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GPO Member Guide)

Sen. Bernard Sanders (I-VT)

House / Senate · Independent (most recent term) · VT · in Congress 1991–present · Bioguide ID S000033

Party history by chamber: House I 1991–2007, Senate I 2007–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	– \$958,970	–\$366,988	\$224,995
(b) Latest net worth estimate	2025	\$162,029	\$896,014	\$1,629,998
(c) Estimated gain / loss, nominal dollars, 2013 → 2025 (12 years spanned)	2013–2025	–\$62,966	+ \$1,263,001	+ \$2,588,968

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	\$460,515	\$827,502	–\$366,988	–\$958,970 ... \$224,995	computed
2014	\$527,515	\$827,502	–\$299,988	–\$909,970 ... \$309,995	computed
2015	\$743,016	\$782,502	–\$39,485	–\$728,967 ... \$649,997	computed
2016	\$710,516	\$550,001	\$160,515	–\$443,968 ... \$764,998	computed
2017	\$761,016	\$550,001	\$211,016	–\$407,967 ... \$829,998	computed

2018	\$888,514	\$375,000	\$513,513	-\$27,973 ... \$1,054,999	computed
2019	\$520,013	\$375,000	\$145,012	-\$284,974 ... \$574,999	computed
2020	\$930,514	\$375,000	\$555,514	-\$28,972 ... \$1,139,999	computed
2021	\$929,014	\$375,000	\$554,013	-\$36,973 ... \$1,144,999	computed
2022	\$904,514	\$375,000	\$529,513	-\$50,973 ... \$1,109,999	computed
2023	\$955,014	\$375,000	\$580,014	-\$14,972 ... \$1,174,999	computed
2024	\$1,154,015	\$175,000	\$979,014	\$363,030 ... \$1,594,999	computed
2025	\$1,246,014	\$350,001	\$896,014	\$162,029 ... \$1,629,998	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.)
+11.0%

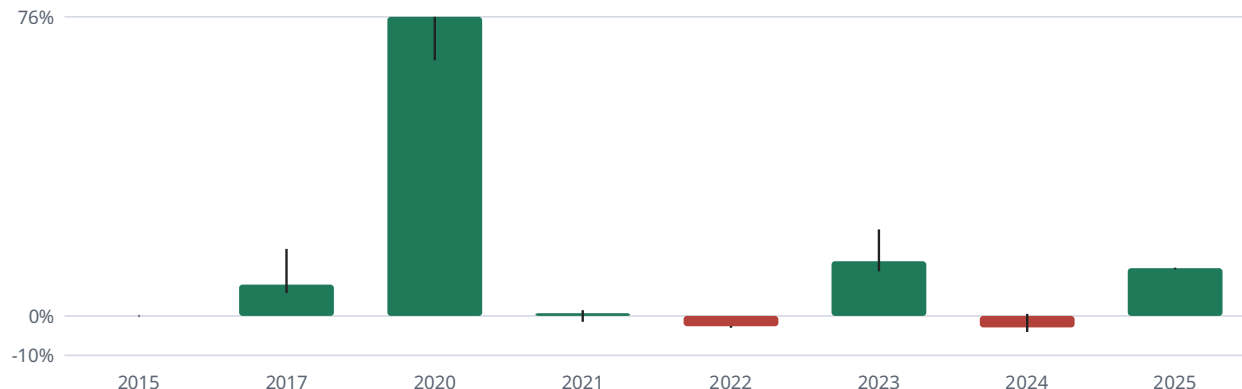
SIMPLE AVERAGE OF
YEARS
+13.1%

YEARS ESTIMATED
8

BEST / WORST
SINGLE YEAR
2020 +76%
2024 -3%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +16.3% to +9.5%. 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	\$162,004	\$229,004	\$0	\$0	\$0	+41.4%	+32.7% ... +76.6%	-91% ... +173%	35%	excluded; not eligible: traced coverage 35% < 60%
2014→2015	\$479,014	\$479,014	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-121% ... +121%	91%	counted
2015→2016	\$277,506	\$277,506	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-106% ... +106%	37%	excluded; not eligible: traced coverage 37% < 60%
2016→2017	\$535,516	\$578,016	\$0	\$0	\$0	+7.9%	+5.8% ... +17.0%	-117% ... +132%	75%	counted

2017→2018	\$115,502	\$73,002	\$0	\$0	\$0	-36.8%	-53.0% ... -30.3%	-116% ... +42%	15%	excluded; not eligible: traced coverage 15% < 60%
2018→2019	\$505,512	\$487,512	\$0	\$0	\$0	-3.6%	-9.5% ... -1.9%	-117% ... +110%	57%	excluded; not eligible: traced coverage 57% < 60%
2019→2020	\$520,013	\$914,513	\$0	\$0	\$0	+75.9%	+64.8% ... +118.1%	-68% ... +220%	100%	counted
2020→2021	\$922,514	\$929,014	\$0	\$0	\$0	+0.7%	-1.5% ... +1.5%	-99% ... +100%	99%	counted
2021→2022	\$929,014	\$904,514	\$0	\$0	\$0	-2.6%	-3.0% ... -2.5%	-102% ... +97%	100%	counted
2022→2023	\$789,012	\$898,512	\$0	\$0	\$0	+13.9%	+11.3% ... +21.9%	-92% ... +120%	87%	counted
2023→2024	\$947,014	\$914,014	\$5,501	\$0	\$0	-2.9%	-4.1% ... +0.5%	-98% ... +92%	99%	counted
2024→2025	\$1,113,514	\$1,238,014	\$10,452	\$0	\$0	+12.1%	+11.8% ... +12.2%	-86% ... +111%	96%	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	a4eb9384-304c-48b4-a023-6ca250a5b6cc	Senate amendment	08/31/2016	30	0	Senate eFD report 27b10b3 0c10cb0 3b948b ec6c6c aa8f45 ba9001 f9a35b ab88ae fef0415 db5ee7b
2014	375d0042-98e1-47b5-aa04-48b18c601d61	Senate amendment	08/31/2016	30	0	Senate eFD report 9f73ec faf1c7 4551db5 5f6ea43 9b2c211 c77aa46 089e698 2ee23d9 d9756f5 8d
2015	3efacafc-7adb-4e67-84e0-cf8427d814f5	Senate amendment	08/31/2016	33	0	Senate eFD report f5352c0 574e115 755f347 b008443 066f9a8 aa372a8 073070 ec4b087 9dfd2f1 04

2016	71a79f23-02a8-4674-9df4-75850f955b81	Senate amendment	07/19/2017	32	0	Senate eFD report 285beb6 063532 f1b969 ff93ad2 5a24367 9b11d24 259a42 f9abf04 9fdde15 a82f
2017	fbe78885-0e7f-4e56-9033-6c3c6e547946	Senate annual	05/15/2018	33	0	Senate eFD report c31e621 ef359c2 b4e078 e5341d4 3f76328 97b46c3 9d3e72 ab1cf53 c004de4 f5e
2018	6656449d-bd0e-4302-a5f1-f7738f1240df	Senate annual	05/15/2019	27	0	Senate eFD report e1b9ba b76b6b6 bb39f9 a363297 6dcd928 b4fcf3 a433c84 21539f2 16447a4 44e0

2019	90b6b9e6-f599-4b41-a564-cedff3454e6d	Senate annual	08/12/2020	26	0	Senate eFD report 0c0f0a e0d2807 b6ca2c2 ef5cc23 2fa577 b9883e ab94ba7 8b7f7c3 7693bf7 679a
2020	c4a5f872-617c-4ea9-82b3-4ac52bde7779	Senate annual	05/13/2021	28	0	Senate eFD report 4d8601 b332d95 952d054 a41cf15 6e774f4 ef75164 24efc3 b8bb03 a670a2 e9d65
2021	ab6b7183-69c9-4ea4-b507-016d47b3d410	Senate annual	05/16/2022	27	0	Senate eFD report d490d85 13a1cd0 8e0d69 bff64e dc86815 53e75d5 f824af6 15c6394 4dfd43 b5c3

2022	592dce1e-0479-4c84-b289-9f4cfc596939	Senate annual	05/11/2023	27	0	Senate eFD report ee37d5 d0753c7 9d0ea16 313f40 d547820 1c0d33 e049b80 5ed2779 edfdfc c3768
2023	c69e42e6-1c9c-44d9-b097-60be798b8661	Senate annual	05/15/2024	28	0	Senate eFD report 30e999 f392628 bf9d7b ea59910 982edf b7e43d0 c07a0b f987726 a9ab2f ed54bf
2024	73212fa2-e326-4793-8020-1d126e59054c	Senate annual	05/15/2025	30	0	Senate eFD report a3bc5e6 d419073 63278c e7c5874 f878c4 ae5d70 d625822 429d6c cf19803 f8baa

2025	81060eb2-fc35-4a8c-857d-3220cf411b9b	Senate annual	08/13/2026	29	0	Senate eFD report be68449 bdac805 15e51d e2605d a00681 fac34c8 b2f5320 bcb6df8 398947 cc24f
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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)
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Spouse Retirement Plan 2 Filer comment: These funds are not individually held stocks. They	SP	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Spouse Retirement Plan 2 Filer comment: These funds are not individually held stocks. They	SP	held	\$1,001 - \$15,000	\$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)
U.S. Senate Federal Credit Union (Washington, DC) Type: Checking, Savings	JT	held	\$100,001 - \$250,000	\$50,001 - \$100,000	\$0	\$0
Spousal Retirement IRA ⇒ U.S. Federal Credit Union (Burlington, VT) Type: IRA Cash Account	SP	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
M & T Bank (Burlington, VT) Type: Checking, Savings	JT	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Spouse Retirement Plan 2 Filer comment: These funds are not individually held stocks. They	SP	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)
U.S. Senate Federal Credit Union (Washington, DC) Type: Checking, Savings	JT	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Spousal Retirement IRA ⇒ U.S. Federal Credit Union (Burlington, VT) Type: IRA Cash Account	SP	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
United States Congressional Credit Union (Washington, DC) Type: Certificate of Deposit, Ch	JT	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0

Spouse Retirement Plan 2 Filer comment: These funds are not individually held stocks. They	SP	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
M & T Bank (Burlington, VT) Type: Checking, Savings	JT	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Spouse Retirement Plan 2 Filer comment: These funds are not individually held stocks. They	SP	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Spouse Retirement plan Filer comment: These are not individually held stocks. They are Jan	SP	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.