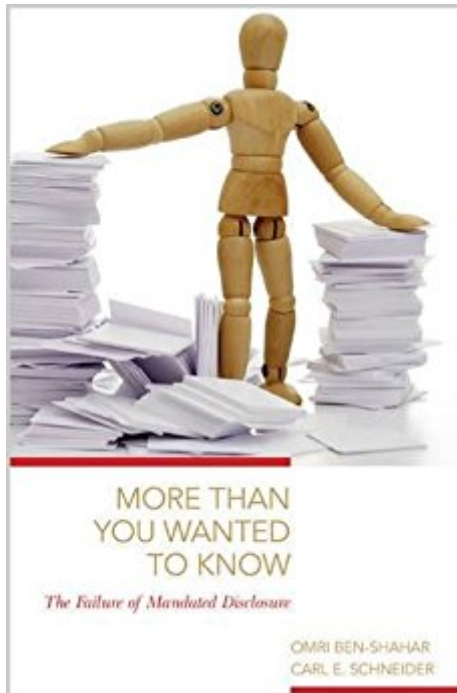




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# **More Than You Wanted To Know: The Failure Of Mandated Disclosure**



## 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.

## Book Information

Hardcover: 240 pages

Publisher: Princeton University Press; 1 edition (April 20, 2014)

Language: English

ISBN-10: 0691161704

ISBN-13: 978-0691161709

Product Dimensions: 0.8 x 6.5 x 9.8 inches

Shipping Weight: 1.1 pounds (View shipping rates and policies)

Average Customer Review: 5.0 out of 5 stars 7 customer reviews

Best Sellers Rank: #980,817 in Books (See Top 100 in Books) #70 in [Books > Law > Business > Consumer Law](#) #2522 in [Books > Law > Administrative Law](#) #3227 in [Books > Textbooks > Social Sciences > Political Science > Public Policy](#)

## Customer Reviews

"Because consumers continue to overlook mandated disclosures, opting instead to scroll quickly through screen after screen of seemingly irrelevant legalese, this book by Ben-Shahar and

Schneider is especially pertinent."--Choice

"Ben-Shahar and Schneider have written what for a long time will be the definitive work on regulations that require sellers of goods and services to provide information about their products that sellers will not voluntarily provide but that the regulators believe will help the consumers to make intelligent choices. Apparently these 'mandated disclosures' are ignored by the vast majority of consumers. The authors are unrelievedly negative about the efficacy of mandated disclosures. They are right to be. Their analysis is clear, comprehensive, and convincing."--Judge Richard A. Posner, United States Court of Appeals for the Seventh Circuit

"I read this book with rapt attention. It is magnificent. Ben-Shahar and Schneider have done a masterful job of setting out their case clearly, plainly, and persuasively."--Tom Baker, University of Pennsylvania

"Ben-Shahar and Schneider present a compelling argument. They contend that mandated disclosure is a policy failure that is not easily remedied."--Zev J. Eigen, Northwestern University

"Significant and original. The research is prodigious. I am not aware of another treatment of disclosure that crosses disciplinary lines to this extent, and the analysis is all the more worthwhile for it. Ben-Shahar and Schneider show how disclosures have become pervasive in our society yet are largely ignored and misunderstood."--Clayton Gillette, New York University

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.

A good read that explains the failures of our regulatory/legal system. Disclosure language protects corporations but is largely ignored by the public

Very interesting book for even for a novice.

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.

We all have love-hate relationships with mandated disclosures, but none of us will dare say anything against them, since they embody many of our enlightened values. Well... do they? Prepare to be slowly but persistently taken over by this highly readable and absorbing book, that asks troubling questions and provides unorthodox answers which will leave no-one indifferent.

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