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GPO Member Guide)

Sen. Debbie Stabenow (D-MI)

House / Senate · Democrat (most recent term) · MI · in Congress 1997–2025 ·
Bioguide ID S000770

Party history by chamber: House D 1997–2001, Senate D 2001–2025. 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 1997	2013	– \$1,234,999	– \$892,501	– \$550,003
(b) Latest net worth estimate	2023	– \$1,149,999	– \$750,000	– \$350,002
(c) Estimated gain / loss, nominal dollars, 2013 → 2023 (10 years spanned)	2013– 2023	–\$599,996	+ \$142,500	+ \$884,997

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	\$32,500	\$925,002	– \$892,501	–\$1,234,999 ... – \$550,003	computed
2014	\$32,500	\$925,002	– \$892,501	–\$1,234,999 ... – \$550,003	computed
2015	\$32,500	\$925,002	– \$892,501	–\$1,234,999 ... – \$550,003	computed
2016	\$32,500	\$925,002	– \$892,501	–\$1,234,999 ... – \$550,003	computed
2017	\$32,500	\$925,002	– \$892,501	–\$1,234,999 ... – \$550,003	computed

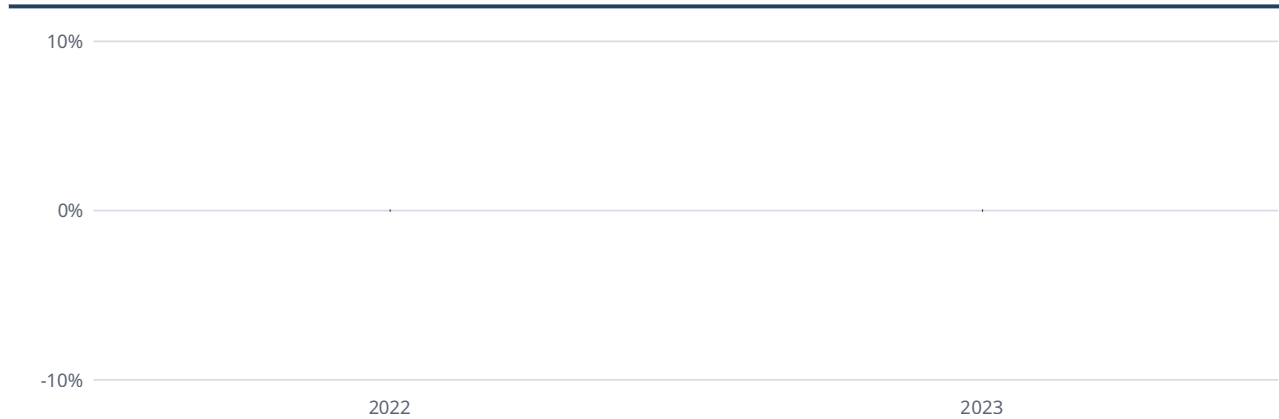
2018	\$32,500	\$925,002	-\$892,501	-\$1,234,999 ... - \$550,003	computed
2019	\$32,500	\$550,001	-\$517,500	-\$734,999 ... - \$300,002	computed
2020	\$32,500	\$925,001	-\$892,500	-\$1,234,999 ... - \$550,002	computed
2021	\$175,000	\$925,001	-\$750,000	-\$1,149,999 ... - \$350,002	computed
2022	\$175,000	\$925,001	-\$750,000	-\$1,149,999 ... - \$350,002	computed
2023	\$175,000	\$925,001	-\$750,000	-\$1,149,999 ... - \$350,002	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.

Limited data – not ranked. Only 2 comparable year-pair(s) could be computed (minimum 3 to rank). 11 annual filing(s) were usable (text-readable, validated OCR, or validated X-mark decoding) and 0 scanned/image-only filing(s) could not be used (older layouts failing validation, small amendments not integrated). See the method-per-year section below.

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	\$32,500	\$32,500	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-108% ... +108%	100%	excluded; not eligible: traced prior-year value below \$50,000
2014→2015	\$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
2015→2016	\$32,500	\$32,500	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-108% ... +108%	100%	excluded; not eligible: traced prior-year value below \$50,000

2016→2017	\$32,500	\$32,500	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-108% ... +108%	100%	excluded; not eligible: traced prior- year value below \$50,000
2017→2018	\$32,500	\$32,500	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-108% ... +108%	100%	excluded; not eligible: traced prior- year value below \$50,000
2018→2019	\$32,500	\$32,500	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-108% ... +108%	100%	excluded; not eligible: traced prior- year value below \$50,000
2019→2020	\$32,500	\$32,500	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-108% ... +108%	100%	excluded; not eligible: traced prior- year value below \$50,000
2020→2021	\$32,500	\$175,000	\$0	\$0	\$0	+438.5%	+400.0% ... +566.6%	+154% ... +723%	100%	excluded; not eligible: traced prior- year value below \$50,000
2021→2022	\$175,000	\$175,000	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-86% ... +86%	100%	counted

2022→2023	\$175,000	\$175,000	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-86% ... +86%	100%	counted
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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	05a4668c-056b-4542-87bb-47d23856503f	Senate annual	05/12/2014	1	0	Senate eFD report e9f6056 c0b8dd6 42b1f2 c74bfb e975248 7f04ce7 89c1bd5 68e7ed2 d9d0b73 103
2014	b0791bf1-0a1e-4ed2-beb2-85210b099a1c	Senate amendment	07/21/2015	1	0	Senate eFD report 2b09cb3 426bca4 c5e3eb5 2ac502 bf8cda c00a5e e308931 4b724d5 cb74a44 d8e1

2015	ed61dae5-c7b4-4d32-8f59-e2a888bd4c80	Senate annual	05/12/2016	1	0	Senate eFD report 556732 c331cd a5453d0 a43bde6 29ca5f e0ab979 9848297 db43ef4 375aae5 db73
2016	409c9395-a017-48bc-843b-aff138f9c92f	Senate annual	05/15/2017	1	0	Senate eFD report e78060 b7d6d1 f855220 4b83c69 4a748f c285eb7 b205307 f7e9e5 cbd9500 5db9e
2017	3306c63b-3995-4eb6-8fe0-77103e265a21	Senate annual	05/15/2018	1	0	Senate eFD report 891fd81 d69a3a cebc16 dedab88 f5453b d9e0654 5b31a47 fe38092 18a74d3 81e2

2018	6e52ede8-6805-4256-8e25-2bc74a9b3aa8	Senate annual	05/15/2019	1	0	Senate eFD report b01642 b530c3 b835553 7875f29 6703e58 b5d89b f156d9 c2a6e04 2a2a595 571c1
2019	283a31a6-8c74-437f-98cd-171bfc9437df	Senate annual	08/13/2020	1	0	Senate eFD report c6ee5e0 79d9f78 d71a6d0 2641a54 7535e17 1512e71 0992b22 41b7293 4b55859 1
2020	879afb34-ce9d-412f-9d01-70c15bcac8e7	Senate annual	05/13/2021	1	0	Senate eFD report d4eb560 44b2957 dcce950 1879795 f38edd f2a69d efb33d2 e75c613 202044 f0a5

2021	ac0d2741-2691-46e7-8956-0c75f285b984	Senate annual	05/16/2022	1	0	Senate eFD report 0fdc792 9fa7922 3de3162 002ea6 edc4ea2 0ed2609 e67ce33 4863dc4 91e423 bfe
2022	c592267a-b0cb-49af-bc9a-b70091357060	Senate annual	05/15/2023	1	0	Senate eFD report ce4d170 2e91548 f6ded5 ee569a fcf8334 bf7d909 01463a4 e13e12 fb770c0 f8f6
2023	2a07642e-57d6-482c-abf1-71b5416afa66	Senate annual	05/15/2024	1	0	Senate eFD report e614d73 f461198 eaf8022 e290db e888922 2278ac1 dfaf774 20d5e20 bd32e3 e5b

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Lake Trust Credit Union (Brighton, MI) Type: Checking, Savings	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Lake Trust Credit Union (Brighton, MI) Type: Checking, Savings	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$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.