

**Figure 2: U.S. 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 That Used Paid Preparers	% of EITC Returns with a RAL*	Dollars Lost to Tax Preparation, RALs and RACs**
Benson, ND	2,643	998	87.6%	60.5%	\$191,970
Dillon, SC	12,380	5,353	75.4%	59.6%	\$939,720
Marlboro, SC	11,299	5,009	80.4%	59.5%	\$913,170
Ziebach, SD	444	184	91.8%	58.8%	\$35,700
Anson, NC	9,739	3,621	90.8%	57.8%	\$713,220
Corson, SD	1,334	563	91.3%	57.0%	\$109,650
Bamberg, SC	5,711	2,316	65.3%	56.3%	\$365,070
Scotland, NC	15,717	5,441	85.8%	56.0%	\$1,019,190
Terrell, GA	4,471	2,003	79.5%	55.7%	\$359,070
Shannon, SD	6,364	3,216	89.6%	55.4%	\$617,760
Rolette, ND	5,009	2,023	85.7%	55.2%	\$375,270
Edgecombe, NC	23,331	8,932	79.5%	55.2%	\$1,593,300
Crisp, GA	8,450	3,523	80.0%	55.0%	\$633,180
Emporia, VA	5,598	1,853	78.1%	54.6%	\$326,790
Tunica, MS	5,244	2,843	88.4%	54.4%	\$551,070
Greensville, VA	1,387	388	74.5%	54.3%	\$65,580
Issaquena, MS	331	181	48.6%	54.2%	\$23,970
Bennett, SD	1,138	419	88.1%	53.8%	\$78,990
Glacier, MT	5,332	2,050	81.9%	53.8%	\$369,570
Kenedy, TX	157	68	60.3%	53.7%	\$10,080
Sharkey, MS	2,180	1,193	41.1%	53.3%	\$143,490
Taliaferro, GA	706	301	63.5%	52.9%	\$45,900
Tallahatchie, MS	4,663	2,560	78.3%	52.8%	\$449,730
Desha, AR	5,796	2,271	78.6%	52.8%	\$394,980
Pemiscot, MO	6,757	2,513	85.4%	52.7%	\$463,080
<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.