

119TH CONGRESS  
1ST SESSION

# H. R. 2023

To amend the Employee Retirement Income Security Act of 1974 to provide for greater spousal protection under defined contribution plans, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

MARCH 11, 2025

Ms. UNDERWOOD (for herself, Ms. BONAMICI, Ms. SCHAKOWSKY, Mr. NORCROSS, Mrs. MCIVER, Ms. NORTON, Ms. TLAIB, Mr. GRIJALVA, and Ms. PINGREE) introduced the following bill; which was referred to the Committee on Education and Workforce, and in addition to the Committees on Financial Services, and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## A BILL

To amend the Employee Retirement Income Security Act of 1974 to provide for greater spousal protection under defined contribution plans, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Women’s Retirement  
5 Protection Act”.

6 **SEC. 2. FINDINGS.**

7 Congress finds the following:

1           (1) Approximately 28 percent of non-retired  
2 adults have no defined benefit plan or retirement  
3 savings, according to 2023 data from the Board of  
4 Governors of the Federal Reserve System.

5           (2) In 2023, approximately one-third of the pri-  
6 vate sector workforce did not have access to a retire-  
7 ment plan at the workplace, and only half of the  
8 workforce actually participated in a retirement plan.

9           (3) Women’s retirement preparedness often lags  
10 significantly behind their male counterparts’, result-  
11 ing in the median income for women aged 65 and  
12 older in 2022 being just 83 percent of the median  
13 income of men aged 65 and older, including income  
14 from social security, pension plans, investments, and  
15 earnings.

16           (4) Women aged 80 and older had the highest  
17 poverty rate among older persons in all age groups,  
18 with 14.7 percent of women aged 80 and older living  
19 in poverty while 10.3 percent of men in the same  
20 age group live in poverty.

21           (5) Women make up two-thirds of low-wage  
22 workers, even though they comprise less than half of  
23 all workers, and low-wage workers are less likely  
24 than other workers to participate in a retirement  
25 plan at work.

1           (6) Because of the pay gap, women working  
2 full-time, year-round typically lose \$398,160 over a  
3 40-year career thereby requiring the average woman  
4 to work almost a decade longer than her male coun-  
5 terpart to make up that career wage gap.

6           (7) Due to the lower lifetime wages stemming  
7 from unequal pay and caregiving duties, the average  
8 Social Security benefit in 2023 for a woman was  
9 \$1,638 a month, while for men such average month-  
10 ly benefit was \$2,020.

11           (8) While the SECURE 2.0 Act of 2022 (Pub-  
12 lic Law 117–328) goes a long way to address this  
13 coverage gap, just 1 in 5 part-time workers who  
14 work a full year are eligible for a retirement plan,  
15 and women are almost twice as likely to work part-  
16 time as men.

17           (9) While traditional defined benefit retirement  
18 plans have spousal protections, defined contribution  
19 retirement plans, which have become increasingly  
20 common, currently provide no similar spousal protec-  
21 tions.

22           (10) The Thrift Savings Plan of the Federal  
23 Government, the largest defined contribution plan in  
24 the world with approximately 6,500,000 partici-

1 pants, requires its married participants to have their  
2 spouses' consent for withdrawals and loans.

3 (11) There were almost 990,000 divorces in the  
4 United States between 2020 and 2021. After the  
5 family home, retirement savings tends to be the larg-  
6 est asset to be divided in a divorce.

7 (12) While fees and expenses associated with  
8 retirement plans have been in decline, participants  
9 have seen direct charges for processing qualified do-  
10 mestic relations orders increase significantly.

11 **SEC. 3. INCREASING SPOUSAL PROTECTION UNDER DE-**  
12 **FINED CONTRIBUTION PLANS.**

13 (a) AMENDMENT OF EMPLOYEE RETIREMENT IN-  
14 COME SECURITY ACT OF 1974.—

15 (1) IN GENERAL.—Part 2 of subtitle B of title  
16 I of the Employee Retirement Income Security Act  
17 of 1974 (29 U.S.C. 1051 et seq.) is amended by in-  
18 serting after section 205 the following new section:

19 **“SEC. 205A. ADDITIONAL SPOUSAL CONSENT REQUIRE-**  
20 **MENTS.**

21 “(a) IN GENERAL.—Each individual account plan to  
22 which section 205 does not apply shall provide that, except  
23 as provided in subsections (e) and (d), no distribution may  
24 be made under the plan unless the spousal consent re-  
25 quirements of subsection (e) are met.

1       “(b) COORDINATION WITH SECTION 205.—Nothing  
2 in this section shall be construed to exempt an individual  
3 account plan from the requirements of section 205 with  
4 respect to any participant.

5       “(c) EXCEPTIONS FOR CERTAIN DISTRIBUTIONS.—  
6 Subsection (a) shall not apply to—

7               “(1) any distribution that is—

8                       “(A) a minimum required distribution de-  
9 scribed in section 4974(b) of the Internal Rev-  
10 enue Code of 1986;

11                      “(B) permitted under section 203(e)(1) to  
12 be made without the consent of the participant;  
13 or

14                      “(C) in an amount that is less than 25  
15 percent of the account balance, but not more  
16 than once per account;

17               “(2) any distribution in the form of a qualified  
18 joint and survivor annuity (as defined in section  
19 205(d)(1)), a qualified optional survivor annuity (as  
20 defined in section 205(d)(2)), a qualified preretire-  
21 ment survivor annuity (as defined in section 205(e)),  
22 or a series of substantially equal periodic payments  
23 (not less frequently than annually) made for the  
24 joint lives (or life expectancies) of the participant  
25 and the participant’s spouse; or

1           “(3) in the case of a participant who does not  
2           elect a form of benefit described in paragraph (2)  
3           under the plan or who is participating in a plan that  
4           does not provide such a form of benefit, any dis-  
5           tribution of the participant’s entire nonforfeitable  
6           accrued benefit if 50 percent of such accrued benefit  
7           is transferred to an individual retirement plan (as  
8           defined in section 7701(a)(37) of the Internal Rev-  
9           enue Code of 1986) of the spouse of the participant.  
10          A transfer described in paragraph (3) to an individual re-  
11          tirement plan shall be treated in the same manner as a  
12          transfer under section 408(d)(6) of the Internal Revenue  
13          Code of 1986.

14           “(d) EXCEPTIONS FOR CERTAIN ROLLOVER CON-  
15          TRIBUTIONS.—Subsection (a) shall not apply to any dis-  
16          tribution, involving a participant who has a spouse, that  
17          is an eligible rollover distribution (as defined in section  
18          402(f)(2)(A) of the Internal Revenue Code of 1986) made  
19          in the form of a direct trustee-to-trustee transfer within  
20          the meaning of section 401(a)(31) of the Internal Revenue  
21          Code of 1986—

22           “(1) to a plan to which this section or section  
23          205 applies; or

1           “(2) to an individual retirement plan (as de-  
2           fined in section 7701(a)(37) of the Internal Revenue  
3           Code of 1986) if—

4                   “(A) the beneficiary of such plan is the  
5                   spouse of the participant, or the spousal con-  
6                   sent requirements of subsection (e) are met  
7                   with respect to any designation of 1 or more  
8                   other beneficiaries; and

9                   “(B) under the terms of the individual re-  
10                  tirement plan, the beneficiary of such plan  
11                  (whether the spouse or other beneficiary des-  
12                  ignated under paragraph (1)) may not be  
13                  changed unless—

14                          “(i) the spousal consent requirements  
15                          of subsection (e) are met with respect to  
16                          any such change, or

17                          “(ii) the spousal consent under sub-  
18                          paragraph (A) to the designation of a ben-  
19                          eficiary other than the spouse expressly  
20                          permits such designation to be changed  
21                          without the further consent of the spouse.

22           “(e) SPOUSAL CONSENT REQUIREMENTS.—

23                   “(1) IN GENERAL.—For purposes of this sec-  
24                   tion, except as provided in paragraph (2), the spous-  
25                   al consent requirements of this subsection are met

1 with respect to any distribution or any designation  
2 or change of beneficiary if—

3 “(A) the plan provides to each participant,  
4 within a reasonable period of time before such  
5 distribution or designation or change of bene-  
6 ficiary is made and consistent with such regula-  
7 tions as the Secretary of the Treasury may pre-  
8 scribe, a written explanation of the rights of the  
9 participant and the participant’s spouse under  
10 this section;

11 “(B) the spouse of the participant consents  
12 in writing to the distribution or designation or  
13 change of beneficiary;

14 “(C) in the case of a distribution, the writ-  
15 ten consent under subparagraph (B) is made  
16 during the consent period; and

17 “(D) the written consent under subpara-  
18 graph (B)—

19 “(i) acknowledges the effect of such  
20 distribution or designation or change of  
21 beneficiary; and

22 “(ii) is witnessed by a plan represent-  
23 ative or a notary public.

24 “(2) EXCEPTIONS UNDER SECTION 205 TO  
25 APPLY.—The requirements of paragraph (1) (other

1 than subparagraph (A) thereof) shall not apply with  
2 respect to any distribution or designation or change  
3 of beneficiary if a participant establishes to the sat-  
4 isfaction of the plan administrator that—

5 “(A) there is no spouse;

6 “(B) the participant and the participant’s  
7 spouse have not been married for at least 1  
8 year as of the date of the distribution or des-  
9 ignation or change of beneficiary; or

10 “(C) such consent cannot be obtained be-  
11 cause—

12 “(i) the spouse cannot be located; or

13 “(ii) of such other circumstances as  
14 the Secretary of the Treasury, in consulta-  
15 tion with the Secretary of Labor, may by  
16 regulations prescribe.

17 “(3) CONSENT LIMITED TO SPOUSE AND  
18 EVENT.—Any written consent by a spouse under  
19 paragraph (1), or the establishment by a participant  
20 that an exception under paragraph (2) (other than  
21 subparagraph (A) thereof) applies with respect to a  
22 spouse, shall be effective only with respect to that  
23 spouse and to the distribution or designation or  
24 change of beneficiary to which it relates.

1           “(4) CONSENT PERIOD.—For purposes of this  
2 subsection, the term ‘consent period’ means, with re-  
3 spect to any distribution—

4                   “(A) the 90-day period immediately pre-  
5 ceding the date of such distribution; or

6                   “(B) such other period as the Secretary of  
7 the Treasury may provide.

8           “(f) DISCHARGE OF PLAN FROM LIABILITY.—Rules  
9 similar to the rules of section 205(c)(6) shall apply for  
10 purposes of this section.”.

11           (2) CLERICAL AMENDMENT.—The table of sec-  
12 tions of part 2 of subtitle B of title I of the Em-  
13 ployee Retirement Income Security Act of 1974 is  
14 amended by inserting after the item relating to sec-  
15 tion 205 the following new item:

“Sec. 205A. Additional spousal consent requirements.”.

16           (3) RIGHT OF ACTION.—Section 502(a) of the  
17 Employee Retirement Income Security Act of 1974  
18 (29 U.S.C. 1132) is amended—

19                   (A) by striking “or” at the end of para-  
20 graph (10);

21                   (B) by striking the period at the end of  
22 paragraph (11) and inserting “; or”; and

23                   (C) by adding at the end the following new  
24 paragraph:

1           “(12) by an individual for appropriate relief in  
2           the case of a violation of the individual’s rights  
3           under section 205A.”.

4           (b) CONFORMING AMENDMENT TO INTERNAL REV-  
5           ENUE CODE OF 1986.—Section 401(a) of the Internal  
6           Revenue Code of 1986 is amended by inserting after para-  
7           graph (17) the following new paragraph:

8           “(18) ADDITIONAL SPOUSAL CONSENT RE-  
9           QUIREMENTS.—

10           “(A) IN GENERAL.—In the case of a de-  
11           fined contribution plan to which paragraph (11)  
12           does not apply, except as provided in sub-  
13           sections (c) and (d), a trust forming part of  
14           such plan shall not constitute a qualified trust  
15           under this section unless no distribution may be  
16           made under the plan unless the spousal consent  
17           requirements of subparagraph (E) are met.

18           “(B) COORDINATION WITH PARAGRAPH  
19           (11).—Nothing in this paragraph shall be con-  
20           strued to exempt a defined contribution plan  
21           from the requirements of paragraph (11) with  
22           respect to any participant.

23           “(C) EXCEPTIONS FOR CERTAIN DISTRIBUTU-  
24           TIONS.—Subparagraph (A) shall not apply to—

25           “(i) any distribution that is—

1                   “(I) a minimum required dis-  
2                   tribution described in section 4974(b),

3                   “(II) permitted under section  
4                   411(a)(11) to be made without the  
5                   consent of the participant, or

6                   “(III) in an amount that is less  
7                   than 25 percent of the account bal-  
8                   ance,

9                   “(ii) any distribution in the form of a  
10                  qualified joint and survivor annuity (as de-  
11                  fined in section 417(b)), a qualified op-  
12                  tional survivor annuity (as defined in sec-  
13                  tion 417(g)), a qualified preretirement sur-  
14                  vivor annuity (as defined in section  
15                  417(e)), or a series of substantially equal  
16                  periodic payments (not less frequently than  
17                  annually) made for the joint lives (or life  
18                  expectancies) of the participant and the  
19                  participant’s spouse, or

20                  “(iii) in the case of a participant who  
21                  does not elect a form of benefit described  
22                  in clause (ii) under the plan or who is par-  
23                  ticipating in a plan that does not provide  
24                  such a form of benefit, any distribution of  
25                  the participant’s entire nonforfeitable ac-

1           crued benefit if 50 percent of such accrued  
2           benefit is transferred to an individual re-  
3           tirement plan of the spouse of the partici-  
4           pant.

5           A transfer described in clause (iii) to an indi-  
6           vidual retirement plan shall be treated in the  
7           same manner as a transfer under section  
8           408(d)(6).

9           “(D) EXCEPTIONS FOR CERTAIN ROLL-  
10          OVER CONTRIBUTIONS.—Subparagraph (A)  
11          shall not apply to any distribution, involving a  
12          participant who has a spouse, that is an eligible  
13          rollover distribution (as defined in section  
14          402(f)(2)(A)) made in the form of a direct  
15          trustee-to-trustee transfer within the meaning  
16          of paragraph (31)—

17                 “(i) to a plan to which this paragraph  
18                 or paragraph (11) applies, or

19                 “(ii) to an individual retirement plan  
20                 if—

21                         “(I) the beneficiary of such plan  
22                         is the spouse of the participant, or the  
23                         spousal consent requirements of sub-  
24                         paragraph (E) are met with respect to

1 any designation of 1 or more other  
2 beneficiaries, and

3 “(II) under the terms of the indi-  
4 vidual retirement plan, the beneficiary  
5 of such plan (whether the spouse or  
6 other beneficiary designated under  
7 subclause (I)) may not be changed un-  
8 less—

9 “(aa) the spousal consent  
10 requirements of subparagraph  
11 (E) are met with respect to any  
12 such change, or

13 “(bb) the spousal consent  
14 under subclause (I) to the des-  
15 ignation of a beneficiary other  
16 than the spouse expressly permits  
17 such designation to be changed  
18 without the further consent of  
19 the spouse.

20 “(E) SPOUSAL CONSENT REQUIRE-  
21 MENTS.—

22 “(i) IN GENERAL.—For purposes of  
23 this paragraph, except as provided in  
24 clause (ii), the spousal consent require-  
25 ments of this subparagraph are met with

1 respect to any distribution or any designa-  
2 tion or change of beneficiary if—

3 “(I) the plan provides to each  
4 participant, within a reasonable period  
5 of time before such distribution or  
6 designation or change of beneficiary is  
7 made and consistent with such regula-  
8 tions as the Secretary may prescribe,  
9 a written explanation of the rights of  
10 the participant and the participant’s  
11 spouse under this paragraph,

12 “(II) the spouse of the partici-  
13 pant consents in writing to the dis-  
14 tribution or designation or change of  
15 beneficiary,

16 “(III) in the case of a distribu-  
17 tion, the written consent under sub-  
18 clause (II) is made during the consent  
19 period, and

20 “(IV) the written consent under  
21 subclause (II)—

22 “(aa) acknowledges the ef-  
23 fect of such distribution or des-  
24 ignation or change of beneficiary,  
25 and

1                   “(bb) is witnessed by a plan  
2                   representative or a notary public.

3                   “(ii) EXCEPTIONS UNDER SECTION  
4                   417 TO APPLY.—The requirements of  
5                   clause (i) (other than subclause (I) there-  
6                   of) shall not apply with respect to any dis-  
7                   tribution or designation or change of bene-  
8                   ficiary if a participant establishes to the  
9                   satisfaction of the plan administrator  
10                  that—

11                   “(I) there is no spouse,

12                   “(II) the participant and the par-  
13                   ticipant’s spouse have not been mar-  
14                   ried for at least 1 year as of the date  
15                   of the distribution or designation or  
16                   change of beneficiary, or

17                   “(III) such consent cannot be ob-  
18                   tained because—

19                   “(aa) the spouse cannot be  
20                   located, or

21                   “(bb) of such other cir-  
22                   cumstances as the Secretary, in  
23                   consultation with the Secretary  
24                   of Labor, may by regulations pre-  
25                   scribe.

1           “(iii) CONSENT LIMITED TO SPOUSE  
2           AND EVENT.—Any written consent by a  
3           spouse under clause (i), or the establish-  
4           ment by a participant that an exception  
5           under clause (ii) (other than subclause (I)  
6           thereof) applies with respect to a spouse,  
7           shall be effective only with respect to that  
8           spouse and to the distribution or designa-  
9           tion or change of beneficiary to which it  
10          relates.

11          “(iv) CONSENT PERIOD.—For pur-  
12          poses of this subparagraph, the term ‘con-  
13          sent period’ means, with respect to any  
14          distribution—

15                 “(I) the 90-day period imme-  
16                 diately preceding the date of such dis-  
17                 tribution, or

18                 “(II) such other period as the  
19                 Secretary may provide.”.

20 **SEC. 4. EFFECTIVE DATES.**

21          (a) INCREASING SPOUSAL PROTECTION UNDER DE-  
22          FINED CONTRIBUTION PLANS.—Except as provided in  
23          subsection (b), the amendments made by section 3 shall  
24          apply to distributions and rollover contributions made in

1 plan years beginning after the date that is 1 year after  
2 the date of the enactment of this Act.

3 (b) PROVISIONS RELATING TO PLAN AMEND-  
4 MENTS.—

5 (1) IN GENERAL.—If this paragraph applies to  
6 any plan or contract amendment, such plan or con-  
7 tract shall be treated as being operated in accord-  
8 ance with the terms of the plan during the period  
9 described in paragraph (2)(C).

10 (2) AMENDMENTS TO WHICH PARAGRAPH (1)  
11 APPLIES.—

12 (A) IN GENERAL.—Paragraph (1) shall  
13 apply to any amendment to any plan or annuity  
14 contract which is made—

15 (i) pursuant to the amendments made  
16 by section 3 or pursuant to any regulation  
17 issued under section 205A of the Employee  
18 Retirement Income Security Act of 1974  
19 or section 401(a)(18) of the Internal Rev-  
20 enue Code of 1986, as added by section 3;  
21 and

22 (ii) on or before the last day of the  
23 first plan year beginning on or after the  
24 date that is 3 years after the date de-  
25 scribed in subsection (a).

1 In the case of a governmental plan (as defined  
2 in section 414(d) of the Internal Revenue Code  
3 of 1986), this subparagraph shall be applied by  
4 substituting “5 years” for “3 years” in clause  
5 (ii).

6 (B) CONDITIONS.—Subparagraph (A) shall  
7 not apply to any amendment unless—

8 (i) the plan or contract is operated as  
9 if such plan or contract amendment were  
10 in effect for the period described in sub-  
11 paragraph (C); and

12 (ii) such plan or contract amendment  
13 applies retroactively for such period.

14 (C) PERIOD DESCRIBED.—The period de-  
15 scribed in this subparagraph is the period—

16 (i) beginning on the effective date  
17 specified by the plan; and

18 (ii) ending on the date described in  
19 subparagraph (A)(ii) (or, if earlier, the  
20 date the plan or contract amendment is  
21 adopted).

22 **SEC. 5. ACCESS TO INDEPENDENT CONSUMER INFORMA-**  
23 **TION AND UNDERSTANDING.**

24 (a) DEFINITIONS.—In this section—

1           (1) the term “consumer” means any person  
2           who purchases or acquires any goods, products, serv-  
3           ices, or credit related to the retirement or later life  
4           economic security of the consumer; and

5           (2) the term “financial product or service pro-  
6           vider” means any person who engages in the busi-  
7           ness of providing any retirement financial product or  
8           service to any consumer.

9           (b) **REQUIRED LINK TO CONSUMER AWARENESS IN-**  
10 **FORMATION.**—In any offer for the sale, exchange, or other  
11 transfer of a retirement financial product or service to a  
12 consumer carried out by a financial product or service pro-  
13 vider, such provider shall provide, in a manner consistent  
14 with subsection (c), an easily accessible link to the website  
15 of the Bureau of Consumer Financial Protection (referred  
16 to in this section as the “CFPB”) at which the consumer  
17 may access information, literature, guides, programs,  
18 tools, strategies, or any other resource produced by the  
19 CFPB or other Federal agency relating to retirement  
20 planning or later life economic security.

21           (c) **DETERMINATION.**—In order to ensure that the re-  
22 quirement under subsection (b) is effectively carried out,  
23 the Financial Literacy and Education Commission shall  
24 determine and publish on its website the appropriate link  
25 to the CFPB’s website for access to the CFPB’s and other

1 Federal agencies’ consumer education materials, the pre-  
2 ferred format of such link, and any accompanying descrip-  
3 tion of the CFPB and the consumer education materials  
4 associated with such link.

5 **SEC. 6. GRANTS TO PROMOTE FINANCIAL LITERACY FOR**  
6 **WOMEN.**

7 (a) **AUTHORIZATION OF GRANT AWARDS.**—The Sec-  
8 retary of Labor, acting through the Director of the Wom-  
9 en’s Bureau, shall award grants on a competitive basis to  
10 eligible entities to enable such entities to improve the fi-  
11 nancial literacy of women who are working age or in re-  
12 tirement, to increase the likelihood of the women realizing  
13 a secure and stable retirement.

14 (b) **DEFINITION OF ELIGIBLE ENTITY.**—In this sec-  
15 tion, the term “eligible entity” means a community-based  
16 organization with proven experience and expertise in serv-  
17 ing working-age or retired women.

18 (c) **APPLICATION.**—An eligible entity that desires to  
19 receive a grant under this section shall submit an applica-  
20 tion to the Secretary of Labor at such time, in such man-  
21 ner, and accompanied by such information as such Sec-  
22 retary may require.

23 (d) **MINIMUM GRANT AMOUNT.**—The Secretary of  
24 Labor shall award grants under this section in amounts  
25 of not less than \$250,000.

1 (e) USE OF FUNDS.—An eligible entity that receives  
2 a grant under this section shall use the grant funds to  
3 develop and implement financial literacy education, and  
4 related activities including outreach, awareness building,  
5 and counseling to increase women’s knowledge of retire-  
6 ment planning and consumer, economic, and personal fi-  
7 nancial concepts.

8 (f) AUTHORIZATION OF APPROPRIATIONS.—There is  
9 authorized to be appropriated to carry out this section  
10 \$100,000,000 for fiscal year 2026 and each succeeding  
11 fiscal year.

12 **SEC. 7. GRANTS TO ASSIST LOW-INCOME WOMEN AND SUR-**  
13 **VIVORS OF DOMESTIC VIOLENCE IN OBTAIN-**  
14 **ING QUALIFIED DOMESTIC RELATIONS OR-**  
15 **DERS.**

16 (a) AUTHORIZATION OF GRANT AWARDS.—The Sec-  
17 retary of Labor, acting through the Director of the Wom-  
18 en’s Bureau and in conjunction with the Assistant Sec-  
19 retary of the Employee Benefits Security Administration,  
20 shall award grants, on a competitive basis, to eligible enti-  
21 ties to enable such entities to assist low-income women  
22 and survivors of domestic violence in obtaining qualified  
23 domestic relations orders and ensuring that those women  
24 actually obtain the benefits to which they are entitled  
25 through those orders.

1 (b) DEFINITION OF ELIGIBLE ENTITY.—In this sec-  
2 tion, the term “eligible entity” means a community-based  
3 organization with proven experience and expertise in serv-  
4 ing women and the financial and retirement needs of  
5 women.

6 (c) APPLICATION.—An eligible entity that desires to  
7 receive a grant under this section shall submit an applica-  
8 tion to the Secretary of Labor at such time, in such man-  
9 ner, and accompanied by such information as the Sec-  
10 retary of Labor may require.

11 (d) MINIMUM GRANT AMOUNT.—The Secretary of  
12 Labor shall award grants under this section in amounts  
13 of not less than \$250,000.

14 (e) USE OF FUNDS.—An eligible entity that receives  
15 a grant under this section shall use the grant funds to  
16 develop programs to offer help to low-income women or  
17 survivors of domestic violence who need assistance in pre-  
18 paring, obtaining, and effectuating a qualified domestic re-  
19 lations order.

20 (f) AUTHORIZATION OF APPROPRIATIONS.—There is  
21 authorized to be appropriated to carry out this section  
22 \$100,000,000 for fiscal year 2026 and each succeeding  
23 fiscal year.

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