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# What is ‘Black Tax’? : A Study of the Experiences and Understandings of ‘Black Tax’ amongst Young Black Professionals in South Africa

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# WHAT IS 'BLACK TAX' ? : A STUDY OF THE EXPERIENCES AND UNDERSTANDINGS OF 'BLACK TAX' AMONGST YOUNG BLACK PROFESSIONALS IN SOUTH AFRICA

**By**

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**SUPERVISOR: PROF. SHIREEN ALLY**

## DECLARATION

This research report is my own work and all primary and secondary sources have been appropriately acknowledged.

This research report has not been submitted to any other institution as part of an academic qualification. This thesis is prepared in fulfilment of the requirement of the degree of Masters of Arts, at the University of Witwatersrand, Johannesburg, South Africa.

Name
Luthando Nolwazi Dube

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Date

15 March 2022

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"Now faith is the substance of things hoped for, the evidence of things unseen" Hebrews 11:1.

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## ABSTRACT

‘Black Tax’ is a colloquial term used to refer to a system of extended kinship support which is prevalent in Black communities in South Africa. South Africa is a country characterised by high levels of racial inequality and unemployment, due to an extended history of European colonisation, apartheid, and their long-lasting effects. In this context, Black South Africans having a regular source of income has become rare enough to be considered a ‘privilege’ and for young Black professionals in particular, it comes with the responsibility to care for their families, both immediate and extended. As a result, young Black professionals have been described as the ‘sandwich generation’, stuck between supporting both present and past generations due to greater access to education and opportunities. This study sought to explore how young Black professionals experience and understand ‘Black Tax’ in South Africa.

The study looked into the different ways in which Black professionals provide support and additionally, whether there is an expectation of such support, and how it is experienced and understood by them as the givers. A qualitative research approach formed the basis of this study, based on semi-structured, non-contact telephonic interviews with eight young Black professionals identified through the snowball sampling technique. Some results from this study found that young Black professionals narrate ‘Black Tax’ both as an obligatory expectation, and also as they frame it, as an extension of Ubuntu. The study demonstrates how ‘Black Tax’ consists of mainly two things: debt and obligations of reciprocity (paying back) and thanksgiving; or the expectation as a result of having experienced similar kindness (paying forward). ‘Black Tax’ is not limited to financial contributions alone and young Black professionals have categorised their ‘Black Tax’ to include mainly shared assets, financial, non-financial, and voluntary acts and not limited to emotional support. The findings suggest that young Black professionals in this study understand the context in which ‘Black Tax’ exists in South Africa and that their experience of it is shaped by the social standing of their families, which influences the manner in which they engage in the practice of ‘Black Tax’. Furthermore, although young Black professionals experience ‘Black Tax’ in different ways, it is clear that they face the same racialised experience; they thus have a unified Black experience (shared experience).



Keywords: Black Tax, sandwich generation, Ubuntu, South Africa, Black professionals, snowball sampling

# CHAPTER 1: INTRODUCTION

## 1.1 Black Tax

"Black tax exists because the Black community has the raw end of the deal" (Makotoko, 2019, para.12). 'Black Tax' is a complex topic which is often met with controversy due to the ironies, variations and ambiguities that surround its meaning (Mhlongo, 2019). Nevertheless, 'Black Tax' is a daily reality for a large majority of Black individuals living in South Africa who experience it because of a number of reasons of which some are personal and/or historical. An expansion of some of the causes of 'Black Tax' include it being a result of previous disadvantages and it being a financial obligation paid to the kinship network, whilst simultaneously trying to acquire wealth (Mhlongo, 2019). According to Fongwa (2019), "Black Tax in South Africa focuses on early mid-life or recent young employed graduates who take care of their immediate and extended family" (para.1). There has always been a strong sense of familial obligation in South Africa. Family care is seen as a moral obligation and a familial responsibility (Bridgeman and Lind, 2016 as cited in Msibi, 2020). Mhlongo (2019) addresses the complexities surrounding 'Black Tax' in a book titled, *Black Tax: Burden or Ubuntu*, by observing the ways in which 'Black Tax' has become a part of the average Black family and the Black middle class in South Africa.

'Black Tax' for young Black professionals in South Africa includes the obligation to provide for the nuclear and extended family whilst simultaneously trying to accumulate capital and generate wealth (Pressreader.com, 2019). Therefore, 'Black Tax' is sometimes simultaneously presented as a burdensome and exploitative process for those who provide the aid, as is often discussed in the popular press. For example, one article reads, "the burden of supporting extended family can cripple an individual's financial aspirations" ("Pressreader.com", 2019, para. 4). Media comments and public debate are increasingly focused on 'Black Tax' benefactors as the so-called 'sandwich generation' that is caught between supporting present and past generations (Ratlebjane, 2015). 'Black Tax' is furthermore exacerbated by historical and societal issues, including access to education and social services.

The current coronavirus (COVID-19) pandemic presents an extraordinary crisis for South Africans with far reaching consequences particularly for those who are most vulnerable, with the pandemic exacerbating structural inequalities in society ("Socialplatform.org", 2020). The lockdown revealed value generation and inequalities that already existed; those who struggled

are now struggling more. Working in this context, this research also sought to understand whether there is an intersection of 'Black Tax' with COVID-19, given that a large majority of the population are relying on the government's implementation of social and economic relief measures to ease the burden. COVID-19 has furthermore displayed a shift in family dynamics with the breadwinner dynamics adjusted to fit limited economic opportunities (Dubin, 2020). This study seeks to contribute knowledge on 'Black Tax' by exploring how young Black professionals' lives are affected by this phenomenon.

### 1.2 Aims/objectives

The aim of this research is:

- To examine how young Black professionals experience 'Black Tax' and their opinions and understandings of it.

The objectives of the research are:

- To explore the opinions and understandings of 'Black Tax' amongst young Black professionals.
- To determine how and why young Black professionals provide support.
- To determine whether there is an expectation for this type of exchange and how young Black professionals understand that expectation.

### 1.3 Rationale of the study

'Black Tax' is a relatively understudied topic in South Africa which has in recent years, gained prominence in public debates and commentary in the media. Currently, studies have addressed how 'Black Tax' impacts on the ability of the emerging Black middle class to accumulate wealth as well as the emotional burden caused by the phenomenon (Magubane, 2017). Additionally, Mhlongo (2019) has pointed to the importance of 'Black Tax' for the economy.

There continues to be discrepancies in South Africa's wealth and poverty systems today which perpetuates apartheid's racialised economic structure (Sall, 2018). Whether or not this phenomenon should be called a 'tax' is constantly debated. Those who refer to this practice as a 'tax' have been criticised for devaluing an informal system of sharing which has helped many generations (Mhlongo, 2019). The legacy of apartheid continues to have a significant impact on society, however, equally, possibilities have been presented by the new order (Potgieter-Gqubule & Ngcobo, 2009). There is greater access to higher education for young people which produces a variety of benefits such as job security and social security which have additional

benefits that extend into various other spheres of life (Potgieter-Gqubule & Ngcobo, 2009). For advocates, this is beneficial as Black graduates are able to share and redistribute their earnings to others, thereby serving as a public good (Fongwa, 2019).

For others though, this is not necessarily a good thing. According to Mwandiambira (2015), "we cannot ignore South Africa's inequalities; we must accept that there's (sic) a whole generation who never had the opportunity to get an education". For these critics, the descendants of these individuals who have managed to escape this inequality are now faced with the responsibility of being the 'family ATM' (Mwandiambira, 2015). However, young Black professionals who exist in a society which has undergone systematic change and who live in a different social and political context, may understand the need for 'Black Tax' differently. This culture of reciprocity may not be applicable to all young Black professionals and they may understand this obligation differently. There is currently limited research on 'Black Tax' as a phenomenon in South Africa and in particular, the experiences and understandings of 'Black Tax' amongst young Black professionals who are yet to establish themselves within a particular class in South Africa which extends beyond financial transfers. This project seeks to contribute to the deepening of this research.

## 1.4 Research question

How do young Black professionals in South Africa experience 'Black Tax' and what are their opinions and understandings of it?

## 1.5 Chapter outline

Below is a breakdown of each chapter in the present study.

**Chapter 1: Introduction**

The scope of the investigation as well as the purpose of the study and the potential contribution that this study can provide, will be discussed in this chapter.

**Chapter 2: Literature Review**

This chapter will provide an overview of current research and literature that is relevant to the present study.

**Chapter 3: Research Methodology**

This chapter will go through the methodology and design used in the current study.

### Chapter 4: Research Discussion & Analysis

This chapter will provide a qualitative discussion of the data as well as an analysis of the data.

### Chapter 5: Conclusion

This chapter will provide a conclusion and summary of the findings.

# CHAPTER 2: LITERATURE REVIEW

## 2.1 Introduction

This chapter serves as a review of academic literature identifying themes related to this research study. The literature review will discuss existing meanings of 'Black Tax', social capital, kinship networks, the effect the family has on the Black middle class wealth accumulation, and furthermore, determine whether the term is a true reflection of what actually transpires. The relationship between race and wealth highlights that capital accumulation is also highly racialised. The emerging Black middle class has been identified as the benefactors of the social support provided through 'Black Tax'. The Black middle class are characterised as those who live comfortably and are at a higher level socially than their peers (Magubane, 2017).

A study of Soweto residents' understanding of the Black middle class finds that individuals self-identify as middle class based on their ability to afford basic needs and the ability to sustain one's livelihood (Phadi & Ceruti, 2011). Economic inequality makes 'Black Tax' a reality and can be traced back to systematic and structural barriers brought about by the apartheid laws. Current research has focused on 'Black Tax' as either a financial obligation or as an extension of Ubuntu. Ubuntu is an African term used to describe acts of kindness, sympathy, charity, and any action towards other human beings (Fongwa, 2019). It denotes that a person is a person because of other persons.

## 2.2 Meanings of 'Black Tax'

'Black Tax' is a colloquial term used to describe forms of support that are prevalent in Black communities in South Africa. According to Ratlebjane (2015), 'Black Tax' in the context of economic support, is understood to come from what is viewed by the recipients as excess funds once all other expenses of the benefactor has been accounted for. The use of the word 'Black' denotes that the practice does not cut across all racial groups, however, the extension of support across kin networks is not unique to only Black people. Considering the context of this study, the colloquial use of the term in post-apartheid South Africa by young Black youth describes a practice or experiences of financial obligation that spans beyond kinship networks and into broader society.

The 'Black' and the 'Tax' is a result of South Africa's social and economic histories (Mangoma & Wilson-Prangley, 2019). The Black population in South Africa has suffered marginalisation

because of their race and therefore, have been far removed from the accumulation of wealth. In post-apartheid South Africa, the Black population is still systematically oppressed in spaces of labour and power, even though they have political rights. The economic repercussions of this have weighed heavily on the young Black professionals in Black families. They are not only taxed by the state but also by the historical and current racialised structures of the society. Hence, Mwandiambira (2015) discusses 'Black Tax' through the concept of the 'sandwich generation' who are caught up between providing for both present and past generations. These individuals are simultaneously building towards their own financial security. Msibi (2020) however, points to a definition of the 'sandwich generation' in the traditional form that differs to the definition by Mwandiambira (2015). Msibi (2020) claims that 'sandwich generation' in the traditional form was inclusive of much older individuals, over 52 years of age in particular, who would return home to look after their aged parents.

In this context the individual already has a child or children of their own and is seen returning back home for the purpose of being caregivers (Burke & Calvano, 2017, as cited in Msibi, 2020). The person assisting the family could furthermore be much younger than 50 years of age, however, the circumstances would remain the same. Those 'paying' 'Black Tax' in the South African context, do not only help their own children and parents financially, but also extended family members (Msibi, 2020). They do not necessarily perform caregiving, as young Black professionals are often seen removed from the locations where their families reside and are more situated in urban living. Therefore, a clear distinction between the use of 'sandwich generation' in the traditional form and how it is used in popular media today, gives significance to the understanding of 'Black Tax' as currently practiced in the South African context. What makes the South African experience different and more 'deep rooted', is the outcome of a dark history of colonialism and apartheid (Makotoko, 2019). According to Makotoko (2019), "statistics say that as many as 28% of South Africans who live and work in metros are supporting their own children, as well as other dependants, with this statistic growing by 2% on average every year" (para. 9).

Financial transfers have an effect on how the family is shaped which may have a further impact on the ability of the giver to save and invest (Di Falco & Bulte, 2011). Magubane (2017) gives a more detailed description of this saying, "the economic and social support the middle class provides to their family networks includes money, shelter, food and clothing" (p. 1). Young Black professionals fall under the category of middle class, as they have had access to higher education and opportunities of employment. Magubane (2017) distinguishes between two

schools of thought that his study states are responsible for ‘Black Tax’. The first school of thought relates to the apartheid heritage which due to discriminatory policies, led to structural inequalities which became an obstacle in the procurement of employment and educational opportunities (Magubane, 2017). This meant that without sufficient access to resources and opportunities, Black individuals could not advance their livelihoods and that of their families (Mhlongo, 2019).

The second school of thought focuses on the financial obligation that the black middle class have towards their extended family members, as a result of continued inequality caused by the apartheid era (Magubane, 2017). These schools of thought have commonalities with the effects of each increasing the prevalence of ‘Black Tax’. The first school of thought alludes to the manner in which the apartheid era affected the ability to accumulate wealth which has subsequently led to a reliance on the extended family (Magubane, 2017). The apartheid system was designed to immiserate Black South Africans and its legacy continues to exclude them today, which makes ‘Black Tax’ as a form of assistance, even more of a reality due to the demand of socio-economic challenges. Amongst the mentioned scholars, a debate may exist that the circumstances surrounding the need for ‘Black Tax’ differs, however, all have highlighted that the practice may be burdensome for members who take on the role of giving psychological and economic assistance, emotional support, money, childcare, housing, and food to relatives in the extended family (Magubane, 2017).

### 2.3 Kinship networks & Ubuntu

While the concept of social capital is the subject of critique, it structures some of the debates about how kinship networks are mobilised as sources of ‘capital’ beyond just financial transfers in the practice of ‘Black Tax’. Thus, some of the scholars seek to understand the financial and non-financial transfers of ‘Black Tax’ through reference and recourse to the otherwise problematic idea of social capital, connecting these to discussions regarding kinship.

When understood as bound by obligations, kinship is defined as a “network of obligations, privileges, and support” (Assim, 2013, p. 21) in which individuals and families are expected to fulfil specific roles. Therefore, in some of the more policy-oriented discussions on ‘Black Tax’, the family and kinship networks are characterised as forms of ‘social capital’ that are cast as providing an important role in providing ‘social security’ to reduce vulnerability to risk (Reynolds, 2006). Against this quite liberal discourse, others point out the ways in which

apartheid's histories conditioned this mobilisation of kinship for social support and to mitigate vulnerabilities.

Tsipane (2019) speaks of her experience with her mother housing relatives who ventured to the city in pursuit of employment opportunities and did not have accommodation. These were not blood relatives but those forming part of a broader kinship network. This practice was viewed as culturally significant and was almost expected by the receiver in a culture of generalised reciprocity (Mhlongo, 2019). Although the household was overcrowded and she had to sleep on the floor to sometimes cater for aunts and uncles who would come and go, what was seen as the culture of Ubuntu was maintained (Mhlongo, 2019).

According to La Ferrara (2003), kin groups provide an informal insurance to those who are a part of it. Reciprocity and enforcement enable the continuity of this support. Young people in Ghana are granted support by older relatives through forms such as funding studies. They will reciprocate this support by assisting younger relatives as opposed to repaying the original benefactor (La Ferrara, 2003). In many developing countries, it is not uncommon to have multiple adults, couples, or families living together and sharing resources (Donni & Badaoui, 2009). This presence of kinship networks and the distribution of one's income to the nuclear or extended family reveals that it is not exclusive to South Africans. The socioeconomic and structural inequality stemming from apartheid policies in South Africa has, however, led to the exacerbation of this phenomenon (Sibiya, 2018). Mhlungu (2015) points to 'Black Tax' as challenges which Black people face as a result of institutionalised racism and white privilege.

'Black Tax' is a financial pressure which Black individuals are expected to extend to their kinship networks whilst simultaneously trying to acquire wealth (Mangoma & Wilson-Prangley, 2019). The phenomenon is associated with shifting social dynamics which Mhlongo (2019) pertains to how the family evolves. Individuals come in and out of the family, therefore their financial obligations and needs change. This transfer, which oftentimes is financial, can however, as previously stated, be extended to include various forms of non-financial transfers (Mhlongo, 2019).

The notion of 'Black Tax' being an obligation differs with some individuals viewing 'Black Tax' as an achievement and taking pride in being able to give back once they start generating an income. Those who refer to this phenomenon as a 'tax' have been critiqued for demising an informal system of sharing which has helped many generations (Mhlongo, 2019). Mangoma and Wilson-Prangley (2019) agree with this and refer to how terming the phenomenon a 'tax'

has a negative connotation which implies that there is an expectation or obligation to pay it. The literature appears to give an impression that the givers can afford it.

For those who see 'Black Tax' as Ubuntu, it is suggested that the improvement in one's living condition is merely a ladder which they use to advance those left behind in their respective kinship networks. Social mobility, therefore, does not result in individuals being left behind but sees those who are less advantaged as benefitting due to the successes and generosities of those in their kin networks (Chipp, Carter, & Chiba, 2019). Family relations are seen to establish principles of reciprocity and exchange (Bubolz, 2001). The perspectives of Mhlongo (2019) as well as Mangoma and Wilson-Prangley (2019) also suggest that the strength of family relationships determines whether or not individuals choose to give. Parents similarly take out loans for their children without expecting anything in return, so it is characterised as an unspoken language which results in children caring for parents in their old age as well as extended members of the family (Bubolz, 2001). The family is presented in this perspective as a system of interdependence for the Black community and 'Black Tax' is significant for them.

Within the vast discussed perspectives, this form of 'transfer' is certainly a daily reality for the Black population in South Africa across all age groups, diversion of bursary funds, the building of homes for the family etcetera. Mhlongo (2019) expresses that, "the moment we start earning we are seen as Messiahs who will rescue the family from poverty", (p. 5). These financial transfers have an effect on how the family is shaped and what is evident is that 'Black Tax' relies on both a certain idea of family and simultaneously reconstitutes it.

### 2.4 Race, class, and wealth inequality

Shapiro & Kenty-Drane (2005) speak of how institutional racism of African Americans led to Blacks being geographically segregated which resulted in high unemployment rates. This racial inequality resulted as a structural barrier in the wealth accumulation for African Americans. Hence the meaning of 'Black Tax' is understood as the additional burden placed on African Americans who need to work twice as hard to prove their worth and provide for their kin networks (Shapiro & Kenty-Drane, 2005). Despite the difference in what is referred to as 'Black Tax' in the United States, similar dynamics of kinship support amongst African-Americans suggests that racial inequalities condition the context for the necessity of this kind of kinship support for some communities. Slavery did not allow Black people to better their economic standing, as those who worked were not adequately compensated (Shapiro & Kenty-Drane, 2005). Black people were furthermore prevented from taking advantage of lucrative

markets in America (Blackmon, 2009). The laws created to exclude Blacks from markets and subsequently redistributive wealth, sheds light on the topic of how capital accumulation is racialised.

Similarly, the South African case of apartheid was a barrier to wealth accumulation for the Black population as access to education and employment was restricted. The accumulation of assets was limited to those in specific industries and this meant that the future of the family could not be secured and/or planned for. This context of the racialised distribution of wealth creates conditions of Black immiseration and poverty which is the context in which 'Black Tax' gets practiced. The families' well-being is not solely determined by occupation, income, and education, however, wealth accumulated is also through property assets and net worth (Conley, 2010). How wealth is distributed in America is determined by racial inequality with Black families having lower levels of wealth compared to White families. The current coronavirus pandemic has further exposed the unequal distribution of wealth across the globe, as access to wealth allows families to be prepared for unexpected crises such as losing income or in this case, a pandemic (Solomon & Hamilton, 2020). However, as in the United States, South African Black families are compatibly insecure as compared to wealthy White families (Solomon & Hamilton, 2020). Oliver and Shapiro (2006) contend that wealth is central to understanding Black and White inequality. Wealth differs from income and educational levels and symbolises the sedimentation of a legacy of racial inequality as well as the continuation of inequalities (Oliver & Shapiro, 2006).

### 2.5 Emerging Black middle class

'Black Tax' is often spoken about undesirably, specifically due to the burden it is said to impose on the emerging Black middle class (Sibiya, 2018). The term middle class has different meanings to different people. The existence of the middle class in apartheid South Africa did not have a precise categorisation, however, the migration of individuals to urban areas contributed to uplift social mobility (Seekings, 2011). The middle class has been described as a "symbolic container" (Phadi & Ceruti, 2011, p. 91) which means one is not rich yet not poor either. An emerging middle class is reflective of individuals who were previously disadvantaged which implies varying degrees of social mobility. In a study conducted on Soweto residents' understanding of the term middle class, it was evident that different class realities factored in why individuals considered themselves part of the middle class. It is thus

essential to consider the context of each case as for instance, having a job does not automatically confer one to middle class as the individuals' income may be widely spread out.

The notion of 'Black Tax' being a burden is attributed to how 'Black Tax' affects the movement of capital and how the emerging Black middle class is conceived; no longer those whom can obtain resources and capital as their capital is redirected. The Black middle class is described as, "poverty masked by graduation gowns and debts" (Mhlongo, 2019, p. 3). Mhlongo (2019) therefore states that because of 'Black Tax', individuals refer to those in an established leading position such as academics, doctors, and government officials as the middle class. These occupation types are symbolic of success in Black communities. Phadi and Ceruti (2011) agree with this stating how occupation, education, and lifestyle are common determinants of middle-class status. The affordability of the middle class is affected when finances are stretched to accommodate the family (Mhlongo, 2019). How then is the Black middle class in South Africa identified and does it exist? It can be argued that the presence of the class as a whole cannot be discarded as spending patterns are what makes one class distinguishable from the other.

In summary, the limited number of studies on 'Black Tax' explore how it is embedded in relationships which are shaped by culture. Institutional and structural racism resulted in the segregation of Blacks as the minority, thus making the need for 'Black Tax' a reality. The forms in which 'Black Tax' are presented vary and are either emotional, relational, or material in nature. Race and wealth highlight how capital accumulation is highly racialised and how restrictions caused by racial inequality have affected the wealth accumulation of Black people which has subsequently led to the emerging middle class being required to provide for those who were unable to advance their livelihoods, through opportunities such as access to higher education and job prospects. The middle class are identified as the benefactors of 'Black Tax'. 'Black Tax' has a negative connotation attached to it when benefactors perceive the economic transfers as an obligation as opposed to it being an extension of Ubuntu. There have been barriers to wealth accumulation in South Africa, however, the end of apartheid was accompanied by opportunities and privileges which the previous generation did not experience. The legacy of apartheid continues, although due to the structural changes brought about by apartheid, young professionals may perceive and experience this phenomenon differently to others.

Whilst 'Black Tax' may be used for purposes of extortion by some beneficiaries, it can also serve as a form of support as those at the top send the ladder back down for those who have

not been afforded the same opportunities. Kinship is thus mobilised and functions as a social security safety net. Based on the multitude of factors which affect and are responsible for the continuation of 'Black Tax', this research will explore individuals' experiences and perceptions of 'Black Tax' and what it means for them as young Black professionals.

# CHAPTER 3: RESEARCH DESIGN

## 3.1 Introduction

This research study was conducted in an attempt to explore the opinions and understandings of 'Black Tax' amongst young Black professionals in South Africa. 'Black Tax' refers to the financial transfers the emerging Black middle class makes to the broader family or kin network (Mangoma & Wilson-Prangley, 2019). This chapter aims to explain the methodological approaches undertaken to conduct this research. It will highlight the methods of data collection which were used, mainly semi-structured interviews and the use of the snowball sampling technique to find suitable research participants. The study made use of a qualitative method of data collection which was suitable for the type of information which was collected. The analytical techniques used to identify themes and patterns from the responses given by the sample group were furthermore best suited for a research study of this nature.

As a result of the COVID-19 pandemic, telephonic semi-structured interviews were conducted so as to abide by the regulations stipulated by the South African government and the global health community to curb the spread of the coronavirus. This chapter will outline the research methods used in this regard, the limitations of the research as well as the ethical considerations for the undertaking of this study.

## 3.2 Qualitative research

"Qualitative research begins with assumptions and the use of interpretive/theoretical frameworks that inform the study of research problems addressing the meaning individuals or groups ascribe to a social or human problem" (Creswell, 2013, as cited in Bolick & Manfra, 2017, p. 97). Qualitative researchers examine issues and gather data in a 'natural' setting which is cognisant of the individuals and places being studied and furthermore make use of a method of data analysis that is intuitive and reasoned and demonstrates patterns of themes (Creswell, 2013, as cited in Bolick & Manfra, 2017). Qualitative research presents itself in varied approaches with some approaches having been used more frequently than others such as case studies, ethnographies, and grounded theory (Creswell & Poth, 2013).

Qualitative research has for a long period of time had to justify the reasons for its usage as it was not always considered a credible form of research (Creswell & Poth, 2013). The reasons for this pertain to how qualitative research is said to not have sufficient typologies into which

the studies can be categorised (Maxwell, 2009 as cited in Bickman & Rog, 2009). Traditionally, research designs have been understood to be "fixed, standard arrangements of research conditions and methods that have their own coherence and logic" (Maxwell, 2009, as cited in Bickman & Rog, 2009, p. 214). Qualitative research, unlike quantitative research, does not involve sequenced steps and flow charts which show how different aspects of a design relate to one another. According to Maxwell (2012), "other models present design as a logical progression of stages or tasks from problem formulation to the generation of conclusions or theory that are necessary in planning or carrying out a study" (p. 214).

This, however, does not mean that qualitative research does not consist of a design. Qualitative research, unlike traditional research designs, is less restrictive and operates in such a way that each aspect of the research study should function through a reflexive process (Maxwell, 2012). This includes data collection and analysing, the development and modification of data, further expansion and refocusing the research question, "and identifying and dealing with validity threats that are usually going on more or less simultaneously, each influencing all of the others" (Maxwell, 2005, p. 2). Furthermore, research is a complex process and the researcher may be faced with new information which will require changes to be made in some areas of the research design (Maxwell, 2012). A qualitative research site of data collection is often at the place where the topic being explored has been identified (Creswell & Poth, 2013). Researchers thus collect information by speaking directly to participants in order to identify their behavioural patterns within an environment which is familiar to them.

The objective of qualitative research is thus, "to understand a particular social situation, event, role, group or interaction" (Locke, Spidurso, & Silverman, 1987, as cited in Creswell & Poth, 2016, p. 172). In qualitative research, the researcher explores a particular social phenomenon "by contrasting, comparing, replicating, cataloguing, and classifying the object of study" (Miles & Huberman, 1984, as cited in Creswell & Poth, 2016, p. 172). A distinguishing feature of qualitative research is that researchers attempt to understand the participants from their own definition of the world. This method involves an interpretive a naturalistic approach to the world (Aspers & Corte, 2019).

### 3.3 Semi-structured interviews

The method used in this research is a qualitative method of data collection in the form of semi-structured interviews. Flick (2018) refers to how semi-structured interviews are valuable as they offer subjective standpoints and allow for guided in-depth conversations. This approach

worked best for the present research as it focused on people's understandings and opinions of 'Black Tax'. 'Black Tax' is a relatively unexplored research topic and it is for this reason that semi-structured interviews were effective as individuals' subjective perspectives allowed for a complex and rich dialogue. Semi-structured interviews involve individual conversations that include a variety of open-ended and closed-ended questions which allow for the conversation to move in whatever direction the participant allows. Instead of adhering rigidly to verbatim questions as in a structured poll, the conversation can meander around themes on the agenda and may descend into completely unexpected issues (Adams, 2015). This further allows for new and unexplored discussions to emerge which will contribute positively to the research study. The interviews for the present study were focused on creating a free-flowing conversation which was not focused on gaining data specifics about 'Black Tax' but rather aimed at finding out what people's personal experiences, opinions, and understandings are surrounding the topic. The data collected from the semi-structured interviews were used to determine how today's young Black professionals in South Africa experience 'Black Tax' in comparison to those before them and in particular in their kinship networks/ties.

In total eight semi-structured telephone interviews were conducted and 10 questions were prepared in order to assist in guiding the interaction with the participants. The interviews were, however, not restricted to the 10 questions and were merely used to assist as a probing technique. The participants were allowed the freedom to give detailed accounts of their experiences and understandings even if it did not form part of the prepared questions. This allowed for gaps to be identified which the researcher may not have been cognisant of going into the interviews. The interviews were conducted by means of telephonic interviews which took place at different times depending on the participants availability with some preferring weekdays and others weekends due to work commitments. Telephonic interviews were used so that participants did not have to incur any data costs.

### 3.4 Data collection methods

The telephonic interviews were recorded on a separate cell phone device once consent was given by the participants. Notes were taken whilst conducting the interviews and thereafter thematic analysis was used and the interviews were coded to identify and categorise key themes which arose whilst conducting the research. The themes identified were interrelated and provided assistance in the analysis and findings of this study.

## 3.5 Participants & sampling

The sampling method utilised in this study is the snowball sampling technique. Participants were selected based on criteria which categorised a homogenised category of young Black professionals. The study focuses on eight young Black professionals.

### *3.5.1 Snowball sampling technique*

The snowball sampling technique was used to find suitable participants for this study. This technique otherwise known as chain sampling or referral sampling, is a method which is of assistance when seeking information about a specific group/s which may not be easily identifiable (Naderifar, Goli, & Ghaljaei, 2017). The method generates a study sample by referring persons who share or know of others who share some of the qualities of interest in the study (Biernacki & Waldorf, 1981). The sampling technique is well suited for a variety of reasons, however, it is especially useful when the study's focus is of a sensitive nature, possibly involving a private matter and thus requires insider knowledge to locate persons for the study (Biernacki & Waldorf, 1981). Once suitable participants were identified, the researcher would rely on these participants to refer people they know who are experiencing 'Black Tax' and from there on the snowball sampling technique would take place. It began with one participant and with the success of the snowball sampling technique the study ended up with eight participants. This technique was best suited for this study as 'Black Tax' is a topic which is not often spoken about openly which would make it difficult to address the topic publicly. Furthermore, the coronavirus pandemic made it especially difficult to have access to participants. The criteria used to identify suitable participants was as follows:

- Young Black professionals between the ages of 18–29;
- Identify as experiencing 'Black Tax';
- Males and females who have graduated in the past two years; and
- Young Black professionals who are currently employed.

## 3.6 Limitations of the study

Working in the context of the COVID-19 pandemic, various aspects of the study were affected by regulations placed by the government and the global health community. The limitations of the present study are discussed below.

### *3.6.1 Research methodology: The impact of COVID-19*

The coronavirus pandemic had an immense impact on the chosen research methodology used for this research study. As the research had to be conducted in the midst of a global pandemic, there was a lot of uncertainty for both the researcher and the research participants. Prior to the emergence of the COVID-19 pandemic, data collection methods would include physical (contact) semi-structured interviews. This method, however, had to change and non-contact methods were more advisable so as to not put the researcher as well as the participants at risk of being exposed to the virus. This affected the research in several ways as telephonic interviews are not the most convenient way of discussing personal issues with individuals. In certain instances, the call to a participant would have to be made when the participant is sure that they will have some degree of privacy, as the pandemic meant most individuals were working from home. One participant was evidently uncomfortable answering some of the questions as they would at any moment get interrupted by a family member by virtue of living in a full household. This potentially meant that information which would have been a valuable contribution in understanding 'Black Tax' from the participants perspective could have been missed out on. Another participant expressed how they had anticipated the interviews would be through a questionnaire as they were worried they may not be able to express themselves adequately through a phone call. Therefore, there was an insufficient amount of flexibility in the methods that could be utilised and which would be most effective apart from those which were used.

It furthermore affected familiarity and the opportunity to engage with the participants physically so as to establish a relationship as opposed to speaking to someone they did not know over the phone for an extended period of time. There were no face-to-face interactions which form an integral part of qualitative data as individuals are often spoken to in their natural setting which allows for their actions to be taken in the context of their surroundings (Creswell & Poth, 2013).

This experience, as a first-time researcher was not easy. The pandemic caused considerable uncertainty and resulted in several delays which were often out of my control. The telephonic interviews would sometimes mean that there was the possibility of pauses/silences which had to filled quickly without knowing if there were other factors causing a disruption as participants were not visible during the calls. Overall, obtaining personal information about peoples' livelihoods was not an easy task. The research was focused on the experiences of young Black professionals had with 'Black Tax' and not so much about the factual aspects pertaining to who

pays what, when, and where. This meant that a lot of probing was used in order to encourage and get answers which would assist in answering the research question. This proved to be difficult when speaking to individuals who do not know and have not seen the researcher before, yet are trusting the researcher with their truths and being ethical in utilising the information that the participants share.

Given that there is a gap in the literature pertaining to 'Black Tax', it was nerve-wracking to address a topic as delicate as 'Black Tax'. Addressing personal issues and especially those pertaining to people's finances proved to be a challenge. 'Black Tax' is a topic which is known to be relatively understudied, however, in the pursuit to find evidence of its existence, it proved to be difficult as literature on the topic is minimal.

### 3.7 Ethical considerations

This research study was granted ethical clearance by the University of the Witwatersrand's Faculty of Social Sciences Ethics Committee on the 5th of June 2020 and it was identified as a minimal risk study. Research involving some form of interaction with individuals often brings about differences in opinion and there is always a possibility of a conflict of interest. The researcher may have to prioritise the greater good over one's own personal gain (Mouton, 2001). The collection of information should not infringe on one's right to privacy (Mouton, 2001). In an effort to place the good of the participants at the forefront as well as ensure their privacy, certain ethical considerations were put in place and will be discussed further.

Given that the interviews were non-contact, it was important to give the participants the assurance that their confidentiality would be guaranteed and it was for this purpose that a consent form was sent out to the participants and their anonymity was further ensured by informing them that pseudonyms would be used in the final research report. The pseudonyms protect the identities of the participants and all the information they shared. The audio recordings of the verbal consent and the interviews were stored safely in one file and can only be accessed by no one other than the researcher. The consent form was alternatively sent via WhatsApp or email so that the participants could read it and give their consent. It was explained to the participants that they should be in a private space in which they could take the interview, but this was not possible for all the participants As they may live in a full household. The participants were notified that they need not answer any questions they were not comfortable with and could notify the researcher if at any point they wished to stop the interview. This was

done to ensure that their confidentiality was not compromised in the event that they were audible to other family members.

Prior to the participants agreeing to be interviewed, a document was sent to them detailing the aims of the research topic and stipulating what would be expected of them should they agree to be part of the study. It was further indicated that they would not be compensated for taking part in the study. It was also explained that the information collected for this study was for the purpose of obtaining a Master of Arts qualification from the University of the Witwatersrand solely and not for any other purposes.

### 3.8 Conclusion

This study effectively made use of a qualitative method of data collection in the form of semi-structured interviews. The snowball sampling technique assisted in sampling participants for this study. Qualitative research, unlike traditional methods of data collection, is less restrictive and allowed for a flexible research design which is not restrictive. Additionally, it is a method where one is cognisant of people and the environments they live in and how this may have contributed to the issue being researched. ‘Black Tax’ is a complex topic that requires an open dialogue which semi-structured interviews allow. This study was conducted ethically and was considerate of the current climate. The study succeeded in gathering a sufficient amount of information in order to understand how ‘Black Tax’ is experienced and understood by young Black professionals in South Africa.

# CHAPTER 4: DATA PRESENTATION

## 4.1 Social, racial, and economic histories of 'Black Tax'

To understand the topic of 'Black Tax' in the context in which it exists today, it is important to bring to the light the various social, historical, and economic histories that have contributed to how the phenomenon of 'Black Tax' is experienced and understood in South Africa.

South Africa is a country characterised by high levels of racialised inequality, poverty, and deprivation (Carpenter & Phaswana, 2021). For many, the Black South African experience includes the expectation to financially support the immediate and extended family. Black South Africans have been faced with a cruel reality whereby due to the unequal opportunities and racial inequality, there has been a need for the Black middle class to provide for family members who are less advantaged. 'Black Tax' is furthermore a relatively understudied topic in South Africa, despite it being a widespread experience for young Black South Africans.

In his book *Black Tax: Burden or Ubuntu*, Mhlongo (2019) states that in order to make sense of the phenomenon that is 'Black Tax', historical roots need to be examined and politicised which requires observing it in the framework of a racialised, apartheid South Africa. According to Mhlongo (2019), "apartheid is seen as a system that socially engineered Black poverty and loss of land for Black people. This meant that Black South Africans could not build generational wealth" (p. 7). Participants in this research pointed to how their disposable income more often than not, goes to assisting in their respective households which makes it difficult to save money. Due to structural and racialised inequality, young Black South Africans are bearing the brunt of being the generation that can participate in the formal economy. Apartheid histories mean that the older generation did not get this opportunity and therefore the youth now have to come to the forefront. An extensive history of European colonisation and apartheid exists, which means Black people are immiserated (Leibrandt, Finn, & Woolard, 2002, as cited in Carpenter & Phaswana, 2021). Post-apartheid economic policies have exacerbated racialised poverty. Akanbi (2016) speaks of the "triple challenge (growth, inequality, and poverty)" (p. 166) which occurs as a result of policy failure whereby policies aimed at promoting growth result in increased inequality and poverty. Leibbrandt, Finn, and Woolard (2013) as cited in Carpenter and Phaswana, (2021) stated that, "the country has not yet undergone significant structural transformation since its democratisation in 1994, and the gap between the poor and the middle class persists" (p. 2).

While Black South Africans have been characterised as being without a culture of saving money, this does not take into account how any disposable income is utilised for 'Black Tax' (Mhlongo, 2019). The idea of South Africans being without a culture of saving is refuted by pointing to the proliferation of stokvels and savings clubs even amongst the poorest (Nyathi, n.d., as cited by Ngcaweni & Ngcaweni, 2018). The very existence of these stokvels points to how Black people have needed to find various means to ensure that their families are looked after. Stokvels emerged as a result and consequence of people trying to survive. The stokvels and savings clubs provide some sort of security, with the issue of the ineffectiveness of social grants in post-apartheid South Africa also being pointed out as a reason for the continuation of these saving schemes and forms of mutual aid.

It is for these reasons that this study sought to investigate 'Black Tax' to find out how it is perceived and understood by young Black professionals in South Africa who are the benefactors of this phenomenon and have taken on the role of providing for the family once they have been afforded an employment opportunity. In particular, the study sought to address questions of 'Black Tax' amongst young Black professionals who have recently been employed and are navigating systems of mutual aid, social support, and extended kinship obligations that also have longstanding historical precedent and are today, being redefined by these individuals.

## 4.2 Research discussion

This study found that 'Black Tax' is a phenomenon experienced by young Black professionals in South Africa, with their understandings, experiences, and perceptions of it being influenced by a range of factors such as the size of the family, the relationships they share with their immediate and extended family as well as their economic standing. 'Black Tax' is understood as a system of familial support which continues and carries a culture of Ubuntu whereby Black individuals at the top send the ladder back down to advance those who have been left behind. 'Black Tax' is, however, also experienced as an onerous burden when the benefactors have to provide beyond their means, which has resulted in the need for clear boundaries to communicate what one can and cannot afford. 'Black Tax' is a term and phenomenon which all the interviewed parties are familiar with, although their experiences and understandings differ. It has been identified as both a burden and a culture of Ubuntu with differing categories of family assistance being identified.

### *4.2.1 'Black Tax': A broad category of family assistance*

The present study confirmed that 'Black Tax' is a reality where many South Africans have to navigate scarce resources to sustain themselves as well as their extended families (Magosha, 2021). Based on the interviews with the participants, 'Black Tax' can be said to be a term used to refer to a broad category of family assistance. What this means is that 'Black Tax' is not identified by the participants as one specific act such as a financial contribution, but rather a term used to describe a range of other activities which will benefit the family and is furthermore dependent on what the needs are at that moment in time. Financial transfers happen either regularly (monthly) or when there are emergencies. The benefactors will dedicate a portion of their salary to helping parents, helping neighbours, educating their siblings, amongst other forms of support. In conversation with one participant, called Pretty (pseudonym), when asked how she experiences 'Black Tax' and what she pays, she mentioned the monthly contributions she pays at home to support her mother in the running of the household, to ensure that it is running efficiently, and everything is provided for. Her father has been unemployed for several years; therefore, she feels she has a responsibility and an obligatory agreement which she has made to offer support at home. She does this to lighten her mother's load:

> *I am basically making monthly contributions at home so I give my mom a certain amount of money every month so that she is able to basically keep the house functioning and just to make sure that she is able to provide for the entire family. So essentially with the structure in my home is that my mom is the only one that's working and so because she's the only one, she's obviously responsible for all the expenses at home. This is strenuous for her because she's the only one and so because I am working, I then chip in so that the burden is lightened a bit and she doesn't carry the entire responsibility by herself.*

Pretty experiences 'Black Tax' as an obligatory expectation. She was not asked directly to contribute financially for her family, however, because she was able to identify that there was a need she felt obliged to contribute because she had experienced her mother's struggles in trying to make ends meet. In as much as she also identifies with 'Black Tax' as a system of Ubuntu, she states that she is cognisant of the difficulties that come with being a benefactor. Pretty went on to state:

> *For me it's a matter of Ubuntu and just offering a helping hand, it's something I've seen my parents practice even when they were not well-off so for me it goes to the extent that this is something that even my family has modelled for me and so I also want to do*

*that and help out my mom when I can do so. It just gets a bit tricky when family sometimes tends to exploit that good heart and abuse it in a sense that they end up being too dependent on you making unnecessary demands then it can easily turn into a toxic thing where families are forcefully expecting young professionals to give them money just because 'pay me back because I raised you and took you to school.'*

As she was not requested to make these contributions, Pretty views it as Ubuntu. She has furthermore created clear boundaries that everyone respects and understands in her household as to what she can and cannot afford to do, and together with her mother she enforces a system whereby everyone participates in trying to save. For example, her family's electricity bill is reduced by ensuring that everyone takes a bath at the same time so as to not waste electricity by having the geyser constantly switched on. This agreement/arrangement with her family is to prevent situations which she has described as 'tricky'. Although Pretty gives freely, she points to the dangers of dependency. Pretty went further to say 'Black Tax' becomes a toxic phenomenon when those you are assisting are demanding and abuse your generosity. Furthermore, her 'Black Tax' contributions do not go beyond her immediate family.

#### *4.2.2 'Black Tax' the activity: Izandla ziyagezana*

Another participant, Esmie (pseudonym) disagreed with the term 'Black Tax' which she sees as a negative way of characterising a system of social support for Black communities. She describes 'Black Tax' as a sacrifice made at a community level. She also describes it as a way to:

*give back to my family as thanksgiving for them holding me but also as a way of picking someone up where if I have a younger sibling that means because I have been ahead (sic) I can help them come up.*

Due to Esmie being supported and provided for by her community and village at large, she finds it necessary to do the same for others. She goes on to explain this by saying: *"my success is not my individual success but it is my family's success or my community's success".* Esmie takes part in voluntary activities such as assisting members of her community attain and achieve their goals which can be seen by the support she provides for the youth who need assistance in applying for university. This is an additional way to look at 'Black Tax' as a voluntary act which does not necessarily involve a financial aspect. The environment Esmie has grown up in has influenced her understanding and experiences of 'Black Tax'. She understands it within a specific context and not merely as a term which can be used loosely and without appreciation.

'Black Tax' occurs 'within a system' and when it is looked at from the viewpoint that the acts of kindness being displayed are merely returning or paying it back/forward, then the negative connotations attached to the term disappear, *"once we take it out then yes, I am being taxed and there's a burden on me"*.

Montle (2020) writes, "many Black South Africans emerge from disadvantaged backgrounds and the first persons from these backgrounds to attain financial breakthrough – the breadwinners are often impelled to bear the brunt of financial responsibility in their families" (p. 235). One aspect of this financial responsibility is the utilisation of shared assets. In conversation with Xolani (pseudonym), he mentions how in addition to contributing to his family financially, he also does pro-bono work by using his car to help out whoever may be in need. Xolani explains as follows:

> *I obviously do give financial backings for my parents, I also do a lot of pro-bono family driving [laughs] uhm, so definitely what happens is that as soon as you get a car or you start getting money, it is a cultural thing where Black families will then expect you to help out. Whether it's transport, helping out financially every month that is a given, dropping off kids … yeah, the works.*

Xolani takes part in a number of activities which he considers as part of 'Black Tax'. There is a cultural aspect which he largely emphasises, to the extent that he, unlike Pretty, has not created boundaries in terms of what he gives or how he offers assistance. Insofar as there is a need, he believes that, "*there are no boundaries when it comes to being an African and Ubuntu"*. He does, however, mention that once he has exhausted all his means then he cannot assist, however, until that happens, he will continue to offer support, *"it takes a village"* he says. Xolani, like Pretty, believes that one should essentially repay or give back to those who have assisted them in reaching their full potential (paying it back/forward). He talks of 'Black Tax' as an activity which involves a culmination of things such as accompanying one's grandmother, fetching relatives or friend's children from certain places amongst other things. He states that this is inherent to being African and helping and offering kindness should be something that is not questionable. Xolani assists his parents financially on a monthly basis and his grandmother and cousins on an ad-hoc basis. When asked about whether it can be burdensome carrying all these activities, he states that it is a "*burden worth carrying"*. Unlike Pretty who gives even though she has not been asked to, Xolani feels that he is obliged to assist whether there has been a request for assistance or not. He makes mention of how he feels that *"with each generation it's getting better"*. He gives an example by pointing out how his father

to this day, helps pay his grandparent's bond, but he does not have to do the same for his parents. Xolani and his parents both 'pay' 'Black Tax', however their experiences differ greatly. Xolani's cultural background forms the basis of his giving.

Xolani, like Esmie, understands 'Black Tax' as giving back and paying forward. One is essentially repaying their family for having contributed to their success. According to Grootboom and Grootboom (2019), "it is a very noble thing to do, especially given many of our parents' difficult financial circumstances they had to raise us under" (para. 2 ). Xolani speaks of how he grew up as an individual who was afforded opportunities and lived comfortably, thus it is an honourable thing for him do. Black culture, according to Xolani, encapsulates a culture of giving and generalised reciprocity. There are no boundaries or limitations to what he will give, however, he is equally able to communicate once his cup has run dry.

In conversation with another participant, Philani (pseudonym), a 29-year-old male, describes 'Black Tax' as, *"doing your fair share"*. He is the first born at home and makes reference to how he experiences the phenomenon as a first-born who is essentially a 'deputy parent' and has thus, *"inherited responsibilities"*. Based on the interview with the participant, what this means is that he will be taking over and/or assisting with the tasks which were originally assigned to his parents. This pertains to tasks such as paying for his siblings' school fees, sending money to assist with food, assisting others in the family who are not employed amongst other tasks. By referring to the maintenance of 'Black Tax' as mentioned by Tsipane (2019), Philani's experience is similar to that of Tsipane (2019) who, through her parents' accumulation of responsibilities has inherited the obligation to provide for not just her siblings, but the greater family. What differs between these experiences is how the young Black individual chooses to perceive this obligation. Philani is expected to act in the same capacity as his parents and because he works and earns an income, he is almost expected to take over entirely. A good example of this that Philani makes is, the regular use of his car whenever it is needed, without taking into account distances travelled and fuel costs.

This is similar to Xolani as he also experiences 'Black Tax' as something that occurs through shared assets which he often cannot question or complain about. Xolani's experience differs from Philani's; however, they are both able to give because they can identify that there is a need (an obligatory expectation). Xolani often gives because he is being asked to assist and there is an open and clear expectation that because he is employed and is a first-born male child

he should assist. He is very clear about how he perceives the term 'Black Tax' to be influenced by a Western perspective. Philani's view is that culturally, one (and especially a man) has a role to play in providing assistance for the family. Xolani too points to a gender-based expectation. He views his 'Black Tax' as a responsibility which is further influenced by gender. Gender roles in his family entail that he is the one responsible for looking after his parents more than his sister would be expected to.

Philani speaks of how 'Black Tax' is unspoken about in Black communities. He has always understood it as centred around the concept of Ubuntu which he states *"requires you to empathise"* in order that one comes from a place of understanding. This refers back to the notion of giving. He explains how individuals are not afforded equal opportunities; *"not everyone is meant to succeed in a family"*. This is where the aid of those who have been afforded opportunities comes in. Philani believes that one should assist another that is not privileged so that that person can assist another which essentially creates a domino effect of assistance. This view is similar to that of Esmie who largely believes in ploughing back as a way of picking others up. Her parents were both teachers and although they did not earn a lot of money, she experienced them striving to provide assistance for others and she has been doing the same to ensure that others are cared for. For Philani and Esmie, 'Black Tax' is framed and narrated as a practice of Ubuntu and moreover, as the essence of the Black community and Black culture.

### *4.2.3 'Black Tax' and boundaries*

Philani suggests that 'Black Tax' is a practice that has always been around for the Black community, which he states entails giving to those who never voiced their issues and being careful with those who constantly ask. Philani goes on to speak about boundaries and being able to *"'draw the line"* in the face of emotional abuse. What is interesting is how Philani framed emotional manipulation that accompanies a cry for help by referring to an incident whereby one of his relatives was assisted with school fees by his mother and thereafter fell pregnant and had to then drop out of university. Philani went on to say:

> *So, after that I realised that it is good to speak to people especially with this group that comes to you asking for assistance also, you have to do the necessary due diligence because you wake up daily and go to work and there is just this person who is going to be lending continuously akukho right lokho [ that is not right]*.

Philani's view of emotional blackmail is a gender-based perspective. Given the patriarchal attitudes that exist in South Africa, young women's lives are scrutinised more in society and within their families as compared to their male counterparts. The participant speaks of how when he is assisting with something, it is important for him to be able to see whatever he is helping with comes to fruition; he would like to see results. This contradicts the view that Xolani has about how one should address a cry for help. Whereas Philani suggests that some forms of assistance are dependent on the severity of the situation at hand, Xolani explicitly states that for him, his practice of 'Black Tax' comes from an understanding that there are no boundaries that exist when it comes to being an African. There are instances where one's finances or resources may be depleted and one has to refuse, however, in comparison to Philani he believes that *"it takes a village"* and one should assist whenever the need arises outside of boundaries. When one is unable to assist then he believes that they can communicate this.

Philani speaks of how his parents lived in separate provinces and so he has always been welcomed in approximately five households with everyone being accommodated and nobody being told to return to their original home. It is for this reason that he believes that although 'Black Tax' can present itself as manipulation and emotional abuse, it remains a practice which has contributed positively to accommodate the struggles faced by members of the family who have not been afforded equal opportunities; Philani goes on to say, *"a home has more than one wall"*.

Another participant, Momo (pseudonym), experiences 'Black Tax' as an obligation whereby she has to send money home on a monthly basis. This began as a way to pay debts her mother had accumulated. Momo's mother is the only person she assists and she expresses how she communicates with her mother about what she can and cannot afford. She expresses how *"some people go above and beyond their means, they don't give within their means"* and states that although she contributes financially, she does not overextend herself and creates clear boundaries. Similar to Xolani and Esmie, Momo feels good about being able to offer assistance. However, she differs from these two participants due to her creation of boundaries and in the way she openly speaks about 'Black Tax' and its difficulties within her social circle. When asked about whether there are conversations that occur about the practice, she states, *"'they do not just talk about 'Black Tax', they complain about it"*. Azania (pseudonym), another participant, speaks of how sometimes one needs to do things secretly. What she means by this is that in order to not overextend oneself, she thinks that one should not share each and every single detail about their life. She shares the same sentiments about how she experiences

discussions on ‘Black Tax’ with her peers as complaints. Furthermore, she thinks there is a need for discussions to avoid overextending one’s boundaries. For Azania, giving is mandatory because she is working. *“It would have been nice to do something for yourself”* is what she says in response to a question about whether she feels there are things she has missed out on because of her ‘Black Tax’ contributions. For Azania, ‘Black Tax’ is a vicious cycle that affects her life.

#### *4.2.4 How ‘Black Tax’ can affect spousal relationships*

One participant offers an interesting perspective on the effects of ‘Black Tax’ on one’s spousal relationships which had not been mentioned previously. He speaks of the expectation to pay for his sister may get in the way of a relationship with a romantic partner in the event that he/she seeks to move the relationship to the next step, which would require somewhat stable finances and an understanding about his familial responsibilities. He speaks of how the implementation of boundaries is important in this sense as the decisions he makes should not hinder whatever prospects he might have, however, he also knows that as a Black child, implementing boundaries can come with some difficulties:

> *As a first born whether I like it or not, I will without a doubt have to be involved whether I want to or not. So definitely you need to have boundaries because you need to ask yourself as a deputy parent, questions like, “how am I going to survive with my siblings when my parents are not around?” My spouse also is on the side wanting an enormous ring from Brown’s and that is expensive! [laughs] Do you see I am now presented with a problem because life is expensive. The sad thing about ‘Black Tax’ is that you still do not compromise on what your family wants. I compromise by losing a woman who will advance me and help me in this life thing, do you see what problem I have? So, I feel like boundaries … yes you can try but all of us who are firstborns sazi kahle [we know well] that there is no such thing as boundaries and you end up carrying the family’s cross because they want things, they expect things. And parents will come back and tell you that they have invested so much in you … how they sacrificed ABC so if you are saying that you cannot assist with these school fees because you want to provide for your wife it is a question of “ebekuphi ngihlupheka mina?” [where was she when I was struggling], now your whole mind frame has changed because you are being given an ultimatum of sorts … no more American Swiss for your spouse now [laughs].*

Philani has an obligation to his family who raised him; however, he also has a responsibility to provide for whoever he chooses to spend his life with. If he were to pick his spouse over his family, this would raise questions. He states that he cannot compromise when it comes to his family; they will and must always come first. This is his view on how matters should be dealt with. The way in which he experiences 'Black Tax' affects a number of spheres in his life which he states he is cognisant of. However, he still shares a similar view to Esmie insofar as, 'Black Tax' has always existed. He states that the only difference is that it is now observed and looked at from a Westernised perspective:

> *I feel like our age group is trying to stand on a very high horse about this whole thing because helping your family should not be something that needs to be labelled uhm, however though, what we are fortunate about in this age group is that there is no terms for example our parents never knew emotional abuse, they never knew psychological abuse so they ended up just doing certain things because umuntu unqena ukukhuluma [a person is lazy to speak] or umuntu ethi nginqena amehlo abantu [I am avoiding having people's eyes on me] you hear what I am saying ?*

All in all, Philani's experiences and perceptions of 'Black Tax' are influenced by the role he plays as an older brother, the size of his family, his understanding of culture (Ubuntu), and his economic standing.

#### *4.2.5 Obligation vs Ubuntu: Umuntu ngumuntu ngabantu*

'Black Tax' has been described by Fongwa (2019) as graduates who have recently kickstarted their careers, or have recently secured an employment opportunity and take care of the financial needs of their immediate and extended family. A private good according to Fongwa (2019), can be loosely defined as a good which can only be enjoyed by the person who has directly paid for it; the one who has paid and the one who has not are unable to use it simultaneously. In a study about whether university studies are considered a public or private good, Fongwa (2019) speaks of how young graduates perceive university as a public good, because their success post university, enables them to look after and extend assistance thus benefitting the community at large and not merely a single graduate. The graduates share their success in the same way one would share resources, so 'Black Tax' is understood and perceived as a responsibility young Black professionals had towards their families in the same way they can share knowledge and skills attained (Fongwa, 2019).

Amahle (pseudonym) describes her 'Black Tax' in a similar fashion, by referring to how the phenomenon for her entails *"giving back to my parents and filling in the gaps"*. She stays in a single parent household with her mother and siblings which for her entails that she fills the gap by assisting in keeping the household running. Due to the fact that she has benefitted from having the opportunity to attain her tertiary degree and find employment, she says that she finds herself with a responsibility to pay back and assist her mother alongside her older sister because *"morally it is correct and right"*. The responsibility she carries has two parts to it: a monthly obligation to contribute to household expenses which include groceries, television subscriptions, and electricity bills amongst other factors as well as a component which involves random payments made when there are emergencies. Amahle elaborates further by saying that she knows she has to be present for both parts of this responsibility and cannot exclude herself from either. Amahle goes on to describe how her parents were the first line of working-class individuals in her family. This meant that they too had to provide for a magnitude of individuals and once she and her older sister began working, they were almost automatically expected to lighten the load. She describes her family as *"not rich"* and speaks of how as an older sibling, she has had to provide for her younger sibling and has an obligation to give something which she herself did not have when she was younger.

In conversation with Esmie, one of the participants, she stated how her 'Black Tax' was a public good due to its benefits being something which she wished to share with her community, family, and everyone involved in getting her to where she currently is. She speaks of how the first five years of working and earning a salary are owed to one's family, *"they are not yours"*.

Participants were asked about whether they are able to address matters pertaining to what is referred to as 'Black Tax' in this research, in social spaces. Amahle spoke of how it is difficult to do so because, *"there is a disconnect between friends and colleagues"*. She speaks of how everyone comes from different backgrounds and thus, understandings of 'Black Tax' are not the same. In her opinion, expectations are also not similar and subsequently it means different things for different individuals. She describes how conversations with friends can be difficult because friends who are not working cannot relate to what she is experiencing. Philani says he shares with his close circle of friends and that from a male perspective, it is not easy to share issues faced by your family as you may be judged when people see you living a certain lifestyle while you have communicated that there are various needs at home. He shares that he finds that there is often a disconnect in experiences.

*"Systematic racism affects Ubuntu"* explains Esmie when asked about the role of race in conversations about 'Black Tax'. Irrespective of the fact that the system of apartheid formally came to an end in 1994, South Africa remains marked by high levels of racial inequality (Carpenter & Phaswana, 2021). Racial inequality is accompanied by Black people facing higher poverty and deprivation levels than their White counterparts. "Whites in South Africa earned three times more than blacks on average, two decades after the demise of apartheid" ("fin24.com", 2019, para.1).

Esmie goes on to speak of how there is a racial battle in South Africa. She states that the value of 'Black Tax' was always there looking at the manner in which the apartheid government ensured that Black people were not equal to their White counterparts. Philani speaks similarly to Esmie in sharing that he thinks 'Black Tax' has always been there, it just looks different for different individuals.

### 4.3 The effects of COVID-19 on 'Black Tax'

An article on the effects of the coronavirus pandemic reads as follows, "the pandemic has unearthed South Africa's stark social and economic differences between rich and poor" (dw.com,2019, para. 1). Participants were asked about how the COVID-19 pandemic has affected their 'Black Tax'. The present research confirmed that 'Black Tax' has for some, affected their way of living. Pretty describes how the pandemic has affected her family although not gravely. This she states is due to the fact that both she and her mother were able to keep their jobs. The majority of participants expressed that the pandemic did not necessarily change the way in which they encounter 'Black Tax'. Interestingly, the participants continued with the manner in which they were practising 'Black Tax' with only minor adjustments where necessary, however, the experience of 'Black Tax' during the pandemic was not life altering. The pandemic changed the social conditions for the participants; however, they were not required to contribute differently due to it.

### 4.4 Research analysis

In brief, the present research found that 'Black Tax' is a complex phenomenon which forms an integral part of the lives of young Black professionals. 'Black Tax' does not look the same for each individual, however, in all forms identified it involves the extension of support to immediate and/or extended family members. The data collected indicates that 'Black Tax' is commonly experienced by young Black professionals and patterns of giving are largely

influenced by understandings and narrations of culture and of kinship and family. The study furthermore suggests some interesting gender-based and generational dynamics to family life whereby young Black professionals are seen as taking over as breadwinners and in this study in particular, this pertained to young Black women. This has required participants taking on what they characterise as the role of 'deputy parent'. This research made use of a thematic analysis which is a method of collecting qualitative data which utilises texts such as interview scripts in order to identify and categorise recurring themes, ideas, topics, and patterns which come up frequently (Caulfield, 2019). Based on this factor, the present research has identified themes which assist in the understanding of 'Black Tax' and the reasons for its interactions with young Black professionals.

### *4.4.1 Gender, kinship, and generational wealth*

This study brought to light an interesting gender perspective on 'Black Tax'. The study highlighted a pattern that emerged from the interviews with the participants which is that young Black women are continuously seen supporting their immediate and extended families (including males) and are the breadwinners; whilst they are yet to accumulate their own wealth. This gendered perspective is a continuation of 'Black Tax' and the gender-based burden placed on women to look after their families. Historically, women have had to enter the labour market early to provide for their families or to contribute towards the functioning of the household. It is interesting to see how even though women now have greater access to education and political rights, there is a continuation of the need for this kind of support. Even with increased access to opportunities, women remain faced with the burden of supporting households.

Based on the data collected, it is noteworthy that the young Black women who participated in this study have previously been exposed to 'Black Tax' through the assistance they have received from their kin which has formed the basis of their giving and are now benefactors as a result of giving back/paying forward. In the context of this study there is also a mention of culture and in particular, the culture of Ubuntu and how the young Black men felt obligated to provide due to their gender.

Benefactors of 'Black Tax' have previously been referred to in this research as the 'sandwich generation'. Makotoko (2019) however, points to how this 'sandwich generation' which is stuck providing for two generations (old and young), exists due to a poor global economy and mentions how it does not just occur in South Africa alone but also in countries such as Korea and India. The age groups of the participants in this research particularly affect this aspect of

wealth creation as those interviewed have only recently been introduced to the phenomenon of 'Black Tax', this in terms of being benefactors rather than beneficiaries.

Ndinga-Kanga (2019) points to how young people have not been engaged in socioeconomic changes that continue to affect them, particularly in relation to democratic change. The issue of unemployment among young Black people is pervasive. A study on the Black middle class shows how the 19–36-year-old cohort "have been largely missing from contemporary analyses which focus on older state-employed benefactors of the transition to democracy" (Ndinga-Kanga, 2019, para. 3). In this instance, young Black women have been faced with a double burden of having to create their own lives but simultaneously having to look after their kin network that has contributed to their successes which does not receive much attention. The data collection in this study revealed that 75% of the participants were women between the ages of 19–29. This was largely as a result of the snowball sampling technique given that the majority of the participants referred other women who showed an interest in being engaged regarding 'Black Tax'.

The gender perspective furthermore, interacts with that of generation and generational wealth, whereby conversations surrounding 'Black Tax' and young Black professionals' point of view as to how the income they make which is subsequently used to sustain families' livelihoods gravely affects their ability to save and generate generational wealth ("The East African", 2021).

As a result of the coronavirus pandemic alongside the socio-economic changes it brought about, women in the African continent facing insecurity performing tasks such as domestic work, subsistence farming, service and hospitality related work was seen at 70% (Byanyima & Kende-Robb, 2021). Furthermore, women and children in Sub-Saharan Africa were largely affected and suffered the most when observing increased levels of poverty (Byanyima & Kende-Robb, 2021). According to Byanyima and Kende-Robb (2021), "when disasters strike, such as floods, droughts, epidemics, or conflicts, African women have long served as volunteers, community mobilizers, community health workers, or front-line responders, keeping their communities together and battling the shocks" (para. 9). In the context of this research, it is noted how Black women (and in this instance, young Black women) are continuously providing support for entire households both historically and in the current day.

The issue of the racialised labour market and employment in South Africa has a deep historical context that can never be ignored (Ngcaweni & Ngcaweni, 2019). The democratic government

attempted to address and make changes to this system (Ngcaweni & Ngcaweni, 2019); however, the structure of labour and the economy persists. Unemployment has grave effects for South Africa's youth. The youth, as a result of a structural economic history, are now required to take over and provide this support in the various forms it has been identified in. Individual families are furthermore part of a larger social sphere of ties and a collective system, which necessitates a deeper understanding of the purpose of networks and why they exist (Ince, 2010).

Furthermore, the participants started contributing as soon as they started working whether they were earning a stipend or a permanent salary which relates to the point previously made regarding minimal opportunity for wealth generation; and in this instance, disposable income goes towards the household.

Whyte, Alber, and Van der Geest (2008) discuss the topic of generational wealth by relating it to what is termed the intergenerational contract. What the intergenerational contract implies is that parents are responsible for the care of their children until they can care for themselves. Thereafter, the children are required to care for the parents (Whyte et al., 2008). This is what is identifiable in discussions with young Black professionals and the notion of them paying back because they have been raised by the said person/s, in this instance the paying back extends beyond the parents. Reciprocity is furthermore the most critical feature of intergenerational partnerships. What this refers to is the highest degree of mutual reliance expressed in give and take over time (Whyte et al., 2008). The circulation of resources which often includes food, housing, and money as well as social contacts, sharing common knowledge, and acts which pertain to nurturing also form a part of this (Whyte et al., 2008). Furthermore, reciprocity is measured by moral obligations between generations based on what each has considered appropriate, from the paying of school fees to providing shelter (Whyte et al., 2008). All in all, reciprocity has formed an integral part in the meanings of 'Black Tax' across generations.

### *4.4.2 Passing over the baton: The "deputy parent"*

"Many Blacks in my peer group are making good money but because they're (sic) the first person in their family to 'make it', they are still living from paycheck-to-paycheck (sic), because their money isn't (sic) just their money. Their money is mom's light bill money, little bro's football money, etc." (Sheena, 2018).

The above quote from a social media platform, Twitter, points to some of the conversations surrounding ‘Black Tax’ and its effects on young Black professionals. This research study has included quotes from social media due to existing information on ‘Black Tax’ being largely opinions and views. This is as a result of ‘Black Tax’ being relatively understudied in academic literature and most, if any, discussions on it occurring in popular media. It points particularly to the financial strain brought about by ‘Black Tax’ contributions. For example, “Making money is only half the battle to achieving financial freedom, the other half is keeping and growing your money”, says @PhumiSkosana, (2022). It is a conversation which relates to that which has been discovered in this research as it points to the concept of generation and the role of what is referred to as a deputy parent. Simply explained, a deputy parent is the first-born child who has so-called ‘made it’ and is by default obligated to take over the role previously played by the parents. Thus, in addition to experiencing ‘Black Tax’ by offering and being required to give assistance to the immediate and extended family, these young Black professionals have to take over much greater tasks such as putting their younger siblings through school. The baton has essentially been handed over and the ‘deputy parent’ is now required to continue running the race.

In this research study, kinship is a driver of ‘Black Tax’, however, it is simultaneously defined by ‘Black Tax’. This can be seen in how participants in the study are able to decide who is a part of their family, with their definitions being both inside and outside of what can be described as the standard family model. How the participants identify kin is related to their upbringing and who has been involved in it, including the wider community. Kinship becomes both the basis for establishing responsibility for provisioning, while the provision of services range from financial bearings to non-monetary favours occurring on an ad-hoc basis, defines kinship.

The data collected from this study points to how kinship extends to a wider and perhaps new form of community and includes long lasting interactions and bonds that have been formed by participants and those whom have crossed their paths at some point in their journeys.

# CHAPTER 5: CONCLUSION

## 5.1 'Black Tax': Burden or Ubuntu?

This study sought to explore young Black professionals' experiences and understandings of 'Black Tax'. It aimed to gather what young Black professionals understand of the phenomenon 'Black Tax' and what has informed their understanding of it. More specifically, the research was not focused on obtaining data specifics regarding 'Black Tax' but rather aimed at finding out what people's personal experiences, opinions, and understandings are. Consequently, the study focused on finding out how participants perceived the phenomenon and how it plays out in their personal lives through the use of 10 semi-structured interview questions. The study began by addressing the limited literature that addresses the topic of 'Black Tax' which points to the importance of the study. Literature relating to the topic of 'Black Tax' was then reviewed.

The present study highlighted the fact that there is not one objective truth about what 'Black Tax' is. There is furthermore not one universal experience of 'Black Tax'. Young Black professionals are negotiating the same phenomenon in different ways. Whilst it has in popular media been described as a vicious cycle, what is not emphasised enough is the historical conditions of racial inequality, which has maintained the cycle throughout generations for Black communities. For the minority of the participants, it simply means being able to offer assistance because you have been afforded better opportunities. What emerges from this study is that those who experience 'Black Tax' as an act which causes agony and is burdensome, often do not express this openly as it is seen as culturally inappropriate.

The phenomenon has existed for a long period of time moving from generation to generation, with the main driver being the sustenance of kinship networks. In the context of this research, kinship is redefined and spans across a wide range of individuals. The Ubuntu aphorism, 'umuntu ngumuntu ngabantu' which loosely translated means 'I am because we are', plays a significant role in perceptions of 'Black Tax' amongst the young Black professionals interviewed, as they have all been exposed to a system/culture whereby a wide range of individuals have contributed towards their successes. Through observing 'Black Tax' in their families and seeing themselves as being beneficiaries of the phenomenon, young Black professionals now see themselves as contributors (benefactors) of 'Black Tax'. Young Black professionals thus perceive their advancement and success as not theirs alone but as a shared success. Participants reflected a view that when a Black child is raised by a village

(metaphorically and figuratively), the village has to benefit from the child's success even if not directly from them. This shapes the understanding of 'Black Tax' as voluntary acts whereby young Black professionals extend their support to the community in the form of assisting with matric or university applications; volunteering one's assistance to mainly the less advantaged, even when not asked.

The study furthermore identified patterns in the manner in which 'Black Tax' is categorised. The categories of 'Black Tax' in this study are mainly financial, non-financial, shared assets and voluntary acts. Each of these category's moulds what 'Black Tax' means for Black professionals and in particular, their willingness to be involved has shown to be dependent on which of these categories arises. The categories are essentially guarded by boundaries, with some participants clearly stating the need to enforce them so as to not get exploited, whereas others feel they are obligated to assist under any circumstance. They either have what can be referred to as communal obligations or are influenced by a family history of giving.

The understanding gathered from this research through reviewing literature on South Africa's social and economic histories, is that due to an economically unjust and uneven landscape, Black families in South Africa were placed in a situation of immiseration. Today, there is an obligatory expectation to provide for the family, with this obligation more often than not contributing towards the inability to generate wealth. Some youth feel they owe it to their families to pay back or pay forward due to the fact that they were assisted in attaining employment through being granted the opportunity to be educated. These acts of good may be helpful, however, it appears burdensome to young Black professionals, whom in the context of this research have only just entered the labour market, and now need to look after and provide for everyone connected to them. Even as it is understood as Ubuntu, 'Black Tax' is experienced as a constraint and a burden. 'Black Tax' is not new, however, what is new is the referral to this system as a tax.

'Black Tax' is intergenerational and the understanding of it as historical and cultural contours, shapes the way young Black professionals approach it. At the same time, 'Black Tax' profoundly shapes the experiences of young Black South Africans today. The interesting way in which the current generation of young Black professional's approach kin support is that they narrate ideas about what are seen as the dangers that come with overextending oneself as well as the dangers of exploitation and thus use the language of boundaries that they say they

communicate to the family. Not just this generation, but future generations will be shaped by the ways in which ‘Black Tax’ is practiced, experienced, and framed today.

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