

ROMANCE SCAM PREVENTION ACT

JUNE 12, 2025.—Committed to the Committee of the Whole House on the State of the Union and ordered to be printed

Mr. GUTHRIE, from the Committee on Energy and Commerce,
submitted the following

R E P O R T

[To accompany H.R. 2481]

The Committee on Energy and Commerce, to whom was referred the bill (H.R. 2481) to require online dating service providers to provide fraud ban notifications to online dating service members, and for other purposes, having considered the same, reports favorably thereon without amendment and recommends that the bill do pass.

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PURPOSE AND SUMMARY

H.R. 2481, the “Romance Scam Prevention Act”, was introduced by Representative Valadao on March 31, 2025, and referred to the Committee on Energy and Commerce. H.R. 2481 requires online dating service providers to provide fraud ban notifications to users

who have interacted with a person removed from the app for fraudulent activity.

BACKGROUND AND NEED FOR LEGISLATION

Since their inception in 1995, online dating platforms have transformed the way that people find their partners, and they continue to gain popularity. According to a recent study, 30 percent of U.S. adults say that they have used a dating site or app.¹ While online dating platforms have arguably made finding romantic partners easier than traditional dating, their digital format has increased the dangers of dating.

The Federal Trade Commission reported that romance scams resulted in victims losing \$1.3 billion in 2022.² Victims of these scams may lose their investments, retirements, and life savings. In one example, Nelly Idowu, a 39-year-old woman from Provo, Utah, preyed on single women over the age of 65 and scammed her victims out of over \$6 million from 2017 to 2019.³ In another example, Joe Bleibtrey's scammer convinced him to invest his savings and retirement accounts into a fake scheme in which he appeared to be making a fortune by investing in cryptocurrencies.⁴ He died by suicide after realizing that he had been scammed and his savings were stolen.⁵

Most online dating service providers have implemented multiple strategies, including selfie verification, to manage romance scams on their platforms.⁶ When some online dating service providers suspect that an account is fraudulent, the online dating services removes the fraudulent user's profile or account.⁷ Additionally, some online dating services have created campaigns to educate users on online dating scams and toxic behavior.⁸ However, not all users are aware of the risk of scammers using dating websites, and they often do not know when someone they met through the site has been kicked off the site for fraud.⁹ Moreover, there are reports that scammers often invite their victims and potential victims to communicate outside the dating website, so the victims may not know that someone they are communicating with off the site has had their account disabled on the site.¹⁰

¹Emily A. Vogels and Colleen McClain, *Key findings about online dating in the U.S.*, Pew Research Center (February 2, 2023), <https://www.pewresearch.org/short-reads/2023/02/02/key-findings-about-online-dating-in-the-u-s/>.

²Emma Fletcher, *Romance scammers' favorite lies exposed*, Federal Trade Commission (February 9, 2023), <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2023/02/romance-scammers-favorite-lies-exposed>.

³Derrick Jones, *Scammer convicted of \$6 million romance scam*, KSL News Radio (October 24, 2023), <https://kslnnewsradio.com/2052997/scammer-convicted-of-6-million-romance-scam/>.

⁴Kevin Collier, *Online romance scams are netting millions of dollars—and pushing some to self-harm*, NBC News (July 2, 2023), <https://www.nbcnews.com/tech/tech-news/how-online-romance-scams-netting-millions-self-harm-rcna85252>.

⁵*Id.*

⁶Alexandra Skores, *Here's how dating app giant Match Group is fighting back against romance scammers*, The Dallas Morning News (January 11, 2023), <https://www.dallasnews.com/business/local-companies/2023/01/11/heres-how-dating-app-giant-match-group-is-fighting-back-against-romance-scammers/>.

⁷PR Newswire, *Match Group Tells Spammers To Bot Off As It Continues Investing In Automated Tools To Remove Fraudsters* (June 9, 2023), <https://finance.yahoo.com/news/match-group-tells-spammers-bot-155200566.html>.

⁸Alex Caperton, *Tinder partners with celebrity to fight romance scams*, ABC 6 (October 2, 2023), <https://abc6onyourside.com/news/local/tinder-partners-with-celebrity-to-fight-romance-scams-mean-girls-jonathan-bennett-world-romance-scam-prevention-day-match-group>.

⁹Aura, *The Unexpected Dangers of Online Dating [11 Scams To Know]* (Nov. 29, 2023) (<https://www.aura.com/learn/dangers-of-online-dating>).

¹⁰*Id.*

H.R. 2481 seeks to fill this communication gap by requiring on-line dating platforms to send a fraud ban notification to anyone who has communicated with someone whose account or profile has been suspended because, in the judgment of the online dating service provider, there is a significant risk that the member will attempt to obtain money from another member through fraudulent means. With these notifications, Americans will be less likely to fall victim to romance scammers.

COMMITTEE ACTION

On September 27, 2023, the Subcommittee on Innovation, Data, and Commerce held a hearing on the Romance Scam Prevention Act. The title of the hearing was “Proposals to Enhance Product Safety and Transparency for Americans.” The Subcommittee received testimony from:

- Kathleen Callahan, Owner, Xpertech Auto Repair;
- Scott Benavidez, Chairman, Automotive Service Association;
- Steven Michael Gentine, Counsel, Arnold & Porter, LLP;
- John Breyault, Vice President of Public Policy, Telecommunications and Fraud, National Consumers League; and
- David Touhey, Principal, Connett Consulting, appearing on behalf of International Association of Venue Managers.

On March 26, 2025, the Subcommittee on Commerce, Manufacturing, and Trade held a hearing titled, “The World Wild Web: Examining Harms Online.” The Subcommittee received testimony from:

- Dawn Hawkins, Senior Advisor, National Center on Sexual Exploitation;
- Yiota Souras, Chief Legal Officer, National Center for Missing and Exploited Children;
- Clare Morell, Fellow, Ethics and Public Policy Center; and
- Rebecca Kelly Slaughter, Former Commissioner, Federal Trade Commission.

On April 8, 2025, the full Committee on Energy and Commerce met in open markup session and ordered H.R. 2481, without amendment, favorably reported to the House by a voice vote.

COMMITTEE VOTES

Clause 3(b) of rule XIII requires the Committee to list the record votes on the motion to report legislation and amendments thereto. There were no record votes taken in connection with ordering H.R. 2481 reported.

OVERSIGHT FINDINGS AND RECOMMENDATIONS

Pursuant to clause 2(b)(1) of rule X and clause 3(c)(1) of rule XIII, the Committee held a hearing and made findings that are reflected in this report.

NEW BUDGET AUTHORITY, ENTITLEMENT AUTHORITY, AND TAX EXPENDITURES

Pursuant to clause 3(c)(2) of rule XIII, the Committee finds that H.R. 2481 would result in no new or increased budget authority, entitlement authority, or tax expenditures or revenues.

CONGRESSIONAL BUDGET OFFICE ESTIMATE

Pursuant to clause 3(c)(3) of rule XIII, at the time this report was filed, the cost estimate prepared by the Director of the Congressional Budget Office pursuant to section 402 of the Congressional Budget Act of 1974 was not available.

FEDERAL MANDATES STATEMENT

The Committee adopts as its own the estimate of Federal mandates prepared by the Director of the Congressional Budget Office pursuant to section 423 of the Unfunded Mandates Reform Act.

STATEMENT OF GENERAL PERFORMANCE GOALS AND OBJECTIVES

Pursuant to clause 3(c)(4) of rule XIII, the general performance goal or objective of this legislation is to allow online dating services to notify users when they have been communicating with a user who has been removed from the platform.

DUPLICATION OF FEDERAL PROGRAMS

Pursuant to clause 3(c)(5) of rule XIII, no provision of H.R. 2481 is known to be duplicative of another Federal program, including any program that was included in a report to Congress pursuant to section 21 of Public Law 111–139 or the most recent Catalog of Federal Domestic Assistance.

RELATED COMMITTEE AND SUBCOMMITTEE HEARINGS

Pursuant to clause 3(c)(6) of rule XIII, the following related hearing was used to develop or consider the Romance Scam Prevention Act:

- On September 27, 2023, the Subcommittee on Innovation, Data, and Commerce held a hearing the Romance Scam Prevention Act. The title of the hearing was “Proposals to Enhance Product Safety and Transparency for Americans.” The Subcommittee received testimony from:
 - Kathleen Callahan, Owner, Xpertech Auto Repair;
 - Scott Benavidez, Chairman, Automotive Service Association;
 - Steven Michael Gentine, Counsel, Arnold & Porter, LLP;
 - John Breyault, Vice President of Public Policy, Telecommunications and Fraud, National Consumers League; and,
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 - Dawn Hawkins, Senior Advisor, National Center on Sexual Exploitation;
 - Yiota Souras, Chief Legal Officer, National Center for Missing and Exploited Children;
 - Clare Morell, Fellow, Ethics and Public Policy Center; and

◦ Rebecca Kelly Slaughter, Former Commissioner, Federal Trade Commission.

COMMITTEE COST ESTIMATE

Pursuant to clause 3(d)(1) of rule XIII, the Committee adopts as its own the cost estimate prepared by the Director of the Congressional Budget Office pursuant to section 402 of the Congressional Budget Act of 1974.

EARMARK, LIMITED TAX BENEFITS, AND LIMITED TARIFF BENEFITS

Pursuant to clause 9(e), 9(f), and 9(g) of rule XXI, the Committee finds that H.R. 6125 contains no earmarks, limited tax benefits, or limited tariff benefits.

ADVISORY COMMITTEE STATEMENT

No advisory committees within the meaning of section 5(b) of the Federal Advisory Committee Act were created by this legislation.

APPLICABILITY TO LEGISLATIVE BRANCH

The Committee finds that the legislation does not relate to the terms and conditions of employment or access to public services or accommodations within the meaning of section 102(b)(3) of the Congressional Accountability Act.

SECTION-BY-SECTION ANALYSIS OF THE LEGISLATION

Section 1. Short title

Section 1 allows the Act to be cited as the “Romance Scam Prevention Act.”

Section 2. Romance scam prevention

Section 2 requires online dating service providers to provide to a member of the online dating service a fraud ban notification if the member has received a message through the online dating service from a banned member. The section details the requirements of the fraud ban notification requirement for online dating service providers and provides protection from liability for an online dating service provider for its actions to comply with the requirements for providing a fraud ban notification. The section also allows for Federal Trade Commission and States Attorneys General to enforce the requirement, creates one national standard, and provides relevant definitions of terms used in the Act.

CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

This legislation does not amend any existing Federal statute.