

Governance, Social Policy and Communication

When Older Adults Delegate Taxes: Socio-Technical Issues L. Wiebe, Z. Havens, M. Khan, C. Latulipe. *Gerontechnology* 25(s)

Purpose Preparing and filing taxes has become an increasingly digital task. Older adults in Canada need to file income taxes to qualify for benefits, but little is known about how older adults in Canada manage tax preparation, nor about how they get help. While many older adults file their taxes independently, some older adults take advantage of the Canadian Volunteer Income Tax Program (CVITP) which consists of trained volunteers who fill out income tax forms and file them on behalf of clients. Other older adults delegate tax preparation and filing to a friend or family member (an 'informal tax helper'). The Canada Revenue Agency (CRA) provides a web portal which includes various delegation mechanisms to allow both formal volunteers and informal tax helpers to access tax documents and file taxes for the people they are helping. However, it is unclear whether and how these mechanisms are being leveraged when older adults delegate tax work.

Method We first conducted a security analysis of various tax delegation workflows (both formal and informal). We then conducted a semi-structured interview study (n=19) with older adults, formal tax volunteers, and informal tax helpers to understand the challenges and experiences in tax delegation. We recruited participants through a community organization that runs a CVITP program, and through social media, posters and mailing lists targeted at older adults. The study was conducted between July 2024 and August 2025. We asked older adult participants about how they did taxes, and whether they delegate their tax filing to others or get help with taxes, and if so how that worked. We asked formal CVITP tax volunteers and informal tax helpers about how they access the information needed to prepare and file taxes for the older adults they assist. We conducted a content analysis of the data [1], adopting a structured deductive approach to understand how older adults filed taxes, what delegation methods they use, and how both older adults and informal and formal tax delegates use CRA systems. **Results** The CRA has provided secure delegation workflows that can be used by both formal CVITP volunteers and by informal tax helpers to access tax information and file taxes on behalf of older adults. Our analysis shows that these workflows provide much better security and privacy protection to older adults than when delegation happens through CRA My Account credential sharing. However, our interview results show that while the CVITP volunteers exclusively use the secure delegation mechanisms provided by CRA, informal tax helpers did not generally know about or use these mechanisms, but rather used the older adults' credentials to access the older adult's CRA My Account. **Discussion** Overall, we found that tax filing delegation systems, and tax filing technology in general, do not pose a significant barrier to the older adults in our study either because they are comfortable with the tax filing technologies or because they delegate tax work to others. For older Canadians who prefer doing their own taxes, this should be encouraged and supported, as it is the best way to ensure they are protected from financial abuse and security risks. Our results show that CVITP volunteers exclusively use the secure mechanisms provided by CRA. However, given the lack of use of CRA's delegation mechanisms by informal tax helpers in our sample, there are risks to older adults who delegate their taxes to families and friends. This informal tax delegation typically involves password sharing, which increases the risk for financial abuse of older adults [2]. CRA should more heavily advertise the official and secure delegation methods that they have made available to informal tax helpers. We also suggest that financial institutions should employ similar mechanisms to support secure delegation.

References

1. Krippendorff, K. (2018). *Content analysis: An introduction to its methodology* (4th ed.). SAGE Publications.
2. Havens, Z., & Latulipe, C. (2024). Proxy accounts and behavioural nudges: Investigating support for older adults and their financial delegates. In *Proceedings of the 50th Graphics Interface Conference* (pp. 1–14).

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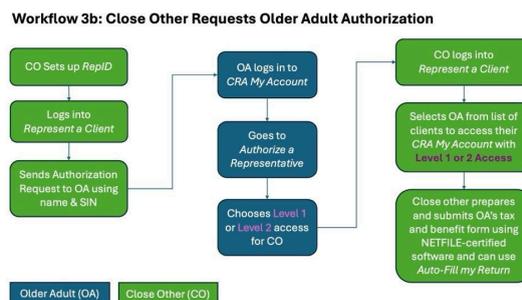


Figure 1: A close other can send an older adult an authorization request from the Represent a Client system. The authorization request will show up when the older adult logs into their CRA My Account.