

Exploring the perceptions of black tax among young employed black South Africans

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Mini-dissertation accepted in partial fulfilment of the requirements for the degree *Master of Commerce in Industrial Psychology* at the North-West University

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Graduation: May 2020

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COMMENTS

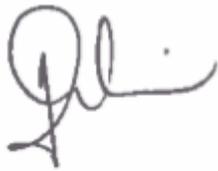
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I further declare that this work will not be submitted to any other academic institutions for qualification purposes.

A handwritten signature in black ink, appearing to read 'Andile Nthuseng Msibi', with a stylized flourish at the end.

ANDILE NTHUSENG MSIBI

NOVEMBER 2019

DECLARATION BY THE LANGUAGE EDITING

I hereby declare that I was responsible for the language editing of the mini-dissertation entitled 'Exploring the perceptions of black tax among young employed black South Africans', submitted by AN Msibi (24475106).

A handwritten signature in black ink. The first part is a stylized 'E' and 'D' enclosed in a circle, followed by the name 'diedericks' in a cursive script.

Dr Elsabé Diedericks
BA, Hons, HED, Hons, MA, PhD

22 November 2019

ACKNOWLEDGEMENTS

Firstly, I would like to thank my God, Jehovah Jireh for always showing me that He is God. I thank you Lord for ordering my steps through and through.

I would also like to thank the following individuals for their support throughout this journey:

- My supervisors, Mrs Kgomotso Malinga and Prof. Elrie Botha for guiding me throughout the process. Thank you for your patience. Thank you for believing in me. Thank you for accommodating me. Thank you for your competence and professionalism. I believe it was God's plan that our paths crossed. I cannot thank you enough for your counsel.
- My family – a special thanks to my loving and supportive husband, Ndlondlo Bashise. Thank you for taking care of our family the past two years. Thank you for understanding everything that came with this project and for always being there. I truly felt your support; I appreciate it and I love you. Thank you to my sons, Ndabenhle and Kuhle, whom I love dearly for supporting me and for literally praying for me to finish my studies. You have been my cheerleaders and were the reason I soldiered on when the going got tough. To my sister, Sibuhle and my nephew Xolo, I cannot thank you enough for your support the past two years.
- My participants – thank you from the bottom of my heart to each one of my participants for sharing your stories. If it was not for your participation, this study would not exist.
- Dr Elsabé Diedericks, thank you for language editing my work.
- Thank you to everyone who has contributed in any way to my journey the past two years, the rest of my family, my lecturers, my classmates, my colleagues, my friends. I cannot name each and every one of you. Thank you from the bottom of my heart.

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ABSTRACT

Title: Exploring the perceptions of black tax among young employed black South Africans

Key words: black tax, familial support, young black South Africans, talent management, talent development, black talent and talent retention

Black South Africans make up the majority of the population and theoretically they should be the biggest contributors to the economy. The democratically elected government of South Africa introduced the Employment Equity Act (55 of 1998) to increase the representation of previously disadvantaged people in all categories and levels in organisations. Black South Africans form part of the previously disadvantaged. However, the education that was afforded black people during apartheid in South Africa was not adequate. Consequently, when new laws were introduced and opportunities became pronounced for black South Africans to occupy positions that had not been available to them in the past, they did not have the requisite skills. This created a shortage of black talent. Most organisations were ‘fighting’ over the limited pool of black talent. Talent management was viewed as one of the tools that organisations can use to attract and retain black talent.

The objective of this study was to explore the perceptions of black tax among participants. Further, the study sought to understand how black tax played a role in the career choices of participants. A qualitative research approach was adopted for the study. Data was collected using face-to-face interviews with 15 participants based in Gauteng and KwaZulu-Natal. Data was analysed using thematic analysis.

Eight themes emerged from the data and were categorised according to the research objectives. The themes that emerged from the data that were aligned to the first research objective were a) the origins of black tax; b) the complex nature of black tax; c) drivers for paying black tax; d) types of black tax; e) consequences of black tax; and f) family dynamics. Themes that emerged and were aligned to the second objective of the study were a) the interplay between black tax and career; and b) the management of black tax. The major finding of the study was that black tax and career choices of participants did have an effect on each other. Based on the findings of the study, recommendations were made to the individual, families and the organisation.

CHAPTER 1

1. Introduction

This chapter provides the rationale for the study and commences by contextualising the study. The problem statement, the aim of the study, the research methodology, and the ethical considerations are discussed. Lastly, the chapters in this mini-dissertation are outlined.

1.1. Contextualising the study

“Black tax” is a non-official, conversational term used in South Africa to refer to the social and financial support provided by employed black people to their families and extended families. Many other definitions are available, indicating the differing views on what black tax is. According to Makgoba (2006, p. 1), there are three definitions of black tax, namely:

- “Black tax is when black people in predominantly white settings, have to work twice as hard, be twice as good, and be more on top of things than their white counterparts”;
- “Illegal activities carried out in exchange of illegal goods for cash”; and
- “The responsibility employed blacks have towards helping their families, especially parents and extended families”.

Government Communication and Information System (GCIS) Vuk’uzenzele (2018) defines black tax as “a colloquial term used to describe young black people who share their salary with immediate and extended family while trying to manage their own expenses” (p. 1). This study was influenced by the definition offered by GCIS Vuk’uzenzele (2018).

Intergenerational contract is a theoretical lens that was used to conceptualise the phenomenon of black tax in this study. Alber, Van der Geest, and Whyte (2008) define intergenerational contract as “the implicit expectation that parents will care for their children until they can care for themselves, and that children will support their parents when they can no longer support themselves” (p. 7). The intergenerational contract is a moral obligation (Olwig & Rytter, 2011). It is a dependency between different generations and is characterised by mutual support. It is a broader cultural ethos of family relationships (Becker, Beyene, Newsom, & Mayen, 2003).

Although intergenerational contracts are contracts between two generations, they are unwritten laws (Thompson, 2014). They are a shared, implied cultural understanding which gives one generation an expectation of certain actions on the part of another (Ikels, 1993). Intergenerational contracts are institutionalised relationships defining rights, duties and obligations between family generations.

This indicates that not everything is negotiable in intergenerational contracts (Roth, de Jong, Perlik, & Steuer, 2018). An intergenerational contract is a reciprocal exchange relationship where parents raise children as creditors and children repay this obligation on their own account by caring for their parents (Alber et al., 2008). The underlying principle of intergenerational contract is reciprocity (Weisner, Bradley, & Kilbride, 1997). Intergenerational reciprocity implies the cultural duty of the young to accept the responsibility of caring for the old. The moral assumptions of obligation, justice, and solidarity underpin reciprocity (Alber et al., 2008). Black tax can be understood from the intergenerational contract perspective as there is an expectation and moral obligation of the working people who are ‘better off’ to take care of their family.

Understanding the history of South Africa is critical in providing context to the rise of what is today referred to as “black tax”. In pre-colonial times, families within black South African communities took care of each other. The division of labour was well defined between the sexes and generations (Billson & Fluehr-Lobban, 2005). Women and girls did most forms of agricultural activities, while men and boys attended to the livestock; this family labour system saw families sustain themselves (Assim, 2013).

Families had mutual obligations and offered assistance to one another (Assim, 2013). The culture of mutual obligation was passed on from generation to generation (Idang, 2015). The cultural tradition has always been that the young are responsible for taking care of the old. There were unwritten rules and expectations about the young caring for the old. The interdependence and reciprocity were valued more than independence (Mtshali, 2015). In traditional black South African settings, family extends beyond the narrow confines of parents and siblings to include uncles, aunts, cousins, nephews, grandparents and other relatives (Billson & Fluehr-Lobban, 2005). The extended family is considered ‘core family’ (Assim, 2013).

According to Thompson (2001), different ethnic and linguistic groups lived in South Africa prior to the arrival of European colonists. By the beginning of the eighteenth century, many of the original South African inhabitants had been dispossessed of most of their land. They were forcefully removed from their land and moved to the least fertile and least desirable land (Tsheola & Makhudu, 2019). It became difficult to make a living from the land. Consequently, the family labour system became ineffective. These conditions forced black South Africans, particularly men, to work as labourers on the farms of the European settlers (Thompson, 2001).

The discovery of diamonds in 1869 in the Orange Free State and gold in 1886 in Transvaal was a defining moment in the South African history (Thompson, 2001). Mining companies were able to

attract black South Africans, mainly because they had been dispossessed of their land. Men lived in crowded compounds for periods of nine months or more at a time without seeing their families (Harington, McGlashan, & Chelkowska, 2004). Families were not allowed to visit. The migrant labour system resulted in geographic disruption in the black South African family (Lemke, 2003). Many families were separated as men went in search of work, whilst women were left in rural areas to farm, raise children and look after the elderly (Smit, 2001). Those who were working had a duty to care for those who were left behind at home. Women, children and the elderly depended on the working male figure in the family to provide material support (Mncube, 2019). The migration of labour to cities in search of work eroded family bonds (Theron, 2014). In South Africa, there has always been a strong familial responsibility. Caring for family is regarded as a moral imperative and filial responsibility (Bridgeman & Lind, 2016). The act of intergenerational reciprocal care is the traditional pillar in African culture and is both an obligation and symbolises respect (Booker, 2015).

In the years 1948 to 1994, South Africa was under what is referred to as the apartheid government (Sonneborn, 2010). According to Sonneborn (2010), apartheid is an Afrikaans word meaning 'separateness'. Apartheid was a system of segregation on the grounds of race (Bowker & Star, 2000). The ideology of apartheid aimed to separate whites from non-whites by favouring the whites (Lephakga, 2017). The period of apartheid rule is referred to as the apartheid era (Thompson, 2001). During the apartheid era, laws were passed that systematically and purposely restricted the participation of most South Africans in the education, economic and social spheres of the economy (Ratele, 2015). Through legislation, black people were denied access to quality education, skills development and sustainable development opportunities (Thompson, 2001). These laws included, but were not limited to the Bantu Education Act (47 of 1953); the Extension of University Education Act (45 of 1959) and the Industrial Conciliation Act (28 of 1956) (Durrheim, Mtose, & Brown, 2011). In 1994, a democratically elected government came into power (Piombo & Nijzink, 2005). According to Caforio and Nuciari (2006), the democratic government passed laws that aimed at redressing the imbalances of the apartheid era. The Employment Equity Act (55 of 1998) and the Broad-Based Black Economic Empowerment Act (53 of 2003) were two such laws. The purpose of the Employment Equity Act was to achieve equity in the workplace (Motileng, Wagner, & Cassimjee, 2006). This meant that black people, women and people with disabilities had to be equitably represented at all levels and categories in the workplace (Clark, 2003). According to Bendix (2010), this saw previously disadvantaged people having better opportunities in the workplace compared to previous generations. Improved opportunities for employment brought

about by the changes in labour legislation led to a widened financial gap between the generations, particularly among black people (Shapiro & Tebeau, 2011). The introduction of post-apartheid laws made the opportunities for the previously disadvantaged more formal and pronounced (Burger & Jafta, 2006). Although it was customary for the young to take care of the old, the post-apartheid labour laws created better opportunities for the younger generation; contributing to a heightened expectation to provide financial support to families (Lulat, 2008).

1.2. Problem statement

The definition of black tax adopted by the current study implies that black tax is applicable to young black people who are employed and sharing their salaries with family. Hence, the current study focuses on young black South Africans who are employed and supporting their families, for they are deemed relevant to answer the research question. The focus of the study on the employed young South Africans is deemed relevant to provide perceptions of black tax from an organisational perspective which is aligned to the field of industrial psychology. The South African population is estimated at 58.78 million based on the 2019 mid-year population estimate (Statistics South Africa, 2019). Of the total estimated population, 47.44 million (80.7%) are Black African, 5.18 million (8.8%) are Coloured, 4.65 million (7.9%) are White and 1.5 million (2.6%) are Indian/Asian (Statistics South Africa, 2019). The population composition per age category shows that 17 million (28.8%) are children between 0 and 14 years of age, 20.6 million (35.1%) are youth between 15 and 34 years of age, 15.9 million (27.1%) are adult between 35 and 59 years of age, and 5.3 million (9%) are the elderly aged 60 years and above (Statistics South Africa, 2019). The youth aged between 15 and 34 comprise the majority of the population; hence, the focus of the current study on young people.

The youth make up over a third of the South African population and they are at an age where they can work and contribute to the economy of South Africa. People who can work are referred to as economically active. According to Statistics South Africa (n.d.), the economically active population (EAP) is defined as people aged between 15 and 65 years of age who are either employed or unemployed. The health of any economy is measured by the gross domestic product (GDP) where GDP represents the market value of all goods and services produced within the borders of a country over a specific period of time (Fioramonti, 2013). According to Dynan and Sheiner (2018):

Gross domestic product (GDP) is the value of the goods and services produced by the nation's economy less the value of the goods and services used up in production. GDP is also equal to the sum of personal consumption expenditures,

gross private domestic investment, net exports of goods and services, and government consumption expenditures and gross investment (p. 4).

The consumption and investment are two factors that impact the GDP (Masipa, 2018). In cases where more people are employed in the country, there is more production of products and because people are employed, they have income to spend on goods and services produced by the country (Compton, 2018). The higher the consumption, the higher the GDP. The higher GDP attracts foreign direct investment which also contributes to the GDP (Compton, 2018). According to Masipa (2018), the foreign direct investment in South Africa can help the government address issues of unemployment, high inequality and poverty. A stable economy means the country can spend money on improving public services, create jobs that will improve the economy, afford higher average incomes and attract foreign investment among other things (Groth & May, 2017). With the youth in South Africa accounting for over a third of the economy, there is potential for them to contribute to the economy. Hence the focus of the study on young people who are employed. Understanding the perceptions of participants regarding black tax might have implications, although not yet known. Once known, these implications can be proactively dealt with either in their personal lives or by organisations and other stakeholders.

Several studies (Motileng et al., 2006; Nzukuma & Bussin, 2011; van Dyk & Coetzee, 2012) have been undertaken indicating the need for employers in South Africa to put a concerted effort in attracting and retaining black talent at the backdrop of legislative requirements such as the Employment Equity Act (55 of 1998) and Broad-Based Black Economic Empowerment Act (53 of 2003). Moreover, organisations can move beyond complying towards spearheading the attraction, development, deployment and retention of black talent (Pregolato, Bussin, & Schlechter, 2017). This will likely put them apart from their competition. Talent management is a strategy that organisations can use to gain competitive advantage.

According to Davis, Cutt, Flynn, and Mowl (2016), talent management is “the recruitment, development and retention of individuals who consistently deliver superior performance” (p. 1). The talent strategy adopted by an organisation is a deliberate and intentional approach to attracting, developing and retaining talent within an organisation (Davis et al., 2016). Due to the legislative requirements and the resultant war for black talent, it can be argued that understanding bespoke tailor-made interventions for attracting and retaining previously disadvantaged employees should be top of the agenda for all organisations in the country (Nzukuma & Bussin, 2011). Understanding black tax could be a starting point towards achieving that. Understanding if black tax plays a role

and how it plays a role in the workplace could shed some light for organisations on how to best attract and retain black talent at the backdrop of black tax. This study could provide a perspective on how to attract and retain black talent at the backdrop of black tax.

The study focused on employed individuals between the ages of 18 and 34. Although the legal age of employment in South Africa, according to the Basic Conditions of Employment Amendment Act (20 of 2013), is 15 years, the South African Child Care Act (84 of 1983) refers to all under the age of 18 as children, unless married or emancipated by order of court (Boezaart, 2009). It is for this reason that the study excluded individuals below the age of 18. It was anticipated that between the ages of 18 and 34, individuals are starting off in their careers. This is the career stage that is referred to as the “early career life stage” by Coetzee and Roythorne-Jacob (2007, p. 43). It is during the early career life stage that young people are establishing themselves professionally and may be struggling to adjust to working life (Coetzee & Roythorne-Jacob, 2007). According to Sabri and Zakaria (2015), young people between the ages of 20 and 40 are at a stage in their lives where they must make certain decisions and sizeable investments about their future, mostly involving debt. Although it was not known at the beginning of the study whether black tax would have implications for young black people who share their salaries with family and extended family, once known, these could be dealt with proactively.

Black tax is a term that has recently become popular (Magubane, 2017). Many South Africans are supporting two generations; while some people call this phenomenon the sandwich generation, others call it living with black tax (Mkhize, 2019). The idea of working people financially supporting family members, particularly aging parents and own children, exists internationally, has been researched extensively and is referred to as the “sandwich generation” (Bertini, 2011). According to Burke and Calvano (2017), the definition of the sandwich generation was developed in 1981 by Dorothy Miller to refer to anyone who is at the age of around 52 who has aging parents needing help, whilst at the same time having at least one adult child who has returned to live at home. It is further argued that the definition of the sandwich generation has in recent years been extended to include younger children who have not yet left home (Kingsmill & Schlesinger, 1998). Mkhize (2019) argues that in the South African black tax context, a sibling who is doing experiential work and has no children of his own can support siblings, using the salary they get for the internship. This view indicates that black tax is different from the phenomenon of the sandwich generation in the traditional form, because the black taxpayer may or may not have children of his or her own. Further, the person providing support to the family may be much younger than 50 years of age. The

black taxpayer may not only financially help his or her own children and parents; he or she may also financially help extended family.

According to Makiwane, Nduna, and Khalema (2016), family in the South African context extend beyond the nuclear family to include extended family and in some cases caregivers. Makiwane et al. (2016) define family as:

A group of persons united by the ties of marriage, blood, adoption or cohabitation, characterised by a common residence (household) or not, interacting and communicating with one another in their respective family roles, maintaining a common culture and governed by family rules (p. 4).

Literature is restricted in terms of the support that people provide to family as conceived in the South African context (Moore & Seekings, 2018). The limited studies on black tax in the South African context made the current study critical in adding to the body of knowledge about black tax. The limited research studies that are available are also limited in scope. Of the research studies on black tax that were uncovered by the researcher, none was found that focused on black tax and its influence on the work context. The current study aimed to understand the interplay between black tax and the career choices of participants. The focus of the current study on black tax within the work context contributed to the Industrial and Organisational Psychology body of knowledge.

Two research studies were found that relate to black tax in the South African context. One study was conducted by Magubane (2017) and the other by Ngoma (2015). Magubane (2017) focused on the impact of black tax on the consumption behaviour of the black middle class. The study explored the conditions and circumstances that resulted in financial obligation and found that black tax was understood by participants to refer to both social and economic support that the middle class provides to its kinship network. The study further indicated that most of the respondents found that supporting their kinship was fulfilling and gratifying. They supported their families unselfishly. Some respondents, however, found that black tax hindered their personal development, savings and development lifestyle (Magubane, 2017).

Whereas, a study by Ngoma (2015) on the other hand, explored the impact of black tax on the professional and socio-political identities of the black middle class. Although the study by Ngoma (2015) touched on black tax, its focus is different from that of the current study. The current study did not explore black tax from a political or class point of view, but focused on how black tax is perceived and how it plays out in the career choices of the participants. The study by Ngoma (2015) explored the socio-political capacity and agency of the professional black middle class and found

that post-1994 (democratic South Africa), the African National Congress (ANC) had strong black middle-class support. Furthermore, twenty years into democracy, the black middle-class support of the ANC began to fragment. This fragmentation, according to Ngoma (2015), is due to the politicisation of state resources and workplaces as well as the widespread uncontrolled corruption. Ngoma (2015) further found that black tax and debt sustain the black-middle class support of the ANC.

Although the study by Magubane (2017) and the current study both explored black tax, the study by Magubane (2017) focused on the black middle class and included African, Coloured and Indian participants who possessed a tertiary qualification, owned a car, were aged between 23 and 46, and lived in the suburbs. The current study did not focus on the middle class. According to Mhlongo (2019), black tax does not only affect the middle class, but affects all black people because they are all taxed and survive on bad debt. While the current study did not adopt the view that black tax affects all black people, it also did not support the view that black tax affects only the middle class.

Unlike the study by Magubane (2017), the current study focused exclusively on black South African participants, because black South Africans make up the majority of the population (Statistics South Africa, 2019) and are critical to answering the research question. While the Employment Equity Act (55 of 1998) uses black people as a generic term meaning Africans, Coloured and Indians; the current study refers to black South Africans as the Africans in the context of the Employment Equity Act. Participants in the current study did not necessarily have to possess a tertiary qualification, because it is believed that black tax is paid by all working black South Africans, whether or not they possess a tertiary qualification (Mhlongo, 2019). Participants did not necessarily have to stay in the suburbs, and they were between the ages of 18 and 34, because the youth in South Africa is within that age range and comprises the majority of the population (Statistics South Africa, 2019). While Magubane (2017) provided valuable insights on black tax, the study did not investigate the role of black tax in the career choices of participants as it was not the focus on that study. The current study sought to close that knowledge gap.

An opportunity existed to conduct scientific research to begin to understand the phenomenon of black tax, making it identifiable and typify it given its many realities. There was an opportunity to create heightened awareness of black tax and to start having a 'baseline' for future research. Creating awareness of the phenomenon was important as there were limited studies on black tax, with this study contributing to the current body of knowledge in closing the identified gaps.

Scientifically studying the phenomenon of black tax could potentially help organisations and policy makers better understand black tax and its relevance in the South African workplace.

The purpose of the current study was to explore black tax based on participants' perceptions about the phenomenon. An explorative approach was used to gain insight into the perceptions of employed young black South Africans regarding black tax. The study sought to provide a descriptive summary of these perceptions and sensibilities (Lambert & Lambert, 2012). The study aimed to explain black tax based on participants' perceptions of the phenomenon. The study sought to establish the role, if any, that black tax plays in shaping the careers of participants.

2. Research questions

The research questions below were derived from the above problem statement:

- How do young employed black South Africans perceive black tax?
- How does black tax shape the career choices of participants?

3. Research objective

3.1. General objectives

The general objective of the study was to explore how young employed black South Africans perceive black tax and how it shapes their careers.

5.2 Specific objectives

The specific objectives of the study were to:

- Explore the participants' perceptions of black tax; and
- Understand how black tax shapes the career choices of participants.

4. Research philosophy / worldview

The study was guided by the naturalistic worldview. The naturalistic inquiry allows for the examination of complex and subjective human experiences in the natural setting and context within which they occur (Lincoln & Guba, 1985). The researcher acts as a participant observer and gathers data through interviews, reflective sessions and other methods to understand phenomena under study (Kivunja & Kuyini, 2017).

4.1. Ontology

In research, ontology refers to the beliefs of the researcher regarding the nature of reality (Killam, 2013). This study adopted the relativism paradigm. Relativism claims that values such as the truth,

beauty or goodness are relative to the frame of reference (O'Grady, 2014). Reality is subjective and differs from one individual to the next. There is no single reality or truth (Kivunja & Kuyini, 2017). It was believed that black tax could be best understood by appreciating the perceptions of those experiencing it. It was also anticipated that the perceptions would differ based on each individual's frame of reference (O'Grady, 2014).

4.2. Epistemology

Epistemology is closely linked to ontology and is concerned with what knowledge is and how it can be acquired (Horrigan, 2007). Epistemology is a branch of philosophy that is concerned with the origins, the nature, the methods, and the limits of knowledge (Leslie, 2017). Subjectivism is the epistemology that was adopted in this study. According to Rand (1989), subjectivism is premised on the belief that reality is not fixed, but is fluid and can be altered, in whole or in part, by the consciousness of the observer. The researcher believed that reality about black tax could be obtained from the subjective interpretations of the participants and the researcher. The researcher further believed that the reality of black tax was unique to the participants and their context as they ascribe meaning to it. During the research process the participants and the researcher co-create the understanding of the phenomenon based on the perceptions of the participants (DePoy & Gitlin, 2013).

5. Research approach

A qualitative research approach was identified as the best approach for this study, based on its exploratory nature. Creswell and Creswell (2018) define qualitative research as “an approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem” (p. 4). Qualitative research is mostly used in studies where not much is written about the topic or the population (Tyson, 2018). Furthermore, a qualitative research approach was best suited for the study as there were limited studies done on the phenomenon of black tax. The study did not aspire to generalise the findings to the larger population (Creswell & Creswell, 2018). This was in line with the aim of qualitative research of describing, understanding or obtaining meaning from smaller samples (Fox, Gouthro, Morakabati, & Brackstone, 2014).

5.1. Research strategy

Qualitative description was the preferred research design for the study as there was limited literature pertaining to black tax at the time. According to Kim, Sefcik, and Bradway (2016), qualitative description is best suited for studies aimed at gaining insights from participants regarding

phenomena that are not so well understood. Qualitative description provides a comprehensive description of phenomena (Sandelowski, 2000 & 2010). Phenomena is conceptualised by seeking meanings participants ascribe to them. It supports the use of verbatim quotations from participants (Kim et al., 2016). Qualitative description accepts that there are several interpretations of reality. These are based on the subjective interpretations of the participants (Neergaard, Olesen, Andersen, & Sondergaard, 2009). Knowledge of reality is socially constructed by the participants and the researcher. A qualitative description research design acknowledges that objective reality cannot be discovered or replicated by others (Bradshaw, Atkinson, & Doody, 2017).

According to Neergaard et al. (2009), the description offered by the describer of the phenomenon in qualitative descriptive studies always depends on his or her inclinations, perceptions and sensibilities. The description is not free from interpretation of participants (Lambert & Lambert, 2012). The basic qualitative description involves a kind of interpretation that is not highly interpretative. It is low-inference. A qualitative description research design requires the researcher to stay close to the data (Sandelowski, 2010). It was anticipated that adopting a qualitative descriptive design for the study would allow for an in-depth understanding of black tax that is not overly interpretative.

6. Literature review

A complete review was conducted of literature pertaining to black tax in the South African context. Articles, journals and textbooks relevant to the study and published between 2013 and 2019 were consulted as these were considered recent sources of reference. Using research conducted in the five-year period from the date of the study is useful in gaining an understanding of current research in the area of interest (Gravetter & Forzano, 2011). Older resources deemed relevant were also consulted.

7. Role of the researcher

In the study, the researcher took on the role of the interviewer. However, the researcher is a black South African and is paying black tax herself. The researcher acknowledged personal bias as she has personally experienced the phenomenon under study. This could affect the interpretation of results by possibly leaning towards identifying themes that are similar to the researcher's perceptions of the phenomenon. To counter the personal bias of the researcher, Creswell and Creswell (2018) advise note-taking using a reflective journal throughout the research process. The notes taken by the researcher during the research process included, among other things, the reactions

of participants to the research process as well as the feelings, assumptions, experiences and thoughts of the researcher. These notes were reflected on by the researcher when interpreting the results – evaluating how personal experiences and perceptions could influence the interpretation of results (Ortlipp, 2008).

7.1. Research setting and gaining entrée

Churches and professional bodies with members who met the inclusion criteria were approached by the researcher to recruit on her behalf. The pastors and the contact people at the professional bodies were identified as the gatekeepers. The researcher emailed and/or phoned the contact people at the different professional bodies and churches who were gatekeepers. A flyer was created by the researcher with research information and her contact details. The consent form and the information sheet were shared with the gatekeepers. The information sheet included the details of the research project and the university ethics clearance information. This information was shared with the gatekeepers who recruited the participants. The researcher did not actively recruit the participants.

The professional bodies that were approached did not necessarily have graduates exclusively as their members. Participants without degrees were also sought, because it is believed that black tax applies to all working people, irrespective of whether they have a qualification (Mhlongo, 2019). Typical associations or professional bodies approached included, but were not limited to, Harambee Youth Employment Accelerator; Youth in Action; the South African Black Technical and Allied Careers Organisation (SABTACO); The Association of South African Black Actuarial Professionals (ASABA); and the South African Institute of Black Property Practitioners.

Patton (2002) argues that selecting participants whose experiences or qualities are relevant to the study makes purposeful sampling powerful and logical. Participants were requested to refer people they knew who met the study criteria through snowball sampling. The referrals were made with the permission of these individuals. According to Jupp (2006), snowball sampling is a type of non-probability sampling where the researcher starts by identifying an individual perceived to be a suitable participant, who is then requested to refer other suitable participants. Snowball sampling was adopted in this study as it was suitable to recruit participants who were not overtly identifiable and therefore more difficult to access (Jupp, 2006). Referrals were contacted and interviewed until data saturation was reached. Data saturation is a point in qualitative research where no new information emerges during data collection and analysis (Morse, 2015).

A brief description of the study, the purpose of the interview, and the estimated duration of the interview were shared with the participants. Participants were provided with the platform to ask questions about the study (Qu & Dumay, 2011) and were required to give written informed consent before taking part in the study. Participants were informed that their participation was voluntary, and they could withdraw their participation at any point during the process without any negative consequences. Participants were invited to participate in a face-to-face interview.

The following inclusion criteria were used to select participants:

- They had to be black African of South African origin;
- They had to be employed;
- They had to be between the ages of 18 and 34; and
- They had to provide financial and /or social support to family and/or extended family.

Although supporting family members by working adults is not uncommon in other cultures, black South Africans were selected as participants in the study, for they comprise the majority of the population (Statistics South Africa, 2019). Furthermore, the researcher believed that employed black South Africans paying black tax were the most equipped to provide insight into the phenomenon by relaying their personal perceptions to the researcher. Providing financial support and/or social support to family and/or extended family was a prerequisite for participation to ensure that the data collected was relevant to answering the research questions.

8. Data collection

Data was collected from participants using face-to-face interviews. The interview questions were semi-structured. Semi-structured interviews were adopted in the current study, because they allowed probing and clarifying complex issues that were important to contextualise the phenomenon under study (Galletta, 2013; Gill, Stewart, Treasure, & Chadwick, 2008). This was viewed as best suited in exploring the perceptions of participants about black tax. An audio recording device was used to record interviews. The researcher also made notes after each interview. These notes were used in conjunction with the audio recording and interview transcripts to understand the data collected. Each participant was allowed to do most of the talking. According to Dilshad and Latif (2013), interviews are useful in collecting and vigorously scrutinising the narrative accounts of social worlds. Furthermore, interviews provide rich and detailed qualitative data for researchers to understand the perceptions and feelings of participants, how they describe those perceptions, and the meaning they attach to those perceptions (Edwards & Holland, 2013).

9. Data analysis

According to Creswell and Creswell (2018), data analysis in qualitative research often happens concurrently with data collection and writing up of findings. Miles, Huberman, and Saldana (2014) advocate concurrent processing of data collection and data analysis, pointing out the opportunity afforded to the researcher to think about existing data whilst also finding ways to collect new, often better data. This improves the depth and the richness of the data. The researcher is afforded the opportunity to adapt data collection as the research progresses, making the process fluid (Olshansky, 2014). In this study, simultaneous data collection and data analysis were adopted; doing so saved the researcher time and made data analysis manageable. Data collection and data analysis in qualitative research is typically an ongoing process that goes through a number of iterations (Taylor, Bogdan, & DeVault, 2015). Two layers of data analysis were followed in this study, namely a) the generic procedure for data analysis; and b) data analysis specific to a qualitative description research approach.

a) Generic data analysis

The generic data analysis entailed organising and preparing data for analysis by transcribing interviews and typing up field notes captured after each interview. This was followed by looking at the data to get a general sense of the information and reflect on the overall meaning. This was done a few times and is referred to as data immersion. Data was analysed in order to identify, analyse and report themes that were emerging from the data (Terre Blanche, Durrheim, & Painter, 2011).

b) Data analysis specific to a qualitative description approach

Thematic analysis was used as a data analysis method for the study. Braun and Clarke (2013) define thematic analysis as “a method for systematically identifying, organising, and offering insight into patterns of meaning (themes) across a dataset” (p. 57). The six phases to thematic analysis as proposed by Braun and Clarke (2013) were adopted in the current study, namely a) familiarising yourself with the data; b) generating initial codes; c) searching for theme; d) reviewing themes; e) defining and naming themes; and f) producing the report.

The first phase entailed familiarising oneself with the data. The researcher listened to the recordings and read transcripts and fieldnotes repeatedly, enabling immersion in the data. It was at this phase that the researcher started thinking about what the data meant. This allowed the researcher to get the sense of the data in totality. The next phase entailed generating initial codes. This phase began with the systematic analysis of data using coding. According to Braun and Clarke (2012), codes

classify and assign a label to a feature of the data that is potentially relevant to the research question. This phase ended when data was fully coded and data relevant to each code was collated. Once codes had been generated from the data, the process flowed to the next phase; searching for themes. This phase involved reviewing the coded data to identify areas of similarity and overlap between codes. Themes and subthemes were generated by clustering codes that seemed to share some unifying feature together. It was at this stage that relationships between themes were also explored. A theme called 'other' was created which listed all codes that did not clearly fit anywhere.

The next phase in the analysis process was reviewing potential themes. This was an iterative process of reviewing developing themes in relation to the coded data and the entire dataset. A number of potential themes were collapsed, and other broad themes were split into a number of more specific themes. Once distinctive and clear themes in relation to the coded data had been identified, the next stage in this phase was to review the themes in relation to the entire dataset. This was done by reviewing the data to determine if the themes meaningfully captured the entire dataset or just a part of it. This review process was revisited until the researcher was comfortable that the themes captured the most relevant elements of the data and the overall tone of the data in relation to the research question (Maguire & Delahunt, 2017). The next phase involved defining and naming themes. It was important to clearly state what was unique and specific about each theme when defining them. According to Braun and Clarke (2012), a good name of a theme is short, informative and memorable. The last phase of the thematic analysis process was producing the report. The report narrates the findings of the study based on the analysis conducted (Maguire & Delahunt, 2017). In the current study, the researcher narrated the findings of the study based on the research objectives to provide structure to the report.

10. Measures to ensure trustworthiness and quality of findings

Steps were taken to ensure the accuracy and credibility of the findings. Credibility refers to the trustworthiness of the findings and is determined by the richness of data (Bradshaw et al., 2017). Creswell and Creswell (2018) refer to qualitative research validity as the determination of the accuracy of the findings from the point of view of the researcher, the participant or the reader. The following strategies were adopted to improve the credibility of the findings of this specific study:

- a) Reflexivity was practised throughout the study. According to Payne and Payne (2004), reflexivity is self-awareness practised by the researcher throughout the research process about own beliefs, values, attitudes and personal effects on the research setting. According to Norton and Sliep (2018), reflexivity requires the researcher to be self-critical about the

context and to be mindful about how his or her identity, background and knowledge may impact the research. The researcher ought to be continually aware about the application of research methods in order to facilitate and enhance the evaluation and understanding of research findings (Payne & Payne, 2004). Reflexivity is the provision of detailed information about the research process and the researcher to enable the readers to assess if the way in which the research had been conducted, or the characteristics of the researcher might threaten the validity of the analysis (Hammersley, 2013).

- b) The description of the research context, time of study, participant profile, location and average duration of interviews were provided in the report of the study as black tax is a relatively new phenomenon.
- c) Possible follow-up telephonic interviews were discussed and positioned upfront wherein participants were to validate or add to the major themes emanating from the study. Participants indicated on the consent form if they wanted to be contacted for the follow-up interview. Depending on their consent and availability, participants were presented with an opportunity to validate and comment on the findings. Themes that emerged from the collective study were sent to participants for review via email. Participants were given an opportunity to validate the findings and contact the researcher if they had comments or additions. Two participants had additions to clarify their initial contributions and were contacted telephonically by the researcher to discuss and put into context what had been captured in the themes. This process is termed “member checking”. Doing so helped challenge the assumptions of the researcher and provided an opportunity to re-analyse the data where required. According to Nowell, Norris, White, and Moules (2017), member checking ensures that the findings of the study accurately represent the data gathered. Direct quotes were included in the findings of the current study. However, pseudonyms were used to protect the privacy of the participants as proposed by Creswell and Creswell (2018).
- d) The researcher acknowledged that she is affected by black tax herself and would potentially be biased in her interpretation of the findings. Therefore, the researcher was aware of how her interpretation of the findings could be shaped by her background and culture. The use of a reflective journal made it possible for the researcher to be transparent about the research process in the current study. According to Ortlipp (2008), transparency about the research process adds to the credibility of the findings. Qualitative description studies accept the bias of the researcher as it acknowledges that the description of the phenomenon under study is a co-creation by the participants and the researcher (Sandelowski, 2000).

- e) To mitigate the risk of excessive bias and inference, the researcher made use of the study supervisor and the co-supervisor; thus, the interpretation of the results was not solely done by the researcher. This is referred to as debriefing (Creswell & Creswell, 2018; Nowell et al., 2017).
- f) The supervisor and the co-supervisor were consulted during the study to ensure that their research competence added to the credibility of the study.
- g) Interesting findings that were not expected were shared in the report. These findings were analysed and followed up in the process referred to by Given (2015) as negative case analysis. According to Creswell and Creswell (2018), providing such accounts adds to the credibility of the study, indicating that perspectives do not always align.

The results were presented in a straightforward, logical manner that provided a descriptive summary of the study. The report presented descriptions and themes emanating from the study from different participant perspectives. Care was taken to keep the reporting focused by providing just enough details, but not too many. Rich descriptions and direct quotations were included to allow the reader to understand the context and the thoughts of the participants. In such instances, pseudonyms were used to protect the privacy of participants. The report was narrated in a manner advocated by Schmidt and Brown (2015) that was easy to understand, using simple language.

11. Ethical considerations

According to Shrader-Frechette (1994), research ethics “specifies the way researchers ought to conduct themselves when they investigate fields” (p. 2) According to Jones, Torres, and Arminio (2014), confidentiality, anonymity, informed consent, privacy, respect, and not doing harm are critical values to continually uphold when conducting qualitative research. These values were considered and upheld throughout the research project. Creswell and Creswell (2013) echoed the importance of respecting the privacy of participants at all times, proposing the use of pseudonyms for participants and places instead of real names to protect their identities.

According to Creswell and Creswell (2018), the researcher ought to be cognisant of ethical issues prior to beginning the study; when commencing the study; during data collection; during data analysis; and when reporting, sharing and storing the data. To address potential ethical issues in this study, the research proposal was submitted to the Ethics Committee of the North-West University for review. The study was approved and was allocated an ethics number (NWU-00402-19-A4).

At the beginning of the study

- Prospective participants were informed verbally and in writing about the purpose of the study. According to Jones et al. (2014), knowing the purpose of the study and the nature of contribution and participation empowers participants to evaluate an invitation to participate. The information detailed the rights of participants, the purpose of the study, voluntary nature of participation, potential risks and benefits of participating, how data was going to be used, who would have access to the data and how it would be safeguarded (Jones et al., 2014). Participants were also informed that interviews were going to be audio recorded to allow for the full participation of the researcher. Their consent was sought to record the interviews; if not granted, their participation would not be audio recorded.
- The consent forms were given to participants to sign before the interviews started. The following considerations were taken to ensure that participants did not feel obliged to participate:
 - Interviews only took place if consent forms were signed;
 - Participants were informed of and agreed to interviews being audio recorded;
 - Cool-down period – there was a cool down period between the recruiter explaining the study to the participants and the actual participation. This allowed participants to be sure about their decision to participate;
 - The interviewer and the recruiter were not the same person. Participants were recruited by the gatekeepers at respective professional bodies and churches that had been approached.

During data collection

Effort was made not to collect harmful data. According to Creswell and Creswell (2018), the researcher has an ethical obligation to protect the privacy of the participants and to make that obligation known to all individuals involved in the study.

- The interviews took place at a location that was agreed upon by the researcher and participant. As far as possible, interviews were setup in a neutral location, away from the office location of participants.
- Participants were informed that details of a professional would be made available to them should they need to debrief after the interview.

During and after data analysis

The researcher acknowledged her bias in the research and made every effort to avoid ‘taking sides’ and ‘going native’ (Creswell & Creswell, 2018). The researcher referred to the supervisor and the co-supervisor during the data analysis phase to mitigate such happening.

- All findings were reported – both positive and negative;
- When using direct quotes in report writing, aliases were used instead of real names of the participants in order to protect their identities;
- Themes emanating from the data were shared with participants via email to ensure that participants were not misrepresented;
- The themes of the study were shared with participants before the final submission of the research paper to the university.

12. Expected contribution of study

12.1. Expected contribution for the individual

Every individual who is subjected to black tax belongs to a family that is unique. The circumstances in the families differ. Consequently, the ‘rate’ at which each individual pays black tax is unique to his or her family circumstances. The perception of black tax is also individualised. The findings of the study were expected to inform individuals about black tax and how to manage it.

12.2. Expected contribution for the organisation

The study sought to explore how black tax influences the career choices of individuals. Although the implications of black tax in the organisational context were not known upfront; once known, the research findings provided insights in terms of how to deal with black tax.

12.3. Expected contribution for literature

The review of literature indicated that there is very little literature available on black tax in South Africa. The available studies were also limited in scope; they did not explore black tax from a work context point of view. This study added to the body of knowledge and provided suggestions for future research.

13. Chapter division

The chapters in the mini-dissertation were presented as follows:

Chapter 1: Introduction.

Chapter 2: Research article.

Chapter 3: Conclusions, limitations and recommendations

14. References

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CHAPTER 2

RESEARCH ARTICLE

Exploring the perceptions of black tax among young employed black South Africans

ABSTRACT

Orientation: Through legislation passed by the democratically elected government of 1994, organisations had to ensure that previously disadvantaged people were equitably represented across all levels in organisations. This, at a backdrop of skills shortage particularly among black people, due to a legacy of inadequate education of the apartheid system.

Research purpose: The objective of the study was to explore how young employed black South Africans perceive black tax and how it shapes their careers.

Motivation for this study: Understanding black tax could provide insights for organisations that will allow them to attract and retain young black talent. There are limited studies that seek to understand black tax; particularly its influence on career choices and vice versa.

Main findings: The results indicated that participants perceive black tax differently, depending on their personal circumstances and family dynamics. The findings highlighted the complex nature of black tax where some participants perceive it as Ubuntu, whilst others perceive it as a burden. According to Dreyer, Dreyer, Foley, and Nel (2017, p.25), Ubuntu is a “an ethic of collectively-shared and life-giving values such as relatedness, spirituality, respect, communality, hospitality, participation, sacrifice, dependency and sharing for the benefit of the individual, community and the environment”. Voluntary, involuntary, financial and non-financial black tax were found to be the prevalent types of black tax. There was an indication that black tax has positive and negative consequences on the black taxpayer. The study further found that there is an interplay between black tax and the career choices of participants. Strategies for managing black tax were also revealed by the study.

Practical implications: Based on the findings of this study, individuals and families can contextualise black tax based on their unique circumstances. Individuals and families can start engaging about black tax and how to set boundaries that work for them. The complexity of black tax suggests that a blanket approach in proposing interventions to deal with black tax in an organisational context is not likely to work. Perhaps the starting point for organisations is to be aware of the phenomenon of black tax within their organisational contexts. Once that is understood, they may then attempt to propose context-specific interventions to deal with black tax or to align their policies, processes and procedures accordingly.

Contribution: This study provides insights into how black tax plays out in the work environment as there are limited studies on black tax in South Africa, particularly in the work setting. The study helps organisations become more aware of the complexities of black tax that black employees contend with. This understanding serves as a starting point to come up with bespoke interventions to address black tax in specific organisational contexts and, ultimately, to align policies, processes and procedures accordingly.

Key words: black tax, familial support, young black South Africans, talent management, talent development, black talent and talent retention

Introduction

After the 1994 elections in South Africa, the government introduced laws aimed at redressing the imbalances of the apartheid system. The Employment Equity Act (55 of 1998) was introduced to provide a vehicle to transform organisations in South Africa (Jethro, 2019). Effective talent management that is aligned to the organisational strategy can assist organisations in meeting the legislative requirements of the Employment Equity Act (Shikweni, Schurink, & Van Wyk, 2019). Collings and Mellahi (2009) define strategic talent management as follows:

Activities and processes that involve the systematic identification of key positions which differentially contribute to the organisation's sustainable competitive advantage, the development of a talent pool of high potential and high performing incumbents to fill these roles, and the development of a differentiated human resource architecture to facilitate filling these positions with competent incumbents and to ensure their continued commitment to the organisation (p. 2).

Many organisations use talent management purposefully in order to gain competitive advantage. The shortage of talent, particularly in the South African labour market, makes talent management important for organisations (Oosthuizen & Nienaber, 2010). Organisations recognise the importance of having a talented workforce that contributes to their sustainability and competitive advantage (Ramutsindela & Mickler, 2019). The global economy is dependent on skilled labour to compete and be sustainable. This requires focused talent management strategies (Ochoa, Lepeley, & Essens, 2018). The South African talent landscape is complicated by the history of the country where most of the population (i.e., blacks) was denied access by the apartheid government to good quality education and the acquisition of skills; the effects of which are still evident today (Mzangwa, 2018).

Talent management can work for or against organisations, depending on how effectively it is done (Smit, Stanz, & Bussin, 2015). The shortage of skills and the turnover of talented employees make talent management complex in South Africa (Smit et al., 2015). Several studies (Motileng et al., 2006; Nzukuma & Bussin, 2011; van Dyk & Coetzee, 2012) have indicated the need for employers in South Africa to drive the attraction and retention of black talent at the backdrop of legislative requirements such as the Employment Equity and Black Economic Empowerment Acts. Using talent management as a vehicle to meet the legislative requirements can see organisations move beyond complying to being at the forefront of attracting, developing, deploying and retaining black

talent, setting them apart from their competition (Pregolato, Bussin, & Schlechter, 2017). Due to legislative requirements and the resultant war for black talent, one can argue that understanding context-specific interventions for attracting and retaining previously disadvantaged employees should be priority for all organisations in the country (Nzukuma & Bussin, 2011). Understanding black tax could be a starting point towards achieving bespoke interventions that can be tailor-made to attract and retain previously disadvantaged employees. Erasmus and Schenk (2008) argue that it is in the best interest of organisations to have an integrated strategy towards attracting, developing and retaining black talent as they are in high demand. Understanding the interplay between black tax and career, if any, could shed some light for organisations on how to best attract and retain black talent at the backdrop of the South African talent landscape overlaid with legislative requirements. Organisations need to find a way to navigate the complexity of a bad economy, and war for black talent overlaid with black tax.

Contextualising the study

The history of South Africa provides the necessary background towards understanding how black tax came about. Pre-colonial South Africa was mainly dependant on agriculture (Feinstein, 2005). According to Assim (2013), the division of labour was clear-cut between the sexes and generations. Women and girls did most forms of agricultural activities, while men and boys attended to the livestock. The family labour system ensured that families were self-sustaining. Families depended on one another (Assim, 2013).

The beginning of 'modern' era South Africa commenced around 1880 (Thompson, 2001). It was at this point that most African societies had been brought or were in the process of being brought under the rule of colonial governments. Gold deposits were discovered in the Witwatersrand during this period (Ntsebeza & Saunders, 2014). The diamonds had already been discovered in 1869 in the Orange Free State (Thompson, 2001). A lot of money was invested for the first time to develop the region. This was the beginning of the migrant-labour system for most African families who had for years depended upon farming for their livelihood. The rural economies that sustained communities for many years started to erode (Ntsebeza & Saunders, 2014).

While working in the mines, men were away from their families for long periods of time. Men lived in crowded compounds and their families were not allowed to visit (Pope, White, & Malow, 2014). The black South African family unit was disrupted geographically, because of the migrant labour system (Lemke, 2003; Sooryamoorthy & Makhoba, 2016). Many families were separated, and

family bonds eroded as men went in search of work, whilst women were left in rural areas to farm, raise children and look after the elderly (Theron, 2014). The male figures in families who were working had a duty to financially support those who were left behind at home (Mncube, 2019). South African black families have always had strong familial responsibility whereby caring for family was regarded as a moral imperative and a familial responsibility. The act of intergenerational reciprocal care is the traditional pillar in African culture regarded as an obligation and a sign of respect (Booker, 2015).

While the mass migration of labour was taking place in the background, the Union of South Africa was formed in 1910 by the British after defeating the Dutch in the Anglo Boer War of 1882 to 1902 (Campbell-Miller, 2010). The Union of South Africa passed the Natives Land Act in 1913 which confined Africans to ownership of land in only seven percent of the country (Freund, 2018). This land was mainly not arable and made it difficult for the black South Africans to live off the land. Consequently, black people were forced into the capitalist cash economy and wage slavery and white farmers had control over large areas of arable land (Gentle, Callinicos, Jansen, Nieftagodien, & Jordi, 2018). Apartheid became an official state policy in 1948 when the National Party was voted into government. Apartheid, an Afrikaans word meaning 'apartness', was a system of segregation on the grounds of race (Sonneborn, 2010). During the apartheid era, laws were passed which separated whites from non-whites and favoured whites. Through legislation, most South Africans were systematically and deliberately restricted from participating in the economic, education and social spheres of the economy (Ratele, 2015; Gentle et al., 2018).

In 1994, a democratically elected government came into power passing laws that were intended to redress the imbalances of the apartheid regime (Piombo & Nijzink, 2005). The Employment Equity Act (55 of 1998) and the Broad-Based Black Economic Empowerment Act (53 of 2003) were two such laws. The purpose of the Employment Equity Act was to achieve equity in the workplace (Motileng, Wagner, & Cassimjee, 2006). To achieve equity, organisations had to ensure that black people, women and people with disabilities were equitably represented at all occupation categories and levels in the workplace. According to Bendix (2010), this saw previously disadvantaged people having better opportunities in the workplace compared to previous generations. As a result of changes in labour legislation, there were better work opportunities particularly among black people which led to an increased financial gap between generations (Shapiro & Tebeau, 2011). The introduction of post-apartheid laws made the opportunities for the previously disadvantaged more formal and pronounced (Burger & Jafta, 2006). While it was customary for the young to take care of the old, better job opportunities for the younger generation in post-apartheid South Africa

contributed to the heightened expectation of providing financial support to families (Lulat, 2008). This gave rise to what is today known as black tax where the young black people share their salary with immediate family and extended family while trying to manage their own expenses (GCIS Vuk'uzenzele, 2018).

Intergenerational contract

The study conceptualised black tax through the intergenerational lens. Whyte, Alber, and van der Geest (2008) argue that generation is conceptualised in three ways. Firstly, a generation is viewed as a genealogical relation of kinship linking parents, children and their children's children. Secondly, a generation is viewed as a principle of structuring society, categorising and grouping members of society similar to age. The third concept of generation is generation as a cohort, people born around the same period of time exhibiting similar behaviour and characteristics (Whyte et al., 2008). This study adopted the view of generation from a genealogical point of view, linking parents, children and their children's children.

According to Whyte et al. (2008), an intergenerational contract is “the implicit expectation that parents will care for their children until they can care for themselves, and that children will support their parents when they can no longer support themselves” (p. 7). The underlying principle of the intergenerational contract is reciprocity where one generation invests in the other with the hope that the favour will be returned (Weisner, Bradley, & Kilbride, 1997). The intergenerational contract is an institutionalised relationship between family generations. In the African context, these are underpinned by cultural norms of respect and humanity (Evans, 2015). The intergenerational contract is not legal. While some elements of a legal contract would be negotiable, not everything is negotiable in the intergenerational contract (Whyte et al., 2008).

The generational relations in African context are complicated by industrialisation, urbanisations, change in household and family structures (Evans, 2015). Stroeken (2017) posits that in African societies, the intergeneration contract is a lifetime exchange relationship where children are expected to help their parents, are obedient to their parents, and show respect for the rest of their lives. It is further argued that the obligation towards parents is lifelong; it does not start when a parent is old. For instance, children start when they are small to offer their labour to the older generation by running errands or minding younger children (Stroeken, 2017).

Research shows that the fabric of the African family has been altered in the past decades. According to Møller and Sotshongaye (1999), several events in the history of South Africa have undermined the African family structure and the authority of the elders; these events include the migrant labour

system, the apartheid system, industrialisation and the liberation struggle of the 1980s. Globalisation and social media, among other things, have led to a 'me' generation being created in South Africa which is more concerned with individualistic goals compared to the collectivist goals of their parents and grandparents' generations (Stroeken, 2017).

According to Makiwane (2010), the intergenerational contract in the South African context has also been impacted by the widening social and physical distance between generations. The physical distance between generations is a result of generations not cohabiting, such as fathers working away from home in the mines. Whereas, the social distance between generations is caused by the different eras in which generations grew up and where different norms and traditions were observed (Makiwane, 2010). The democratisation of the country has further added to the complexity of intergenerational relations in South Africa, where the older generation views the younger generation as disrespectful and too concerned about its rights (Roos, 2011). The above arguments showcase the complex case of intergenerational relations in the South African context.

The definition of black tax adopted by the current study defines black tax as "a colloquial term used to describe young people sharing their salary with immediate and extended family while trying to manage their own expenses" (GCIS Vuk'uzenzele, 2018, p. 1). A single definition of family is difficult to achieve, because families differ in many ways. In the South African context, the concept of family is complicated by the inclusion of extended families, guardians and caregivers in addition to nuclear families (Khan & Schreier, 2014). Makiwane, Nduna, and Khalema (2016) define family as "a group of persons united by the ties of marriage, blood, adoption or cohabitation, characterised by a common residence (household) or not, interacting and communicating with one another in their respective family roles, maintaining a common culture and governed by family rules" (p. 4).

Black tax is when young people share their salary with family. It can be argued that family will constitute different people from different generations, governed by family rules - the intergenerational contract (Khan & Schreier, 2014). Mhlongo (2019) argues that black tax can be interrogated by taking into account the constant change that the black family goes through to accommodate changing political, economic and social conditions and opportunities.

Given the information provided above, the current study sought to understand the perceptions of black tax among participants. The study aimed to understand the perceptions of participants regarding black tax, given the changing nature of the family structure and other intricacies that are present in the South African context. Since the participants are the youth and may be relatively new

in their careers, the study further aimed to explore if there was an interplay between black tax and the career choices of participants.

Problem Statement

According to Mhlongo (2019), the term ‘black tax’ is relatively new and its popularity is linked to the emergence of the black middle class (Fisher, 2019). Due to the term being new, there are limited studies that focus on black tax in the South African context. This study aimed to add to the body of knowledge about black tax.

The definition of black tax, adopted by the current study, implies that black tax is applicable to young black South Africans who are working and sharing their salaries with family members while also taking care of their own expenses. The current study focused on young black South Africans as participants, because doing so allowed the study to understand what the perceptions of young employed black South Africans are regarding black tax. Moreover, over a third of the population in South Africa is made up of youth aged between 18 and 34 (Statistics South Africa, 2019). People aged between the ages of 18 and 34 can work and contribute to the economy. They form part of the economically active population. According to Statistics South Africa (n.d.), the economically active population (EAP) is defined as people from 15 to 65 years of age who can be employed, but are either employed or unemployed. The potential of the youth to work and contribute to the economy motivated the focus of the study on young people. Black South Africans make up the majority of the population across all age segments (Statistics South Africa, 2019); hence, the focus of the study on young black South Africans.

Participants in the current study were aged between 18 and 34 years. It is at this age that people are entering their careers and are in their “early career life stage” (Coetzee & Roythorne-Jacob, 2007, p. 43). According to Coetzee and Roythorne-Jacob (2007), during their early career life stage, young people are establishing themselves in their careers and in society. They may be struggling to adjust to their working life, on the one hand, and paying black tax on the other. Sabri and Zakaria (2015) argue that young people between the ages of 20 and 40 are at a stage in their lives where they make certain decisions and investments about their future that mostly involve sizeable financial commitments. These intricacies young people deal with motivated the study to focus on young people who are, in addition, dealing with black tax. Although the implications of black tax on young black people who are sharing their salaries with family and extended family were not known upfront; once known, these could be dealt with proactively.

A limited number of research studies exist on support provided by people to their families in the South African context (Moore & Seekings, 2018). These research studies in the South African context are also limited in scope. None of the studies uncovered focused on black tax and its influence, if any, on the work context. The proposed study closed this gap and added to the body of knowledge, as it explored black tax in the work context.

RESEARCH DESIGN

Research philosophy/ worldview

The study was guided by the naturalistic worldview whereby complex and subjective human experiences are examined in the natural context and settings within which they occur (Lincoln & Guba, 1985). In the naturalistic inquiry, the researcher is the participant observer, gathering data through interviews, reflective sessions and other methods to understand phenomena under study (Kivunja & Kuyini, 2017).

Ontology is defined by Crotty (1998) as “the study of being” (p. 10). It is concerned with what is reality (Scotland, 2012). This study adopted the relativism paradigm as an ontological position. According to Guba and Lincoln (1994), “relativism is the view that reality is subjective and differs from person to person” (p. 110). Relativism is premised on the principle that consciousness brings about meaning when it engages with objects; without the frame of reference, there is no meaning (Scotland, 2012). Black tax can be understood by gaining insight into the different perceptions of those experiencing it, based on their individual frame of reference (O'Grady, 2014).

Epistemology is concerned with the origins, the nature, the forms and the limits of knowledge (Leslie, 2017). Subjectivism is the epistemology that was adopted in the current study. Epistemological assumptions inform how knowledge can be created, acquired and communicated (Scotland, 2012). Subjectivism as an epistemological assumption presupposing that reality is not fixed, but fluid. Reality can be altered partially or fully by the consciousness of the observer (Rand, 1989). The current study alleged that reality about black tax could be acquired from the subjective perceptions and interpretations of participants and the researcher. During the research process, the researcher and participants co-created the understanding of the phenomenon based on the perceptions of the participants (DePoy & Gitlin, 2013).

Research approach

The exploratory nature of qualitative research made it best suited for the current study. Creswell and Creswell (2018) define qualitative research as “an approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem” (p. 4). Qualitative research is typically used in studies where not much is written about the topic or the population (Tyson, 2018); hence, its suitability for studying black tax in the South African context.

Research strategy

Qualitative description was used in the current study, as there is limited literature pertaining to black tax. Bradshaw, Atkinson, and Doody (2017) argue that qualitative description research is used as a research methodology where information is sought directly from people who know and are experiencing the phenomenon and where time and resources are limited. Further, qualitative description is best used for studies exploring phenomena that are not well understood (Kim, Sefcik, & Bradway, 2016). Qualitative description supports the use of verbatim quotations from participants, thus giving them a voice (Kim et al., 2016). According to Sandelowski (2000, 2010), a comprehensive description of phenomena is derived from qualitative description.

Qualitative description accepts the existence of several interpretations of reality based on the subjective interpretations, inclinations and perceptions of participants (Neergaard, Olesen, Andersen, & Sondergaard, 2009). Knowledge of reality is socially constructed by the participants and the researcher; therefore, others cannot uncover or replicate the objective reality (Bradshaw et al., 2017). It is important for the researcher to stay close to the data when following a qualitative description research design (Sandelowski, 2010). Adopting the qualitative descriptive design for the current study was expected to allow an in-depth understanding of black tax.

Research setting

Participants in the study were all employed across different industries and organisations. A total of 15 interviews were conducted to understand the perceptions of black tax among participants and to understand how black tax shapes their career choices. All interviews took place after working hours. Of the interviews, 67% took place at a convenient, neutral location that was agreed upon by each participant and the researcher; 33% of the interviews took place at participants' workplaces as this

was deemed convenient. Each interview venue was an enclosed office space equipped with proper ventilation, lighting and no disruptions. On average, the interviews lasted 40 minutes.

Members from churches and professional bodies who met the inclusion criteria were identified as potential research participants. The pastors and the contact people at the professional bodies where the potential participants belonged were the gatekeepers. The researcher created a flyer with research information and her contact details and shared it with the gatekeepers who recruited the participants. Additional information shared with the gatekeepers was the consent forms and an information sheet with the details of the research project, including the university ethics clearance information. The initial participants were then requested to refer other people they knew who were paying black tax and met the research inclusion criteria through snowball sampling. Snowball sampling is non-probability sampling where the researcher starts by identifying an individual perceived to be a suitable participant, who is then requested to refer other suitable participants (Jupp, 2006). Patton (2002) asserts that selecting participants whose experiences or qualities are relevant to the study makes purposeful sampling powerful and logical and this was the rationale for adopting snowball sampling in this study. Each participant signed a consent form before taking part in the study.

Data collection

Data was collected from participants through semi-structured interviews. Individual face-to-face interviewing was selected as a data collection method due to the personal nature of black tax. Individual interviews are best suited for collecting data that is personal and that may leave people feeling uncomfortable sharing in the presence of other people (Crabtree & Miller, 1999), such as in focus groups. Semi-structured interviews were utilised because, though informally structured and open-ended, they allowed participants to answer the research questions (Guest, Namey, & Mitchell, 2013). Further, interviews were selected as a data collection method, for they allowed the interviewer to probe complex themes leading to clarification by participants where it was required (King, Horrocks, & Brooks, 2018). The participant profile of the 15 interviewees is detailed below.

Table 1: Participant Profile

Participant	Age	Gender	First Job?	Birth Order	Employment Type	Years of Service
Participant 1	27	Female	No	1 st born	Permanent	4
Participant 2	27	Female	No	Middle child	Permanent	4
Participant 3	25	Male	Yes	Middle child	Permanent	3
Participant 4	23	Female	No	Middle child	Permanent	5
Participant 5	30	Male	Yes	Middle child	Permanent	7
Participant 6	31	Male	No	1 st born	Permanent	11
Participant 7	32	Female	No	1 st born	Permanent	8
Participant 8	33	Female	No	1 st born	Permanent	9
Participant 9	32	Male	No	Middle child	Permanent	11
Participant 10	30	Male	No	1 st born	Permanent	4
Participant 11	34	Female	No	Middle child	Permanent	4
Participant 12	34	Female	No	1 st born	Permanent	12
Participant 13	27	Female	No	Middle child	Permanent	2
Participant 14	31	Male	No	1 st born	Permanent	8.5
Participant 15	29	Female	No	Middle child	Permanent	6

Interviews were recorded using an audio recording device. Prior consent was obtained from participants to record the interviews. In addition, the researcher made notes after each interview. The interview notes were typed and the recorded interviews were transcribed. The notes were used alongside the audio recording and interview transcripts to understand the data collected.

Data analysis

Interview data was analysed by means of thematic analysis. Themes inductively emerged from the data. Thematic analysis is defined as “a method for systematically identifying, organising, and offering insight into patterns of meaning (themes) across a dataset” (Braun & Clarke, 2013, p. 57). The six phases of thematic analysis, proposed by Braun and Clarke (2013), were endorsed in the current study, namely familiarisation with the data, coding, searching for themes, reviewing themes, defining and naming themes, and writing up.

- *Familiarisation with the data*: The researcher listened to the interview recordings repetitively, transcribed the interviews and typed the field notes. The interviewer then read transcripts and field notes repeatedly, enabling immersion in the data. It was at this phase that the researcher started making notes about early impressions of the data - the initial analytic observations.
- *Coding*: Initial codes were generated at this phase. Data was systematically analysed using coding. According to Saldana (2015), “a code in qualitative inquiry is most often a word or short phrase that symbolically assigns a summative, salient, essence-capturing and/or evocative attribute for a portion of language-based or visual data” (p. 3). The researcher used codes to organise and allocate a label to data that was viewed relevant to the research question. At the end of this phase, the researcher had fully coded data and allocated codes to each relevant data.
- *Searching for themes*: This involved reviewing the coded data to identify similarities and overlap between codes. Themes and subthemes were generated by grouping together codes that were similar and appeared to share some common feature/s. Relationships between themes were also explored in this phase. A theme called ‘other’ was created, listing all codes that did not clearly fit anywhere.
- *Reviewing themes*: At this phase, the researcher reviewed and modified themes that had been developed in the previous phase. Relationships within and between themes were analysed. Themes that overlapped were reviewed and were either collapsed or separated. Where themes within themes were identified, subthemes were created. Some themes were discarded which did not relate to the research question. Themes were revisited until the researcher was comfortable that they had captured the most relevant features and the overall essence of the data in relation to the research question.
- *Defining and naming themes*: Eight themes emerged from the data, namely origins of black tax, the complex nature of black tax, drivers for paying black tax, types of black tax,

consequences of black tax, family dynamics, interplay between black tax and career, and management of black tax. These themes were not necessarily the most prevalent, but they captured the important elements of how participants perceived black tax.

- *Writing up:* The eight themes identified from the data were categorised according to the research objectives of the current study. These thematic categories provided structure for reporting the findings.

Measures to ensure trustworthiness and quality of findings

Steps were taken to improve the rigour of the study, ensuring the accuracy and credibility of the findings. Credibility refers to the trustworthiness of the findings based on participants' accounts (Lodico, Spaulding, & Voegtler, 2010). Creswell and Creswell (2018) refer to validity in qualitative research as the assurance of the accuracy of the findings from the point of view of the researcher, the participant or the reader. The following strategies were adopted to improve the rigour of this specific study:

- The researcher practiced *reflexivity* throughout the study by being continually aware of her beliefs, attitudes, values and personal effects during interviews, data analysis and interpretation of findings. Noting feelings, thoughts, impressions and assumptions in the reflective journal helped the researcher reflect on her biases. Berger (2015) stated:

Reflexivity is the self-appraisal in research. It means turning of the researcher lens back onto oneself to recognize and take responsibility for one's own situatedness within the research and the effect that it may have on the setting and people being studied, questions being asked, data being collected and its interpretation (p. 220).

- Adequate description of *context*, time of study, duration of interviews and location is thoroughly explained in the report as the backdrop to the results, because black tax is a fairly new terminology.
- Possible follow-up telephonic interviews were discussed and positioned upfront with participants. If required, participants were to validate or add to the major themes emanating from the study. Participants indicated on the consent form whether or not they wanted to be contacted for the follow-up interview. Depending on their consent and availability, participants were presented with an opportunity to validate and comment on the findings. Themes that emerged from the data were emailed to participants to review. Participants were

given an opportunity to validate the findings and contact the researcher if they had points of clarification or additions. Two participants had additions towards clarifying their initial contributions which formed part of the themes that emerged. The researcher contacted them telephonically to discuss and put into context what was captured in the themes. This process is termed “member checking”. According to Nowell, Norris, White, and Moules (2017), member checking ensures that the findings of the study accurately represent the data gathered. Member checking essentially tests the findings and the interpretation thereof with the participants (Nowell, Norris, White, & Moules, 2017). Direct quotes were included in the findings of the current study, giving participants a voice (Given, 2015). However, pseudonyms were used instead of their real names to protect participant privacy. According to Creswell and Creswell (2018), it is the responsibility of the researcher to protect the identity of participants by using pseudonyms when reporting.

- The researcher is personally affected by black tax. She acknowledged that her background and culture could potentially impact her interpretation of the findings. A reflective journal was used throughout the research process to capture the researcher’s thoughts, feelings and impressions about the research process. The researcher’s thoughts, feelings and impressions were discussed with the supervisor to minimise the impact on the interpretation and analysis of results. The research was transparent about the whole research process. This transparency about the research process added to the credibility of the findings (Ortlipp, 2008). Qualitative description studies accept researcher bias, conceding that the description of the phenomenon under study is a co-creation by participants and the researcher (Sandelowski, 2000).
- To mitigate the risk of excessive bias and inference, the researcher consulted her study supervisor and co-supervisor. Thus, the interpretation of the results was not exclusively undertaken by the researcher. This is referred to as debriefing (Creswell & Creswell, 2018).
- The supervisor and co-supervisor were consulted throughout the study to ensure that their research competence added to the credibility of the study.
- Interesting information that unexpectedly emerged from the data was reported. According to Creswell and Creswell (2018), providing such accounts adds to the credibility of the study, indicating that people’s points of view do not always align.

Ethical considerations

Ethical approval for this study was obtained from the North-West University's Economic and Management Sciences Research Ethics Committee (EMS-REC) with reference number NWU-00402-19-A4. Ethical considerations are important in order to protect the rights of the participants and the researcher throughout the study. All participants consented to partake in the study and for the interview to be audio recorded. The researcher made available details of a professional should participants need to debrief after the interview. All participants were treated with respect throughout the process. All endeavours were made not to collect harmful data. The identity of participants was protected by using pseudonyms or codes instead of the real names of participants or any other information that would reveal their identities (Creswell & Creswell, 2018).

Reporting

Themes, developed from the data, were categorised according to the research objectives of the study. Themes that emerged from the data were either the most prevalent and/or were deemed critical in answering the research question. These thematic categories were used to structure the reporting of the findings. All findings under the identified themes, positive and negative, were reported. Verbatim quotations from interviews were included in the report to present the data from which the results emerged, giving participants the voice (Holloway & Galvin, 2016).

Results

Data was collected from 15 interviews and the interviewing process was stopped when data saturation had been reached. Data, deemed important to the research objectives and informing themes, is presented below. However, interesting data points not displayed in the graph below were also presented in this study.

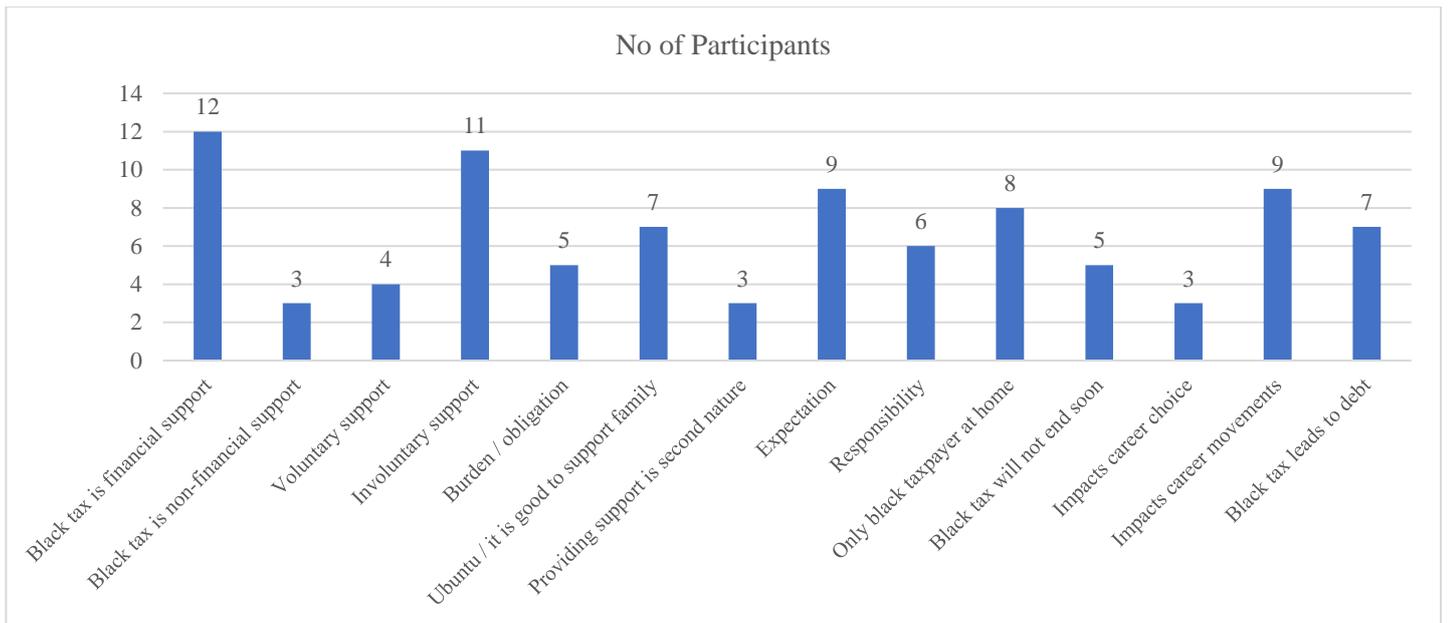


Figure 1: Data from interviews.

Participants felt that black tax is mainly financial support. While some participants reported that black tax is voluntary, most participants indicated that black tax is involuntary. Five (33%) participants felt that paying black tax was a burden, while ten (67%) felt that supporting family was a sign of Ubuntu. Of those who viewed paying black tax as a sign of Ubuntu, three felt that paying black tax became second nature to them. Some participants felt that black tax was an expectation from family, while others viewed the support offered to family as a responsibility. More than half of the participants revealed that they were the only black taxpayer in their households. Over a third of participants felt that black tax will not be eradicated soon. Black tax was viewed to have an impact on the career choices of participants. Finally, participants felt that black tax leads to indebtedness.

Findings

This section presents the findings of the study which explored the perceptions among young employed black South Africans regarding black tax. Eight themes were identified. The eight themes are categorised according to the research objectives of the current study. These thematic categories are also used to structure the reporting of the findings. Responses from participants are placed verbatim and were not subjected to language editing. P, after the verbatim response, refers to participant, for example, P3 will be Participant 3.

Table 2

Theme 1 - Origins of Black Tax

Theme	Description/ Explanation	Response
Origins of black tax	What gave rise to the phenomenon of black tax?	"For me it is the legacy of where we were before, the apartheid system." P5 "We are a bit disadvantaged because of where we come from as a country and as a result not everyone in the family is successful or employed and you always have to be financially helping everyone else to make sure that they survive." P7

Theme 1: Origins of black tax

In the context of this study, the origins of black tax as a theme relate to what gave rise to black tax. Of the participants, 33% perceived black tax as an aftermath of the apartheid system; they perceived black tax to be rooted in the apartheid system where their parents, black South Africans, were systematically and purposely restricted participation in the education, economic and social spheres of the economy. This meant that their parents could not occupy decent jobs and could not experience generational wealth. Consequently, as the next generation, they have to take care of the family. One participant had this to say about the origins of black tax:

"For me it is the legacy of where we were before. The apartheid system. How our parents back then were never in a position to be financially well off, to generate generational wealth if you will. So, they started on a back foot that we are still trying to cover up for in essence. Because you'd find that there is only a limited number of people who are privileged enough to work in black families. So, those sort of have to cover up for those who never got the opportunities because they never got other opportunities like going to school and finishing off their schools or even opportunities to become entrepreneurs. They were never able to economically and financially support themselves and now the next generation, which is us now we the ones who have carried that baton to sort of cover up what was not able to be done before." P5.

Table 3

Theme 2 - Complex Nature of Black Tax

Theme	Description/ Explanation	Subtheme	Response
The complex nature of black tax	Black tax is not clear cut, consisting of many different and connected components.	There are different perceptions about black tax	"It obviously varies, some people have more." P14; "Black tax delays you, although the delay would not be in the same variation." P2 " I think black tax is just a concept that someone who was frustrated dubbed, specifically a black person." P9
		Ubuntu - a value system underpinning black tax for some people	"When I think of black tax, I always think of Ubuntu, because as black people we are taught that family comes first, and you always have to live by those values." - P6
		Burden - the hardships associated with black tax	"Paying black tax has sort of been a hindrance for me in moving up, because I cannot think beyond the phase I am in right now." P10
		Scope of black tax	"Like I have friends who are in lack whom I help out as well. So, in my case it is not exclusive to family." P9. "I help friends a lot, but I would not really count that as black tax. I think black tax is for family." P14 "Child-headed households. That child is going to provide for the rest of the family. Where do we categorise that? Is that black tax?" P11 "Don't let people make you feel bad if you cannot help with luxury items, like you want new tiles, that is not an issue, but your fridge is broken, that is an issue. Drawing that line between what is a necessity and what is a nice to have." P14

Theme 2: The complex nature of black tax

The evidence from the data revealed that black tax is not clear cut. Black tax consists of many different and connected components. Four subthemes contributing to the complexity of black tax were identified under this theme, namely:

- There are different perceptions about black tax
- Ubuntu - some participants perceived black tax as rooted in the values of Ubuntu
- Burden - the hardships associated with paying black tax
- Scope of black tax - there are conflicting views about what the scope of black tax is. It is not clear what the parameters of black tax are.

There are differing views about several aspects of black tax, such as whether black tax exists and if it is a new concept or if it is old with a new label. Participants uniquely experienced black tax based on their individual circumstances. There are mixed feelings about black tax, with participants feeling bad for calling supporting family black tax, *“Maybe I feel a bit bad for calling it (supporting family) black tax.”* P1

The research findings indicated that participants may have positive and negative feelings about black tax. One participant captured it as follows: *“It is a blessing and a curse in the same statement. Personally, for me I really want to achieve the things that I have outlined for myself. It is important, it is like one of those self-actualisation things, like you feel like I set out to do this and I really did it. But equally so, taking care of the people that I am currently taking care of kind of gives me a certain amount of satisfaction. Knowing that I made their lives better to a certain degree.”* P13

Supporting family was viewed by some participants as an act of Ubuntu where they help family, because it is the right thing to do, a humane thing to do. It is an act of kindness. Family is helped because participants cannot justify living life comfortably when their family members are struggling. *“I couldn’t buy myself a car and be comfortable when I knew that my family needed a home and other support”* P1. Paying black tax is attributed to Ubuntu, an ethos 67% of the participants were brought up with. According to participant 9, having a giving heart makes it easy to support family *“Having a giving heart makes it easy to support family. If you are a selfish person, you struggle to give in general. I believe that being selfless is critical to support family, to practice Ubuntu”* Although participants who were proponents of Ubuntu viewed paying black tax as right or necessary, they still acknowledged that it is not easy. Further, participants who were proponents of Ubuntu were conflicted or against the use of the term ‘black tax’, because of its negative connotation. Participant 9 captures his views about the term ‘black tax’ as follows: *“That phrase alone, black tax, make it sound like a bad thing. If it*

came from a nice place, we would have called it something else like 'black recognition'. That sounds like something that comes from a good place. But the use of the word tax is not good."

While some participants supported family as an act of Ubuntu, others found supporting family to be a burden. A burden - in the context of the data collected - refers to the hardships associated with black tax. Six (40%) participants experienced black tax as burdensome, because it is difficult and demanding. Participant 1 had to buy a house for her mother, and this was hard for her *"The first thing I had to do was buy my mom a house. So, I had to buy my mom a house, before I could buy myself a car, buy myself a house. That transition was difficult, but it had to be done."* Participant 6 on the other hand did not have to buy a house for his family but had to accommodate a cousin from Bloemfontein who was studying in Johannesburg *"You may also have family members that need a place to stay and as a result they come and live in your home and you can't turn them back because they are family"*P6. Although some financial demands for black tax are required monthly and can be planned for, others are sporadic, making it hard to budget for. Black tax is perceived as a burden, particularly where it appears to be long-term with no end in sight as captured by participant 14: *"Sometimes it does feel like a burden, it's like, how long are you going to keep asking. Is there no plan? Are you always going to be relying on me?"*

Black tax is at times perceived as a hindrance in meeting personal aspirations in the short term. However, it is understood that personal goals are temporarily delayed and will be fulfilled once family obligations have been met, albeit partially. It is this delay in the attainment of personal aspirations that causes frustration for some in paying black tax. *"Compared to other privileged black peers or white counterparts, you develop later. I feel like if I was born rich, I would have been way far in life right now. I feel like I would have been very far in life. No debt, nothing. I would have been far. Probably, I would have been married now. Well, I don't know. I just feel like it held me back"*. P2. Additionally, an interesting finding emerged from the data where a perception existed among participants that their white counterparts started out their careers on a better footing compared to them. This was expressed by participant 14 as follows *"The easiest way for me to demonstrate black tax is to compare against white counterparts. So, the black kid first out of your family to get out of university, get a decent job. You start with a white kid who maybe their parents have already bought them a place, maybe their parents have already bought them a car that they used in university. So, on the same salary they are not even paying for a car to get to work. They start investing, they start buying investment property. They go on holidays which also goes a long way for your wellbeing. Black person same pay, there is a just lot more, right. You probably cannot afford a car, you cannot afford to buy a place. You waste time traveling you if don't have a car, public transport just take so much more time. You have to wake*

up earlier. It's a little bit more draining. You are just spending on other stuff, maybe taking someone through school, spending on food at home."

In the context of data collected, scope of black tax refers to the confines of black tax; the boundaries of black tax. There were different views about what black tax is and what it is not. The research findings indicated that black tax is helping family with necessities. Providing families with luxury items was not considered black tax. The data further revealed that some participants view black tax to be exclusively reserved for family, while others view it as extending to friends. Seven (47%) participants perceived black tax to be exclusively for immediate family; six (40%) perceived black tax to include both immediate and extended family; and two (13%) participants perceived black tax to extend beyond family to include friends. It was not clear if the eldest child supporting family in a child-headed household would be perceived as paying black tax. There is a perception that supporting family does not constitute black tax, but is considered black tax when it extends beyond the capability of the person providing the support or if the people given the support are not doing anything to become self-sufficient. *"We can't really classify helping out your family as black tax, but sometimes we call it black tax because it goes beyond the scope of your capabilities."* P1. While participant 14 was not against paying black tax, he indicated that *"Sometimes paying black tax feels like a burden when it appears that the person does not have an alternative solution to their situation"*. Participant 8 understood that there is a line between helping family and black tax as stated: *"What I am trying to say is that supporting is helping out at home because you are trying to change the situation so that the people you are giving to, hopefully you are giving because you see that they are also doing something to improve. Because if you are giving to people who at the end of the day are going to sit and do nothing, then you have a right to call it the burdensome black tax phrase"*.

Table 4

Theme 3 - Drivers for Paying Black Tax

Theme	Description/ Explanation	Subtheme	Response
The driver for paying black tax	What motivates people to pay black tax?	Privilege	"If you are the first one to be employed or the first one to have some level of success, it needs to go back to the family." P6
		Expectation	"You are not forced. It is expected." P1 "There was always an understanding at home that once you are done studying, the next one teaches...each one teach one basically... It was not a formal sort of discussion." P5
		Belief systems, cultural norms, societal issues/ pressures and societal influences	"The religious beliefs and maybe the African beliefs that proposes that taking care of your elders and other people will bring blessings from God or your ancestors." P13 "In African culture, your child is my child if you are my sibling." P11
		Reciprocity	"I wanted to do this for them. I felt like I owed my parents for the sacrifices they made. And I think that's usually the case with black people." P2

Theme 3: Drivers for paying black tax

It emerged from the data that people are driven by different things to pay black tax. However, privilege, expectation, belief systems, cultural norms, and societal issues/pressures emerged as the main drivers

for paying black tax. Privilege was understood by participants as being in an advantaged position compared to other family members. Some participants, because of being in a financially advantaged position in their families, have to support their families. This is captured in the data as follows: *"If you are the first one to be employed or the first one to have some level of success, it needs to go back to the family."* P6.

"I would not really say it was my doing that I ended up in the privileged position that I am in and so you can't blame the people who are in a disadvantaged position. My thing with black tax is that we are all just doing the best we can with what we have, you just have to play your part in the ecosystem." P14. More than half of the participants cited that they are the only people within their families who are working. Being in a privileged position compared to their family members necessitated the participants to assume the responsibility of taking care of their families. The added complication associated with being the only people supporting their families is that they cannot be relieved from black tax, albeit momentarily. Consequently, paying black tax becomes second nature for some.

The research findings revealed that the rationale for paying black tax is the expectation from either family or from participants personally. In the context of the data collected, the expectation is the assumption or the hope that once the person starts working, he or she will support his or her family. The expectation is either said or unsaid. Black taxpayers know that they are expected to support family, whether communicated directly or by implication. The expectation stems from family having invested in your upbringing. Participant 15 understood the expectation as follows: *"How I understand it is they almost invest in you to go to, for example with me, my parents invested in me to go to university. I am the first one to go to university out of all my siblings. So, the expectation is that you would obviously be more successful in terms of your career and then you would give back. I think the expectation is either said or unsaid. It is one of those things, you kind of know or you are told. So, I always knew even from high school that it would be my responsibility to do certain things for them but then it was also confirmed with time, like I would hear comments. For instance, in my second year of study, my dad made a comment that I must extend our house once I finish studying. At the time the house was a basic 4-roomed house. He mentioned that he had done everything that he could do, and I needed to do more. My mom would also at times make comments when with friends that she cannot wait for me to start working so that they can stay in a beautiful house. The comments were indirect, but I got the message."*

The research findings gave an indication that the collectivist nature of the African cultural norms dictates to participants that they must take care of their families. How they respond to the call from their belief systems or cultural norms influences whether or not they perceive black tax as Ubuntu or

a burden. Participant 9 stated his view as follows: *“I am driven by two things. One, I can afford to. Two and most importantly, I do not come from a rich background. So, I have always had a desire that is beyond just myself to elevate economically. There is no point in my mind that displays a selfish nature if I can call it that way, where it is just me me me. I don’t have that single bone in my body. If my mother was to ask me for money or my unemployed sister was to ask me for money, I would not think twice. Obviously for the right reasons.”*

There are instances where paying black tax is aligned to the belief system of the individual or societal influences. For instance, a person may pay black tax, because he or she believes that doing so will bring him or her favour either from God or his or her ancestors as captured by participant 13: *“Maybe the other thing that kind of plays a role is your religious beliefs as far as everything is concerned and maybe our African traditions is kind of embedded in us in a way that taking care of the your elders and other people will bring blessings from God or if you have got ancestors or if you believe in them, your ancestors will also be able to bless you for doing such.”*

An interesting finding emerged from the data where a participant indicated that he enjoyed paying tithes in his church, because his church uses the money to alleviate poverty in his community. However, he was not sure if this counted as black tax. While tithing is linked to his religious beliefs, this also indicated the complexity of black tax. Participant 14 shared his point of view as follows: *“I tithe quite religiously. So, I don’t go to church, I am not religious. My church is really small, it is really poor for a lack of a better word, so I like what they do with my money. For instance, on Christmas, they buy groceries for the elderly. I know the church uses the money very well; it’s not buying my pastor a Mercedes (laughs). I pay my tithe quite religiously and that has actually become quite a bit over the years. It is now more expensive because it goes up with your salary and it is 10% of your salary. But I like paying my tithe. I am not sure if that counts as black tax. It is weird, it’s one of those things. It’s like my helper, like I am trying to help people because I am in a better position.”*

A number of participants indicated that they pay black tax, because they understand the sacrifices their parents endured in order to raise them. They now want to ‘return the favour’ to their families for the sacrifices made. Reciprocity was perceived as a driver for paying black tax. This is captured by one participant as follows: *“It is knowing that they sacrificed so much and saying thank you for that sacrifice by helping them now get to where they want to be. Because you are where you are, where you want to be.”* P4

Table 5

Theme 4 - Types of Black Tax

Theme	Description/ Explanation	Subtheme	Response
Types of black tax	What exemplifies black tax - the defining characteristics of black tax	Voluntary black tax	"I don't mind paying black tax, I think it's just part of my identity. I feel ok doing it, it feels almost natural doing it." P15 "For me it does not feel burdensome, because I do not look at it as black tax because it makes it sound mandatory or forced upon." P9
		Involuntary black tax	"One thing you must know about black tax, it's not that it's out of your will or anything." P3 "That is what is expected of you, not even a negotiation." P11
		Financial black tax	"It is basically the monetary support that as black people we give to our families either extended or immediate and in some instances even to friends" P5 "So, black tax to me it's more on your family expecting you to take care of them financially. Them expecting you to step up in most of the major household expenses." P3
		Non-financial black tax	You may also have family members that need a place to stay and as a result they come and live in your home and you can't turn them back, because they are family." P6 "My dad has a business, I help him out with his business for free, no charges, my skills" P5

Theme 4: Types of black tax

This theme exemplifies black tax. There are different types of black tax that were identified from the data. These are voluntary black tax, involuntary black tax, financial black tax and non-financial black tax. Voluntary black tax is the kind of black tax that is done willingly. *"I don't mind paying black tax, I think it's just part of my identity. I feel ok doing it, it feels almost natural doing it."* P15. Involuntary black tax, on the other hand, is done unwillingly. *"That is what is expected of you, not even a negotiation"* P11. Financial black tax is support given to family that is monetary, such as buying groceries, paying school fees, or paying a bond to support family. Non-financial support is any other kind of support that is not monetary, such as providing skills to support family, providing shelter for family and providing emotional support to family. *"My dad has a business, I help him out with his business for free, no charges, my skills"* P5.

Interestingly, it also emerged from the data that if black tax is required from future generations, it will be voluntary, and it will be in the form of time spent with family. That is, participants would much rather have their children spend quality time with them than spend their money on them. This implies that black tax will likely evolve with time and generation. This view is captured by participant 4 as follows *"I don't expect black tax from my kids. I want to be that kind of a parent, a grandparent and a great grandparent. I want to be the type that they come to me just to sit down and talk to me. Spend time with me. That is the black tax I want, time."*

Another interesting finding from the data was that one can potentially move from paying involuntary black tax to paying voluntary black tax. This would happen on condition that they have fulfilled whatever was required of them through involuntary black tax, such as buying or building a house for their family. *"Well, I have done what I wanted to do for them and what they expected me to do. So, now, it is no longer like an expectation. Even they themselves, my parents, are like, now you need to go live your own life. You've done this. For instance, with my case we did not have a house. So, I had to build a house, which I did. And now, my parents are like, ok, stop. Can you get yourself a house? Can you start buying things for you, not us? We will take care of ourselves from now on. They literally just gave me a go ahead, 27 years later. So, it's a relief really."* P2

Depending on the circumstances of each individual and his or her family, black tax can take on any one form or a combination.

Table 6

Theme 5 - Consequences of Black Tax

Theme	Description/ Explanation	Subtheme	Response
Consequences of black tax	Effects of black tax on the person who is paying black tax	Positive consequences of black tax	"Sometimes I think it helps you to know to value money a lot. I think it has helped me avoid buying all sorts of unnecessary things." P8 "Sometimes it pushes you towards the right direction, the hunger to make it." P13
		Negative consequences of black tax	"Sometimes you feel like they even abuse you to some extent... She does not even consider how I am at that point in time, maybe I am frustrated, maybe I am depressed for all she knows, but she is calling because there is something she needs, and nobody ever really remembers to ask how you are." P6 "Those are some of the things that lead young professionals to depression, suicide, drugs, and alcoholism." P3

Theme 5: Consequences of black tax

In the context of the data collected, consequences of black tax are the effects thereof on the person paying black tax. Positive and negative consequences of black tax were identified as two subthemes from the data. Positive consequences are the positive outcomes of paying black tax, whilst negative consequences are those outcomes of black tax that do not favour the black taxpayer.

Positive consequences of black tax include the ability to make prudent financial decisions; the drive to do well and break the cycle of poverty; and the hope that the current beneficiaries of black tax will ‘return the favour’ and support your children should you die and leave minor children behind. Participant 13 expressed this view as follows *“I always say we do not know how long we are going to be alive. No one is paying rent to be here. And the ability to take care of other people kind of ensures that if you have your own children, if you ever die the hope would be that the people that I helped out might be able to step in and actually kind of help my children.”*

The negative consequences of black tax include making imprudent financial decisions and getting into debt as a result; feeling stuck in the current situation; and experiencing stress or emotional exhaustion. Five (33%) of participants felt that they experienced emotional strain because of demands associated with black tax. Participant 3 felt that *“black tax may lead to depression, suicide, drug use and alcoholism”*. Participant 6 perceived black tax to have negative consequences and had this to say to elaborate on his perception *“It (paying black tax) has been exhausting financially and emotionally. I think it takes a toll on you to such an extent where I always make a joke about it and say that I have divorced my family because I am tired of constantly having to pay black tax or to constantly finance certain things that family needs. Sometimes you feel like they even abuse you to some extent because you feel like they are not considering how you are.* Participant 10 felt that *“It (paying black tax) has sort of been a hinderance for me in moving up because I cannot think beyond the phase I am in right now. I have to seriously take care of my mother financially.”*

Interestingly, black tax was perceived as contributing to broken family structures as young men found it difficult to pay black tax and still pay ‘lobola’ (bride price) in order to get married. This view was captured by participant 2: *“If as a young black man, you are 30 still paying off black tax and don’t have money for lobola, I don’t know. They kind of become ok with not marrying now. I have seen. They are ok with like, marriage, no. Which is why we would have broken families of where you find maybe just a single parent maybe. Where a child won’t be raised by two married parents. This is a trend I am seeing now that black young men, because of black tax and also lobola expectations that they can’t afford, they are becoming ok with like its ok not to get married.”*

Table 7

Theme 6 - Family Dynamics

Theme	Description/ Explanation	Subtheme	Response
Family dynamics	How black tax shapes interactions between family members	Relationships among family members	"I do not like being put on the pedestal, because I don't want my parents or my siblings to think that I am in any way better because I am able to assist." P15
		Birth order - different black tax expectations	"So, when my brother did not start picking up anything, then the resentment started to kind of set in; where I started thinking so this does not apply to everyone." P12 "I feel like my younger sister, the last born, will have it easy... I am sensing that even if my younger sister starts working, she will not help me with the debt I incurred because of black tax." P2

Theme 6: Family dynamics

The data collected viewed family dynamics in the context of how black tax shapes interactions between family members. Two subthemes were identified under this theme, namely relationships among family members and birth order – different black tax expectations.

Of the 15 participants that were interviewed, seven (47%) were first-born children in their families. Three (20%) of the participants were middle children by birth but they assumed the role of the first-born child because the first-born siblings in their families were married. The married siblings were not expected to pay black tax. There was a perception that there were different black tax expectations among siblings. The black tax expectations for younger siblings were perceived to be far less or relaxed compared to older siblings. This perception was captured by participant 2 as follows *"I feel like my younger sister, the last born, is going to have it easy. Because I took care of her. So now even when she's starting to talk about her plans nothing about taking care of the home or the parents is included in there. And even the parents themselves are saying there is nothing much to do to support them."*

Participant 12 shared the following regarding the different expectations from younger siblings when it comes to paying black tax *“My brother who is a second born got to a point where he could then start working. For me it was a case of now that he is older and he can work, he is going to also help at home and that was not a case. When it did not happen, I did bring it up with my mother. My dad had passed away at that point. I brought it up with my mother to say since he is also working, in my mind, he needs to also pick up some of the responsibilities at home. To make matters worse, I was not even living at home at the time. So, I am supporting my mother, I am doing all these things at home and I don’t even live at home. Now, I have my own life, I have my own financial obligations and a child as well. So, when my brother did not start picking up anything then the resentment started to kind of set in; where I started thinking so this does not apply to everyone”*. Regarding how black tax shapes interactions between family members, some participants felt that family tends to unconsciously treat people favourably, putting them on a pedestal because they are able to assist. Although family mean well, this creates dynamics among family members that make black taxpayers uncomfortable. Participant 15 had this to say about how black tax in her account influences family relations: *“I do not like being put on the pedestal, because I don’t want my parents or my siblings to think that I am in any way better because I am able to assist.”* In line with favourable treatment received by the black taxpayer, participant 14 had this to say *“There is stuff like when weddings come up, I would for instance buy the cow, but I also don’t like to tell people that I am helping. The reasons are 1. I don’t like to tell people that I am helping, it’s like when you are helping your left hand, your right hand must not know about it. 2. I don’t want people to think that I have money because they have expectations 3. Families tend to treat people differently based on how much money they have, or they contribute towards events. Like you get better treatment if you are the cousin who bought the cow. When people pass away, they want you to sit in front at church, which does not make sense right.”*

An interesting finding emerged that does not entirely fit into the theme of family dynamics, but has to do with family where participants perceived family to overspend at times. Although aware of the family overspending, the black taxpayer had no control over family spending habits, perhaps feeling conflicted about how to tell elders how to manage their finances. Participant 1 shared this view: *“There are certain things that our families think they need, but they don’t necessarily need. So, sometimes they tend to overspend because they know that you are just a phone call away.”*

Table 8

Theme 7 - Interplay Between Black Tax and Career

Theme	Description/ Explanation	Subtheme	Response
Interplay between black tax and career	The way in which black tax and career have an effect on each other	Individual - black tax and career decisions	"So, black tax has sort of dictated that I could not become a chartered accountant because it would have taken me longer to complete my studies." P10 "Black tax influences my career moves. I become very strategic about my career moves and say if I am going to move here, it means that I get this much increase." P6 "Making colleagues aware of your circumstances may sound like you are giving excuses for your inability to deliver or keep to timelines. This may have a negative impact on your career progression as you may be seen as someone who cannot deliver." P13
		Organisation - how black tax plays out within the organisation	

Theme 7: Interplay between black tax and career

It emerged from the data that black tax and career choices influence each other. Three (20%) of the participants felt that black tax influenced their initial choice of career (field of study), whilst twelve (80%) participants indicated that black tax did not influence their initial choice of career (field of study). Nine (60%) of all participants indicated that although black tax did not influence their choice

of career, it influences movement within or outside their chosen career. Black tax was seen to influence career choices either before participants started working or while they are working. Participant 6 captures this point as follows *“Black tax influences my career moves. I become very strategic about my career moves and say if I am going to move here, it means that I get this much increase.”* Participant 3 indicated that career moves are at times determined by the need to access lots of fund available on the retirement or pension fund *“The other thing that most people would do because at home they have an expectation of about R200 000 that you have to build the house, do this, do that. When you are thinking if I move, I will be able to get my pension as a lumpsum then I can be able to do what I need to do in the house. So, you end up job hopping because also you want to be able to do things in lumpsums. If I take R200 000 that is in my retirement right now, I can go and add 4 more rooms, add a roof, buy them a fridge, buy them this, buy them that. So, in that way your career movements are really now inspired by you want to do everything hoping that if you do this and that it will be enough, but it never gets enough because with time, their interests or their demands change and when they change, they want something else. You did the roof, they are saying but now we have the roof, what about the pavement? What about the garage? What about this? What about that?”*

It was uncovered from the data that black tax plays a role in how people show up in their roles at work. *“You waste time traveling if you don’t have a car, public transport just take so much more time. You have to wake up earlier. It’s a little bit more draining.”* P14. Results further showed that organisations are not geared to accommodate black tax as illustrated by participant 13: *“It is kind of career-limiting because your career is like a business, in order to progress, you also need to spend money towards your career progression. Like you need to study further and honestly speaking other courses you might be interested in doing your company might not be able to pay for them because they might not be linked to what you are currently doing at work. So, paying for them is not going to happen when you have other responsibilities to take care of because there won’t be any funding. Even funding schemes that are out there are for people who are struggling to get into universities who do not have jobs because when you have a job, the assumption is that you should be able to pay for yourself. So, it is limiting.”*

Black tax often means that people take whatever job is available at the time so that they can start earning a salary and support their families. This makes them feel stuck in their jobs. Participant 10 shared that *“So, black tax has sort of dictated that I could not become a chartered accountant because it would have taken me longer to complete my studies. I fell in love with accountancy when I was in grade 10. And now I am stuck in logistics where I have to be in an environment where I see my passion is not realised.”* Participant 12 was driven to work in order to support her family as soon as possible *“I started working straight after I finished my undergraduate degree. And even to work at that point*

was mostly driven by the fact that I felt like I wanted to support my parents.” Participant 12 shared her perceptions as follows “But when you have black tax... actually black tax does not really start when you start working. You already know that there is black tax coming even before you get your first job. When you have black tax waiting, whatever comes your way is ok. You find people who are in careers that they didn’t even think they would be doing because it is what was available at that point. You don’t even have time to figure out what it is that you want to do like living a meaningful life as far as finding things that are fulfilling for yourself. You just need to get a job, get paid and start taking care of your responsibilities.”

For some, getting out of their job requires them to study something else, but they cannot afford to pay for their studies because of black tax. At times policies within organisations do not allow them to study anything outside their current career stream. These are some of the nuances of how black tax plays out in organisations.

Table 9

Theme 8 - Management of Black Tax

Theme	Description/ Explanation	Subtheme	Response
Management of black tax	Strategies of dealing with black tax	Explore additional sources of income	"Getting things on the side like selling Avon products makes paying black tax easier. Playing stokvel and playing 'masiholisane' also helps." - P7 "That project is going to give me at least R7000 per month in income which is going to be helping me going forward so that I can be able to take care of my mother and my family." P10
		Contract or recontract with family	"If there is a responsibility that you are supposed to assume, but it's really beyond your means financially and otherwise, then just speak to your family. Tell them that this is how far I can go. Beyond this, it is impossible." P1
		Paying black tax in a sustainable manner	"Instead of you always giving money, assist in a more positive way like pay for school fees. Do something that will not make you do this thing for a long time." P9
		Support	"I think we as people paying black tax, we can have a forum where we offload. Where you feel like I am not the only one struggling with this. You kind of find comfort." P2 "Having friends that are also paying black tax help, you can vent about it." P13
		Good financial planning	"I do not pay bills on payday. All my bills run about 5 to 7 days after. It gives me time to sort them out. Once I have done that, I know everything is in its place. That is how I choose to handle my finances" P9

Theme 8: Management of black tax

This theme is associated with strategies that can be adopted to manage black tax. Five subthemes were identified under the theme of management of black tax, namely:

- exploring additional sources of income;
- contracting or re-contracting with family;
- paying black tax in a more sustainable manner;
- support structure; and
- good financial planning.

The data uncovered several strategies that could be adopted in order to better manage black tax. Exploring and securing additional sources of income were highlighted by four (26%) participants as allowing the black taxpayer to have more disposable income to use towards black tax. Playing stokvels or ‘masiholisane’ were identified as possible options where participants contribute an agreed amount monthly to social investment schemes, getting a lump sum after a certain period. Members of the stokvel can borrow money from the scheme and return it at a later stage with interest. Participant 7 described masiholisane and stokvel as follows *“Masiholisane is a type of savings where a group of people contribute an agreed amount of money monthly and pay one member of the group at the end of the month. The pay-out is made to one member of the group at the end of the month and rotates until all members of the group have been paid. The stokvel is a vehicle used by groups of people to save or invest money so that they can withdraw lumpsums at a later stage. Each member contributes an agreed monthly contribution and the group of people are governed by a constitution”*.

Contracting or re-contracting with family entails having a conversation about the circumstances surrounding black tax at home. Ten (67%) of the participants expressed the need to have a conversation with family to agree upon realistic support for the family and setting boundaries. This was perceived to be instrumental in enabling participants to plan well and support family more effectively.

Financial planning is a subtheme that involves understanding how much is required for black tax, especially the monthly black tax demands and budgeting for those accordingly. Seven (47%) of participants felt that financial planning was critical in managing black tax. Participant 12 suggested using a financial planner to manage black tax *“Be more purposeful about it and I would say definitely consult like a financial person, a financial planner. Somebody who can help you*

kind of manage your finances in a way where you can support yourself and also support the people at home”.

The findings indicated that payday is mostly stressful and consists mainly of paying bills and meeting family financial obligations. The research findings further suggested that management of ad-hoc black tax requests can be agreed upon with family during contracting.

Paying black tax in a more sustainable manner was suggested by three (20%) participants as finding means that will allow your family to generate their own income instead of you giving them money all the time. This view was shared by participant 10 as follows *“To manage black tax better, rather invest in something that will bring income for your family. Rather open a tuckshop for them or rather make them buy or sell something. Have some entrepreneurial or business activity that they are involved in, that will create income for them”*. Having a support structure is a subtheme referring to having a platform where black taxpayers can share their experiences of black tax with others who are also paying black tax so that they do not feel alone. Experiences can be shared with colleagues or friends who are also paying black tax with the hope of alleviating the stress that may be experienced if black taxpayers do not have support. Good financial planning based on known monthly black tax expenses emerged from the research findings as a potential strategy for managing black tax.

Discussion

The main aim of the study was to explore the perceptions of black tax among young employed black South Africans. Beyond understanding their perceptions of black tax, the study sought to understand how black tax played out in the careers of participants. Semi-structured face-to-face interviews were used to collect the data from 15 participants, aged between 18 and 34, working across different industries and organisations. Eight themes were identified and categorised according to the research objectives as depicted below:

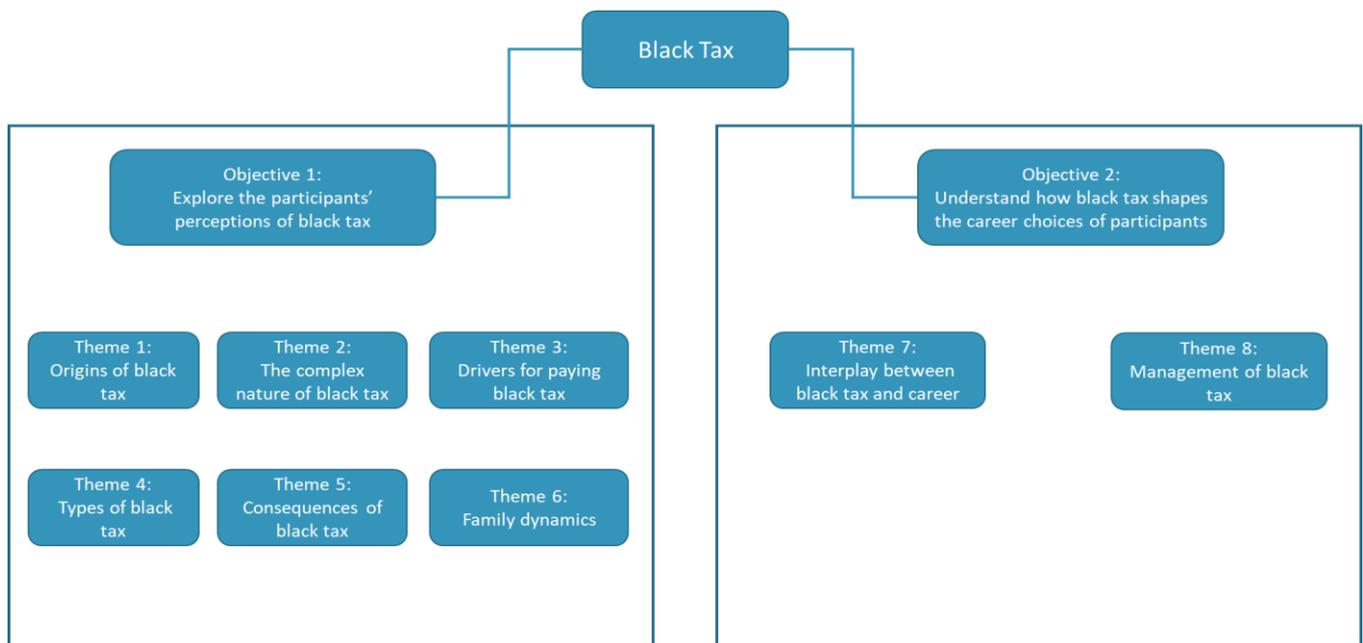


Figure 2: Visual display of black tax.

The first research objective was to explore the perception of black tax among participants. Six themes emerged from the data that were linked to the first research objective, namely the origins of black tax, the complex nature of black tax, drivers for paying black tax, types of black tax, consequences of black tax and family dynamics.

Black tax is a term that became popular in the recent past and there are limited prior research studies on the topic (Magubane, 2017). Responses from participants presented evidence that black tax is personal and is conceptualised differently by people depending on how it makes sense to them.

The research findings indicated a view that black tax is an aftermath of the apartheid system where the system did not allow participants' parents access to good quality education and certain job opportunities. Black people were largely denied access to participate in the economy (Lephakga, 2017). The consequences are still evident today where the current generation has to take care of the previous generation. The research findings indicated that because democratic South Africa allows black people to participate in the economy and to be represented across all levels in organisations, participants in the study today have access to better education and job opportunities compared to their parents. Eight (53%) of the participants are the first within their families to go to university and obtain formal employment. As a result, they have the obligation to financially support those who are not employed. This research finding is supported by Mncube (2019) who was the first out of nine households in his family to undergo tertiary education and find a decent

job. Those who are employed have the obligation to financially support those who are not employed.

Zungu (1977) argued that the curriculum used in African schools during the apartheid era was inadequate and limited in scope. Gemmell (2004) stated that the segregation in the education system where white schools had superior education compared to black African schools, gave white children a 30-year head start over their black counterparts generally in life. Zungu (1977) further asserted that the Bantu Education Act (47 of 1953) was designed to oppress Africans and exclude them from participating in the economic, social and political spheres of the country. This supports the research finding that the apartheid system played a part in what came to be known as black tax today. Mncube (2019) also supports the view that black tax originated in part from the apartheid system. In addition, Mncube (2019) argues that black tax existed even in colonial times, before the apartheid regime; he asserts that black tax is “a result of the colonial administration and, later, the apartheid regime” (p.103). While Zungu (1997); Mncube (2019); and Gemmell (2004) support the findings of the current study that black tax originates from the apartheid system, Assim (2013) offers a different view that supporting family dates back centuries ago in black communities, before the apartheid era, where South African black families always had strong familial responsibility.

According to Booker (2015), the act of intergenerational reciprocal care is the traditional pillar in African culture which is regarded as a sign of respect and an obligation. Fisher (2019) concurs by asserting that black tax is not new, but an age-old phenomenon where people used to take care of their families, linking the popularity of the term black tax to the rise of the middle class in South Africa.

The research found that while some participants perceived black tax to be a concept and acknowledged its existence, others did not. This was the case with participant 9, in particular, who articulated his views as follows: “*I think black tax is just a concept that someone who was frustrated dubbed, specifically a black person.*” His views are supported in literature by Mofokeng (2019), who asserts that “black tax is an ill-informed, flawed social construct that I reject. I see it as a misguided and ill-informed academisation and mainstreaming of black people’s struggles” (p. 113).

Linked to the complexity of black tax, the study found that black tax is at times better understood by comparing the experiences of black South Africans, who are starting out in their careers, to their white counterparts. The study found that there is a perception that white colleagues are

assisted financially by their parents when they start working, either by buying them a car or giving them capital towards buying their first property or other investment. The research findings suggest that the head-start that white counterparts enjoy compared to black South Africans make them show up more favourably in the workplace, as they do not have to contend with the many complexities that black colleagues face relating to familial obligations. While Fisher (2019) argues that because of black tax, black South Africans have twice as many responsibilities than their white counterparts, no evidence from literature was uncovered to support or dispute the perception that white counterparts are assisted financially by their families when they start working.

While some perceive black tax as Ubuntu, others view it as a burden. The different views about black tax indicate the unique nature of black tax, how it varies from person to person and/or from family to family. It may also be linked to the loyalty participants feel towards the older generation in their families. This loyalty may be influenced by a number of factors such as social and physical distance between different generations within families (Makiwane, 2010), where a close social and physical distance implies loyalty between generations, justifying paying black tax. The wider social and physical distance between generations implies the opposite and does not justify paying black tax.

Generational relations in the South African context are complex and have been influenced by urbanisation, globalisation, migrant labour system and democratisation among other things (Møller & Sotshongaye, 1999). This possibly adds to the uniqueness of black tax across families as urbanisation, globalisation, migrant labour system and democratisation do not impact each family and its generations in exactly the same way. These generational relations may play a role in how compelled people feel about paying black tax, depending on how much cultural norms still play a role in each family. This provides a possible explanation of why some participants perceived black tax as Ubuntu, while others perceived it as a burden.

According to Dreyer et al. (2017), Ubuntu is a “an ethic of collectively-shared and life-giving values such as relatedness, spirituality, respect, communality, hospitality, participation, sacrifice, dependency and sharing for the benefit of the individual, community and the environment” (p. 25). Msila (2015) defines Ubuntu as “sacrificing for others selflessly, caring and protecting fellow human beings” (p. 1). These definitions imply that Ubuntu is a collectivist value system, emphasising the genuineness in benefiting the self and others. Ubuntu is a cultural concept that is integral to how South African people perceive life and community (Battle, 2009).

The research findings indicate that endorsing Ubuntu as a value system can be attributed to accepting black tax as the right thing to do. Further, where supporting family is viewed as Ubuntu, the term black tax is not accepted as it is viewed to have negative connotations. This finding is aligned to Mhlongo (2019) who posits that the term ‘black tax’ is not acceptable to all; some people argue that it should be labelled ‘family responsibility’ or ‘family upliftment’ as opposed to tax. Black tax is not viewed as taxation of any sort (Mofokeng, 2019). This view of black tax as an act of kindness, Ubuntu, concurs with the findings by Magubane (2017) that participants pay black tax, because they want to uplift others in their families. The study found that selflessness is the prerequisite for the person to be able to give and to have Ubuntu. *“Having a giving heart makes it easy to support family. If you are a selfish person, you struggle to give in general. I believe that being selfless is critical to support family, to practice Ubuntu”* P9. This selflessness is a defining characteristic of the collectivist nature of African cultural norms that dictate “umuntu ngumuntu ngabantu”, which means that a person is a person through others (Smit, 2001; Van den Heuvel, Mangaliso, & van de Bunt, 2007).

There were participants who perceived black tax to be a burden. What appeared to be the underlying condition for black tax to be perceived as a burden, was when the support provided to family was viewed as long-term, with no plan to bring it to an end. Black tax was further viewed as a burden where it was perceived to be a stumbling block in the attainment of personal goals or getting past the black tax ‘phase’. This was captured by participant 10: *“Black tax has sort of been a hindrance for me in moving up, because I cannot think beyond the phase I am in right now”*. Viewing black tax as a burden is supported by Chauke (2019) in his argument that everyone in the family looks to you for support.

A theme emerged from the data relating to the scope of black tax. There were different views about what black tax is and what it is not. Research findings indicated that black tax is helping family with necessities. Whereas, providing family members with luxury items was not considered black tax. This research finding is supported by Mofokeng (2019) who posits that buying luxury goods for family is not black tax; it is rather being taken advantage of especially if the black taxpayer cannot afford it.

Research findings further indicated the complexity regarding the scope of black tax where child-headed households in South Africa were identified as potential black tax. In South Africa many families are headed by children, because of parental death due to HIV/AIDS (Shisana, Rehle & Simbayi, 2015). Child-headed households are common and have become an integral part of the

South African society (le Roux-Kemp, 2013). The child heading that household could be successful one day, have a job and support his or her siblings. The research findings posed a question as to whether or not that support counts as black tax. According to Shisana et al. (2005), child-headed households are often headed by the eldest child and are on a rise in South Africa, because the extended family is not able to cope with the escalating number of parents dying due to HIV/AIDS. This indicates the complexity of black tax. While extended family may be around, they may not be able to honour the generational contract and care for orphaned children. These children are then left to fend for themselves. These dynamics in familial relations indicate the complexity of the South African black family context and black tax.

Research findings indicated that some people consider black tax as exclusively reserved for immediate family, whilst others consider black tax to extend to extended family and, in some instances, even friends. This depends on each person's and family circumstances. This was highlighted by participant 4 in the study: *"For me family means my external family and my educators because I was in a boarding school and the friends of my immediate family."* This finding is supported by Makiwane, Nduna, and Khalema (2016) who argue that family in the South African context extend beyond the nuclear family to include extended family and, in some cases, even caregivers. It is argued that in the South African context, family extends beyond the immediate family and may include uncles, aunts and cousins (Assim, 2013).

The definition offered by Makiwane et al. (2016) of family supports the research findings that support may be extended beyond family depending on the person's situation. Makiwane et al. (2016) define family as "a group of persons united by the ties of marriage, blood, adoption or cohabitation, characterised by a common residence (household) or not, interacting and communicating with one another in their respective family roles, maintaining a common culture and governed by family rules" (p. 4).

Research further found that people are driven by privilege, expectation, reciprocity and their cultural norms or belief systems to pay black tax. Privilege in the study was conceived as an advantage that people who pay black tax have over other family members who do not. Participants, because of their working status, are often an epitome of success in their families. People who pay black tax provide financial support to their families, because they are probably the only people who are working in their families. Their families sacrificed for them to get to the privileged positions they find themselves in. They now need to repay their families for the sacrifice made; due to their circumstances they are expected to help their families escape the cycle of poverty.

According to Weisner et al. (1997), reciprocity is the underlying principle of the intergenerational contract. Intergenerational reciprocity implies the cultural duty of the young to care for the old. In African culture reciprocal care is seen as a duty and a sign of respect (Booker, 2015). This supports the findings of the study that participants felt a sense of duty to ‘return the favour’ and support their parents for all the sacrifices they made. *“As much as it is an expectation from them. I also wanted to do it. Because I felt like I wanted to pay them for the sacrifices they made.”* P2. ‘Returning a favour’ in social relationships is also aligned to the social exchange theory.

The social exchange theory studies social behaviour and was developed by Homans (1958). Other early proponents of the social exchange theory include Peter Blau (1964) and Richard Emerson (1976). According to Hayes (2013), the core assumptions of the social exchange theory are a) human beings are generally rational and goal driven, and calculate costs and benefits in social interactions; b) social exchanges between two or more individuals are efforts by the participants to meet their basic needs (self-interest); c) social exchanges are regulated by the norm of reciprocity; and d) individuals are goal-oriented in a competitive social system resulting in differentiation of power and privilege in social groups. Based on their previous experiences from social exchange with others, people learn if their behaviour is rewarding or costly (Wan & Antonucci, 2016). In this manner social exchange can be considered as reinforcement (Cropanzano & Mitchell, 2005). According to Chibucos, Leite, and Weis (2005), the social exchange theory views individuals as rational actors who strategically utilise the resources they have to maximise their rewards. The moves of the individuals involved in a social interaction are calculated and self-driven (Allen & Henderson, 2016). In any given social interaction people are driven to maximise personal gain, weighing the costs against benefits so they can select the most beneficial relationship to engage in (Molm, 1997).

Molm (1997) asserts that at the core of the social exchange theory are concepts of equity and reciprocity. Individuals are more comfortable when they perceive receiving benefits from social interaction that are almost equal to the effort they are putting in. Moreover, individuals are likely to “return the favour” to those individuals who benefited them through social interaction (Allen & Henderson, 2016). According to Blau (1964), although social exchange may stem from self-interest, over time the social interaction generates trust, gratitude and a sense of obligation. Blau (2017) states that conditions affecting the processes of social exchange include the phase in the development of the exchange relationship and the character of the relationship between the exchange parties; the type of benefits that form part of the transactions and the costs involved in providing them; and the social context in which exchanges manifest. Social exchange necessitates

trusting others to reciprocate, making proving oneself trustworthy a prerequisite to earn trust (Blau, 2017).

According to Appelrouth and Edles (2010), social exchange theory in its traditional form contend that individuals' motivation to act is not based on tradition, unconscious drives or structural imperative; it is rather based on rational considerations of evaluating consequences of alternative courses of action in line with the "profit" they will likely generate. This sentiment is shared by Landor and Barr (2018) who argue that social exchange theory in its traditional form has been applied uniformly across all groups and cultures. The social exchange theory in its purest form did not take into account the social, political, economic and historical contexts of social exchanges (Cook & Levi, 2008). Black tax can be conceptualised from the social exchange theory using the principle of reciprocity - the bi-directional nature of the social exchange.

It can be assumed that although black tax is an obligation people feel towards uplifting their families because they are in a privileged position; the hope, trust or the perception that they will be rewarded in future (for instance, when the member of the family has graduated and is working), makes paying black tax a cost-and-benefit analysis decision on the part of the black taxpayer. However, black tax cannot necessarily be conceptualised from the point of view that the person can choose to abandon the relationship based on the perception of inequity. People may continue to support family even though what they put in is not equal to what they get out. There are circumstances where the black taxpayer will never be paid back such as when a person is financially and socially supporting an elderly aunt. These circumstances involve having costs only and, according to the social exchange theory, in its traditional form the black taxpayer would choose not to engage in that relationship as it proposes that the individual is driven by "what is in it for me" and evaluating possible alternatives (Allen & Henderson, 2016). Abandoning the relationship because there is nothing in it for the black taxpayer is not always an option.

Research findings revealed that people may be driven to pay black tax, because there is an expectation either from family or from themselves. In the context of the data collected, the expectation is the assumption or the hope that once the person starts working, he or she will support his or her families. The expectation is either said or unsaid. The research findings indicated that the black taxpayer knows that he or she is expected to support family, whether or not this was communicated, directly or by implication.

According to Aboderin (2017), an intergenerational contract in Africa poses an expectation that adult children will care for their parents and other family members. The expectation may stem

from the ‘unwritten’ expectation that is implied in the intergenerational contract as indicated by Alber et al. (2008). This research finding is supported by Mkhize (2019) who asserts that with black tax, parents have certain expectations from their children. According to Mkhize (2019), parents assume that if children have been to university, they will receive a decent pay; therefore expecting them to spend a lot of money supporting the parents. Mkhize (2019) further asserts that this expectation becomes more if the black taxpayer stays in the city, particularly Johannesburg, as it is assumed that the black taxpayer is living in luxury and can therefore afford to support family. The study found that there are participants who opted to pay black tax themselves. They were not coerced by family to pay black tax. This, however, could be rooted in their belief system or the cultural norms that they were brought up with which, for most Africans, are collectivist in nature (Stroeken, 2017).

There are instances where paying black tax is aligned to the belief system of the individual, cultural norms or societal influences. For instance, a person may pay black tax, because he or she believes that doing so will bring him or her favour either from God or the ancestors. Participant 5 in the current study articulated the importance of observing cultural norms: *“I also feel like I should mention that as a first son in the family, the idea is that the onus becomes then on me to help support the entire family. To become an assistant to my parents where I possibly can. And that covers a whole range of things from leading traditional ceremonies if there are any or even financial support or any kind of support that the family needs”*. The research finding that people may pay black tax because they believe doing so brings them favour from their ancestors, is supported by Mukwevho (2019). According to Mukwevho (2019), the idea of being neglected or forgotten by your ancestors because you forgot or neglected your family, is not taken lightly in African culture.

This responsibility of a first-born son to take care of or to lead family ceremonies is supported by Mncube (2019) who viewed the funding provided for many traditional ceremonies that are associated with IsiZulu culture as black tax. Schaefer (2008) posits that caring for family, whether immediate or extended, is an integral part of African culture. This view supports the research findings.

The research further found that there are certain expectations or pressure imposed by society that drive people to pay black tax. This may include certain occupations that society view as ‘prestigious’ or it may be the individual’s social standing in society that drives people to pay black tax, in order not to be judged harshly by society. *“So, they think she is a lawyer, she has money.*

So, they will come to me. Sometimes you do things because you are thinking I need to keep the wrap that I am working, I can't then say I don't have money for this." P7. The research finding that people may feel compelled to pay black tax because they do not want to be judged harshly by society, is supported by Chauke (2019, p. 200) in his assertion that "It is so painful when you struggle to contribute, because then you become one of those people who no longer support their parents". The nuances highlighted by societal issues that are prevalent in black communities in the South African context make the concept of black tax complex.

An interesting finding emerged from the data where there was an indication of enjoying paying tithes in church, because that money is used to better the lives of the less fortunate in the community. However, it was not clear if this offering was black tax or not. Chauke (2019) argues that offering at church (which by extension could include tithing) is a form of black tax. However, Chauke (2019) states that, in his experience, some pastors manipulate churchgoers to give so that they can receive redemption. While both the research findings and Chauke (2019) associate giving in church as potential black tax, the two views differ in that the participants in the study did not feel manipulated in any way to give. According to Chauke (2019), however, churchgoers are manipulated to give so that they can be saved from their sins. It is interesting that Masinga (2019) likens supporting family (black tax) to tithing in church as both take place religiously. Masinga (2019) views both black tax and tithing as almost religious activities, because they both require commitment and stem from guilt, responsibility and moral obligation.

In line with the findings of this study, Magubane (2017) found that there are two types of black tax, voluntary and compulsory black tax. However, the current study did not only find or classify black tax according to the two polarities. In addition to voluntary and involuntary black tax, the current study found that there is financial black tax and non-financial black tax. Where financial black tax has to do with money, such as buying groceries, paying for school fees, or paying a bond to support family; non-financial black tax may be the provision of shelter, skills or emotional support to family.

The findings showed that participants do not wish for the next generation to pay black tax. If they do, it should be because they want to and not because they feel compelled. Participants further understood that for black tax to come to an end, the current generation of black taxpayers needs to do things differently to make that happen. Current black taxpayers need to start saving differently and start building generational wealth so that future generations do not carry the burden of black tax. *"How do we prevent it (black tax) from going forward? Can we? Do we want to? I*

know, I would not want to stress my kids. If they decide to give back, let it be exactly that, recognition, not tax because they are not compelled. I should still be able to live the life that I like whether there is recognition or not. But that is all up to me. It is about what I do between now and retirement age.” P9.

Interestingly, the next generation will be expected to pay black tax in the form of quality time spent with family instead of financially supporting family. This suggests that black tax is likely to evolve to take on a form that is seen, literally or figuratively, as currency at a point in time. Participant 4 captured her views on how she wants her children, grandchildren and great grandchildren to pay her black tax as follows: *“I want to be that kind of a parent, a grandparent and a great grandparent. I want to be the type that they come to me just to sit down and talk to me. Spend time with me. That is the black tax I want, time.” P4.* Participant 2 had this to say about her children and black tax *“I say no to black tax. It will end with my generation in my family. I don’t want my children to suffer the way I did. I want them to spend their time with me and not their money.”*

The research findings suggest that there is a possibility that once involuntary black tax obligations have been fulfilled, one can be ‘exempted’ from involuntary black tax and be ‘promoted’ to voluntary black tax. However, this ‘exemption’ is subject to a negotiation and agreement with family members, the beneficiaries of black tax. *“So, from now on it’s out of love and that’s it. It’s no longer like an expectation. I can give them something, I don’t have to. I am relieved, I am happy that at least they stopped me. Without feeling guilty that you’ve just stopped. I don’t know the dynamics, I think it differs from family to family. If you just stop without even warning them.” P2.*

The research further found that there are positive and negative consequences associated with black tax. Positive consequences of black tax are those outcomes that favour the black taxpayer, whilst negative consequences work against the black taxpayer. The research findings revealed that positive consequences of black tax include the ability to make prudent financial decisions, the drive to do well and break the cycle of poverty and the hope that the current beneficiaries of black tax will ‘return the favour’ and support your children should the black taxpayer die and leave minor children behind. Participants felt that black tax taught them to use their money wisely. The negative consequences of black tax include making imprudent financial decisions and getting into debt as a result, feeling stuck in the current situation, experiencing stress or emotional exhaustion. The research findings gave an indication that black tax could lead to depression, suicide, and drug

and alcohol abuse and were supported by Mofokeng (2019), who argued that when finances are not stable and one is not able to support family, the hurt that stems from that brings suicidal thoughts, among other things. Mofokeng (2019) further argues that while his family depended on him financially and emotionally, he was dying inside. The feeling that the black taxpayer feels on his own at times was shared by participant 6: *“It has been exhausting financially and emotionally. I think it takes a toll on you to such an extent where I always make a joke about it and say that I have divorced my family because I am tired of constantly having to pay black tax or to constantly finance certain things that family needs. Sometimes you feel like they even abuse you to some extent because you feel like they are not considering how you are. I often say that when my mother calls and needs something from me, she does not even consider whether I can afford it or not. She does not even consider how I am at that point in time, maybe I am frustrated, maybe I am depressed for all she knows, but she is calling because there is something she needs, and nobody ever really remembers to ask how you are. For me it almost feels like they perceive your life to be good”*.

An interesting finding from the study was that black tax was perceived as contributing to broken family structures, because young men found it difficult to pay black tax and still pay ‘lobola’ (bride price) in order to get married. As a result, they opt to have children out of wedlock. This view coincides with Makiwane (2011) who asserted that the commercialisation of lobola has contributed to fewer marriages. Lobola traditionally used to be cattle given by the bridegroom’s family to the bride’s family as a symbol of commitment to a lasting relationship between families. Nowadays, it is either cattle or money or the combination of the two. According to Makiwane (2011), the low rate in marriages causes a dilemma for most couples, resulting in some couples who “cannot afford the high cost of lobola, preferring alternatives to formal marital relationships” (p. 144).

The research found that family dynamics were also influenced by black tax where participants felt that the expectation from parents tended to differ between siblings. The expectation was perceived to be laxer among younger siblings compared to older siblings, resulting in a level of resentment among siblings. The research finding that black tax expectation appeared laxer for younger siblings is supported by Chauke (2019) who argues that the biggest responsibility associated with black tax is felt by the first-born. Chauke (2019) further argues that the first-born child is likely to be the one who even sacrifices his or her dreams the most in order to support family. The researcher believes that older siblings doing certain things for their families, such as building a house, may result in younger siblings being left with only minor things to do at home. This may

be viewed as a different expectation for the younger sibling when in reality it is, because there is no longer a need for bigger things to be done.

The study found that black taxpayers felt that family tends to unconsciously treat people favourably, putting them on a pedestal because they are able to assist. This creates dynamics among family members that make black taxpayers uncomfortable. Additionally, although family may be perceived to overspend at times, the black taxpayer has no control in terms of the family's spending habits, perhaps feeling conflicted about how to tell elders how to manage their finances. The family structure in African culture does not traditionally allow major decision making to involve children (Gcabo, 2003). This makes it difficult for the black taxpayer to scrutinise where every cent in support of the family has gone.

The second research objective was to understand how black tax shapes the career choices of participants. Two themes were linked to the second research objective, namely the interplay between black tax and career and the management of black tax. The study found that black tax did influence the career decisions of participants. Black tax either influenced the career choice of the participants or their career movements in or outside their chosen career. Job hopping was one strategy that was identified by participants as a means to access retirement funding in order to be able to fund big black tax project/s such as roofing for a house. Participants were aware that it appeared that they were job hopping, while they intentionally moved to earn more money. This research finding is supported by Auer, Guralnick and Uhomoibhi (2017), who asserts that money along with perks such as stock options and sign-on bonuses are main motivators for changing jobs; and that job hopping has become common in organisations today. Studies exist that seek to understand job hopping and the factors that motivate people to job hop (Rigoni & Adkins, 2016). Based on the research findings of this study, understanding black tax in the South African context can provide insight into the job-hopping behaviour of young black South Africans and help inform the strategies for attracting, managing and retaining young black talent.

According to Vass (2010), there is no one factor that can explain turnover and mobility of black South African talent. Perhaps black tax is one of the myriad of factors that can contribute towards understanding the mobility and turnover of black talent in the South African context.

The study further found that black tax plays a role in how people show up at work. People, dependent on public transport to get to work, tend to spend more time in traffic, are likely to be more tired, and are unable to put in extra hours into their work. *“As a young black person starting out in your career, you probably cannot afford a car, you cannot afford to buy a place. You waste*

time traveling you if don't have a car, public transport just take so much more time. You have to wake up earlier. It's a little bit more draining". P14 It becomes difficult to make colleagues aware of personal circumstances in fear of being labelled as coming up with excuses to cover up perceived laziness or incompetence. An individual might even miss out on opportunities for promotions. Moreover, black tax often means that people take whatever job is available at the time so that they can start earning a salary and support family. This makes them feel stuck in their current role. *"I have to seriously take care of my mother financially. I have to make sure that she attends a proper health facility if she is not well and she is somebody who is very very ill, and she does not work anymore. She lost her job while I was doing my second year in tertiary. So, for me I had to start working very early in order to take care of her. My ambition was actually to become a chartered accountant. The unfortunate part is that when I took up my studies, I had to do something that was quick in order to complete and then be able to take care of her. Now I am stuck in logistics, where I see my passion is not realised."* P10.

For some, getting out of that role requires them to study something else, but they cannot afford to pay for their studies because of black tax. To complicate things further, organisational policies do not always allow them to study anything outside their current career stream. These dynamics were found to be brought into the workplace because of black tax.

The study uncovered several strategies that could be adopted in order to better manage black tax. These strategies include exploring additional sources of income, contracting or re-contracting with family, paying black tax in a more sustainable manner, having a support structure and good financial planning. Participants found that having an additional source of income made paying black tax easier. Stokvels and 'masiholisane' were viewed as possible options for earning additional income and are forms of communal savings where members agree on a monthly contribution, withdrawing lump sums at a later stage (Matuku & Kaseke, 2014). Members can also borrow from the stokvel and return the money later with interest. According to Matuku and Kaseke (2014), participating in stokvels includes benefits such as meeting basic needs by buying groceries, the ability to save and invest as well as easy access to credit and mini-loans. The benefits of participating in stokvels and 'masiholisane', as advocated by Matuku and Kaseke (2014), are aligned to the research findings where these were viewed as possible vehicles for black taxpayers to cope with black tax.

Setting boundaries with family, beneficiaries of black tax were viewed as the main factor in managing black tax. Setting boundaries was viewed as important in understanding and agreeing

to what the black taxpayer could realistically afford in support of the family. This agreement was viewed to be important in reducing the indebtedness that black taxpayers found themselves in, for they could not have an honest conversation with their parents about how much they could or could not afford. Where no agreement exists about what the black taxpayer can realistically assist with, they cannot say no to their families, finding themselves making loans and getting into more debt in order to support family. This research finding is supported by Mhlongo (2019) who emphasises the importance of honest conversations with family about earnings, so that the black taxpayer can only take on the responsibility he or she can afford.

The study suggested that black taxpayers should consider paying black tax in a more sustainable manner by finding means that will allow their families to generate their own income, instead of giving them money all the time. The study found that starting a business that generates an income for the family, for instance, is more sustainable and empowers the family to be self-sufficient. Mhlongo (2019) supports this research finding as he advocates building a small spaza shop or hiring out jumping castles for birthdays as examples of empowering families, instead of continually giving cash. This finding is also slightly aligned to the study by Magubane (2017) where entrepreneurship emerged as a theme from the data. While entrepreneurship was viewed as a mind-set participants possessed since their childhood, in Magubane's (2017) study, the findings of the current study view entrepreneurship as a solution to manage black tax. It does not necessarily mean that participants had been exposed to entrepreneurship during the early stages of their lives.

Having a support structure as a strategy for managing black tax refers to having a platform where black taxpayers can share experiences of black tax with others who are also paying black tax. The research findings indicated that experiences can be shared with colleagues or friends who are also paying black tax. This was perceived to possibly alleviate the stress that the black taxpayer was likely to feel when travelling the journey alone. The study found that effective management of black tax could alleviate the strain associated with black tax. This, in turn, could likely positively influence how black taxpayers perform in their work because of the complexities they deal with relating to familial obligations.

The research findings found that there are monthly expenses pertaining to black tax as well as ad-hoc expenses. Monthly expenses were found to be known upfront and often easy to budget for, while ad-hoc expenses were perceived as a challenge by most participants. Participant 5 captured his perceptions about the monthly and ad-hoc expenses relating to black tax as follows: "*I think*

for me what becomes a challenge is the in-betweens that becomes really stressful. Everything else is like a debit order going off. You know it is going to go off. You set it. It is there. It's when the unexpected things come up. Your funerals, your weddings and other unplanned expenses. Those sorts of things. When those come up, then it becomes sort of a stretch because now you need to balance your own finances in between to sort of cover up and make up for everything else."

Good financial planning was identified as a strategy that black taxpayers can use to cope with black tax. This was especially important as the research findings indicated that payday is mostly stressful because it mainly involves paying bills and meeting family financial obligations. Making use of a financial planner was proposed as a possible solution to deal with black tax: *"Be more purposeful about it and I would say definitely consult like a financial person, a financial planner. Somebody who can help you kind of manage your finances in a way where you can support yourself and also support the people at home"*. P12.

Implications

The current study provided information on how black tax is perceived by participants and how it shapes or influence their careers. The findings unveiled information that can be used by individuals, families and organisations. The findings of the study pertaining to the types of black tax, the drivers for paying black tax, and the strategies for managing black tax can be used as a basis to better understand black tax by individuals, families and organisations.

Limitations and recommendations for future research

The study had some limitations. All participants were university graduates as a result of the snowball sampling. Efforts were made to interview participants without formal educational qualifications but with no success as participation was voluntary.

While the participants were from different geographical locations in KwaZulu-Natal and Gauteng, were employed across different industries and organisations, were fairly represented across the gender lines and occupied different levels in their organisations; the sample was made up of only permanently employed participants which may have created a limitation for the study. Having participants who were temporary workers, for example, could have provided different insights as permanent employment is at times associated with stability.

Perhaps future research can be conducted to see if black tax plays out differently among participants who do not have formal qualifications. It would also be interesting to investigate if the employment status of participants plays a role in their perception of black tax. An interesting perception was unveiled with participants feeling that their white counterparts had a head-start when starting out in their careers. This perception was not investigated further as it was not the focus of the study. However, future research could investigate this further and add to the body of knowledge about black tax.

Future research could also investigate when black tax become applicable. Does black tax apply when one is working already, if it also has an impact even before one selects a career and start working, or if it applies both before and after the career choice is made.

Conclusion

The objective of the current study was to explore the perceptions about black tax among young employed black South Africans and to explore how black tax shapes the career choices of participants. Data was collected through semi-structured interviews and was analysed according to thematic analysis. The study found that black tax was uniquely experienced by participants, based on their personal circumstances influenced by the dynamics in their families. While black tax is uniquely experienced and perceived by participants, there were certain aspects of black tax that appeared to be common across participants.

The findings of the study indicated that young employed black South Africans are driven mainly by privilege, expectation, reciprocity and cultural norms or belief systems towards paying black tax. Different types of black tax were uncovered by the findings, revealing positive and negative consequences thereof. Black tax and career decisions were found to influence each other. Strategies to manage black tax were found to be useful in assisting participants to better cope with black tax and, consequently, presenting favourably in their place of work.

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CHAPTER 3: CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

Introduction

This chapter presents the conclusions, limitations and recommendations that were uncovered by the study. A brief summary of the study is provided, and conclusions drawn from the findings are discussed. The limitations of the study are then presented. Recommendations for further research and for practical implications are shared.

3.1 Summary

The aim of this study was to explore the perceptions of black tax among young employed black South Africans and to explore how black tax shapes the careers of participants. Individual face-to-face semi-structured interviews were utilised to collect data from 15 participants who were based in Gauteng and KwaZulu-Natal. Semi-structured interviews are informally structured and open-ended (Guest, Namey, & Mitchell, 2013) and offer a fluid and flexible structure that allowed the researcher to probe questions that were relevant to the research topic (Edwards & Holland, 2013). According to Crabtree and Miller (1999), individual interviews are best suited for collecting data that is personal where people may feel uncomfortable sharing in front of other people.

The study was informed by relativist ontology and subjectivism as an epistemological stance. The relativist ontology views reality as subjective, varying across individuals (Kivunja & Kuyini, 2017). Subjectivism is premised on the belief that reality is not fixed, but is fluid. Subjectivism further accepts that during the research process the researcher and the participants co-create the understanding of the phenomenon based on the perceptions of the participants (DePoy & Gitlin, 2013).

Non-probability sampling was used to obtain participants for the study. The researcher contacted gatekeepers in churches and professional bodies whose membership comprised young employed black South Africans. Snowball sampling was adopted in this study, as it was deemed suitable to recruit participants who met the inclusion criteria, but who were not overtly identifiable (Jupp, 2006). In snowball sampling, each identified participant is asked to refer other potential participants who meet the inclusion criteria for the study (Wegner, 2010). The inclusion criteria for participation in the study required participants to be black South Africans; they had to be working, between the ages of 18 and 34 and provide financial support to their families. Data was analysed using thematic analysis. Thematic analysis is defined as “a method for systematically

identifying, organising, and offering insight into patterns of meaning (themes) across a dataset” (Braun & Clarke, 2013, p. 57). The current study adopted a six-step thematic analysis proposed by Braun and Clarke (2013). The first phase of the thematic analysis process is familiarising oneself with the data. The researcher listened to the recordings, typed interview transcripts and field notes. The interviewer then read transcripts and field notes repeatedly, enabling immersion into the data. This further enabled the researcher to think about what the data meant and get a sense of what data meant in totality. The second phase of thematic analysis involved generating initial codes. Data was systematically analysed using codes. According to Braun and Clarke (2012), codes categorise and assign a label to a feature of the data that is potentially relevant to the research question. At the end of this phase, data was fully coded and data relevant to each code was collated. After codes had been generated from the data, the process flowed to the next phase; searching for themes. According to Maguire and Delahunt (2017), a theme “is a pattern that captures something significant or interesting about the data and/or research question” (p. 6). This phase entailed studying the coded data to identify areas of similarity and overlap between codes. Data that seemed to be related sharing some unifying feature was clustered to generate themes and subthemes. Relationships between themes were also explored. A separate theme was created called ‘other’, consisting of all codes that did not squarely fit anywhere.

Phase four of the thematic analysis process was reviewing potential themes. This was an iterative process where emerging themes were reviewed in relation to the coded data and the entire set of data collected. Some themes were collapsed into one, while others were split into a number of specific themes. This collapsing and/or splitting of themes resulted in identification of distinctive and clear themes in relation to the coded data. Themes were reviewed in relation to the entire dataset. To achieve this, the researcher reviewed data to determine whether the themes meaningfully captured the entire data set or just part of it. The researcher revisited this review process until she was comfortable that the themes captured the most relevant elements of the data and the overall tone of the data in relation to the research question.

The fifth phase involved defining and naming themes. When defining themes, it was important to clearly state what was unique and specific about each theme. According to Braun and Clarke (2012), short, informative and memorable names make good themes. The final phase of the thematic analysis process was producing the report. All findings, both positive and negative, under identified themes were reported. Verbatim quotations from interviews were included in the report to show some of the data from which the results had emerged, giving participants the voice.

According to Holloway and Galvin (2016), using verbatim quotations from interviews gives participants a voice when reporting findings.

3.2 Conclusions from literature and empirical results

The study found themes that were useful in terms of understanding the perceptions participants have about black tax. The findings of the current study gave an indication that black tax is an aftermath of the apartheid system. This finding is supported by Zungu (1997) who argued that the poor education afforded black people during the apartheid era was inadequate and limited in scope, making it difficult for them to participate in the economic, social and political spheres of the country. Gemmell (2004) also supported this finding by asserting that the segregation in the education system where white schools had superior education compared to black African schools gave white children a 30-year head start over their black counterparts. Mncube (2019) also supports the view that black tax the apartheid system was partially responsible for emergence of black tax. Additionally, Mncube (2019) argues that black tax existed even in colonial times, before the apartheid regime; asserting that black tax is “a result of the colonial administration and, later, the apartheid regime” (p.103). Gemmell (2004); Mncube (2019) and Zungu (1997) supported the findings of the study that black tax originated from the apartheid system. However, Assim (2013) offered a different view that supporting family dates back centuries ago in black communities, before the apartheid era, where South African black families always had strong familial responsibility. According to Booker (2015), the act of intergenerational reciprocal care is the traditional pillar in African culture which is regarded as a sign of respect and an obligation.

Interestingly, the study found that there is a perception that white colleagues are assisted financially by their parents when they start working by either buying them a car or giving them capital towards buying their first property or other investment. The findings of the study gave a perception that white counterparts’ head-start compared to black South Africans favours them in the workplace as they do not have to contend with the many complexities that black colleagues face relating to familial obligations. No evidence from literature was uncovered to support or dispute this perception.

The study found that black tax is uniquely experienced by different people based on their individual context and family circumstances. While black tax is uniquely experienced, there are several key themes that are common across participants, such as the types of black tax, the

rationale for paying black tax, the consequences of black tax, and proposed strategies for managing black tax.

Both the findings of the current study and Magubane (2017) found that there are two types of black tax, namely voluntary and involuntary black tax. However, the current study extended the classification of black tax beyond the two polarities. In addition to voluntary and involuntary black tax, the current study found that there is financial black tax and non-financial black tax. In the context of the current study, financial black tax has to do with money such as paying for school fees, buying groceries or paying a bond to support family. Non-financial black tax may be the provision of shelter, skills or emotional support to family.

The study findings gave an indication that participants do not wish for the next generation to pay black tax. In the event that the next generation pays black tax, it should be out of the goodness of their hearts and not because they feel compelled to. The findings of the current study further revealed that participants understand that for black tax to come to an end, the current generation of black taxpayers need to do things differently to make that happen. The current black taxpayers need to break the cycle of black tax by saving differently and start building generational wealth so that future generations do not carry the burden of black tax. Interestingly, the next generation will be expected to pay black tax in the form of quality time spent with family instead of spending money on family. This shift in expectation of black tax in future suggests that black tax is likely to evolve to take on a form that is seen as currency at a point in time, literally or figuratively.

The research findings indicated that there is an interplay between black tax and the careers of participants where black tax influences the choice of careers. Further, the study found that black tax determines the need to move within or outside the chosen career of participants. The career moves of participants is motivated by the need to pay black tax and that, in turn, leads to the ability to better fulfil the familial obligations imposed by black tax. The movement of talent to satisfy black tax requirements implies that understanding and/or managing black tax can assist organisations in attracting and retaining black talent.

Understanding aspects of black tax, such as the type of black tax; the rationale for paying black tax; the consequences of black tax; and strategies for managing black tax could be used as a basis to understand black tax by individuals, families and organisations in their contexts. That understanding could be used to form a basis for developing interventions to start managing black tax effectively, given the current research findings that black tax does influence the careers of

participants. The strategies uncovered by the current study on how to manage black tax can also be used as a basis for developing context-specific strategies for dealing with black tax.

According to Mohamed (2008), the failure to retain black employees by organisations is a barrier to meeting employment equity targets as stipulated by the Employment Equity Act (55 of 1998). Understanding black tax could lead to organisations understanding additional drivers for attracting and retaining black talent and ultimately being able to meet employment equity targets. Booysen (2007) posits that factors such as lack of talent management targeted at black employees, perceived tokenism, organisational culture not conducive to attracting and retaining black talent, and lack of transformation are barriers for organisations to retain black employees. The findings of the current study indicated that job hopping is a strategy adopted by participants to alleviate the financial strain of black tax. Xiao (2008) argues that financial strain can affect personal relationships, health and performance at work. According to Xiao (2008), financial knowledge and skills provided through financial education in the workplace help reduce financial stress experienced by employees. The findings of the current study suggest that if financial knowledge and skills acquired through financial education at work incorporates challenges of black tax, the financial stress experienced by young employed black South Africans can be reduced.

According to Booysen (2007), there are different factors that play a role in the retention and mobility of black talent. Vass (2010) argues that there is no one factor that can explain turnover and mobility of black South African talent. Based on the findings of the current study, black tax motivates black talent mobility. Therefore, this study contributes towards understanding one of the myriad of factors that motivate black talent mobility. Over and above the factors shared by Booysen (2007) that are barriers to retaining black talent, the findings of the current study could be used to inform the understanding of black tax as another factor that impacts the retention of black talent.

Smit, Stanz, and Bussin (2015) argue that talent management can work to the organisation's advantage or against organisations, depending on how effectively it is done. According to Silzer and Dowell (2010), talent management is "an integrated set of processes, programs and cultural norms in an organisation designed and implemented to attract, develop, deploy and retain talent in order to achieve strategic objectives and meet future business needs" (p. 18). South Africa has a shortage of skills and high turnover of talented employees, making talent management complex; effective talent management that is context-specific can warrant the sustainability of organisations (Smit et al., 2015). Several studies (Motileng et al., 2006; Nzukuma & Bussin, 2011; van Dyk &

Coetzee, 2012) gave an indication that South African employers need to put a concerted effort into attracting and retaining black talent at the backdrop of legislative requirements such as the Employment Equity Act and Black Economic Empowerment. Talent management is a possible vehicle that organisations can use to meet the legislative requirements of the abovementioned Acts. Further, effective talent management can help organisations move beyond complying towards championing the attraction, development, deployment and retention of black talent, setting them apart from their competition (Pregolato, Bussin, & Schlechter, 2017). Legislative requirements and the resultant war for black talent are drivers for understanding bespoke tailor-made interventions for attracting and retaining previously disadvantaged employees. This understanding should be of strategic importance for organisations in South Africa (Nzukuma & Bussin, 2011). There is a gap in the body of knowledge on the topic of black tax, because there are limited studies that investigate black tax particularly in the work setting. This study closes that knowledge gap by adding to the body of knowledge about black tax.

3.3 Limitations of the study

There were some limitations in the study. The non-probability sampling technique saw all participants in the study being university graduates because of snowballing. Although the sample had a good gender mix; came from more than one geographic location; are employed in different industries; came from different levels in their organisations; all participants, however, were permanently employed which may have created a limitation for the study. The employment status may play a role in how black tax is experienced, because being permanently employed may be perceived as more stable than being a temporary worker or a contractor.

3.4 Recommendations

This section makes recommendations to individuals, families and organisations, based on the findings of the current study.

3.4.1 Recommendations to individuals

The individual can greatly benefit from the strategies proposed by the current study on how to manage black tax. Understanding the different aspects of black tax such as the different types of black tax, the different drivers for paying black tax, and what is considered black tax or not, will allow the individual to understand his or her individual context and how to better manage it.

3.4.2 Recommendations for families

The study found that black tax influences the family dynamics where perceived unfairness due to dissimilar black tax expectations among siblings can lead to resentment. This knowledge can help families communicate better and be more explicit and intentional about black tax. Moreover, the findings of the current study revealed a strategy for managing black tax that was directed at families, where engagements with family members were encouraged in order to set boundaries in terms of what and how much family can be assisted with. This knowledge can help families open up to the idea of engaging in conversations and setting boundaries around black tax.

3.4.3 Recommendations for organisations

The findings of the current study gave an indication that there is an interplay between black tax and the career choices of participants. Evidence from the study has highlighted the complexity of black tax. The findings of the current study revealed that black tax is uniquely experienced by those subjected to it, depending on individual circumstances within their families. The complexity of black tax indicates that a blanket approach in proposing interventions to deal with black tax at an organisational level is not likely to work. Perhaps the starting point for organisations is to be aware of the phenomenon of black tax within organisational contexts. Once that is understood, they may then attempt to propose context-specific interventions to deal with black tax or to align their policies, processes and procedures accordingly. Organisations can include financial education in their wellness programmes to help young black South African employees deal with financial strain associated with black tax, for the research findings indicated that participants experience financial strain due to black tax.

3.4.4 Recommendations for future research

There are several suggestions that were raised by the current study. Firstly, there was a perception that emerged where participants felt that their white counterparts had a head-start in their careers, because their parents bought them cars and/or houses when they started working. Participants felt that because of this head-start, white colleagues are able to show up more favourably in the workplace. It would be interesting to investigate this further and add to the body of knowledge about black tax.

Secondly, it emerged from the data that black tax might look different in future, where parents would want their children to spend their time with them instead of spending money on them.

Additionally, participants indicated that they do not want their children to be subjected to black tax. It would be interesting to run a study in future to see if black tax 'currency' changes from money to something else (if it will look different); whether black tax will be less or more or whether it will cease to exist.

Thirdly, it emerged from the data that family dynamics are impacted by black tax. An interesting finding that would be opportune to investigate further is if and how the black taxpayer can challenge and hold family, especially elders, to account on how they spend their black tax money.

Fourthly, possible future research could explore if black tax applies when one is working already, if it also has an impact even before one selects a career and start working, or if it applies both before one chooses a career and after one has started working? Additionally, future research could investigate the possibility of developing or reviewing policies that organisations can adopt or adapt to help employees affected by black tax to better cope within the organisational context.

3.5 Chapter summary

This chapter provided conclusions from literature and empirical results of the current study. Limitations of the current study were outlined. Recommendations, based on the findings of the current study, were made for individuals, families, organisations and future research.

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