



Taking Liberties: A Critical Examination of Libertarian Paternalism

Riccardo Rebonato

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Libertarian Paternalism has been hailed by its proponents as the 'true Third Way'. It attempts to reconcile paternalism and libertarianism, and claims to provide freedom-preserving solutions to some of the most intractable problems faced by contemporary Western societies. The bounded rationality of voters is not ignored, but is exploited for their greater good. The approach is cheap to implement, and, its proponents claim, often very effective. What is there to dislike?

In *Taking Liberties*, Rebonato examines whether the freedom-preserving claims of libertarian paternalism truly stand up to scrutiny; questions the degree of effective decisional autonomy it affords; and raises concerns about the transparency deficit of the programme and about its supposed value-neutrality. *Taking Liberties* argues that libertarian paternalism fails to respect decisional autonomy exactly if individuals truly are as cognitively impaired as libertarian paternalists claim. If this is the case, exploiting the citizens' decisional deficiencies (even for the own good) poses difficult moral and political issues, which are largely ignored in the libertarian paternalistic literature. If, on the other hand, the cognitive shortcomings of individuals are not as pervasive and 'hard-wired' as the behavioural finance literature seems to suggest – and Rebonato reports convincing evidence to this effect – a completely different programme, aimed at improving the quality of the whole decision process, not just of the outcomes, becomes more desirable and defensible.

If we accept that some degree of paternalistic intervention by the state is desirable, Rebonato argues that, paradoxically, a hard, transparent and highly visible form of paternalism may be more desirable – if for no other reason than for the ability it gives voters to reject it. As they engage in this process of acceptance or rejection, Rebonato claims, citizens and voters make use of their critical faculties, engaging in a process that has value over and above a narrow evaluation of the outcomes. The libertarian paternalistic alternative is not attractive: by accepting the supposed cognitive limitations of individuals as inevitable, and by attempting to systematically exploit them, libertarian paternalism can dull our critical faculties, and, in the end, the programme can become a self-fulfilling prophecy. This is not a perspective than any true libertarian should cherish.

'The slumber of reason generates monsters', Goya wrote. Turning these monsters into pleasant dreams without waking up the sleeper may be possible. But is it desirable? In *Taking Liberties*, Rebonato argues that it is not.

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