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Rep. Richard E. Neal (D-MA)

House · Democrat (most recent term) · MA-1 · in Congress 1989–present ·
Bioguide ID N000015

Party history: D 1989–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 (2014); the member entered office earlier, in 1989	2014	\$33,010	\$133,504	\$233,999
(b) Latest net worth estimate	2025	-\$798,995	– \$390,998	\$16,999
(c) Estimated gain / loss, nominal dollars, 2014 → 2025 (11 years spanned)	2014– 2025	– \$1,032,994	– \$524,502	–\$16,011

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
2014	\$166,005	\$32,500	\$133,504	\$33,010 ... \$233,999	computed
2015	\$241,004	\$12,500	\$228,504	\$104,009 ... \$353,000	computed
2016	\$265,004	\$12,500	\$252,504	\$118,008 ... \$387,000	computed
2017	\$289,504	\$0	\$289,504	\$147,008 ... \$432,000	computed
2018	\$180,005	\$0	\$180,005	\$77,010 ... \$283,000	computed

2019	\$597,506	\$0	\$597,506	\$326,013 ... \$869,000	computed
2020	\$390,006	\$0	\$390,006	\$211,011 ... \$569,000	computed
2021	\$357,505	\$0	\$357,505	\$196,010 ... \$519,000	computed
2022	\$592,004	\$0	\$592,004	\$330,009 ... \$854,000	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2023	\$492,004	\$750,000	-\$257,996	-\$719,991 ... \$203,999	computed
2024	\$217,003	\$750,000	- \$532,998	-\$883,994 ... -\$182,001	computed
2025	\$359,002	\$750,000	- \$390,998	-\$798,995 ... \$16,999	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.)

SIMPLE AVERAGE OF
YEARS
+39.7%

YEARS ESTIMATED
5

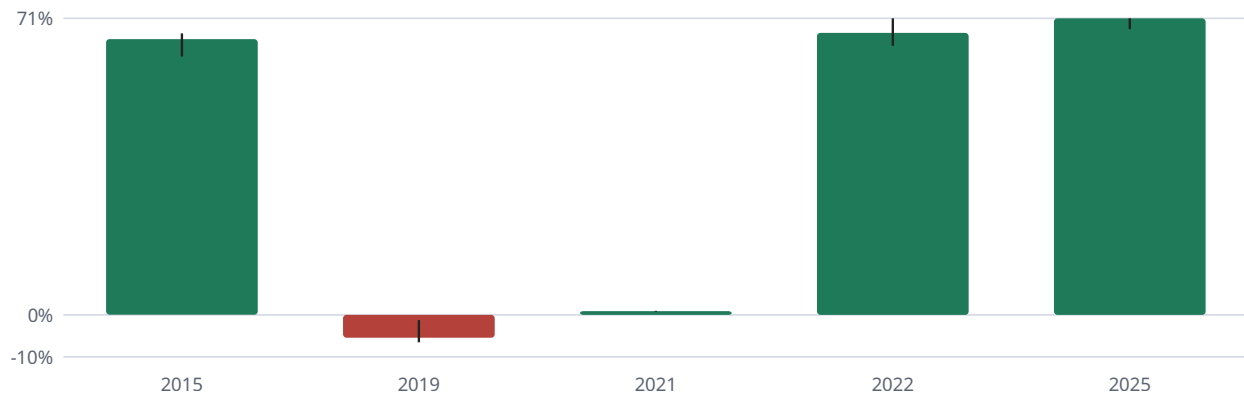
BEST / WORST
SINGLE YEAR
2025 +71%
2019 -5%

+35.1%

Reliability flags: 3 year(s) driven by income/one position/range artefact; 1 unparsed value(s).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +38.0% to +34.1%. 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
2014→2015	\$165,504	\$241,004	\$33,003	\$0	\$0	+65.6%	+61.4% ... +66.9%	-69% ... +200%	100%	counted; single position drives the result (range jump)
2015→2016	\$17,502	\$49,502	\$32,702	\$0	\$0	+369.7%	+301.2% ... +1496.4%	-6% ... +745%	7%	excluded; not eligible: traced prior-year value below \$50,000

2016→2017	\$32,500	\$32,500	\$32,500	\$0	\$0	+100.0%	+100.0% +100.0%	-62% ... +262%	12%	excluded; not eligible: traced prior- year value below \$50,000
2017→2018	\$73,502	\$73,502	\$32,500	\$0	\$0	+44.2%	+43.1% ... +48.4%	-95% ... +184%	25%	excluded; not eligible: traced coverage 25% < 60%
2018→2019	\$114,003	\$106,503	\$1,302	\$0	\$0	-5.4%	-6.5% ... -1.3%	-118% ... +107%	63%	counted
2019→2020	\$214,504	\$214,504	\$1,902	\$0	\$0	+0.9%	+0.5% ... +1.0%	-96% ... +98%	36%	excluded; not eligible: traced coverage 36% < 60%
2020→2021	\$357,505	\$357,505	\$3,152	\$0	\$0	+0.9%	+0.7% ... +0.9%	-90% ... +92%	92%	counted
2021→2022	\$250,004	\$417,004	\$701	\$0	\$0	+67.1%	+64.0% ... +75.7%	-56% ... +190%	70%	counted; single position drives the result (range jump)
2022→2023	\$0	\$0	\$0	\$0	\$0	n/a	n/a ... n/a	n/a ... n/ a	0%	excluded; not eligible: traced prior- year value below \$50,000

2023→2024	\$109,503	\$217,003	\$10,202	\$0	\$0	+107.5%	+86.2% ... +116.5%	-30% ... +245%	22%	excluded; not eligible: traced coverage 22% < 60%
2024→2025	\$216,502	\$359,002	\$10,202	\$0	\$0	+70.5%	+67.9% ... +77.6%	-51% ... +192%	100%	counted; single position drives the result (range jump)

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
2014	10008678	House amendment	9/30/2015	10	0	10008678.pdf fff5ae2c37ccb86fd0a3d3c8c b4fa3a690ee17b5cf4d38748e2 c781f91dd758b
2015	10011522	House annual	5/13/2016	9	0	10011522.pdf 115b257a51a232977e62f91af f23de8bf30c312e1c31b23ef66 6f6e7a7b46002
2016	10016535	House annual	5/12/2017	8	0	10016535.pdf cbdd95b5ba00912b1518724bd1 cfae62a566d9fb02be50e4d80 ceaac7635879e
2017	10022295	House annual	5/14/2018	8	0	10022295.pdf a1ec1859d829f928a2b2c7cb84 852db4085b9426b87bb6466e6 acc5e26b51eef
2018	10027998	House amendment	5/15/2019	10	0	10027998.pdf 0d52e94aa534f03bfe133838d8 9051822fedfea853e9c259627 e8e9d18083b69

2019	10037526	House annual	8/11/2020	13	0	10037526.pdf 3c8924fd390133797e0a200b31 287f207ebf5ce125908292e917 44a9148edb4d
2020	10042257	House annual	8/11/2021	11	0	10042257.pdf 7bff8371f21f9f4821dbdf496 d9ae8de5b44bba76f11e12e8f da6e877920fdd8
2021	10047803	House annual	5/13/2022	10	0	10047803.pdf 6fd4ede44eed447cc16e1d9996 108c62cb477164849ba9b7972 b4b1ad5c3b854
2022	10053764	House annual	5/15/2023	9	1	10053764.pdf 04c12d010d71e338208b2e972 e5f09b140783db1b8537a39d4 b7fca1f13f677b
2023	10060911	House annual	5/15/2024	9	0	10060911.pdf ce01a498dc6ed1eb8422dd00c d4b814967569bc0d1f4c67f7e f494e4f57ea6f5
2024	10067619	House annual	5/15/2025	6	0	10067619.pdf 77554922d89307318f951680d f7904d072b23f32087ca625135 50eddb76ec1aa
2025	10077376	House annual	5/15/2026	5	0	10077376.pdf 8b2019be25ed98e4fdb520c64 b39984ffd642adc9498b5f1c5 f66538cfe442d4

Largest movers 2020→2021

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Congressional Federal Credit Union [BA]	JT	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Cambridge Investors / T. Rowe Price Global [BA]	JT	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
Cambridge Investors / Fidelity Leveraged Stock [BA]	JT	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
Goldman Sachs Bank [BA]	JT	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0

Cambridge Investors / T Rowe Price Cap Appreciation [BA]	JT	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
First Republic Bank [BA]	JT	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Cambridge Investors / Fidelity Balanced Fund [BA]	JT	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
CIT Bank [BA]	JT	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Congressional Federal Credit Union [BA]	JT	held	\$1,001 - \$15,000	\$100,001 - \$250,000	\$0	\$0
Cambridge Investors / Fidelity Balanced Fund [BA]	JT	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
Cambridge Investors / T. Rowe Price Global [BA]	JT	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
Cambridge Investors / Fidelity Leveraged Stock [BA]	JT	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
Goldman Sachs Bank [BA]	JT	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Cambridge Investors / T Rowe Price Cap Appreciation [BA]	JT	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Greater Springfield Credit Union [BA]	JT	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0
First Republic Bank [BA]	JT	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)
T. Rowe Price Capital Appreciation Fund (PRWCX) [MF]	—	held	\$15,001 - \$50,000	\$100,001 - \$250,000	\$0	\$0
Congressional Federal Credit Union [BA]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
T. Rowe Price Global Stock Fund (PRGSX) [MF]	—	held	\$1 - \$1,000	\$1 - \$1,000	\$0	\$0

Needham Bank [BA]	— held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Fidelity Balanced Fund (FBALX) [MF]	— held	\$1 - \$1,000	\$1 - \$1,000	\$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.