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Sen. Kevin Cramer (R-ND)

Served: House 2013–2019; Senate 2019–present Currently in office

House / Senate · Republican (most recent term) · ND · in Congress 2013–present · Bioguide ID C001096

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 R 2013–2019, Senate R 2019–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 2013, the member's first year in office)	2013	$252,022	**$542,011**	$832,000
(b) Latest net worth estimate	2025	$153,012	**$624,006**	$1,094,999
(c) Estimated gain / loss, nominal dollars, 2013 → 2025 (12 years spanned)	2013–2025	– $678,988	**+$81,994**	+$842,977

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.**

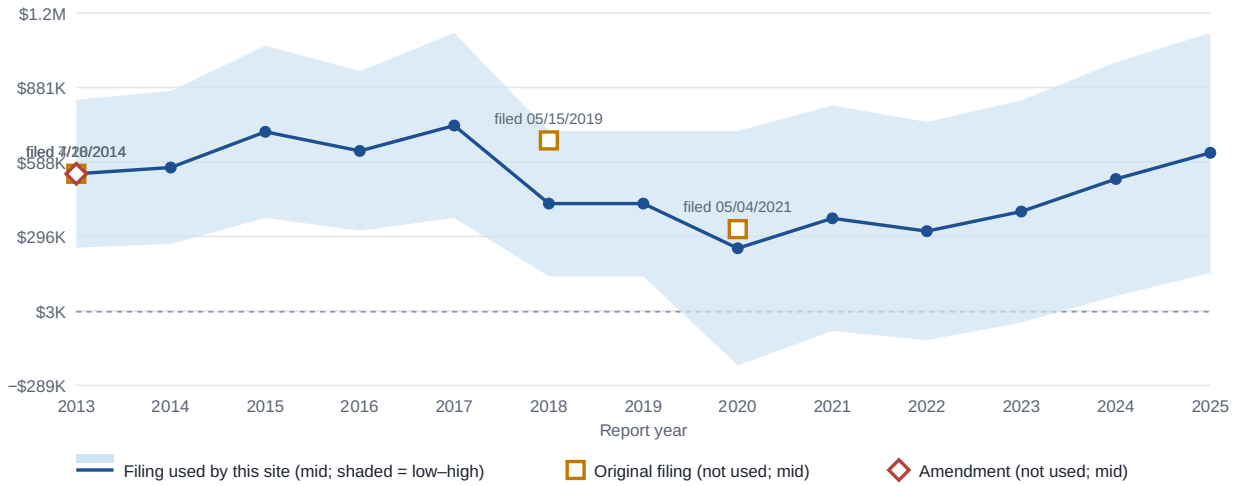
Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low ... High	Status / flags
2013	$542,011	$0	**$542,011**	$252,022 ... $832,000	computed
2014	$566,511	$0	**$566,511**	$266,022 ... $867,000	computed
2015	$706,508	$0	**$706,508**	$368,017 ... $1,045,000	computed
2016	$631,508	$0	**$631,508**	$318,016 ... $945,000	computed
2017	$731,508	$0	**$731,508**	$368,016 ... $1,095,000	computed
2018	$499,507	$75,000	**$424,506**	$139,014 ... $709,999	computed

2019	$499,507	$75,000	**$424,506**	$139,014 … $709,999	computed
2020	$699,507	$450,001	**$249,506**	−$210,986 … $709,998	computed
2021	$742,007	$375,000	**$367,006**	−$75,986 … $809,999	computed
2022	$691,506	$375,000	**$316,506**	−$111,987 … $744,999	computed
2023	$768,506	$375,000	**$393,506**	−$42,988 … $829,999	computed
2024	$896,006	$375,000	**$521,006**	$62,012 … $979,999	computed
2025	$999,006	$375,000	**$624,006**	$153,012 … $1,094,999	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

2012	8209152	10/12/2012	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2013	8209506	12/7/2012	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2013	8212022	5/14/2013	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2013	8212366	6/25/2013	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2013	10001002	4/28/2014	Original	$252,022 … $832,000 ($542,011)	no	
2013	10003592	7/10/2014	Amendment	$252,022 … $832,000 ($542,011)	yes	
2013	10003624	7/10/2014	Amendment	$252,022 … $832,000 ($542,011)	no	
2014	10005172	4/19/2015	Original	$266,022 … $867,000 ($566,511)	yes	
2015	10011476	5/11/2016	Original	$368,017 … $1,045,000 ($706,508)	yes	
2016	10015681	4/27/2017	Original	$318,016 … $945,000 ($631,508)	yes	
2017	10021063	5/5/2018	Original	$368,016 … $1,095,000 ($731,508)	yes	
2018	1b30a96d…	05/15/2019	Original	$270,018 … $1,074,999 ($672,508)	no	
2018	f38f3a66…	10/21/2019	Amendment	$139,014 … $709,999 ($424,506)	yes	

2019	f5f6e6eb…	08/11/2020	Original	$139,014 … $709,999 ($424,506)	yes
2020	bcacaf9c…	05/04/2021	Original	−$110,986 … $759,999 ($324,506)	no
2020	54d9ef7b…	07/13/2021	Amendment	−$210,986 … $709,998 ($249,506)	yes
2021	0ea450d3…	05/05/2022	Original	−$75,986 … $809,999 ($367,006)	yes
2022	ad514daf…	04/11/2023	Original	−$111,987 … $744,999 ($316,506)	yes
2023	9025ef30…	03/15/2024	Original	−$42,988 … $829,999 ($393,506)	yes
2024	91d94411…	03/19/2025	Original	$62,012 … $979,999 ($521,006)	yes
2025	c7a06cfe…	03/19/2026	Original	$153,012 … $1,094,999 ($624,006)	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.)
+11.2%

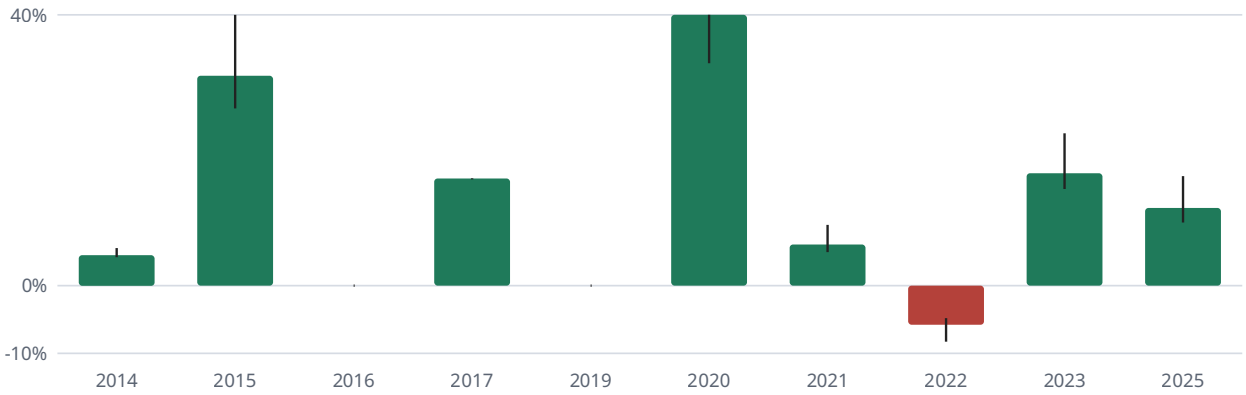
SIMPLE AVERAGE OF YEARS
+12.0%

YEARS ESTIMATED
10

BEST / WORST SINGLE YEAR
2020 +40%
2022 -6%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +15.2% to +9.7%. 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	$542,011	$566,511	$0	$0	$0	**+4.5%**	+4.2% … +5.6%	-104% … +113%	100%	counted
2014→2015	$485,006	$560,506	$0	$0	$75,000	**+31.0%**	+26.2% … +45.3%	-76% … +138%	86%	counted
2015→2016	$631,508	$631,508	$0	$0	$0	**+0.0%**	+0.0% … +0.0%	-99% … +99%	89%	counted
2016→2017	$631,508	$731,508	$0	$0	$0	**+15.8%**	+15.7% … +15.9%	-91% … +123%	100%	counted
2017→2018	$130,002	$130,002	$0	$0	$0	**+0.0%**	+0.0% … +0.0%	-108% … +108%	18%	excluded; not eligible: traced coverage 18% < 60%
2018→2019	$499,507	$499,507	$0	$0	$0	**+0.0%**	+0.0% … +0.0%	-104% … +104%	100%	counted

2019→2020	$499,507	$699,507	$0	$0	$0	**+40.0%**	+32.9% … +62.8%	-74% … +154%	100%	counted
2020→2021	$699,507	$742,007	$0	$0	$0	**+6.1%**	+5.0% … +9.0%	-84% … +96%	100%	counted
2021→2022	$734,006	$691,506	$0	$0	$0	**-5.8%**	-8.3% … -4.8%	-90% … +78%	99%	counted
2022→2023	$659,006	$768,506	$0	$0	$0	**+16.6%**	+14.3% … +22.5%	-74% … +107%	95%	counted
2023→2024	$393,506	$521,006	$0	$0	$0	**+32.4%**	+25.9% … +50.7%	-68% … +133%	51%	excluded; not eligible: traced coverage 51% < 60%
2024→2025	$896,006	$999,006	$0	$0	$0	**+11.5%**	+9.3% … +16.2%	-64% … +87%	100%	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	10003592	House amendment	7/10/2014	22	0	10003592.pdf `ee1db50209da132e41e2cb31a22930e17b8fa8450238eedff3d1a13b6638afb8`

2014		10005172	House annual	4/19/2015	22	0	10005172.pdf 3e1b337e7ea433b0540759bab799d2b2afc60bf168d8d1025615d9f9df3c7ad5
2015		10011476	House annual	5/11/2016	17	0	10011476.pdf dab18664795054c2bcb7f888189c419506976079e7bf5c0f8d4d2c5449805c76
2016		10015681	House annual	4/27/2017	16	0	10015681.pdf d09b0ddc9a218f1f46acdc2577c5403cc10cf159dccb64b387c9ebe8c1692ee0
2017		10021063	House annual	5/5/2018	16	0	10021063.pdf 9343438b3c005e16565fe068f405824ece1bace240457c01c720c0269e554d04
2018	f38f3a66-0d35-48ee-9acf-5e822debab26		Senate amendment	10/21/2019	14	0	Senate eFD report 407bf93ae87b8ab3fd61bc1c1a5ea9d03c1633c1248cd11a3150789532706279
2019	f5f6e6eb-acc8-4370-8081-1f3b2ccf435e		Senate annual	08/11/2020	14	0	Senate eFD report af6619ee0bd58aa6f9d20d5a8b36e03adf07759f3de25a8d3f00cf61bf3a558f

2020	54d9ef7b-8ce3-4301-af5d-f67922f1dfea	Senate amendment	07/13/2021	14	0	Senate eFD report f2dfd51a885dd85fb1478ccce39330627499637d0860b75f39fefe959f8a8f64
2021	0ea450d3-06e4-4059-9c17-8eba1ec859da	Senate annual	05/05/2022	14	0	Senate eFD report 82e55aec17288481f9c91830b3490ec610371f55fecb1547f1044b43791f15ed
2022	ad514daf-7339-4692-89f8-1e718fedd1b3	Senate annual	04/11/2023	13	0	Senate eFD report 1e3037a78c3207b153b71c6957b758cadb3e01baee2e0f728738ba0e294cfd9a
2023	9025ef30-3182-4f55-98fd-cdf184ddd34b	Senate annual	03/15/2024	12	0	Senate eFD report f0362f7ee848755aebc1269e50b45f6eb5b5cb6f13548b2a1bee840f3978cbec
2024	91d94411-dd88-48e8-acc9-e386407a728f	Senate annual	03/19/2025	12	0	Senate eFD report ce3d79f8a5044919d7957b8513abb1eb4a271e80324dcc8a07bde0fd1cb17288

2025	c7a06cfe-bf3f-4692-928a-f7507f42a539	Senate annual	03/19/2026	12	0	Senate eFD report 176b7d9f028d00afafd504b17aab1b149bd041e2b6a9dec80203261129f8f261

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
CREF Growth R1 (CREF V148064-8)	—	held	$50,001 - $100,000	$15,001 - $50,000	$0	$0
CREF Global Equities R1 (CREF V148064-8)	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
American Funds ⇒ New Perspective Fund (ANWPX)	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
THE GROWTH FUND OF AMERICA-529A (1005) Institution: American Funds ⇒ THE GROWTH FUND OF AM	DC	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
American Funds ⇒ The Investment Company of America (AIVSX	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
T-C Lifecycle 2025-Rtmt	—	held	$250,001 - $500,000	$250,001 - $500,000	$0	$0
CREF Stock R1 (CREF V148064-8)	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
American Funds ⇒ Fundamental Investors (ACNFX)	—	held	$15,001 - $50,000	$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)
CREF Growth R1 (CREF V148064-8)	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
CREF Equity Index R1 (CREF V148064-8)	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
U.S. Bank (Bismarck, ND) Type: Checking	JT	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0

CREF Global Equities R1 (CREF V148064-8)	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
American Funds ⇒ New Perspective Fund (ANWPX)	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
THE GROWTH FUND OF AMERICA-529A (1005) Institution: American Funds ⇒ THE GROWTH FUND OF AM	DC	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
American Funds ⇒ The Investment Company of America (AIVSX	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
T-C Lifecycle 2025-Rtmt	—	held	$250,001 - $500,000	$250,001 - $500,000	$0	$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
CREF Global Equities R1 (CREF V148064-8)	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
American Funds ⇒ New Perspective Fund (ANWPX)	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
CREF Stock R1 (CREF V148064-8)	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
U.S. Bank (Bismarck, ND) Type: Checking	JT	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
THE GROWTH FUND OF AMERICA-529A (1005) Institution: American Funds ⇒ THE GROWTH FUND OF AM	DC	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
American Funds ⇒ The Investment Company of America (AIVSX	—	held	$50,001 - $100,000	$50,001 - $100,000	$0	$0
Nuveen Lifecycle 2025 R6 Filer comment: This asset was from a NDPERS transfer from TIAA to	—	held	$250,001 - $500,000	$250,001 - $500,000	$0	$0
CREF Growth R1 (CREF V148064-8)	—	held	$50,001 - $100,000	$50,001 - $100,000	$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.