

Safety Nets: More on the Social Burden Fallacy

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In my previous article, "Without Helmet Laws, Who Pays?" about the social burden theory, I discussed insurance risk pools and how motorcyclists contribute to those risk pools like everyone else who buys insurance. I wrote about why I felt motorcyclists should not be considered a burden to society because they are as likely to have insurance as any other member of the motoring public. In the first article I also briefly touched on medical insurance and public money.

Since the first article was written I have considered additional reasons why I believe the social burden theory is a lot of sensationalism and hype from insurance companies, medical personnel, and safetycrats who want to scare the public into believing the social burden fallacy. Too many times, those who would oppress motorcyclists use statistical **estimates** to exaggerate their statements and accentuate their position. Their glorified, speculative statements inflame the imagination of legislators who believe they must take action to protect motorcyclists from themselves and society from motorcyclists.

A "social burden" is defined as an individual or group that causes additional suffering or cost to society-at-large without contributing to offset those costs. We should look at the whole idea of whether motorcyclists, helmeted or not, create additional cost to society. First, to be a burden one must not contribute. Which begs the question, can someone be a burden, if they contribute but do not contribute enough to cover the cost of their expenses? Covering that shortcoming is what insurance is for, to spread the cost over the many so the few will not be devastated by the traumatic event. Social programs are the safety nets designed to catch those who fail to plan for the extreme and do not buy enough insurance, or those who, for whatever the reason, have fallen into the category of uninsured.

Lets place the motorcyclist into the social fabric and you decide whether there actually is a social burden. In 1998, motorcycle registrations accounted for two percent of all motor vehicles

registered for use on public roads in the United States. The average motorcyclist, according to a 1998 survey by the Motorcycle Industry Council (MIC), is 38 years old, has a median income of \$44,250 and almost 59% are married. Just over 31% of the nation's motorcycle owners are in the Professional/Technical category of professions and 36% have completed some college, and an additional 23% are college graduates.

Key findings in a study released by the Health Insurance Association of America (HIAA) showed that in 1998 eighty two percent of Americans under the age of sixty-five had some form of health insurance coverage. Motorcyclists are part of that 82%. The health coverage was in the form of private and public health programs. The study conducted by William S. Custer, PhD and Pat Ketsche, MBA, MHA, both of Georgia State University, gathered data tabulations from supplements to the Census Bureau's Current Population Survey (CPS) for the years 1991 to 1998.

A study mentioned in the previous social burden article was a survey of the North Carolina trauma registry, the University of North Carolina Highway Safety Research Center study titled: *An Examination Of Motorcyclist Injuries And Cost Using North Carolina Motor Vehicle Crash And Trauma Registry Data, 1992*. The data collected for this report showed motorcyclists to be more financially responsible than other highway users.

The study revealed the following:

1. Motorcyclists admitted to trauma centers for treatment of crash related injuries were just as likely as other road trauma cases to be medically insured, and considerably better insured than non-road cases.
2. Motorcyclists had the highest insurance payment rate of all groups.
3. Motorcyclists rely on Medicare and Medicaid considerably less than any other group.
4. Motorcyclists had a higher rate of self-paying than any other group.
5. Motorcyclists average medical costs were

less than other road trauma cases.

In addition to health insurance, many motorcyclists have all the other lines of insurance including life, homeowners, business, various types of liability, auto and motorcycle insurance.

Medicare and Medicaid insurance are the part of the argument that is always used to demonstrate the social burden on society. The burden on the public money comes from injured motorcyclists who use the various programs to pay their medical costs. If an injured motorcyclist uses this public money but has never worked or paid taxes then he or she would indeed be a burden on society. The one group of motorcyclists that might fit this non-contributing category would be those riders under eighteen. This age category of riders may not have had the opportunity to participate in the work force and therefore would be non-contributors but this group only represents 4.1 percent of the motorcycling population.

The fact is, motorcyclists work, pay taxes, and contribute to the social safety nets described above, and the money collected for these social nets are not based on risk. Every time they cash a pay check, motorcyclists are helping pay for some other poor citizen who, for whatever reason, has need to make claim to some of the public money. As active taxpayers all this public money is available to motorcyclists too. How can motorcyclists be a burden to a fund to which they contribute? Because of the fact that they choose to ride a motorcycle, should they be prohibited from being able to make a claim? In other words, 'it is OK to contribute, but if you ride a motorcycle you can't use any of that money.' The societal safety nets motorcyclists contribute to and help support with our tax dollars are available to any other citizen who is injured. The nets are available to any other citizen exercising their rights to participate in **any** activity or behavior they choose. There are a lot of other activities that are just as, or more, hazardous than motorcycling, but don't have the negative stigma that is attached to motorcycling.

The simple act of claiming injured motorcyclists are a burden to society is relegating the issue to money. So if it is a money argument, then lets look at the money. Social burden supporters describe the cost to society in terms of **estimates**

of dollars lost in medical costs, lost wages, or potential income. Rarely can states establish the **actual** cost of only the head injury per patient, thus the estimates. The estimates often range in the millions. But remember, we can only look at the figures, as they relate to head injuries not the other parts of the body. The social burden usually comes up during the helmet law debate and helmets only protect the head, not the rest of the injured body.

The Motorcycle Industry Council estimated that in 1998 motorcycling contributed \$12.7 billion in sales, service, state taxes, and licensing. Averaged between fifty states, the figure is 254 million dollars per state. This figure does not include any funds generated by associated trades or tourism. The tourism dollars generated at just the three major events around the country, Laconia in New Hampshire, Florida's Daytona Bike Week, and Bike Week in Sturgis, South Dakota, more than compensate those state coffers for any cost uninsured or under insured motorcyclists may pose. Other states reap various benefits of motorcycling tourist dollars depending on the length of the riding season, the availability of scenic rides, and the lack of mandatory helmet laws. Mandatory helmet laws could be considered, in theory, a burden to society due to the loss in revenues from motorcyclists that plan vacation tours bypassing states with the mandatory laws. The bottom line is, motorcyclists contribute to the economic well being of this nation. They participate not only as taxpaying citizens but also, as motorcyclists participating in their life style and activity.

Is there a social burden? Do motorcyclists contribute to added cost to society without contributing? From where I sit, I say no! Motorcyclists buy insurance of all types. Motorcyclists are insured like everyone else in society because they are a productive part of that society. Motorcyclists, as taxpaying citizens, pay in to the social safety nets established for those in our society needing assistance. Whether you agree with the system of public assistance or not, the system is there and motorcyclists contribute to their part of the pie. Motorcycling has been a part of society for one hundred and fifteen years and continues to make

a positive impact on the economics of our society. Motorcycling is so interwoven into our social fabric that there are two and one half motorcycles for every one hundred people in this country.

The winner in any discussion is the person who defines the terms. Motorcyclists have to take charge of the definitions that dominate their existence as motorcyclists. "Social Burden" is a definition attached to motorcyclists by people not associated with motorcycling. It is time to make them, and the public, understand that motorcyclists reject this derogatory label.

Let's redefine motorcycling in this society. Riding a motorcycle is not a crime. Riding a motorcycle requires physical stamina, balance, and hand/eye coordination. Riding certain motorcycles requires a reliable bank account. In light of recent developments in the price of gasoline, motorcycling should be viewed as a reasonable, alternative means of transportation. Government should be working to make riding a motorcycle more attractive to commuters. Consideration should be given to economically and ecologically sound motorcycles in road and infrastructure development. Motorcycles reduce congestion on the highways and in town. Motorcycles take up less room in parking garages and less gas at the pump. Government should be expanding opportunities for rider education and increasing motorist awareness programs. Motorcyclists have been instrumental in establishing and maintaining rider education programs. In some cases, motorcyclists provide sole financial support for these education programs.

When you consider the whole picture just exactly where is this social burden?