

Figure 4: CA Counties with the Highest Percentage of Refund Anticipation Loan (RALs) Purchases, Tax Year 2005

County	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**
ALPINE	475	69	60.9%	28.2%	\$ 8,190
SAN JOAQUIN	256,490	47,341	75.2%	24.5%	\$ 6,677,280
TUOLUMNE	23,006	3,023	71.0%	24.3%	\$ 398,550
KINGS	44,963	11,909	72.0%	23.9%	\$ 1,638,720
KERN	265,294	70,623	78.8%	23.6%	\$ 10,429,140
YUBA	25,363	5,503	66.2%	23.4%	\$ 690,420
TEHAMA	19,913	4,072	72.7%	23.3%	\$ 549,960
SACRAMENTO	560,536	85,100	69.6%	22.6%	\$ 11,107,950
FRESNO	319,333	85,724	71.3%	22.5%	\$ 11,528,430
STANISLAUS	191,522	36,335	75.3%	22.2%	\$ 5,024,520
LAKE	23,627	4,483	66.8%	21.9%	\$ 563,640
SHASTA	74,167	12,402	64.3%	21.4%	\$ 1,511,130
SOLANO	169,825	20,443	67.0%	21.3%	\$ 2,575,530
SAN BERNARDINO	731,802	157,656	79.1%	21.1%	\$ 22,797,900
LASSEN	9,468	1,372	66.1%	21.0%	\$ 171,540
DEL NORTE	9,076	1,760	57.1%	20.8%	\$ 193,530
BUTTE	84,467	14,018	66.1%	20.8%	\$ 1,723,380
MERCED	82,786	21,600	71.5%	20.1%	\$ 2,838,690
MARIPOSA	7,181	965	58.9%	19.8%	\$ 106,470
PLUMAS	10,225	1,336	67.3%	19.8%	\$ 163,410
MADERA	46,174	11,019	77.3%	19.0%	\$ 1,537,470
TULARE	139,844	43,598	75.5%	19.0%	\$ 5,992,020
RIVERSIDE	751,826	140,945	78.7%	18.8%	\$ 19,950,450
ALAMEDA	634,434	69,996	69.3%	18.7%	\$ 8,738,040
SUTTER	34,964	6,538	72.8%	17.7%	\$ 845,820
CALIFORNIA 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