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Sen. Benjamin L. Cardin (D-MD)

Served: House 1987–2007; Senate 2007–2025

Former member – left office 2025

House / Senate · Democrat (most recent term) · MD · in Congress 1987–2025 · Bioguide ID C000141

Data current through 2026-10-19 (latest filing date seen in the official sources: 2026-10-16) · report last updated 2026-10-19. A report is rebuilt only when new or changed source data affects it; the site-wide source check date is on the Methodology page.

Party history by chamber: House D 1987–2007, Senate D 2007–2025. 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 1987	2013	$1,442,107	**$2,973,554**	$4,505,000
(b) Latest net worth estimate	2023	$1,448,076	**$2,834,038**	$4,220,000
(c) Estimated gain / loss, nominal dollars, 2013 → 2023 (10 years spanned)	2013–2023	– $3,056,924	**−$139,516**	+ $2,777,893

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.**

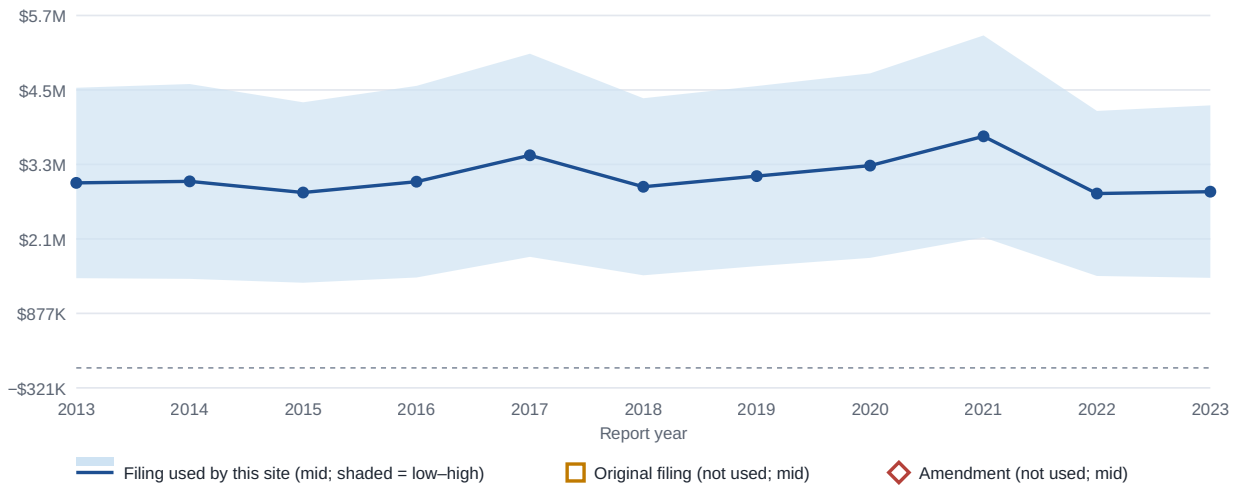
Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low … High	Status / flags
2013	$2,973,554	$0	**$2,973,554**	$1,442,107 … $4,505,000	computed
2014	$2,998,056	$0	**$2,998,056**	$1,431,112 … $4,565,000	computed
2015	$2,819,053	$0	**$2,819,053**	$1,368,106 … $4,270,000	computed
2016	$2,994,553	$0	**$2,994,553**	$1,454,106 … $4,535,000	computed

2017	$3,417,548	$0	**$3,417,548**	$1,785,096 … $5,050,000	computed
2018	$2,912,046	$0	**$2,912,046**	$1,489,092 … $4,335,000	computed
2019	$3,083,542	$0	**$3,083,542**	$1,637,085 … $4,530,000	computed
2020	$3,252,040	$0	**$3,252,040**	$1,769,080 … $4,735,000	computed
2021	$3,721,538	$0	**$3,721,538**	$2,098,075 … $5,345,000	computed
2022	$2,803,536	$0	**$2,803,536**	$1,477,071 … $4,130,000	computed
2023	$2,834,038	$0	**$2,834,038**	$1,448,076 … $4,220,000	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.

Net worth by filing (every annual report and amendment)



Report year	DocID	Filed	Type	Net worth low … high (mid)	Used by this site	Note
2013	47bcbe0c…	05/15/2014	Original	$1,442,107 … $4,505,000 ($2,973,554)	yes	
2014	fcc32702…	05/15/2015	Original	$1,431,112 … $4,565,000 ($2,998,056)	yes	
2015	64a3d47a…	05/16/2016	Original	$1,368,106 … $4,270,000 ($2,819,053)	yes	
2016	a32e113c…	05/15/2017	Original	$1,454,106 … $4,535,000 ($2,994,553)	yes	
2017	fad3c6c1…	05/15/2018	Original	$1,785,096 … $5,050,000 ($3,417,548)	yes	
2018	82155fa1…	05/15/2019	Original	$1,489,092 … $4,335,000 ($2,912,046)	yes	
2019	abb179b2…	05/15/2020	Original	$1,637,085 … $4,530,000 ($3,083,542)	yes	
2020	b5cc6c13…	05/17/2021	Original	$1,769,080 … $4,735,000 ($3,252,040)	yes	
2021	0e000476…	05/16/2022	Original	$2,098,075 … $5,345,000 ($3,721,538)	yes	
2022	e7a52cfd…	05/15/2023	Original	$1,477,071 … $4,130,000 ($2,803,536)	yes	
2023	3e3a7b84…	05/15/2024	Original	$1,448,076 … $4,220,000 ($2,834,038)	yes	

Every annual report and amendment on record for this member is listed. Net worth is computed for each filing with the same rules as above. For each report year the site uses one filing (the most recently filed one whose Schedule A is at least 40% as long as the longest filing for that year; electronic filings take precedence over scanned ones); the others

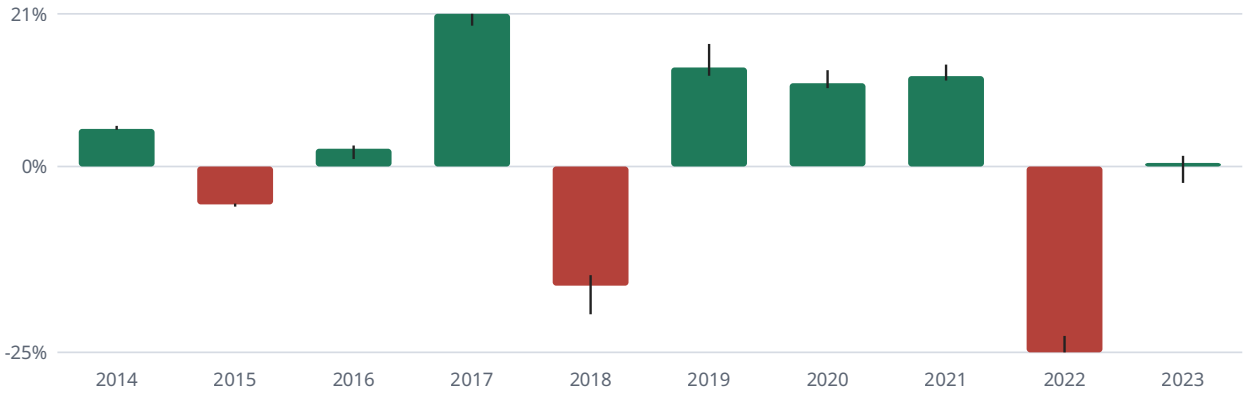
are shown for comparison only and do not affect any figure or ranking. Scanned (image-only) filings are listed but not computed. Senate paper reports are not listed.

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	BEST / WORST SINGLE YEAR
+1.0%	**+1.9%**	**10**	**2017 +21%** **2022 -25%**

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +0.3% to +1.2%. 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	$1,788,042	$1,788,042	$91,168	$0	$0	+5.1%	+5.0% … +5.5%	-110% … +120%	60%	counted
2014→2015	$2,688,050	$2,488,050	$61,914	$0	$0	-5.1%	-5.5% … -5.0%	-107% … +97%	90%	counted

2015→2016	$2,375,046	$2,383,546	$48,514	$0	$0	+2.4%	+1.0% … +2.8%	-103% … +107%	84%	counted
2016→2017	$2,290,542	$2,716,042	$49,012	$0	$0	+20.7%	+19.1% … +25.7%	-90% … +131%	76%	counted
2017→2018	$3,085,540	$2,527,040	$59,711	$0	$0	-16.2%	-20.1% … -14.7%	-103% … +71%	90%	counted
2018→2019	$2,472,536	$2,773,536	$31,159	$0	$0	+13.4%	+12.3% … +16.6%	-87% … +113%	85%	counted
2019→2020	$2,814,536	$3,096,536	$35,710	$0	$0	+11.3%	+10.6% … +13.1%	-85% … +108%	91%	counted
2020→2021	$2,677,030	$2,959,030	$46,357	$0	$0	+12.3%	+11.7% … +13.8%	-83% … +107%	82%	counted
2021→2022	$3,129,528	$2,310,528	$29,654	$0	$0	-25.2%	-30.7% … -23.0%	-103% … +52%	84%	counted
2022→2023	$2,423,532	$2,397,533	$37,655	$8,000	$8,000	+0.5%	-2.2% … +1.4%	-97% … +98%	86%	counted

Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is ≥ 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	47bcbe0c-625a-47af-8505-c60e6488704e	Senate annual	05/15/2014	107	0	Senate eFD report 0aab7e1247596a0e476bf084fe3370c794cfa784b252b0443b9aa0c49f23c584
2014	fcc32702-4ac8-4bfa-a2ac-cf5ad8dbef50	Senate annual	05/15/2015	112	0	Senate eFD report 6077f5cdaf9263dbf9f3eb1f8610858160324b7884144c99b21f08578240e7be
2015	64a3d47a-3ef8-4f1f-b31f-b6978e1fef79	Senate annual	05/16/2016	106	0	Senate eFD report 94cef0dc77eb0fe1ed6b1af1d68652f78706a2e10c373bf5bf607279621a7df7
2016	a32e113c-5243-4ae3-95e0-6e371d9dcfb6	Senate annual	05/15/2017	106	0	Senate eFD report bfd5a51171984c599156e43ae5543dc8e84f26726fb52fb30d5bfb4bb89690d1

2017	fad3c6c1-d729-43ef-8695-cec072b63235	Senate annual	05/15/2018	96	0	Senate eFD report 9d22cffeaeeec43e9d199f216495fd425bc2ff8198f6a23f5c5361dbe1cdc653
2018	82155fa1-e70c-4025-910d-d62689d654b7	Senate annual	05/15/2019	92	0	Senate eFD report 8305317efdf65f32386972b94c56dcc407a487d0e146b4bdc61a00435f9154fb
2019	abb179b2-9641-4df8-bac4-43d67d324c29	Senate annual	05/15/2020	85	0	Senate eFD report 844ba0c044b9eeacbcbdb085f2aa37f7e8fcbbd46c7ea9dd216de4f530d5b57c
2020	b5cc6c13-c3e1-42fa-8922-a76e541f6443	Senate annual	05/17/2021	80	0	Senate eFD report c7b500487f34882eba9c85242f2aa0d80338918b0dc4d989658075b15b75519f

2021	0e000476-4456-459c-840e-7e18ed1c9fd4	Senate annual	05/16/2022	75	0	Senate eFD report c5afef6 c6d3a982 ac68d989 2c0294b4 c26033e5 7b354052 8a922608 5a9deba3 b
2022	e7a52cfd-5683-4418-b009-95c3480258a7	Senate annual	05/15/2023	71	0	Senate eFD report c0529f7 b331d16 f3d9ea48 fb9317f1 c88d2a19 0835375 ef6c0ba4 0e2de52 b95f
2023	3e3a7b84-38b9-49ab-80a8-89622e29b6f8	Senate annual	05/15/2024	76	0	Senate eFD report 2d352c0 f6a35403 c1b7785 f0e36c66 757c001 c92669a0 2c873b7 b6bcb5f e305e

Largest movers 2020→2021

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Venture BG, LLC Company: Venture BG, LLC (Baltimore, Md) Description: Real Estate Filer co	SP	held	$100,001 - $250,000	$250,001 - $500,000	$0	$0

Meyer M. Cardin Trust Filer comment: A trust established by filer's father for the benefit	JT	held	$50,001 - $100,000	$100,001 - $250,000	$0	$0
IRA - Wells Fargo Advisors ⇒ IVE-iShares S&P 500 Value (NYSEArca)	—	held	$50,001 - $100,000	$15,001 - $50,000	$0	$0
IRA - Wells Fargo Advisors ⇒ EMB - iShares JPMorgan USD Emerg Markets Bond (NYSEArca)	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
IRA - Wells Fargo Advisors ⇒ IVW-iShares S&P 500 Growth (NYSEArca)	—	held	$50,001 - $100,000	$15,001 - $50,000	$0	$0
Wells Fargo Advisors (Baltimore, Md) Type: Brokerage Sweep Account	JT	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0
BGRFX - Baron Growth Retail (NASDAQ)	JT	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0
IRA - Wells Fargo Advisors Filer comment: Includes rollover from TIAA - Cref Retirement Pl	SP	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Venture BG, LLC Company: Venture BG, LLC (Baltimore, Md) Description: Real Estate Filer co	SP	held	$250,001 - $500,000	$100,001 - $250,000	$0	$0
IRA - Wells Fargo Advisors ⇒ AGG - iShares Core US Aggregate Bond	—	held	$250,001 - $500,000	$100,001 - $250,000	$0	$0
Meyer M. Cardin Trust Filer comment: A trust established by filer's father for the benefit	JT	held	$100,001 - $250,000	$50,001 - $100,000	$0	$0
AEGFX-American Funds EuroPacific Gr F1 (NASDAQ)	—	held	$100,001 - $250,000	$50,001 - $100,000	$0	$0
IRA - Wells Fargo Advisors ⇒ IUSB - iShares Core Total USD Bond Market ETF	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
IRA - Wells Fargo Advisors ⇒ VWO-Vanguard FTSE Emerging Markets ETF (NYSEArca)	—	held	$50,001 - $100,000	$15,001 - $50,000	$0	$0
Wells Fargo Advisors (Baltimore, Md) Type: Brokerage Sweep Account	JT	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0

Maryland College Investment Plan Institution: College Savings Plans of Maryland ⇒ Portfoli	SP	held	$50,001 - $100,000	$15,001 - $50,000	$0	$0

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
AEGFX-American Funds EuroPacific Gr F1 (NASDAQ)	—	held	$50,001 - $100,000	$100,001 - $250,000	$0	$0
Maryland College Investment Plan Institution: College Savings Plans of Maryland ⇒ Portfoli	SP	held	$50,001 - $100,000	$1,001 - $15,000	$0	$0
Wells Fargo Advisors (Baltimore, Md) Type: Brokerage Sweep Account	JT	held	$50,001 - $100,000	$15,001 - $50,000	$0	$0
Maryland College Investment Plan Institution: College Savings Plans of Maryland ⇒ Portfoli	SP	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
IRA - Wells Fargo Advisors ⇒ Wells Fargo Advisors (Baltimore, Md) Type: Brokerage Sweep Ac	—	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0
Maryland College Investment Plan Institution: College Savings Plans of Maryland ⇒ Portfoli	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
FRGXX - Fidelity Government Portfolio Fund	JT	new	—	$1,001 - $15,000	$8,000	$8,000
IRA - Wells Fargo Advisors Filer comment: Includes rollover from TIAA - Cref Retirement Pl	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.