



## Week in Regulation

# \$26 Million in Costs

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This week regulators published \$26 million in costs, with no monetized benefits, and more than 1.4 million paperwork burden hours. A proposal from the Comptroller of the Currency that imposes \$17 million in costs led the week.

## REGULATORY TOPLINES

- New Proposed Rules: 32
- New Final Rules: 79
- 2014 Significant Documents: [264](#)
- 2014 Total Pages of Regulation: 34,212
- 2014 Proposed Rules: \$26.3 Billion
- 2014 Final Rules: \$50.5 Billion

AAF has catalogued regulations according to their codification in the Code of Federal Regulations (CFR). The CFR is organized into 50 titles, with each title corresponding to an industry or part of government. This snapshot will help to determine which sectors of the economy receive the highest number of regulatory actions.



The proposal from the Comptroller of the Currency revises rules applicable to federal savings associations and adds \$14,700 in costs per covered institution. However, the administration takes care to note that these burdens “would not have a significant economic impact on a substantial number of small entities.” There is a slight increase of 311 paperwork burden hours from the proposed rule.

## AFFORDABLE CARE ACT

There were no notable ACA regulations this week. Since passage, based on total lifetime costs of the regulations, the Affordable Care Act has imposed an estimated cost of [\\$27.5 billion](#) in private-sector burdens, approximately \$8 billion in costs to the states, and 159.2 million annual paperwork hours.

## DODD-FRANK

There were no notable Dodd-Frank regulations this week. [Click here](#) to view the total estimated compliance costs from Dodd-Frank; since passage, the legislation has produced more than 60.4 million paperwork burden hours and imposed \$21.7 billion in direct compliance costs. Based on calculations from the [Financial Services Roundtable](#), Dodd-Frank regulations would require 30,211 employees to file federal paperwork.

## TOTAL BURDENS

Since January 1, the federal government has published \$76.8 billion in compliance costs and has imposed more than 13.2 million in net paperwork burden hours. [Click here](#) for our comprehensive database of regulations and rulemakings promulgated in 2014.