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# Rep. Josh Harder (D-CA)

**Served: House 2019–present** Currently in office

House · Democrat (most recent term) · CA-9 · in Congress 2019–present · Bioguide ID H001090

**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 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 2019, the member's first year in office) | 2019 | $1,278,045 | **$2,190,022** | $3,102,000 |
| **(b)** Latest net worth estimate | 2025 | $1,482,045 | **$4,849,022** | $8,215,998 |
| **(c)** Estimated gain / loss, nominal dollars, 2019 → 2025 (6 years spanned) | 2019–2025 | – $1,619,955 | + **$2,658,999** | + $6,937,953 |

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.**

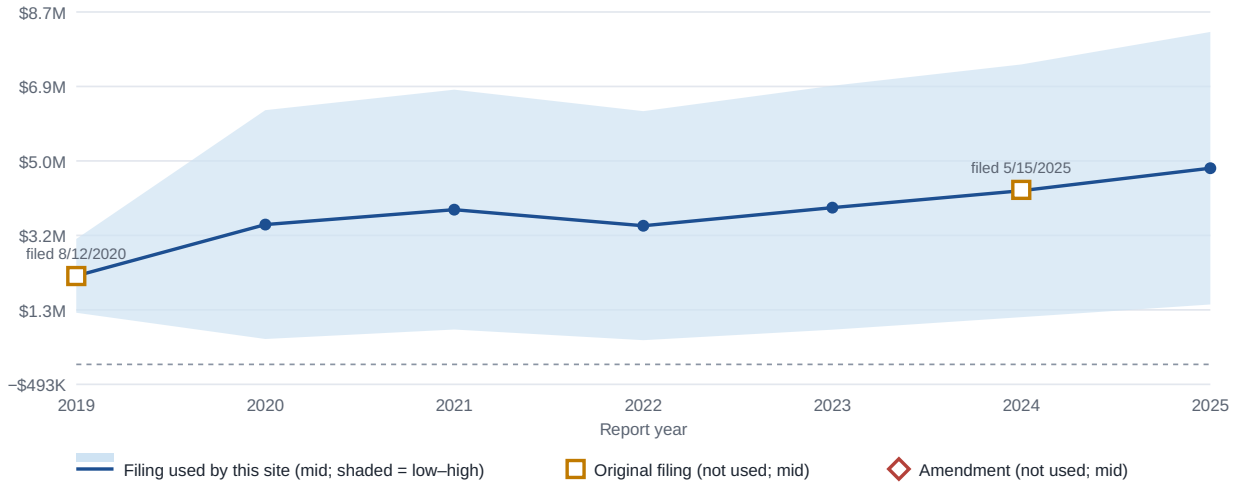
**Net worth by report year** (mid; Low–High)

| Report year | Assets (mid) | Liabilities (mid) | Net worth mid | Low … High | Status / flags |
|---|---|---|---|---|---|
| 2019 | $2,190,022 | $0 | **$2,190,022** | $1,278,045 … $3,102,000 | computed |
| 2020 | $4,219,018 | $762,500 | **$3,456,518** | $628,037 … $6,284,999 | computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket |
| 2021 | $4,575,520 | $750,000 | **$3,825,520** | $861,040 … $6,789,999 | computed |

| | | | | | |
|---|---|---|---|---|---|
| 2022 | $4,177,522 | $750,000 | **$3,427,521** | $597,043 … $6,257,999 | computed |
| 2023 | $4,622,523 | $750,000 | **$3,872,522** | $859,046 … $6,885,999 | computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket |
| 2024 | $5,040,022 | $750,000 | **$4,290,022** | $1,169,045 … $7,410,999 | computed |
| 2025 | $5,631,522 | $782,501 | **$4,849,022** | $1,482,045 … $8,215,998 | 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 |
|---|---|---|---|---|---|---|
| 2019 | 10036309 | 8/12/2020 | Original | $1,277,045 … $3,088,000 ($2,182,522) | no | |

| | | | | | |
|---|---|---|---|---|---|
| 2019 | 10041046 | 8/13/2021 | Amendment | $1,278,045 … $3,102,000 ($2,190,022) | yes |
| 2020 | 10040757 | 8/13/2021 | Original | $628,037 … $6,284,999 ($3,456,518) | yes |
| 2021 | 10047596 | 8/10/2022 | Original | $861,040 … $6,789,999 ($3,825,520) | yes |
| 2022 | 10051998 | 5/10/2023 | Original | $597,043 … $6,257,999 ($3,427,521) | yes |
| 2023 | 10058971 | 5/15/2024 | Original | $859,046 … $6,885,999 ($3,872,522) | yes |
| 2024 | 10066696 | 5/15/2025 | Original | $1,172,048 … $7,455,999 ($4,314,024) | no |
| 2024 | 10077893 | 5/13/2026 | Amendment | $1,169,045 … $7,410,999 ($4,290,022) | yes |
| 2025 | 10076099 | 5/13/2026 | Original | $1,482,045 … $8,215,998 ($4,849,022) | 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.)
**+22.7%**

SIMPLE AVERAGE OF YEARS
**+31.0%**

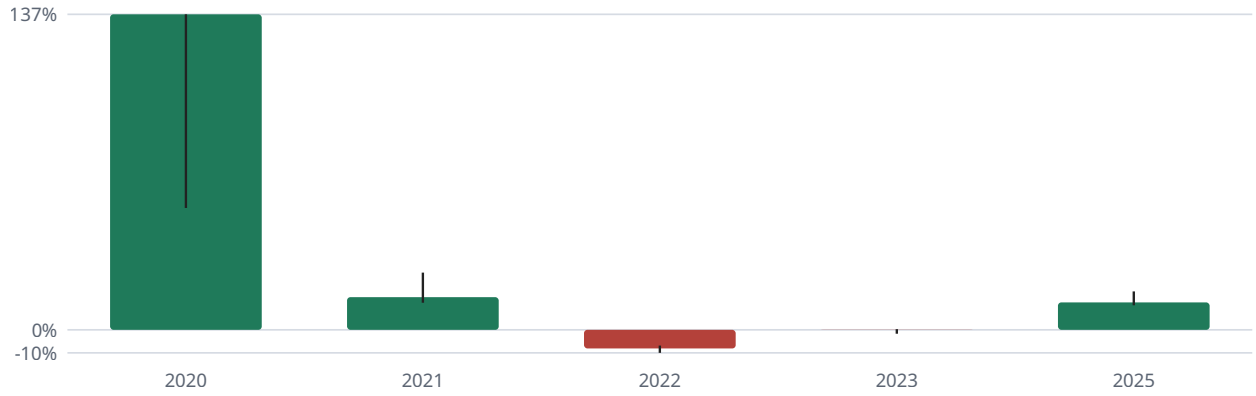
YEARS ESTIMATED
**5**

BEST / WORST SINGLE YEAR
**2020 +137%**
**2022 -8%**

**Reliability flags:** a year exceeds ±100%; 1 year(s) driven by income/one position/range artefact; 2 unparsed value(s).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +13.7% to +25.9%. 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 |
|---|---|---|---|---|---|---|---|---|---|---|
| 2019→2020 | $1,716,014 | $3,896,514 | $11,654 | $56,004 | $214,504 | +137.0% | +52.9% … +173.6% | -52% … +326% | 78% | counted; many new/ exited positions; single position drives the result (range jump) |
| 2020→2021 | $3,870,016 | $4,220,516 | $54,904 | $56,004 | $199,002 | +14.2% | +11.7% … +24.8% | -119% … +147% | 93% | counted |
| 2021→2022 | $4,519,018 | $4,105,018 | $55,504 | $40,002 | $32,002 | -8.1% | -13.1% … -6.8% | -125% … +109% | 99% | counted |
| 2022→2023 | $3,365,013 | $3,387,514 | $33,101 | $73,002 | $16,001 | -0.0% | -1.7% … +0.3% | -136% … +136% | 81% | counted |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2023→2024 | $372,011 | $555,013 | $85,001 | $88,504 | $40,002 | **+59.0%** | +46.9% … +114.2% | -123% … +241% | 10% | excluded, not eligible: traced coverage 10% < 60%; many new/ exited positions |
| 2024→2025 | $5,015,520 | $5,567,020 | $22,403 | $56,004 | $80,005 | **+11.9%** | +10.6% … +16.7% | -108% … +132% | 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 |
|---|---|---|---|---|---|---|
| 2019 | 10041046 | House amendment | 8/13/2021 | 46 | 0 | 10041046.pdf `1ca854d408513e1488c30bb092b3e3cf4d64f8426a48c272c8feb08c57291649` |
| 2020 | 10040757 | House annual | 8/13/2021 | 39 | 1 | 10040757.pdf `95867beaea610cd187d1a458609fe7adc0314a996dd2de2a2602304e26f12377` |
| 2021 | 10047596 | House annual | 8/10/2022 | 40 | 0 | 10047596.pdf `0feb1bd18655934c065e6422f1e80dcc927c4e9a45649aa9be07a1c8ea69a159` |
| 2022 | 10051998 | House annual | 5/10/2023 | 43 | 0 | 10051998.pdf `01301853831de7e2f6e6faf53fddb5ad2a26674cd20de33747390d7e8412d95f` |
| 2023 | 10058971 | House annual | 5/15/2024 | 46 | 1 | 10058971.pdf `1b86fd547dbcd969371bb9eefaf441edd5017242c5df6f12cdf7849c5b91ef4e` |

| | | | | | | |
|---|---|---|---|---|---|---|
| 2024 | 10077893 | House amendment | 5/13/2026 | 45 | 0 | 10077893.pdf 26363eeae677f04b214a30a4670f437e9e75b58ed2fcd7350429e97982bad475 |
| 2025 | 10076099 | House annual | 5/13/2026 | 46 | 0 | 10076099.pdf 30127964a96ab93daab462c62cc01621a01537c92a8ce9f466f597c28f734c0f |

## Largest movers 2021→2022

| Position (as written in filing) | Owner | Kind | Opening range(s) | Closing range(s) | Buys (mid) | Sales (mid) |
|---|---|---|---|---|---|---|
| Charles Schwab Investment Account ⇒ SPDR S&P MIDCAP 400 ETF [EF] | SP | held | $500,001 - $1,000,000 | $250,001 - $500,000 | $0 | $0 |
| Betterment Retirement Account ⇒ Schwab International Equity ETF (SCHF) [EF] | — | held | $15,001 - $50,000 | $1,001 - $15,000 | $0 | $0 |
| Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF] | — | held | $15,001 - $50,000 | $15,001 - $50,000 | $16,001 | $0 |
| Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF] | — | held | $1,001 - $15,000 | $1,001 - $15,000 | $16,001 | $0 |
| Betterment Retirement Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF] | — | held | $15,001 - $50,000 | $15,001 - $50,000 | $0 | $8,000 |
| Betterment Retirement Account ⇒ Vanguard Value ETF (VTV) [EF] | — | held | $1,001 - $15,000 | $1,001 - $15,000 | $0 | $8,000 |
| Betterment Retirement Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF] | — | held | $1,001 - $15,000 | $1,001 - $15,000 | $0 | $8,000 |
| Betterment Retirement Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF] | — | held | $15,001 - $50,000 | $15,001 - $50,000 | $0 | $8,000 |

## Largest movers 2022→2023

| Position (as written in filing) | Owner | Kind | Opening range(s) | Closing range(s) | Buys (mid) | Sales (mid) |
|---|---|---|---|---|---|---|
| Bank of America Checking Account [BA] | JT | held | $50,001 - $100,000 | $15,001 - $50,000 | $0 | $0 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Betterment Retirement Account ⇒ iShares National Muni Bond ETF (MUB) [EF] | — | exited | $1,001 - $15,000 | — | $0 | $16,001 |
| Charles Schwab Investment Account ⇒ SPDR S&P 500 ETF [EF] | SP | held | $1,000,001 - $5,000,000 | $1,000,001 - $5,000,000 | $0 | $0 |
| Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF] | — | held | $15,001 - $50,000 | $15,001 - $50,000 | $0 | $0 |
| Merrill Investment Account ⇒ Cash [BA] | — | held | $1,001 - $15,000 | $1,001 - $15,000 | $0 | $0 |
| Betterment Traditional IRA ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF] | — | held | $1,001 - $15,000 | $1,001 - $15,000 | $0 | $0 |
| Alex Brown Raymond James brokerage ⇒ Okta, Inc. - Class A (OKTA) [ST] | — | held | $15,001 - $50,000 | $15,001 - $50,000 | $0 | $0 |
| Betterment Traditional IRA ⇒ Vanguard Total Bond Market ETF (BND) [EF] | — | held | $1,001 - $15,000 | $1,001 - $15,000 | $0 | $0 |

## Largest movers 2024→2025

| Position (as written in filing) | Owner | Kind | Opening range(s) | Closing range(s) | Buys (mid) | Sales (mid) |
|---|---|---|---|---|---|---|
| Bessemer Venture Associates IX L.P. Fund [HE] | — | held | $15,001 - $50,000 | $250,001 - $500,000 | $0 | $0 |
| Bessemer Venture Associates VIII L.P. Fund [HE] | — | held | $1,001 - $15,000 | $100,001 - $250,000 | $0 | $0 |
| Alex Brown Raymond James brokerage ⇒ Rocket Lab USA, Inc. (RKLB) [ST] | — | held | $50,001 - $100,000 | $100,001 - $250,000 | $0 | $0 |
| Merrill Investment Account ⇒ ACV Auctions Inc. - Class A (ACVA) [ST] | — | held | $50,001 - $100,000 | $15,001 - $50,000 | $0 | $0 |
| Betterment Brokerage Account ⇒ | — | held | $15,001 - $50,000 | $1,001 - $15,000 | $0 | $0 |
| Alex Brown Raymond James brokerage ⇒ Okta, Inc. - Class A (OKTA) [ST] | — | held | $1,001 - $15,000 | $15,001 - $50,000 | $0 | $0 |
| Betterment Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF] | — | held | $1,001 - $15,000 | $1,001 - $15,000 | $24,002 | $8,000 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Betterment Brokerage Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF] | — | held | $15,001 - $50,000 | $15,001 - $50,000 | $0 | $16,001 |

## 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.