

# The Cost of Bicycle Accidents: Why Bike Safety Pays Off

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Along with the COVID-19 pandemic's stay-at-home orders and a worldwide pause on travel plans, 2020 marked the onset of another phenomenon: [a boom in bicycle riding](#). Bicycles gave people a sense of exploration and adventure during this difficult time.

This rise in cyclists comes with some [sobering statistics](#), including a 16% rise in preventable deaths and a 5% increase in non-fatal injuries. Of the 1,260 bicyclist deaths reported in 2020, 806 of those directly involved motor vehicles. These injuries come at a significant expense: the [over 13,000 bicycle injuries](#) each year cost more than \$23 billion in the United States.

But no one wants to experience a bicycle accident or the long-term consequences of one. Here's what you need to know about bicycle safety to protect you or your loved ones while exploring the world on two wheels.

## Bike accident risk factors

While the rise in bike accidents and their associated medical costs is primarily due to the increased numbers of bicyclists, there are [risk factors](#) that can affect specific individuals more than others. Common bike accident risk factors include:

### Age

While adolescents, teens, and young adults make up nearly one-third of all cycling injuries treated in emergency departments, **bicycle death rates are highest in adults between the ages of 55-69.**

### Sex

Compared to female cyclists, the death and injury rates of males are 6 and 5 times higher, respectively.

### Traffic

Most cycling accidents occur in [urban areas](#), with 64% of deaths occurring away from intersections and 27% occurring at intersections.

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## Alcohol

Nearly one-third of bicycling fatalities involved alcohol, either from the motor vehicle driver or the cyclist.

### Bike accident cost breakdown

Fatal and non-fatal alike, cycling accidents cost the US billions each year. In addition to the injuries and fatalities which occur as a result of road accidents, there are personal costs to account for as well:

- Medical bills
- Recovery/rehabilitation costs
- Loss of wages due to missing work
- Possible changes to earning potential
- Possible funeral and burial expenses

In terms of costs, the individual cost of a serious adult bicycle accident has grown from \$52,495—medical bills, missed work, loss of quality of life—to \$77,308. Today, the number would be even higher.

Of course, that's not to mention the emotional burden of a cycling accident—especially if a cycling accident results in a long-term injury or the loss of a loved one.

That's why prioritizing bike safety is so important. To reduce these costs, communities need to create better conditions for cycling, including safer cycling infrastructure (cycling tracks, improved street lighting) and widespread education about safe cycling practices.

### Bicycle safety measures at the state level

Personal safety while cycling is critical, but state legislators in New Jersey have been working to improve safety measures for cyclists as well.

The [Safe Passing Law](#), which was put on the books in August of 2021, requires drivers to leave at least four feet of space between vehicles and anyone sharing the road, whether on foot or by bicycle. A violation of these rules can result in a \$500 fine and two motor vehicle points if bodily harm is caused.

The Division of Highway Safety and the Department of Transportation has been running a social media campaign to spread awareness about the law, an effort that included a \$78,342 grant to the [New Jersey Bike & Walk Coalition](#) to educate the public on the law and the community impacts of bicycle and pedestrian safety.

### Improving your bicycling safety

It's essential to take the necessary steps to promote safety—for yourself and for others who share the road. While bicycle safety courses and education are essential, having safe bicycles and gear should also be part of the equation.

### **Make sure to budget for safety**

Appropriate bicycling kits, from bare necessities to high-end gear, can cost anywhere from [\\$150 to \\$1,000](#); costs can vary depending on the type of riding you do, the features you prioritize, and your budget.

Helmets, for example, may cost as little as \$25 or as much as \$500. Active lighting—white front lights, red rear lights, reflective tape, gear, and accessories—will typically cost a minimum of \$45. Pumps, multi-tools, and patch kits can cost between \$10-30 or more. Of course, investing in bright, visible clothing to wear while riding is also a good idea.

Cyclists should also regularly maintain their bicycles to keep them in good order. Many cyclists perform routine maintenance on their bikes themselves, seeking assistance from bike shops for parts and guidance. This can run between [\\$300-500 a year in expenses](#).

While the costs of your bike's features and accessories can add up, keep in mind that the investment is well worth it, as the cost of getting into an accident can be much higher.

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