The net worth of the people representing Floridians in Congress is much higher than that of the average voter, and the gap is growing.

The disparity in Florida echoes a nationwide trend. According to an analysis by the nonprofit, nonpartisan Center for Responsive Politics, 67 of 100 U.S. senators have a net worth of more than $1 million, based on financial disclosure forms they filed. The average is $2.6 million, not counting home equity.

In the House, 183 members out of 435, or 42 percent, have a net worth of more than $1 million and the average is $756,765 - again, not counting home equity.

The wealth is possessed by members of both major parties. Of the 25 wealthiest House members, 13 are Republicans and 12 are Democrats.

The difference between those lawmakers and their constituents is dramatic. According to the Pew Research Center, the average American household had a net worth of $13,566 as of 2009, not counting home equity. That ranged from $29,169 for whites down to $1,050 for African-Americans.

The average net worth of Florida's congressional delegation is skewed by the personal fortune of Rep. Vern Buchanan, R-Sarasota. Buchanan, owner of car dealerships and other investments, has an approximate net worth of $136.2 million, making him the fifth-richest member of Congress.

Even if Buchanan is removed from the mix, Florida's 24 other Congress members have an average net worth of about $1.35 million, almost double that of the House as a whole.

In the Senate, Democrat Bill Nelson is listed at $3.8 million and Republican Marco Rubio at $380,000 for an average of just over $2 million, slightly lower than the average in that chamber.

Stock trades for insiders

Analyses by academic and journalistic investigators show that the wealth gap between federal lawmakers and voters is growing, and critics say that can influence policy. Members of Congress, for example, are allowed to buy and sell stocks in companies that will be affected by the laws they draft. In other words, the insider trading rules that apply to the financial industry do not apply to Congress, and some members have been accused of making millions from that information.
But most members of Congress arrive in Washington already well-off compared with the average citizen.

"In today's world you need money to run for national office," said Florida Atlantic University political scientist Kevin Wagner. "A person doesn't have to be rich exactly, but they need sources that will help them run, and if they don't have some money themselves, they probably won't have access to those sources."

Another issue is the increasing number of candidates who don't need those connections because they have all the money they need themselves. Florida Gov. Rick Scott, for one, a former health care executive, spent $73 million of his reported $218 million net worth in his 2010 campaign.

University of Miami political scientist George Gonzalez sees those wealthy candidates and the very visible influence of wealth in politics as a sharp change from the past.

"People used to keep the relationship between wealth and political power more obscure," he said. "There has been a change in the culture. Flaunting wealth used to be bad form. Not anymore."

**Power of currency**

With Congress making decisions in areas such as national defense, financial regulation and health care that affect stock prices in big ways, members with stock holdings in related industries easily could benefit.

"Of course it's possible that your perspective on a piece of legislation may depend on your financial situation," said Sean Snaith, a University of Central Florida economist.

Gonzalez said the situation is more dramatic.

"The wealthy and super wealthy, the top 1 percent and one-half percent, have an economic interest in controlling Congress," he said. "Political power is financial power and vice versa."

Concern over the issue exists in both parties.

Rep. Allen West, R-Plantation, points to his upbringing "in the inner city of Atlanta, in a lower-middle-class, two-parent working family," and his current domestic situation - both he and his wife work.

"I believe we need people who have similar backgrounds to my own family," he said. West believes people of such backgrounds best represent the vast majority of voters.

Rep. Ted Deutch, D-Boca Raton, said wealth does not always determine a lawmaker's trajectory politically. He points to President Franklin Roosevelt and Sen. Edward Kennedy as men born to wealth who championed the cause of the poor.

**Special interests**

But Deutch said the increasing wealth gap between lawmakers and voters is a concern and he would like to see more qualified political candidates from all economic strata. Besides the wealth of individual members, he said, money from special interests in politics can skew the policies away from the common good.
"There is a pernicious effect of money in politics," Deutch said. "The Bush-era tax cuts were never meant to be permanent. The overwhelming majority of Americans know we can't afford those tax cuts to the wealthy when we are struggling the way we are."

Deutch said what is needed is campaign finance reform, to diminish the impact of big money in elections. He also said Congress should pass legislation called the Stock Act, which would prohibit members of Congress from benefiting financially from their votes. The bill was introduced by two House Democrats in 2007 and 2009 but died in committee both times.

Nelson's spokesman, Dan McLaughlin, said his boss' financial disclosures are proof he hasn't benefited from his service in the Senate. In 2005, Nelson was 31st on the wealth list among senators, with an approximated wealth of $4.7 million. Today he is No. 41, at $3.8 million.

"I believe the lion's share of it is, and has been, in land that has long been in his family and his net worth has actually been declining during the time he's been here in the Senate," McLaughlin said.

The offices of Rep. Tom Rooney, R-Tequesta, and Rubio did not respond to questions on the congressional wealth issue.

'Developing elitism'

But another lawmaker who said he can prove he hasn't enriched himself in Congress is Rep. Alcee Hastings, D-Miramar. Of 435 House members, Hastings is listed at the very bottom, with a net worth of minus $4.7 million.

That is because of legal debts Hastings incurred when in 1981, as a federal judge, he was accused of accepting a bribe in exchange for lenient treatment of a suspect. He was acquitted in a criminal trial but was later convicted by a Senate committee and removed from the bench. He was elected to Congress in 1992.

"I'm known as the poorest person in the Congress," he said.

Apart from his residence in Miramar and a small congressional credit union account, he said he owns no stocks or bonds, no other real estate "and no Tiffany jewelry. Nothing."

He does make the standard $174,000 a year that most representatives and senators make.

From his place at the bottom of the ladder, Hastings sees a problem in Congress. He speaks about his attempts to help millions of Americans with failed mortgages win reductions in their interest rates so they can stay in their homes. He has gotten nowhere, which he attributes to the inability of many members of Congress to relate to the problems of average people.

"The biggest problem we have is a developing elitism in Congress," he said. "I think people want a more level playing field."

*Staff researcher Niels Heimeriks contributed to this story.*