Kai Ryssdal: I gotta do my training.

Molly Wood: Oh biscuits, so do I. Brutal! Hi, I'm Molly Wood. Welcome back to Make Me Smart where we make today make sense. Kai with the big Thursday buzzkill just as we're starting the show.

Kai Ryssdal: Well no, like, like nanoseconds before we start, I pointed out that I still have to do my cyber draining and don't harass people at work training, and little did I know that Ms. Wood has not done it either. And so actually I was in a pretty good mood coming into today, and now we both haven't done it and we got to spend time like tonight because it's due tomorrow. Anyway, I'm Kai Ryssdal. It is hollowed out shell Thursday. I'm being very careful with my syntax here because we have some, shall we say, very specific listeners. We're gonna do news. And by the end as we usually are, I think, we'll be smiling, I think. I hope. I don't know. I don't know.

Molly Wood: We'll be smiling right until we started our stupid cyber training. Thanks a lot.

Kai Ryssdal: I know. I know. I know.

Molly Wood: If I had just forgotten then I could have forgotten. But now it's on the record.

Kai Ryssdal: There's somebody at IT at American Public Media who listens to this. There's somebody and they will know.

Kai Ryssdal: Yeah. All right. Yeah.

Molly Wood: Suck it up. Watching you. Anyway!

Kai Ryssdal: Should we go? Let's go do the news. Let's go.

Molly Wood: Luckily, it's one of those days where we agree on the news minus like one random that I threw in here, but yeah, let us, I'm just, I'm obsessed with it. I totally want to do a show about it. You know how I get, you know how I get a little wild hair.

Kai Ryssdal: Really? Okay. Yeah, that's fair. That's fair. But, but yeah, the news you did do, the news we can't not do, actually, there are two huge news things that all y'all will see elsewhere. But since we've commented upon it previously, I felt some obligation to sort of close the loop.
The first item is this afternoon the Biden White House said, no, no, no, all y'all got to get vaccinated. And I'm exaggerating a little bit. But the announcements out of the White House today are going to cover something like two thirds of the American workforce. I think the Biden administration and the President himself actually, based on his language in this speech, they're just done messing around, right. And they're done with the criticism. They're done with the Joe, when are you going to do something? And as Biden said, today we have lost patience with those of you who are holding out, and I just think that's a very newsworthy development.

**Molly Wood:** It's huge. It is a freaking huge development. I mean, it's literally like, all employers with 100 plus, I'm reading from Heidi—hold on—Przybyla. I was like wait, she has it in her bio, which I really appreciate. Heidi Przybyla from NBC, requiring all employers with 100 plus employees to ensure their workers are vaccinated or tested weekly, all federal workers, millions of contractors, all healthcare workers, Medicare and Medicaid participating hospitals, large entertainment venues should require proof of vaccination or testing for entry. Requiring employers to provide paid time off to get vaccinated and hopefully some sick days if they have, and on and on and on. DoD schools, Bureau of Indian Education operated schools, all states to adopt vaccine requirements for all school employees, like done messing around now that the vaccines have been approved by the FDA, which I think was a crucial step here. And frankly, I would hope that this will change the tenor of the conversation that's been sort of ignoring the fact that one whole political, political party is telling people not to wear masks or get vaccines. Well, okay, one part, I'm sorry, the radical wing of the Republican party that is telling people not to wear masks or get vaccines, which is, tends to undermine the like, gentle suggestions that the administration has done up until this point. And so now it's like, okay, nevermind, here are the rules.

**Kai Ryssdal:** Here, yeah, here I think is going to be the tell, right. The tell is going to be Fox News Tonight, Tucker Carlson Show and Laura Ingraham show. That's going to be the tell. You know, it just will for the tone of the response to this.

**Molly Wood:** I mean, I think we already know. I think we already know.

**Kai Ryssdal:** Yeah, I kind of think we know I mean, it's not like they were gonna come out with open arms and say yes, it's a great idea. But how vocally they incite people to rise up and object will be the tell.

**Molly Wood:** You know, we just really I mean, I guess and this I know, I'm ranting about framing but we cannot do more of these stories, media, like fellow media, where we're just like, ignoring this universe in which literally millions of people are being told this, people and, and that the response to healthcare officials who have, and elected officials who have been trying to put into place measures that this wing is arguing against have been threatened. How, you know, like, oh, well, did you plot a death, like kidnapping and murder of a governor based on the types of things that the Biden administration is now coming in trying to get done. Like it, the, there's the view from nowhere and then there's the view from vacuum, and it is baffling. Does that mean that
CDC has given us completely consistent guidance? No, it does not. Can you kind of see why maybe not? You can. You can't. Yeah. Anyway, yes, this, this will, this will be fascinating.

**Kai Ryssdal:** You know, what I thought was interesting. There was one of the Washington inside the beltway newsletters that I read this morning, which the second item was, when you've lost NPR dot, dot dot. And they pointed out that NPR, while not a bastion of criticism of President Biden aired a piece today, it was, it was by Rob Stein, their healthcare correspondent, he pointed out the horrible messaging that the CDC has put out, and the decisions that have been made by some of the CDC and some of the Biden administration, which have made this worse, you know, and I just, it's people are picking up on that I, I hope to, you know, a good six pack of beer that you're right, this issue will somehow not continue to be an issue because as I said, I think on Friday, I'm over the whole, you know, if you want to uphold the norms, you got to uphold the norms thing. And this is, this is a key issue.

**Molly Wood:** Well, it's funny, because that's sort of the piece that I'm subtweeting at this exact moment. I would urge you to listen. I was frankly quite astonished by the tenor, the vacuumness of that. And the idea that, that any messaging from the President on news outlets, to which many people in this country refuse to listen, was somehow going to turn the tide. Yeah, that's, it's a, it's an interesting story that you should hear. However, yes, lots of things are happening all at the same time. And that is one of them. The other thing that's happening is that this, the abortion ban in Texas that we've been talking about so much, the federal government has indeed intervened, the Department of Justice has sued the state of Texas over that law, saying that it was enacted in quote, "open defiance of the Constitution." Yeah, seeking a permanent injunction against the law.

**Kai Ryssdal:** Now, I will tell you that when this, right after Merrick Garland gave his press conference today, I had CNN on in the office over my shoulder and Jeffrey Toobin came on to provide some analysis. And number one, how does he still have a job? But number two, and if you don't know what that's about, Google it. Number two, he pointed out because look, he is a trained attorney, that he's not sure how this sticks because the federal government doesn't necessarily have standing in this case, that legal doctrine that says you have to be, have to have been harmed, in fact, by an action to be able to seek legal redress. And he's kind of right. I mean, I suppose it all depends on what judge this winds up in, in front of in the United States District Court for the Western District of Texas, Austin division. I'm reading from the complaint here. So, you know, we'll see, I don't know. I don't know.

**Molly Wood:** I mean that's exactly why, yeah, that's right. That's exactly why this law is so sort of devilishly crafted, is that it's crafted specifically so that like, no one can exactly sue. So, yeah, I mean, this will, this will be an interesting path forward. There was, um, you know, Lawrence Tribe, the Harvard, Harvard professor, Professor Emeritus, he was on MSNBC the other night talking about a case that he argued in which a liquor store prevailed based on the idea that you cannot, you the state, cannot abdicate the responsibility of jurisprudence, basically, of prosecuting people or turning, you know, arresting them to citizens, like you have to take responsibility for it. And has apparently been after arguing in op eds, like, hey, everyone, this is
the way forward. Still, it is a huge deal that the Justice Department has sued Texas over this and it just totals that this is like in no way going away. It's not going away.

**Kai Ryssdal:** Yep. Totally. And I really have been wondering, so yeah, wait, sorry, can I throw one more thing in here? I kind of have been wondering where things stand because the Supreme Court came out, decided not to decide, actually they did decide, a non decision is a decision, they let the law remain in force. And now what's been going on? Has anything been happening? I actually don't know.

**Molly Wood:** You know in Texas with clinics and things?

**Kai Ryssdal:** Yeah. Has anybody tested it? Has anybody done anything? You know, I don't know the answer to that. Yeah.

**Molly Wood:** I don't really know either.

**Kai Ryssdal:** So yeah. All right. Anyway, fair enough.

**Molly Wood:** We'll try to find out. Yes, okay. I'm just gonna raise this as my weird little obsession. I'm weirdly obsessed with that dystopian strangeness that is this like huge rise in, I think it's even, there's even a company called Afterpay. It sounds so 1984. Afterpay, but this like, buy now pay later boom, boom, where it's just like whoever you are, go ahead and buy stuff that you can't afford, and did well no interest for, you know, 72 months or whatever. It's been very strange. And now according to Credit Karma, the personal finance company, let's see, fully 1/3 of US customers who used buy now pay later services have fallen behind on one or more payments. And then 72% of them said that their credit scores declined. As a result, the latest survey found younger consumers who are being enticed to buy things that they cannot afford by this weird dystopian Afterpay boom. It's a huge business right now.

**Kai Ryssdal:** It's a huge business.

**Molly Wood:** Huge. And more than half of Gen Z or millennial respondents said they had missed at least one payment, like there's no universe in which this wasn't going to happen.

**Kai Ryssdal:** No, it was always going to happen and I'm looking for yesterday's Marketplace show script which I can't find because my email on my slack is a mess. But there was, so Square bought a buy by now pay later company about a week or two ago and then somebody bought one yesterday. I mean, there are M&As happening in this space because it is such a lucrative business.

**Molly Wood:** Yeah. Apparently, all of this growth has, I'm delighted to see, led to more scrutiny from regulators who aim to ensure consumers do not take on more debt than they can handle. The fact that these are zero or low interest is the only thing that differentiates them from a little bit of a payday loan. Like, let's be real.
Kai Ryssdal: Yeah, a little bit, a little bit. Alright, hang on, hold on, just because I brought it up. So Square bought the Australian FinTech company Afterpay. Right. And PayPal bought a company called Pay D in a $2.7 billion deal. So PayPal is gonna have a footprint in Asia doing this buy now pay later.

Molly Wood: I mean, we are already paying less for goods than what they cost to make. And now we just are gonna get all our goods, but not have to actually pay for them. What could possibly go wrong? We're having kind of a radical show. Kind of a radical show. Maybe we should turn to make me smile.

Kai Ryssdal: All right, you go.

Molly Wood: But I'm so fascinated by your links.

Kai Ryssdal: Oh, no. I'll hold on.

Molly Wood: Okay, well, first of all, soon our issues of overconsumption will undoubtedly be solved again, by a huge ship caught in the Suez Canal because evidently somebody just tweeted me it happened again today, which I shouldn't even laugh about because it's like such a disaster. And yet, boats were once again briefly blocked from entering part of the Suez Canal after yet another one of these frickin mega ships got stuck, ran aground and was quickly refloated, so at least it was refloated and Christmas is saved so far. And then, but then, get your tissues, hat tip to Carrie Barber who was the first person to send this to me, it was a total, it was everywhere yesterday, it was a complete meme. Because Steve came back, Steve from Blue's Clues. Steve came back on what is apparently the 25th anniversary of Blue's Clues which is bananas because we're old. And he just came back to basically tell us how awesome everyone is and it's so sweet. And we got some tape, we got some tape of the part that's gonna make you ball.

Steve: And then look at you and look at all you have done and all you have accomplished in all that time. And it just, it's just so amazing, right?

Molly Wood: Steve came back to tell us how much he is grateful for us and how he's done like, a lot of great things in life thanks to his success on Blue's Clues and also we are awesome and it was like the best thing that happened on the internet in as long as I can remember. It was so nice.

Kai Ryssdal: Good. I was never a Blue's Clues guy, so.

Molly Wood: We just got a letter.

Kai Ryssdal: Any excuse at all to sing. She will take any excuse at all. We're gonna move on. My make me smile, in an ew kind of way, thank you Bridget Bodnar for pointing out the
grossness of this. In Gothamist today, the headline says “beached rat carcasses indicate mass rodent death during Ida, experts say, they were talking about the number of rat carcasses that have been found along the beaches in New York City since that storm came through and here's what Bobby Corrigan, a longtime pest control expert and former road intelligence for the New York City Department of Health said: “With this particular storm, any rats that were in the sewers were either crushed by the current or swept out into the rivers.” Now, rat populations in New York City number typically in the millions, right, so I tweeted out this story today. And then I got a bunch of responses along these lines, which is a piece from the CDC from a number of years ago that says, rats can swim or wade in the water for up to three days without drowning. They like to swim and are very good at it. A rat can survive being flushed down the toilet and might even get back into the same building by swimming back the same way. So yay, dead rats.

Molly Wood: What is wrong with you?

Kai Ryssdal: What do you mean? Why are you, why is this bad? Well, maybe I'm traumatized because I live in a 115 year old house and we have a lot of rats nearby. But other than that, you know? Was that TMI?

Molly Wood: Smiles with a side of barf, says Bridget. I mean, I like that, I like that goes, harkens back to that cute video of the rat like being all happy and smiling. It's when you think about them swimming for three days and then having to give up and die after like, torture. You, sir, have some deep dark layers.

Kai Ryssdal: I thought it was good. I thought it was good.

Molly Wood: I liked the fun facts.

Kai Ryssdal: You have to do the next part of this and then I'll chime in.

Molly Wood: Oh, okay. Okay. All right. Wow. Wow, everyone. We don't deserve you. We do not deserve you. We do not deserve you and yet, and yet we are so thrilled that a whole bunch of you have already answered the call of the make me smart fall fundraising drive. Yesterday we told you about the banana pants. That's right. You can get them for, what is it, a $10 a month donation.

Kai Ryssdal: They are so yellow, so yellow, so yellow.

Molly Wood: Kai already got his. We've also made another listener dream into a reality--ring tones, boom. The opening music and the half full half empty sting are now ring tones and you will get them as a bonus gift when you donate any amount. Love it!

Kai Ryssdal: Bunches and bunches of y'all have stepped up already, almost 200 of you just since yesterday. $23,000 in the bank. We do appreciate that because that pays our salaries and the salaries of everybody whose name you hear us read. 128 of you, you brave souls, chose the
banana pants as the thank you gift. I'm here to tell you you're not going to need a flashlight if you're wearing them when you go out to walk the dogs at night. That's all I'm saying.

**Molly Wood:** You're so great. We're doing an unusual thing too, shout outs. camber from Rio Grande, Aaron from Steamboat Springs. Ralph from Cockburn, Switzerland, that is awesome. Mark is in Odenton, Maryland. Kim in Dunedin, Florida, Peter and Logan in Huntsville, Alabama, who I hope that Logan is, is a father and his 13-year-old son. I hope somebody is in the space industry. Anyway, plenty of you have stepped up. We super, super, super appreciate it. Hopefully you will start flooding us soon with pictures of you in your banana pants and that is it. Hopefully one or two of us will be in our banana pants tomorrow for economics on top and the YouTube livestream.

**Kai Ryssdal:** And tomorrow we'll tell you what happened if we're not in our banana pants, but you can donate at smart, you can donate at marketplace, Marketplace.org/givesmart, and you'd hook us up and we do appreciate it. We do appreciate it.

**Molly Wood:** Yes. And we'll see you tomorrow at 3:30pm Pacific, 6:30 Eastern. See you then. There you go.

**Kai Ryssdal:** Make Me Smart is produced by Marissa Cabrera. Marque Greene is shadowing her, learning the ropes around here so that he can be in charge. Today's episode was engineered by Charlton Thorpe. Tony Wagner, he's writing our newsletters now.

**Molly Wood:** I think Marque has already, he has already decided he does not want to be in charge of us. Bridget Bodnar is the senior producer, she's gonna talk him into it anyway. The executive director of on demand is Sitara Nieves who will make it all better. Marketplace.org/givesmart. I want the ringtones, I'm gonna donate.

**Kai Ryssdal:** Hearing, hearing this stuff five days a week isn't enough for you? Just saying.