

# SBA OFFICE OF ADVOCACY



**Trent Staggs**

**Regional Advocate**

**Office of Advocacy**

**US Small Business Administration**

**UT, CO, WY, MT, ND, SD**

U.S. SMALL BUSINESS ADMINISTRATION  
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REGULATION • RESEARCH • OUTREACH

**THE NINE MOST TERRIFYING WORDS  
IN THE ENGLISH LANGUAGE ARE,  
“IM FROM THE GOVERNMENT AND I’M  
HERE TO HELP.”**

**-RONALD REAGAN**

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# THE COST OF REGULATION

## Key Findings:

- › The total cost of federal regulations in 2022 is an estimated **\$3.079 trillion** (in 2023 dollars), an amount equal to **12% of U.S. GDP**.
- › The total annual cost of complying with federal regulations has risen by \$465 billion since 2012.
- › The annual cost burden for an average U.S. firm is \$277,000, the equivalent of **19%** of the average firm's payroll expenses.
- › A small manufacturing firm with 20 employees bears more than **\$1 million** in compliance costs.

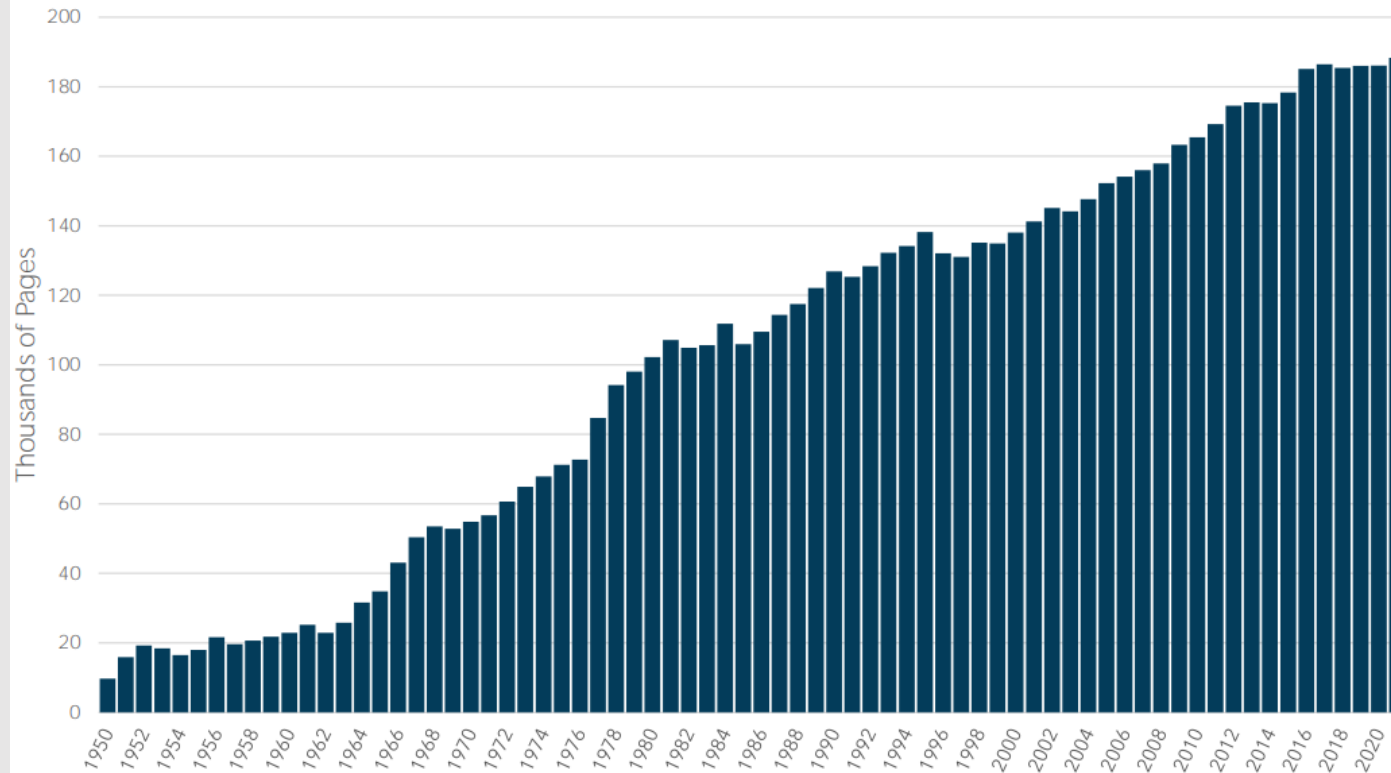
- **Per the National Association of Manufacturers, Cost of Federal Regulations in 2022 = \$3.079T**
- **\$13,000 per employee per year to comply with Federal Regulations**

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# PAGES IN THE CODE OF FEDERAL REGULATIONS

Total Pages Published in the Code of Federal Regulations  
(1950-2021)



Regulatory  
Studies Center

THE GEORGE WASHINGTON UNIVERSITY

Source: [Federal Register Statistics](#)

Updated: November 1, 2022

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# REGULATORY COST OF PREVIOUS ADMIN

## TRACKING THE ADMINISTRATIONS

REGULATORY ACTIVITY FROM INAUGURATION DAY TO NOVEMBER 1<sup>ST</sup> (Year 4)

|                             | FINAL RULES | FINAL RULE COSTS | PAPERWORK HOURS |
|-----------------------------|-------------|------------------|-----------------|
| <b>BIDEN</b><br><i>2021</i> | <b>1070</b> | <b>\$1.8T</b>    | <b>339.5M</b>   |
| <b>TRUMP</b><br><i>2017</i> | <b>1180</b> | <b>\$3B</b>      | <b>292.7M</b>   |
| <b>OBAMA</b><br><i>2009</i> | <b>1439</b> | <b>\$490.5B</b>  | <b>281.5M</b>   |

LAST UPDATED: NOVEMBER 1<sup>ST</sup>, 2024

AMERICANACTIONFORUM.ORG

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# SMALL BUSINESSES IMPACT

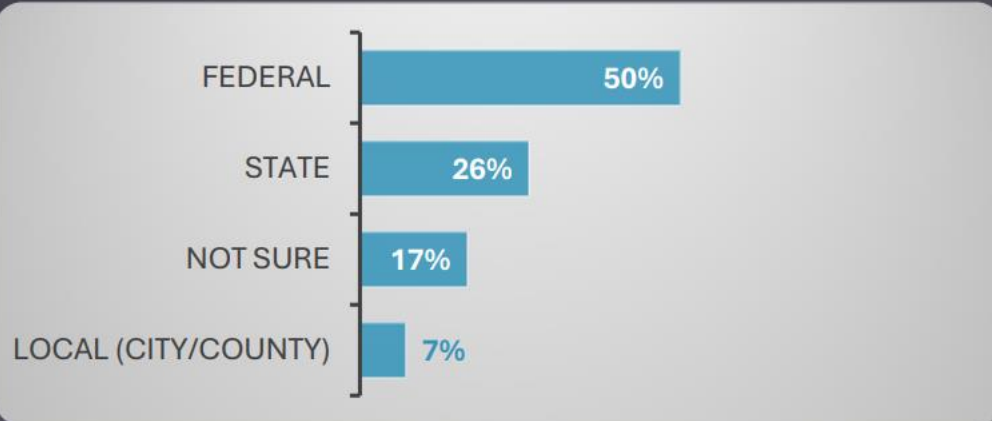


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# SMALL BUSINESSES IMPACT

**Which source of regulation is most burdensome to your business?**



➔ **2-in-5 small-business owners spend more than \$1,000 per year on outsourced regulatory assistance.**

➔ **When asked approximately how much money they anticipate they would spend today if they were to start their exact same business, the average was a whopping \$53,305.**

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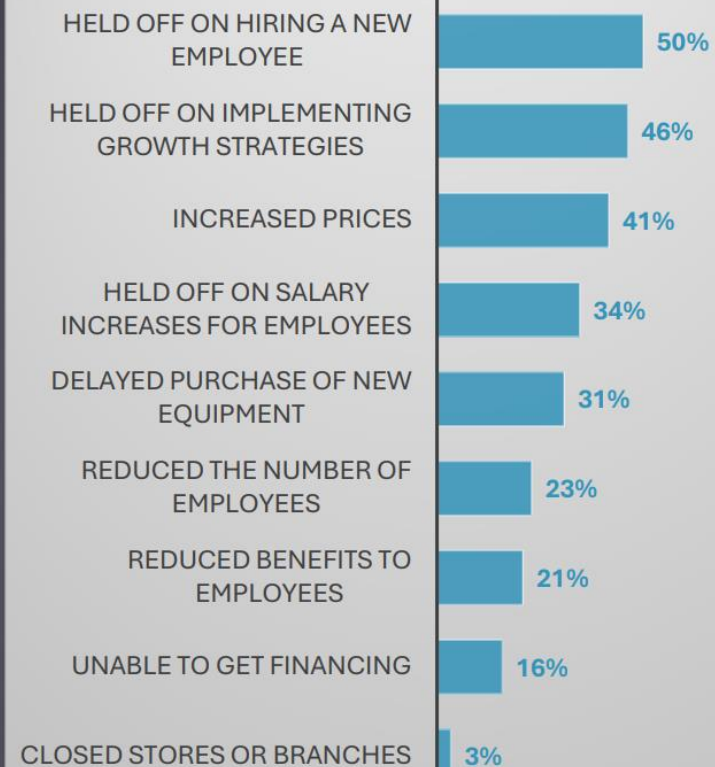
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# SMALL BUSINESSES IMPACT

**Ranked, the most burdensome regulations facing small business today:**

1. DOL Independent Contractor Rule
- 2. Compliance with the Affordable Care Act**
3. DOL Expanded E-Recordkeeping Rule
4. DOL Overtime Rule
5. NLRB Joint-Employer Status Standards
6. Compliance with the National Environmental Policy Act
7. EPA PFAS Reporting and Recordkeeping Rule
8. DOL Worker Walkaround Rule

**Please select how regulatory burdens and their associated costs impact your business overall. (Check all that apply)**



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# REGULATIONS 101 – TYPES OF RULES

- Executive Orders
- Advanced Proposed Rules
- Proposed Rules
- Requests for Information
- Direct Final Rules
- OMB Memos/Agency Guidance

# EXECUTIVE ORDER 14192 (AKA 10 TO 1)



↳ PRESIDENTIAL ACTIONS

## UNLEASHING PROSPERITY THROUGH DEREGULATION

The White House

January 31, 2025

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# EXECUTIVE ORDER 14219



↳ PRESIDENTIAL ACTIONS

## ENSURING LAWFUL GOVERNANCE AND IMPLEMENTING THE PRESIDENT'S “DEPARTMENT OF GOVERNMENT EFFICIENCY” DEREGULATORY INITIATIVE

The White House

February 19, 2025

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# OTHER EXECUTIVE ORDERS

- EO 12514 – [Unleashing American Energy](#)
- EO 14192 – [Unleashing Prosperity Through Deregulation](#) (10 for 1)
- EO 14219 – [Ensuring Lawful Governance and Implementing the President’s “Department of Government Efficiency” Deregulatory Initiative](#)
- EO 14267 – [Reducing Anti-Competitive Regulatory Barriers](#)
- EO 14269 – [Restoring America’s Maritime Dominance](#)
- EO 14276 – [Restoring American Seafood Competitiveness](#)
- EO 14303 – [Restoring Gold Standard Science](#)

# REGULATION: ADMINISTRATOR LOEFFLER

**“Creating a strike force to cut regulation:** For the first time in years, SBA will fully staff and empower the Office of Advocacy to utilize its power to identify and eliminate burdensome regulations promulgated by all federal agencies. The Administrator will work alongside the Chief Counsel for Advocacy to cut past and future regulations.” - Day One Priorities Memo dated Feb 24, 2025



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**BUSINESS REGULATIONS**

# Small Business Administration unveils new initiative to roll back federal regulations

Trump administration targets Biden-era regulations in housing, food production, energy and transportation

By **Amanda Macias** · Fox News

Published December 14, 2025 5:17pm EST

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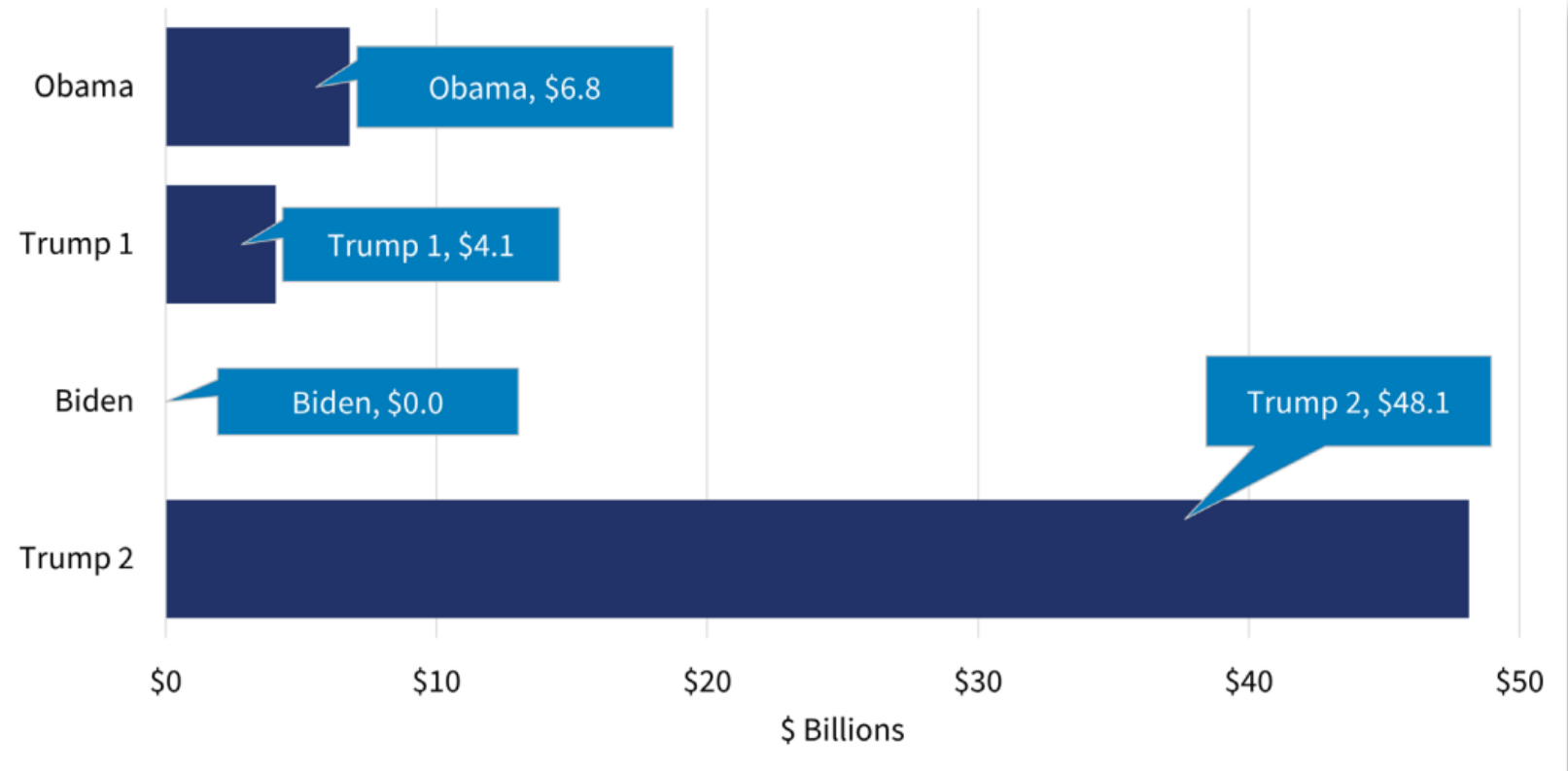
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## DEREGULATION STRIKE FORCE

- led by the SBA's Office of Advocacy, will coordinate a government-wide review aimed at identifying regulations that hinder economic growth.
- played a key role in eliminating an estimated \$98.9 billion in federal regulations since Trump's return to office.

# REGULATORY COST SAVINGS FIRST 100 DAYS

## Small Business Regulatory Cost Savings in the First 100 Days



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# REGULATORY COST SAVINGS FIRST YEAR

In light of **President Trump's Executive Orders 14192 and 14219**, Advocacy has actively communicated small business concerns to federal agencies, resulting in cost savings from six deregulatory actions including significant cost savings from a revision of the FinCEN Beneficial Ownership Information rule to exempt U.S. small businesses. Together, these actions saved small businesses **\$98.9 billion** in avoided compliance costs over the next 10 years.

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# MOST WANTED LIST

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Regulation Research Outreach Newsroom Resources About

Advocacy has identified priority federal agency rules for rescission, withdrawal, or modification to reduce the regulatory burden on small businesses. This list is based on conversations with thousands of American small businesses in need of regulatory relief. If implemented, the associated deregulatory actions could save small businesses over \$150 billion in compliance costs. Advocacy is actively engaging with the respective agencies on the small business impacts of each rule and advancing deregulatory changes for small businesses.

## Form 941 Employer's Quarterly Federal Tax Return

### Internal Revenue Service

Small employers must fill out Form 941 quarterly to report federal income tax withheld, along with Social Security and Medicare taxes, to determine their payroll tax liability for the quarter. Annual reporting instead of quarterly would save every small business employer about \$2,000 per year.

Potential Small Business Cost Savings: **\$90 billion**



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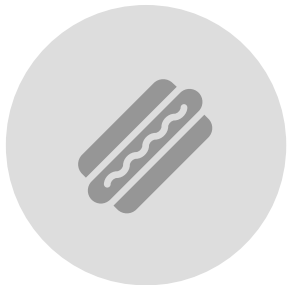
# WHAT IS THE OFFICE OF ADVOCACY?



Created by Congress in  
1976



Independent voice for  
small business in the  
federal government



Watchdog of the  
Regulatory Flexibility  
Act (RFA)

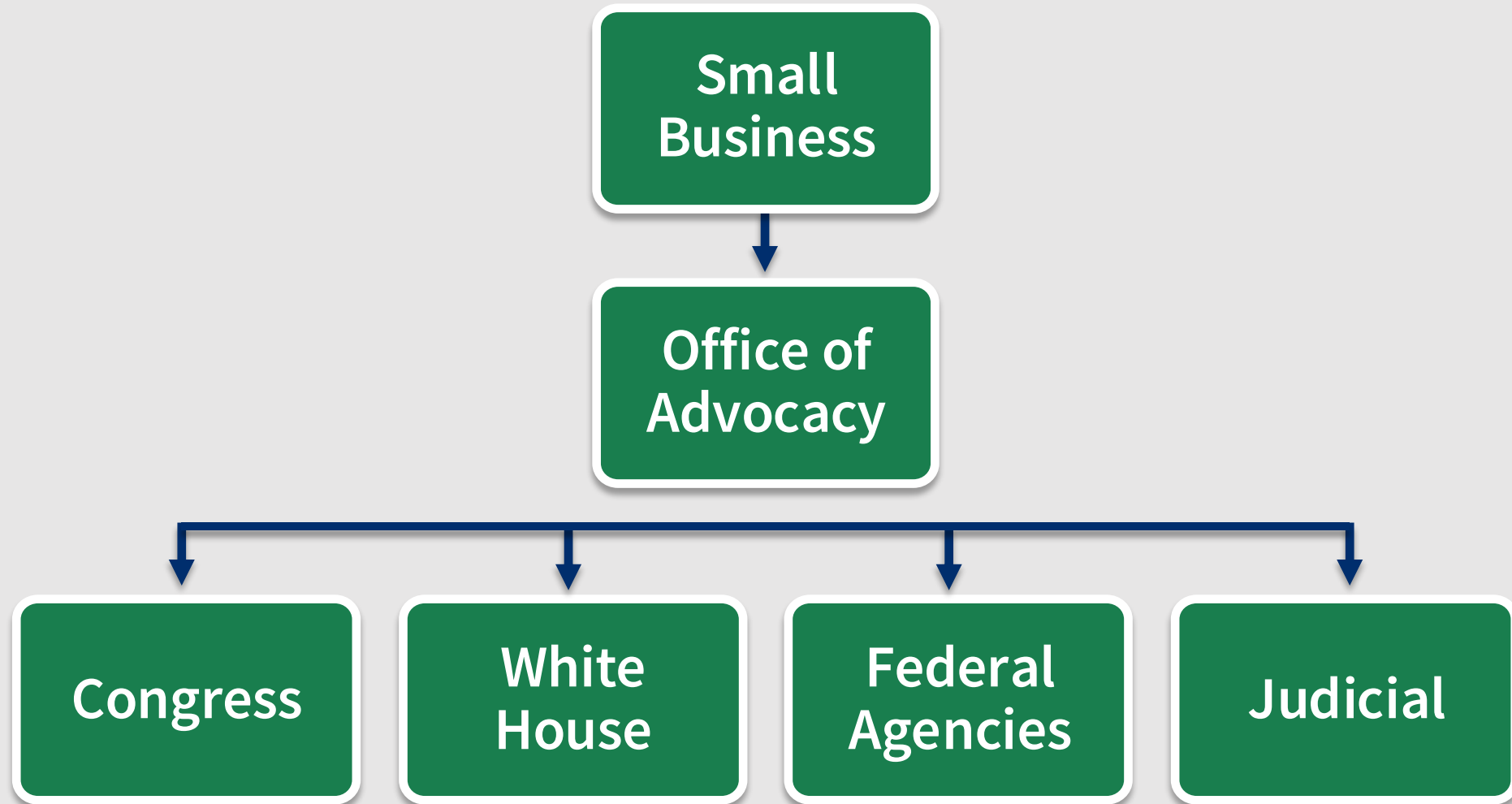


Source of small business  
statistics

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# HOW ADVOCACY REPRESENTS SMALL BUSINESS



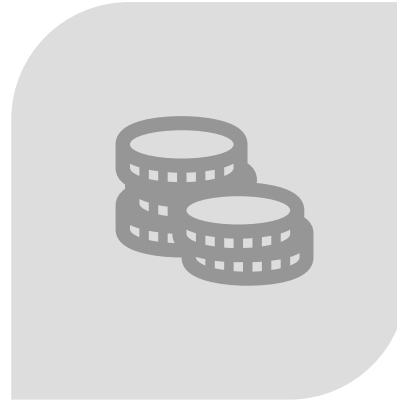
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# ADVOCACY DEPARTMENTS



**INTERAGENCY AFFAIRS**



**ECONOMIC RESEARCH**

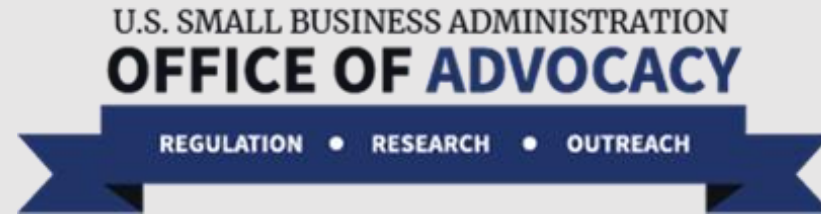


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# ADVOCACY'S MISSION



**Regulatory  
Mission**

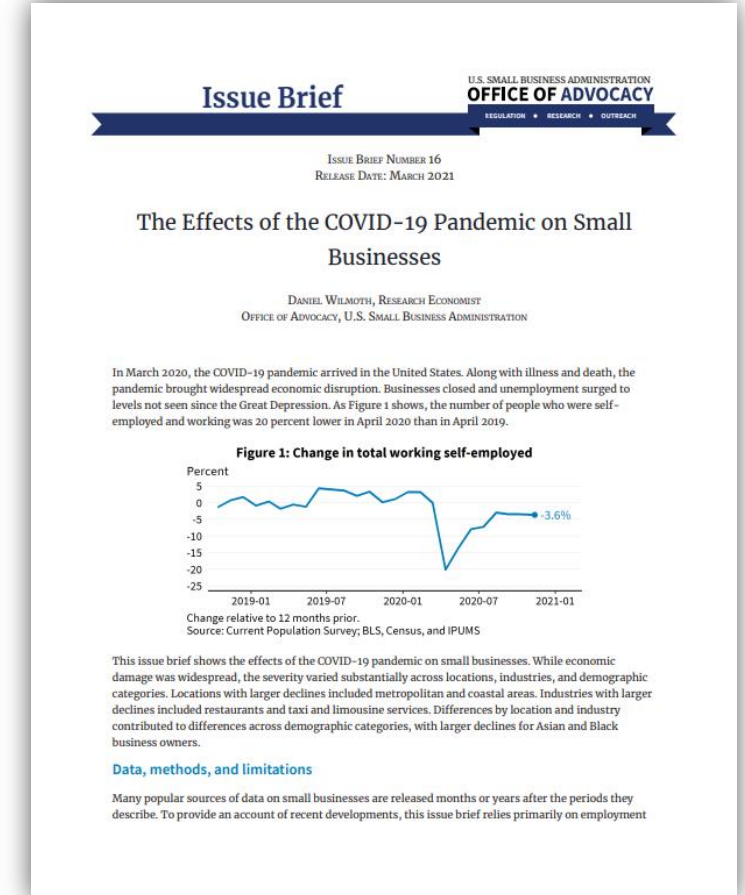
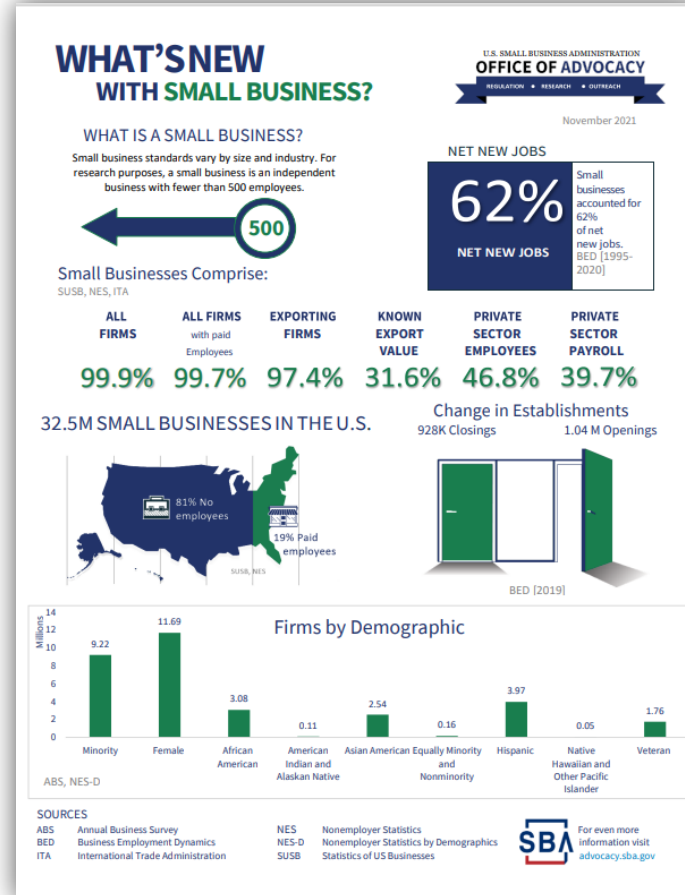
**Research  
Mission**

**Outreach  
Mission**



# RESEARCH

- State Profiles
- Economic Studies
- Issue Briefs
- Fact Sheets
- Infographics

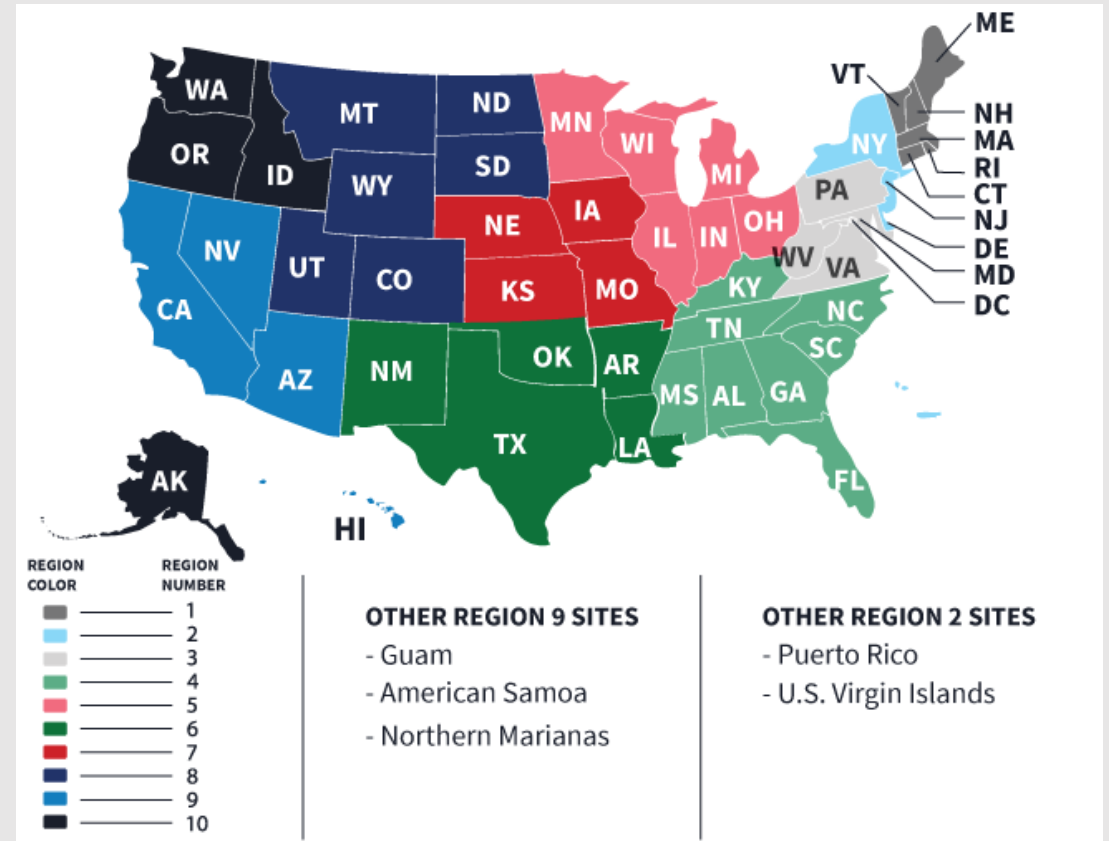


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# OUTREACH

- 10 Regional Advocates
- Small business meetings around the nation
- Small business input on effects of federal regulations
- Provide feedback to agencies and Capitol Hill



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# HOW TO PROVIDE COMMENTS

## STEP 1

**Comment to Agencies on Regulations.gov, or provide input to Advocacy.**

## STEP 2

**Comment on how much the rule will cost your small business.**

## STEP 3

**Tell the agency what other options or alternatives it should consider.**

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# WHERE TO SUBMIT COMMENTS

- Directly at regulations.gov or to our interagency team
- To your regional advocate
  - Directly
  - Roundtables: 32 Regulations submitted in UT alone
- Red Tape Hotline

# COMMENTS VIA RED TAPE HOTLINE

https://advocacy.sba.gov/resources/hotline/

Let us help you cut through the red tape. Call the Red Tape Hotline at 800-827-5722 (Option 3) M-F, 9 AM-6 PM ET -or- email your concerns to RedTape@sba.gov, or use our complaint form. Learn more »



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## Report Burdensome Regulations

### Help Cut Red Tape for Small Businesses

If a federal regulation is unfair, outdated, or unnecessarily burdensome, you can speak up and make a difference.

The **Red Tape Hotline** gives small business owners a direct way to report federal regulations that hurt their ability to grow, compete, or innovate. Your feedback informs our work with Congress, federal agencies, and policymakers to shape smarter, more responsive



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# HOTLINE SAVED CHRISTMAS



(Hagan Walker)

POLITICS

## SBA's Red Tape Hotline 'quite literally saved Christmas' for one business owner

BY [CHARLOTTE SCOTT](#) | WASHINGTON, D.C.  
PUBLISHED 4:30 PM ET DEC. 05, 2025



WASHINGTON — Hagan Walker, the CEO and co-founder of The Glo Companies, said a hotline at the U.S. Small Business Administration “quite literally saved Christmas for” his business this year.

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# RANCHING SUCCESS



**Donald J. Trump**    
@realDonaldTrump

I have asked the DOJ to immediately begin an investigation into the Meat Packing Companies who are driving up the price of Beef through Illicit Collusion, Price Fixing, and Price Manipulation. We will always protect our American Ranchers, and they are being blamed for what is being done by Majority Foreign Owned Meat Packers, who artificially inflate prices, and jeopardize the security of our Nation's food supply. Action must be taken immediately to protect Consumers, combat Illegal Monopolies, and ensure these Corporations are not criminally profiting at the expense of the American People. I am asking the DOJ to act expeditiously. Thank you for your attention to this matter!

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# RANCHING SUCCESS

## USDA PLAN TO FORTIFY THE AMERICAN BEEF INDUSTRY: STRENGTHENING RANCHES, REBUILDING CAPACITY, AND LOWERING COSTS FOR CONSUMERS

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### **CHALLENGE:**

*Since 2017, the U.S. has lost over 17% of cattle ranches, more than 150,000 operations. The national herd is at a 75-year low, while consumer demand for beef has grown ~9% over the past decade. Because herd rebuilding takes time, USDA is investing during the downturn so that the next upswing is less volatile for ranchers and more affordable for consumers.*

### **PLAN:**

This plan to fortify the American Beef Industry focuses on three coordinated priorities:

### **PROTECTING AND IMPROVING THE BUSINESS OF RANCHING:**

Strengthening the foundation of U.S. cattle production through endangered species

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# COMMENTS: CONTACT ME DIRECTLY



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