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GPO Member Guide)

Rep. Stephen F. Lynch (D-MA)

House · Democrat (most recent term) · MA-8 · in Congress 2001–present ·
Bioguide ID L000562

Party history: D 2001–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 2001	2013	\$13,018	\$680,508	\$1,347,998
(b) Latest net worth estimate	2025	–\$198,987	\$541,006	\$1,280,998
(c) Estimated gain / loss, nominal dollars, 2013 → 2025 (12 years spanned)	2013– 2025	– \$1,546,985	– \$139,502	+ \$1,267,980

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
2013	\$1,230,509	\$550,001	\$680,508	\$13,018 ... \$1,347,998	computed
2014	\$1,255,009	\$582,502	\$672,508	–\$22,982 ... \$1,367,997	computed
2015	\$1,654,509	\$582,502	\$1,072,008	\$241,018 ... \$1,902,997	computed
2016	\$1,654,509	\$582,502	\$1,072,008	\$241,018 ... \$1,902,997	computed
2017	\$1,718,509	\$582,502	\$1,136,008	\$271,018 ... \$2,000,997	computed
2018	\$1,694,009	\$582,502	\$1,111,508	\$257,018 ... \$1,965,997	computed
2019	\$1,767,509	\$582,502	\$1,185,008	\$299,018 ... \$2,070,997	computed
2020	\$1,792,009	\$582,502	\$1,209,508	\$313,018 ... \$2,105,997	computed

2021	\$1,160,008	\$562,501	\$597,508	-\$80,983 ... \$1,275,998	computed
2022	\$1,060,008	\$762,501	\$297,508	-\$380,983 ... \$975,998	computed
2023	\$1,152,008	\$762,501	\$389,507	-\$331,984 ... \$1,110,998	computed
2024	\$1,071,006	\$762,501	\$308,505	-\$363,988 ... \$980,998	computed
2025	\$1,303,506	\$762,501	\$541,006	-\$198,987 ... \$1,280,998	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.)
+7.5%

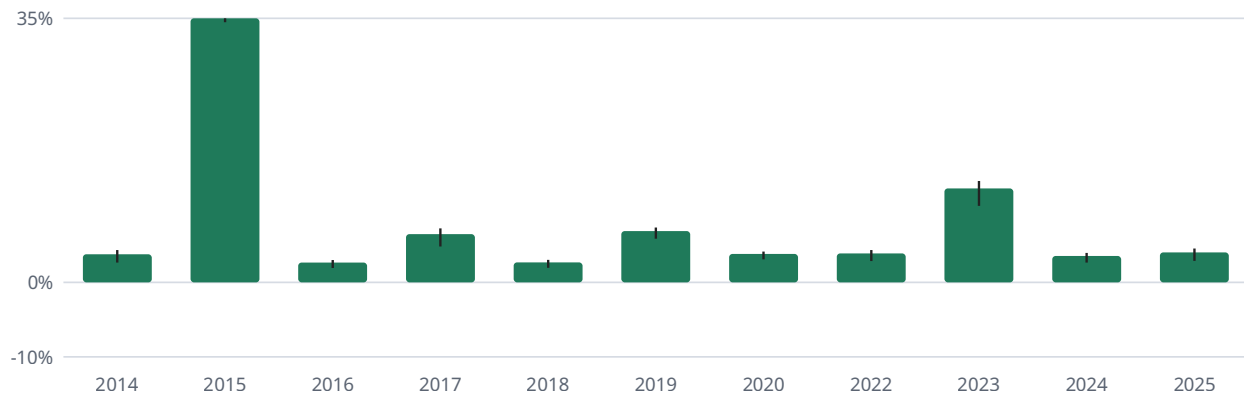
SIMPLE AVERAGE OF
YEARS
+7.8%

YEARS ESTIMATED
11

BEST / WORST
SINGLE YEAR
2015 +35%
2016 +3%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +6.5% to +7.9%. 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
2013→2014	\$1,125,502	\$1,125,502	\$42,501	\$0	\$0	+3.8%	+2.7% ... +4.3%	-65% ... +73%	91%	counted
2014→2015	\$1,247,008	\$1,646,508	\$42,602	\$0	\$0	+35.5%	+34.9% ... +36.6%	-53% ... +124%	99%	counted
2015→2016	\$1,606,006	\$1,606,006	\$42,602	\$0	\$0	+2.7%	+1.9% ... +3.0%	-70% ... +75%	97%	counted
2016→2017	\$1,646,508	\$1,710,508	\$42,702	\$0	\$0	+6.5%	+4.8% ... +7.3%	-71% ... +84%	100%	counted
2017→2018	\$1,589,006	\$1,589,006	\$42,702	\$0	\$0	+2.7%	+2.0% ... +3.0%	-70% ... +75%	92%	counted
2018→2019	\$1,686,008	\$1,759,508	\$42,702	\$0	\$0	+6.9%	+5.9% ... +7.4%	-71% ... +85%	100%	counted
2019→2020	\$1,759,508	\$1,784,008	\$42,702	\$0	\$0	+3.8%	+3.1% ... +4.1%	-73% ... +81%	100%	counted

2020→2021	\$863,505	\$863,505	\$32,702	\$0	\$0	+3.8%	+2.8% ... +4.2%	-74% ... +82%	48%	excluded; not eligible: traced coverage 48% < 60%
2021→2022	\$838,504	\$879,006	\$32,601	\$40,501	\$0	+3.9%	+2.9% ... +4.3%	-80% ... +87%	72%	counted
2022→2023	\$1,052,008	\$1,152,008	\$32,702	\$0	\$0	+12.6%	+10.3% ... +13.6%	-73% ... +99%	99%	counted
2023→2024	\$920,506	\$863,505	\$32,702	\$8,000	\$65,001	+3.6%	+2.7% ... +3.9%	-77% ... +84%	80%	counted; many new/exited positions
2024→2025	\$815,004	\$815,004	\$32,702	\$0	\$0	+4.0%	+2.9% ... +4.5%	-71% ... +79%	76%	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
2013	10001559	House annual	5/13/2014	18	0	10001559.pdf bd7aa68de5d65f0ae4d3c799a98f6793acc1eba71f2977486ee7175708834ef
2014	10005736	House annual	5/15/2015	18	0	10005736.pdf 2ca91bc41b2b30b9294dd32dc646aa76445c63c0abab5aab5a280efae172c
2015	10010230	House annual	5/16/2016	18	0	10010230.pdf d83ef28ad5cea826a80054bf9b062040b21c6d0800a618f2ff4ffd7833468a4f

2016	10015023	House annual	5/5/2017	18	0	10015023.pdf 1fb6b31cede9dced00e1c7f7d0 262fe7b34d4089d36c4522d6f6 eed5e398978f
2017	10023743	House amendment	5/24/2018	18	0	10023743.pdf c5f81696d642907b02ac5d914 b5cc913c8390f95890ba08182 d6a6fe71f5c096
2018	10026211	House annual	5/14/2019	18	0	10026211.pdf f9b98f9a997bfcadbb9f4d7554 6230d398cd469351b055ec6d50 5d7ab1b08a45
2019	10035666	House annual	8/6/2020	18	0	10035666.pdf d51e65e5c2e2c7c6134a2ab146 3a9090cb4463a78878a6613ab b355b8ce09e62
2020	10041076	House annual	7/30/2021	18	0	10041076.pdf b7b7d8748d1f86d5bd9e489dd0 53056079fa70f3a42c499671e f555ac553aaec
2021	10047198	House annual	5/13/2022	17	0	10047198.pdf 551ddad3574683058cb4333d1 c6253bdca1c331eca5bc5679d4 44abf0490e727
2022	10051892	House annual	5/11/2023	17	0	10051892.pdf 8063096af0a8e737b855703af ea840d1792e47a0eb58f9d6d23 659dcc38b3a47
2023	10057612	House annual	5/10/2024	16	0	10057612.pdf e7db20afdbdb23871074345c26 bf307d86382a6b2e97b4304c0 a4dac0e19500f
2024	10066502	House annual	5/14/2025	12	0	10066502.pdf e35c6a4ef523351de7d98c0ce0 67085eb7f006ab65e7341b513 feb2561c0413b
2025	10076086	House annual	5/15/2026	13	0	10076086.pdf 671d106c81e607fbc7cc8bb4d8 94046a77dc37bef188cb2727d5 e50f30d475d9

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
South Boston Community Health Center 403(b) ⇒ Fidelity Contra Fund [MF]	—	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
South Boston Community Health Center 403(b) ⇒ American Funds Euro-Pacific [MF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
IRA ⇒	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
IRA ⇒ Pioneer Mid-Cap Growth Fund [IH]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
IRA ⇒ Morgan Stanley Money Market Fund [IH]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Rockland Trust [BA]	JT	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
Bank of America [BA]	JT	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
IRA ⇒ Dell Technologies Inc. Class V (DVMT) [ST]	—	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)
IRA ⇒	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
IRA ⇒ Pioneer Mid-Cap Growth Fund [IH]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Rockland Trust [BA]	JT	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
Bank of America [BA]	JT	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
IRA ⇒ Dell Technologies Inc. Class V (DVMT) [ST]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
IRA ⇒ NVIDIA Corporation - Common Stock (NVDA) [ST]	—	new	—	\$1,001 - \$15,000	\$8,000	\$0
South Boston Community Health Center 403(b) ⇒ American Funds Income Fund of America [MF]	—	exited	\$15,001 - \$50,000	—	\$0	\$32,500

3 Jason Terrace [RP]	JT	held	\$500,001 - \$1,000,000	\$500,001 - \$1,000,000	\$0	\$0
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Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Rockland Trust [BA]	JT	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
IRA ⇒ Dell Technologies Inc. Class V (DVMT) [ST]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Bank of America [BA]	JT	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
IRA ⇒ NVIDIA Corporation - Common Stock (NVDA) [ST]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
3 Jason Terrace [RP]	JT	held	\$500,001 - \$1,000,000	\$500,001 - \$1,000,000	\$0	\$0
IRA ⇒ Morgan Stanley Institutional Fund Growth Portfolio [IH]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
IRA ⇒ Cisco Systems, Inc. (CSCO) [IH]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$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.