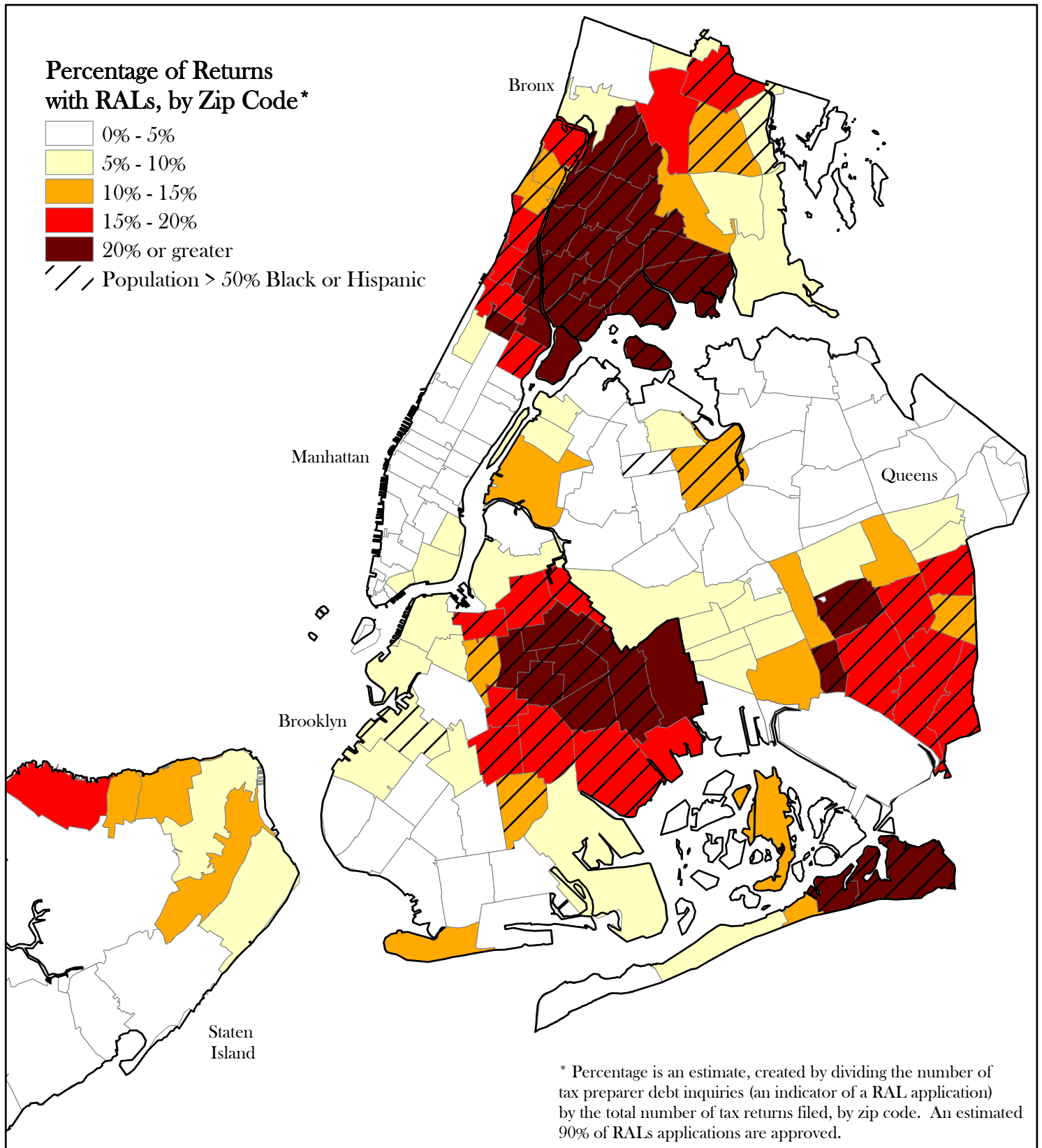


Percentage of Income Tax Returns with Refund Anticipation Loans New York City (2003)



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Sources: Internal Revenue Service, tax year 2003; U.S. Census Tracts (2000);