

**UNIVERSITY of the WESTERN CAPE**



***EXPLORING EXPERIENCES OF “BLACK TAX” AMONG EMERGING  
BLACK MIDDLE CLASS IN CAPE TOWN.***

*A mini thesis submitted in partial fulfilment of requirements for the degree of Master of  
Arts (Research Psychology) at the University of the Western Cape*

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*By*

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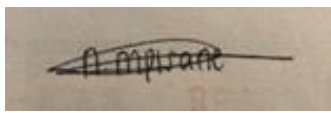
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***Key words:*** Emerging Black middle-class, “Black Tax”, unemployment, Ubuntu, Kinscripts  
Framework, psychological impact, financial obligation, and coping strategies

## DECLARATION

I, Noluthando Mpisane hereby declare that the present mini thesis titled '*Exploring experiences of "Black Tax" among emerging Black middle classing in Cape Town*' is my own work. This work has not been submitted for any other degree, examination, or professional qualification. I, therefore, confirm that this research is my own composition except for the work that was sourced from other researchers and authors as indicated by the APA (American Psychological Association) referencing style.



Signature: \_\_\_\_\_

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## ABSTRACT

**Background and Aim:** “Black Tax” refers to the financial burden that is placed upon Black professionals to support their immediate and extended families. There is nascent and limited academic literature on “Black Tax”, and the available literature focuses mostly on the financial impact of “Black Tax”. Thus, the overall aim of this study was to explore the experiences of “Black Tax” amongst the emerging Black middle-class with regard to the emotional aspects of the practise. The Kinscripts Framework was used to explicate how the emerging Black middle-class experience “Black Tax”, in terms of the perceived financial obligation, and expectation towards their immediate and extended families.

**Methodology:** An exploratory research design was employed to explore a broader understanding of “Black Tax” and the psychological impact it has on the emerging Black middle-class. Purposive and snowball sampling procedures were utilised to select participants for this study until data saturation was reached. In total, 11 participants who experienced “Black Tax”, were individually interviewed, and data saturation was reached at this point. All participants were Africans from Cape Town and were between the ages of 22 to 26 years old. The data was collected virtually through semi-structured interviews in Cape Town. Thematic analysis was used to analyse the data to generate codes from the transcribed interviews. Ethical approval was obtained from the University of Western Cape, Human and Social Sciences Research Ethics Committee (HS20/9/42).

**Results:** The research findings suggested that “Black Tax” has a psychological impact on Black professionals, resulting in anxiety, depression, psychological stress, emotional and physical suffering, irritation, and anger. As a result, some participants reported using alcohol to cope and escape the challenges that come with “Black Tax”. Despite the psychological impact of “Black Tax”, the participants did not consider psychotherapy. This decision is

influenced by the stigma associated with psychotherapy, the perceived language barrier with therapists, and the lack of belief in psychotherapy.

**Conclusion:** This research shows that “Black Tax” has a psychological impact on Black professionals. Thus, further research needs to be conducted on the experiences of “Black Tax” amongst Black professionals, and the psychological impact it has on Black professionals in South Africa.



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## LIST OF ABBREVIATIONS

RDP - Reconstruction and Development Program

GEAR - Growth, Employment and Redistribution Policy

ASGISA - Accelerated and Shared Growth Initiative of South Africa

EPWP - Expanded and Public Works Programme

ANC - African National Congress

BEE - Black Economic Empowerment Act

EE - Employment Equity Act

SASH - South African Stress and Health study



# CHAPTER 1

## INTRODUCTION

### 1. Introduction

#### 1.1. Background

South Africa experienced an oppressive system of government that segregated people by their race, referred to as Apartheid (Mhlauli et al., 2015). Apartheid officially ended in 1994, due to the democratic elections that were held. However, what remained was a legacy of vast inequalities across racial groups (Özler, 2007). The Apartheid legacy has created persevering and self-evident patterns of inequality in South Africa (Rousseau, 2014), and the problem of inequality continues to dominate the post-Apartheid era (Leibbrandt et al., 2009). Even though the post-Apartheid government implemented policies to provide education and job opportunities for the historically marginalised groups, a large number of Black people still have little to no education, live in poor rural areas, and have low-paying jobs (Mhlauli et al., 2015).

According to Magubane (2016), the continued structural inequalities prompted by the Apartheid legacy results in a phenomenon known as “Black Tax” in South Africa. The ramifications of the apartheid system continuously put Black professionals in a difficult position where they are expected and obligated to financially support their families. A qualitative study conducted by Msibi (2020) support these findings, and indicated that the majority of the participants who graduated from university and have secured formal employment (i.e., the Black professionals), were obligated to support their unemployed family members.

“Black Tax” is a colloquial term that has recently emerged from the middle-class, with limited conceptual clarity in the emerging academic literature (Magubane, 2016; Sibiya,

2018). Even though “Black Tax” is a relatively new term, a study conducted by Magubane (2016) in the Gauteng province showed that the phenomenon is not new in South Africa. It is a common lived experience across unequal societies with limited resources (Magubane, 2016), and forms part of the South African narrative in popular media (Sibiya, 2018). “Black Tax” is defined as a “social obligation to provide support for family members due to historical disadvantages that affected Black families, which places a duty of reciprocal care on the younger generation to support others because they are newly successful, resulting in a financial and emotional impact on individuals.” (Sibiya, 2018, p. 92). This social obligation is made possible by external as well as internal environments (Di Falco & Bulte, 2011; Magubane, 2016). Furthermore, Magubane (2016), found that growing up in these environments reinforced the family ties and taught the participants the importance of extended family relationships and the value of *Ubuntu*.

The concept of Ubuntu implies that “each person exists because the others do, and then the necessary interaction between people involves mutuality and cooperation, to the extent that the others are the one’s life” (Migheli, 2017, p. 1213). This definition shows that Ubuntu is a collective system where people selflessly give and sacrifice, for the benefit of others. This selfless giving defines the collectivist nature of the African cultural standards that mandate the Zulu phrase of “*umuntu ngumuntu ngabantu*”, which simply means that a person is a person through other people (Van den Heuvel et al., 2007). According to Msibi (2020), adopting Ubuntu as a value system is tied to accepting “Black Tax” as the right thing to do.

The literature shows that living up to the financial expectation and obligation of ploughing back, and financially committing to immediate and extended family members leads majority of Black people (particularly Africans) overextending themselves financially,

and living beyond their financial means (Di Falco & Bulte, 2011; Sibiya, 2018;). This stifles their individual growth, their ability to save and invest, and traps them into massive financial debts (Magubane, 2016). Individuals experience psychological distress as a result of the financial expectation and obligation that exists within their immediate and extended families to financially assist others, commit to financial decisions, and monetary contributions that end up being financially unsustainable, and impractical given the never-ending resource constraints (Sibiya, 2018, Montle, 2020).

A few studies on “Black Tax” have been conducted, but none of these studies have explored the psychological impact of “Black Tax” on those who make the financial transfers to their family members (Di Falco & Bulte, 2011; Falco & Bulte, 2015; Magubane, 2016; Sibiya, 2018; Mangoma & Wilson-Prangley, 2019; Fongwa, 2019). These studies demonstrate the economic, social, and personal significance of these financial transfers. A study conducted by Msibi (2020), explored the perceptions of “Black Tax” among young employed Black South Africans, and gave an indication that “Black Tax” could cause stress, depression, suicide, drug and alcohol abuse and emotional exhaustion. Sibiya (2018) recommended that further research be conducted to understand the impact of “Black Tax” on the psychological health of Black professionals. According to Sibiya (2018), participants indicated that they were emotionally conflicted and distressed, which may impact their psychological health.

## **1.2. Problem statement**

“Black Tax” has been largely defined as a financial obligation placed upon Black professionals to support their immediate and extended families. The financial obligation is perpetuated by the continued structural inequalities and ramifications prompted by the Apartheid legacy in South Africa (Magubane, 2016). In addition to this, the financial



obligation can significantly affect the individuals paying “Black Tax” emotionally and financially (Sibiya, 2018), as it deprives Black professionals the opportunity to grow personally, as well as save and invest their money (Magubane, 2016).

As previously mentioned, there is limited and nascent literature available on “Black Tax” in the South African context. The available literature pays more attention on the economic and financial aspect of “Black Tax”. As a result, the studies that have been conducted so far have not provided a comprehensive and detailed understanding of the psychological impact of “Black Tax” on the emerging Black middle-class in the South African context. The current study therefore aims to fill this critical gap by exploring a clear and comprehensive understanding of “Black Tax” in more detail, and how it affects the emerging Black middle-class psychologically in the South African context.

### **1.3. Rationale**

The 2017 Old Mutual Savings and Investment Monitor reported that approximately 70% of employed South Africans in metro areas are already or will be subjected to “Black Tax” in the near future (Le Roux 2018). Makototo (2019) indicated that 28% of South Africans who live and work in metros support not only their children, but also other dependents within the family context, a figure that is increasing by 2% on average annually. The overcommitment to help their families financially put these individuals in a place of disadvantage. As mentioned previously, these individuals experience a multitude of challenges, which include financial debt, inability to save and invest, stress, emotional exhaustion, depression, suicide, abuse of alcohol and drugs (Msibi, 2020, Sibiya, 2018). Conducting the current study is of great importance as it will not only further highlight the aforementioned challenges in depth but will also provide possible and effective coping strategies that will assist these individuals with the reality of “Black Tax” moving forward.

There is nascent and limited literature available and relevant to the topic of this research study. Furthermore, studies that studied the phenomenon of “Black Tax” mostly focused on the financial impact of “Black Tax”, and not on the psychological impact of “Black Tax” (Di Falco & Bulte, 2015; Magubane, 2016; Sibiya, 2018; Mangoma & Wilson-Prangley, 2019; Fongwa, 2019). Thus, this study will explore the psychological impact of “Black Tax” on the emerging Black middle-class, and will contribute to the existing body of knowledge regarding “Black Tax” in the South African context. The findings emanating from this research will could beneficial in developing effective interventions aimed at helping those whose mental health problems stem from a recurring, yet irreconcilable, internal conflict they experience over the struggle between financially sustaining their individual livelihoods and living up to the financial expectations and obligations placed upon them by their immediate and extended families. Additionally, the findings will encourage the design of sustainable and effective policies that could possibly lessen the burden of “Black Tax” on Black professionals by creating opportunities for family members that are dependent on them, and the marginalised population in general.

#### **1.4. Aim of the study**

The aim of the study is to explore the experiences of the emerging Black middle-class with regard to “Black Tax”.

#### **1.5. Objectives**

The objectives of this study are:

- To explore the subjective understanding of “Black Tax” among the emerging Black middle-class.
- To describe the emotional effects of “Black Tax” on the emerging Black middle-class.

- To explore and describe coping strategies of the emerging Black middle-class with regard to “Black Tax”.

## 1.6. Research Questions

**The following research questions were formulated for the research participant to obtain the required information:**

1. What is your understanding of “Black Tax”?
2. How have you experienced “Black Tax”?
3. What are the challenges of “Black Tax”?
4. In what way(s) does “Black Tax” have a psychological impact on your well-being?
5. What, for you, have been or are the coping strategies that have enabled you to navigate through the “Black Tax”?

## 1.7. Operational definitions of key concepts

### ❖ “Black Tax”

As previously defined, “Black Tax” refers to the “social obligation to provide support for family members due to historical disadvantages that affected Black families, which places a duty of reciprocal care on the younger generation to support others because they are newly successful, resulting in a financial and emotional impact on individuals.” (Sibiya, 2018, pp. 92).

### ❖ Coping strategies

Coping strategies refer to behavioural and cognitive techniques used to deal with crises, conditions, internal and external demands that are extremely stressful and exceed one’s personal resources (Deborah & Pudrovska, 2007; Endler & Parker, 1990). Certain coping

mechanisms reduce stress and improve psychological outcomes, whilst others increase stress and worsen psychological outcomes (Endler & Parker, 1994).

#### ❖ **Emerging Black middle-class**

The emerging Black middle-class has been defined in terms of income, as individuals earning R12 644 to R30 328 per month (Mangoma & Wilson-Prangle, 2019). This class is further described as a group engaging in white collar jobs due to their higher levels of education and skills (Simpson, 2008).

#### ❖ **Financial obligation**

Financial obligation in this study refers to the money that the emerging Black middle-class is obligated to pay or contribute to financially support their immediate and extended families.

#### ❖ **Kinscripts Framework**

The Kinscripts Framework states that the behaviour of an individual is dependent on factors such as culture, social values, and history (Stewart, 2015). It also speaks to the issue of individual behaviour and development, and the role played by family traditions and expectations in the life choices, life chances and trajectories of the individual (Stewart, 2015).

#### ❖ **Psychological Impact**

Psychological impact has been defined as any factor that affects the mind and is related to a person's mental and emotional state (Karthikeyan, 2022). Research has linked psychological impact to a number of mental disorders, which include depression, posttraumatic distress, stress, and anxiety (Jassim et al., 2021; Si et al., 2020; Tee et al., 2020).

## ❖ Ubuntu

The concept of Ubuntu implies that “each person exists because the others do, and then the necessary interaction between people involves mutuality and cooperation, to the extent that the others are the one’s life” (Migheli, 2017, p. 1213). Msila (2015) defines Ubuntu as “sacrificing for others selflessly, caring and protecting fellow human beings” (p. 1). These definitions accentuate that Ubuntu is a collective system whereby people practise the act of selfless giving and sacrifice so that others can benefit.

### 1.8. Overview of the thesis

This research project is outlined in six chapters, namely: Introduction; Literature Review; Methodology; Results; Discussion and Recommendations.

#### Chapter one – Introduction

This chapter provides a historical background of the current study and the existing studies that have been conducted on “Black Tax” in the South African context. Furthermore, this chapter encompasses the problem statement, rationale, aims and objectives, research questions, glossary of terms and an overview of the study.

#### Chapter two – Literature Review

This chapter presents a detailed account of the literature that is relevant to the topic of this study and reviews empirical studies on “Black Tax”. In addition to this, this chapter will present and describe the theoretical framework that will guide this study, i.e. The Kinscripts Framework, and concludes with a short summary of the chapter.

#### Chapter three – Methodology

The overall aim of this chapter is to report on the methodological procedures that were employed to conduct this study, and how rigour was established throughout the entire research process. This chapter comprises the research design, participants, data collection, data analysis technique, procedures, trustworthiness, reflexivity, ethical considerations, and the potential significance of the study.

#### **Chapter four – Results**

This chapter presents the main findings of the study. The recurring themes that emerged from the thematic analysis are presented with illustrative extracts using Braun and Clarke's (2006) thematic analysis approach. Additionally, the chapter concludes with a short summary highlighting the key finding.

#### **Chapter five – Discussion**

In this chapter, the research findings are discussed and elaborated on in relation to the literature relevant to the current study, as well as the Kinscripts theoretical framework. This chapter will further discuss the research findings in relation to the research aims and objectives, and the research questions. This chapter will end with a summary of the key findings of the study.

#### **Chapter 7: Conclusion and recommendations**

The chapter will discuss the limitations of the study and recommendations for future research. This chapter will end with a conclusion of the study.

## CHAPTER 2

### LITERATURE REVIEW

#### 2. Introduction

An overview of the relevant literature is provided in this chapter. The problem of unemployment in South Africa and how it fosters “Black Tax” is discussed. The various existing policy responses that were implemented to eradicate the high unemployment rate in South Africa, and whether these government policies were effective and successful in their efforts to eradicate the unemployment rate, are described in detail. The phenomenon “Black Tax”, the emerging Black middle-class, and the experiences of “Black Tax” amongst Black professionals in South Africa is described in detail. In addition to the aforementioned sections, the Kinscripts Framework is used to describe how the emerging Black middle-class experience “Black tax”, in terms of the perceived financial obligation and expectation towards their immediate and extended families.

#### 2.1. Unemployment problem in South Africa

Understanding the concept of unemployment is imperative for the context of this study as it has negative ramifications for the emerging Black middle-class and continues to foster the vicious cycle of “Black Tax” in South Africa (Magubane, 2016). According to De Witte et al. (2012), unemployed individuals are those who are available to work, allowed to work and want to work. A study conducted amongst 12 Black individuals in a historically disadvantaged South African community by Du Toit et al. (2018), reported that participants associated the experience of unemployment with stress, depression, anxiety attacks, and suicide ideation. The participants further accentuated that it was even more difficult to secure employment as a result of nepotism, cronyism, favouritism, and corruption in job placements. It is clear from these shared experiences that these individuals are available and prefer to

work, but due to the lack of jobs, existing structural inequalities and government corruption in South Africa, they are unable to secure employment.

The rate of unemployment is stubbornly high and remains a major problem in South Africa (Kingdon & Knight, 2004; Du Toit et al., 2018). Unemployment has increased substantially since the African National Congress came to power after South Africa's democratic elections in 1994 (Banerjee et al., 2008). The most recent figures show that 34.4% of South Africans are unemployed, this includes everyone who is actively seeking for work (Statistics South Africa, 2021). Black Africans had a much higher unemployment rate (38.2%) in 2021, compared to Coloureds (28.5%), Indians (19.5%) and Whites (8.6%). These statistics indicate that unemployment varies greatly by race, with Africans facing the highest rate of unemployment compared to other racial counterparts (Kingdon, 2004). These statistics further indicate that structural inequality strongly exists across racial groups, and Africans are still the most affected and marginalised population group in South Africa. These statistics also show that racial inequality and unemployment is interlinked in South Africa.

As a result of the high rate of unemployment in South Africa, many people live in poverty, are prone to diseases, and lack the skill to lead a life worthy of living (Nemalili, 2006). Most people who are unemployed rely on their families for financial support and on child grants (Nemalili, 2006). One of the participants in a study conducted by Fongwa (2019), reported that due to the high unemployment rate in South Africa, the experience of "Black Tax" is very real, as they have to contribute more than 20% of their monthly income to their family to cover expenses. Many households are dragged into extreme poverty because of supporting unemployed family members (Klasen & Woolard, 2009). This implies that the burden and ripple effects of unemployment amongst African families is severe. As a result,



the dire experiences of “Black Tax” amongst Black professionals are unavoidable, as circumstances oblige them to financially support their unemployed family members.

## **2.2. Policy responses to unemployment in South Africa**

Since the democratic election in 1994, a vast number of government policies have been implemented to address the problem of unemployment and achieve economic stability (Brynard, 2011). This section will address some of these policies, namely: Reconstruction and Development Program (RDP); Growth, Employment and Redistribution Policy (GEAR); Accelerated and Shared Growth Initiative of South Africa (ASGISA) and; Expanded and Public Works Programme (EPWP) (Brynard, 2011; Ferreira & Rossouw, 2016; Hendriks, 2016). This section will further examine whether these government policies were effective and successful in creating job opportunities in South Africa. Most importantly, this section will accentuate how the development and creation of sustainable policies that focus specifically on unemployment will reduce the burden of “Black Tax” on the emerging Black middle class in South Africa.



### **2.2.1. Reconstruction and Development Program (RDP)**

The African National Congress (ANC) Party implemented the Reconstruction and Development Program (RDP) as a government policy in 1994 (Lewis, 2001). The overarching aim of this policy was to eliminate racial biases to address the massive issue of poverty and structural inequality prompted by the Apartheid system (Cameron, 1996). Restraint on fiscal spending, trade liberalization, tax reduction, reduced government spending, and offering expanded social services to formerly disadvantaged groups were some of the objectives included in the RDP to accomplish structural transformation and growth (Steenkamp, 2015). The program managed to start addressing all these areas of development in South Africa over the last 30 years. However, there has been a rising dissatisfaction with

service delivery and job creation since the year 1994. The RDP failed to provide a detailed plan for attaining its main objectives, particularly in the provision of essential services and creating job opportunity for South Africans (Steenkamp, 2015). RDP placed little emphasis on addressing the staggering issue of unemployment in South Africa. In addition to this, Ferreira and Rossouw (2016) asserted that the government made no effort in developing and implementing a policy that specified numerical targets for growth and employment, as well as debt ratios and fiscal deficits. The substantial resources and other policy initiatives that were required to ensure that RDP was effective and successful were not put in place at the time (Ferreira & Rossouw, 2016).

### **2.2.2. Growth, Employment and Redistribution Policy (GEAR)**

In response to the RDP, the Growth, Employment and Redistribution Policy (GEAR) was introduced as an integrated economic strategy in 1996 for rebuilding and reforming the economy (Lewis, 2001; Mathe, 2002). The primary objective of this economic strategy was to establish a macroeconomic balance in the South African economy by lowering government's budget deficit, and the falling inflation rate (Steenkamp, 2015). This objective was accompanied by a second objective, which aimed to stimulate growth by 6% by the year 2000. The Government aimed to achieve this percentage by making improvements on the country's performance in exports and fixed investments (Steenkamp, 2015). Lastly, this integrated economic government policy sought to create job opportunities through the process of redistribution (Mathe, 2002). However, the GEAR strategy did not meet all the expectations set by the government to achieve and increase economic growth, employment and redistribution. This statement is supported by Visser (2004) who asserted that the economy grew at a low rate of 2.7% per annum, rather than the anticipated 6%. In addition to this, more than 1 million people lost their jobs since the year 1996, when the goal was to

create at least 1.3 million jobs by 2001 (Hirsch, 2005). The GEAR policy limited economic growth to an extent where it was impossible for it to have substantial influence on the high rates of unemployment, poverty, and inequality in South Africa (Visser, 2004). As a result, this policy is one of the many economic government policies that failed to reduce the high levels of unemployment (Steenkamp, 2015; Ferreira & Rossouw, 2016).

### **2.2.3. Accelerated and Shared Growth Initiative of South Africa (ASGISA)**

Government responded to the unsuccessful efforts of the GEAR strategy by launching the Accelerated and Shared Growth Initiative of South Africa (ASGISA) policy in the year 2006 (ASGISA, 2007; Ferreira & Rossouw, 2016). The aim was to halve the unemployment and poverty rate by 2014 and attain a 6% annual growth rate by 2010 (ASGISA, 2007; Ferreira & Rossouw, 2016). Under the guidance of this policy, the country experienced four years of solid growth, resulting in investment growth of more than 20% (Ferreira & Rossouw, 2016). As a result of this solid growth and investment in the economy, job opportunities were created (Ferreira & Rossouw, 2016). Unfortunately, the South African economy was negatively affected by the global financial crisis that transpired between 2008 and 2009 (Ferreira & Rossouw, 2016). As a result of this global financial crisis, the unemployment rate increased dramatically from 20.7% in 2008 to 25.7% in 2009 (Statistics South Africa, 2011). Even though ASGISA managed to achieve some of its goals set out in the policy, the rate of unemployment rate continued to rise and the GDP growth declined (Steenkamp, 2015).

### **2.2.4. Expanded and Public Works Programme (EPWP)**

The Expanded Public Works programme (EPWP) was established by the South African government in the year 2004 (Hlatshwayo, 2017). This programme was a short-initiative developed with the aim to create job opportunities and alleviate poverty amongst the marginalised population in the country (Knysna Municipality, 2016; Mkhathswa-

Ngwenya 2016; Moeti 2014). This programme further aimed to assist the unemployed by providing skills development training and work experience through the establishment of small enterprises (Bokolo, 2013). The EPWP job creation mainly focused on infrastructure development, public environment projects, public social programmes and the development of small enterprises and cooperatives (Hall & Woolard, 2014; Musekene, 2015). The Community Works Programme (CWP) is another EPWP programme that provides employment to unemployed people in selected areas twice a week. This type of allocation is made by the community (Hall & Woolard, 2014). The EPWP's intended target was to create 4.5 million job opportunities by the year 2014 (Knysna Municipality, 2016). However, the skills development training provided by these programmes were not for a lengthy period, and as a result, the jobs created in these programmes were not sustainable (Bokolo, 2013).

It is clear from the preceding discussion that the aforementioned policies have failed to adequately tackle the staggering problem of unemployment that continues to challenge the South African economy. These policies did manage to create job opportunities, but it was neither adequate nor sustainable. As stated by Steenkamp (2015), these policies were not effective and successful in addressing the issue of unemployment. To adequately address the problem of unemployment, Brynard (2011) proposed that employment strategies should not only focus on creating jobs, but needs to first consider how to define unemployment, as the policy formulation requires the appropriate definition of the problem. The use of unemployment statistics, evaluation studies, and the collaboration between policy-makers and independent researchers will aid in the development of sustainable unemployment policies, and encourage promote employment and economic growth in South Africa (Brynard, 2011). Thus, these strategies must be implemented when developing new government policies in the future. It is also clear that the aforementioned policies failed to provide long-term training to the unskilled and unemployed population in the country. Going forward, it is imperative for

government to create policies that will produce long term and sustainable results. These policies must equip and train these individuals so that they can attain better skills that will align with those demanded in the labour market (Brynard, 2011).

The design of sustainable and effective policies will lessen the burden of “Black Tax” on Black professionals as these policies will create sustainable job opportunities, especially for the marginalised population in South Africa. As mentioned previously, to achieve this, the new policies have to make use of unemployment statistics, evaluation studies, and initiate collaboration between policy-makers and independent researchers. Employing and integrating these policy strategies will help in addressing the issue of unemployment in South Africa. Black professionals are not only obliged to pay “Black Tax” but also obliged to pay tax as required by the South African government. This places a heavy burden on Black professionals compared to other racial counterparts. A study conducted by Carpenter and Phaswana (2021) revealed that the current South African taxation legislation does not consider the responsibility of supporting extended family members, including “Black Tax”. This implies that income and wealth is not distributed equally in South Africa, especially in the Black community. Thus, government should also consider the concept of “Black Tax” when creating these policies so that they are able to cater for Black professionals. Various contributors to Mhlongo’s (2019) book expressed that by paying “Black Tax”, they are performing a responsibility that was meant for the government. They further expressed that the government has a responsibility to address the economic challenges that continue to disrupt the South African economy, through affirmative action, provision of decent education, and job creation.

### 2.3. The phenomenon of “Black Tax” in South Africa

The phenomenon of “Black Tax” is a very sensitive and complex topic that is frequently discussed by Black South Africans among themselves, and it is experienced by these individuals daily (Mhlongo, 2019). The majority of Black South Africans have an issue with the term “Black Tax”, and suggest that it should not be classified as “Tax”, but should be seen as a “family responsibility” and /or “family upliftment” (Mhlongo, 2019). In a similar vein, Whitelaw and Branson (2020) made use of the term “graduate responsibilities” to refer to the expectations placed upon graduates to financially support their families. The authors explicitly used the term “graduate responsibilities” instead of “Black Tax” due to the negativity associated with the term “Tax” in South Africa. However, the authors accentuated that the term “graduate responsibility” also constitute both ‘burden’ and /or ‘ubuntu’. This shows that Black professionals do not necessarily object to the definition of “Black Tax” but take offense with the term itself as “Income Tax” is considered as a compulsory contribution that you are obligated to make on a monthly basis.

“Black Tax” has been defined in the first chapter (p. 5) as a financial burden placed upon Black professionals to support their historically disadvantaged families (Falco & Bulte, 2011; Magubane, 2016; Montle, 2020). Black professionals have no choice but to support their immediate and extended families because of the continued economic and structural inequalities prompted by the Apartheid system in South Africa (Magubane, 2016; Sibiyi, 2018; Mangoma & Wilson-Prangley, 2019). Unlike the young White South Africans who have the advantage of inheriting wealth and receiving support from their parents when they enter the labour market, Black South Africans must face the heavy burden of paying “Black Tax” to support their families on a monthly basis (Whitelaw & Branson, 2020). According to Fongwa (2019), many young professionals and the media have defined “Black Tax” as an exploitation of young Black professionals, that continues to trap them in a vicious cycle of

poverty and financial need. However, not every Black professional regard “Black Tax” as a financial exploitation. In a study conducted by Magubane (2016), some of the participants felt good about paying “Black Tax” as they felt that they were contributing to the lives of their extended family members. Some people choose to view “Black Tax” from a positive light and are exhilarated to see others benefit from it. This act of willingness and kindness can be described as “Ubuntu” in the African culture.

“Black Tax” can be linked to the philosophy of “Ubuntu” (Mboti, 2015). As previously defined in the first chapter (pp. 2 and 6), “Ubuntu” is a social philosophy, a way of being, a code of ethics and behaviour rooted in African culture (Nussbaum, 2003). This philosophy is also a way of life and has kept the society together due to its beliefs and practices, which continue to put the individual at the centre of everything (Mnyaka & Motlhabi, 2005). It largely speaks to the concern for others and their wellbeing, which in turn govern solidarity, mutual exchange and reciprocity. According to Mhlongo (2019), there is a viewpoint that connects “Black Tax” to the place and role played by ancestors. When you take care of family members and ensure that their basic needs are met, you are not only keeping the spirit of the ancestors alive, but keeping the Black family together and united (Mhlongo, 2019).

The term “Black Tax” is defined in various ways in the prominent literature. The definition of “Black Tax” across the available literature is commonly linked to the economic and structural inequalities that were birthed by the Apartheid system in South Africa prior to the year 1994. The definition is further associated with the philosophy of “Ubuntu” that has existed for decades and serves as a blueprint in the African culture. Some people take offense with the term “Black Tax”, but it is unclear whether they take offense with the term itself or the definition of the term. Therefore, it is imperative to further explore a clear and

comprehensive understanding and meaning of the term “Black Tax” in the South Africa context. This will help to explore various perspectives and understanding of the term from different age groups in Black African communities across South Africa. These perspectives will provide a rich and detailed description of the term, and will add to the existing literature in the field.

#### **2.4. The emerging Black middle-class in South Africa**

The historic Black middle class was rooted in the Apartheid government’s establishment of the “Bantustans” (Iqani, 2015; Iqani, 2017). This class received special treatment from the Apartheid government, and were able to access economic opportunities (Iqani, 2015; Iqani, 2017). Furthermore, this class was seen as a constructive force in South Africa’s fight for liberation and democracy (Southall, 2014). According to Ebert (2014), the word “emerging” Black middle-class refers to a younger group of Black middle-class individuals who were born after the Apartheid era. These younger individuals were not subjected to the experience of Apartheid in academic institutions (Erbert, 2014). The emerging Black middle-class reflects the country’s economic growth since the end of apartheid era. This growth has been fuelled by the legislative reforms such as Black Economic Empowerment (BEE) Act and Employment Equity (EE) Act that were implemented in South Africa (Mattes, 2015; Ngoma, 2015).

According to Mangoma and Wilson-Prangley (2019), the emerging Black middle class has been defined in terms of income, as individuals who earn R12 644 to R30 328 per month. This group of individuals engage in white collar jobs due to their advanced degrees and skills attained by being able to attend tertiary institutions (Simpson, 2008). Most of this class resides in suburbs, places where their marginalised families were previously denied access due to Apartheid (Mangoma & Wilson-Prangley, 2019). This class only travel back to



their homes in townships and rural villages on weekends and holidays (Mangoma & Wilson-Prangley, 2019). Additionally, some of Black middle-class report being satisfied settling in the townships (Donaldson et al., 2013). This study selected this sample of participants as they are obligated and expected to not only support their immediate families, but also to support their extended families. As a result, they are called the “sandwich generation” in South Africa (Ngoma, 2015).

## **2.5. Experiences of “Black Tax” amongst Black professionals in South Africa**

This section will report on existing studies that have explored the lived experiences of “Black Tax” amongst Black professionals in the South African context. Reporting on these studies will help to provide a clear and comprehensive understanding of the colloquial term “Black Tax”, and the experiences of “Black Tax” amongst Black professionals. It will also build a foundation for further research that still needs to be carried out on this research topic in the South African context.

A qualitative study conducted by Msibi (2020) explored the perceptions of “Black Tax” amongst young employed Black South Africans. The research findings indicated that the majority of the participants were the first within their families to graduate from university and secure a good job. As a result, their families placed a financial obligation on them to financially support the unemployed members of the family. The outcomes of this study further revealed that term “Black Tax” is associated with positive and negative consequences. The ability to make prudent financial decisions, the desire to do well and eradicate poverty, and the hope that the current “Black Tax” beneficiaries will also support their children in the event that the “Black Tax” payer dies, were among the positive consequences of “Black Tax” that were highlighted in this study. The negative consequences of “Black tax” included making reckless financial decisions and debts, feeling stuck in the current situation,

experiencing stress or emotional exhaustion, depression, suicide, and abuse of alcohol and drugs. Despite these negative experiences, individuals continue to pay “Black Tax”.

However, the participants identified several coping strategies that they employ to deal with negative consequences of “Black Tax”. These strategies include: additional streams of income; contracting or re-contracting with family members; paying “Black Tax” in a responsible way; having a support system; and good financial planning.

In a similar vein, an exploratory qualitative study conducted by Sibiya (2018) determined if there is a link between “Black Tax” and vulnerability. The results from this study also indicated that “Black Tax” could have both a positive and negative impact on the well-being of the emerging middle class. The results of that study highlighted that “Black Tax” negatively affected family relationships, led to financial vulnerability (as a result of family members sharing resources); obstructed Black professionals from meeting their financial goals; as well as it was emotionally and mentally taxing. However, “Black Tax” was also considered beneficial as it obstructed individuals from excessive spending. The author accentuated that the negative emotions shown by the participants can be an indication of a possible psychological impact of “Black Tax” on the individuals. The research findings further revealed that the individuals continue to pay “Black Tax” due to the principle of Ubuntu, the societal expectation and obligation to financially support their families as they are in a better economic situation, and the role that extended family members have also played in their lives.

Mangoma and Wilson-Prangley (2019) conducted a study with an inductive approach to specifically understand the lived experiences of those making financial transfers to their immediate and extended family members. Most of the participants reported that they have to make financial transfers to their immediate and extended families on a monthly basis. The

participants expressed that their families expect more than is sent to them, especially when the transactions occur frequently. As a result, this is experienced as a burden by the participants. The participants also noted that the family puts pressure on them to provide financial support even if they do not have the financial capacity to do so. However, providing financial support to their families comes with benefits which include feelings of satisfaction in improving lives, reducing inequality, self-insurance, strengthening one's reputation at home, intergenerational links, and better personal relationships with family members. Like the studies that were reported previously, the participants in this study continued to make financial transfers as they felt obligated to provide financial support to both their immediate and extended family members. The participants reported that the money is utilised for school fees, transport, groceries, clothes, general household expenses, electricity, medical bills, and mobile phone costs, for example.

Magubane (2016) conducted a qualitative study with 12 participants in Gauteng, South Africa, that explored the meaning of "Black Tax", and the circumstances and conditions that lead to it through the lived experiences of these individuals. The study did not demonstrate the psychological impact of "Black Tax", but the author mentioned that several respondents expressed frustration and sadness when they explained the depth and period they have been making financial transfers to their families. Most of the participants supported their extended family members as they felt that they had no choice. They also wanted to close the inequality gap within their families by helping to improve their lives, especially those that were unemployed. Some of the participants shared that providing financial support to their unemployed family members has affected them tremendously. This goes back to the issue of structural inequality and unemployment prompted by the Apartheid system, which continues to affect the marginalised population in South Africa. Interestingly, some of the participants felt good about paying "Black Tax", as it helped to support their family members. However,

overall, the participants reported that “Black Tax” hampers individual growth, savings, and investments.

Montle (2020), conducted a qualitative approach study to explore the effects of “Black Tax” and the socio-economic isolation of the Black middle-class in South Africa through the lens of the television drama, *Skeem Sam*. The research findings showed that “Black Tax” affected the majority of young Black professionals in South Africa. The research findings further revealed that poverty is a massive contributor to the existence of “Black Tax”. Frustration, worry and budget inconveniences were identified as the effects of “Black Tax” in this study. The frustration and worry came from the pressure to pay their own bills as well as the family expenses. In addition to budget inconveniences, the family exacerbated the situation by making demands that were not budgeted for, such as money to buy airtime, data and hairstyles.

These aforementioned studies reported on the experiences of “Black Tax” amongst Black professionals in South Africa. The shared experiences involved the rationale for paying “Black Tax”, the positive and negative consequences of “Black Tax”, and coping strategies that are employed by Black professionals to cope with the challenges that come with “Black Tax”. These studies briefly indicated the psychological impact of “Black Tax” on Black professionals in South Africa, which ties in with the aim of this current research. As mentioned previously, “Black Tax” leads to stress or emotional exhaustion, depression, suicide, worry and frustration. Therefore, it is imperative to conduct further research to accurately assess the psychological impact of “Black Tax” on Black professionals in South Africa. This will help to understand the emotional aspect of “Black Tax”, and will encourage individuals who are prone to depression and suicide to seek psychological help.

## 2.6. Theoretical Framework: The Kinscripts Framework

The Kinscripts framework originated from ethnographic studies of multigenerational low-income Black families in the United States of America (Stack & Burton, 1993). This framework asserts that the behaviour of an individual is dependent on factors such as culture, social values, and historical background (Stewart, 2015). In addition to this, the framework speaks to the issue of individual behaviour and development, and the role played by the expectations and traditions of families in the choices made by individual members (Stewart, 2015). For example, extended family members may need emotional and financial support throughout their lives. As a result, they might have a massive impact on the individual's financial decisions and life in general, even when they do not live in the same household (Kim et al., 2016). According to Leake and Black (2005), financial decisions in a traditional collectivist culture may be made in the best interest of the family at large and not that of the individual. The financial transfers made by the emerging Black middle class to their extended families are shaped by expectations of culture and tradition, their upbringing and the values that they were raised with, such as "Ubuntu" (Sibiya, 2018; Mangoma & Wilson-Pranglely, 2019). The Kinscripts framework can also be employed to explore the association between societal issues, unemployment and family background (Stack & Burton, 1993). For instance, individuals that have secured employment have to financially support unemployed members of the family to the best of their abilities (Stack & Burton, 1993).

The Kinscripts framework includes three culturally family domains, namely, Kin-work, Kin-time, and Kin-scription (Stack, 2014). *Kin-work* are the tasks that families need to complete to survive from generation to generation (Stephens, 2005). According to Stack and Burton (1993), the family life course is developed and sustained through the family domain of Kin-work. This collective effort is created and sustained by expectations, shared beliefs, intergenerational responsibilities, and values of members in the family (Stack & Burton,

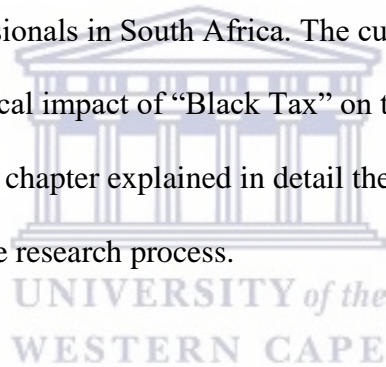
1993; Mendez-Luck et al., 2016). Kin-work occurs as a result of the culturally constructed obligations placed upon family members. These obligations are defined by economic, social, physical, and psychological needs of the family (Stack & Burton, 1993).

*Kin-time* is the mutual understanding among family members of when and in what order the role transitions and kin-work should take place (Stack & Burton, 1993; Stack, 2014). Kin-time comprises family values and standards regarding the timing of life events, which includes events such as marriage, childbearing, and grand-parenthood (Stack & Burton, 1993). It also provides a guideline on how to carry out caregiving responsibilities and family leadership roles (Stack & Burton, 1993). Lastly, *Kin-script* is the active recruitment and assigning of members of the family to do family work (Burton et al., 1991). The family members are actively recruited to produce and maintain Kin-time and Kin-work in the family (Mendez-Luck et al., 2006)

This study employed the Kinscripts framework to show how the emerging Black middle-class experience “Black Tax”, and to explain the financial obligation these individuals have towards their immediate and extended family members. The experience of “Black Tax” demonstrates how the lives of Black professionals are connected to the lives of their immediate and extended family members, and how this connection is a negotiated construct that keeps the family intact. This shared experience amongst Black professionals also shows how the family in the African culture has the power to influence the choices that individuals make regarding their finances, and other life matters. The use of the Kinscripts framework showed how individual progression and wellbeing can be greatly affected by family expectations, culture, social values. “Black Tax” is a true reflection of the continued pattern of inter-generational roles and responsibilities carried out by individuals in the African culture.

## **2.7. Summary of the chapter**

In conclusion, the present chapter provided an overview of the pertinent literature on the research project. The chapter discussed the issue of unemployment and the government policies implemented to address unemployment in South Africa. The chapter further provided a clear and comprehensive understanding of the term “Black Tax”, emerging Black middle-class, and the experiences of “Black Tax” amongst Black professionals in the South African context. The literature review showed that there is a gap in the literature with regards to the emotional aspect of “Black Tax”. As stated previously, the studies conducted on “Black Tax” focused mainly on the financial, social and personal impact of “Black Tax” on Black professionals. Additionally, some of these studies briefly indicated the psychological impact of “Black Tax” on Black professionals in South Africa. The current study aimed to fill this gap by exploring the psychological impact of “Black Tax” on the emerging Black middle-class in Cape Town. Finally, the chapter explained in detail the Kinscripts framework, which was employed to guide the entire research process.



## CHAPTER 3 METHODOLOGY

### 3. Introduction

The chapter commences with a research design that was used to answer the research questions and achieve the objectives of this study. The chapter encompasses sections that discuss the research design, research setting, and participant selection. The methods chosen regarding sampling, data collection, data analysis technique, and procedures, are also discussed. The importance of trustworthiness and reflexivity in the research process are also discussed. This chapter also includes the ethical aspects of the research that were considered throughout the entire project.

#### 3.1. Research design

As mentioned previously, there is limited academic literature on the experiences of the emerging Black middle-class regarding “Black tax”. In addition to this, available literature on “Black Tax” does not address the psychological impact of “Black Tax”, in detail. This study used a qualitative methodological approach and exploratory research design to gain a deep and comprehensive understanding of the emotional component of “Black Tax” (Sarantakos, 2005). According to Creswell (2003), an exploratory research design can be employed when the phenomenon being studied is under-researched, which is the case in this current study. On the other hand, a qualitative methodological approach aims to expand and/or deepen our understanding of why things are the way they are in our social world (Polkinghorne, 2005; Hancock et al., 2009). It also focuses on how people interpret and make sense of their experiences to gain a better understanding of their social reality (Mohajan, 2018). Moreover, this methodological approach is exploratory, and provides reasons on ‘how’ and ‘why’ certain social phenomenon function the way they do under certain



circumstances (Mohajan, 2018). With that being said, this qualitative approach enables delving deeper to capture and explore the participants' experiences of "Black Tax" in this study.

### **3.2. Research setting**

A research setting is defined as the physical, social and the cultural site where a researcher conducts their study (Given, 2008). The present study was conducted using the Google Meets platform. At the time of the study, all the participants were residents of Cape Town, in the Western Cape Province of South Africa. Cape Town is one of the world's most multicultural cities, with a population of over 4.4 million people (City of Cape Town, 2020). There are approximately 42% of Coloured people, 39% Black African, 16% Whites, and 3% Asian who live in the city (State of Cape Town report, 2016). Additionally, Cape Town is the second largest city that contributes to employment in South Africa, accounting for 9,9% of total national employment in 2018 (City of Cape Town, 2020).

### **3.3. Participants and sampling**

In qualitative research, sampling can take place during data collection, while interpreting the data or while reporting the data (Hancock et al., 2009). In this study, sampling occurred at two stages, while collecting data and while interpreting the data. The non-probability sampling method was utilised for this study with elements of purposive and snowball sampling. Purposive sampling, also known as judgement sampling, involves the identification and selection of individuals or groups of individuals that have knowledge and experience with the phenomenon being studied (Creswell & Clark, 2011). In addition to knowledge and experience, Bernard (2002) and Spradley (1979), highlighted the importance of availability and willingness to participate, and the capability to communicate experiences and opinions in an articulate, expressive and reflective manner. The researcher employed

purposive sampling to recruit the first participant based on an encounter the researcher had with the participant regarding “Black Tax”, and the impact it currently had on the participant’s life. Subsequently, the researcher employed snowballing sampling to recruit the other participants, who have also experienced “Black Tax”. The first participant was asked to provide the name of the second participant, who in turn provided the name of the third participant, and so on (Vogt, 1999). This process continued until data saturation was reached, i.e., no new concepts were brought up (Naderifar et al., 2017).

*Table 3.3* represents the demographic details of the participants in this study. The data in *Table 3.3* was gathered to verify that all the study participants met the inclusive criteria of the study. In total, 11 participants (six females and five males) were individually interviewed as data saturation was reached at this point. This sample size allowed the researcher to gather an array of information on the phenomenon being studied. All participants were Africans from Cape Town and were between the ages of 22 to 26 years. The participants were all recent graduates who have been working for a short space of time, namely 5 years or less. According to Fongwa (2019), “Black Tax” in South Africa is primarily experienced by recent Black South African employed graduates. Furthermore, these individuals are financially obligated to support their extended families. Lastly and most importantly, the participants reported that they are experiencing “Black Tax”.

### 3.3.1. Participant Demographics

<i>Table 3.3.1:</i> <b>Participant</b>	<b>Sex</b>	<b>Age</b>	<b>Year of Graduation</b>	<b>Occupation</b>	<b>Working period</b>
Participant 1	Male	25	2018	Attorney	4 years
Participant 2	Male	25	2015	Consultant	3 years
Participant 3	Female	24	2019	Intern	1 year

Participant 4	Female	25	2018, 2019	Fund Administrator	1 year
Participant 5	Male	23	2019	Trainee Accountant	3 years
Participant 6	Male	22	2018	Admin Officer	2 years and a few months
Participant 7	Female	23	2019	Internal Audit	1 year 5 or 6 months
Participant 8	Female	26	2019	Educator	1 year
Participant 9	Female	26	2017, 2018	Educator	4 years
Participant 10	Female	25	2017	Admin Support	3 years
Participant 11	Male	25	2020	Educator	9 months

### 3.4. Data collection

In this study, data was collected online via the Google Meets platform and the interviews were both semi-structured and in-depth in nature. This allowed the researcher to develop a broader understanding of the research question and to explore the impact of “Black Tax” amongst the emerging Black middle-class (Barriball & While, 1994; Fylan, 2005). In addition to this, the in-depth interviews were sufficient to generate the data required for an exploratory study (Mason et al., 2010). The semi-structured nature of the interviews also allowed the researcher to fully explore participant’s feelings and thoughts around this topic, and engage in the interview process freely and fully (Bryman, 2016). Appointments for the online interviews with the participants were made telephonically. The interviews were conducted in English, and were recorded and transcribed verbatim. The interviews lasted between five and 55 minutes. As mentioned previously, the researcher collected the data until

data saturation was reached. The recordings were securely stored with a secret password on a private computer.

### **3.5. Data analysis technique**

A thematic analysis was used to analyse the qualitative data collected from the interviews. Thematic analysis is a method for identifying, analysing and reporting themes within the qualitative data, and reports the experiences, meanings and the reality of participants (Braun & Clarke, 2006). In addition, this technique is flexible, organises and describes the data in rich detail (Braun & Clarke, 2006). Thematic analysis was appropriate within the topic of “Black Tax” as it is a developing concept in the literature (Magubane, 2016). Moreover, it enabled the researcher to gain more understanding of the phenomenon, to make sense of the shared experiences, and provided the researcher with rich themes that gave further insights on the research questions (Braun & Clarke, 2006; Hawkins, 2017). There are six phases when conducting thematic analysis successfully and effectively (Braun & Clarke, 2006) and these were thoroughly followed to analyse the qualitative data:

#### **Phase 1: Familiarising self with data**

The first phase of thematic analysis involved immersing oneself in the data, which entailed active and repeated reading of transcribed data and listening to audio-recordings. Reading the data actively, analytically, and critically, allowed the researcher to start thinking about the underlying meaning of the data. Additionally, this phase provided the knowledge and understanding needed for all the subsequent phases.

In this study, the researcher immersed herself in the data by doing active and repeated reading of the transcribed data and thoroughly listening to all the audio recordings. The researcher read through the entire dataset and listened to the recordings until she felt she was

acquainted with the data and had a full understanding of the data. Listening to audio recordings and transcribing them simultaneously was very strenuous and time consuming, but strengthened the active engagement with the data. Braun and Clarke (2006) emphasised the importance of jotting down notes on the data and individual transcripts as you are reading or listening to further engage with the data, and this was done.

## **Phase 2: Generating initial codes**

Coding the data took place in the second phase of thematic analysis. According to Braun and Clarke (2012), codes can be linked to more semantic or latent meanings, and they also can be utilised to identify and provide a label for a feature of the data that may be relevant and important to the research question. When the coding framework is defined, researchers can apply the exact codes to the whole data set by labelling the data extracts with appropriate and relevant codes. Researchers must jot down any potential connections between the items that might inform the development of a theme. The coded data extracts should encompass a section of the text that is massive and sufficient so that the extract can have context. Furthermore, a single extract can be labelled with numerous codes if there is relevance. The researcher can begin the process of developing an audit trail to support the trustworthiness of a researcher's interpretation and analysis by recording how codes originated and developed from the observations and ideas (Lincoln & Guba 1985; Nowell et al., 2017). The second phase ends when the data is fully coded and the data pertinent to each code has been collated. In this study, the researcher ensured that the codes accurately captured the crucial information from the transcribed scripts of the study participants (Kings, 2004).

## **Phase 3: Searching for themes**

The third step entailed examining the coded and collated data extracts to look for potential themes that are significant (Braun & Clarke 2006). A theme “captures something important about the data in relation to the research question, and represents some level of patterned response or meaning within the data set” (Braun & Clarke, 2006, p. 82). The process of searching for themes is active and ongoing, as themes are generated/contracted rather than discovered. Themes that are important will provide a significant connection between different data items, and they answer the critical aspects of the research questions. However, the researcher cannot discard the themes until they are reviewed in the next step. In this study, the researcher searched for important themes, and collated all the data extracts that were relevant to each theme to prepare for the process of reviewing themes.

#### **Phase 4: Reviewing the themes**

The fourth phase involved reviewing themes that were generated in the third phase. The overarching aim of this phase was to identify a set of themes that encapsulated the most significant and pertinent elements of the data in relation to the research question. The identified themes in this study were valid and relevant to the research question, aim and objectives.

#### **Phase 5: Defining and naming the themes**

The fifth phase involved defining and refining the themes that will be used in analysing the data. The researcher must determine the essence of each theme and what aspect of the data each theme represents. In this study, each theme had a detailed analysis and was in relation to the research question.

#### **Phase 6: Producing the report**

The last phase of thematic analysis entailed the write up of the final report. The report must include a final analysis that relates back to the research question and literature. Additionally, the report must include the description of the research findings. The final report for this study is coherently presented in Chapter 4, and entails the description of research findings. In addition to this, sufficient and compelling extracts are provided for each individual theme identified in the study.

### **3.6. Procedures**

Following the ethics clearance as approved by the University of Western Cape, Human and Social Sciences Research Ethics Committee (**HS20/9/42**), the researcher commenced with the data collection. A semi-structured interview guide (see Appendix A) was used to guide the interview process in this research. A semi-structured interview guide is often used to guide interviews in an exploratory study (Hennink et al., 2011). Furthermore, a semi-structured interview guide enhances the trustworthiness of qualitative research (Kallio et al., 2016). Prior to the telephone interview, the information sheet (see Appendix B) and the informed consent (see Appendix C) were sent to the participants via email. This was followed by a telephone call to obtain verbal informed consent, establish rapport, and review the purpose of the study. The written informed consent was obtained immediately after the participants consented to take part in the study via email. The telephone interviews were scheduled at times convenient for the participants. The researcher conducted and facilitated all the online interviews. In terms of the inclusion criteria the participants had to be graduates who pay “Black Tax”. They also had to be between the ages of 22 to 26 years to represent the emerging middle-class bracket.

### **3.7. Trustworthiness**

According to Lincoln and Guba (1985), trustworthiness involves establishing credibility, transferability, dependability and confirmability in a qualitative study. Credibility refers to the truth of the data (Polit & Beck, 2012). To establish credibility in a qualitative study, the researcher must demonstrate prolonged engagement, methods of observation, triangulation, member-checking, peer debriefing, referential adequacy, negative case-analysis and provide an audit trail (Lincoln & Guba, 1985; Cope, 2014). On the other hand, transferability refers to research findings that can be applied/or transferred to different times, settings, situations, and people (Cope, 2014). The findings of this study have meaning not only to the study participants, but also to people who did not partake in the study. Furthermore, readers will be able to relate the findings to their own lived experiences.

The researcher developed rapport and trust with the participants during the interview process, to foster rich and detailed responses. The researcher paid attention to the emotions of the participant during the interviews, and requested feedback or through a member check from the participants. Through member checking, participants were able to validate if the researcher interpreted the data accurately. To ensure dependability, another researcher evaluated whether or not the findings, interpretations and conclusions were supported by the data (Lincoln & Guba, 1985). To establish confirmability in this study, the researcher reduced bias on the results and ensured that the data presented only the participant's responses.

### **3.8. Reflexivity**

Reflexivity is central to qualitative research and adds to the credibility of the findings (Dowling, 2006). Reflexivity is defined as a continuous self-reflection process in which researchers engage in to create awareness about their actions, feelings, and thoughts (Haynes, 2012; Hughes, 2014). As a researcher, I carefully self-monitored the impact of my personal



biases, beliefs, and personal experiences of “Black Tax” in the research process. I resonated with the shared experiences of “Black Tax” in the study as I am exposed to the experience of it on a daily basis. With that being said, it was imperative for me to put aside my feelings, personal beliefs, understanding and experiences of “Black Tax” during the interview process. As much as I wanted to share my experiences and engage in the heated conversation on a deeper and personal level, reflexivity reminded me of my role as a researcher in the research process. It also reminded me that I had to respect and allow my participants the opportunity to speak freely and openly without them feeling attacked. Some of the participants in the study were very withdrawn and not forthcoming, as a result, they shared little information regarding their experiences of “Black Tax”. I realised in those moments how sensitive and uncomfortable it was for them to speak openly about this phenomenon. In this situation, reflexivity provided me the opportunity to create a comfortable and relaxed space for those participants. I attempted to probe but did not force them to share their experiences unwillingly. Furthermore, listening to some of the shared experiences made me extremely anxious as I am a Black African who will be completing her Master’s degree and will be soon seeking formal employment. However, there are efficient and useful coping strategies that were identified in the interviews that I can utilise to tackle “Black Tax” moving forward. Regardless of my own personal experiences of being exposed to ‘Black Tax’, I sought to ensure that the participants’ shared experiences represented their own experiences and not my own experiences – nor they influenced by these personal experiences.

Overall, the research process was very insightful and educational for me. I took full advantage of my personal subjectivity to carry out the in-depth interviews and interpretation of the data. To ensure rapport and trust, I provided participants with sufficient information prior to the interviews, encouraged them to ask questions about the study, and encouraged feedback from the participants. Notes were kept to enhance the credibility of the findings, and

to further allow me to reflect on the decisions and assumptions made during the research process.

### **3.9. Ethics consideration**

Ethics approval was obtained from the Humanities and Social Sciences Research Ethics Committee (HSSREC) of the University of the Western Cape. Informed consent (Appendix C) was obtained from each participant. The informed consent specified that participation in the study was strictly voluntary and that participants were free to withdraw from the process at any stage without penalty. The researcher ensured that the information provided by the participants was treated with confidentiality. Furthermore, the identifiable information was removed from the interview transcript so that no individual participant could be identified. The researcher avoided any exploitation or abuse of the participants, and ensured that the participants were safe during the research process. The data was stored in the researcher's computer in a password protected file and will be destroyed after five years.

### **3.10. Summary of the chapter**

In conclusion, the present chapter provided a detailed and comprehensive overview of the methods employed in the study to gain a deeper understanding of the experiences “Black Tax” and its psychological effects on the emerging Black middle-class in South Africa. A total of 11 emerging Black African middle-class were invited to partake in the study, including both females and males residing in Cape Town. Interviews were conducted, recorded and transcribed by the researcher herself. Furthermore, thematic analysis was employed to analyse the transcribed qualitative data, and to provide a summarised and fully detailed account of the significant themes in the data. The researcher followed all the ethical procedures as presented in the preceding section. Lastly, the researcher reflected on her role and involvement throughout the entire research process.

## CHAPTER 4

### RESULTS

#### 4. Introduction

This chapter presents the demographics of the study participants and reports the research findings of the virtual in-depth and semi-structured interviews conducted in line with observing COVID-19 national lockdown protocols. The research findings were identified through thematic analysis, which involved closely examining the interview transcripts to identify, analyse and interpret prominent themes within the qualitative data. Furthermore, the findings are reported according to the research questions that informed the study.

#### **The following research questions were asked in the interviews:**

1. What is your understanding of “Black Tax”?
2. How have you experienced “Black Tax”?
3. What are the challenges of “Black Tax”?
4. In what way(s) does “Black Tax” have a psychological impact on your well-being?
5. What, for you, have been or are the coping strategies that have enabled you to navigate through the “Black Tax”?

#### 4.1. Summative overview of the main themes and sub-themes

Main themes	Sub-themes
The understanding of “Black Tax”	<ul style="list-style-type: none"> <li>a) “Black Tax” is an expectation</li> <li>b) “Black Tax” is an obligation</li> </ul>
4.1.1. The experience of “Black Tax”	<ul style="list-style-type: none"> <li>a) Assisting family members</li> </ul>
The challenges of “Black Tax”	<ul style="list-style-type: none"> <li>a) Destroys Relationships</li> <li>b) Financial Impact</li> <li>c) ‘Prioritizing and Sacrificing for Others’</li> <li>d) Stagnation/no progress in life</li> </ul>
4.1.2. Psychological impact of “Black Tax”	No sub-theme
4.1.3. Coping strategies of “Black Tax”	<ul style="list-style-type: none"> <li>a) Financial Discipline</li> <li>b) Earning extra income</li> <li>c) Talking to someone about “Black Tax”</li> <li>d) Investment and Savings</li> <li>e) Activities to destress</li> </ul>

#### 4.2. Research findings

##### 4.2.1. The understanding of “Black Tax”

The study participants were asked to explain what “Black Tax” means in their own words. The participants shared various explanations and definitions of “Black Tax”. The prominent themes that emerged were (1) “Black Tax” is an expectation; and (2) “Black Tax” is an obligation.

#### 4.2.1.1. “Black Tax” is an expectation

*Participant 1* defined “Black Tax” as money that professionals are expected to give to their families or extended families, on a monthly basis. The participant further highlighted that from his understanding “Black Tax” is an expectation more than an obligation:

*“Okay black tax basically refers to what money that professionals are expected to give every month to their families or extended families, you know. So, I always try to distinguish between expected to pay and obligated to pay. I feel like that’s always important at times because from my understanding it’s actually an expectation more than an obligation.”*

#### **(Participant 1)**

*Participant 1* further provided an explanation as to why he understands “Black Tax” as an expectation. As is evident below, the participant highlights the principle of Ubuntu that exists amongst Black people. This concept has been a guiding principle in his family, which encouraged individual family members to contribute to his education and ensure that his financial needs were met in university. Thus, when he graduated and secured a job, he was at least expected to contribute to the next graduate in the family. This shows inter-connectedness in the family, and that everyone in the family is expected to act in a way that benefits everyone. This behaviour enforces growth and progression in the family:

*“Okay I would put it simp[ly], as an expectation ...let me just generalise. With black people there’s always [a] thought or saying or principle of Ubuntu, you know. With that you can probably agree or disagree with me but in educational career leading up to graduation you’ll find that it wasn’t basically just your mom or dad that ensured that you make a success of yourself financially, of course... You find that there’s an uncle, an aunt who basically who contributed one way or the other to ensure that all your financial needs are met in varsity, you know. So, you’ll find that because everyone has basically chipped in to ensure that you*

*graduate, there's a feeling whether it's internally or one way or the other, you at least expected to contribute to the next graduate in the family or like one way or the other".*

**(Participant 1)**

*Participant 3* also understood “Black Tax” as an expectation. The participant explained that it is something that she feels she need to do, and she does it out of the goodness of her heart:

*“It's an expectation..... You are not really obligated to pay that; you can do it out of the goodness of your own heart because you feel that this is something that I need to do.”*

**(Participant 3)**

*Participant 9* also understood “Black Tax” as a societal expectation placed on graduates. The participant further explicated that after they have graduated, they are expected to work towards paying back their family for raising her:

*“Yhoo mntase (Xhosa term used to address family and friends)! My understanding of black tax, wow, I think ... there are expectations from your society and your family, so when you graduated you are obviously expected now to start working and start paying back your family of what they've been providing you for years.”* **(Participant 9)**

**4.2.1.2. “Black Tax” is an obligation**

*Participant 4* expressed that “Black Tax” is a passive obligation, but not in the sense of it being demanded, but where they are obligated to financially support their family due to their poor economic background and them being unable to afford their basic needs:

*“As I said it can be passive or active, by that I mean it can be an obligation and it can also be an expectation, but I think we can bend the expectation. But I think it focuses more on obligation, not in the sense of being demanded in a sense, but in a passive obligation whereby*

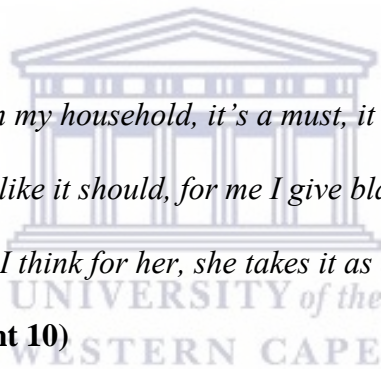
*you are obligated to support them even if they understand that you don't have to support them, but because of the economic background they are in, because of them being less fortunate to afford the needs that they have to have.” (Participant 4)*

**Participants 7 and 10** understood “Black Tax” as an obligation to involuntarily give/or pay money to their parents or family. In this case, the money is demanded from the participants forcefully without consent:

*“I think that it is when you are obligated not by consent to, it's not a contribution, but to give, like it's whereby you obligated to give money, whether it's a family member or your parents. It's an obligation, it's something that you have to do, and it's not even by choice.”*

**(Participant 7)**

*“It's an obligation..... cause in my household, it's a must, it's a must. I feel like my mom expects it even though I just feel like it should, for me I give black tax because I feel like it's my way of saying thank you, but I think for her, she takes it as an obligation, it's a must that I must pay black tax.” (Participant 10)*



#### **4.2.2. The experience of “Black Tax”**

The participants were asked to share how they experience “Black Tax”. One recurring theme that emerged from the interviews were that participants reported experiencing “Black Tax” by assisting family members.

##### **4.2.2.1. Assisting family members**

**Participant 1** highlighted that he experiences “Black Tax” in the form of supporting family members. The participant consistently supports different family members financially on a monthly basis. He further mentioned that when he started working, he had to create a debit order so that the money is paid straight into his mother's bank account:

*“Like, I mean, I’ve already highlighted that already in that I have to assist my gran, my aunt, my cousins, my mom, ever since I started working. I’ve been basically created a debit order where money basically needs to go to her every month, you know. But then again, with Covid, you need ask yourself are we still in black tax scenario, is it bad economic, what’s this, circumstances we all find ourselves in because now, it’s become more than black tax, more and more people are basically looking up to you, can you assist? So, like I’ve said, I’ve found myself assisting a lot of family members, but then it’s not something that generally happens every, for example, it won’t be the same people month and month out, but then again, that doesn’t run away from the actual definition of black tax, because it’s family or extended family members. So yeah, whether it’s one individual or the other, one is consistently contributing on a monthly basis.” (Participant 1)*

*Participant 2* expressed that when he started working, he had to support other children in the family and assist his single mother. As a result of that, he plays a role of a partner and works closely with his mother to assist at home:

*“Well, when I started working, I was expected to plough back to supporting the other kids and assisting my mother as a single parent, that we worked together. So now I must come in and play a role of a partner.” (Participant 2)*

*Participant 9* expressed that she constantly assists extended family members every time a crisis arises at home. For instance, she needs to assist struggling family members by buying them data, airtime or groceries as stated below:

*“So, if the house is falling apart, you need to build it, if there are no groceries, if there is a cousin that is struggling, you need to assist. If there is an aunt that is struggling, you need to assist, you constantly have to buy airtime for this one, but data for this one, assisting buying food for that one...” (Participant 9)*



### 4.2.3. The challenges of “Black Tax”

There were four main challenges that emerged from the transcribed dataset regarding the participants experience in life as a result of “Black Tax”: (1) That it destroys Relationships; (2) has a financial Impact; (3) involves prioritizing and sacrificing for others’; and (4) results in stagnation/no progress in life. These are expanded on below.

#### 4.2.3.1. Destroys Relationships

*Participant 4* expressed that “Black Tax” destroys familial relationships and strong bonds. This only happens when the individual is unable to financially provide and live up to the expectations set by their family. As stated below, the participants explain that family members call them names, speak behind their backs, and start to fear the individual who is paying “Black Tax” if they fail to do as expected:

*“It becomes a problem because we all know family dynamics, right? It becomes a problem now because people start expecting more from..., more that you can’t give and when you say can’t it tears the families apart, bonds apart, because now they start naming you, do you understand? They start talking about you behind your back, they start fearing you which is a new thing now.” (Participant 4)*

*Participant 5* reported that his family communicates with him from a financial stance. They expect him to come to their rescue and sort out their financial problems. The family change their attitude towards him when he fails to live up to this expectation, and his relationship with suffers as a result:

*“People always speak to you in a way of that you gonna be my financial saviour you gonna you know, you gonna sort this out, and when you unable to I guess to put up with that*

*expectation you get the mood changers, and you can see even the relationship gets destroyed, those kinda things.” (Participant 5)*

Similarly, **Participant 9** shared that the mood and attitude in the household will change in cases where he is unable to financially provide. He is expected to have money at all times, and is not allowed to attend to his problems when there is an unemployed family member in the house. He needs to put his problems aside and help a family member that is struggling and in need:

*“Mntase, the attitude will change towards you, the mood and the attitude in the house will change because how do you not have money, how do you have your own problems when you know you have a sister that is not working?” (Participant 9)*

#### **4.2.3.2. Financial impact**

The interviews also revealed that “Black Tax” came with financial implications for Black professionals. As stated below, **participant 2** always finds himself in debt, because of creating accounts to support the children in the household. The participant further highlighted that he never experiences financial freedom:

*“.... So basically, you never get a chance to be able to establish yourself and create some sort of financial freedom. So, you’ll always be in debt or credit because you have to open accounts so that the younger ones, so you basically never experience financial freedom not unless you earn a lot of money.” (Participant 2)*

Similarly, **participant 6** reported that ends up in a debt trap simply to appease family members:

*“So, you find yourself making more debts, just to satisfy them [the family], because you’ll get comments from other family members that you must do this and that while your mother is still alive, you know. It’s blessings and all that stuff, you know.” (Participant 6)*

**Participant 10** reported that her savings are affected because of “Black Tax”. As stated below, the participant explicated that she is unable to save the amount of money she desires to save monthly. Instead, the money that was supposed to go towards her savings is used for unexpected expenses from the family:

*“I would say, sometimes you want to save, put money in your savings, but you can’t save the amount you want to save a month because of black tax. For example, per month, let’s say you give like every month R3500, and next month something comes up and they need another R1500. So that R1500 was supposed to go to your savings, but you can’t save that money because it goes straight to black tax. So, I could say for me it affects my savings.”*

**(Participant 10).**

#### **4.2.3.3. ‘Prioritizing and Sacrificing for Others’**

The participants expressed that “Black Tax” affects them personally as they are forced to prioritise other’s needs and wants over theirs. They are unable to partake in leisure activities, such as entertainment, travelling, and shopping, due to family responsibilities. The participants further stated that they are unable to pamper themselves since they are constantly thinking of others:

*“...if you compare yourself to other racial counterparts, for arguments sake your well-off coloured people, your white people who don’t have such responsibilities, you’d find that you can’t real equate to them on a social level. By social level I mean having to, being able to entertain yourself, spending your money in travelling, whatever the case is.” (Participant 1)*

*“I can’t buy myself socks, if I have one pair of socks, I can’t buy myself a second one because my mother needs underwear, do you understand?” (Participant 4)*

*“You can’t have your own time, couldn’t get a chance to spend money. Basically, you are thinking about other people more than yourself. You put other people in front before yourself.” (Participant 8)*

#### **4.2.3.4. Stagnation/No progress**

The participants stated that “Black Tax” obstructs them from progressing in life, and as a result, they have become stagnant in their personal and financial growth. They also mentioned that they are unable to achieve their goals as they must first support family members at home:

*“Yes, there are challenges. When your parents.... (Inaudible)...in a way it puts you back in growing in yourself. Now you have to start with your home and put your life on hold.”*

**(Participant 3)**

*“So, it kinda of delays you in achieving your own goals and it’s very bad in a way....”*

**(Participant 6)**

*“You are stuck. You see, ‘cause I told myself at the age of 27, I would have my own place, my car, but where [is it] babes? I’m still in my mother’s house, in my room, there is no progress whatsoever.....there is no progress.” (Participant 9).*

#### **4.2.3.5. The psychological impact of “Black Tax”**

Most of the participants in the study reported that “Black Tax” did have a psychological impact on them, resulting in anxiety, depression, stress, emotional and physical suffering, irritation and anger. However, the reference to anxiety and depression was a self-

report rather than a clinical diagnosis. As indicated below, *participants 3 and 10* expressed that “Black Tax” came with a lot anxiety and psychological stress:

*“Yeah. It comes with a lot of anxiety.” (Participant 3)*

*“.... Sometimes because you want to do things for yourself, but you always have this thing at the back of your head that if I do this, what if something next month comes up, and you won’t have money to do that. So, I would say sometimes it stresses me and sometimes it gives me a lot of anxiety, but it’s my family at the end of the day....” (Participant 10)*

*Participant 9* reported that she in a constant state of anxiety. She used to ask herself incessant questions regarding her future, but has had to stop doing this, as it was causing her anxiety and depression:

*“.... like you constantly feeling anxious about the future cause you thinking that, hybo guys, when am I going to get a break? When am I going to get a break, cause, and I think it becomes more dangerous when you put a timeline for yourself to say by this age, I need to have...? I stopped doing that, I stopped torturing myself, I’m like ... this is not working, the time is not working, it’s just putting anxiety on me, depressing myself...” (Participant 9)*

*Participant 4* expressed that “Black Tax” does not only involve money, but it can go as far as draining someone psychologically, emotionally, and physically:

*“It plays a lot of psychological; it takes a lot of emotional.... emotional, it’s draining do you understand, of thinking about yourself, because I believe at 25 years, I’m still very young do you understand? I now need to think how my mother will feel when she’s asking for something that I can’t give her, do you understand? It takes a lot, it’s more than...black tax is more than just money, it goes to emotional draining, physical draining.” (Participant 4)*

**Participant 6** reported that “Black Tax” comes with sweat, tears, psychological trauma, and physical pain:

*“So, we are just taking each day by day living from hand to mouth so that those close to us can survive, even though they don’t know the sweat and tears, psychological trauma and the pain it causes....” (Participant 6)*

**Participant 8** expressed that she goes through a rollercoaster of emotions. As stated below, the participant experiences stress, irritation, and anger:

*“Yes, I would say, yes. Sometimes I’m stressed, sometimes I get irritated, I get angry. All types of emotions they go through me.” (Participant 8)*

**Participant 4** expressed that she was aggressive and drained on the inside for a very long time due to “Black Tax”. The participant further stated that the financial expectations placed upon individuals by extended family members can result to stress and depression:

*“.... I feel like for me for a long time I was very angry, do you understand? I was very drained and aggressive internally, where I wasn’t okay with myself. I think it can literally cause one to be stressed and depressed, do you understand? Cause now you can’t afford certain stuff but everyone at home expects you to afford because you are working, do you understand?” (Participant 4)*

As stated below, **Participant 7** stated that “Black Tax” does lead to depression and affects the person’s moods:

*“So, it does...it does lead to depression, and affects the person’s moods, yeah, I would say.” (Participant 7)*

**Participant 9** reported that she does not want to commit suicide, but there are moments when she wants to sleep and not wake up to her life, but rather to avoid her financial problems:

*“...I don’t even want to kill myself no, I still have a life, I have a purpose in life but sometimes it gets to a point where I’m like you know what I wish I could just sleep and not wake up, but I don’t wanna die, but I just want to sleep and not wake up just to avoid and run away from all these problems cause, best believe me mntase, financial problems are the worst...” (Participant 9)*

#### **4.2.4. The coping strategies of “Black Tax”**

The participants were asked to share any coping strategies that they use to deal with challenges that come with “Black Tax”. The following coping strategies emerged from the interviews: (1) Financial Discipline; (2) Earning extra income; (3) Talking to someone about “Black Tax”; (4) Investment and Savings; and (5) Activities to destress including alcohol, shopping, and eating.

##### **4.2.4.1. Financial Discipline**

**Participant 1** stated that he strives to teach his family financial discipline so that they can become financially responsible:

*“So, one thing I try to do to kind [of] lessen the fear of it, by fear I mean of black tax, is that I try not to spoon feed people, try instilling some financial some financial discipline in a person, ask them or get them to be responsible to a certain degree for they own finances....”*

**(Participant 1)**

Similarly, **Participants 5** and **4** emphasised the importance of financial discipline in dealing with “Black Tax”. As stated below, the one participant explained that when someone

asks for extra money, but it is not for an emergency, he has to stand firm and be disciplined enough to say no. The participant further stated that he must be firm in what he can and cannot do for people:

*“.... you need to have I guess the proper discipline and say an X thing is an emergency. Not a thing where you get a call from a cousin on a Saturday night from a place where there is noise, and they need extra amount of money to be sent to them, they gonna pay you next week, when you know very well, they just got paid. That is not an emergency, so you have to stand your ground and be disciplined, and also, I guess, be firm of what you do and what you can do for people” (Participant 5)*

*“Yes. I think the most important thing is being financially disciplined.” (Participant 4).*

#### **4.2.4.2. Earning Extra Income**

As stated below, the participants shared that creating multiple streams of income is one way of coping with the challenges of “Black Tax”. In this way, you will be able to maintain yourself and family members:

*“As I said I’ve started to get extra cash wherever I can, and get on extra jobs. I worked and on weekends I drive taxify just to get a bit of extra income. So, I don’t have time to play as they say.” (Participant 2)*

*“I try by all means to try to do something extra that generates money on the side, you know, so that I can be able to maintain myself, my family, my siblings and all that stuff.”*

**(Participant 6)**

*“You don’t, mntase, unless you find another form of income, unless you find another hustle on the side, and I’ve been doing that for quite a while now. But, obviously, with these*



*businesses mntase, they are not, they are emotionally and mentally draining because I'm stocking things and people don't pay on time, so it's not easy for you to stock up all the time, and you are not making money because people are not paying you your money. When I started working, I sold Inuka, Herbal life, at some point, at some point I was selling beddings, I was like hey mntase, no I'm gonna sell people now hey because you have just been selling just to make sure I make an extra income on the side.” (Participant 9)*

#### **4.2.4.3. Talking to someone about “Black Tax”**

*Participant 4* reported that talking about “Black Tax” helps to cope with “Black Tax”. As stated below, the participant speaks with her older sister who began working before her. She provides her with constructive advice that helps her to manage her money and prioritise herself:

*“Luckily for me I have a bigger sister that started working before me, do you understand, so for me I talk to her a lot, because she has been working, she has advices as to why you have to be selfish sometimes and the thing is to see how non-education and apartheid has affected my family. She has been working for more than five years but yet my family is not even on a stabled state, do you understand. So, she does have the conversations of you know sometimes you have to be selfish, you can't do everything at once, you have to give enough time you know you just have to plan and budget you know. So, she is teaching me all those stuffs, how to manage money, how to enjoy money also, how to save money also, how to distribute money to our family also. So, she plays a huge role in making sure that I understand that I understand that I can do so much.” (Participant 4)*

*Participant 9* stated speaking about “Black Tax” openly and honestly is very beneficial. As stated below, the participant shares her grievances about “Black Tax” on social media:

*“I’m really open and honest about this thing, I talk about how I feel, sometimes like month end I’d even write a status saying yhoo guys I’m so stressed, groceries are so expensive, how do you guys do it? Do you guys like spend 4k on groceries? ... so, it helps to talk, like it really helps to talk.” (Participant 9)*

#### **4.2.4.4. Investment and Savings**

*Participant 4* reported that she is considering investments and saving up money as this will help to resolve a multitude of problems for her and her family:

*“It is amazing how fast we can recover history if we know how to manage our money better do you understand, in terms of investments, like I’m even considering investments. I’m even considering now saving money up so that I can run a business do you understand. Not only looking at the situation now and trying to solve it now, it doesn’t go away, rather have investments that will accumulate more money do you understand, and can solve a lot more problems for me and my family at the same time.” (Participant 4)*

*Participant 5* also emphasised that having savings and investments helps to cope with the challenges of “Black Tax”:

*“Coping with the challenges, I mean, you always have a systematic, not like a systematic but it’s more of as I have mentioned, having savings and investments that is one thing. I mean saving obviously for emergency.” (Participant 5)*

#### **4.2.4.5. Alcohol use, shopping, eating to distress**

*Participant 8* stated that when she gets paid, she would go for shopping, buy a lot of alcohol, and eat a lot so that she can distress and cope with the challenges:

*“When I get paid to make sure that I don’t get overwhelmed by the expectations, sometimes I would go for shopping, buy clothes, and buy a lot of alcohol to try to cope. As much as I do enjoy food, I know I need to look after my health, but the way I eat you would see that I’m eating to distress.” (Participant 8)*

**Participant 9** expressed that going out every weekend to drink and being around people helps her to escape from the problems prompted by “Black Tax”:

*“Sometimes you even try and face your problems by going out every weekend, you drink, you know be around people just to escape those problems cause it’s too much for me to handle.” (Participant 9)*

The participant further explained that alcohol becomes a coping mechanism, and from time to time she can see that she relies on alcohol too much, but it is her only option because everything else requires a lot of money:

*“Yeah, it becomes a coping mechanism, but obviously you also try not to overdo it, but obviously in reality guys, in reality it does become a coping mechanism. Even if you don’t notice it, from time to time you’d see no maan why am I relying on alcohol in order for me to escape my problems, and then you think of something else but there’s really never anything else because everything else requires you to have money.” (Participant 9)*

#### **4.2.4.6. Psychotherapy**

The results suggest that Psychotherapy is not an option due to cultural differences. Even though “Black Tax” has psychological impact on them, none of the participants reported using psychotherapy as a coping strategy. This is due to the stigma associated with psychotherapy in the Black community, and the language barrier, and lack of belief in

psychotherapy. As stated below, **participant 6** reported that there is a stigma around Black men and going to therapy:

*“So financially I try by all means to do something on the sides, and not depend on one stream of income, but psychologically I haven’t attended to it. I don’t know why psychologically, there’s this thing about black man and going to therapy and stuff. It’s just that it doesn’t sit well maan you know, going to someone and sit down with that person, tell him or her your problems yeah.” (Participant 6)*

**Participant 8** reported that she tried to apply for therapy but the therapy sessions were not offered in her native language:

*“Yes, I have tried to apply for therapy but due to the department.... I couldn’t do isiXhosa, I didn’t know anyone, and all that.” (Participant 8)*

**Participant 9** stated that she does not believe in consulting a psychologist because she believes that some psychologists have never experienced “Black Tax”, and therefore cannot relate in the same way friends can. They are trained to comfort, counsel and console clients, but cannot relate to “Black Tax”, and would not offer effective coping strategies:

*“.... mntase I really don’t believe in consulting or talking with a psychologist or a counsellor or something because mntase you know my belief is that some people have never experienced this thing, they don’t really relate, but it’s their job to comfort us, to counsel us, to console us. It is their job, but with some of them they don’t relate, but if I speak to a friend of mine or a colleague of mine who also grew up maybe in Khayelitsha, who has a big family, they relate. They know exactly how it feels, they find ways to deal, they find ways to cope, so it’s easy for me to speak to people where like I know mntase you’ve been in this, you’ve been*

*through this journey, how did you manage to get where you are now, do you understand?”*

**(Participant 9)**

#### **4.2.5. Summary of the chapter**

The current chapter presented the main research findings of the research study. Five broader themes were identified through the utilisation of the thematic analysis approach that was presented with relevant quotes. The identified broader themes were as follows: the understanding of “Black Tax”; the experience of “Black Tax”; the challenges of “Black Tax”; the psychological impact of “Black Tax”; and the coping strategies of “Black Tax”.



## **CHAPTER 5**

### **DISCUSSION**

#### **5. Introduction**

The aim of the study was to explore the experiences of “Black Tax” amongst the emerging Black middle-class in Cape Town. Most importantly, this research sought to understand how the experience of “Black Tax” affects the individuals psychologically. The study conducted in-depth and semi-structured interviews to develop a broader understanding of the term “Black Tax”, and the psychological impact it has on Black professionals in the South African context. The current chapter presents an integrated and comprehensive discussion of the research findings that were presented in the preceding chapter. The chapter will further discuss the themes and subthemes that emerged in chapter four, in relation to the relevant literature, and the Kinscripts framework that guided the entire research process. This chapter will also discuss the research findings in relation to the research questions and research objectives of this research project.

#### **5.1. The understanding of “Black Tax” amongst the emerging Black middle-class**

This section will provide a discussion of the term “Black Tax” amongst the emerging Black middle-class in Cape Town. The participants in the study shared their own understanding of the term “Black Tax”, and their reasons to support and substantiate their understanding of the term.

This research indicated that “Black Tax” is considered a societal expectation to provide financial support to their immediate and extended family on a monthly basis as a return for assisting in raising the family member. One of the participants in the study expressed that they make a financial contribution to their extended family because of the philosophy of Ubuntu, which is deeply rooted in the African culture. Ubuntu has been a

guiding principle in the family, which encouraged individual family members to contribute to their education and ensure that their financial needs were met in university. In return, when they graduated and secured a job, they were expected to contribute to the next graduate in the family.

The research findings further revealed the term “Black Tax” as an obligation to financially support family due to their poor economic background, and their inability to afford basic needs. The participants highlighted that the obligation is involuntarily. The money paid/or given to their immediate or extended family members is demanded from Black professionals forcefully without their say. One of the participants in the study mentioned that they feel that providing financial support to their parent is a way of saying thank you, but the parent feels and expresses that it is a must for them to pay “Black Tax”. As a result, some of the participants understood “Black Tax” as an obligation rather than an expectation.

The research findings show that the experience of “Black Tax” can continue to exist due to parentification in the household. Parentification occurs when a child is obligated to take care of their parents or siblings, by assuming the roles and responsibilities that were originally reserved for parents (Hooper, 2007b). One of the participants in the study expressed that they had to assume the role of a partner as they were raised by a single parent. As soon as they graduate and secure employment, Black professionals are obligated to step in and financially support their parents, siblings, and extended family. Therefore, “Black Tax” is unavoidable and experienced daily by Black professionals in South Africa.

The understanding of the term “Black Tax” in this study are corroborated by a study by Sibiya (2018), which showed that Black professionals continue to pay “Black Tax” due to: the principle of Ubuntu; the expectation and obligation to financially support their families as

they are in a better economic situation; and the role that extended family members have also played throughout the course of their life. A qualitative study conducted by Msibi (2020) further supports these findings, indicated that the majority of the participants were the first within their families to graduate from university, and secure employment. As a result, their families placed a financial obligation on them to financially support the unemployed members of the family. Similarly, Mangoma and Wilson-Prangley (2019) also found that participants continued to make financial transfers, as they felt obligated to make a financial contribution to both their immediate and extended family members.

The financial responsibility on the participants in this study is reflected in the *Kin-work* cultural domain, which is embedded in the Kinscripts Framework. As indicated in the literature review in *Chapter 3*, this framework is a result of the culturally constructed obligations that are placed upon individual family members. The research findings show that “Black Tax” is created and sustained by culturally constructed obligations and expectations, inter-generational responsibilities, and values that they were raised with such as “Ubuntu” that guide African families (Stack & Burton, 1993; Mendez-Luck et al., 2016; Stewart, 2015). For instance, Mukwevho (2019) indicated that the African tradition requires an individual to support another human being, even if they have no relationship with them. If they forget or neglect their brothers and sisters, they expect the Gods/or ancestors to do the same to them. This is a serious matter in the African culture, and they might lose everything they have worked hard for if they refuse to financially support their immediate and extended family, and ensure that their basic needs are met. The application of the Ubuntu philosophy in the African culture fosters inter-connectedness, and a sense of community. It places an individual in a position where they take care of another person, and not just themselves. Furthermore, immediate and extended family members can survive poverty, hunger, unemployment, inequality, or any other financial challenges that may rise through the application of this



philosophy. The quality of life and survival of the immediate and extended family members is dependent on and sustained by the financial contribution made by the Black professionals. Therefore, “Black Tax” is a necessary task that Black professionals need to do so that their immediate and extended families are able to survive from generation to generation (Stephens, 2005).

“Black Tax” is also reflected in the *Kin-time* cultural domain, which accentuates the mutual understanding among family members of when and in what order the role transitions and kin-work should take place (Stack, 2014; Stack & Burton, 1993). Black professionals have an understanding that when they have graduated and secured employment, they transition from being a child and student, to an adult and financial provider in the family. Therefore, they take on a new role to financially support their immediate and extended family members, who in the past have played a massive financial role in their upbringing and education. Furthermore, “Black Tax” reflects the *Kin-scripture* cultural domain, which actively recruits family members to do family work (Burton et al., 1991). Black professionals are actively recruited in the African culture to financially support the next graduates and unemployed members of the family. As indicated by the findings of this study, Black professionals are actively recruited and can be forced to do family work, particularly family work that involves financial support.

The burning question that still needs to be explored and answered in the literature is how do we accurately define the term “Black Tax? As indicated in the literature review (chapter 2), the term “Black Tax” is not acceptable to every Black professional, and the majority take offense to it. Mhlongo (2019) noted that Black professionals argue that providing financial support to your family should not be labelled as a kind of “tax”, but rather it should be called a “family responsibility” or “family upliftment”. This shows that Black

professionals do not necessarily have a problem with the concept, which is defined as an obligation or expectation to financially support your immediate and extended family members on a monthly basis. Black professionals have a problem with labelling this concept as “Tax”, being a mandatory contribution that individuals are obligated to pay on a monthly basis when they receive their monthly salary. With that in mind, it is imperative to draw the line between what constitutes “Black Tax” and what does not. As Mhlongo (2019) mentioned, a system that is abused by family members for personal should be labelled “Black Tax”. The author further states that there are people who believe that it is their responsibility to procreate children, so that the children can look after them when they are instructed to in the future. This common belief has the power to perpetuate the vicious cycle of “Black Tax” in the African culture. However, the term “Black Tax” should not be used when Black professionals are providing financial support to their families voluntarily, without any obligation or expectation from the family.

## **5.2. The experience of “Black Tax” amongst the emerging Black middle-class**

The research findings revealed that most of the participants in the study experience “Black Tax” in the form of supporting immediate and extended family members monthly. The type of support is not only monetary, but also tangible. Tangible support can be defined as the provision of financial assistance, material goods and services (Holt-Lunstad & Uchino, 2015). The monetary support in this study included the following: creating a debit order so that the money is paid straight into the parent’s account; assisting struggling family members by buying them data, airtime, groceries, paying for school fees, and/or buying uniforms; buying electricity and gas; contributing towards funeral policies; and providing allowance money. The research findings are consistent with the findings reported by Magubane (2016) and Mangoma & Wilson-Prangley (2018). The participants in these two studies also reported

that the money is utilised for school fees, transport, groceries, clothes, general household expenses, electricity, medical bills, and mobile phone costs.

The shared experiences of ‘Black Tax’ by the sample of participants in the study are consistent with the *Kin-work* cultural domain rooted in the Kinscript Framework. As indicated by the results, the emerging Black middle-class has a financial responsibility to assist their immediate and extended family members. The financial assistance made available by Black professionals will help to sustain the lifestyle of their families. Furthermore, it will ensure that their families are able to access their needs and wants. For instance, the children will be able to have access to quality education if their fees are paid and they have uniform. Thus, the monthly financial transfers made by Black professionals ensures continuity and progression in the family.

### **5.3. The challenges of “Black Tax” amongst the emerging Black middle-class**

This section details the challenges experienced by Black professionals as a result of “Black Tax”. and how it put these individuals at a disadvantage. The challenges identified by the majority of the participants in this study were that it: destroys relationships; has a financial impact; has a personal impact; and results in stagnation/no progress by the individual.

#### **5.3.1. Destroys relationships**

The research findings showed that “Black Tax” can destroy family relationships and bonds. This happens when Black professionals are unable to make a financial contribution, and fail to live up to the expectations set for them by their immediate and extended family members. The participants expressed that they receive unfair treatment from their family members, and this can be in the form of name calling, gossiping, changing their attitude and

mood towards the Black professional, and fearing the individual if they fail to deliver as expected. As a result, the relationship between family members suffers. The participants noted they are expected to have money at all times, and are not allowed to attend to their own problems when there are other family members struggling financially. This shows how family members have a sense of entitlement to the money made by Black professionals. This sense of entitlement and expectation to have money readily available, at all times, perpetuates the cycle of exploitation and of “Black Tax”. These results are in line with the findings by Sibiya (2018), which also highlighted that “Black Tax” negatively affected family relationships.

### **5.3.2. Financial Impact**

“Black Tax” comes with financial implications for Black professionals. Participants expressed that they find themselves in debt as a result of creating accounts to support and appease family members. The participants further highlighted that they do not experience financial freedom and are unable to save their money. Mhlongo (2019) also found that Black professionals fall into debt to meet expectations set by their families. Nyathi (2019) highlighted that many households struggle to save money as their income only covers financial obligations placed on them, which included “Black Tax” and debt. The results are further supported by qualitative studies conducted by Magubane (2016), Sibiya (2018) and Msibi (2020), which all indicated that Black professionals experience challenges as a result of “Black Tax”, including: making reckless financial decisions; debts; and an inability to meet financial goals such as savings and investments.

### **5.3.3. Prioritizing and Sacrificing for Others**

The participants expressed that “Black Tax has had a personal impact on them as they are obligated to prioritise other’s needs and wants over theirs. As a result, they are unable to

partake in leisure activities, such as entertainment, travelling, and shopping. The participants further expressed that they are unable to pamper themselves as they are constantly thinking of others and ensuring that their needs and wants are met. The research findings are consistent with Magubane (2016) findings, which found that Black professionals do not have the privilege to go on holidays, travel and purchase fancy clothes as they would want to with their money. This shows that Black professionals have to sacrifice their own needs and wants, and their lifestyles, so that they meet the expectations placed on them by their family members. The sacrifices made by these individuals is in line with the philosophy of Ubuntu, where one individual sacrifices for the benefits of others, and people are required to cooperate to keep this relationship alive and intact (Migheli, 2017).

#### **5.3.4. Stagnation/No progress**

The research findings revealed that “Black Tax” obstructs Black professionals from making progress in life, and as a result, their personal growth stagnates and they are unable to achieve their life goals, as they have to first support family members at home. Magubane (2016) and Msibi (2020), also found that “Black Tax” has the power to hamper individual growth. As much as Black professionals are elevating their families and improving their lifestyle, they feel stuck in life with shattered dreams.

#### **5.4. The psychological impact of “Black Tax” amongst the emerging Black middle-class**

The main objective of the present study was to explore and understand the psychological impact of “Black Tax” on the emerging Black middle-class in Cape Town. As indicated in the preceding section, the experience of “Black Tax” comes with personal and financial implications, destroys family relationships, and leaves many Black professionals stuck in a rut. The findings of this study suggested that as a result of the ceaseless and ever-present challenges, Black professionals experience depression, anxiety, stress, emotional and

physical suffering, irritation and anger. It is imperative to note that the reference made to anxiety and depression was a self-report rather than a clinical diagnosis. The following section provides a discussion of the psychological impact of “Black Tax” on the emerging Black middle-class, as reported by the participants of this study.

#### **5.4.1. Depression**

The research findings suggest that most of participants who partook in this study experience financial distress as a result of “Black Tax”. O’Neill et al. (2005), defined financial distress as a reaction to stress regarding an individual’s overall financial well-being, which includes perceptions about their ability to manage their salary, to save, pay bills, repay debts, and provide for their basic needs and wants. In previous chapter, the research findings showed that “Black Tax” comes with financial implications, which include debt, inability to save and invest, and a loss of financial freedom. As a result of these financial implications, many of the participants reported that they were wrestling with depression. According to Starkey et al., (2013), financial distress is one of the most common factors that prompt and perpetuate depression. In support of the research findings, Vives (2019) and Montle (2020) also found that “Black Tax” is one of the financial stressors that cause depression amongst Black professionals, including both men and women. Starkey et al., (2013) used correlation and regression analyses to illustrate that there was a positive relationship between financial distress and levels of depressive symptoms. Dube (2019) further showed that not “Black Tax” results in depression, and even drives some individuals to live a dishonest life. However, the current study did not look into whether the depression was clinically diagnosed or self-diagnosed. Furthermore, the study did not explore the severity of the depression experienced by the participants.

Major depression is a prevalent disorder that has a significant impact on the psychosocial functioning and quality of life of human beings (World Health Organisation, 2012). According to WHO (2008), major depression contributes significantly to the global burden of diseases, and it is expected to rank first by the year 2030. Depression affects people from all walks of life, and it is estimated that 350 million people worldwide are affected by it (World Federation for Mental Health, 2012). South African Stress and Health (SASH) estimated that depression was one of the mental disorders with highest prevalence rate (9.8%) in South Africa (Stein et al., 2008). The Eastern Cape province, one of the poorest provinces in South Africa, had the highest prevalence rate (Stein et al., 2008). This possibly indicates a link between depression and financial stressors that has been mentioned in this current research project.

Various diagnostic tools are used to diagnose depression, which is usually evidenced by: depressed moods, loss of interest, lack of pleasurable activities, increased avoidance of stressful situations, decreased social interactions, disturbed sleep or appetite, poor concentration, feelings of guilt or low self-worth, increased complaints, overthinking, crying, and irritability; and these symptoms should last for at least two weeks (WHO, 1992; Abreu and Santos, 2008; World Federation for Mental Health, 2012). These aforementioned symptoms can become persistent, resulting in significant impairments in an individual's capacity to carry out daily responsibilities (WHO, 1992). Additionally, depression can lead to suicide, when it is severe (WHO, 2012). Suicide claims the lives of over one million people every year, or 3000 people per day across the world. For every person who successfully commits suicide, 20 or more may try kill themselves (WHO, 2012). Additionally, Van der Merwe (2019) reported 6.476 suicides equating to a rate of 12.8 people per 100 000 in South Africa, and financial stress was amongst the reported causes of the suicidal deaths.

None of the participants mentioned an attempt of suicide in the study. However, one participant expressed that they would like to sleep and not wake up, so that they can run away from all the problems that come with “Black Tax”. It is also evident in the research findings that the families of the participants are not particularly understanding when it comes to financial matters. Thus, seeking emotional support from family would only exacerbate the situation, and could potentially wreak havoc between the “Black Tax” payer and the family. Therefore, it is imperative to address and raise awareness regarding the lived experiences of “Black Tax”, and how these experiences contribute to depression amongst Black professionals. This awareness could potentially help to reduce depression and suicide rates in South Africa. In addition, further studies should also assess the impact of depression on individuals paying “Black Tax” in South Africa. Undertaking such studies will help to determine the severity of the depression, and identify the coping strategies that Black professionals employ to survive depression in that context. These coping strategies could then possibly be integrated into psychotherapy and interventions aimed at preventing the high rates of depression and suicide in South Africa, particularly amongst Black people.

#### **5.4.2. Anxiety**

The results of this research suggested that the experience of “Black Tax” amongst Black professionals leads to anxiety. Participants reported being anxious about the future as they are not catching a break from the challenges that come with “Black Tax”. Furthermore, the participants mentioned that they are unable to do anything for themselves as they don’t have sufficient money, as a result, they become overwhelmed with anxiety. In support of the results, Dijkstra-Kersten et al., (2015) revealed that being strained financially has been associated with anxiety disorder. Similarly, O’Neill (2005) also indicated that anxiety was amongst the self-reported health effects of financial problems.



### **5.4.3. Psychological stress**

Many of the participants reported experiencing psychological stress as a result of “Black Tax”. Stress can be defined as an individual’s reaction to change in circumstance or a life-threatening event, and it can increase dramatically when the individual struggles to cope with the problem at hand (Counselling services, 1998). As evident in the research findings, the participants are experiencing stress and are struggling to cope with challenges and financial expectations that come with “Black Tax”. In support of the research findings, Sturgeon et al., (2016) stated that financial stress, such as “Black Tax”, can cause and perpetuate psychological distress.

### **5.4.4. Emotional and physical suffering**

The findings of this research showed that “Black Tax’ comes with emotional and physical suffering. The study participants asserted that “Black Tax” is more than money, it also has an emotional, psychological and physical impact on the individuals subjected to it. The participants further mentioned that their families are not aware of the sweat, tears, psychological trauma, and pain they endure on a daily basis as a result of “Black Tax”. In addition to this, the participants reported experiencing feelings of anger, not being okay with themselves and irritation.

It is evident from the research findings that Black professionals are emotionally, psychologically, and physically affected by “Black Tax” due to fear of failing to meet the financial expectations that are placed on them by their immediate and extended families. As a mentioned previously, failing to fulfil these expectations can break strong bonds and destroy family relationships. However, there is still a need for further research on the psychological impact of “Black Tax” on Black professionals in South Africa to understand the complexities of the phenomenon “Black Tax”.

## **5.5. The coping strategies of “Black Tax” amongst the emerging Black middle-class**

This section will discuss the coping strategies that Black professionals can utilise to cope with the challenges that come with “Black Tax”. The coping strategies used by various participants included: financial discipline, earning extra income, talking to someone about “Black Tax”, investment and savings, alcohol, shopping, and eating to destress. Indicating that both healthy and unhealthy coping mechanisms are used.

### **5.5.1. Financial Discipline**

The research revealed ‘financial discipline’ as a coping strategy of “Black Tax” that can be employed by the emerging Black middle class to deal with the financial obligations that come from their family members. One of the participants in the study stated that instilling financial discipline in their financial members is critical in helping them become financially responsible. The participant further mentioned that they have to set boundaries and be disciplined enough to say no if the money requested is not for an emergency. As a “Black Tax” payer, they must be firm in what they can afford do for their family.

### **5.5.2. Earning extra income**

The results indicated that creating multiple streams of income is another way of coping with “Black Tax”. This will help the individuals to maintain their families and themselves. The participants reported that they supplement their income by driving taxify, selling beauty and health care products (such as Inuka and Herbal life), and selling bedding. In line with the research findings, Msibi (2020) found that generating extra income through social investment schemes, such as “Stokvel” or “Masiholisane”, enabled Black professionals to cope with “Black Tax” in South Africa. The participants in the current study reported that they put an agreed amount of money into these investment schemes, and receive a lump sum

after a particular time has passed. Mhlongo (2019) also mentioned that searching for opportunities that will generate extra income, like a second job or running a business on the side, will lessen the burden on Black professionals.

### **5.5.3. Talking to someone about “Black Tax”**

Participants reported that having conversations about “Black Tax” helped to cope with the challenges. One of the participants shared that they speak with their older sister who secured employment long before they did. The participant accentuated that the sister has more experience regarding “Black Tax, and is able to provide constructive advice that will help them manage their money and prioritise themselves. Another participant mentioned that speaking and sharing their experiences of “Black Tax” openly and honestly is beneficial. They make use of the social media platform to share their grievances about “Black Tax” with people who go through similar experiences. The social media platform can be a support system and comfort space for Black professionals to freely share the challenges they encounter as a result of “Black Tax”. Furthermore, people with similar experiences share their coping strategies they have employed to deal with “Black Tax”. In support of these findings Msibi (2020) revealed that having a platform where “Black Tax” payers can share their experiences with people who are in the same boat as them reminds them that they are not alone and helps them deal with the challenges. According to Msibi (2020), it is also helpful to share experiences with colleagues or friends who are also paying “Black Tax”, with the hope of lessening stress experienced by Black professionals, if they do not receive other forms of support.

### **5.5.4. Savings and Investments**

This study revealed that saving and investing money helps to resolve the majority of the challenges perpetuated by “Black Tax”. The participants reported that they want to save

and invest for emergencies purposes and open new business. Moreover, investing their money will help to accumulate more money. This might help to supplement their monthly salary and lessen the financial burden of “Black Tax” on them. However, it is imperative to keep in mind that there might be people who will struggle to invest and save as most of their income has to cover the financial obligations placed on them. The traditional sharing norms or/ financial transfers may contribute to poverty, which can discourage and decrease savings and investment for those carrying the financial burden (Di Falco & Bulte, 2015; Mangoma & Wilson-Prangley, 2019).

#### **5.5.5. Alcohol use, shopping and eating to distress**

The findings of this research revealed that ‘alcohol use’ was a coping strategy for “Black Tax”. The participants reported that they buy a lot of alcohol and go out every weekend to drink, to prevent being overwhelmed by the financial expectations. These findings are supported by Montle (2020), who also established that when people experience financial stressors such as “Black Tax”, they engage in risky behaviours, such as drinking alcohol excessively. Furthermore, this research also showed that some of the Black professionals go out for shopping, and/eat to distress. This helps them to cope with the devastating challenges of “Black Tax” that they are experiencing.

#### **5.6. Psychotherapy**

This study indicated that the emerging Black middle-class do not consider psychotherapy as an option, as a result of cultural differences. None of the participants reported psychotherapy as a coping strategy regardless of the psychological impact “Black Tax’ has on their quality of life. This is heavily influenced and perpetuated by the stigma associated with psychotherapy in the Black community, as well as the language barrier, and the lack of belief in psychotherapy. One of the participants expressed that Black men going to

therapy is not considered acceptable or normal in the Black community, and is, therefore, a barrier to seeking psychological help. The participant further expressed that it doesn't "sit well with them" to share their problems with a psychologist. According to Egbe et al. (2014), stigma associated with mental illness is a barrier to seeking psychological help for people who need mental health services. The authors further mentioned that stigma around mental illness is often perpetuated by family members, friends, employers, community members, and health care providers. A participant in the current research expressed that they do not believe in consulting a psychologist because psychologists have never experienced "Black Tax", and are, therefore, unable to relate to their experiences. Psychologists are trained to comfort, counsel and console clients. As a result, they will not be able to recommend and offer any effective coping strategies for "Black Tax". The participant suggested that it would be better to speak to someone who shares similar experience as they have an understanding and will be able to assist where possible.

The findings suggest that there may be a need for Black professionals experiencing "Black Tax" to seek psychological help if they are psychologically affected by it. However, for this to happen, health care professionals must raise awareness regarding the importance of psychotherapy in the Black community. Conducting further research that explores the perceptions of psychotherapy in the Black community, in the South African context, can be the first step toward raising awareness. This will help to identify appropriate interventions that can be developed to raise awareness about the importance of psychotherapy, and reduce stigma associated with mental illness in the Black community. It would also be interesting to see if support groups only attended by "Black Tax" payers, and facilitated by a Black African psychologist, would be effective in curbing the stigma around psychotherapy. This will also accommodate Black African people who are only comfortable in expressing themselves in their mother tongue.

## 5.7. Summary of the research findings

This study has explored the experiences of “Black Tax” amongst the emerging Black middle-class in Cape Town, and sought to understand the psychological impact it has on the individuals. The research revealed that “Black Tax” is a societal expectation, and an obligation to financially provide for your family on a monthly basis, due to poor economic background, inability to afford basic needs, and as payment for raising you. The study further revealed that the emerging Black middle-class experiences “Black Tax” in the form of supporting immediate and extended family members, and, this support is tangible and monetary. As a result of “Black Tax”, the individuals are experiencing personal and financial challenges, broken family relationships, as well as stagnancy in achieving their life goals. As suggested by the findings in this study, these challenges leave the emerging Black middle-class depressed, anxious, stressed, emotionally and physically drained, irritated, and angry.

Despite these challenges, the study showed that the emerging Black-middle class does not make use of psychotherapy to deal with the psychological effects of “Black Tax”. This is due to stigma associated with psychotherapy in the Black community, language barrier, and lack of belief in psychotherapy. The coping strategies that were identified by the participants in this study was based on their personal experience of “Black Tax”. Financial discipline, earning extra income, talking to someone about “Black Tax”, investment and savings, alcohol, shopping, and eating to destress were amongst the identified coping strategies in this research study. These coping strategies can be used by Black professionals to deal with the challenges that come with “Black Tax”.

## CHAPTER 6

### LIMITATIONS, RECOMMENDATIONS AND CONCLUSION

#### 6. Introduction

The present chapter will provide a conclusion of the study, overall contribution of the study, the limitations of the study, and recommendations for policy makers, government, mental health care professionals, and future research in the South African context.

##### 6.1. Overall contribution of the study

The study contributed to the already existing body of knowledge on the understanding of “Black Tax” and matters pertaining to the experiences of “Black Tax” in the South African context. The study also made a contribution towards understanding the psychological impact of “Black Tax” on the emerging Black-middle class. The study highlights the coping strategies that can be used by Black professionals to deal with the challenges that come with the experiences of “Black Tax”. Moreover, the study shows how issues related to unemployment, structured inequality, and ineffective government policies can perpetuate the reality of “Black Tax” in marginalised Black communities. Additionally, the study offers recommendations for future research, policy makers, South African government, and mental health care professionals.

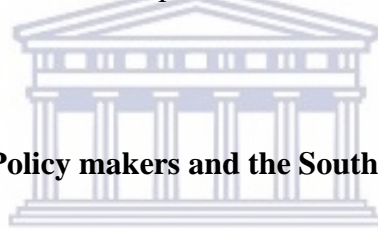
##### 6.2. Limitations of the study

A limitation of this study the google meets online platform, which was used to conduct interviews. It was difficult to see the participants and observe their body language as the majority had their videos off throughout the entire interview. In addition to this, the online platform made it difficult to create a relaxed and comfortable environment for the participants. It was also observed that the use of English as the medium language was another

limitation in this study, as it was not the language used primarily for everyday communication for some participants. Moreover, these participants asked if they were allowed to express themselves in the Xhosa language as this will make it easier for them to confidently share their experiences of “Black Tax”.

### **6.3. Recommendations**

The present study showed that the emerging Black middle-class is experiencing devastating daily challenges as a result of “Black Tax”. These challenges have a negative impact on the quality of life for the individuals. Furthermore, the individuals are not receiving appropriate or sufficient support to deal with the challenges. Thus, the following recommendations should be followed and implemented to lessen the burden of “Black Tax” on the individuals.



#### **6.3.1. Recommendations for Policy makers and the South African government**

- It is evident from the research findings that the devastating problem of unemployment in South Africa perpetuates the vicious cycle of “Black Tax”. Policy makers and the South African government must develop sustainable economic policies that will create job opportunities. These policies must equip and train individuals so that they can attain better skills that will align with those required in the labour market (Brynard, 2011). The design of sustainable and effective policies will lessen the burden of “Black Tax” on Black professionals as these policies will create job opportunities for the extended family that are dependent on them.
- As mentioned previously in Chapter 3, the employment policies should not only focus on creating jobs, but also consider the definition of unemployment, as any policy requires an appropriate definition of the problem. Furthermore, the use of unemployment statistics, evaluation studies, and the collaboration between policy-



makers and independent researchers, will make a significant contribution to the development of sustainable unemployment policies in South Africa (Brynard, 2011).

- Lastly, the government should consider the concept of “Black Tax” when creating these policies so that they are able to cater for Black professionals.

### **6.3.2. Recommendations for mental health care professionals**

- Mental health care professionals must continue to raise awareness about the importance of psychotherapy, especially in Black communities. The use of psychotherapy will help Black professionals to deal with the psychological effects of "Black Tax".
- African issues such as “Black Tax” should be integrated in psychotherapy. This can be achieved by creating a space in therapy that caters to Black African people, and African issues. For instance, support groups only attended by “Black Tax” payers, and facilitated by a Black African psychologist, potentially would be effective in curbing the stigma around psychotherapy, and will help reduce the burden of “Black Tax” on Black professionals. This space will also accommodate Black African people who are only comfortable in expressing themselves in their mother tongue.

### **6.3.3. Recommendations for future research**

- There is still a need to conduct more studies on the experiences of “Black Tax” amongst Black professionals in South Africa. This will enrich and build on the existing literature on “Black Tax” in the field.
- Future research must explore a clear and comprehensive meaning of the term “Black Tax” from an African perspective. This will help to understand the various perspectives of the term from different age groups in Black African communities across the nine provinces in South Africa.

- The current study revealed that “Black Tax” does affect the emerging Black middle-class psychologically. Thus, further research must be conducted to explore and understand the psychological impact of ‘Black Tax’ on Black professionals. This will provide a rich and comprehensive understanding of the emotional aspect of “Black Tax”. For instance, if study participants express that they are depressed as a result of “Black Tax”, researchers should ask the following questions:
  1. What symptoms are you experiencing?
  2. How are the symptoms affecting your daily functioning?
  3. Are you self-diagnosed or clinically diagnosed?
- In addition to this, studies that look at the impact of depression on individuals paying “Black Tax” in South Africa, and the coping strategies that they use to deal with depression in that context, are necessary.
- Further research also needs to be conducted to explore different coping strategies that are both positive and effective.
- Psychotherapy was not an option in the study due to stigma, language barrier, and lack of belief in psychologists. With that being said, future research must explore the perceptions of psychotherapy in the Black South African communities. This will provide an understanding of how Black African people perceive psychotherapy, and what factors influence their decision to seek psychological help when they are experiencing mental health issues.

#### **6.4. The conclusion of the study**

In conclusion, this study has contributed to the existing literature on “Black Tax”, and the understanding of the term in South Africa. It has offered an in-depth and comprehensive understanding of the experiences of “Black Tax” amongst the emerging Black middle-class.

Furthermore, this study has identified the devastating challenges that the emerging Black middle-class have to endure on a daily basis as a result of “Black Tax”. This study also showed that the philosophy of Ubuntu, family expectations, obligations and values, can all play a significant role in perpetuating the occurrence of these challenges. This study also identified effective coping strategies that can be used by the emerging Black middle-class to deal with these challenges. Furthermore, the findings from this research offered a much broader understanding of the psychological impact of “Black Tax” on the emerging Black middle-class. This study accentuated the importance of developing sustainable and effective unemployment policies in South Africa. Policy makers and the government need to develop economic policies that will produce long term and sustainable results, and create job opportunities, particularly for the marginalised population in South Africa. Lastly, this study provided recommendations for policy makers, government, mental health practitioners, and future research. These recommendations can be employed to lessen the burden of “Black Tax’ amongst Black professionals, and can add to the existing literature on “Black Tax” in South Africa. The study showed the experiences of the emerging Black middle-class with regard to “Black Tax”. Furthermore, the study described the emotional effects of “Black Tax” on the individuals. Lastly, the study identified and described the coping strategies that can be utilised by the emerging Black middle-class to cope with “Black Tax”.

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## 8. Appendices

### Appendix A: Interview Guide



## UNIVERSITY of the WESTERN CAPE

### DEPARTMENT OF PSYCHOLOGY

Private Bag X 17, Bellville 7535, South Africa, Telephone: (021) 959-2283/2453

Fax: (021) 959-3515 Telex: 52 6661

### INTERVIEW GUIDE

*Note: The details of the interviews will depend on the answers given by the participants, and as such the following questions will be used to guide the interview:*

#### SECTION A: Demographic data

Sex: Male  Female

Age:

Language (s) spoken:

When did you graduate? .....

Occupation: .....

How long you have been working? .....

#### SECTION B: Experiences of “Black Tax” amongst the emerging black middle class

- What is your understanding of “Black Tax”?
- Have you experienced “Black Tax”?
- What would you say are challenges of “Black Tax”?
- In what way(s) does “Black Tax” have a psychological impact on your well-being?
- What, for you, have been or are the coping strategies that have enabled you to navigate through the “Black Tax”?

## Appendix B: Information Sheet



# UNIVERSITY *of the* WESTERN CAPE

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## DEPARTMENT OF PSYCHOLOGY

Private Bag X 17, Bellville 7535, South Africa, Telephone: (021) 959-2283/2453

Fax: (021) 959-3515 Telex: 52 6661

### INFORMATION SHEET

**Project Title:** *Exploring the experiences of “Black Tax” among emerging black middle class in Cape Town.*

#### **What is this study about?**

This is a research project being conducted by Noluthando Mpisane at the University of the Western Cape. You have been contacted to participate in this research project because you are an emerging black middle class who feels financially obligated to support your extended family, a practice that is also known as “Black Tax”.

#### **What will I be asked to do if I agree to participate?**

If you agree to participate in the study, you will be interviewed for a maximum of 60 minutes. You will be asked questions pertaining to “Black Tax”, your experiences of “Black Tax” and the relationship you have with your extended family. The interviews (the answers to your questions) will be recorded to help me ensure that I adequately capture all the responses. The data will be stored electronically in a password protected file and will be destroyed after 5 years.

#### **Would my participation in this study be kept confidential?**

Your participation in the study will be kept confidential. I undertake to protect your identity and the answers that you give to the questions I asked during the interview. I will ensure that what you shared with me (when answering my questions) will not be shared with anyone else apart from people who work on the study. All the information that you give will be securely stored with a secret password on my computer, to ensure that no one else has access to it.

**What are the risks of this research?**

There are no foreseeable risks associated with you participating in the study. I assure you that the only aim of this research is to gain a broader understanding of your experiences.

**What are the benefits of this research?**

This research is not designed to help you personally or directly, but the information gained from you will help the researcher to learn more about “Black Tax” and to gain a deeper understanding of the psychological effects of black tax. I hope that in future, that people reading the study may benefit from it through the improved understanding of “Black Tax” and how it affects the individuals.

**Do I have to be in this research and may I stop participating at any time?**

Your participation in this research project is completely voluntary. You may choose not to take part at all. If you do decide to participate in this research project, you may stop participating at any time. If you decide not to participate in this study or if you stop participating at any time, you will not be penalised. There will be no negative results for you if you decide to withdraw from the study.

**What if I have questions?**

This research project is conducted by Noluthando Mpisane from the Department of Psychology at the University of the Western Cape. If you have any questions about the research study itself, please contact:

Noluthando Mpisane <i>Masters’ student</i>	Prof. Kelvin Mwaba <i>Main Supervisor</i>	Prof. Maria Florence <i>Co-supervisor</i>
Department of Psychology University of the Western Cape Private Bag X17 Bellville 7535 0648438790 <a href="mailto:3626716@myuwc.ac.za">3626716@myuwc.ac.za</a>	Department of Psychology University of the Western Cape Private Bag X17 Bellville 7535 <a href="mailto:kmwaba@uwc.ac.za">kmwaba@uwc.ac.za</a>	Department of Psychology University of the Western Cape Private Bag X17 Bellville 7535 0824898072 <a href="mailto:mflorence@uwc.ac.za">mflorence@uwc.ac.za</a>

Should you have any questions regarding this study and your rights as a research participant or if you wish to report any problems you have experienced related to the study, please contact:

Head of Department:	Prof Anthea Rhoda
Prof Anita Padmanabhanunni	Dean: Faculty of Community and
Head of Department: Psychology	Health Sciences
University of the Western Cape	University of the Western Cape
Private Bag X17	Private Bag X17
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<a href="mailto:apadmana@uwc.ac.za">apadmana@uwc.ac.za</a>	<a href="mailto:chs-deansoffice@uwc.ac.za">chs-deansoffice@uwc.ac.za</a>

**Appendix C: Consent form**



**UNIVERSITY of the WESTERN CAPE**

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**DEPARTMENT OF PSYCHOLOGY**

Private Bag X 17, Bellville 7535, South Africa, Telephone: (021) 959-2283/2453

Fax: (021) 959-3515 Telex: 52 6661

**CONSENT FORM**

**Project Title:** *Exploring the experiences of “Black Tax” among emerging black middle class in Cape Town.*

I have understood the details of the research project as explained to me by the researcher. I confirm that I have read the participant information sheet given to me and that I have consented to this study as a participant. I understand that my participation is entirely voluntary and that the data collected during the research will not be identifiable. I understand that I have the right to withdraw from the research project at any time without any obligation to explain my reasons for doing so and that any data that has been collected through my participation will then not be used in research and will be destroyed. I further understand that the data I provide may be used for analysis and subsequent publication in an anonymous form and provide my consent that this might occur. I understand that the interviews will be audiotaped and the audiotapes will be securely stored until the write-up of the research is finished.

**Participant’s name:** .....

**Participant’s signature:** .....

**Witness:** .....

**Date:** .....

Should you have any questions regarding the research project, and wish to report any problems that you have experienced during the interview process, please feel free to contact my supervisors:

Prof Kelvin Mwaba  
*Main-Supervisor*

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03 December 2020

Ms N Mpisane  
Psychology  
Faculty of Community and Health Sciences

**Ethics Reference Number:** HS20/9/42

**Project Title:** Exploring experiences of 'black tax' among emerging Black middle class in Cape Town.

**Approval Period:** 01 December 2020 – 01 December 2023

I hereby certify that the Humanities and Social Science Research Ethics Committee of the University of the Western Cape approved the methodology and ethics of the above mentioned research project.

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval.

**Please remember to submit a progress report by 30 November each year for the duration of the project.**

*The permission to conduct the study must be submitted to HSSREC for record keeping purposes.*

The Committee must be informed of any serious adverse event and/or termination of the study.

*Ms Patricia Josias  
Research Ethics Committee Officer  
University of the Western Cape*

NHREC Registration Number: HSSREC-130416-049

Director: Research Development University of the Western Cape

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