A car of mass $m_1$ moving with speed $v_{1,i}$ collides with another car that has mass $m_2$ and is initially at rest. After the collision the cars stick together and move with speed $v_f$.

What is the ratio of the change in kinetic energy of the cars immediately after the collision to the kinetic energy of the incoming car, $\Delta K / K_i = (K_f - K_i) / K_i$?