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GPO Member Guide)

Rep. John Joyce (R-PA)

House · Republican (most recent term) · PA-13 · in Congress 2019–present ·
Bioguide ID J000302

Party history: R 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	\$6,102,073	\$12,791,536	\$19,481,000
(b) Latest net worth estimate	2025	\$5,337,051	\$11,371,026	\$17,405,000
(c) Estimated gain / loss, nominal dollars, 2019 → 2025 (6 years spanned)	2019– 2025	– \$14,143,949	–\$1,420,511	+ \$11,302,927

Gain Low = latest Low – earliest High; Gain High = latest High – earliest Low (widest possible spread); Mid = latest Mid – earliest Mid.

Reliability flags (net worth): 2019: 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket. **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	\$12,791,536	\$0	\$12,791,536	\$6,102,073 ... \$19,481,000	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2020	\$12,688,032	\$0	\$12,688,032	\$6,111,064 ... \$19,265,000	computed
2021	\$15,130,032	\$0	\$15,130,032	\$6,710,063 ... \$23,550,000	computed

2022	\$12,073,529	\$0	\$12,073,529	\$5,742,058 ... \$18,405,000	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2023	\$15,247,530	\$0	\$15,247,530	\$6,895,060 ... \$23,600,000	computed
2024	\$15,265,031	\$0	\$15,265,031	\$6,880,062 ... \$23,650,000	computed; 2 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2025	\$11,371,026	\$0	\$11,371,026	\$5,337,051 ... \$17,405,000	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.)
+5.9%

SIMPLE AVERAGE OF
YEARS
+8.3%

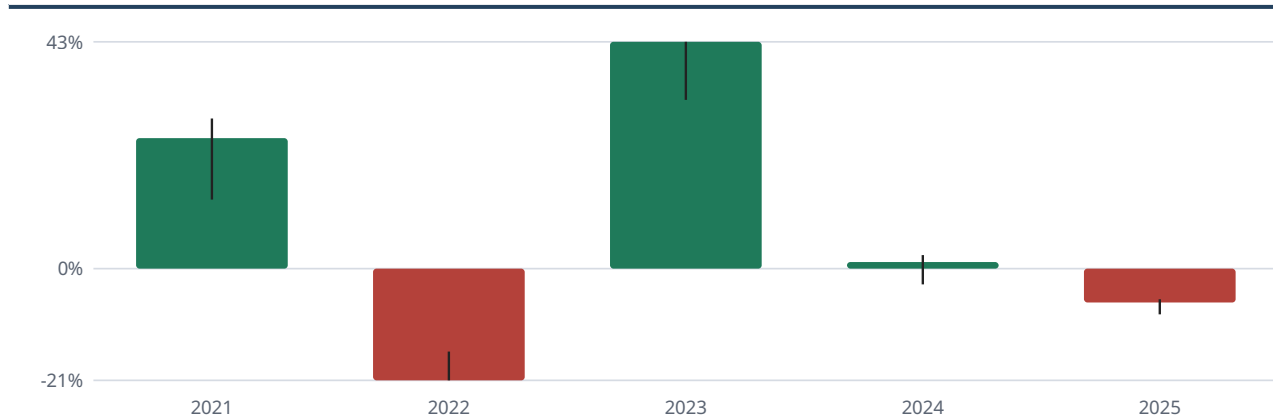
YEARS ESTIMATED
5

BEST / WORST
SINGLE YEAR
2023 +43%
2022 -21%

Reliability flags: 4 unparsed value(s).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +2.2% to +7.1%. 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	\$5,829,530	\$5,867,026	\$660,958	\$240,002	\$0	+7.9%	+4.3% ... +9.4%	-80% ... +96%	46%	exclud not eligible traced covera 46% < 60%
2020→2021	\$12,556,530	\$14,966,028	\$727,656	\$0	\$0	+25.0%	+13.2% ... +28.7%	-97% ... +147%	99%	counte
2021→2022	\$14,003,024	\$11,086,524	\$103,856	\$225,002	\$40,501	-21.4%	-22.9% ... -15.9%	-122% ... +79%	93%	counte
2022→2023	\$7,452,024	\$10,567,524	\$135,206	\$16,001	\$0	+43.4%	+32.3% ... +47.1%	-85% ... +172%	64%	counte
2023→2024	\$11,689,528	\$11,424,528	\$609,706	\$198,502	\$0	+1.3%	-3.0% ... +2.6%	-108% ... +110%	77%	counte
2024→2025	\$8,916,014	\$8,412,013	\$91,102	\$166,002	\$0	-6.5%	-8.8% ... -5.9%	-120% ... +107%	60%	counte

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	10036994	House annual	8/13/2020	77	1	10036994.pdf 0793cc2fa4a34fe4c69684648e136939088fa39643891c7718cf9d9462cc8f6a
2020	10042155	House annual	8/11/2021	74	0	10042155.pdf 8d7fed6c25ee7caa048725eb0df1f51eedcc1831af09fe6d67384c8ced148809
2021	10054895	House amendment	5/22/2023	66	0	10054895.pdf d8fba01a4032f4778f57a214d7bdd072787afb8ad9001003163e09d6b3c258
2022	10061083	House amendment	5/14/2024	63	1	10061083.pdf 796119ef85e0eb607ca605bf2ec7e25b57ca4c1ccfc9ffa7991d6ee8d47c59d4
2023	10059130	House annual	5/14/2024	61	0	10059130.pdf 58ac1ccddab87a333aba8b557ab037f0dd350398f808d94742f3d16af123ef39
2024	10066594	House annual	6/16/2025	65	2	10066594.pdf 790b77ca998d48d4cce1ac104b7cce67bbaa427d06783b2139abe7ff1ccd4f3e
2025	10076448	House annual	8/13/2026	58	0	10076448.pdf 165776c8ca2e0169972156c463604c4381930389b3c56db2e222a739328375e2

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
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Mairs & Power Growth Fund - MPGFX [MF]	SP	held	\$500,001 - \$1,000,000	\$1,000,001 - \$5,000,000	\$16,001	\$0
M&T Bank Checking Account [BA]	JT	held	\$100,001 - \$250,000	\$500,001 - \$1,000,000	\$0	\$0
White Oak Select Growth Fund [MF]	—	held	\$100,001 - \$250,000	\$250,001 - \$500,000	\$0	\$0
Torray Fund - TORYX [MF]	SP	held	\$100,001 - \$250,000	\$250,001 - \$500,000	\$0	\$0
Stifel Retirement Account - Filer ⇒ Citigroup Inc Dep Shs Rep 1/25 noncumul PFED Ser M [CS]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Stifel Retirement Account - Filer ⇒ Stifel Brokerage Sweep Account [BA]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Chester County Pennsylvania Health Ed Facilities Revenue Bond [GS]	SP	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Alice Joyce Ameritrade/Charles Schwab IRA ⇒ Northern Lights Fd Tr Donoghue Forllines Tact	SP	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
M&T Bank Checking Account [BA]	JT	held	\$500,001 - \$1,000,000	\$250,001 - \$500,000	\$0	\$0
Stifel Retirement Account - Alice ⇒ Fifth Third Bancorp Depositary Share representing 1/25	SP	new	—	\$100,001 - \$250,000	\$75,000	\$0
Stifel Retirement Account - Alice ⇒ JP Morgan Chase & Co Series Q Variable Note [CS]	SP	held	\$50,001 - \$100,000	None	\$0	\$0
Mairs & Power Growth Fund - MPGFX [MF]	SP	held	\$1,000,001 - \$5,000,000	\$1,000,001 - \$5,000,000	\$48,502	\$0
Stifel Retirement Account - Filer ⇒ Citigroup Inc Dep Shs Rep 1/25 noncumul PFED Ser M [CS]	—	held	\$15,001 - \$50,000	None	\$0	\$0
Stifel Retirement Account - Alice ⇒ Citigroup Inc Variable Note [CS]	SP	held	\$15,001 - \$50,000	None	\$0	\$0

Alice Joyce Ameritrade/Charles Schwab IRA ⇒ Northern Lights Fd Tr Risk Mngd Income I - FLO	SP	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Stifel Retirement Account - Alice ⇒ Stifel Money Market Brokerage Sweep Account [BA]	SP	held	\$15,001 - \$50,000	\$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)
M&T Bank Checking Account [BA]	JT	held	\$250,001 - \$500,000	\$100,001 - \$250,000	\$0	\$0
Chester County Pennsylvania Health Ed Facilities Revenue Bond [GS]	—	held	\$100,001 - \$250,000	None	\$0	\$0
Stifel Retirement Account - Filer ⇒ JP Morgan Chase & Co Series Q Variable Note [CS]	—	held	\$100,001 - \$250,000	None	\$0	\$0
Stifel Retirement Account - Filer ⇒ Citigroup Inc Dep Shs Repstg (-) [CS]	—	held	\$100,001 - \$250,000	None	\$0	\$0
Cabin Group, LLC ⇒ Residential Real Estate [RP]	—	held	\$100,001 - \$250,000	\$50,001 - \$100,000	\$0	\$0
Stifel Retirement Account - Filer ⇒ Vanguard 500 Index Fd Admiral Shs (VFIAX) [MF]	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Stifel Retirement Account - Filer ⇒ Vanguard High Dividend Yield Index Fund Admiral Shares	—	new	—	\$100,001 - \$250,000	\$75,000	\$0
LPL Financial IRA ⇒ Donoghue Forlines Tactical Allocation Fund Class I (GTAIX) [MF]	SP	new	—	\$50,001 - \$100,000	\$8,000	\$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→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.