



CONGRESSIONAL BUDGET OFFICE COST ESTIMATE

February 9, 2016

H.R. 1584 CARDER Act of 2015

As ordered reported by the House Committee on the Judiciary on December 2, 2015

H.R. 1584 would broaden the coverage of current laws against certain fraudulent acts committed outside of the United States (including misuse of credit cards). As a result, the government might be able to pursue cases that it otherwise would not be able to prosecute. CBO expects that the bill would apply to a relatively small number of offenders, however, so any increase in costs for law enforcement, court proceedings, or prison operations would not be significant. Any such costs would be subject to the availability of appropriated funds.

Because those prosecuted and convicted under H.R. 1584 could be subject to criminal fines, the federal government might collect additional fines if the legislation is enacted. Criminal fines are recorded as revenues, deposited in the Crime Victims Fund, and later spent without further appropriation action. CBO expects that any additional revenues and subsequent direct spending would not be significant because the legislation would probably affect only a small number of cases.

Because enacting the bill could affect direct spending and revenues, pay-as-you-go procedures apply. However, CBO estimates that any effects would be insignificant. CBO estimates that enacting H.R. 1584 would not increase net direct spending or on-budget deficits by more than \$5 billion in any of the four consecutive 10-year periods beginning in 2027.

H.R. 1584 contains no intergovernmental or private-sector mandates as defined in the Unfunded Mandates Reform Act and would not affect the budgets of state, local, or tribal governments.

The CBO staff contact for this estimate is Mark Grabowicz. The estimate was approved by H. Samuel Papenfuss, Deputy Assistant Director for Budget Analysis.