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Rep. Richard E. Neal (D-MA)

Served: House 1989–present Currently in office

House · Democrat (most recent term) · MA-1 · in Congress 1989–present · Bioguide ID N000015

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 1989–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 at the earliest available report (2014); the member entered office earlier, in 1989	2014	$33,010	**$133,504**	$233,999
(b) Latest net worth estimate	2025	−$798,995	**−$390,998**	$16,999
(c) Estimated gain / loss, nominal dollars, 2014 → 2025 (11 years spanned)	2014–2025	−$1,032,994	**−$524,502**	−$16,011

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.**

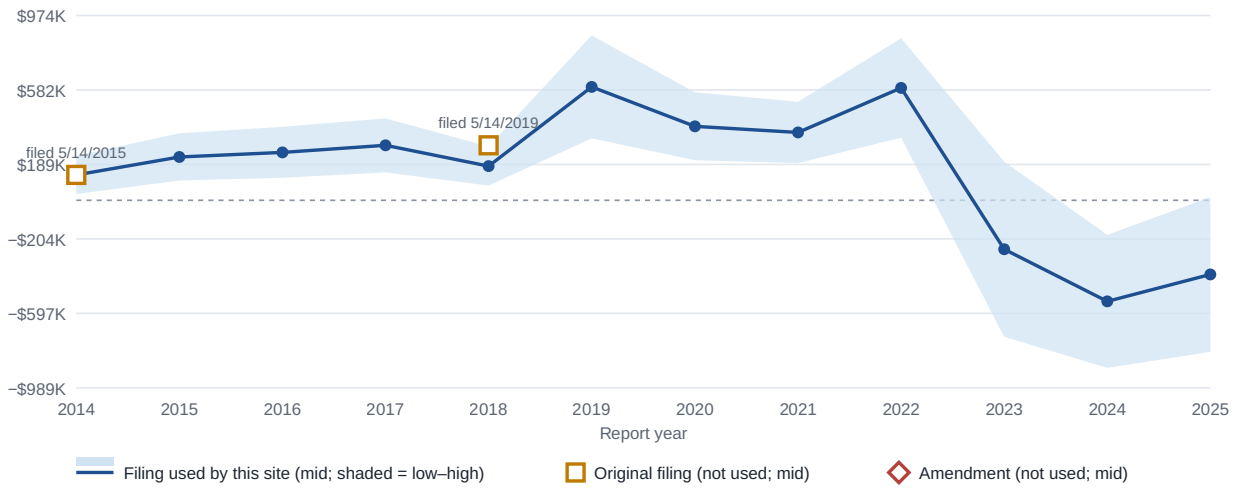
Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low … High	Status / flags
2014	$166,005	$32,500	**$133,504**	$33,010 … $233,999	computed
2015	$241,004	$12,500	**$228,504**	$104,009 … $353,000	computed
2016	$265,004	$12,500	**$252,504**	$118,008 … $387,000	computed
2017	$289,504	$0	**$289,504**	$147,008 … $432,000	computed

2018	$180,005	$0	**$180,005**	$77,010 … $283,000	computed
2019	$597,506	$0	**$597,506**	$326,013 … $869,000	computed
2020	$390,006	$0	**$390,006**	$211,011 … $569,000	computed
2021	$357,505	$0	**$357,505**	$196,010 … $519,000	computed
2022	$592,004	$0	**$592,004**	$330,009 … $854,000	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2023	$492,004	$750,000	**−$257,996**	−$719,991 … $203,999	computed
2024	$217,003	$750,000	**− $532,998**	−$883,994 … −$182,001	computed
2025	$359,002	$750,000	**− $390,998**	−$798,995 … $16,999	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
2008	8135960	5/14/2008	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2009	8140521	5/15/2009	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2009	8142921	7/8/2009	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2010	8147365	5/17/2010	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2011	8202674	5/16/2011	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2012	8205615	5/15/2012	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2012	8206312	6/13/2012	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2013	9102951	5/15/2013	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2013	8215532	5/15/2014	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed

2014	10006637	5/14/2015	Original	$33,010 … $233,999 ($133,504)	no
2014	10008678	9/30/2015	Amendment	$33,010 … $233,999 ($133,504)	yes
2015	10011522	5/13/2016	Original	$104,009 … $353,000 ($228,504)	yes
2016	10016535	5/12/2017	Original	$118,008 … $387,000 ($252,504)	yes
2017	10022295	5/14/2018	Original	$147,008 … $432,000 ($289,504)	yes
2018	10027372	5/14/2019	Original	$147,009 … $433,000 ($290,004)	no
2018	10027998	5/15/2019	Amendment	$77,010 … $283,000 ($180,005)	yes
2019	10037526	8/11/2020	Original	$326,013 … $869,000 ($597,506)	yes
2020	10042257	8/11/2021	Original	$211,011 … $569,000 ($390,006)	yes
2021	10047803	5/13/2022	Original	$196,010 … $519,000 ($357,505)	yes
2022	10053764	5/15/2023	Original	$330,009 … $854,000 ($592,004)	yes
2023	10060911	5/15/2024	Original	−$719,991 … $203,999 (−$257,996)	yes
2024	10067619	5/15/2025	Original	−$883,994 … −$182,001 (−$532,998)	yes
2025	10077376	5/15/2026	Original	−$798,995 … $16,999 (−$390,998)	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.

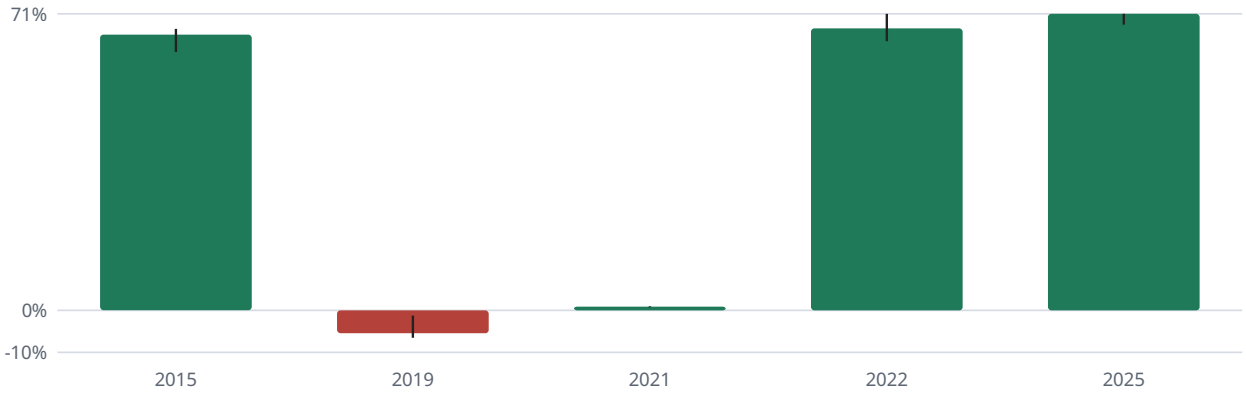
Read this first. Members report asset values only as *ranges* (e.g. "$15,001 – $50,000"), never exact dollars. Every figure below is an **estimate** computed from range midpoints, not a measured return. Figures cannot be interpreted as investment performance, and they do not show wrongdoing or skill. 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
+35.1%	**+39.7%**	**5**	**2025 +71%** **2019 -5%**

Reliability flags: 3 year(s) driven by income/one position/range artefact; 1 unparsed value(s).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +38.0% to +34.1%. 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

2014→2015	$165,504	$241,004	$33,003	$0	$0	**+65.6%**	+61.4% … +66.9%	-69% … +200%	100%	counted; single position drives the result (range jump)
2015→2016	$17,502	$49,502	$32,702	$0	$0	**+369.7%**	+301.2% … +1496.4%	-6% … +745%	7%	excluded; not eligible: traced prior-year value below $50,000
2016→2017	$32,500	$32,500	$32,500	$0	$0	**+100.0%**	+100.0% … +100.0%	-62% … +262%	12%	excluded; not eligible: traced prior-year value below $50,000
2017→2018	$73,502	$73,502	$32,500	$0	$0	**+44.2%**	+43.1% … +48.4%	-95% … +184%	25%	excluded; not eligible: traced coverage 25% < 60%
2018→2019	$114,003	$106,503	$1,302	$0	$0	**-5.4%**	-6.5% … -1.3%	-118% … +107%	63%	counted
2019→2020	$214,504	$214,504	$1,902	$0	$0	**+0.9%**	+0.5% … +1.0%	-96% … +98%	36%	excluded; not eligible: traced coverage 36% < 60%
2020→2021	$357,505	$357,505	$3,152	$0	$0	**+0.9%**	+0.7% … +0.9%	-90% … +92%	92%	counted

2021→2022	$250,004	$417,004	$701	$0	$0	**+67.1%**	+64.0% … +75.7%	-56% … +190%	70%	counted; single position drives the result (range jump)
2022→2023	$0	$0	$0	$0	$0	**n/a**	n/a … n/a	n/a … n/a	0%	excluded; not eligible: traced prior-year value below $50,000
2023→2024	$109,503	$217,003	$10,202	$0	$0	**+107.5%**	+86.2% … +116.5%	-30% … +245%	22%	excluded; not eligible: traced coverage 22% < 60%
2024→2025	$216,502	$359,002	$10,202	$0	$0	**+70.5%**	+67.9% … +77.6%	-51% … +192%	100%	counted; single position drives the result (range jump)

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
2014	10008678	House amendment	9/30/2015	10	0	10008678.pdf `fff5ae2c37ccb86fd0a3d3c8cb4fa3a690ee17b5cf4d38748e2c781f91dd758b`

2015	10011522	House annual	5/13/2016	9	0	10011522.pdf 115b257a51a232977e62f91af f23de8bf30c312e1c31b23ef66 6f6e7a7b46002
2016	10016535	House annual	5/12/2017	8	0	10016535.pdf cbdd95b5ba00912b1518724bd1 cfae62a566d9fb02be50e4d80 ceaac7635879e
2017	10022295	House annual	5/14/2018	8	0	10022295.pdf a1ec1859d829f928a2b2c7cb84 852db4085b9426b87bb6466e6 acc5e26b51eef
2018	10027998	House amendment	5/15/2019	10	0	10027998.pdf 0d52e94aa534f03bfe133838d8 9051822fedfea853e9c259627 e8e9d18083b69
2019	10037526	House annual	8/11/2020	13	0	10037526.pdf 3c8924fd390133797e0a200b31 287f207ebf5ce125908292e917 44a9148edb4d
2020	10042257	House annual	8/11/2021	11	0	10042257.pdf 7bff8371f21f9f4821dbdf496 d9ae8de5b44bba76f11e12e8f da6e877920fdd8
2021	10047803	House annual	5/13/2022	10	0	10047803.pdf 6fd4ede44eed447cc16e1d9996 108c62cb477164849ba9b7972 b4b1ad5c3b854
2022	10053764	House annual	5/15/2023	9	1	10053764.pdf 04c12d010d71e338208b2e972 e5f09b140783db1b8537a39d4 b7fca1f13f677b
2023	10060911	House annual	5/15/2024	9	0	10060911.pdf ce01a498dc6ed1eb8422dd00c d4b814967569bc0d1f4c67f7e f494e4f57ea6f5
2024	10067619	House annual	5/15/2025	6	0	10067619.pdf 77554922d89307318f951680d f7904d072b23f32087ca625135 50eddb76ec1aa
2025	10077376	House annual	5/15/2026	5	0	10077376.pdf 8b2019be25ed98e4fdb520c64 b39984ffd642adc9498b5f1c5 f66538cfe442d4

Largest movers 2020→2021

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Cambridge Investors / T. Rowe Price Global [BA]	JT	held	$1 - $1,000	$1 - $1,000	$0	$0
Greater Springfield Credit Union [BA]	JT	held	$1 - $1,000	$1 - $1,000	$0	$0
Cambridge Investors / Fidelity Leveraged Stock [BA]	JT	held	$1 - $1,000	$1 - $1,000	$0	$0
First Republic Bank [BA]	JT	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
Synchrony Bank [MF]	JT	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
CIT Bank [BA]	JT	held	$50,001 - $100,000	$50,001 - $100,000	$0	$0
Congressional Federal Credit Union [BA]	JT	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Cambridge Investors / T Rowe Price Cap Appreciation [BA]	JT	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Congressional Federal Credit Union [BA]	JT	held	$1,001 - $15,000	$100,001 - $250,000	$0	$0
Cambridge Investors / T. Rowe Price Global [BA]	JT	held	$1 - $1,000	$1 - $1,000	$0	$0
Greater Springfield Credit Union [BA]	JT	held	$1 - $1,000	$1 - $1,000	$0	$0
Cambridge Investors / Fidelity Leveraged Stock [BA]	JT	held	$1 - $1,000	$1 - $1,000	$0	$0
First Republic Bank [BA]	JT	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
Cambridge Investors / Fidelity Balanced Fund [BA]	JT	held	$1 - $1,000	$1 - $1,000	$0	$0
Goldman Sachs Bank [BA]	JT	held	$100,001 - $250,000	$100,001 - $250,000	$0	$0

Cambridge Investors / T Rowe Price Cap Appreciation [BA]	JT	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
T. Rowe Price Capital Appreciation Fund (PRWCX) [MF]	—	held	$15,001 - $50,000	$100,001 - $250,000	$0	$0
Needham Bank [BA]	—	held	$100,001 - $250,000	$100,001 - $250,000	$0	$0
Congressional Federal Credit Union [BA]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
T. Rowe Price Global Stock Fund (PRGSX) [MF]	—	held	$1 - $1,000	$1 - $1,000	$0	$0
Fidelity Balanced Fund (FBALX) [MF]	—	held	$1 - $1,000	$1 - $1,000	$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.