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"Life Is Good," proclaims a T-Shirt logo, now seen on many T-shirts augmented by images of a stick figure with a wide smile, holding an ice-cream cone, a guitar, a basketball, or other accessory. In 2015 the logo's creators, John and Bert Jacobs, published a book with the logo as its title. It became instantly popular.

Is life still good ten years later, a time of pandemics and economic downturns? And for whom is life good?

Not for the Denver bicyclists severely injured by automobile drivers, of which several are hit-and-run. "Denver streets are not safe for bicyclists," concludes the article in the July 2022 Denver Post.

Not according to the May 2022 Times expose, "Middle Class, Low Hopes," which shares the stories of couples and singles who, despite college educations and dependable jobs, aren't making it. "They thought the pandemic might be a time to catch up financially, but things are worse than ever," write Alana Semuels and Belinda Luscombe after talking with dozens of people across the country. "The American Dream is a nightmare," they heard. "I just want out." "It's really discouraging." "I don't know what to do."

Semuels and Luscombe point to structural changes like the decades-long decline of unions, which makes it hard for workers to negotiate better wages and benefits. One of the teachers profiled is unable to join a teacher's union "because Georgia doesn't allow for collective bargaining for public educators"—and so, educators in Georgia "made 5% less in in the 2020-2021 school year than in 1999-2000, when adjusted for inflation." The profiled teacher's spouse is a nurse; still, even with their combined incomes, student-loan debts and rent payments eat up most of their monthly earnings.

"Low Hopes" is a theme for gig workers, too. "There are at least 6 million more gig workers than there were a decade ago," says the Times article. Among them are the bicyclists delivering for restaurants and food apps. They risk their lives in the line of duty—not only in Denver, alas, but all over the United States—for minimal pay.

"Even revenue-rich companies like Google and Meta outsource such functions as cleaning, food service, and some tech jobs." This means jobs with healthcare and other benefits are getting hard to find even for the office workers in wealthy companies. They, too, are "excluded from the benefits of full-time employment."

"The middle class is getting squeezed as essential costs skyrocket," note the authors, pinpointing how The Three H's—housing, health care, and higher education—rose sharply while "average hourly earnings fell by 2.7% last year."

The anger of people caught with Low Hopes is “easily weaponized against whoever they think created their economic woes, whether it be people of different races, or Big Business.” So little autonomy remains in their lives, the knee-jerk reaction is to blame “the other,” i.e., job-competitors of color, Big Pharma, and similar corporations.

Actually, “Big Business is doing it” is a pretty accurate perception. During the last five decades, corporations have done all they can to shortchange their workers; Google and Meta are mere latecomers in the game.

Such is the argument of Jessie Singer’s “There Are No Accidents,” a book that examines “The Deadly Rise of Injury and Disaster—Who Profits and Who Pays the Price.”

One form of accident she examines is workers trying to get to their jobs and, once there, getting injured in an unsafe environment. While human error often plays a part in these unintentional injuries and deaths, we should quit believing that humans can be “perfected” via rules and regulations; instead, we should provide environments that’ll minimize the impact of errors. Unfortunately, the usual reaction from up high is the blame game—blaming the victim for being in the wrong place at the wrong time, for self-medicating when stress at work is beyond endurance, or for violating some regulation—even though, to do the job, the worker can’t help violating a rule.

As Singer points out, among wealthy nations, the high rate of accidental death and injury “is a distinctly American problem.” One in 24 Americans will die by “accident.” The word, she explains, is inaccurate—these events are at once predictable and out of workers’ control. To the epidemiologists who count the ways everyone dies in America, the term is “unintentional injury.”

We are significantly more likely to meet these unintentional deaths in the US “than in Australia, Austria, Canada, Denmark, France, Germany, Italy, Japan, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, or the U.K. And the gap is significant. . . .”

Unintentional fatalities and injuries cost us \$109 trillion in 2019, writes Singer. The figure comprises the burden of lost wages and medical expenses, the damage of crashed cars and burned homes, and the cost of insurance payouts and rising premiums. Survivors bear the additional burden of lifelong injury. “Loss of quality of life” adds another \$4.5 trillion a year.

And we pay for it, as individuals and as a nation—at \$2,800 per U.S. citizen per year in direct costs. Our hospitals carry the burden also, and municipalities endlessly repairing roadside barriers, expanding their fire departments, and buying oil booms to have at hand in case of a spill.

Between 1950 and 1970, environmental activists and the labor movement demanded government protection from corporations. Thus the Clean Air Act was created, and the Clean Water Act, the banning of DDT, the Environmental Protection Agency (EPA), the Occupational Safety and

Health Agency (OSHA), the Consumer Product Safety Commission, and other watchdog agencies.

Then, in 1980, Americans elected Ronald Reagan on a platform of laissez faire and deregulation. Federal regulatory agencies across the board suffered cuts to their budgets. It meant laying off hundreds of inspectors.

Deregulation has a societal cost, Singer reminds us. Taxpayers pay for the ambulances, the health care, the reconstruction of public infrastructure destroyed in the accidents that follow industrial corporations who self-regulate. She cites the West Chemical and Fertilizer Company, which caught fire and exploded in 2013, flattening buildings in a five-mile radius. The conflagration left a crater 93 foot wide and ten foot deep. It killed at least fifteen people, ten firefighters among them, and injured two hundred.

OSHA had last inspected the plant in 1985, and the EPA had permitted the plant to self-report. West Chemical was storing 54,000 pounds of anhydrous ammonia, a toxic fertilizer that's known to burn, blind, and suffocate.

The Michigan Product Liability Act protects pharmaceutical companies with immunity from being sued by people hurt by their products. When the state's Attorney General brought suit against the drug company Merck for selling an arthritis pill that caused heart attacks and strokes, the Product Liability Act stopped the 20-million lawsuit.

A drug company markets a drug as "nonaddictive" even though the company's owners and researchers know perfectly well it is addictive. The modern opioid crisis happened that way. Purdue Pharma insisted it wasn't their drugs, OxyContin and others, it was "bad people" abusing the medication.

Richard Sackler, then president of Purdue Pharma, emailed family members and employees. "We have to hammer on abusers in every way possible," he wrote. "They are the culprits and the problem. They are reckless criminals." Writes Singer, "We all spent too long listening to these powerful people and not people who use drugs, about what was going wrong."

Next, Singer examines the demise of tort law. Tort law allows people to sue governments or corporations after the worst occurs. These laws create accountability and help people or their families get compensated after a government or corporation "accidentally" injures or kills someone. Today, alas, few tort law suits are filed, and the cases that do make it through the courts are sealed, so consumers cannot learn from them.

This development is the result of "Tort Reform," a euphemism and a nefarious bit of word play; an infringement on your right to sue in civil court, Singer asserts. In 1993, ten in 1,000 filed a tort suit; today it's two out of 1,000. That's because tax-exempt advocacy groups sprang up to rein in our "litigious society": Citizens Against Lawsuit Abuse, People for a FAIR Legal System, and other grassroots-seeming groups that were founded—and funded—by corporations seeking to protect themselves against liability in cases of "accidents" that were preventable and predictable.

Singer points a finger at ALEC, The American Legislative Exchange Council, which drafts and promotes “model legislation” advantageous to Big Business, like The Product Liability Act, the Ten-Year Statute of Repose, the Comparative Fault Act, and similar regulations that end up getting legislated. While the Ten-Year Statute of Repose may seem reasonable on the surface, Singer show how a ferry-wheel ride collapsed because of corroded supports, flinging bodies and body parts, yet victims or their families were unable to recover costs of treatment or wrongful death, because the ride was older than ten years.

If we treated disease like accidents, there would be no polio vaccine and no HIV medicine, writes Singer. While we have no conventional medicine that can prevent accidents or reduce their spread, we can prevent them—if we choose to do so. It’s a question of what we’re willing to give up to save a life.

Singer repeatedly refers to her long-time best friend, Eric Ng, who was killed while riding a bike in Manhattan, on a route often illegally used by automobile drivers. Activists lobbied to change the hazardous route. No action was taken—until Sayfullo Saipov used the route to mow down people, killing eight and injuring twelve. This happened in the very spot where young Ng, a math teacher, was killed. Only after the terrorist attack did planners allot the funds to correct the unsafe pathway.

I can’t help but wonder how long before the city of Denver designs and establishes safe bike paths.