae510dc2badbdb30356b489be6985ce1da88663a4693968

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
City of Houston Def Comp 457 Plan ⇒ PIMCO Total Return Admin [MF]	—	held	\$50,001 - \$100,000	None	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ Western Asset Core Plus Bond [MF]	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0

Harris County Federal Credit Union [BA]	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ JP Morgan US Research Enhanced Equity [MF]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ Fidelity Balanced Fund [MF]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ Vanguard International Growth [MF]	—	held	\$1,001 - \$15,000	None	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ BlackRock Russell 2000 Index [MF]	—	held	\$1,001 - \$15,000	None	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ American Century Equity Income [MF]	—	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)
Harris County Federal Credit Union [BA]	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ Carillon Reams Core Plus Bond Fund Class R-6 (SCPWX) [	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$8,000	\$0
City of Houston Def Comp 457 Plan ⇒ Fidelity International Bond Index Fund (FBIIX) [MF]	—	new	—	\$15,001 - \$50,000	\$65,001	\$8,000
City of Houston Def Comp 457 Plan ⇒ JP Morgan US Research Enhanced Equity [MF]	—	exited	\$15,001 - \$50,000	—	\$0	\$8,000
City of Houston Def Comp 457 Plan ⇒ Fidelity Mid Cap Index [MF]	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ Fidelity Balanced Fund [MF]	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ New Perspective Fund, Class R-6 Shares (RNP GX) [MF]	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$8,000
City of Houston Def Comp 457 Plan ⇒ American Funds US Government Securities [MF]	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$8,000

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Harris County Texas 457 Deferred Compensation Plan ⇒ VALIC Fixed Income [MF]	—	held	\$100,001 - \$250,000	\$250,001 - \$500,000	\$0	\$0
Farm in Palito Blanco, TX (14 acres) [FA]	—	held	\$15,001 - \$50,000	\$100,001 - \$250,000	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ Vanguard International Growth [MF]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ American Funds US Government Securities [MF]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
City of Houston Def Comp 457 Plan ⇒ Fidelity Small Cap Value Fund (FCPVX) [MF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$16,001	\$0
City of Houston Def Comp 457 Plan ⇒ New Perspective Fund, Class R-6 Shares (RNPGX) [MF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$16,001	\$0
City of Houston Def Comp 457 Plan ⇒ Carillon Reams Core Plus Bond Fund Class R-6 (SCPWX) [	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$16,001
City of Houston Def Comp 457 Plan ⇒ Fidelity 500 Index Fund (FXAIX) [MF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$16,001	\$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.