

## Individual

Difficulty gathering and assembling documents	Free supports only available for a limited time in the year	Challenges associated with mental or physical disabilities
Accessibility of free clinic (time, location, etc.)	Limited bandwidth for tax filing	High cost of commercial help
Unaware of where to get help	Fear of mistakes when filing	Mistrust of government
Long wait times at free clinics	Mistrust of free services	Literacy, numeracy, language

## Front-line

Lack of resources (infrastructure, volunteers, staff time)	New sites lack support in getting started	Long hold times when calling CRA
High demand for free services	Volunteers with limited training	Limited eligibility for CVITP

## System

Lack of data at local level to support planning decisions	Lack of national and regional coordination	System not designed with the input of people living on low income
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