

Figure 3: Total Dollars Lost to Tax Preparation Fees, Refund Anticipation Loans (RALs) and Refund Anticipation Checks (RACs) in Mississippi Counties with the Highest Percentage of EITC Returns with RALs, Tax Year 2005

County	Number of Tax Returns	Number of EITC Tax Returns	% of EITC Returns Using Paid Preparers	% of EITC Returns Receiving a RAL*	Dollars Lost to Tax Preparation, RALs and RACs**
Tunica	5,244	2,843	88.4%	54.4%	\$ 551,070
Issaquena	331	181	48.6%	54.2%	\$ 23,970
Benton	2,524	956	80.6%	54.1%	\$ 170,730
Sharkey	2,180	1,193	41.1%	53.3%	\$ 143,490
Tallahatchie	4,663	2,560	78.3%	52.8%	\$ 449,730
Noxubee	4,494	2,304	77.9%	52.6%	\$ 400,500
Washington	21,363	10,464	76.8%	51.9%	\$ 1,821,690
Jasper	7,305	3,018	83.5%	51.5%	\$ 546,180
Marshall	16,206	5,953	85.5%	50.4%	\$ 1,088,100
Monroe	13,558	4,480	83.9%	50.1%	\$ 805,290
Winston	7,132	2,597	85.8%	50.1%	\$ 476,160
Yazoo	9,573	4,222	77.6%	49.9%	\$ 725,370
Kemper	3,439	1,535	87.7%	49.8%	\$ 287,370
Panola	14,912	6,131	77.0%	49.6%	\$ 1,039,650
Grenada	9,209	3,229	80.8%	49.3%	\$ 564,930
Newton	7,419	2,604	70.5%	49.2%	\$ 411,480
Attala	7,412	2,759	76.2%	48.6%	\$ 457,710
Neshoba	12,635	4,331	83.8%	48.5%	\$ 768,900
Holmes	8,094	4,514	62.9%	48.4%	\$ 670,140
Clay	8,113	3,066	79.7%	48.4%	\$ 533,580
Clarke	6,659	2,349	82.1%	47.5%	\$ 409,260
Claiborne	3,447	1,824	81.5%	47.5%	\$ 320,790
Sunflower	9,692	5,396	67.0%	47.3%	\$ 837,150
Tate	10,207	3,080	75.3%	47.3%	\$ 508,050
Lauderdale	31,610	10,201	82.8%	47.1%	\$ 1,805,310
Mississippi Totals	1,130,867	370,490	75.7%	42.6%	\$ 59,772,330
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.