

The Spectacular Effect the Credit Crisis had on Navy/Marine Motorcyclists Fatality Rates

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- Pre October 2008 Navy/Marine average motorcyclists fatality rate was at record highs (4.5 per month, see appendix).
- Post October 2008 Navy/Marine average motorcyclists fatality rate suddenly fell to about half the previous record rates (2.5 per month, see appendix).
- If no action is taken, this spectacular reduction in average fatality rate will be short lived and the fatality rates will return to pre-credit crisis levels once the credit markets have recovered.

The Navy/Marine Motorcycle Safety Program uses the Motorcycle Industry Council's (MIC)² sponsored curriculums and guidance to the near exclusion of all other motorcycle safety information sources. Of course the Motorcycle Industry Council's mission is to increase motorcycle sales through industry sponsored lobbying efforts. They have been especially successful at lobbying the Navy/Marine Corps to promote motorcycle activities among Sailors/Marines in the last several years.

The Motorcycle Industry Council (MIC) does this by:

- Convincing the Navy/Marine Corps to promote motorcycling directly through the Navy/Marine Corps Motorcycle Safety Programs.
- Targeting non-riding Sailors/Marines to try motorcycling, because this is the best area to grow motorcycle sales.

The MIC guidance focuses on removing obstacles to motorcyclists and non-motorcyclists in obtaining access to riding on base and elsewhere. More specifically the MIC focuses on:

- Lowering the skill demonstration to obtain an unrestricted license by substituting a skills test that requires only beginner skills to pass³.
- Making this easier test widely available and convenient to schedule by reducing or eliminating the need for a rider to complete testing at the DMV, or pay for additional training. In particular, MIC lobbied successfully to have the Navy/Marine Corps sponsor the training and to facilitate ease of licensing for new riders.
- Eliminating and/or compressing the Learner's Time/Permit for new riders. A Sailor/Marine who has never ridden before, in two days of encouragement and beginner training in a parking lot, will have effectively received an unrestricted license, Base Safety Sticker, and the Navy/Marine Corps endorsement to pursue riding.
- Sponsoring events directed at non-motorcyclists in which the participants are encourage to try motorcycling.

Graduates of MIC sponsored curriculum often do not (and cannot) know they have only practiced beginner skills. The graduates leave with a purposefully cultivated

overconfidence in their motorcycling skills, abilities, and knowledge. After graduating from the MIC sponsored training, with diminished fear and artificially high confidence, the only obstacle for these Sailors/Marines in purchasing inappropriate motorcycles for their first street ride is the obtainment of credit.

In order to derail the return of record fatality rates for the Navy/Marine Corps, in addition to other countermeasures, we recommend the Navy /Marine Corps achieve the following:

- Obtain other resources for motorcycle safety information. Particularly reducing the reliance on Motorcycle Industry Council entities. (Example: Consult with industry independent motorcycle training experts such as National Motorcycle Training.)
- Stop promoting motorcycling to non-riding Sailors/Marines. (These promotional resources could be used to spread information regarding the hazards of riding even if a motorcyclist has proper training.)
- Require an objective skills test, that includes an intermediate skill requirement, in the obtainment of a base safety sticker. (Example: The previous State Licensing Skills Tests that include the requirement of demonstration of low speed stability to pass conducted by impartial civil servants.)

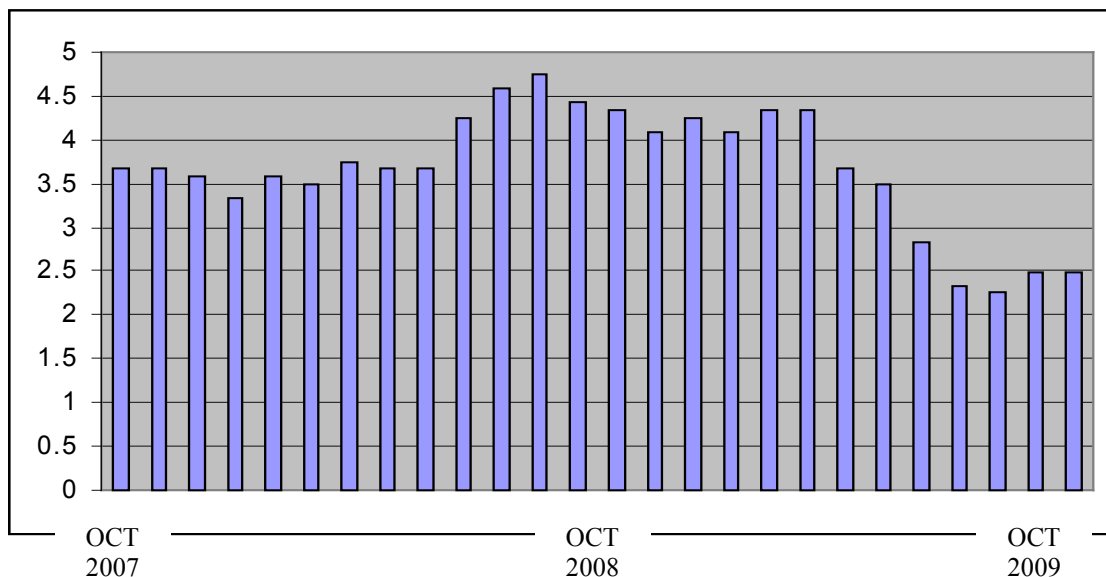
Quite simply, we at National Motorcycle Training Institute can see these problems and offer solutions to these problems because:

- We are educators first, motorcyclists second.
- Our income is not reliant on motorcycle sales or the promotion of motorcycling.

We encourage active duty personnel to contact us anytime for information on how to implement the above suggestions, and to find out more about the additional ways the Navy/Marine Corps can reduce the fatality and morbidity rates among Sailors and Marines.

Appendix

Combined Sailor/Marine Motorcyclists Fatality Rate^{1,4}
 Monthly Fatalities, Non-Operational: 2-Wheel MV, Rolling Average
 (Averaged over the previous 12 months to eliminate seasonal effects.)



1. Distinguishing the credit crisis from an economic crisis:

Economic: In this case, for sailors/marines, the economics did not change over the period of interest. This is because their pay and benefits did not change. On average, all sailors/marines had the same economic power for the entire period.

Credit: An unusual, or even unique credit phenomena happened over the late summer/early fall of 2008. The credit system collapsed, then froze. This freezing of credit meant that no credit was available to credit worthy buyers.

2. How this affected the sailors and marines purchasing motorcycles:

a. The sailors/marines economics did not change, i.e. their salary, benefits and purchasing power was unchanged.

b. The dealers themselves did not change, i.e. they had motorcycles in stock that were reasonably priced.

c. The sailors/marines were still being sanctioned by the Navy/Marine Corps to pursue purchasing motorcycles at a similar rate over the period. After receiving the military sponsored two days of encouragement and beginner training, the sailor/marine would arrive at dealers with the unrestricted license, base sticker, and course completion card.

d. Due to the credit crisis and the inability to arrange loans because the financial institutions had frozen all credit, the dealerships were unable to close the deals. The sailors/marines were thus unable to take possession of the “inappropriate-for-first-time-rider” motorcycles.

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Motorcycle Safety Foundation: President Timothy Buche²
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4. Although there are many other ways to track the effectiveness of the Navy/Marine Corps Motorcycle Safety Programs, we find the simplest is to use the 12 month rolling average of the monthly total sailor/marine fatalities on two wheeled motor vehicles.

a. Tracking fatalities is easier than tracking morbidity. Morbidity includes all the motorcycle mishaps with serious injuries that result in the injured sailors/marines not being able to perform their duty. Morbidity rates are linearly related to fatality rates, so as one changes, the other will change by the same percentage.

b. By using the source data of actual lost lives, the seriousness of the issue is better felt by the reader.

- c. It is difficult to see trends in the actual month to month data due to other normal scatter effects, such as seasonal changes. It is easy to understand more deaths occur on motorcycles in August than January in the northern hemisphere. By averaging over the year, the effect of these very short term variations are mitigated.
- d. If an effective motorcycle safety system was in place, we would expect little volatility in this average number over short periods, such as a year or two.
- e. We propose that a reasonable target for this average is below 2 fatalities per month. If it is above 3 fatalities per month, immediate attention, and then action, should follow to reduce this number to below 2 again.
- f. With no change in the above items 2 a, b, c, we expect as item 2 d (credit availability) changes back to a normal range, the average fatalities per month will increase above 3 by the end of 2010, and drift possibly higher in 2011.

Mission Statement: <http://www.nmcti.org>

Reference:

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3. "Inappropriately cultivated overconfidence leads to an increase in motorcyclists fatality and morbidity rates" National Motorcycle Training
<http://www.nmcti.org/docs/articles/2examples.pdf>
4. Historical and current Navy/Marine Corps fatality data:
<http://www.nmcti.org/docs/articles/SailorMarinefatalityrate.pdf>

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