

Volvo's Exceptional XC90

If you're looking for a classy family vehicle that's safe as a tank, the improved Volvo XC90 should definitely be on your shopping list

by [Thane Peterson](#)



Editor's Rating: ★★★★★

The Good: Safety, available all-wheel drive, and third row of seats

The Bad: Sluggish performance, price mounts rapidly as you add options

The Bottom Line: An ultra-safe people-hauler with added flair for '07



Up Front

If you're looking for a classy family vehicle that's safe as a tank, the Volvo XC90 should definitely be on your shopping list. It's the first luxury sport-utility vehicle I've come across with a longer list of safety features on its sticker than comfort and convenience gear.

The XC90 has also gotten a lot sportier recently. For '07, the base model now comes with a 3.2 liter, inline, six-cylinder engine that delivers 235 horsepower, considerably more than the previously available 2.5-liter, 211-horsepower, five-cylinder engine. Yet the new

six-cylinder engine uses variable cam timing and cam profile-switching (allowing the engine's intake valves to lift to different heights depending on how much power is needed) to achieve the same fuel efficiency as the previous engine. Alternately, the XC90 comes with an even bigger 4.4-liter, 311-horsepower V8 that was first introduced in 2005. However, the V8 seems like overkill to me now that the model has a decent-sized, entry-level engine.

It's also potentially a lot more expensive. The 2007 XC90 starts at \$36,830 with the six-cylinder engine, rising by more than ten grand, to \$47,120, if you go with the V8. A new, limited, V8 Sport version of the XC90 with stiffer suspension and some special styling cues starts at \$49,995. That's not the whole story, though, because the V8 versions of the XC90 come with a lot of standard equipment you have to pay extra for with the smaller engine. More on that later.

Volvo, a unit of Ford (F), improved the XC90's exterior styling for the '07 model year, giving it a new grille and taillights. The six-cylinder-engine version now has color-coordinated side moldings and door handles, and cool new outside mirrors with turn signal flashers integrated into them. The V8 model gets the new outside mirrors, too, as well as aluminum roof rails.

The Selling Point: Safety

However the vehicle's big selling point remains safety. On Nov. 22, XC90 was one of just 13 vehicles rated a "Top Safety Pick" by the Insurance Institute for Highway Safety, earning the institute's top "Good" rating in all three categories by providing adequate protection of occupants in front crashes at 40 miles per hour, side crashes at 31 mph, and rear crashes at 20 mph. That last rating is especially reassuring to me because I always wonder if the third row of seats in SUVs provide enough protection for kids during rear-end crashes.

All versions of the XC90 come standard with antilock brakes, an electronic rollover prevention system, stability and traction control, and every kind of airbag around, including side-curtain airbags covering all three rows of seats. Options include Volvo's Blind Spot Information System (\$595), which uses digital cameras mounted in the outside mirrors to warn the driver when vehicles overtake the XC90 on either side.

The downside, as with other midsize SUVs, is that fuel efficiency is lower than with station wagons or crossover vehicles. The XC90 with the six-cylinder engine and all-wheel drive is rated at 16 miles per gallon in the city and 22 on the highway. In my test car with the smaller engine, I got 17.5 mpg in a stretch of 174 miles of driving, though I pushed the vehicle pretty hard. The mileage rating is only slightly lower with the V8 engine: 15 mpg in the city and 21 on the highway.

For a Younger Market

The typical buyer of the XC90 is a relatively youthful 44 years old, five years younger than the average for the segment, according to the Power Information Network, which, like *BusinessWeek* is a unit of the McGraw-Hill Companies ([MHP](#)), and 61.5% of XC90 buyers are between the ages of 36 and 55, as opposed to just 52% for the segment.

The XC90 remains Volvo's top-selling U.S. model, but the brand's sales have slipped overall as consumers have turned away from SUVs. Volvo's overall U.S. sales in 2006 were off 6.3%, to 116,067 units, after falling 11.1% in 2005. The XC90's sales topped out in 2004 at slightly less than 40,000 units, then dropped 8.2% in 2005 and another 7.7% last year, to 33,241 units.

Behind the Wheel

The XC90 feels less luxurious inside than just plain solid. You have to lay out \$2,995 for the premium package to make the six-cylinder version of the vehicle seem even somewhat fancy. That adds leather seats, a power passenger seat, an upgraded 6-CD audio system, and a moonroof. Even then, the leather on the seats is soft and sumptuous but the coverings on the doors and dash are plain-looking. I'd be tempted to add a touch of elegance by paying an extra \$325 for the optional wooden steering wheel.

Performance is acceptable for a vehicle that weighs 4,400 lbs. (4,826 lbs. with the V8). In my test vehicle with the smaller of the two engines, I got 0-to-60 times of about 10 seconds. That's pretty sluggish, but most people don't buy a family SUV to use as a hotrod. Top speed is 118 miles per hour with the smaller engine, 130 mph with the V8.

The XC90 with the six-cylinder engine also now comes standard with the same smooth six-speed automatic transmission that's standard with the V8. The cabin is very quiet, both in town and on the highway. The engine has a slight throb when you punch it, but it sounds as if it's off in the distance somewhere.

Top Notch People-Hauler

The XC90's controls are handy once you figure them out, but not especially intuitive to use. For instance, the backs of the third-row seats release when you slide the seat bottoms back until they click (instead of releasing via a latch on the top of the seatbacks, as they do in most cars). Similarly, there's a little dial on one of the steering wheel stalks that you turn to get trip-computer readouts such as your average speed and mileage. You have to consult the owner's manual to figure these things out, but they work great once you do.

Volvo has done a wonderful job of maximizing this vehicle's convenience as a people-hauler. Up to four adults and three children can easily travel in relative comfort, partly because of the cleverly designed third-row seats (which fold flat to create a convenient storage space when not in use). The second-row seats also move back and forth in three

parts, so you can adjust each of the side seats and the middle seat (where there is an integrated child booster seat) separately.

The XC90's rear-seat compartments are less barebones than in many SUVs. Conveniences for passengers in the second row seats include storage bins for magazines in the doors, a 12-volt plug, two pop-out cupholders, and even an ashtray. In the area of the third row of seats are four cupholders, covered storage bins beside the seats, and controls for a fan. There's enough luggage space behind the third row of seats for several suitcases.

Keep in mind, though, that the third-row seats are mainly for relatively small children. Even with the second row seat all the way forward, I could barely get into the back row. There's no step to put your foot on while getting in, and the space between the second row seat and the edge of the door is very tight. Once you're in one of the two third-row seats, headroom is very limited. I'm 5-foot-10 and my head was brushing the ceiling, and my knees were almost touching the back of the seat ahead, even though I had it adjusted all the way forward.

Buy it or Bag It?

The XC90's average selling price is in the low end of the range for its segment. The vehicle sells for an average of \$42,417, according to the Power Information Network, slightly more than for the Lexus RX 350 (\$40,338) and the Cadillac SRX (\$41,738), which General Motors ([GM](#)) was heavily discounting late in the year (see [BusinessWeek.com](#), 12/20/06, "[Cadillac's Crossover](#)"). The Volvo's price, however, is three grand below the average for the Acura MDX (\$45,334), and way below the Audi Q7 (\$54,425) and the BMW X5 (\$59,880).

The relatively low average selling price is an indication that most buyers are taking the smaller engine, which is what I'd do. However the relative cost of going with the V8 shrinks rapidly if you start loading up on features in the small-engine version of the XC90.

For instance, electronically controlled all-wheel drive is a \$1,850 option when you go with the smaller engine, but comes standard with the V8. Also standard with the bigger engine are leather seats, power passenger seat, upgraded 6-CD audio system, and moonroof that are part of the \$2,995 premium package with the smaller engine. The third row of seats is part of a \$2,250 convenience package with the smaller engine that also includes a self-leveling rear suspension, air conditioning for the third row of seats, and a special integrated booster cushion for kids in the second row of seats. All that stuff comes standard with the V8, too.

A la carte options that cost the same with either engine include a navigation system (\$2,120), a dual-screen rear entertainment system (\$1,995), chestnut brown leather seats (\$1,800), an upgraded 12-speaker Dolby sound system (\$1,400), active and automatically leveling Xenon headlamps (\$800), and metallic paint (\$475).

The bottom line is that this is an expensive vehicle if you load it up. But if you stick with the small engine and only take the features you really need, it's a relative bargain. That's especially true if you need the third row of seats, something not available on some competing models (the Lexus RX 350, for one).

SUVs have their downsides, but they're safe, practical vehicles for owners with big families or who do a lot of carpooling. And within the category, the XC90 is a people-hauler extraordinaire.