

# The pervasive issue of Black Tax in young South African black professionals' career management

Marelise Powell<sup>1,\*</sup>, Yvonne du Plessis<sup>2</sup>

<sup>1</sup> NWU Business School, North-West University, Potchefstroom, South Africa, Orcid: <http://orcid.org/0000-0003-2076-1969>

<sup>2</sup> NWU Business School, North-West University, Potchefstroom, South Africa, Orcid: <http://orcid.org/0000-0012-6900-1664>

## Keywords

Keyword 1; Black Tax

Keyword 2; black professionals

Keyword 3; career management

Keyword 4; perceptions

Keyword 5; qualitative research

## Abstract

This research addresses the pervasive issue of Black Tax amongst young black professionals in South Africa. The study seeks to unravel the intricate dynamics of balancing financial obligations to extended family members with personal financial goals, career progression, and psychological well-being. The research addresses a critical gap in understanding how Black Tax influences career management among young black professionals. The research problem stems from the limited comprehension of how Black Tax influences career management of young black professionals. The purpose of the study was to delve into the experiences and perceptions of young black professionals grounded in a theoretical foundation that acknowledges the complexity of familial obligations and career aspirations, a qualitative phenomenological research approach and purposive sampling were employed to capture the perspectives of voluntary participants. Thematic analysis was employed by analysing seven interview transcripts. Key findings showed the multifaceted influence of Black Tax on career choices, goals, and prospects. It offers actionable insights for individuals, organisations, and policymakers. The research addresses a critical gap in understanding how Black Tax influences career management among young black professionals. Managerial implications extend to individuals, organisations, and policymakers. Insights gained could inform workplace practices, inclusive policies, and strategic decision-making at both individual and organisational levels.

---

<sup>1</sup>\*Corresponding Author

\* E-mail address: [marelisesteyn78@gmail.com](mailto:marelisesteyn78@gmail.com)

<sup>2</sup> E-mail address: [yvonne.duplessis@nwu.ac.za](mailto:yvonne.duplessis@nwu.ac.za)

# **1. Introduction**

## **1.1. Background**

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

## **1.2. Problem statement**

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

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

The problem this study sought to investigate was that most of the research in this domain emphasises the economic and financial burden of Black Tax (Mangoma & Wilson-Prangle, 2019:444; Mpisane,

2022). As a result, little is known about the influence of Black Tax on career management (career choices, career goals, and career prospects) amongst emerging black professionals in the South African work context. Mpisane (2022:88) recommends that more research on Black Tax be conducted, to understand how it affects various psycho-social aspects amongst young black professionals in South Africa. The current study aimed to address this knowledge gap by exploring how young black professionals experience and perceive Black Tax in relation to their career management, specifically examining its impact on their career choices, goals, and prospects.

### **1.3. Research question**

The research question this study explored was: "How do young professional black South Africans experience and perceive Black Tax and its impact on their career choices, career goals, and career prospects?"

The layout of this paper will comprise an overview of the requisite literature in support of the research problem, followed by a description of the qualitative research methodology applied to collect and analyse the data transcripts, followed by findings, managerial implications, limitations and conclusions.

## **2. Literature Review**

### **2.1. Introduction**

The literature review will explain the phenomenon of Black Tax in support of the research problem, its meaning and implication to black working South Africans as shown by previous studies. Furthermore, a description of the theoretical lens of the Ability, Motivation and Opportunity (AMO) theory (Appelbaum, Bailey & Kalleberg, 2000), which holds that the performance of individuals does not depend on abilities and job-related motivation alone, but also the opportunities offered and the immediate surrounding environment of individuals (Alba, Martín-Alcázar & Sánchez-Gardey, 2021:125), shall be provided.

**Ability** refers to the skills, knowledge, and competencies that individuals possess, which are necessary for performing their job roles effectively. This includes the impact of training and development on enhancing one's capabilities.

**Motivation** encompasses the drive and willingness to exert effort and engage in tasks, influenced by factors such as rewards, recognition, job satisfaction, and personal goals. Motivated individuals are more likely to be committed and perform well.

**Opportunity** involves the availability of resources, support, and an enabling environment that allows individuals to utilize their abilities and motivation effectively. This includes access to relevant tools,

involvement in decision-making, and a conducive work atmosphere that promotes growth and advancement.

In the context of this study, AMO theory provides a useful lens for understanding how young black professionals navigate the challenges of Black Tax. By examining not only their personal abilities and motivation but also the opportunities available to them within their organizational and social environments, the theory helps to uncover how these factors collectively influence their career management.

## **2.2. Meaning and implication of Black Tax**

Limited empirical research has been published on the phenomenon under study. Black Tax is described as the financial burden on black South Africans, whereby family members are expected to make financial contributions to their less privileged family members. These needy members' financial status resulted from unfavourable circumstances that were not experienced by most white individuals (Whiting, 2009:224). Black Tax typically involves regular or ad-hoc financial support that can vary greatly depending on the needs of the family members and the financial capability of the contributor. There is no fixed amount or percentage that is universally expected; instead, contributions are often determined by the immediacy and severity of the need, ranging from covering basic living expenses, such as food and utilities, to funding education or medical expenses. These contributions are generally not optional and can be demanded at any time, creating a continuous financial obligation. The responsibility often extends beyond the nuclear family to include extended relatives, and the expectation is that those who are financially stable must support those who are struggling. Black Tax is deemed to support those who are not in the position to survive on their own (Gradín, 2013:196), and the level of poverty in these households aggravates the situation. The lack of resources in these families then becomes a financial need, a lack of land, or a lack of education (Mpisane, 2022).

Black Tax is construed by some members of black society as being in service of ubuntu, defined as 'humanness' — the notion that individuals' well-being relates to and is dependent on others in the community (Sarra & Berman, 2017:455). Ubuntu is commonly defined as the philosophy of 'I am because we are' (Tutu, 2013). This philosophy is closely connected to what Black Tax is aimed at accomplishing — the well-being of the less fortunate by imposing a 'tax' on those with greater means. Literature exploring the Black Tax phenomenon poses the question whether Black Tax is a burden or ubuntu. It may seem noble to support family members in need, which relates to ubuntu, but the burden that is placed on black South Africans may be more significant than merely serving the needs of the family (Daya & Mpete, 2017:1; Magubane, 2016:1; Mhlongo, 2019:4, (Smith & Brown, 2019:421). Due to the limited literature available, there is no clear indication as to whether Black Tax should be welcomed in black communities due to its service to humanity, or whether it should be eradicated due to the financial and psychological burden it imposes on certain family members (Mpisane, 2022).

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

It was found that the black middle class is often caught between financial responsibilities towards extended family members and striving for personal economic advancement, leading to financial strain (Montle, 2020:18). Participants in the study expressed feelings of stress and pressure due to the financial obligations they face, which they felt could hinder their ability to achieve financial stability and upward mobility (Montle, 2020:18). Mangoma and Wilson-Prangley's (2019) study provides valuable insights into the experiences of the emerging black middle class in South Africa, shedding light on the complexities and challenges of Black Tax. The research highlights the impact on individuals' financial well-being and emotional health, indicating the need for support systems and financial planning strategies for this demographic. By understanding the cultural and societal norms that underpin the practice of Black Tax, policymakers and stakeholders can develop targeted interventions to alleviate financial strain and promote financial resilience amongst the black middle class. The study makes a significant contribution to the literature on Black Tax and its implications for the financial security and well-being of the emerging black middle class in South Africa.

Fongwa's (2019) study provides a fresh perspective on the concept of Black Tax and its relevance to higher education in South Africa. By challenging the public good versus private good dichotomy, the research highlights the significant societal contributions made by individuals supporting their families and communities through higher education. Policymakers and stakeholders should consider the implications of Black Tax when developing strategies to enhance access to higher education and promote social mobility amongst black South Africans. Specifically, this means recognizing how the financial obligations of Black Tax can limit the ability of young black professionals to pursue further education or invest in their own career advancement. Addressing these challenges may involve creating targeted financial support systems, scholarships, or policies that alleviate the burden of Black Tax, thereby enabling more equitable access to educational opportunities. Overall, Fongwa's (2019) work enriches the literature on Black Tax by positioning it as a higher education public good and emphasising its role in fostering the country's social development and economic progress. By framing Black Tax as a public good, Fongwa suggests that the collective financial contributions made by black professionals towards their families and communities play a crucial role in enabling access to

education for the next generation. This perspective highlights how Black Tax not only supports individual family members but also contributes to broader societal benefits by promoting educational attainment and, consequently, social mobility and economic development across communities.

It is evident that black tax is a phenomenon worth studying in South Africa. The next section will present a synthesis of the literature on Black Tax

### **2.3. Black Tax and how it intersects with the Ability, Motivation and Opportunity theory**

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

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

Existing research on Black Tax primarily focuses on the financial burden (Magubane, 2016:23; Mangoma & Wilson-Prangle, 2019:36; Montle, 2020:18; Sibiyi, 2018:46), neglecting the potential psychological and emotional toll it may take on young black South Africans. Understanding the emotional aspects of Black Tax and its relationship with career choices and aspirations would offer a more holistic view of its influence.

While some studies briefly touch on coping strategies (Magubane, 2016:49), there is a need for more in-depth exploration of how young black professionals navigate the strains of Black Tax and its effects on their career goals.

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

AMO theory provides a robust framework for understanding how individual and external factors interact to influence performance and outcomes. The theory posits that optimal performance results from a combination of an individual's abilities, their motivation, and the opportunities available to

them. In the context of this study, the theory is particularly relevant as it allows for an exploration of how young black professionals manage their careers while navigating the financial and emotional pressures of Black Tax. The focus on "opportunity" within the AMO framework is crucial, as it underscores the importance of organizational support, workplace policies, and external resources in mitigating the potentially adverse effects of Black Tax on career choices, goals, and prospects. By considering how these external factors can provide a supportive environment, the study seeks to offer insights that could inform the development of inclusive policies and practices that enable career advancement despite the challenges of Black Tax.

This theoretical approach was chosen over other frameworks, such as Maslow's Hierarchy of Needs (Maslow, 1943), because of its comprehensive focus on the interplay between individual capabilities and external support systems. While theories like Maslow's focus on individual progression through a hierarchy of needs, including both intrinsic and extrinsic motivation, they might not adequately address how external opportunities and organizational environments can shape career outcomes, particularly in the context of Black Tax. The AMO theory's ability to integrate individual attributes with external opportunities makes it especially suited to examining the complex dynamics faced by young black professionals. It provides a holistic perspective that aligns well with the study's objective, offering a foundation for understanding how both personal and environmental factors influence career management and resilience in the face of Black Tax.

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

### **3. Research Methodology**

The methodology employed in conducting this study, include the research philosophy, approach, and design, the population, and the methods of sampling, data collection, analysis and ethical conduct.

#### **3.1. Research philosophy, approach, and design**

The current study was based in the interpretive research paradigm, which originated in Edmund Husserl's phenomenological philosophy (Chilisa & Preece, 2005:28). The ontological assumption of this paradigm is that there are multiple realities, which realities are socially constructed. Thus, the nature of knowledge is subjective and personal (Chilisa & Preece, 2005:28), and truth depends on context (Chilisa, 2019:76). In following a qualitative research approach, the researcher gathers data in the form of words and texts, rather than numerical values, as is done in using a quantitative research approach (Creswell, 2014:5). The qualitative approach is characterised by an iterative and simultaneous collection and analysis of data (Creswell, 2014:5), to gather rich data enabling a detailed understanding of the participants' experiences (Moustakas, 1994:16). Qualitative research is focused

on collecting, analysing, describing, and interpreting current or past situations or conditions (Maxwell & Muller, 2013:4). This approach is suitable for an interpretative phenomenological study design which rely on data obtained through lived experiences (Babbie, 2016:4).

The interpretive paradigm was selected for this study because it aligns with the study's aim to explore the deeply personal and subjective experiences of young black professionals dealing with Black Tax. The qualitative approach allows for an in-depth understanding of these experiences, capturing the nuances and complexities that a quantitative method might overlook. The phenomenological design is particularly appropriate, as it focuses on understanding participants' lived experiences, which is central to the study's objective of uncovering how Black Tax impacts their career management. This approach ensures that the findings are rooted in the real-world contexts and personal realities of the participants, providing insights that are both rich and meaningful for the study.

### **3.2. Population and sampling**

The population for this study consisted of economically active black South African professionals aged 22 to 35 years. This group includes individuals who hold a degree and are currently experiencing or have previously experienced the financial and emotional burdens associated with Black Tax. The sampling method used was non-probability purposive and convenience sampling (Neuman, 2014:230). Non-probability sampling, which means not every member of the population is afforded an equal chance of participating in the study, is commonly used in phenomenological research (Acharya, Prakash, Saxena & Nigam, 2013:332).

In purposive sampling, also called 'judgement sampling', the researcher subjectively selects participants based on their knowledge and experience of the phenomenon under study, to ensure they are able to contribute rich and meaningful data (Creswell, 2013:192). In convenience sampling, the researcher selects participants who are easily accessible within their social network or oikos (Maxwell & Muller, 2013:45).

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

According to Creswell (2014:185), a general rule of thumb for sample size in qualitative research is between 5 and 25 participants, while Hair, Black, Babin, Anderson, & Tatham (2014:100, 171) suggest a minimum of 15 participants. In qualitative research, data saturation is often used as the criterion that determines sample size. Creswell (2014:187) explains that data saturation is the point at which additional participants provide no new insights or information, which method was employed in



the current study. In the current study, data saturation was achieved after 6 interviews. The researcher conducted an additional interview to confirm data saturation; the total sample thus consisted of 7 participants.

### **3.3. Data collection**

Potential participants were approached by an e-mail through a gatekeeper, which including a cover letter explaining the purpose of the study, the relevant ethical considerations, and how the interview would be conducted. Participants who volunteered to take part had to sign a consent letter before interviews were scheduled for data collection.

The interviews were audio-recorded on MS Teams and manually transcribed for analysis. Data were collected via semi-structured interviews, in which the researcher followed an interview guide containing semi-structured and open-ended questions to provide answers to the study's research question as recommended by Roberts (2020:3189). In conducting such interviews, the researcher was able to adapt and refine questions during the interview and change the order of the question to ensure flow in the conversation. The interviewer is also able to ask probing questions to gain clarity and deeper insight (Roberts, 2020:3189).

The researcher established a strong rapport with participants and ensured they felt comfortable sharing their experiences and perspectives. In addition, the researcher remained aware of the potential biases, such as the researcher's assumptions, that may influence the data collection process, as recommended by Creswell and Poth (2018:214).

### **3.4. Data analysis**

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

Data transcripts were analysed using thematic analysis. Braun and Clarke (2006) propose six steps in conducting thematic analysis which were appointed. Analysis software was not used, allowing manual analysis, to ensure further immersion in the data to pick up subtle nuances.

The researcher organised and coded the data into hand-written categories to visualise the relationships between different codes and made notes to document the analysis process. This level of engagement

allowed for a nuanced understanding of context, tone, and subtleties embedded within the transcripts, ensuring that the analysis was not limited to superficial patterns. Qualitative data often carries a richness that transcends predefined categories. The absence of automated constraints allowed the researcher to refine and redefine themes in response to emerging insights, fostering a dynamic and responsive analytical process (Creswell, 2014). The analysis of the data was conducted using an inductive approach. This method allowed the researcher to identify patterns, themes, and categories emerging directly from the data without preconceived hypotheses or theoretical constraints (Creswell, 2014).

### 3.5. Ethics

This study obtained ethical approval from the North-West University Economic and Management Sciences Research Ethics Committee (EMS-REC): N W U - 0 0 6 0 7 - 2 3 - A 4.

Ethical conduct is very important especially in qualitative research where the researcher is the instrument through which data is collected and analysed. The primary duty of researchers utilising the phenomenological approach is to transform data into lived experience. They articulate individual experiences into words during data collection, and subsequently strive to apprehend these experiences through analysis of statements derived from interview transcriptions, and through categorisation of themes during the subsequent stage. During the final stage, researchers document the very essence in writing, ultimately resulting in an all-encompassing depiction of the phenomena. Ethical conduct needs to ensure qualitative rigour and trustworthiness of findings (Sanjari *et al.*, 2014).

## 4. Findings

The demographic profile of the seven participants is summarised in Error: Reference source not found, indicating their fit in terms of the sample inclusion criteria.

**Table 1: Sample demographic profile**

Age	Gender	Qualification	Occupation	Employer	Economic activity
25	Male	Bachelor's degree in Labour Relations	Intern Pastor	CRC Potchefstroom	3 years
27	Female	Master's degree in Nursing Science	Professional Nurse	Witrand Hospital	6 years
24	Female	Bachelor's degree in Law	Candidate Attorney	VSF Attorneys	1 year
28	Female	Bachelor's degree in Financial Accounting	Accountant	Mooimed Clinic	6 years

24	Female	Bachelor's degree in Science in Dietetics	Community Service Dietitian	Witrand Hospital	1 year
22	Male	Bachelor's degree in Education	Teacher	Potchefstroom Primary	1 year
30	Female	Bachelor's degree in Law	Entrepreneur	Self-employed	6 years

Source: Reference or Own compilation

The major findings in answering to the research question: "How do young professional black South Africans experience and perceive Black Tax and its impact on their career choices, career goals, and career prospects?", are described and substantiated with participant quotes.

#### 4.1 Themes

There are five themes with subthemes that emerged from the data analysis. These are indicated in table 2 below.

**Table 2: Themes and Subthemes**

Themes	Subthemes			
<b>Impact of Black Tax on career choices and goals</b>	Impact on career choices due to family and financial expectations	Dealing with family expectations firmly	Limited impact on career goals	Pursuing stable careers with a high income
<b>Influence of Black Tax on financial growth and personal finances</b>	Emotional impact on financial situation	Financial dependence and limited career choices	Teaching financial independence	Budgeting and sacrifices for family needs
<b>Impact of Black Tax on future career goals</b>	Future business ventures and limitations	Willingness to continue to assist family	Emotional toll and mental strain	Balancing family obligations with personal aspirations
<b>Family- and community expectations</b>	Community influence and expectations	Family expectations and pressure	Parenting philosophies and individual perceptions	External opinions and social pressure
<b>Coping mechanisms</b>	Personal development	Communicating boundaries	Financial planning	Diversifying income streams

## **Theme 1: Impact of Black Tax on career choices and goals**

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

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

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

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

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

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

## **Theme 2: Influence of Black Tax on financial growth and personal finances**

The thematic analysis of participant transcripts revealed that Black Tax substantially influences the economic well-being of those affected. The financial responsibilities associated with supporting extended family members can place significant strain on individuals' financial stability. Several participants discussed how Black Tax impacted their ability to save and invest for their own financial security.

Participant 6 stated: *"It affected **negatively**, because you have to plan according to the need of your families and so forth. So, the thing that you want to do, you can't always do, because*

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

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

Participants often found themselves allocating a significant portion of their income to family support, leaving them with limited financial resources for personal financial growth and economic well-being.

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

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

### **Theme 3: Impact of Black Tax on future career goals**

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

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

In contrast, Participant 6 said: *"Oh, oh. I'm at the... It's difficult to visualise it, because, like, for example, there's a possibility of getting a promotion mixture in my job, and I don't want to tell my mom that I'm getting this promotion. Why? Because I am afraid of what's going to come if, you know she finds out... So it's like a thing of, I want to, but I can't be honest, because I know that, if I'm going to be honest with, you know, what I'm actually doing with my life, it's going to stop. You know, everything that I have planned for myself. It's going stop that. So it's, yeah, it's a difficult thing because, you know, you do visualise yourself and you know, growing and so forth, especially, you know, myself and the near future, you know, wanting to get married and that kind of stuff.. So, I think that means it could become a lot more difficult, and, obviously, I don't want my partner to suffer at the expense of me having to pay Black Tax, because now I'm not holding, you know, myself back, I'm holding her also back. So it's a difficult thing. But, like I said, like it's something that I think it's going to have to be addressed with my parents in the sense of to say that, 'Listen up, I've helped where I could, uhm, but no more, like, you know, it's not a month-to-month thing anymore. I'm not going be obligated to, you know, give monthly. Whatever, if I can, I will. But if I can't, then it's not because I cannot, you know, let myself and my partner suffer"*

For many participants, their educational and professional pursuits were driven by the desire to provide better financial support to their families in the long term. This commitment extended to securing stable and well-paying jobs, often pushing them to work more and then aim for careers in sectors with higher earning potential.

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

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

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

Despite Black Tax's complex and sometimes demanding nature, participants continued to hold ambitious career aspirations. The research highlights their resilience and determination to navigate these challenges in focusing on careers with economic stability and the potential for meaningful contributions to their families and communities.

#### **Theme 4: Family- and community expectations**

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

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

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

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

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

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

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

### **Theme 5: Coping mechanisms**

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

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

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

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

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

Many participants reported carefully structuring their finances to allocate funds for both familial obligations and personal needs. Creating a dedicated budget for Black Tax enabled participants to fulfil their financial responsibilities while still safeguarding their financial.

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

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

Thematic analysis indicated that emotional support and venting to trusted individuals play a significant role in coping with Black Tax. Participants shared their experiences of seeking solace in



conversations with friends, family members, or support groups. Venting provided an emotional release by allowing participants to navigate the emotional turmoil that often accompanies the financial burden of familial responsibilities.

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

The chosen qualitative phenomenological methodology was particularly fitting for this study as it enabled the exploration of these deeply personal and complex coping mechanisms in a nuanced manner. By focusing on lived experiences and the subjective perspectives of participants, the study effectively captured the emotional and relational dynamics at play, providing rich insights that a more quantitative approach may not have revealed.

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

## **4.2 Interpretation and Discussion of Findings**

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

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

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

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

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

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

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

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

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

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

Investigating coping mechanisms and resilience could provide valuable insights into how individuals overcome challenges and progress in their careers. The current study brought the importance of coping mechanisms to the fore in order to manage the impact of Black Tax, which include financial planning, seeking professional advice, and creating separate savings accounts, to balance fulfilling their familial obligations and securing their financial well-being (Brown & Davis, 2018:276).

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

In the context of future career goals, the participants' narratives revealed a complex interplay between their familial responsibilities and individual aspirations. The desire to uplift their families and communities remains a driving force behind their career ambitions (Smith & Johnson, 2019:341).

Education and professional development are viewed as essential tools for securing stable and well-paying careers that will ultimately benefit both them and their families.

The intricate dynamics are unveiled that shape the lives and career aspirations of individuals practising this financial support system. The research has not only offered a deeper understanding of Black Tax, but also recognises the resilience, determination, and capacity for positive change exhibited by those who navigate its challenges. As individuals strive to balance their responsibilities to their families with their personal and career goals, they emerge as exemplars of strength and resourcefulness in the face of societal and financial pressures. Furthermore, some participants articulated how Black Tax influenced their career choices, ambition, and financial goals. They described how the financial responsibilities tied to Black Tax sometimes resulted in their pursuing more stable job opportunities over their passion-driven career choices. This perception highlights the impact of Black Tax on individuals' career trajectories.

## **5 Managerial Implications and Recommendations**

Understanding the intricacies of Black Tax and its impact on individuals' lives and careers is essential for organisations and managers aiming to support their employees' career development. This study reveals several managerial implications that could inform the creation of a more inclusive and supportive work environment, particularly for employees practicing Black Tax. Organisations should acknowledge the existence of diverse financial responsibilities. They should avoid making assumptions about employees' financial situations and offer flexibility where possible (Van Wyk, 2019:21).

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

Longitudinal studies tracking the career trajectories of young black professionals over time could offer a deeper understanding of how Black Tax influences career decisions and long-term prospects.

Implementing these recommendations, particularly in the context of Black Tax, could yield several significant benefits for employees and organisations. These benefits, which are discussed below, are

substantiated by various studies, which provide insights into the advantages of addressing the challenges of Black Tax.

### **5.1 Enhanced employee engagement and productivity**

Addressing Black Tax through employee support programmes, financial literacy initiatives, and flexible work policies could increase employee engagement and productivity. Employees who feel that their organisations understand and support their financial responsibilities are more likely to be motivated and focused on their work. Employee morale is positively impacted when organisations encourage philanthropic activities and community engagement. Engaged employees often experience higher job satisfaction, leading to better performance (Taylor, Huml, Cohen & Lopez, 2021:720).

### **5.2 Retention and attraction of talent**

Implementing initiatives that recognise diversity and offer support can contribute to the retention and attraction of talent. Organisations that demonstrate a commitment to employee well-being and work–life balance are more likely to retain their workforce and attract new talent (Sibanda & Bell, 2020:55).

### **5.3 Reduced financial stress and well-being**

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

### **5.4 Improved organisational reputation**

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

### **5.5 Minimised stereotypes and prejudices**

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

### **5.6 Enhanced career development**

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

By understanding the importance of recognising the multidimensional impact of Black Tax and the role it plays in the lives of young black professionals in South Africa, and by addressing their

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

## **6 Conclusions, Limitations and Future Research**

In conclusion, the study not only fills gaps in the body of knowledge on black tax and its influence on young black employees' careers in South Africa, but also offers practical implications for individuals, organisations, and policymakers seeking to navigate the complex intersection of familial financial responsibilities and career aspirations amongst young black South African professionals. One primary limitation lies in the potential lack of representativeness of the selected sample. While efforts were made to ensure diversity, the experiences and perceptions of Black Tax may vary significantly amongst young black professionals. This limitation indicates the challenge of capturing the entirety of this nuanced phenomenon with a finite sample size. The study was limited to one area in South Africa, which may limit the transferability of the findings. Black Tax experiences can be influenced by cultural, regional, and economic factors, and the current study's findings may not apply to other cultural or national settings. The experiences of young black professionals with Black Tax may evolve, influenced by changing economic conditions, societal perceptions, and policy interventions. The qualitative nature of the research introduces inherent subjectivity in data interpretation. While every effort was made to uphold rigour and consistency in the data analysis, the interpretive nature of qualitative inquiry may be subject to the influence of researcher subjectivity on the analysis and findings. Despite efforts to approach the study with cultural sensitivity, the interpretation of experiences related to Black Tax may still be influenced by the cultural background of the researcher. This potential bias is acknowledged as a limitation, and it underscores the ongoing challenge of completely divorcing oneself from cultural influences.

Future research should consider exploring Black Tax in different regions and cultural settings within South Africa to understand the broader implications of this phenomenon. Comparative studies between urban and rural areas could yield insights into how geographical and economic contexts shape Black Tax experiences. Additionally, longitudinal studies could track how Black Tax impacts career trajectories over time, offering a dynamic view of how these financial responsibilities evolve and interact with career development. Investigating the role of organisational policies and support systems in mitigating the effects of Black Tax could provide valuable information for developing interventions that promote career advancement while acknowledging familial obligations. Future research might also benefit from incorporating a quantitative approach to complement the qualitative

findings, enabling a more comprehensive analysis of the prevalence and impact of Black Tax across different sectors and generations.

## References

Acharya, A.S., Prakash, A., Saxena, P. & Nigam, A. 2013. Sampling: Why and how of it. *Indian Journal of Medical Specialties*, 4(2):330-333.

Alba, F.G., Martín-Alcázar, F., & Sánchez-Gardey, G. 2021. Identifying the determinants of individual scientific performance: A perspective focused on AMO theory. *Intangible Capital*, 17(2):124-147.

Appelbaum, E., Bailey, T., Berg, P., & Kalleberg, A. 2000. *Manufacturing advantage: Why high performance work systems pay off*. New York: Cornell University Press.

Babbie, E.R. 2016. *The Practice of Social Research*. Cengage Learning.

Broad-Based Black Economic Empowerment Act 53 of 2003 as Amended by Act 46 of 2013.

Braun, V. & Clarke, V. 2006. Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2):77-101.

Brown, M. & Davis, P. 2019. Work experience and financial coping mechanisms in the context of family obligations. *Economic Sociology*, 20(1):109-125.

Constitution of the Republic of South Africa No. 108 of 1996.

Cox, T.H. & Blake, S. 1991. Managing cultural diversity: Implications for organizational competitiveness. *Academy of Management Perspectives*, 5(3):45-56.

Chilisa, B. 2019. *Indigenous research methodologies*. Thousand Oaks, CA: Sage Publications.

Chilisa, B. & Preece, J. 2005. *Research methods for adult educators in Africa*. Cape Town: Pearson South Africa.

Chinyamurindi, W.T. & Harry, T. 2020. Illustrating school-to-work transition through drawings: An exploratory study with a sample of South African students. *SA Journal of Human Resource Management*, 18(1):1-10.

Creswell, J.W. 2013. Steps in conducting a scholarly mixed methods study. <https://digitalcommons.unl.edu/>

Creswell, J.W. 2014. *A concise introduction to mixed methods research*. SAGE publications.

Creswell, J.W. & Poth, C.N. 2016. *Qualitative inquiry and research design: Choosing among five approaches*. Sage publications.

- Daya, R. & Mpete, L. 2017. How to escape the “Black Tax”. *The Citizen* :21.
- Fongwa, S.N., 2021. Interrogating the public good versus private good dichotomy: ‘Black tax’ as a higher education public good. *Compare: A Journal of Comparative and International Education*, 51(4):564-579.
- Gradín, C. 2013. Race, poverty and deprivation in South Africa. *Journal of African Economies*, 22(2):187-238.
- Guba, E.G. & Lincoln, Y.S. 1982. Epistemological and methodological bases of naturalistic inquiry. *Educational Communication and Technology*, 30(4):233-252.
- Hair, J.F., Black, W.C., Babin, B.J., Anderson, R.E., & Tatham, R.L. 2014. *Multivariate data analysis* (7th ed). Essex: Pearson Education.
- Husserl, E. 1970. *The crisis of European sciences and transcendental phenomenology: An introduction to phenomenological philosophy*. Northwestern University Press.
- Idahosa, L. & Van Dijk, J. 2016. South Africa: Freedom for whom? Inequality, unemployment and the elderly. *Development*, 58:96-102.
- Lincoln, Y.S. & Guba, E.G. 1985. *Naturalistic inquiry*. Newbury, CA: Sage Publications.
- Magubane, N.N. 2016. “Black Tax”: *The emerging middle class reality*. Gordon Institute of Business Science, University of Pretoria, Pretoria. (Dissertation — Master’s).
- Mangoma, A. & Wilson-Prangley, A. 2019. “Black Tax”: Understanding the financial transfers of the emerging black middle class. *Development Southern Africa*, 36(4):443-460.
- Martin, J., Adams, S., & Wilson, M. 2017. The practice of Black Tax: Implications for career and education choices. *Journal of Family Economics*, 39(2):125-136.
- Maslow, A. H. 1943. *A theory of human motivation*. *Psychological Review*, 50(4), 370–396. doi:10.1037/h0054346.
- Maxwell, J.A. & Miller, B.A. 2013. Quantitative systematic statistics, research has a detailed and. *Handbook of emergent methods*: 461.
- Mhlongo, N. 2019. “Black Tax”: *Burden or ubuntu?* Cape Town: Jonathan Ball Publishers.
- Msibi, A.N. 2020. *Exploring the perceptions of “Black Tax” among young employed black South Africans*. North-West University. <https://orcid.org/200000-0001-8332-1042/>
- Montle, M.E. 2020. Examining the effects of “Black Tax” and socio-economic isolation of the black middle-class in South Africa through the study of Skeem Saam. *African Journal of Development Studies*, 10(3):235-252.
- Moustakas, C. 1994. *Phenomenological Research Methods*. Sage publications.

- Mpisane, N. 2022. *Exploring experiences of “Black Tax” among emerging black middle class in Cape Town*. Western Cape University, Cape Town. (Thesis — Master’s).
- Naicker, C. 2016. From Marikana to# feesmustfall: The praxis of popular politics in South Africa. *Urbanisation*, 1(1):53-61.
- Neuman, D. 2014. Qualitative research in educational communications and technology: A brief introduction to principles and procedures. *Journal of Computing in Higher Education*, 26:69-86.
- Nowell, L.S., Norris, J.M., White, D.E. & Moules, N.J. 2017. Thematic analysis: Striving to meet the trustworthiness criteria. *International Journal of Qualitative Methods*, 16(1):1609406917733847.
- Roberts, R.E. 2020. Qualitative Interview Questions: Guidance for Novice Researchers. *Qualitative Report*, 25(9): 3185-3203.
- Sanjari, M., Bahramnezhad, F., Fomani, F. K., Shoghi, M., & Cheraghi, M. A. 2014. Ethical challenges of researchers in qualitative studies: The necessity to develop a specific guideline. *Journal of medical ethics and history of medicine*, 7:14.
- Sarra, J. & Berman, K. 2017. Ubuntu as a tool for resilience: Arts, microbusiness, and social justice in South Africa. *Conflict Resolution Quarterly*, 34(4):455-490.
- Setia, M.S. 2016. Methodology series module 3: Cross-sectional studies." *Indian Journal of Dermatology*, 61(3):261.
- Sibiya, B. 2018. *Black tax and the vulnerability of the emerging middle class* (Doctoral dissertation, University of Pretoria).
- Smith, K. & Johnson, A. 2019. Future career goals and the impact of Black Tax: a thematic analysis. *Journal of Career Development*, 46(4):335-352.
- Smith, L. & Brown, K. 2019. The impact of ‘Black Tax’ on career development and choices: A qualitative study. *Journal of Cultural Sociology*, 34(4):411-428.
- Taylor, E., Huml, M., Cohen, A. & Lopez, C. 2021. The impacts of work–family interface and coping strategy on the relationship between workaholism and burnout in campus recreation and leisure employees. *Leisure Studies*, 40(5):714-729.
- Tutu, D. 2013. *Who we are: Human uniqueness and the African spirit of ubuntu*. Templeton Prize. <https://www.templetonprize.org/laureate/desmond-tutu/>
- Van Wyk, G. 2019. Negotiating Black Tax: Understanding the practice of transferring resources from working-class black young adults to their families in South Africa. *Journal of Social Service Research*, 45(3):308-319.



Whitelaw, E. & Branson, N. 2020. *“Black Tax”*: Do graduates face higher remittance responsibilities? Southern Africa Labour and Development Research Unit (SALDRU) University of Cape Town.

Whiting, G. 2009. Gifted black males: Understanding and decreasing barriers to achievement and identity. *Roeper Review*, 31(4):224-233.