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YOUR MONEY

How Much Car Do You Buy to Keep Your Teenager Safe?

Your Money

By RON LIEBER DEC. 18, 2015

So your teenager needs a car. Or maybe you need the teenager to have a car so you can get out of the chauffeuring business.

But not a new car, right? No child needs that. Still, it has to be safe, with all of the latest safety equipment so if the driver does get careless, possibly as a result of texting, the car electronics will step in to help avoid a crash.

The car calculus has changed for parents, as technology that senses lane departures and collision hazards on the road ahead has become more widely available. And while indulgent parents the world over continue to use safety as an excuse for tying a red ribbon around a new car for their teenagers, it probably is not necessary.

If safety comes first — and it should with adolescent drivers — consider the statistics and then examine the options.

In 2013, the most recent year for which statistics were available, 2,839 teenage drivers were involved in crashes in which they or others died, according to the

National Highway Traffic Safety Administration. In those accidents, 294 of the drivers were distracted and 45 were using mobile phones.

If those distracted-driving numbers seem low, it's because there's a decent chance that they are. Dead drivers can't tell accident investigators what happened, and those who survive may not admit that their eyes were on a text message.

How much should these figures worry you? On one hand, there were 12.3 million drivers from the ages of 15 to 20 in 2013, so the odds of your child being involved in a fatal accident are extremely low, even if the distracted deaths are undercounted. Then again, 10 percent of all drivers from 15 to 19 who were involved in any fatal crash were distracted, which is the highest percentage of any age group.

Data from the Insurance Institute for Highway Safety suggests that the newer safety systems do a better job of protecting drivers if they get in an accident. From 2013 to 2014, in certain Honda Crosstours and Accords that have forward collision and lane departure warnings, there was a 12 percent reduction in the frequency of claims for property damage liability, a 27 percent reduction in bodily injury liability, and a 22 percent reduction in medical payments compared with cars that lacked the equipment but were otherwise the same.

When the Subaru Forester, Legacy and Outback had the safety equipment, plus a few extra features, the property damage liability claim frequency was 15 percent lower and bodily injury liability frequency 35 percent lower than the same vehicles that lacked the gear.

If you want these features for your child's first used car, there are many models to choose from. At my request, Edmunds.com made a spreadsheet of all the possibilities from the 2012-14 model years. There are several dozen. Start there and scan the list for companies with a good history of reliability and brand names that meet your own family's definition of modesty or don't set off the overindulgence meter.

Take the 2013 Subaru Legacy, for instance. Edmunds informs us that certain Legacies and some of the other vehicles on the list have a lane departure warning system and a "precollision safety system," which is another term for forward collision

warning systems that detect objects in the road ahead. Others may have one or the other, and buyers generally needed to order them as a specific option or as part of a package.

The next stop in the search should be the Insurance Institute for Highway Safety's website, which has more detailed information on crash avoidance systems for every make and model. The site explains that the 2013 Legacy doesn't just have a forward collision warning system but it also will automatically apply the brakes if the driver does not.

Some vehicles also warn drivers if they are wandering out of their lanes and will steer them automatically back into place. The Subaru has the warnings but not the corrective steering.

The final stop in the hunt is the insurance group's safety ratings for each vehicle's front crash avoidance systems. Click on the new version of the vehicle you're looking for and use the drop-down menus on the top right of the next page to find the model year. The 2013 Subaru rates "superior," the highest ranking, for its system.

Things can get trickier when you want to locate a used vehicle with the right gear. Used-car websites are not always intuitive, and the collision avoidance features may have been part of an option package or a feature may have its own brand name. Subaru's system is called EyeSight, and with a bit of fiddling on the Kelley Blue Book website, which places values on vehicles, I was able to figure out that the 2013 car should cost about \$20,000. You could also try calling local dealers.

That \$20,000 is a lot to pay for a teenager's first car, even if you can afford it and find the right model nearby. A 2013 Chevrolet Malibu and Honda Civic Hybrid sedan will be cheaper by at least a few thousand dollars and will have at least some of those safety features, but not the all-wheel drive of the Legacy.

So should those who can afford the price actually pay (or borrow) this much? It depends on your propensity for anxiety. "You hold your breath every time they go out driving," said Jack Nerad, executive market analyst at Kelley Blue Book. "But like all of these choices, you look at it as a cost-benefit analysis."

Some parents may choose to pay up for their sons. Male drivers ages 15 to 20 are involved in more than two times the number of fatal crashes as female drivers the same age.

Still, lane departure and collision avoidance systems won't generally remedy excessive speed, slick surfaces or bad judgment. To help with those, you'll want to make sure any car you buy has antilock brakes and electronic stability control. Every vehicle in the insurance group's list of recommended cars for teenagers has both, and estimated prices for those in its "best" category start at \$4,600.

A few other strategies can help reduce distractions. With Ford's MyKey feature, parents can set a top speed so that when their teenager is driving, the car won't be able to go any faster than the limit. Cellphone carriers also have apps that can disable most of a device's distractions, which works great as long as your teenager has the right phone and keeps it on.

Then there's the eyes-on-the-road strategy. Tell your teenager that your fellow parents are looking out for one another — and one another's children. I still recall the tale of an old friend who was whizzing down Lake Shore Drive in Chicago and passed some friends of his parents who were actually following the speed limit. He was grounded rather quickly.

Teenagers are not untrustworthy as a class, but it's also their job to test limits. That means parents must set strict ones, knowing that they will push against them. If you can afford it, it may be tempting to take the easy way out and buy the newest vehicle with the newest gear and cross it off your list of things to worry about.

If that sounds like you, however, Joline Godfrey, chief executive of the family wealth educational firm Independent Means, wonders what may be going on inside your head. "Some of these parents want to put it out there, look how successful I am that my kids can have this car," she said. "Kids are vulnerable when they don't have adults around who can differentiate between themselves and their car."

If you happen to live in a community where new cars — flashy ones, even — are not unusual for teenagers, it's an opportunity to remind your children that you do things a bit differently. Ms. Godfrey suggests this script: In our family we believe in

starting out with older cars because otherwise you won't have anything to anticipate. Or, in our family, when we haven't had much experience, we start out with something inexpensive so the stakes aren't so high.

"This is not to say that there is anything wrong with anyone else's family choices," she said. "But it's a profoundly important way of helping kids develop an identity and a sense of who they are in relation to everyone else."

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