HOW TO BUY A SAFE CAR

Ten features that can save your life or the life of someone you love.

BY MICHELLE KREBS — ILLUSTRATIONS: BOWIE HAMILTON

Some 42,000 Americans die in motor-vehicle collisions each year; another five million are injured. The fatality figure has remained relatively constant for decades—which is good news. That's because, based on the number of miles Americans travel annually, the fatality rate has dropped by about a third over the past 25 or 30 years. The main reason for the drop is that our vehicles are safer than ever.

The safety features in our cars and trucks fall into two broad categories: crash protection and crash avoidance. Protecting vehicle occupants is a top priority, but preventing accidents from occurring in the first place is the ultimate goal.

Anyone shopping for a new vehicle should be aware of the 10 safety features described below. Some are standard equipment on all new cars; others are optional on only a few models. Every one of them could save your life or the life of someone you love.

SEATBELTS

Seatbelts remain the first line of defense in an accident. Currently, three-point belts are the norm. If you are shopping for a family vehicle, check to see if three-point belts (which extend across the chest as well as the lap) are available at all seating positions. They hold children in place far better than simple lap belts.

Increasingly, seatbelts are equipped with “pre-tensioners.” During an accident, the pretensioners remove slack from the belts to hold the occupants in place better.

Extremely short and very tall drivers should look for seatbelt systems that allow them to adjust the height of the shoulder belt to improve comfort—which should increase the likelihood that they’ll wear them.

AIR BAGS

Air bags save lives—thousands every year, according to federal-government estimates. Front-seat air bags, which come out of the steering wheel and the dashboard on the passenger side, are now mandatory in every car and light truck sold in America.

Because of incidents in which first-generation air bags caused injuries in crashes, especially to small passengers, the newest generation of air bags deploy with less force than earlier versions. The latest “smart” systems can detect which seats are occupied and whether an adult or a child is sitting in them. They can also tell if a baby seat is installed. They even recognize the severity of a crash and the positions of the passengers.

Processing this information, they decide whether to deploy the air bags, which air bags to deploy, and with what force to deploy them.

Side air bags are being added to front seats and, in a few models, rear seats. Because only about 15 percent of new cars have side air bags, few statistics exist to gauge to what extent they reduce injuries and save lives. However, government crash tests suggest they can minimize side, chest, and head injuries. Side air bags were introduced in luxury automobiles and are now becoming available on sport-utility vehicles and minivans, as well as small, inexpensive cars, like the Toyota Corolla and the Chevrolet Prizm. Standard in most luxury models, they generally cost between $250 and $400 when offered as an option. They’re worth every penny.

Air-bag curtains are another recent innovation worth considering. Rolled up inside the ceiling, these air bags create curtains over the side windows when they deploy in a crash, protecting a passenger's head better than side air bags alone.

Initially, they were offered only on expensive luxury cars. Now they are showing up on inexpensive cars, including Saturns and Volkswagens, and sport-utilities, including the 2002 Ford Explorer and Mercury Mountaineer. Later this year, Ford will add sensors to its air-bag canopy system to detect when a rollover is imminent. The vehicle will deploy the canopy to keep occupants from...