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GPO Member Guide)

Sen. Jack Reed (D-RI)

House / Senate · Democrat (most recent term) · RI · in Congress 1991–present
· Bioguide ID R000122

Party history by chamber: House D 1991–1997, Senate 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 1991	2013	– \$1,278,948	– \$394,476	\$489,996
(b) Latest net worth estimate	2025	–\$530,980	– \$222,991	\$84,998
(c) Estimated gain / loss, nominal dollars, 2013 → 2025 (12 years spanned)	2013– 2025	– \$1,020,976	+\$171,485	+ \$1,363,946

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	\$705,526	\$1,100,002	–\$394,476	–\$1,278,948 ... \$489,996	computed
2014	\$685,531	\$550,001	\$135,530	–\$568,938 ... \$839,998	computed
2015	\$661,530	\$550,001	\$111,528	–\$571,941 ... \$794,998	computed
2016	\$693,532	\$550,001	\$143,530	–\$567,937 ... \$854,998	computed
2017	\$718,530	\$550,001	\$168,529	–\$542,940 ... \$879,998	computed
2018	\$654,028	\$550,001	\$104,026	–\$561,945 ... \$769,998	computed
2019	\$921,520	\$550,001	\$371,519	–\$351,960 ... \$1,094,998	computed

2020	\$374,010	\$550,001	-\$175,991	-\$596,980 ... \$244,998	computed
2021	\$349,510	\$550,001	-\$200,491	-\$610,980 ... \$209,998	computed
2022	\$290,510	\$550,001	-\$259,490	-\$658,979 ... \$139,998	computed
2023	\$314,512	\$450,001	-\$135,489	-\$505,976 ... \$234,998	computed
2024	\$290,012	\$450,001	-\$159,989	-\$519,976 ... \$199,998	computed
2025	\$227,010	\$450,001	-\$222,991	-\$530,980 ... \$84,998	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.)
-16.8%

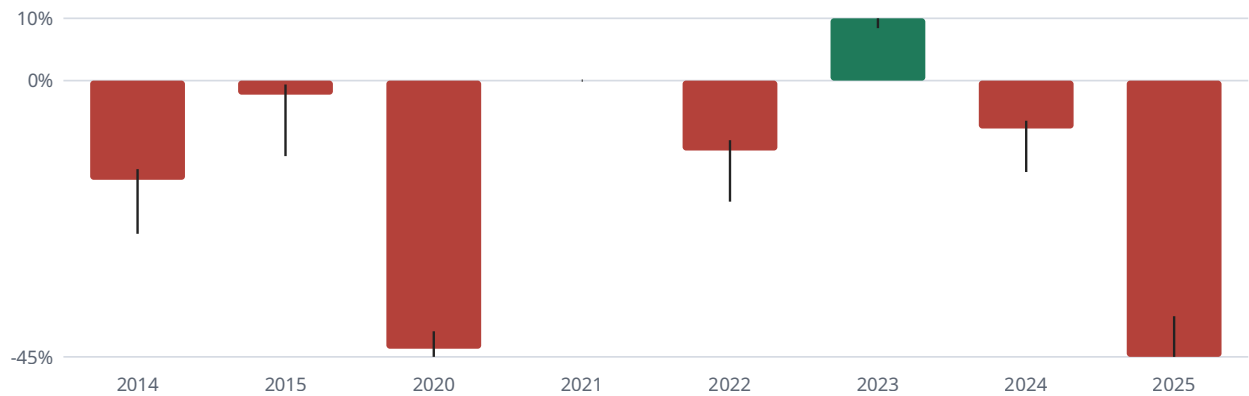
SIMPLE AVERAGE OF
YEARS
-14.5%

YEARS ESTIMATED
8

BEST / WORST
SINGLE YEAR
2023 +10%
2025 -45%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): -30.6% to -14.6%. 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	\$609,022	\$509,022	\$1,802	\$0	\$0	-16.1%	-24.9% ... -14.4%	-143% ... +111%	86%	counted
2014→2015	\$541,024	\$498,524	\$30,157	\$0	\$0	-2.3%	-12.3% ... -0.6%	-147% ... +143%	79%	counted
2015→2016	\$161,506	\$161,506	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-134% ... +134%	24%	excluded; not eligible: traced coverage 24% < 60%
2016→2017	\$123,502	\$99,002	\$0	\$0	\$0	-19.8%	-20.9% ... -19.4%	-103% ... +63%	18%	excluded; not eligible: traced coverage 18% < 60%
2017→2018	\$99,002	\$99,002	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-93% ... +93%	14%	excluded; not eligible: traced coverage 14% < 60%

2018→2019	\$99,002	\$123,502	\$0	\$0	\$0	+24.7%	+24.1% ... +26.4%	-79% ... +128%	15%	excluded; not eligible: traced coverage 15% < 60%
2019→2020	\$663,510	\$374,010	\$0	\$0	\$0	-43.6%	-52.5% ... -40.8%	-128% ... +41%	72%	counted
2020→2021	\$277,007	\$277,007	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-114% ... +114%	74%	counted
2021→2022	\$210,007	\$185,507	\$600	\$0	\$0	-11.4%	-19.7% ... -9.7%	-140% ... +117%	60%	counted
2022→2023	\$242,009	\$266,509	\$0	\$0	\$0	+10.1%	+8.5% ... +18.9%	-133% ... +153%	83%	counted
2023→2024	\$314,512	\$290,012	\$0	\$0	\$0	-7.8%	-14.9% ... -6.5%	-145% ... +129%	100%	counted
2024→2025	\$218,008	\$120,008	\$0	\$0	\$0	-45.0%	-78.9% ... -38.4%	-161% ... +71%	75%	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
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2013	c812eaa2-3d53-4c72-ae05-a3999a8e0ff8	Senate amendment	06/16/2014	52	0	Senate eFD report 1986f23 76437f6 83d37f b23254 b89d300 2c02e89 92013d ca2627 d76960 da057c
2014	a28e8594-ce61-46eb-98fb-c5de719a4422	Senate amendment	06/23/2015	62	0	Senate eFD report b465ac e72a3d ac48993 4cc85c1 06f734 e07d980 c0380d1 54d813 c1f93a9 ca629
2015	25d50282-9556-4844-9aca-500354fc5beb	Senate annual	05/16/2016	59	0	Senate eFD report 1785a6 eb9d9d7 aa025a1 fbe8dc4 e3667e0 b3c1699 77c0122 33daf16 646fd01 3b

2016	14f23494-0a99-4250-865c-0e0b1aac7ade	Senate amendment	07/02/2018	63	0	Senate eFD report 0e8e809 df4f680 c48c819 3f07cc f463be b7d743 aa1f60 ef0214 d7c3cc0 280083
2017	f9e44127-1b3c-46d7-9fe7-3876178c3d5a	Senate annual	07/02/2018	60	0	Senate eFD report 07ea648 de837a9 4efaea5 df8d8e b8d02d c745ff0 021d85 b7fa8f e7b55f ffbb49
2018	a3e7826a-a60e-43da-bdb6-38b20446ccfd	Senate annual	05/15/2019	55	0	Senate eFD report efdcfb c660166 8baf7b c99d84 c77cbb cf55fe b70953 e17c0c8 e2a0d93 5fd7861

2019	673cfd30-12fb-4ad7-89fa-242979f0d01e	Senate annual	08/13/2020	40	0	Senate eFD report ce2ab0 e99c254 d37395 f04a06 ff38283 59c84a3 618bb6 f9fd4c f90e08 abf3a59
2020	250dae9c-ee66-4527-9ace-16e026b5bc0a	Senate annual	05/14/2021	20	0	Senate eFD report 3fea4b5 68f821 e6bf925 f5dc1b1 5a0c992 6a7d8b cecd12 ce59220 cf30599 3851
2021	6fe0f84b-5141-4211-ae66-40c00d3664cf	Senate annual	05/16/2022	20	0	Senate eFD report c255c7 a2d56c ce88d3 bbdf510 b1de1a ac34c89 9216602 77fa5f d736de a2d3ab7

2022	6d9b6c60-ee6c-409e-bb7a-e62bffe4b32b	Senate annual	07/17/2023	21	0	Senate eFD report e696ab4 023e3e c794b44 8dc1b5 d086ff3 b6f7ed e4af01 ac5e2a c587913 bcda85
2023	d8307d1c-f850-4e59-bed6-58141608e9c9	Senate amendment	09/25/2024	24	0	Senate eFD report 03f46c2 cdd2f2 e9189e9 28ad5d0 a8f08b9 b8a203 e4ecab6 1ebda6 ad7f39 b9826
2024	8462e488-37da-44f6-84d2-410a3388114d	Senate annual	05/15/2025	24	0	Senate eFD report 969fe92 2780682 23b8897 c5b04f2 3b61b4 fad1a50 e7f5cd6 dafad21 05203b e4e

2025	77ae8202-f38d-4fc2-918d-c7a626b5c95c	Senate annual	05/15/2026	20	0	Senate eFD report 37d2838 736d41 a4594d9 febb145 7d5a506 8031318 8b80ba3 c290e80 fb85f00 c0
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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)
McGuire Wealth Management IRA ⇒ SMH - VanEck Vectors Semiconductor ETF	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
McGuire Wealth Management IRA ⇒ XLV - Health Care Select Sector SPDR Fund	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
McGuire Wealth Management IRA ⇒ USFR - WisdomTree Floating Rate Treasury Fund	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ XRT - SPDR S&P Retail ETF	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ PSCH - Invesco S&P SmallCap Health Care ETF	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ XLE - SPDR Select Sector Fund - Energy Select Sector	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ QQQ - Invesco QQQ Trust, Series 1	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
McGuire Wealth Management IRA ⇒ XLK - Technology Select Sector SPDR Fund	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
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McGuire Wealth Management IRA ⇒ QQQ - Invesco QQQ Trust, Series 1	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
U.S. Senate Federal Credit Union (Washington, DC) Type: Checking, Savings	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
McGuire Wealth Management IRA ⇒ Wells Fargo Bank (Charlestown, RI) Type: Brokerage Sweep A	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ VAW - Vanguard Materials ETF	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ XLV - Health Care Select Sector SPDR Fund	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
McGuire Wealth Management IRA ⇒ USFR - WisdomTree Floating Rate Treasury Fund	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ XRT - SPDR S&P Retail ETF	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ PSCH - Invesco S&P SmallCap Health Care ETF	—	held	\$1,001 - \$15,000	\$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)
McGuire Wealth Management IRA ⇒ XLV - Health Care Select Sector SPDR Fund	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ XLK - Technology Select Sector SPDR Fund	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
U.S. Senate Federal Credit Union (Washington, DC) Type: Checking, Savings	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ SMH - VanEck Vectors Semiconductor ETF	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ VAW - Vanguard Materials ETF	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ PSCH - Invesco S&P SmallCap Health Care ETF	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ HACK - ETFMG Prime Cyber Security ETF	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
McGuire Wealth Management IRA ⇒ XLE - SPDR Select Sector Fund - Energy Select Sector	—	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→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.