## Motorcycle helmet usage

Economics, Insurance



## Motorcycle helmet usage – Paper Example

The use of helmets in the United States is a highly controversial topic. The government has enacted and then repealed laws intended to uphold state helmet laws twice. Currently, regulation laws vary state to state. Twenty states have comprehensive helmet laws. Seven states require riders under the age of twenty to wear a helmet, while 19 states require riders under the age of eighteen to wear one. Only three states, Colorado, Illinois, and Iowa, have no helmet regulation whatsoever. Motorcyclists protest their personal freedom, while others complain about the tax burden and higher insurance rates.

Motorcycles account for less than 2% of all registered vehicles in the United States and 0. 4% of all vehicle miles traveled. Unfortunately, riders account for more than 9% of all traffic deaths. Over the past ten years motorcycle related deaths have increased by about 89%.

The motorcycle is both the most fuel efficient and the most hazardous highway vehicle there is. More than 2, 500 motorcycle riders die in the United States each year, and over 60, 000 are injured as a result of an accident. In general, riders and non riders seem to agree that it is obvious that a helmet can reduce the chance of brain injury and death.

However, some believe helmets are more likely to cause an accident in the first place. Helmets limit hearing and peripheral vision capabilities which make it difficult for riders to be fully aware of what's going on around them. The weight of the helmet, combined with hot weather can cause a sense of claustrophobia resulting inanxietyand dizziness. It is likely in these types of situations there is an increase in the chance of an accident. It is also possible to become paralyzed because of a helmet during a crash, under the right circumstances. This leaves some riders to believe there are similar risks whether they wear a helmet or not and they should be able to choose between to two.

Some riders simply feel that helmets are uncomfortable and bulky, and it should be their own decision whether or not they want to wear one. And to others, they perceive the use of a helmet as " uncool", which is enough justification for them.

Contrary to some beliefs, a study by the National Public Services Research Institute concluded that the use of a motorcycle helmet does not interfere with the driver's capability to hear or see what is going on around them. Data collected by the National Highway Traffic Administration regarding motorcycle accidents in states where there is only a helmet law for minors indicates this type of helmet law is more difficult to enforce. The data showed that less that 40% of minors killed in crashes were wearing helmets, even though it was required by law.

When a catastrophic accident has occurred, the financial burden is usually placed upon private insurers or the state. So in a state where there are multiple head injuries due to motorcycle accidents which require extensive medical treatment and rehabilitation, tax payers and others who carry insurance are financially affected. As a result, a number of people do support enforcing the helmet regulation laws since they feel directly impacted.

The Crash Outcome Data Evaluation System (CODES) conducted an analysis of three states with the universal helmet laws and three states without. The inpatient charges for brain injury were double the cost in the states without

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the universal helmet laws. Numerous studies have concluded that motorcycle crash victims who were not wearing helmets are less likely to have insurance than crash victims who were wearing helmets.

Others are less concerned with the financial burden, and more concerned with the psychological impact of witnessing a gruesome disaster, or having a friend orfamilymember die in such a manner. According to the National Highway Traffic Safety Administration, (NHTSA) head injury is the number one cause of death in motorcycle accidents. A survey conducted in 1998 concluded that 46% of fatally injured motorcyclists were not wearing helmets. The NHTSA estimates that helmets diminish the possibility of death by 29% in a crash. In 1989, six states enacted a law requiring the use of helmets. All six have seen a reduction in deaths from motorcycle accidents since then.

In 1980, motorcycle rider fatalities reached a record high of 5, 144. By 1990 the numbers had decreased to 3, 244. For the year of 1997 there were only 2, 116, an all time low. Other research indicates that helmet laws significantly decreases fatality rates, saves taxpayer'smoney, decreases money lost due to missed work, and reduces the severity of head injuries. A study carried out in California showed that during the first four years after the elimination of the federal sanctions, motorcycle deaths increased by 61% while motorcycle registration increased only by 15%.

In Hawaii, research conducted by the Department of Transportation showed that motorcyclists are three times more probable to suffer a traumatic brain injury as a result of a motorcycle crash. The accuracy of statistical information is questionable. It has shown to be difficult to retrieve financial https://assignbuster.com/motorcycle-helmet-usage/ and medical information due to privacy rights and a lack of data. More information has been successfully collected from surviving crash victims than ones who did not survive. There may also be other contributing factors to these accidents besides the fact they weren't wearing helmets. Different weather and the length of the riding season can have a significant impact on the varying statistics.

Other alternatives to reducing the number of fatalities have been suggested. Riders tend to be more supportive of raising safety awareness and mandatingeducationbefore obtaining a license, since it is common for motorcyclists to learn to ride without any type of education. In Japan, the new motorcycle riders may start off with the smallest sized motorcycle, and after a set amount of time they are allowed to graduate to a larger motorcycle. If similar regulations were mandated in the United Sates, the number of fatalities could decrease without helmet laws.

Some place the blame on inattentive automobile drivers. It is common to see automobile drivers talking on their cell phone, eating, drinking, etc. Distracted drivers are less likely to use blinkers and potentially more likely to hit a motorcyclist they did not notice previously. An emphasis on defensive driving because of these types of disasters in driver education could help promote safety and reduce motorcycle-related injuries.

Small incentives could help promote the use of motorcycle helmets, rather than a mandatory law. For example, a reduction in the cost of motorcycle insurance for wearing a helmet might be beneficial. Some motorcycle stores have been known to give away free helmets, or offer to install free two-way communicators in them in hopes to encourage the use of helmets.

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While the majority of the public seems to support a mandatory helmet law, the majority of actual motorcycle riders support freedom of choice. There are good arguments supporting both sides. This is a highly debatable topic similar to one's right to risk dying of lung cancer because they choose to smoke. It is highly unlikely a compromise will be made that is deemed reasonable by both sides.

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