# Exploring the influence of black tax on career management amongst young black professionals in a selected area of South Africa

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# DECLARATION

I declare herewith that the mini-dissertation which I herewith submit to the North-West University as partial fulfilment of the requirements set for the MBA degree is my own work.

# DEDICATION

I would like to dedicate this mini-dissertation to my friend and colleague, Naledi Tlhako. Had it not been for Naledi, I would have never known what Black Tax is. It was Naledi who introduced me to the phenomenon, which truly opened my eyes to a whole new culture. I am forever grateful.

# PREFACE

In the pursuit of understanding the intricate dynamics that shape the professional trajectories of young black professionals, this research delves into the profound influence of Black Tax on career management within a specific region of South Africa. The concept of Black Tax, emblematic of the financial responsibilities assumed by individuals in supporting extended family members, introduces a multifaceted dimension to the career development of these professionals.

In this exploration, qualitative methodologies were employed to scrutinise the nuanced interplay between Black Tax and career choices. The study was aimed at unravelling the complexities inherent in the intersection of familial obligations and individual career aspirations, offering insights into the challenges faced and the innovative strategies employed by young black professionals.

It is the researcher's aspiration that this research will not only contribute to academic discourse, but also serve as a catalyst for informed conversations and, potentially, policy considerations aimed at fostering an environment where young black professionals can thrive amidst the intricacies of familial financial responsibilities.

# ACKNOWLEDGEMENTS

In the journey of this research endeavour, numerous individuals and entities played instrumental roles, contributing their support, wisdom, and encouragement. Firstly, I express profound gratitude to the Almighty God for the strength, guidance, and inspiration that sustained me throughout this academic pursuit.

To my husband, Colin Powell, your unwavering support, patience, and belief in my capabilities have been a constant source of motivation. Your presence illuminated the path of this academic journey, and I am grateful for the shared moments of encouragement and understanding.

I extend heartfelt appreciation to my parents, whose love, sacrifices, and values shaped the person I am today. Your enduring support is the bedrock upon which this endeavour stands. To my church community, CRC, thank you for fostering an environment of faith, community, and spiritual nourishment.

Gratitude is also extended to my employer for providing the necessary resources and flexibility to facilitate the pursuit of this research. Your commitment to fostering an environment conducive to both professional and academic growth has been invaluable.

To my supervisor, who poured her blood and sweat into this study, it has been an honour to learn from the best.

Finally, to the participants of this study, your willingness to share insights and experiences was integral to the depth and richness of this research. Your contributions not only enriched this study but ,have the potential to impact broader conversations in the field.

Collectively, these acknowledgments symbolise the collaborative spirit that underscores the successful completion of this research journey.

# ABSTRACT

This research addresses the pervasive issue of Black Tax amongst young black professionals in South Africa. Recognising the importance of understanding the implications of familial financial responsibilities, this study was aimed at unravelling the intricate dynamics and offering insights for individuals, organisations, and policymakers.

The research problem stems from the limited comprehension of how Black Tax influences career management, making it imperative to explore this phenomenon comprehensively. The significance lies in providing a nuanced understanding that informs strategic decision-making for both individuals navigating familial responsibilities and organisations fostering inclusive workplaces.

The purpose of the study was to delve into the experiences and perceptions of young black professionals, aligned with the research questions that guided the exploration. Grounded in a theoretical foundation that acknowledges the complexity of familial obligations and career aspirations, a qualitative methodology and a purposive sample were employed to capture the perspectives of voluntary participants.

Thematic analysis was employed to analyse the data from interviews to unravel key findings that showcase the multifaceted influence of Black Tax on career choices, goals, and prospects. The conclusions drawn align with the purpose of the study and the research questions, offering a comprehensive understanding of the interplay between familial responsibilities and professional trajectories.

Managerial implications extend to individuals, organisations, and policymakers. Insights gained from this study could inform workplace practices, inclusive policies, and strategic decision-making at both individual and organisational levels. The alignment across research problem, research questions, methodology, and findings emphasise a logical progression, ensuring coherence and depth in addressing the multifaceted aspects of Black Tax.

In summary, this research contributes to the academic discourse on Black Tax by providing a comprehensive exploration grounded in the alignment of key components. The findings offer valuable insights for navigating familial financial responsibilities, empowering individuals, fostering inclusive workplaces, and guiding policy considerations.

**Key words**: Black Tax; black professionals; career management; perceptions; qualitative research

## KEY TERMS USED IN DOCUMENT

**B-BBEEA:** Broad-Based Black Economic Empowerment Act 53 of 2003

**B-BBEE:** broad-based black economic empowerment

**Black (people):** A grouping consisting of black African, Coloured, and Indian people in South Africa (B-BBEEA, 2003)

**Black Tax**: additional taxation of young black professionals, who are expected to contribute financially to their direct and/or indirect relatives who are considered less fortunate (Mangoma & Wilson-Prangley, 2019:443)

**Career management:** a life-long process of investing resources to accomplish future career goals (University of California, Merced- https://hr.ucmerced.edu/training/careermanagement)

**Career choices:** important decisions about which career path to pursue in view of comparative advantages and labour market conditions.

**Career preferences:** professions or jobs pursued due to their relative importance

**Phenomenon:** an event or fact requiring a scientific explanation and description (Mirriam-Webster Dictionary)

**Previously disadvantaged:** previously disenfranchised and segregated race groups in South Africa, i.e., black African, Coloured, and Indian

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# CHAPTER 1 NATURE AND SCOPE OF THE STUDY

## 1.1 Introduction

The term 'Black Tax' is commonly used in South Africa, where it refers to the expected financial contributions of economically active black employees to their direct or indirect relatives who are considered less fortunate (Mangoma & Wilson-Prangley, 2019:443; Whitelaw & Branson, 2020:2). 'Black' people are a diverse group, defined by the South Africa's Broad-Based Black Economic Empowerment Act 53 of 2003 (B-BBEEA) as consisting of the black African, Coloured, and Indian racial groupings (B-BBEEA, 2003). These citizens of South Africa are known to experience more poverty and inequality (Gradín 2013:188; Idahosa & Van Dijk, 2016:96), and Black Tax is a means to share the earnings of those in the family who are viewed as more fortunate. Several studies have investigated and explored the Black Tax phenomenon from a financial and economic perspective (Mangoma & Wilson-Prangley, 2019; Mpisane, 2022; Whitelaw & Branson, 2020). This study focused on Black Tax and its influence on the career management (career choices, goals, and prospects) experiences of young black professionals in a selected area of South Africa.

## 1.2 Background to the Study

Msibi (2020:1) provides three different definitions of Black Tax, all of which point to the fact that it is associated with black people who are working and are burdened with providing for their families through financial contributions.

Back Tax can be better explored by understanding South African history and black cultures. Traditionally, the black family extends far beyond parents and siblings, and includes cousins, uncles, and aunts. The young are expected to tend to the elders (Billson & Fluehr-Lobban, 2005:181). This is also referred to as an 'extended family structure'. From 1948 to 1994, the apartheid government ruled South Africa (Sonneborn, 2010:6), with 'apartheid' translating to 'separateness' in English, which was an ideology governed by legislation to institute segregation based on race (Bowker & Star, 2000:15). Through legislation, several restrictions imposed on black people, which included restrictions on education and access to commerce opportunities (Thompson, 2001:181).

In 1994, all citizens of South Africa (including black people) were given the right to vote, and a new governing party was subsequently democratically elected (Piombo & Nijzink, 2005:9). Since 1994, legislation has been passed to empower and advance equality in South Africa, two

examples of which are the Employment Equity Act 55 of 1998 and the B-BBEEA (RSA, 2003). These post-apartheid laws enabled previously disadvantaged citizens to enter the labour market with more opportunities than before (Burger & Jafta, 2006:2), which, in turn, is hypothesised to have contributed to a greater expectation by black families of working members to provide financial support (Lulat, 2008:5).

### 1.3 Problem Statement

Black Tax emerged from struggling black communities, termed 'previously disadvantaged' (Montle, 2020:235), resulting from unfair discrimination, as recognised in Section 9(2) of the Constitution of the Republic of South Africa, No. 108 of 1996. In terms of these conditions, they stand to benefit directly or indirectly from the performances provided for in these conditions. This creates a paradox, as these previously disadvantaged communities, who are meant to be empowered by B-BBEE legislation, are probably burdened the most by the realities of Black Tax. Since South Africa became a democracy in 1994, black South Africans have been able to freely partake in the economy. However, with many black communities struggling to break free from the chain of poverty and Black Tax, there is a dim prospect of future career successes for many black professionals (Montle, 2020:238).

While the financial transfer of Black Tax has a politically stabilising influence through the support of the economic advancement of kin, it can lead to the hindering of growth and sustainability of those who are depleting their savings and financial assets, keeping them trapped in the middle-class income bracket (Mangoma & Wilson-Prangley, 2019:444). This financial stagnation and even decline then further burdens the already unstable political context of South Africa (Mangoma & Wilson-Prangley, 2019:444).

The problem this study sought to investigate was that most of the literature in this domain emphasises the economic and financial burden of Black Tax (Mangoma & Wilson-Prangley, 2019:444; Mpisane, 2022). As a result, little is known about the influence of Black Tax on career management (career choices, career goals, and career prospects) amongst emerging black professionals in the South African context. Mpisane (2022: 88) recommends that more research on Black Tax be conducted, to understand how it affects various psycho-social aspects amongst young black professionals in South Africa. Therefore, the current study was aimed at filling this gap in knowledge by exploring the experiences and perceptions of young black professionals of Black Tax with regard to career management, specifically whether it affects their career choices, career goals, and career prospects.

## 1.4 Objectives of the Study

The study's main and secondary objectives are detailed below.

### 1.4.1 Primary objective

In line with the problem statement, the primary objective was to explore the experiences and perceptions of Black Tax on the career choices, goals, and prospects amongst young black professionals in a selected area of South Africa.

### 1.4.2 Secondary objectives

To achieve the above-mentioned primary objective, the following secondary objectives (SOs) were formulated:

SO1: To explore the perceptions and experiences of Black Tax amongst young black professionals in South Africa.

SO2: To establish whether Black Tax affects the career choices, career goals, and career prospects of selected young black professionals in South Africa.

SO3: To determine the coping strategies that economically active young black professionals use to navigate the possible strains of Black Tax and its impact on career management (career choices and career goals).

## 1.5 Research Questions

The study was aimed at answering the following research questions.

### 1.5.1 Primary research question

The primary research question of the study was: How do young black South Africans experience and perceive Black Tax and its impact on their career choices, career goals, and career prospects?

### 1.5.2 Secondary research questions

Answering the primary research question was achieved through the following secondary research questions (SRQs):

SRQ1: How do young black South Africans experience and perceive Black Tax?

SRQ2: How does Black Tax influence their career choices, career goals, and career prospects?

SRQ3: What coping strategies do young black professionals use to navigate the possible strains of Black Tax and its influence on their career choices and career success?

The next section discusses the scope of the study.

## 1.6 Demarcation of Study Scope

The current study falls within the field of human resource (HR) management, specifically the career management of a cohort of young black South Africans working as professionals in Potchefstroom, South Africa.

### 1.6.1 Rationale and Significance of the Study

This topic is essential to managers in general and, more specifically, to HR managers who need to understand the impact of culture-specific forces on organisational talent. The study was further aimed at providing higher education institutions with information that could facilitate career guidance and the relaying of coping skills to black professionals in managing their financial matters better. It could also give HR managers a better understanding of and insight into the phenomenon of Black Tax, and may inform strategies for better retention of young black professionals. Since there are many managers and HR managers who do not form part of the previously disadvantaged group, it is paramount to educate the key role players in an organisation concerning the challenges of Black Tax for young black professionals in order to enhance their retention.

Understanding the challenges associated with the Black Tax is significant, as it sheds light on the systemic barriers black individuals could face in achieving career goals, financial stability, and independence. This highlights the need for policies and initiatives that address the financial and career challenges black individuals face and support their well-being. The study provides valuable insights for policymakers, HR managers, and organisations with which to address the influence of Black Tax on young black professionals and promote their financial stability and career independence.

The next section provides an overview of the methodology followed in the current study, which is explained in detail in Chapter 3.

## 1.7 Outline of Research Methodology

The research was exploratory and followed a qualitative approach. Participants were selected using non-probability sampling, specifically purposive and convenience sampling. The data were gathered through semi-structured interviews conducted by the researcher, following an interview guide containing open-ended questions. Thematic analysis was employed to analyse the collected data.

The next section details the layout of the dissertation.

## 1.8 Chapter Layout

The layout and contents of the chapters are detailed below.

**Chapter 1: Introduction and Background**

This chapter presents the background of the study and introduces the focal issue of Black Tax and the related research problem. The chapter also provides the research questions and objectives, aligned with the problem statement. It also delves into the purpose and anticipated benefits of the study, establishes the study's delimitations, and introduces the methodology used in conducting the study.

**Chapter 2: Literature Review**

This chapter presents a detailed review of extant literature pertinent to the influence of Black Tax on the career management of young black professionals, and highlights gaps in the current body of knowledge.

**Chapter 3: Research Methodology, Design, and Methods**

This chapter details the researcher’s chosen methodology, encompassing research philosophy and approach, the population under study, the sampling method employed, the selected sample, and the method of data gathering and analysis. This is followed by a discussion of the strategies implemented to ensure the trustworthiness of the study. The chapter concludes with the ethical considerations pertinent to the study.

**Chapter 4: Analysis, Findings, and Discussion**

This chapter presents the outcomes of the analysis of the interview data. The findings are organised thematically, reflecting the patterns that emerged from the data, and are supported by

verbatim quotes from the interview transcripts. The chapter then discusses the findings, together with interpretations based on existing literature.

**Chapter 5: Conclusions, Managerial Implications, and Recommendations**

This chapter concludes the study. It outlines how the research objectives were achieved, discusses the study's limitations, and provides practical recommendations and managerial implications. Additionally, the chapter delineates the study's contribution to the understanding of Black Tax's impact on career management amongst young black professionals. Finally, suggestions for future research in this domain conclude this chapter.

The outline is illustrated in Figure 1.1 below.

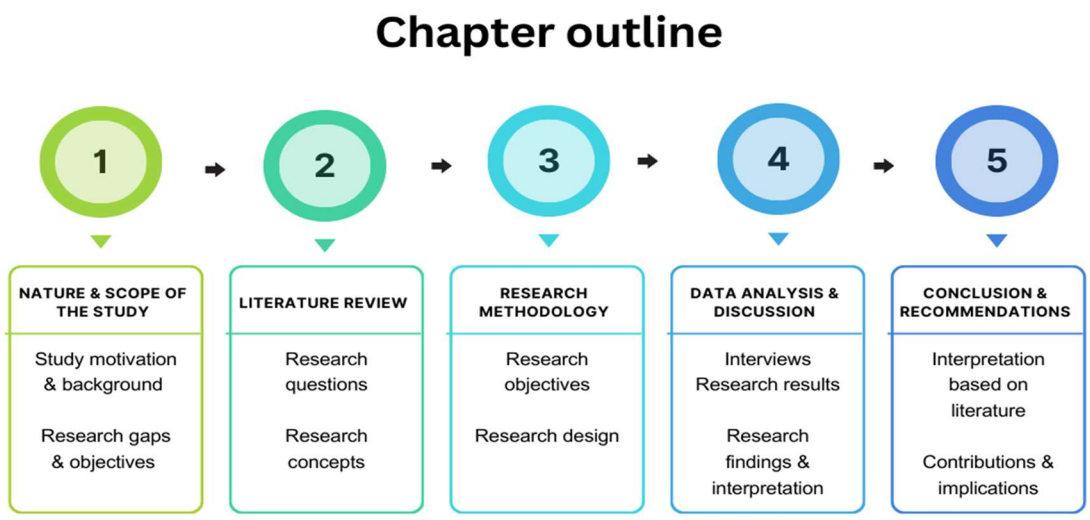


**Figure 1.1: Chapter outline**

# CHAPTER 2 LITERATURE REVIEW

## 2.1 Introduction

This chapter discusses the literature on the topic under study, i.e. Black Tax. The researcher applied the lens of the AMO (ability, motivation, and opportunity) theory (Appelbaum, Bailey & Kalleberg, 2000), which holds that the performance of individuals does not depend on abilities and job-related motivation alone, but also the opportunities offered and the immediate surrounding environment of individuals (Alba, Martín-Alcázar & Sánchez-Gardey, 2021:125).

The next sections discuss the meaning of Black Tax, followed by case studies of experiences of Black Tax in South Africa.

## 2.2 Exploring the Meaning of Black Tax

Limited empirical research has been published on the phenomenon under study. Black Tax is described as the financial burden on black South Africans, whereby family members are expected to make financial contributions to their less privileged family members. These needy members' financial status resulted from unfavourable circumstances that were not experienced by most white individuals (Whiting, 2009:224). Black Tax is deemed to support those who are not in the position to survive on their own (Gradín, 2013:196), and the level of poverty in these households aggravates the situation. The lack of resources in these families then becomes a financial need, a lack of land, or a lack of education (Mpisane, 2022).

Black Tax is construed by some members of black society as being in service of ubuntu, defined as 'humanness' — the notion that individuals' well-being relates to and is dependent on others in the community (Sarra & Berman, 2017:455). Ubuntu is commonly defined as the philosophy of 'I am because we are' (Desmond Tutu, 2013). This philosophy is closely connected to what Black Tax is aimed at accomplishing — the well-being of the less fortunate by imposing a 'tax' on those with greater means. Literature exploring the Black Tax phenomenon poses the question whether Black Tax is a burden or ubuntu. It may seem noble to support family members in need, which relates to ubuntu, but the burden that is placed on black South Africans may be more significant than merely serving the needs of the family (Daya & Mpete, 2017:1; Magubane, 2016:1; Mhlongo, 2019:4). Due to the limited literature available, there is no clear indication as to whether Black Tax should be welcomed in black communities due to its service to humanity, or whether it should be eradicated due to the financial and psychological burden it imposes on certain family members (Mpisane, 2022).

## 2.3 Overview of studies conducted on the phenomenon of Black Tax

To the researcher's knowledge, eight recent studies were conducted on Black Tax in South Africa, by Mpisane (2022), Carpenter and Phaswana (2021), Msibi (2020), Montle (2020), Mangoma and Wilson-Prangley (2019), Fongwa (2019), Sibiya (2018), and Magubane (2016).

In the most recent study, Mpisane (2022) explored the experiences of Black Tax amongst the emerging black middle class in terms of the emotional and psychological impact of the practice. Carpenter and Phaswana (2021) conducted an exploratory study on Black Tax focused on the government redistributing wealth through taxation. The study considered whether South African taxation legislation provided for Black Tax, and suggested improvements.

Msibi (2020) explored the perceptions of Black Tax amongst young black South Africans, as well as how it affected their career aspirations, how Black Tax is perceived, and how it plays a role in their career choices. The qualitative study of Montle (2020) explored the effects of Black Tax and the socio-economic isolation of the black middle class in South Africa through the lens of the telenovela Skeem Saam.

Mangoma and Wilson-Prangley's (2019) study examined how the emerging black middle class makes financial transfers to their direct and indirect families. The study specifically focused on understanding the lived experiences of those making these financial transfers. Fongwa (2019) interrogated the dichotomy of the public good versus the private good, and whether Black Tax is a public good, as a result of those with a higher education having to pay more.

Sibiya (2018) investigated Black Tax and vulnerability to determine the link between these concepts in the context of the emerging middle class. Using exploratory qualitative research, 18 individuals who had experienced Black Tax were interviewed. Magubane (2016) examined the impact of Black Tax on the human behaviours of the payers of the tax. This was achieved by exploring the circumstances that resulted in the obligation to financially provide for family. The study findings showed that a higher percentage of the participants felt fulfilled and gratified knowing they supported their families. A smaller percentage felt that Black Tax stifled their growth (Magubane, 2016).

While the study of Msibi (2020) focused on the career choices of the participants due to their perceptions of Black Tax, the current study was aimed at determine whether the perceptions of Black Tax amongst young black professionals have an impact on their career choices, goals, and future prospects of success.

The following sections delve into the details of these studies' findings.

### 2.3.1 "Exploring experiences of 'Black Tax' among emerging black middle class in Cape Town"

Mpisane's (2022) study, explored the experiences of Black Tax and its emotional and psychological impact on young black professionals. Mpisane's study (2022:5) situated the phenomenon of Black Tax within the historical context of apartheid in South Africa. The apartheid system imposed systemic discrimination, limiting black individuals' access to quality education and economic opportunities (Magubane, 2016:3). As a consequence, the emerging black middle class inherited the burden of financially supporting previous generations through Black Tax (Mpisane, 2022:15).

The study revealed diverse perceptions of Black Tax amongst young black professionals. Some participants viewed it as a cultural obligation and a demonstration of ubuntu, emphasising interconnectedness and communal responsibility (Msibi, 2020:8). However, conflicting perceptions also arose, with others seeing Black Tax as a burden that hinders personal growth and financial stability, leading to emotional stress and internal conflict (Mpisane, 2022:20). The financial strain of supporting extended family members leads to anxiety, stress, and feelings of overwhelming responsibility (Magubane, 2016:12). Participants reported experiencing guilt and pressure to meet familial expectations, which adversely affected their mental well-being (Msibi, 2020:12). Moreover, the conflict between individual aspirations and familial obligations may lead to identity crises and emotional distress (Mpisane, 2022:25).

To manage the emotional and psychological impact of Black Tax, young black professionals employ various coping strategies. Seeking social support from peers who share similar experiences is a common approach (Magubane, 2016:16). Engaging in cultural practices and rituals also helps reaffirm a sense of communal identity and purpose (Msibi, 2020:15). These individuals also seek professional counselling and financial planning assistance to alleviate emotional stress and establish a balanced approach to fulfilling familial obligations (Mpisane, 2022:28).

Societal expectations play a pivotal role in shaping the experiences of Black Tax. Young black professionals often face pressure from their families and communities to prioritise financial support over personal goals (Magubane, 2016:10). Mpisane's (2022:32) study also highlights the gendered aspect of Black Tax, with women often facing greater expectations and scrutiny in fulfilling familial obligations. This gender dimension adds complexity to the emotional and psychological burden faced by young black professionals.

Mpisane's (2022) study offers valuable insights into the experiences of Black Tax amongst the emerging black middle class in South Africa. It reveals this practice's emotional and psychological impact, shedding light on diverse perceptions and coping strategies employed by young black professionals. The historical context of apartheid and societal expectations contribute to the complex nature of Black Tax and its influence on emotional well-being. Mpisane's (2022) research underscores the need for supportive policies and interventions to foster a balanced approach to fulfilling familial responsibilities while nurturing personal growth and well-being in the emerging black middle class. By recognising and addressing the emotional impact of Black Tax, stakeholders can contribute to the empowerment and overall well-being of young black professionals in South Africa.

### 2.3.2 "Black Tax: An international exploratory study in the South African context" (Carpenter & Phatswana, 2021)

Carpenter and Phatswana's (2021) study, explored the phenomenon of Black Tax in an international context and its specific implications for South African individuals and families. Carpenter and Phatswana's (2021) study situated Black Tax within an international framework, acknowledging its prevalence beyond South Africa's borders. The researchers made comparisons with other countries where individuals face similar financial obligations in their communities (Carpenter & Phatswana, 2021:8). This global perspective allows for a comprehensive understanding of the shared challenges and unique manifestations of Black Tax in different cultural and economic contexts.

The study by Carpenter and Phatswana (2021:12) delves into the cultural and socio-economic factors that shape Black Tax practices in South Africa. Carpenter and Phatswana (2021:12) identify historical events, such as apartheid and colonialism, as significant determinants of the current socio-economic landscape, influencing familial support systems. The study found that traditional cultural norms that emphasise familial responsibility and collectivism contribute to the perpetuation of Black Tax obligations (Carpenter & Phatswana, 2021:15). Carpenter and Phatswana's (2021:18) research also highlights the impact of Black Tax on the financial well-being of individuals and families in South Africa, revealing that a significant proportion of members of the middle class allocates a considerable portion of their income to supporting extended family members (Carpenter & Phatswana, 2021:18). This financial strain often hinders their achievement of personal financial goals and lessens their savings and investments, thereby affecting their long-term financial security and wealth accumulation (Carpenter & Phatswana, 2021:18).

Carpenter and Phatswana's (2021:22) study also explored the influence of Black Tax practices on the dynamics of interpersonal relationships within families. Carpenter and Phatswana

(2021:22) found that the obligation to provide financial support can strain family relationships, leading to conflict and tension between family members. The emotional and psychological toll of navigating these familial obligations underscores the need for open communication and mutual understanding (Carpenter & Phatswana's 2021:25). Carpenter and Phatswana's (2021:25) research uncovered various coping strategies that enhance resilience amongst individuals and families. Participants in the study demonstrated resourcefulness in managing their financial responsibilities while balancing personal aspirations. Support networks, financial planning, and cultivating a sense of collective responsibility are amongst the strategies identified (Carpenter & Phatswana, 2021:25).

Carpenter and Phatswana's (2021:29) study highlights the need for policy interventions to address the implications of Black Tax on individuals and families in South Africa. Policymakers must consider the socio-economic context and historical factors contributing to this phenomenon (Carpenter & Phatswana, 2021:29). Effective policies should support those facing financial burdens, while promoting financial literacy and planning to empower individuals to navigate their obligations effectively.

Carpenter and Phatswana's (2021:29) international exploratory study sheds light on the complexities of Black Tax in South Africa. The research emphasises the influence of historical, cultural, and socio-economic factors on familial support systems and financial well-being. The study underscores the importance of policy interventions to support the emerging middle class in managing Black Tax obligations while safeguarding their long-term financial security. By recognising the impact of Black Tax and implementing targeted strategies, stakeholders can foster financial resilience and well-being in South African communities (Carpenter & Phatswana, 2021:29).

### 2.3.3 "Exploring the perceptions of Black Tax amongst young employed black South Africans" (Msibi, 2020)

Msibi's (2020) study, delves into the perceptions of Black Tax and its implications for young, employed black South Africans. The study identified six themes linked to the perceptions of Black Tax amongst this specific demographic: the origins of Black Tax, its complex nature, drivers of the practice, types of Black Tax, the consequences of Black Tax, and family dynamics (Msibi, 2020:19). These themes highlight the multifaceted nature of Black Tax and the various factors that influence its practice.

Msibi's (2020) research corroborates previous studies that associate Black Tax with the aftermath of apartheid (Msibi, 2020:22). The apartheid regime's systemic discrimination against black

individuals limited their access to education and employment opportunities, leading to intergenerational financial responsibilities. The findings support the notion that the current generation's improved access to education and employment opportunities creates a sense of obligation to support previous generations (Msibi, 2020:23). The study explores the concept of ubuntu, an African philosophical framework emphasising collectivism, empathy, and communal responsibility (Msibi, 2020:28). Some participants perceived Black Tax as an expression of ubuntu, aligned with the cultural value of caring for family members. However, others viewed it as a burden that hinders their personal growth and financial independence (Msibi, 2020:29).

Msibi's (2020) study also delves into the emotional and psychological impact of Black Tax on young, employed black South Africans. Participants expressed feelings of pride and responsibility in supporting their families, but also reported stress and anxiety due to financial strain and limited personal resources (Msibi, 2020:33). Balancing familial obligations with personal aspirations poses emotional challenges, and the research identified various coping mechanisms employed by young, employed black South Africans to manage the emotional and psychological impact of Black Tax. Social support networks, financial planning, and practising ubuntu principles emerged as significant coping strategies (Msibi, 2020:37).

Msibi's (2020:33) study sheds light on the perceptions of Black Tax amongst young, employed black South Africans, revealing its complex nature and emotional implications. The research highlights the historical and socio-cultural factors contributing to Black Tax practices and the dual perspective of it being seen as an expression of ubuntu and a financial burden. The findings emphasise the importance of policy interventions and support systems to assist this demographic in navigating their financial responsibilities while safeguarding their emotional well-being. By understanding the perceptions and experiences of Black Tax, stakeholders can develop targeted strategies to promote financial resilience and mental health in young, employed black South Africans (Msibi, 2020:37).

### 2.3.4 "Examining the effects of Black Tax and socio-economic isolation of the black middle-class in South Africa through the study of Skeem Saam" (Montle, 2020)

Montle's (2020) study explores the effects of Black Tax and socio-economic isolation within the context of the popular television drama series Skeem Saam.

Montle's (2020) study focuses on the experiences of the black middle class in South Africa, examining how Black Tax and socioeconomic isolation intersect and affect this demographic (Montle, 2020). The black middle class is often caught between financial responsibilities towards extended family members and striving for personal economic advancement, leading to financial

strain (Montle, 2020:18). Participants in the study expressed feelings of stress and pressure due to the financial obligations they face, which they felt could hinder their ability to achieve financial stability and upward mobility (Montle, 2020:18).

Montle's (2020) study further explored the relationship between socioeconomic isolation and mental health amongst the black middle class. The pressure of Black Tax and the struggle to balance family responsibilities with individual aspirations can lead to feelings of isolation, anxiety, and depression. The study utilised the popular television drama series Skeem Saam as a lens to examine the experiences of the black middle-class and the impact of Black Tax and socio-economic isolation (Montle, 2020:24). By analysing characters and storylines, the research contextualises the real-life challenges faced by the black middle-class in South Africa.

Montle's (2020) study recognises the importance of intersectionality and gender dynamics within the context of Black Tax and socio-economic isolation. It confirms that the experiences of black middle-class women may differ from those of men, and that traditional gender roles can influence familial expectations and responsibilities. The research identified coping strategies adopted by the black middle class to navigate the effects of Black Tax and socioeconomic isolation, which include financial planning, seeking emotional support, and negotiating with family members about financial expectations (Montle, 2020:30).

Montle's (2020) study contributes valuable insights into the effects of Black Tax and socio-economic isolation on the black middle class in South Africa, highlighting the complexities and challenges faced by this demographic. The research underscores the need for greater awareness and support systems to assist the black middle class in managing their financial responsibilities while safeguarding their mental well-being (Montle, 2020:30). By understanding the intersectionality of Black Tax, socioeconomic isolation, and gender dynamics, stakeholders can develop targeted interventions to promote financial resilience and enhance mental health amongst members of the black middle class. The analysis of Skeem Saam provides a poignant representation of these experiences, making the study a significant contribution to the literature on Black Tax and its impact on the black middle class in South Africa.

### 2.3.5 "Black Tax: Understanding the financial transfers of the emerging black middle class" (Mangoma & Wilson-Prangley, 2019)

Mangoma and Wilson-Prangley's (2019) study explores the emergence of the black middle class in South Africa and the unique financial challenges members face. The black middle class is characterised by upward mobility, increased educational attainment, and higher levels of formal employment, yet they often encounter significant financial responsibilities towards their extended

families. The study of Mangoma and Wilson-Prangley (2019:21) defines Black Tax as the financial contributions made by individuals from the black middle class to support their extended families. These contributions encompass various forms of financial assistance, such as providing funds for basic needs, education, and healthcare (Mangoma & Wilson-Prangley, 2019:21).

The study found that these financial contributions can create financial strain by limiting the ability of individuals to save, invest, or pursue personal aspirations, thereby hindering their long-term financial security (Mangoma & Wilson-Prangley, 2019:28). The research also explored the emotional and psychological consequences of Black Tax on the emerging black middle class, and identified financial pressure, feelings of obligation, and conflict between personal ambitions and familial responsibilities, leading to stress, anxiety, and guilt (Mangoma & Wilson-Prangley, 2019:28).

Mangoma and Wilson-Prangley's (2019:32) study, furthermore, examined the coping mechanisms adopted by individuals to manage the financial burden of Black Tax, and found that these include budgeting, negotiation with family members and seeking support from spouses or partners. The research also analysed the dynamics of family relationships, exploring how expectations and obligations impact the practice of Black Tax. The study recognises the influence of cultural and societal norms in shaping the practice of Black Tax, which norms often emphasise the importance of communal support and collective responsibility, further reinforcing the practice amongst the black middle class (Mangoma & Wilson-Prangley, 2019:36).

Mangoma and Wilson-Prangley's (2019) study provides valuable insights into the experiences of the emerging black middle class in South Africa, shedding light on the complexities and challenges of Black Tax. The research highlights the impact on individuals' financial well-being and emotional health, indicating the need for support systems and financial planning strategies for this demographic. By understanding the cultural and societal norms that underpin the practice of Black Tax, policymakers and stakeholders can develop targeted interventions to alleviate financial strain and promote financial resilience amongst the black middle class. The study makes a significant contribution to the literature on Black Tax and its implications for the financial security and well-being of the emerging black middle class in South Africa.

### 2.3.6 "Interrogating the public good versus private good dichotomy: 'Black Tax' as a higher education public good" (Fongwa, 2019)

The study conducted by Fongwa (2019) critically examines the concept of Black Tax in the context of higher education in South Africa. The research challenges the traditional dichotomy of public

goods versus private goods by investigating how Black Tax can be considered a higher education public good.

Fongwa (2019) defines Black Tax as the financial burden faced by black individuals, particularly those from the emerging middle class, to financially support their extended families and communities (2019:48). The study explored how this phenomenon affects the pursuit of higher education amongst black South Africans. The research interrogates the notion of higher education as a public good, which traditionally refers to resources and services that benefit society as a whole (Fongwa, 2019:49). Fongwa (2019:49) argues that Black Tax challenges this dichotomy, as the financial support provided by individuals pursuing higher education benefits their families and communities, contributing to social upliftment and economic development.

Fongwa's study (2019:51) delves into the impact of Black Tax on access to and completion of higher education by black individuals. Financial obligations towards extended family members may lead to limited financial resources, affecting a student's ability to afford tuition fees, books, and other educational expenses. The research argues that the benefits of higher education extend beyond individual career prospects and income generation. Graduates who contribute to Black Tax often play significant roles in their communities, providing financial and emotional support to family members and acting as role models for future generations (Fongwa, 2019: 54).

Fongwa (2019:56) proposes reframing the traditional concept of the public good to include the social and economic benefits that result from the practice of Black Tax. By investing in higher education, individuals contribute to broader societal well-being, thereby challenging the conventional boundaries of public and private goods. The study highlights the need for policy interventions that recognise and support Black Tax as a higher education public good, and Fongwa (2019:58) proposes that policymakers consider the socioeconomic impact of Black Tax when designing financial aid programmes and support systems for students from the black middle class.

Fongwa's (2019) study provides a fresh perspective on the concept of Black Tax and its relevance to higher education in South Africa. By challenging the public good versus private good dichotomy, the research highlights the significant societal contributions made by individuals supporting their families and communities through higher education. Policymakers and stakeholders should consider the implications of Black Tax when developing strategies to enhance access to higher education and promote social mobility amongst black South Africans. Overall, Fongwa's (2019) work enriches the literature on Black Tax by positioning it as a higher education public good and emphasising its role in fostering the country's social development and economic progress.

### 2.3.7 “Black Tax and the vulnerability of the emerging middle class” (Sibiya, 2018)

The study conducted by Sibiya (2018) examines the concept of Black Tax and its impact on the vulnerability of the emerging middle class in South Africa. The research explores the financial burden on black individuals in the middle-income bracket as they financially support their extended families and communities. Sibiya (2018:34) defines Black Tax as the practice whereby employed black individuals feel obliged to provide financial support to their extended families and communities due to historical inequalities and socio-cultural norms. The study was aimed at understand how this phenomenon affects the emerging black middle class in terms of financial stability and overall vulnerability (Sibiya, 2018:34).

The research investigated the vulnerability of the emerging middle class because of their commitment to Black Tax and found that the financial strain of supporting extended family members may lead to limited savings, increased debt, and reduced economic mobility for individuals in this socio-economic group (Sibiya, 2018:36). The burden of financial support for extended family members could lead to decreased disposable income, making it challenging for individuals to meet their own financial goals and aspirations and attaining upward mobility (Sibiya, 2018:36). Limited financial resources may prevent them from accessing opportunities for further education, skill development, and career advancement, thereby perpetuating the cycle of socio-economic inequality (Sibiya, 2018:41).

Sibiya's (2018) study also examined the emotional and psychological toll of Black Tax on individuals. The pressure to financially support family members can lead to feelings of stress, guilt, and emotional exhaustion, affecting mental well-being and overall life satisfaction (Sibiya, 2018:43). The research investigated the coping strategies employed by individuals in the emerging middle class to manage the burden of Black Tax, and found that some individuals resorted to taking on additional jobs or cutting back on personal expenses, while others sought emotional support from their social networks (Sibiya, 2018:46).

Sibiya's (2018) study sheds light on the vulnerability of the emerging middle class in South Africa due to the practice of Black Tax. The financial burden on individuals to support their extended families can significantly affect their financial stability, social mobility, and emotional well-being. Policymakers and stakeholders should consider the findings of this research when developing interventions and support mechanisms for the emerging middle class (Sibiya, 2018:46). Addressing the challenges posed by Black Tax can enhance the financial resilience and social mobility of black individuals in the middle-income bracket, fostering greater economic inclusivity and prosperity in the country.

### 2.3.8 “Black Tax: The emerging middle class reality” (Magubane, 2016)

Magubane's (2016) study delves into the concept of Black Tax and its impact on the emerging middle class in South Africa. The research explored the financial responsibilities faced by black individuals in this socio-economic group as they support their extended families, together with the implications for their economic well-being and social mobility. Magubane (2016:23) defines the term ‘Black Tax’ as a financial burden placed on black individuals, particularly those in the emerging middle class, who feel compelled to support their families and communities financially.

The study was aimed at understanding the origins and complexities of this practice and how it affects the economic prospects of the black middle class (Magubane, 2016:23). The research delves into the historical context of Black Tax and its origins in the apartheid system (Magubane, 2016:28). During apartheid, black individuals were systemically denied access to quality education and employment opportunities, leading to economic disparities that persist to this day. The emerging middle class, having more access to education and better jobs than their parents, often feel obligated to support their less fortunate family members financially. Magubane (2016:32) explored the link between economic empowerment and the practice of Black Tax. The study found that, as the black middle class grows, so does the prevalence of Black Tax, thereby perpetuating the practice (Magubane, 2016:32).

The research further investigated the impact of Black Tax on the financial stability of the emerging middle class and found that the burden of supporting extended family members can strain individual finances, limit savings, and hinder wealth accumulation, potentially hindering economic growth and prosperity (Magubane, 2016:36). Magubane's (2016:41) study examined the family dynamics and social expectations surrounding Black Tax. Participants reported feeling obligated by cultural norms and familial pressures to provide financial support, even when it conflicted with their financial goals and aspirations.

The research also delved into the emotional and psychological impact of Black Tax on individuals in the emerging middle class, and revealed that feelings of stress, guilt, and emotional exhaustion are common amongst those who carry the burden of financial responsibility for their families (Magubane, 2016:45). Magubane's (2016:49) study explored the coping strategies adopted by individuals to manage the pressures of Black Tax. Participants reported resorting to financial planning, seeking emotional support from peers, and finding a sense of purpose in supporting their families as ways to navigate the complexities of this practice (Magubane's, 2016:49).

Magubane's (2016) study sheds light on the reality of Black Tax amongst the emerging black middle class in South Africa. The historical context of apartheid's impact, economic

empowerment, and cultural norms has created a complex dynamic, with individuals in the middle-income bracket feeling compelled to support their extended families financially. This practice, while grounded in a sense of responsibility and communal solidarity, can hold profound implications for individuals' financial stability, emotional well-being, and social mobility (Magubane, 2016:45). Policymakers and stakeholders should consider these findings when formulating strategies to support the economic growth and well-being of the emerging black middle class, while acknowledging and addressing the challenges posed by Black Tax. Achieving a balance between familial obligations and personal financial goals could contribute to fostering a more inclusive and economically resilient society (Magubane's, 2016:49).

### 2.4 Demographics and experiences of black tax

Gathering demographic data is an essential step in the research process, as it enables the categorisation and stratification of participants based on various attributes, such as age, gender, education, occupation, and other relevant characteristics. According to Smith and Johnson (2017:48), collecting demographic data provides a snapshot of the study's sample, and aids identifying potential patterns, disparities, or variations in the research outcomes (Smith & Johnson, 2017:48).

Research by underscores the importance of educational qualifications in understanding the financial capabilities and aspirations of participants facing family support obligations (Young, Foster & Campbell, 2020:115). Participants' years of work experience provides essential context for assessing their financial stability, career trajectories, and the evolution of their family support obligations (Young *et al.*, 2020:115). From the above, various demographics could play a role in individuals' experience of Black Tax. These are discussed below.

#### 2.4.1 Age

According to Smith (2017:32), in the context of social research, the categorisation of individuals as 'young' can refer to a specific age range, typically individuals in the early stages of their career. However, Smith (2017:32) also emphasises that 'young' can vary across studies and should be clearly defined by researchers based on the research's specific goals and target population. In the current study, 'young' is defined as "being in the first or an early stage of life, growth, or development" (Merriam-Webster, 2023, s.v. "young"), and the age limits were set at 22 to 35 years.

Smith (2018:45) highlights the importance of including participants of different ages in examining a phenomenon. According to Brown and Johnson (2019:72), age-related variations in

experiences can lead to nuanced findings in qualitative research. These differences may include varying degrees of financial independence, family obligations, and career aspirations amongst participants of different ages. For instance, younger participants might face the challenges of balancing entry-level careers with familial expectations, while older participants may be at stages where they are better established in their professions but still dealing with persistent family financial demands.

For instance, experiences of Black Tax may be influenced by participants' life stage and how they perceive their responsibilities towards their families at that time. Younger participants may offer insights into the immediate impact of black tax on their career and finances in the early stages, while older participants may provide a more long-term perspective, shedding light on how the phenomenon has evolved in their experience.

### 2.4.2 Gender

In research, gender plays a crucial role in shaping individuals' experiences and perspectives (Smith, 2019:45). It is considered a fundamental sociodemographic factor that can affect how participants engage with research topics (Johnson & Williams, 2017:132). Gender influences societal roles, responsibilities, and expectations, which, in turn, can impact how individuals perceive and respond to various issues (Brown & Green, 2018:93). Studies have shown that participants' gender can lead to variations in how they experience and interpret specific phenomena. For instance, research by Anderson (2020:78) found that women and men often have different viewpoints and experiences related to financial responsibilities within the family, which could be pertinent to understanding the impact of Black Tax. The intersection of gender with other sociodemographic factors, such as age and socioeconomic status, further underscores the complexity of participant experiences (Crenshaw, 1991:1245).

Gender can also influence individuals' coping mechanisms when faced with financial obligations or familial expectations. For example, women and men may adopt different strategies to balance their aspirations with their obligations to support their families (Brown & Green, 2018:219). Recognising these gender-based differences is essential for developing a more nuanced understanding of the phenomenon under investigation. The current study thus included both male and female participants, to explore potential variations in the definition of Black Tax, the impact on career goals, financial influences, and coping mechanisms based on gender. This approach aligns with the growing recognition within the research community of the significance of gender as a critical consideration in social research (Smith, 2019:48).

### 2.4.3 Level of education and occupation

The alignment of interests with education and occupation is critical to individuals' career trajectories and personal fulfilment (Johnson & Smith, 2018:73). Level of education and occupation was considered in the current study to determine whether Black Tax played a role in participants' career choices and the subsequent effects. Mitchell and Brown (2019:68) posit that individuals who follow their desired career path tend to be more engaged, motivated, and likely to succeed in their profession (Mitchell & Brown, 2019:68). On the other hand, individuals whose occupations differ significantly from their fields of study or aspirations may face challenges. Research by Smith and Davis (2018:87) highlights that pursuing a career outside of one's field of study or interest could result in feelings of dissonance and dissatisfaction (Smith & Davis, 2018:87). The current study examined alignment of the participants' career aspirations with their educational backgrounds and occupations in the context of Black Tax.

### 2.4.4 Years of economic activity

Work experience is a critical socio-economic variable that could influence how individuals perceive and navigate financial responsibilities, both in the context of their families and within broader societal structures (Smith & Johnson, 2018:63). Individuals who have been economically active for longer may have more extensive work experience, and often have a more established financial footing. They may therefore have more significant financial resources for family support without compromising their financial well-being. Conversely, individuals with shorter work experience face the challenge of balancing the expectations of family support with their own career aspirations and financial stability. Research by Brown and Davis (2019:112) highlights that as individuals gain more work experience, they typically become more adept at managing their financial responsibilities. This suggests that participants with longer work histories may have developed more effective coping mechanisms to address the financial demands of Black Tax.

Furthermore, work experience can influence the career goals and trajectories of individuals. The longer one has been in the workforce, the more opportunities they may have had to establish and progress in their careers. Studies by Young *et al.* (2020:87) emphasise how the duration of work experience can impact career aspirations, which may shape individuals' perceptions of how Black Tax aligns with their long-term career objectives.

The next section provides a summary of the literature reviewed, together with gaps in knowledge.

## 2.5 Summary and identifying the gap in current knowledge

The following section provides a summary of the literature pertinent to the current study.

Limited empirical research on Black Tax and career outcomes: While there is existing literature on Black Tax, there is a lack of comprehensive empirical research examining its influence on career choices, goals, and prospects amongst young black South Africans. Most studies have focused on the financial implications, but deeper insights are needed into the career-related consequences of Black Tax and how it intersects with the AMO theory (Appelbaum *et al.*, 2000).

Intersectionality and contextual factors: The current body of knowledge often fails to account for the diverse experiences of young black professionals according to gender, geographic location, and socio-economic background. The intersectional approach taken in the current study, in line with AMO theory (Appelbaum *et al.*, 2000), helped reveal how the impact of Black Tax on career choices and prospects varies across different groups and contexts.

Psychological and emotional impact: Existing research on Black Tax primarily focuses on the financial burden, neglecting the potential psychological and emotional toll it may take on young black South Africans. Understanding the emotional aspects of Black Tax and its relationship with career choices and aspirations would offer a more holistic view of its influence.

Coping strategies and resilience: While some studies briefly touch on coping strategies, there is a need for more in-depth exploration of how young black professionals navigate the strains of Black Tax and its effects on their career goals. Investigating coping mechanisms and resilience could provide valuable insights into how individuals overcome challenges and progress in their careers.

Organisational and policy support: AMO theory (Appelbaum *et al.*, 2000) emphasises the role of opportunities in shaping outcomes. However, there is limited research on how organisational support, workplace policies, and external opportunities can mitigate the impact of Black Tax on career choices and prospects. Understanding the role of external factors could inform recommendations for supportive environments that enable career advancement.

Longitudinal studies: Most existing research on Black Tax is cross-sectional, providing only a snapshot of experiences. Longitudinal studies tracking the career trajectories of young black professionals over time could offer a deeper understanding of how Black Tax influences career decisions and long-term prospects.

This concludes the discussion of extant literature pertaining to the current study. The next chapter details the methodology followed in conducting the study.

# CHAPTER 3 RESEARCH METHODOLOGY, DESIGN AND METHODS

## 3.1 Introduction

This chapter provides a detailed discussion of the methodology employed in conducting the research, including the research philosophy and approach, the design, the population, and the methods of sampling and analysis.

## 3.2 Research Paradigm

A research paradigm relates to the nature of reality (ontology) and how knowledge can be gained about a reality (epistemology). The current study was based in the interpretive research paradigm, which originated in Edmund Husserl's phenomenological philosophy (Chilisa & Preece, 2005:28). The ontological assumption of this paradigm is that there are multiple realities, which realities are socially constructed. Thus, the nature of knowledge is subjective and personal (Chilisa & Preece, 2005:28), and truth depends on context (Chilisa, 2019:76). The associated epistemology is one of gaining knowledge through the views of those in the context under study, which is particularly suitable in studies social phenomena (Saunders, Sim, Kingstone, Baker, Waterfield, Bartlam, Burroughs & Jinks, 2018:1893), in this case, the perceptions of young black professionals regarding Black Tax in South Africa. In this paradigm, the data are interpreted by the researcher to arrive at findings (Saunders *et al.* 2018). This paradigm thus comports with a qualitative rather than a quantitative research approach.

## 3.3 Research Approach

In following a qualitative research approach, the researcher gathers data in the form of words and texts, rather than numerical values, as is done in using a quantitative research approach (Creswell, 2014:5). The goal is to develop a rich and detailed understanding of the participants' experiences (Moustakas, 1994:16). The qualitative approach is characterised by an iterative and simultaneous collection and analysis of data (Creswell, 2014:5). Qualitative research is focused on collecting, analysing, describing, and interpreting current or past situations or conditions (Maxwell, 2013:4). This approach is suitable for phenomenological studies, which rely on data obtained through lived experiences (Babbie, 2016:4).

### 3.4 Approach to Theory-building

Analysis of data can be done inductively or deductively. The inductive approach involves studying details in the data to identify patterns, in order to develop explanations for occurring phenomena and construct theory (Creswell, 2014:61; Soiferman, 2010:7). Qualitative research most often employs inductive thinking (Soiferman, 2010:3). In the current study, induction reasoning was used to progress from specific observations to broader generalisations (Silverman, 2013:71).

### 3.5 Research Design

The research design of the study was interpretive phenomenology, which is a qualitative research approach that seeks to explore and describe people's subjective experiences of a particular phenomenon (Creswell, 2014:59). In this approach, the researcher aims to understand how individuals interpret their experiences, and the focus is on the meaning and essence participants attach to the phenomenon being studied (Moustakas, 1994:10). Phenomenological research requires the process of bracketing, whereby researchers set aside their preconceptions and biases to fully immerse themselves in the experiences of the participants (Creswell, 2014:60). Phenomenological research offers a powerful method for understanding human experience by providing rich data for theory development, and is used in various fields, including psychology, sociology, and education.

### 3.6 Time Horizon

Research can be longitudinal or cross-sectional. A cross-sectional study offers a picture of the current status of the unit under study, while longitudinal research is conducted at intervals to enable comparisons over time (Setia, 2016:261). Due to time- and resource constraints, the current study was cross-sectional, as the data were collected at a single point in time.

### 3.7 Population and sampling

The population of a study consists of all units of interest. The population of the current study was economically active black South African professionals aged 22 to 35 years.

As it is seldom possible to study every member of a population, researchers employ sampling, which is the process of selecting representative members from the population for participation in a study (Neuman, 2014:230).

The sampling method used in the current study was non-probability purposive and convenience sampling (Neuman, 2014:230). Non-probability sampling, which means not every member of the

population is afforded an equal chance of participating in the study, is commonly used in phenomenological research (Acharya, Prakash, Saxena, & Nigam, A., 2013:332; Martínez-Mesa, González-Chica, Duquia, Bonamigo & Bastos, 2016:328). In purposive sampling, also called 'judgement sampling', the researcher subjectively selects participants based on their knowledge and experience of the phenomenon under study, to ensure they are able to contribute rich and meaningful data (Creswell, 2013:192). In convenience sampling, the researcher selects participants who are easily accessible within their social network or oikos (Maxwell, 2013:45).

The participant sample is selected based on established inclusion and exclusion criteria (Setia, 2016:261). In the current study, participants were required to meet the following criteria for inclusion: Black (black African, Coloured, and Indian) employed professionals (holding a tertiary education) aged 22 to 35 years with experience of Black Tax. Individuals also had to be able to communicate effectively in English, to ensure clarity of communication between the researcher and participants.

The sample size for a qualitative study is determined by the research population and the research questions being asked. According to Creswell (2014:185), a general rule of thumb for sample size in qualitative research is between 5 and 25 participants, while Hair, Black, Babin, Anderson, & Tatham (2014:100, 171) suggest a minimum of 15 participants. In qualitative research, data saturation is often used as the criterion that determines sample size. Creswell (2014:187) explains that data saturation is the point at which additional participants provide no new insights or information, which method was employed in the current study. In the current study, data saturation was achieved after 6 interviews. The researcher conducted an additional interview to confirm data saturation; the total sample thus consisted of 7 participants.

### 3.8 Data collection

According to Creswell and Poth (2018:210), data collection in qualitative research can include a range of tools, such as interview guides, observation protocols, and field notes. These tools are used to collect data relevant to the research question and to ensure that the data collected are consistent, reliable, and accurate. In the context of the present study, the data were collected via semi-structured interviews, in which the researcher followed an interview guide containing open-ended questions based on the reviewed literature, as recommended by Roberts (2020:3189). In conducting such interviews the researcher is able to adapt and refine questions during the interview, and change the order of the question to ensure flow in the conversation. The interviewer is also able to ask probing questions to gain clarity and deeper insight (Roberts, 2020:3189). Using an interview guide ensures that all the questions are posed to all the participants (Roberts, 2020:3191).

The interview guide used in the current study (see Annexure B) consisted of two sections. Section 1 gathered data on participants demographics (age, gender, level of education, occupation, and number of years economically active). Section 2 contained the open-ended questions. The formulation of the questions in Section 2 was based on the principles of phenomenological research, which seeks to understand the lived experiences of individuals and to explore the meanings and interpretations that they attach to their experiences (Creswell & Poth, 2018:61). The questions were designed to elicit rich and detailed descriptions of participants' experiences of Black Tax and how it influenced their career goals and aspirations.

As noted by Creswell and Poth (2018:214), "the ethical considerations for qualitative research often go beyond informed consent and confidentiality to include issues of power, trust, and rapport with participants". Therefore, the present researcher established a strong rapport with participants and ensured they felt comfortable sharing their experiences and perspectives. In addition, the researcher remained aware of the potential biases, such as the researcher's assumptions, that may influence the data collection process, as recommended by Creswell and Poth (2018:214).

To request their participation, an e-mail was sent to potential participants, which including a cover letter explaining the purpose of the study, the relevant ethical considerations, and how the interview would be conducted. A consent form (see Annexure C) was added to the request for participation.

The interviews were audio-recorded on MS Teams and manually transcribed for analysis.

### 3.9 Data analysis

According to Creswell and Poth (2018:186), the aim of qualitative data analysis is to examine participants' personal experiences, thoughts, and opinions, which are then synthesised to develop insights into the research topic. Upon termination of the data collection stage, participants relinquish control over the data to the researcher. At this point, the researcher becomes the narrator, recasting the participants' stories into the context of the subject matter context, without judgment (Nowell, Norris, White & Moules, 2017, 2017:2).

In the current study, the data were analysed using thematic analysis. Braun and Clarke (2006) propose six steps in conducting thematic analysis:

Step 1: Become acquainted with the data by studying and re-studying the transcripts capturing the data from interviews)

Step 2: Generate preliminary codes by systematically organising the data. Coding refers to identifying similar topics in the participants' narratives.

Step 3: Collate the codes into themes.

Step 4: Review and refine the themes. This may require editing the codes identified in Step 3.

Step 5: Formulate a concise and descriptive label for each theme.

Step 6: Write up the findings.

Qualitative data analysis software can efficiently review transcripts, saving the researcher valuable time during data analysis. According to Creswell and Poth (2018:204), qualitative data analysis software such as NVivo and Atlas.ti can be used to organise and analyse qualitative data, including transcripts and interview notes. These programs provide a range of tools for coding, organising, and analysing qualitative data, making it easier to identify patterns and themes in the data. For this study, the researcher did not use any analysis software, but manually analysed the data, to ensure further immersion in the data in order to pick up subtle nuances.

The researcher organised and coded the data into hand-written categories to visualise the relationships between different codes. The researcher also made notes to document the analysis process. This level of engagement allowed for a nuanced understanding of context, tone, and subtleties embedded within the transcripts, ensuring that the analysis was not limited to superficial patterns. Qualitative data often carries a richness that transcends predefined categories. The absence of automated constraints allowed the researcher to refine and redefine themes in response to emerging insights, fostering a dynamic and responsive analytical process (Creswell, 2014).

### 3.10 Strategies to enhance trustworthiness

In quantitative research, quality is ensured through the criteria of reliability and validity. In qualitative research, quality is determined by trustworthiness, which is measured by the criteria of credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985:290). Credibility relates to how believable the findings are, that is, that the findings accurately reflect the data. A researcher achieves dependability by thoroughly explaining how the findings were derived, including the process of analysis. Confirmability relates to the absence of bias, and confirmability relates to the researcher providing an ‘audit trail; of the study, including explaining the research setting and the methods used, to enable readers to judge whether the findings may

be applicable to a similar context (Lincoln & Guba, 1985:290). A number of strategies could be employed to satisfy these criteria, including triangulation (using multiple data sources), member-checking, peer-debriefing, maintaining an audit trail, triangulation, and reflexivity (Lincoln & Guba, 1985:290).

In the current study, the researcher provides a detailed description of the study setting and participants. To avoid bias, the researcher engaged in the process of bracketing, in which researchers continuously guard against preconceptions and assumptions influencing the research (Husserl, 1970:49). This approach emphasises the importance of understanding and interpreting the meaning of the phenomenon from the perspective of the participants and imposing preconceived ideas or concepts in deriving meaning from the data (Merleau-Ponty, 1962:22; Sartre, 1956:37).

The researcher engaged in the process of bracketing through applying the following methods:

- The researcher consciously acknowledged and set aside her own preconceived notions, beliefs, or biases about the phenomenon under investigation. This is done to avoid the distortion of data by personal perspectives.
- The researcher engaged in reflexive practices, reflecting on her own positionality, values, and potential biases. This self-awareness allowed her to identify and address any potential influences that could affect the research process and interpretation.
- The researcher strived to approach the research with an open mind, allowing the data to speak for itself. This involves being receptive to unexpected findings and being willing to adapt or modify the research focus based on emerging insights.

## 3.11 Ethical considerations

The following ethical considerations were pertinent to the study.

### 3.11.1 Ethical conduct before beginning the study

Researchers have to adhere to research ethics throughout a study and must prioritise participants' welfare (Karnieli-Miller, Strier & Pessach, 2009:285). This means that the benefits of participating in the study must outweigh any potential risks. The researcher selected a research topic that has a low risk of harm to participants, but which would provide valuable insights to guide inclusive reform strategies to the benefit of greater society.

### 3.11.2 Ethical conduct during data collection

Karnieli-Miller *et al.* (2009:285) suggest that ethical boundaries may become unclear when the roles of researchers and participants are ambiguous, especially when the research topic is related to the researcher's area of expertise. In such cases, researchers must make their personal biases and beliefs about the phenomenon being studied clear and adopt appropriate measures to mitigate their impact on data quality (Sargeant, 2012:3). Nevertheless, power dynamics in qualitative research can also be viewed as a form of partnership, where strong bonds of loyalty and commitment are formed between researchers and participants. The current study's outcomes symbolise the researcher's deep dedication to the participants and their stories.

### 3.11.3 Conflict of interests

The amount and quality of information shared by participants largely depend on their relationship with the researcher (Karnieli-Miller *et al.*, 2009:282). The current researcher recognised the importance of collecting the participants' experiences and opinions was dedicated to deriving truthful and valid conclusions, as recommended by Karnieli-Miller *et al.* (2009:285). However, the relationship dynamic between the researcher and participants must be considered, as it could create a conflict of interests, with the potential for undue influence (Karnieli-Miller *et al.*, 2009:279). To reduce this risk, the current researcher obtained informed consent, and participants had the option to withdraw from the study, without adverse consequences. The researcher had access to a large pool of possible participants, allowing for easy selection of participants outside of her direct line communication, thereby reducing the risk of a conflict of interests.

### 3.11.4 Ethical conduct during data analysis

A researcher must maintain a high level of methodological rigour and transparency to ensure the credibility of a study (Creswell, 2014). The current researcher enhanced the trustworthiness of the study by employing techniques such as member-checking and peer-review to ensure accuracy of the data transcription and analysis, coupled with a clear and detailed description of the methods employed (Karnieli-Miller *et al.*, 2009:285). The researcher is also transparent about any limitations or biases, as recommended by Karnieli-Miller *et al.* (2009:285).

### 3.11.5 Ethical conduct in reporting findings

To maintain ethical integrity in a study, the researcher must avoid misrepresenting or distorting the meaning of participants' accounts (Roberts, 2020:3187). The researcher has a responsibility to involve participants in the analysis of data to allow them to contribute to the validation of the findings (Karnieli-Miller *et al.*, 2009:285). Participants were encouraged to provide feedback on

the accuracy of the conclusions drawn and the applicability of the recommendations. The researcher also made use of rigorous oversight by the study leader.

### 3.11.6 Informed consent

Obtaining informed consent is a critical aspect of ethical research practices. This involves ensuring that potential participants fully understand the study's goals (Karnieli-Miller *et al.*, 2009:285). In the current study, participants were comprehensively informed regarding the aims of the study and what participation entailed, as well as that participation was voluntary, as recommended by Karnieli-Miller *et al.* (2009:285).

In observing the Protection of Personal Information Act 4 of 2013 (POPI Act), the researcher took steps to ensure that any personal information collected was kept confidential and secure and was accessible to the researcher and the study leader. Participants were assured of anonymity, and the researcher removed any personal identifiers in reporting the findings.

## 3.12 Chapter Summary

This chapter detailed the methodology followed in conducting the study, including the research paradigm, approach, design, and methods. The discussion included the population, the sampling method, the method of data gathering, and the use of thematic analysis to analyse the data. This was followed by a discussion of the measures taken to ensure the trustworthiness of the study and the ethical considerations that were adhered to throughout. The descriptions underscored the researcher's dedication to a thoughtful, ethical, and contextually rich exploration of the research questions. The findings of this research are reported in Chapter 4.

# CHAPTER 4 DATA ANALYSIS AND DISCUSSION OF FINDINGS.

## 4.1 Introduction

This chapter reports the findings of the study in alignment with the research questions. The chapter delves into the application of thematic analysis to unveil patterns and themes that emerged from the data, offering a narrative that encapsulates the participants' perceptions and experiences regarding the influence of Black Tax on their career management.

The next section provides a profile of the research participants.

## 4.2 Demographic Profile of Participants

The demographic profile of the participants is summarised in Table 4.1.

**Table 4.1: Demographics of participants**

| Age | Gender | Qualification | Occupation | Employer | Economic activity |
|---|---|---|---|---|---|
| 25 | Male | Degree in Labour Relations | Intern Pastor | CRC Potchefstroom | 3 years |
| 27 | Female | Master's degree in nursing science | Professional Nurse | Witrand Hospital | 6 years |
| 24 | Female | Bachelor's degree in law | Candidate Attorney | VSF Attorneys | 1 year |
| 28 | Female | Bachelor's degree in financial accounting | Accountant | Mooimed Clinic | 6 years |
| 24 | Female | Bachelor's degree in science in Dietetics | Community Service Dietitian | Witrand Hospital | 1 year |
| 22 | Male | Bachelor's degree in education | Teacher | Potchefstroom Primary | 1 year |
| 30 | Female | Bachelor's degree in law | Entrepreneur | Self-employed | 6 years |

From the information contained in Table 4.1, it is clear that the participants met the inclusion criteria noted in Chapter 3.

The subsequent sections detail the findings regarding the participants' demographic data.

### 4.2.1 Age

Per the inclusion criteria, participants had to aged 22 to 35 years; thus, young adults as defined in the current study. In the realised sample, 42.8% fell in the category 20–24 years, and 57.1% were aged 25–30. All participants were thus younger than 35 years, as illustrated in Figure 4.1.

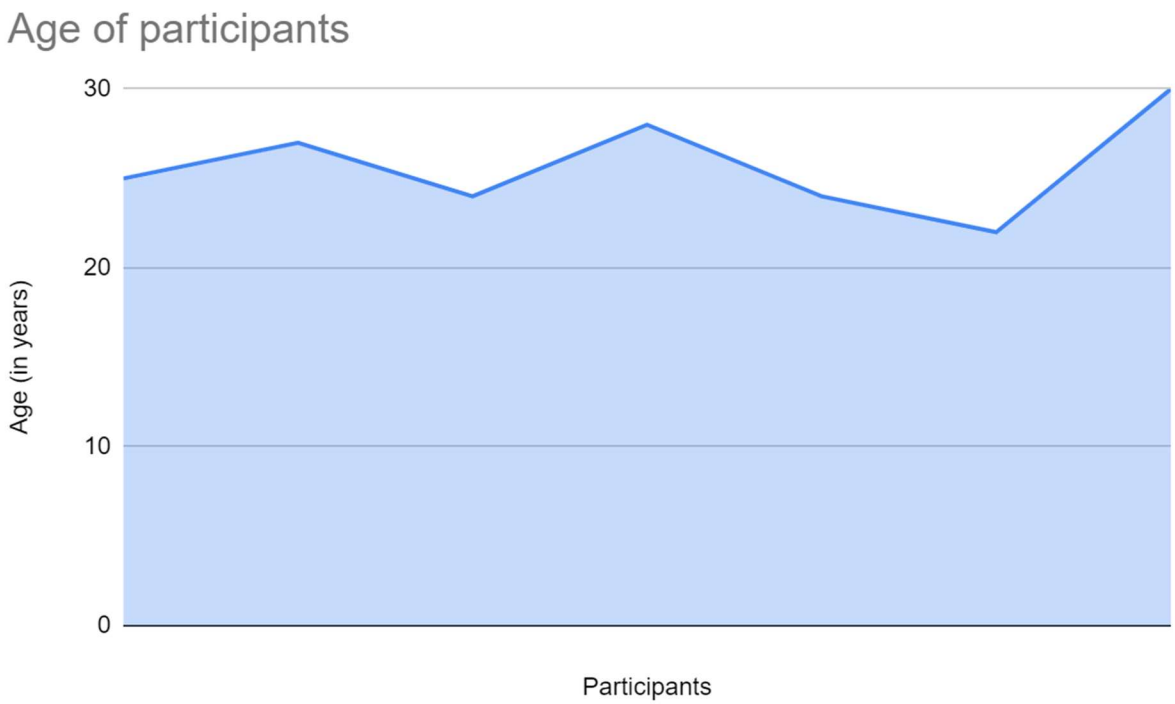


**Figure 4.1: Age of the participants**

### 4.2.2 Gender

The gender distribution of the sample is illustrated in Figure 4.2.

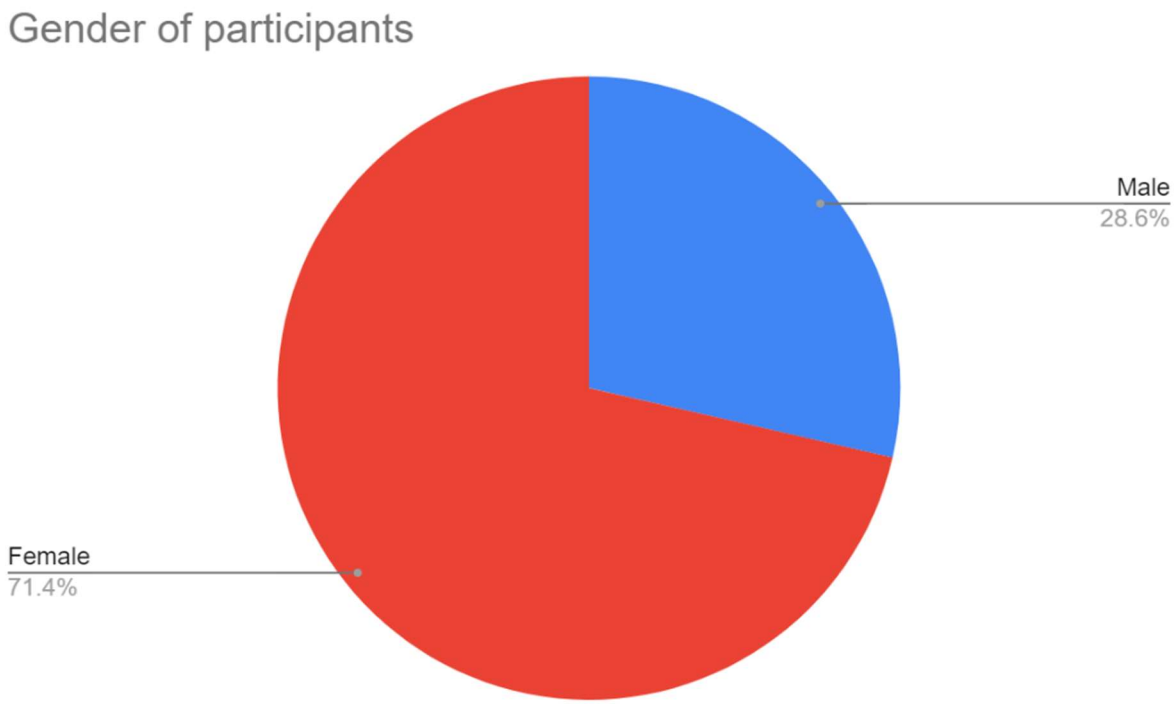


**Figure 4.2: Gender of the participants**

Participants self-identified their gender, and only two gender categories were indicated, i.e., male and female. Of the total sample, 71.4% were women and 26.6% were men.

### 4.2.3 Qualification and occupation

Table 4.2 lists the qualifications and occupations of the participants.

**Table 4.2: Qualification and occupation**

| Qualification | Occupation |
|---|---|
| Degree in labour relations | Intern pastor |
| Master's degree in nursing science | Professional nurse |
| Bachelor's degree in law | Candidate attorney |
| Bachelor's degree in financial accounting | Accountant |
| Bachelor's degree in science in dietetics | Community service dietitian |
| Bachelor's degree in education | teacher |
| Bachelor's degree in law | Entrepreneur |

As indicated in Table 4.2, all participants held a degree from an accredited tertiary institution, indicating professional education. It is interesting to note that 71.4% of the participants were

pursuing a career in their field of their study, while the remaining 29.6% were pursuing a career that was not in their field of study. Only one participant was self-employed.

### 4.2.4 Economic activity

Figure 4.3 illustrates the number of years each participant had been economically active.

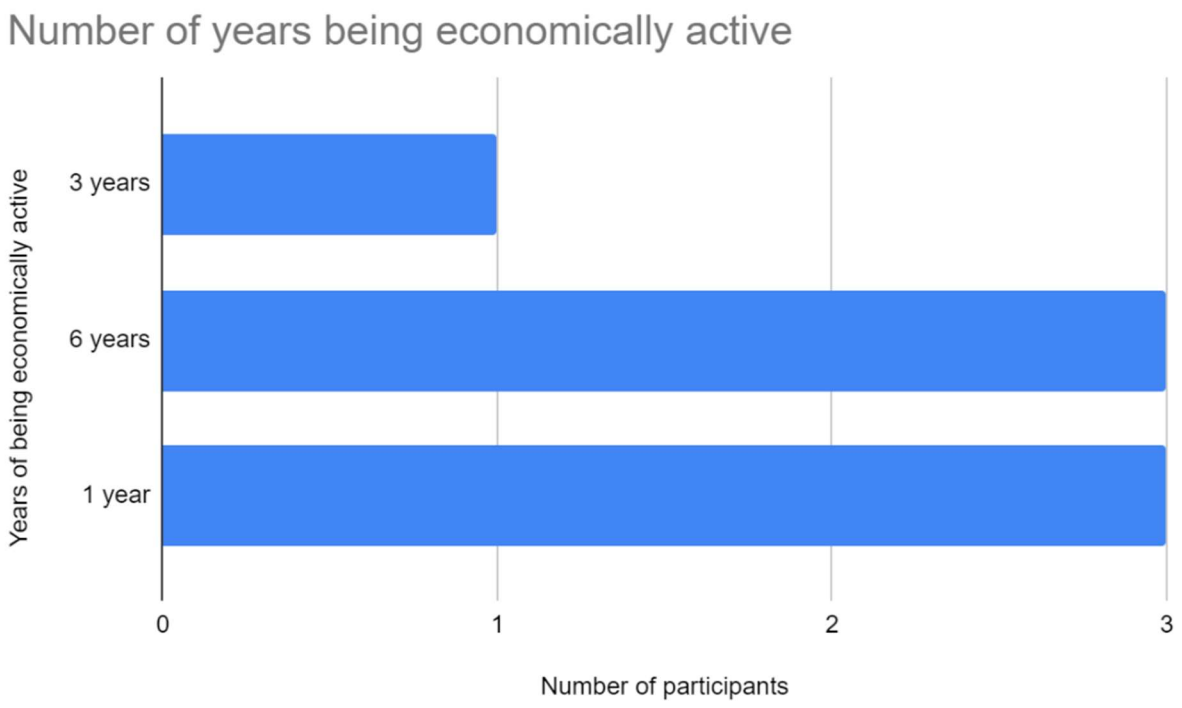


**Figure 4.3: Number of years being economically active**

As illustrated in Figure 4.3, all participants had been economically active for less than 10 years, in alignment with their 'young' age.

## 4.3 Thematic Analysis

As detailed in Chapter 3, the researcher used Braun and Clarke's (2006) six-step process in conducting the thematic analysis. However, the researcher added an extra step, which is outlined below.

In Step 1, becoming acquainted with the data, the researcher read and reread the transcripts, of which an excerpt is shown in Figure 4.4.

| Participant | Theme | Description | Response |
|---|---|---|---|
| | Definition of Black tax | How would you describe "Black Tax"? | |
| 1 | | | "Black tax is basically your family feeling entitled to your money that you are currently working for only because they are the ones that raised you up and gave you the opportunities that you currently have. ." |
| 2 | | | "so black tax is kind of like I said, you are put through the system so you can kind of like, as an investment, so you can give the returns back home, because previously we were so advantaged I think not only as a race but as a gender so now as a young working black professional you have to either put your siblings through school, or build back home, or kind of be an active financial participant somewhere somehow.." |
| 3 | | | "I'd say you know you pay tax to SARS and then after they did that to whatever they wanna deduct basically, then you have to pay the other Subs being your parents or your family. So that's how I see it. It's like a deduction that you have to make every single month towards your parents for whatever reason" |
| 4 | | | " In my personal experience I love my mom, so I am helping her out. I am in a better position than what she was when she was 28 years old and I know that she has sacrificed a lot for me to be where I am now. So, it has not – my mom helped build me. So therefor, I see it as an investment so I can be where I am today. So ja. " |
| 5 | | | "Basically, your parents or your guardian expecting in return what they provided for you.All the years growing up, so until you are at a point where you are able to give them something, they expect something from you." |
| 6 | | | "Black tax I would describe as something that parents, when it's like black and coloured parents. Um would see it as. A way of them. Is that asking but expecting something back from you because of what they've sown basically? Into you something that almost that you're almost obligated to do. Um, but yeah, so I would say something the obligated to do basically because of. What president for you? As you know, you been growing up in both? Yeah. That over the compensating them basically for raising you" |
| 7 | | | ". But if I have to describe it for my own experience, I think am it's when your family. Perhaps. Maybe you come from a previously disadvantaged background and your family works or sacrifices to put you through school. And then there's an expectation for you and you're working to support the family back.." |

The response of participant 1 reads *"Black tax is basically your family feeling entitled to your money that you are currently working for only because they are the ones that raised you up and gave you the opportunities that you currently have".* The response of participant 3 reads *"I'd say you know you pay tax to SARS and then after they did that to whatever they want to deduct basically, then you have to pay the other subs, being your parents or your family. So that's how I see it. It's like a deduction that you have to make every single month towards your parents for whatever reason".*

**Figure 4.4: Becoming acquainted with the data**

The researcher then executed Step 2 (generating preliminary codes and sub-themes), Step 3 (identifying themes), Step 4 (Refining the themes), and Step 5 (labelling the themes), an excerpt of which process is shown in Figure 4.5.

| Subtheme | Code grouping |
|---|---|
| Family Entitlement | "Entitled to your money", "expecting something back from you" |
| Investment and Returns | "Put through as an investment", "young working black professional" |
| Financial Deduction | "Like a deduction", "deduction every month" |
| Love and Gratitude | "Love my mom", "my mom helped build me", "in a better position" |

**Figure 4.5: Code groupings and sub-theme identification**

Figure 4.5 shows the code groupings identified in the participants' definitions of Black Tax. The participants used descriptions such as "entitled to your money" and "expecting something back from you". These codes were grouped under one sub-theme, namely Family entitlement, as shown in Figure 4.5.

The researcher added one more step to the framework proposed by Braun and Clarke (2006), i.e., counting the number of times each sub-theme emerged from the participant's responses, as shown in Figure 4.6.

| Subtheme | Code grouping | Occurance |
|---|---|---|
| Family Entitlement | "Entitled to your money", "expecting something back from you" | 6 |
| Investment and Returns | "Put through as an investment", "young working black professional" | 4 |
| Financial Deduction | "Like a deduction", "deduction every month" | 2 |
| Love and Gratitude | "Love my mom", "my mom helped build me", "in a better position" | 3 |

**Figure 4.6: Occurrence of each sub-theme**

The identified themes, sub-themes, code groupings, and occurrences are listed in Table 4.3.

**Table 4.3: Themes, subthemes, code groupings and occurrences**

| Theme | Description | Subtheme | Code grouping | Occurrence |
|---|---|---|---|---|
| Definition of Black Tax | How would you describe Black Tax? | Family entitlement | Entitled to your money; expecting something back from you | 6 |
| | | Investment and returns | Put through as an investment; young working black professional | 4 |
| | | Financial deduction | Like a deduction; deduction every month | 2 |
| | | Love and gratitude | Love my mom; my mom helped build me; in a better position | 3 |
| Examples of Black Tax | Describe any specific example or instance of Black Tax that you have experienced or are experiencing? | Education support | Paying for exams; putting through school; fees | 4 |
| | | Financial assistance | Helping with rent; monthly stipend; sending money | 6 |
| | | Parental demand | Parents demand payment; implied | 3 |
| | | Responsibility transfer | Needs become mine; not mom's responsibility | 3 |
| Perception of Black Tax | Describe your perception of Black Tax and how it has impacted your career management | Perceived obligation | Feels like obligation; don't mind helping | 2 |
| | | Impact on partner choice | Well-off family attracts partner; financial struggle | 3 |

| Theme | Description | Subtheme | Code grouping | Occurrence |
|---|---|---|---|---|
| | (choices, goals prospects)? | Career choices and demotivation | Avoiding high-paying jobs; working to pay off debt; demotivated | 4 |
| | | Positive outlook and motivation | View it positively; motivates lucrative career | 2 |
| Black Tax impact on career | In what way does Black Tax impact on your career choices and career goals? | Career influence of family expectations and financial support | Family not supportive; financial disadvantage; parents' influence | 8 |
| | | Dealing with family expectations firmly | Firm response; discouraged under financial pressure | 4 |
| | | Limited impact on career goals | Not negatively impacted; no significant influence on goals | 4 |
| | | Pursuing stable career and high earning goals | Choosing stability; motivation for high earnings | 5 |
| Financial influence | How has Black Tax influenced your financial situation, and your ability to pursue your career goals? | Emotional impact on financial situation | Feeling bad; wanting to save for personal goals | 5 |
| | | Financial dependence and limited career choices | Stuck without salary; no support; sole family support | 4 |
| | | Teaching financial independence | Teaching money-making; siblings not seeking money; not giving money to boys | 4 |
| | | Budgeting and sacrifices for family needs | Budgeting carefully; inability to afford expenses | 7 |
| Coping mechanisms | Describe any coping mechanisms or strategies that you have | Financial planning and budgeting | Planning and budgeting; seeking financial advice; creating a separate savings account | 5 |

| Theme | Description | Subtheme | Code grouping | Occurrence |
|---|---|---|---|---|
| | used to manage the impact of Black Tax on your career goals. | Diversifying income sources | Second stream of income; contractual jobs; locum work; travel nursing | 8 |
| | | Communicating boundaries | Communicating with family; establishing expectations and boundaries; and venting to someone who understands | 4 |
| | | Personal development and achievement | Prioritising personal goals and achievements; maintaining self-improvement | 3 |
| Family Expectations | In what way have the expectations of your family and community influenced you practising Black Tax? | Community influence and expectations | Community expectations; pressure to educate younger generations; pressure to stay in the community to set an example | 4 |
| | | Family expectations and pressure | Family's expectation of better education; pressure to do better; constant need to prove oneself to the family; impact on career goals | 5 |
| | | Parenting philosophies and individual perceptions | Parenting philosophies within the black community; parenting differences in the family; individual perceptions of fairness | 3 |
| | | External opinions and social pressure | External opinions and judgments from the community; social pressure to provide for parents; common opinions on Black Tax | 3 |
| Future career goals | How do you visualise your future career goals and aspirations | Future business ventures and limitations | Venturing into business; hope to overcome the limitations of Black Tax in the future | 2 |

| Theme | Description | Subtheme | Code grouping | Occurrence |
|---|---|---|---|---|
| | whilst practising Black Tax? | Anticipated improvement and lessening of pressure | Expecting the situation to get better as family members become self-sufficient; self-inflicted pressure; gradual improvement over time | 3 |
| | | Willingness to continue helping family | Willingness to help family members; commitment to making a plan; pushing in a positive direction; striving to do better | 4 |
| | | Emotional toll and mental strain | Emotional turmoil; mental and emotional impact; difficulty visualising future growth | 3 |
| | | Balancing family obligations with personal aspirations | Balancing family obligations and personal aspirations; fear of sharing personal success with family; concern for future partner's well-being | 3 |

### 4.4 Findings related to the research questions

The primary research question of the study was: How do young black South Africans experience and perceive Black Tax and its impact on their career choices, career goals and career prospects?

To achieve the above-mentioned primary research question, the following secondary research question (SO) were formulated:

RSQ1: How do young black South Africans experience and perceive Black Tax?

RSQ2: How does Black Tax influence their career choices, career goals, and career prospects?

RSQ3: What coping strategies do young black professionals use to navigate the possible strains of Black Tax and its influence on career choices and career goal success?

The following sections report the findings pertaining to each sub-question.

### 4.4.1 RSQ1: How do young black South Africans experience and perceive Black Tax?

#### 4.4.1.1 Theme 1: Definition of Black Tax

All participants provided diverse and nuanced definitions of Black Tax. For many, it represented a complex interplay of cultural and familial expectations (85% of participants), financial obligations (85% of participants), and social norms (48% of participants).

> Participant 1 said: *"Black Tax is basically your family feeling entitled to your money that you are currently working for, only because they are the ones that raised you up and gave you the opportunities that you currently have."*
>
> Similarly, Participant 5 said: *"Basically, your parents or your guardian expecting in return what they provided for you. All the years growing up, so, until you are at a point where you are able to give them something, they expect something from you."*
>
> In contrast, Participant 4 stated: *"In my personal experience, I love my mom, so I am helping her out. I am in a better position than what she was when she was 28 years old, and I know that she has sacrificed a lot for me to be where I am now. So, it has not — my mom helped build me. So, therefore, I see it as an investment so I can be where I am today."*

85% of participants acknowledged that these expectations often extend beyond direct financial contributions to encompassing emotional and practical support. The Figure 4.7 illustrates the types and occurrence of the definitions provided by all participants. Throughout the reporting, the figures' colours indicate meaning. The red bars represent negative perceptions, the green bars represent positive perceptions, and the orange bars represent the middle ground.

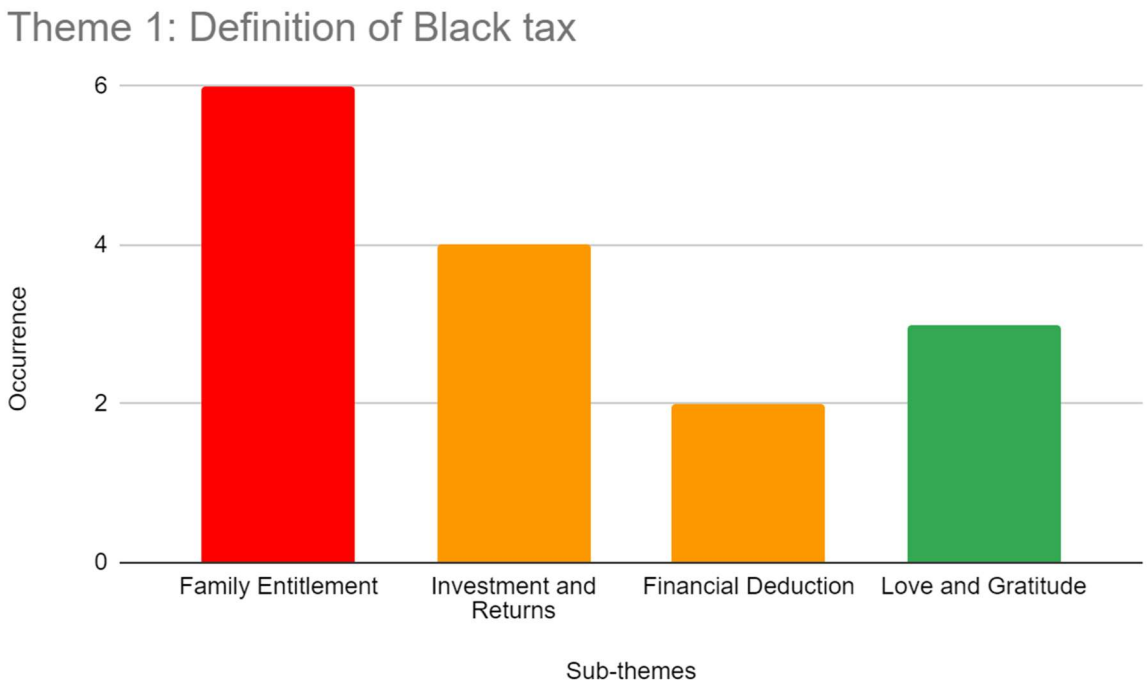


**Figure 4.7: Participants' definitions of Black Tax**

As shown in Figure 4.7, 85.7% of the participants defined Black Tax as 'family entitlement', 57.14% defined it as 'investment and returns'. A total of 42.8% provided a positive definition of Black Tax, i.e., 'love and gratitude'. Therefore, the conclusion can be drawn that the majority had attached a negative connotation to their definition of Black Tax.

The definitions of Black Tax offered by participants underscore the multifaceted nature of the phenomenon. The term is recognised as more than just a financial responsibility; it encapsulates a broader spectrum of familial, cultural, and societal expectations.

The diverse definitions of Black Tax amongst participants reflect the variations and individual nuances in their experiences with this phenomenon. Some participants emphasised the obligation to support their parents and siblings financially, often citing cultural and familial norms as the driving force. Others noted the impact of Black Tax on their career choices and personal aspirations, suggesting that it extends beyond financial contributions, to an influence on broader life decisions, as found by Odén (2020:350).

#### 4.4.1.2 Theme 2: Examples of Black Tax

Participants' examples of Black Tax demonstrate this phenomenon's multifaceted nature. Several participants discussed how Black Tax was for purposes of support family members financially,

particularly parents, as well as siblings and extended family. Participants described instances where they allocated a portion of their income to assist with parents' household expenses, contribute to younger siblings' education, or cover medical bills and emergencies.

> Participant 2 stated: *"So, I, personally, right now, I took my mom out of the location and I am helping her pay rent now, in town, so I need to get her to town. I am not putting my brothers through school anymore, I am not paying school fees anymore, but, like everything, even, like now, with clothes, it was on me. They recently had a, yeah, they needed clothes, so I have to sponsor that. So, it's kind of like, financially, I see where I can help, and it's like a monthly stipend that I send home to help my mom and also my grandma. So, it's kind of like, me, my mom, my grandma on one pay check."*

> Participant 5 noted: *"OK, the municipality bill is very high. What? What he was obviously scheming that, like, you know 'Can you help me?' So, I was just like, 'OK, no, it's fine. Shame. You know, strongs.' And then, the next day, actually asked me to help you with the municipality bill, which, by the way, is sky high like. And now, even my brother, and what you call a medication allowance, 'cause he's a Type 1 diabetic. So, yeah, so he needs monthly medication. So, now I have that responsibility of paying for his medication every month. So, it's like, it's not a direct thing of, 'OK, I expect you to give something', but it's implied."*

These examples align with existing research highlighting the economic strain that Black Tax can exert on individuals' budgets and long-term financial goals (Msibi 2020:12). Figure 4.8 illustrates the different examples of Black Tax given by the participants.

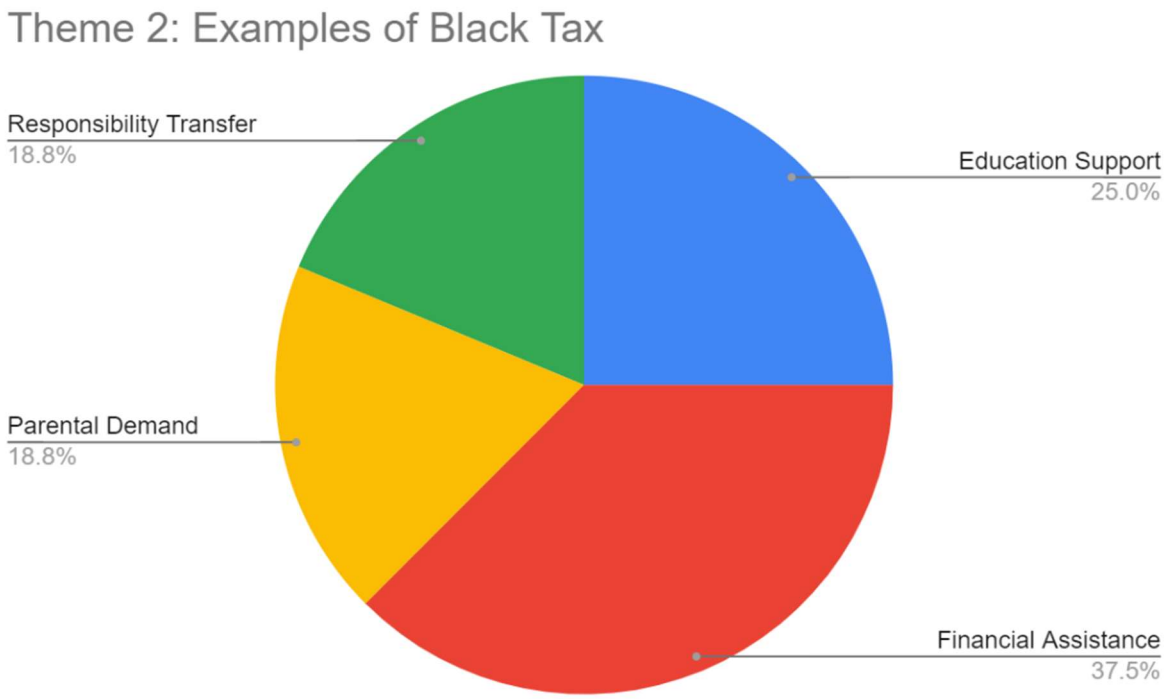


**Figure 4.8: Examples of Black Tax as experienced by the participants**

A total of 37.5% of the participants provided specific examples wherein they had to provide financial assistance to their family and extended family; 25% stated that they must provide support for their siblings' education; 18.8% stated that there is a responsibility transfer where the child now becomes the parent, who has to paying utility bills, municipal accounts, and rent.

The participants' examples of Black Tax extend beyond monetary contributions. They frequently described how they offer emotional and practical support to family members. Participants recounted instances where they played roles as caregivers, providing childcare, eldercare, and performing various household tasks. This emotional and practical dimension of Black Tax emphasises its broader implications, which impact individuals' daily lives.

Participants also highlighted the influence of Black Tax on their career choices and personal aspirations. Some expressed how they refrained from pursuing more lucrative job opportunities or further education because of the financial obligations towards their families. For instance, individuals mentioned that the burden of Black Tax had led them to prioritise job stability over a passion-driven career path. These examples underscore how Black Tax can significantly impact participants' career trajectories and prospects.

#### 4.4.1.3 Theme 3: Perceptions of Black Tax

The Black Tax perceptions amongst participants are multifaceted, reflecting a blend of attitudes, feelings, and beliefs. Several participants expressed the view that Black Tax represents an obligation to provide financial support to family members, even if it leads to personal financial strain.

> Participant 3 noted: *"But from what I've seen, from maybe other family members and people around me, is that they sometimes don't even want to go for jobs that would give them a lot of money, because the higher you earn, the higher the demand is from whoever you need to pay the Black Tax to. Apart from that, even if they do get a good job, it's like they're working just to pay off the loan of being raised or being someone's child, so they get demotivated to go to work, or they don't even look forward to something that they actually wanted to do."*

> Participant 7 stated: *"I think it's definitely, uh, put some, I won't say pressure, but it has motivated me to do something that would be lucrative. So, I think, I mean I want to speak because I don't think that I think I have gone into kind of a passion career, whereas I think a lot of people don't have that opportunity. You look at more having stability and lucrative career. Um, yeah, that's how I see it. I think you just kind of look for something that will make you money when you are making decisions or career-related decisions."*

These perceptions underscore the cultural and familial expectations tied to Black Tax on how it is often considered a familial duty and obligation. Figure 4.9 illustrates the perceptions of Black Tax of all the participants.

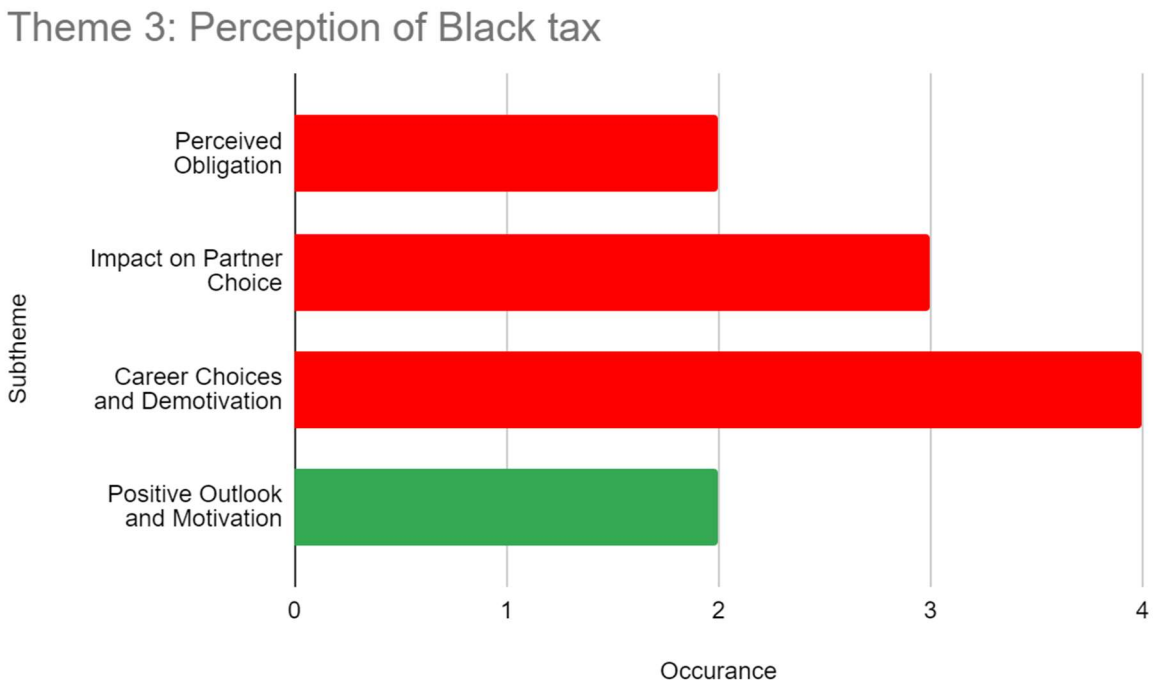


**Figure 4.9: Participant's perceptions of Black Tax**

As shown in Figure 4.9, 71% of the participants held a negative perception of Black Tax; only 29% had a positive perception. It is interesting to note that most negative perceptions stem from career choices and general career demotivation.

Participants sometimes expressed ambivalence in their perception of Black Tax. They conveyed mixed emotions, describing their willingness to help the family juxtaposed with the challenges and the emotional toll it takes. The participants often experience conflicting emotions when navigating their financial obligations under Black Tax.

Other participants, however, offered a more positive view of Black Tax. They perceived it as a way to give back to their families and communities, viewing their contributions as a source of pride and achievement. This perception emphasises the notion of reciprocity and solidarity within black communities, where financial support is seen as a way to uplift the family unit and maintain social bonds.

Furthermore, some participants articulated how Black Tax influenced their career choices, ambition, and financial goals. They described how the financial responsibilities tied to Black Tax sometimes resulted in their pursuing more stable job opportunities over their passion-driven career choices. This perception highlights the impact of Black Tax on individuals' career trajectories.

### 4.4.2 RSQ2: How does Black Tax influence their career choices, career goals and career prospects?

#### 4.4.2.1 Theme 4: Impact of Black Tax on career goals

Many participants had felt compelled to make specific career choices based on the financial responsibilities associated with Black Tax. Several participants indicated that they selected professions and job opportunities that provided financial stability over pursuing their true passions.

> Participant 4 stated: *"Well, if I was not sending her the money, I would probably spend it on something useless anyway, so, financially, I don't think it impacted me negatively at all, I don't think so. Career goals, it doesn't have that much stand in that."*

> In contrast, Participant 5 noted: *"I wanted to become a dancer, but my parents were like, 'There is no money in that.' So, now I had to choose a career that would actually be stable and which I understand, but it's not a passion, if I can put it like that. Obviously, I fell in love with it, 'cause I knew it's food: 'Let's do it. Food. Let's do it.' The medical aspects of things. But if I had to choose a different career, it would definitely have been a professional dancer. So, yeah, that played a role in what I had to choose to study."*

This finding demonstrates that Black Tax often steers individuals away from pursuing careers that align with their interests and talents. Figure 4.10 illustrates the perceived impact of Black Tax on the career goals of all the participants.

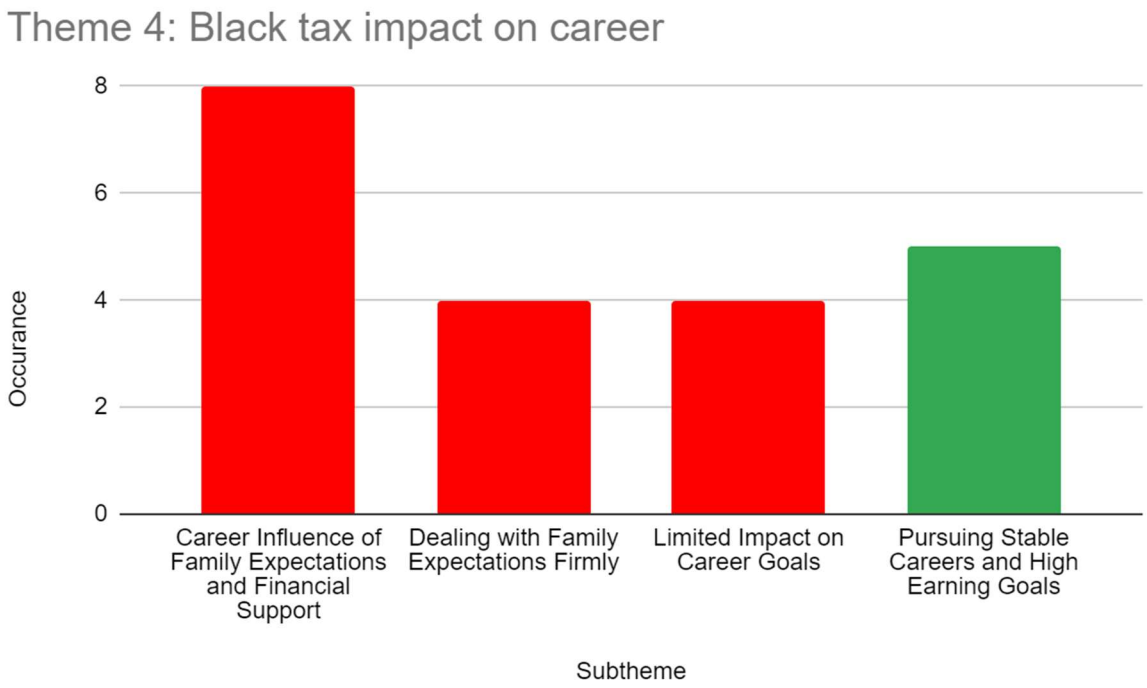


**Figure 4.10: Perceived impact of Black Tax on career goals**

Participants frequently articulated the belief that opting for stable employment, even if it deviated from their initial career aspirations, would enable them to meet their financial obligations towards their families. This implies that the burden of Black Tax can lead to individuals forgoing their true passions in favour of financial security. Thus, the impact of Black Tax on career choices is not solely a matter of preference, but rather a pragmatic response to familial financial needs.

Participants also discussed the influence of Black Tax on their career goals and future aspirations. A recurring theme was that the financial obligations associated with Black Tax, which often constrained their ability to pursue personal career development and advancement.

Participants spoke of feeling held back by the constant financial demands by their families, which hindered them from striving for higher positions, investing in further education, or pursuing entrepreneurial ventures. The financial strain imposed by Black Tax made it difficult for participants to allocate resources to their professional growth, ultimately affecting their career trajectories. As a result, their career aspirations sometimes remained unfulfilled or deferred.

#### 4.4.2.2 Theme 5: Influence of Black Tax on finances

The thematic analysis of participant narratives revealed that Black Tax substantially influences the economic well-being of those affected. The financial responsibilities associated with

supporting extended family members can place significant strain on individuals' financial stability. Several participants discussed how Black Tax impacted their ability to save and invest.

> Participant 6 stated: *"It affected negatively, because you have to plan according to the need of your families and so forth. So, the thing that you want to do, you can't always do, because there's something you have to remind you. OK, but I have to, you know, have to keep something for this, or you have to put something aside for that. So, you need, like, you know, what I wanted to do this like, for example, like, I wanted to get a new phone. But then there's, 'Oh, my goodness! I have to actually still put money away for something for my brother or something away for my mother.' So it's like, you and I have to put the stuff that you want for yourself, you know, aside, because you have to, you know, get it for the needs of your family. And I do believe, you know, sometimes that, yes, you want to help your family, uhm, but it shouldn't, like I said, be an application, and if it becomes a constant every month, month-to-month thing, then it really is, it's, you know, it's really going to stop you from actually hitting the way heading towards where you want to actually go."*

> Similarly, Participant 1 noted: *"It has most definitely impacted my financial situation, because I feel bad when I can't pay my Black Tax. I do feel bad, and sometimes I just want to save up money so I can do things for myself, so that I can even pay for my own studies, because, what I am currently studying, I am paying for myself. When I pay the Black Tax, I can't really get to pay my own studies or taking my wife out."*

Participants often found themselves allocating a significant portion of their income to family support, leaving them with limited financial resources for personal financial growth and economic well-being. Figure 4.11 illustrates the perceived influence of Black Tax on the participants' finances.

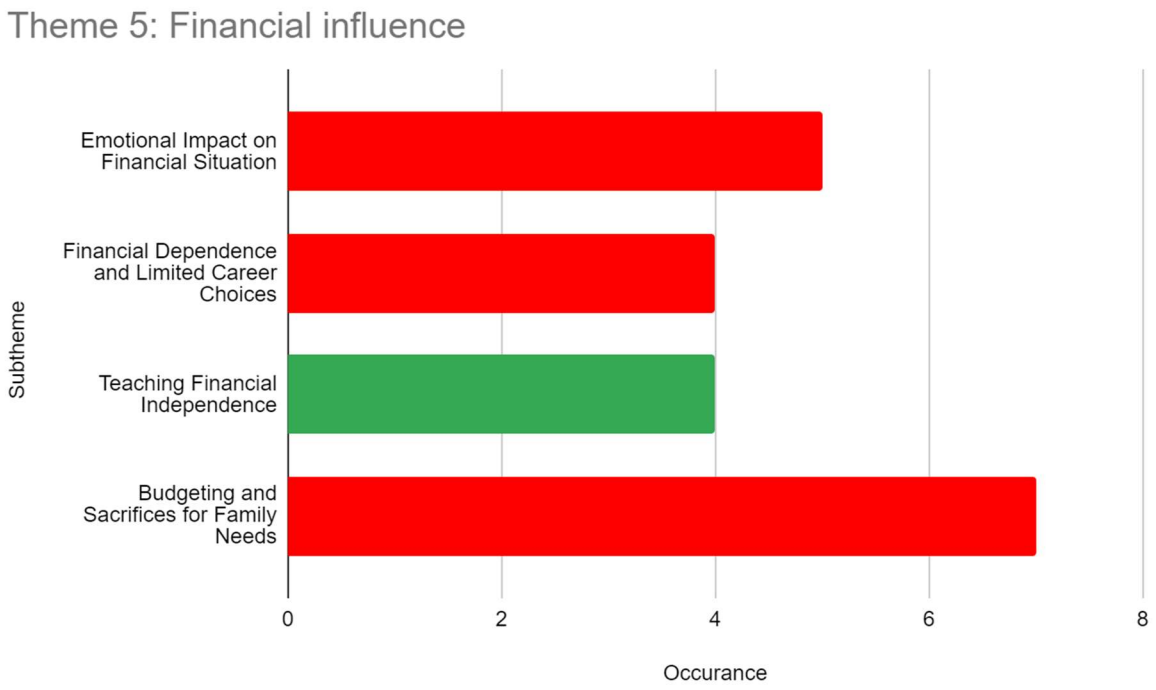


**Figure 4.11: Influence of Black Tax on finances**

The thematic analysis further revealed that Black Tax influences the financial decisions the participants made. Several participants discussed how they had to make choices based on their familial financial obligations rather than individual financial goals. Such decisions included opting for stable but less rewarding employment over pursuing their true passions. In this way, Black Tax impacts the financial well-being of participants and the financial choices they make in their careers and personal lives.

Another pertinent theme in the thematic analysis is the effect of Black Tax on participants' ability to accumulate wealth. Many participants expressed their struggles with wealth accumulation due to the continuous financial obligations they faced. These financial responsibilities hindered their capacity to save for significant life events such as buying a home, starting a business, or investing in their future. Consequently, participants found themselves in a cycle where they could not break free from the financial demands of Black Tax to accumulate wealth for themselves and their families.

#### 4.4.2.3 Theme 6: Impact of Black Tax on future career goals

The thematic analysis revealed that, while participants were deeply committed to meeting their familial obligations, their career ambitions had not been extinguished, but, rather, were influenced by the practice of Black Tax.

Participant 4 said: *"Like I said, it's pushing me to do more. Pushing me in a positive direction, and I don't think it's going to stop until Jesus comes back."*

In contrast, Participant 6 said: *"Oh, oh. I'm at the… It's difficult to visualise it, because, like, for example, there's a possibility of getting a promotion mixture in my job, and I don't want to tell my mom that I'm getting this promotion. Why? Because I am afraid of what's going to come if,, you know she finds out… So it's like a thing of, I want to, but I can't be honest, because I know that, if I'm going to be honest with, you know, what I'm actually doing with my life, it's going to stop. You know, everything that I have planned for myself. It's going stop that. So it's, yeah, it's a difficult thing because, you know, you do visualise yourself and you know, growing and so forth, especially, you know, myself and the near future, you know, wanting to get married and that kind of stuff, you know, you have to set aside these kinds of things. I can say what is now important, you know, who are the people who are going to play, you know, important roles in my life and who's got the say as to what's an apple of finance and so forth. So, I think that is where, you know, it's going to come in, as to people knowing their place in my life doesn't points I know that, you know, I just finished and so forth, but it's going to come a time where it's, when I'm going to be joined, you know, with my partner, and then it's not going to be the anymore of just me alone, but, you know, our money and so forth. So, I think that means it could become a lot more difficult, and, obviously, I don't want my partner to suffer at the expense of me having to pay Black Tax, because now I'm not holding, you know, myself back, I'm holding her also back. So it's a difficult thing. But, like I said, like it's something that I think it's going to have to be addressed with my parents in the sense of to say that, 'Listen up, I've helped where I could, uhm, but no more, like, you know, it's not a month-to-month thing anymore. I'm not going be obligated to, you know, give monthly. Whatever, if I can, I will. But if I can't, then it's not because I cannot, you know, let myself and my partner suffer because you are, you know, I'm not going to, like, let them self up in this. But, you know, I'm not going to, you know, deteriorate just because we tried to keep you guys also, you know, coming. So yeah."*

For many participants, their educational and professional pursuits were driven by the desire to provide better financial support to their families in the long term. This commitment extended to securing stable and well-paying jobs, often pushing them to aim for careers in sectors with higher earning potential. Figure 4.12 illustrates the perceived impact of Black Tax on the future career goals of the participants.

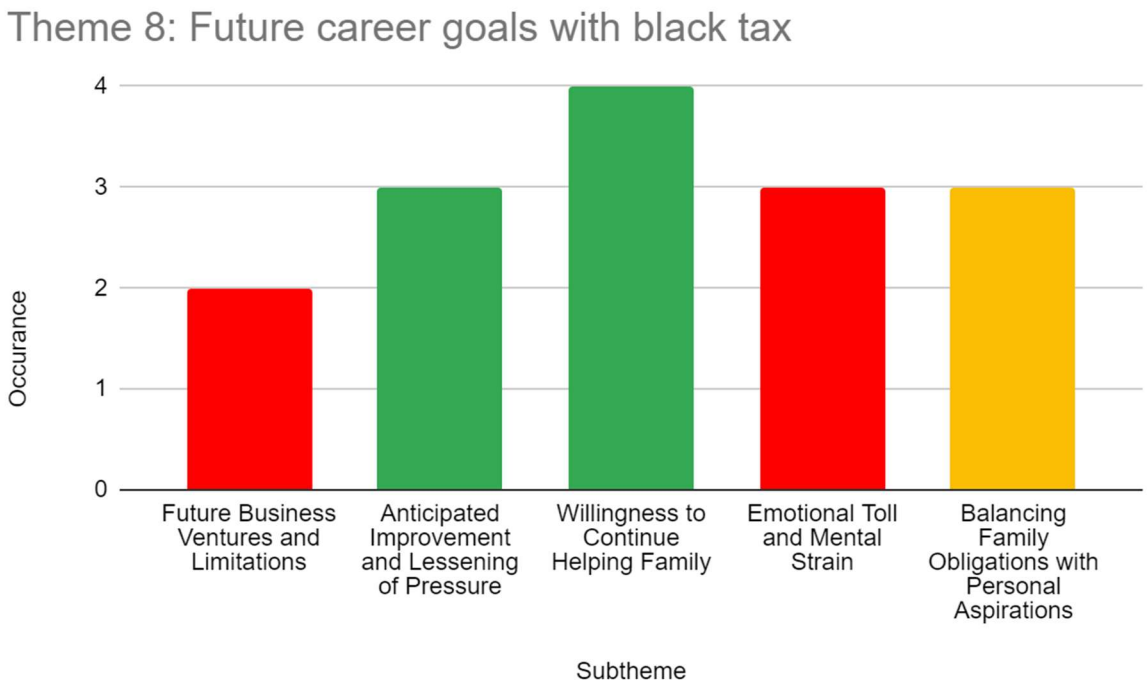


**Figure 4.12: Impact of Black Tax on future career goals**

Participants' future career goals were intrinsically connected to their roles as providers for their families. They envisioned careers that offer personal fulfilment and economic security to support their loved ones better. This dual focus on individual aspirations and family responsibilities shaped the types of careers participants were inclined to pursue, emphasising financial stability and prosperity as overarching goals.

A deep sense of social responsibility also influenced the participants' career goals. Many expressed a desire to uplift their communities, a sentiment rooted in their personal experiences of the challenges of Black Tax. This community-oriented approach to career aspirations underscores the enduring commitment of participants to break the cycle of poverty in their families and communities.

Pursuing advanced education and professional development was a common aspiration amongst the participants, reflecting their determination to expand their skill sets and access opportunities that could lead to higher-paying careers. They saw education as a pathway to securing careers that not only fulfil their ambitions, but also fulfil the financial needs of their families.

Despite Black Tax's complex and sometimes demanding nature, participants continued to hold ambitious career aspirations. The research highlights their resilience and determination to

navigate these challenges in focusing on careers with economic stability and the potential for meaningful contributions to their families and communities.

#### 4.4.2.4 Theme 7: Family- and community expectations

As described by participants, the expectations imposed by their families are multifaceted and compelling and stated that family members, particularly parents, often hold high hopes for their children's financial success due to the investments made in their upbringing and education.

Participant 5 stated: "Coloured people like gossiping, so, if they see, OK, this one's not actually doing good for herself, but now, look at her parents, you know, they're struggling. So, obviously, that, like, the outlook of other people in your opinions on your family or how you're treating your parents, or you not being able to give them money or whatever, that is a big factor."

Similarly, Participant 1 stated: "This is a funny one. My community, I can actually remember, and I just finished my degree, some of the people in my community, the uncles, actually, had the expectation of me coming back and actually staying in the community that I grew up in, so that I can educate the younger ones, for them to also look at varsity as something of this is an opportunity, there is life out of this community, you don’t have to be thug or someone who really steals for a living, that you can actually go out. So, it was difficult, because, at that time, I wanted to go and do it, but I knew if I leave Potch, I will not be able to do what I want to do. So, going back wasn’t an option, and I felt bad, but I ended up staying here, and it did affect me a little bit, but I ended up staying."

This pressure they are experiencing can be perceived as a manifestation of the endurance and sacrifices their parents had to life with, driven by the desire for their offspring to break the cycle of poverty and enjoy a more prosperous future. However, these expectations extend beyond financial support, and encompass a broader obligation to provide for the extended family network.

Figure 4.13 illustrates the family- and community expectations of the participants as these relate to Black Tax.

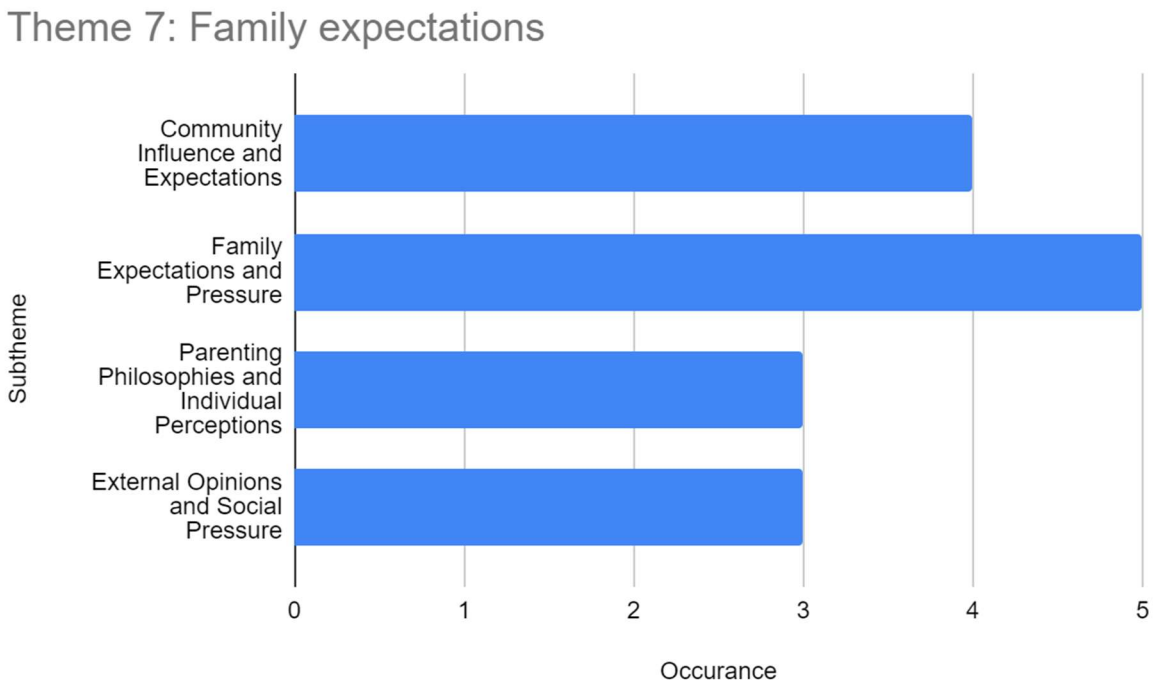


**Figure 4.13: Family- and community expectations**

The narrative provided by participants underscores the complex nature of these expectations, reflecting a blend of familial love, responsibility, and cultural values. Participants expresses an acute sense of duty towards their families, reinforced by societal norms and cultural expectations. This sense of duty creates a powerful moral imperative, propelling them to meet their family's financial demands despite potential constraints on their personal and professional aspirations.

The expectations placed upon individuals practising Black Tax often come with social implications. As articulated by participants, there is a sense of communal oversight, where the broader community observes and judges one's financial contributions to the family (Smith & Brown, 2019:421). This communal perspective puts pressure on individuals to fulfil their obligations, as they are keenly aware of the social consequences of failing to do so.

Consequently, the participants found themselves at the intersection of familial expectations and societal pressures. This led to a delicate balance between pursuing individual career goals and meeting the financial demands imposed by family and community. This duality in expectations and pressures they had to endure influenced the participants' experiences, affecting their career choices, financial well-being, and overall life trajectories.

### 4.4.3 RSQ3: What coping strategies do young black professionals use to navigate the possible strains of Black Tax and its influence on career choices and career goal success?

#### 4.4.3.1 Theme 8: Coping mechanisms implemented by the participants

One of the prominent themes that emerged from the thematic analysis is the use of budgeting and financial planning as a coping mechanism to manage Black Tax.

> Participant 1 stated: *"To be honest with you, like I said, I spoke to my mom to say, 'Listen, if there is something that I need to do for the month, please give me a month's notice, so that I can play it and put it on my budget, so that, if I have to take something out of my budget for something that needs to be paid, I can do that.'"*

> Similarly, Participant 4 noted: *"I've created a separate savings account specifically for Black Tax. This way, I can allocate a portion of my income to support my family while still saving for myself."*

> Participant 3 stated: *"One way I cope is by seeking financial advice from professionals. They help me plan my finances better to accommodate Black Tax."*

> Participant 5 noted: *"Venting and talking to someone who would understand."*

Many participants reported carefully structuring their finances to allocate funds for both familial obligations and personal needs. Creating a dedicated budget for Black Tax enabled participants to fulfil their financial responsibilities while still safeguarding their financial. Figure 4.14 illustrates the coping mechanisms employed by the participants to manage Black Tax.

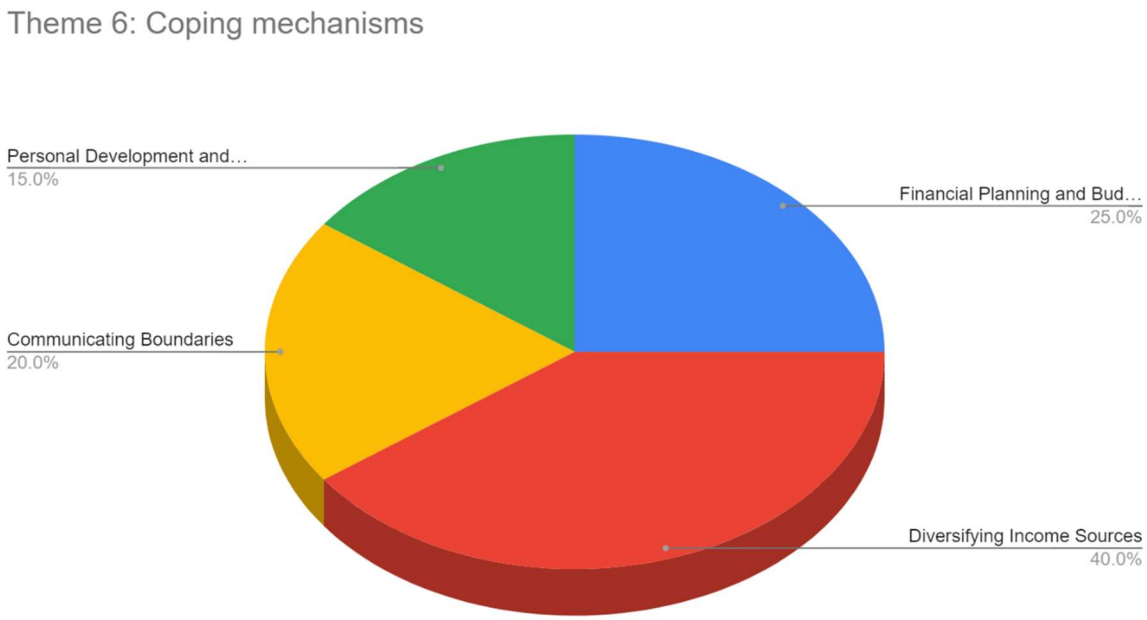


**Figure 4.14: Coping mechanisms implemented by the participants**

Figure 4.14 illustrates that 40% of the participants had implemented the coping mechanism of diversifying their income sources; 25% had implemented budgeting and financial planning; 20% had set boundaries with their families; and 15% believed that the best way to cope with Black Tax was to promote personal development and achievement.

The thematic analysis also highlighted the significance of seeking professional financial advice as a coping strategy. Participants discussed how consulting financial experts or advisors helped them develop effective financial plans to navigate Black Tax obligations while securing their financial future. Such consultations played a crucial role in ensuring that participants could make informed financial decisions and investments.

Another coping mechanism that emerged from the thematic analysis was the establishment of separate savings or investment accounts dedicated to Black Tax. Participants reported that this segregation allowed them to allocate a portion of their income exclusively to family support, which, in turn, provided a sense of financial security. This approach not only safeguard their personal financial goals, but may also facilitate the systematic management of familial obligations.

Thematic analysis indicated that emotional support and venting to trusted individuals play a significant role in coping with Black Tax. Participants shared their experiences of seeking solace in conversations with friends, family members, or support groups. Venting provided an emotional

release by allowing participants to navigate the emotional turmoil that often accompanies the financial burden of familial responsibilities.

An interesting coping mechanism that surfaced in the thematic analysis is the reversal of roles, with participants occasionally asking their family members for financial assistance. Participants shared how this role reversal was not necessarily because they required financial help but was an intentional strategy to convey their financial constraints and discourage additional financial requests. This approach allowed them to set boundaries and communicate their limitations.

This concludes the reporting of the findings. The subsequent section provides a discussion of the findings.

## 4.5 Interpretation and Discussion of Findings,

In this section the findings are discussed in relation to extant literature on AMO theory (Appelbaum *et al.*, 2000), career management, and coping strategies.

### 4.5.1 The perceptions and experiences of Black Tax amongst young black professionals in South Africa

AMO theory (Appelbaum *et al.*, 2000) provides a valuable framework for understanding the complex dynamics at play in the experiences of young black professionals in South Africa concerning Black Tax and its impact on their career choices, goals, and prospects. This discussion relates to the secondary objectives (SOs) and analysis of the findings in the context of AMO theory (Appelbaum *et al.*, 2000).

The ability component of the AMO theory (Appelbaum *et al.*, 2000), representing individuals' competencies and capabilities, is reflected in the participants' understanding and perceptions of Black Tax. The ability to comprehend the financial responsibilities towards their families, to budget, and to engage in financial planning was evident amongst the participants. The findings from the participants highlight the importance of financial literacy in addressing issues related to Black Tax.

The findings further underscore the myriad perceptions of Black Tax, revealing a range of emotions experienced by those who practise it. While some individuals view it as a source of pride and responsibility, others express feelings of constraint and being overwhelmed. These perceptions often shape individuals' career choices and influence their approach to personal and financial decisions.

### 4.5.2 The Impact of Black Tax on career choices, career goals, and career prospects in South Africa

The interplay between Black Tax and career development is a central focus of this study. Participants' testimonies exemplified how the financial responsibilities associated with Black Tax can significantly influence career choices and limit individuals' ability to pursue their desired career paths. Balancing the financial demands of supporting their families with their career aspirations proved to be a complex challenge for participants.

The motivation aspect of AMO theory (Appelbaum *et al.*, 2000) refers to individuals' willingness to invest effort in their career goals. In the case of the participants, the impact of Black Tax on their career choices and prospects was due to a strong motivation to support their families. Their career decisions often revolved around ensuring financial stability and fulfilling familial obligations. This aligns with Cox and Blake's (1991:46) findings, which emphasise the importance of equitable career development opportunities for employees, regardless of their familial responsibilities.

### 4.5.3 Coping strategies of economically active young black professionals in navigating Black Tax

The opportunity component in AMO theory (Appelbaum *et al.*, 2000) emphasises the role of environmental factors in facilitating or hindering an individual's performance. Participants noted various coping strategies to manage the financial strains of Black Tax. They leveraged financial support, budgeting, and savings mechanisms to navigate these challenges. This reflects their ability to adapt to the environmental constraints presented by Black Tax. Van Wyk's (2019:9) study on transferring resources within families in South Africa highlights the importance of support systems and resource allocation strategies in managing Black Tax.

The current study highlights the coping mechanisms individuals employ to manage the impact of Black Tax, which include financial planning, seeking professional advice, and creating separate savings accounts, which them to balance fulfilling their familial obligations and securing their financial well-being (Brown & Davis, 2018:276).

The expectations of family and community members were identified as key drivers of Black Tax. The family's and society's anticipation of financial support can influence individuals' career and educational choices The pressure to meet these expectations is an ever-present factor in the lives of those practising Black Tax (Martin, Adams & Wilson, 2017:128).

In the context of future career goals, the participants' narratives revealed a complex interplay between their familial responsibilities and individual aspirations. The desire to uplift their families

and communities remains a driving force behind their career ambitions (Smith & Johnson, 2019:341). Education and professional development are viewed as essential tools for securing stable and well-paying careers that will ultimately benefit both them and their families.

The current study unveiled the intricate dynamics that shape the lives and career aspirations of individuals practising this financial support system. The research has not only offered a deeper understanding of Black Tax, but also recognises the resilience, determination, and capacity for positive change exhibited by those who navigate its challenges. As individuals strive to balance their responsibilities to their families with their personal and career goals, they emerge as exemplars of strength and resourcefulness in the face of societal and financial pressures.

### 4.6 Chapter Summary

This study unveiled the multifaceted dimensions of Black Tax and its profound impact on the career management of young black professionals in South Africa. Through the lens of participants' experiences and perceptions, distinct themes emerged, providing a comprehensive understanding of the intricate tapestry woven by familial financial responsibilities.

The participants vividly describe Black Tax as a complex interplay of family entitlement and investment. It is not merely a financial deduction, but a reciprocal relationship where love, gratitude, and familial bonds shape the financial transactions. The intricate web of family dynamics, expectations, and the emotional investment are the focal point in defining what Black Tax truly embodies. The influence of Black Tax on career choices and goals unfolded as a dynamic process. While some participants perceived an obligation and a significant impact on their choice of partner, others found motivation and positivity in navigating their career trajectories. The emotional toll is evident, yet the spectrum of responses reveals a resilient spirit amongst young black professionals who strive to balance familial responsibilities with personal aspirations.

The financial implications of Black Tax are diverse, ranging from emotional impacts to limitations on career choices. Participants noted a spectrum of coping mechanisms, from meticulous financial planning and diversifying income sources to communicating boundaries and prioritising personal development. These strategies illuminate the adaptability and resilience of young black professionals navigating the financial strains imposed by familial expectations. The influence of family- and community expectations creates a complex tapestry of pressures. External opinions, societal norms, and parenting philosophies intertwine to shape these individuals' perceptions and practices of Black Tax. The study highlights the need to understand these external influences to comprehend the nuanced ways in which familial financial responsibilities manifest within the broader social and cultural context.

As participants visualise their future career goals, a delicate balancing act emerged. The anticipation of improved circumstances and lessening pressure coexisted with a willingness to continue supporting family. The participants acknowledged emotional tolls and mental strains, shedding light on the ongoing struggle to reconcile family obligations with personal aspirations. This suggests that achieving a harmonious balance is an evolving process that requires resilience and adaptability.

The findings underscore the importance of recognising Black Tax as not merely a financial deduction, but as a dynamic, reciprocal relationship deeply intertwined with familial bonds, cultural expectations, and personal aspirations. The findings illuminate the resilience, adaptability, and strategic decision-making exhibited by young black professionals as they navigate the intricate interplay between familial financial responsibilities and their career trajectories. As the discourse on Black Tax continues to evolve, these insights provide a foundation for future research, policymaking, and societal understanding of this pervasive phenomenon.

This concludes the discussion of the findings. The next chapter discusses the conclusions and managerial implications, the study's limitations, and avenues for future research.

# CHAPTER 5 CONCLUSIONS, MANAGERIAL IMPLICATIONS AND RECOMMENDATIONS

## 5.1 Introduction

This chapter consolidates the insights gleaned from the study, offering tailored recommendations regarding the phenomenon under scrutiny, namely the impact of Black Tax on the career management of young black professionals in South Africa. This is followed by a discussion of the limitations of the study, together with suggested avenues for future research that would further enrich our understanding of the phenomenon. The chapter reconciles the findings with the research questions and objectives, providing a cohesive synthesis.

## 5.2 Conclusions of the Research

This study was an in-depth examination of Black Tax, which was found to have a multifaceted impact on individuals' lives, career aspirations, and family dynamics. Through thematic analysis and references to pertinent literature, this research illuminates the various dimensions of Black Tax. It provides a nuanced understanding of its definition, examples, perceptions, financial influence, coping mechanisms, family expectations, and its impact on career development and future goals.

This research confirms that Black Tax, characterised by the financial support provided by working-class black individuals to their families and communities, is not a monolithic concept, but rather a complex and dynamic phenomenon, as postulated by Van Wyk (2019:89). Participants' stories highlighted the diverse ways in which Black Tax manifests in their lives. Their narratives exemplify the financial commitments, sacrifices, and obligations intrinsically tied to their roles as providers within their families, as noted by Smith and Johnson (2019:341).

The next section discusses the managerial implications of the findings.

## 5.3 Managerial Implications

Understanding the intricacies of Black Tax and its impact on individuals' lives and careers is essential for organisations and managers aiming to support their employees. This study reveals several managerial implications that could inform the creation of a more inclusive and supportive work environment, particularly for employees practising Black Tax.

Organisations should acknowledge the existence of diverse financial responsibilities. They should avoid making assumptions about employees' financial situations and offer flexibility where possible (Van Wyk, 2019:21).

Organisations should implement flexible work policies, such as remote work options and flexible hours, to accommodate employees with familial financial obligations. This flexibility enables employees to balance their careers and responsibilities (Chinyamurindi & Harry, 2020:3). These programmes could include financial literacy programmes, such as workshops on budgeting, savings, and investments. By enhancing financial literacy, employees can effectively manage their familial responsibilities (Naicker, 2016:54). Organisations could also consider providing access to counselling and assistance to aid employees in managing the emotional aspects of their familial financial responsibilities.

Employers should consider investing in well-being programmes that encompass financial counselling, stress management, and mental health support. Such programmes help employees manage the emotional challenges associated with their financial responsibilities.

It is vital that organisations promote inclusivity in career development by ensuring that all employees, irrespective of familial financial responsibilities, have equitable access to mentorship, sponsorship programmes, and opportunities for further education. Fostering awareness and understanding through open dialogues and diversity training can help reduce stereotypes and prejudices, which could foster a more supportive and inclusive work environment. Employers should encourage philanthropic activities and community engagement to empower employees to give back while managing their familial responsibilities.

Implementing these recommendations, particularly in the context of Black Tax, could yield several significant benefits for employees and organisations. These benefits, which are discussed below, are substantiated by various studies and articles, which provide insights into the advantages of addressing the challenges of Black Tax.

### 5.3.1 Enhanced employee engagement and productivity

Addressing Black Tax through employee support programmes, financial literacy initiatives, and flexible work policies could increase employee engagement and productivity. Employees who feel that their organisations understand and support their financial responsibilities are more likely to be motivated and focused on their work. Employee morale is positively impacted when organisations encourage philanthropic activities and community engagement. Engaged

employees often experience higher job satisfaction, leading to better performance (Taylor, Huml, Cohen & Lopez, 2021:720).

### 5.3.2 Retention and attraction of talent

Implementing initiatives that recognise diversity and offer support can contribute to the retention and attraction of talent. Organisations that demonstrate a commitment to employee well-being and work–life balance are more likely to retain their workforce and attract new talent (Sibanda & Bell, 2020:55). Implementing flexible work policies and supportive well-being programmes could reduce employee turnover. This is essential for retaining experienced and skilled employees who might otherwise seek opportunities with better support (Johnson, 2017:245).

### 5.3.3 Reduced financial stress

Financial literacy initiatives and support for employees' financial responsibilities can reduce financial stress. This, in turn, could lead to improved mental health and overall well-being, which benefits both employees and organisations (Van Wyk, 2019:9).

### 5.3.4 Improved organisational reputation

Companies that actively address the challenges of Black Tax and support their employees in managing these responsibilities could enhance their reputation. Such organisations are viewed positively by employees, potential recruits, and the public (Jassat, 2016:80).

### 5.3.5 Minimised stereotypes and prejudices

Promoting awareness and understanding through diversity training could reduce stereotyping and prejudice, which fosters a more inclusive work environment and enhances teamwork (Parker, 2020:273).

### 5.3.6 Enhanced career development

Inclusive career advancement opportunities ensure that all employees, regardless of their familial financial responsibilities, have equitable access to mentorship, sponsorship programmes, and further education. This can lead to a more diverse leadership team and improved innovation (Cox & Blake, 1991:46).

By understanding the importance of recognising the multidimensional impact of Black Tax and the role it plays in the lives of young black professionals in South Africa, and by addressing their abilities, motivations, and opportunities, organisations and policymakers could develop tailored

interventions to support these professionals in achieving their career goals while fulfilling their familial responsibilities. These findings contribute to the ongoing discourse on diversity, inclusion, and financial well-being in the workplace, specifically relevant to the South African context.

### 5.4 Contribution of the research

In answering the main research question, this study contributes to the existing body of knowledge by delving into the experiences and perceptions of young black South African professionals regarding Black Tax and its profound impact on their career choices, goals, and prospects. In answering RSQ1, the study provides a nuanced understanding of how young black South Africans professionals experience and perceive Black Tax. By delving into the intricacies of their lived experiences, the research adds depth to the discourse surrounding the multifaceted nature of this financial responsibility.

In addressing RSQ2, the study unravels the influence of Black Tax on the career choices, goals, and prospects of young black South African professionals. This contributes valuable insights into the complex interplay between familial financial responsibilities and individual career aspirations, offering a comprehensive perspective on the factors influencing their career trajectories.

Answering RSQ3 entailed examining the coping strategies employed by young black professionals in navigating the potential strains of Black Tax on their career choices and goal success. By shedding light on adaptive strategies, the research provides practical insights that could inform both individuals and organisations on ways to mitigate challenges associated with these financial responsibilities.

The findings could empower young black professionals by providing a platform for shared experiences and validating the challenges associated with Black Tax. This awareness could contribute to informed decision-making and strategic career planning. Employers, managers and organisations can benefit from a heightened understanding of the impact of Black Tax on career dynamics, which may inform more inclusive workplace policies and support mechanisms tailored to the unique needs of this demographic. Policymakers may gain insights into the lived experiences of young black professionals, enabling the development of targeted policies that address the challenges posed by Black Tax and foster a more equitable professional landscape.

In conclusion, the study not only fills gaps in the body of knowledge on this domain, but also offers practical implications for individuals, organisations, and policymakers seeking to navigate the complex intersection of familial financial responsibilities and career aspirations amongst young black South African professionals.

The next section discusses the limitations of the study, followed by suggestions for future research.

## 5.5 Limitations of the study

In the pursuit of knowledge, every research endeavour encounters limitations that shape the scope and interpretive breadth of the study. This section examines the constraints of this exploration of the experiences and perceptions of young black South Africans regarding Black Tax and its impact on their career trajectories.

One primary limitation lies in the potential lack of representativeness of the selected sample. While efforts were made to ensure diversity, the experiences and perceptions of Black Tax may vary significantly amongst young black professionals. This limitation indicates the challenge of capturing the entirety of this nuanced phenomenon with a finite sample size.

The study was limited to one area in South Africa, which may limit the transferability of the findings. Black Tax experiences can be influenced by cultural, regional, and economic factors, and the current study's findings may not be applicable to other cultural or national settings.

The dynamic nature of societal, economic, and professional landscapes introduces a temporal limitation to this study. The experiences of young black professionals with Black Tax may evolve over time, influenced by changing economic conditions, societal perceptions, and policy interventions.

The qualitative nature of the research introduces inherent subjectivity in data interpretation. While every effort was made to uphold rigour and consistency in the data analysis, the interpretive nature of qualitative inquiry may be subject to the influence of researcher subjectivity on the analysis and findings.

Despite efforts to approach the study with cultural sensitivity, the interpretation of experiences related to Black Tax may still be influenced by the cultural background of the researcher. This potential bias is acknowledged as a limitation, and it underscores the ongoing challenge of completely divorcing oneself from cultural influences.

The ethical dimensions of the study pose potential limitations. While every precaution was taken to ensure participant confidentiality and informed consent, the nature of the topic—personal experiences with familial financial responsibilities—may introduce challenges related to participant openness and disclosure.

In conclusion, a candid acknowledgment of these limitations serves as a testament to the transparency and reflexivity embedded in the research process. These constraints, rather than diminishing the value of the study, underscore the intricacies inherent in researching a phenomenon as dynamic and multifaceted as the impact of Black Tax on young black professionals' career trajectories. Future researchers could build upon these insights by refining the methodology and expanding the discourse to deepen our collective understanding of this complex phenomenon.

### 5.6 Avenues for future research

This section articulates the avenues that warrant exploration in order to contribute to the continuous evolution of knowledge in this dynamic field.

The temporal dynamics inherent in the experiences of young black professionals necessitate longitudinal research. Examining how the impact of Black Tax evolves over time could unravel the nuanced trajectories of career choices, goals, and prospects. Longitudinal studies could also provide a comprehensive lens with which to capture the dynamic interplay between familial financial responsibilities and professional trajectories. Extending understanding beyond the borders of South Africa, future research could explore cross-cultural and international perspectives. Comparative analyses could reveal variations in the experiences of young black professionals with Black Tax in different cultural, economic, and professional contexts, offering a more comprehensive understanding of the global implications of this phenomenon.

While this study provided rich insights into the lived experiences of the participants, future research could incorporate a quantitative instrument. Surveys and statistical analyses may offer a broader perspective on the prevalence, patterns, and quantifiable aspects of Black Tax, thereby providing a more comprehensive picture of this multifaceted phenomenon. The intersectionality of various social identities, such as gender, age, and socioeconomic status, introduces another layer of complexity to the experiences of young black professionals of Black Tax. Future research could delve into the nuanced ways in which these intersecting factors influence the impact of familial financial responsibilities on career trajectories.

While this study primarily focused on the experiences of individuals, future research could include institutional and organisational dimensions. Exploring how workplaces and policies either mitigate or exacerbate the challenges posed by Black Tax could inform organisational practices and contribute to the development of supportive workplace environments. Building on this study's findings, future research could delve into the policy implications of Black Tax on a societal level. Investigating how governmental and organisational policies can be designed to address the

challenges faced by young black professionals may offer actionable insights for creating more equitable professional landscapes.

Expanding the demographic scope of participants could enhance the richness of future research. Including a more diverse array of ages, professions, and socioeconomic backgrounds within the study population could offer a more comprehensive understanding of how Black Tax manifests across various life contexts. By embracing these avenues, future researchers could contribute to a more nuanced, comprehensive, and globally informed understanding of Black Tax and its implications.

### 5.7 Final conclusion

This exploration of the impact of Black Tax on the career management of young black professionals in South Africa revealed a tapestry of complexity, resilience, and multifaceted dynamics. In answering the overarching research question of how these individuals experience and perceive Black Tax and its influence on career choices, goals, and prospects, the findings illuminate both challenges and remarkable coping strategies, as well as the intricate nuances of Black Tax, which range from a financial burden to a profound interplay of familial responsibilities, cultural expectations, and individual aspirations. The experiences and perceptions of young black professionals in this study revealed that the financial implications of Black Tax are interwoven with a sense of duty, identity, and communal interconnectedness.

The impact of Black Tax leads to balancing act to realised career choices, goals, and prospects. The study uncovered a resilience that transcends adversity, as young black professionals strategically navigate the intricacies of their career trajectories, seeking to reconcile familial obligations with personal ambitions. The findings extend the financial implications of Black Tax, shedding light on the socio-cultural, emotional, and identity dimensions that intertwine with career trajectories. It is hoped that the findings will encourage collective reflection on the phenomenon at the societal, organisational, and individual levels, serving as a catalyst for continued conversations, understanding, and actions that empower and uplift young black professionals who are navigating their careers amidst the complexities of Black Tax.

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# ANNEXURE A: ETHICAL APPROVAL LETTER

Private Bag X1290, Potchefstroom
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Tel: 018 299-1111/2222
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**Senate Committee for Research Ethics**
Tel: 018 299-484
Feziwe.Mseleni@nwu.ac.za

31 March 2023

## ETHICS APPROVAL LETTER OF STUDY

Based on approval by the **Economic and Management Sciences Research Ethics Committee (EMS-REC)** on, 31/03/2023 the Economic and Management Sciences Research Ethics Committee hereby **approves** your study as indicated below. This implies that the North-West University Senate Committee for Research Ethics (NWU-REC) grants its permission that, provided the special conditions specified below are met and pending any other authorisation that may be necessary, the study may be initiated, using the ethics number below.

**Study title: Exploring the influence of "Black Tax" on career management as experienced among young black professionals in a selected area of South Africa**

**Study Leader/Supervisor (Principal Investigator)/Researcher): Prof Yvonne Du Plessis-MBA**

**Student: Powell M (25033077)**

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

Institution Study Number Year Status

Status: S = Submission; R = Re-Submission; P = Provisional Authorisation; A = Authorisation

**Application Type:**
**Commencement date: 1/6/2023** **Risk:** Low
**Expiry date: 1/6/2024**
**Approval of the study is initially provided for a year, after which continuation of the study is dependent on receipt and review of the annual (or as otherwise stipulated) monitoring report and the concomitant issuing of a letter of continuation.**

**Special in process conditions of the research for approval (if applicable):**

•

**General conditions:**

*While this ethics approval is subject to all declarations, undertakings and agreements incorporated and signed in the application form, the following general terms and conditions will apply:*

- *The study leader/supervisor (principle investigator)/researcher must report in the prescribed format to the EMS-REC:*
  - *annually (or as otherwise requested) on the monitoring of the study, whereby a letter of continuation will be provided, and upon completion of the study; and*
  - *without any delay in case of any adverse event or incident (or any matter that interrupts sound ethical principles) during the course of the study.*
- *The approval applies strictly to the proposal as stipulated in the application form. Should any amendments to the proposal be deemed necessary during the course of the study, the study leader/researcher must apply for approval of these amendments at the EMS-REC, prior to*

*implementation. Should there be any deviations from the study proposal without the necessary approval of such amendments, the ethics approval is immediately and automatically forfeited.*

- *Annually a number of studies may be randomly selected for an external audit.*
- *The date of approval indicates the first date that the study may be started.*

*n the interest of ethical responsibility, the NWU-SCRE and EMS-REC reserves the right to:*

- *request access to any information or data at any time during the course or after completion of the study;*
- *to ask further questions, seek additional information, require further modification or monitor the conduct of your research or the informed consent process;*
- *withdraw or postpone approval if:*
  - *any unethical principles or practices of the study are revealed or suspected;*
  - *it becomes apparent that any relevant information was withheld from the EMS-REC or that information has been false or misrepresented;*
  - *submission of the annual (or otherwise stipulated) monitoring report, the required amendments, or reporting of adverse events or incidents was not done in a timely manner and accurately; and / or*
  - *new institutional rules, national legislation or international conventions deem it necessary.*

The EMS-REC would like to remain at your service as scientist and researcher, and wishes you well with your study. Please do not hesitate to contact the EMS-REC or the NWU-SCRE for any further enquiries or requests for assistance.

Yours sincerely,

Mark Rathbone

Digitally signed by Mark Rathbone
DN: cn=Mark Rathbone, o=North-West University, ou=Business management, email=mark.rathbone@nwu.ac.za, c=ZA
Date: 2023.05.17 12:45:47 +02'00'

**Prof Mark Rathbone**
**Chairperson: NWU Economic and Management Sciences Research Ethics Committee**

# ANNEXURE B: INTERVIEW GUIDE

NWU®

**Proposed INTERVIEW GUIDE** ***(this will be conducted face-to-face)***

NORTH-WEST UNIVERSITY BUSINESS SCHOOL: MBA Research

Researcher: Marelise Powell
Marelisesteyn78@gmail.com
082 756 2544
Research Supervisor: Prof. Yvonne du Plessis
e-mail: Yvonne.duplessis@nwu.ac.za
Compiled by the researcher and research supervisor

**Exploring the influence of "Black Tax" on career management as experienced among young black professionals in a selected area of South Africa**

**Participant number.....**

1. **Welcome and introduce**

Thank you for your interest in voluntary participating in this MBA research study

2. **Express the purpose of the study and mention the interview process and ethical conduct.**

The purpose of this study is to gain insights into your experiences and perceptions related to ""Black Tax"" and its influence on career management among young black professionals' in South Africa.

3. **Obtain consent (Sign Consent Form)** to interview process and voluntary participation.

Please note that your participation is entirely voluntary and anonymous. All answers will be kept confidential. Your answers will help us to better understand the challenges affecting career management as faced by young black professionals, implicated by "Black Tax" in South Africa, and how these challenges are being addressed.

4. **Questions: Recording consent**

**DEMOGRAPHICS: (Used to describe the sample group)**

Can you tell us about yourself, such as your age, gender, qualifications and current occupation?

a) Age

b) Gender

c) Qualification(s)

d) Occupation

e) How long have you been working?

**QUESTIONS -open-ended questions about the phenomenon**

Please answer the questions as fully as possible by providing your own experiences and perceptions.

1) How would you describe "Black Tax"?
2) Describe any specific example or instance of "Black Tax" that you have experienced or are experiencing?
3) Describe your perception of "Black Tax" and how it has impacted your career management (choices, goals prospects)?
4) In what way does "Black Tax" impact on your career choices and career goals?
5) How has "Black Tax" influenced your financial situation, and your ability to pursue your career goals?
6) Describe any coping mechanisms or strategies that you have used to manage the impact of "Black Tax" on your career goals?
7) In what way have the expectations of your family and community influenced you practicing "Black Tax"?
8) How do you visualize your future career goals and aspirations whilst practicing "Black Tax"?

**5. Closure**

Thank you for taking the time to participate in this interview. Your input is greatly appreciated!

(Agree on Member checking if necessary to ensure data credibility).

# ANNEXURE C: INFORMED CONSENT

11 July 2023

**ETHICS INFORMED CONSENT**

NORTH-WEST UNIVERSITY: MBA Research

Researcher: Marelise Powell
Marelisesteyn78@gmail.com
082 756 2544
Research Supervisor: Prof. Yvonne du Plessis
e-mail: Yvonne.duplessis@nwu.ac.za

Dear Participant,

This **Informed Consent Statement** serves to confirm the following information as it relates to the officially **approved MBA research project,** with EMS-REC ethical number NWU - 00607 - 23 - A4 at the North-West University, on *"Exploring the influence of "Black Tax" on career management as experienced among young black professionals in a selected area of South Africa".*

This Informed Consent Statement serves to confirm the following information as it relates to the academic business science MBA Research Module and subsequent research stated above:

1. The research approach to be followed is a qualitative research design, using a structured questionnaire guide that will utilise pre-determined, mainly open-ended questions whereby participants are allowed to communicate their views on the noted topic. In addition, essential background information such as age and qualification is asked to better inform the data and purpose of this study.
2. The estimated completion time for the questionnaire is 60 minutes.
3. If, at any point during the questionnaire, the participant should feel uncomfortable, the participant will have the opportunity to make their discomfort known and immediately end their participation.

4. It should also be emphasised that participation in this study is voluntary and with the participant's consent without any form of coercion.
5. The confidentiality, anonymity and privacy of participants are guaranteed.
6. All complex data, including completed documents and company documentation, will be kept in a lockable safe. The data will be safely held in a fireproof vault for five years before being destroyed, following South African electronic equipment disposal rules. All soft data, including transcripts, interviews, and digital documentation, will be kept on a secure digital hard drive with password-protected electronic files.
7. The data obtained through the questionnaire will only be accessible to the researcher, and supervisor and will only be used for this MBA research study and academic publications.
8. A summarised copy of the final report will be available to the participants upon request.
9. The study will comply with POPIA requirements.

If you have any questions you can contact the research supervisor: Prof Yvonne du Plessis at yvonne.duplessis@nwu.ac.za or the research student Mrs Marelise Powell at marelisesteyn78@gmail.com, 082 756 2544.

Participant's Consent (Please confirm by signing with a pseudo-code)

I, the participant, confirm that I have read and comprehended the Informed Consent conditions and give my unqualified consent to Mrs Marelise Powell and Prof Yvonne du Plessis to utilise the information from the interviews in this study for this MBA study and academic publications.

As a result of this request for participation in the above-mentioned study, I grant consent to the processing of certain personal information in terms of section 18 of the POPI Act.

| Name and designation | Signature | Date |
|---|---|---|
| **Consent Participant:** | Pseudo code: | |

**We Thank you**

# ANNEXURE D: PERMISSION TO CONDUCT STUDY

NWU®

Date:

**CHRISTIAN REVIVAL CHURCH POTCHEFSTROOM**

NORTH-WEST UNIVERSITY: MBA Research

Researcher: Marelise Powell
Marelisesteyn78@gmail.com
082 756 2544
Research Supervisor: Prof. Yvonne du Plessis
e-mail: Yvonne.duplessis@nwu.ac.za

Dear Marelise Powell,

On behalf of Christian Revival Church Potchefstroom, I am pleased to provide our consent for your proposed research study *"Exploring the challenges of black tax on career prospects among young black professionals in South Africa"* to be conducted with our members. We understand the importance of research in gaining a better understanding of various issues, and we believe that your study will contribute to the advancement of knowledge in your field.

We trust that your study has been designed in a manner that is ethical, safe, and respectful of our members' privacy and confidentiality. We are confident that you will adhere to all applicable laws, regulations, and ethical guidelines for conducting research with human subjects.

We understand that you will be seeking the participation of our members in your study. We understand that you will provide them with an opportunity to decide whether they wish to participate and that their participation is voluntary, and they have the right to withdraw from the study at any time without consequence.

Thank you for considering Christian Revival Church as a partner in your research efforts. We wish you all the best in your study.

Sincerely,

Pastor Louis Holtzhausen
Senior Pastor

# ANNEXURE E: TURNITIN SUMMARY REPORT

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NWU

Exploring the influence of black tax on career management amongst young black professionals in a selected area of South Africa

M Powell

orcid.org/0000-0003-2076-1969

Mini dissertation submitted in partial fulfilment for the degree Masters of Business Administration at the North-West University

Supervisor: Prof Yvonne Du Plessis

Examination: 24 November 2023
Student number: 25033077

ORIGINALITY REPORT

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# ANNEXURE F: CERTIFICATE OF LANGUAGE EDITOR

TERESA KAPP

Phone:
+27 82 789 7878
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info@teresakapp.com

This serves to certify that I duly edited:

**Exploring the influence of Black Tax on career management amongst young black professionals in a selected area of South Africa**

by

**M Powell**

**orcid.org/0000-0003-2076-1969**

I am an accredited editor with the University of Johannesburg, University of Stellenbosch Business School, NWU, UP, UCT, and GIBS, and my clients include the United Nations Global Compact, Absa, FNB, Takealot, and various other universities and organisations in South Africa and Namibia.

**Please note that all editing is done in *Track Changes*, and I therefore have no control over what is accepted or rejected by the author. Furthermore, I have no control over text added at a later stage.**

Should there be any queries, please contact me on the number provided above.

**Teresa Kapp**