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FINANCIAL REGULATORY RELIEF: APPROACHES FOR CONGRESS, REGULATORS, AND THE ADMINISTRATION (PAPERBACK)



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Createspace Independent Publishing Platform, 2017. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****.The 2007-2009 financial crisis led to significant changes in financial regulation, but critics argue that the burden these changes have imposed now exceeds their benefits. Congress and the Administration are considering financial regulatory relief from various postcrisis regulatory changes, including the Dodd-Frank Act. This report provides an overview of the options available to pursue that goal. Congress can mandate that regulators provide relief through legislation. Most relief legislation likely would follow the normal legislative process. For example a wide-ranging regulatory relief package was passed by the House on June 8, 2017. Two special legislative procedures may be available in limited circumstances, however. The Congressional Review Act provides expedited procedures for Congress to overturn Dodd-Frank Act rulemaking (disclosure requirements for resource-extraction firms). The reconciliation process provides for expedited consideration in the Senate, but is intended to be limited to provisions intended to change direct spending or revenues. The vast majority of postcrisis regulatory reforms have been issued by independent financial regulators, not the Administration. Regulators can alter how a regulation is interpreted and enforced using their supervisory (e.g., regulatory guidance and supervisory letters) and enforcement powers. Until new leadership is appointed, regulators may have little desire to revisit regulations that they have issued recently under current or previous leadership. On February, 3, 2017, President Trump signed an executive order to identify any laws, treaties, regulations, [and] guidance . that inhibit Federal regulation of the United States financial system in a manner consistent with the Core Principles. One of the core principles is to make regulation efficient, effective, and appropriately tailored. The order does not revise or repeal any specific regulation, which can be done administratively only through the standard rulemaking process. Because financial...

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