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GPO Member Guide)

Rep. Ritchie Torres (D-NY)

House · Democrat (most recent term) · NY-15 · in Congress 2021–present ·
Bioguide ID T000486

Party history: D 2021–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 before entering office (report year 2019)	2019	\$51,002	\$83,001	\$115,000
(b) Latest net worth estimate	2025	\$131,004	\$248,002	\$365,000
(c) Estimated gain / loss, nominal dollars, 2019 → 2025 (6 years spanned)	2019– 2025	+ \$16,004	+ \$165,001	+ \$313,998

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
2019	\$83,001	\$0	\$83,001	\$51,002 ... \$115,000	computed
2020	\$83,001	\$0	\$83,001	\$51,002 ... \$115,000	computed
2021	\$183,001	\$0	\$183,001	\$101,002 ... \$265,000	computed
2022	\$183,001	\$0	\$183,001	\$101,002 ... \$265,000	computed
2023	\$183,001	\$0	\$183,001	\$101,002 ... \$265,000	computed
2024	\$602,038	\$0	\$602,038	\$86,075 ... \$1,118,000	computed
2025	\$248,002	\$0	\$248,002	\$131,004 ... \$365,000	computed

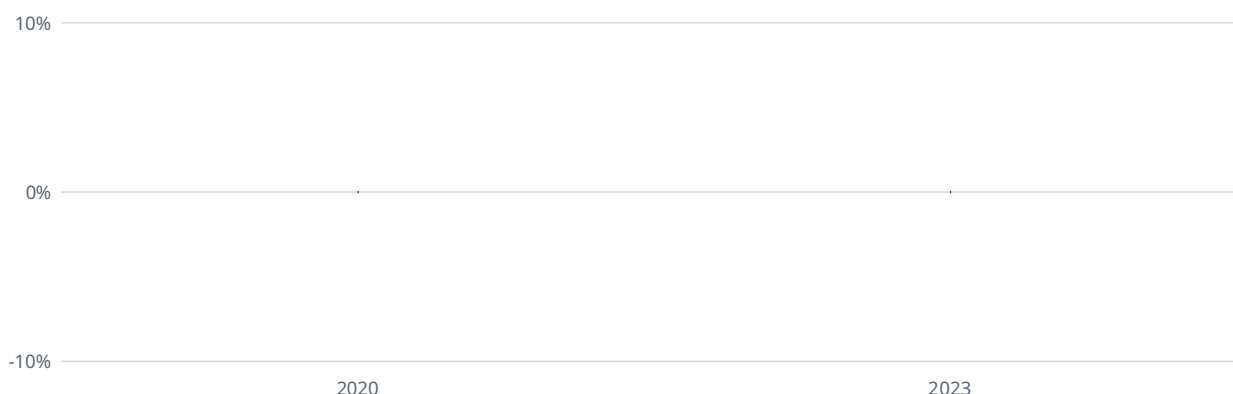
- **What this is:** Net worth = Schedule A assets (each value range at its midpoint; low–high range shown) minus Schedule D liabilities (midpoints / ranges). **Low** = assets at range floors minus liabilities at range ceilings; **Mid** = midpoints; **High** = assets at ceilings minus liabilities at floors. 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). 7 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
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2019→2020	\$83,001	\$83,001	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-77% ... +77%	100%	counted
2020→2021	\$8,000	\$8,000	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-175% ... +175%	10%	excluded; not eligible: traced prior-year value below \$50,000
2021→2022	\$8,000	\$8,000	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-175% ... +175%	4%	excluded; not eligible: traced prior-year value below \$50,000
2022→2023	\$183,001	\$183,001	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-90% ... +90%	100%	counted
2023→2024	\$8,000	\$392,024	\$0	\$400,025	\$8,000	-100.0%	-100.0% ... -100.0%	-8936% ... +8736%	4%	excluded; not eligible: traced prior-year value below \$50,000; high turnover (buys+sells > 100% of opening value); many new/ exited positions
2024→2025	\$40,501	\$40,501	\$0	\$0	\$0	+0.0%	+0.0% ... +0.0%	-121% ... +121%	7%	excluded; not eligible: traced prior-year value below \$50,000

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
2019	10074489	House amendment	3/13/2026	2	0	10074489.pdf de008d287d84eb5dc97ac142b6e8b0e1b283f0ce3cea3a11957d2adf83961052
2020	10072948	House amendment	3/10/2026	2	0	10072948.pdf 8e2562baecbe454c06ef777904fbedca0a8a3402cb79ba6d155ae87ffe2a72c2
2021	10074459	House amendment	3/10/2026	2	0	10074459.pdf 06457a83f3d2df7c9c2e7e808ebc4e80b1989344ad0470bc14aab0c625e1c525
2022	10074461	House amendment	3/10/2026	2	0	10074461.pdf 4b4c9367f2522c6880c648d4f39651c3c25a121ae1581da4c146238544a6bd94
2023	10074462	House amendment	3/13/2026	2	0	10074462.pdf bdeec4dab178910c7d35e930162a492a9b2059733584a1ed6d5d52420f22b033
2024	10074547	House amendment	3/31/2026	75	0	10074547.pdf 6b46dbc74e88a2c927106c93d3283f808749aec40fb0008f91c2c0f86ffbc99c
2025	10078169	House annual	8/13/2026	5	0	10078169.pdf 7f58bb49e5f43f9368b37ac7529cde4e994c3e367d087e033251a3e0e2f01866

Largest movers 2019→2020

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
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Vanguard Specialized Portfolios Health Care Fund (VGHCX) [MF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Citibank Checking/Savings Account [BA] NYCERS Pension [PE]	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Vanguard Specialized Portfolios Health Care Fund (VGHCX) [MF]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Citibank Savings Account [BA] NYC Employee Retirement System [PE]	—	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.