

Figure 2: Total Dollars Lost to Tax Preparation Fees, Refund Anticipation Loans (RALs) and Refund Anticipation Checks (RACs) in CA Cities with the Highest Number of Returns Filed, Tax Year 2005

City	Number of Tax Returns	Number of EITC Tax Returns	% of EITC Returns Who Used Paid Preparers	% of EITC Returns with a RAL*	Dollars Lost to Tax Preparation RACs and RALs**
LOS ANGELES	883,651	233,721	83.0%	15.5%	\$ 33,846,930
SAN DIEGO	537,792	70,113	72.3%	16.5%	\$ 8,937,960
SAN FRANCISCO	395,231	39,678	64.7%	8.0%	\$ 4,198,620
SAN JOSE	388,531	42,247	75.6%	11.6%	\$ 5,335,950
SACRAMENTO	303,733	54,371	70.6%	24.8%	\$ 7,305,510
FRESNO	193,551	52,153	71.0%	24.8%	\$ 7,123,590
LONG BEACH	190,206	39,673	80.2%	20.5%	\$ 5,742,900
BAKERSFIELD	169,552	42,876	79.3%	26.5%	\$ 6,489,630
OAKLAND	158,225	26,248	71.2%	23.4%	\$ 3,475,830
RIVERSIDE	149,430	28,160	78.5%	19.3%	\$ 3,988,050
CA TOTALS	14,801,518	2,376,158	76.3%	16.5%	\$ 319,651,470
U.S. TOTALS	130,354,745	22,053,667	70.9%	26.8%	\$ 3,029,007,780

SOURCE: Internal Revenue Service SPEC Information Database, Tax Year 2005 (December, 2007). CDF calculations.

\* Of those who receive a refund

\*\* Calculated based on a \$150 average tax preparation fee, a \$100 average RAL fee and a \$30 average RAC fee