

The Top 10 States for Car Enthusiasts

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It could be a classic '60s muscle car that gets your motor running. Or perhaps it's that you eagerly await the latest developments in electric vehicle technology.

From classics to cutting edge, part of the lure about automobiles is their incredible history, range and variety. Car enthusiasts are a breed apart, and a community. But where among the 50 states is that community strongest?

To measure which states have the most avid car fanatics, MoneyRates.com looked at per capita spending on vehicles and parts, plus the concentration of both auto dealers and parts stores relative to the size of the adult population. All 50 states were ranked based on those criteria, and the average rankings were used to determine the top-ten states overall for car enthusiasts.

The results may surprise you.

Given its deep love of stock-car racing, you might think that the greatest number of car fanatics would be in the Southeast. Then again, those 1960s hot-rod songs by the Beach Boys could give you the impression that California is where you'll find the most car enthusiasts.

Guess again because, based on spending and the concentration of automotive businesses, the top state for car lovers is a long way from those areas.

The top 10 states for car enthusiasts

Here are the ten states that ranked best for their automotive enthusiasm:

1. South Dakota



It may seem a little out of the way; but when you think about it, the wide open spaces of a state like South Dakota make it essential to own a reliable vehicle.

Plus, when people have to spend a lot of time in their vehicles, they might as well drive something they love.

South Dakota was strong across the board in this study, ranking second in all three categories: per capita spending, concentration of new and used auto dealers, and concentration of auto parts stores.

2. Nebraska



According to the Bureau of Economic Advisors, this state has the third-highest rate of per capita spending on automotive products, and Census data shows it also has the third-highest concentration of auto dealers relative to its adult population.

An eighth-place showing for concentration of auto parts stores rounds out the strong evidence of a state whose residents love their cars.

3. Vermont



With nearly 3.5 auto dealers per 10,000 residents, Vermont has the nation's highest concentration of places to buy a vehicle relative to the size of its adult population.

The state's per capita spending on cars is \$1,934, which far exceeds the national average of \$1,578 and ranks fourth among states.

4. Wyoming



It seems residents of Wyoming really like to pop open the hood and tinker with their vehicles, because the state has the nation's highest concentration of auto parts stores relative to its adult population.

It also ranks fifth for its concentration of auto dealers.

5. (tie) Maine



Ranking fourth in concentration of both auto dealers and parts stores suggests that Maine offers plenty of opportunities to buy and maintain a vehicle.

The state also ranks a solid tenth for per capita spending on automotive products.

5. (tie) North Dakota



The average of \$2,392 that residents of North Dakota spend on their cars annually is the highest in the nation.

The state offers plenty of opportunities to spend that money, with top-ten rankings for concentration of both dealers and parts stores.

7. Montana



Enthusiasm for automobiles is evident from Montana's fifth-place ranking for both per capita spending on cars and concentration of auto parts stores.

The state also ranks tenth for concentration of car dealers.

8. New Hampshire



Evidently, northern New England is a hotbed of car lovers. New Hampshire ranked in the top ten of all three criteria for this study.

9. Iowa



This state was above average in all three categories, including top-ten rankings for per capita spending on auto products and for concentration of auto dealers.

10. Arkansas



While Arkansas is around the middle of the pack for per capita spending on vehicles and automotive products, it ranks in the top ten for concentration of both dealers and auto parts stores.

Tips for tuning your auto budget

Having a car is a necessity for most people; but for some, it can also become a passion. It's understandable if you want to indulge that passion by splurging on a gorgeous vehicle or investing in custom modifications; but to sustain the love affair with your car, it might be best to keep your auto budget operating at peak performance too.

It's all about managing costs, and it starts from the very beginning. These tips can help:

1. Don't let your car loan outlive your vehicle

The dollar amount of car loans outstanding in the U.S. has surged past the trillion-dollar mark in recent years. One reason is that people are taking on longer and longer car loans. While this makes monthly payments more affordable, it results in paying more interest over the life of the loan.

Ideally, you should get a loan that is short enough for you to pay it off while the car still has several years of life yet. That way, you can save money for other needs - or for your next car.

>> [Savings goal calculator](#): Find out how much to save every day, week or month to reach your goal

2. Don't accept the cost of a car at face value

Sticker prices on cars can be subject to a variety of gimmicks, and the myriad combination of options available further obscures what the list price of a car really is. Don't just accept what you see on the window sticker; do some comparison-shopping and be sure to base your comparisons on equivalent options packages.

3. Compare offers on car loans

While it may seem convenient to allow the car dealer to arrange your financing, you may get a better deal if you make your own loan arrangements. Keeping your options open leaves you free to shop for the best loan terms, which should take into account both the interest rate and any fees or closing costs.

If you are a true car fanatic, fulfilling your automotive dreams while keeping your budget in line may seem like a battle between your heart and your head; but ultimately, if you really care about your car, you'll make it a priority to keep it away from the repo man.

More resources on loans and budgets:

[Coping with Bad Auto Loans](#)

[Budgeting tips: 6 mistakes to avoid](#)

[Fuel Efficiency: Going Green Can Earn You More Green](#)

[Consequences of Not Having an Emergency Fund](#)