

119TH CONGRESS
1ST SESSION

H. R. 4096

To require covered companies to allow consenting cohabitating adults to open joint accounts, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 24, 2025

Mr. CASTEN (for himself, Mrs. KIGGANS of Virginia, and Mrs. BEATTY) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committees on Energy and Commerce, Transportation and Infrastructure, and Education and Workforce, 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

A BILL

To require covered companies to allow consenting cohabitating adults to open joint accounts, 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 “Financial Empower-
5 ment and Protection Act”.

1 **SEC. 2. COVERED COMPANY JOINT ACCOUNTS OF CON-**
2 **SENTING COHABITATING ADULTS.**

3 (a) REQUIREMENTS FOR COVERED COMPANY JOINT
4 ACCOUNTS OF CONSENTING COHABITATING ADULTS.—

5 (1) JOINT ACCOUNTS.—

6 (A) IN GENERAL.—Each covered company
7 shall allow consenting cohabitating adults who
8 are or will be customers of the covered company
9 to open a joint account with the covered com-
10 pany for purposes of managing—

11 (i) the services provided by the cov-
12 ered company; and

13 (ii) bills for such services.

14 (B) AGREEMENT REQUIRED.—A joint ac-
15 count may not be opened pursuant to this para-
16 graph unless each of the consenting cohabi-
17 tating adults agree to open the joint account.

18 (2) NAMES.—Each joint account opened pursu-
19 ant to paragraph (1) shall be in the name of each
20 of the consenting cohabitating adults who opened
21 the joint account.

22 (3) REQUESTS FOR INFORMATION.—With re-
23 spect to a joint account opened pursuant to para-
24 graph (1), each covered company shall, upon request
25 by any of the consenting cohabitating adults that

opened the joint account, provide to such consenting cohabitating adults—

(A) information related to the joint account, including—

(i) bills;

(ii) copies of paper and electronic mail; and

(iii) any information about products or services provided; and

(B) access to any online portal for the joint account.

(4) NOTIFICATION REQUIRED.—Each covered company shall provide a notice to each cohabitating adult that opens a joint account with the covered company that explains what information will be shared by the covered company with each of the consenting cohabitating adults.

(5) REGULATION P.—If a covered company is required by Regulation P (part 1016 of title 12, Code of Federal Regulations) to provide certain privacy notices such covered company shall provide such privacy notices to each of the consenting cohabitating adults who opened the joint account.

(6) CIVIL ACTIONS.—Any cohabitating adult who is harmed by a failure of a covered company to

1 meet a requirement of this subsection may bring a
2 civil action in a Federal or State court against such
3 a covered company for an award of not more than
4 \$1,000 for each such failure.

5 (b) EFFECTIVE DATE.—The requirements of this
6 section shall apply to covered companies beginning on the
7 date that is 180 days after the date of the enactment of
8 this section.

9 (c) DEFINITIONS.—In this section:

10 (1) CONSENTING COHABITATING ADULTS.—

11 (A) IN GENERAL.—Except as provided in
12 subparagraph (B), the term “consenting cohabi-
13 tating adults” means any adults who consent to
14 cohabit.

15 (B) CHILDCARE PROVIDER.—With respect
16 to a covered company that is a childcare pro-
17 vider licensed by a State, the term “consenting
18 cohabitating adults” means the custodial par-
19 ents of a child who is or will be served by such
20 a covered company.

21 (2) COVERED COMPANY.—The term “covered
22 company” includes—

23 (A) an electric utility (as defined in section
24 3 of the Public Utility Regulatory Policies Act
25 of 1978 (16 U.S.C. 2602));

1 (B) a gas utility (as defined in section 302
2 of the Public Utility Regulatory Policies Act of
3 1978 (15 U.S.C. 3202));

4 (C) a water utility;

5 (D) an owner or operator of a sanitary
6 landfill (as defined in section 1004 of the Solid
7 Waste Disposal Act (42 U.S.C. 6903));

8 (E) a provider of internet access service;

9 (F) a provider of telephone service;

10 (G) any person who rents a dwelling that
11 is covered by the Fair Housing Act (42 U.S.C.
12 3601 et seq.);

13 (H) any childcare provider licensed by a
14 State;

15 (I) any person who originates a residential
16 mortgage loan;

17 (J) any person who leases a residential
18 dwelling unit;

19 (K) any person who is a servicer of a resi-
20 dential mortgage loan;

21 (L) a multichannel video programming dis-
22 tributor (as defined in section 602 of the Com-
23 munications Act of 1934 (47 U.S.C. 522)); and

24 (M) any creditor who offers an open-end
25 credit plan or a closed-end credit plan.

1 (3) CREDITOR.—The term “creditor” has the
2 meaning given the term in section 103 of the Truth
3 in Lending Act.

4 (4) OPEN-END CREDIT PLAN.—The term
5 “open-end credit plan” has the meaning given the
6 term in section 103 of the Truth in Lending Act.

7 (5) CLOSED-END CREDIT PLAN.—The term
8 “closed-end credit plan” has the meaning given the
9 term in section 103 of the Truth in Lending Act.

10 (6) RESIDENTIAL MORTGAGE LOAN.—The term
11 “residential mortgage loan” has the meaning given
12 the term in section 103(d)(d) of the Truth in Lend-
13 ing Act (15 U.S.C. 1602(d)(d)).

14 (7) SERVICER.—The term “servicer” has the
15 meaning given the term in section 6(i)(2) of the
16 Real Estate Settlement Procedures Act of 1974 (12
17 U.S.C. 2605(i)(2)).

18 (8) TELEPHONE SERVICE.—The term “tele-
19 phone service” means any of the following:

20 (A) Voice service (as defined in section
21 227(e)(8) of the Communications Act of 1934
22 (47 U.S.C. 227(e)(8))).

23 (B) Commercial mobile service (as defined
24 in section 332(d) of the Communications Act of
25 1934 (47 U.S.C. 332(d))).

1 (C) Commercial mobile data service (as de-
 2 fined in section 6001 of the Middle Class Tax
 3 Relief and Job Creation Act of 2012 (47 U.S.C.
 4 1401)).

5 (9) WATER UTILITY.—The term “water utility”
 6 means the owner or operator of—

7 (A) a public water system (as defined in
 8 section 1401 of the Safe Drinking Water Act
 9 (42 U.S.C. 300f)); or

10 (B) a treatment works (as defined in sec-
 11 tion 212 of the Federal Water Pollution Control
 12 Act (33 U.S.C. 1292)).

13 **SEC. 3. PROHIBITION ON THE IMPOSITION OF FEES FOR**
 14 **EARLY LEASE TERMINATION.**

15 Section 41411 of the Violence Against Women Act
 16 of 1994 (34 U.S.C. 12491) is amended by adding at the
 17 end the following:

18 “(h) PROHIBITION ON THE IMPOSITION OF FEES FOR
 19 EARLY LEASE TERMINATION.—

20 “(1) VOLUNTARY EXIT.—An applicant for or
 21 tenant of housing assisted under a covered housing
 22 program may voluntarily exit a lease for housing
 23 earlier than the end date of such lease on the basis
 24 that the applicant or tenant has been a victim of do-

1 mestic violence, dating violence, sexual assault, or
2 stalking.

3 “(2) FEE PROHIBITION.—Notwithstanding any
4 lease agreement, an applicant or tenant described in
5 paragraph (1) may not be charged a fee for exiting
6 a lease for housing earlier than the end date of such
7 lease on the basis described in paragraph (1).”.

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