

Figure 1: Total Dollars Lost to Tax Preparation Fees, Refund Anticipation Loans (RALs) and Refund Anticipation Checks (RACs) in Texas Cities with the Highest Number of Returns Filed, Tax Year 2005

City	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**
HOUSTON	1,093,046	293,452	76.9%	28.8%	\$ 44,115,990
SAN ANTONIO	611,971	162,765	66.5%	29.3%	\$ 21,909,150
DALLAS	498,753	127,442	76.6%	39.5%	\$ 20,259,660
AUSTIN	369,274	52,915	60.1%	27.9%	\$ 6,449,580
FORT WORTH	343,207	81,384	74.1%	35.7%	\$ 12,386,340
EL PASO	272,212	104,423	74.4%	20.3%	\$ 14,659,590
ARLINGTON	150,540	30,680	70.2%	31.9%	\$ 4,355,340
CORPUS CHRISTI	120,330	33,278	65.7%	34.9%	\$ 4,614,120
SPRING	116,291	11,871	60.2%	19.9%	\$ 1,365,120
PLANO	112,725	10,134	62.0%	21.7%	\$ 1,193,880
RIO GRANDE CITIES					
BROWNSVILLE	65,046	34,308	84.3%	18.1%	\$ 5,372,580
MCALLEN	46,001	17,569	79.6%	18.6%	\$ 2,611,200
HARLINGEN	29,220	11,122	74.0%	30.1%	\$ 1,667,550
PHARR	20,549	11,837	84.8%	19.4%	\$ 1,891,770
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.