

# Purchasing a Car

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Your Computer Can Help  
SenCom Talk, March 21, 2014

# Example of Crash Test

Car: 2012 Toyota Camry

<http://www.iihs.org/iihs/ratings/vehicle/v/toyota/camry/2013>

Source: Insurance Institute for Highway Safety



# Research: *Consumer Reports*

- Read *Consumer Reports*, especially the April issue, about cars.
- Ask your librarian about on-line access at <http://jocolibrary.org/>. Then click
  - Research
  - Consumer Information
  - Consumer Reports
  - Login
  - Cars
- Read ratings, watch video

# Research Safety

- Compared to middle-aged drivers, those who are 75 or older are much more likely to have a fatal traffic accident.
- For information on safe cars, see the Insurance Institute for Highway Safety <http://www.iihs.org/>.
- Click Ratings.
- I was considering a Toyota Camry until I saw this video of a Small Overlap Test (2012-2014 cars built before January 2014)  
<http://www.youtube.com/watch?v=LNG7Nm9XDko>

# Safety, continued

- Cars are compared by category, such as
  - Small cars
  - Mid-sized moderately priced cars
- Remember, a high-rated small car may be more dangerous than a lower-rated large car.

# Insurance Cost

- Study cost of insurance
- See Insurance Institute for Highway Safety, *Insurance losses by make and model*, <http://www.iihs.org/iihs/topics/insurance-loss-information>.

# Insurance Losses, 5 Minicars 2010-2012

100 is average  
higher is worse

3 cars are substantially worse than average for personal  
injuries

Vehicle	Collision rating	Personal injury rating
Ford Fiesta	107	<b>140</b>
Hyundi Accent	118	<b>162</b>
Kia Rio	109	Insufficient data
Mazda 2	104	<b>136</b>
Toyota Yaris hatchback	104	Insufficient data

# Insurance Cost, Continued

- Bankrate.com says cars that are expensive to insure are generally:
  - High horsepower
  - Expensive to buy
  - Expensive to repair
  - Source:  
[http://www.bankrate.com/brm/news/auto/auto\\_miniguide/insurance1.asp](http://www.bankrate.com/brm/news/auto/auto_miniguide/insurance1.asp)
- Call your agent for a quote on insurance costs for cars you are considering.



# Know Prices of Cars

- Get prices for cars from Edmunds.com  
<http://www.edmunds.com/>
- Read the reviews.
- Also, Edmunds gives the value of a car you wish to trade in or sell.
- Send an email to each local dealer and ask for a price on the car you want.
- Say dealer B says \$25,000 and dealer A, who is closer to your home, says \$30,000.
- Call A and ask if he can match B.

# At the Dealer

- Drive the car.
- Do not discuss trade-in.
- Do not discuss financing.
- Make an offer.
- After it is accepted, discuss trade-in, then financing.
- If the trade-in offer is less than fair value, get a bid from a used car dealer, like CarMax.
- Review final documents before signing.

# Dealer Extras

- No extended warranty
- No rustproofing
- No undercoating
- No fabric protection
- Source: Consumer Reports, *Watch for these car dealers sales pitches*,  
<http://www.consumerreports.org/cro/2012/12/watch-for-these-sales-pitches/index.htm>
- But cargo net for \$50 might be good.

# Other Sources

- The National Traffic Highway Safety Administration, part of U.S. Department of Transportation also tests cars for safety. See <http://www.safercar.gov/>.
- Note information about rollovers from that office at <http://www.safercar.gov/Vehicle+Shoppers/Rollover/Causes>. SUVs are more likely to rollover than many other cars.
- Convertibles can be dangerous; see CNN