Kai Ryssdal: Well, so I need to write some cranky emails and then not send them, or write them and let them sit and send them tomorrow in the cold harsh light of day. I don't know.

Molly Wood: I'm only going to enable you on this front. Hello, everyone. I'm Molly Wood. Welcome back to Make Me Smart, where we make bad decisions and also make today make sense. Thanks for joining us.

Kai Ryssdal: It's hard out there, man. It's hard, I'm Kai Ryssdal. It is what do you want to know Wednesday, the day you, of course, subscribe to this podcast if you haven't already, and the day of the week where we get to answer some of the questions all y'all have sent our way, which we really appreciate, by the way.

Molly Wood: We really do. And so let's get right down to it. Our first question is a voicemail.

Shirley: Hi, my name is Shirley and I'm calling from Minneapolis, Minnesota, and I'm calling regarding some things you guys brought up in your Social Security is not Going Broke episode. I have always wondered as an accountant, how come the Social Security cap increases with inflation but we don't have the same for the minimum wage? It's been stagnant for however long, but every year we readjust the cap for Social Security to based on inflation. If you could make me smart on that, that'd be excellent. Thank you.

Kai Ryssdal: That is an excellent question. The answer is Congress and the federal minimum wage right now is $7.25. It always is Congress. Federal minimum wage right now is $7.25. Obviously, some states have different and higher ones. It's been there since 2009, has not been indexed to inflation since, and in point of fact, the time before that when it was set, which I can't remember what it was, but it was a very long time ago, was not indexed for inflation then either. And of course, indexing for inflation means that the minimum wage goes up as prices increase every year as they usually do, unless you're in a pandemic. And it would maintain the relative value of your money relative to the other goods and services that you have to buy. And here is a handy little tidbit, thank you, Marissa Cabrera or Grace Rubin, from the Center for Economic Policy and Research, federal minimum wage would have been $24.18 last year, it would have risen in step with just for instance, worker productivity, right? There are a bunch of ways to measure it. It doesn't have to be inflation, it could be worker productivity, it can be a basket of goods, it can be anything. Congress has decided not to do that. So if Congress decided to index the security wage cap, which we talked about a time or two ago at $142 ish thousand, right, that's the part of your annual pay that you pay social security taxes on, it has decided not to
index the federal minimum wage to inflation, just cause. Yeah, tax policy is complicated. But that's fundamentally what it is.

**Molly Wood:** Yeah, yeah. And that is a really good breakdown. And it kind of, it's interesting because sometimes the answer points out the absurdity of the having to ask the question, if that makes sense. Like, the question's totally logical, like, wait a second, if this is index, why is this not indexed? And then the answer is like, there is no good reason. And $7.25 an hour? Yeah, it's so interesting. Not a lot of money. Yeah, indexing apparently is used in other government programs also, not just Social Security, like it's sort of, it's not unusual for this to exist. It's in, it's in use, I mean, thankfully, including SNAP benefits, which are what we used to call food stamps. There, I read an interesting piece that is just like if you really, really want to go all the way down to the dark place, by Max Booth, which, you know, that's granted, that's what Max Booth does. But it's in the Washington Post. And it's an opinion piece about how our political system like, why can't our political system address our biggest problems? And it sort of points to the structural flaws in the way that our system was designed. Primarily, because I guess it's a version of indexing. Our electoral system is not indexed anymore to population.

**Kai Ryssdal:** That's a great one. Yeah.

**Molly Wood:** Yeah. So you have, you know, the same number of representatives representing an extreme, an extreme, increasingly extreme minority of people and it's just really interesting. It's like imagine, he says, imagine how differently our politics would look if the senate were elected based on population, regardless of state lines. California would have 12. Wyoming, North Dakota, South Dakota, and Montana would all share one. And then you would in fact be able to enact popular policies because even in a time of extreme partisanship, you would have a majority rule system. It's really interesting, unrelated to our question, I just was reading it earlier today. And I was like, wow.

**Kai Ryssdal:** No, for sure. Totally. Yeah, totally. Alright, next question all about the social media platform that all the kids are on.

**Carl:** This is Carl from California, listening to your 8/27 show. And you start talking about Tik Tok inciting Tik Tok and what a thing it's grown into. Oh, my goodness, I had no clue as to what Tik Tok has grown into, can you make me smart about why Tik Tok is such a big deal? Thanks.

**Molly Wood:** Yeah. Yeah, yeah, turns out Tik Tok. It's a thing. A huge one. I think this is what brought it up clearly is that in your August 27 show, it sounds like your news item was that the MLA figured out how to cite Tik Tok in academic papers. So my son was a musically fan. And actually we did a couple of, Tik Tok is a combination of these two successful apps, musically musical dot ly, and dn which is a Chinese company and the parent company, bytedance, bought musical.ly in 2018 and then eventually re-released it as Tik Tok. And it has just been sort of like, quietly for some, right, loudly for the Gen Z becoming a juggernaut. In fact, it is, Tik Tok in 2020 was American teenagers second favorite app behind Snapchat and right ahead of Instagram, which is one of, one relevant reason why Facebook was a driving force behind trying to get Tik
Tok banned during the Trump administration because of its Chinese ownership. There was some question that, like, you may recall that the Trump administration was going to force bytedance to sell Tik Tok because of international like spying concerns. That didn't happen. It was the most downloaded app of 2020 and the first half of 2021 and it's considered, like it definitely has issues, it's super, super addictive. But it's kind of more positive in some ways, especially as like Instagram and Facebook are coming under more scrutiny like this week, the news that Instagram is directly harmful to teen girls' mental health and Facebook knew. Tik Tok is hoping to be kind of a more positive place and in fact, it has like generated a lot of, of activism, climate activism and, you know, some kind of direct, action stuff. It's a big deal and it's spawning stars all over the place. We talked about how it's changing, maybe we didn't talk on the show, maybe it was just a meeting, but if you listen to like the Billboard Top 10 you know, seven of them at this at any given point will do songs that may originated on Tik Tok. It's changing. Yeah, huge, huge impact.

Kai Ryssdal: Totally. I, this is just me, this is just me. It's such a time suck because it's so hypnotizing you just sit there and go, okay. flip, flip, flip. Oh, yeah. That one's interesting. Oh, yeah. Right. And you're like, Oh, my God. It's an hour later, and I got like 14 different things to do.

Molly Wood: Oh, yeah. One of our producers Haley told me the other day that she had uninstalled Tik Tok and gotten back hours of her life. Which is really true. You want to watch out, Tik Tok is not for the, yeah, you don't want to take this on lightly. Like it'll really, it'll ruin your life. You'll get laid off. It's a whole thing.

Kai Ryssdal: Same, same thing, by the way, kinda, with Instagram reels or whatever the heck those things are. Yeah, yeah, totally.

Molly Wood: Same thing. Instagram reels is just a direct ripoff of Tik Tok, like direct, right. Because that's what Facebook does. Yeah. Yeah, absolutely. But, but according to my son, it's so stupid. No one uses it. Reels, I mean. They all use Tik Tok. Alright, our next question comes from Dan in Grand Rapids, Michigan. He wrote in and said I was listening to the September 2nd podcast and couldn't help but think of this beer when Molly said, ranch dressing is sacred. And he included a link to ranch dipping sauce beer from Martin house brewery in Texas. Yup, per the brewery, I'm going to try to get through this with over the objections of my gag reflex, ranch dressing, 5.2% Ranch Dressing beer brewed with lactose, yes, it tastes just like ranch but looks like beer. For this limited release we use 100 pounds or the equivalent of 1600 ranch dressing packets to create the ultimate ranch lover. No please, just save me, I can't.

Kai Ryssdal: Well, so I clicked on the link that was provided. And it looks like there's 16-ounce cans, right, so these are big beers. And 16 ounces of something that tastes like dipping, that, no, no, little bit on, little bit on chicken wings and that's about it, and chicken wings are just vessels for transporting sauce anyway. No.

Molly Wood: Oh, well, that's so funny because apparently they sold it alongside buffalo wings, which I probably shouldn't say we're gonna get the E now, there Buffalo Wing sauce flavored sour beer. Good. Luckily, I'm saying sold in the past tense. It was a gimmick. Because of course,
you know, Marissa is awesome and she called them and talk to Lou, the taproom manager at Martin House Brewing Company who said the ranch flavored beer is an IP, It was a one time thing. They made 60 cases to go alongside buffalo wings beer and then evidently, it sold out quick. Because people don't have enough to do.

**Kai Ryssdal:** That's exactly right. That's exactly right.

**Molly Wood:** The pandemic really gave people too much time for weird food.

**Kai Ryssdal:** Hard, hard pass, Dan, I'm sorry. I'm just not doing it. Yeah, but so here comes the turn, this is kind of an awesome turn. Molly drinks pumpkin spice beer last year, not ranch flavored, but pumpkin spice beer for our fundraising drive. Did a little taste test, if you remember that, we actually shot it on video. We wore hats and shirts and the whole deal this year. We're not doing that. In fact, we're just, well, our great idea which we can't talk about was, was, the lawyers put the kibosh on it for now, so maybe we'll do next year, but that does not mean we still don't need all yalls help. The goal, of course is $250,000 by Friday, we're doing well, we're slowing down a little bit. We've got, let's see, 1450 donors. And here's, here's the stat of the day. 629 pairs of banana pants are on their way to lucky listeners to this podcast, which is 43% of the people, yeah, which is even more than the Kai IPA glasses Bridget told me, which is a little knife to my heart.

**Molly Wood:** I know, I was like why would you tell him that? I got that, I got the glass. We believe in you, friends. We believe in you. We can do this, claim your banana pants. I mean, you know in these troubled times, cozy pajama pants are in fact medicine. So you can get those, you can get the ring tones, marketplace.org/givesmart. We are so grateful. You're the best fans ever, your curiosity literally powers our show. Not just on Wednesdays but especially on Wednesdays and your donations literally power our show. That's why we can hire incredible people like Marissa who when she hears that there's ranch flavored beer, she calls that guy right up and asks them what the deal is.

**Kai Ryssdal:** My guess would be that Wesley in O'Fallon, Missouri and Leandra from Durham, North Carolina and Colorado Springs, Colorado. Johan is in touring in Germany. Hello, and Aaron in Wisconsin who donated $34 for their 34th birthday. My guess would be they would not drink that beer either. I'm just saying. I'm just saying.

**Molly Wood:** Please tell us, they like, tell us. We need to know both of the things. Thank you for using your money on that and not ranch flavored beer. Shows how smart you are. Marketplace.org/givesmart. This is only going to happen until Friday. So you got to get after it. We appreciate you.

**Kai Ryssdal:** And with that, I appreciate you too, so that's it for us today. We're back on with hollowed-out shell Thursday tomorrow. Keep sending your questions, makemesmart@marketplace.org, leave us voicemail if you like, 508-827-6278, 508-827-6278, 508-UB-SMART.
Molly Wood: Boom. Now I'm stressed, I didn't realize it was all coming up so fast. It's gonna be fine. Make Me Smart is produced by Marissa Cabrera and Marque Greene. Actually either one of them might be the one who called the brewery. I don't know because that's how good our team is. Today's program was engineered by Charlton Thorpe. Our intern is Grace Rubin.

Kai Ryssdal: Ben Tolliday and Danny Ramirez composed our theme music. Our senior producer is Bridget Bodnar. That's part of the team, it's not the whole team. It's most of the team.

Molly Wood: By the way, I'm wearing the pants right now. I really, I can't stop wearing the pants.

Kai Ryssdal: I don't know if you saw the newsletter that came from corporate headquarters, you're in there twice with those pants on.

Molly Wood: Really, twice?

Kai Ryssdal: Yeah, you're twice. Two times.

Molly Wood: Where's your, where's your pants picture?