

S. 841, Romance Scam Prevention Act

As ordered reported by the Senate Committee on Commerce, Science, and Transportation on March 12, 2025

By Fiscal Year, Millions of Dollars	2025	2025-2030	2025-2035
Direct Spending (Outlays)	0	0	0
Revenues	0	*	*
Increase or Decrease (-) in the Deficit	0	*	*
Spending Subject to Appropriation (Outlays)	0	4	not estimated
Increases <i>net direct spending</i> in any of the four consecutive 10-year periods beginning in 2036?	No	Statutory pay-as-you-go procedures apply? Yes	
Increases <i>on-budget deficits</i> in any of the four consecutive 10-year periods beginning in 2036?	No	Mandate Effects	
		Contains intergovernmental mandate?	Yes, Under Threshold
		Contains private-sector mandate?	Yes, Under Threshold
* = between zero and \$500,000.			

S. 841 would require providers of online dating services to notify a user if they are contacted by a member whose account was suspended or terminated because of fraudulent activity. Failure to comply would be considered an unfair or deceptive practice under the Federal Trade Commission Act and the Federal Trade Commission (FTC) would be responsible for enforcement. Providers would need to include, in a notification to an affected user, information such as the username or profile identifier of the banned member, a statement that the banned member may have been using a false identity, as well as a statement that members should not send money or personal financial information to another member.

Using information from the FTC and based on the cost of similar requirements, CBO estimates that implementing S. 841 would cost the FTC \$4 million over the 2025-2030 period to issue guidance and monitor and enforce those requirements. Any related spending would be subject to the availability of appropriated funds.

Companies that fail to meet the new requirements could face civil penalties, which are generally remitted to the Treasury and recorded as revenues. Whether the FTC would pursue civil penalties or some other remedy for violations is unclear. In any event, CBO expects that



companies would generally comply with the new requirements and that any additional revenues collected over the 2025-2030 period would be insignificant.

S. 841 would impose mandates as defined in the Unfunded Mandates Reform Act (UMRA). CBO estimates that the costs to comply with the intergovernmental and private-sector mandates would not exceed the thresholds established in UMRA (\$103 million and \$206 million in 2025, respectively, adjusted annually for inflation).

The bill would preempt state laws governing fraud notifications issued by online dating services. Although the preemptions would limit the application of state and local laws, they would impose no duty on state or local governments that would result in significant spending or loss of revenues.

S. 841 would require providers of online dating services to send fraud notifications to consumers who receive a message from a member who has been banned by the service. Because some states already require those fraud notifications, most dating services have implemented the notification policy regardless of the consumer's location. Therefore, CBO expects the cost to comply with the mandate would be small.

On June 27, 2025, CBO transmitted [a cost estimate for H.R. 2481](#), the Romance Scam Prevention Act, as passed by the House of Representatives on June 23, 2025. The two pieces of legislation are similar, and CBO's estimates of their budgetary effects are the same.

The CBO staff contacts for this estimate are Margot Berman (for federal costs) and Rachel Austin (for mandates). The estimate was reviewed by Christina Hawley Anthony, Deputy Director of Budget Analysis.

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