

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

City	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**
New York, NY	3,384,565	824,724	76.9%	16.1%	\$ 111,910,470
Chicago, IL	1,132,144	277,041	73.8%	27.3%	\$ 40,030,170
Houston, TX	1,093,046	293,452	76.9%	28.8%	\$ 44,115,990
Los Angeles, CA	883,651	233,721	83.0%	15.5%	\$ 33,846,930
San Antonio, TX	611,971	162,765	66.5%	29.3%	\$ 21,909,150
Philadelphia, PA	594,580	162,738	64.3%	26.4%	\$ 21,106,440
Las Vegas, NV	561,704	92,214	74.6%	31.1%	\$ 13,556,820
San Diego, CA	537,792	70,113	72.3%	16.5%	\$ 8,937,960
Dallas, TX	498,753	127,442	76.6%	39.5%	\$ 20,259,660
Miami, FL	493,334	126,958	75.4%	12.7%	\$ 16,534,950
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.