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Rep. Josh Harder (D-CA)

House · Democrat (most recent term) · CA-9 · in Congress 2019–present ·
Bioguide ID H001090

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	\$1,278,045	\$2,190,022	\$3,102,000
(b) Latest net worth estimate	2025	\$1,482,045	\$4,849,022	\$8,215,998
(c) Estimated gain / loss, nominal dollars, 2019 → 2025 (6 years spanned)	2019– 2025	– \$1,619,955	+ \$2,658,999	+ \$6,937,953

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	\$2,190,022	\$0	\$2,190,022	\$1,278,045 ... \$3,102,000	computed
2020	\$4,219,018	\$762,500	\$3,456,518	\$628,037 ... \$6,284,999	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2021	\$4,575,520	\$750,000	\$3,825,520	\$861,040 ... \$6,789,999	computed
2022	\$4,177,522	\$750,000	\$3,427,521	\$597,043 ... \$6,257,999	computed

2023	\$4,622,523	\$750,000	\$3,872,522	\$859,046 ... \$6,885,999	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2024	\$5,040,022	\$750,000	\$4,290,022	\$1,169,045 ... \$7,410,999	computed
2025	\$5,631,522	\$782,501	\$4,849,022	\$1,482,045 ... \$8,215,998	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.)

+22.7%

SIMPLE AVERAGE OF
YEARS

+31.0%

YEARS ESTIMATED

5

BEST / WORST
SINGLE YEAR

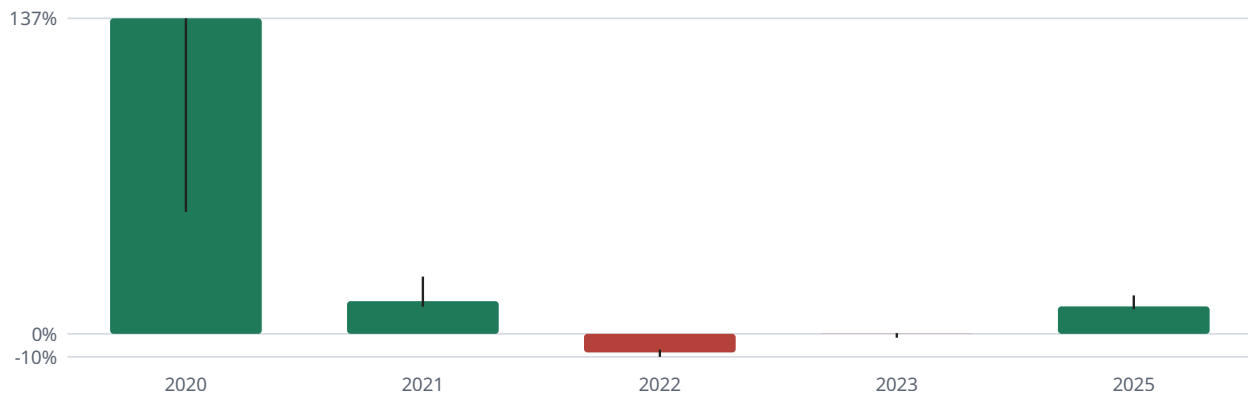
2020 +137%

2022 -8%

Reliability flags: a year exceeds ±100%; 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): +13.7% to +25.9%. 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	\$1,716,014	\$3,896,514	\$11,654	\$56,004	\$214,504	+137.0%	+52.9% ... +173.6%	-52% ... +326%	78%	counted; many new/exited positions, single position drives the result (range jump)
2020→2021	\$3,870,016	\$4,220,516	\$54,904	\$56,004	\$199,002	+14.2%	+11.7% ... +24.8%	-119% ... +147%	93%	counted
2021→2022	\$4,519,018	\$4,105,018	\$55,504	\$40,002	\$32,002	-8.1%	-13.1% ... -6.8%	-125% ... +109%	99%	counted
2022→2023	\$3,365,013	\$3,387,514	\$33,101	\$73,002	\$16,001	-0.0%	-1.7% ... +0.3%	-136% ... +136%	81%	counted

2023→2024	\$372,011	\$555,013	\$85,001	\$88,504	\$40,002	+59.0%	+46.9% ... +114.2%	-123% ... +241%	10%	excluded not eligible: traced coverage 10% < 60%; many new/ exited positions
2024→2025	\$5,015,520	\$5,567,020	\$22,403	\$56,004	\$80,005	+11.9%	+10.6% ... +16.7%	-108% ... +132%	100%	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	10041046	House amendment	8/13/2021	46	0	10041046.pdf 1ca854d408513e1488c30bb092b3e3cf4d64f8426a48c272c8feb08c57291649
2020	10040757	House annual	8/13/2021	39	1	10040757.pdf 95867beaea610cd187d1a458609fe7adc0314a996dd2de2a2602304e26f12377
2021	10047596	House annual	8/10/2022	40	0	10047596.pdf 0feb1bd18655934c065e6422f1e80dcc927c4e9a45649aa9be07a1c8ea69a159
2022	10051998	House annual	5/10/2023	43	0	10051998.pdf 01301853831de7e2f6e6faf53fddb5ad2a26674cd20de33747390d7e8412d95f
2023	10058971	House annual	5/15/2024	46	1	10058971.pdf 1b86fd547dbcd969371bb9eefaf441edd5017242c5df6f12cdf7849c5b91ef4e

2024	10077893	House amendment	5/13/2026	45	0	10077893.pdf 26363eeae677f04b214a30a467 0f437e9e75b58ed2fcd7350429 e97982bad475
2025	10076099	House annual	5/13/2026	46	0	10076099.pdf 30127964a96ab93daab462c62 cc01621a01537c92a8ce9f466 f597c28f734c0f

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Charles Schwab Investment Account ⇒ SPDR S&P MIDCAP 400 ETF [EF]	SP	held	\$500,001 - \$1,000,000	\$250,001 - \$500,000	\$0	\$0
Betterment Retirement Account ⇒ Schwab International Equity ETF (SCHF) [EF]	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$16,001	\$0
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$16,001	\$0
Betterment Retirement Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$8,000
Betterment Retirement Account ⇒ Vanguard Value ETF (VTV) [EF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000
Betterment Retirement Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$8,000
Betterment Retirement Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Bank of America Checking Account [BA]	JT	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Betterment Retirement Account ⇒ iShares National Muni Bond ETF (MUB) [EF]	—	exited	\$1,001 - \$15,000	—	\$0	\$16,001

Betterment Retirement Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Betterment Traditional IRA ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Alex Brown Raymond James brokerage ⇒ Rocket Lab USA, Inc. (RKLB) [ST]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Betterment Traditional IRA ⇒ iShares Core US Aggregate Bond ETF (AGG) [EF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Betterment Retirement Account ⇒ iShares Core S&P Total U.S. Stock Market ETF (ITOT)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Betterment Traditional IRA ⇒ Vanguard Total Stock Market ETF (VTI) [EF]	—	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)
Bessemer Venture Associates IX L.P. Fund [HE]	—	held	\$15,001 - \$50,000	\$250,001 - \$500,000	\$0	\$0
Bessemer Venture Associates VIII L.P. Fund [HE]	—	held	\$1,001 - \$15,000	\$100,001 - \$250,000	\$0	\$0
Alex Brown Raymond James brokerage ⇒ Rocket Lab USA, Inc. (RKLB) [ST]	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Merrill Investment Account ⇒ ACV Auctions Inc. - Class A (ACVA) [ST]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Betterment Brokerage Account ⇒	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Alex Brown Raymond James brokerage ⇒ Okta, Inc. - Class A (OKTA) [ST]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Betterment Brokerage Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$16,001
Betterment Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$24,002	\$8,000

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→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.