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GPO Member Guide)

Rep. James P. McGovern (D-MA)

House · Democrat (most recent term) · MA-2 · in Congress 1997–present ·
Bioguide ID M000312

Party history: D 1997–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 1997	2013	\$357,010	\$2,656,004	\$4,954,998
(b) Latest net worth estimate	2025	\$115,004	\$2,657,501	\$5,199,998
(c) Estimated gain / loss, nominal dollars, 2013 → 2025 (12 years spanned)	2013– 2025	– \$4,839,994	+\$1,497	+ \$4,842,988

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	\$3,206,005	\$550,001	\$2,656,004	\$357,010 ... \$4,954,998	computed
2014	\$3,330,505	\$550,001	\$2,780,504	\$421,010 ... \$5,139,998	computed
2015	\$3,272,504	\$550,001	\$2,722,504	\$384,009 ... \$5,060,998	computed
2016	\$3,272,504	\$925,002	\$2,347,503	–\$115,991 ... \$4,810,997	computed
2017	\$3,272,504	\$925,002	\$2,347,503	–\$115,991 ... \$4,810,997	computed
2018	\$3,248,002	\$550,001	\$2,698,002	\$381,005 ... \$5,014,998	computed
2019	\$3,366,002	\$1,300,002	\$2,066,001	–\$547,995 ... \$4,679,997	computed
2020	\$3,566,002	\$925,001	\$2,641,002	\$102,005 ... \$5,179,998	computed

2021	\$3,566,002	\$925,001	\$2,641,002	\$102,005 ... \$5,179,998	computed
2022	\$3,466,002	\$925,001	\$2,541,002	\$52,005 ... \$5,029,998	computed
2023	\$3,415,502	\$925,001	\$2,490,501	\$16,004 ... \$4,964,998	computed
2024	\$3,558,002	\$925,001	\$2,633,001	\$101,004 ... \$5,164,998	computed
2025	\$3,582,502	\$925,001	\$2,657,501	\$115,004 ... \$5,199,998	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.)
+1.7%

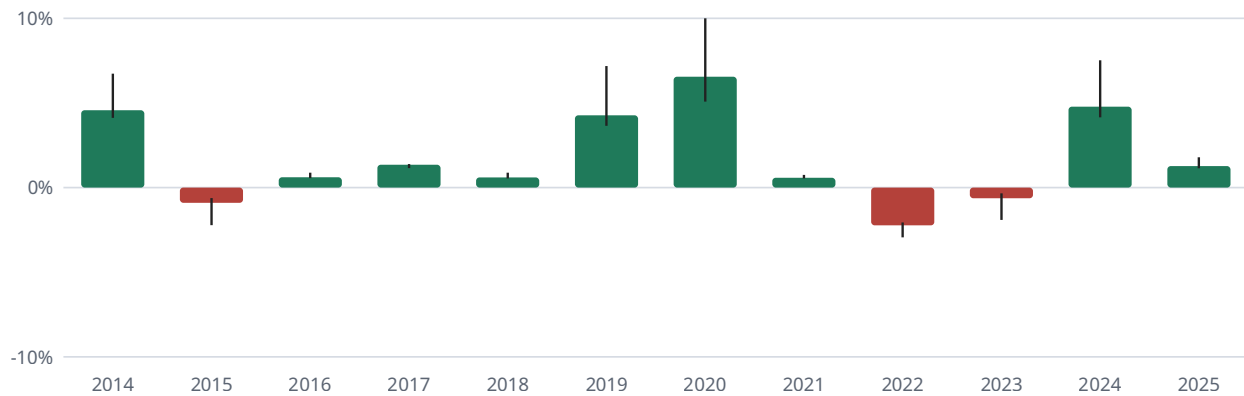
SIMPLE AVERAGE OF
YEARS
+1.7%

YEARS ESTIMATED
12

BEST / WORST
SINGLE YEAR
2020 +7%
2022 -2%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +2.7% to +1.5%. 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	\$3,190,004	\$3,314,504	\$21,302	\$0	\$0	+4.6%	+4.1% ... +6.7%	-128% ... +138%	100%	counted
2014→2015	\$3,330,505	\$3,240,004	\$20,102	\$8,000	\$48,502	-0.9%	-2.2% ... -0.6%	-131% ... +129%	100%	counted
2015→2016	\$3,272,504	\$3,272,504	\$20,102	\$0	\$0	+0.6%	+0.6% ... +0.9%	-130% ... +132%	100%	counted
2016→2017	\$3,272,504	\$3,272,504	\$20,102	\$0	\$24,002	+1.3%	+1.1% ... +1.4%	-130% ... +133%	100%	counted
2017→2018	\$3,248,503	\$3,248,002	\$20,102	\$0	\$0	+0.6%	+0.5% ... +0.9%	-130% ... +131%	99%	counted
2018→2019	\$3,248,002	\$3,366,002	\$20,602	\$0	\$0	+4.3%	+3.7% ... +7.2%	-128% ... +136%	100%	counted
2019→2020	\$3,366,002	\$3,566,002	\$20,602	\$0	\$0	+6.6%	+5.1% ... +13.3%	-124% ... +137%	100%	counted
2020→2021	\$3,566,002	\$3,566,002	\$20,602	\$0	\$0	+0.6%	+0.5% ... +0.8%	-124% ... +125%	100%	counted

2021→2022	\$3,566,002	\$3,466,002	\$20,602	\$0	\$0	-2.2%	-2.9% ... -2.1%	-125% ... +121%	100%	counted
2022→2023	\$3,458,002	\$3,415,502	\$20,602	\$0	\$0	-0.6%	-1.9% ... -0.3%	-125% ... +124%	100%	counted
2023→2024	\$3,415,502	\$3,558,002	\$20,602	\$0	\$0	+4.8%	+4.2% ... +7.5%	-123% ... +133%	100%	counted
2024→2025	\$3,558,002	\$3,582,502	\$20,602	\$0	\$0	+1.3%	+1.1% ... +1.8%	-123% ... +126%	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
2013	10001725	House annual	5/14/2014	10	0	10001725.pdf 14e4b558b3591706bfa3668c672fd3a657f8fe8ef7e57ac16569d6aa8fcfe10a
2014	10007232	House annual	5/15/2015	10	0	10007232.pdf 91405a6f190354f215aed4f68d4068a9026655a7aacff3edfc1ed60ccca0856c
2015	10011601	House annual	5/16/2016	12	0	10011601.pdf c46d8726705bb6194bdd6e64a7eebd0a90e71fdb79d85040891b9c6869a4a8cd
2016	10015991	House annual	5/11/2017	9	0	10015991.pdf 5abdf1c4589fc98f457a1dac00c616c0caf69e79867174a381ec721267c5d064
2017	10023192	House annual	5/15/2018	9	0	10023192.pdf ce798060aa0b3c2c01668892602942e8a8344bf5f94e0c2fb8b5ddb8d98fa1d1

2018	10027457	House annual	5/15/2019	6	0	10027457.pdf d8ac912dcdf7bf789043899fd11 6db95e3648edd6944b4803d4333 a32c71b33
2019	10038329	House annual	8/13/2020	5	0	10038329.pdf 083f8ed9e74b1c335c5e71a8d60 a358a4e1561ee7a6e1684eaa986 ce57843eec
2020	10042557	House annual	8/6/2021	5	0	10042557.pdf 43d5e42e18bc5ce6f66c7b5386d af93fd6810fea6baadf29ca98181 cac846947
2021	10047598	House annual	5/16/2022	5	0	10047598.pdf 50070b0af4b5ff4f46de26a13d1 d2a7b9ddb695b4055fda6d8c13a5 415eef7ca
2022	10053737	House annual	5/11/2023	5	0	10053737.pdf 0f6f047f0433fee3a12d1d7e1de a6164e514efd63b31b9013c6d7a1 746c848c8
2023	10060397	House annual	5/15/2024	5	0	10060397.pdf e3b1a49a9cac41ad15c0d0d6d923 2ea13f04dc2c50867a0f822e258 da1b7a1d9
2024	10068384	House annual	8/6/2025	4	0	10068384.pdf 7b21f2e815fd411153142c2ea84 f0e43224b661675fcb58bc6b1e0 fa74dfc9b2
2025	10075749	House annual	5/12/2026	4	0	10075749.pdf a5eb4c5de23dc91cdcc8d9ce9a51 3a0efee64e4b773a94329c14222 d3846b96a

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Congressional Federal Credit UnionMoney Market & CD [BA]	SP	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
basement rental unit [RP]	JT	held	\$1,000,001 - \$5,000,000	\$1,000,001 - \$5,000,000	\$0	\$0

Owens Corning Inc Common Stock New (OC) [ST]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Fidelity - FA Freedom 2025 A [MF]	SP	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Congressional Federal Credit UnionMoney Market & CD [BA]	SP	held	\$15,001 - \$50,000	\$100,001 - \$250,000	\$0	\$0
basement rental unit [RP]	JT	held	\$1,000,001 - \$5,000,000	\$1,000,001 - \$5,000,000	\$0	\$0
Owens Corning Inc Common Stock New (OC) [ST]	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Fidelity - FA Freedom 2025 A [MF]	SP	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$0	\$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Owens Corning Inc Common Stock New (OC) [ST]	SP	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
basement rental unit [RP]	JT	held	\$1,000,001 - \$5,000,000	\$1,000,001 - \$5,000,000	\$0	\$0
Congressional Federal Credit UnionMoney Market & CD [BA]	SP	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Fidelity - FA Freedom 2025 A [MF]	SP	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$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→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.