

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

Rep. Lauren Underwood (D-IL)

Served: House 2019–present Currently in office

House · Democrat (most recent term) · IL-14 · in Congress 2019–present · Bioguide ID U000040

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 2017)	2017	$16,002	**$40,501**	$65,000
(b) Latest net worth estimate	2025	– $480,993	**– $309,497**	– $138,001
(c) Estimated gain / loss, nominal dollars, 2017 → 2025 (8 years spanned)	2017–2025	– $545,993	**– $349,998**	– $154,003

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.**

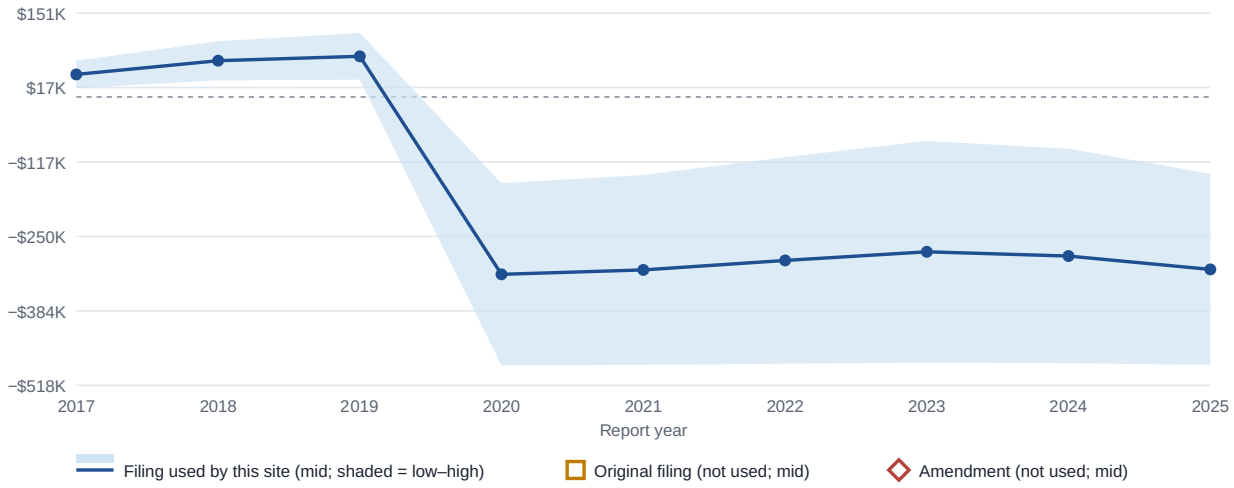
Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low … High	Status / flags
2017	$40,501	$0	**$40,501**	$16,002 … $65,000	computed
2018	$65,001	$0	**$65,001**	$30,002 … $100,000	computed
2019	$73,002	$0	**$73,002**	$31,003 … $115,000	computed
2020	$56,502	$375,000	**−$318,498**	−$481,996 … −$155,001	computed
2021	$64,502	$375,000	**−$310,498**	−$480,995 … −$140,001	computed

2022	$81,504	$375,000	**−$293,496**	−$478,991 … −$108,001	computed
2023	$97,005	$375,000	**−$277,996**	−$476,990 … −$79,001	computed
2024	$89,505	$375,000	**−$285,496**	−$477,990 … −$93,001	computed
2025	$65,504	$375,000	**−$309,497**	−$480,993 … −$138,001	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
2017	10032442	1/13/2020	Amendment	$16,002 … $65,000 ($40,501)	yes	
2018	9114450	3/5/2019	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed

2018	10032443	1/13/2020	Amendment	$30,002 … $100,000 ($65,001)	yes
2019	10036600	8/13/2020	Original	$31,003 … $115,000 ($73,002)	yes
2020	10041518	8/13/2021	Original	−$481,996 … −$155,001 (−$318,498)	yes
2021	10047146	5/16/2022	Original	−$480,995 … −$140,001 (−$310,498)	yes
2022	10052606	5/15/2023	Original	−$478,991 … −$108,001 (−$293,496)	yes
2023	10058869	5/15/2024	Original	−$476,990 … −$79,001 (−$277,996)	yes
2024	10066450	8/7/2025	Original	−$477,990 … −$93,001 (−$285,496)	yes
2025	10075904	5/13/2026	Original	−$480,993 … −$138,001 (−$309,497)	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.)
-11.0%

SIMPLE AVERAGE OF YEARS
-9.0%

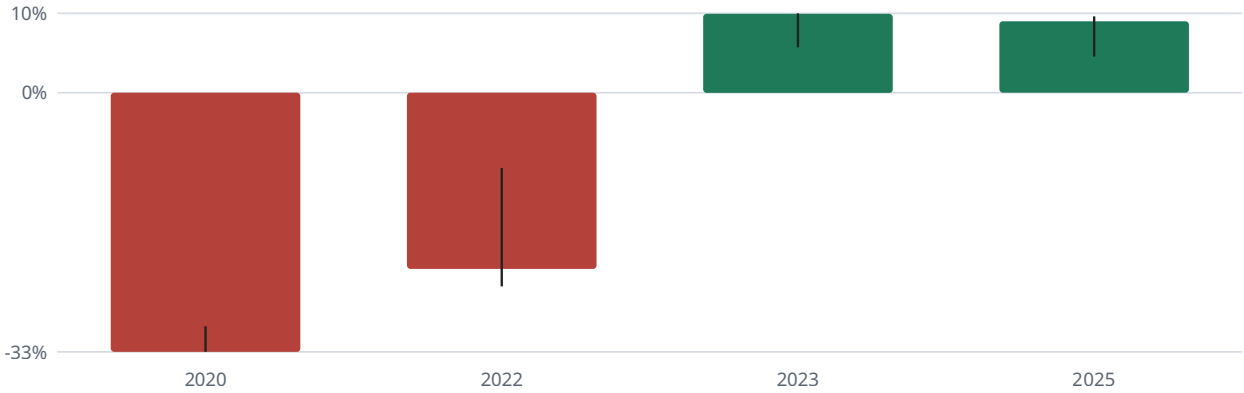
YEARS ESTIMATED
4

BEST / WORST SINGLE YEAR
2023 +10%
2020 -33%

Reliability flags: few years (4); 1 scanned filing(s) not used.

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): -13.7% to -10.3%. 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
2017→2018	$40,501	$65,001	$1,201	$0	$0	**+63.5%**	+56.9% … +90.0%	-85% … +212%	100%	excluded; not eligible: traced prior-year value below $50,000
2018→2019	$32,500	$32,500	$100	$0	$0	**+0.3%**	+0.0% … +0.4%	-108% … +108%	50%	excluded; not eligible: traced prior-year value below $50,000
2019→2020	$73,002	$56,502	$701	$8,000	$0	**-32.6%**	-44.5% … -29.4%	-153% … +88%	100%	counted; many new/ exited positions

2020→2021	$48,502	$48,502	$600	$0	$8,000	**+17.7%**	+7.1% … +20.0%	-127% … +163%	86%	excluded; not eligible: traced prior-year value below $50,000
2021→2022	$64,502	$57,503	$701	$8,000	$0	**-22.2%**	-24.4% … -9.5%	-166% … +121%	100%	counted
2022→2023	$81,504	$89,004	$600	$0	$0	**+9.9%**	+5.7% … +10.6%	-147% … +167%	100%	counted
2023→2024	$56,004	$48,504	$0	$0	$0	**-13.4%**	-14.3% … -13.3%	-177% … +150%	58%	excluded; not eligible: traced coverage 58% < 60%
2024→2025	$89,004	$65,003	$0	$0	$32,002	**+9.0%**	+4.5% … +9.6%	-149% … +167%	99%	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
2017	10032442	House amendment	1/13/2020	2	0	10032442.pdf `1bc424f393e475e57a94203b9a0b72d0183ec896b4c5f5f8574735a83e3b6f14`
2018	10032443	House amendment	1/13/2020	2	0	10032443.pdf `701eee7f7a2cca46432e8e55b6e4e8f285e09f6221ca8b178b9b654f265f7f9f`

2019	10036600	House annual	8/13/2020	3	0	10036600.pdf b5b7be3b5330a1d37b93daf4820012a99ea9f0258a70d844d5995807528f5ad9
2020	10041518	House annual	8/13/2021	4	0	10041518.pdf 3051586ed06c1906ca896f0574f5e629ac658dc3e1d7acabde752d99f5c7ebfd
2021	10047146	House annual	5/16/2022	5	0	10047146.pdf 05f1e2a8bc4816b57fbb28db0b97352d019b441eabf4140f75a0bc275240413f
2022	10052606	House annual	5/15/2023	9	0	10052606.pdf e76bf67c5e90e11a32bfce2db93f9e09835cea798b0d5ed82dc104077625d998
2023	10058869	House annual	5/15/2024	10	0	10058869.pdf 5032b07f7e345736306594b3d16f376eef5c42505a65c92c0547593d6f0be2f0
2024	10066450	House annual	8/7/2025	10	0	10066450.pdf 4a284fe05b9fd6f53a23492e02b0f5c80783bf641ed795feccc85798c7586ceb
2025	10075904	House annual	5/13/2026	10	0	10075904.pdf 15d1cee6cd03fd8233fcd17e24c85976f6e73cff436aaba1ea73d18ff404dc9b

Scanned filings not used — insufficient data – scanned

Index year	Doc ID	Type	Filed	OCR status	Source
2018	9114450	A	3/5/2019	not OCR-processed (outside scope: report year before 2012, or not needed for rankability)	9114450.pdf

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Vanguard Roth IRA ⇒ Vanguard Target Retirement 2070 Fund (VSVNX) [MF]	—	new	—	$1 - $1,000	$8,000	$0

Fidelity Health Savings Account ⇒ Nuveen Winslow Large Cap Growth ESG CL A (NWCAX) [MF]	—	held	$1,001 - $15,000	$1 - $1,000	$0	$0
Fidelity Investment ⇒ Vanguard 500 Index Fund (VFIAX) [MF]	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
Government Printing Office Federal Credit Union [BA]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Fidelity Health Savings Account ⇒ Fidelity 500 Index Fund (FXAIX) [MF]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Fidelity Health Savings Account ⇒ Fidelity US Sustainability Fund (FITLX) [MF]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Vanguard Roth IRA ⇒ Vanguard Target Retirement 2070 Fund (VSVNX) [MF]	—	held	$1 - $1,000	$1,001 - $15,000	$0	$0
Fidelity Investment ⇒ Vanguard 500 Index Fund (VFIAX) [MF]	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$0
Vanguard Roth IRA ⇒ Vanguard FTSE Social Index Fund Admiral Shares (VFTAX) [MF]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Fidelity Health Savings Account ⇒ Nuveen Winslow Large Cap Growth ESG CL A (NWCAX) [MF]	—	held	$1 - $1,000	$1 - $1,000	$0	$0
Fidelity Health Savings Account ⇒ Fidelity US Sustainability Fund (FITLX) [MF]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
DuPage Credit Union [BA]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Government Printing Office Federal Credit Union [BA]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Fidelity Health Savings Account ⇒ Fidelity 500 Index Fund (FXAIX) [MF]	—	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)

Fidelity Investment ⇒ Vanguard 500 Index Fd Admiral Shs (VFIAX) [MF]	—	held	$15,001 - $50,000	$15,001 - $50,000	$0	$24,002
Fidelity Health Savings Account ⇒ Fidelity 500 Index Fund (FXAIX) [MF]	—	held	$1,001 - $15,000	None	$0	$0
Alliant Credit Union [BA]	—	held	$1,001 - $15,000	$1 - $1,000	$0	$0
Fidelity Health Savings Account ⇒ Nuveen Winslow Large-Cap Growth ESG Fund Class A (NWCAX)	—	held	$1 - $1,000	None	$0	$0
Vanguard Roth IRA ⇒ Vanguard Target Retirement 2070 Fund (VSVNX) [MF]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Vanguard Roth IRA ⇒ Vanguard FTSE Social Index Fund Admiral Shares (VFTAX) [MF]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
DuPage Credit Union [BA]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Government Printing Office Federal Credit Union [BA]	—	held	$1,001 - $15,000	$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.