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Rep. Lois Frankel (D-FL)

Served: House 2013–present Currently in office

House · Democrat (most recent term) · FL-22 · in Congress 2013–present · Bioguide ID F000462

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: D 2013–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	$345,277	**$2,362,138**	$4,378,999
(b) Latest net worth estimate	2025	$418,035	**$1,894,516**	$3,370,996
(c) Estimated gain / loss, nominal dollars, 2013 → 2025 (12 years spanned)	2013–2025	− $3,960,964	**−$467,622**	+ $3,025,719

Gain Low = latest Low − earliest High; Gain High = latest High − earliest Low (widest possible spread); Mid = latest Mid − earliest Mid.

Reliability flags (net worth): 2025: 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket. **Included in the recommended dollar-gain ranking.**

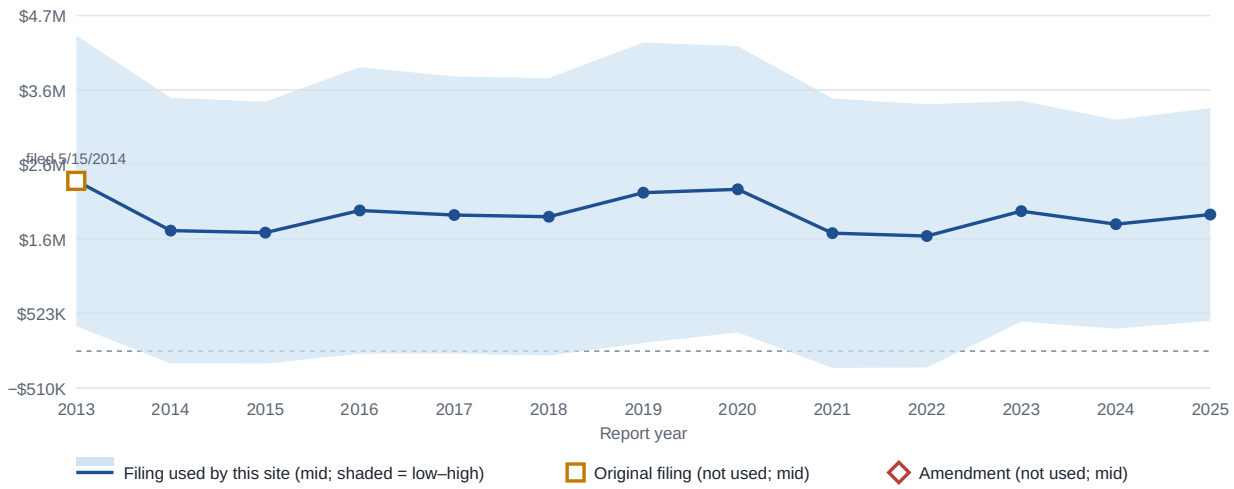
Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low … High	Status / flags
2013	$2,549,638	$187,500	**$2,362,138**	$345,277 … $4,378,999	computed
2014	$2,409,083	$737,502	**$1,671,582**	−$171,834 … $3,514,997	computed
2015	$2,367,581	$725,002	**$1,642,580**	−$172,838 … $3,457,997	computed
2016	$2,675,587	$725,002	**$1,950,586**	−$38,826 … $3,939,997	computed

2017	$2,612,586	$725,002	**$1,887,584**	−$35,828 … $3,810,997	computed
2018	$2,588,088	$725,002	**$1,863,086**	−$60,824 … $3,786,997	computed
2019	$2,921,590	$725,002	**$2,196,588**	$112,180 … $4,280,997	computed; 2 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2020	$2,969,074	$725,002	**$2,244,072**	$257,147 … $4,230,997	computed
2021	$2,536,070	$900,002	**$1,636,068**	−$232,861 … $3,504,996	computed
2022	$2,497,566	$900,002	**$1,597,564**	−$226,867 … $3,421,996	computed
2023	$2,840,520	$900,002	**$1,940,518**	$408,041 … $3,472,996	computed
2024	$2,660,518	$900,002	**$1,760,516**	$312,037 … $3,208,996	computed
2025	$2,794,518	$900,002	**$1,894,516**	$418,035 … $3,370,996	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket

- **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	8208884	6/11/2012	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2012	8209644	1/9/2013	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2013	8212135	6/3/2013	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2013	10001204	5/15/2014	Original	$345,277 … $4,378,999 ($2,362,138)	no	
2013	10004012	8/8/2014	Amendment	$345,277 … $4,378,999 ($2,362,138)	yes	
2014	10005577	5/15/2015	Original	−$171,834 … $3,514,997 ($1,671,582)	yes	
2015	10010146	5/10/2016	Original	−$172,838 … $3,457,997 ($1,642,580)	yes	
2016	10015793	8/9/2017	Original	−$38,826 … $3,939,997 ($1,950,586)	yes	
2016	9111584	8/9/2017	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed

2017	10020854	8/8/2018	Original	−$35,828 … $3,810,997 ($1,887,584)	yes
2018	10026017	5/13/2019	Original	−$60,824 … $3,786,997 ($1,863,086)	yes
2019	10035487	8/10/2020	Original	$112,180 … $4,280,997 ($2,196,588)	yes
2020	10040644	8/13/2021	Original	$257,147 … $4,230,997 ($2,244,072)	yes
2021	10047110	6/27/2022	Original	−$232,861 … $3,504,996 ($1,636,068)	yes
2022	10051923	6/6/2023	Original	−$226,867 … $3,421,996 ($1,597,564)	yes
2023	10057235	8/9/2024	Original	$408,041 … $3,472,996 ($1,940,518)	yes
2024	10066434	5/15/2025	Original	$312,037 … $3,208,996 ($1,760,516)	yes
2025	10075817	5/12/2026	Original	$418,035 … $3,370,996 ($1,894,516)	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.

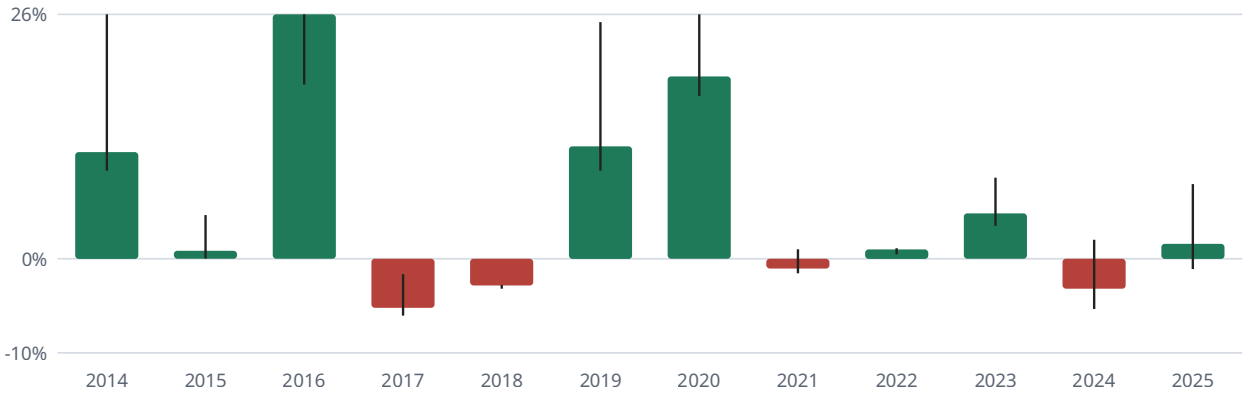
SIMPLE AVERAGE OF YEARS	YEARS ESTIMATED	BEST / WORST SINGLE YEAR
	12	

AVG. ANNUAL CHANGE (GEOMETRIC, EST.)			
+5.0%	**+5.4%**		**2016 +26%** **2017 -5%**

Reliability flags: 5/12 years trading-dominated; 3 unparsed value(s).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +12.8% to +3.2%. 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	$2,147,106	$1,916,572	$5,302	$355,018	$824,052	+11.4%	+9.4% … +26.1%	-172% … +194%	84%	counted many new/ exited position
2014→2015	$2,116,570	$2,199,072	$7,403	$192,012	$120,008	+0.8%	+0.0% … +4.6%	-143% … +145%	88%	counted
2015→2016	$1,438,562	$1,961,563	$3,052	$392,024	$240,015	+26.0%	+18.5% … +72.6%	-172% … +224%	61%	counted many new/ exited position
2016→2017	$2,386,074	$2,338,575	$3,052	$304,518	$224,512	-5.2%	-6.0% … -1.6%	-147% … +137%	89%	counted

2017→2018	$2,436,076	$2,484,082	$3,052	$376,522	$256,016	-2.9%	-3.2% … -2.8%	-151% … +145%	93%	counted
2018→2019	$1,964,075	$2,274,076	$5,052	$352,022	$272,017	+12.0%	+9.4% … +25.2%	-157% … +181%	76%	counted
2019→2020	$2,220,568	$2,557,565	$5,052	$336,021	$424,525	+19.4%	+17.3% … +28.1%	-139% … +178%	83%	counted many new/ exited position
2020→2021	$2,134,064	$2,158,564	$1,302	$403,021	$355,018	-1.0%	-1.5% … +1.0%	-152% … +150%	72%	counted many new/ exited position
2021→2022	$2,007,062	$1,944,558	$3,052	$272,516	$352,022	+1.0%	+0.5% … +1.1%	-150% … +152%	79%	counted
2022→2023	$1,646,522	$2,592,518	$2,952	$1,013,505	$144,009	+4.8%	+3.5% … +8.6%	-140% … +149%	66%	counted many new/ exited position
2023→2024	$2,592,518	$2,595,017	$1,902	$184,012	$97,003	-3.2%	-5.3% … +2.0%	-95% … +88%	91%	counted
2024→2025	$2,529,516	$2,687,016	$1,402	$224,014	$105,502	+1.6%	-1.1% … +7.9%	-92% … +95%	95%	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	10004012	House amendment	8/8/2014	277	0	10004012.pdf `927b881cd5fecaf708b3210b9439b0d832519c2a30388b24b62dfb6cb685f10f`

2014	10005577	House annual	5/15/2015	166	0	10005577.pdf a2e0800ccacb36e5c2459c99 d6c5dfdbbe763f2731f46f05 d8dc3052ec1cbe1a
2015	10010146	House annual	5/10/2016	162	0	10010146.pdf de28e735f2dde72c9bcedd7f f2dd03cc5d8706066474ca930 df6e9e64167c1a1
2016	10015793	House annual	8/9/2017	174	0	10015793.pdf d2eebd73c8ef6aef42cb743c3 d3bc1689feb9637b1f8dde910 e4c8a2ab6a7e85
2017	10020854	House annual	8/8/2018	172	0	10020854.pdf 8f1dbf288ff7b45a6cca1a62 a07a700fe94c678715c0b58f5 0000d105f6f57bf
2018	10026017	House annual	5/13/2019	176	0	10026017.pdf d435ccd272e715b9b0377f0f3 653cc92a96d05b184b751655 d8ef09a7bca7423
2019	10035487	House annual	8/10/2020	180	2	10035487.pdf 0b51a09eb56133d160e9fa307 fbc3ed8cd99d55ef8869a16a4 d563a0424d35c7
2020	10040644	House annual	8/13/2021	147	0	10040644.pdf c22e70ccec336a347db16345 d09a387508805d72e1c8083c7 fcaa2cb2f23d015
2021	10047110	House annual	6/27/2022	140	0	10047110.pdf a82615900539d9ee1699239a d1c512635f05aa5e9f9ea38f4 f1294f400ed6d81
2022	10051923	House annual	6/6/2023	133	0	10051923.pdf 3749da5b3a372682e84045881 5b3f2fa90999e690baef52125 c2c04c1554c713
2023	10057235	House annual	8/9/2024	41	0	10057235.pdf ac928c6abee75e757396fb7c7 b2f7c7ab11e01e0b2b25e7174 dfd5a8a63275d2
2024	10066434	House annual	5/15/2025	37	0	10066434.pdf a6c0acde66833a6c2d22382f3 709c63b3cb302bf823de4eb93 8102c3a53d302d

2025	10075817	House annual	5/12/2026		35	1	10075817.pdf 70f6cb837781a80aad4132c0bbac12119a1dacdbdd046543e2e0b455dccfa7b5

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Morgan Stanley IRA - X529 ⇒ T Rowe Price Cap Apprec Adv [MF]	—	held	$100,001 - $250,000	$250,001 - $500,000	$0	$0
Morgan Stanley IRA - X529 ⇒ Morgan Stanley Private Bank N.A. [IH]	—	held	$50,001 - $100,000	$1 - $1,000	$0	$0
Morgan Stanley IRA - X529 ⇒ Morgan Stanley Insti Liq Fds, Treasury Sec Ptf Insti Cl (MSUXX	—	new	—	$500,001 - $1,000,000	$814,503	$16,001
Morgan Stanley IRA - X142 ⇒ Fluor Corporation (FLR) [ST]	—	exited	$15,001 - $50,000	—	$0	$16,001
Morgan Stanley IRA - X141 ⇒ Boston Scientific Corporation (BSX) [ST]	—	exited	$1,001 - $15,000	—	$0	$24,002
Morgan Stanley IRA - X085 ⇒ Blue Owl Credit Inc Corp [OT]	—	new	—	$100,001 - $250,000	$191,002	$0
Morgan Stanley IRA - X141 ⇒ PPG Industries, Inc. (PPG) [ST]	—	exited	$1,001 - $15,000	—	$0	$24,002
Lois J. Frankel Living Trust ⇒ Morgan Stanley Bank N.A. [BA]	—	held	$1 - $1,000	$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)
Morgan Stanley IRA - X085 ⇒ Blue Owl Credit Inc Corp [OT]	—	held	$100,001 - $250,000	$100,001 - $250,000	$96,006	$0
Morgan Stanley IRA - X529 ⇒ JP Morgan Equity Income A [MF]	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
Lois J. Frankel Living Trust ⇒ Exxon Mobil Corporation (XOM) [ST]	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
International Business Machines Corporation (IBM) [ST]	—	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0

MetLife-Preference Plus Select L Class Annuity ⇒ BlackRock Bond Income Portfolio (Class B)	—	exited	$15,001 - $50,000	—	$0	$8,000
Lois J. Frankel Living Trust ⇒ Morgan Stanley Bank N.A. [BA]	—	held	$1,001 - $15,000	$1 - $1,000	$0	$0
Morgan Stanley IRA - X529 ⇒ Morgan Stanley Insti Liq Fds, Treasury Sec Ptf Insti Cl (MSUXX	—	held	$500,001 - $1,000,000	$500,001 - $1,000,000	$88,006	$89,002
Morgan Stanley IRA - X529 ⇒ Microsoft Corporation (MSFT) [ST]	—	held	$100,001 - $250,000	$100,001 - $250,000	$0	$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Morgan Stanley IRA - X085 ⇒ Blue Owl Credit Inc Corp [OT]	—	held	$100,001 - $250,000	$100,001 - $250,000	$96,006	$0
Morgan Stanley IRA - X140 ⇒ Commonwealth Allmerica Select Resources II ⇒ GA Blackrock Disc	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
Morgan Stanley IRA - X529 ⇒ SPDR Gold Trust [EF]	—	held	$15,001 - $50,000	$50,001 - $100,000	$0	$0
Morgan Stanley IRA - X529 ⇒ Principal Fds, Inc. MidCap Fd Cl A (PEMGX) [MF]	—	new	—	$15,001 - $50,000	$8,000	$0
Morgan Stanley IRA - X529 ⇒ BlackRock HlthSc Op A (SHSAX) [MF]	—	new	—	$15,001 - $50,000	$8,000	$0
MetLife-Preference Plus Select L Class Annuity ⇒ MSCI EAFE Index Portfolio [MF]	—	held	$15,001 - $50,000	$15,001 - $50,000	$16,001	$0
Morgan Stanley IRA - X529 ⇒ Morgan Stanley Insti Liq Fds, Treasury Sec Ptf Insti Cl (MSUXX	—	held	$500,001 - $1,000,000	$500,001 - $1,000,000	$96,006	$105,502
Lois J. Frankel Living Trust ⇒ Morgan Stanley Bank N.A. [BA]	—	held	$1 - $1,000	$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.