

# Diverted Opportunity

Refund Anticipation Loans Drain Wealth from  
Low Wealth Tax Filers and Communities of Color

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# Refund Anticipation Loans Drain Wealth from Communities of Color

## Introduction

Community stakeholders and consumer advocates have long argued that high-cost refund anticipation loans (RALs) weaken the capacity of anti-poverty programs to build wealth and alleviate poverty. There is also concern that the wealth-depleting impact of RALs may be greater in communities of color.

Refund anticipation loans (RAL) are loans that allow taxpayers to access the proceeds of a tax refund within hours or days of filing their tax return. Although convenient, these tax loans carry significant costs for borrowers, reducing the expected return by up to 10 percent.<sup>1</sup> In 2006, taxpayers spent approximately \$900 million on refund anticipation loans.<sup>2</sup> Nationwide, the highest percentage of RAL consumers are taxpayers that qualify for the Earned Income Tax Credit (EITC), the government's largest anti-poverty program. The EITC is designed to increase the income of working families and has been credited with lifting millions of people out of poverty.<sup>3</sup>

Using tax return data for tax year 2006 from the Brookings Institution, this report examines recent trends in the use of refund anticipation loans in Illinois among EITC recipients and by taxpayers living in communities of color. Additionally, this report provides estimates for the net aggregate financial loss experienced as a result of RAL fees for these borrowers and in these communities.<sup>4</sup>

## Background

A refund anticipation loan is a high-cost, short-term loan secured by a borrower's expected tax refund. RALs offer a slightly faster alternative to receiving a refund directly from the IRS through direct deposit, which give taxpayers access to their funds in an average of ten days.<sup>5</sup> RALs are tendered in amounts based on the borrower's expected tax return amount minus fees charged by the preparer for arranging the loan and preparing the tax return. Borrowers typically receive the proceeds from a RAL in one to three days.<sup>6</sup>

RALs are offered by for-profit tax preparers such as H&R Block and Jackson Hewitt in partnership with banks.<sup>7</sup> RALs are also offered by other financial services companies whose primary business is not tax preparation. In Illinois in 2009, 240 such companies whose primary business is payday lending, check

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<sup>1</sup>Berube, Alan et al. "The Price of Paying Taxes: How Tax Preparation and Refund Loan Fees Erode the Benefits of the EITC." Center on Urban & Metropolitan Policy/The Brookings Institution/The Progressive Policy Institute, 2002.

<sup>2</sup>Fox, Jean Ann and Chi Chi Wu. "Big Business, Big Bucks: Quickie Tax Loans Generate Profits for Banks and Tax Preparers While Putting Low-Income Taxpayers at Risk." National Consumer Law Center/Consumer Federation of America, February 2009: 6-7.

<sup>3</sup>Holt, Stephen. "The Earned Income Tax Credit at Age 30: What We Know." The Brookings Institution, February 2006: 13.

<sup>4</sup>As of the date this report was published, tax year 2006 was the most recent date available.

<sup>5</sup>Ibid: 3.

<sup>6</sup>"Refund Anticipation Loans Overview". National Community Reinvestment Coalition, 14 April 2009. <[http://www.communityinvestmentnetwork.org/nc/single-news-item-states/article/refund-anticipation-loans-rals-overview/?tx\\_ttnews\[backPid\]=1025&cHash=cf3dbce9c](http://www.communityinvestmentnetwork.org/nc/single-news-item-states/article/refund-anticipation-loans-rals-overview/?tx_ttnews[backPid]=1025&cHash=cf3dbce9c)>

<sup>7</sup>Fox, Jean Ann and Chi Chi Wu. "Big Business, Big Bucks: Quickie Tax Loans Generate Profits for Banks and Tax Preparers While Putting Low-Income Taxpayers at Risk." National Consumer Law Center/Consumer Federation of America, February 2009: 26-32.

cashing, auto lending or operating rent-to-own stores generated refund anticipation loans.<sup>8</sup> While RALs are directly marketed through for-profit, third party tax preparers, banks and also participate in RALs by financing the loan transactions.

While RALs give borrowers rapid access to their tax return, they do so at a significant cost to borrowers. According to a February 2009 report on the RAL industry produced by the National Consumer Law Center and the Consumer Federation of America, fees for a RAL in 2007 ranged from \$104 to \$111 per loan, with an average fee of \$107.50.<sup>9</sup> Lenders charged additional fees to borrowers who wanted their loans processed in one day.<sup>10</sup> These costs are substantial when considering the size of the loan. For a refund anticipation loan of \$3,000, annual percentage rates (APRs) ranged from 77 to 140 percent.<sup>11</sup> On top of these RAL fees, an estimated 20 percent of RALs included additional application fees which can add another \$40 to the cost of the loan.<sup>12</sup> In addition, borrowers pay tax preparation fees that average as much as \$183 at one nationwide vendor.<sup>13</sup>

The primary consumers of RALs are recipients of the Earned Income Tax Credit. According to the National Consumer Law Center, 63 percent of the 8.67 million people who received a refund anticipation loan in 2007 also received the EITC.<sup>14</sup> Started in 1975, the Earned Income Tax Credit is a refundable federal tax credit designed to reduce the tax burden on low- and moderate-income workers and encourage participation in the labor force. In 2006, EITC benefited 22.4 million people with an average credit of \$1,951.<sup>15</sup> Research has shown that the EITC is often used to pay off debt, but it can also present an opportunity for wealth building.<sup>16</sup>

According to the National Consumer Law Center, EITC recipients generated \$525 million in fees for refund anticipation loans in 2002.<sup>17</sup> According to a 2006 Brookings Institution Research Brief reviewing the literature on the impacts of the EITC, the complexities of the EITC qualification and application process appear to drive low-income taxpayers to use paid tax preparers. The means by which tax preparers are compensated for generating RALs rewards steering. A tax preparer is compensated for each loan they generate, and in some cases receive additional bonuses for meeting the quotas of the lender.<sup>18</sup> Additionally, RALs appear to be attractive to low-income taxpayers not only because of the quicker

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<sup>8</sup>Fox, Jean Ann and Chi Chi Wu. "Big Business, Big Bucks: Quickie Tax Loans Generate Profits for Banks and Tax Preparers While Putting Low-Income Taxpayers at Risk." National Consumer Law Center/Consumer Federation of America, February 2009: Appendix A: 11-22.

<sup>9</sup>This fee includes charges for setting up a temporary bank account through which the lender can receive the borrowers refund from the IRS. Fox, Jean Ann and Chi Chi Wu. "One Step Forward, One Step Back: Progress Seen in Efforts Against High-Priced Refund Anticipation Loans, but Even More Abusive Products Introduced." National Consumer Law Center/Consumer Federation of America, January 2007: 10, 13.

<sup>10</sup>Fox, Jean Ann and Chi Chi Wu. "Big Business, Big Bucks: Quickie Tax Loans Generate Profits for Banks and Tax Preparers While Putting Low-Income Taxpayers at Risk." National Consumer Law Center/Consumer Federation of America, February 2009: 6.

<sup>11</sup>Ibid. 10.

<sup>12</sup>Ibid. 7.

<sup>13</sup>Ibid. 10.

<sup>14</sup>Ibid. 12.

<sup>15</sup>"Earned Income Tax Credit Statistics." IRS.gov. Internal Revenue Service, 8 December 2008. <<http://www.irs.gov/individuals/article/0,,id=177571,00.html>>

<sup>16</sup>Holt, Stephen. "The Earned Income Tax Credit at Age 30: What We Know." The Brookings Institution, February 2006: 16.

<sup>17</sup>Ash, Jordan et al. "A National RAL Platform: Issues and Options." ACORN/Annie E. Casey Foundation/Children's Defense Fund/Consumer Federation of America/NEDAP/Center for Economic Progress/National Consumer Law Center, October 2004: 1.

<sup>18</sup>Fox, Jean Ann. "Statement of Jean Ann Fox, Director of Financial Services, Consumer Federation of America". Internal Revenue Service Tax Preparer Review Public Forum, 30 July 2009.

infusion of cash, but also because a borrower can use the proceeds of a refund to pay for the otherwise up-front costs of tax preparation services.<sup>19</sup>

There is also evidence that RAL origination encourages tax fraud for the purpose of either qualifying a taxpayer for a refund or inflating the refund for the purpose of issuing a larger loan. In 1994, the IRS estimated that 92 percent of fraudulent returns filed electronically involved refund anticipation loans. In an effort to reduce fraud, the IRS stopped providing tax preparers with information on outstanding tax debt, a function called the Debt Indicator. Both RAL volume and RAL fraud dramatically declined after the elimination of the Debt Indicator. However, the IRS reinstated the Debt Indicator in 1999, after which RAL fraud rates increased.<sup>20</sup>

## Data and Findings

Using tax return data from the Brookings Institution, the following analysis examines recent trends in the use of refund anticipation loans in the State of Illinois for tax year 2006 among all taxpayers and taxpayers who are recipients of the EITC. Additionally, the financial impact of RALs (as the amount of refund dollars spent on RAL fees) was estimated using calculations for average RAL cost found in the Consumer Federation of America/National Consumer Law Center *2009 Refund Anticipation Loan Report*.<sup>21</sup>

The number of RAL requests in each ZIP code is noted in the data, as is the number and sum of refunds received, among other data. The data were aggregated at the ZIP code level and joined with Census data on the race and ethnic composition of Illinois ZIP codes to allow for an analysis of usage rates in communities of color compared to predominately white communities. Please see appendix A for data aggregated by United States Congressional districts, as well as Illinois State House and Senate districts.

Key findings show:

**EITC recipients are more likely to use RALs to get their tax refund.** Table 1 looks at the percent of Illinois taxpayers who received RALs by EITC status and the race and ethnic composition of the ZIP code. It shows that 6.8 percent of the total tax returns filed in Illinois in 2006 included a request for a refund anticipation loan. However, over 27 percent of taxpayers who were EITC recipients used RALs to receive their refund, while only 3.2 percent of non-EITC recipients utilized a RAL.

**In Illinois, RAL usage is highest in highly African American communities for both EITC and non-EITC recipients.** Table 1 also shows that, in African American communities, 40.1 percent of EITC recipients requested their refunds through RALs compared to 27.2 percent of EITC recipients statewide. This means that EITC recipients in African American ZIP codes were 1.5 times more likely to use a RAL than were EITC recipients statewide. This disparity is even greater when looking at taxpayers who did not get an EITC. Statewide only 3.2 percent of non-EITC taxpayers used a RAL to receive their tax refund compared to 11.6 percent in highly African American communities. This means that non-EITC taxpayers in African American communities were 3.6 times more likely to use a RAL than other non-EITC taxpayers statewide.

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<sup>19</sup>Holt, Stephen. "The Earned Income Tax Credit at Age 30: What We Know." The Brookings Institution, February 2006: 22.

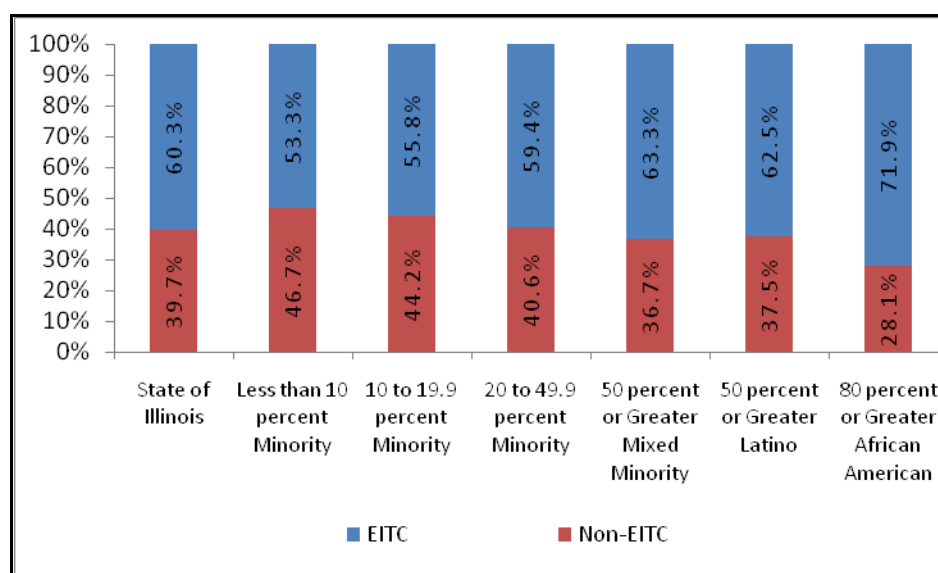
<sup>20</sup> Wu, Chi Chi. 2005. *Corporate Welfare for the RAL Industry: The Debt Indicator, IRS Subsidy, and Tax Fraud*. Boston, Massachusetts: National Consumer Law Center. p. 10.

<sup>21</sup>The cost is calculated by multiplying the total number of RAL recipients by the average RAL loan fee of \$107.50 plus the estimated average tax preparation fee of \$183.

**Table I: RAL Usage by Filer Type and Zip Code Race/Ethnicity Composition**

	Percent of All Returns Requesting RALs	Percent of EITC Returns Requesting RALs	Percent of Non-EITC Returns Requesting RALs
Less than 10 percent Minority	5.1%	25.0%	2.7%
10 to 19.9 percent Minority	4.0%	23.1%	2.0%
20 to 49.9 percent Minority	5.8%	24.6%	2.8%
50 percent or Greater Mixed Minority	11.4%	29.6%	5.6%
50 percent or Greater Latino	11.0%	24.1%	5.8%
80 percent or Greater African American	23.7%	40.1%	11.6%
No Data	3.8%	19.2%	2.2%
State of Illinois	6.8%	27.2%	3.2%

**Low wealth taxpayers accounted for the majority of RAL users.** Figure 1 looks at all RAL users in the state and breaks them out by whether or not they were EITC recipients in 2006. Over 60 percent of Illinois RAL users received the EITC. This percentage is even more pronounced in African American communities. Of RAL users in highly African American communities, nearly 72 percent were EITC recipients.

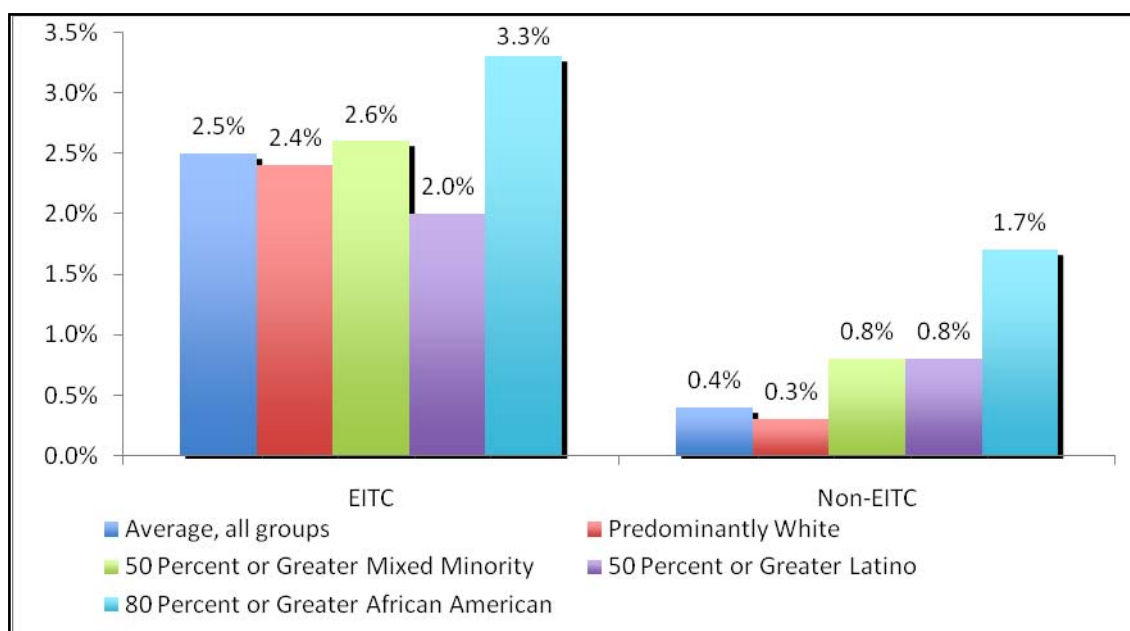
**Figure 1: RAL Usage by ZIP Code Race/Ethnicity Composition and Filer Type**

**Recipients of the EITC spent a far greater share of their tax returns on RAL fees than did non-EITC recipients.** Figure 2 illustrates RAL fees as a percent of refunds for EITC and non-EITC recipients. In Illinois, EITC recipients collectively spent \$68.9 million on RAL fees. This represents 2.5 percent of the total refunds received by EITC recipients. By contrast, non-EITC recipients spend \$45.3 million on RALs, or 0.4 percent of all non-EITC refunds. Looking at the percent of a return spent on RAL fees, EITC recipients spend more than six times as much of their return on RALs as did non-EITC recipients.

These estimates are likely conservative since they do not include the “application” or “document processing” fees sometimes included with RALs.<sup>22</sup>

**Regardless of EITC status, taxpayers in African American communities spent the largest share of their tax refunds on RALs.** Figure 2 also illustrates that EITC recipients in communities 80 percent or more African American spent 3.3 percent of their returns on RALs, while EITC recipients in predominantly white communities spent 2.4 percent of their returns on RALs. Non-EITC recipients in communities 80 percent or more African American spent 1.7 percent of their returns on RALs, while non-EITC recipients in predominantly white communities spent only 0.3 percent of their returns on RALs.

**Figure 2: RAL Fees as a Percent of Refunds, by Filer Type and ZIP Code Race/Ethnicity Composition**



## Conclusion and Recommendations

In Illinois, refund anticipation loans disproportionately impact low-wealth individuals and communities of color. This research has found that in tax year 2006, EITC recipients in Illinois are disproportionately consumers of high-cost tax loans, and that EITC recipients spend a far greater share of their tax refunds on RALs than do non-EITC recipients. This research has also found that RAL usage is disproportionately high in African American communities, regardless of the taxpayer’s EITC status. Non-EITC recipients in African American ZIP codes were 3.6 times more likely to use RALs than were non-EITC recipients in white ZIP codes, and non-EITC taxpayers in African American communities spent 1.7 percent of their returns on RALs. Conversely, non-EITC recipients in predominantly white communities spend only 0.3 percent of their tax returns on RALs.

<sup>22</sup>Recently, the three major tax preparation chains dropped application and document processing fees; however, independent preparers, who make up about 40 percent of the RAL market, may still include such fees. Since there are no comprehensive data on the fee schedules of independent preparers, we have not included this in our estimate, but they may add considerably to the fee burden on borrowers.

As recent legislation, such as the American Recovery and Reinvestment Act of 2009, has sought to increase the effectiveness of the EITC by increasing the amount of credit to eligible families, attention should be directed to how RAL usage undermines the asset-building potential of the EITC because of the disproportionate use of these high cost loans by taxpayers qualifying for the EITC. Although some consumer protections for RALs exist at both the federal and state levels, these primarily address disclosure and consent and may not ease the wealth-depleting characteristics of RALs.<sup>23</sup>

The following key policy recommendations suggest ways in which policymakers can reduce consumer demand for RALs and increase protections for taxpayers who choose to receive their refund through a RAL.

- **Prohibit businesses whose primary purpose is not tax preparation from offering RALs.** This would keep out fringe preparers, who tend to include more abusive terms or encourage use of other high-cost financial products.<sup>24</sup>
- **Prevent unlicensed tax preparers from brokering loans for national banks.** Unlicensed tax preparers arrange RALs for banks with little training or oversight. Federal banking regulators should prohibit this arrangement unless banks can demonstrate that they routinely examine these relationships to ensure compliance with existing regulations.
- **Limit RAL fees to 36 percent APR.** Bank regulators have enacted prohibitions or strong consumer protections for other forms of high-cost credit, short-term credit, such as payday loans, for state-chartered and national banks as a result of the cycle of debt created by high-cost credit. However, RALs, with interest rates as high as 140 percent are still permitted with few consumer protections and little oversight. Limiting RAL fees to 36 percent would ensure some consumer protections are available for RALs and provide a disincentive to aggressively market RALs to low-wealth tax filers.
- **Count bank-tax preparer RAL relationships against banks' CRA examinations.** Since RALs negatively and disproportionately affect low-income communities and communities of color, regulators should count bank partnerships with tax preparers to arrange RALs against them in their Community Reinvestment Act examination and prohibit such banks from receiving a grade of outstanding.
- **Require tax preparers to educate filers on refund options.** RALs are attractive because they give a borrower access to their refund in a short amount of time. However, research has found that the vast majority of RAL users are willing to wait up to nine days for their tax refund. Since the average turnaround time for a direct deposit return is ten days, this suggests a failure on the part of tax preparers to adequately explain refund options. Direct deposit use could greatly decrease the need for RALs, especially since its turnaround time falls within the time frame RAL users are willing to wait for their return.

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<sup>23</sup>Tax Refund Anticipation Loan Disclosure Act, Illinois Comp. Stat. ch. 815 Section 177 (Source: P.A. 92-664, eff. 1-1-03). <[http://www.ilga.gov/LEGISLATION/ILCS/ilcs3.asp?ActID=2320&ChapAct=815%26nbsp%3BILCS%26nbsp%3B177%2F&ChapterID=67&ChapterName=BUSINESS+TRANSACTIONS&ActName=Tax+Refund+Anticipation+Loan+Disclosure+Act](http://www.ilga.gov/LEGISLATION/ILCS/ilcs3.asp?ActID=2320&ChapAct=815%26nbsp%3BILCS%26nbsp%3B177%2F&ChapterID=67&ChapterName=BUSINESS+TRANSACTIONS&ActName=Tax+Refund+Anticipation+Loan+Disclosure+Act;)>; United States. Internal Revenue Service. *Publication 1345: Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns*. Revised 17 November 2009. <<http://apps.irs.gov/pub/irs-pdf/p1345.pdf>>

<sup>24</sup>Fox, Jean Ann and Chi Chi Wu. "Big Business, Big Bucks: Quickie Tax Loans Generate Profits for Banks and Tax Preparers While Putting Low-Income Taxpayers at Risk." National Consumer Law Center/Consumer Federation of America, February 2009: Appendix A: 11-22.

- **Stop making the debt indicator available for the purpose of facilitating RALs.** By offering the Debt Indicator, the IRS is enabling high-cost lending by unregulated tax preparers targeted to low-wealth people and communities of color.
- **Prohibit the use of the Earned Income Tax Credit as collateral for RALs.** With over 27 percent of EITC recipients requesting RALs and spending \$68.9 million on RAL fees, this product has been shown to significantly and negatively impact the effectiveness of the EITC program.
- **Require registration and bonding of tax preparers who offer RALs.** This would aid regulatory oversight, and require that RAL facilitators abide by the provisions of any RAL regulations and carry a fiduciary duty to borrowers to act in their best interests. Regulated preparers should be required to receive at least ten hours of continuing education annually to keep preparers up-to-date on tax code changes and reduce the possibility of fraudulent claims, which can be a substantial liability for a taxpayer.
- **Increase marketing of and funding for free or low-cost tax preparers.** A Treasury Inspector General for Tax Administration report found that 81 percent of RAL users were not aware of free or low-cost tax preparation services.<sup>25</sup> More funding should be dedicated to increasing the visibility and number of these programs particularly in low-income communities and communities of color.

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<sup>25</sup>"Many Taxpayers Who Obtain Refund Anticipation Loans Could Benefit From Free Tax Preparation Services." Treas.gov. Treasury Inspector General For Tax Administration, 29 August 2008: 3 <<https://treas.gov/tigta/auditreports/2008reports/200840170fr.pdf>>



## Appendix A. 2006 RAL Usage by U.S. Congressional District and EITC Status

Rep.	Dist.	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	% of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	% of Refunds spent on RALs	
Rush	1	72,851	25,291	34.7%	\$248,722,538	\$7,347,036	3.0%	190,620	12,146	6.4%	\$391,536,063	\$3,528,413	0.9%	\$10,875,448.5
Jackson	2	75,935	26,342	34.7%	\$263,869,372	\$7,652,351	2.9%	190,007	15,582	8.2%	\$398,687,984	\$4,526,571	1.1%	\$12,178,922.0
Lipinski	3	48,672	10,202	21.0%	\$153,775,833	\$2,963,681	1.9%	245,360	8,435	3.4%	\$498,319,338	\$2,450,368	0.5%	\$5,414,048.5
Gutiérrez	4	57,646	13,613	23.6%	\$194,717,346	\$3,954,577	2.0%	164,610	7,901	4.8%	\$323,369,096	\$2,295,241	0.7%	\$6,249,817.0
Quigley	5	43,567	5,693	13.1%	\$109,369,967	\$1,653,817	1.5%	264,615	5,529	2.1%	\$571,725,117	\$1,606,175	0.3%	\$3,259,991.0
Roskam	6	26,418	3,821	14.5%	\$74,621,007	\$1,110,001	1.5%	289,343	4,804	1.7%	\$635,729,323	\$1,395,562	0.2%	\$2,505,562.5
Davis	7	66,419	23,055	34.7%	\$226,346,621	\$6,697,478	3.0%	223,216	10,388	4.7%	\$923,681,886	\$3,017,714	0.3%	\$9,715,191.5
Bean	8	29,880	5,378	18.0%	\$88,998,362	\$1,562,309	1.8%	316,194	6,084	1.9%	\$769,487,759	\$1,767,402	0.2%	\$3,329,711.0
Schakowsky	9	35,686	4,923	13.8%	\$86,841,665	\$1,430,132	1.6%	269,548	4,231	1.6%	\$591,657,534	\$1,229,106	0.2%	\$2,659,237.0
Kirk	10	23,539	4,110	17.5%	\$66,772,895	\$1,193,955	1.8%	281,628	3,513	1.2%	\$1,212,241,790	\$1,020,527	0.1%	\$2,214,481.5
Halverson	11	42,982	12,281	28.6%	\$136,146,499	\$3,567,631	2.6%	300,462	10,502	3.5%	\$610,587,189	\$3,050,831	0.5%	\$6,618,461.5
Costello	12	55,870	19,918	35.7%	\$173,571,897	\$5,786,179	3.3%	238,360	9,689	4.1%	\$367,302,863	\$2,814,655	0.8%	\$8,600,833.5
Biggert	13	25,892	4,167	16.1%	\$74,528,902	\$1,210,514	1.6%	337,278	5,257	1.6%	\$916,388,436	\$1,527,159	0.2%	\$2,737,672.0
Foster	14	37,022	8,479	22.9%	\$120,037,387	\$2,463,150	2.1%	309,300	8,408	2.7%	\$693,119,678	\$2,442,524	0.4%	\$4,905,673.5
Johnson	15	44,699	13,909	31.1%	\$137,943,887	\$4,040,565	2.9%	253,665	8,870	3.5%	\$372,054,920	\$2,576,735	0.7%	\$6,617,299.5
Manzullo	16	43,136	11,627	27.0%	\$134,906,622	\$3,377,644	2.5%	293,441	8,180	2.8%	\$550,885,949	\$2,376,290	0.4%	\$5,753,933.5
Hare	17	50,080	14,640	29.2%	\$153,982,267	\$4,252,920	2.8%	246,673	7,886	3.2%	\$346,061,380	\$2,290,883	0.7%	\$6,543,803.0
Schock	18	45,286	15,644	34.5%	\$142,178,241	\$4,544,582	3.2%	266,575	9,259	3.5%	\$418,784,200	\$2,689,740	0.6%	\$7,234,321.5
Shimkus	19	44,698	13,927	31.2%	\$134,621,629	\$4,045,794	3.0%	263,767	9,259	3.5%	\$400,530,245	\$2,689,740	0.7%	\$6,735,533.0



## Appendix B. 2006 RAL Usage by Illinois State Senate District and EITC Status

Senator	Dist.	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
Muñoz	1	18,696	4,309	23.0%	\$64,605,536	\$1,251,765	1.9%	42,144	2,427	5.8%	\$78,555,557	\$705,044	0.9%	\$1,956,808
Delgado	2	19,239	4,980	25.9%	\$62,081,096	\$1,446,690	2.3%	58,391	2,657	4.6%	\$116,532,050	\$771,859	0.7%	\$2,218,549
Hunter	3	21,463	7,138	33.3%	\$71,448,054	\$2,073,589	2.9%	59,715	2,722	4.6%	\$245,809,576	\$790,741	0.3%	\$2,864,330
Lightford	4	24,039	8,532	35.5%	\$85,035,116	\$2,478,546	2.9%	62,835	4,458	7.1%	\$141,469,888	\$1,295,049	0.9%	\$3,773,595
Hendon	5	25,210	8,843	35.1%	\$86,729,290	\$2,568,892	3.0%	60,994	3,405	5.6%	\$234,210,161	\$989,153	0.4%	\$3,558,044
Cullerton	6	7,937	1,119	14.1%	\$17,607,965	\$325,070	1.8%	110,141	1,253	1.1%	\$357,665,452	\$363,997	0.1%	\$689,066
Steans	7	14,434	2,483	17.2%	\$35,620,811	\$721,312	2.0%	74,815	1,818	2.4%	\$123,335,148	\$528,129	0.4%	\$1,249,441
Silverstein	8	13,693	1,606	11.7%	\$34,820,981	\$466,543	1.3%	80,839	1,349	1.7%	\$173,303,538	\$391,885	0.2%	\$858,428
Schoenberg	9	7,538	1,134	15.0%	\$19,737,321	\$329,427	1.7%	91,719	901	1.0%	\$445,618,440	\$261,741	0.1%	\$591,168
DeLeo	10	14,345	1,442	10.1%	\$31,655,138	\$418,901	1.3%	89,582	1,656	1.8%	\$160,182,584	\$481,068	0.3%	\$899,969
Viverito	11	16,535	3,418	20.7%	\$51,831,553	\$992,929	1.9%	82,832	2,938	3.5%	\$164,111,407	\$853,489	0.5%	\$1,846,418
Sandoval	12	20,156	4,593	22.8%	\$72,914,027	\$1,334,267	1.8%	50,658	3,001	5.9%	\$99,771,207	\$871,791	0.9%	\$2,206,057
Raoul	13	22,855	7,786	34.1%	\$75,428,715	\$2,261,833	3.0%	69,971	3,390	4.8%	\$299,416,635	\$984,795	0.3%	\$3,246,628
Jones, III	14	22,111	7,614	34.4%	\$75,583,425	\$2,211,867	2.9%	65,585	4,433	6.8%	\$137,894,283	\$1,287,787	0.9%	\$3,499,654
Meeks	15	23,226	7,983	34.4%	\$80,541,511	\$2,319,062	2.9%	63,201	4,846	7.7%	\$129,641,330	\$1,407,763	1.1%	\$3,726,825
Collins	16	26,392	9,008	34.1%	\$92,147,569	\$2,616,824	2.8%	52,459	4,249	8.1%	\$107,739,105	\$1,234,335	1.1%	\$3,851,159
Trotter	17	26,448	9,208	34.8%	\$91,581,757	\$2,674,924	2.9%	56,187	4,884	8.7%	\$110,532,122	\$1,418,802	1.3%	\$4,093,726
Maloney	18	13,288	2,850	21.4%	\$39,286,942	\$827,925	2.1%	88,259	2,724	3.1%	\$176,780,953	\$791,322	0.4%	\$1,619,247
Crotty	19	14,871	4,062	27.3%	\$48,383,663	\$1,180,011	2.4%	93,964	3,573	3.8%	\$209,330,269	\$1,037,957	0.5%	\$2,217,968
Martinez	20	15,771	2,964	18.8%	\$46,948,112	\$861,042	1.8%	62,467	1,978	3.2%	\$116,345,334	\$574,609	0.5%	\$1,435,651
Cronin	21	6,913	1,093	15.8%	\$18,780,892	\$317,517	1.7%	98,092	1,401	1.4%	\$262,746,988	\$406,991	0.2%	\$724,507
Noland	22	13,440	2,946	21.9%	\$44,809,951	\$855,813	1.9%	95,743	3,014	3.1%	\$191,275,978	\$875,567	0.5%	\$1,731,380
Pankau	23	9,506	1,380	14.5%	\$27,376,354	\$400,890	1.5%	91,416	1,709	1.9%	\$192,263,761	\$496,465	0.3%	\$897,355
Dillard	24	6,496	937	14.4%	\$16,944,393	\$272,199	1.6%	98,406	1,102	1.1%	\$264,799,572	\$320,131	0.1%	\$592,330
Lauzen	25	9,306	1,813	19.5%	\$28,817,295	\$526,677	1.8%	122,940	2,313	1.9%	\$311,180,057	\$671,927	0.2%	\$1,198,603
Duffy	26	6,353	752	11.8%	\$17,574,725	\$218,456	1.2%	104,884	1,151	1.1%	\$345,926,797	\$334,366	0.1%	\$552,822
Murphy	27	6,818	723	10.6%	\$16,592,902	\$210,032	1.3%	95,260	1,093	1.1%	\$237,163,716	\$317,517	0.1%	\$527,548
Millner	28	7,465	1,032	13.8%	\$21,143,930	\$299,796	1.4%	92,947	1,487	1.6%	\$203,945,303	\$431,974	0.2%	\$731,770
Garrett	29	6,257	466	7.4%	\$13,784,720	\$135,373	1.0%	96,969	593	0.6%	\$532,095,764	\$172,267	0.0%	\$307,640
Link	30	13,009	3,469	26.7%	\$43,969,737	\$1,007,745	2.3%	73,156	2,303	3.1%	\$190,561,610	\$669,022	0.4%	\$1,676,766
Bond	31	11,565	2,618	22.6%	\$36,631,217	\$760,529	2.1%	101,104	2,323	2.3%	\$210,997,989	\$674,832	0.3%	\$1,435,761

**Appendix B. 2006 RAL Usage by Illinois State Senate District and EITC Status (con't)**

Senator	Dist.	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
Althoff	32	8,421	1,264	15.0%	\$24,264,769	\$367,192	1.5%	109,597	2,138	2.0%	\$250,218,892	\$621,089	0.2%	\$988,281
Kotowski	33	8,608	781	9.1%	\$19,428,357	\$226,881	1.2%	96,826	1,110	1.1%	\$200,757,900	\$322,455	0.2%	\$549,336
Syverson	34	19,934	6,962	34.9%	\$64,383,690	\$2,022,461	3.1%	84,242	3,599	4.3%	\$142,435,728	\$1,045,510	0.7%	\$3,067,971
Burzynski	35	12,063	2,805	23.3%	\$37,096,523	\$814,853	2.2%	94,387	2,953	3.1%	\$178,887,752	\$857,847	0.5%	\$1,672,699
Jacobs	36	15,107	3,456	22.9%	\$47,363,784	\$1,003,968	2.1%	86,884	1,928	2.2%	\$132,168,320	\$560,084	0.4%	\$1,564,052
Risinger	37	12,437	3,108	25.0%	\$37,289,276	\$902,874	2.4%	88,043	2,252	2.6%	\$141,784,880	\$654,206	0.5%	\$1,557,080
Dahl	38	13,591	3,512	25.8%	\$41,925,052	\$1,020,236	2.4%	96,517	3,671	3.8%	\$174,568,323	\$1,066,426	0.6%	\$2,086,662
Harmon	39	18,059	4,245	23.5%	\$55,619,779	\$1,233,173	2.2%	75,253	2,798	3.7%	\$155,796,577	\$812,819	0.5%	\$2,045,992
Hutchinson	40	18,692	6,278	33.6%	\$62,873,157	\$1,823,759	2.9%	80,185	4,135	5.2%	\$157,169,834	\$1,201,218	0.8%	\$3,024,977
Radogno	41	6,206	745	12.0%	\$15,955,240	\$216,423	1.4%	109,039	1,100	1.0%	\$320,967,917	\$319,550	0.1%	\$535,973
Holmes	42	15,846	3,836	24.2%	\$54,035,965	\$1,114,358	2.1%	112,041	3,939	3.5%	\$271,991,114	\$1,144,280	0.4%	\$2,258,638
Wilhelmi	43	17,596	5,212	29.6%	\$58,893,892	\$1,514,086	2.6%	99,864	4,363	4.4%	\$214,433,562	\$1,267,452	0.6%	\$2,781,538
Brady	44	12,936	3,997	30.9%	\$39,645,001	\$1,161,129	2.9%	87,702	2,461	2.8%	\$136,585,043	\$714,921	0.5%	\$1,876,049
Bivins	45	13,812	3,016	21.8%	\$41,502,935	\$876,148	2.1%	88,066	2,049	2.3%	\$128,618,285	\$595,235	0.5%	\$1,471,383
Koehler	46	19,098	7,752	40.6%	\$61,077,916	\$2,251,956	3.7%	76,637	3,628	4.7%	\$115,553,437	\$1,053,934	0.9%	\$3,305,890
Sullivan	47	14,587	3,796	26.0%	\$44,384,599	\$1,102,738	2.5%	77,697	2,595	3.3%	\$98,588,564	\$753,848	0.8%	\$1,856,586
Hultgren	48	6,810	981	14.4%	\$20,187,843	\$284,981	1.4%	103,025	1,260	1.2%	\$263,940,446	\$366,030	0.1%	\$651,011
Demuzio	49	14,508	4,572	31.5%	\$44,165,380	\$1,328,166	3.0%	79,949	3,390	4.2%	\$110,331,931	\$984,795	0.9%	\$2,312,961
Bomke	50	16,053	5,853	36.5%	\$49,158,592	\$1,700,297	3.5%	88,821	2,656	3.0%	\$138,005,032	\$771,568	0.6%	\$2,471,865
McCarter	51	14,864	5,186	34.9%	\$46,607,104	\$1,506,533	3.2%	85,049	2,839	3.3%	\$127,799,073	\$824,730	0.6%	\$2,331,263
Frerichs	52	15,920	5,353	33.6%	\$49,353,047	\$1,555,047	3.2%	74,261	2,508	3.4%	\$107,486,910	\$728,574	0.7%	\$2,283,621
Rutherford	53	11,562	3,035	26.2%	\$35,525,867	\$881,668	2.5%	90,615	2,727	3.0%	\$141,786,825	\$792,194	0.6%	\$1,673,861
Jones	54	15,808	5,078	32.1%	\$47,461,781	\$1,475,159	3.1%	78,992	3,271	4.1%	\$108,178,602	\$950,226	0.9%	\$2,425,385
Righter	55	14,222	4,108	28.9%	\$43,552,443	\$1,193,374	2.7%	80,183	3,069	3.8%	\$110,790,008	\$891,545	0.8%	\$2,084,919
Haine	56	14,294	4,463	31.2%	\$43,062,944	\$1,296,502	3.0%	87,471	2,941	3.4%	\$146,941,785	\$854,361	0.6%	\$2,150,862
Clayborne	57	20,849	8,204	39.3%	\$68,324,124	\$2,383,262	3.5%	73,550	2,914	4.0%	\$119,875,548	\$846,517	0.7%	\$3,229,779
Luechtefeld	58	14,566	4,499	30.9%	\$43,218,097	\$1,306,960	3.0%	80,069	2,694	3.4%	\$125,385,045	\$782,607	0.6%	\$2,089,567
Forby	59	18,457	6,620	35.9%	\$55,181,082	\$1,923,110	3.5%	72,019	3,786	5.3%	\$99,900,845	\$1,099,833	1.1%	\$3,022,943

### Appendix C. 2006 RAL Usage by Illinois State Congressional District and EITC Status

Rep.	Dist.	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
Mendoza	1	8,831	1,914	21.7%	\$31,389,604	\$556,017	1.8%	20,167	1,179	5.8%	\$38,677,154	\$342,500	0.9%	\$898,516.5
Acevedo	2	9,865	2,395	24.3%	\$33,215,934	\$695,748	2.1%	21,975	1,248	5.7%	\$39,878,401	\$362,544	0.9%	\$1,058,291.5
Arroyo	3	10,352	2,459	23.8%	\$34,495,565	\$714,340	2.1%	26,858	1,372	5.1%	\$49,466,635	\$398,566	0.8%	\$1,112,905.5
Soto	4	8,887	2,521	28.4%	\$27,585,533	\$732,351	2.7%	31,531	1,284	4.1%	\$67,065,413	\$373,002	0.6%	\$1,105,352.5
Dunkin	5	7,972	2,375	29.8%	\$24,598,692	\$689,938	2.8%	41,519	1,073	2.6%	\$210,067,666	\$311,707	0.1%	\$1,001,644.0
Golar	6	13,491	4,763	35.3%	\$46,849,362	\$1,383,652	3.0%	18,196	1,648	9.1%	\$35,741,910	\$478,744	1.3%	\$1,862,395.5
Yarbrough	7	11,054	3,853	34.9%	\$38,759,325	\$1,119,297	2.9%	35,643	2,532	7.1%	\$86,211,578	\$735,546	0.9%	\$1,854,842.5
Ford	8	12,984	4,679	36.0%	\$46,275,792	\$1,359,250	2.9%	27,194	1,927	7.1%	\$55,258,309	\$559,794	1.0%	\$1,919,043.0
Turner	9	11,160	3,513	31.5%	\$38,094,745	\$1,020,527	2.7%	33,663	1,492	4.4%	\$159,605,960	\$433,426	0.3%	\$1,453,952.5
Collins	10	14,052	5,329	37.9%	\$48,634,545	\$1,548,075	3.2%	27,329	1,913	7.0%	\$74,604,201	\$555,727	0.7%	\$2,103,801.0
Fritchey	11	4,612	652	14.1%	\$11,400,045	\$189,406	1.7%	46,125	651	1.4%	\$138,793,333	\$189,116	0.1%	\$378,521.5
Feigenholtz	12	3,325	467	14.0%	\$6,207,921	\$135,664	2.2%	64,016	603	0.9%	\$218,872,117	\$175,172	0.1%	\$310,835.0
Harris	13	6,786	1,007	14.8%	\$16,235,563	\$292,534	1.8%	39,287	796	2.0%	\$67,157,396	\$231,238	0.3%	\$523,771.5
Osterman	14	7,647	1,476	19.3%	\$19,385,248	\$428,778	2.2%	35,529	1,022	2.9%	\$56,177,752	\$296,891	0.5%	\$725,669.0
D'Amico	15	6,275	674	10.7%	\$15,189,767	\$195,797	1.3%	42,195	662	1.6%	\$84,897,172	\$192,311	0.2%	\$388,108.0
Lang	16	7,418	934	12.6%	\$19,637,860	\$271,327	1.4%	38,684	686	1.8%	\$88,494,148	\$199,283	0.2%	\$470,610.0
Coulson	17	3,422	277	8.1%	\$8,120,192	\$80,469	1.0%	48,901	284	0.6%	\$222,612,089	\$82,502	0.0%	\$162,970.5
Hamos	18	4,116	857	20.8%	\$11,617,128	\$248,959	2.1%	42,819	617	1.4%	\$223,006,352	\$179,239	0.1%	\$428,197.0
Lyons	19	8,177	925	11.3%	\$19,198,495	\$268,713	1.4%	42,753	946	2.2%	\$75,580,941	\$274,813	0.4%	\$543,525.5
McAuliffe	20	6,166	516	8.4%	\$12,449,998	\$149,898	1.2%	46,790	709	1.5%	\$84,513,861	\$205,965	0.2%	\$355,862.5
Zalewski	21	7,226	1,439	19.9%	\$22,190,004	\$418,030	1.9%	42,578	1,336	3.1%	\$82,428,120	\$388,108	0.5%	\$806,137.5
Madigan	22	9,309	1,979	21.3%	\$29,641,549	\$574,900	1.9%	40,255	1,601	4.0%	\$81,683,287	\$465,091	0.6%	\$1,039,990.0
Burke	23	10,464	2,649	25.3%	\$37,514,668	\$769,535	2.1%	23,246	1,467	6.3%	\$45,409,695	\$426,164	0.9%	\$1,195,698.0
Hernandez	24	9,692	1,944	20.1%	\$35,399,358	\$564,732	1.6%	27,413	1,535	5.6%	\$54,361,513	\$445,918	0.8%	\$1,010,649.5
Currie	25	13,443	4,884	36.3%	\$45,691,106	\$1,418,802	3.1%	25,715	2,056	8.0%	\$54,277,885	\$597,268	1.1%	\$2,016,070.0
Burns	26	9,412	2,903	30.8%	\$29,744,318	\$843,322	2.8%	44,263	1,333	3.0%	\$245,145,692	\$387,237	0.2%	\$1,230,558.0
Davis	27	10,721	3,655	34.1%	\$36,423,644	\$1,061,778	2.9%	35,366	2,310	6.5%	\$77,101,093	\$671,055	0.9%	\$1,732,832.5
Rita	28	11,387	3,958	34.8%	\$39,150,112	\$1,149,799	2.9%	30,241	2,120	7.0%	\$60,833,712	\$615,860	1.0%	\$1,765,659.0
Miller	29	10,944	3,570	32.6%	\$37,775,162	\$1,037,085	2.7%	34,020	2,572	7.6%	\$70,398,687	\$747,166	1.1%	\$1,784,251.0
Davis	30	12,290	4,416	35.9%	\$42,789,272	\$1,282,848	3.0%	29,200	2,274	7.8%	\$59,288,281	\$660,597	1.1%	\$1,943,445.0
Flowers	31	12,455	4,174	33.5%	\$42,495,139	\$1,212,547	2.9%	29,856	2,232	7.5%	\$59,826,721	\$648,396	1.1%	\$1,860,943.0
Thapedi	32	13,898	4,822	34.7%	\$49,522,029	\$1,400,791	2.8%	22,536	2,007	8.9%	\$47,777,470	\$583,034	1.2%	\$1,983,824.5
Colvin	33	12,512	4,210	33.6%	\$43,430,553	\$1,223,005	2.8%	25,744	2,165	8.4%	\$50,548,080	\$628,933	1.2%	\$1,851,937.5
Howard	34	13,971	5,011	35.9%	\$48,274,896	\$1,455,696	3.0%	30,509	2,726	8.9%	\$60,112,012	\$791,903	1.3%	\$2,247,598.5

**Appendix C. 2006 RAL Usage by Illinois State Congressional District and EITC Status (con't)**

Rep.	Dist.	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
Joyce	35	5,701	1,164	20.4%	\$16,336,551	\$338,142	2.1%	45,183	1,264	2.8%	\$98,886,844	\$367,192	0.4%	\$705,334.0
Brosnahan	36	7,588	1,687	22.2%	\$22,950,389	\$490,074	2.1%	43,075	1,459	3.4%	\$77,894,111	\$423,840	0.5%	\$913,913.0
McCarthy	37	3,850	409	10.6%	\$10,354,414	\$118,815	1.1%	55,142	713	1.3%	\$118,567,294	\$207,127	0.2%	\$325,941.0
Riley	38	11,016	3,652	33.2%	\$38,015,286	\$1,060,906	2.8%	38,772	2,859	7.4%	\$90,661,125	\$830,540	0.9%	\$1,891,445.5
Berrios	39	8,900	1,913	21.5%	\$27,978,588	\$555,727	2.0%	31,262	1,152	3.7%	\$59,470,808	\$334,656	0.6%	\$890,382.5
Mell	40	6,871	1,051	15.3%	\$18,969,525	\$305,316	1.6%	31,205	826	2.6%	\$56,874,526	\$239,953	0.4%	\$545,268.5
Biggins	41	3,716	609	16.4%	\$10,430,892	\$176,915	1.7%	49,536	789	1.6%	\$145,157,914	\$229,205	0.2%	\$406,119.0
Pihos	42	3,196	483	15.1%	\$8,347,947	\$140,312	1.7%	48,539	612	1.3%	\$117,551,559	\$177,786	0.2%	\$318,097.5
Farnham	43	7,580	2,015	26.6%	\$26,844,709	\$585,358	2.2%	40,967	1,822	4.4%	\$84,900,007	\$529,291	0.6%	\$1,114,648.5
Crespo	44	5,860	931	15.9%	\$17,965,241	\$270,456	1.5%	54,776	1,192	2.2%	\$106,375,971	\$346,276	0.3%	\$616,731.5
Coladipietro	45	4,812	678	14.1%	\$14,192,310	\$196,959	1.4%	47,078	901	1.9%	\$98,792,084	\$261,741	0.3%	\$458,699.5
Reboletti	46	4,694	702	15.0%	\$13,184,044	\$203,931	1.5%	44,338	808	1.8%	\$93,471,676	\$234,724	0.3%	\$438,655.0
Bellock	47	3,527	518	14.7%	\$9,226,245	\$150,479	1.6%	49,434	560	1.1%	\$152,340,689	\$162,680	0.1%	\$313,159.0
Connelly	48	2,970	418	14.1%	\$7,722,491	\$121,429	1.6%	48,999	542	1.1%	\$112,536,870	\$157,451	0.1%	\$278,880.0
Schmitz	49	4,481	883	19.7%	\$13,844,470	\$256,512	1.9%	60,617	1,063	1.8%	\$154,613,225	\$308,802	0.2%	\$565,313.0
Hatcher	50	4,827	929	19.2%	\$14,976,511	\$269,875	1.8%	62,337	1,253	2.0%	\$156,600,142	\$363,997	0.2%	\$633,871.0
Sullivan	51	2,472	206	8.3%	\$6,203,924	\$59,843	1.0%	50,360	337	0.7%	\$161,782,920	\$97,899	0.1%	\$157,741.5
Beaubien	52	3,874	545	14.1%	\$11,351,433	\$158,323	1.4%	54,414	812	1.5%	\$183,932,070	\$235,886	0.1%	\$394,208.5
Mathias	53	3,536	291	8.2%	\$8,144,437	\$84,536	1.0%	50,977	497	1.0%	\$99,601,647	\$144,379	0.1%	\$228,914.0
Bassi	54	3,282	432	13.2%	\$8,448,328	\$125,496	1.5%	44,283	596	1.3%	\$137,561,340	\$173,138	0.1%	\$298,634.0
Ramey	55	3,988	618	15.5%	\$12,075,177	\$179,529	1.5%	47,925	848	1.8%	\$117,190,093	\$246,344	0.2%	\$425,873.0
Froehlich	56	3,476	415	11.9%	\$9,069,033	\$120,558	1.3%	45,025	639	1.4%	\$86,758,474	\$185,630	0.2%	\$306,187.0
Nekritz	57	4,597	394	8.6%	\$10,253,777	\$114,457	1.1%	47,447	460	1.0%	\$113,174,369	\$133,630	0.1%	\$248,087.0
May	58	1,660	72	4.3%	\$3,530,943	\$20,916	0.6%	49,522	133	0.3%	\$418,921,395	\$38,637	0.0%	\$59,552.5
Sente	59	3,863	567	14.7%	\$11,252,436	\$164,714	1.5%	46,230	582	1.3%	\$143,853,633	\$169,071	0.1%	\$333,784.5
Washington	60	9,140	2,901	31.7%	\$32,693,297	\$842,741	2.6%	26,879	1,719	6.4%	\$46,616,926	\$499,370	1.1%	\$1,342,110.0
Osmond	61	6,710	1,800	26.8%	\$21,317,726	\$522,900	2.5%	49,779	1,383	2.8%	\$104,307,973	\$401,762	0.4%	\$924,661.5
Cole	62	4,868	820	16.8%	\$15,357,166	\$238,210	1.6%	51,482	944	1.8%	\$106,994,773	\$274,232	0.3%	\$512,442.0
Franks	63	5,006	846	16.9%	\$14,675,520	\$245,763	1.7%	52,008	1,336	2.6%	\$111,545,457	\$388,108	0.3%	\$633,871.0
Tryon	64	3,414	419	12.3%	\$9,589,082	\$121,720	1.3%	57,590	802	1.4%	\$138,672,267	\$232,981	0.2%	\$354,700.5
Mulligan	65	4,649	407	8.8%	\$10,458,573	\$118,234	1.1%	48,156	559	1.2%	\$112,188,857	\$162,390	0.1%	\$280,623.0
Walker	66	3,958	373	9.4%	\$8,969,504	\$108,357	1.2%	48,669	552	1.1%	\$88,565,778	\$160,356	0.2%	\$268,712.5
Jefferson	67	11,622	4,509	38.8%	\$38,131,437	\$1,309,865	3.4%	36,707	1,943	5.3%	\$59,100,673	\$564,442	1.0%	\$1,874,306.0

**Appendix C. 2006 RAL Usage by Illinois State Congressional District and EITC Status (con't)**

Rep.	Dist.	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
Winters	68	8,313	2,453	29.5%	\$26,252,254	\$712,597	2.7%	47,534	1,657	3.5%	\$83,335,054	\$481,359	0.6%	\$1,193,955.0
Wait	69	6,383	1,510	23.7%	\$20,420,113	\$438,655	2.1%	48,789	1,511	3.1%	\$98,643,077	\$438,946	0.4%	\$877,600.5
Pritchard	70	5,681	1,296	22.8%	\$16,680,218	\$376,488	2.3%	45,611	1,441	3.2%	\$80,268,274	\$418,611	0.5%	\$795,098.5
Boland	71	7,402	1,566	21.2%	\$23,162,330	\$454,923	2.0%	45,034	977	2.2%	\$66,939,036	\$283,819	0.4%	\$738,741.5
Verschoore	72	7,705	1,890	24.5%	\$24,201,454	\$549,045	2.3%	41,850	951	2.3%	\$65,229,284	\$276,266	0.4%	\$825,310.5
Leitch	73	4,835	1,232	25.5%	\$14,835,486	\$357,896	2.4%	49,526	1,216	2.5%	\$90,672,612	\$353,248	0.4%	\$711,144.0
Moffitt	74	7,599	1,876	24.7%	\$22,448,321	\$544,978	2.4%	38,507	1,037	2.7%	\$51,097,601	\$301,249	0.6%	\$846,226.5
Gordon	75	6,306	1,524	24.2%	\$19,478,444	\$442,722	2.3%	51,058	1,867	3.7%	\$104,036,462	\$542,364	0.5%	\$985,085.5
Mautino	76	7,285	1,988	27.3%	\$22,444,071	\$577,514	2.6%	45,447	1,801	4.0%	\$70,507,255	\$523,191	0.7%	\$1,100,704.5
Saviano	77	7,933	1,016	12.8%	\$20,677,347	\$295,148	1.4%	41,616	1,167	2.8%	\$70,029,586	\$339,014	0.5%	\$634,161.5
Graham	78	10,126	3,228	31.9%	\$34,942,432	\$937,734	2.7%	33,637	1,633	4.9%	\$85,766,990	\$474,387	0.6%	\$1,412,120.5
Dugan	79	8,942	3,121	34.9%	\$29,715,043	\$906,651	3.1%	42,349	1,900	4.5%	\$78,344,318	\$551,950	0.7%	\$1,458,600.5
DeLuca	80	9,750	3,156	32.4%	\$33,158,176	\$916,818	2.8%	37,835	2,236	5.9%	\$78,826,883	\$649,558	0.8%	\$1,566,376.0
Kosel	81	3,022	348	11.5%	\$8,174,353	\$101,094	1.2%	58,203	669	1.1%	\$153,529,452	\$194,345	0.1%	\$295,438.5
Durkin	82	3,185	398	12.5%	\$7,782,984	\$115,619	1.5%	50,852	431	0.8%	\$167,471,843	\$125,206	0.1%	\$240,824.5
LaVia	83	9,359	2,721	29.1%	\$33,138,842	\$790,451	2.4%	37,258	2,167	5.8%	\$73,241,203	\$629,514	0.9%	\$1,419,964.0
Cross	84	6,486	1,115	17.2%	\$20,895,544	\$323,908	1.6%	74,775	1,772	2.4%	\$198,729,542	\$514,766	0.3%	\$838,673.5
McAsey	85	7,965	1,780	22.3%	\$26,291,567	\$517,090	2.0%	56,724	2,115	3.7%	\$128,789,906	\$614,408	0.5%	\$1,131,497.5
McGuire	86	9,631	3,433	35.6%	\$32,602,325	\$997,287	3.1%	43,141	2,246	5.2%	\$85,643,655	\$652,463	0.8%	\$1,649,749.5
B. Mitchell	87	6,525	2,048	31.4%	\$20,760,732	\$594,944	2.9%	43,269	1,400	3.2%	\$65,305,567	\$406,700	0.6%	\$1,001,644.0
Brady	88	6,410	1,949	30.4%	\$18,881,138	\$566,185	3.0%	44,422	1,060	2.4%	\$71,258,299	\$307,930	0.4%	\$874,114.5
Sacia	89	6,656	1,327	19.9%	\$19,854,751	\$385,494	1.9%	45,123	748	1.7%	\$65,636,644	\$217,294	0.3%	\$602,787.5
J. Mitchell	90	7,156	1,689	23.6%	\$21,648,184	\$490,655	2.3%	42,944	1,301	3.0%	\$62,981,641	\$377,941	0.6%	\$868,595.0
Smith	91	7,586	2,343	30.9%	\$23,842,565	\$680,642	2.9%	42,316	1,859	4.4%	\$63,777,014	\$540,040	0.8%	\$1,220,681.0
Gordon	92	11,514	5,409	47.0%	\$37,236,918	\$1,571,315	4.2%	34,321	1,768	5.2%	\$51,777,812	\$513,604	1.0%	\$2,084,918.5
Tracy	93	7,592	2,126	28.0%	\$23,875,737	\$617,603	2.6%	40,592	1,364	3.4%	\$52,997,613	\$396,242	0.7%	\$1,013,845.0
Myers	94	6,996	1,670	23.9%	\$20,508,862	\$485,135	2.4%	37,104	1,231	3.3%	\$45,590,951	\$357,606	0.8%	\$842,740.5
Fortner	95	3,355	475	14.2%	\$10,113,349	\$137,988	1.4%	48,056	582	1.2%	\$113,341,677	\$169,071	0.1%	\$307,058.5
Senger	96	3,454	506	14.6%	\$10,070,759	\$146,993	1.5%	54,949	678	1.2%	\$150,539,236	\$196,959	0.1%	\$343,952.0
Watson	97	7,245	2,263	31.2%	\$21,972,511	\$657,402	3.0%	40,096	1,618	4.0%	\$55,854,782	\$470,029	0.8%	\$1,127,430.5
Hannig	98	7,263	2,308	31.8%	\$22,192,870	\$670,474	3.0%	39,853	1,772	4.4%	\$54,477,148	\$514,766	0.9%	\$1,185,240.0
Poe	99	10,104	4,076	40.3%	\$30,911,427	\$1,184,078	3.8%	41,463	1,572	3.8%	\$60,928,851	\$456,666	0.7%	\$1,640,744.0
Brauer	100	5,949	1,777	29.9%	\$18,247,165	\$516,219	2.8%	47,358	1,084	2.3%	\$77,076,180	\$314,902	0.4%	\$831,120.5
Flider	101	8,387	3,358	40.0%	\$26,906,692	\$975,499	3.6%	39,134	1,444	3.7%	\$56,639,853	\$419,482	0.7%	\$1,394,981.0

**Appendix C. 2006 RAL Usage by Illinois State Congressional District and EITC Status (con't)**

Rep.	Dist.	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
Stephens	102	6,477	1,828	28.2%	\$19,700,413	\$531,034	2.7%	45,914	1,395	3.0%	\$71,159,219	\$405,248	0.6%	\$936,281.5
Jakobsson	103	6,710	2,023	30.1%	\$19,538,624	\$587,682	3.0%	35,799	835	2.3%	\$51,686,329	\$242,568	0.5%	\$830,249.0
Black	104	9,208	3,329	36.2%	\$29,808,296	\$967,075	3.2%	38,432	1,673	4.4%	\$55,743,881	\$486,007	0.9%	\$1,453,081.0
Cultra	105	6,590	1,793	27.2%	\$20,438,402	\$520,867	2.5%	43,405	1,471	3.4%	\$63,501,119	\$427,326	0.7%	\$948,192.0
Sommer	106	4,978	1,242	24.9%	\$15,096,485	\$360,801	2.4%	47,246	1,257	2.7%	\$78,358,679	\$365,159	0.5%	\$725,959.5
Cavaletto	107	8,116	2,933	36.1%	\$24,529,039	\$852,037	3.5%	37,814	1,753	4.6%	\$53,253,057	\$509,247	1.0%	\$1,361,283.0
Reis	108	7,692	2,145	27.9%	\$22,932,742	\$623,123	2.7%	41,178	1,518	3.7%	\$54,925,545	\$440,979	0.8%	\$1,064,101.5
Eddy	109	7,613	2,300	30.2%	\$23,601,025	\$668,150	2.8%	39,444	1,660	4.2%	\$54,696,987	\$482,230	0.9%	\$1,150,380.0
Rose	110	6,609	1,808	27.4%	\$19,952,177	\$525,224	2.6%	40,743	1,410	3.5%	\$56,099,273	\$409,605	0.7%	\$934,829.0
Beiser	111	8,058	2,783	34.5%	\$24,474,069	\$808,462	3.3%	39,859	1,753	4.4%	\$62,384,347	\$509,247	0.8%	\$1,317,708.0
Hoffman	112	6,235	1,679	26.9%	\$18,588,874	\$487,750	2.6%	47,613	1,188	2.5%	\$84,557,438	\$345,114	0.4%	\$832,863.5
Holbrook	113	8,564	2,796	32.6%	\$26,677,672	\$812,238	3.0%	43,223	1,541	3.6%	\$71,404,895	\$447,661	0.6%	\$1,259,898.5
Jackson	114	12,285	5,408	44.0%	\$41,646,452	\$1,571,024	3.8%	30,328	1,373	4.5%	\$48,470,653	\$398,857	0.8%	\$1,969,880.5
Bost	115	7,573	2,164	28.6%	\$20,879,690	\$628,642	3.0%	36,133	1,231	3.4%	\$52,119,534	\$357,606	0.7%	\$986,247.5
Reitz	116	6,993	2,335	33.4%	\$22,338,407	\$678,318	3.0%	43,936	1,463	3.3%	\$73,265,511	\$425,002	0.6%	\$1,103,319.0
Bradley	117	9,546	3,295	34.5%	\$28,231,865	\$957,198	3.4%	39,298	1,866	4.7%	\$55,246,083	\$542,073	1.0%	\$1,499,270.5
Phelps	118	8,910	3,325	37.3%	\$26,949,216	\$965,913	3.6%	32,723	1,921	5.9%	\$44,654,763	\$558,051	1.2%	\$1,523,963.0

### Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60001	no data	2	-	0.0%	\$4,104	\$0	0.0%	14	-	0.0%	\$10,018	\$0	0.0%	\$0
60002	< than 10% min.	947	174	18.4%	\$2,509,531	\$50,547	2.0%	10,540	171	1.6%	\$23,346,416	\$49,676	0.2%	\$100,223
60004	10-19.9% min.	1,155	111	9.6%	\$2,531,536	\$32,246	1.3%	24,953	192	0.8%	\$50,912,378	\$55,776	0.1%	\$88,022
60005	10-19.9% min.	1,053	77	7.3%	\$1,900,639	\$22,369	1.2%	13,867	118	0.9%	\$27,183,208	\$34,279	0.1%	\$56,648
60006	no data	6	-	0.0%	\$17,804	\$0	0.0%	101	-	0.0%	\$152,602	\$0	0.0%	\$0
60007	10-19.9% min.	1,093	110	10.1%	\$2,641,983	\$31,955	1.2%	17,117	211	1.2%	\$30,844,698	\$61,296	0.2%	\$93,251
60008	20-49.9% min.	962	118	12.3%	\$2,601,971	\$34,279	1.3%	10,178	155	1.5%	\$17,508,302	\$45,028	0.3%	\$79,307
60009	no data	13	-	0.0%	\$31,531	\$0	0.0%	104	-	0.0%	\$451,286	\$0	0.0%	\$0
60010	< than 10% min.	486	36	7.4%	\$1,036,441	\$10,458	1.0%	20,662	54	0.3%	\$149,245,108	\$15,687	0.0%	\$26,145
60011	no data	2	-	0.0%	\$12,846	\$0	0.0%	230	-	0.0%	\$1,402,257	\$0	0.0%	\$0
60012	< than 10% min.	181	12	6.6%	\$482,025	\$3,486	0.7%	5,005	30	0.6%	\$13,262,319	\$8,715	0.1%	\$12,201
60013	< than 10% min.	656	66	10.1%	\$2,004,837	\$19,173	1.0%	11,767	117	1.0%	\$27,030,376	\$33,989	0.1%	\$53,162
60014	10-19.9% min.	1,438	219	15.2%	\$4,040,012	\$63,620	1.6%	20,987	337	1.6%	\$47,435,327	\$97,899	0.2%	\$161,518
60015	< than 10% min.	435	11	2.5%	\$868,913	\$3,196	0.4%	13,112	26	0.2%	\$77,449,425	\$7,553	0.0%	\$10,749
60016	20-49.9% min.	3,602	369	10.2%	\$8,217,715	\$107,195	1.3%	26,392	388	1.5%	\$41,511,731	\$112,714	0.3%	\$219,909
60017	no data	25	-	0.0%	\$71,862	\$0	0.0%	168	10	6.0%	\$354,146	\$2,905	0.8%	\$2,905
60018	20-49.9% min.	1,789	209	11.7%	\$4,789,321	\$60,715	1.3%	11,997	243	2.0%	\$28,394,185	\$70,592	0.2%	\$131,306
60019	no data	2	-	0.0%	\$2,739	\$0	0.0%	8	-	0.0%	\$9,534	\$0	0.0%	\$0
60020	10-19.9% min.	450	79	17.6%	\$1,249,411	\$22,950	1.8%	4,231	124	2.9%	\$8,045,084	\$36,022	0.4%	\$58,972
60021	< than 10% min.	175	28	16.0%	\$500,956	\$8,134	1.6%	2,565	33	1.3%	\$5,125,407	\$9,587	0.2%	\$17,721
60022	< than 10% min.	72	-	0.0%	\$121,365	\$0	0.0%	4,060	-	0.0%	\$70,416,642	\$0	0.0%	\$0
60025	10-19.9% min.	1,152	70	6.1%	\$2,353,485	\$20,335	0.9%	18,564	75	0.4%	\$57,426,633	\$21,788	0.0%	\$42,123
60026	no data	272	14	5.1%	\$691,115	\$4,067	0.6%	5,901	22	0.4%	\$24,305,569	\$6,391	0.0%	\$10,458
60029	< than 10% min.	2	-	0.0%	\$8,974	\$0	0.0%	278	-	0.0%	\$2,081,313	\$0	0.0%	\$0
60030	10-19.9% min.	941	135	14.3%	\$2,704,366	\$39,218	1.5%	16,246	181	1.1%	\$31,647,609	\$52,581	0.2%	\$91,798
60031	20-49.9% min.	1,181	201	17.0%	\$3,702,610	\$58,391	1.6%	16,875	223	1.3%	\$34,573,816	\$64,782	0.2%	\$123,172
60033	20-49.9% min.	770	156	20.3%	\$2,520,374	\$45,318	1.8%	5,292	212	4.0%	\$9,399,483	\$61,586	0.7%	\$106,904
60034	< than 10% min.	108	19	17.6%	\$309,874	\$5,520	1.8%	855	31	3.6%	\$1,539,712	\$9,006	0.6%	\$14,525
60035	< than 10% min.	494	25	5.1%	\$980,545	\$7,263	0.7%	14,506	40	0.3%	\$131,854,855	\$11,620	0.0%	\$18,883
60037	10-19.9% min.	7	-	0.0%	\$38,368	\$0	0.0%	47	-	0.0%	\$118,927	\$0	0.0%	\$0
60039	no data	33	-	0.0%	\$93,572	\$0	0.0%	257	12	4.7%	\$1,400,209	\$3,486	0.2%	\$3,486
60040	50% or > Latino	169	16	9.5%	\$477,745	\$4,648	1.0%	1,872	19	1.0%	\$3,853,751	\$5,520	0.1%	\$10,168

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60041	< than 10% min.	444	92	20.7%	\$1,273,077	\$26,726	2.1%	4,211	118	2.8%	\$8,068,510	\$34,279	0.4%	\$61,005
60042	10-19.9% min.	308	39	12.7%	\$933,608	\$11,330	1.2%	3,671	71	1.9%	\$7,663,999	\$20,626	0.3%	\$31,955
60043	< than 10% min.	13	-	0.0%	\$18,704	\$0	0.0%	1,270	-	0.0%	\$25,689,135	\$0	0.0%	\$0
60044	10-19.9% min.	214	16	7.5%	\$572,237	\$4,648	0.8%	4,686	39	0.8%	\$19,369,532	\$11,330	0.1%	\$15,978
60045	< than 10% min.	172	-	0.0%	\$306,484	\$0	0.0%	10,414	20	0.2%	\$120,598,954	\$5,810	0.0%	\$5,810
60046	< than 10% min.	947	119	12.6%	\$2,597,310	\$34,570	1.3%	14,792	190	1.3%	\$32,596,286	\$55,195	0.2%	\$89,765
60047	< than 10% min.	680	41	6.0%	\$1,583,322	\$11,911	0.8%	18,764	68	0.4%	\$65,300,412	\$19,754	0.0%	\$31,665
60048	< than 10% min.	473	17	3.6%	\$904,370	\$4,939	0.5%	13,787	44	0.3%	\$48,189,699	\$12,782	0.0%	\$17,721
60050	< than 10% min.	1,428	222	15.5%	\$4,059,210	\$64,491	1.6%	17,648	372	2.1%	\$37,192,736	\$108,066	0.3%	\$172,557
60051	no data	607	83	13.7%	\$1,708,818	\$24,112	1.4%	7,120	158	2.2%	\$15,305,748	\$45,899	0.3%	\$70,011
60053	20-49.9% min.	868	36	4.1%	\$1,701,020	\$10,458	0.6%	11,004	69	0.6%	\$22,616,135	\$20,045	0.1%	\$30,503
60056	20-49.9% min.	2,263	206	9.1%	\$5,329,800	\$59,843	1.1%	24,923	266	1.1%	\$42,514,671	\$77,273	0.2%	\$137,116
60060	20-49.9% min.	1,283	141	11.0%	\$3,676,887	\$40,961	1.1%	15,430	214	1.4%	\$31,666,242	\$62,167	0.2%	\$103,128
60061	20-49.9% min.	776	64	8.2%	\$1,973,396	\$18,592	0.9%	11,349	80	0.7%	\$24,720,799	\$23,240	0.1%	\$41,832
60062	10-19.9% min.	730	26	3.6%	\$1,493,743	\$7,553	0.5%	19,908	35	0.2%	\$91,476,571	\$10,168	0.0%	\$17,721
60064	50% or > mixed min.	1,978	765	38.7%	\$6,924,655	\$222,233	3.2%	4,055	363	9.0%	\$6,793,882	\$105,452	1.6%	\$327,684
60065	no data	7	-	0.0%	\$10,014	\$0	0.0%	123	-	0.0%	\$23,336,015	\$0	0.0%	\$0
60067	10-19.9% min.	830	88	10.6%	\$1,881,794	\$25,564	1.4%	19,070	146	0.8%	\$68,856,184	\$42,413	0.1%	\$67,977
60068	< than 10% min.	774	32	4.1%	\$1,472,850	\$9,296	0.6%	18,036	85	0.5%	\$53,991,478	\$24,693	0.0%	\$33,989
60069	< than 10% min.	113	-	0.0%	\$224,185	\$0	0.0%	3,880	13	0.3%	\$13,246,573	\$3,777	0.0%	\$3,777
60070	20-49.9% min.	760	39	5.1%	\$1,648,872	\$11,330	0.7%	6,929	79	1.1%	\$13,064,651	\$22,950	0.2%	\$34,279
60071	< than 10% min.	127	16	12.6%	\$339,461	\$4,648	1.4%	1,730	33	1.9%	\$3,141,806	\$9,587	0.3%	\$14,235
60072	< than 10% min.	28	-	0.0%	\$69,394	\$0	0.0%	441	15	3.4%	\$1,074,002	\$4,358	0.4%	\$4,358
60073	20-49.9% min.	3,462	629	18.2%	\$11,553,657	\$182,725	1.6%	20,774	670	3.2%	\$44,861,749	\$194,635	0.4%	\$377,360
60074	50% or > mixed min.	1,900	293	15.4%	\$5,169,245	\$85,117	1.6%	15,790	373	2.4%	\$27,641,796	\$108,357	0.4%	\$193,473
60075	no data	8	-	0.0%	\$30,348	\$0	0.0%	47	-	0.0%	\$66,352	\$0	0.0%	\$0
60076	20-49.9% min.	1,754	120	6.8%	\$4,381,433	\$34,860	0.8%	14,401	136	0.9%	\$29,950,638	\$39,508	0.1%	\$74,368
60077	20-49.9% min.	1,572	171	10.9%	\$3,967,431	\$49,676	1.3%	11,157	131	1.2%	\$21,978,424	\$38,056	0.2%	\$87,731
60078	no data	38	-	0.0%	\$99,074	\$0	0.0%	216	-	0.0%	\$474,763	\$0	0.0%	\$0
60079	no data	161	63	39.1%	\$591,973	\$18,302	3.1%	345	18	5.2%	\$593,138	\$5,229	0.9%	\$23,531
60081	< than 10% min.	244	28	11.5%	\$586,886	\$8,134	1.4%	4,304	65	1.5%	\$11,039,500	\$18,883	0.2%	\$27,017
60082	no data	-	-	0.0%	\$0	\$0	0.0%	28	-	0.0%	\$91,285	\$0	0.0%	\$0

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60083	10-19.9% min.	226	39	17.3%	\$662,037	\$11,330	1.7%	4,095	47	1.1%	\$11,540,031	\$13,654	0.1%	\$24,983
60084	10-19.9% min.	538	60	11.2%	\$1,482,330	\$17,430	1.2%	7,011	111	1.6%	\$15,326,733	\$32,246	0.2%	\$49,676
60085	50% or > mixed min.	6,818	2,080	30.5%	\$24,468,953	\$604,240	2.5%	20,068	1,265	6.3%	\$34,133,460	\$367,483	1.1%	\$971,723
60087	20-49.9% min.	2,102	525	25.0%	\$7,338,255	\$152,513	2.1%	10,042	451	4.5%	\$19,023,963	\$131,016	0.7%	\$283,528
60088	20-49.9% min.	413	102	24.7%	\$2,001,766	\$29,631	1.5%	1,287	108	8.4%	\$2,409,913	\$31,374	1.3%	\$61,005
60089	10-19.9% min.	1,050	50	4.8%	\$2,244,567	\$14,525	0.6%	20,495	98	0.5%	\$42,059,632	\$28,469	0.1%	\$42,994
60090	20-49.9% min.	2,016	194	9.6%	\$5,054,125	\$56,357	1.1%	16,346	318	1.9%	\$27,023,035	\$92,379	0.3%	\$148,736
60091	10-19.9% min.	337	-	0.0%	\$638,373	\$0	0.0%	12,847	23	0.2%	\$69,922,945	\$6,682	0.0%	\$6,682
60093	< than 10% min.	218	20	9.2%	\$511,656	\$5,810	1.1%	9,640	29	0.3%	\$145,966,786	\$8,425	0.0%	\$14,235
60095	no data	6	-	0.0%	\$17,040	\$0	0.0%	51	-	0.0%	\$122,029	\$0	0.0%	\$0
60096	< than 10% min.	281	58	20.6%	\$856,651	\$16,849	2.0%	3,202	69	2.2%	\$5,938,658	\$20,045	0.3%	\$36,894
60097	< than 10% min.	557	98	17.6%	\$1,614,055	\$28,469	1.8%	4,691	173	3.7%	\$10,251,118	\$50,257	0.5%	\$78,726
60098	10-19.9% min.	1,448	267	18.4%	\$4,288,143	\$77,564	1.8%	13,272	347	2.6%	\$30,370,214	\$100,804	0.3%	\$178,367
60099	20-49.9% min.	2,899	1,062	36.6%	\$9,952,181	\$308,511	3.1%	10,448	568	5.4%	\$19,244,815	\$165,004	0.9%	\$473,515
60101	20-49.9% min.	2,243	380	16.9%	\$6,641,904	\$110,390	1.7%	14,841	333	2.2%	\$27,844,717	\$96,737	0.3%	\$207,127
60102	10-19.9% min.	745	82	11.0%	\$1,952,913	\$23,821	1.2%	14,102	159	1.1%	\$32,187,391	\$46,190	0.1%	\$70,011
60103	20-49.9% min.	1,007	109	10.8%	\$2,700,179	\$31,665	1.2%	18,357	201	1.1%	\$43,924,412	\$58,391	0.1%	\$90,055
60104	80% or > AA	2,487	846	34.0%	\$9,051,992	\$245,763	2.7%	6,736	706	10.5%	\$14,729,790	\$205,093	1.4%	\$450,856
60106	20-49.9% min.	1,191	175	14.7%	\$3,493,741	\$50,838	1.5%	8,231	237	2.9%	\$14,612,205	\$68,849	0.5%	\$119,686
60107	20-49.9% min.	1,949	346	17.8%	\$6,210,444	\$100,513	1.6%	16,863	423	2.5%	\$34,253,275	\$122,882	0.4%	\$223,395
60108	10-19.9% min.	705	85	12.1%	\$1,766,362	\$24,693	1.4%	10,723	142	1.3%	\$23,861,660	\$41,251	0.2%	\$65,944
60109	< than 10% min.	21	-	0.0%	\$55,567	\$0	0.0%	321	-	0.0%	\$778,360	\$0	0.0%	\$0
60110	20-49.9% min.	2,662	725	27.2%	\$9,572,016	\$210,613	2.2%	12,870	602	4.7%	\$28,254,284	\$174,881	0.6%	\$385,494
60111	< than 10% min.	15	-	0.0%	\$30,337	\$0	0.0%	139	-	0.0%	\$220,729	\$0	0.0%	\$0
60112	< than 10% min.	221	56	25.3%	\$741,176	\$16,268	2.2%	1,540	58	3.8%	\$3,216,493	\$16,849	0.5%	\$33,117
60113	< than 10% min.	51	15	29.4%	\$156,540	\$4,358	2.8%	212	14	6.6%	\$308,120	\$4,067	1.3%	\$8,425
60115	20-49.9% min.	2,026	463	22.9%	\$5,490,461	\$134,502	2.4%	14,114	391	2.8%	\$20,781,974	\$113,586	0.5%	\$248,087
60118	< than 10% min.	413	65	15.7%	\$1,080,266	\$18,883	1.7%	7,530	101	1.3%	\$18,443,897	\$29,341	0.2%	\$48,223
60119	< than 10% min.	198	13	6.6%	\$497,634	\$3,777	0.8%	4,358	42	1.0%	\$11,798,932	\$12,201	0.1%	\$15,978
60120	50% or > mixed min.	3,686	965	26.2%	\$13,353,942	\$280,333	2.1%	17,639	918	5.2%	\$35,404,558	\$266,679	0.8%	\$547,012
60121	no data	144	33	22.9%	\$522,033	\$9,587	1.8%	466	28	6.0%	\$813,684	\$8,134	1.0%	\$17,721
60123	20-49.9% min.	3,028	851	28.1%	\$10,283,103	\$247,216	2.4%	19,019	739	3.9%	\$37,106,387	\$214,680	0.6%	\$461,895

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60124	no data	270	36	13.3%	\$784,423	\$10,458	1.3%	6,463	55	0.9%	\$16,381,477	\$15,978	0.1%	\$26,436
60126	< than 10% min.	992	114	11.5%	\$2,522,640	\$33,117	1.3%	20,394	184	0.9%	\$56,166,547	\$53,452	0.1%	\$86,569
60129	10-19.9% min.	4	-	0.0%	\$15,753	\$0	0.0%	130	-	0.0%	\$199,672	\$0	0.0%	\$0
60130	20-49.9% min.	1,076	297	27.6%	\$3,300,804	\$86,279	2.6%	6,682	286	4.3%	\$11,997,501	\$83,083	0.7%	\$169,362
60131	20-49.9% min.	1,354	151	11.2%	\$3,543,592	\$43,866	1.2%	7,217	183	2.5%	\$11,920,660	\$53,162	0.4%	\$97,027
60133	no data	2,245	427	19.0%	\$7,518,485	\$124,044	1.6%	14,122	498	3.5%	\$27,621,940	\$144,669	0.5%	\$268,713
60134	< than 10% min.	444	42	9.5%	\$1,238,484	\$12,201	1.0%	12,332	78	0.6%	\$34,638,832	\$22,659	0.1%	\$34,860
60135	< than 10% min.	340	76	22.4%	\$1,054,930	\$22,078	2.1%	2,929	92	3.1%	\$6,040,019	\$26,726	0.4%	\$48,804
60136	< than 10% min.	155	14	9.0%	\$412,223	\$4,067	1.0%	2,576	34	1.3%	\$7,455,488	\$9,877	0.1%	\$13,944
60137	10-19.9% min.	913	141	15.4%	\$2,327,681	\$40,961	1.8%	17,083	149	0.9%	\$51,401,211	\$43,285	0.1%	\$84,245
60138	no data	22	-	0.0%	\$55,406	\$0	0.0%	136	-	0.0%	\$290,309	\$0	0.0%	\$0
60139	20-49.9% min.	2,155	314	14.6%	\$6,806,639	\$91,217	1.3%	13,236	411	3.1%	\$25,254,897	\$119,396	0.5%	\$210,613
60140	< than 10% min.	300	41	13.7%	\$877,536	\$11,911	1.4%	5,276	92	1.7%	\$12,674,659	\$26,726	0.2%	\$38,637
60141	50% or > mixed min.	21	-	0.0%	\$58,600	\$0	0.0%	178	15	8.4%	\$266,664	\$4,358	1.6%	\$4,358
60142	< than 10% min.	444	43	9.7%	\$1,203,373	\$12,492	1.0%	11,180	108	1.0%	\$25,175,713	\$31,374	0.1%	\$43,866
60143	10-19.9% min.	328	44	13.4%	\$837,600	\$12,782	1.5%	4,914	79	1.6%	\$11,071,216	\$22,950	0.2%	\$35,732
60144	no data	8	-	0.0%	\$28,306	\$0	0.0%	119	-	0.0%	\$244,344	\$0	0.0%	\$0
60145	< than 10% min.	99	10	10.1%	\$296,343	\$2,905	1.0%	1,126	25	2.2%	\$2,270,342	\$7,263	0.3%	\$10,168
60146	< than 10% min.	142	32	22.5%	\$470,757	\$9,296	2.0%	1,142	32	2.8%	\$2,322,437	\$9,296	0.4%	\$18,592
60147	no data	2	-	0.0%	\$4,187	\$0	0.0%	120	-	0.0%	\$428,418	\$0	0.0%	\$0
60148	10-19.9% min.	1,868	309	16.5%	\$4,936,940	\$89,765	1.8%	23,807	402	1.7%	\$43,293,453	\$116,781	0.3%	\$206,546
60150	< than 10% min.	82	16	19.5%	\$268,869	\$4,648	1.7%	752	16	2.1%	\$1,082,307	\$4,648	0.4%	\$9,296
60151	< than 10% min.	116	13	11.2%	\$306,810	\$3,777	1.2%	1,903	33	1.7%	\$3,789,225	\$9,587	0.3%	\$13,363
60152	10-19.9% min.	448	79	17.6%	\$1,317,720	\$22,950	1.7%	5,530	127	2.3%	\$11,707,100	\$36,894	0.3%	\$59,843
60153	80% or > AA	3,819	1,481	38.8%	\$13,664,904	\$430,231	3.1%	6,773	740	10.9%	\$14,113,151	\$214,970	1.5%	\$645,201
60154	10-19.9% min.	626	111	17.7%	\$1,820,623	\$32,246	1.8%	8,304	149	1.8%	\$15,513,463	\$43,285	0.3%	\$75,530
60155	50% or > mixed min.	928	332	35.8%	\$3,283,777	\$96,446	2.9%	3,240	316	9.8%	\$6,548,828	\$91,798	1.4%	\$188,244
60156	no data	796	88	11.1%	\$2,336,369	\$25,564	1.1%	11,519	218	1.9%	\$29,969,102	\$63,329	0.2%	\$88,893
60157	10-19.9% min.	48	-	0.0%	\$110,955	\$0	0.0%	1,226	10	0.8%	\$3,841,712	\$2,905	0.1%	\$2,905
60159	no data	12	-	0.0%	\$25,809	\$0	0.0%	356	-	0.0%	\$258,195	\$0	0.0%	\$0
60160	50% or > Latino	1,951	364	18.7%	\$6,851,228	\$105,742	1.5%	7,524	329	4.4%	\$14,061,633	\$95,575	0.7%	\$201,317
60161	no data	45	11	24.4%	\$137,142	\$3,196	2.3%	132	4	3.0%	\$247,008	\$1,162	0.5%	\$4,358

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60162	50% or > mixed min.	654	148	22.6%	\$2,270,785	\$42,994	1.9%	2,998	177	5.9%	\$6,055,744	\$51,419	0.8%	\$94,413
60163	20-49.9% min.	370	84	22.7%	\$1,234,176	\$24,402	2.0%	2,169	100	4.6%	\$4,398,203	\$29,050	0.7%	\$53,452
60164	20-49.9% min.	1,583	238	15.0%	\$5,357,875	\$69,139	1.3%	8,310	276	3.3%	\$14,779,346	\$80,178	0.5%	\$149,317
60165	50% or > Latino	389	66	17.0%	\$1,481,486	\$19,173	1.3%	1,252	70	5.6%	\$2,335,427	\$20,335	0.9%	\$39,508
60168	no data	22	-	0.0%	\$58,556	\$0	0.0%	116	-	0.0%	\$190,376	\$0	0.0%	\$0
60169	no data	1,528	216	14.1%	\$4,549,315	\$62,748	1.4%	13,110	321	2.4%	\$23,645,197	\$93,251	0.4%	\$155,999
60171	10-19.9% min.	883	94	10.6%	\$1,795,910	\$27,307	1.5%	4,346	116	2.7%	\$5,827,195	\$33,698	0.6%	\$61,005
60172	10-19.9% min.	872	86	9.9%	\$2,252,348	\$24,983	1.1%	11,615	167	1.4%	\$23,668,317	\$48,514	0.2%	\$73,497
60173	20-49.9% min.	443	63	14.2%	\$1,050,983	\$18,302	1.7%	6,158	108	1.8%	\$13,472,791	\$31,374	0.2%	\$49,676
60174	10-19.9% min.	942	156	16.6%	\$2,535,275	\$45,318	1.8%	14,801	247	1.7%	\$43,056,976	\$71,754	0.2%	\$117,072
60175	< than 10% min.	266	21	7.9%	\$691,498	\$6,101	0.9%	10,600	39	0.4%	\$37,787,566	\$11,330	0.0%	\$17,430
60176	20-49.9% min.	1,133	108	9.5%	\$2,174,369	\$31,374	1.4%	4,676	122	2.6%	\$6,198,928	\$35,441	0.6%	\$66,815
60177	20-49.9% min.	766	133	17.4%	\$2,426,031	\$38,637	1.6%	8,910	199	2.2%	\$22,705,199	\$57,810	0.3%	\$96,446
60178	< than 10% min.	920	179	19.5%	\$2,641,606	\$52,000	2.0%	9,346	214	2.3%	\$17,912,196	\$62,167	0.3%	\$114,167
60180	< than 10% min.	67	-	0.0%	\$180,516	\$0	0.0%	743	19	2.6%	\$1,444,629	\$5,520	0.4%	\$5,520
60181	20-49.9% min.	1,462	268	18.3%	\$4,382,165	\$77,854	1.8%	12,572	318	2.5%	\$24,799,818	\$92,379	0.4%	\$170,233
60183	no data	11	-	0.0%	\$27,949	\$0	0.0%	104	-	0.0%	\$158,565	\$0	0.0%	\$0
60184	< than 10% min.	29	-	0.0%	\$66,137	\$0	0.0%	1,152	-	0.0%	\$7,409,553	\$0	0.0%	\$0
60185	20-49.9% min.	1,539	254	16.5%	\$5,190,288	\$73,787	1.4%	13,059	291	2.2%	\$30,224,304	\$84,536	0.3%	\$158,323
60186	no data	51	-	0.0%	\$188,119	\$0	0.0%	178	11	6.2%	\$748,773	\$3,196	0.4%	\$3,196
60187	10-19.9% min.	1,388	165	11.9%	\$3,647,640	\$47,933	1.3%	26,553	163	0.6%	\$66,121,660	\$47,352	0.1%	\$95,284
60188	20-49.9% min.	1,977	316	16.0%	\$6,088,883	\$91,798	1.5%	18,709	382	2.0%	\$35,418,601	\$110,971	0.3%	\$202,769
60189	no data	24	-	0.0%	\$50,826	\$0	0.0%	336	-	0.0%	\$696,069	\$0	0.0%	\$0
60190	10-19.9% min.	236	21	8.9%	\$563,297	\$6,101	1.1%	5,176	32	0.6%	\$11,069,987	\$9,296	0.1%	\$15,397
60191	20-49.9% min.	746	77	10.3%	\$1,874,873	\$22,369	1.2%	6,438	105	1.6%	\$11,654,058	\$30,503	0.3%	\$52,871
60192	20-49.9% min.	232	12	5.2%	\$546,318	\$3,486	0.6%	6,482	20	0.3%	\$14,626,383	\$5,810	0.0%	\$9,296
60193	10-19.9% min.	1,321	137	10.4%	\$3,190,008	\$39,799	1.2%	19,329	229	1.2%	\$35,765,457	\$66,525	0.2%	\$106,323
60194	20-49.9% min.	952	124	13.0%	\$2,696,893	\$36,022	1.3%	10,260	132	1.3%	\$17,298,042	\$38,346	0.2%	\$74,368
60195	20-49.9% min.	242	18	7.4%	\$570,653	\$5,229	0.9%	3,256	42	1.3%	\$5,635,072	\$12,201	0.2%	\$17,430
60196	no data	13	-	0.0%	\$34,792	\$0	0.0%	53	-	0.0%	\$86,085	\$0	0.0%	\$0
60201	20-49.9% min.	1,334	300	22.5%	\$3,735,647	\$87,150	2.3%	15,881	222	1.4%	\$51,941,549	\$64,491	0.1%	\$151,641
60202	20-49.9% min.	1,741	361	20.7%	\$5,166,325	\$104,871	2.0%	13,589	275	2.0%	\$35,454,484	\$79,888	0.2%	\$184,758
60203	20-49.9% min.	122	19	15.6%	\$347,686	\$5,520	1.6%	1,918	10	0.5%	\$7,547,965	\$2,905	0.0%	\$8,425

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60204	no data	84	14	16.7%	\$201,003	\$4,067	2.0%	343	9	2.6%	\$513,825	\$2,615	0.5%	\$6,682
60208	no data	2	-	0.0%	\$4,919	\$0	0.0%	74	-	0.0%	\$88,005	\$0	0.0%	\$0
60301	20-49.9% min.	82	27	32.9%	\$211,652	\$7,844	3.7%	977	31	3.2%	\$1,656,894	\$9,006	0.5%	\$16,849
60302	20-49.9% min.	1,269	264	20.8%	\$3,654,949	\$76,692	2.1%	14,643	261	1.8%	\$43,683,749	\$75,821	0.2%	\$152,513
60303	no data	57	-	0.0%	\$146,139	\$0	0.0%	258	13	5.0%	\$478,961	\$3,777	0.8%	\$3,777
60304	20-49.9% min.	753	165	21.9%	\$2,171,544	\$47,933	2.2%	7,263	124	1.7%	\$15,755,231	\$36,022	0.2%	\$83,955
60305	10-19.9% min.	189	17	9.0%	\$404,009	\$4,939	1.2%	5,318	39	0.7%	\$31,315,359	\$11,330	0.0%	\$16,268
60401	< than 10% min.	271	35	12.9%	\$726,625	\$10,168	1.4%	3,467	63	1.8%	\$6,730,637	\$18,302	0.3%	\$28,469
60402	20-49.9% min.	5,325	1,174	22.0%	\$18,073,580	\$341,047	1.9%	21,547	954	4.4%	\$41,092,710	\$277,137	0.7%	\$618,184
60403	no data	1,032	310	30.0%	\$3,469,676	\$90,055	2.6%	6,720	350	5.2%	\$11,973,325	\$101,675	0.8%	\$191,730
60404	no data	435	78	17.9%	\$1,306,605	\$22,659	1.7%	6,681	128	1.9%	\$17,084,423	\$37,184	0.2%	\$59,843
60406	50% or > mixed min.	2,677	843	31.5%	\$9,214,180	\$244,892	2.7%	7,720	561	7.3%	\$14,854,053	\$162,971	1.1%	\$407,862
60407	< than 10% min.	138	32	23.2%	\$446,167	\$9,296	2.1%	657	43	6.5%	\$1,308,092	\$12,492	1.0%	\$21,788
60408	< than 10% min.	318	67	21.1%	\$1,004,092	\$19,464	1.9%	2,408	87	3.6%	\$5,115,440	\$25,274	0.5%	\$44,737
60409	50% or > mixed min.	4,994	1,691	33.9%	\$17,517,273	\$491,236	2.8%	11,789	1,107	9.4%	\$23,394,801	\$321,584	1.4%	\$812,819
60410	< than 10% min.	332	47	14.2%	\$1,011,494	\$13,654	1.3%	5,303	115	2.2%	\$13,459,663	\$33,408	0.2%	\$47,061
60411	50% or > mixed min.	6,817	2,431	35.7%	\$23,899,090	\$706,206	3.0%	17,176	1,371	8.0%	\$33,011,332	\$398,276	1.2%	\$1,104,481
60412	no data	151	41	27.2%	\$552,494	\$11,911	2.2%	217	19	8.8%	\$405,628	\$5,520	1.4%	\$17,430
60415	10-19.9% min.	1,226	170	13.9%	\$3,268,639	\$49,385	1.5%	5,127	180	3.5%	\$7,951,620	\$52,290	0.7%	\$101,675
60416	< than 10% min.	423	93	22.0%	\$1,329,972	\$27,017	2.0%	3,890	121	3.1%	\$8,072,714	\$35,151	0.4%	\$62,167
60417	10-19.9% min.	685	139	20.3%	\$1,991,443	\$40,380	2.0%	6,905	198	2.9%	\$16,525,950	\$57,519	0.3%	\$97,899
60419	80% or > AA	3,399	1,171	34.5%	\$12,238,919	\$340,176	2.8%	7,426	815	11.0%	\$16,913,276	\$236,758	1.4%	\$576,933
60420	10-19.9% min.	285	61	21.4%	\$921,390	\$17,721	1.9%	2,161	70	3.2%	\$3,368,827	\$20,335	0.6%	\$38,056
60421	< than 10% min.	124	21	16.9%	\$360,754	\$6,101	1.7%	1,840	47	2.6%	\$4,292,487	\$13,654	0.3%	\$19,754
60422	20-49.9% min.	301	54	17.9%	\$834,135	\$15,687	1.9%	4,411	94	2.1%	\$17,018,224	\$27,307	0.2%	\$42,994
60423	< than 10% min.	633	68	10.7%	\$1,772,176	\$19,754	1.1%	13,362	147	1.1%	\$38,993,807	\$42,704	0.1%	\$62,458
60424	< than 10% min.	143	33	23.1%	\$450,092	\$9,587	2.1%	1,032	58	5.6%	\$1,941,297	\$16,849	0.9%	\$26,436
60425	50% or > mixed min.	778	232	29.8%	\$2,601,392	\$67,396	2.6%	3,626	221	6.1%	\$7,522,042	\$64,201	0.9%	\$131,597
60426	50% or > mixed min.	5,006	2,010	40.2%	\$17,589,181	\$583,905	3.3%	6,602	769	11.6%	\$12,274,496	\$223,395	1.8%	\$807,300
60428	no data	1,881	713	37.9%	\$6,642,273	\$207,127	3.1%	3,193	313	9.8%	\$6,179,368	\$90,927	1.5%	\$298,053

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60429	50% or > mixed min.	1,813	635	35.0%	\$6,555,204	\$184,468	2.8%	5,165	462	8.9%	\$10,751,768	\$134,211	1.2%	\$318,679
60430	20-49.9% min.	858	171	19.9%	\$2,420,608	\$49,676	2.1%	9,187	282	3.1%	\$20,862,537	\$81,921	0.4%	\$131,597
60431	10-19.9% min.	888	180	20.3%	\$2,786,152	\$52,290	1.9%	9,069	274	3.0%	\$21,933,460	\$79,597	0.4%	\$131,887
60432	50% or > mixed min.	2,157	841	39.0%	\$7,760,252	\$244,311	3.1%	5,773	453	7.8%	\$11,667,028	\$131,597	1.1%	\$375,907
60433	50% or > mixed min.	1,913	812	42.4%	\$6,627,452	\$235,886	3.6%	5,281	397	7.5%	\$9,143,168	\$115,329	1.3%	\$351,215
60434	no data	167	46	27.5%	\$521,275	\$13,363	2.6%	522	43	8.2%	\$953,351	\$12,492	1.3%	\$25,855
60435	20-49.9% min.	3,439	1,073	31.2%	\$11,191,530	\$311,707	2.8%	19,227	820	4.3%	\$36,569,015	\$238,210	0.7%	\$549,917
60436	20-49.9% min.	1,792	702	39.2%	\$6,154,436	\$203,931	3.3%	6,025	423	7.0%	\$10,873,652	\$122,882	1.1%	\$326,813
60437	< than 10% min.	11	-	0.0%	\$33,524	\$0	0.0%	103	-	0.0%	\$170,760	\$0	0.0%	\$0
60438	10-19.9% min.	2,024	509	25.1%	\$6,537,574	\$147,865	2.3%	12,065	534	4.4%	\$21,977,619	\$155,127	0.7%	\$302,992
60439	< than 10% min.	556	37	6.7%	\$1,190,335	\$10,749	0.9%	10,174	92	0.9%	\$24,574,781	\$26,726	0.1%	\$37,475
60440	20-49.9% min.	3,402	762	22.4%	\$11,626,749	\$221,361	1.9%	19,613	832	4.2%	\$41,769,619	\$241,696	0.6%	\$463,057
60441	10-19.9% min.	1,523	369	24.2%	\$4,497,360	\$107,195	2.4%	14,070	380	2.7%	\$32,433,777	\$110,390	0.3%	\$217,585
60442	< than 10% min.	238	36	15.1%	\$667,469	\$10,458	1.6%	3,940	77	2.0%	\$9,955,003	\$22,369	0.2%	\$32,827
60443	50% or > mixed min.	1,670	487	29.2%	\$5,467,189	\$141,474	2.6%	7,797	516	6.6%	\$18,182,656	\$149,898	0.8%	\$291,372
60444	< than 10% min.	82	21	25.6%	\$276,016	\$6,101	2.2%	718	34	4.7%	\$1,456,346	\$9,877	0.7%	\$15,978
60445	10-19.9% min.	1,585	357	22.5%	\$4,982,105	\$103,709	2.1%	11,471	376	3.3%	\$21,057,829	\$109,228	0.5%	\$212,937
60446	20-49.9% min.	2,300	474	20.6%	\$7,784,685	\$137,697	1.8%	13,897	690	5.0%	\$33,213,791	\$200,445	0.6%	\$338,142
60447	< than 10% min.	503	86	17.1%	\$1,647,281	\$24,983	1.5%	5,489	143	2.6%	\$13,880,432	\$41,542	0.3%	\$66,525
60448	< than 10% min.	540	56	10.4%	\$1,478,108	\$16,268	1.1%	10,824	148	1.4%	\$28,827,475	\$42,994	0.1%	\$59,262
60449	< than 10% min.	300	48	16.0%	\$840,168	\$13,944	1.7%	3,782	93	2.5%	\$9,735,902	\$27,017	0.3%	\$40,961
60450	< than 10% min.	959	225	23.5%	\$2,830,384	\$65,363	2.3%	9,029	327	3.6%	\$18,237,991	\$94,994	0.5%	\$160,356
60451	< than 10% min.	728	85	11.7%	\$2,107,815	\$24,693	1.2%	14,830	224	1.5%	\$40,024,269	\$65,072	0.2%	\$89,765
60452	10-19.9% min.	1,293	199	15.4%	\$3,768,597	\$57,810	1.5%	12,386	265	2.1%	\$24,505,655	\$76,983	0.3%	\$134,792
60453	10-19.9% min.	2,794	326	11.7%	\$7,523,680	\$94,703	1.3%	25,455	478	1.9%	\$44,766,353	\$138,859	0.3%	\$233,562
60454	no data	16	-	0.0%	\$48,903	\$0	0.0%	79	-	0.0%	\$121,510	\$0	0.0%	\$0
60455	10-19.9% min.	1,266	155	12.2%	\$3,348,476	\$45,028	1.3%	5,747	195	3.4%	\$9,239,911	\$56,648	0.6%	\$101,675
60456	< than 10% min.	263	43	16.3%	\$792,481	\$12,492	1.6%	1,965	69	3.5%	\$3,087,247	\$20,045	0.6%	\$32,536
60457	10-19.9% min.	826	112	13.6%	\$2,013,283	\$32,536	1.6%	5,681	124	2.2%	\$9,957,283	\$36,022	0.4%	\$68,558
60458	20-49.9% min.	1,530	396	25.9%	\$4,511,322	\$115,038	2.5%	4,968	306	6.2%	\$8,445,120	\$88,893	1.1%	\$203,931
60459	10-19.9% min.	1,894	203	10.7%	\$5,153,232	\$58,972	1.1%	11,153	268	2.4%	\$18,297,067	\$77,854	0.4%	\$136,826

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60460	< than 10% min.	93	16	17.2%	\$251,309	\$4,648	1.8%	639	25	3.9%	\$993,213	\$7,263	0.7%	\$11,911
60461	50% or > mixed min.	187	43	23.0%	\$569,614	\$12,492	2.2%	2,196	57	2.6%	\$6,042,461	\$16,559	0.3%	\$29,050
60462	< than 10% min.	1,209	87	7.2%	\$2,947,017	\$25,274	0.9%	19,591	215	1.1%	\$41,446,692	\$62,458	0.2%	\$87,731
60463	< than 10% min.	297	-	0.0%	\$529,839	\$0	0.0%	7,401	41	0.6%	\$17,731,936	\$11,911	0.1%	\$11,911
60464	< than 10% min.	166	10	6.0%	\$323,620	\$2,905	0.9%	5,068	12	0.2%	\$17,668,719	\$3,486	0.0%	\$6,391
60465	10-19.9% min.	1,016	92	9.1%	\$2,284,506	\$26,726	1.2%	7,985	166	2.1%	\$12,874,901	\$48,223	0.4%	\$74,949
60466	50% or > mixed min.	3,372	1,124	33.3%	\$11,963,249	\$326,522	2.7%	9,951	805	8.1%	\$18,322,520	\$233,853	1.3%	\$560,375
60467	< than 10% min.	508	26	5.1%	\$1,183,791	\$7,553	0.6%	12,305	58	0.5%	\$32,672,742	\$16,849	0.1%	\$24,402
60468	< than 10% min.	233	43	18.5%	\$704,300	\$12,492	1.8%	2,659	62	2.3%	\$5,382,915	\$18,011	0.3%	\$30,503
60469	20-49.9% min.	494	110	22.3%	\$1,664,404	\$31,955	1.9%	1,808	97	5.4%	\$4,105,763	\$28,179	0.7%	\$60,134
60470	< than 10% min.	27	-	0.0%	\$70,316	\$0	0.0%	276	15	5.4%	\$454,200	\$4,358	1.0%	\$4,358
60471	50% or > mixed min.	1,326	427	32.2%	\$4,633,540	\$124,044	2.7%	4,730	448	9.5%	\$10,899,190	\$130,144	1.2%	\$254,188
60472	80% or > AA	934	361	38.7%	\$3,195,903	\$104,871	3.3%	1,032	97	9.4%	\$1,519,749	\$28,179	1.9%	\$133,049
60473	50% or > mixed min.	1,881	511	27.2%	\$6,172,231	\$148,446	2.4%	8,707	557	6.4%	\$19,740,884	\$161,809	0.8%	\$310,254
60474	< than 10% min.	27	-	0.0%	\$91,312	\$0	0.0%	380	20	5.3%	\$725,108	\$5,810	0.8%	\$5,810
60475	10-19.9% min.	794	219	27.6%	\$2,574,307	\$63,620	2.5%	4,067	271	6.7%	\$7,143,661	\$78,726	1.1%	\$142,345
60476	< than 10% min.	128	32	25.0%	\$375,209	\$9,296	2.5%	1,094	37	3.4%	\$1,881,925	\$10,749	0.6%	\$20,045
60477	10-19.9% min.	1,494	152	10.2%	\$3,947,798	\$44,156	1.1%	20,160	280	1.4%	\$38,728,321	\$81,340	0.2%	\$125,496
60478	80% or > AA	1,890	625	33.1%	\$6,568,886	\$181,563	2.8%	5,701	555	9.7%	\$13,164,355	\$161,228	1.2%	\$342,790
60479	< than 10% min.	24	-	0.0%	\$73,859	\$0	0.0%	346	-	0.0%	\$665,970	\$0	0.0%	\$0
60480	10-19.9% min.	167	11	6.6%	\$345,598	\$3,196	0.9%	2,700	33	1.2%	\$5,904,914	\$9,587	0.2%	\$12,782
60481	< than 10% min.	608	141	23.2%	\$1,799,491	\$40,961	2.3%	5,254	205	3.9%	\$10,367,731	\$59,553	0.6%	\$100,513
60482	10-19.9% min.	800	119	14.9%	\$2,088,543	\$34,570	1.7%	4,532	130	2.9%	\$7,303,891	\$37,765	0.5%	\$72,335
60487	no data	687	81	11.8%	\$1,985,548	\$23,531	1.2%	10,436	106	1.0%	\$23,893,985	\$30,793	0.1%	\$54,324
60490	20-49.9% min.	580	80	13.8%	\$1,780,562	\$23,240	1.3%	7,031	98	1.4%	\$20,463,373	\$28,469	0.1%	\$51,709
60491	no data	463	19	4.1%	\$1,056,532	\$5,520	0.5%	10,262	54	0.5%	\$25,787,731	\$15,687	0.1%	\$21,207
60499	no data	20	-	0.0%	\$59,500	\$0	0.0%	81	-	0.0%	\$1,333,035	\$0	0.0%	\$0
60501	50% or > mixed min.	1,015	229	22.6%	\$3,306,939	\$66,525	2.0%	3,489	180	5.2%	\$6,505,760	\$52,290	0.8%	\$118,815
60502	no data	418	52	12.4%	\$1,238,914	\$15,106	1.2%	8,436	128	1.5%	\$23,432,878	\$37,184	0.2%	\$52,290
60503	no data	341	38	11.1%	\$1,073,447	\$11,039	1.0%	5,651	77	1.4%	\$16,957,884	\$22,369	0.1%	\$33,408

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60504	20-49.9% min.	1,727	347	20.1%	\$5,922,732	\$100,804	1.7%	14,810	413	2.8%	\$31,125,218	\$119,977	0.4%	\$220,780
60505	50% or > Latino	5,399	1,616	29.9%	\$19,584,738	\$469,448	2.4%	16,410	1,288	7.8%	\$29,605,706	\$374,164	1.3%	\$843,612
60506	20-49.9% min.	3,890	1,149	29.5%	\$13,299,213	\$333,785	2.5%	18,323	862	4.7%	\$33,871,567	\$250,411	0.7%	\$584,196
60507	no data	246	76	30.9%	\$878,176	\$22,078	2.5%	517	29	5.6%	\$3,700,433	\$8,425	0.2%	\$30,503
60510	10-19.9% min.	722	115	15.9%	\$2,090,478	\$33,408	1.6%	12,921	148	1.1%	\$28,642,236	\$42,994	0.2%	\$76,402
60511	< than 10% min.	38	-	0.0%	\$83,701	\$0	0.0%	847	17	2.0%	\$2,972,142	\$4,939	0.2%	\$4,939
60512	< than 10% min.	33	-	0.0%	\$85,832	\$0	0.0%	596	18	3.0%	\$1,277,212	\$5,229	0.4%	\$5,229
60513	10-19.9% min.	849	131	15.4%	\$2,385,968	\$38,056	1.6%	8,575	145	1.7%	\$15,487,663	\$42,123	0.3%	\$80,178
60514	10-19.9% min.	207	24	11.6%	\$494,021	\$6,972	1.4%	4,408	18	0.4%	\$13,550,657	\$5,229	0.0%	\$12,201
60515	< than 10% min.	671	81	12.1%	\$1,572,259	\$23,531	1.5%	12,841	134	1.0%	\$28,726,395	\$38,927	0.1%	\$62,458
60516	10-19.9% min.	846	101	11.9%	\$2,069,172	\$29,341	1.4%	14,375	123	0.9%	\$27,289,030	\$35,732	0.1%	\$65,072
60517	20-49.9% min.	1,592	268	16.8%	\$4,514,961	\$77,854	1.7%	18,250	318	1.7%	\$30,087,110	\$92,379	0.3%	\$170,233
60518	< than 10% min.	219	71	32.4%	\$693,196	\$20,626	3.0%	1,488	92	6.2%	\$2,598,454	\$26,726	1.0%	\$47,352
60519	< than 10% min.	3	-	0.0%	\$14,973	\$0	0.0%	58	-	0.0%	\$74,258	\$0	0.0%	\$0
60520	< than 10% min.	95	18	18.9%	\$276,444	\$5,229	1.9%	1,287	31	2.4%	\$2,441,142	\$9,006	0.4%	\$14,235
60521	10-19.9% min.	260	28	10.8%	\$610,900	\$8,134	1.3%	8,419	29	0.3%	\$84,530,721	\$8,425	0.0%	\$16,559
60522	no data	16	-	0.0%	\$62,917	\$0	0.0%	148	-	0.0%	\$527,394	\$0	0.0%	\$0
60523	20-49.9% min.	123	-	0.0%	\$176,211	\$0	0.0%	5,614	21	0.4%	\$50,655,758	\$6,101	0.0%	\$6,101
60525	10-19.9% min.	962	138	14.3%	\$2,385,450	\$40,089	1.7%	14,519	174	1.2%	\$38,171,672	\$50,547	0.1%	\$90,636
60526	< than 10% min.	299	47	15.7%	\$790,351	\$13,654	1.7%	6,052	57	0.9%	\$11,804,105	\$16,559	0.1%	\$30,212
60527	no data	1,180	204	17.3%	\$3,120,204	\$59,262	1.9%	13,108	128	1.0%	\$63,218,117	\$37,184	0.1%	\$96,446
60530	< than 10% min.	36	-	0.0%	\$110,862	\$0	0.0%	285	13	4.6%	\$516,314	\$3,777	0.7%	\$3,777
60531	< than 10% min.	80	12	15.0%	\$249,756	\$3,486	1.4%	861	31	3.6%	\$1,547,986	\$9,006	0.6%	\$12,492
60532	10-19.9% min.	836	124	14.8%	\$1,883,964	\$36,022	1.9%	13,168	219	1.7%	\$27,056,263	\$63,620	0.2%	\$99,642
60534	20-49.9% min.	837	157	18.8%	\$2,459,309	\$45,609	1.9%	3,962	184	4.6%	\$6,804,531	\$53,452	0.8%	\$99,061
60536	< than 10% min.	6	-	0.0%	\$14,692	\$0	0.0%	120	-	0.0%	\$293,698	\$0	0.0%	\$0
60537	< than 10% min.	40	12	30.0%	\$159,781	\$3,486	2.2%	256	8	3.1%	\$521,038	\$2,324	0.4%	\$5,810
60538	10-19.9% min.	1,284	274	21.3%	\$4,376,438	\$79,597	1.8%	9,889	319	3.2%	\$22,126,039	\$92,670	0.4%	\$172,267
60539	no data	5	-	0.0%	\$25,544	\$0	0.0%	61	-	0.0%	\$91,027	\$0	0.0%	\$0
60540	10-19.9% min.	872	113	13.0%	\$2,198,395	\$32,827	1.5%	18,849	109	0.6%	\$52,295,691	\$31,665	0.1%	\$64,491
60541	< than 10% min.	85	12	14.1%	\$251,776	\$3,486	1.4%	1,321	39	3.0%	\$2,658,582	\$11,330	0.4%	\$14,816
60542	10-19.9% min.	519	91	17.5%	\$1,700,386	\$26,436	1.6%	6,949	134	1.9%	\$15,661,490	\$38,927	0.2%	\$65,363
60543	10-19.9% min.	886	131	14.8%	\$2,636,186	\$38,056	1.4%	13,772	229	1.7%	\$34,009,453	\$66,525	0.2%	\$104,580
60544	10-19.9% min.	859	125	14.6%	\$2,693,135	\$36,313	1.3%	11,710	225	1.9%	\$27,445,187	\$65,363	0.2%	\$101,675

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60545	20-49.9% min.	700	174	24.9%	\$2,393,319	\$50,547	2.1%	4,806	231	4.8%	\$10,517,173	\$67,106	0.6%	\$117,653
60546	10-19.9% min.	555	64	11.5%	\$1,476,853	\$18,592	1.3%	7,231	96	1.3%	\$16,208,594	\$27,888	0.2%	\$46,480
60548	< than 10% min.	591	123	20.8%	\$1,652,349	\$35,732	2.2%	5,093	166	3.3%	\$9,783,019	\$48,223	0.5%	\$83,955
60549	< than 10% min.	24	-	0.0%	\$59,963	\$0	0.0%	321	12	3.7%	\$678,657	\$3,486	0.5%	\$3,486
60550	< than 10% min.	57	18	31.6%	\$180,798	\$5,229	2.9%	627	14	2.2%	\$919,376	\$4,067	0.4%	\$9,296
60551	20-49.9% min.	173	33	19.1%	\$520,922	\$9,587	1.8%	1,598	60	3.8%	\$3,195,098	\$17,430	0.5%	\$27,017
60552	< than 10% min.	174	31	17.8%	\$566,326	\$9,006	1.6%	2,022	51	2.5%	\$5,477,405	\$14,816	0.3%	\$23,821
60553	< than 10% min.	28	-	0.0%	\$76,632	\$0	0.0%	353	17	4.8%	\$728,833	\$4,939	0.7%	\$4,939
60554	< than 10% min.	246	33	13.4%	\$686,189	\$9,587	1.4%	5,138	57	1.1%	\$14,540,989	\$16,559	0.1%	\$26,145
60555	10-19.9% min.	592	96	16.2%	\$1,877,332	\$27,888	1.5%	6,248	104	1.7%	\$12,304,247	\$30,212	0.2%	\$58,100
60556	< than 10% min.	74	13	17.6%	\$200,615	\$3,777	1.9%	833	34	4.1%	\$1,587,282	\$9,877	0.6%	\$13,654
60557	< than 10% min.	16	11	68.8%	\$49,727	\$3,196	6.4%	72	5	6.9%	\$125,915	\$1,453	1.2%	\$4,648
60558	< than 10% min.	86	-	0.0%	\$180,140	\$0	0.0%	5,930	13	0.2%	\$23,274,255	\$3,777	0.0%	\$3,777
60559	20-49.9% min.	1,259	213	16.9%	\$3,395,462	\$61,877	1.8%	10,498	189	1.8%	\$18,452,537	\$54,905	0.3%	\$116,781
60560	< than 10% min.	668	133	19.9%	\$2,061,267	\$38,637	1.9%	8,603	161	1.9%	\$21,681,315	\$46,771	0.2%	\$85,407
60561	10-19.9% min.	724	59	8.1%	\$1,654,885	\$17,140	1.0%	11,893	76	0.6%	\$23,514,161	\$22,078	0.1%	\$39,218
60563	20-49.9% min.	1,132	162	14.3%	\$2,987,109	\$47,061	1.6%	15,872	209	1.3%	\$47,607,627	\$60,715	0.1%	\$107,776
60564	10-19.9% min.	562	47	8.4%	\$1,431,263	\$13,654	1.0%	16,082	81	0.5%	\$49,915,628	\$23,531	0.0%	\$37,184
60565	10-19.9% min.	755	59	7.8%	\$1,818,366	\$17,140	0.9%	18,471	74	0.4%	\$42,056,916	\$21,497	0.1%	\$38,637
60566	no data	7	-	0.0%	\$20,589	\$0	0.0%	72	-	0.0%	\$194,899	\$0	0.0%	\$0
60567	no data	49	-	0.0%	\$164,588	\$0	0.0%	336	12	3.6%	\$950,442	\$3,486	0.4%	\$3,486
60585	no data	347	30	8.6%	\$1,062,316	\$8,715	0.8%	7,065	70	1.0%	\$24,380,730	\$20,335	0.1%	\$29,050
60586	no data	1,510	209	13.8%	\$5,054,711	\$60,715	1.2%	15,675	505	3.2%	\$45,242,165	\$146,703	0.3%	\$207,417
60598	no data	27	-	0.0%	\$92,681	\$0	0.0%	118	15	12.7%	\$254,988	\$4,358	1.7%	\$4,358
60601	20-49.9% min.	104	12	11.5%	\$142,916	\$3,486	2.4%	4,325	31	0.7%	\$28,271,253	\$9,006	0.0%	\$12,492
60602	50% or > Latino	38	-	0.0%	\$67,933	\$0	0.0%	1,100	12	1.1%	\$11,684,899	\$3,486	0.0%	\$3,486
60603	20-49.9% min.	21	-	0.0%	\$72,153	\$0	0.0%	1,309	-	0.0%	\$24,949,019	\$0	0.0%	\$0
60604	50% or > Latino	45	18	40.0%	\$138,923	\$5,229	3.8%	430	7	1.6%	\$30,829,298	\$2,034	0.0%	\$7,263
60605	20-49.9% min.	416	64	15.4%	\$686,026	\$18,592	2.7%	8,596	87	1.0%	\$25,969,054	\$25,274	0.1%	\$43,866
60606	20-49.9% min.	49	10	20.4%	\$136,824	\$2,905	2.1%	1,952	12	0.6%	\$72,589,462	\$3,486	0.0%	\$6,391
60607	50% or > mixed min.	641	149	23.2%	\$1,532,453	\$43,285	2.8%	9,275	122	1.3%	\$26,296,023	\$35,441	0.1%	\$78,726
60608	50% or > Latino	7,286	1,578	21.7%	\$24,047,114	\$458,409	1.9%	18,140	920	5.1%	\$31,929,901	\$267,260	0.8%	\$725,669

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60609	50% or > mixed min.	7,798	2,375	30.5%	\$27,277,767	\$689,938	2.5%	13,429	1,026	7.6%	\$27,012,921	\$298,053	1.1%	\$987,991
60610	20-49.9% min.	2,328	705	30.3%	\$6,148,977	\$204,803	3.3%	26,878	333	1.2%	\$139,914,446	\$96,737	0.1%	\$301,539
60611	20-49.9% min.	439	38	8.7%	\$627,097	\$11,039	1.8%	20,801	87	0.4%	\$176,486,873	\$25,274	0.0%	\$36,313
60612	50% or > mixed min.	4,891	1,734	35.5%	\$16,637,972	\$503,727	3.0%	8,143	615	7.6%	\$17,126,914	\$178,658	1.0%	\$682,385
60613	20-49.9% min.	1,790	193	10.8%	\$3,528,823	\$56,067	1.6%	26,624	323	1.2%	\$53,945,380	\$93,832	0.2%	\$149,898
60614	10-19.9% min.	1,163	148	12.7%	\$2,017,871	\$42,994	2.1%	32,910	215	0.7%	\$178,615,497	\$62,458	0.0%	\$105,452
60615	50% or > mixed min.	3,681	1,177	32.0%	\$11,457,860	\$341,919	3.0%	13,316	632	4.7%	\$30,757,556	\$183,596	0.6%	\$525,515
60616	50% or > mixed min.	4,679	654	14.0%	\$13,020,293	\$189,987	1.5%	16,177	542	3.4%	\$30,442,396	\$157,451	0.5%	\$347,438
60617	50% or > mixed min.	11,030	3,509	31.8%	\$38,486,363	\$1,019,365	2.6%	23,708	1,898	8.0%	\$46,118,461	\$551,369	1.2%	\$1,570,734
60618	50% or > mixed min.	6,815	1,173	17.2%	\$19,655,091	\$340,757	1.7%	33,224	903	2.7%	\$66,051,088	\$262,322	0.4%	\$603,078
60619	80% or > AA	10,409	3,954	38.0%	\$35,729,816	\$1,148,637	3.2%	18,765	1,865	9.9%	\$36,965,719	\$541,783	1.5%	\$1,690,420
60620	80% or > AA	12,835	4,888	38.1%	\$45,387,331	\$1,419,964	3.1%	20,642	2,441	11.8%	\$42,498,313	\$709,111	1.7%	\$2,129,075
60621	80% or > AA	7,595	3,228	42.5%	\$26,537,961	\$937,734	3.5%	5,062	801	15.8%	\$9,578,848	\$232,691	2.4%	\$1,170,425
60622	50% or > mixed min.	5,283	1,163	22.0%	\$13,898,141	\$337,852	2.4%	29,059	764	2.6%	\$63,620,980	\$221,942	0.3%	\$559,794
60623	50% or > Latino	11,529	3,564	30.9%	\$42,148,869	\$1,035,342	2.5%	16,206	1,453	9.0%	\$30,478,129	\$422,097	1.4%	\$1,457,439
60624	80% or > AA	8,049	3,542	44.0%	\$29,286,647	\$1,028,951	3.5%	6,146	1,036	16.9%	\$12,479,751	\$300,958	2.4%	\$1,329,909
60625	50% or > mixed min.	5,888	742	12.6%	\$15,462,732	\$215,551	1.4%	27,251	593	2.2%	\$42,841,863	\$172,267	0.4%	\$387,818
60626	50% or > mixed min.	4,372	1,069	24.5%	\$12,415,770	\$310,545	2.5%	16,177	598	3.7%	\$23,906,050	\$173,719	0.7%	\$484,264
60628	80% or > AA	12,757	4,796	37.6%	\$44,874,930	\$1,393,238	3.1%	19,173	2,317	12.1%	\$39,299,364	\$673,089	1.7%	\$2,066,327
60629	50% or > mixed min.	13,338	3,612	27.1%	\$48,491,579	\$1,049,286	2.2%	28,821	2,024	7.0%	\$60,146,737	\$587,972	1.0%	\$1,637,258
60630	20-49.9% min.	3,638	398	10.9%	\$8,258,636	\$115,619	1.4%	22,401	480	2.1%	\$38,809,569	\$139,440	0.4%	\$255,059
60631	< than 10% min.	714	57	8.0%	\$1,381,684	\$16,559	1.2%	14,187	166	1.2%	\$31,294,538	\$48,223	0.2%	\$64,782
60632	50% or > Latino	8,573	1,481	17.3%	\$30,333,386	\$430,231	1.4%	22,379	1,153	5.2%	\$42,560,426	\$334,947	0.8%	\$765,177
60633	20-49.9% min.	1,026	274	26.7%	\$3,501,350	\$79,597	2.3%	4,519	249	5.5%	\$9,360,911	\$72,335	0.8%	\$151,932
60634	20-49.9% min.	6,374	570	8.9%	\$13,498,276	\$165,585	1.2%	30,133	610	2.0%	\$48,715,251	\$177,205	0.4%	\$342,790

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60636	80% or > AA	8,802	3,659	41.6%	\$31,285,684	\$1,062,940	3.4%	7,090	1,060	15.0%	\$13,558,791	\$307,930	2.3%	\$1,370,870
60637	80% or > AA	7,525	2,909	38.7%	\$25,985,645	\$845,065	3.3%	10,623	865	8.1%	\$22,349,938	\$251,283	1.1%	\$1,096,347
60638	20-49.9% min.	3,752	744	19.8%	\$11,111,725	\$216,132	1.9%	22,915	691	3.0%	\$45,054,764	\$200,736	0.4%	\$416,868
60639	50% or > Latino	11,070	2,917	26.4%	\$39,821,972	\$847,389	2.1%	21,972	1,528	7.0%	\$41,944,434	\$443,884	1.1%	\$1,291,273
60640	50% or > mixed min.	4,915	826	16.8%	\$11,368,513	\$239,953	2.1%	27,917	582	2.1%	\$45,177,833	\$169,071	0.4%	\$409,024
60641	20-49.9% min.	6,957	973	14.0%	\$18,401,582	\$282,657	1.5%	24,562	809	3.3%	\$42,413,024	\$235,015	0.6%	\$517,671
60643	50% or > mixed min.	5,359	1,894	35.3%	\$18,147,813	\$550,207	3.0%	16,920	1,337	7.9%	\$38,782,838	\$388,399	1.0%	\$938,606
60644	80% or > AA	10,538	4,578	43.4%	\$38,670,805	\$1,329,909	3.4%	9,112	1,459	16.0%	\$18,234,900	\$423,840	2.3%	\$1,753,749
60645	20-49.9% min.	3,706	571	15.4%	\$10,353,269	\$165,876	1.6%	14,693	374	2.5%	\$27,074,324	\$108,647	0.4%	\$274,523
60646	10-19.9% min.	924	93	10.1%	\$2,100,422	\$27,017	1.3%	12,178	115	0.9%	\$27,744,479	\$33,408	0.1%	\$60,424
60647	50% or > Latino	8,068	1,883	23.3%	\$25,859,801	\$547,012	2.1%	29,191	1,040	3.6%	\$55,758,865	\$302,120	0.5%	\$849,132
60649	80% or > AA	8,087	3,125	38.6%	\$27,848,852	\$907,813	3.3%	11,497	1,231	10.7%	\$23,392,797	\$357,606	1.5%	\$1,265,418
60651	50% or > mixed min.	12,111	4,744	39.2%	\$44,014,407	\$1,378,132	3.1%	14,130	1,870	13.2%	\$29,063,230	\$543,235	1.9%	\$1,921,367
60652	50% or > mixed min.	3,700	906	24.5%	\$13,396,046	\$263,193	2.0%	14,519	1,041	7.2%	\$36,227,286	\$302,411	0.8%	\$565,604
60653	80% or > AA	4,321	1,599	37.0%	\$14,992,642	\$464,510	3.1%	6,120	620	10.1%	\$15,199,775	\$180,110	1.2%	\$644,620
60654	no data	16	-	0.0%	\$40,506	\$0	0.0%	65	-	0.0%	\$342,362	\$0	0.0%	\$0
60655	10-19.9% min.	732	114	15.6%	\$1,970,882	\$33,117	1.7%	13,194	257	1.9%	\$32,588,042	\$74,659	0.2%	\$107,776
60656	10-19.9% min.	1,651	112	6.8%	\$2,774,633	\$32,536	1.2%	12,553	184	1.5%	\$25,372,477	\$53,452	0.2%	\$85,988
60657	10-19.9% min.	1,545	88	5.7%	\$1,964,190	\$25,564	1.3%	38,175	323	0.8%	\$92,580,111	\$93,832	0.1%	\$119,396
60659	50% or > mixed min.	3,654	426	11.7%	\$9,543,764	\$123,753	1.3%	11,910	330	2.8%	\$24,085,595	\$95,865	0.4%	\$219,618
60660	50% or > mixed min.	3,291	487	14.8%	\$7,412,009	\$141,474	1.9%	17,673	458	2.6%	\$28,784,833	\$133,049	0.5%	\$274,523
60661	20-49.9% min.	112	-	0.0%	\$156,012	\$0	0.0%	3,715	37	1.0%	\$10,752,078	\$10,749	0.1%	\$10,749
60663	no data	4	-	0.0%	\$10,488	\$0	0.0%	8	-	0.0%	\$7,460	\$0	0.0%	\$0
60664	no data	24	-	0.0%	\$71,294	\$0	0.0%	832	11	1.3%	\$538,512	\$3,196	0.6%	\$3,196
60666	no data	3	-	0.0%	\$5,635	\$0	0.0%	73	-	0.0%	\$159,858	\$0	0.0%	\$0
60669	no data	4	-	0.0%	\$15,630	\$0	0.0%	6	-	0.0%	\$14,501	\$0	0.0%	\$0
60670	no data	6	-	0.0%	\$13,225	\$0	0.0%	27	-	0.0%	\$43,479	\$0	0.0%	\$0
60673	no data	2	-	0.0%	\$6,577	\$0	0.0%	10	-	0.0%	\$4,501	\$0	0.0%	\$0
60674	no data	2	-	0.0%	\$5,823	\$0	0.0%	9	-	0.0%	\$7,268	\$0	0.0%	\$0

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60675	no data	3	-	0.0%	\$8,322	\$0	0.0%	68	-	0.0%	\$472,138	\$0	0.0%	\$0
60677	no data	4	-	0.0%	\$9,304	\$0	0.0%	6	-	0.0%	\$8,664	\$0	0.0%	\$0
60678	no data	8	-	0.0%	\$16,731	\$0	0.0%	8	-	0.0%	\$7,118	\$0	0.0%	\$0
60680	no data	190	23	12.1%	\$455,415	\$6,682	1.5%	2,119	41	1.9%	\$12,452,949	\$11,911	0.1%	\$18,592
60681	no data	15	-	0.0%	\$33,196	\$0	0.0%	89	-	0.0%	\$174,553	\$0	0.0%	\$0
60682	no data	4	-	0.0%	\$13,794	\$0	0.0%	7	-	0.0%	\$9,285	\$0	0.0%	\$0
60690	no data	146	28	19.2%	\$326,902	\$8,134	2.5%	1,041	18	1.7%	\$4,295,613	\$5,229	0.1%	\$13,363
60697	no data	1	-	0.0%	\$1,795	\$0	0.0%	78	-	0.0%	\$1,161,134	\$0	0.0%	\$0
60699	no data	7	-	0.0%	\$9,484	\$0	0.0%	11	-	0.0%	\$8,602	\$0	0.0%	\$0
60706	< than 10% min.	1,236	84	6.8%	\$2,357,101	\$24,402	1.0%	10,363	120	1.2%	\$15,108,777	\$34,860	0.2%	\$59,262
60707	20-49.9% min.	3,198	458	14.3%	\$8,101,104	\$133,049	1.6%	16,991	477	2.8%	\$30,139,230	\$138,569	0.5%	\$271,618
60712	20-49.9% min.	410	14	3.4%	\$923,457	\$4,067	0.4%	5,606	27	0.5%	\$26,871,818	\$7,844	0.0%	\$11,911
60714	10-19.9% min.	1,387	95	6.8%	\$2,832,136	\$27,598	1.0%	13,629	140	1.0%	\$19,592,215	\$40,670	0.2%	\$68,268
60803	20-49.9% min.	1,509	336	22.3%	\$4,788,122	\$97,608	2.0%	9,214	400	4.3%	\$17,026,101	\$116,200	0.7%	\$213,808
60804	50% or > Latino	8,038	1,579	19.6%	\$29,787,400	\$458,700	1.5%	20,723	1,239	6.0%	\$41,601,972	\$359,930	0.9%	\$818,629
60805	10-19.9% min.	973	198	20.3%	\$3,068,441	\$57,519	1.9%	8,940	280	3.1%	\$17,663,174	\$81,340	0.5%	\$138,859
60827	80% or > AA	4,604	1,823	39.6%	\$16,543,325	\$529,582	3.2%	6,239	781	12.5%	\$13,088,445	\$226,881	1.7%	\$756,462
60901	20-49.9% min.	4,176	1,767	42.3%	\$14,247,898	\$513,314	3.6%	11,248	687	6.1%	\$18,572,039	\$199,574	1.1%	\$712,887
60910	10-19.9% min.	68	13	19.1%	\$217,957	\$3,777	1.7%	213	13	6.1%	\$265,065	\$3,777	1.4%	\$7,553
60911	< than 10% min.	65	14	21.5%	\$196,444	\$4,067	2.1%	615	21	3.4%	\$1,302,671	\$6,101	0.5%	\$10,168
60912	10-19.9% min.	56	24	42.9%	\$173,391	\$6,972	4.0%	234	8	3.4%	\$293,272	\$2,324	0.8%	\$9,296
60913	< than 10% min.	64	-	0.0%	\$177,582	\$0	0.0%	711	16	2.3%	\$1,246,826	\$4,648	0.4%	\$4,648
60914	< than 10% min.	1,562	463	29.6%	\$4,983,779	\$134,502	2.7%	10,562	374	3.5%	\$20,100,881	\$108,647	0.5%	\$243,149
60915	< than 10% min.	895	290	32.4%	\$3,041,190	\$84,245	2.8%	4,195	252	6.0%	\$6,534,407	\$73,206	1.1%	\$157,451
60917	< than 10% min.	33	-	0.0%	\$122,349	\$0	0.0%	238	14	5.9%	\$396,019	\$4,067	1.0%	\$4,067
60918	< than 10% min.	64	15	23.4%	\$204,573	\$4,358	2.1%	391	7	1.8%	\$502,675	\$2,034	0.4%	\$6,391
60919	< than 10% min.	24	-	0.0%	\$66,678	\$0	0.0%	214	-	0.0%	\$272,950	\$0	0.0%	\$0
60920	< than 10% min.	12	-	0.0%	\$33,265	\$0	0.0%	81	-	0.0%	\$132,330	\$0	0.0%	\$0
60921	< than 10% min.	145	43	29.7%	\$487,237	\$12,492	2.6%	584	30	5.1%	\$664,404	\$8,715	1.3%	\$21,207
60922	< than 10% min.	171	54	31.6%	\$546,766	\$15,687	2.9%	1,029	43	4.2%	\$1,571,333	\$12,492	0.8%	\$28,179
60924	< than 10% min.	94	-	0.0%	\$232,816	\$0	0.0%	751	21	2.8%	\$748,382	\$6,101	0.8%	\$6,101
60926	< than 10% min.	7	-	0.0%	\$20,146	\$0	0.0%	29	-	0.0%	\$25,069	\$0	0.0%	\$0
60927	< than 10% min.	104	12	11.5%	\$276,841	\$3,486	1.3%	965	19	2.0%	\$1,513,444	\$5,520	0.4%	\$9,006
60928	< than 10% min.	59	15	25.4%	\$156,613	\$4,358	2.8%	348	22	6.3%	\$444,967	\$6,391	1.4%	\$10,749

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60929	< than 10% min.	44	-	0.0%	\$133,654	\$0	0.0%	340	20	5.9%	\$430,644	\$5,810	1.3%	\$5,810
60930	< than 10% min.	43	11	25.6%	\$125,645	\$3,196	2.5%	364	8	2.2%	\$489,721	\$2,324	0.5%	\$5,520
60931	< than 10% min.	52	14	26.9%	\$181,964	\$4,067	2.2%	240	10	4.2%	\$323,419	\$2,905	0.9%	\$6,972
60932	< than 10% min.	11	-	0.0%	\$38,625	\$0	0.0%	54	-	0.0%	\$55,227	\$0	0.0%	\$0
60933	< than 10% min.	17	-	0.0%	\$53,996	\$0	0.0%	141	16	11.3%	\$172,384	\$4,648	2.7%	\$4,648
60934	< than 10% min.	17	-	0.0%	\$55,235	\$0	0.0%	115	-	0.0%	\$156,078	\$0	0.0%	\$0
60935	< than 10% min.	44	-	0.0%	\$113,298	\$0	0.0%	453	19	4.2%	\$973,078	\$5,520	0.6%	\$5,520
60936	< than 10% min.	256	77	30.1%	\$766,847	\$22,369	2.9%	1,800	62	3.4%	\$2,338,631	\$18,011	0.8%	\$40,380
60938	< than 10% min.	150	40	26.7%	\$475,236	\$11,620	2.4%	860	30	3.5%	\$1,044,481	\$8,715	0.8%	\$20,335
60939	no data	9	-	0.0%	\$26,791	\$0	0.0%	3	-	0.0%	\$3,778	\$0	0.0%	\$0
60940	< than 10% min.	139	26	18.7%	\$427,116	\$7,553	1.8%	1,374	19	1.4%	\$2,632,736	\$5,520	0.2%	\$13,073
60941	< than 10% min.	90	18	20.0%	\$264,059	\$5,229	2.0%	903	26	2.9%	\$1,788,755	\$7,553	0.4%	\$12,782
60942	< than 10% min.	630	248	39.4%	\$2,024,351	\$72,044	3.6%	2,103	156	7.4%	\$2,681,182	\$45,318	1.7%	\$117,362
60944	no data	43	11	25.6%	\$133,040	\$3,196	2.4%	76	6	7.9%	\$90,027	\$1,743	1.9%	\$4,939
60945	< than 10% min.	12	-	0.0%	\$15,690	\$0	0.0%	82	-	0.0%	\$96,295	\$0	0.0%	\$0
60946	< than 10% min.	25	-	0.0%	\$73,520	\$0	0.0%	172	11	6.4%	\$265,596	\$3,196	1.2%	\$3,196
60948	< than 10% min.	74	25	33.8%	\$233,896	\$7,263	3.1%	681	25	3.7%	\$1,126,803	\$7,263	0.6%	\$14,525
60949	10-19.9% min.	60	33	55.0%	\$205,219	\$9,587	4.7%	218	16	7.3%	\$237,860	\$4,648	2.0%	\$14,235
60950	< than 10% min.	540	152	28.1%	\$1,687,584	\$44,156	2.6%	4,773	187	3.9%	\$8,900,617	\$54,324	0.6%	\$98,480
60951	< than 10% min.	56	19	33.9%	\$189,125	\$5,520	2.9%	389	18	4.6%	\$620,977	\$5,229	0.8%	\$10,749
60952	< than 10% min.	39	12	30.8%	\$132,091	\$3,486	2.6%	265	8	3.0%	\$336,274	\$2,324	0.7%	\$5,810
60953	< than 10% min.	186	66	35.5%	\$647,111	\$19,173	3.0%	938	49	5.2%	\$970,703	\$14,235	1.5%	\$33,408
60954	20-49.9% min.	578	202	34.9%	\$1,919,538	\$58,681	3.1%	2,501	129	5.2%	\$3,641,842	\$37,475	1.0%	\$96,156
60955	20-49.9% min.	188	46	24.5%	\$654,839	\$13,363	2.0%	780	29	3.7%	\$933,987	\$8,425	0.9%	\$21,788
60956	no data	8	-	0.0%	\$23,761	\$0	0.0%	39	-	0.0%	\$71,322	\$0	0.0%	\$0
60957	< than 10% min.	357	76	21.3%	\$1,120,387	\$22,078	2.0%	2,325	67	2.9%	\$2,812,238	\$19,464	0.7%	\$41,542
60959	< than 10% min.	80	29	36.3%	\$268,624	\$8,425	3.1%	461	28	6.1%	\$523,263	\$8,134	1.6%	\$16,559
60960	< than 10% min.	86	21	24.4%	\$254,794	\$6,101	2.4%	346	18	5.2%	\$370,351	\$5,229	1.4%	\$11,330
60961	< than 10% min.	42	-	0.0%	\$124,305	\$0	0.0%	363	21	5.8%	\$655,586	\$6,101	0.9%	\$6,101
60962	< than 10% min.	32	11	34.4%	\$75,252	\$3,196	4.2%	240	8	3.3%	\$234,748	\$2,324	1.0%	\$5,520
60963	< than 10% min.	136	40	29.4%	\$443,480	\$11,620	2.6%	694	44	6.3%	\$859,380	\$12,782	1.5%	\$24,402
60964	20-49.9% min.	618	236	38.2%	\$2,087,221	\$68,558	3.3%	2,163	91	4.2%	\$3,907,780	\$26,436	0.7%	\$94,994
60966	< than 10% min.	168	63	37.5%	\$517,792	\$18,302	3.5%	577	35	6.1%	\$648,153	\$10,168	1.6%	\$28,469
60967	< than 10% min.	11	-	0.0%	\$37,998	\$0	0.0%	25	10	40.0%	\$30,801	\$2,905	9.4%	\$2,905

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
60968	< than 10% min.	32	15	46.9%	\$109,459	\$4,358	4.0%	197	3	1.5%	\$163,972	\$872	0.5%	\$5,229
60969	< than 10% min.	6	-	0.0%	\$24,684	\$0	0.0%	30	-	0.0%	\$50,443	\$0	0.0%	\$0
60970	< than 10% min.	558	180	32.3%	\$1,686,512	\$52,290	3.1%	2,944	134	4.6%	\$3,878,954	\$38,927	1.0%	\$91,217
60973	< than 10% min.	31	10	32.3%	\$60,840	\$2,905	4.8%	153	5	3.3%	\$195,436	\$1,453	0.7%	\$4,358
60974	< than 10% min.	30	12	40.0%	\$125,335	\$3,486	2.8%	117	11	9.4%	\$189,006	\$3,196	1.7%	\$6,682
61001	< than 10% min.	48	-	0.0%	\$161,811	\$0	0.0%	505	-	0.0%	\$708,767	\$0	0.0%	\$0
61006	< than 10% min.	99	20	20.2%	\$286,571	\$5,810	2.0%	784	21	2.7%	\$1,037,163	\$6,101	0.6%	\$11,911
61007	< than 10% min.	24	-	0.0%	\$72,351	\$0	0.0%	229	-	0.0%	\$339,074	\$0	0.0%	\$0
61008	10-19.9% min.	1,969	463	23.5%	\$6,701,981	\$134,502	2.0%	13,316	571	4.3%	\$27,416,439	\$165,876	0.6%	\$300,377
61010	< than 10% min.	291	55	18.9%	\$834,244	\$15,978	1.9%	3,471	67	1.9%	\$6,693,468	\$19,464	0.3%	\$35,441
61011	< than 10% min.	83	13	15.7%	\$201,411	\$3,777	1.9%	1,336	19	1.4%	\$3,843,222	\$5,520	0.1%	\$9,296
61012	10-19.9% min.	136	30	22.1%	\$439,556	\$8,715	2.0%	872	46	5.3%	\$1,665,183	\$13,363	0.8%	\$22,078
61013	< than 10% min.	40	-	0.0%	\$123,161	\$0	0.0%	321	17	5.3%	\$566,861	\$4,939	0.9%	\$4,939
61014	< than 10% min.	65	-	0.0%	\$221,103	\$0	0.0%	551	13	2.4%	\$651,787	\$3,777	0.6%	\$3,777
61015	< than 10% min.	68	10	14.7%	\$208,056	\$2,905	1.4%	430	12	2.8%	\$741,312	\$3,486	0.5%	\$6,391
61016	< than 10% min.	143	26	18.2%	\$400,626	\$7,553	1.9%	2,382	29	1.2%	\$4,536,505	\$8,425	0.2%	\$15,978
61018	< than 10% min.	68	12	17.6%	\$246,921	\$3,486	1.4%	493	12	2.4%	\$701,579	\$3,486	0.5%	\$6,972
61019	< than 10% min.	130	14	10.8%	\$347,545	\$4,067	1.2%	1,506	8	0.5%	\$2,662,415	\$2,324	0.1%	\$6,391
61020	< than 10% min.	139	35	25.2%	\$463,998	\$10,168	2.2%	1,044	44	4.2%	\$2,292,721	\$12,782	0.6%	\$22,950
61021	10-19.9% min.	1,533	311	20.3%	\$4,471,908	\$90,346	2.0%	9,203	220	2.4%	\$13,300,197	\$63,910	0.5%	\$154,256
61024	< than 10% min.	118	18	15.3%	\$351,461	\$5,229	1.5%	1,137	22	1.9%	\$2,007,122	\$6,391	0.3%	\$11,620
61025	< than 10% min.	262	40	15.3%	\$821,797	\$11,620	1.4%	2,128	26	1.2%	\$3,284,215	\$7,553	0.2%	\$19,173
61027	no data	3	-	0.0%	\$12,469	\$0	0.0%	33	-	0.0%	\$35,058	\$0	0.0%	\$0
61028	< than 10% min.	135	13	9.6%	\$340,651	\$3,777	1.1%	880	5	0.6%	\$1,047,779	\$1,453	0.1%	\$5,229
61030	< than 10% min.	153	30	19.6%	\$462,324	\$8,715	1.9%	916	14	1.5%	\$1,281,865	\$4,067	0.3%	\$12,782
61031	< than 10% min.	97	15	15.5%	\$302,020	\$4,358	1.4%	689	22	3.2%	\$930,936	\$6,391	0.7%	\$10,749
61032	10-19.9% min.	2,624	674	25.7%	\$7,906,873	\$195,797	2.5%	12,437	264	2.1%	\$15,662,823	\$76,692	0.5%	\$272,489
61036	< than 10% min.	313	26	8.3%	\$716,359	\$7,553	1.1%	3,146	21	0.7%	\$5,354,367	\$6,101	0.1%	\$13,654
61037	20-49.9% min.	11	-	0.0%	\$30,204	\$0	0.0%	69	-	0.0%	\$87,279	\$0	0.0%	\$0
61038	< than 10% min.	67	13	19.4%	\$198,035	\$3,777	1.9%	565	15	2.7%	\$1,218,164	\$4,358	0.4%	\$8,134
61039	< than 10% min.	43	-	0.0%	\$126,937	\$0	0.0%	350	-	0.0%	\$565,592	\$0	0.0%	\$0
61041	< than 10% min.	133	35	26.3%	\$407,957	\$10,168	2.5%	601	7	1.2%	\$790,098	\$2,034	0.3%	\$12,201
61042	< than 10% min.	33	-	0.0%	\$98,626	\$0	0.0%	240	15	6.3%	\$285,270	\$4,358	1.5%	\$4,358
61043	no data	16	-	0.0%	\$60,031	\$0	0.0%	70	-	0.0%	\$128,587	\$0	0.0%	\$0

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61044	< than 10% min.	19	-	0.0%	\$60,457	\$0	0.0%	100	-	0.0%	\$85,115	\$0	0.0%	\$0
61046	< than 10% min.	168	17	10.1%	\$434,481	\$4,939	1.1%	1,279	17	1.3%	\$1,546,658	\$4,939	0.3%	\$9,877
61047	< than 10% min.	107	31	29.0%	\$335,199	\$9,006	2.7%	778	18	2.3%	\$1,205,907	\$5,229	0.4%	\$14,235
61048	< than 10% min.	182	23	12.6%	\$579,270	\$6,682	1.2%	2,004	15	0.7%	\$2,396,187	\$4,358	0.2%	\$11,039
61049	< than 10% min.	24	-	0.0%	\$71,198	\$0	0.0%	245	10	4.1%	\$358,117	\$2,905	0.8%	\$2,905
61050	< than 10% min.	27	-	0.0%	\$80,784	\$0	0.0%	190	-	0.0%	\$259,560	\$0	0.0%	\$0
61051	< than 10% min.	101	20	19.8%	\$325,398	\$5,810	1.8%	738	13	1.8%	\$976,153	\$3,777	0.4%	\$9,587
61052	< than 10% min.	41	10	24.4%	\$103,512	\$2,905	2.8%	547	16	2.9%	\$1,007,815	\$4,648	0.5%	\$7,553
61053	< than 10% min.	210	25	11.9%	\$585,632	\$7,263	1.2%	1,269	14	1.1%	\$1,469,778	\$4,067	0.3%	\$11,330
61054	< than 10% min.	295	85	28.8%	\$866,376	\$24,693	2.9%	1,642	62	3.8%	\$2,361,822	\$18,011	0.8%	\$42,704
61057	< than 10% min.	9	-	0.0%	\$33,574	\$0	0.0%	59	-	0.0%	\$80,209	\$0	0.0%	\$0
61059	< than 10% min.	11	-	0.0%	\$44,174	\$0	0.0%	56	-	0.0%	\$50,827	\$0	0.0%	\$0
61060	< than 10% min.	83	-	0.0%	\$267,563	\$0	0.0%	678	15	2.2%	\$821,537	\$4,358	0.5%	\$4,358
61061	< than 10% min.	409	96	23.5%	\$1,170,609	\$27,888	2.4%	3,208	104	3.2%	\$4,898,423	\$30,212	0.6%	\$58,100
61062	< than 10% min.	99	10	10.1%	\$309,180	\$2,905	0.9%	829	8	1.0%	\$1,195,453	\$2,324	0.2%	\$5,229
61063	< than 10% min.	180	34	18.9%	\$563,821	\$9,877	1.8%	1,809	47	2.6%	\$3,016,345	\$13,654	0.5%	\$23,531
61064	< than 10% min.	264	58	22.0%	\$821,550	\$16,849	2.1%	1,643	42	2.6%	\$1,974,075	\$12,201	0.6%	\$29,050
61065	< than 10% min.	580	136	23.4%	\$2,005,520	\$39,508	2.0%	3,970	158	4.0%	\$9,189,875	\$45,899	0.5%	\$85,407
61067	< than 10% min.	55	10	18.2%	\$171,840	\$2,905	1.7%	383	7	1.8%	\$492,559	\$2,034	0.4%	\$4,939
61068	10-19.9% min.	1,001	292	29.2%	\$3,232,552	\$84,826	2.6%	5,932	332	5.6%	\$9,428,410	\$96,446	1.0%	\$181,272
61070	< than 10% min.	42	-	0.0%	\$133,376	\$0	0.0%	466	-	0.0%	\$702,254	\$0	0.0%	\$0
61071	10-19.9% min.	1,365	402	29.5%	\$4,135,361	\$116,781	2.8%	5,611	258	4.6%	\$7,626,091	\$74,949	1.0%	\$191,730
61072	< than 10% min.	347	44	12.7%	\$1,007,776	\$12,782	1.3%	4,850	73	1.5%	\$9,203,177	\$21,207	0.2%	\$33,989
61073	< than 10% min.	685	88	12.8%	\$2,019,522	\$25,564	1.3%	8,397	132	1.6%	\$16,453,942	\$38,346	0.2%	\$63,910
61074	< than 10% min.	422	94	22.3%	\$1,166,689	\$27,307	2.3%	1,867	43	2.3%	\$2,188,783	\$12,492	0.6%	\$39,799
61075	< than 10% min.	71	-	0.0%	\$183,690	\$0	0.0%	471	-	0.0%	\$713,747	\$0	0.0%	\$0
61077	< than 10% min.	2	-	0.0%	\$4,967	\$0	0.0%	43	-	0.0%	\$65,083	\$0	0.0%	\$0
61078	< than 10% min.	66	10	15.2%	\$205,639	\$2,905	1.4%	646	7	1.1%	\$680,023	\$2,034	0.3%	\$4,939
61079	no data	12	-	0.0%	\$45,768	\$0	0.0%	84	-	0.0%	\$146,733	\$0	0.0%	\$0
61080	10-19.9% min.	630	134	21.3%	\$2,019,872	\$38,927	1.9%	3,992	138	3.5%	\$7,664,162	\$40,089	0.5%	\$79,016
61081	10-19.9% min.	1,795	500	27.9%	\$5,707,056	\$145,250	2.5%	8,948	324	3.6%	\$13,125,042	\$94,122	0.7%	\$239,372
61084	< than 10% min.	115	26	22.6%	\$405,261	\$7,553	1.9%	1,407	26	1.8%	\$2,769,631	\$7,553	0.3%	\$15,106
61085	< than 10% min.	219	33	15.1%	\$561,445	\$9,587	1.7%	1,507	20	1.3%	\$2,013,187	\$5,810	0.3%	\$15,397
61087	< than 10% min.	114	20	17.5%	\$319,922	\$5,810	1.8%	753	11	1.5%	\$965,096	\$3,196	0.3%	\$9,006

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61088	< than 10% min.	250	32	12.8%	\$771,721	\$9,296	1.2%	2,564	24	0.9%	\$4,432,959	\$6,972	0.2%	\$16,268
61089	< than 10% min.	66	14	21.2%	\$227,849	\$4,067	1.8%	358	10	2.8%	\$478,693	\$2,905	0.6%	\$6,972
61091	< than 10% min.	2	-	0.0%	\$8,850	\$0	0.0%	52	-	0.0%	\$67,466	\$0	0.0%	\$0
61101	20-49.9% min.	3,197	1,463	45.8%	\$10,695,625	\$425,002	4.0%	5,971	397	6.6%	\$8,057,764	\$115,329	1.4%	\$540,330
61102	50% or > mixed min.	2,590	1,117	43.1%	\$8,936,528	\$324,489	3.6%	5,286	382	7.2%	\$8,706,731	\$110,971	1.3%	\$435,460
61103	20-49.9% min.	2,545	968	38.0%	\$8,025,308	\$281,204	3.5%	8,691	440	5.1%	\$13,414,022	\$127,820	1.0%	\$409,024
61104	20-49.9% min.	2,797	1,206	43.1%	\$9,245,998	\$350,343	3.8%	5,033	430	8.5%	\$6,912,443	\$124,915	1.8%	\$475,258
61105	no data	57	12	21.1%	\$171,570	\$3,486	2.0%	107	4	3.7%	\$159,278	\$1,162	0.7%	\$4,648
61106	no data	30	20	66.7%	\$89,252	\$5,810	6.5%	32	2	6.3%	\$42,729	\$581	1.4%	\$6,391
61107	10-19.9% min.	1,645	391	23.8%	\$4,857,698	\$113,586	2.3%	13,567	284	2.1%	\$28,857,396	\$82,502	0.3%	\$196,088
61108	10-19.9% min.	1,982	554	28.0%	\$6,296,938	\$160,937	2.6%	12,071	371	3.1%	\$18,181,554	\$107,776	0.6%	\$268,713
61109	20-49.9% min.	2,427	808	33.3%	\$7,812,233	\$234,724	3.0%	10,506	555	5.3%	\$17,622,189	\$161,228	0.9%	\$395,952
61110	no data	39	-	0.0%	\$93,131	\$0	0.0%	190	11	5.8%	\$271,436	\$3,196	1.2%	\$3,196
61111	< than 10% min.	1,543	383	24.8%	\$4,831,403	\$111,262	2.3%	9,892	381	3.9%	\$16,244,528	\$110,681	0.7%	\$221,942
61112	50% or > mixed min.	1	-	0.0%	\$105	\$0	0.0%	29	-	0.0%	\$78,633	\$0	0.0%	\$0
61114	10-19.9% min.	686	161	23.5%	\$2,000,901	\$46,771	2.3%	7,487	109	1.5%	\$15,611,768	\$31,665	0.2%	\$78,435
61115	< than 10% min.	1,648	388	23.5%	\$5,297,430	\$112,714	2.1%	9,312	424	4.6%	\$15,002,078	\$123,172	0.8%	\$235,886
61125	no data	41	14	34.1%	\$125,350	\$4,067	3.2%	219	8	3.7%	\$378,075	\$2,324	0.6%	\$6,391
61126	no data	52	17	32.7%	\$169,726	\$4,939	2.9%	192	14	7.3%	\$308,828	\$4,067	1.3%	\$9,006
61130	no data	3	-	0.0%	\$8,816	\$0	0.0%	28	-	0.0%	\$39,038	\$0	0.0%	\$0
61131	no data	9	-	0.0%	\$27,096	\$0	0.0%	30	-	0.0%	\$57,723	\$0	0.0%	\$0
61132	no data	45	11	24.4%	\$123,090	\$3,196	2.6%	215	5	2.3%	\$566,444	\$1,453	0.3%	\$4,648
61201	20-49.9% min.	3,432	1,034	30.1%	\$10,751,164	\$300,377	2.8%	13,639	356	2.6%	\$19,961,687	\$103,418	0.5%	\$403,795
61204	no data	77	17	22.1%	\$199,817	\$4,939	2.5%	217	5	2.3%	\$417,385	\$1,453	0.3%	\$6,391
61230	< than 10% min.	70	-	0.0%	\$201,404	\$0	0.0%	534	18	3.4%	\$808,223	\$5,229	0.6%	\$5,229
61231	< than 10% min.	312	53	17.0%	\$984,904	\$15,397	1.6%	2,231	48	2.2%	\$2,825,302	\$13,944	0.5%	\$29,341
61232	< than 10% min.	62	-	0.0%	\$204,454	\$0	0.0%	584	20	3.4%	\$951,039	\$5,810	0.6%	\$5,810
61233	< than 10% min.	33	-	0.0%	\$114,782	\$0	0.0%	257	-	0.0%	\$382,068	\$0	0.0%	\$0
61234	< than 10% min.	72	13	18.1%	\$207,608	\$3,777	1.8%	560	8	1.4%	\$669,875	\$2,324	0.3%	\$6,101
61235	< than 10% min.	79	10	12.7%	\$216,610	\$2,905	1.3%	671	18	2.7%	\$807,299	\$5,229	0.6%	\$8,134
61236	< than 10% min.	40	11	27.5%	\$137,509	\$3,196	2.3%	68	7	10.3%	\$100,704	\$2,034	2.0%	\$5,229
61237	no data	2	-	0.0%	\$4,423	\$0	0.0%	19	-	0.0%	\$17,299	\$0	0.0%	\$0

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61238	< than 10% min.	182	34	18.7%	\$534,897	\$9,877	1.8%	1,328	20	1.5%	\$1,738,516	\$5,810	0.3%	\$15,687
61239	< than 10% min.	167	46	27.5%	\$574,693	\$13,363	2.3%	315	15	4.8%	\$399,718	\$4,358	1.1%	\$17,721
61240	< than 10% min.	247	45	18.2%	\$714,794	\$13,073	1.8%	2,771	33	1.2%	\$4,628,639	\$9,587	0.2%	\$22,659
61241	< than 10% min.	484	97	20.0%	\$1,504,173	\$28,179	1.9%	2,877	87	3.0%	\$4,307,012	\$25,274	0.6%	\$53,452
61242	< than 10% min.	53	10	18.9%	\$172,081	\$2,905	1.7%	522	17	3.3%	\$889,425	\$4,939	0.6%	\$7,844
61243	< than 10% min.	23	-	0.0%	\$76,419	\$0	0.0%	86	-	0.0%	\$547,813	\$0	0.0%	\$0
61244	20-49.9% min.	2,006	512	25.5%	\$6,443,040	\$148,736	2.3%	8,872	223	2.5%	\$11,717,384	\$64,782	0.6%	\$213,518
61250	< than 10% min.	156	39	25.0%	\$440,334	\$11,330	2.6%	1,167	23	2.0%	\$2,032,113	\$6,682	0.3%	\$18,011
61251	< than 10% min.	7	-	0.0%	\$22,059	\$0	0.0%	151	-	0.0%	\$241,480	\$0	0.0%	\$0
61252	< than 10% min.	272	59	21.7%	\$884,131	\$17,140	1.9%	2,579	55	2.1%	\$4,028,716	\$15,978	0.4%	\$33,117
61254	< than 10% min.	439	51	11.6%	\$1,237,871	\$14,816	1.2%	5,331	60	1.1%	\$9,946,816	\$17,430	0.2%	\$32,246
61256	< than 10% min.	67	11	16.4%	\$221,407	\$3,196	1.4%	821	18	2.2%	\$1,430,872	\$5,229	0.4%	\$8,425
61257	< than 10% min.	90	19	21.1%	\$258,139	\$5,520	2.1%	517	17	3.3%	\$768,194	\$4,939	0.6%	\$10,458
61258	no data	8	-	0.0%	\$35,661	\$0	0.0%	68	-	0.0%	\$72,290	\$0	0.0%	\$0
61259	< than 10% min.	43	-	0.0%	\$159,719	\$0	0.0%	597	16	2.7%	\$1,054,141	\$4,648	0.4%	\$4,648
61260	< than 10% min.	68	18	26.5%	\$231,238	\$5,229	2.3%	336	9	2.7%	\$372,401	\$2,615	0.7%	\$7,844
61261	< than 10% min.	81	22	27.2%	\$251,229	\$6,391	2.5%	380	15	3.9%	\$509,480	\$4,358	0.9%	\$10,749
61262	< than 10% min.	35	-	0.0%	\$109,263	\$0	0.0%	360	13	3.6%	\$504,385	\$3,777	0.7%	\$3,777
61263	< than 10% min.	58	15	25.9%	\$185,664	\$4,358	2.3%	244	11	4.5%	\$439,620	\$3,196	0.7%	\$7,553
61264	10-19.9% min.	792	178	22.5%	\$2,475,053	\$51,709	2.1%	4,535	101	2.2%	\$7,004,168	\$29,341	0.4%	\$81,050
61265	10-19.9% min.	3,472	718	20.7%	\$11,050,619	\$208,579	1.9%	20,511	379	1.8%	\$34,978,967	\$110,100	0.3%	\$318,679
61266	no data	50	-	0.0%	\$154,979	\$0	0.0%	210	-	0.0%	\$513,122	\$0	0.0%	\$0
61270	< than 10% min.	384	72	18.8%	\$1,182,769	\$20,916	1.8%	3,372	66	2.0%	\$4,443,288	\$19,173	0.4%	\$40,089
61272	< than 10% min.	114	39	34.2%	\$335,374	\$11,330	3.4%	643	49	7.6%	\$870,836	\$14,235	1.6%	\$25,564
61273	< than 10% min.	140	14	10.0%	\$451,075	\$4,067	0.9%	1,503	22	1.5%	\$2,158,684	\$6,391	0.3%	\$10,458
61274	< than 10% min.	13	-	0.0%	\$41,572	\$0	0.0%	186	-	0.0%	\$176,618	\$0	0.0%	\$0
61275	< than 10% min.	178	36	20.2%	\$559,188	\$10,458	1.9%	1,904	24	1.3%	\$3,182,628	\$6,972	0.2%	\$17,430
61276	< than 10% min.	12	-	0.0%	\$40,488	\$0	0.0%	100	-	0.0%	\$159,724	\$0	0.0%	\$0
61277	< than 10% min.	182	40	22.0%	\$571,369	\$11,620	2.0%	1,445	27	1.9%	\$1,676,407	\$7,844	0.5%	\$19,464
61278	no data	36	-	0.0%	\$127,407	\$0	0.0%	293	16	5.5%	\$636,451	\$4,648	0.7%	\$4,648
61279	< than 10% min.	59	-	0.0%	\$233,603	\$0	0.0%	454	14	3.1%	\$594,826	\$4,067	0.7%	\$4,067
61281	< than 10% min.	92	13	14.1%	\$313,829	\$3,777	1.2%	1,159	13	1.1%	\$2,087,628	\$3,777	0.2%	\$7,553
61282	10-19.9% min.	710	171	24.1%	\$2,236,272	\$49,676	2.2%	3,266	90	2.8%	\$4,425,309	\$26,145	0.6%	\$75,821
61283	< than 10% min.	121	32	26.4%	\$381,380	\$9,296	2.4%	630	20	3.2%	\$720,492	\$5,810	0.8%	\$15,106

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61284	< than 10% min.	69	13	18.8%	\$181,305	\$3,777	2.1%	1,134	8	0.7%	\$1,797,826	\$2,324	0.1%	\$6,101
61285	< than 10% min.	106	28	26.4%	\$312,215	\$8,134	2.6%	729	14	1.9%	\$907,861	\$4,067	0.4%	\$12,201
61301	10-19.9% min.	979	319	32.6%	\$2,943,749	\$92,670	3.1%	4,251	194	4.6%	\$6,589,411	\$56,357	0.9%	\$149,027
61310	< than 10% min.	294	65	22.1%	\$870,389	\$18,883	2.2%	1,746	51	2.9%	\$2,301,827	\$14,816	0.6%	\$33,698
61311	< than 10% min.	3	-	0.0%	\$4,364	\$0	0.0%	115	-	0.0%	\$172,730	\$0	0.0%	\$0
61312	< than 10% min.	24	-	0.0%	\$83,082	\$0	0.0%	219	12	5.5%	\$259,017	\$3,486	1.3%	\$3,486
61313	< than 10% min.	11	-	0.0%	\$28,825	\$0	0.0%	135	-	0.0%	\$207,031	\$0	0.0%	\$0
61314	< than 10% min.	63	14	22.2%	\$176,549	\$4,067	2.3%	345	14	4.1%	\$467,186	\$4,067	0.9%	\$8,134
61315	< than 10% min.	31	15	48.4%	\$108,084	\$4,358	4.0%	119	10	8.4%	\$167,819	\$2,905	1.7%	\$7,263
61316	< than 10% min.	23	-	0.0%	\$69,718	\$0	0.0%	118	10	8.5%	\$167,027	\$2,905	1.7%	\$2,905
61317	< than 10% min.	34	11	32.4%	\$92,651	\$3,196	3.4%	234	14	6.0%	\$354,117	\$4,067	1.1%	\$7,263
61318	< than 10% min.	39	10	25.6%	\$107,122	\$2,905	2.7%	306	11	3.6%	\$468,207	\$3,196	0.7%	\$6,101
61319	< than 10% min.	76	23	30.3%	\$246,279	\$6,682	2.7%	526	21	4.0%	\$824,331	\$6,101	0.7%	\$12,782
61320	< than 10% min.	38	-	0.0%	\$110,867	\$0	0.0%	324	14	4.3%	\$561,205	\$4,067	0.7%	\$4,067
61321	< than 10% min.	23	-	0.0%	\$79,943	\$0	0.0%	124	11	8.9%	\$196,478	\$3,196	1.6%	\$3,196
61322	50% or > mixed min.	158	31	19.6%	\$610,219	\$9,006	1.5%	531	31	5.8%	\$775,668	\$9,006	1.2%	\$18,011
61323	< than 10% min.	10	-	0.0%	\$35,782	\$0	0.0%	46	-	0.0%	\$71,226	\$0	0.0%	\$0
61324	< than 10% min.	12	-	0.0%	\$37,103	\$0	0.0%	42	-	0.0%	\$45,925	\$0	0.0%	\$0
61325	< than 10% min.	51	12	23.5%	\$168,749	\$3,486	2.1%	439	10	2.3%	\$695,394	\$2,905	0.4%	\$6,391
61326	< than 10% min.	137	36	26.3%	\$393,615	\$10,458	2.7%	1,107	26	2.3%	\$2,169,980	\$7,553	0.3%	\$18,011
61327	< than 10% min.	44	-	0.0%	\$120,038	\$0	0.0%	573	18	3.1%	\$961,095	\$5,229	0.5%	\$5,229
61328	< than 10% min.	7	-	0.0%	\$22,801	\$0	0.0%	18	-	0.0%	\$11,529	\$0	0.0%	\$0
61329	< than 10% min.	94	24	25.5%	\$288,149	\$6,972	2.4%	564	13	2.3%	\$903,196	\$3,777	0.4%	\$10,749
61330	< than 10% min.	88	16	18.2%	\$280,793	\$4,648	1.7%	660	17	2.6%	\$982,304	\$4,939	0.5%	\$9,587
61331	< than 10% min.	6	-	0.0%	\$16,869	\$0	0.0%	36	-	0.0%	\$36,405	\$0	0.0%	\$0
61332	< than 10% min.	6	-	0.0%	\$20,309	\$0	0.0%	62	-	0.0%	\$76,772	\$0	0.0%	\$0
61333	< than 10% min.	20	-	0.0%	\$54,630	\$0	0.0%	186	10	5.4%	\$233,866	\$2,905	1.2%	\$2,905
61334	< than 10% min.	45	-	0.0%	\$141,433	\$0	0.0%	331	11	3.3%	\$478,708	\$3,196	0.7%	\$3,196
61335	< than 10% min.	29	-	0.0%	\$87,341	\$0	0.0%	252	11	4.4%	\$427,686	\$3,196	0.7%	\$3,196
61336	< than 10% min.	38	10	26.3%	\$134,869	\$2,905	2.2%	255	13	5.1%	\$330,657	\$3,777	1.1%	\$6,682
61337	< than 10% min.	32	9	28.1%	\$123,775	\$2,615	2.1%	194	12	6.2%	\$272,769	\$3,486	1.3%	\$6,101
61338	< than 10% min.	25	-	0.0%	\$86,129	\$0	0.0%	168	10	6.0%	\$191,520	\$2,905	1.5%	\$2,905
61340	< than 10% min.	27	-	0.0%	\$93,371	\$0	0.0%	184	16	8.7%	\$249,218	\$4,648	1.9%	\$4,648

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61341	< than 10% min.	495	131	26.5%	\$1,400,545	\$38,056	2.7%	3,460	178	5.1%	\$6,374,286	\$51,709	0.8%	\$89,765
61342	10-19.9% min.	621	147	23.7%	\$1,993,540	\$42,704	2.1%	3,712	129	3.5%	\$5,282,106	\$37,475	0.7%	\$80,178
61344	< than 10% min.	23	-	0.0%	\$70,608	\$0	0.0%	154	10	6.5%	\$171,852	\$2,905	1.7%	\$2,905
61345	< than 10% min.	66	-	0.0%	\$193,887	\$0	0.0%	325	18	5.5%	\$558,604	\$5,229	0.9%	\$5,229
61346	< than 10% min.	5	-	0.0%	\$13,365	\$0	0.0%	32	-	0.0%	\$68,610	\$0	0.0%	\$0
61348	< than 10% min.	268	68	25.4%	\$791,523	\$19,754	2.5%	2,069	67	3.2%	\$3,179,875	\$19,464	0.6%	\$39,218
61349	< than 10% min.	70	20	28.6%	\$230,983	\$5,810	2.5%	471	18	3.8%	\$571,130	\$5,229	0.9%	\$11,039
61350	< than 10% min.	1,696	492	29.0%	\$4,995,003	\$142,926	2.9%	10,599	471	4.4%	\$17,251,162	\$136,826	0.8%	\$279,752
61353	< than 10% min.	75	21	28.0%	\$227,095	\$6,101	2.7%	571	29	5.1%	\$950,521	\$8,425	0.9%	\$14,525
61354	< than 10% min.	616	125	20.3%	\$1,741,678	\$36,313	2.1%	4,980	118	2.4%	\$7,129,459	\$34,279	0.5%	\$70,592
61356	< than 10% min.	701	159	22.7%	\$1,953,117	\$46,190	2.4%	4,917	125	2.5%	\$6,645,815	\$36,313	0.5%	\$82,502
61358	< than 10% min.	37	13	35.1%	\$120,619	\$3,777	3.1%	203	9	4.4%	\$268,244	\$2,615	1.0%	\$6,391
61359	< than 10% min.	12	-	0.0%	\$40,179	\$0	0.0%	144	10	6.9%	\$243,201	\$2,905	1.2%	\$2,905
61360	< than 10% min.	194	40	20.6%	\$569,238	\$11,620	2.0%	1,490	62	4.2%	\$2,947,842	\$18,011	0.6%	\$29,631
61361	< than 10% min.	104	26	25.0%	\$274,271	\$7,553	2.8%	578	17	2.9%	\$694,251	\$4,939	0.7%	\$12,492
61362	< than 10% min.	404	111	27.5%	\$1,323,629	\$32,246	2.4%	2,519	84	3.3%	\$3,656,613	\$24,402	0.7%	\$56,648
61363	< than 10% min.	13	-	0.0%	\$40,187	\$0	0.0%	110	-	0.0%	\$170,923	\$0	0.0%	\$0
61364	< than 10% min.	1,450	496	34.2%	\$4,754,651	\$144,088	3.0%	7,988	400	5.0%	\$12,264,405	\$116,200	0.9%	\$260,288
61367	< than 10% min.	38	-	0.0%	\$107,238	\$0	0.0%	427	11	2.6%	\$437,549	\$3,196	0.7%	\$3,196
61368	< than 10% min.	93	18	19.4%	\$322,458	\$5,229	1.6%	581	16	2.8%	\$787,315	\$4,648	0.6%	\$9,877
61369	< than 10% min.	75	23	30.7%	\$268,813	\$6,682	2.5%	747	26	3.5%	\$1,044,783	\$7,553	0.7%	\$14,235
61370	< than 10% min.	57	-	0.0%	\$148,623	\$0	0.0%	620	17	2.7%	\$1,054,523	\$4,939	0.5%	\$4,939
61371	no data	9	-	0.0%	\$22,009	\$0	0.0%	51	-	0.0%	\$67,519	\$0	0.0%	\$0
61372	20-49.9% min.	23	-	0.0%	\$61,287	\$0	0.0%	105	-	0.0%	\$209,788	\$0	0.0%	\$0
61373	< than 10% min.	86	14	16.3%	\$250,084	\$4,067	1.6%	945	18	1.9%	\$1,695,075	\$5,229	0.3%	\$9,296
61374	< than 10% min.	10	-	0.0%	\$28,848	\$0	0.0%	48	-	0.0%	\$81,827	\$0	0.0%	\$0
61375	< than 10% min.	54	13	24.1%	\$139,556	\$3,777	2.7%	492	5	1.0%	\$698,998	\$1,453	0.2%	\$5,229
61376	< than 10% min.	131	27	20.6%	\$416,641	\$7,844	1.9%	916	21	2.3%	\$1,219,783	\$6,101	0.5%	\$13,944
61377	< than 10% min.	101	37	36.6%	\$307,201	\$10,749	3.5%	577	20	3.5%	\$899,943	\$5,810	0.6%	\$16,559
61378	< than 10% min.	23	-	0.0%	\$61,084	\$0	0.0%	249	-	0.0%	\$313,073	\$0	0.0%	\$0
61379	< than 10% min.	88	18	20.5%	\$249,485	\$5,229	2.1%	587	20	3.4%	\$751,112	\$5,810	0.8%	\$11,039
61401	10-19.9% min.	2,897	800	27.6%	\$8,407,940	\$232,400	2.8%	11,784	288	2.4%	\$16,680,629	\$83,664	0.5%	\$316,064
61402	no data	73	22	30.1%	\$210,173	\$6,391	3.0%	251	13	5.2%	\$357,747	\$3,777	1.1%	\$10,168
61410	< than 10% min.	362	68	18.8%	\$1,116,556	\$19,754	1.8%	1,434	39	2.7%	\$1,889,275	\$11,330	0.6%	\$31,084

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61411	< than 10% min.	21	-	0.0%	\$48,794	\$0	0.0%	179	10	5.6%	\$160,514	\$2,905	1.8%	\$2,905
61412	< than 10% min.	88	16	18.2%	\$269,252	\$4,648	1.7%	654	16	2.4%	\$724,502	\$4,648	0.6%	\$9,296
61413	< than 10% min.	59	-	0.0%	\$165,528	\$0	0.0%	507	17	3.4%	\$681,899	\$4,939	0.7%	\$4,939
61414	< than 10% min.	61	-	0.0%	\$148,507	\$0	0.0%	379	13	3.4%	\$350,973	\$3,777	1.1%	\$3,777
61415	< than 10% min.	121	31	25.6%	\$386,707	\$9,006	2.3%	723	25	3.5%	\$855,750	\$7,263	0.8%	\$16,268
61416	< than 10% min.	40	17	42.5%	\$134,059	\$4,939	3.7%	83	7	8.4%	\$75,174	\$2,034	2.7%	\$6,972
61417	< than 10% min.	23	-	0.0%	\$52,328	\$0	0.0%	110	-	0.0%	\$121,959	\$0	0.0%	\$0
61418	< than 10% min.	48	11	22.9%	\$111,625	\$3,196	2.9%	276	7	2.5%	\$336,229	\$2,034	0.6%	\$5,229
61419	< than 10% min.	10	-	0.0%	\$13,968	\$0	0.0%	76	-	0.0%	\$93,639	\$0	0.0%	\$0
61420	< than 10% min.	75	15	20.0%	\$231,177	\$4,358	1.9%	466	14	3.0%	\$509,114	\$4,067	0.8%	\$8,425
61421	< than 10% min.	98	23	23.5%	\$301,482	\$6,682	2.2%	546	19	3.5%	\$695,091	\$5,520	0.8%	\$12,201
61422	< than 10% min.	329	107	32.5%	\$1,103,708	\$31,084	2.8%	1,303	73	5.6%	\$1,477,246	\$21,207	1.4%	\$52,290
61423	< than 10% min.	32	-	0.0%	\$91,932	\$0	0.0%	293	12	4.1%	\$331,467	\$3,486	1.1%	\$3,486
61424	< than 10% min.	3	-	0.0%	\$6,195	\$0	0.0%	45	-	0.0%	\$77,584	\$0	0.0%	\$0
61425	< than 10% min.	52	12	23.1%	\$165,440	\$3,486	2.1%	266	9	3.4%	\$367,031	\$2,615	0.7%	\$6,101
61426	< than 10% min.	6	-	0.0%	\$21,044	\$0	0.0%	28	-	0.0%	\$37,192	\$0	0.0%	\$0
61427	< than 10% min.	186	73	39.2%	\$616,754	\$21,207	3.4%	940	35	3.7%	\$1,377,817	\$10,168	0.7%	\$31,374
61428	< than 10% min.	43	-	0.0%	\$117,075	\$0	0.0%	437	-	0.0%	\$743,675	\$0	0.0%	\$0
61430	< than 10% min.	60	14	23.3%	\$202,322	\$4,067	2.0%	329	13	4.0%	\$463,321	\$3,777	0.8%	\$7,844
61431	< than 10% min.	25	-	0.0%	\$77,646	\$0	0.0%	151	11	7.3%	\$194,767	\$3,196	1.6%	\$3,196
61432	< than 10% min.	35	-	0.0%	\$99,336	\$0	0.0%	297	-	0.0%	\$437,596	\$0	0.0%	\$0
61433	no data	14	-	0.0%	\$44,081	\$0	0.0%	38	-	0.0%	\$72,866	\$0	0.0%	\$0
61434	< than 10% min.	244	47	19.3%	\$694,764	\$13,654	2.0%	1,364	37	2.7%	\$1,545,608	\$10,749	0.7%	\$24,402
61435	< than 10% min.	6	-	0.0%	\$24,451	\$0	0.0%	62	-	0.0%	\$60,975	\$0	0.0%	\$0
61436	< than 10% min.	62	17	27.4%	\$193,766	\$4,939	2.5%	391	6	1.5%	\$517,158	\$1,743	0.3%	\$6,682
61437	< than 10% min.	51	-	0.0%	\$148,109	\$0	0.0%	370	20	5.4%	\$524,547	\$5,810	1.1%	\$5,810
61438	< than 10% min.	47	-	0.0%	\$126,926	\$0	0.0%	312	10	3.2%	\$357,584	\$2,905	0.8%	\$2,905
61439	< than 10% min.	29	10	34.5%	\$71,738	\$2,905	4.0%	109	-	0.0%	\$128,493	\$0	0.0%	\$2,905
61440	< than 10% min.	65	12	18.5%	\$211,497	\$3,486	1.6%	330	6	1.8%	\$347,344	\$1,743	0.5%	\$5,229
61441	< than 10% min.	57	-	0.0%	\$154,918	\$0	0.0%	362	19	5.2%	\$442,808	\$5,520	1.2%	\$5,520
61442	< than 10% min.	72	21	29.2%	\$196,934	\$6,101	3.1%	282	16	5.7%	\$363,783	\$4,648	1.3%	\$10,749
61443	10-19.9% min.	1,268	410	32.3%	\$3,857,052	\$119,105	3.1%	5,047	196	3.9%	\$6,093,922	\$56,938	0.9%	\$176,043
61447	< than 10% min.	65	22	33.8%	\$210,504	\$6,391	3.0%	400	13	3.3%	\$450,072	\$3,777	0.8%	\$10,168

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61448	< than 10% min.	233	55	23.6%	\$739,397	\$15,978	2.2%	1,587	34	2.1%	\$2,383,203	\$9,877	0.4%	\$25,855
61449	< than 10% min.	46	11	23.9%	\$130,756	\$3,196	2.4%	209	7	3.3%	\$217,001	\$2,034	0.9%	\$5,229
61450	< than 10% min.	131	28	21.4%	\$386,123	\$8,134	2.1%	710	34	4.8%	\$866,401	\$9,877	1.1%	\$18,011
61451	< than 10% min.	22	-	0.0%	\$71,208	\$0	0.0%	154	-	0.0%	\$211,721	\$0	0.0%	\$0
61452	< than 10% min.	31	-	0.0%	\$91,988	\$0	0.0%	112	-	0.0%	\$137,793	\$0	0.0%	\$0
61453	< than 10% min.	48	-	0.0%	\$132,813	\$0	0.0%	283	-	0.0%	\$305,850	\$0	0.0%	\$0
61454	< than 10% min.	59	15	25.4%	\$194,832	\$4,358	2.2%	291	8	2.7%	\$384,397	\$2,324	0.6%	\$6,682
61455	10-19.9% min.	1,134	259	22.8%	\$2,582,967	\$75,240	2.9%	6,261	128	2.0%	\$7,173,560	\$37,184	0.5%	\$112,424
61458	< than 10% min.	68	11	16.2%	\$210,324	\$3,196	1.5%	326	4	1.2%	\$427,885	\$1,162	0.3%	\$4,358
61459	< than 10% min.	40	14	35.0%	\$105,749	\$4,067	3.8%	164	6	3.7%	\$184,055	\$1,743	0.9%	\$5,810
61460	10-19.9% min.	21	-	0.0%	\$58,262	\$0	0.0%	128	-	0.0%	\$166,009	\$0	0.0%	\$0
61462	< than 10% min.	955	240	25.1%	\$2,767,387	\$69,720	2.5%	4,101	103	2.5%	\$5,332,305	\$29,922	0.6%	\$99,642
61465	< than 10% min.	84	17	20.2%	\$273,579	\$4,939	1.8%	503	15	3.0%	\$654,133	\$4,358	0.7%	\$9,296
61466	< than 10% min.	18	-	0.0%	\$65,893	\$0	0.0%	137	13	9.5%	\$171,737	\$3,777	2.2%	\$3,777
61467	< than 10% min.	63	16	25.4%	\$206,417	\$4,648	2.3%	472	7	1.5%	\$602,980	\$2,034	0.3%	\$6,682
61468	< than 10% min.	3	-	0.0%	\$9,503	\$0	0.0%	36	-	0.0%	\$51,405	\$0	0.0%	\$0
61469	< than 10% min.	199	62	31.2%	\$557,625	\$18,011	3.2%	809	47	5.8%	\$1,062,735	\$13,654	1.3%	\$31,665
61470	< than 10% min.	56	25	44.6%	\$206,188	\$7,263	3.5%	185	12	6.5%	\$189,233	\$3,486	1.8%	\$10,749
61471	< than 10% min.	11	-	0.0%	\$35,054	\$0	0.0%	55	-	0.0%	\$44,436	\$0	0.0%	\$0
61472	< than 10% min.	36	-	0.0%	\$102,161	\$0	0.0%	281	-	0.0%	\$393,676	\$0	0.0%	\$0
61473	< than 10% min.	120	18	15.0%	\$325,212	\$5,229	1.6%	688	8	1.2%	\$661,697	\$2,324	0.4%	\$7,553
61474	< than 10% min.	16	-	0.0%	\$45,858	\$0	0.0%	134	-	0.0%	\$147,932	\$0	0.0%	\$0
61475	< than 10% min.	22	-	0.0%	\$60,893	\$0	0.0%	104	-	0.0%	\$120,175	\$0	0.0%	\$0
61476	< than 10% min.	27	-	0.0%	\$99,802	\$0	0.0%	172	-	0.0%	\$189,433	\$0	0.0%	\$0
61477	< than 10% min.	43	12	27.9%	\$127,139	\$3,486	2.7%	242	8	3.3%	\$335,625	\$2,324	0.7%	\$5,810
61478	< than 10% min.	21	-	0.0%	\$69,922	\$0	0.0%	123	-	0.0%	\$151,368	\$0	0.0%	\$0
61479	< than 10% min.	13	-	0.0%	\$49,898	\$0	0.0%	78	-	0.0%	\$108,545	\$0	0.0%	\$0
61480	< than 10% min.	97	31	32.0%	\$307,291	\$9,006	2.9%	547	17	3.1%	\$616,652	\$4,939	0.8%	\$13,944
61482	< than 10% min.	49	15	30.6%	\$159,686	\$4,358	2.7%	261	5	1.9%	\$324,698	\$1,453	0.4%	\$5,810
61483	< than 10% min.	132	39	29.5%	\$428,790	\$11,330	2.6%	872	27	3.1%	\$1,046,155	\$7,844	0.7%	\$19,173
61484	< than 10% min.	73	17	23.3%	\$215,058	\$4,939	2.3%	335	11	3.3%	\$443,304	\$3,196	0.7%	\$8,134
61485	< than 10% min.	42	-	0.0%	\$128,394	\$0	0.0%	246	-	0.0%	\$298,722	\$0	0.0%	\$0
61486	< than 10% min.	87	20	23.0%	\$265,237	\$5,810	2.2%	661	21	3.2%	\$883,348	\$6,101	0.7%	\$11,911
61488	< than 10% min.	77	15	19.5%	\$218,237	\$4,358	2.0%	468	14	3.0%	\$685,676	\$4,067	0.6%	\$8,425

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61489	< than 10% min.	45	12	26.7%	\$138,182	\$3,486	2.5%	388	7	1.8%	\$529,017	\$2,034	0.4%	\$5,520
61490	< than 10% min.	65	-	0.0%	\$187,993	\$0	0.0%	511	18	3.5%	\$638,566	\$5,229	0.8%	\$5,229
61491	< than 10% min.	121	36	29.8%	\$371,980	\$10,458	2.8%	955	29	3.0%	\$1,019,889	\$8,425	0.8%	\$18,883
61501	< than 10% min.	163	61	37.4%	\$549,625	\$17,721	3.2%	701	38	5.4%	\$837,543	\$11,039	1.3%	\$28,760
61516	< than 10% min.	21	-	0.0%	\$74,326	\$0	0.0%	323	12	3.7%	\$423,612	\$3,486	0.8%	\$3,486
61517	< than 10% min.	99	-	0.0%	\$270,859	\$0	0.0%	1,467	36	2.5%	\$2,851,405	\$10,458	0.4%	\$10,458
61519	< than 10% min.	30	13	43.3%	\$87,816	\$3,777	4.3%	74	8	10.8%	\$124,110	\$2,324	1.9%	\$6,101
61520	10-19.9% min.	1,276	422	33.1%	\$3,830,288	\$122,591	3.2%	6,076	251	4.1%	\$8,243,292	\$72,916	0.9%	\$195,507
61523	< than 10% min.	594	176	29.6%	\$1,851,790	\$51,128	2.8%	4,717	185	3.9%	\$7,676,919	\$53,743	0.7%	\$104,871
61524	< than 10% min.	24	11	45.8%	\$94,528	\$3,196	3.4%	126	10	7.9%	\$179,644	\$2,905	1.6%	\$6,101
61525	< than 10% min.	143	17	11.9%	\$417,873	\$4,939	1.2%	3,647	27	0.7%	\$9,825,205	\$7,844	0.1%	\$12,782
61526	< than 10% min.	30	-	0.0%	\$85,890	\$0	0.0%	538	16	3.0%	\$981,179	\$4,648	0.5%	\$4,648
61528	< than 10% min.	57	13	22.8%	\$159,892	\$3,777	2.4%	1,042	9	0.9%	\$2,107,005	\$2,615	0.1%	\$6,391
61529	< than 10% min.	114	19	16.7%	\$368,243	\$5,520	1.5%	1,240	20	1.6%	\$1,874,158	\$5,810	0.3%	\$11,330
61530	< than 10% min.	265	95	35.8%	\$799,365	\$27,598	3.5%	2,629	78	3.0%	\$3,631,174	\$22,659	0.6%	\$50,257
61531	< than 10% min.	226	44	19.5%	\$755,314	\$12,782	1.7%	1,373	49	3.6%	\$2,240,943	\$14,235	0.6%	\$27,017
61532	< than 10% min.	49	22	44.9%	\$163,267	\$6,391	3.9%	192	15	7.8%	\$272,528	\$4,358	1.6%	\$10,749
61533	< than 10% min.	127	36	28.3%	\$394,590	\$10,458	2.7%	1,041	24	2.3%	\$1,684,846	\$6,972	0.4%	\$17,430
61534	< than 10% min.	96	31	32.3%	\$310,939	\$9,006	2.9%	717	19	2.6%	\$1,114,516	\$5,520	0.5%	\$14,525
61535	< than 10% min.	32	-	0.0%	\$71,653	\$0	0.0%	736	15	2.0%	\$1,514,950	\$4,358	0.3%	\$4,358
61536	10-19.9% min.	149	29	19.5%	\$490,138	\$8,425	1.7%	1,358	19	1.4%	\$2,190,121	\$5,520	0.3%	\$13,944
61537	< than 10% min.	189	55	29.1%	\$585,136	\$15,978	2.7%	1,219	56	4.6%	\$1,700,815	\$16,268	1.0%	\$32,246
61539	< than 10% min.	22	-	0.0%	\$68,415	\$0	0.0%	81	11	13.6%	\$96,832	\$3,196	3.3%	\$3,196
61540	< than 10% min.	161	50	31.1%	\$531,394	\$14,525	2.7%	1,260	49	3.9%	\$1,722,627	\$14,235	0.8%	\$28,760
61541	< than 10% min.	12	-	0.0%	\$43,719	\$0	0.0%	65	-	0.0%	\$85,009	\$0	0.0%	\$0
61542	< than 10% min.	243	55	22.6%	\$633,105	\$15,978	2.5%	1,516	52	3.4%	\$2,299,925	\$15,106	0.7%	\$31,084
61543	< than 10% min.	16	-	0.0%	\$52,627	\$0	0.0%	56	14	25.0%	\$68,330	\$4,067	6.0%	\$4,067
61544	< than 10% min.	50	-	0.0%	\$163,336	\$0	0.0%	318	20	6.3%	\$380,024	\$5,810	1.5%	\$5,810
61545	< than 10% min.	34	-	0.0%	\$104,518	\$0	0.0%	284	14	4.9%	\$327,935	\$4,067	1.2%	\$4,067
61546	< than 10% min.	276	73	26.4%	\$833,029	\$21,207	2.5%	1,802	70	3.9%	\$2,875,176	\$20,335	0.7%	\$41,542
61547	< than 10% min.	83	-	0.0%	\$259,259	\$0	0.0%	1,627	36	2.2%	\$3,505,720	\$10,458	0.3%	\$10,458
61548	< than 10% min.	318	50	15.7%	\$960,573	\$14,525	1.5%	5,078	62	1.2%	\$10,299,435	\$18,011	0.2%	\$32,536
61550	< than 10% min.	555	102	18.4%	\$1,589,789	\$29,631	1.9%	8,075	86	1.1%	\$14,438,516	\$24,983	0.2%	\$54,614
61552	< than 10% min.	18	-	0.0%	\$50,222	\$0	0.0%	121	10	8.3%	\$294,711	\$2,905	1.0%	\$2,905

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61553	no data	19	-	0.0%	\$67,036	\$0	0.0%	95	-	0.0%	\$135,179	\$0	0.0%	\$0
61554	< than 10% min.	3,184	1,040	32.7%	\$10,150,166	\$302,120	3.0%	16,796	817	4.0%	\$24,689,668	\$237,339	1.0%	\$539,459
61555	no data	51	10	19.6%	\$122,871	\$2,905	2.4%	217	6	2.8%	\$321,027	\$1,743	0.5%	\$4,648
61559	< than 10% min.	161	40	24.8%	\$505,691	\$11,620	2.3%	1,399	45	3.2%	\$2,111,523	\$13,073	0.6%	\$24,693
61560	< than 10% min.	33	-	0.0%	\$79,720	\$0	0.0%	299	13	4.3%	\$404,387	\$3,777	0.9%	\$3,777
61561	< than 10% min.	103	28	27.2%	\$307,205	\$8,134	2.6%	1,245	30	2.4%	\$1,455,396	\$8,715	0.6%	\$16,849
61562	no data	19	-	0.0%	\$67,159	\$0	0.0%	105	-	0.0%	\$130,087	\$0	0.0%	\$0
61563	< than 10% min.	47	22	46.8%	\$171,305	\$6,391	3.7%	220	22	10.0%	\$272,565	\$6,391	2.3%	\$12,782
61564	< than 10% min.	134	40	29.9%	\$498,123	\$11,620	2.3%	369	31	8.4%	\$539,989	\$9,006	1.7%	\$20,626
61565	< than 10% min.	78	26	33.3%	\$236,330	\$7,553	3.2%	661	21	3.2%	\$986,846	\$6,101	0.6%	\$13,654
61567	< than 10% min.	74	37	50.0%	\$243,825	\$10,749	4.4%	266	18	6.8%	\$347,028	\$5,229	1.5%	\$15,978
61568	< than 10% min.	165	32	19.4%	\$527,798	\$9,296	1.8%	1,938	20	1.0%	\$3,366,885	\$5,810	0.2%	\$15,106
61569	< than 10% min.	39	-	0.0%	\$125,143	\$0	0.0%	554	16	2.9%	\$949,836	\$4,648	0.5%	\$4,648
61570	< than 10% min.	107	39	36.4%	\$341,994	\$11,330	3.3%	777	18	2.3%	\$1,128,014	\$5,229	0.5%	\$16,559
61571	< than 10% min.	1,015	208	20.5%	\$3,154,101	\$60,424	1.9%	9,782	228	2.3%	\$16,372,667	\$66,234	0.4%	\$126,658
61572	< than 10% min.	51	11	21.6%	\$152,176	\$3,196	2.1%	449	5	1.1%	\$629,587	\$1,453	0.2%	\$4,648
61601	no data	76	29	38.2%	\$234,506	\$8,425	3.6%	126	9	7.1%	\$150,654	\$2,615	1.7%	\$11,039
61602	20-49.9% min.	92	32	34.8%	\$113,765	\$9,296	8.2%	487	27	5.5%	\$1,325,584	\$7,844	0.6%	\$17,140
61603	20-49.9% min.	2,800	1,407	50.3%	\$9,311,346	\$408,734	4.4%	4,609	366	7.9%	\$5,678,952	\$106,323	1.9%	\$515,057
61604	20-49.9% min.	3,301	1,448	43.9%	\$10,622,154	\$420,644	4.0%	11,335	598	5.3%	\$15,436,995	\$173,719	1.1%	\$594,363
61605	50% or > mixed min.	3,226	1,846	57.2%	\$10,712,420	\$536,263	5.0%	3,077	321	10.4%	\$3,434,212	\$93,251	2.7%	\$629,514
61606	20-49.9% min.	527	252	47.8%	\$1,658,553	\$73,206	4.4%	1,870	81	4.3%	\$2,256,175	\$23,531	1.0%	\$96,737
61607	< than 10% min.	654	170	26.0%	\$2,095,224	\$49,385	2.4%	4,964	163	3.3%	\$7,508,840	\$47,352	0.6%	\$96,737
61610	< than 10% min.	570	208	36.5%	\$1,894,534	\$60,424	3.2%	2,063	155	7.5%	\$2,804,973	\$45,028	1.6%	\$105,452
61611	< than 10% min.	1,553	454	29.2%	\$4,762,597	\$131,887	2.8%	11,167	420	3.8%	\$18,455,566	\$122,010	0.7%	\$253,897
61612	no data	45	11	24.4%	\$141,159	\$3,196	2.3%	286	10	3.5%	\$997,499	\$2,905	0.3%	\$6,101
61613	no data	4	-	0.0%	\$17,986	\$0	0.0%	7	-	0.0%	\$9,790	\$0	0.0%	\$0
61614	10-19.9% min.	1,183	322	27.2%	\$3,368,248	\$93,541	2.8%	13,418	284	2.1%	\$25,673,982	\$82,502	0.3%	\$176,043
61615	10-19.9% min.	1,029	334	32.5%	\$3,193,434	\$97,027	3.0%	9,883	233	2.4%	\$19,688,409	\$67,687	0.3%	\$164,714
61616	no data	519	147	28.3%	\$1,692,282	\$42,704	2.5%	2,676	151	5.6%	\$4,047,139	\$43,866	1.1%	\$86,569
61625	no data	3	-	0.0%	\$5,414	\$0	0.0%	10	-	0.0%	\$27,208	\$0	0.0%	\$0
61629	no data	-	-	0.0%	\$0	\$0	0.0%	230	-	0.0%	\$681,582	\$0	0.0%	\$0
61630	no data	1	-	0.0%	\$2,125	\$0	0.0%	14	-	0.0%	\$50,714	\$0	0.0%	\$0

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61637	no data	5	-	0.0%	\$11,148	\$0	0.0%	5	-	0.0%	\$11,620	\$0	0.0%	\$0
61650	no data	7	-	0.0%	\$17,601	\$0	0.0%	37	-	0.0%	\$72,214	\$0	0.0%	\$0
61651	no data	10	-	0.0%	\$34,676	\$0	0.0%	19	-	0.0%	\$114,177	\$0	0.0%	\$0
61652	no data	14	-	0.0%	\$31,009	\$0	0.0%	27	-	0.0%	\$26,265	\$0	0.0%	\$0
61653	no data	6	-	0.0%	\$19,468	\$0	0.0%	29	-	0.0%	\$37,366	\$0	0.0%	\$0
61654	no data	9	-	0.0%	\$23,478	\$0	0.0%	8	-	0.0%	\$12,681	\$0	0.0%	\$0
61655	no data	4	-	0.0%	\$7,777	\$0	0.0%	6	-	0.0%	\$10,681	\$0	0.0%	\$0
61656	no data	-	-	0.0%	\$0	\$0	0.0%	74	-	0.0%	\$230,497	\$0	0.0%	\$0
61701	10-19.9% min.	3,046	1,006	33.0%	\$8,635,377	\$292,243	3.4%	13,772	504	3.7%	\$19,672,877	\$146,412	0.7%	\$438,655
61702	no data	95	29	30.5%	\$247,995	\$8,425	3.4%	440	19	4.3%	\$607,387	\$5,520	0.9%	\$13,944
61704	10-19.9% min.	1,770	511	28.9%	\$5,583,069	\$148,446	2.7%	19,555	320	1.6%	\$37,773,114	\$92,960	0.2%	\$241,406
61710	no data	1	-	0.0%	\$2,398	\$0	0.0%	25	-	0.0%	\$47,658	\$0	0.0%	\$0
61720	< than 10% min.	16	-	0.0%	\$52,922	\$0	0.0%	109	-	0.0%	\$116,618	\$0	0.0%	\$0
61721	< than 10% min.	28	-	0.0%	\$92,699	\$0	0.0%	265	18	6.8%	\$314,635	\$5,229	1.7%	\$5,229
61722	< than 10% min.	30	-	0.0%	\$88,158	\$0	0.0%	231	11	4.8%	\$255,756	\$3,196	1.2%	\$3,196
61723	< than 10% min.	122	36	29.5%	\$377,527	\$10,458	2.8%	1,063	39	3.7%	\$1,428,420	\$11,330	0.8%	\$21,788
61724	< than 10% min.	29	-	0.0%	\$81,753	\$0	0.0%	244	12	4.9%	\$203,771	\$3,486	1.7%	\$3,486
61725	< than 10% min.	40	-	0.0%	\$122,148	\$0	0.0%	663	17	2.6%	\$1,109,299	\$4,939	0.4%	\$4,939
61726	< than 10% min.	147	51	34.7%	\$518,325	\$14,816	2.9%	1,156	46	4.0%	\$1,622,988	\$13,363	0.8%	\$28,179
61727	< than 10% min.	719	244	33.9%	\$2,256,377	\$70,882	3.1%	4,029	196	4.9%	\$5,531,001	\$56,938	1.0%	\$127,820
61728	< than 10% min.	75	27	36.0%	\$217,114	\$7,844	3.6%	643	15	2.3%	\$854,346	\$4,358	0.5%	\$12,201
61729	< than 10% min.	25	-	0.0%	\$80,752	\$0	0.0%	473	-	0.0%	\$1,859,384	\$0	0.0%	\$0
61730	< than 10% min.	23	-	0.0%	\$59,002	\$0	0.0%	173	11	6.4%	\$203,300	\$3,196	1.6%	\$3,196
61731	< than 10% min.	12	-	0.0%	\$32,368	\$0	0.0%	115	-	0.0%	\$148,078	\$0	0.0%	\$0
61732	< than 10% min.	91	18	19.8%	\$261,711	\$5,229	2.0%	932	17	1.8%	\$1,514,589	\$4,939	0.3%	\$10,168
61733	< than 10% min.	51	-	0.0%	\$152,931	\$0	0.0%	506	17	3.4%	\$1,017,412	\$4,939	0.5%	\$4,939
61734	< than 10% min.	169	35	20.7%	\$513,873	\$10,168	2.0%	1,206	29	2.4%	\$1,807,777	\$8,425	0.5%	\$18,592
61735	< than 10% min.	23	-	0.0%	\$66,817	\$0	0.0%	165	13	7.9%	\$218,432	\$3,777	1.7%	\$3,777
61736	< than 10% min.	66	12	18.2%	\$176,471	\$3,486	2.0%	782	14	1.8%	\$1,681,646	\$4,067	0.2%	\$7,553
61737	< than 10% min.	24	-	0.0%	\$78,642	\$0	0.0%	235	11	4.7%	\$333,253	\$3,196	1.0%	\$3,196
61738	< than 10% min.	215	59	27.4%	\$609,286	\$17,140	2.8%	1,766	67	3.8%	\$2,798,217	\$19,464	0.7%	\$36,603
61739	< than 10% min.	254	81	31.9%	\$752,106	\$23,531	3.1%	2,240	74	3.3%	\$2,915,152	\$21,497	0.7%	\$45,028
61740	< than 10% min.	86	27	31.4%	\$264,722	\$7,844	3.0%	753	31	4.1%	\$832,436	\$9,006	1.1%	\$16,849
61741	< than 10% min.	103	32	31.1%	\$323,299	\$9,296	2.9%	718	24	3.3%	\$1,189,487	\$6,972	0.6%	\$16,268

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61742	< than 10% min.	40	13	32.5%	\$127,812	\$3,777	3.0%	459	11	2.4%	\$844,745	\$3,196	0.4%	\$6,972
61743	< than 10% min.	11	-	0.0%	\$30,117	\$0	0.0%	113	-	0.0%	\$122,497	\$0	0.0%	\$0
61744	< than 10% min.	96	23	24.0%	\$283,084	\$6,682	2.4%	887	25	2.8%	\$1,064,148	\$7,263	0.7%	\$13,944
61745	< than 10% min.	166	39	23.5%	\$516,912	\$11,330	2.2%	1,751	42	2.4%	\$2,818,637	\$12,201	0.4%	\$23,531
61747	< than 10% min.	61	13	21.3%	\$218,292	\$3,777	1.7%	628	7	1.1%	\$906,553	\$2,034	0.2%	\$5,810
61748	< than 10% min.	60	-	0.0%	\$190,558	\$0	0.0%	1,331	25	1.9%	\$2,867,925	\$7,263	0.3%	\$7,263
61749	< than 10% min.	44	12	27.3%	\$125,013	\$3,486	2.8%	256	6	2.3%	\$289,605	\$1,743	0.6%	\$5,229
61750	< than 10% min.	4	-	0.0%	\$15,194	\$0	0.0%	41	-	0.0%	\$58,871	\$0	0.0%	\$0
61751	no data	6	-	0.0%	\$28,172	\$0	0.0%	52	-	0.0%	\$72,828	\$0	0.0%	\$0
61752	< than 10% min.	191	43	22.5%	\$604,310	\$12,492	2.1%	1,859	56	3.0%	\$2,763,631	\$16,268	0.6%	\$28,760
61753	< than 10% min.	148	48	32.4%	\$424,692	\$13,944	3.3%	1,310	35	2.7%	\$1,873,270	\$10,168	0.5%	\$24,112
61754	< than 10% min.	68	17	25.0%	\$199,739	\$4,939	2.5%	566	13	2.3%	\$773,241	\$3,777	0.5%	\$8,715
61755	< than 10% min.	174	41	23.6%	\$553,210	\$11,911	2.2%	1,834	25	1.4%	\$3,049,122	\$7,263	0.2%	\$19,173
61756	< than 10% min.	148	53	35.8%	\$485,957	\$15,397	3.2%	955	40	4.2%	\$1,563,675	\$11,620	0.7%	\$27,017
61758	< than 10% min.	1	-	0.0%	\$484	\$0	0.0%	19	-	0.0%	\$21,066	\$0	0.0%	\$0
61759	< than 10% min.	85	21	24.7%	\$272,612	\$6,101	2.2%	701	20	2.9%	\$824,237	\$5,810	0.7%	\$11,911
61760	< than 10% min.	141	52	36.9%	\$467,161	\$15,106	3.2%	1,104	40	3.6%	\$1,559,926	\$11,620	0.7%	\$26,726
61761	10-19.9% min.	2,085	570	27.3%	\$6,213,727	\$165,585	2.7%	16,084	314	2.0%	\$22,412,463	\$91,217	0.4%	\$256,802
61764	10-19.9% min.	944	343	36.3%	\$2,787,584	\$99,642	3.6%	5,341	304	5.7%	\$8,541,347	\$88,312	1.0%	\$187,954
61769	< than 10% min.	38	11	28.9%	\$127,321	\$3,196	2.5%	278	18	6.5%	\$374,074	\$5,229	1.4%	\$8,425
61770	< than 10% min.	75	18	24.0%	\$245,197	\$5,229	2.1%	480	17	3.5%	\$608,246	\$4,939	0.8%	\$10,168
61771	< than 10% min.	45	16	35.6%	\$153,234	\$4,648	3.0%	398	20	5.0%	\$528,642	\$5,810	1.1%	\$10,458
61772	< than 10% min.	26	-	0.0%	\$74,707	\$0	0.0%	185	-	0.0%	\$251,733	\$0	0.0%	\$0
61773	< than 10% min.	32	10	31.3%	\$117,845	\$2,905	2.5%	208	7	3.4%	\$232,227	\$2,034	0.9%	\$4,939
61774	< than 10% min.	69	19	27.5%	\$177,071	\$5,520	3.1%	428	15	3.5%	\$664,084	\$4,358	0.7%	\$9,877
61775	< than 10% min.	19	-	0.0%	\$64,827	\$0	0.0%	131	-	0.0%	\$149,136	\$0	0.0%	\$0
61776	< than 10% min.	43	-	0.0%	\$140,871	\$0	0.0%	650	20	3.1%	\$947,283	\$5,810	0.6%	\$5,810
61777	< than 10% min.	52	14	26.9%	\$164,784	\$4,067	2.5%	403	20	5.0%	\$585,290	\$5,810	1.0%	\$9,877
61778	< than 10% min.	38	12	31.6%	\$144,059	\$3,486	2.4%	285	8	2.8%	\$363,981	\$2,324	0.6%	\$5,810
61790	no data	3	-	0.0%	\$4,971	\$0	0.0%	11	-	0.0%	\$8,689	\$0	0.0%	\$0
61801	20-49.9% min.	1,216	308	25.3%	\$3,149,046	\$89,474	2.8%	8,513	133	1.6%	\$9,001,240	\$38,637	0.4%	\$128,111
61802	20-49.9% min.	1,658	560	33.8%	\$5,134,474	\$162,680	3.2%	7,124	221	3.1%	\$9,315,975	\$64,201	0.7%	\$226,881
61803	no data	60	16	26.7%	\$164,702	\$4,648	2.8%	169	5	3.0%	\$232,500	\$1,453	0.6%	\$6,101
61810	< than 10% min.	23	-	0.0%	\$91,347	\$0	0.0%	145	14	9.7%	\$186,600	\$4,067	2.2%	\$4,067

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61811	< than 10% min.	55	19	34.5%	\$190,750	\$5,520	2.9%	272	19	7.0%	\$419,336	\$5,520	1.3%	\$11,039
61812	< than 10% min.	24	-	0.0%	\$54,516	\$0	0.0%	185	10	5.4%	\$209,269	\$2,905	1.4%	\$2,905
61813	< than 10% min.	147	47	32.0%	\$475,717	\$13,654	2.9%	790	26	3.3%	\$927,335	\$7,553	0.8%	\$21,207
61814	< than 10% min.	84	19	22.6%	\$287,847	\$5,520	1.9%	529	16	3.0%	\$821,453	\$4,648	0.6%	\$10,168
61815	< than 10% min.	12	-	0.0%	\$44,930	\$0	0.0%	151	-	0.0%	\$180,665	\$0	0.0%	\$0
61816	< than 10% min.	29	-	0.0%	\$78,673	\$0	0.0%	225	15	6.7%	\$270,494	\$4,358	1.6%	\$4,358
61817	< than 10% min.	130	27	20.8%	\$432,506	\$7,844	1.8%	1,100	24	2.2%	\$1,811,326	\$6,972	0.4%	\$14,816
61818	< than 10% min.	116	30	25.9%	\$392,242	\$8,715	2.2%	674	18	2.7%	\$860,656	\$5,229	0.6%	\$13,944
61820	20-49.9% min.	1,711	559	32.7%	\$4,833,050	\$162,390	3.4%	7,637	214	2.8%	\$10,570,109	\$62,167	0.6%	\$224,557
61821	20-49.9% min.	2,404	739	30.7%	\$7,426,543	\$214,680	2.9%	12,194	285	2.3%	\$21,094,652	\$82,793	0.4%	\$297,472
61822	10-19.9% min.	585	114	19.5%	\$1,624,460	\$33,117	2.0%	8,690	99	1.1%	\$17,557,612	\$28,760	0.2%	\$61,877
61824	no data	40	-	0.0%	\$98,731	\$0	0.0%	158	16	10.1%	\$434,544	\$4,648	1.1%	\$4,648
61825	no data	16	-	0.0%	\$36,521	\$0	0.0%	85	-	0.0%	\$84,079	\$0	0.0%	\$0
61826	no data	60	13	21.7%	\$162,470	\$3,777	2.3%	370	8	2.2%	\$1,126,361	\$2,324	0.2%	\$6,101
61830	< than 10% min.	33	-	0.0%	\$109,346	\$0	0.0%	209	16	7.7%	\$227,404	\$4,648	2.0%	\$4,648
61831	< than 10% min.	13	-	0.0%	\$44,574	\$0	0.0%	69	-	0.0%	\$84,664	\$0	0.0%	\$0
61832	20-49.9% min.	4,102	1,767	43.1%	\$13,092,274	\$513,314	3.9%	11,453	639	5.6%	\$16,165,854	\$185,630	1.1%	\$698,943
61833	< than 10% min.	227	66	29.1%	\$690,478	\$19,173	2.8%	858	52	6.1%	\$1,047,573	\$15,106	1.4%	\$34,279
61834	20-49.9% min.	440	127	28.9%	\$1,433,436	\$36,894	2.6%	3,080	83	2.7%	\$5,265,987	\$24,112	0.5%	\$61,005
61839	< than 10% min.	45	17	37.8%	\$124,680	\$4,939	4.0%	257	10	3.9%	\$265,433	\$2,905	1.1%	\$7,844
61840	< than 10% min.	32	-	0.0%	\$108,215	\$0	0.0%	323	10	3.1%	\$471,769	\$2,905	0.6%	\$2,905
61841	< than 10% min.	71	23	32.4%	\$218,709	\$6,682	3.1%	573	14	2.4%	\$1,371,000	\$4,067	0.3%	\$10,749
61842	< than 10% min.	188	50	26.6%	\$534,101	\$14,525	2.7%	1,307	46	3.5%	\$1,923,748	\$13,363	0.7%	\$27,888
61843	< than 10% min.	147	38	25.9%	\$547,128	\$11,039	2.0%	948	32	3.4%	\$1,266,009	\$9,296	0.7%	\$20,335
61844	< than 10% min.	48	-	0.0%	\$148,843	\$0	0.0%	452	18	4.0%	\$669,200	\$5,229	0.8%	\$5,229
61845	20-49.9% min.	31	10	32.3%	\$93,712	\$2,905	3.1%	182	6	3.3%	\$227,496	\$1,743	0.8%	\$4,648
61846	< than 10% min.	451	151	33.5%	\$1,426,187	\$43,866	3.1%	1,857	84	4.5%	\$2,734,678	\$24,402	0.9%	\$68,268
61847	< than 10% min.	57	10	17.5%	\$194,236	\$2,905	1.5%	558	9	1.6%	\$736,923	\$2,615	0.4%	\$5,520
61848	< than 10% min.	26	-	0.0%	\$93,131	\$0	0.0%	79	10	12.7%	\$126,653	\$2,905	2.3%	\$2,905
61849	< than 10% min.	112	32	28.6%	\$365,485	\$9,296	2.5%	807	22	2.7%	\$1,107,358	\$6,391	0.6%	\$15,687
61850	< than 10% min.	41	12	29.3%	\$123,494	\$3,486	2.8%	219	10	4.6%	\$276,380	\$2,905	1.1%	\$6,391
61851	< than 10% min.	25	-	0.0%	\$67,804	\$0	0.0%	221	-	0.0%	\$219,639	\$0	0.0%	\$0
61852	< than 10% min.	22	-	0.0%	\$57,145	\$0	0.0%	107	13	12.1%	\$127,532	\$3,777	3.0%	\$3,777
61853	< than 10% min.	566	109	19.3%	\$1,782,979	\$31,665	1.8%	5,090	86	1.7%	\$8,802,086	\$24,983	0.3%	\$56,648

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61854	< than 10% min.	72	11	15.3%	\$205,168	\$3,196	1.6%	645	15	2.3%	\$856,202	\$4,358	0.5%	\$7,553
61855	< than 10% min.	2	-	0.0%	\$7,424	\$0	0.0%	54	-	0.0%	\$56,933	\$0	0.0%	\$0
61856	< than 10% min.	304	45	14.8%	\$875,830	\$13,073	1.5%	3,345	52	1.6%	\$4,792,390	\$15,106	0.3%	\$28,179
61857	< than 10% min.	11	-	0.0%	\$35,278	\$0	0.0%	68	-	0.0%	\$98,797	\$0	0.0%	\$0
61858	< than 10% min.	238	55	23.1%	\$829,404	\$15,978	1.9%	1,298	36	2.8%	\$2,123,371	\$10,458	0.5%	\$26,436
61859	< than 10% min.	66	-	0.0%	\$179,636	\$0	0.0%	563	22	3.9%	\$769,629	\$6,391	0.8%	\$6,391
61862	< than 10% min.	35	10	28.6%	\$119,210	\$2,905	2.4%	234	6	2.6%	\$279,283	\$1,743	0.6%	\$4,648
61863	< than 10% min.	33	-	0.0%	\$94,040	\$0	0.0%	419	12	2.9%	\$556,470	\$3,486	0.6%	\$3,486
61864	< than 10% min.	57	-	0.0%	\$187,071	\$0	0.0%	769	13	1.7%	\$1,283,047	\$3,777	0.3%	\$3,777
61865	< than 10% min.	107	39	36.4%	\$353,782	\$11,330	3.2%	558	27	4.8%	\$757,476	\$7,844	1.0%	\$19,173
61866	20-49.9% min.	1,618	685	42.3%	\$5,497,552	\$198,993	3.6%	4,888	281	5.7%	\$5,853,680	\$81,631	1.4%	\$280,623
61870	< than 10% min.	112	39	34.8%	\$365,846	\$11,330	3.1%	483	34	7.0%	\$745,672	\$9,877	1.3%	\$21,207
61871	< than 10% min.	4	-	0.0%	\$12,997	\$0	0.0%	155	-	0.0%	\$239,449	\$0	0.0%	\$0
61872	< than 10% min.	41	-	0.0%	\$108,627	\$0	0.0%	353	22	6.2%	\$411,291	\$6,391	1.6%	\$6,391
61873	< than 10% min.	235	30	12.8%	\$687,372	\$8,715	1.3%	2,627	37	1.4%	\$4,271,327	\$10,749	0.3%	\$19,464
61874	10-19.9% min.	237	21	8.9%	\$673,994	\$6,101	0.9%	2,526	30	1.2%	\$3,594,756	\$8,715	0.2%	\$14,816
61875	< than 10% min.	36	10	27.8%	\$120,464	\$2,905	2.4%	331	8	2.4%	\$585,492	\$2,324	0.4%	\$5,229
61876	< than 10% min.	69	23	33.3%	\$225,288	\$6,682	3.0%	313	10	3.2%	\$357,586	\$2,905	0.8%	\$9,587
61877	< than 10% min.	84	11	13.1%	\$276,648	\$3,196	1.2%	745	17	2.3%	\$1,112,687	\$4,939	0.4%	\$8,134
61878	< than 10% min.	109	33	30.3%	\$334,169	\$9,587	2.9%	728	29	4.0%	\$954,925	\$8,425	0.9%	\$18,011
61880	< than 10% min.	249	78	31.3%	\$819,507	\$22,659	2.8%	1,693	45	2.7%	\$2,650,659	\$13,073	0.5%	\$35,732
61882	< than 10% min.	49	15	30.6%	\$144,586	\$4,358	3.0%	288	15	5.2%	\$362,387	\$4,358	1.2%	\$8,715
61883	< than 10% min.	405	117	28.9%	\$1,359,917	\$33,989	2.5%	1,887	92	4.9%	\$2,719,415	\$26,726	1.0%	\$60,715
61884	< than 10% min.	43	13	30.2%	\$138,517	\$3,777	2.7%	575	7	1.2%	\$902,566	\$2,034	0.2%	\$5,810
61910	10-19.9% min.	279	74	26.5%	\$900,033	\$21,497	2.4%	1,699	57	3.4%	\$2,105,021	\$16,559	0.8%	\$38,056
61911	< than 10% min.	205	43	21.0%	\$617,748	\$12,492	2.0%	1,917	37	1.9%	\$2,253,785	\$10,749	0.5%	\$23,240
61912	< than 10% min.	99	25	25.3%	\$393,374	\$7,263	1.8%	539	12	2.2%	\$732,865	\$3,486	0.5%	\$10,749
61913	< than 10% min.	136	46	33.8%	\$419,761	\$13,363	3.2%	704	39	5.5%	\$840,728	\$11,330	1.3%	\$24,693
61914	< than 10% min.	122	26	21.3%	\$404,175	\$7,553	1.9%	834	27	3.2%	\$1,041,231	\$7,844	0.8%	\$15,397
61917	< than 10% min.	49	19	38.8%	\$165,653	\$5,520	3.3%	229	12	5.2%	\$230,381	\$3,486	1.5%	\$9,006
61919	< than 10% min.	45	12	26.7%	\$106,481	\$3,486	3.3%	341	15	4.4%	\$411,652	\$4,358	1.1%	\$7,844
61920	< than 10% min.	1,252	331	26.4%	\$3,531,976	\$96,156	2.7%	6,846	221	3.2%	\$8,771,096	\$64,201	0.7%	\$160,356
61924	< than 10% min.	158	53	33.5%	\$469,001	\$15,397	3.3%	936	38	4.1%	\$1,396,547	\$11,039	0.8%	\$26,436
61925	< than 10% min.	48	18	37.5%	\$136,330	\$5,229	3.8%	420	9	2.1%	\$644,317	\$2,615	0.4%	\$7,844

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
61928	< than 10% min.	47	11	23.4%	\$138,222	\$3,196	2.3%	318	11	3.5%	\$401,161	\$3,196	0.8%	\$6,391
61929	< than 10% min.	54	24	44.4%	\$187,451	\$6,972	3.7%	329	28	8.5%	\$482,104	\$8,134	1.7%	\$15,106
61930	< than 10% min.	42	13	31.0%	\$121,065	\$3,777	3.1%	215	7	3.3%	\$276,352	\$2,034	0.7%	\$5,810
61931	< than 10% min.	68	21	30.9%	\$240,426	\$6,101	2.5%	467	12	2.6%	\$609,379	\$3,486	0.6%	\$9,587
61932	< than 10% min.	32	-	0.0%	\$116,530	\$0	0.0%	205	16	7.8%	\$244,291	\$4,648	1.9%	\$4,648
61933	< than 10% min.	103	42	40.8%	\$311,436	\$12,201	3.9%	435	17	3.9%	\$499,216	\$4,939	1.0%	\$17,140
61936	< than 10% min.	25	-	0.0%	\$68,512	\$0	0.0%	116	15	12.9%	\$143,516	\$4,358	3.0%	\$4,358
61937	< than 10% min.	144	37	25.7%	\$509,627	\$10,749	2.1%	810	27	3.3%	\$990,962	\$7,844	0.8%	\$18,592
61938	< than 10% min.	1,929	633	32.8%	\$5,682,497	\$183,887	3.2%	8,506	434	5.1%	\$11,990,961	\$126,077	1.1%	\$309,964
61940	< than 10% min.	32	20	62.5%	\$82,998	\$5,810	7.0%	100	6	6.0%	\$105,670	\$1,743	1.6%	\$7,553
61941	< than 10% min.	12	-	0.0%	\$32,865	\$0	0.0%	23	-	0.0%	\$26,487	\$0	0.0%	\$0
61942	< than 10% min.	80	25	31.3%	\$245,419	\$7,263	3.0%	519	23	4.4%	\$533,810	\$6,682	1.3%	\$13,944
61943	< than 10% min.	131	30	22.9%	\$383,262	\$8,715	2.3%	667	28	4.2%	\$778,699	\$8,134	1.0%	\$16,849
61944	< than 10% min.	1,114	418	37.5%	\$3,599,704	\$121,429	3.4%	4,933	279	5.7%	\$6,716,842	\$81,050	1.2%	\$202,479
61949	< than 10% min.	16	-	0.0%	\$60,742	\$0	0.0%	72	13	18.1%	\$99,517	\$3,777	3.8%	\$3,777
61951	< than 10% min.	469	154	32.8%	\$1,539,983	\$44,737	2.9%	3,157	126	4.0%	\$5,640,756	\$36,603	0.6%	\$81,340
61953	< than 10% min.	374	111	29.7%	\$1,131,587	\$32,246	2.8%	2,717	89	3.3%	\$3,607,954	\$25,855	0.7%	\$58,100
61955	no data	18	-	0.0%	\$70,938	\$0	0.0%	68	-	0.0%	\$71,487	\$0	0.0%	\$0
61956	< than 10% min.	209	66	31.6%	\$666,212	\$19,173	2.9%	1,188	68	5.7%	\$1,634,661	\$19,754	1.2%	\$38,927
61957	< than 10% min.	124	40	32.3%	\$417,227	\$11,620	2.8%	771	25	3.2%	\$925,618	\$7,263	0.8%	\$18,883
62001	< than 10% min.	71	16	22.5%	\$194,716	\$4,648	2.4%	786	27	3.4%	\$1,307,774	\$7,844	0.6%	\$12,492
62002	20-49.9% min.	3,183	1,270	39.9%	\$9,884,178	\$368,935	3.7%	11,887	599	5.0%	\$18,545,915	\$174,010	0.9%	\$542,945
62006	< than 10% min.	29	-	0.0%	\$77,515	\$0	0.0%	260	-	0.0%	\$459,062	\$0	0.0%	\$0
62009	< than 10% min.	110	40	36.4%	\$353,916	\$11,620	3.3%	678	45	6.6%	\$980,507	\$13,073	1.3%	\$24,693
62010	< than 10% min.	603	148	24.5%	\$1,825,584	\$42,994	2.4%	4,739	149	3.1%	\$7,152,517	\$43,285	0.6%	\$86,279
62011	< than 10% min.	24	-	0.0%	\$60,127	\$0	0.0%	103	-	0.0%	\$152,800	\$0	0.0%	\$0
62012	< than 10% min.	393	84	21.4%	\$1,312,236	\$24,402	1.9%	2,803	94	3.4%	\$4,544,414	\$27,307	0.6%	\$51,709
62013	< than 10% min.	23	-	0.0%	\$62,587	\$0	0.0%	265	13	4.9%	\$311,610	\$3,777	1.2%	\$3,777
62014	< than 10% min.	252	57	22.6%	\$702,792	\$16,559	2.4%	1,591	52	3.3%	\$2,354,767	\$15,106	0.6%	\$31,665
62015	< than 10% min.	40	11	27.5%	\$120,814	\$3,196	2.6%	236	8	3.4%	\$317,663	\$2,324	0.7%	\$5,520
62016	< than 10% min.	277	76	27.4%	\$840,433	\$22,078	2.6%	1,598	63	3.9%	\$2,013,361	\$18,302	0.9%	\$40,380
62017	< than 10% min.	84	20	23.8%	\$261,343	\$5,810	2.2%	485	24	4.9%	\$705,249	\$6,972	1.0%	\$12,782
62018	< than 10% min.	448	173	38.6%	\$1,515,157	\$50,257	3.3%	1,131	88	7.8%	\$1,523,394	\$25,564	1.7%	\$75,821
62019	< than 10% min.	37	17	45.9%	\$119,463	\$4,939	4.1%	203	13	6.4%	\$292,499	\$3,777	1.3%	\$8,715

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62021	< than 10% min.	30	10	33.3%	\$92,675	\$2,905	3.1%	460	8	1.7%	\$707,850	\$2,324	0.3%	\$5,229
62022	< than 10% min.	68	12	17.6%	\$200,339	\$3,486	1.7%	552	14	2.5%	\$770,540	\$4,067	0.5%	\$7,553
62023	< than 10% min.	14	-	0.0%	\$40,734	\$0	0.0%	29	14	48.3%	\$49,502	\$4,067	8.2%	\$4,067
62024	< than 10% min.	772	269	34.8%	\$2,303,137	\$78,145	3.4%	3,863	173	4.5%	\$5,592,257	\$50,257	0.9%	\$128,401
62025	10-19.9% min.	1,117	214	19.2%	\$2,996,262	\$62,167	2.1%	13,375	180	1.3%	\$29,865,402	\$52,290	0.2%	\$114,457
62026	no data	2	-	0.0%	\$5,904	\$0	0.0%	27	-	0.0%	\$33,671	\$0	0.0%	\$0
62027	< than 10% min.	41	11	26.8%	\$113,480	\$3,196	2.8%	206	9	4.4%	\$231,137	\$2,615	1.1%	\$5,810
62028	< than 10% min.	35	-	0.0%	\$86,432	\$0	0.0%	465	16	3.4%	\$575,746	\$4,648	0.8%	\$4,648
62030	< than 10% min.	16	-	0.0%	\$45,888	\$0	0.0%	27	15	55.6%	\$36,525	\$4,358	11.9%	\$4,358
62031	< than 10% min.	72	12	16.7%	\$210,403	\$3,486	1.7%	400	15	3.8%	\$579,725	\$4,358	0.8%	\$7,844
62032	< than 10% min.	59	19	32.2%	\$181,376	\$5,520	3.0%	302	9	3.0%	\$422,087	\$2,615	0.6%	\$8,134
62033	< than 10% min.	360	129	35.8%	\$1,077,133	\$37,475	3.5%	1,873	90	4.8%	\$2,650,966	\$26,145	1.0%	\$63,620
62034	10-19.9% min.	450	99	22.0%	\$1,286,670	\$28,760	2.2%	5,773	80	1.4%	\$10,213,508	\$23,240	0.2%	\$52,000
62035	< than 10% min.	768	202	26.3%	\$2,186,467	\$58,681	2.7%	7,063	191	2.7%	\$13,381,988	\$55,486	0.4%	\$114,167
62036	< than 10% min.	26	-	0.0%	\$62,933	\$0	0.0%	309	-	0.0%	\$428,916	\$0	0.0%	\$0
62037	< than 10% min.	93	22	23.7%	\$253,478	\$6,391	2.5%	821	25	3.0%	\$1,396,098	\$7,263	0.5%	\$13,654
62040	< than 10% min.	3,794	1,304	34.4%	\$11,582,610	\$378,812	3.3%	16,510	865	5.2%	\$24,044,669	\$251,283	1.0%	\$630,095
62044	< than 10% min.	142	46	32.4%	\$458,431	\$13,363	2.9%	796	27	3.4%	\$988,783	\$7,844	0.8%	\$21,207
62045	< than 10% min.	43	-	0.0%	\$117,745	\$0	0.0%	187	-	0.0%	\$259,405	\$0	0.0%	\$0
62046	< than 10% min.	36	-	0.0%	\$105,892	\$0	0.0%	376	11	2.9%	\$809,289	\$3,196	0.4%	\$3,196
62047	< than 10% min.	103	24	23.3%	\$269,401	\$6,972	2.6%	664	13	2.0%	\$1,097,639	\$3,777	0.3%	\$10,749
62048	< than 10% min.	127	43	33.9%	\$373,367	\$12,492	3.3%	561	35	6.2%	\$736,774	\$10,168	1.4%	\$22,659
62049	< than 10% min.	443	115	26.0%	\$1,290,146	\$33,408	2.6%	2,673	90	3.4%	\$3,690,858	\$26,145	0.7%	\$59,553
62050	< than 10% min.	43	21	48.8%	\$121,999	\$6,101	5.0%	164	9	5.5%	\$195,042	\$2,615	1.3%	\$8,715
62051	20-49.9% min.	81	26	32.1%	\$248,657	\$7,553	3.0%	343	23	6.7%	\$483,192	\$6,682	1.4%	\$14,235
62052	< than 10% min.	834	240	28.8%	\$2,495,141	\$69,720	2.8%	4,999	175	3.5%	\$7,000,991	\$50,838	0.7%	\$120,558
62053	< than 10% min.	39	-	0.0%	\$108,944	\$0	0.0%	291	12	4.1%	\$394,540	\$3,486	0.9%	\$3,486
62054	< than 10% min.	80	27	33.8%	\$251,029	\$7,844	3.1%	296	15	5.1%	\$384,329	\$4,358	1.1%	\$12,201
62056	< than 10% min.	715	303	42.4%	\$2,251,464	\$88,022	3.9%	3,445	203	5.9%	\$4,678,379	\$58,972	1.3%	\$146,993
62058	< than 10% min.	78	19	24.4%	\$231,606	\$5,520	2.4%	329	18	5.5%	\$460,641	\$5,229	1.1%	\$10,749
62059	80% or > AA	152	83	54.6%	\$497,635	\$24,112	4.8%	137	10	7.3%	\$143,685	\$2,905	2.0%	\$27,017
62060	50% or > mixed min.	763	331	43.4%	\$2,477,635	\$96,156	3.9%	1,210	113	9.3%	\$1,551,061	\$32,827	2.1%	\$128,982
62061	< than 10% min.	71	15	21.1%	\$216,481	\$4,358	2.0%	763	19	2.5%	\$1,213,285	\$5,520	0.5%	\$9,877

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62062	< than 10% min.	230	38	16.5%	\$588,776	\$11,039	1.9%	3,245	36	1.1%	\$6,614,291	\$10,458	0.2%	\$21,497
62063	< than 10% min.	94	27	28.7%	\$306,160	\$7,844	2.6%	514	21	4.1%	\$760,874	\$6,101	0.8%	\$13,944
62065	< than 10% min.	8	-	0.0%	\$16,530	\$0	0.0%	36	-	0.0%	\$51,526	\$0	0.0%	\$0
62067	< than 10% min.	116	23	19.8%	\$341,372	\$6,682	2.0%	1,052	20	1.9%	\$1,958,885	\$5,810	0.3%	\$12,492
62069	< than 10% min.	231	67	29.0%	\$687,360	\$19,464	2.8%	1,341	61	4.5%	\$1,950,269	\$17,721	0.9%	\$37,184
62070	< than 10% min.	4	-	0.0%	\$10,570	\$0	0.0%	28	-	0.0%	\$29,462	\$0	0.0%	\$0
62074	< than 10% min.	56	19	33.9%	\$154,762	\$5,520	3.6%	462	13	2.8%	\$663,039	\$3,777	0.6%	\$9,296
62075	< than 10% min.	223	69	30.9%	\$668,983	\$20,045	3.0%	1,384	47	3.4%	\$1,735,002	\$13,654	0.8%	\$33,698
62076	no data	11	-	0.0%	\$30,550	\$0	0.0%	49	-	0.0%	\$68,738	\$0	0.0%	\$0
62077	10-19.9% min.	31	-	0.0%	\$72,616	\$0	0.0%	134	16	11.9%	\$218,492	\$4,648	2.1%	\$4,648
62078	< than 10% min.	13	-	0.0%	\$31,778	\$0	0.0%	24	-	0.0%	\$21,870	\$0	0.0%	\$0
62079	< than 10% min.	16	-	0.0%	\$44,123	\$0	0.0%	125	-	0.0%	\$172,752	\$0	0.0%	\$0
62080	< than 10% min.	243	88	36.2%	\$731,400	\$25,564	3.5%	866	36	4.2%	\$1,174,555	\$10,458	0.9%	\$36,022
62081	< than 10% min.	29	-	0.0%	\$62,980	\$0	0.0%	138	11	8.0%	\$188,265	\$3,196	1.7%	\$3,196
62082	< than 10% min.	276	110	39.9%	\$879,955	\$31,955	3.6%	994	69	6.9%	\$1,285,162	\$20,045	1.6%	\$52,000
62083	< than 10% min.	27	-	0.0%	\$73,898	\$0	0.0%	118	13	11.0%	\$131,896	\$3,777	2.9%	\$3,777
62084	< than 10% min.	116	32	27.6%	\$333,549	\$9,296	2.8%	649	41	6.3%	\$924,853	\$11,911	1.3%	\$21,207
62085	< than 10% min.	18	-	0.0%	\$61,486	\$0	0.0%	75	13	17.3%	\$104,740	\$3,777	3.6%	\$3,777
62086	< than 10% min.	114	28	24.6%	\$345,128	\$8,134	2.4%	536	34	6.3%	\$908,491	\$9,877	1.1%	\$18,011
62087	< than 10% min.	223	82	36.8%	\$683,363	\$23,821	3.5%	674	59	8.8%	\$925,916	\$17,140	1.9%	\$40,961
62088	< than 10% min.	388	102	26.3%	\$1,136,060	\$29,631	2.6%	2,845	89	3.1%	\$4,291,425	\$25,855	0.6%	\$55,486
62089	< than 10% min.	52	17	32.7%	\$178,375	\$4,939	2.8%	206	14	6.8%	\$247,249	\$4,067	1.6%	\$9,006
62090	80% or > AA	240	116	48.3%	\$757,185	\$33,698	4.5%	221	24	10.9%	\$298,771	\$6,972	2.3%	\$40,670
62091	< than 10% min.	21	-	0.0%	\$67,463	\$0	0.0%	144	11	7.6%	\$295,942	\$3,196	1.1%	\$3,196
62092	< than 10% min.	289	126	43.6%	\$914,222	\$36,603	4.0%	931	61	6.6%	\$1,100,690	\$17,721	1.6%	\$54,324
62093	< than 10% min.	68	29	42.6%	\$210,580	\$8,425	4.0%	186	13	7.0%	\$217,166	\$3,777	1.7%	\$12,201
62094	< than 10% min.	89	28	31.5%	\$260,390	\$8,134	3.1%	457	14	3.1%	\$552,101	\$4,067	0.7%	\$12,201
62095	< than 10% min.	970	307	31.6%	\$2,805,342	\$89,184	3.2%	4,553	235	5.2%	\$6,354,781	\$68,268	1.1%	\$157,451
62097	< than 10% min.	113	21	18.6%	\$311,948	\$6,101	2.0%	1,176	25	2.1%	\$1,955,442	\$7,263	0.4%	\$13,363
62098	no data	6	-	0.0%	\$12,614	\$0	0.0%	16	-	0.0%	\$26,108	\$0	0.0%	\$0
62201	50% or > mixed min.	1,038	511	49.2%	\$3,410,049	\$148,446	4.4%	1,077	97	9.0%	\$1,323,076	\$28,179	2.1%	\$176,624
62202	no data	126	46	36.5%	\$395,186	\$13,363	3.4%	168	8	4.8%	\$203,875	\$2,324	1.1%	\$15,687
62203	80% or > AA	1,437	689	47.9%	\$5,026,957	\$200,155	4.0%	1,901	158	8.3%	\$2,435,439	\$45,899	1.9%	\$246,054

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62204	80% or > AA	1,691	943	55.8%	\$5,576,985	\$273,942	4.9%	1,183	126	10.7%	\$1,504,015	\$36,603	2.4%	\$310,545
62205	80% or > AA	1,679	797	47.5%	\$5,674,811	\$231,529	4.1%	2,031	190	9.4%	\$2,417,592	\$55,195	2.3%	\$286,724
62206	20-49.9% min.	2,918	1,474	50.5%	\$10,588,519	\$428,197	4.0%	3,885	332	8.5%	\$5,569,628	\$96,446	1.7%	\$524,643
62207	80% or > AA	1,705	849	49.8%	\$5,668,430	\$246,635	4.4%	1,531	128	8.4%	\$1,796,141	\$37,184	2.1%	\$283,819
62208	20-49.9% min.	1,030	244	23.7%	\$3,243,642	\$70,882	2.2%	7,229	215	3.0%	\$10,922,056	\$62,458	0.6%	\$133,340
62214	< than 10% min.	47	10	21.3%	\$134,926	\$2,905	2.2%	541	5	0.9%	\$791,699	\$1,453	0.2%	\$4,358
62215	10-19.9% min.	65	-	0.0%	\$192,939	\$0	0.0%	778	15	1.9%	\$1,323,058	\$4,358	0.3%	\$4,358
62216	< than 10% min.	61	11	18.0%	\$186,069	\$3,196	1.7%	1,075	12	1.1%	\$1,842,169	\$3,486	0.2%	\$6,682
62217	50% or > mixed min.	73	25	34.2%	\$220,385	\$7,263	3.3%	322	13	4.0%	\$369,431	\$3,777	1.0%	\$11,039
62218	< than 10% min.	36	-	0.0%	\$92,959	\$0	0.0%	731	-	0.0%	\$1,100,752	\$0	0.0%	\$0
62219	< than 10% min.	80	20	25.0%	\$240,956	\$5,810	2.4%	475	23	4.8%	\$594,159	\$6,682	1.1%	\$12,492
62220	10-19.9% min.	1,509	512	33.9%	\$4,653,201	\$148,736	3.2%	7,707	283	3.7%	\$12,821,807	\$82,212	0.6%	\$230,948
62221	20-49.9% min.	1,746	490	28.1%	\$5,695,694	\$142,345	2.5%	10,779	283	2.6%	\$18,466,064	\$82,212	0.4%	\$224,557
62222	no data	54	19	35.2%	\$137,528	\$5,520	4.0%	159	10	6.3%	\$204,261	\$2,905	1.4%	\$8,425
62223	10-19.9% min.	1,167	334	28.6%	\$3,603,282	\$97,027	2.7%	8,030	207	2.6%	\$18,131,312	\$60,134	0.3%	\$157,161
62225	20-49.9% min.	352	48	13.6%	\$1,799,847	\$13,944	0.8%	1,050	29	2.8%	\$2,115,335	\$8,425	0.4%	\$22,369
62226	10-19.9% min.	2,246	717	31.9%	\$7,009,253	\$208,289	3.0%	11,766	331	2.8%	\$17,010,522	\$96,156	0.6%	\$304,444
62230	< than 10% min.	241	44	18.3%	\$688,924	\$12,782	1.9%	2,923	51	1.7%	\$4,108,189	\$14,816	0.4%	\$27,598
62231	< than 10% min.	459	135	29.4%	\$1,300,222	\$39,218	3.0%	3,132	80	2.6%	\$4,133,690	\$23,240	0.6%	\$62,458
62232	10-19.9% min.	604	177	29.3%	\$1,852,481	\$51,419	2.8%	2,612	123	4.7%	\$3,779,274	\$35,732	0.9%	\$87,150
62233	< than 10% min.	425	164	38.6%	\$1,375,425	\$47,642	3.5%	2,570	112	4.4%	\$3,984,489	\$32,536	0.8%	\$80,178
62234	< than 10% min.	2,303	679	29.5%	\$7,087,004	\$197,250	2.8%	13,960	422	3.0%	\$21,542,075	\$122,591	0.6%	\$319,841
62236	< than 10% min.	322	61	18.9%	\$861,634	\$17,721	2.1%	5,694	65	1.1%	\$14,058,250	\$18,883	0.1%	\$36,603
62237	< than 10% min.	182	46	25.3%	\$572,685	\$13,363	2.3%	1,048	49	4.7%	\$1,470,900	\$14,235	1.0%	\$27,598
62238	< than 10% min.	68	37	54.4%	\$200,169	\$10,749	5.4%	232	19	8.2%	\$310,298	\$5,520	1.8%	\$16,268
62239	< than 10% min.	444	133	30.0%	\$1,418,172	\$38,637	2.7%	1,931	87	4.5%	\$2,867,337	\$25,274	0.9%	\$63,910
62240	< than 10% min.	201	70	34.8%	\$688,437	\$20,335	3.0%	687	63	9.2%	\$1,013,600	\$18,302	1.8%	\$38,637
62241	< than 10% min.	67	18	26.9%	\$222,880	\$5,229	2.3%	496	25	5.0%	\$706,334	\$7,263	1.0%	\$12,492
62242	< than 10% min.	93	25	26.9%	\$317,528	\$7,263	2.3%	615	23	3.7%	\$839,509	\$6,682	0.8%	\$13,944
62243	< than 10% min.	222	41	18.5%	\$699,725	\$11,911	1.7%	2,640	33	1.3%	\$4,819,367	\$9,587	0.2%	\$21,497
62244	< than 10% min.	33	-	0.0%	\$95,272	\$0	0.0%	433	16	3.7%	\$727,727	\$4,648	0.6%	\$4,648
62245	< than 10% min.	68	-	0.0%	\$183,495	\$0	0.0%	851	17	2.0%	\$1,263,206	\$4,939	0.4%	\$4,939
62246	10-19.9% min.	541	171	31.6%	\$1,624,440	\$49,676	3.1%	3,342	136	4.1%	\$4,602,606	\$39,508	0.9%	\$89,184

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62248	no data	21	-	0.0%	\$68,687	\$0	0.0%	219	14	6.4%	\$305,417	\$4,067	1.3%	\$4,067
62249	< than 10% min.	647	142	21.9%	\$1,910,527	\$41,251	2.2%	6,930	194	2.8%	\$10,724,863	\$56,357	0.5%	\$97,608
62250	< than 10% min.	25	-	0.0%	\$91,390	\$0	0.0%	224	10	4.5%	\$318,649	\$2,905	0.9%	\$2,905
62252	no data	9	-	0.0%	\$26,919	\$0	0.0%	36	-	0.0%	\$49,672	\$0	0.0%	\$0
62253	< than 10% min.	66	28	42.4%	\$172,050	\$8,134	4.7%	301	17	5.6%	\$297,259	\$4,939	1.7%	\$13,073
62254	10-19.9% min.	291	91	31.3%	\$881,437	\$26,436	3.0%	2,120	54	2.5%	\$3,345,118	\$15,687	0.5%	\$42,123
62255	< than 10% min.	79	26	32.9%	\$253,076	\$7,553	3.0%	444	18	4.1%	\$581,087	\$5,229	0.9%	\$12,782
62256	no data	9	-	0.0%	\$22,884	\$0	0.0%	70	-	0.0%	\$105,411	\$0	0.0%	\$0
62257	< than 10% min.	234	68	29.1%	\$743,725	\$19,754	2.7%	1,237	53	4.3%	\$1,634,004	\$15,397	0.9%	\$35,151
62258	< than 10% min.	452	98	21.7%	\$1,504,619	\$28,469	1.9%	3,620	79	2.2%	\$5,218,411	\$22,950	0.4%	\$51,419
62260	< than 10% min.	244	53	21.7%	\$729,311	\$15,397	2.1%	3,368	47	1.4%	\$6,033,352	\$13,654	0.2%	\$29,050
62261	< than 10% min.	12	-	0.0%	\$21,640	\$0	0.0%	72	-	0.0%	\$62,619	\$0	0.0%	\$0
62262	10-19.9% min.	150	57	38.0%	\$470,328	\$16,559	3.5%	681	40	5.9%	\$1,014,834	\$11,620	1.1%	\$28,179
62263	< than 10% min.	281	58	20.6%	\$795,326	\$16,849	2.1%	2,456	63	2.6%	\$4,153,229	\$18,302	0.4%	\$35,151
62264	< than 10% min.	195	39	20.0%	\$582,876	\$11,330	1.9%	1,476	52	3.5%	\$2,049,758	\$15,106	0.7%	\$26,436
62265	< than 10% min.	217	37	17.1%	\$666,910	\$10,749	1.6%	1,774	35	2.0%	\$2,656,872	\$10,168	0.4%	\$20,916
62266	< than 10% min.	26	-	0.0%	\$75,798	\$0	0.0%	78	-	0.0%	\$222,531	\$0	0.0%	\$0
62268	< than 10% min.	37	-	0.0%	\$96,015	\$0	0.0%	359	-	0.0%	\$500,339	\$0	0.0%	\$0
62269	10-19.9% min.	1,444	379	26.2%	\$4,521,449	\$110,100	2.4%	13,026	255	2.0%	\$24,615,876	\$74,078	0.3%	\$184,177
62271	< than 10% min.	126	28	22.2%	\$353,054	\$8,134	2.3%	942	20	2.1%	\$1,235,115	\$5,810	0.5%	\$13,944
62272	< than 10% min.	123	48	39.0%	\$369,283	\$13,944	3.8%	575	40	7.0%	\$722,349	\$11,620	1.6%	\$25,564
62273	< than 10% min.	76	28	36.8%	\$228,368	\$8,134	3.6%	190	18	9.5%	\$234,571	\$5,229	2.2%	\$13,363
62274	10-19.9% min.	408	100	24.5%	\$1,207,808	\$29,050	2.4%	2,523	86	3.4%	\$3,538,139	\$24,983	0.7%	\$54,033
62275	< than 10% min.	201	64	31.8%	\$622,322	\$18,592	3.0%	1,404	55	3.9%	\$2,244,955	\$15,978	0.7%	\$34,570
62277	< than 10% min.	99	23	23.2%	\$343,622	\$6,682	1.9%	537	23	4.3%	\$728,519	\$6,682	0.9%	\$13,363
62278	< than 10% min.	337	64	19.0%	\$977,242	\$18,592	1.9%	3,037	74	2.4%	\$4,213,330	\$21,497	0.5%	\$40,089
62279	no data	10	-	0.0%	\$29,736	\$0	0.0%	43	-	0.0%	\$49,374	\$0	0.0%	\$0
62280	< than 10% min.	17	-	0.0%	\$62,970	\$0	0.0%	171	17	9.9%	\$253,338	\$4,939	1.9%	\$4,939
62281	< than 10% min.	70	15	21.4%	\$207,511	\$4,358	2.1%	990	15	1.5%	\$1,851,016	\$4,358	0.2%	\$8,715
62282	no data	27	-	0.0%	\$78,571	\$0	0.0%	317	11	3.5%	\$428,966	\$3,196	0.7%	\$3,196
62284	< than 10% min.	35	12	34.3%	\$106,145	\$3,486	3.3%	242	23	9.5%	\$282,105	\$6,682	2.4%	\$10,168
62285	< than 10% min.	134	21	15.7%	\$398,785	\$6,101	1.5%	1,881	29	1.5%	\$3,798,772	\$8,425	0.2%	\$14,525
62286	10-19.9% min.	549	206	37.5%	\$1,645,719	\$59,843	3.6%	2,344	106	4.5%	\$3,099,089	\$30,793	1.0%	\$90,636
62288	< than 10% min.	158	39	24.7%	\$519,050	\$11,330	2.2%	1,306	46	3.5%	\$1,727,864	\$13,363	0.8%	\$24,693

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62289	< than 10% min.	42	16	38.1%	\$126,920	\$4,648	3.7%	210	14	6.7%	\$324,321	\$4,067	1.3%	\$8,715
62292	< than 10% min.	116	52	44.8%	\$342,840	\$15,106	4.4%	290	21	7.2%	\$285,040	\$6,101	2.1%	\$21,207
62293	< than 10% min.	175	36	20.6%	\$454,818	\$10,458	2.3%	2,100	38	1.8%	\$3,599,321	\$11,039	0.3%	\$21,497
62294	< than 10% min.	556	100	18.0%	\$1,672,735	\$29,050	1.7%	5,896	116	2.0%	\$10,267,797	\$33,698	0.3%	\$62,748
62295	< than 10% min.	56	16	28.6%	\$186,788	\$4,648	2.5%	608	21	3.5%	\$1,130,281	\$6,101	0.5%	\$10,749
62297	< than 10% min.	17	-	0.0%	\$45,574	\$0	0.0%	157	14	8.9%	\$224,280	\$4,067	1.8%	\$4,067
62298	< than 10% min.	619	151	24.4%	\$1,694,041	\$43,866	2.6%	7,394	165	2.2%	\$12,724,357	\$47,933	0.4%	\$91,798
62301	< than 10% min.	3,013	923	30.6%	\$9,219,529	\$268,132	2.9%	12,792	466	3.6%	\$15,014,361	\$135,373	0.9%	\$403,505
62305	no data	831	177	21.3%	\$2,526,025	\$51,419	2.0%	7,996	121	1.5%	\$11,412,940	\$35,151	0.3%	\$86,569
62306	no data	48	12	25.0%	\$122,664	\$3,486	2.8%	150	3	2.0%	\$239,395	\$872	0.4%	\$4,358
62311	< than 10% min.	66	13	19.7%	\$193,978	\$3,777	1.9%	349	6	1.7%	\$386,300	\$1,743	0.5%	\$5,520
62312	< than 10% min.	157	46	29.3%	\$498,672	\$13,363	2.7%	789	35	4.4%	\$965,527	\$10,168	1.1%	\$23,531
62313	< than 10% min.	29	-	0.0%	\$86,574	\$0	0.0%	171	-	0.0%	\$162,928	\$0	0.0%	\$0
62314	< than 10% min.	54	24	44.4%	\$172,982	\$6,972	4.0%	212	13	6.1%	\$270,401	\$3,777	1.4%	\$10,749
62316	< than 10% min.	57	14	24.6%	\$162,671	\$4,067	2.5%	253	5	2.0%	\$245,349	\$1,453	0.6%	\$5,520
62319	< than 10% min.	22	-	0.0%	\$64,066	\$0	0.0%	100	10	10.0%	\$131,971	\$2,905	2.2%	\$2,905
62320	< than 10% min.	148	29	19.6%	\$471,129	\$8,425	1.8%	890	22	2.5%	\$1,112,487	\$6,391	0.6%	\$14,816
62321	< than 10% min.	263	31	11.8%	\$799,363	\$9,006	1.1%	1,757	23	1.3%	\$1,859,661	\$6,682	0.4%	\$15,687
62323	< than 10% min.	13	-	0.0%	\$44,941	\$0	0.0%	117	-	0.0%	\$171,131	\$0	0.0%	\$0
62324	10-19.9% min.	116	33	28.4%	\$368,267	\$9,587	2.6%	522	25	4.8%	\$660,512	\$7,263	1.1%	\$16,849
62325	< than 10% min.	32	-	0.0%	\$95,888	\$0	0.0%	163	-	0.0%	\$228,481	\$0	0.0%	\$0
62326	< than 10% min.	180	49	27.2%	\$547,690	\$14,235	2.6%	997	45	4.5%	\$1,230,398	\$13,073	1.1%	\$27,307
62329	no data	3	-	0.0%	\$10,258	\$0	0.0%	32	-	0.0%	\$37,832	\$0	0.0%	\$0
62330	< than 10% min.	114	26	22.8%	\$359,354	\$7,553	2.1%	766	21	2.7%	\$945,927	\$6,101	0.6%	\$13,654
62334	< than 10% min.	18	-	0.0%	\$48,859	\$0	0.0%	63	-	0.0%	\$59,758	\$0	0.0%	\$0
62336	< than 10% min.	8	-	0.0%	\$21,182	\$0	0.0%	38	-	0.0%	\$36,928	\$0	0.0%	\$0
62338	< than 10% min.	78	13	16.7%	\$253,202	\$3,777	1.5%	636	10	1.6%	\$882,623	\$2,905	0.3%	\$6,682
62339	< than 10% min.	54	-	0.0%	\$179,294	\$0	0.0%	351	14	4.0%	\$400,903	\$4,067	1.0%	\$4,067
62340	< than 10% min.	154	59	38.3%	\$497,590	\$17,140	3.4%	627	42	6.7%	\$777,104	\$12,201	1.6%	\$29,341
62341	< than 10% min.	249	44	17.7%	\$808,944	\$12,782	1.6%	1,466	40	2.7%	\$2,099,628	\$11,620	0.6%	\$24,402
62343	< than 10% min.	58	18	31.0%	\$179,082	\$5,229	2.9%	299	16	5.4%	\$367,946	\$4,648	1.3%	\$9,877
62344	< than 10% min.	18	-	0.0%	\$44,726	\$0	0.0%	65	-	0.0%	\$59,584	\$0	0.0%	\$0
62345	< than 10% min.	30	13	43.3%	\$99,789	\$3,777	3.8%	149	5	3.4%	\$186,443	\$1,453	0.8%	\$5,229
62346	< than 10% min.	19	-	0.0%	\$54,048	\$0	0.0%	93	-	0.0%	\$91,371	\$0	0.0%	\$0

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62347	< than 10% min.	120	21	17.5%	\$373,227	\$6,101	1.6%	968	20	2.1%	\$1,450,232	\$5,810	0.4%	\$11,911
62348	< than 10% min.	9	-	0.0%	\$33,500	\$0	0.0%	36	-	0.0%	\$46,575	\$0	0.0%	\$0
62349	< than 10% min.	46	10	21.7%	\$150,197	\$2,905	1.9%	266	13	4.9%	\$353,390	\$3,777	1.1%	\$6,682
62351	< than 10% min.	126	26	20.6%	\$412,050	\$7,553	1.8%	745	18	2.4%	\$1,011,610	\$5,229	0.5%	\$12,782
62352	< than 10% min.	30	11	36.7%	\$98,894	\$3,196	3.2%	72	6	8.3%	\$68,841	\$1,743	2.5%	\$4,939
62353	20-49.9% min.	220	49	22.3%	\$651,680	\$14,235	2.2%	1,476	52	3.5%	\$1,949,684	\$15,106	0.8%	\$29,341
62354	< than 10% min.	83	-	0.0%	\$210,126	\$0	0.0%	665	-	0.0%	\$928,700	\$0	0.0%	\$0
62355	< than 10% min.	76	28	36.8%	\$225,390	\$8,134	3.6%	278	20	7.2%	\$400,136	\$5,810	1.5%	\$13,944
62356	< than 10% min.	50	17	34.0%	\$161,250	\$4,939	3.1%	220	8	3.6%	\$251,466	\$2,324	0.9%	\$7,263
62357	< than 10% min.	21	12	57.1%	\$78,973	\$3,486	4.4%	85	7	8.2%	\$102,232	\$2,034	2.0%	\$5,520
62358	< than 10% min.	57	-	0.0%	\$178,616	\$0	0.0%	280	13	4.6%	\$371,209	\$3,777	1.0%	\$3,777
62359	< than 10% min.	7	-	0.0%	\$19,241	\$0	0.0%	83	-	0.0%	\$130,280	\$0	0.0%	\$0
62360	< than 10% min.	140	27	19.3%	\$482,155	\$7,844	1.6%	665	12	1.8%	\$891,063	\$3,486	0.4%	\$11,330
62361	< than 10% min.	46	20	43.5%	\$136,448	\$5,810	4.3%	169	11	6.5%	\$236,586	\$3,196	1.4%	\$9,006
62362	< than 10% min.	34	19	55.9%	\$116,209	\$5,520	4.7%	137	5	3.6%	\$135,076	\$1,453	1.1%	\$6,972
62363	< than 10% min.	393	124	31.6%	\$1,203,094	\$36,022	3.0%	2,307	87	3.8%	\$2,889,496	\$25,274	0.9%	\$61,296
62365	< than 10% min.	37	-	0.0%	\$113,684	\$0	0.0%	251	16	6.4%	\$325,208	\$4,648	1.4%	\$4,648
62366	< than 10% min.	120	39	32.5%	\$380,299	\$11,330	3.0%	521	29	5.6%	\$748,638	\$8,425	1.1%	\$19,754
62367	< than 10% min.	101	22	21.8%	\$304,505	\$6,391	2.1%	467	9	1.9%	\$493,080	\$2,615	0.5%	\$9,006
62370	< than 10% min.	42	-	0.0%	\$113,870	\$0	0.0%	188	16	8.5%	\$263,131	\$4,648	1.8%	\$4,648
62373	< than 10% min.	21	-	0.0%	\$74,070	\$0	0.0%	134	-	0.0%	\$185,303	\$0	0.0%	\$0
62374	< than 10% min.	23	10	43.5%	\$68,836	\$2,905	4.2%	140	7	5.0%	\$150,491	\$2,034	1.4%	\$4,939
62375	< than 10% min.	16	-	0.0%	\$41,333	\$0	0.0%	159	-	0.0%	\$145,374	\$0	0.0%	\$0
62376	< than 10% min.	86	13	15.1%	\$285,887	\$3,777	1.3%	493	10	2.0%	\$695,044	\$2,905	0.4%	\$6,682
62378	< than 10% min.	70	18	25.7%	\$218,056	\$5,229	2.4%	385	6	1.6%	\$552,787	\$1,743	0.3%	\$6,972
62379	< than 10% min.	165	26	15.8%	\$516,978	\$7,553	1.5%	896	20	2.2%	\$1,150,150	\$5,810	0.5%	\$13,363
62380	< than 10% min.	40	16	40.0%	\$143,347	\$4,648	3.2%	139	6	4.3%	\$183,068	\$1,743	1.0%	\$6,391
62401	< than 10% min.	1,309	364	27.8%	\$3,943,728	\$105,742	2.7%	8,251	210	2.5%	\$12,821,625	\$61,005	0.5%	\$166,747
62410	< than 10% min.	70	20	28.6%	\$221,935	\$5,810	2.6%	386	20	5.2%	\$490,744	\$5,810	1.2%	\$11,620
62411	< than 10% min.	342	99	28.9%	\$1,061,313	\$28,760	2.7%	1,798	40	2.2%	\$2,055,730	\$11,620	0.6%	\$40,380
62413	< than 10% min.	29	-	0.0%	\$102,245	\$0	0.0%	161	18	11.2%	\$183,039	\$5,229	2.9%	\$5,229
62414	< than 10% min.	157	35	22.3%	\$487,674	\$10,168	2.1%	679	21	3.1%	\$885,175	\$6,101	0.7%	\$16,268

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62417	< than 10% min.	268	95	35.4%	\$842,490	\$27,598	3.3%	1,131	76	6.7%	\$1,301,240	\$22,078	1.7%	\$49,676
62418	< than 10% min.	192	67	34.9%	\$596,820	\$19,464	3.3%	809	35	4.3%	\$1,067,639	\$10,168	1.0%	\$29,631
62419	< than 10% min.	28	-	0.0%	\$74,018	\$0	0.0%	160	-	0.0%	\$185,606	\$0	0.0%	\$0
62420	< than 10% min.	385	116	30.1%	\$1,229,083	\$33,698	2.7%	1,842	63	3.4%	\$2,223,431	\$18,302	0.8%	\$52,000
62421	< than 10% min.	37	10	27.0%	\$82,502	\$2,905	3.5%	324	7	2.2%	\$438,739	\$2,034	0.5%	\$4,939
62422	< than 10% min.	116	31	26.7%	\$380,688	\$9,006	2.4%	422	20	4.7%	\$554,501	\$5,810	1.0%	\$14,816
62423	< than 10% min.	48	17	35.4%	\$246,340	\$4,939	2.0%	272	11	4.0%	\$411,888	\$3,196	0.8%	\$8,134
62424	< than 10% min.	113	34	30.1%	\$391,930	\$9,877	2.5%	905	27	3.0%	\$1,276,359	\$7,844	0.6%	\$17,721
62425	< than 10% min.	41	-	0.0%	\$114,301	\$0	0.0%	271	11	4.1%	\$312,955	\$3,196	1.0%	\$3,196
62426	< than 10% min.	111	48	43.2%	\$378,218	\$13,944	3.7%	360	22	6.1%	\$471,217	\$6,391	1.4%	\$20,335
62427	< than 10% min.	107	32	29.9%	\$329,220	\$9,296	2.8%	669	20	3.0%	\$919,173	\$5,810	0.6%	\$15,106
62428	< than 10% min.	229	45	19.7%	\$719,246	\$13,073	1.8%	1,222	41	3.4%	\$1,530,097	\$11,911	0.8%	\$24,983
62431	< than 10% min.	104	29	27.9%	\$315,772	\$8,425	2.7%	422	24	5.7%	\$660,311	\$6,972	1.1%	\$15,397
62432	< than 10% min.	44	10	22.7%	\$118,098	\$2,905	2.5%	231	7	3.0%	\$254,516	\$2,034	0.8%	\$4,939
62433	< than 10% min.	57	16	28.1%	\$147,969	\$4,648	3.1%	410	6	1.5%	\$458,186	\$1,743	0.4%	\$6,391
62434	< than 10% min.	23	-	0.0%	\$66,046	\$0	0.0%	171	-	0.0%	\$170,013	\$0	0.0%	\$0
62435	no data	4	-	0.0%	\$7,667	\$0	0.0%	17	-	0.0%	\$24,661	\$0	0.0%	\$0
62436	< than 10% min.	33	-	0.0%	\$90,402	\$0	0.0%	267	14	5.2%	\$340,265	\$4,067	1.2%	\$4,067
62438	< than 10% min.	26	-	0.0%	\$67,535	\$0	0.0%	136	12	8.8%	\$183,963	\$3,486	1.9%	\$3,486
62439	< than 10% min.	594	242	40.7%	\$1,822,352	\$70,301	3.9%	2,951	152	5.2%	\$6,686,430	\$44,156	0.7%	\$114,457
62440	< than 10% min.	81	22	27.2%	\$281,362	\$6,391	2.3%	496	11	2.2%	\$809,784	\$3,196	0.4%	\$9,587
62441	< than 10% min.	521	169	32.4%	\$1,666,109	\$49,095	2.9%	2,986	147	4.9%	\$4,358,914	\$42,704	1.0%	\$91,798
62442	< than 10% min.	205	72	35.1%	\$661,083	\$20,916	3.2%	985	41	4.2%	\$1,225,032	\$11,911	1.0%	\$32,827
62443	< than 10% min.	103	27	26.2%	\$365,822	\$7,844	2.1%	626	11	1.8%	\$879,533	\$3,196	0.4%	\$11,039
62444	< than 10% min.	29	-	0.0%	\$89,824	\$0	0.0%	141	-	0.0%	\$194,866	\$0	0.0%	\$0
62445	< than 10% min.	53	13	24.5%	\$198,625	\$3,777	1.9%	397	11	2.8%	\$445,656	\$3,196	0.7%	\$6,972
62446	< than 10% min.	30	-	0.0%	\$108,170	\$0	0.0%	185	12	6.5%	\$153,834	\$3,486	2.3%	\$3,486
62447	< than 10% min.	250	71	28.4%	\$752,644	\$20,626	2.7%	1,327	36	2.7%	\$1,720,706	\$10,458	0.6%	\$31,084
62448	< than 10% min.	408	107	26.2%	\$1,224,948	\$31,084	2.5%	2,532	47	1.9%	\$3,001,702	\$13,654	0.5%	\$44,737
62449	< than 10% min.	245	58	23.7%	\$729,580	\$16,849	2.3%	1,273	58	4.6%	\$1,569,831	\$16,849	1.1%	\$33,698
62450	< than 10% min.	957	317	33.1%	\$2,833,917	\$92,089	3.2%	4,690	174	3.7%	\$5,474,145	\$50,547	0.9%	\$142,636
62451	< than 10% min.	165	36	21.8%	\$469,434	\$10,458	2.2%	858	32	3.7%	\$1,101,876	\$9,296	0.8%	\$19,754
62452	< than 10% min.	33	13	39.4%	\$103,044	\$3,777	3.7%	142	4	2.8%	\$147,773	\$1,162	0.8%	\$4,939

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62454	10-19.9% min.	755	224	29.7%	\$2,279,363	\$65,072	2.9%	4,154	163	3.9%	\$5,931,252	\$47,352	0.8%	\$112,424
62458	< than 10% min.	217	70	32.3%	\$763,217	\$20,335	2.7%	833	28	3.4%	\$927,200	\$8,134	0.9%	\$28,469
62459	< than 10% min.	18	-	0.0%	\$54,375	\$0	0.0%	106	-	0.0%	\$106,263	\$0	0.0%	\$0
62460	< than 10% min.	85	28	32.9%	\$236,611	\$8,134	3.4%	470	21	4.5%	\$702,375	\$6,101	0.9%	\$14,235
62461	< than 10% min.	49	-	0.0%	\$142,665	\$0	0.0%	378	13	3.4%	\$510,950	\$3,777	0.7%	\$3,777
62462	< than 10% min.	50	-	0.0%	\$141,088	\$0	0.0%	521	13	2.5%	\$606,705	\$3,777	0.6%	\$3,777
62463	< than 10% min.	99	24	24.2%	\$343,870	\$6,972	2.0%	501	13	2.6%	\$552,118	\$3,777	0.7%	\$10,749
62464	no data	13	-	0.0%	\$34,729	\$0	0.0%	33	-	0.0%	\$49,118	\$0	0.0%	\$0
62465	< than 10% min.	44	-	0.0%	\$140,307	\$0	0.0%	382	12	3.1%	\$471,367	\$3,486	0.7%	\$3,486
62466	< than 10% min.	206	71	34.5%	\$570,952	\$20,626	3.6%	938	55	5.9%	\$990,489	\$15,978	1.6%	\$36,603
62467	< than 10% min.	153	27	17.6%	\$464,288	\$7,844	1.7%	1,844	17	0.9%	\$4,713,267	\$4,939	0.1%	\$12,782
62468	< than 10% min.	216	75	34.7%	\$736,296	\$21,788	3.0%	987	36	3.6%	\$1,230,377	\$10,458	0.8%	\$32,246
62469	< than 10% min.	32	-	0.0%	\$117,021	\$0	0.0%	169	15	8.9%	\$197,561	\$4,358	2.2%	\$4,358
62471	10-19.9% min.	744	280	37.6%	\$2,154,409	\$81,340	3.8%	3,384	151	4.5%	\$4,435,484	\$43,866	1.0%	\$125,206
62473	< than 10% min.	131	39	29.8%	\$410,829	\$11,330	2.8%	533	26	4.9%	\$806,546	\$7,553	0.9%	\$18,883
62474	< than 10% min.	75	19	25.3%	\$238,679	\$5,520	2.3%	321	14	4.4%	\$316,596	\$4,067	1.3%	\$9,587
62475	< than 10% min.	30	-	0.0%	\$82,896	\$0	0.0%	152	12	7.9%	\$156,704	\$3,486	2.2%	\$3,486
62476	< than 10% min.	119	20	16.8%	\$378,165	\$5,810	1.5%	677	18	2.7%	\$755,174	\$5,229	0.7%	\$11,039
62477	< than 10% min.	74	18	24.3%	\$232,689	\$5,229	2.2%	351	16	4.6%	\$377,567	\$4,648	1.2%	\$9,877
62478	< than 10% min.	32	11	34.4%	\$98,926	\$3,196	3.2%	156	6	3.8%	\$172,238	\$1,743	1.0%	\$4,939
62479	< than 10% min.	55	11	20.0%	\$164,964	\$3,196	1.9%	385	8	2.1%	\$420,529	\$2,324	0.6%	\$5,520
62480	< than 10% min.	78	13	16.7%	\$222,127	\$3,777	1.7%	267	11	4.1%	\$360,658	\$3,196	0.9%	\$6,972
62481	< than 10% min.	26	-	0.0%	\$67,200	\$0	0.0%	152	-	0.0%	\$152,237	\$0	0.0%	\$0
62501	< than 10% min.	107	25	23.4%	\$327,888	\$7,263	2.2%	1,165	18	1.5%	\$1,837,347	\$5,229	0.3%	\$12,492
62510	< than 10% min.	114	37	32.5%	\$383,029	\$10,749	2.8%	702	28	4.0%	\$888,839	\$8,134	0.9%	\$18,883
62512	< than 10% min.	40	15	37.5%	\$138,552	\$4,358	3.1%	220	11	5.0%	\$267,696	\$3,196	1.2%	\$7,553
62513	< than 10% min.	123	38	30.9%	\$413,402	\$11,039	2.7%	685	24	3.5%	\$919,484	\$6,972	0.8%	\$18,011
62514	< than 10% min.	18	-	0.0%	\$48,689	\$0	0.0%	104	-	0.0%	\$129,554	\$0	0.0%	\$0
62515	< than 10% min.	60	11	18.3%	\$199,001	\$3,196	1.6%	375	15	4.0%	\$466,714	\$4,358	0.9%	\$7,553
62517	< than 10% min.	15	-	0.0%	\$51,305	\$0	0.0%	56	10	17.9%	\$55,924	\$2,905	5.2%	\$2,905
62518	< than 10% min.	24	-	0.0%	\$65,444	\$0	0.0%	179	-	0.0%	\$197,614	\$0	0.0%	\$0
62519	< than 10% min.	4	-	0.0%	\$15,104	\$0	0.0%	49	-	0.0%	\$66,195	\$0	0.0%	\$0
62520	< than 10% min.	69	17	24.6%	\$233,716	\$4,939	2.1%	676	11	1.6%	\$1,173,446	\$3,196	0.3%	\$8,134
62521	10-19.9% min.	3,106	1,277	41.1%	\$10,003,463	\$370,969	3.7%	14,194	483	3.4%	\$22,070,838	\$140,312	0.6%	\$511,280

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62522	20-49.9% min.	1,591	733	46.1%	\$5,108,454	\$212,937	4.2%	5,225	232	4.4%	\$7,389,131	\$67,396	0.9%	\$280,333
62523	50% or > mixed min.	54	21	38.9%	\$97,289	\$6,101	6.3%	133	4	3.0%	\$99,265	\$1,162	1.2%	\$7,263
62524	no data	58	20	34.5%	\$166,740	\$5,810	3.5%	222	9	4.1%	\$328,567	\$2,615	0.8%	\$8,425
62525	no data	75	33	44.0%	\$239,647	\$9,587	4.0%	184	9	4.9%	\$593,730	\$2,615	0.4%	\$12,201
62526	10-19.9% min.	3,363	1,482	44.1%	\$10,912,157	\$430,521	3.9%	12,638	575	4.5%	\$15,345,221	\$167,038	1.1%	\$597,559
62530	< than 10% min.	100	33	33.0%	\$327,646	\$9,587	2.9%	699	22	3.1%	\$884,346	\$6,391	0.7%	\$15,978
62531	< than 10% min.	121	37	30.6%	\$391,069	\$10,749	2.7%	763	31	4.1%	\$988,493	\$9,006	0.9%	\$19,754
62532	< than 10% min.	3	-	0.0%	\$8,424	\$0	0.0%	54	-	0.0%	\$100,638	\$0	0.0%	\$0
62533	< than 10% min.	59	19	32.2%	\$185,020	\$5,520	3.0%	444	18	4.1%	\$539,299	\$5,229	1.0%	\$10,749
62534	< than 10% min.	99	23	23.2%	\$289,968	\$6,682	2.3%	480	18	3.8%	\$596,579	\$5,229	0.9%	\$11,911
62535	< than 10% min.	59	-	0.0%	\$182,499	\$0	0.0%	1,498	13	0.9%	\$4,275,018	\$3,777	0.1%	\$3,777
62536	< than 10% min.	24	-	0.0%	\$65,573	\$0	0.0%	434	-	0.0%	\$627,308	\$0	0.0%	\$0
62537	< than 10% min.	22	-	0.0%	\$69,059	\$0	0.0%	91	11	12.1%	\$138,663	\$3,196	2.3%	\$3,196
62538	< than 10% min.	23	11	47.8%	\$83,494	\$3,196	3.8%	152	6	3.9%	\$208,219	\$1,743	0.8%	\$4,939
62539	< than 10% min.	96	26	27.1%	\$325,091	\$7,553	2.3%	533	15	2.8%	\$708,157	\$4,358	0.6%	\$11,911
62540	< than 10% min.	135	46	34.1%	\$423,283	\$13,363	3.2%	628	29	4.6%	\$787,187	\$8,425	1.1%	\$21,788
62541	< than 10% min.	5	-	0.0%	\$16,133	\$0	0.0%	35	-	0.0%	\$50,689	\$0	0.0%	\$0
62543	< than 10% min.	40	-	0.0%	\$133,274	\$0	0.0%	249	17	6.8%	\$345,638	\$4,939	1.4%	\$4,939
62544	< than 10% min.	95	23	24.2%	\$301,314	\$6,682	2.2%	782	17	2.2%	\$1,033,871	\$4,939	0.5%	\$11,620
62545	< than 10% min.	86	29	33.7%	\$305,855	\$8,425	2.8%	529	19	3.6%	\$796,831	\$5,520	0.7%	\$13,944
62546	< than 10% min.	118	36	30.5%	\$416,445	\$10,458	2.5%	720	21	2.9%	\$874,739	\$6,101	0.7%	\$16,559
62547	< than 10% min.	44	16	36.4%	\$153,438	\$4,648	3.0%	334	14	4.2%	\$456,072	\$4,067	0.9%	\$8,715
62548	< than 10% min.	109	37	33.9%	\$331,426	\$10,749	3.2%	1,014	24	2.4%	\$1,311,769	\$6,972	0.5%	\$17,721
62549	< than 10% min.	248	48	19.4%	\$779,474	\$13,944	1.8%	2,581	56	2.2%	\$4,415,370	\$16,268	0.4%	\$30,212
62550	< than 10% min.	151	37	24.5%	\$449,552	\$10,749	2.4%	1,216	29	2.4%	\$1,832,601	\$8,425	0.5%	\$19,173
62551	< than 10% min.	71	22	31.0%	\$221,139	\$6,391	2.9%	313	13	4.2%	\$498,543	\$3,777	0.8%	\$10,168
62553	< than 10% min.	33	-	0.0%	\$118,919	\$0	0.0%	199	11	5.5%	\$251,552	\$3,196	1.3%	\$3,196
62554	< than 10% min.	48	14	29.2%	\$143,797	\$4,067	2.8%	727	20	2.8%	\$1,170,517	\$5,810	0.5%	\$9,877
62555	< than 10% min.	38	13	34.2%	\$128,625	\$3,777	2.9%	190	6	3.2%	\$255,357	\$1,743	0.7%	\$5,520
62556	< than 10% min.	36	-	0.0%	\$106,504	\$0	0.0%	153	17	11.1%	\$164,688	\$4,939	3.0%	\$4,939
62557	< than 10% min.	639	208	32.6%	\$1,957,266	\$60,424	3.1%	2,728	137	5.0%	\$3,650,434	\$39,799	1.1%	\$100,223
62558	< than 10% min.	182	51	28.0%	\$603,740	\$14,816	2.5%	1,509	42	2.8%	\$2,383,320	\$12,201	0.5%	\$27,017
62560	< than 10% min.	91	22	24.2%	\$270,543	\$6,391	2.4%	635	14	2.2%	\$965,591	\$4,067	0.4%	\$10,458

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62561	< than 10% min.	400	127	31.8%	\$1,314,661	\$36,894	2.8%	2,159	74	3.4%	\$3,005,258	\$21,497	0.7%	\$58,391
62563	< than 10% min.	178	25	14.0%	\$553,808	\$7,263	1.3%	2,607	22	0.8%	\$4,107,399	\$6,391	0.2%	\$13,654
62565	< than 10% min.	561	115	20.5%	\$1,563,008	\$33,408	2.1%	3,075	86	2.8%	\$3,956,087	\$24,983	0.6%	\$58,391
62567	< than 10% min.	83	35	42.2%	\$278,773	\$10,168	3.6%	490	17	3.5%	\$587,972	\$4,939	0.8%	\$15,106
62568	< than 10% min.	1,114	394	35.4%	\$3,343,657	\$114,457	3.4%	6,083	272	4.5%	\$7,925,066	\$79,016	1.0%	\$193,473
62570	< than 10% min.	30	-	0.0%	\$100,387	\$0	0.0%	182	20	11.0%	\$242,264	\$5,810	2.4%	\$5,810
62571	< than 10% min.	133	47	35.3%	\$433,018	\$13,654	3.2%	553	22	4.0%	\$698,371	\$6,391	0.9%	\$20,045
62572	< than 10% min.	51	13	25.5%	\$174,646	\$3,777	2.2%	237	13	5.5%	\$393,422	\$3,777	1.0%	\$7,553
62573	< than 10% min.	81	20	24.7%	\$262,461	\$5,810	2.2%	666	15	2.3%	\$964,771	\$4,358	0.5%	\$10,168
62601	< than 10% min.	28	-	0.0%	\$58,698	\$0	0.0%	207	13	6.3%	\$199,500	\$3,777	1.9%	\$3,777
62610	< than 10% min.	34	14	41.2%	\$122,995	\$4,067	3.3%	76	7	9.2%	\$107,758	\$2,034	1.9%	\$6,101
62611	< than 10% min.	51	-	0.0%	\$172,740	\$0	0.0%	483	25	5.2%	\$752,625	\$7,263	1.0%	\$7,263
62612	< than 10% min.	103	35	34.0%	\$360,880	\$10,168	2.8%	813	25	3.1%	\$1,036,404	\$7,263	0.7%	\$17,430
62613	< than 10% min.	220	65	29.5%	\$694,436	\$18,883	2.7%	1,612	29	1.8%	\$2,427,692	\$8,425	0.3%	\$27,307
62615	< than 10% min.	360	107	29.7%	\$1,197,592	\$31,084	2.6%	2,195	77	3.5%	\$3,131,491	\$22,369	0.7%	\$53,452
62617	< than 10% min.	73	37	50.7%	\$245,244	\$10,749	4.4%	246	21	8.5%	\$333,891	\$6,101	1.8%	\$16,849
62618	10-19.9% min.	703	287	40.8%	\$2,478,931	\$83,374	3.4%	2,556	192	7.5%	\$3,361,665	\$55,776	1.7%	\$139,150
62621	< than 10% min.	91	35	38.5%	\$299,401	\$10,168	3.4%	464	27	5.8%	\$708,287	\$7,844	1.1%	\$18,011
62622	no data	7	-	0.0%	\$16,820	\$0	0.0%	34	-	0.0%	\$26,600	\$0	0.0%	\$0
62624	< than 10% min.	52	15	28.8%	\$175,478	\$4,358	2.5%	214	5	2.3%	\$303,302	\$1,453	0.5%	\$5,810
62625	< than 10% min.	40	13	32.5%	\$118,069	\$3,777	3.2%	402	6	1.5%	\$524,375	\$1,743	0.3%	\$5,520
62626	< than 10% min.	542	192	35.4%	\$1,602,648	\$55,776	3.5%	3,389	118	3.5%	\$4,282,815	\$34,279	0.8%	\$90,055
62627	< than 10% min.	69	14	20.3%	\$202,019	\$4,067	2.0%	407	9	2.2%	\$535,546	\$2,615	0.5%	\$6,682
62628	< than 10% min.	63	13	20.6%	\$193,944	\$3,777	1.9%	398	14	3.5%	\$474,625	\$4,067	0.9%	\$7,844
62629	< than 10% min.	432	98	22.7%	\$1,380,280	\$28,469	2.1%	5,275	83	1.6%	\$8,448,722	\$24,112	0.3%	\$52,581
62630	< than 10% min.	45	11	24.4%	\$129,699	\$3,196	2.5%	209	6	2.9%	\$315,120	\$1,743	0.6%	\$4,939
62631	< than 10% min.	19	-	0.0%	\$50,435	\$0	0.0%	135	-	0.0%	\$220,890	\$0	0.0%	\$0
62633	< than 10% min.	35	-	0.0%	\$99,290	\$0	0.0%	289	14	4.8%	\$350,092	\$4,067	1.2%	\$4,067
62634	< than 10% min.	52	13	25.0%	\$170,839	\$3,777	2.2%	405	12	3.0%	\$442,714	\$3,486	0.8%	\$7,263
62635	< than 10% min.	41	11	26.8%	\$135,146	\$3,196	2.4%	330	4	1.2%	\$337,763	\$1,162	0.3%	\$4,358
62638	< than 10% min.	103	30	29.1%	\$357,117	\$8,715	2.4%	569	21	3.7%	\$685,228	\$6,101	0.9%	\$14,816
62639	< than 10% min.	31	12	38.7%	\$88,169	\$3,486	4.0%	121	13	10.7%	\$149,251	\$3,777	2.5%	\$7,263
62640	< than 10% min.	247	88	35.6%	\$837,514	\$25,564	3.1%	1,484	61	4.1%	\$1,958,686	\$17,721	0.9%	\$43,285
62642	< than 10% min.	95	23	24.2%	\$313,064	\$6,682	2.1%	625	23	3.7%	\$731,098	\$6,682	0.9%	\$13,363

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62643	< than 10% min.	42	16	38.1%	\$144,162	\$4,648	3.2%	216	15	6.9%	\$238,462	\$4,358	1.8%	\$9,006
62644	< than 10% min.	392	142	36.2%	\$1,158,737	\$41,251	3.6%	2,052	139	6.8%	\$2,719,376	\$40,380	1.5%	\$81,631
62649	< than 10% min.	36	13	36.1%	\$121,002	\$3,777	3.1%	193	11	5.7%	\$279,378	\$3,196	1.1%	\$6,972
62650	10-19.9% min.	1,949	757	38.8%	\$5,857,652	\$219,909	3.8%	9,584	374	3.9%	\$12,923,608	\$108,647	0.8%	\$328,556
62651	no data	24	-	0.0%	\$65,549	\$0	0.0%	207	24	11.6%	\$324,929	\$6,972	2.1%	\$6,972
62655	< than 10% min.	43	11	25.6%	\$129,895	\$3,196	2.5%	226	17	7.5%	\$312,610	\$4,939	1.6%	\$8,134
62656	10-19.9% min.	1,346	459	34.1%	\$3,901,349	\$133,340	3.4%	6,608	300	4.5%	\$8,742,702	\$87,150	1.0%	\$220,490
62660	no data	2	-	0.0%	\$2,800	\$0	0.0%	25	-	0.0%	\$34,704	\$0	0.0%	\$0
62661	< than 10% min.	103	30	29.1%	\$323,551	\$8,715	2.7%	507	17	3.4%	\$706,735	\$4,939	0.7%	\$13,654
62663	< than 10% min.	28	-	0.0%	\$115,541	\$0	0.0%	117	13	11.1%	\$150,310	\$3,777	2.5%	\$3,777
62664	< than 10% min.	207	74	35.7%	\$706,951	\$21,497	3.0%	1,262	50	4.0%	\$1,685,220	\$14,525	0.9%	\$36,022
62665	< than 10% min.	135	53	39.3%	\$428,166	\$15,397	3.6%	579	32	5.5%	\$815,072	\$9,296	1.1%	\$24,693
62666	< than 10% min.	39	23	59.0%	\$136,893	\$6,682	4.9%	265	14	5.3%	\$330,647	\$4,067	1.2%	\$10,749
62667	< than 10% min.	34	-	0.0%	\$112,487	\$0	0.0%	207	17	8.2%	\$262,272	\$4,939	1.9%	\$4,939
62668	< than 10% min.	88	25	28.4%	\$248,901	\$7,263	2.9%	634	17	2.7%	\$905,567	\$4,939	0.5%	\$12,201
62670	< than 10% min.	170	29	17.1%	\$510,323	\$8,425	1.7%	1,358	22	1.6%	\$2,330,236	\$6,391	0.3%	\$14,816
62671	< than 10% min.	32	-	0.0%	\$107,119	\$0	0.0%	254	17	6.7%	\$291,191	\$4,939	1.7%	\$4,939
62672	< than 10% min.	26	10	38.5%	\$105,862	\$2,905	2.7%	86	7	8.1%	\$70,405	\$2,034	2.9%	\$4,939
62673	< than 10% min.	45	13	28.9%	\$148,494	\$3,777	2.5%	228	8	3.5%	\$311,880	\$2,324	0.7%	\$6,101
62674	< than 10% min.	103	29	28.2%	\$333,324	\$8,425	2.5%	518	16	3.1%	\$609,344	\$4,648	0.8%	\$13,073
62675	< than 10% min.	311	76	24.4%	\$919,813	\$22,078	2.4%	2,641	54	2.0%	\$3,536,908	\$15,687	0.4%	\$37,765
62677	< than 10% min.	109	24	22.0%	\$358,090	\$6,972	1.9%	1,166	17	1.5%	\$2,163,727	\$4,939	0.2%	\$11,911
62681	< than 10% min.	421	125	29.7%	\$1,322,361	\$36,313	2.7%	2,091	91	4.4%	\$2,731,496	\$26,436	1.0%	\$62,748
62682	< than 10% min.	92	34	37.0%	\$300,514	\$9,877	3.3%	388	18	4.6%	\$506,172	\$5,229	1.0%	\$15,106
62683	no data	4	-	0.0%	\$9,056	\$0	0.0%	25	-	0.0%	\$26,237	\$0	0.0%	\$0
62684	< than 10% min.	110	-	0.0%	\$341,894	\$0	0.0%	2,082	21	1.0%	\$3,808,821	\$6,101	0.2%	\$6,101
62685	< than 10% min.	130	42	32.3%	\$345,010	\$12,201	3.5%	811	39	4.8%	\$1,107,776	\$11,330	1.0%	\$23,531
62688	< than 10% min.	83	24	28.9%	\$242,434	\$6,972	2.9%	323	9	2.8%	\$384,821	\$2,615	0.7%	\$9,587
62689	< than 10% min.	48	11	22.9%	\$160,273	\$3,196	2.0%	232	13	5.6%	\$300,675	\$3,777	1.3%	\$6,972
62690	< than 10% min.	336	124	36.9%	\$1,098,211	\$36,022	3.3%	1,576	70	4.4%	\$2,179,174	\$20,335	0.9%	\$56,357
62691	< than 10% min.	172	57	33.1%	\$561,120	\$16,559	3.0%	1,044	33	3.2%	\$1,788,693	\$9,587	0.5%	\$26,145
62692	< than 10% min.	144	55	38.2%	\$439,562	\$15,978	3.6%	868	62	7.1%	\$1,096,258	\$18,011	1.6%	\$33,989
62693	< than 10% min.	61	-	0.0%	\$223,000	\$0	0.0%	809	23	2.8%	\$1,208,901	\$6,682	0.6%	\$6,682
62694	< than 10% min.	202	64	31.7%	\$618,045	\$18,592	3.0%	1,340	43	3.2%	\$1,736,282	\$12,492	0.7%	\$31,084

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62695	< than 10% min.	32	-	0.0%	\$98,715	\$0	0.0%	200	17	8.5%	\$299,600	\$4,939	1.6%	\$4,939
62701	20-49.9% min.	46	-	0.0%	\$52,137	\$0	0.0%	417	19	4.6%	\$1,278,606	\$5,520	0.4%	\$5,520
62702	10-19.9% min.	4,183	1,713	41.0%	\$12,950,105	\$497,627	3.8%	13,714	748	5.5%	\$16,554,081	\$217,294	1.3%	\$714,921
62703	20-49.9% min.	4,019	1,897	47.2%	\$12,434,702	\$551,079	4.4%	9,396	497	5.3%	\$11,115,351	\$144,379	1.3%	\$695,457
62704	10-19.9% min.	2,642	885	33.5%	\$7,959,675	\$257,093	3.2%	18,476	392	2.1%	\$31,918,888	\$113,876	0.4%	\$370,969
62705	no data	29	-	0.0%	\$81,445	\$0	0.0%	182	13	7.1%	\$275,608	\$3,777	1.4%	\$3,777
62706	no data	1	-	0.0%	\$1,377	\$0	0.0%	10	-	0.0%	\$9,938	\$0	0.0%	\$0
62707	< than 10% min.	488	146	29.9%	\$1,493,324	\$42,413	2.8%	3,831	85	2.2%	\$6,072,512	\$24,693	0.4%	\$67,106
62708	no data	170	61	35.9%	\$503,213	\$17,721	3.5%	266	14	5.3%	\$377,366	\$4,067	1.1%	\$21,788
62711	no data	253	31	12.3%	\$645,123	\$9,006	1.4%	7,011	47	0.7%	\$14,037,529	\$13,654	0.1%	\$22,659
62712	no data	236	42	17.8%	\$704,280	\$12,201	1.7%	4,638	54	1.2%	\$10,842,087	\$15,687	0.1%	\$27,888
62791	no data	72	21	29.2%	\$189,703	\$6,101	3.2%	286	8	2.8%	\$384,826	\$2,324	0.6%	\$8,425
62794	no data	1	-	0.0%	\$351	\$0	0.0%	13	-	0.0%	\$33,424	\$0	0.0%	\$0
62801	10-19.9% min.	1,954	853	43.7%	\$5,910,230	\$247,797	4.2%	7,400	471	6.4%	\$9,476,278	\$136,826	1.4%	\$384,622
62803	< than 10% min.	45	-	0.0%	\$131,814	\$0	0.0%	440	17	3.9%	\$559,642	\$4,939	0.9%	\$4,939
62805	no data	10	-	0.0%	\$29,756	\$0	0.0%	28	-	0.0%	\$26,418	\$0	0.0%	\$0
62806	< than 10% min.	220	51	23.2%	\$647,481	\$14,816	2.3%	1,420	33	2.3%	\$1,740,850	\$9,587	0.6%	\$24,402
62807	< than 10% min.	88	21	23.9%	\$276,415	\$6,101	2.2%	300	17	5.7%	\$355,560	\$4,939	1.4%	\$11,039
62808	< than 10% min.	119	34	28.6%	\$371,403	\$9,877	2.7%	646	25	3.9%	\$880,256	\$7,263	0.8%	\$17,140
62809	< than 10% min.	8	-	0.0%	\$27,148	\$0	0.0%	57	-	0.0%	\$69,450	\$0	0.0%	\$0
62810	< than 10% min.	67	17	25.4%	\$208,284	\$4,939	2.4%	418	13	3.1%	\$794,243	\$3,777	0.5%	\$8,715
62811	< than 10% min.	37	15	40.5%	\$131,826	\$4,358	3.3%	112	4	3.6%	\$122,558	\$1,162	0.9%	\$5,520
62812	< than 10% min.	961	384	40.0%	\$2,857,539	\$111,552	3.9%	3,891	230	5.9%	\$5,349,828	\$66,815	1.2%	\$178,367
62814	< than 10% min.	173	39	22.5%	\$533,420	\$11,330	2.1%	793	26	3.3%	\$1,067,834	\$7,553	0.7%	\$18,883
62815	< than 10% min.	36	12	33.3%	\$120,841	\$3,486	2.9%	131	6	4.6%	\$205,496	\$1,743	0.8%	\$5,229
62816	< than 10% min.	89	24	27.0%	\$265,651	\$6,972	2.6%	480	19	4.0%	\$546,109	\$5,520	1.0%	\$12,492
62817	< than 10% min.	45	13	28.9%	\$115,725	\$3,777	3.3%	213	12	5.6%	\$216,425	\$3,486	1.6%	\$7,263
62818	< than 10% min.	16	-	0.0%	\$40,520	\$0	0.0%	137	-	0.0%	\$140,047	\$0	0.0%	\$0
62819	< than 10% min.	63	23	36.5%	\$184,434	\$6,682	3.6%	158	7	4.4%	\$142,079	\$2,034	1.4%	\$8,715
62820	< than 10% min.	21	-	0.0%	\$53,940	\$0	0.0%	75	-	0.0%	\$73,213	\$0	0.0%	\$0
62821	< than 10% min.	565	192	34.0%	\$1,573,724	\$55,776	3.5%	2,900	169	5.8%	\$3,927,878	\$49,095	1.2%	\$104,871
62822	< than 10% min.	286	104	36.4%	\$869,456	\$30,212	3.5%	1,016	61	6.0%	\$1,173,518	\$17,721	1.5%	\$47,933
62823	< than 10% min.	131	39	29.8%	\$400,769	\$11,330	2.8%	653	29	4.4%	\$808,166	\$8,425	1.0%	\$19,754
62824	< than 10% min.	148	40	27.0%	\$413,467	\$11,620	2.8%	657	31	4.7%	\$766,077	\$9,006	1.2%	\$20,626

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62825	< than 10% min.	28	12	42.9%	\$83,469	\$3,486	4.2%	88	4	4.5%	\$112,507	\$1,162	1.0%	\$4,648
62827	< than 10% min.	100	40	40.0%	\$307,549	\$11,620	3.8%	485	31	6.4%	\$655,330	\$9,006	1.4%	\$20,626
62828	< than 10% min.	88	25	28.4%	\$280,368	\$7,263	2.6%	583	20	3.4%	\$731,153	\$5,810	0.8%	\$13,073
62829	< than 10% min.	9	-	0.0%	\$31,858	\$0	0.0%	34	-	0.0%	\$26,947	\$0	0.0%	\$0
62830	< than 10% min.	98	35	35.7%	\$286,453	\$10,168	3.5%	546	23	4.2%	\$1,655,080	\$6,682	0.4%	\$16,849
62831	< than 10% min.	27	-	0.0%	\$74,947	\$0	0.0%	282	15	5.3%	\$410,194	\$4,358	1.1%	\$4,358
62832	< than 10% min.	818	290	35.5%	\$2,332,528	\$84,245	3.6%	3,272	156	4.8%	\$4,565,348	\$45,318	1.0%	\$129,563
62833	< than 10% min.	29	-	0.0%	\$69,676	\$0	0.0%	181	-	0.0%	\$151,379	\$0	0.0%	\$0
62834	no data	5	-	0.0%	\$14,210	\$0	0.0%	5	-	0.0%	\$2,515	\$0	0.0%	\$0
62835	< than 10% min.	110	39	35.5%	\$307,925	\$11,330	3.7%	452	26	5.8%	\$557,595	\$7,553	1.4%	\$18,883
62836	< than 10% min.	56	17	30.4%	\$174,830	\$4,939	2.8%	273	7	2.6%	\$322,346	\$2,034	0.6%	\$6,972
62837	< than 10% min.	735	245	33.3%	\$2,183,491	\$71,173	3.3%	3,492	146	4.2%	\$4,496,397	\$42,413	0.9%	\$113,586
62838	< than 10% min.	152	50	32.9%	\$478,042	\$14,525	3.0%	606	27	4.5%	\$710,585	\$7,844	1.1%	\$22,369
62839	< than 10% min.	636	196	30.8%	\$1,759,951	\$56,938	3.2%	2,494	141	5.7%	\$2,853,265	\$40,961	1.4%	\$97,899
62841	no data	24	-	0.0%	\$66,370	\$0	0.0%	80	-	0.0%	\$87,011	\$0	0.0%	\$0
62842	< than 10% min.	63	20	31.7%	\$210,719	\$5,810	2.8%	307	23	7.5%	\$327,154	\$6,682	2.0%	\$12,492
62843	< than 10% min.	9	-	0.0%	\$28,166	\$0	0.0%	28	-	0.0%	\$34,303	\$0	0.0%	\$0
62844	< than 10% min.	168	59	35.1%	\$512,748	\$17,140	3.3%	830	41	4.9%	\$936,265	\$11,911	1.3%	\$29,050
62846	20-49.9% min.	52	23	44.2%	\$179,743	\$6,682	3.7%	253	10	4.0%	\$278,396	\$2,905	1.0%	\$9,587
62848	< than 10% min.	47	17	36.2%	\$126,198	\$4,939	3.9%	286	16	5.6%	\$377,165	\$4,648	1.2%	\$9,587
62849	< than 10% min.	157	54	34.4%	\$510,865	\$15,687	3.1%	813	37	4.6%	\$1,082,849	\$10,749	1.0%	\$26,436
62850	< than 10% min.	28	-	0.0%	\$88,526	\$0	0.0%	126	-	0.0%	\$132,584	\$0	0.0%	\$0
62851	< than 10% min.	28	-	0.0%	\$83,015	\$0	0.0%	149	-	0.0%	\$171,766	\$0	0.0%	\$0
62852	< than 10% min.	19	-	0.0%	\$58,341	\$0	0.0%	68	11	16.2%	\$78,321	\$3,196	4.1%	\$3,196
62853	< than 10% min.	74	22	29.7%	\$245,606	\$6,391	2.6%	374	23	6.1%	\$466,733	\$6,682	1.4%	\$13,073
62854	< than 10% min.	154	45	29.2%	\$482,324	\$13,073	2.7%	674	33	4.9%	\$1,463,826	\$9,587	0.7%	\$22,659
62855	no data	6	-	0.0%	\$22,814	\$0	0.0%	11	-	0.0%	\$8,980	\$0	0.0%	\$0
62856	no data	39	13	33.3%	\$95,845	\$3,777	3.9%	101	7	6.9%	\$112,718	\$2,034	1.8%	\$5,810
62858	< than 10% min.	241	57	23.7%	\$773,869	\$16,559	2.1%	1,108	32	2.9%	\$1,368,698	\$9,296	0.7%	\$25,855
62859	< than 10% min.	404	145	35.9%	\$1,209,070	\$42,123	3.5%	2,104	96	4.6%	\$2,401,022	\$27,888	1.2%	\$70,011
62860	< than 10% min.	56	22	39.3%	\$167,022	\$6,391	3.8%	213	13	6.1%	\$274,996	\$3,777	1.4%	\$10,168
62861	< than 10% min.	13	-	0.0%	\$47,465	\$0	0.0%	36	12	33.3%	\$59,257	\$3,486	5.9%	\$3,486
62862	< than 10% min.	31	-	0.0%	\$70,887	\$0	0.0%	134	14	10.4%	\$126,412	\$4,067	3.2%	\$4,067
62863	< than 10% min.	765	241	31.5%	\$2,219,060	\$70,011	3.2%	3,964	183	4.6%	\$5,425,641	\$53,162	1.0%	\$123,172

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62864	10-19.9% min.	2,335	938	40.2%	\$6,949,999	\$272,489	3.9%	8,954	433	4.8%	\$13,056,853	\$125,787	1.0%	\$398,276
62865	< than 10% min.	139	43	30.9%	\$431,579	\$12,492	2.9%	721	36	5.0%	\$1,042,917	\$10,458	1.0%	\$22,950
62866	no data	4	-	0.0%	\$6,661	\$0	0.0%	20	-	0.0%	\$22,964	\$0	0.0%	\$0
62867	< than 10% min.	51	21	41.2%	\$170,122	\$6,101	3.6%	175	16	9.1%	\$214,295	\$4,648	2.2%	\$10,749
62868	< than 10% min.	152	40	26.3%	\$460,716	\$11,620	2.5%	768	24	3.1%	\$820,939	\$6,972	0.8%	\$18,592
62869	< than 10% min.	202	55	27.2%	\$592,028	\$15,978	2.7%	1,032	48	4.7%	\$1,610,075	\$13,944	0.9%	\$29,922
62870	< than 10% min.	197	83	42.1%	\$617,402	\$24,112	3.9%	744	44	5.9%	\$932,357	\$12,782	1.4%	\$36,894
62871	< than 10% min.	52	22	42.3%	\$147,160	\$6,391	4.3%	257	21	8.2%	\$285,871	\$6,101	2.1%	\$12,492
62872	< than 10% min.	93	33	35.5%	\$267,652	\$9,587	3.6%	411	19	4.6%	\$604,933	\$5,520	0.9%	\$15,106
62874	< than 10% min.	40	13	32.5%	\$123,799	\$3,777	3.1%	104	9	8.7%	\$118,844	\$2,615	2.2%	\$6,391
62875	< than 10% min.	91	35	38.5%	\$282,515	\$10,168	3.6%	474	35	7.4%	\$637,498	\$10,168	1.6%	\$20,335
62876	< than 10% min.	23	-	0.0%	\$68,483	\$0	0.0%	90	-	0.0%	\$125,745	\$0	0.0%	\$0
62877	< than 10% min.	41	13	31.7%	\$150,475	\$3,777	2.5%	237	10	4.2%	\$2,280,038	\$2,905	0.1%	\$6,682
62878	< than 10% min.	26	-	0.0%	\$75,201	\$0	0.0%	143	16	11.2%	\$156,540	\$4,648	3.0%	\$4,648
62879	< than 10% min.	14	-	0.0%	\$49,803	\$0	0.0%	29	-	0.0%	\$23,974	\$0	0.0%	\$0
62880	< than 10% min.	50	13	26.0%	\$165,655	\$3,777	2.3%	297	4	1.3%	\$264,260	\$1,162	0.4%	\$4,939
62881	< than 10% min.	945	307	32.5%	\$3,002,988	\$89,184	3.0%	4,423	221	5.0%	\$5,790,591	\$64,201	1.1%	\$153,384
62882	< than 10% min.	281	129	45.9%	\$868,916	\$37,475	4.3%	811	51	6.3%	\$956,003	\$14,816	1.5%	\$52,290
62883	< than 10% min.	34	-	0.0%	\$102,146	\$0	0.0%	243	13	5.3%	\$397,729	\$3,777	0.9%	\$3,777
62884	< than 10% min.	293	120	41.0%	\$932,056	\$34,860	3.7%	1,088	59	5.4%	\$1,466,414	\$17,140	1.2%	\$52,000
62885	< than 10% min.	75	29	38.7%	\$243,324	\$8,425	3.5%	305	14	4.6%	\$334,191	\$4,067	1.2%	\$12,492
62886	< than 10% min.	38	13	34.2%	\$122,868	\$3,777	3.1%	165	9	5.5%	\$169,179	\$2,615	1.5%	\$6,391
62887	< than 10% min.	29	-	0.0%	\$86,127	\$0	0.0%	111	14	12.6%	\$119,835	\$4,067	3.4%	\$4,067
62888	< than 10% min.	147	43	29.3%	\$477,987	\$12,492	2.6%	778	33	4.2%	\$1,228,389	\$9,587	0.8%	\$22,078
62889	< than 10% min.	57	14	24.6%	\$156,780	\$4,067	2.6%	345	14	4.1%	\$551,858	\$4,067	0.7%	\$8,134
62890	< than 10% min.	216	62	28.7%	\$659,516	\$18,011	2.7%	906	42	4.6%	\$1,459,233	\$12,201	0.8%	\$30,212
62891	< than 10% min.	55	20	36.4%	\$183,049	\$5,810	3.2%	245	19	7.8%	\$361,037	\$5,520	1.5%	\$11,330
62892	< than 10% min.	30	10	33.3%	\$78,497	\$2,905	3.7%	129	9	7.0%	\$194,121	\$2,615	1.3%	\$5,520
62893	< than 10% min.	83	27	32.5%	\$276,205	\$7,844	2.8%	406	24	5.9%	\$670,127	\$6,972	1.0%	\$14,816
62894	< than 10% min.	66	-	0.0%	\$182,730	\$0	0.0%	385	24	6.2%	\$565,106	\$6,972	1.2%	\$6,972
62895	< than 10% min.	181	54	29.8%	\$560,788	\$15,687	2.8%	771	39	5.1%	\$925,914	\$11,330	1.2%	\$27,017
62896	< than 10% min.	1,226	438	35.7%	\$3,544,226	\$127,239	3.6%	4,118	230	5.6%	\$5,241,175	\$66,815	1.3%	\$194,054
62897	< than 10% min.	36	-	0.0%	\$101,765	\$0	0.0%	161	13	8.1%	\$218,555	\$3,777	1.7%	\$3,777
62898	< than 10% min.	153	43	28.1%	\$445,441	\$12,492	2.8%	794	29	3.7%	\$1,224,992	\$8,425	0.7%	\$20,916

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62899	< than 10% min.	131	34	26.0%	\$400,872	\$9,877	2.5%	633	44	7.0%	\$896,083	\$12,782	1.4%	\$22,659
62901	20-49.9% min.	1,716	482	28.1%	\$4,039,940	\$140,021	3.5%	6,741	215	3.2%	\$7,929,603	\$62,458	0.8%	\$202,479
62902	no data	400	88	22.0%	\$944,749	\$25,564	2.7%	1,907	50	2.6%	\$2,922,666	\$14,525	0.5%	\$40,089
62903	no data	234	53	22.6%	\$579,554	\$15,397	2.7%	1,009	21	2.1%	\$1,634,507	\$6,101	0.4%	\$21,497
62905	10-19.9% min.	73	22	30.1%	\$231,946	\$6,391	2.8%	239	8	3.3%	\$324,480	\$2,324	0.7%	\$8,715
62906	< than 10% min.	606	174	28.7%	\$1,685,042	\$50,547	3.0%	2,664	90	3.4%	\$3,251,587	\$26,145	0.8%	\$76,692
62907	< than 10% min.	155	41	26.5%	\$471,621	\$11,911	2.5%	812	22	2.7%	\$1,244,138	\$6,391	0.5%	\$18,302
62908	< than 10% min.	23	-	0.0%	\$69,312	\$0	0.0%	180	25	13.9%	\$322,389	\$7,263	2.3%	\$7,263
62909	no data	6	-	0.0%	\$12,971	\$0	0.0%	5	-	0.0%	\$3,934	\$0	0.0%	\$0
62910	10-19.9% min.	303	133	43.9%	\$949,143	\$38,637	4.1%	861	74	8.6%	\$1,097,695	\$21,497	2.0%	\$60,134
62912	< than 10% min.	79	22	27.8%	\$254,729	\$6,391	2.5%	398	19	4.8%	\$604,975	\$5,520	0.9%	\$11,911
62914	50% or > mixed min.	589	289	49.1%	\$1,920,049	\$83,955	4.4%	704	62	8.8%	\$774,483	\$18,011	2.3%	\$101,966
62915	< than 10% min.	109	36	33.0%	\$296,059	\$10,458	3.5%	292	15	5.1%	\$297,889	\$4,358	1.5%	\$14,816
62916	< than 10% min.	49	15	30.6%	\$125,656	\$4,358	3.5%	395	11	2.8%	\$565,999	\$3,196	0.6%	\$7,553
62917	10-19.9% min.	266	110	41.4%	\$819,058	\$31,955	3.9%	787	51	6.5%	\$985,792	\$14,816	1.5%	\$46,771
62918	< than 10% min.	627	158	25.2%	\$1,793,835	\$45,899	2.6%	3,487	135	3.9%	\$5,436,694	\$39,218	0.7%	\$85,117
62919	10-19.9% min.	66	29	43.9%	\$208,185	\$8,425	4.0%	304	13	4.3%	\$505,569	\$3,777	0.7%	\$12,201
62920	< than 10% min.	240	44	18.3%	\$688,687	\$12,782	1.9%	1,155	49	4.2%	\$1,635,266	\$14,235	0.9%	\$27,017
62921	20-49.9% min.	60	28	46.7%	\$181,380	\$8,134	4.5%	108	7	6.5%	\$165,156	\$2,034	1.2%	\$10,168
62922	< than 10% min.	223	69	30.9%	\$636,176	\$20,045	3.2%	1,013	32	3.2%	\$1,380,536	\$9,296	0.7%	\$29,341
62923	< than 10% min.	41	-	0.0%	\$148,418	\$0	0.0%	203	21	10.3%	\$300,283	\$6,101	2.0%	\$6,101
62924	< than 10% min.	252	84	33.3%	\$749,367	\$24,402	3.3%	957	48	5.0%	\$1,214,002	\$13,944	1.1%	\$38,346
62926	< than 10% min.	188	56	29.8%	\$575,223	\$16,268	2.8%	763	43	5.6%	\$1,089,240	\$12,492	1.1%	\$28,760
62927	< than 10% min.	42	18	42.9%	\$102,000	\$5,229	5.1%	132	13	9.8%	\$141,605	\$3,777	2.7%	\$9,006
62928	< than 10% min.	20	-	0.0%	\$56,558	\$0	0.0%	85	-	0.0%	\$120,422	\$0	0.0%	\$0
62930	< than 10% min.	596	259	43.5%	\$1,840,175	\$75,240	4.1%	1,994	117	5.9%	\$2,837,864	\$33,989	1.2%	\$109,228
62931	< than 10% min.	118	34	28.8%	\$319,968	\$9,877	3.1%	554	28	5.1%	\$755,210	\$8,134	1.1%	\$18,011
62932	< than 10% min.	158	64	40.5%	\$531,669	\$18,592	3.5%	552	37	6.7%	\$680,388	\$10,749	1.6%	\$29,341
62933	< than 10% min.	91	29	31.9%	\$261,281	\$8,425	3.2%	487	15	3.1%	\$630,336	\$4,358	0.7%	\$12,782
62934	< than 10% min.	97	27	27.8%	\$301,634	\$7,844	2.6%	338	20	5.9%	\$411,054	\$5,810	1.4%	\$13,654
62935	< than 10% min.	168	59	35.1%	\$494,752	\$17,140	3.5%	685	42	6.1%	\$975,097	\$12,201	1.3%	\$29,341
62938	< than 10% min.	206	58	28.2%	\$562,998	\$16,849	3.0%	952	33	3.5%	\$1,278,574	\$9,587	0.7%	\$26,436
62939	< than 10% min.	215	52	24.2%	\$628,338	\$15,106	2.4%	1,156	29	2.5%	\$1,615,039	\$8,425	0.5%	\$23,531

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62940	< than 10% min.	67	22	32.8%	\$182,268	\$6,391	3.5%	153	6	3.9%	\$178,341	\$1,743	1.0%	\$8,134
62941	< than 10% min.	65	19	29.2%	\$190,469	\$5,520	2.9%	260	6	2.3%	\$389,040	\$1,743	0.4%	\$7,263
62942	< than 10% min.	64	24	37.5%	\$202,599	\$6,972	3.4%	226	14	6.2%	\$292,680	\$4,067	1.4%	\$11,039
62943	< than 10% min.	49	13	26.5%	\$171,358	\$3,777	2.2%	242	11	4.5%	\$314,788	\$3,196	1.0%	\$6,972
62946	< than 10% min.	1,119	475	42.4%	\$3,351,377	\$137,988	4.1%	4,390	256	5.8%	\$6,431,839	\$74,368	1.2%	\$212,356
62947	< than 10% min.	43	-	0.0%	\$108,140	\$0	0.0%	193	16	8.3%	\$241,262	\$4,648	1.9%	\$4,648
62948	< than 10% min.	1,077	383	35.6%	\$3,258,218	\$111,262	3.4%	4,375	194	4.4%	\$5,958,370	\$56,357	0.9%	\$167,619
62949	< than 10% min.	106	48	45.3%	\$350,943	\$13,944	4.0%	274	26	9.5%	\$281,722	\$7,553	2.7%	\$21,497
62950	< than 10% min.	15	-	0.0%	\$60,309	\$0	0.0%	90	-	0.0%	\$100,867	\$0	0.0%	\$0
62951	< than 10% min.	557	182	32.7%	\$1,683,691	\$52,871	3.1%	1,879	114	6.1%	\$2,349,100	\$33,117	1.4%	\$85,988
62952	< than 10% min.	277	90	32.5%	\$875,586	\$26,145	3.0%	1,197	45	3.8%	\$1,610,809	\$13,073	0.8%	\$39,218
62953	10-19.9% min.	60	29	48.3%	\$180,507	\$8,425	4.7%	96	9	9.4%	\$99,002	\$2,615	2.6%	\$11,039
62954	< than 10% min.	32	-	0.0%	\$107,742	\$0	0.0%	216	30	13.9%	\$255,030	\$8,715	3.4%	\$8,715
62955	no data	-	-	0.0%	\$0	\$0	0.0%	16	-	0.0%	\$19,974	\$0	0.0%	\$0
62956	10-19.9% min.	88	33	37.5%	\$268,344	\$9,587	3.6%	322	15	4.7%	\$421,093	\$4,358	1.0%	\$13,944
62957	< than 10% min.	89	34	38.2%	\$270,859	\$9,877	3.6%	335	24	7.2%	\$418,792	\$6,972	1.7%	\$16,849
62958	< than 10% min.	166	29	17.5%	\$399,319	\$8,425	2.1%	844	15	1.8%	\$1,375,481	\$4,358	0.3%	\$12,782
62959	< than 10% min.	2,071	713	34.4%	\$5,982,469	\$207,127	3.5%	9,653	361	3.7%	\$15,495,597	\$104,871	0.7%	\$311,997
62960	< than 10% min.	1,085	475	43.8%	\$3,159,800	\$137,988	4.4%	4,129	290	7.0%	\$5,735,378	\$84,245	1.5%	\$222,233
62961	no data	12	-	0.0%	\$37,822	\$0	0.0%	15	-	0.0%	\$27,295	\$0	0.0%	\$0
62962	< than 10% min.	6	-	0.0%	\$10,237	\$0	0.0%	37	-	0.0%	\$42,298	\$0	0.0%	\$0
62963	20-49.9% min.	112	40	35.7%	\$340,172	\$11,620	3.4%	145	16	11.0%	\$211,146	\$4,648	2.2%	\$16,268
62964	50% or > mixed min.	236	98	41.5%	\$746,627	\$28,469	3.8%	361	45	12.5%	\$435,931	\$13,073	3.0%	\$41,542
62965	no data	25	14	56.0%	\$66,564	\$4,067	6.1%	39	4	10.3%	\$52,601	\$1,162	2.2%	\$5,229
62966	10-19.9% min.	1,412	497	35.2%	\$3,986,331	\$144,379	3.6%	5,524	202	3.7%	\$7,229,561	\$58,681	0.8%	\$203,060
62967	< than 10% min.	40	15	37.5%	\$128,335	\$4,358	3.4%	95	7	7.4%	\$145,512	\$2,034	1.4%	\$6,391
62969	< than 10% min.	72	19	26.4%	\$222,805	\$5,520	2.5%	266	31	11.7%	\$389,207	\$9,006	2.3%	\$14,525
62970	10-19.9% min.	64	30	46.9%	\$201,888	\$8,715	4.3%	208	17	8.2%	\$268,496	\$4,939	1.8%	\$13,654
62971	no data	9	-	0.0%	\$28,825	\$0	0.0%	12	-	0.0%	\$17,308	\$0	0.0%	\$0
62972	< than 10% min.	82	16	19.5%	\$261,824	\$4,648	1.8%	420	17	4.0%	\$722,106	\$4,939	0.7%	\$9,587
62973	no data	4	-	0.0%	\$10,645	\$0	0.0%	13	-	0.0%	\$9,932	\$0	0.0%	\$0
62974	< than 10% min.	115	33	28.7%	\$382,798	\$9,587	2.5%	495	24	4.8%	\$747,314	\$6,972	0.9%	\$16,559
62975	< than 10% min.	39	11	28.2%	\$109,636	\$3,196	2.9%	121	4	3.3%	\$195,120	\$1,162	0.6%	\$4,358

**Appendix D. 2006 RAL Usage by Illinois ZIP Code and EITC Status (con't)**

Illinois ZIP Code	ZIP Code Race/Ethnicity	Tax Filers Receiving EITC						Tax Filers Not Receiving EITC						Total Est. Amount Spent on RALs
		Returns Rec. EITC	# Req. RALs	% Req. RALs	Sum of EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	Returns Not Rec. EITC	# Req. RALs	% Req. RALs	Sum of Non-EITC Refunds	Est. Amount Spent on RALs	Percent of Refunds spent on RALs	
62976	50% or > mixed min.	62	29	46.8%	\$221,295	\$8,425	3.8%	128	10	7.8%	\$151,987	\$2,905	1.9%	\$11,330
62977	< than 10% min.	51	20	39.2%	\$161,988	\$5,810	3.6%	270	23	8.5%	\$401,171	\$6,682	1.7%	\$12,492
62979	< than 10% min.	78	34	43.6%	\$222,657	\$9,877	4.4%	520	14	2.7%	\$561,109	\$4,067	0.7%	\$13,944
62982	< than 10% min.	113	46	40.7%	\$352,849	\$13,363	3.8%	381	26	6.8%	\$520,903	\$7,553	1.4%	\$20,916
62983	< than 10% min.	156	60	38.5%	\$471,931	\$17,430	3.7%	511	37	7.2%	\$627,830	\$10,749	1.7%	\$28,179
62984	< than 10% min.	181	87	48.1%	\$567,293	\$25,274	4.5%	567	43	7.6%	\$699,087	\$12,492	1.8%	\$37,765
62985	< than 10% min.	64	19	29.7%	\$200,029	\$5,520	2.8%	334	12	3.6%	\$471,551	\$3,486	0.7%	\$9,006
62987	< than 10% min.	95	29	30.5%	\$298,833	\$8,425	2.8%	411	23	5.6%	\$679,064	\$6,682	1.0%	\$15,106
62988	20-49.9% min.	174	76	43.7%	\$557,874	\$22,078	4.0%	470	40	8.5%	\$640,289	\$11,620	1.8%	\$33,698
62990	< than 10% min.	122	52	42.6%	\$409,860	\$15,106	3.7%	313	23	7.3%	\$449,597	\$6,682	1.5%	\$21,788
62992	20-49.9% min.	114	33	28.9%	\$372,255	\$9,587	2.6%	285	19	6.7%	\$353,496	\$5,520	1.6%	\$15,106
62993	50% or > mixed min.	9	-	0.0%	\$32,257	\$0	0.0%	16	-	0.0%	\$15,434	\$0	0.0%	\$0
62994	10-19.9% min.	49	15	30.6%	\$138,198	\$4,358	3.2%	260	5	1.9%	\$390,994	\$1,453	0.4%	\$5,810
62995	20-49.9% min.	290	70	24.1%	\$873,711	\$20,335	2.3%	1,389	53	3.8%	\$1,906,915	\$15,397	0.8%	\$35,732
62996	20-49.9% min.	54	14	25.9%	\$162,341	\$4,067	2.5%	219	11	5.0%	\$276,942	\$3,196	1.2%	\$7,263
62997	< than 10% min.	80	32	40.0%	\$282,783	\$9,296	3.3%	230	22	9.6%	\$292,712	\$6,391	2.2%	\$15,687
62998	< than 10% min.	30	12	40.0%	\$95,313	\$3,486	3.7%	157	9	5.7%	\$224,651	\$2,615	1.2%	\$6,101
62999	< than 10% min.	193	80	41.5%	\$624,777	\$23,240	3.7%	490	43	8.8%	\$575,698	\$12,492	2.2%	\$35,732
63673	no data	2	1	50.0%	\$7,008	\$291	4.1%	14	-	0.0%	\$19,985	\$0	0.0%	\$291