



Week in Regulation

A Grab-bag Kind of Week

DAN GOLDBECK | AUGUST 17, 2026

Last week saw a fair amount of activity in the pages of the Federal Register, with a dozen rulemakings that contained some quantified economic impact. The week lacked a clear overall trend, however, with costs being cut but paperwork burdens increasing substantially. A Department of Homeland Security (DHS) rule digitizing immigration forms and an Internal Revenue Service (IRS) measure setting up the framework for employer contributions to “Trump Accounts” were the main standouts. Additionally, the Financial Crimes Enforcement Network (FinCEN) officially finalized its rule on Beneficial Ownership Information (BOI) – which has been one of the more significant deregulatory measures thus far into this Trump term. Overall, federal agencies published roughly \$3.6 billion in total cost savings but added 1.6 million paperwork burden hours.

REGULATORY TOPLINES

- Proposed Rules This Week: 39
- Final Rules This Week: 65
- 2026 Total Pages: 53,088
- 2026 Final Rule Costs: -\$1.1 trillion
- 2026 Proposed Rule Costs: \$46.6 billion

NOTABLE REGULATORY ACTIONS

The most consequential rulemaking of the week was the DHS [interim final rule](#) on “Mandatory Electronic Filing (e-Filing).” As the title suggests, the “rule amends the regulations to provide when USCIS may use its discretion to require the use of electronic filing (e-filing) to submit a benefit request.” The rule comes as a result of [Executive Order \(EO\) 14247](#) regarding “Modernizing Payments to and from America’s Bank Account.” The agency expects the rule’s changes to apply to [20 forms](#) under its purview, estimating that

the time savings from transitioning those reporting requirements from paper to digital forms will yield roughly \$518 million in net annual cost savings (or \$3.6 billion total across a 10-year horizon).

The most substantial burden-adding rulemaking of the week was the [proposed rule](#) from IRS on “Employer Contributions to Trump Accounts and Nondiscrimination Rules for Dependent Care Assistance Programs.” Specifically, the proposal seeks to “provide guidance with respect to employer contributions to Trump accounts, including applicable nondiscrimination rules, and the nondiscrimination rules for dependent care assistance programs.” As with all new tax-related programs, there will be some new administrative burden involved. IRS expects the reporting burden for the 217,000 affected entities to add up to roughly 1.7 million hours of additional paperwork each year. Click [here](#) for more American Action Forum (AAF) background on Trump Accounts.

Lastly, the truly *final* version of one the Trump Administration’s most substantial cost-cutting measures came due: the FinCEN [rule](#) on “Beneficial Ownership Information Reporting Requirement Revision.” The rule adopts “as final and with certain limited changes the interim final rule issued on March 26, 2025, which narrowed beneficial ownership information (BOI) reporting requirements under FinCEN’s regulations implementing the Corporate Transparency Act.” The preceding interim final rule involved \$84 billion in cost savings due to the Trump Administration rolling back 99.8 percent of the compliance burdens from the Biden-era rule on the matter, making it the most [notable deregulatory action](#) of early 2025. This final-final version brings only marginal additional savings – roughly \$220,000 per year. Given the magnitude of the economic effects and the underlying rule’s [winding implementation road](#) to-date, however, one can expect FinCEN’s rulemaking here to remain a live topic both politically and legally.

TRACKING TRUMP 2.0

In assessing 2026 rulemakings that include an [EO 14192](#) determination, there have been 67 “deregulatory” rules with combined total savings of \$1.1 trillion against 13 “regulatory” rules that involve roughly \$45.9 billion in costs. Adding that to the total agencies produced [during 2025](#) (at least from rules that had a clear “regulatory” or “deregulatory” designation), the Trump Administration has enacted \$1.2 trillion in total cost reductions thus far under EO 14192. Rules for which agencies have claimed one of the EO’s exemptions have accounted for an additional \$7.1 billion in costs so far in 2026.

CONGRESSIONAL REVIEW ACT (CRA)

The AAF [CRA tracker](#) provides a full survey of activity under the law thus far into this term.

As of today, members of the 119th Congress have introduced CRA resolutions of disapproval addressing 147 “rules” that collectively involve \$176 billion in estimated compliance costs. Of these, 23 have been passed into law, repealing a series of Biden Administration rules that had a combined \$3 billion in associated compliance costs. The Trump Administration estimates that the repeal of a Biden-era [rule](#) on air pollutants yields an additional \$936 million in savings. While the main window of CRA action has largely passed, there are still outstanding resolutions that could move legislatively. AAF will continue to monitor and update such developments as appropriate.

TOTAL BURDENS

Since the start of 2026, the federal government has published \$1 trillion in total regulatory net cost savings (with \$1.05 trillion in reductions from finalized rules) and 103.1 million hours of net annual paperwork increases (with 86.9 million hours coming from final rules).



EXPLORE THE DATA

Drag the points on the timeline to select a date range. Click to create or delete a point. Data will populate based on your selection.



182

Total Number of Regulations Finalized



Regulations Finalized by Year



86,945,726

Paperwork Hours

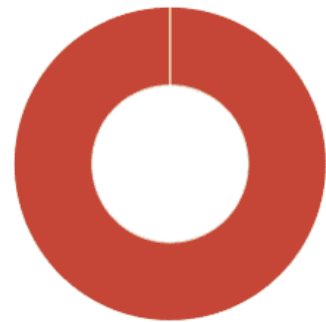


Paperwork Hours by Year



\$-1.1 Trillion

Total Finalized Cost



Cost of Regulations by Year