

**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
<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.