

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

County	Number of Tax Returns	Number of EITC Tax Returns	% of EITC Returns Using Paid Preparers	% of EITC Returns That Received a RAL*	Dollars Lost to Tax Preparation, RALs and RACs**
HARRIS	1,533,801	365,185	75.5%	28.4%	\$ 53,931,420
DALLAS	957,195	223,073	74.1%	36.5%	\$ 33,972,000
TARRANT	675,685	132,721	71.9%	33.8%	\$ 19,458,810
BEXAR	657,983	171,462	66.3%	29.2%	\$ 23,016,330
TRAVIS	389,005	58,339	60.8%	28.1%	\$ 7,192,140
COLLIN	300,902	30,600	64.2%	26.5%	\$ 3,870,240
EL PASO	290,975	115,357	75.1%	20.9%	\$ 16,399,500
HIDALGO	229,118	118,559	82.3%	19.6%	\$ 18,455,790
DENTON	220,815	26,276	64.4%	26.4%	\$ 3,337,980
FORT BEND	183,909	31,791	71.4%	26.7%	\$ 4,418,250
MONTGOMERY	155,319	23,863	65.2%	26.3%	\$ 3,070,830
WILLIAMSON	150,722	17,995	59.6%	25.1%	\$ 2,145,270
NUECES	133,996	38,071	67.0%	35.5%	\$ 5,375,730
CAMERON	131,441	63,053	80.5%	22.3%	\$ 9,714,570
GALVESTON	126,099	23,789	68.0%	34.9%	\$ 3,369,810
BRAZORIA	115,833	19,881	70.4%	30.6%	\$ 2,805,090
BELL	115,426	30,397	69.3%	35.3%	\$ 4,406,310
LUBBOCK	106,138	25,938	72.3%	39.9%	\$ 3,949,680
JEFFERSON	96,560	25,331	77.5%	37.7%	\$ 4,044,900
MCLENNAN	90,676	22,611	67.6%	32.9%	\$ 3,127,110
WEBB	82,371	37,968	72.3%	21.3%	\$ 5,252,460
SMITH	82,174	18,076	77.0%	40.3%	\$ 2,894,880
JOHNSON	61,596	11,368	67.9%	34.8%	\$ 1,592,070
BRAZOS	60,032	11,989	68.7%	38.2%	\$ 1,744,440
GREGG	59,235	13,524	73.8%	39.9%	\$ 2,097,870
TEXAS TOTALS	9,363,549	2,228,923	72.7%	30.9%	\$ 324,730,080
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). Calculations by CDF.

Notes: *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.