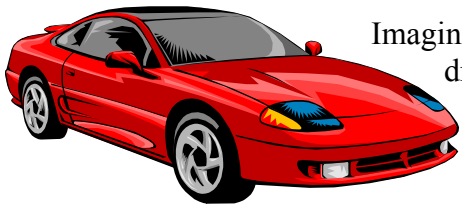


## Sports Cars



Imagine yourself driving down the road in a sleek, stylish sports car.

The wind is blowing in your hair; your favorite song is playing on the radio. Your stress and worries are drifting away in the wind.

Sports cars convey feelings of fun, energy, carefree lives that people long to have. With so many Americans commuting on a daily basis, the idea of driving a sports car ignites a spark in all drivers.

Sports cars are generally purchased for the enjoyment of driving. Owners like to look and feel good while they are driving. They enjoy the power of a sports car, the style of a sports car and in many cases the collection of unique cars. Sports cars have become much easier for people to own, and much safer for drivers in recent years.

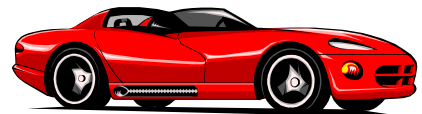
Shopping for a sports car will be a little different than shopping for a family sedan or an SUV (Sports Utility Vehicle). There are different factors to consider when shopping for a sports car. Most sports car drivers will prioritize their wanted features by performance, style, dependability, value retention, and finally safety and additional features.

### Performance

Performance includes horsepower, handling abilities, and speed. Each of these features will vary depending on the manufacturer, the model, and the make. For example, on the Chevrolet Camaro Z28, the manufacturer will be Chevrolet, the model would be Camaro, and the make would be Z28.

The horsepower is the amount of power the vehicle produces. The V6 engine has 200 horsepower, whereas the Z28, V8 engine has 310 horsepower. Generally, as the horsepower increases, so does the price.

Handling can be described as maneuvering ability and includes features such as power steering, anti-lock braking systems, rear versus front wheel driven cars and 4-wheel independent suspension. Power steering is standard on all newer vehicles.



This makes steering and handling much easier for the driver. Anti-lock braking systems (ABS) gives the car the ability to stop the vehicle in as short a distance as possible while keeping the vehicle under control and on a straight path, especially in wet conditions. Most sports cars are rear wheel driven cars, which means that the power is generally sent to the rear wheels. This gives more power off the

line, but it also will make the car more susceptible to fish tails and skids.

Speed is defined as miles per hour. Sports cars reach high speeds very quickly. The speed of the car depends on the engines rotations per minute (RPMs). Most sports cars are now equipped with tachometers in which the driver utilizes both the speedometer and tachometer to control their speed. Owning a sports car does not permit the driver to speed. In fact, most insurance companies add a speed factor based upon the number of speeding tickets car drivers receive each year.

## Style

Style is a major factor in choosing a sports car. Each individual driver has his or her own personality and style. Each sports car as well will have it's own personality and



style. For example, a 1965 Chevrolet

Corvette has a completely different style than a 2002 Ford Mustang, or even a 2001 Dodge Caravan minivan. The style of the car is indicative of the style of the driver. Sports car drivers exemplify their own style by the vehicles that they choose. This is probably the most personal decision a driver will make when buying a sports car.

## Dependability

Dependability is the car's ability to perform at an optimum level on a continual basis. It should be evaluated before any car is bought, regardless of whether or not it is a sport car. It can be the most critical element of the decision making process. Companies such as Consumer Reports have done extensive research on comparing different

vehicles reliability. They have auto reliability from 1980 to 2000 and have shown that "vehicles have continued to improve. Back in 1980 the average trouble rate for all new vehicles was 88 problems reported for every 100 cars. By 2000 that rate had dropped to 20 problems: an astounding 77 percent improvement. Most manufacturers have made significant changes to their vehicles to provide maximum reliability, however, consumers still need to research each vehicle they are buying to see assess its dependability.

## Value Retention

Many sports car drivers and collectors will assess a vehicles' value retention as a primary concern when buying a vehicle. Sports cars can have higher value retention than other vehicles, but not all sports cars will have the same value retention. Value retention is dependent upon several factors. The first being whether or not the car is considered a classic or a collectible. Classic cars have a reputation of being high performance, having great style, and being dependable, regardless of the year they were made. They may not have all the additional new features, but they are generally classified as the car every American would dream of owning.



Many sports cars that have fad features will not have a high value retention, as they will not be features the majority of car buyers are looking for.

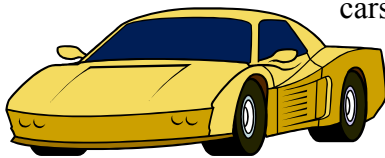
The biggest factor in value retention is the vehicle depreciation rate. A car that loses value immediately after it is driven off the lot would not be a good choice when buying

a car. Each vehicle will have it's own depreciation rate based upon how it performs, the troubleshooting required for that car, and also the number of cars sold, versus the number of cars wanted, for that make.

## Additional Features

The last factor in deciding on a sports car would be the additional features. These features include safety features, stereo systems, computerized alerts and features, comfort features, etc.

Most of the safety features found in sports cars will be very similar to safety features found in all other vehicles, such as safety belts, air bags and side air bags. There will be some more specialized forms of safety control features, such as the traction control and anti-slip rear features that are designed to enhance handling on slippery surfaces. Sports cars may also contain a tire-pressure monitor that will alert the driver to an under-inflated tire before it becomes a significant problem.



Most sports cars will have some sort of a stereo system. The type of the system generally depends on the make of the vehicle. The “top of the line” models will generally contain a better stereo system than another. As new stereo technology emerges, so does the likelihood that those features will eventually become standard on most vehicles.

Some unconventional features include:

**Let me out!** Doors that let you out even when the car is locked. Pull on the door

latch and it automatically unlocks that door so you don't have to fumble for the central locking switch.

**Warm & Cozy:** A “rest” feature in the climate system, which allows residual heat to circulate through the cabin for up to about 20 minutes. It's useful on chilly days when you're waiting in the car for someone or running short errands.

**Wheel of fortune:** A steering wheel that tilts and telescopes, to optimize your driving position and reduce fatigue in your arms and back.



**Rock & Roll:** Audio control on the steering wheel, which allow you to adjust the volume or change stations without taking your hands off the wheel.

**Fresh air:** Windows that open with the press of a key knob to let hot air out and that close with the twist of a key.

**No spray:** A “mist” feature in wipers - one flick or touch for one single wipe without a squirt.

**Light a path:** “Follow me” headlights, which stay on for about 40 seconds or a preset time to light the way to your door, even after you've parked and locked your car. Also, several manufactures will offer various rebates and “Special Offers” which can help persuade customers to buy their vehicles.

## Sports Car Vs. Sporty Car

To many people, the idea of owning a true sports car is very appealing, but almost

inconceivable - especially when they consider price, seating capacity and cargo space. For this group of consumers the industry has developed a range of small, sporty 2-door coupes that offer sleek lines, good performance and room in the trunk for more than a sweater.

The most recent additions to the sporty car segment include several small wagons that offer style and performance with all of the convenience of a 4-door and a rear hatch.

Other vehicles such as the Chevrolet Camaro, Pontiac Firebird and Ford Mustang are actually considered both sports cars and sporty cars, depending on the version. In their entry-level V6 trims, they fit in to the

sporty car segment, while the top of the line V8 models qualify as sports cars.

## **Insurance Issues**

The cost of insuring a sports or sporty car must be considered in an overall decision about car ownership. Insurance rates are higher for these vehicles because of the high cost of repair and because they are frequently stolen. Anyone considering the purchase of this type of vehicle will need to shop carefully for affordable insurance coverage.

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