



Official portrait:
unitedstates/images
(public domain; source
GPO Member Guide)

Rep. Morgan McGarvey (D-KY)

House · Democrat (most recent term) · KY-3 · in Congress 2023–present ·
Bioguide ID M001220

Party history: D 2023–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 2021)	2021	\$430,171	\$1,421,586	\$2,413,000
(b) Latest net worth estimate	2025	\$517,064	\$1,473,532	\$2,429,999
(c) Estimated gain / loss, nominal dollars, 2021 → 2025 (4 years spanned)	2021– 2025	– \$1,895,936	+\$51,946	+ \$1,999,828

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
2021	\$1,421,586	\$0	\$1,421,586	\$430,171 ... \$2,413,000	computed
2022	\$1,084,576	\$175,000	\$909,576	\$64,153 ... \$1,754,999	computed
2023	\$1,177,068	\$175,000	\$1,002,067	\$104,135 ... \$1,899,999	computed
2024	\$1,499,050	\$175,000	\$1,324,050	\$309,100 ... \$2,338,999	computed
2025	\$1,648,532	\$175,000	\$1,473,532	\$517,064 ... \$2,429,999	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.)
-21.0%

SIMPLE AVERAGE OF
YEARS
-15.4%

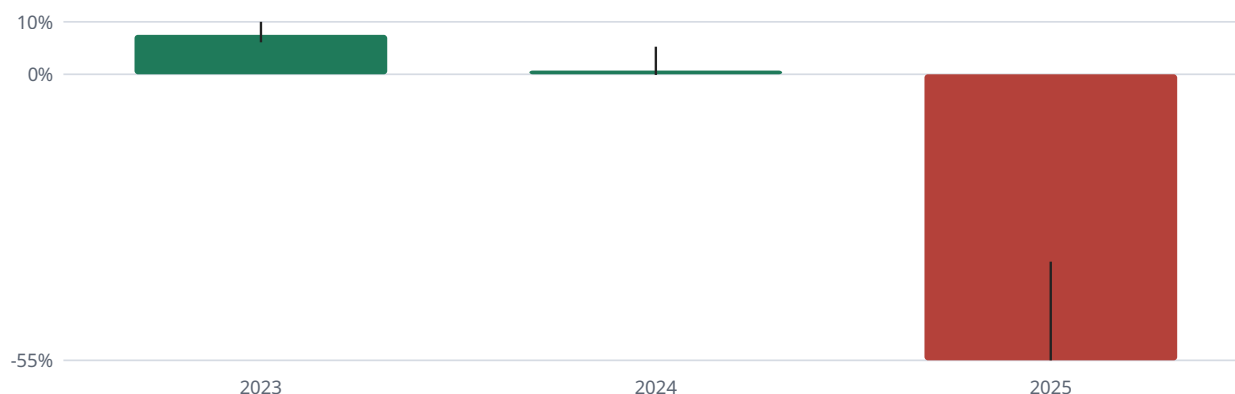
YEARS ESTIMATED
3

BEST / WORST
SINGLE YEAR
2023 +8%
2025 -55%

Reliability flags: few years (3).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): -7.8% to -24.1%. 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
2021→2022	\$118,004	\$110,004	\$0	\$0	\$0	-6.8%	-8.8% ... -1.5%	-89% ... +75%	8%	excluded; not eligible: traced coverage 8% < 60%
2022→2023	\$1,075,575	\$1,104,062	\$3,910	\$182,003	\$230,504	+7.5%	+6.1% ... +15.9%	-152% ... +167%	99%	counted
2023→2024	\$1,043,556	\$1,300,048	\$4,910	\$937,540	\$683,532	+0.7%	-0.1% ... +5.3%	-263% ... +264%	89%	counted; high turnover (buys+sell > 100% of opening value); many new exited positions
2024→2025	\$1,384,047	\$708,022	\$3,501	\$329,516	\$247,504	-54.5%	-58.7% ... -35.7%	-177% ... +68%	92%	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
2021	10049549	House amendment	6/1/2022	171	0	10049549.pdf 7d382af8ace7c4b1e72c270640c9a9521538808f63de6252f2fd9dbc6e510e74
2022	10060101	House amendment	5/14/2024	159	0	10060101.pdf c345acbfd4a8f36befea2f4889b80f64447908206fc647c3392dc73aaa54448

2023	10063151	House amendment	12/10/2024	167	0	10063151.pdf d6a0c7697c8aa9232f0485310 2e209dea03fcb9477425a1489 aba29bcbd0be13
2024	10066788	House annual	7/30/2025	144	0	10066788.pdf fcb7a4929623643c3412cbd5 e5f260cbd610b7efc54069b74 e9c123c7cdd698d
2025	10075970	House annual	5/14/2026	134	0	10075970.pdf 26fdd4ddfeafa8051ea6713eb1 57f5d27b902120aea092a8235 f1d56bc3bbd79c

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
NY 529 Plan - DC2 ⇒ Aggressive Age-Based Option: Blended Growth Portfolio [5F]	DC	held	\$15,001 - \$50,000	None	\$0	\$75,000
Chris IRA ⇒ Chris IRA Cash [IH]	SP	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Results By Design LLC [OL]	SP	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
NY 529 Plan - DC1 ⇒ Aggressive Age-Based Option: Blended Growth Portfolio [5F]	DC	held	\$15,001 - \$50,000	None	\$0	\$75,000
Yum! Brands, Inc. (YUM) [ST]	—	held	\$15,001 - \$50,000	None	\$0	\$0
Chris SEP ⇒ Chris SEP Cash [IH]	SP	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Chris IRA ⇒ Invesco QQQ Trust, Series 1 (QQQ) [EF]	SP	held	\$1,001 - \$15,000	None	\$0	\$0
Chris IRA ⇒ iShares Silver Trust (SLV) [EF]	SP	held	\$1,001 - \$15,000	None	\$0	\$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
---------------------------------	-------	------	------------------	------------------	------------	-------------

Chris IRA ⇒ Chris IRA Cash [IH]	SP	held	\$50,001 - \$100,000	\$1,001 - \$15,000	\$0	\$0
Chris IRA ⇒ VictoryShares Free Cash Flow ETF (VFLO) [EF]	SP	new	—	\$15,001 - \$50,000	\$75,000	\$0
Republic Bank Savings [BA]	JT	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Vanguard Brokerage ⇒ Vanguard S&P 500 Value ETF (VOOV) [EF]	JT	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Joint Brokerage ⇒ Joint Brokerage Cash [BA]	JT	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Chris IRA ⇒ Vanguard High Dividend Yield ETF (VYM) [EF]	SP	exited	\$1,001 - \$15,000	—	\$0	\$32,500
Vanguard Brokerage ⇒ Vanguard Total World Stock Index ETF (VT) [EF]	JT	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Results By Design LLC [OL]	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)
Chris IRA ⇒ VictoryShares Free Cash Flow ETF (VFLO) [EF]	SP	held	\$15,001 - \$50,000	None	\$48,502	\$0
Chris IRA ⇒ John Hancock Mortgage-Backed Securities ETF (JHMB) [EF]	SP	new	—	None	\$40,501	\$0
Chris IRA ⇒ SPDR Select Sector Fund - Technology (XLK) [EF]	SP	held	\$15,001 - \$50,000	None	\$0	\$0
Vanguard Brokerage ⇒ Vanguard S&P 500 Value ETF (VOOV) [EF]	JT	held	\$15,001 - \$50,000	None	\$0	\$0
Chris IRA ⇒ SPDR Portfolio Mortgage Backed Bond ETF (SPMB) [EF]	SP	held	\$15,001 - \$50,000	None	\$0	\$0
Chris SEP ⇒ SPDR Series Trust SPDR Portfolio S&P 500 Growth ETF (SPYG) [EF]	SP	held	\$15,001 - \$50,000	None	\$0	\$0
Vanguard Brokerage ⇒ Vanguard Total World Stock Index ETF (VT) [EF]	JT	held	\$15,001 - \$50,000	None	\$0	\$0
Chris IRA ⇒ SPDR Portfolio Developed World ex-US ETF (SPDW) [EF]	SP	held	\$15,001 - \$50,000	None	\$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).

Generated 2026-10-01 by an automated pipeline. Data: Office of the Clerk, U.S. House of Representatives (disclosures-clerk.house.gov); member roster: unitedstates/congress-legislators (CC0).

This site is a free media resource to inform the public, operated in compliance with House and Senate financial disclosure data agreements.

Figures are estimates derived from value ranges reported in public financial disclosures; they are not exact values and are not financial advice.