

**Figure 3: Texas 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 Using Paid Preparers | % of EITC Returns That Received a RAL* | Dollars Lost to Tax Preparation, RALs and RACs** |
|---------------------|-----------------------|----------------------------|--|--|--|
| KENEDY              | 157                   | 68                         | 60.3%                                  | 53.7%                                  | \$ 10,080  |
| DAWSON              | 4,756                 | 1,659                      | 87.6%                                  | 51.3%                                  | \$ 306,960                                       |
| HOWARD              | 11,801                | 3,183                      | 71.3%                                  | 49.3%                                  | \$ 505,950                                       |
| MCCULLOCH           | 3,417                 | 942                        | 84.5%                                  | 48.6%                                  | \$ 167,820                                       |
| SHELBY              | 9,609                 | 2,839                      | 79.1%                                  | 48.3%                                  | \$ 479,820                                       |
| LAMB                | 5,660                 | 1,800                      | 82.9%                                  | 48.2%                                  | \$ 315,870                                       |
| CHEROKEE            | 16,190                | 4,972                      | 83.7%                                  | 47.9%                                  | \$ 880,290                                       |
| REFUGIO             | 3,290                 | 820                        | 74.9%                                  | 46.8%                                  | \$ 133,530                                       |
| TERRY               | 4,589                 | 1,498                      | 85.5%                                  | 46.8%                                  | \$ 265,500                                       |
| MITCHELL            | 2,704                 | 680                        | 79.3%                                  | 46.4%                                  | \$ 112,980                                       |
| HOUSTON             | 8,539                 | 2,498                      | 78.7%                                  | 45.8%                                  | \$ 415,530                                       |
| JACKSON             | 5,555                 | 1,270                      | 78.3%                                  | 45.8%                                  | \$ 210,750                                       |
| BOWIE               | 36,888                | 9,374                      | 73.0%                                  | 45.5%                                  | \$ 1,485,030                                     |
| WASHINGTON          | 13,778                | 2,805                      | 77.5%                                  | 45.1%                                  | \$ 459,090                                       |
| SCURRY              | 6,288                 | 1,459                      | 72.9%                                  | 45.0%                                  | \$ 229,560                                       |
| LIMESTONE           | 8,576                 | 2,595                      | 80.9%                                  | 44.9%                                  | \$ 445,500                                       |
| ROBERTSON           | 6,297                 | 1,846                      | 74.9%                                  | 44.8%                                  | \$ 299,880                                       |
| NOLAN               | 6,387                 | 1,871                      | 83.8%                                  | 44.4%                                  | \$ 324,210                                       |
| CROSBY              | 2,467                 | 887                        | 73.5%                                  | 44.2%                                  | \$ 140,940                                       |
| FLOYD               | 2,763                 | 952                        | 80.0%                                  | 43.9%                                  | \$ 160,950                                       |
| MARION              | 3,339                 | 1,013                      | 78.3%                                  | 43.8%                                  | \$ 166,590                                       |
| KLEBERG             | 11,943                | 3,660                      | 66.5%                                  | 43.8%                                  | \$ 540,090                                       |
| PANOLA              | 9,115                 | 2,078                      | 80.0%                                  | 43.6%                                  | \$ 345,030                                       |
| RED RIVER           | 5,409                 | 1,685                      | 78.1%                                  | 43.6%                                  | \$ 271,440                                       |
| CAMP                | 5,338                 | 1,520                      | 77.8%                                  | 43.3%                                  | \$ 249,810                                       |
| <b>TEXAS TOTALS</b> | <b>9,363,549</b>      | <b>2,228,923</b>           | <b>72.7%</b>                           | <b>30.9%</b>                           | <b>\$ 324,730,080</b>                            |
| <b>U.S. TOTALS</b>  | <b>130,354,745</b>    | <b>22,053,667</b>          | <b>70.9%</b>                           | <b>26.8%</b>                           | <b>\$3,029,007,780</b>                           |

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.