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More Than You Wanted To Know: The Failure Of Mandated Disclosure



Synopsis

Perhaps no kind of regulation is more common or less useful than mandated disclosure--requiring one party to a transaction to give the other information. It is the iTunes terms you assent to, the doctor's consent form you sign, the pile of papers you get with your mortgage. Reading the terms, the form, and the papers is supposed to equip you to choose your purchase, your treatment, and your loan well. More Than You Wanted to Know surveys the evidence and finds that mandated disclosure rarely works. But how could it? Who reads these disclosures? Who understands them? Who uses them to make better choices? Omri Ben-Shahar and Carl Schneider put the regulatory problem in human terms. Most people find disclosures complex, obscure, and dull. Most people make choices by stripping information away, not layering it on. Most people find they can safely ignore most disclosures and that they lack the literacy to analyze them anyway. And so many disclosures are mandated that nobody could heed them all. Nor can all this be changed by simpler forms in plainer English, since complex things cannot be made simple by better writing. Furthermore, disclosure is a lawmakers' panacea, so they keep issuing new mandates and expanding old ones, often instead of taking on the hard work of writing regulations with bite. Timely and provocative, More Than You Wanted to Know takes on the form of regulation we encounter daily and asks why we must encounter it at all.

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Customer Reviews

Another great protection book

Politicians like to enact laws that make it seem as though they're doing something to solve a perceived problem. One of their favorites is to mandate that information that could conceivably help someone make a better, more informed decision be disclosed. That might seem harmless, but in this book, authors Omri Ben-Shahar and Carl Schneider make a strong argument that such laws rarely do any good, while at the same time imposing costs. The authors go behind the smokescreen of good intentions to examine the real effects of these laws and conclude that we'd be better off if existing disclosure mandates were repealed and no more were enacted. Although the topic might seem dull, the writing is clear, engaging, and often witty. Read my full review on Forbes:

<http://www.forbes.com/sites/georgeleef/2014/09/08/mandated-disclosure-laws-another-policy-failure-that-politicians-cant-resist/>

Who would have thought that a discussion of the least interesting documents in our lives, those omnipresent and obnoxious agreements we must sign to get on with whatever we want to do, could be so entertaining? This terrific book explains why politicians choose to require us to be presented with (and click "I have read and agree to") so much information that is of so little value. You might expect a book on this topic to be dull as could be, but it's a great read.

I have no background in legal or regulatory issues, and this book was eye-opening. The assault of fine print every time you buy a product or consume a service is every bit as corrosive as it feels. The book is a quick read and well written.

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