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GPO Member Guide)

Rep. Frank Pallone, Jr. (D-NJ)

House · Democrat (most recent term) · NJ-6 · in Congress 1987–present ·
Bioguide ID P000034

Party history: D 1987–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 1987	2013	\$1,153,160	\$3,499,078	\$5,844,996
(b) Latest net worth estimate	2025	\$1,802,069	\$3,839,032	\$5,875,996
(c) Estimated gain / loss, nominal dollars, 2013 → 2025 (12 years spanned)	2013– 2025	– \$4,042,927	+\$339,954	+ \$4,722,836

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	\$4,114,080	\$615,002	\$3,499,078	\$1,153,160 ... \$5,844,996	computed
2014	\$3,424,572	\$615,002	\$2,809,570	\$778,144 ... \$4,840,996	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2015	\$3,292,574	\$627,502	\$2,665,072	\$680,147 ... \$4,649,996	computed
2016	\$2,963,562	\$595,002	\$2,368,560	\$633,123 ... \$4,103,997	computed
2017	\$2,839,050	\$615,002	\$2,224,048	\$525,101 ... \$3,922,996	computed

2018	\$3,491,052	\$1,002,502	\$2,488,550	\$518,105 ... \$4,458,995	computed
2019	\$3,576,048	\$647,502	\$2,928,545	\$1,078,095 ... \$4,778,995	computed
2020	\$3,493,534	\$647,502	\$2,846,032	\$1,135,069 ... \$4,556,995	computed
2021	\$3,952,533	\$647,502	\$3,305,030	\$1,458,066 ... \$5,151,995	computed
2022	\$3,205,530	\$647,502	\$2,558,028	\$999,060 ... \$4,116,995	computed
2023	\$4,467,031	\$627,502	\$3,839,529	\$1,823,062 ... \$5,855,996	computed
2024	\$4,465,034	\$627,502	\$3,837,532	\$1,793,068 ... \$5,881,996	computed
2025	\$4,454,034	\$615,002	\$3,839,032	\$1,802,069 ... \$5,875,996	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

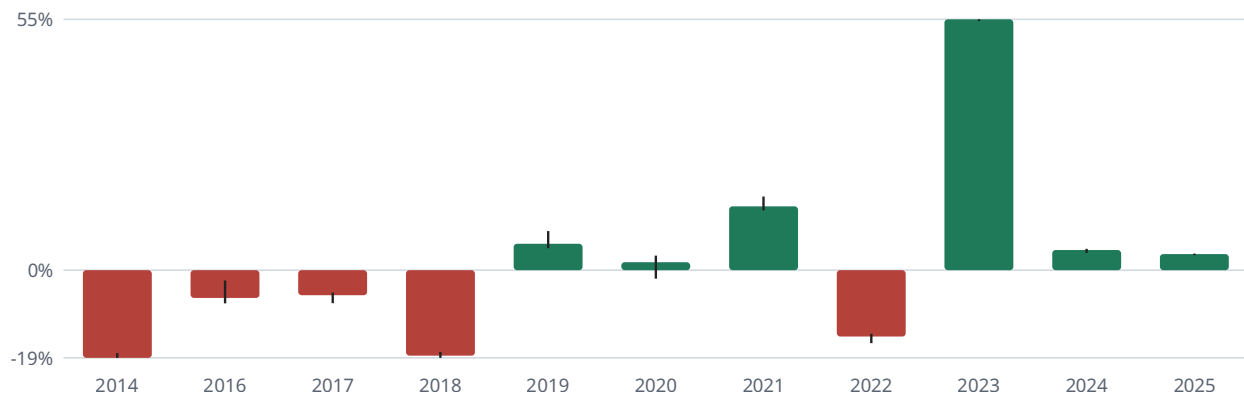
YEARS ESTIMATED
11

BEST / WORST
SINGLE YEAR

+0.2%**+1.8%****2023 +55%**
2014 -19%**Reliability flags:** 1 unparsed value(s).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): -0.4% to +0.4%. 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	\$3,445,054	\$2,896,054	\$80,330	\$207,002	\$16,001	-19.1%	-22.2% ... -18.1%	-114% ... +76%	84%	counte
2014→2015	\$567,511	\$522,012	\$10,704	\$56,004	\$16,001	-13.2%	-15.6% ... -6.0%	-120% ... +93%	17%	exclud not eligible traced covera 17% < 60%; many new/ exited positio
2015→2016	\$2,953,058	\$2,874,056	\$37,876	\$384,509	\$247,005	-6.0%	-7.3% ... -2.2%	-120% ... +108%	90%	counte

2016→2017	\$2,618,048	\$2,710,542	\$36,820	\$352,507	\$80,005	-5.5%	-7.2% ... -4.9%	-117% ... +106%	88%	counte
2017→2018	\$2,415,546	\$1,878,044	\$30,720	\$207,002	\$263,006	-18.7%	-21.4% ... -17.8%	-126% ... +88%	85%	counte
2018→2019	\$2,173,538	\$2,217,034	\$41,715	\$206,503	\$246,506	+5.8%	+4.8% ... +8.5%	-102% ... +113%	62%	counte
2019→2020	\$3,232,034	\$3,011,532	\$92,416	\$195,506	\$380,016	+1.7%	-1.9% ... +3.2%	-94% ... +98%	90%	counte
2020→2021	\$3,453,032	\$3,789,527	\$87,760	\$286,508	\$343,010	+13.9%	+13.0% ... +16.1%	-82% ... +110%	99%	counte
2021→2022	\$3,912,030	\$3,157,026	\$114,664	\$152,010	\$225,011	-14.5%	-15.9% ... -13.9%	-96% ... +67%	99%	counte
2022→2023	\$2,332,514	\$3,404,514	\$106,256	\$215,502	\$315,002	+54.8%	+54.4% ... +55.6%	-49% ... +159%	73%	counte
2023→2024	\$4,263,026	\$4,352,030	\$121,014	\$200,511	\$177,506	+4.4%	+3.8% ... +4.7%	-83% ... +92%	95%	counte
2024→2025	\$4,001,031	\$4,014,532	\$126,514	\$152,010	\$152,508	+3.5%	+3.3% ... +3.6%	-86% ... +93%	90%	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
2013	10002360	House annual	6/4/2014	166	0	10002360.pdf eb77f7f51c429a1606f2393a ece11a36022ce8db3c8daa1a cb54489bacda4ec0

2014	10005842	House annual	5/15/2015	148	1	10005842.pdf 27bf33574b8208fd928c61052 eb4d40648bc624b73c35ffb3 e221ffaab6738b9
2015	10010853	House annual	5/16/2016	161	0	10010853.pdf b09edaf0b551b6d41794d155 d36a1d38fe2d541433a06fee2 abfd5b355a0d232
2016	10023147	House amendment	5/15/2018	135	0	10023147.pdf 6ef3dd78759d88a9b7072d79 e72c1daf198cfed1b92e2cee8 8c73aec661de3d4
2017	10021101	House annual	5/15/2018	124	0	10021101.pdf 814d10852ed380ff91baa8e3 b82c0e5b1e1414684d51433d2 7f14a0e3ca0a390
2018	10026417	House annual	5/14/2019	114	0	10026417.pdf 7f614678b3a76f24fcae331f3 7be9f614143eb1c67440b5556 2ed074433cf3ee
2019	10036783	House annual	8/12/2020	111	0	10036783.pdf 174917aa99b06ca12a57c7b70 5f1048348b9db672115dfa6e3 30017e36bf9c26
2020	10049054	House amendment	5/16/2022	81	0	10049054.pdf c5d406afd9df65c22a4d59803 d41f361445f70bbc361197158 95f1067ef1b898
2021	10046709	House annual	5/16/2022	78	0	10046709.pdf d8719c2f1c1b71fb2f37ee0f8 05aa164f28a39df67470295d3 45a3a85b1a9f82
2022	10051544	House annual	5/15/2023	68	0	10051544.pdf 02d02580490b13a4173443207 3ff943b1d0e9851a7184959b9 d2ef14fa788dd9
2023	10058824	House annual	5/15/2024	68	0	10058824.pdf 921aa64d5795576663138ccb8 cb755dc5a5c55093391b6c4a b28b476d5a78823
2024	10066248	House annual	5/14/2025	71	0	10066248.pdf c2498454296e46710d42b4d37 b12a283419ee95aa99563fc0 a62117a7fac041c

2025	10075741	House annual	5/15/2026	76	0	10075741.pdf b6639d090214539a4234dd8a9 7f6bc9d2b8928bc9a7c1c3d52 e5a25f12eaf75e
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Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
F&J Pallone Realty, LLC - 517 Broadway, Long Branch, NJ (Half Interest) [RP]	—	held	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$0	\$0
F&J Pallone Realty, LLC - 518 Broadway, Long Branch, NJ (Half Interest) [RP]	—	held	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$0	\$0
29 Morrell St., Long Branch, NJ (Half Interest) [RP]	—	held	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$0	\$0
WELLS FARGO ADVISORS: IRA ⇒ Estee Lauder Companies, Inc. (EL) [ST]	SP	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
WELLS FARGO ADVISORS: GST TRUST 3 ⇒ Emerging Markets Fund Class S (REMSX) [MF]	SP	new	—	\$15,001 - \$50,000	\$32,500	\$32,500
WELLS FARGO ADVISORS: GST TRUST 3 ⇒	SP	held	\$1,001 - \$15,000	None	\$0	\$32,500
WELLS FARGO ADVISORS: IRA ⇒ Washington Mutual Investors Fund CI F-2 Shs (WMFFX) [MF]	SP	new	—	\$15,001 - \$50,000	\$8,000	\$0
Chase Bank Account, Long Branch, NJ [BA]	—	held	\$1 - \$1,000	\$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)
WELLS FARGO ADVISORS: GST TRUST 3 ⇒ U.S. Strategic Equity Fund Class S (RSEX) [MF]	SP	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$32,500
WELLS FARGO ADVISORS: GST TRUST 3 ⇒ Strategic Bond Fund Class S (RFCTX) [MF]	SP	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$8,000	\$32,500
WELLS FARGO ADVISORS: IRA ⇒ MFS Value Fund - Class I (MEIIX) [MF]	SP	new	—	\$15,001 - \$50,000	\$8,000	\$0

WELLS FARGO ADVISORS: GST TRUST 3 ⇒ U.S. Small Cap Equity Fund Class S (RLESX) [MF]	SP	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$32,500
WELLS FARGO ADVISORS: GST TRUST 3 ⇒ Global Equity Fund Class S (RGESX) [MF]	SP	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$32,500	\$0
WELLS FARGO ADVISORS: IRA ⇒ Invesco Developing Markets Fund Class Y (ODVYX) [MF]	SP	new	—	\$1,001 - \$15,000	\$16,001	\$0
WELLS FARGO ADVISORS: GST TRUST 3 ⇒ International Developed Markets Fund Class S (RINTX) [	SP	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$8,000
WELLS FARGO ADVISORS: GST TRUST 2 ⇒ iShares Core S&P Total U.S. Stock Market ETF (ITOT) [E	SP	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$16,001	\$8,000

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
WELLS FARGO ADVISORS: GST TRUST 3 ⇒ Strategic Bond Fund Class S (RFCTX) [MF]	SP	held	\$100,001 - \$250,000	\$50,001 - \$100,000	\$0	\$40,501
Congressional Federal Credit Union [BA]	JT	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
WELLS FARGO ADVISORS: GST TRUST 3 ⇒ Global Infrastructure Fund Class S (RGISX) [MF]	SP	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
WELLS FARGO ADVISORS: IRA ⇒ NYLI Winslow Large Cap Growth Fund Class I (MLAIX) [MF]	SP	new	—	\$15,001 - \$50,000	\$8,000	\$0
WELLS FARGO ADVISORS: GST TRUST 2 ⇒ Goldman Sachs ActiveBeta U.S. Large Cap Equity ETF (GS	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$16,001
WELLS FARGO ADVISORS: GST TRUST 2 ⇒ Vanguard Mid-Cap ETF (VO) [EF]	SP	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$16,001	\$0
WELLS FARGO ADVISORS: GST TRUST 3 ⇒ Emerging Markets Fund Class S (REMSX) [MF]	SP	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$8,000
WELLS FARGO ADVISORS: GST TRUST 2 ⇒ iShares Broad USD High Yield Corporate Bond ETF (USHY)	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$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.