

Official portrait: unitedstates/images (public domain; source GPO Member Guide)

Rep. John Ratcliffe (R-TX)

Served: House 2015–2020 Former member – left office 2020

House · Republican (most recent term) · TX-4 · in Congress 2015–2020 · Bioguide ID R000601

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: R 2015–2020. 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 2015, the member's first year in office)	2015	$2,630,008	**$7,200,002**	$11,769,997
(b) Latest net worth estimate	2019	$2,215,005	**$6,382,502**	$10,550,000
(c) Estimated gain / loss, nominal dollars, 2015 → 2019 (4 years spanned)	2015–2019	– $9,554,992	**−$817,500**	+$7,919,992

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.**

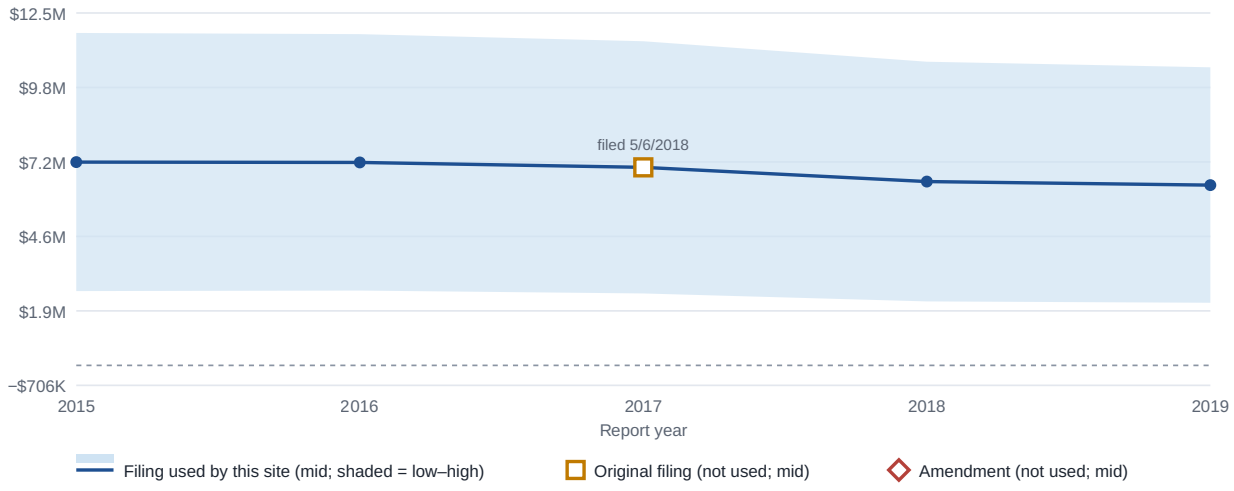
Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low … High	Status / flags
2015	$7,340,004	$140,002	**$7,200,002**	$2,630,008 … $11,769,997	computed
2016	$7,307,504	$120,001	**$7,187,502**	$2,650,007 … $11,724,998	computed
2017	$7,132,503	$120,001	**$7,012,502**	$2,550,006 … $11,474,998	computed
2018	$6,582,502	$75,000	**$6,507,502**	$2,265,005 … $10,749,999	computed

2019	$6,382,502	$0	**$6,382,502**	$2,215,005 … $10,550,000	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
2014	9106274	4/13/2015	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2014	9106446	5/12/2015	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2015	10011134	5/8/2016	Original	$2,630,008 … $11,769,997 ($7,200,002)	yes	

2016	10015254	4/16/2017	Original	$2,650,007 … $11,724,998 ($7,187,502)	yes
2017	10021526	5/6/2018	Original	$2,550,006 … $11,474,998 ($7,012,502)	no
2017	10023806	5/30/2018	Amendment	$2,550,006 … $11,474,998 ($7,012,502)	yes
2018	10026709	5/7/2019	Original	$2,265,005 … $10,749,999 ($6,507,502)	yes
2019	10038979	9/6/2020	Original	$2,215,005 … $10,550,000 ($6,382,502)	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.)
+2.8%

SIMPLE AVERAGE OF YEARS
+2.9%

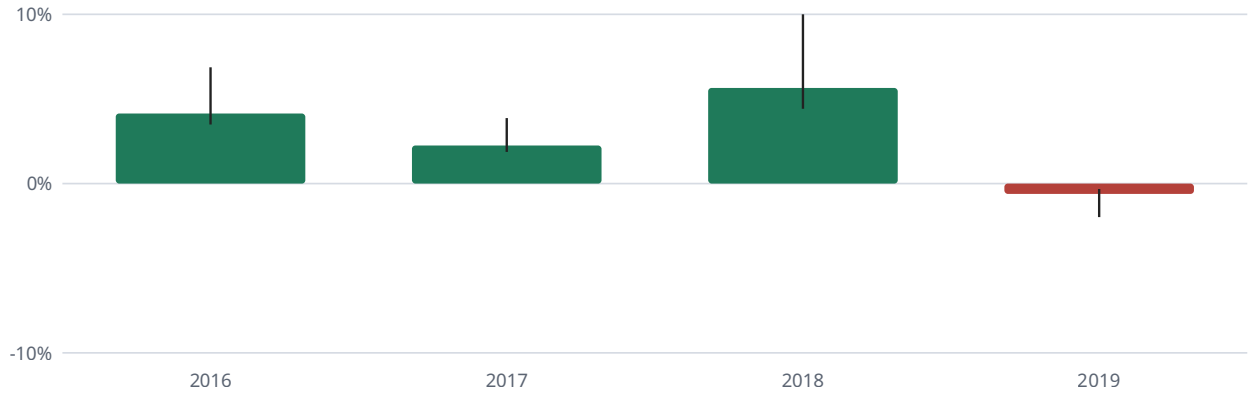
YEARS ESTIMATED
4

BEST / WORST SINGLE YEAR
2018 +6%
2019 -1%

Reliability flags: few years (4).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +5.0% to +2.3%. 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
2015→2016	$7,165,004	$7,307,504	$153,852	$0	$0	+4.1%	+3.5% … +6.9%	-121% … +129%	98%	counted
2016→2017	$7,132,503	$7,132,503	$160,602	$0	$0	+2.3%	+1.9% … +3.9%	-122% … +127%	98%	counted
2017→2018	$6,382,502	$6,582,502	$160,602	$0	$0	+5.6%	+4.4% … +11.5%	-127% … +138%	89%	counted
2018→2019	$6,407,502	$6,207,502	$160,602	$0	$0	-0.6%	-2.0% … -0.3%	-130% … +129%	97%	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

2015	10011134	House annual	5/8/2016	8	0	10011134.pdf dd0097721792d913de128a7e54434b24faf09e31dd85f64d126a0d909e5ac859
2016	10015254	House annual	4/16/2017	7	0	10015254.pdf 0b45dfc2276cf5f8432364380e9e1555bad040bccc7d86204bd606d4c1eb1543
2017	10023806	House amendment	5/30/2018	7	0	10023806.pdf 3f4175345773cfb94a686bdafb40247cd2790eab4a6c06d95c7aec0e5f2f26f6
2018	10026709	House annual	5/7/2019	7	0	10026709.pdf cec27f5372bd9ac96085998b521ea704e71e268d53e365431c175f466a1875df
2019	10038979	House annual	9/6/2020	6	0	10038979.pdf 5eb3a040f5e8181c72b9c14e974a50ed5426dce34139e1fa871ef26cad7006ed

Largest movers 2016→2017

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Chisholm 550 LLP [RP]	—	held	$500,001 - $1,000,000	$500,001 - $1,000,000	$0	$0
John Hancock Fixed Rate Annuity [FN]	JT	held	$1,000,001 - $5,000,000	$1,000,001 - $5,000,000	$0	$0
Starwood Resort [FN]	—	held	$100,001 - $250,000	$100,001 - $250,000	$0	$0
Clicks Memphis LLP [OL]	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
Wells Fargo Bank Accounts [BA]	JT	held	$100,001 - $250,000	$100,001 - $250,000	$0	$0
Prudential Fixed Rate Annuity [FN]	JT	held	$1,000,001 - $5,000,000	$1,000,001 - $5,000,000	$0	$0

Largest movers 2017→2018

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)

Wells Fargo Bank Accounts [BA]	JT	held	$100,001 - $250,000	$250,001 - $500,000	$0	$0
John Hancock Fixed Rate Annuity [FN]	JT	held	$1,000,001 - $5,000,000	$1,000,001 - $5,000,000	$0	$0
Starwood Resort [FN]	—	held	$100,001 - $250,000	$100,001 - $250,000	$0	$0
Clicks Memphis LLP [OL]	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
Prudential Fixed Rate Annuity [FN]	JT	held	$1,000,001 - $5,000,000	$1,000,001 - $5,000,000	$0	$0

Largest movers 2018→2019

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Wells Fargo Bank Accounts [BA]	JT	held	$250,001 - $500,000	$100,001 - $250,000	$0	$0
John Hancock Fixed Rate Annuity [FN]	JT	held	$1,000,001 - $5,000,000	$1,000,001 - $5,000,000	$0	$0
Clicks Memphis LLP [RP]	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
Prudential Fixed Rate Annuity [FN]	JT	held	$1,000,001 - $5,000,000	$1,000,001 - $5,000,000	$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.