

Title: The influence of black tax on career decision making

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ABSTRACT

In South Africa, young professionals represented a beacon of hope, yet they faced a daunting set of challenges. Amid high unemployment, a widening skills gap, and the persistent economic pressures of a post-apartheid landscape, many were further burdened by "Black Tax", a socio-cultural expectation to support extended family financially. This obligation often diverted talent from innovative or fulfilling sectors, impacting personal aspirations and stunting broader economic growth.

This study aimed to explore the effects of Black Tax on career choices, aspirations, and economic mobility among young Black professionals in South Africa. Using Social Cognitive Career Theory as a framework, the research examined how Black Tax shaped self-efficacy, outcome expectations, and career decisions.

The setting of the study highlighted the tension between individual ambitions and collective family responsibilities, where cultural duty often overshadowed personal goals.

The findings revealed that Black Tax led many to prioritize financial stability over career fulfillment, resulting in skill mismatches, reduced professional growth, and significant psychological strain. Young professionals from lower socio-economic backgrounds made career sacrifices early on, while middle-class participants, though somewhat more flexible, still faced limitations. Those in senior stages of their careers reported finding a balance, aligning their roles with personal passions after achieving financial stability.

In light of these results, this research emphasised the need for supportive policies, such as financial aid programs, skill development initiatives, and career alignment support, to empower South Africa's youth in fulfilling their potential without compromising family commitments.

Key Words:

Black Tax, Career Decision-Making, Socio-Culture Pressures, Social Cognitive Career Theory (SCCT), Underemployment

DECLARATION

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

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04 November 2024

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CHAPTER 1 – INTRODUCTION

1.1. Background to Research

Youth unemployment in South Africa remains persistently high, with economic challenges and skill shortages significantly impacting young people's career paths (De Lannoy et al., 2020). Rapid technological advancements and global market demands further widen the skills gap, increasing the need for specialized abilities that are in short supply (Cappelli, 2008; Collings et al., 2019). This shortage creates bottlenecks in South Africa's talent pipeline, limiting growth in essential sectors and complicating young people's entry into the workforce (Tarique & Schuler, 2010). Globally, over 79% of CEOs identified skill shortages as a key threat to growth, a concern echoed in the South African context, where the demand for skilled labour intensifies in response to technological progress, systemic economic challenges, and the impact of the COVID-19 pandemic (Collings et al., 2018; World Economic Forum, 2019; Habiyaremye et al., 2022).

For many young South Africans, navigating this volatile job market is compounded by the obligation of "black tax"—the financial responsibility to support extended family members, often including contributions to basic needs like food, education, and healthcare (Mangoma & Wilson-Prangley, 2018; Meyer & Mncayi, 2021; Opper, 2023; Webb, 2021). This added financial burden often constrains young professionals' ability to pursue career paths that require extended training or specialization, which may align better with market needs and technological advancements (Kulcsár et al., 2020). As a result, many are driven to prioritize immediate financial stability over long-term career aspirations, limiting their entry into specialized fields and exacerbating the existing skills gap. This combination of economic pressure, skill shortages, and familial obligations thus reinforces cycles of unemployment and skills mismatches, stalling both individual career growth and broader economic development.

Given the substantial influence of black tax on career decisions, this research aimed to examine how these financial and cultural pressures shaped the career trajectories of young South Africans. Black tax affected not only individual career choices but also contributed to broader labour market trends, with young professionals frequently forgoing opportunities in emerging or innovative sectors. This study sought to explore the effects of black tax on financial stability and career progression, offering insights into the intersection of cultural obligations and economic realities in a nation striving for greater equality and opportunity.

1.2. Research Problem

1.2.1. The nature of the problem and opportunity

In recent years, the field of career studies grew increasingly complex, reflecting the broad range of challenges individuals faced in navigating their professional journeys (Kulcsár et al., 2020). In South Africa, these challenges were particularly pronounced, as youth unemployment soared to 45.5% among individuals aged 15 - 34 in the first quarter of 2024 (Stats SA, 2024). However, the issue extended beyond unemployment; many young South Africans also experienced underemployment, working in roles that did not fully utilize their skills or qualifications, highlighting a substantial gap between education and job opportunities (Meyer & Mncayi, 2021).

1.2.2. Symptoms, causes and knowledge gaps

In South Africa, the employment landscape is shaped not only by high unemployment rates but also by significant underemployment. Underemployment occurs when individuals work in positions that do not fully utilize their skills, qualifications, or experience, leading to dissatisfaction and limited career growth (McKee-Ryan & Harvey, 2011; Meyer & Mncayi, 2021). This challenge is particularly prevalent among young South Africans, who face two primary pressures pushing them into roles below their skill levels: an oversupply of graduates relative to available skilled positions and economic pressures that compel them to enter the workforce early.

The oversupply of graduates has led to intense competition for a limited number of skilled roles, often resulting in young people taking on lower-level or unrelated positions simply to secure employment (Meyer & Mncayi, 2021). Additionally, many young South Africans are pressured to start working early to financially support their families, a responsibility intensified by "black tax," a cultural expectation for employed individuals to support extended family members (Oppel, 2023; Webb, 2021). These economic and cultural pressures frequently force young professionals to prioritize immediate financial security over roles aligned with their qualifications and long-term aspirations (Kulcsár et al., 2020; Webb, 2021).

The consequences of this mismatch are far-reaching. Low-skill jobs, which often come with wage penalties, can trap individuals in cycles of financial instability, as these positions typically offer limited opportunities for advancement or economic mobility (Lee, 2005; Meyer & Mncayi, 2021). As a result, these roles contribute to a continuous cycle of underemployment, with young professionals, especially those from marginalized communities, facing constrained pathways to build stable, fulfilling careers. Socio-economic and cultural pressures thus

perpetuate underemployment and exacerbate financial insecurity, deepening socio-economic inequalities and limiting opportunities for upward mobility.

This persistent cycle of underemployment and financial instability impacts not only individuals but also reflects broader labour market trends, highlighting the challenge of addressing South Africa's growing inequality. Such dynamics underscore the need for a more comprehensive understanding and targeted interventions to create equitable career opportunities for young professionals, bridging the gap between education, career fulfilment, and economic stability.

Given these complexities, South Africa's evolving career landscape requires a deeper understanding of the factors shaping young people's career choices (Abe & Chikoko, 2020). Scholars suggest that frameworks like Social Cognitive Career Theory (SCCT) offer valuable insights into how socio-cultural and environmental factors influence career decisions (Lent & Brown, 2019). Addressing these intertwined factors necessitates a holistic approach that considers both structural barriers and individual agency within South Africa's socio-political context.

This research aimed to contribute to this broader understanding by examining the intersections of educational attainment, labour market conditions, and cultural expectations, with a goal of identifying pathways toward more equitable career opportunities. This approach not only enriches the theoretical framework but also offers practical insights for addressing the unique challenges faced by young South Africans, promoting strategies that help close the gap between education, career fulfilment, and economic opportunity.

1.2.3. Previous research and theoretical gaps

George (2016) highlights the urgency for management research that yields significant impact, particularly in addressing critical global challenges as outlined in the United Nations' Sustainable Development Goals (SDGs). Of these goals, SDG #3, which promotes "Good Health and Well-Being," has gained recognition as a priority for research with widespread implications for policy-making and practical implementation worldwide (George, Howard-Grenville, Joshi, & Tihanyi, 2016). However, addressing well-being comprehensively requires research to move beyond traditional metrics focused solely on productivity and employee performance. This limited scope has historically constrained leadership studies, leaving essential aspects of employee welfare, such as mental health and socio-cultural pressures, insufficiently explored (Grant et al., 2007; Inceoglu et al., 2018).

In the South African context, a key factor impacting well-being is "black tax"—the financial responsibility that many young professionals shoulder to support their extended families. This obligation often leads to financial stress, a critical well-being concern defined by the Consumer Financial Protection Bureau (CFPB, 2015) as the inability to meet current and future financial obligations. Financial stress is typically measured through its physical and mental health effects, which arise when individuals struggle to cover basic needs or pay essential bills (Friedline et al., 2020). For those facing black tax, the strain of managing basic financial responsibilities can significantly impact overall well-being.

This study investigates the effects of black tax on career paths and economic mobility, addressing an essential gap in understanding how socio-cultural responsibilities influence professional trajectories. By examining these dynamics, the findings aim to contribute to SDG #3 by informing policies that alleviate financial pressures associated with black tax. Such policies would foster a more inclusive approach to well-being and provide greater access to equitable career advancement opportunities.

Furthermore, this study highlights another under-researched area: labour underutilization. Existing literature on labour market health largely centers on unemployment as a key indicator, but this narrow focus overlooks complex factors such as skill mismatches and underemployment, which play a crucial role in labour market efficiency and individual job satisfaction (Meyer & Mncayi, 2021). Building on foundational work by Arthur et al. (1989), Byington et al. (2019), and more recently, Donald et al. (2024), scholars argue that labour market research must broaden to capture these intricate dimensions, particularly as they intersect with socio-cultural obligations like black tax.

Through its dual focus on the socio-economic impacts of black tax and the broader implications of labour underutilization, this study seeks to bridge these critical gaps. In doing so, it enhances our understanding of labour market dynamics and offers valuable insights for developing policies that promote equitable career development, advancing the SDGs' overarching goals of well-being and sustainable economic growth.

1.3. Implications and Benefits

1.3.1. Practical

Individual Level: At the individual level, black tax often led young professionals to prioritize financially stable roles over those aligned with their skills, resulting in underemployment and decreased career satisfaction (Meyer & Mncayi, 2021). Many young professionals occupied positions that underutilized their skills, reducing productivity and job satisfaction (Meyer &

Mncayi, 2021). This research could guide the development of financial support programs, mentoring, and skill-matching initiatives, enabling young professionals to pursue careers that better matched their abilities and ambitions, ultimately enhancing their earning potential and career growth (Byington et al., 2019). Financial education and career counselling, for example, could assist young employees in managing financial pressures while making career decisions that foster long-term satisfaction and stability.

Organizational Level: At the organizational level, understanding the impact of black tax on workforce dynamics could improve human resource strategies. Often, black tax pressures led employees to prioritize income stability over skill alignment, resulting in skill underutilization, lowered productivity, and job dissatisfaction (Meyer & Mncayi, 2021; Hoboubi et al., 2016). Organizations might need to invest in training for skill gaps; however, acknowledging the socio-cultural context of black tax could help mitigate turnover and boost retention through financial planning support, flexible work options, and wellness programs (Byington et al., 2019). Such interventions could relieve the pressures linked to familial financial obligations, improving job satisfaction and engagement.

Furthermore, addressing skill mismatches could reduce training and development costs, as employees could be placed in roles that align with their existing skills. Organizations facing challenges filling specialized roles might benefit from career advancement initiatives for employees impacted by black tax, facilitating skill development that promotes both productivity and innovation. In South Africa, where the cost of replacing skilled workers averages ZAR 250,000, retention strategies could significantly enhance organizational sustainability (Rasool & Botha, 2011).

Leadership Level: At the leadership level, leaders play a pivotal role in shaping organizational culture and significantly influence employee behaviour, performance, and well-being (Avolio, Walumbwa, & Weber, 2009; Kuoppala et al., 2008; Inceoglu et al., 2018). Effective leadership can foster a positive work environment, enhance employee well-being, and improve job satisfaction by offering rewards and increasing employee autonomy (Inceoglu et al., 2018).

This research underscores the importance of creating a workplace culture that acknowledges socio-cultural pressures like black tax. Leaders who prioritize skill development and build supportive environments can empower employees to align their career paths with their strengths, boosting engagement, productivity, and overall well-being. Offering meaningful rewards and allowing employees greater control over their work can be instrumental in supporting well-being (Inceoglu et al., 2018).

As organizations transition toward Industry 4.0, leadership is essential in fostering a culture of innovation and adaptability (Guzmán et al., 2020). Leaders must take a proactive approach to workforce planning, anticipating skill shortages and investing in talent development to address both underemployment and competition for skilled labour. This strategic alignment is increasingly critical as technological advancements accelerate, requiring a prepared and skilled workforce to drive innovation and organizational growth.

In addressing black tax, leaders must recognize its link to financial stress, which can adversely affect workplace behaviour. For instance, a PricewaterhouseCoopers (PwC) survey found that 53% of employees experience financial stress, which directly impacts their job performance (Sabri & Aw, 2020). By offering support mechanisms—such as financial wellness programs, skill development opportunities, and flexible work arrangements—leaders can help mitigate these stressors and cultivate a resilient, productive workforce.

Societal Level: On a societal scale, the skill mismatch exacerbated by black tax contributed to economic stagnation, as an underutilized workforce impeded productivity and competitiveness (Meyer & Mncayi, 2021). Skill disparities and limited career growth options worsened income inequality and broadened social divides (Tang & Wang, 2021). Addressing the effects of black tax on career choices could lead to more equitable economic outcomes by offering young professionals pathways to upward mobility, reducing income inequality. Policies supporting skill development and targeted financial assistance for those affected by black tax could also help curb brain drain, retaining skilled talent within the local economy.

In summary, this research extended beyond individual career choices, offering a basis for organizational and societal transformation. By addressing the socio-cultural pressures associated with black tax, stakeholders could foster a more inclusive, productive, and competitive workforce, benefiting individuals, organizations, and society as a whole.

1.3.2. Academic

This research broadens career theory by integrating socio-cultural factors such as black tax, addressing a key gap in career decision-making studies. By combining social cognitive career theory with the unique financial pressures faced by marginalized communities, this study enhances the understanding of career trajectories in non-Western contexts. It also opens up new lines of inquiry into how family obligations intersect with economic behaviour, encouraging further research into cultural factors influencing labour market outcomes.

Most leadership studies have underexplored the well-being of employees, focusing instead on performance metrics, which limits a holistic view of workplace dynamics (Inceoglu et al., 2018). Additionally, black tax as a cultural construct remains largely understudied, with varying definitions and interpretations across contexts. In South Africa, black tax represents financial responsibilities toward extended families, a dimension distinct from similar constructs in the United States, where it often refers to overworking to support oneself and family members (Mangoma & Wilson-Prangley, 2018). By examining black tax in the South African setting, this study contributes a culturally nuanced perspective to the literature on socio-economic mobility and career decision-making.

1.4. Purpose statement

Understanding the importance of career decision-making was crucial for both businesses and academic institutions. As Meoli et al. (2020) noted, workforce diversity, technological advancements, and shifts in the global market had dramatically changed business operations and the ways individuals managed their careers. These transformations required innovative approaches to career navigation. Byington et al. (2019) emphasised that personal fulfillment and well-being were essential, as aligning career choices with personal interests and values increased job satisfaction, motivation, and overall well-being, ultimately enhancing workforce productivity (Hoboubi et al., 2016).

In this context, researching the impact of black tax on career decisions became vital. By examining how black tax shaped career choices, organizations could develop strategies to better support employees from marginalized communities, improving talent retention and professional development. Addressing the challenges posed by black tax also promoted diversity and inclusion, fostering a workplace environment that valued equity and supported sustainable career advancement.

1.5. Theoretical Framework

Grounded in Social Cognitive Career Theory (SCCT), the study examined how individuals from black communities managed the balancing act between personal career goals and their obligations to financially support extended family members. Black tax was especially relevant in South Africa, where it prevailed in communities that had historically faced economic disadvantages. These socio-cultural pressures often drove individuals to choose stable but less ambitious career paths, leading to a mismatch between their skills and the roles they occupied (Meoli et al., 2020).

This mismatch affected not only personal career satisfaction but also broader economic mobility and productivity (Meyer & Mncayi, 2021).. By investigating how black tax contributed to this issue, the study provided insights to help individuals make more informed career decisions and supported businesses in creating environments that were sensitive to employees affected by these socio-cultural pressures.

This study aims to fill a crucial gap in academic and practical knowledge regarding the impact of black tax on career decision-making. By applying Social Cognitive Career Theory (SCCT), it will explore how sociocultural factors shape career paths and the compromises individuals must make between personal aspirations and familial responsibilities. The research will provide actionable insights for both businesses and policymakers, helping to create more inclusive workplaces and support systems for individuals affected by black tax, ultimately promoting equitable career opportunities and contributing to societal advancement.

1.6. Research Question

Due to the significant socio-cultural pressures placed on individuals from black communities, particularly in the context of familial financial obligations, black tax has become an increasingly important factor influencing career decision-making. Grounded in Social Cognitive Career Theory (SCCT), this study aims to explore the intricate relationship between black tax and career trajectories, focusing on how financial responsibilities toward extended family members affect career choices and professional growth (Lent & Brown, 2019). The evolving economic landscape, particularly in South Africa, presents unique challenges and opportunities, as individuals from marginalised communities navigate the complex balance between personal career aspirations and familial support obligations.

Subsequently, the main research question defined to address the research problem for this study is:

1.6.1. Main Research Question:

How does Black Tax influence career decision-making among South African professionals?

The impact of black tax on career decision-making has been largely underexplored in academic literature, particularly within the framework of SCCT, which emphasises the role of

socio-cultural and environmental factors in shaping career decisions. The financial obligations associated with black tax often lead individuals to make career compromises, favouring stable, less fulfilling roles over riskier, potentially more rewarding opportunities (Rothstein & Rouse, 2011). Additionally, skill mismatches and limited career progression are prevalent in cases where individuals prioritize financial stability over professional growth (Meoli et al., 2020).

To refine the main research question, the following sub-questions are proposed:

1.6.2. Sub Research Question1:

What are the origins and perceptions of Black Tax within Black communities?

1.6.3. Sub Research Question2:

How has Black Tax influenced individuals' ability to pursue career paths aligned with their skills and aspirations, and to what extent has it contributed to career compromises, skill mismatches, and limitations in professional growth?

By answering these questions, this study seeks to uncover actionable insights for both individuals and organizations. Addressing the socio-cultural pressures of black tax could lead to more inclusive human resource policies, improved employee well-being, and enhanced career satisfaction. Moreover, businesses that implement supportive strategies for employees affected by black tax could foster greater talent retention, boost productivity, and build a reputation for corporate social responsibility, ultimately gaining a competitive advantage in today's global economy.

The overarching goal of this research is to fill the knowledge gap on the influence of black tax on career decision-making and to contribute to more equitable career opportunities and broader societal advancement.

LITERATURE REVIEW

The table below provided a structured approach to investigating how "Black Tax" affected career decision-making among Black professionals in South Africa. It was organised around two key constructs: Black Tax and Career Decision-Making, each containing specific themes aligned with research questions and sub-questions.

Table 1 – Research Approach

Construct	Themes	Research Question
Black Tax	Historic Inequalities and Socioeconomic Legacy	Main Research Question: How does Black Tax influence career decision-making among professionals in South Africa? AND Sub-question 1: What are the origins and perceptions of Black Tax within Black communities?
	Socio-Cultural Expectations and Ubuntu	
	Intergenerational Inequality and Financial Obligations	
Career Decision-Making	Self-Efficacy	Sub-question 2: How has Black Tax influenced individuals' ability to pursue career paths aligned with their skills and aspirations, and to what extent has it contributed to career compromises, skill mismatches, and limitations in professional growth?
	Outcome Expectation	
	Personal Goals	
	Environmental Factors	
	Family Influence and Responsibility	
	Career Compromises	
	Skill Mismatch	
	Growth Limitation	
Implications/Effects of Black Tax on Career Decision-Making	Psychological and Emotional Effects of Black Tax	
	Personal Financial Growth	
	Over-indebtedness	

Source: Created by author

2.1. Introduction

Career decision-making is a critical and multifaceted process that significantly shapes an individual's life trajectory, self-perception, and overall well-being. This process, involving self-reflection, exploration of career possibilities, and commitment to a particular path, requires individuals to align personal goals with environmental and socio-economic factors (Gati & Kulcsár, 2021; Kulcsár et al., 2020). In South Africa, career choices are further influenced by "black tax," a socio-cultural expectation where African professionals often support their extended families financially, a responsibility stemming from historical inequalities and intergenerational poverty rooted in apartheid (Mangoma & Wilson-Prangley, 2018). This literature review delves into the interplay between career decision-making and black tax, examining the influence of historic inequalities, family obligations, and psychological impacts, as well as the socio-cultural framework of Ubuntu. By addressing these elements, this review aims to deepen the understanding of how black tax shapes career paths, highlighting the need for supportive measures to foster career satisfaction, economic independence, and personal growth for Black South Africans.

2.2. Career Decision-Making

Career decision-making is a pivotal, complex process that guides individuals' life paths, shaping both personal fulfillment and socio-economic standing. This process entails self-assessment, exploration of potential careers, and eventual commitment to a career choice, all of which are influenced by various internal and external factors (Gati & Kulcsár, 2021; Kulcsár et al., 2020). Core elements of this decision-making process include self-efficacy, outcome expectations, and alignment with personal goals, as individuals assess how well their skills and aspirations align with potential career options (Kulcsár et al., 2020). Career decision-making is further complicated by uncertainties about the future and the inherent ambiguities in navigating long-term career paths (Xu, 2021).

One's career path is among the most impactful decisions influencing life quality, economic security, and growth potential (Kulcsár et al., 2020). Today's dynamic, technology-driven job market offers new opportunities but also presents challenges, such as skill mismatches and growth limitations, requiring individuals to balance their personal aspirations with practical considerations for stability and economic advancement (Kulcsár et al., 2020).

However, the career decision-making process is often constrained by challenges that can be classified into internal and external categories.

Internally, individuals may experience conflicts and uncertainty regarding their interests, values, and long-term goals, which can hinder effective decision-making (Gati & Kulcsár, 2021). This internal conflict often generates self-doubt and anxiety about achieving career satisfaction and stability, impacting one's self-efficacy. Psychological factors, including fear of failure and the pressure to make successful choices, compound these difficulties, adding emotional and mental strain to the decision-making process (Gati & Kulcsár, 2021).

Externally, financial barriers play a substantial role in limiting career options, especially in contexts where resources for education and training are restricted (Kulcsár et al., 2020; Webb, 2020). Financial obligations, including debt from educational loans, often push individuals towards high-paying roles that may not align with their personal aspirations (Webb, 2020). Moreover, socio-cultural expectations surrounding gender, race, and class can influence the perceived accessibility of certain career paths (Webb, 2020). Family obligations, especially in the form of black tax, create additional financial and emotional pressure, forcing individuals to prioritize job security and income over personal and professional growth (Gati & Kulcsár, 2021; Webb, 2020).

The influence of black tax amplifies the challenges within career decision-making, as individuals often feel compelled to compromise personal career goals in favour of stable income. The financial obligations associated with black tax limit access to further education and training, thus narrowing available career options and perpetuating skill mismatches and growth limitations (Kulcsár et al., 2020; Webb, 2020). Recognizing how black tax intersects with career decision-making is essential for addressing the unique challenges faced by marginalized individuals in their career journeys.

2.3. Black Tax

The concept of "black tax" carries significant socio-economic implications in South Africa, representing the financial obligations that Black professionals, particularly those who have attained educational or professional success, bear towards supporting extended families and communities. Black tax is more than just a financial responsibility; it symbolizes the socio-economic legacy of historic racial inequalities and the intergenerational financial obligations that continue to affect Black South Africans.

Webb (2020) explains that black tax can be traced back to apartheid policies and systemic racial capitalism, which disenfranchised Black South Africans, resulting in generational poverty that continues to this day. Many Black professionals feel a deep responsibility to provide financial support to family members still affected by these historic inequalities (Webb, 2020). This financial duty often affects career choices, as individuals may prioritize jobs that offer security and higher income to ensure they can meet these family obligations, even if these choices do not align with their personal career aspirations.

The lasting effects of apartheid are viewed through different lenses. Magubane (2016) identifies two main perspectives: one sees black tax as a result of structural inequalities, while the other interprets it as a direct consequence of economic disparities caused by white privilege. Both perspectives emphasise the socio-economic burdens placed on Black South Africans, making black tax a significant factor in their career decision-making. These responsibilities often force individuals to prioritize immediate financial gain over long-term career growth and personal fulfillment.

For young Black graduates, black tax imposes additional challenges as they begin their professional lives, often restricting their social and economic mobility (Webb, 2020). Many face the dilemma of balancing personal career aspirations with the financial needs of their families, which frequently leads to compromises in their career paths, limiting opportunities for skill development and growth.

Magubane (2016) further elaborates on how black tax affects the Black middle class, shaping economic behaviour, personal financial growth, and consumption patterns within this group. This financial responsibility often directs individuals toward high-paying careers that may not match their skills or ambitions, resulting in a mismatch between their capabilities and career roles, which can further hinder career satisfaction and growth.

Beyond financial obligations, black tax is also rooted in socio-cultural values, particularly the African philosophy of Ubuntu, which emphasises collective well-being over individual gains. Mangoma and Wilson-Prangley (2018) explore how this socio-cultural expectation drives financial transfers within families, highlighting dissatisfaction with limited savings among contributors and suggesting that black tax may hinder personal and economic progress. This expectation to support family members often pushes individuals toward careers with financial stability rather than personal satisfaction, restricting their potential for long-term fulfillment and professional development.

The socio-political dimensions of black tax are equally significant. Webb (2020) links black tax to political consciousness and movements like the #FeesMustFall protests, which express frustration over familial obligations and restricted social mobility. These movements reveal the challenges that young Black South Africans face, as financial burdens persist despite educational accomplishments. This political consciousness can influence career choices, as individuals may seek roles that allow them to contribute to social justice or support their communities.

Ultimately, black tax represents more than a financial obligation; it is a multifaceted issue reflecting the enduring impact of racial inequalities, shaping career compromises, and influencing personal financial growth. The literature illustrates its significant influence on career choices, social mobility, and even political engagement. Understanding black tax's complexities is essential for creating strategies that support Black South Africans in pursuing fulfilling careers without sacrificing familial responsibilities. This approach could foster long-term career satisfaction and economic mobility, promoting a balanced approach to personal growth and community support.

2.4. Historical and Socio-Cultural Foundations of Black Tax

2.4.1. Origins of Black Tax in Post-Apartheid South Africa

The practice of Black Tax in post-apartheid South Africa was intricately linked to the country's historical and systemic racial and economic disparities. During the apartheid era, Black South Africans endured institutionalized discrimination that severely restricted their access to quality education, economic opportunities, and land ownership (Pellicer & Ranchhod, 2022). This led to widespread poverty and entrenched intergenerational inequality. Despite the formal end of apartheid in 1994, these socio-economic disparities persisted, which played a significant role in the emergence of Black Tax (Francis & Webster, 2019). Young Black professionals found themselves in a position where they were expected to provide financial support to their extended families, reflecting the lingering effects of historical disenfranchisement (Webb, 2020).

The legacy of apartheid left many Black households economically disadvantaged, resulting in a reliance on those family members who managed to achieve some level of financial stability (Pellicer & Ranchhod, 2022). This dependency solidified the expectation of financial support, contributing to the phenomenon known as Black Tax (Webb, 2020). Furthermore, collectivist cultural values within Black communities emphasised familial support and financial sharing as

moral and social responsibilities (Oppel, 2023). Such values created an environment where individuals felt compelled to assist their relatives, thereby reinforcing the practice of Black Tax (Oppel, 2023).

Additionally, the economic structure that characterized post-apartheid South Africa, marked by persistent unemployment, high living costs, and a struggling education system, exacerbated the necessity for Black professionals to assist family members who were unable to access the same economic opportunities (Francis & Webster, 2019). Many individuals face daunting financial pressures, compelling them to prioritize family obligations over personal financial growth and career advancement (Webb, 2020).

Black Tax emerged not merely as a financial burden but as a complex response to the entrenched racial and economic inequalities that shaped South African society. It encapsulated the intersection of historical injustices and contemporary socio-economic challenges, highlighting the broader issues of racialized wealth distribution and limited social mobility. This phenomenon called for further exploration to understand how it perpetuated economic dependency and hindered wealth accumulation among Black professionals, reinforcing the cyclical nature of poverty and disadvantage in a country still grappling with its apartheid legacy.

2.4.2. Cultural and Familial Obligations

In African societies, cultural values such as Ubuntu historically played a pivotal role in shaping expectations of family support and communal responsibility. Ubuntu, which translates to "*I am because we are*," emphasised the collective over the individual, fostering a strong sense of interconnectedness within communities (Oppel, 2023). This philosophy promoted the belief that an individual's success or well-being was intrinsically linked to the prosperity and welfare of the broader family and community (Mhlongo, 2019). In this context, extended family responsibilities were deeply ingrained in the social fabric, with individuals expected to contribute to the collective welfare, particularly when they achieved financial stability or success (Webb, 2020).

These communal values made it common for those with economic means to support both their immediate and extended families. The underlying sense of duty and reciprocity was rooted in the belief that no individual prospered alone, and that wealth and resources had to be shared for the greater good (Ndhlovu, 2023). Ubuntu thus reinforced a system where economic

success carried a moral obligation to uplift others, which directly informed the expectations around Black Tax a modern manifestation of these long-standing values.

However, as discussed by Monde, Ubuntu has also been portrayed as a cultural confinement that guilt individuals into paying Black Tax, revealing a tension between traditional communal values and the pressures of modern economic realities (Oppel, 2023). Monde's perspective suggests that Black Tax may sometimes be used to instrumentally apply Ubuntu, positioning it as a tool for coping with imposed economic inequalities (Oppel, 2023). This reflects the philosophical underpinning of Ubuntu but also aligns with aspects of economic liberalism, where the communal value of sharing is contrasted with individual economic pressures in a liberalized market economy.

In post-colonial and modern economic settings, the principles of Ubuntu continued to shape family support systems, contributing to a collective responsibility that often placed additional financial burdens on those who had achieved professional success. Yet, as Oppel (2023) highlights, the idea of Black Tax can sometimes evolve into an obligation that individuals feel compelled to meet, raising questions about the role of Ubuntu in navigating economic disparities and whether it is being leveraged to cope with systemic inequalities rather than purely honoring cultural values

2.4.3. Comparative Perspectives Across Different Regions

Although "Black Tax" is closely associated with South Africa, similar practices emerge in various countries, each shaped by its socio-economic context. In Zimbabwe, for example, individuals who achieved financial success were expected to support extended families, a pattern compounded by high unemployment and economic instability (Vakira et al., 2021). Many families depended on remittances from relatives abroad or in urban centers to meet basic needs like food, education, and healthcare. These financial contributions, though essential for household survival, placed a heavy burden on the senders, who had to balance familial obligations with their own financial aspirations.

In Namibia, the legacy of apartheid and historical inequalities reinforced this practice. Successful individuals felt morally obligated to assist less fortunate family members, which created tension between personal financial growth and communal responsibility (Oppel, 2021). This dynamic, similar to Zimbabwe, affected young professionals who struggled to balance their career goals with the economic demands of extended families.

In the United States, while the term "Black Tax" is not widely used, African Americans faced similar systemic barriers. Historical disenfranchisement and racial inequalities have resulted in socio-economic challenges that mirror those in South Africa (Marx, 1998; Hunter & Robinson, 2016). African Americans, particularly men, were often stereotyped as undereducated or underemployed, further entrenching racial disparities (Wiebold & Spiller, 2017). The economic pressure on African Americans to support both themselves and their families often led to overwork, with many taking multiple jobs to meet these demands (Mangoma & Wilson-Prangley, 2018; Webb, 2020). This not only limited wealth accumulation but also led to physical and emotional exhaustion (Dziak et al., 2010).

In immigrant communities, the global practice of remittances parallels Black Tax. Migrants frequently sent money back to support their families, which, while vital, imposed significant financial strain on the senders (Magubane, 2016). These financial obligations reflect a broader global pattern where individuals from disadvantaged backgrounds are expected to provide support to extended family members, often at the cost of their own economic advancement (Carling, 2008).

Across various regions, these practices highlight a shared theme of familial financial responsibility within collectivist cultures and migrant communities. These obligations underscore the intersection of cultural expectations and economic realities, revealing structural inequalities that perpetuate financial burdens on individuals striving for upward mobility (Abdih et al., 2012).

The table below presents an overview of the Cross-Cultural Examination of Family Financial Obligations across various countries.

Table 2: Cross-Cultural View of Black Tax

	Namibia	South Africa	Zimbabwe
	Rooted in the legacy of colonialism and apartheid, where black Namibians were denied economic and educational opportunities. Black Tax is a means of redressing past inequalities.	Tied to apartheid-era racial inequality but also reflects post-apartheid economic disparities within black families. It impacts the emerging black middle class.	Linked to systemic inequality and socio-economic instability post-independence, exacerbated by a very high unemployment rate
Cultural Perception	Seen as a moral and cultural obligation to support extended family, grounded in a strong sense of social solidarity and family responsibility.	Perceived both as a family obligation and as a financial burden, especially among the black middle class who see it as a hindrance to personal financial growth.	Considered a moral duty, driven by collectivist cultural values where those who are employed are expected to support relatives struggling economically.
Recipients of Support	Mostly older generations affected by apartheid policies, including those with limited educational and employment opportunities.	Includes parents, siblings, and extended family members such as cousins who have not benefited from economic growth post-apartheid.	Primarily supports parents, younger siblings, and other extended family members, often as a result of unemployment, death, or divorce.
Economic Impact	Helps address the socio-economic imbalances caused by apartheid. While it strengthens family ties, it can place financial strain on individuals trying to improve their economic situation.	Often viewed as an obstacle to wealth accumulation and upward mobility for the black middle class. Financial obligations can limit savings, investment, and personal financial freedom.	Black Tax serves as a primary means of survival for many families, but it can place significant financial pressure on employed individuals, affecting their ability to pursue personal goals.

Impact on Personal Growth	Seen as necessary but can slow individual financial progress as resources are directed toward family support.	Creates tension between familial responsibility and personal financial growth, particularly for those aspiring to move up the socio-economic ladder.	Often hinders personal and professional growth, as individuals must prioritize family support over personal financial aspirations.
Role in Society	Viewed as a form of redress for historical injustices, maintaining traditional roles and social bonds within families.	Considered both an essential form of family support and a burden that prevents personal wealth accumulation, with mixed perceptions in society.	Seen as a survival mechanism for families facing economic hardship, deeply ingrained in the collectivist values of Zimbabwean society.
Key Drivers	Historical economic marginalization under apartheid, cultural expectations of family responsibility.	Socio-economic disparities within families, lingering effects of apartheid, and cultural expectations of giving back to less fortunate family members.	High unemployment rates, economic instability, and traditional family structures where financial support is expected from those who are employed.

Source: Created by the author

2.4.4. Conclusion

In conclusion, this literature review demonstrated that Black Tax was deeply rooted in the historical, socio-economic, and cultural landscapes of South Africa and other collectivist societies. It emerged as a complex phenomenon shaped by post-apartheid inequalities, cultural expectations, and economic constraints. Black Tax reflected not only a response to systemic disenfranchisement but also a moral and social obligation influenced by values such as Ubuntu. Across various regions, similar practices revealed shared themes of family financial responsibility and collective support within communities marked by economic disparities and limited social mobility.

This comprehensive overview of Black Tax and comparable global practices underscored the burden of familial and cultural expectations on individuals' financial obligations, often at the expense of personal economic advancement and wealth accumulation. This dynamic

suggested that Black Tax played a significant role in perpetuating economic dependency and limiting individual growth, especially for Black professionals striving for upward mobility.

The next section will examine the economic implications of Black Tax, focusing on how these financial obligations impacted wealth distribution, personal financial stability, and broader economic structures within affected communities. By exploring these implications, the aim is to understand the ripple effects of Black Tax on both micro and macroeconomic levels

2.5. Economic Implications of Black Tax

The concept of Black Tax, an informal yet deeply ingrained cultural expectation for Black professionals to financially support their extended families, had significant and wide-ranging economic implications (Oppel, 2021). This phenomenon, prevalent in many countries but especially notable in South Africa, was argued to create both individual and structural economic challenges (Mangoma & Wilson-Prangley, 2018). One of its most profound effects was its impact on personal financial growth. Many Black professionals, despite achieving economic success, found themselves in situations where substantial portions of their income were redirected to support family members rather than being invested in their personal financial aspirations, such as saving, investing, or accumulating wealth (Mangoma & Wilson-Prangley, 2018; Planting, 2013).

The debate surrounding Black Tax often hinged on the tension between cultural obligations and economic self-interest. On the one hand, supporters argued that this practice reinforced communal responsibility, fostered familial solidarity, and served as a critical lifeline for many disadvantaged households (Kainja et al., 2022; Malele, N. E. 2021). On the other hand, critics contended that it perpetuated financial inequality, trapping even successful individuals in cycles of economic stagnation, and ultimately hindering broader economic development (Magubane, 2016). This tension raised important questions about the balance between cultural expectations and the pursuit of financial independence.

2.5.1. Impact on Personal Financial Growth

Black Tax directly affected personal financial growth by limiting the ability of individuals to allocate resources toward wealth-building activities. As a result, individuals were often unable to accumulate savings or invest in long-term assets that contributed to personal financial security (Mangoma & Wilson-Prangley, 2018). This financial burden delayed or altogether

curtailed their financial independence and, consequently, restricted opportunities for upward social mobility.

Critics argued that this diversion of resources entrenched socio-economic disparities, especially in countries like South Africa, where systemic inequalities had already limited access to wealth generation for Black communities (Oppel, 2021). While the intent behind Black Tax may have been well-meaning supporting less fortunate family members its unintended consequence was a widening economic gap within Black communities. The debate lay in whether this familial support, seen as a virtue, ultimately deepened the financial challenges it sought to mitigate.

However, some scholars proposed that Black Tax, while burdensome, could be viewed as an adaptive response to the socio-economic conditions imposed by historical injustices (Oppel, 2023). Instead of viewing Black Tax solely as a negative force, it could be seen as a form of economic redistribution within families that had been structurally disadvantaged (Oppel, 2021). This perspective emphasised the moral and ethical imperatives that underpinned this practice, despite its limiting effects on personal wealth accumulation.

2.5.2. Generational Wealth Transfer and Black Tax

The implications of Black Tax extended beyond immediate financial concerns, reaching into the realm of generational wealth transfer. In many cultures, passing down assets like livestock has traditionally been key to securing long-term financial stability for future generations (Oppel, 2021). However, Black Tax disrupted this process, as it prevented individuals from accumulating sufficient wealth to pass on to their descendants (Burns et al., 2024). Rather than building a financial legacy for their children, many professionals found themselves compelled to direct their earnings toward supporting parents, siblings, and other extended family members. This financial obligation effectively depleted any surplus that could have otherwise been invested in intergenerational wealth transfer a form of repaying the "debt" of parental support they had received growing up (Lee and Mason, 2011; Oosthuizen, 2019)

This disruption perpetuated socio-economic inequalities over generations, creating a vicious cycle where each successive generation was forced to begin from scratch. Unlike wealthier families, who could pass down significant assets to create financial stability for their descendants, Black families burdened by Black Tax were left unable to accumulate wealth that could benefit future generations (Burns et al., 2024). As a result, the financial mobility of

entire communities remained limited, with the gap between those subjected to Black Tax and those free from its constraints widening over time.

Some argued that Black Tax represented a hidden mechanism of economic disadvantage, one that existed within marginalized communities but was often overlooked in broader economic discussions (Burns et al., 2024). The inability to transfer wealth across generations significantly contributed to the entrenched nature of inequality, particularly in countries still grappling with the legacies of apartheid and colonialism.

2.5.3. Black Tax and Entrepreneurship

Entrepreneurship, a critical driver of economic growth and wealth creation, was significantly impacted by Black Tax (Wong et al., 2005). The financial obligations imposed by Black Tax reduced disposable income, limiting the resources available for new business ventures and diminishing individuals' capacity to take the risks essential for entrepreneurial success (Sieger & Minola, 2016; Preisendorfer et al., 2012). Entrepreneurship required not only capital but also a degree of financial freedom—something that individuals burdened by Black Tax often lacked. Instead of investing in innovative projects or new businesses, many professionals were compelled to prioritize short-term financial stability over long-term entrepreneurial aspirations (Sieger & Minola, 2016).

This inability to engage in entrepreneurial activities had broader economic implications. By stifling the entrepreneurial potential of Black professionals, Black Tax limited job creation and economic development within these communities (Sieger & Minola, 2016). Moreover, the economic inequalities perpetuated by this practice extended beyond individual households, reinforcing systemic disparities that hindered national economic progress (Bruton et al., 2021). In this context, Black Tax functioned as a structural barrier not only to personal financial growth but also to the economic empowerment of entire communities.

However, some perspectives suggested that entrepreneurship could serve as a solution rather than merely a victim of Black Tax. Advocates argued that fostering entrepreneurial opportunities within Black communities could provide the economic mobility necessary to break free from the constraints of Black Tax. Recent research, for example, indicated that women were often drawn to entrepreneurship when starting a business offered a viable way to address financial, familial, and social challenges that traditional employment could not resolve (Sendra-Pons et al., 2021). This suggests that entrepreneurship, particularly within marginalized communities, could be a powerful tool for overcoming systemic financial

burdens. Supporting this view, prior studies revealed that women frequently engaged in entrepreneurial activities out of necessity for survival (Chang et al., 2022), underscoring that entrepreneurship can provide a pathway to economic independence.

By encouraging collective investment in community businesses, Black professionals might have created new avenues for wealth generation that benefited both their families and the broader community, potentially alleviating the financial pressures of Black Tax.

2.5.4. Conclusion

The economic implications of Black Tax were multifaceted, impacting not only personal financial growth but also generational wealth transfer and entrepreneurial potential. While the practice was rooted in communal responsibility and cultural expectations, its financial burden was substantial, reinforcing economic inequality and constraining opportunities for upward mobility. Proponents of Black Tax emphasized its role in supporting disadvantaged family members, while critics contended that it kept individuals trapped in cycles of economic stagnation. Addressing these challenges required a nuanced approach that respected both the cultural and economic factors involved, while also promoting policies that supported financial independence and facilitated intergenerational wealth creation within Black communities.

Beyond its economic impact, Black Tax also had profound psychological effects. The next section examines these mental and emotional dimensions, exploring how the pressures associated with Black Tax influenced well-being, stress levels, and overall mental health.

2.6. Psychological and Emotional Effects of Black Tax

The psychological burden imposed by financial obligations, commonly referred to as Black Tax, was substantial, often leading to chronic stress, anxiety, and emotional exhaustion (Ryu & Fan, 2022). The pressure to support extended family, particularly in cultures that emphasise communal responsibility, was closely linked to mental health issues and heightened levels of perceived stress (Slimmen et al., 2022). This strain is frequently termed *emotional tax*, capturing the mental toll of constantly balancing personal aspirations with the unrelenting expectations of family support (Oppel, 2023). Navigating these conflicting demands often had far-reaching psychological consequences, extending beyond immediate financial concerns and negatively affecting overall mental well-being and long-term life satisfaction.

This phenomenon aligned with broader social psychology research, which has long demonstrated the detrimental effects of stressful life events on health-related behaviour (Berkowitz, 1989; Elder et al., 2020). Research further indicated a significant correlation between financial worries and psychological distress, with the impact being especially pronounced among certain vulnerable groups. Individuals who were single, unemployed, from lower-income households, or renters exhibited stronger correlations between financial stress and mental health struggles compared to other demographics (Ryu & Fan, 2022). This underscores the importance of addressing the mental health toll of financial obligations like Black Tax, as it not only affects immediate financial stability but also has enduring effects on emotional and psychological well-being.).

The figure below illustrates the effects of academic, financial, family, and extracurricular pressures on mental well-being.

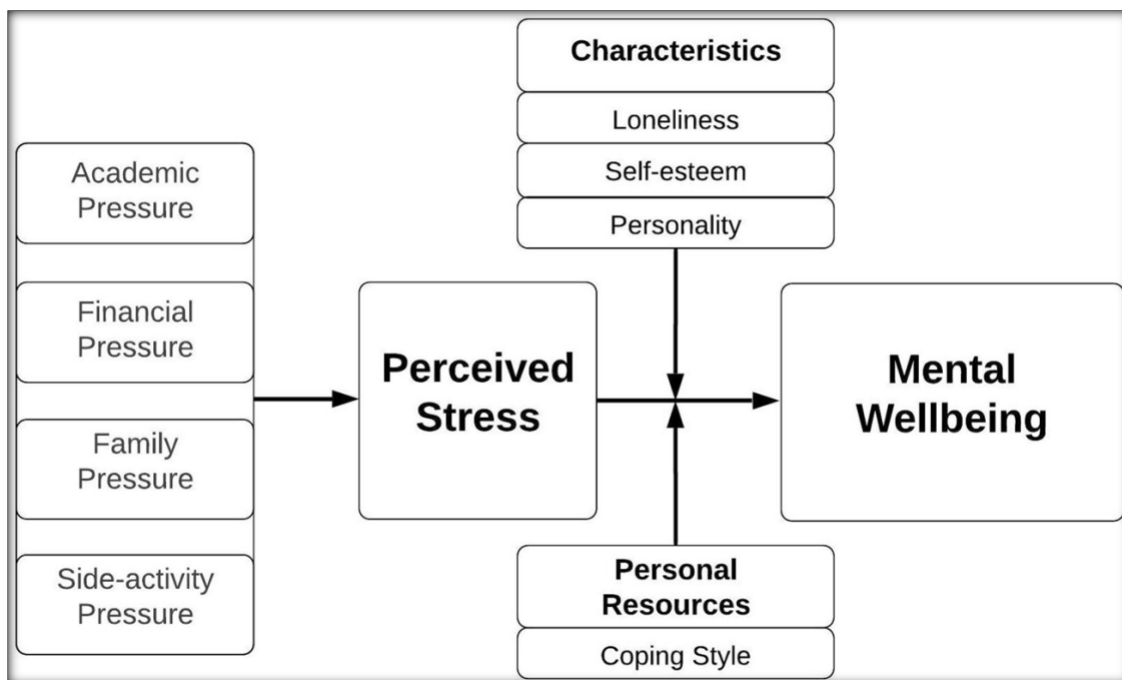


Figure 1: Conceptual model of the relationship between underlying stressors, perceived stress, characteristics, personal resources, and mental well-being).

Source: Sybren Slimmen,, Olaf Timmermans, Kalina Mikolajczak-Degrauwe, Anke Oenema (2022)

2.6.1. Family Pressure and Emotional Strain

For many Black professionals, the expectation to support extended family was not merely a financial obligation but deeply embedded in their cultural and moral values (McManus et al., 2020). Failing to meet these expectations often triggered feelings of guilt and shame, further

intensifying the emotional burden. The cultural framework of Ubuntu, which emphasises communal responsibility and interconnectedness, reinforced this pressure (Oppel, 2023). While Ubuntu fosters solidarity, it was sometimes leveraged to guilt-trip individuals into prioritizing their family's needs over their own aspirations, thereby amplifying the emotional tax they experienced (Oppel, 2023).

This emotional burden frequently led Black professionals to prioritize financial stability over personal ambitions, resulting in many choosing safer career paths to provide for their families. This pressure, compounded by the lingering socio-economic effects of apartheid, constrained their ability to freely pursue more fulfilling careers. Some individuals opted for quick-to-complete programs or career paths, hoping to return home sooner to assist their families (Z. Mhlongo & O'Neill, 2013). Such decisions reflect the concept of choice closure, where short-term solutions limit long-term opportunities, shaping not only financial outcomes but also emotional well-being (Gu et al., 2013). Ultimately, many professionals felt trapped between family obligations and their personal aspirations, resulting in long-term dissatisfaction and constrained career mobility, as they were unable to pursue the careers they originally desired (Verbruggen & De Vos, 2019).

2.6.2. Cognitive Load and Decision-Making

Cognitive Load Theory (Sweller, 1988) offers crucial insight into how Black Tax impairs decision-making. The constant pressure to meet family financial obligations depletes cognitive resources, reducing individuals' capacity to make optimal choices about their careers and finances. Under heightened cognitive load, people typically make poorer decisions across a variety of situations, as mental bandwidth becomes too constrained to properly evaluate long-term outcomes ((Deck & Jahedi, 2015; Verbruggen & De Vos, 2019). This often leads to prioritizing immediate financial stability over long-term growth, a pattern that, over time, undermines both personal and professional aspirations.

Moreover, increased cognitive workload, coupled with the uncertainty inherent in navigating financial pressures, exacerbates the strain. Research shows that uncertainty, whether in the form of risk or ambiguity, further diminishes user trust in predictive decision-making processes, making it harder to chart a strategic course (Zhou et al., 2017). When combined with the emotional tax from Black Tax, individuals are pushed into a reactive mindset, focusing solely on short-term solutions. This cyclical pattern of emotional and cognitive overload severely limits their ability to plan effectively for the future, trapping them in a loop of reactive decision-making that stifles long-term growth and fulfillment.

2.6.3. Long-Term Psychological Impact

The long-term psychological effects of Black Tax extend far beyond the workplace, significantly diminishing overall life satisfaction. The constant juggling of work demands and family financial obligations leads to emotional fatigue, which prevents individuals from thriving in their careers and personal lives (Vos et al., 2021). Over time, this persistent stress creates a disconnect between individuals and their potential, limiting opportunities for growth and professional advancement. As Black professionals remain burdened by financial support for extended family members, they often feel trapped, unable to pursue personal ambitions or career aspirations due to the emotional toll and financial strain (Verbruggen & De Vos, 2019).

Research on family financial stress highlights the harmful impact of deprivation on mental health, particularly when individuals struggle to meet basic needs or pay bills (Friedline et al., 2020). This strain is often operationalized through physical and mental health symptoms, such as anxiety and depression, which stem from difficulty managing financial obligations (Friedline, 2020). For older adults, the inability to meet these obligations poses an even greater threat to mental health, as financial coping abilities erode over time (Marshall et al., 2020).

Key factors such as reduced income, high debt-to-asset ratios, unstable employment, and the inability to cover basic expenses contribute to heightened economic pressure, which in turn predicts negative outcomes like poor health, relationship discord, and social breakdown (Voydanoff, 1990; Stevenson et al., 2020). As these financial challenges persist, the cumulative emotional and psychological toll deepens, leaving many Black professionals disillusioned and disconnected from their personal goals.

The long-term effects of Black Tax mirror broader patterns of financial stress, where constant uncertainty and strain diminish mental well-being and prevent individuals from reaching their full potential. These findings underline how financial pressures can have cascading effects, not only on mental health but also on career and personal fulfillment, leaving individuals feeling stagnant and trapped by their circumstances (Friedline et al., 2020; Stevenson et al., 2020; Verbruggen & De Vos, 2019).

2.6.4. Conclusion

In conclusion, the psychological and emotional toll of Black Tax was profound, affecting mental health, cognitive decision-making, and overall life satisfaction among Black professionals. The constant pressure to support extended family underpinned chronic stress, emotional fatigue, and an ongoing struggle between personal aspirations and familial obligations. This strain,

compounded by cultural expectations and socio-economic realities, shaped how individuals perceived and navigated their financial and career decisions, often at the cost of their mental well-being and long-term goals.

The next section will explore how these psychological burdens influenced career choices and risk aversion, examining how Black professionals, constrained by financial responsibilities, were often driven to prioritize stable but less fulfilling career paths. This section will delve into the relationship between Black Tax and career decision-making, highlighting the implications for personal growth, ambition, and the potential for upward mobility.

2.7. Risk Aversion and Career Choices

The financial pressures associated with Black Tax often resulted in heightened risk aversion among Black professionals. According to *Prospect Theory*, individuals tend to focus more on avoiding losses than on maximizing potential gains when confronted with risk (Barberis, 2013). This theory suggests that people are more sensitive to the fear of loss than they are motivated by the prospect of gain, especially in uncertain environments. In the context of Black Tax, this means that many Black professionals avoided career risks, such as pursuing promotions, relocating, or starting businesses, due to the fear that such decisions might jeopardize their ability to provide financial support for their families (Sweller, 1988; Sendra-Pons et al., 2021).

For these professionals, the potential downside of risking their current income streams, critical for supporting extended family, outweighed the potential long-term benefits of career growth or entrepreneurship. As a result, many opted for safer, more stable career paths that ensured immediate financial security, even if it meant sacrificing long-term opportunities for advancement (Verbruggen & De Vos, 2019). This risk aversion not only limited individual career progression but also reinforced cycles of financial dependency within their communities, as fewer professionals were willing or able to take on the challenges that come with higher-level career opportunities (Opperl, 2021; Verbruggen & De Vos, 2019).

In essence, the loss-aversion bias predicted by Prospect Theory played a central role in shaping the career choices of those facing Black Tax, as the emotional and financial stakes tied to family obligations increased the perceived risks of failure. Consequently, opportunities for personal growth were often sacrificed in favour of maintaining short-term stability.

2.8. Black Tax and Workforce Dynamics

2.8.1. Impact on Workforce Participation and Career Progression

Black Tax had a profound impact on workforce participation and career progression, often limiting individuals' opportunities for advancement. Many Black professionals, particularly those from economically disadvantaged backgrounds, were compelled to seek employment rather than pursue further studies after completing matric because of their immediate financial responsibilities to support their families (Mhlongo & O'Neill, 2013). This financial obligation not only reduced the likelihood of acquiring higher education but also constrained career growth, as these individuals often entered the workforce at entry-level positions with limited prospects for upward mobility (Meyer & Mncayi, 2021). Consequently, their earning potential was capped, and their ability to invest in additional qualifications or skills was diminished, perpetuating a cycle of economic stagnation. The pressures of Black Tax thus restricted access to career opportunities that require specialized education or training, limiting both individual career progression and broader socio-economic mobility within these communities (Dubey et al., 2021; (De Lannoy et al., 2020).

The challenges faced by Black professionals were exacerbated for Black millennial women, who often experienced Emotional Tax, the mental and emotional burden of balancing work and family responsibilities. Emotional Tax negatively affected their well-being and hindered their career progression, creating additional barriers to success. This emotional toll not only impacted individual career trajectories but also contributed to organizational inefficiencies, as underutilized talent and stalled career growth led to lower productivity and innovation (Footman, 2020).

In addition, research suggested that gender, family, and work-centered factors played a significant role in influencing career advancement for women managers. Women, especially in industries like banking, faced barriers in moving upward in their careers, largely due to the dual responsibilities of managing both family obligations and professional duties (Tlaiss & Kauser, 2011; Gunasekara, 2018). These factors often caused women to forgo leadership roles or promotions that required additional time commitments, travel, or relocation, as the associated financial and emotional stress made these options less viable.

Furthermore, individuals from fields such as performing arts faced similar challenges, often leaving their careers due to low income and instability. Many were forced to work multiple jobs just to make ends meet, further limiting their ability to focus on career advancement. Similarly,

Black professionals balancing family obligations found themselves constrained by the need for immediate financial stability, choosing short-term security over long-term career growth. This choice, however, resulted in fewer opportunities for skill development and reduced earning potential, perpetuating a cycle of limited upward mobility and leaving them at a disadvantage compared to peers without such financial obligations (Magubane, 2017).

In summary, Black Tax and Emotional Tax combined to create significant obstacles to career progression, particularly for Black women, by reinforcing the need for immediate financial stability over personal professional growth. The constraints imposed by family obligations, gender dynamics, and socio-economic factors led to a cycle of stalled advancement, limiting opportunities for long-term success in various professions.

2.8.2. Skill Mismatches in the Labour Market

Black Tax significantly contributed to skill mismatches in the labour market, deepening economic inequality and limiting career advancement opportunities for many Black professionals. Burdened by the financial responsibilities associated with Black Tax, individuals often hesitated to pursue further education or training, as their priority became supporting their extended families. This financial strain prevented many from investing in their education and healthcare, critical factors for long-term personal and professional growth (Friedline et al., 2020). Rather than using their resources to further their studies, individuals channeled their income toward fulfilling Black Tax obligations, exacerbating the skills mismatch issue, as they entered roles for which they lacked the proper training or qualifications.

As Francis and Webster (2019) noted, Black students uniquely underinvest in education, largely due to socio-economic pressures such as Black Tax. This underinvestment significantly heightened the skills mismatch in the labour market, as individuals who could have occupied high-skill, specialized roles were instead forced to take on secure, lower-paying jobs to provide immediate financial support. This trend was particularly visible in South Africa, which struggled with one of the world's highest youth unemployment rates despite a high demand for skilled labour. The persistent vertical skills mismatch where individuals lacked the necessary qualifications for available skilled jobs, hindered employability and perpetuated economic inequalities (Habiyaemye et al., 2022).

Moreover, the opportunity cost of leaving the workforce or taking on student debt to pursue further qualifications was often perceived as too high for those shouldering Black Tax (Mhlongo & O'Neill, 2013). The immediate need for financial stability overshadowed the

potential long-term benefits of education, leading individuals to forgo opportunities for upskilling. This choice limited not only their professional development but also contributed to the growing skills gap, as individuals with relevant qualifications remained scarce (Meyer & Mncayi, 2021; Friedline et al., 2020).

In industries where further education and specialized training were necessary for advancement, the lack of upskilling driven by Black Tax widened the wage gap between Black professionals and their peers (Dubey et al., 2021; (Meyer & Mncayi, 2021). By opting for secure jobs over roles that required more investment in education, these professionals found themselves stuck in positions with limited prospects for upward mobility, reinforcing existing labour market disparities. Over time, this contributed to a broader societal issue of underutilized human capital, as individuals who had the potential to make significant contributions to their industries were held back by socio-economic constraints, creating inefficiencies that stifled productivity and innovation.

While skill mismatches were traditionally attributed to labour market frictions, research suggested that family obligations such as Black Tax and changes in career interests were also significant factors. Choosing financial stability over skill development had long-term consequences on wages and job satisfaction (Stenard & Sauermann, 2016). However, while mismatches often resulted in lower pay and reduced satisfaction, they occasionally led individuals to acquire new, practical skills beyond formal education. This adaptability, although driven by necessity, could sometimes present opportunities for career growth, as individuals gained experience that opened doors to new career pathways (Stenard & Sauermann, 2016).

Furthermore, individuals burdened by Black Tax were often more driven to seek higher-paying roles that better matched their skills. While many initially accepted mismatched roles to meet short-term financial obligations, their desire for better-paying and more fulfilling positions pushed them to continuously search for opportunities that would allow them to fully utilize their qualifications and improve their economic standing (Habiyaremye et al., 2022). Despite the challenges posed by Black Tax, this pursuit of upward mobility highlighted the resilience of individuals navigating these complex socio-economic pressures.

2.9. Black Tax and Over-indebtedness

The concept of Black Tax emerges as a significant factor contributing to over-indebtedness, particularly among Black professionals. Rooted in cultural norms of familial responsibility, Black Tax refers to the financial obligation of supporting extended family members. This

financial burden often pushes individuals into cycles of debt, as they must juggle their own expenses with family obligations (Francis & Webster, 2019). The problem is especially acute for those from socio-economically disadvantaged backgrounds who lack the disposable income required for financial stability. The constant need to financially support family leaves little room for personal growth, forcing reliance on loans or credit, further exacerbating debt levels (Truong et al., 2020; Friedline et al., 2020).

Moreover, the expansion of consumer credit has exacerbated debt levels among individuals facing the pressures of Black Tax. Dwyer (2018) observes that easier access to credit has increased reliance on loans, particularly among young adults who may lack financial resilience. In this context, Black Tax further amplifies financial vulnerability, as individuals are required to support their families while also managing their personal financial obligations (Majamaa & Rantala, 2019). These combined pressures often push individuals into over-indebtedness—a situation where, given their income and assets, they hold debts that are either unmanageable or repayable only with severe hardship (Lea, 2020). This cycle of debt not only limits immediate financial freedom but also restricts long-term financial stability, creating a compounding effect that deepens socio-economic disparities within affected communities.

2.9.1. Credit Access and Economic Vulnerability

Access to credit, especially for lower-income individuals, plays a pivotal role in exacerbating the debt problem for those experiencing Black Tax. Many from low-income households, constrained by limited access to formal financial services, turn to informal or high-interest loans to meet familial obligations (Truong et al., 2020). This lack of affordable credit options creates a debt trap, where individuals borrow at unsustainable rates and are unable to repay their debts. As Madsen, Islam, and Doucouliagos (2018) note, this over-reliance on costly credit prevents crucial investments in human capital, such as education and healthcare, which could break the cycle of poverty and debt.

Graduates, too, face significant financial pressure upon completing their education. Many young adults, burdened by Black Tax, find themselves dependent on their families, reversing traditional expectations of post-graduation financial independence. Mazelis and Kuperberg (2022) describe how these graduates, perceived as financially stable, are expected to contribute to household income despite their own financial uncertainties, further exacerbating their financial strain. The financial difficulties faced by young adults, particularly students and low-income individuals, are compounded by easy access to credit, rising tuition costs, and economic stagnation (Majamaa & Rantala, 2019; Worthy et al., 2010).

2.9.2. Macroeconomic Factors and Broader Financial Hardship

Broader macroeconomic factors further compound the financial pressures faced by Black professionals experiencing Black Tax. In South Africa, studies suggest a long-term relationship between household debt and key economic indicators, such as the consumer price index, gross domestic product, and household consumption. Meniago et al. (2013) argue that rising household consumption, inflation, and overall economic shifts have significantly increased household debt, intensifying financial pressures on individuals already burdened by Black Tax. Inflation and rising living costs further limit financial flexibility, making it even harder to escape cycles of debt.

This economic context highlights the larger issue of financial vulnerability across different demographic groups. Financial hardship and debt are most prevalent among young adults, individuals from lower socio-economic backgrounds, and those with children (Patel et al., 2012; Oksanen et al., 2015). However, studies indicate that certain factors, such as having children or lower educational levels, do not always directly lead to debt problems. Instead, students, who often represent a low-income group, are particularly vulnerable to severe financial difficulties due to the rising costs of education and easy access to credit (Majamaa & Rantala, 2019).

2.10. Gender Impacts of Black Tax

The gendered impacts of Black Tax revealed that women often bore a disproportionate share of the emotional and caregiving responsibilities associated with family financial obligations. While both men and women were expected to contribute financially, women frequently took on additional caregiving roles, such as caring for elderly parents or younger relatives. This was largely due to societal expectations that placed a greater emphasis on women as caregivers (Silverstein et al., 2006). As a result, women faced a dual burden: balancing professional careers with household and caregiving duties, which significantly intensified their strain (Peeters et al., 2005). Moreover, women were more likely to experience guilt and societal pressure to fulfill these roles, leading to heightened emotional stress compared to men. These gendered expectations reinforced traditional caregiving roles within Black families, creating a cycle that often limited women's financial independence and career advancement.

For example, research by Friedline et al. (2020) indicated that women were more likely than men to suffer from the negative effects of financial stress, often leading to declines in both physical and mental health (Afifi et al., 2018; Lai, 2011; Park & Kim, 2018; Thorne, 2010). In heterosexual couples, women reported experiencing greater stress and anxiety than their partners when discussing financial matters (Afifi et al., 2018; Friedline et al., 2020).

Additionally, the compounded effects of Black Tax and gender-based pay disparities further hindered women's ability to build wealth and achieve economic mobility. Women generally earned less than their male counterparts and spent more time on household chores and caregiving duties, including childcare (Friedline et al., 2020). To meet familial financial obligations, many women accrued significant debt (Baker et al., 2019; Friedline et al., 2020). The financial support they provided to extended families often diminished their ability to save, invest, or pursue further education and career advancement opportunities.

Furthermore, older women were more likely than older men to rely on their children for financial support while also providing more emotional and practical support to their extended families (Choi et al., 2020). Research indicated that older women exhibited higher rates of both giving and receiving intergenerational support, whether financial, emotional, caregiving, or instrumental, compared to older men (Choi et al., 2020).

Collectively, these factors placed women at a distinct economic disadvantage, perpetuating gender inequality within Black communities. The combination of caregiving duties, financial obligations, and gender-based pay gaps created barriers to women's financial independence and career progression, further entrenching economic disparities between men and women.

2.11. Theoretical Framework

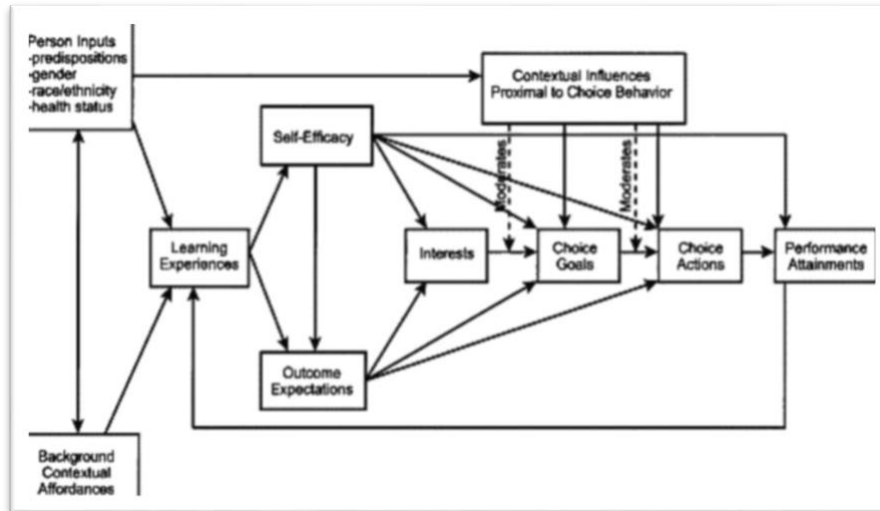
2.11.1. The Role of Social Cognitive Career Theory (SCCT)

2.11.1.1. Impact of Socio-Cultural Obligations on Career Decisions

Social Cognitive Career Theory (SCCT) provides a framework for understanding how socio-cultural obligations, such as Black Tax, impact career decisions. Black professionals often face considerable pressure to support extended families, which lowers their self-efficacy, the belief in their ability to pursue ambitious or high-risk career paths. The need for financial stability, driven by these obligations, leads many to opt for safer, more predictable careers, limiting entrepreneurial ventures or high-risk, high-reward opportunities. This focus on financial security often results in career compromises, where personal aspirations are

deprioritized in favour of meeting familial financial needs (Lent, Brown, & Hackett, 1994; Francis & Webster, 2019; Mangoma & Wilson-Prangley, 2018).

The following flow chart illustrates the components of Social Cognitive Career Theory (SCCT), highlighting the interplay between self-efficacy, outcome expectations, personal goals, and socio-cultural factors that influence career decision-making.



Figures 2: Flow chart of the social cognitive career theory (SCCT). Adopted from *"Toward a unifying social cognitive theory of career and academic interest, choice, and performance"*. By R.W. Lent, S. D. Brown, & G. Hackett. (1994). *Journal of Vocational Behaviour*, 45, p. 93 III.

2.11.1.2. Career Compromises and Limitations in Professional Growth

The financial and socio-cultural obligations associated with Black Tax also shape outcome expectations, influencing the perceived rewards and risks associated with various career paths. Professionals subjected to Black Tax are often discouraged from pursuing high-pressure or entrepreneurial roles, as much of their income is diverted to family support. Consequently, they frequently make career compromises that prioritize immediate financial relief over long-term professional growth and job satisfaction. This results in slower professional advancement, reduced career satisfaction, and a general mismatch between career goals and outcomes, highlighting how Black Tax constrains career choices and growth (Webb, 2020; Pellicer & Ranchhod, 2022).

2.11.1.3. Psychological and Emotional Effects on Career Decision-Making

SCCT also sheds light on the emotional and psychological dimensions of career decision-making under the influence of Black Tax. The theory emphasises that socio-economic and cultural pressures shape not only financial decisions but also the emotional responses, such

as regret and uncertainty, associated with those decisions. Social comparison, for instance, exacerbates career uncertainty, as individuals compare their progress with others and feel increasing doubt about their career choices. This emotional complexity is further influenced by factors like vocational identity, which can mitigate the negative impact of regret and help professionals navigate between familial responsibilities and personal career ambitions (Verbruggen & De Vos, 2019; Zhou et al., 2017).

By applying SCCT to the experiences of Black professionals, this research highlights the intricate balance between external socio-cultural pressures, financial obligations, and emotional well-being in shaping career trajectories. Although systemic barriers, such as racial inequality and limited access to education, play a significant role, SCCT offers a valuable lens for understanding how individuals navigate these challenges (Burns et al., 2024).

2.11.2. Applying Other Theories to Black Tax

Other theories such as Role Theory and Economic Sociology provided valuable frameworks for understanding the complex interplay of cultural, social, and economic factors that influenced career decisions under the strain of Black Tax.

Table 3: Comparative Analysis of Decision-Making Theories

	Cognitive Load Theory	Prospect Theory	Role Theory	Economic Sociology Theory
DECISION-MAKING UNDER CONSTRAINTS	Focuses on how the amount of information (or "load") we are processing affects our ability to make decisions. It emphasised that people have limited cognitive capacity, and when overloaded, decision-making suffers.	Explains how people make decisions under risk and uncertainty, showing that people value potential losses more heavily than equivalent gains, leading to irrational choices.	Explores how social roles and expectations influence individuals' behaviour and decision-making, often within the constraints of societal norms or expectations.	Investigates how economic behaviour is embedded in social and cultural contexts. It posits that decision-making is influenced by institutions, networks, and social relationships rather than being purely rational.
	Commonality: All these theories suggest that decision-making is influenced by constraints, whether cognitive, emotional, social, or institutional, rather than being purely rational or independent.			
INFLUENCE OF EXTERNAL FACTORS	shows how external information can overwhelm cognitive processing and lead to poor decisions.	highlights how external risks and potential rewards shape people's decisions, especially under uncertainty.	emphasised the influence of societal expectations and norms on individual behaviour.	explains how social structures, institutions, and relationships influence economic decisions, countering purely economic models that focus on individual rationality.
	Commonality: Each theory acknowledges that external factors , be they social, economic, or cognitive, play a crucial role in shaping human behaviour and decision-making.			
BEHAVIOURAL AND PSYCHOLOGICAL FOCUS:	is rooted in psychology, focusing on how the brain processes information and how these impacts learning and decision-making.	is a behavioural economic theory that examines psychological biases and cognitive limitations in decision-making.	deals with how psychological and social expectations influence behaviour in different roles (e.g., family, work).	incorporates psychological and social aspects to explain how individuals behave within economic systems, rejecting the purely rational agent of traditional economics.

	Commonality: All these theories recognize that human behaviour is complex, with decisions often influenced by psychological and social factors, not just logic or economic benefit
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2.12. Conclusion and Summary

In conclusion, Black Tax, though variably defined, consistently reflects the enduring socio-economic and cultural responsibilities that compel Black professionals, particularly in South Africa, to support their extended families. This expectation is deeply intertwined with the persistent racial and economic disparities that are a legacy of apartheid, which exacerbates the financial strain. The literature indicates that Black Tax significantly affects personal financial growth, generational wealth transfer, and career decision-making, thereby creating substantial barriers to upward social mobility.

Social Cognitive Career Theory (SCCT) offers a valuable lens for understanding how Black professionals navigate the complexities of self-efficacy, outcome expectations, and socio-cultural pressures. These factors profoundly influence career choices, often leading to compromises in personal aspirations in favour of financial stability and family obligations. While Black Tax represents a critical means of support for disadvantaged families, its long-term economic and psychological costs are evident.

Moreover, the current literature is limited in offering practical frameworks or policies to mitigate the long-term effects of Black Tax. This study aims to contribute by developing a conceptual framework that addresses these challenges. Through targeted policy interventions, corporate initiatives, and a deeper understanding of the socio-cultural implications, it is possible to alleviate the impact of Black Tax on the current and future generations of Black professionals, enabling both career progression and financial independence.

The next chapter will present the research questions guiding this investigation into mitigating the effects of Black Tax while ensuring that individuals can advance in their careers and achieve financial autonomy.

CHAPTER 3: RESEARCH QUESTIONS

The concept of Black Tax, which referred to the financial support provided by professionals to their extended families, was deeply embedded in South Africa's socio-economic landscape (Mhlongo, 2020). This phenomenon significantly impacted individuals from marginalized communities, imposing distinct financial, psychological, and socio-cultural pressures as they navigated their careers (Mangoma & Wilson-Prangley, 2018). For many, Black Tax represented not only a responsibility but also created considerable tension between personal aspirations and familial obligations (Webb, 2020). This study aimed to examine how Black Tax influenced career decision-making, particularly focusing on the challenges and opportunities it presented for professionals.

Utilizing the Social Cognitive Career Theory (SCCT), Black Tax emerged as both a constraint and a motivator within the context of career decision-making. While the financial demands restricted opportunities for personal growth and career advancement, they also fostered resilience, a heightened sense of responsibility, and a deeper purpose (Malele, 2021). This dynamic paralleled Maslow's Hierarchy of Needs (Maslow, 1943), wherein fulfilling lower-tier needs such as financial obligations and family security impeded the pursuit of higher-tier needs like self-actualization and personal development. Nevertheless, Black Tax also addressed the need for belonging and purpose, thereby positively influencing individuals' senses of identity and motivation.

The interplay between these conflicting forces underscored the complexity of Black Tax's impact on career decision-making. This warranted further investigation, as the relationship between familial obligations and personal aspirations intricately shaped career trajectories through both psychological and socio-economic lenses.

The research questions formulated below stemmed from the research problem identified in the literature review discussed in Chapter 2. The main question was refined into several sub-questions to dissect the core elements of the study further.

The main research question: How does Black Tax influence career decision-making among professionals in South Africa?

This primary research question sought to investigate the broader implications of Black Tax on how professionals made career-related decisions, including considerations of job

opportunities, career advancement, and financial stability. The inquiry aimed to uncover the extent to which Black Tax created a burden or acted as a driving force in career choices.

The two sub-questions explored specific dimensions of the Black Tax phenomenon, including its psychological, economic, and socio-cultural impacts on career trajectories.

Sub question 1: What are the origins and perceptions of Black Tax within Black communities?

This question sought to evaluate the awareness and comprehension of Black Tax's implications on career paths among individuals in these communities. Understanding the level of awareness helped identify gaps in knowledge that may have affected career-related decisions.

Sub question 2: How has Black Tax influenced individuals' ability to pursue career paths aligned with their skills and aspirations, and to what extent has it contributed to career compromises, skill mismatches, and limitations in professional growth?

This sub-question examined both internal factors (such as self-efficacy and personal goals) and external pressures (including family responsibilities and environmental limitations) that shaped career trajectories. It explored how Black Tax impacted individuals' ability to pursue careers suited to their skills and aspirations, while also addressing instances of forced compromises, skill misalignment, and stunted career progression, as well as the broader effects of Black Tax on overall professional development and growth

The research questions guided the development of the research design and methodology, which are presented in Chapter 4. Given the complexity of the research problem, a qualitative approach was adopted to provide in-depth insights into the lived experiences of professionals impacted by Black Tax.

4. Research Methodology

4.1. Introduction

This chapter outlined the research methodology employed to investigate the influence of Black Tax on career decision-making. Drawing from literature on research methodologies, the selection of an appropriate approach was critical in determining the quality and relevance of the research outcomes (Saunders & Lewis, 2019). Therefore, the chosen methodology was carefully selected to systematically address the research questions and achieve the study's objectives while maintaining academic rigor.

The exploration of Black Tax, particularly its impact on career choices, required a structured approach due to the complex socio-cultural, economic, and psychological factors involved. As established in Chapter 2, various studies on economic obligations and career decision-making utilized diverse research methods, including in-depth interviews, surveys, and case studies (Webb, 2020; Mangoma & Wilson-Prangley, 2018; Oppel, 2023). Given the unstructured and deeply personal nature of how Black Tax shaped career trajectories, a qualitative research approach was deemed most suitable. This method enabled the exploration of lived experiences and provided rich insights into how individuals navigated familial financial obligations alongside professional growth.

The qualitative approach adopted in this study aimed to provide a detailed and nuanced understanding of Black Tax's effect on career aspirations, financial stability, and long-term career planning. Through semi-structured interviews, participants shared their personal experiences, allowing for flexibility in data collection while ensuring that critical themes relevant to the research objectives were thoroughly examined. The conversational nature of qualitative research allowed participants to share personal narratives in response to open-ended questions, generating a deeper understanding of how Black Tax shapes career decisions (Guest et al., 2012). This approach also facilitated the exploration of economic, psychological, and emotional burdens placed on individuals by Black Tax and how these factors influence their professional lives.

4.2. Research Paradigm

4.2.1. Ontology

The study was grounded in a constructivist ontological perspective, which posits that reality is socially constructed. The reality of Black Tax and its impact on career decisions was not seen as a singular, objective truth but as shaped by each individual's perceptions and social

environment. This ontological stance was crucial for understanding the subjective experiences of individuals who balanced familial financial obligations with career advancement, and how these experiences were influenced by socio-cultural norms (Jonassen, 1991). By embracing a constructivist approach, the study sought to uncover the varied and context-specific ways that Black Tax manifested in career decision-making.

4.2.2. Epistemological Position

The study embraced an interpretivist epistemology, which underscores the significance of understanding how individuals interpret and make sense of their social realities. In the context of Black Tax, career decisions are intricately linked to cultural values, economic pressures, and personal ambitions. This epistemological stance is particularly suited for exploring how individuals navigate the complexities of supporting extended families while advancing their careers. An interpretivist approach allows for a deep examination of the subjective experiences and personal perceptions that shape participants' views on the trade-offs they face in their professional lives.

Rather than seeking to establish an objective truth about Black Tax, the aim of this research was to uncover how individuals experience and interpret these financial obligations, especially as they influence career aspirations and decision-making (Bell, Bryman & Harley, 2022). As Frechette et al. (2020) suggest, the goal of interpretivist research is to “understand the context from an individual’s perspective,” drawing out the underlying, often overlooked elements of their lived realities, or as they describe it, to “pull existentialia out of forgetfulness.” Through this lens, the study sought to uncover new understandings of how Black Tax shapes career choices and the personal sacrifices made by individuals to fulfill family obligations.

This interpretivist approach naturally aligns with qualitative research methods, which prioritize rich, narrative data that reveal the complexity of participants' experiences. By employing inductive reasoning, the study allowed insights and themes to emerge organically from the data, leading to the generation of hypotheses and broader understandings of the relationship between Black Tax and career decision-making (Frechette et al., 2020). This process of inquiry enabled the researcher to remain open to new ideas and patterns, enhancing the depth of analysis and the relevance of the findings to real-world contexts.

4.3. Research Design

The primary research question aimed to investigate how Black Tax affects career decision-making, particularly in terms of limiting career progression, entrepreneurship, and long-term professional goals. The study intended to develop a conceptual framework that could help individuals and organizations better understand how socio-cultural and economic factors, like Black Tax, influence career trajectories.

The research followed a qualitative study design to explore how individuals experience the interplay between Black Tax and their professional lives. This approach allowed the researcher to gather subjective data from participants, focusing on their experiences, challenges, and coping mechanisms. Rather than comparing groups, the study took a holistic view, aiming to understand the themes that emerge from participants' experiences (Merriam & Tisdell, 2015).

Key principles of this qualitative investigation, adapted from Merriam and Tisdell (2015), included:

- Participant selection was deliberate, focusing on individuals with direct experience of Black Tax.
- Data collection involved semi-structured interviews, providing a flexible yet structured approach to explore participants' experiences.
- Thematic analysis was used to identify patterns across the data, with themes closely aligned to the research questions.
- Interpretation of the data was guided by the researcher's understanding of the participants' responses while remaining grounded in their lived experiences.

This approach aimed to generate a rich, comprehensive understanding of how Black Tax shaped career decisions, contributing to both theoretical frameworks and practical insights for professionals navigating these challenges.

4.4. Research Methodology

The study utilized a qualitative methodology focusing on semi-structured interviews to investigate how Black Tax affects participants' career trajectories. This method was chosen for its capacity to foster in-depth discussions while ensuring a consistent framework for data collection across all participants (Adeoye-Olatunde & Olenik, 2021). By capturing personal narratives, the interviews highlighted the influence of Black Tax on career decisions, sacrifices,

and long-term aspirations, allowing participants to reflect on the challenges of balancing career ambitions with familial financial responsibilities.

Through this approach, the research gained valuable insights into the complex interplay between financial obligations and career advancement. Participants shared their experiences regarding how Black Tax shaped their choices, from evaluating job offers to exploring entrepreneurship. The conversational nature of the interviews provided a platform for discussing the emotional and practical challenges faced by individuals under financial strain, ultimately enriching the understanding of how cultural and economic pressures impact professional lives.

4.4.1. Data Collection

Semi-structured interviews were the primary method of data collection. This method was chosen due to its ability to gather in-depth information while allowing participants the flexibility to express their thoughts and feelings freely (Gioia, Corley & Hamilton, 2012). The interviews were conducted virtually, due to geographical and logistical considerations, and included participants from different socio-economic backgrounds and regions within South Africa. Each interview lasted approximately 45 minutes, allowing participants to reflect on their experiences with Black Tax in detail.

The interview guide was developed to cover the following key themes:

- Origins and historical background of Black Tax.
- Cultural and familial expectations linked to Ubuntu and extended family responsibilities.
- Economic challenges posed by Black Tax, including its impact on savings, career progression, and entrepreneurial activities.
- Psychological and emotional effects, such as stress, guilt, and decision-making processes.

4.5. Sampling Approach

4.5.1. Population

The population for this study consisted of professionals from various industries in South Africa who had direct experience with Black Tax and its impact on career decision-making (Banerjee & Chaudhury, 2010). The focus was on individuals who were financially supporting extended families, ensuring that the data collected would provide rich, relevant insights into how Black Tax affects both career progression and decision-making. By selecting participants from

diverse sectors such as finance, education, healthcare, and public service, the study aimed to capture a broad range of experiences, highlighting how Black Tax influences professional lives across different industries.

To this phenomenon, the research will concentrate on a primary demographic of black professionals, acknowledging the term "black tax" as predominantly afflicting black Africans. regardless of the background as research suggests that black tax could be a universal norm that applies to everyone (Blechman, 2022). Research suggests black tax might be a universal norm, impacting individuals regardless of geographic location (Malele, 2012). However, focusing on young and mid-career professionals offers a crucial window. We can gain insights into how black tax shapes their initial career trajectories and long-term goals, a period critical for establishing financial stability.

Additionally, secondary interviews will be conducted with the parents or guardians of these black professionals. Their perspectives will offer valuable context for understanding family expectations and the cultural views on financial support and filial responsibility, providing a fuller picture of the dynamics surrounding Black Tax.

As Saunders et al. (2019) describe, a research population represents *"the full set of cases from which a sample is taken."* In this context, the chosen population was specifically tailored to encompass individuals with firsthand knowledge of Black Tax, ensuring that the study could deliver a nuanced understanding of the socio-economic pressures and career-related trade-offs these professionals face. This diverse cross-section allowed for an in-depth exploration of the multi-faceted impacts of Black Tax on career trajectories within the South African professional landscape.

4.5.2. Unit of Analysis

The unit of analysis for this study was the individual professional who managed both the financial and cultural obligations associated with Black Tax. These individuals provided valuable insights into the personal and professional trade-offs they navigated when balancing career decisions with the responsibility of supporting extended families.

The unit of observation consisted of professionals in various industries and at different stages of their careers, with a particular focus on those in middle to senior management positions. This focus was intentional, as the tension between career advancement and family obligations is often most pronounced at these levels. Professionals in these roles, with significant

experience in their respective fields, were presumed to offer a nuanced perspective on how Black Tax has shaped their career trajectories and decision-making processes (Gioia et al., 2012).

4.5.3. Sampling Criteria and Technique

The research sample included professionals who had direct experience with Black Tax. Participants were purposefully selected based on their roles in their respective organizations, ensuring that they could provide meaningful insights into how Black Tax impacted their career progression, financial stability, and long-term professional goals. The sample consisted of individuals at various stages of their careers some who had recently entered the workforce, others with established careers, and a group whose career journeys had evolved over time. This diversity allowed for a range of perspectives on how Black Tax shapes professional decision-making across different career phases and industries.

The purposeful sampling strategy aimed to target individuals who could offer rich, detailed data relevant to the study's objectives. Participants needed to have direct exposure to the themes of Black Tax and its impact on career decision-making (Gioia et al., 2012; Bell et al., 2019). This approach allowed the researcher to ensure that the sample was manageable in size, preventing unnecessary complexity while capturing a wide range of perspectives.

The sample selection criteria included the following:

- Direct experience with Black Tax: Individuals who were either currently experiencing or had previously experienced the impact of Black Tax on their career decisions.
- Professional responsibility: Participants in middle to senior management roles were prioritized, as they were more likely to have experienced conflicts between career ambitions and family financial obligations.
- Industry diversity: The sample included professionals from various sectors, ensuring a comprehensive view of how Black Tax manifests across different industries.
- Availability and willingness to participate: Interviews were conducted during a specific timeframe, so participants had to be available and willing to engage in detailed discussions.

This purposeful approach ensured that the data collected would directly address the research questions and contribute to a deeper understanding of how Black Tax shapes career decision-making (Maxwell, 2013).

4.6. Sample Size

The literature on qualitative research offers varied recommendations for determining sample size. Merriam and Tisdell (2016) suggest that sampling should continue until data saturation is reached that is, when no new information emerges from additional interviews. For this study, 20 participants were initially identified as meeting the criteria outlined in Section 4.5.4.

An additional 16 participants were identified as potential interviewees to ensure sufficient coverage of the topic, should data saturation not be reached. This brought the total number of potential participants to 36, which allowed for a diverse and rich data set (Gioia et al., 2012; Bell et al., 2019). However, due to time constraints and the fact that data saturation was achieved earlier than expected, the final sample size consisted of 14 participants.

Four participants were unable to make it to the interview as a result 14 participants were interviewed, ensuring that the sample was adequate for deep case-oriented analysis (Bell et al., 2019).

Table 4: Original participant sample size

	Population	Identified Participants	Additional Identified	Interviews Concluded
PRIMARY	Finance	7	8	9
	Education	4	2	0
	Health Care	2	4	3
	Public Sector	3	2	2
SECONDARY	Parents (Included in primary sample as well)	4	0	2
		20	16	14

Source: Created by the author

4.7. Measurement Instrument

The primary data collection tool employed in this research was a semi-structured interview protocol. This method allowed for the creation of open-ended questions aligned with the core research objectives, while also offering flexibility for participants to share their personal narratives and lived experiences (Qu & Dumay, 2011). Semi-structured interviews were ideal

for capturing the complex and subjective nature of Black Tax and its influence on career decision-making. The guide was not designed to be followed rigidly; rather, it provided a flexible framework that allowed the conversation to flow naturally and adapt to the unique context of each interview (Adeoye-Olatunde & Olenik, 2021).

The interview protocol featured a combination of open and closed questions. Pre-planned questions ensured consistency across interviews while still allowing for an in-depth exploration of key themes. Probing questions were used sparingly to avoid leading participants and to foster an organic discussion (Cypress, 2018).

Key areas of focus in the interview questions included:

- How Black Tax influenced career advancement and long-term professional goals.
- The emotional, financial, and psychological impact of balancing family obligations with career development.
- The perceived trade-offs between personal career ambitions and cultural expectations.

The interview guide, provided in Appendix A, was developed based on the study's main research questions. It was structured to elicit detailed responses regarding:

- Participants' understanding of Black Tax and its historical and cultural roots.
- The economic and psychological impacts of Black Tax on individuals and families.
- The potential for shifts in perception of Black Tax in the context of a changing socio-economic landscape.

The use of probing questions was limited to situations where a participant's response required further clarification. This ensured the interviewer's bias was minimized and allowed participants to express their views openly (McLellan et al., 2003).

4.8. Data Collection Procedure

All interviews were conducted remotely using Microsoft Teams, selected for its robust video conferencing capabilities, allowing for real-time interactions and facilitating the recording and transcription of each session. Participants were informed beforehand of the recording process, and explicit permission was sought to record the conversations, with assurances that recordings would be anonymized to safeguard confidentiality (Morse, 2015).

Before each interview, participants were reminded of their right to withdraw at any time and were reassured of their anonymity and confidentiality throughout, as outlined in the written

consent form (Appendix B). Participants were further assured that their responses would be kept confidential, following standard ethical research practices (McLellan et al., 2003). Each formal interview session lasted approximately 45 minutes, although an additional 15 minutes was allocated to allow for informal conversation or clarification if needed. The interviews were conducted over a one-month period, ensuring data collection was completed within the allocated timeframe. Cameras were kept on during the interviews unless participants requested otherwise. All interviews were recorded and subsequently transcribed, with the transcripts verified for accuracy by the lead researcher. The recorded interviews were converted into audio files to ensure the anonymity of the participants.

Semi-structured interviews were chosen to allow the researcher to explore different contexts and scenarios, as per Saunders et al. (2019), capturing the complex ways in which Black Tax manifests in participants' lives. While this method ensured uniformity in addressing the core themes across different respondents, it also allowed flexibility for participants to provide in-depth insights into their personal experiences. The use of an interview guide (Kothari, 2004), focusing on key themes, ensured that the line of questioning remained consistent while allowing for open discussion.

As noted by Adeoye-Olatunde & Olenik (2021), the semi-structured format enabled the interviewer to focus not only on the content but also the context of each discussion. To enhance this contextual understanding, field notes were meticulously kept to capture participants' demeanour, emotional responses, and other qualitative aspects of the interview. These notes later contributed to the data analysis phase, providing additional nuance to the collected data.

Transcriptions were generated using Microsoft Teams' transcription feature, with the researcher performing additional accuracy checks to ensure transcription precision. In instances where the transcription was unclear, Windows Speech Recognition was utilized to clarify the content. All transcriptions were reviewed against the original recordings to ensure they adhered to best practices for qualitative data transcription (Bell et al., 2019).

4.9. Data Saturation

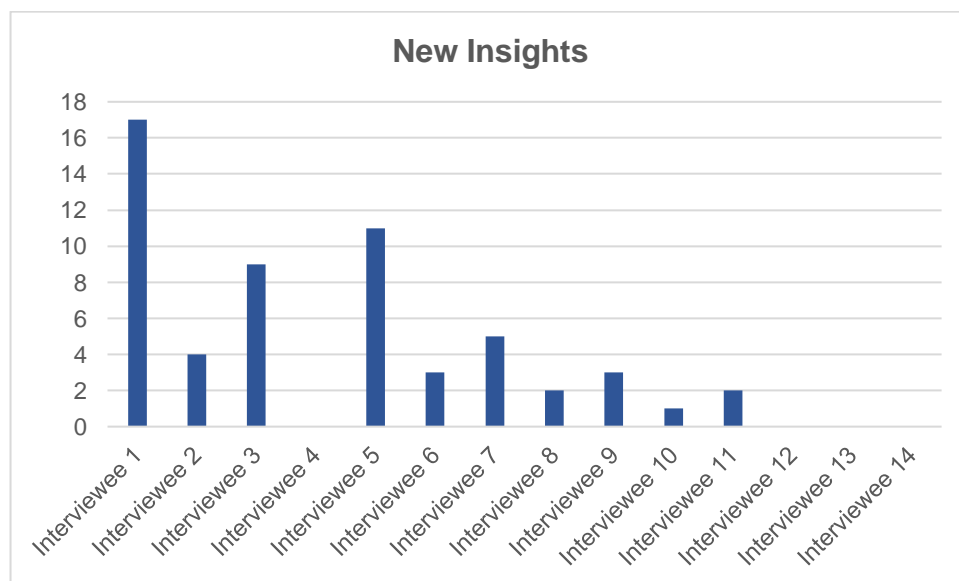
Data saturation was reached after 11 interviews when no new themes or codes were emerging from the participant responses (Merriam & Tisdell, 2016). While interviews continued past the point of saturation to capture any additional relevant perspectives, data analysis showed that

no new information emerged after the 11th interview, indicating redundancy. This allowed the researcher to confirm that the diverse views of both mining company employees and supplier representatives were adequately represented (Banerjee & Chaudhury, 2010).

By ensuring equal representation from both primary and secondary groups, the data collection process provided a comprehensive understanding of the impacts of Black Tax, as well as strategic partnerships in a broader socio-economic context. The final dataset was rich and varied, enabling a detailed analysis of how Black Tax affects individuals and their relationships with their families, careers, and communities.

This thematic saturation table captures themes identified across a series of interviews, with an aim to determine the point at which thematic saturation is reached—that is, when no new themes emerge in subsequent interviews.

Figure 3: Thematic Saturation Table



Source: Developed by the author

4.10. Data Analysis

The interview data were analysed using thematic analysis, a method particularly suited for identifying and interpreting key themes that reveal broader patterns in participants' experiences. This analysis adhered to the six-step process outlined by Braun and Clarke (2006), which involves: familiarizing oneself with the data, generating initial codes, searching

for themes, reviewing them, defining and naming them, and finally, producing a report. The thematic analysis helped uncover recurring themes related to the research topic.

The analysis process began iteratively, starting when half of the interviews were completed. Bell et al. (2019) emphasise the importance of not delaying the analysis until all interviews are finished, as early engagement allows the researcher to better navigate the data's complexities. Each transcript was reviewed to ensure the removal of identifiers, and to provide the researcher with an overarching understanding of the content. Once the data were consistently organized, the thematic analysis began, focusing on identifying recurring themes, analysing their significance, and reporting them in a structured manner (Scharp & Sanders, 2018).

A two-stage approach to coding was used: first, the data were inductively coded, allowing themes to emerge naturally, followed by a deductive phase to ensure that the codes and themes directly aligned with the research questions. This combination of inductive and deductive strategies ensured that the analysis not only captured the recurring patterns in the data but also connected them meaningfully to the study's objectives (Bell et al., 2019).

To support the analytical process, ATLAS.ti Cloud was employed for managing and coding the qualitative data. The transcribed interviews were uploaded into the software, where relevant themes were identified and coded systematically. These themes were reviewed and refined by the researcher, with special focus on ensuring that they aligned with the research questions. This software-assisted analysis provided a structured approach to theme identification, while allowing for flexibility in interpreting both explicit and implicit meanings within the data (Guest et al., 2014).

The analysis was deeply interpretive, requiring the researcher's active involvement in identifying not only repeated phrases or words but also the underlying meanings embedded in the participants' responses. This method aligned with Braun and Clarke's (2006) approach, emphasising the exploration of both surface-level and deeper themes. Given the research's focus on perceptions and relationships, thematic analysis was particularly well-suited to offer a comprehensive, yet nuanced understanding of the participants' experiences (Bell et al., 2019).

Following Braun and Clarke's (2021) updated six-phase model, the thematic analysis was conducted in an ongoing, iterative fashion. This allowed for the continuous refinement of codes and themes after each set of interviews. Early identification of themes was essential for shaping the semi-structured interview questions, ensuring that subsequent interviews

provided deeper insights. Transcriptions were meticulously reviewed, and important segments of data were labeled with concise descriptions, helping to highlight major trends. These themes were then critically examined and refined to ensure that they accurately represented the data.

This structured thematic analysis followed the six-step approach detailed by Braun and Clarke (2006), ensuring coherence between the data and the research objectives. The process was summarized in Table 6, providing a clear roadmap of the analysis:

Table 5: Six step approach to ensure coherence

	Phase	Action Executed
1	Become familiar with the data	Recorded interviews were transcribed, thoroughly reviewed, and formatted to ensure consistency. Irrelevant information was discarded to focus on essential data.
2	Generate initial codes	Initial codes were created by assigning meanings to the data based on their relevance to the research questions. A code list was developed to organize the unstructured data.
3	Identify themes	Similar codes were grouped into categories, with reflexive analysis employed to continually assess their relevance to the research questions.
4	Review identified themes	Themes were reviewed to ensure their sufficiency, clarity, and alignment with the research objectives. Overlaps and inconsistencies were addressed.
5	Define central themes	Themes were defined with clarity, ensuring that each had a distinct meaning and relevance to the study. This stage aimed to convey clear interpretations to the readers.
6	Present and discuss themes	Visual representations, such as tables and network diagrams, were used to illustrate relationships between themes and categories.

Source: Created by author

This iterative approach ensured that codes were progressively refined and themes developed, avoiding overlaps and redundancies. Themes were carefully analysed to uncover underlying patterns and to form a theoretical framework that would inform the study's findings (Saunders et al., 2019). The thematic analysis provided a robust, flexible method for gaining a deep understanding of the participants' experiences, and it contributed significantly to the discussion in Chapter 6, ensuring that the study's objectives were met.

4.11. Quality Controls

Thematic analysis is a *"rigorous, yet inductive, set of procedures designed to identify and examine themes from textual data in a way that is transparent and credible"* (Guest et al., 2014, p. 14). Despite this rigor, concerns regarding reliability remain, as thematic analysis requires significant interpretation to define the data (Guest et al., 2014). Trustworthiness is often regarded as the leading indicator for quality control in qualitative research. However, if it is not combined with elements such as reliability, validity, and generalizability, the overall test of rigor remains incomplete (Morse, 2015). Ethical research practices can help enhance the validity and reliability of data (Merriam & Tisdell, 2016), which, in turn, are closely aligned with the qualitative measures of credibility and dependability (Bell et al., 2019).

4.11.1. Trustworthiness and Authenticity

Trustworthiness and authenticity are fundamental criteria proposed for assessing qualitative research outcomes (Bell et al., 2019). Trustworthiness consists of four key components: credibility, transferability, dependability, and confirmability (Morse, 2015; Bell et al., 2019).

4.11.2. Credibility

Credibility refers to the trustworthiness of research findings and how accurately they reflect reality (Bell et al., 2019; Merriam & Tisdell, 2016). In this study, participants were selected based on their direct experience with Black Tax and their deep understanding of the subject. Their insights significantly enriched the data, enhancing the overall credibility of the research. The purposeful selection of knowledgeable participants ensured that the data collected was not only diverse but also substantial, providing a rich foundation for analysis.

As Gani et al. (2020) emphasise, evaluating credibility involves choosing data collection methods that best address the research questions. In this research, various strategies were implemented to ensure reliability and validity, such as employing a measurement instrument well-suited to the research objectives.

To further enhance reliability, a consistent coding process was followed, ensuring that the codes fully represented the data while remaining distinct. Coding saturation was reached when no new insights emerged, reinforcing the validity of the findings (Hennink et al., 2017; Saunders et al., 2018).

Fusch et al. (2018) suggest that objectivity and validity can be improved through triangulation, which involves viewing data from multiple perspectives to gain diverse interpretations of the same phenomenon. In this study, triangulation was employed by drawing on multiple data sources. Interviews were conducted with individuals from varying family and income backgrounds, along with parents, providing a holistic view of the Black Tax experience. This multi-faceted approach ensured a comprehensive and credible representation of participants' experiences.

Following the interviews, a thematic analysis was conducted to identify recurring themes related to Black Tax, such as financial strain, familial expectations, and emotional stress. The credibility of these themes was validated through their consistency across different participants and by comparing them to established literature on Black Tax.

The use of semi-structured interviews allowed participants to share their experiences in their own words, offering the researcher valuable insights into how Black Tax impacts their personal and professional lives. The depth and detail in these narratives validated the participants' lived experiences.

Probing questions included:

- *"Have you ever felt pressure to financially support your extended family? Please describe this experience?"*
- *"How does the responsibility of supporting your family financially impact your career?"*
- *"Looking back, do you think black tax has had a positive, negative, or mixed impact on your career decisions? Why?"*

These questions aimed to uncover how participants understood their experiences and whether their responses aligned with the known patterns of Black Tax obligations.

Understanding Black Tax necessitates an examination of the cultural and socio-economic contexts in which it arises. Validation is enhanced by recognizing the social norms and economic conditions that contribute to its prevalence in certain communities. Gathering contextual information, such as participants' socio-economic backgrounds, cultural expectations regarding family obligations, and relevant literature on Black Tax (e.g., studies on financial support within African households), enables the triangulation of participants' experiences with established patterns. This approach ensures a more comprehensive and nuanced understanding of the phenomenon.

Table 6: *Triangulation Matrix*

Quadrant 1: Participant Interviews (Primary Data)	Quadrant 2: Socio-Economic Context (Secondary Data)
<ul style="list-style-type: none"> • Source: Direct semi-structured interviews with individuals experiencing Black Tax. • Focus: Personal narratives, career impact, financial burden, emotional strain. • Purpose: Gain firsthand, lived experiences regarding the implications of Black Tax. • Validation Strategy: Probing questions to elicit detailed responses that align with known patterns in Black Tax experiences. 	<ul style="list-style-type: none"> • Source: Socio-economic profiles of participants (income, job roles, family structure). • Focus: Economic pressures, family dependency rates, financial expectations. • Purpose: Understand how socio-economic conditions shape the experience of Black Tax. • Validation Strategy: Compare socio-economic backgrounds with patterns in communities where Black Tax is prevalent.
Quadrant 3: Cultural Norms and Expectations (Cultural Context)	Quadrant 4: Existing Literature (Theoretical Framework)
<ul style="list-style-type: none"> • Source: Cultural values, traditions, and norms related to family support (e.g., Ubuntu in African cultures). • Focus: Family obligations, cultural expectations around financial support. • Purpose: Explore how cultural obligations influence decisions on financial contributions and career progression. • Validation Strategy: Align cultural expectations with participants' narratives and behaviours regarding Black Tax. 	<ul style="list-style-type: none"> • Source: Academic studies, reports, and literature on Black Tax and similar financial obligations (e.g., remittances, support within extended families). • Focus: Theoretical insights into Black Tax, documented patterns of family financial support. • Purpose: Validate participant experiences against established research and literature. • Validation Strategy: Compare findings with previous studies to ensure consistency and generalizability.

Source: Created by the author

4.11.3. Transferability

Transferability refers to how well research findings can be applied to other contexts or settings (Bell et al., 2019). The use of purposive sampling in this study allowed for the collection of rich, in-depth data, providing valuable insights into participants' experiences. However, given the specific socio-cultural context in which the findings were generated, broad generalization to a wider population is not the primary aim. Instead, the findings are meant to offer insights that could be transferable to similar contexts with comparable cultural and socio-economic conditions. While the data enhances understanding, it is crucial to recognize that its applicability is best suited to settings with similar characteristics, rather than being broadly generalized across diverse populations.

4.11.4. Dependability

Dependability relates to the consistency of the research findings over time (Bell et al., 2019). Dependability was ensured by following a structured method for coding the data during thematic analysis (Morse, 2015). The process was uniform across participants, with identical questions and coding criteria applied consistently. A pilot interview was conducted before ethical clearance submission to ensure the clarity of the questions. This interview did not form part of the data collection but helped refine the protocol.

4.11.5. Confirmability

Confirmability evaluates whether the researcher remained objective and unbiased throughout the data collection process (Merriam & Tisdell, 2016). As the primary instrument for data collection, the researcher took measures to mitigate biases, ensuring neutrality during the interviews and when coding the data (Morse, 2015). A thorough literature review was conducted to inform the questionnaire design, and questions were crafted to be open-ended, allowing participants to respond based on their lived experiences rather than being influenced by the researcher.

4.11.6. Ethical Considerations

Ethical approval was obtained from the university's ethics committee prior to the start of data collection, following the submission of a comprehensive ethical clearance application. This process covered the research proposal, interview protocol, and consent procedures, ensuring full compliance with established ethical guidelines. Informed consent was obtained from all participants before conducting the interviews. The consent forms provided clear information about the study's purpose, confidentiality measures, and the manner in which the data would be securely stored. Participants were explicitly informed of their right to withdraw from the study at any point and reassured that all identifying information would be removed during transcription to protect their anonymity. These steps ensured that data collection was handled with care and respect, emphasising the safeguarding of participant confidentiality and the ethical conduct of the research process.

To maintain methodological rigor and ensure alignment with the study's objectives, the researcher employed several verification strategies, including methodological coherence. This approach assesses whether the chosen methodology appropriately addresses the research questions, ensuring that the research design, data collection, and participant selection remained consistent with the study's goals (Braun & Clarke, 2022). Participants were carefully selected based on predefined criteria, which ensured that they had relevant, firsthand experience with Black Tax. This purposeful sampling strengthened the appropriateness of the

sample, ensuring that participants were well-suited to provide valuable insights. Additionally, iterative data collection and analysis were utilized, allowing the researcher to refine themes progressively and align them with established theoretical frameworks. This process not only ensured the evolving data remained relevant but also minimized researcher bias, as the analysis was revisited and adjusted over time, enhancing the reliability and accuracy of the findings.

Given the sensitive nature of discussing financial obligations and familial responsibilities, the researcher took deliberate steps to create a supportive, non-judgmental interview environment. This effort fostered an atmosphere of openness and trust, allowing participants to share their personal experiences honestly, which significantly enriched the depth and quality of the data collected (Bell et al., 2019). Participants were never coerced into continuing the interview, and no compensation was provided for participation. Each interview was conducted at a time convenient for the participant, respecting their schedules and ensuring their comfort throughout the process.

If further clarification or elaboration was required, follow-up interviews were arranged at the participants' convenience. All interviews were recorded and later converted into audio files, with the data securely stored in password-protected systems to safeguard confidentiality and data integrity. During transcription, all personal identifiers were removed to maintain participants' anonymity, ensuring that their responses could not be traced back to them.

The combination of ethical safeguards and verification strategies, such as methodological coherence and iterative data analysis, contributed significantly to the credibility and validity of the research. By continuously aligning the research process with its objectives and employing strategies to mitigate potential biases, the researcher ensured that the data collected was both reliable and meaningful. This ethical and transparent approach helped build trust with participants and ensured the integrity of the research findings.

4.12. Limitations of the Research Design and Methods

Several limitations were acknowledged during the research process. These limitations stem from the inherent nature of qualitative research, which, while providing rich and in-depth insights, also carries certain constraints that may affect the validity and reliability of the findings. The following sections outline the primary limitations encountered in this study.

4.12.1. Subjectivity

One of the main challenges of qualitative research is its inherent subjectivity, which can influence both data collection and interpretation. As a novice interviewer, the researcher's lack of experience may have affected the depth of probing during interviews, potentially missing opportunities to explore deeper insights. Despite efforts to ask clear and open-ended questions, subjectivity remains a risk, as the researcher's own perspectives and biases could shape the framing of questions and the interpretation of responses.

Additionally, language barriers and varying accents among participants, particularly non-native English speakers, presented challenges in ensuring transcription accuracy. This difficulty was mitigated to some extent by the diversity of the participant pool, which helped balance out these inconsistencies. Nonetheless, the transcription process highlighted potential issues in accurately capturing every nuance of the participants' responses, which could impact the depth and reliability of the data.

As the researcher served as the primary instrument for data collection, their interpretation of the data inevitably shaped the analysis and conclusions. This lack of formal interview training could have limited the richness of the data and resulted in alternative conclusions had the data been analysed by a more experienced researcher. This emphasises the variability in qualitative research outcomes, where the researcher's subjectivity plays a significant role in shaping the findings.

4.12.2. Small sample size

Qualitative research is often characterized by smaller sample sizes, which limits the generalizability of the findings to a broader population. In this study, the sample size was relatively small, which is typical for phenomenological research aimed at exploring lived experiences in depth rather than producing broadly generalizable results (Frechette et al., 2020). The focus was on a select group of participants, and while the findings are relevant to similar contexts, they may not be universally applicable.

4.12.3. Geographical Limitation

The study focused on participants residing in Gauteng Province, South Africa, which introduces a potential geographical bias into the findings. Insights derived from this specific region may not fully extend to other areas, particularly those with differing socio-economic conditions. Although some participants originally hailed from provinces like Limpopo, Mpumalanga, and KwaZulu-Natal, their current residence in Gauteng might still influence their

perspectives. This geographical limitation constrains the broader applicability of the study's results and may not capture the diversity of experiences from more varied or global contexts.

4.12.4. Time and Resource Constraints

Conducting qualitative research is often time-consuming and resource-intensive, requiring extensive interviews, observations, and data analysis. The depth and complexity of the research methods employed in this study meant that the researcher faced challenges related to time and resources. These constraints may have affected the scope of data collection, potentially limiting the amount of data that could have been gathered through longer or more frequent interactions with participants. However, despite these limitations, data saturation was achieved, ensuring that the collected data was rich and comprehensive.

4.12.5. Interpretation in Data Analysis

Qualitative data analysis is often more open to interpretation compared to quantitative methods, which can introduce variability in the results. In this study, the analysis of interview data relied heavily on the researcher's ability to accurately interpret the participants' narratives. The subjective nature of this process, combined with the researcher's lack of formal experience, may have impacted the consistency and reliability of the findings. While efforts were made to mitigate this through iterative data analysis and verification strategies, the openness to interpretation remains a potential limitation.

4.12.6. Time Horizon

This study employed a cross-sectional design, meaning that data was collected at a single point in time. While this approach provided valuable insights into participants' experiences, it is limited in its ability to capture changes over time. A longitudinal study, which follows participants over a longer period, could provide a more comprehensive understanding of how the phenomena of Black Tax and circular economy partnerships evolve and affect career decision-making over time.

4.12.7. Methodological Rigor

To address some of the inherent limitations of qualitative research, the researcher employed several verification strategies, including methodological coherence, to ensure the research design effectively aligned with the study's objectives (Braun & Clarke, 2022). This involved assessing whether the selected methodology addressed the research questions, using purposive sampling to select participants based on predefined criteria, and conducting iterative data collection and analysis. These strategies allowed for continual refinement of themes and reduced potential researcher bias during data interpretation. Nonetheless, as with

any qualitative research, the findings are subject to the limitations of the methodological choices made during the study.

Despite these limitations, the study provides valuable contributions to understanding the influence of Black Tax and circular economy partnerships within the mining sector. While the findings are not intended to be generalizable across all contexts, they offer a framework for further exploration of similar phenomena in related industries or geographical areas. The limitations acknowledged here are intrinsic to qualitative research and do not undermine the overall contributions of the study, which remains a meaningful exploration of these complex issues.

Conclusion

This chapter provides a comprehensive overview of the research methodology, data collection techniques, analysis procedures, and ethical considerations employed in the study. The use of thematic analysis was pivotal in identifying recurring patterns and themes related to Black Tax, specifically its socio-cultural, economic, and psychological implications. Rigorous quality control measures were implemented to ensure the study's credibility, transferability, dependability, and confirmability, in line with the guidelines suggested by Lincoln and Guba (1986). Despite some limitations, the research offers valuable insights into the complexities of Black Tax and its broader societal and psychological impacts, addressing a critical gap in the literature.

Sundler et al. (2019) highlight that establishing the validity of research findings requires researchers to apply appropriate methodologies while maintaining the credibility of results. Similarly, Shenton (2004) emphasises the importance of demonstrating transparency and rigour to ensure the trustworthiness of qualitative research. In keeping with these principles, this chapter explained the rationale for the chosen methodology and outlined the steps taken to ensure validity and reliability throughout the study.

The next chapter will present the research findings, offering a detailed description of the sample from which data was collected, along with an analysis of the outcomes and their broader implications.

5. CHAPTER 5: RESEARCH FINDINGS

5.1. Introduction

This chapter presented findings from interviews with professionals deeply affected by "Black Tax", the financial responsibility to support extended family members, which had a significant impact on their career paths and life choices. The chapter explored not only the pressures these professionals faced as they balanced career ambitions with familial obligations, but also included perspectives from parents who had experienced Black Tax themselves. Parental insights revealed their expectations for financial support from their now-working children, adding a multi-generational layer to understanding how Black Tax influenced family dynamics and career decisions.

Participants shared personal stories that reflected the complexity of prioritizing immediate income over long-term career goals, particularly for those entering the workforce directly after high school or university. Many described the need to pursue higher-paying jobs to support family members, often setting aside personal aspirations to ensure financial stability.

A key theme that emerged was the resilience and adaptability these professionals demonstrated in navigating career choices while managing considerable family obligations. Some participants recounted their journeys from financially constrained backgrounds to eventually attaining senior roles across various industries. Despite their professional success, however, many expressed that Black Tax limited their ability to take career risks, pursue further education, or explore new opportunities, sometimes resulting in career stagnation.

Parental perspectives added a crucial dimension to this exploration, reflecting both empathy and a sense of expectation. Having faced similar financial obligations, some parents understood the pressures their children experienced but also believed that contributing to family should be a personal choice, respecting individual autonomy. This intergenerational perspective underscored how deeply Black Tax was embedded in family expectations, illustrating how career motivations were often shaped by a blend of intrinsic aspirations and external pressures. Additionally, some participants only began experiencing Black Tax later in life, often due to sudden life changes such as parental divorce or a lack of retirement savings among older family members.

The chapter offered a thorough analysis of the strategies participants used to balance financial responsibilities with career development. For many, the urgency to secure a stable income immediately after completing their studies directed them toward roles aligned more with financial necessity than personal passion. Influenced by both their own needs and the

expectations of family members, this urgency frequently shaped their early career choices, limiting opportunities for growth by discouraging risk-taking and further education.

Prior to presenting the data, this chapter introduced the research participants and provided an analysis of how socio-cultural and economic factors influenced their career decision-making. These factors, combined with the pressures of Black Tax, painted a complex picture of how professionals navigated their careers under the weight of familial financial obligations.

5.2. Interviewed Participants

The study included 14 participants who provided rich, diverse perspectives influenced by their unique socio-economic backgrounds, family structures, career aspirations, and professional stages. Participants ranged in age from 26 to 56, offering a broad generational perspective on the impacts of Black Tax. While most participants were South African, one was from Zimbabwe, adding a valuable cross-border dimension to the study.

Representing several South African provinces, including Gauteng, Limpopo, North West, Mpumalanga, and KwaZulu-Natal, participants worked in sectors such as finance, healthcare, and public service. Their socio-economic backgrounds spanned from what some described as “dire poverty” to middle-class status, providing insight into how Black Tax shapes career choices across varied financial situations. This diversity enabled an in-depth exploration of how family obligations intersect with career aspirations, shedding light on the distinct challenges faced by individuals across different economic and social contexts.

Figure 4: Attributes of individuals interviewed

	Childhood Economic Status	Age	Raised by	Nationality	Birth province	Career Aspiration	Qualification	Industry	Current Role
1	Lower Class	41	Single Parent	South African	Gauteng	Doctor	Bachelor of Commerce	Finance	Ops Manager
2	Lower Class	40	Divorced Parents	South African	Gauteng	Psychologist	MA Clinical Psychology	Health Care	Psychologist
3	Middle Class	37	Nuclear Parents	South African	North-West	Civil Eng	Accounting	Finance	Product Manager
4	Lower Class	30	Single Parent	South African	Limpopo	Chemical Eng	Bachelor of Business Administration	Finance	Solution Specialist
5	Middle Class	37	Nuclear Parents	South African	KZN	Lawyer or Doctor	LLB and MBA	Finance	Product Head
6	Lower Class	42	Nuclear Parents	South African	Limpopo	Physiotherapist	IT	Finance	Head of Technology
7	Middle Class	26	Divorced Parents	South Africa	Gauteng	Doctor	Medicine	Health Care	Medical Practitioner
8	Middle Class	56	Nuclear Parents	South Africa	Gauteng	Nurse	Accounting	Public Sector	Colonel
9	Middle Class	42	Divorced Parents	South Africa	Gauteng	Teacher	Matric	Public/Entrepreneur	General Worker
10	Lower Class	30	Nuclear Parents	South Africa	Gauteng	Psychologist	PostGrad E and MA Clinical Psychology	Health Care	Psychologist
11	Middle	52	Single Parent	Zimbabwe	Harare	Banking	MBA	Finance	Head of Product
12	Lower	37	Single Parent	South Africa	KZN	Soccer player	Accounting & MBA	Finance	Head of Product
13	Middle	34	Married	South Africa	Mpumalanga	Accountant	Mphil and MBA	Finance	CEO
14	Middle	33	Grandmother	South Africa	Gauteng	Accountant	Accounting Dip	Finance	Team Leader

Source: Created by the author

Participants were grouped according to their socio-economic background, particularly their childhood economic status, to explore how early financial conditions influenced their self-efficacy, career aspirations, and decision-making. This grouping enabled a deeper understanding of how Black Tax shapes career choices, especially regarding the need to manage family financial obligations while pursuing professional growth.

The analysis also considered participants' career stages, providing insights into when Black Tax exerts the most pressure on decision-making. By examining these factors alongside socio-cultural and economic constructs, such as historical inequalities, risk aversion, and shifting cultural attitudes toward Black Tax, the study presents a comprehensive view of how professionals navigate these challenges.

Table 8 outlines the analysis groups, integrating socio-economic factors with cross-referenced themes to provide a detailed understanding of how Black Tax influences career trajectories.

Table 7: Analysis Groups

	Description	Code Name	Code
Group 1	Participants from a lower socio-economic background in the mid-career stage, balancing family obligations with efforts to solidify their career paths. Black Tax pressures impact their career growth and financial obligations..	Lower Class - Mid-Career Stage	LC_MC

Group 2	Middle-class participants in mid-career, often established professionally but balancing career advancement with Black Tax pressures. This group faces financial obligations that limit risk-taking in their careers.	Middle Class – Mid-Career Stage	MC_MC
Group 3	Lower-class participants in the early stages of their careers, under pressure to secure stable income due to immediate Black Tax responsibilities. This group faces challenges in pursuing long-term growth opportunities.	Lower Class – Early Career Stage	LC_EC
Group 4	Lower-class participants in late-career stages. With extensive experience but ongoing Black Tax obligations, this group’s decisions often reflect the need for stability and retirement planning..	Lower Class – Late Career Stage	LC_LC
Group 5	Middle-class participants in early career stages, experiencing Black Tax pressures that may restrict their ability to invest in further education or higher-risk opportunities.	Middle Class – Early Career Stage	MC_EC
Group 6	Lower-class participants in senior career stages who are also parents . They manage long-standing Black Tax obligations that influence their retirement plans and overall job satisfaction, often balancing their roles as both providers for their children and extended families.	Lower Class – Senior Career Stage	LC_SC

Source: Created by author

Table 8: Participants’ Descriptions and Roles

	Industry and Role in Organisation
Group 1: Lower Class - Mid-Career Stage (LC_MC)	
LC_MC_F	Operations Manager (Finance)
LC_MC_H	Clinical Psychologist Intern (Health)
LC_MC_FH	Commercial Product Head (Finance)
Group 2: Middle Class - Mid-Career Stage (MC_MC)	
MC_MC_FM	Product Manager (Finance)
MC_MC_FH	Product Head (Finance)
MC_MC_FT	Team Leader (Finance)
MC_MC_FC	Chief Executive Officer (Finance)
Group 3: Lower Class - Early Career Stage (LC_EC)	
LC_EC_F	Solution Specialist (Finance)
LC_EC_H	Clinical Psychologist Intern (Health)
Group 4: Lower Class - Late Career Stage (LC_LC)	
LC_LC_F	Head of Technology (Finance)
LC_LC_P	General Worker (Public/Entrepreneur)
Group 5: Middle Class - Early Career Stage (MC_EC)	

MC_EC_H	Intern (Public Hospital - Health)
Group 6: Lower Class - Senior Career Stage (LC_SC)	
LC_SC_C	Colonel (SAPS)
LC_SC_F	Product Head (Finance)

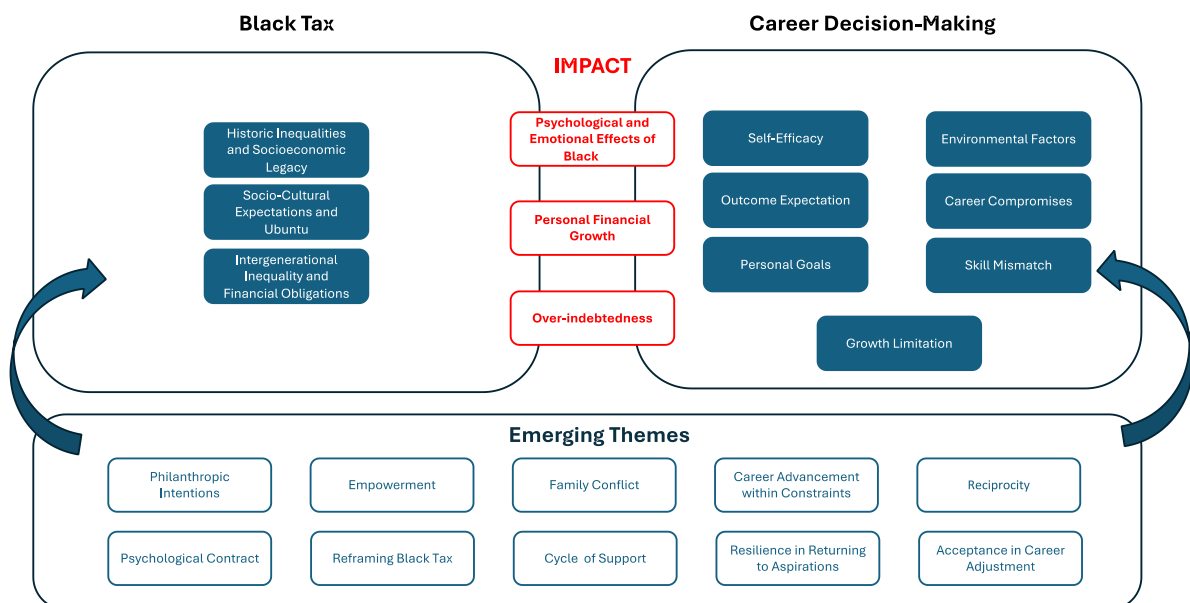
Source: Created by the author

For the remainder of the chapter, participants will be referenced by their identifiers as listed in Table 10. This will help maintain anonymity while exploring how Black Tax pressures, such as financial burdens, over-indebtedness, and emotional strain, affect career decision-making.

5.3. Analysis of the Interview Data

From the analysis of the 14 interview transcripts, a total of 344 first-level codes were initially identified. These were subsequently refined into 146 unique codes. The unique codes were then organized into 23 second-level code groups, drawing on constructs identified in the literature review in Chapter 2, including concepts such as Black Tax and career decision-making. Additionally, these codes were linked to broader socio-cultural and economic themes, including historical inequalities and economic burdens. Figure 3 visually represents the interconnectedness of these constructs and themes, illuminating new insights that emerged from the interviews.

Figure 5: Interconnectedness of these constructs and themes



Source: Created by the author

In exploring the influence of Black Tax on career decision-making, two analytical approaches were applied to the data for clarity and depth. The first approach organized data by aligning it with the primary constructs outlined in the research question and sub-questions from Chapter 3. This structured framework allowed for a coherent analysis of themes related to the impact of Black Tax on career choices, workforce dynamics, self-efficacy, and family obligations. By approaching the data in this manner, the study provided a comprehensive view of how professionals navigate career decisions amidst intersecting financial and familial pressures.

The second analytical approach categorized data according to participant demographics, enabling cross-comparisons across various socio-economic and professional backgrounds. This segmentation facilitated a nuanced analysis of early-career versus late-career professionals and of individuals across different socio-economic classes, revealing distinct experiences and responses to Black Tax pressures within their career paths.

Each section began with a schematic outline of the primary theoretical themes related to each construct. Insights from the data were then presented with a focus on comparative analysis across demographic groups, illustrated with direct participant quotes for authenticity and depth. The analysis progressed iteratively through each theme, capturing the diverse ways Black Tax shapes career motivations and decisions.

Emerging themes were incorporated as they arose, either reinforcing or challenging theoretical constructs identified in the literature review. Each section concluded with a summary highlighting key points and insights, contributing to a systematic and cohesive understanding across all themes and perspectives. Additionally, an impact scale was included to assess the significance of each theme within the context of career decision-making under Black Tax. This scale ranged from Very High (VH) to Moderate (M) to Low (L), with a Flexible (F) rating for themes with variable influence depending on individual circumstances.

5.4. Research Findings

This section presents findings from an analysis of Black Tax experiences among South Africans, capturing the historical, social, financial, and psychological dimensions of these obligations. The thematic categories highlight how Black Tax influences career decisions, personal finances, and emotional well-being, revealing emerging shifts in cultural attitudes toward family responsibilities. The findings are organised according to the research question and key constructs outlined in Chapter 3

5.4.1. Construct 1: Black Tax Theme Overview

This analysis offered a structured examination of how Black Tax influenced participants' lives, organized around key theoretical themes. Each theme was enriched with direct quotes, capturing the diverse perspectives of participants and contextualizing the socio-cultural and historical forces that shaped Black Tax.

Table 9: Overview of Themes (Black Tax)

Key Themes	Description	Supporting Quotes
Historical and Socio-Cultural Foundations	Black Tax as shaped by the legacy of apartheid, contributing to economic dependency and embedding a cultural duty to assist family members. Historical inequalities limited opportunities for wealth accumulation, resulting in generational financial obligations for younger family members.	<i>“They suffered this apartheid and marginalization... Black tax means we don’t have pre-existing resources and generational wealth.” - LC_MC_FH (Group 1)</i>
Cultural and Familial Obligations (Ubuntu)	Rooted in Ubuntu philosophy, Black Tax is perceived as a moral duty, where individuals feel culturally bound to provide for family members as an extension of mutual support and collective upliftment, underscoring family cohesion over individual financial autonomy.	<i>“Having been taught about Ubuntu growing up... as a black person, you can’t leave anyone struggling.” - LC_MC_FH (Group 1)</i>
Intergenerational Inequality and Financial Obligations	Black Tax represents the financial support needed to address economic disparities within families. Due to historic disadvantages, individuals feel obligated to assist family members in breaking cycles of poverty and disadvantage, often delaying personal goals to meet family needs.	<i>“Black tax feels like a generational hardship... the sense of obligation that you have to your family.” - LC_EC_H (Group 3)</i>
Emerging Themes (Identity, Agency, Philanthropy, and	Black Tax as an empowering choice reflects a shift in perspective, where support for family is viewed as a positive aspect of one’s identity.	<i>“Not as a tax... but as a willingness to change a situation... I am where I am because that background</i>

Psychological Contract)	Participants challenge the term “tax,” embracing family support as a personal decision grounded in philanthropy and an unspoken psychological contract within family structures.	<i>has shaped who I am.”</i> - LC_LC_F (Group 4)
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Source: Created by Author

5.4.1.1. Theme 1: Historic Inequalities and Socioeconomic Legacy

Table 10: Theme supporting quotes (Historic Inequalities and Socioeconomic Legacy)

Participant	Quote	Code
GROUP 1		
LC_MC_F	<i>"She's the person that was basically looking after us, but at the same time, in the same light, also expected to send money back home to her own parents and whatnot... from a schooling element, they could only go up to a certain level for various reasons, right. But all relating to the environment that they found themselves in, which didn't give them many opportunities, right."</i>	Economic Dependency; Education Limitations
LC_MC_FH	<i>"We don't have pre-existing resources and generational wealth."</i>	Generational Poverty; Apartheid Legacy; Economic Dependency
	<i>"My stepfather's siblings changed their surnames... they were treated better than Black people with Black surnames."</i>	
	<i>"It's like tax, additional tax, that goes directly into the betterment of the family, and it's tax because you just can't choose not to... it's like a lift-as-you-rise concept, so you can't as a Black person, having been taught about Ubuntu growing up, leave anyone struggling."</i>	
	<i>"They suffered this apartheid and marginalization thing."</i>	
LC_MC_H	<i>"My father... never got to finish his studies... my mom, I remember her doing further studies while we were older."</i>	Education Limitations; Generational Poverty; Apartheid Legacy
	<i>"We were really poor."</i>	
	<i>"Black tax to me... I see it as a legacy of poor socioeconomic status resulting from apartheid."</i>	
GROUP 2		
MC_MC_FC	<i>"I was fortunate. Both my parents were teachers... Though, growing up, it was very rare that both parents were employed... most people around us either had the father or the mother in employment... but a lot were working either in tourism or as game rangers, security guards, and the likes."</i>	Economic Dependency; Limited Employment Opportunities
	<i>"Growing up, it was still tough because to afford those schools on a teacher's salary was very difficult."</i>	
MC_MC_FH	<i>"Whilst we were growing up, my mother in my early years was a teller at the post office, and that income, I wouldn't necessarily say, was a lot."</i>	Economic Dependency; Education

	"A lot of us were the first or the second in our families to go to varsity, to go to multi-racial schools, to go to private schools."	Limitations; Apartheid Legacy
	"Those that were not impacted by apartheid were able to earn more, live in better conditions, have access to better facilities."	
	"I am from, you know, a disadvantaged family."	
GROUP 3		
LC_EC_F	"There was limited finances. Like their salary was actually like from hand to mouth salary."	Economic Dependency; Generational Poverty
	"I saw that, you know, we have a situation at home. I have to do something."	
	"There are certain things that we've always wanted. We've always wished for, but we couldn't do them at that time."	
LC_EC_H	"Dire, I don't have a better word for it, more of hand to mouth, if I can put it that way. Whatever little you get usually goes to something else, so there isn't necessarily additional money for other things."	Generational Poverty; Economic Dependency
	"Black tax feels like a generational hardship, and for me, it means the sense of obligation that you have to your family, whether it's stated or not, it's just expected from Black children, especially if you come from a background where you've been financially struggling for as long as you can remember."	
GROUP 4		
LC_LC_F	"Growing up in the rural area with very limited information to some of these career advices."	Limited Employment Opportunities; Economic Dependency
	"My dad was working for a school, and my mom was unemployed."	
LC_LC_P	"Some socioeconomic reasons, what our parents went through in the past. They did not have many opportunities like the young ones have now. They were limited in terms of building wealth, resources, and exposure... mostly due to apartheid."	Generational Poverty; Apartheid Legacy
GROUP 5		
No codes related to theme		
GROUP 6		
LC_SC_F	"...the expectation was that I would, you know, the moment I started working, change the lifestyle at my house, in my mother's house, and I didn't, because initially, when you start, you know, there's a time when all of us as people are growing up, yeah, you go through a very selfish phase."	Economic Dependency; Generational Poverty

Source: Created by Author

Summary Code Frequencies: Historic Inequalities and Socioeconomic Legacy

Theme	Frequency
Economic Dependency	10
Generational Poverty	8

Apartheid Legacy	6
Education Limitations	4
Limited Employment Opportunities	3

Source: Created by Author

Analysis Across Groups

Group 1: Participants from this group emphasise the direct consequences of apartheid on their family's socio-economic status. LC_MC_F shares that her family's financial struggles were exacerbated by her mother's dual responsibility to support her own family and parents. She notes, *"from a schooling element, they could only go up to a certain level... relating to the environment that they were, they found themselves in, which didn't give them much opportunities."* LC_MC_FH expands on this by noting the lack of *"pre-existing resources and generational wealth,"* further explaining how apartheid policies even impacted social perceptions through surname changes to access better opportunities. LC_MC_FH's reference to Black Tax as a *"lift as you rise"* obligation underscores the pressure to support family due to entrenched inequalities.

Group 2: Participants in this group, like MC_MC_FC, report a relatively better socio-economic background but still acknowledge the struggles associated with maintaining financial stability. MC_MC_FC notes that his family was *"fortunate in the sense that we had both working parents,"* though this was rare among his peers. He also describes the challenges of accessing quality education, stating, *"to afford those schools on a teacher's salary was very difficult."* This demonstrates that even families with stable employment were affected by limited financial resources, constraining their ability to escape the cycle of intergenerational poverty.

Group 3: Participants like LC_EC_F and LC_EC_H highlight the concept of "hand-to-mouth" finances, where income was barely enough to cover basic needs. LC_EC_H describes Black Tax as a *"generational hardship,"* emphasising the obligatory nature of financial support within Black families, where *"if that stops, then basically everyone is suffering."* This sense of responsibility is reinforced by the legacy of apartheid, where limited financial resources forced families to rely heavily on each other for support.

Group 4: Participants such as LC_LC_F and LC_LC_P emphasise the limited access to career guidance and financial resources in rural areas. LC_LC_F recalls *"growing up in the rural area with very limited information to some of these career advices,"* underscoring the isolation and lack of opportunity available to many Black South Africans. LC_LC_P, too, reflects on how apartheid-era restrictions prevented wealth accumulation, stating, *"our parents*

went through in the past... They were limited in terms of building wealth." This highlights the generational impact of apartheid on both career aspirations and financial independence.

Group 6: Participants such as LC_SC_F highlight the societal expectation that young individuals should contribute financially to their families upon entering the workforce. This expectation is often rooted in historical and cultural norms that emphasise familial interdependence and collective well-being. LC_SC_F recalls a similar expectation, stating, "...the expectation was that I would, you know, the moment I started working, change the lifestyle at my house, in my mother's house..." This underscores the pressure young people face to support their families, even as they navigate their own personal and financial goals.

Summary of Theme

The theme of historic inequalities highlights a collective recognition among participants of how apartheid-era socio-economic limitations continue to shape the lives of Black South African families. While individual experiences differ, there is a shared understanding that the lack of generational wealth remains a core driver of Black Tax. This theme illustrates the structural nature of Black Tax, framing it not just as a personal financial obligation but as a consequence of historical injustice that influences both family expectations and individual responsibilities.

Socio-cultural expectations surrounding Black Tax are profoundly embedded across all groups. This theme reveals how cultural values, combined with historic inequalities, reinforce the expectation for Black professionals to provide financial support to their families. The impact scale table below further clarifies these varying degrees of influence.

Table 11: Theme Impact Scale (Historic Inequalities and Socioeconomic Legacy)

Group	Impact	Reason for Rating
Group 1	High	This group experienced substantial financial obligations due to historic inequalities and socio-cultural expectations. They expressed the highest intensity of Black tax pressures, with financial support obligations impacting career motivations significantly.
Group 2	Medium	While facing socio-cultural expectations and Black tax, this group benefited somewhat from dual-income households, reducing the financial strain compared to other groups. Historic inequalities were present but less intense in shaping career paths.
Group 3	High	Group 3 participants highlighted significant financial pressures due to family obligations. Black tax was described as a generational hardship, with individuals

		feeling strongly obligated to support family members, impacting career choices heavily.
Group 4	Medium - High	This group faced challenges rooted in historic inequalities and socio-cultural expectations. Although not as financially burdened as Groups 1 and 3, members experienced limited career guidance and financial pressures that influenced their aspirations and career decisions.
Group 6	Medium	This group faced challenges rooted in historical and cultural expectations of familial interdependence. Although their financial burdens may not be as severe as those of other groups

Created by Author

5.4.1.2. Theme 2: Socio-Cultural Expectations and Ubuntu

Schematic Overview

The theme of socio-cultural expectations examines the values of Ubuntu and collectivism that drive Black Tax, where supporting family members financially is seen as both a duty and a moral imperative. For many participants, Black Tax is rooted in the cultural expectation to contribute to the well-being of extended family, reflecting deep-seated communal values.

Table 12: Theme supporting quotes (Socio-Cultural Expectations and Ubuntu)

Participant	Quote	Code
GROUP 1		
LC_MC_F	<i>"...means I have to put my needs aside to cater for someone else's needs and family..."</i>	Cultural Obligations and Norm; Ubuntu Philosophy
LC_MC_FH	<i>"...a lift as you rise concept...can't leave anyone struggling."</i>	
	<i>"It's tax because you just can't choose not to...having taught about Ubuntu growing up...you can't...leave anyone struggling."</i>	
LC_MC_H	<i>"Having been taught about Ubuntu... as a black person, you can't leave anyone struggling."</i>	
	<i>"If you are working and you have a family that is still struggling financially...you will have to take care of them."</i>	
GROUP 2		
MC_MC_FC	<i>"...you're the first to succeed...use resources to uplift those that contributed."</i>	Cultural Obligations and Norm; Ubuntu Philosophy
	<i>"It's about giving back to those who supported you, but it's also about planning for my own future."</i>	
MC_MC_FH	<i>"...often seen as a payback or obligation for those who helped you reach adulthood."</i>	
MC_MC_FT	<i>"...family expects me to take care of everyone I left behind because of our shared past."</i>	
GROUP 3		

LC_EC_F	<i>"...a financial support to my family...trying to do the things we couldn't before."</i>	Cultural Obligations and Norm; Ubuntu Philosophy
LC_EC_H	<i>"...a sense of obligation to family, whether it's stated or just expected."</i>	
GROUP 4		
LC_LC_F	<i>"It's this ingredient of...Ubuntu...of who you are because of others. I am where I am today because that background has shaped who I am."</i>	Cultural Obligations and Norm; Ubuntu Philosophy
	<i>"It's not as a tax... it's a willingness to change a situation... I am where I am today because that background has shaped who I am."</i>	
GROUP 5		
MC_EC_H	<i>It's not really about culture to me, but about helping out whenever you can."</i>	Cultural Obligations and Norm; Ubuntu Philosophy
	<i>"in our culture, like family is very important, like structure. So it makes sense that you're still pouring into your family."</i>	
GROUP 6		
LC_SC_C	<i>"I'm staying with my mom, and I want the house to be the way I want it, and, you know, to spoil even... a parent when she struggled with you from birth until now. You have to somehow, somehow, spoil her."</i>	Cultural Obligations and Norm; Ubuntu Philosophy
LC_SC_F	<i>"In Africa, we have this thing that we call Ubuntu where we need to just help each other..."</i>	
GROUP 6 (AS PARENTS)		
LC_SC_C	<i>"And I think that thing maybe we adopted in the family. Because even when my son started working, my mom was still alive, and she said, You know what, we don't want to know about how much you earn, but month end, you must know that you must get."</i>	Cultural Obligations and Norm
	<i>"They must not like oblige children to say that, because now we are working, we have to be the one that is paying rent and and municipality services. No, it was your application as a parent. Now continue with it. Let the child start their life."</i>	
LC_SC_P	<i>"So I don't have any expectation that she must give back to the family. It's up to her. But I mean, we are human beings, if you see somebody else...even without black tax...it's part of my thing."</i>	
	<i>I've just finished. I was just explaining that my daughter is in that phase where, you know her money is for her</i>	

Summary Code Frequencies

Code	Frequency
Cultural and Familial Obligation	10
Ubuntu Philosophy	6
Community Responsibility	6

Analysis Across Groups

Group 1: Participants in Group 1 underscored the strong socio-cultural obligations associated with Ubuntu, particularly the expectation to support family members as a result of historical and structural inequalities. LC_MC_F described the need to “put my needs aside to cater for someone else’s needs and family,” indicating how Black Tax was experienced as a duty to prioritize family welfare over personal aspirations. This sense of sacrifice reflected how Black Tax, under the Ubuntu philosophy, aligned with the cultural expectation of shared responsibility. LC_MC_FH’s notion of a “lift as you rise” obligation reinforced this, highlighting Ubuntu’s role in shaping a communal duty to ensure family members were not left behind. LC_MC_FH added that Black Tax was unavoidable, remarking, “you just can’t choose not to... having been taught about Ubuntu growing up... you can’t... leave anyone struggling.” These accounts illustrated how Ubuntu transformed Black Tax into an unquestioned cultural norm, deeply influencing career motivations and choices.

Group 2: Participants in Group 2, such as MC_MC_FC, expressed a keen awareness of the dual pressures posed by Black Tax: the obligation to support family and the need to secure their own futures. As one of the first in his family to achieve professional success, MC_MC_FC felt a strong duty to “uplift those who contributed” to his journey, while also prioritizing his personal financial stability. This dual focus on reciprocity and self-sufficiency added nuance to the Ubuntu philosophy, blending collective responsibility with an individual need for autonomy. MC_MC_FC’s reflection, “it’s about giving back to those who supported you, but it’s also about planning for my own future,” captured how Black Tax drove participants to balance family obligations with their own aspirations for financial independence.

MC_MC_FH echoed these collectivist values, highlighting that many Black South Africans were “the first or the second in our families to go to varsity” or pursue higher-level careers. This pioneering position often came with implicit expectations to support family members who were denied similar opportunities, reinforcing Ubuntu’s ethos that personal success was a resource to be shared. MC_MC_FH described Black Tax as a form of “payback” for family support received during childhood, underscoring the Ubuntu-driven notion that individual achievements were inherently tied to the contributions of one’s community. Together, these perspectives illustrated the complex interplay of personal ambition and cultural expectations within Black Tax, where participants’ achievements were both a source of pride and a foundation for family upliftment.

Group 3: In Group 3, participants like LC_EC_F and LC_EC_H viewed Black Tax as an ongoing generational hardship, emphasising that financial support within families was both a

necessity and an obligation. LC_EC_F described Black Tax as “a financial support to my family... trying to do the things we couldn’t before,” reflecting how the responsibility to provide was perceived as a way to elevate family circumstances impacted by historical injustices. LC_EC_H’s reference to Black Tax as an “obligatory” act within Black families reinforced this, suggesting that Ubuntu’s principles of mutual support and community welfare were central to how financial contributions were understood and enacted. The notion of “hand-to-mouth” finances experienced by this group exemplified the financial constraints that made Black Tax a deeply embedded cultural expectation rather than a voluntary act, shaping career decisions to prioritize family stability.

Group 4: In Group 4, participants such as LC_LC_F expressed an intrinsic connection to Ubuntu, perceiving Black Tax not as an obligation but as a reflection of cultural identity and gratitude. LC_LC_F described Ubuntu as “the ingredient of who you are because of others,” emphasising that his success was attributable to his background and community. For him, Black Tax was a voluntary choice to uplift others, stating, “it’s not as a tax... it’s a willingness to change a situation.” This view contrasted with others who may have felt pressured by Black Tax, as LC_LC_F saw it as a form of empowerment rather than a burden. His experience reflected how Ubuntu could positively shape one’s perception of Black Tax, transforming it from an expectation into a meaningful act of support that aligned with personal values and identity.

Group 5: Participants in Group 5, like MC_EC_H, perceived Black Tax as less of a cultural obligation and more as a personal decision. MC_EC_H explained, “it’s not really about culture to me, but about helping out whenever you can,” indicating that while she participated in supporting her family, it stemmed from individual willingness rather than enforced duty. This perspective provided an alternative view within the Ubuntu framework, where cultural expectations were acknowledged but did not strictly dictate participants’ actions. MC_EC_H’s experience reflected how Black Tax could be understood variably across individuals, with some viewing it as a flexible support mechanism rather than an absolute cultural imperative.

Group 6: Group 6 participants like LC_SC_C emphasised Black Tax as an expression of gratitude and acknowledgment of parental sacrifice. LC_SC_C shared, “I’m staying with my mom, and I want the house to be the way I want it... to spoil even... a parent when she struggled with you from birth until now,” suggesting that Black Tax was a means of honoring the support and care received from family. Similarly, LC_SC_F connected this to the African concept of Ubuntu, noting that “in Africa, we have this thing that we call Ubuntu where we need to just help each other.” This view reinforced Black Tax as a culturally embedded practice

shaped by Ubuntu, where support for family was both a demonstration of gratitude and a recognition of shared past struggles.

Group 6 (Parents): LC_SC_C and LC_SC_F's experiences highlight the complex and evolving nature of familial obligations in contemporary South Africa. Both individuals acknowledge the traditional expectation that children should contribute financially to their families, but they also express differing perspectives on the extent and nature of these obligations. LC_SC_C's mother's expectation that her son should contribute to the family's finances, regardless of his income level, reflects a strong sense of familial duty. This expectation is rooted in historical and cultural norms that emphasise collective well-being and interdependence. However, LC_SC_C challenges this traditional expectation, arguing that young people should have the freedom to prioritize their own financial goals. This perspective reflects a growing recognition of the need for individual financial autonomy and a shift away from the rigid expectations of the past.

LC_SC_F, on the other hand, expresses a more nuanced view of familial obligations. While he doesn't explicitly demand financial contributions from his daughter, he acknowledges a sense of moral responsibility to support his family. This suggests a more flexible approach to familial support, where the specific form and extent of contributions are left to the individual's discretion. By examining these diverse perspectives, we can see how the concept of familial obligation is being reinterpreted in contemporary South Africa. As societal values and economic realities continue to evolve, it is likely that the nature of these obligations will continue to shift.

Summary of Theme

The theme of Socio-Cultural Expectations and Ubuntu revealed a powerful cultural influence on the participants' lives, where Black Tax was deeply rooted in collective responsibilities and communal values. Across all groups, Ubuntu emerged as a guiding principle that shaped expectations around Black Tax, embedding financial support within the context of historic inequalities and family obligations. The varying degrees of obligation and personal choice demonstrated how Ubuntu could both reinforce and challenge individual career motivations and life choices. For many participants, Black Tax was not only a financial responsibility but also a means of addressing generational hardships and contributing to family upliftment, shaped by a shared sense of duty and identity.

Table 13: Theme Impact Scale (Socio-Cultural Expectations and Ubuntu)

Group	Impact	Reason for Rating
Group 1	High	Experienced intense pressures due to cultural expectations and historic inequalities, with Black Tax obligations strongly influencing career motivations.
Group 2	Medium	While socio-cultural expectations and Black Tax were present, dual-income households reduced the financial strain compared to other groups.
Group 3	High	Faced significant financial pressures from family obligations, viewing Black Tax as a generational hardship that heavily influenced career decisions.
Group 4	Medium-High	Dealt with historic inequalities and cultural expectations, but Black Tax was perceived as a choice to honour family and cultural identity, influencing career and financial decisions with a sense of autonomy.
Group 5	Low-Medium	Saw Black Tax more as a personal choice within cultural norms, with less pressure from socio-cultural expectations, allowing for greater flexibility in career choices.
Group 6	High	Strong sense of gratitude and reciprocity toward family, with Black Tax viewed as a means to honour parental sacrifices, influencing career motivations and financial priorities.
Group 6 (Parents)	Flexible	Diverse perspectives on financial contributions from children, with parents recognizing shifting values around familial obligations in contemporary society.

Source: Created by Author

5.4.1.3. Theme 3: Intergenerational Inequality and Financial Obligations

The theme of Intergenerational Inequality and Financial Obligations examines how Black Tax functions as a mechanism to address intergenerational disparities, where family members with financial stability are expected to support relatives with fewer resources. This expectation, often described as an obligation, creates a trade-off between personal financial aspirations and family needs. Black Tax, therefore, operates not merely as financial assistance but as a way to uplift the entire family, particularly those disadvantaged by historical inequities. Participants' narratives reveal the tensions between personal goals and family expectations, where career motivations and financial priorities are shaped by the sense of responsibility to support family.

Table 14: Theme supporting quotes (Intergenerational Inequality and Financial Obligations)

Participant	Quote	Code
GROUP 1		
LC_MC_F	<i>"Means you to meet. Means I can't. Some of my wants, my needs and wants I need to put them aside. To make sure that I can cater for someone else's needs and family."</i>	Financial Sacrifice, Obligation to Family
	<i>"When he had to go varsity, I had to take out some of my savings when I thought I was going to pay myself a car and make sure that we pay for him to go in, right?"</i>	Financial Sacrifice, Delayed Personal Achievement
LC_MC_FH	<i>"So it's like tax, additional tax... that goes directly into the betterment of the family, and it's tax because you just can't choose not to, don't... it's like a lift as you rise concept."</i>	Obligation to Family, Redistribution of Wealth
GROUP 2		
MC_MC_FC	<i>"Black tax is linked to disadvantage in my view... if I grew up in an era where my success was severely limited due to opportunities, and I then have to trade off whether I think long term about my own selfish endeavors or invest in... my children."</i>	intergenerational Inequality, Delayed Personal Achievement
MC_MC_FM	<i>"It just felt like an expectation from my parents... because I was working, I could help them financially... sacrifice certain luxuries on my side to help what seems like are the bare minimum."</i>	Obligation to Family, Financial Sacrifice
GROUP 3		
LC_EC_F	<i>"I have lots and lots of delayed financial goals like in terms of savings... buying my own home."</i>	Delayed Personal Achievement
GROUP 4		
LC_LC_F	<i>"It's not as a tax... it's a willingness to change a situation... I am where I am today because that background has shaped who I am."</i>	Obligation to Family, Ubuntu and Community Responsibility
GROUP 5		
MC_EC_H	<i>"Black tax is almost like obligation that people think you should have when you start working, to start looking after your family... my understanding is you give them your first salary. That was my understanding."</i>	Obligation to Family
GROUP 6		
LC_SC_C	<i>"If you've got something, just share with other people... my kids come to my house to get groceries... it's part of sharing if you've got something."</i>	Ubuntu and Community Responsibility, Redistribution of Wealth
GROUP 6 (PARENTS)		
	<i>"If you've got something, just share with other people... my kids come to my house to get groceries... it's part of sharing if you've got something."</i>	

Source: Created by Author

Summary Table of Code Frequencies

Code	Frequency
Financial Sacrifice	3
Obligation to Family	6
Delayed Personal Achievement	3
Redistribution of Wealth	2
Intergenerational Inequality	1
Ubuntu and Community Responsibility	2

Source: Created by Author

Group Analysis

Group 1: Participants in Group 1 underscored the considerable sacrifices linked to Black Tax, where financial obligations required delaying personal goals to support family members affected by historic inequalities. LC_MC_F highlighted this need for financial sacrifice, explaining that she often had to “put my needs aside to cater for someone else’s needs and family.” This trade-off illustrated how Black Tax functioned as a collective responsibility, where individual aspirations were deprioritized to meet family needs. LC_MC_F further described how she redirected her savings intended for a personal car to cover her sibling’s university costs, emphasising how Black Tax reinforced a “lift as you rise” mentality. Similarly, LC_MC_FH referred to Black Tax as an unavoidable “additional tax... that goes directly into the betterment of the family,” likening it to a non-negotiable contribution intended to uplift the family’s socio-economic status. For both participants, Black Tax underscored the concept of collective family welfare, aligning with Ubuntu principles of shared responsibility.

Group 2: Participants in Group 2, such as MC_MC_FC, highlighted the dual challenge of balancing familial responsibilities tied to Black Tax with the desire to secure their own financial stability. MC_MC_FC, reflecting on his career and family expectations, described Black Tax as “linked to disadvantage,” explaining that he felt torn between “long-term... selfish endeavors” and the need to support his children. This experience highlighted how Black Tax led participants to carefully weigh personal financial goals against the cultural expectation to uplift their families, reflecting intergenerational inequality’s impact on individual career paths. Similarly, MC_MC_FM expressed feeling that she was expected to support her family due to her stable income, stating, “because I was working, I could help them financially.” For MC_MC_FM, Black Tax demanded the sacrifice of personal comforts to fulfill family

obligations, underscoring the financial strain and responsibility inherent in addressing intergenerational disparities.

Group 3: In Group 3, participants like LC_EC_F emphasised the challenges Black Tax posed to achieving personal financial milestones. LC_EC_F spoke of “lots and lots of delayed financial goals,” particularly concerning savings and buying a home, due to his obligation to support family. This experience highlighted how Black Tax could impede financial independence, as younger family members deferred their own ambitions to support relatives affected by historic disadvantages. Similarly, LC_EC_H described Black Tax as an “obligatory” duty within her family, where her income primarily supported family needs rather than individual financial growth. This notion of “hand-to-mouth” finances illustrated how Black Tax became a structural barrier for Group 3, embedding family support into the cultural expectation that superseded personal aspirations for financial growth and independence.

Group 4: In Group 4, participants such as LC_LC_F framed Black Tax as a choice rooted in gratitude rather than obligation. LC_LC_F viewed Black Tax not as a mandatory contribution but as “a willingness to change a situation” for family members, emphasising that his success was inherently shaped by his background and the sacrifices of others. This voluntary approach to Black Tax reflected Ubuntu’s philosophy, where familial support was a communal responsibility yet left to individual choice. By seeing Black Tax as a positive, identity-driven contribution rather than a burden, LC_LC_F challenged the typical narrative of Black Tax as an enforced duty. His perspective underscored the Ubuntu principle that family support is both a privilege and a reflection of cultural identity.

Group 5: Participants in Group 5, such as MC_EC_H, viewed Black Tax as an expected initiation into financial responsibility within their cultural context. MC_EC_H shared that her understanding of Black Tax was that one should “give [family] your first salary,” illustrating how Black Tax was culturally perceived as an adult’s initial obligation toward family support. This early sense of obligation shaped financial planning, where participants prioritized family contributions upon starting their careers. MC_EC_H’s experience highlighted how Black Tax functioned as a societal expectation rather than a strictly voluntary choice, embedding financial responsibility within cultural norms from the onset of one’s financial independence.

Group 6: Group 6 participants, like LC_SC_C, emphasised Black Tax as a communal practice grounded in Ubuntu. LC_SC_C explained that when family members “come to my house to get groceries,” it is simply “part of sharing if you’ve got something.” For LC_SC_C, Black Tax represented more than financial obligation it was a cultural expression of Ubuntu’s values of

mutual aid and communal responsibility. His perspective illustrated a positive interpretation of Black Tax, viewing family support as a continuation of Ubuntu principles, where contributions to family welfare were seen not as sacrifices but as privileges. This view reinforced Black Tax as a means of redistributing resources, honoring familial ties, and supporting community welfare.

Group 6 (Parents): Group 6 (Parents) Participants highlighted the flexibility of Ubuntu, as evidenced by statements like "my kids came to my house to get groceries." This revealed Black Tax as an intergenerational commitment to collective well-being. Rather than a one-sided burden imposed on younger generations, Black Tax was seen as a reciprocal support system where both young and old offered assistance as needed. This fluid model of Black Tax, rooted in the principles of Ubuntu, acknowledged the interdependence of family members. Support was exchanged based on individual circumstances, avoiding rigid expectations. By assisting younger family members during difficult times, the older generation demonstrated that Black Tax could be a dynamic and adaptable form of care that strengthened familial bonds and unity.

Summary of Theme

The theme of Intergenerational Inequality and Financial Obligations revealed the ways Black Tax impacted participants' financial decisions and career choices across groups. While some participants viewed Black Tax as a duty requiring significant personal sacrifices, others interpreted it as a voluntary, gratitude-driven responsibility aligned with Ubuntu principles. These diverse perspectives illustrated that Black Tax served both as a mechanism for wealth redistribution within families and as a reflection of cultural expectations, profoundly influencing participants' financial planning and personal goals.

Table 15: Theme Impact Scale (Intergenerational Inequality and Financial Obligations)

Group	Impact	Reason for Rating
Group 1	High	Experienced intense pressures to prioritize family welfare over personal goals due to historical inequalities and Ubuntu.
Group 2	Medium	Balanced family support obligations with personal goals, with moderate financial strain.
Group 3	High	Delayed financial independence and personal achievements due to strong family obligations shaped by cultural expectations.
Group 4	Medium - High	This group faced challenges rooted in historic inequalities and socio-cultural expectations. Although not as financially burdened as Groups 1 and 3,

		members experienced limited career guidance and financial pressures that influenced their aspirations and career decisions.
Group 5	Low-Medium	Viewed Black Tax as an expectation within cultural norms but maintained flexibility in personal decision-making.
Group 6	High	Emphasised Black Tax as a communal responsibility aligned with Ubuntu, with strong emphasis on family reciprocity.
Group 6 (Parents)		

Source: Created by Author

5.4.2. Construct 1: Emerging Theme(s):

Some participants resist the term “tax,” preferring instead to view their financial contributions as voluntary acts aligned with personal agency and responsibility, rather than as imposed burdens. This theme highlights an empowering dimension to Black Tax, where participants actively shape family circumstances through their financial support. Alongside these views, Psychological Contract and Philanthropic Intentions emerged as additional themes, reflecting nuanced motivations behind the participants' contributions.

Some participants resist the term “tax,” preferring instead to view their financial contributions as voluntary acts aligned with personal agency and responsibility, rather than as imposed burdens. This theme highlights an empowering dimension to Black Tax, where participants actively shape family circumstances through their financial support. Alongside these views, Psychological Contract and Philanthropic Intentions emerged as additional themes, reflecting nuanced motivations behind the participants' contributions.

Table 16: Theme supporting quotes (Emerging Themes)

Aspect	Description	Participant Quotes
Voluntary Contribution	Some participants perceive Black Tax as a choice aligned with their values, emphasising a willingness to help.	<i>“And then you start realizing, actually, there’s also some bit of [desire] on your side to say, actually, I want to... assist financially.” - MC_MC_FM (Group 2)</i>
Challenging “Tax”	Reframing Black Tax as a willing contribution rather than a forced obligation.	<i>“It’s not as a tax... it’s a willingness to change a situation... I am where I am today because that background has shaped who I am.” - LC_LC_F (Group 4)</i>
Empowerment through Giving	Viewing Black Tax as a form of empowerment, where participants choose to support family.	<i>“For me, it’s about sharing if you’ve got something... it’s not really Black Tax if you do it from the heart.” - LC_SC_P (Group 6)</i>

5.4.2.1. Theme 4: Psychological Contract

The Psychological Contract which is an unwritten understanding of mutual family obligations emerges as participants describe feeling an implicit expectation to support their families financially. This perceived contract extends beyond verbal agreements, shaping participants' sense of duty and responsibility based on loyalty, respect, and reciprocity.

Table 17: Theme supporting quotes (Psychological Contract)

Aspect	Description	Participant Quotes
Unwritten Family Agreement	Many participants experience Black Tax as a kind of psychological contract, an internalized, silent obligation toward family.	“So it’s almost like a psychological contract, as you, as Michelle, would put it—a psychological contract that you make with yourself and that people expect you to do.” - LC_MC_H
Implicit Expectation	The contract is often unspoken, yet firmly understood, creating a lasting sense of commitment to family support.	“It’s never, like they never say it out loud.” - MC_MC_FM

5.4.2.2. Theme 5: Philanthropic

Philanthropic Intentions emerged as another theme, where participants view their contributions as purposeful, aligning with a desire to make a positive impact on family members’ lives. This perspective frames Black Tax not just as an obligation, but as an expression of goodwill and pride, enriching participants’ sense of purpose.

Table 18: Theme supporting quotes (Philanthropic)

Aspect	Description	Participant Quotes
Purposeful Giving	Participants see their support as a form of philanthropy, finding purpose and meaning in uplifting family members.	“It’s not about tax; it’s about wanting to change things for the better... for family who didn’t have the same opportunities.” - LC_LC_F
Pride in Contribution	Participants feel pride in their ability to make a difference, viewing Black Tax as a positive, impactful gesture.	“I feel proud when I can help my family, like I’m paying it forward in a way.” - MC_MC_FH
Self-Driven Generosity	Rather than feeling coerced, participants are motivated by a desire to support family from a place of personal generosity.	“And then you start realizing, actually, there’s also some bit of [desire] on your side to say, actually, I want to... assist financially.” - MC_MC_FM

Summary:

The theme of Identity, Agency, and Empowerment in Black Tax highlighted how participants across groups viewed Black Tax as an empowering choice rather than an obligatory burden.

For many, Black Tax was framed not as a tax, but as a means of enacting agency and reinforcing family bonds through acts of gratitude and generosity. The sense of a “psychological contract” emerged as an unspoken expectation, with participants feeling morally obligated to contribute to family welfare. Meanwhile, for others, Black Tax represented philanthropic intentions, aligning with personal values and fulfilling a purpose beyond financial duty. This perspective illustrated how Black Tax, when aligned with personal agency, became a positive extension of participants’ identities and values.

Table 19: Theme supporting quotes (Emerging Themes)

Group	Impact	Reason for Rating
Group 1	High	Framed Black Tax as a deep-rooted psychological contract, with strong moral responsibility to family.
Group 2	Medium-High	Viewed Black Tax as a voluntary act of generosity, balancing personal agency with family support.
Group 4	High	Challenged the “tax” concept, emphasising empowerment and personal responsibility in family support.
Group 5	Low-Medium	Approached Black Tax as philanthropy, supporting family flexibly based on personal willingness.
Group 6	High	Embraced Black Tax as an extension of Ubuntu values, viewing family support as an empowering choice.

Source: Created by Author

5.4.2.3. Black Tax Construct Conclusions and Key Insights

The analysis of Black Tax demonstrated its multi-dimensional nature, deeply rooted in socio-cultural, historical, and moral influences. The primary insights highlighted how Black Tax functioned both as an economic response to apartheid’s legacy and as a culturally embedded family obligation. Below is a summary of the core insights across the identified themes:

Historical and Socio-Cultural Foundations: Participants consistently linked Black Tax to the socio-economic effects of apartheid, which had created intergenerational wealth gaps and economic dependency. This legacy of inequality drove younger generations to financially support their families, reflecting an inevitable outcome of historical disadvantage.

Ubuntu and Cultural Duty: Ubuntu’s communal values transformed Black Tax from a simple financial burden into a shared cultural responsibility, reinforcing a sense of collective identity and support. Participants described Black Tax as a moral duty within the context of family unity

and mutual upliftment, where individual contributions were seen as essential to the family’s welfare.

Intergenerational Financial Obligations: Black Tax served as a vehicle for addressing familial economic disparities, driven by a commitment to uplift family members. Participants felt obligated to address inherited inequities by financially supporting family needs, often prioritizing these over their personal goals.

Emerging Themes of Identity and Agency: For some participants, Black Tax represented more than a financial commitment; it became an expression of personal agency and self-identity. This reframing challenged the “tax” concept, portraying Black Tax as an empowering choice to support family, reflecting personal values, philanthropic intentions, and an unspoken psychological contract.

Overall Evaluation

Evaluating participants’ perspectives revealed varying levels of resonance with each theme across the groups. This assessment provided a nuanced understanding of the influence each theme exerted on participants’ perceptions and experiences of Black Tax.

Table 20: Overall Theme Impact Scale (Construct 1: Black Tax)

Group	Historical and Socio-Cultural Foundations	Cultural and Familial Obligations (Ubuntu)	Intergenerational Inequality and Financial Obligations	Emerging Themes
Group 1	High	High	High	High (Psychological Contract)
Group 2	Medium	Medium	Medium	Medium - High (Agency)
Group 3	Medium	High	High	N/A
Group 4	High	Medium - High	Medium - High	High (Empowerment)
Group 5	N/A	Low - Medium	Low - Medium	Medium (Philanthropy)
Group 6	N/A	High	High	High (Empowerment)
Group 6 (Parents)		Medium		

Source: Created by Author

5.4.2.4. Construct 2: Career Decision-Making Theme Overview

This thematic analysis delves into the multifaceted nature of Black Tax, a socio-cultural phenomenon that significantly influences career decision-making processes among Black South Africans. By examining the experiences and perspectives shared by participants, we aim to uncover the underlying themes that shape the impact of Black Tax on individuals' lives.

Drawing upon key concepts from Social Cognitive Career Theory (SCCT), this analysis provides an organized examination of how Black Tax operates within participants' lives. SCCT posits that individuals' career choices are influenced by a complex interplay of personal, social, and environmental factors. In the context of Black Tax, these factors include historical, cultural, and economic forces that shape individuals' beliefs, expectations, and behaviour.

By exploring the following key themes, we gain a deeper understanding of the ways in which Black Tax intersects with career decision-making:

Table 21: Theme supporting quotes (Career Decision-Making)

Key Themes	Description	Supporting Quotes
Self-Efficacy	Participants expressed belief in their abilities to manage both family expectations and career aspirations. This confidence often led them to persevere in their goals despite setbacks.	<i>"I grew within that industry and created a name for myself."</i> - LC_LC_H demonstrating confidence gained from handling responsibilities –
Outcome Expectations	Black Tax shaped expectations about career and financial stability, often delaying personal fulfillment in favour of family obligations. Participants discussed how this shift affected their outlook on personal and professional goals.	<i>"I would be living in a mansion... driving the latest best cars"</i> – LC_LC_H expressing how fulfilling Black Tax responsibilities prevented financial milestones.
Personal Goals	Many participants shared aspirations that were driven by self-fulfilment and the desire to eventually prioritize their personal goals, particularly after meeting family obligations.	<i>"My interests are in psychology... it had always been something I knew I had to do,"</i> emphasised the pursuit of a meaningful career despite delays.
Environmental Factors	Historical and cultural factors, particularly the legacy of apartheid and socioeconomic inequality, played a central role in shaping Black Tax obligations and career decisions among participants.	<i>"Black Tax is a legacy of poor socioeconomic status resulting from apartheid,"</i> recognized systemic roots of Black Tax.
Family Influence and Responsibility	Family expectations were a major influence, with participants often feeling obligated to support loved ones	<i>"I stayed in the financial industry... because it paid the bills and brought food</i>

	financially. This responsibility frequently impacted career trajectories, leading to sacrifices and boundary-setting.	<i>to the table,</i> ” demonstrated career choices made out of duty.
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Source: Created by Authors

5.4.2.5. Theme 6: Self-Efficacy

Self-efficacy refers to participants’ belief in their ability to succeed in specific situations or accomplish a task. In the context of Black Tax, self-efficacy shaped how participants handled career challenges, overcame obstacles, and persisted toward their goals.

Table 22: Theme supporting quotes (Self-Efficacy)

Participant	Quote	Code
GROUP 1		
LC_MC_F	<i>“I think I did have the ability. I was capable”</i>	Personal Development
	<i>“Even when I go back to my undergrad...I went in there, and I pushed myself,”</i>	
	<i>“I was never a commerce student in high school...I went in and pushed myself”</i>	Personal Development
	<i>“I was never forced...But I felt that I needed to be the one to make it work”</i>	Resilience and Challenges
	<i>“As much as I had to make it work for myself, I wouldn’t advise someone to go the way I did it”</i>	
LC_MC_FH	<i>“As I walk today, I’m strong, and I think I can do anything that gets put in front of me”</i>	Resilience and Challenges
	<i>“There was that one random person in your life that makes a change for you, and you just don’t look back. You run with it.”</i>	
	<i>“Journey academically has allowed us to do is choose where we want to do it. So we no longer do it where we force to, but we do it where we want to, but we still maintain top of mind long term sustainable earnings.”</i>	Personal Development
	<i>But education has allowed you to choose where you want to do it and where you want to do it often gives you the satisfaction</i>	
	<i>“it was first year of work right out of high school. I knew nothing”</i>	
LC_MC_H	<i>“I stayed in the financial industry not because it was my passion...I would apply for my Master’s in clinical psychology, I would get accepted, but I would keep on deferring my acceptance.”</i>	Confidence in Pursuing Career Goals
	<i>“I grew within that industry and created a name for myself”</i>	Resilience and Challenges
	<i>“I’m learning to get that balance...to say no and be OK with saying no.”</i>	
	<i>“I was not even working a proper job. I was working in restaurants, but still, my family was relying on me financially.”</i>	

	"I worked in finance to provide for my family, even though my true interest was psychology."	
GROUP 2		
MC_MC_FC	<i>"I always set out to do something in accounting"</i>	Career Aspirations and Ambitions
	<i>"I had some reasonable comfort that I could do it... you're always the top achiever in certain topics"</i>	Family and Community Influence
	<i>"The people that I saw as successful growing up were in fields like medicine, teaching, or accounting."</i>	Family Responsibilities
	<i>"There's certainly a responsibility...because for you to be successful, there was material sacrifice and trade-offs made."</i>	Family Responsibilities
MC_MC_FM	<i>"I've been employed now for about 13 years"</i>	Career Aspirations and Ambitions
	<i>"I wanted to help out...but it wasn't overtly expected"</i>	Family Responsibilities
MC_MC_FT	<i>"People always ask me, 'How do you do it?'...All I do is wake up and do it. I wake up and I do it all over again."</i>	Confidence in Balancing Multiple Roles
	<i>"I take each day as it comes,"</i>	Confidence in Balancing Multiple Roles
	<i>"I need to pull up my socks, make better financial decisions,"</i>	Financial Responsibility
MC_MC_FH	<i>"Did a Bachelor of Science, followed by a Bachelor of Laws, followed by an MBA at the very same court, Institute of business science."</i>	Personal Development
	<i>"I am a trained lawyer, but have not practiced for almost a decade now"</i>	
	<i>"I've always wanted to start my own business,"</i>	
GROUP 3		
LC_EC_F	<i>"I feel very confident...I have a strong support structure at work"</i>	Family and Community Influence
	<i>"I had to cover things like medical expenses, transportation, and food,"</i>	Financial Responsibility
	<i>"I have a strong feeling that...there is more chance for me to grow,"</i>	Resilience and Challenges
	<i>"It was the burden I was feeling...because no one else had a better-paying job,"</i>	Financial Responsibility
LC_EC_H	<i>"I had technically given up on psychology...[but] let me just try one last time to get into masters"</i>	Resilience and Challenges
	<i>"I could have been any other student with an honors in psychology... but there needed to be finances coming in"</i>	Personal Development
GROUP 4		
LC_LC_F	<i>"I moved from a specialist role...to a senior specialist role, then to support manager, and finally head"</i>	Personal Development
	<i>"I'd never touched computers...but I was willing to get into it despite fears"</i>	Resilience and Challenges
	<i>"I didn't have to wait for long after I graduated to go straight into employment"</i>	Personal Development

LC_LC_P	<i>"I couldn't further my studies, so I had to look for a job so that we could survive,"</i>	Personal Development
	<i>"I couldn't finish the course due to lack of finances, so I was pressured to work as early as 17 years of age. I had to make adult decisions when I was not ready to make adult decisions."</i>	
	<i>"I've burnt a lot along the way...and also learnt a lot along the way"</i>	Resilience and Challenges
	<i>"I have done a lot of short courses...market research, managing business finance, CRM"</i>	Personal Development
GROUP 5		
MC_EC_H	<i>"help people, to make a difference"</i>	Family and Community Influence
	<i>"structure of working in a hospital with a team."</i>	
GROUP 6		
LC_SC_F	<i>"I was ambitious and wanted to move from finance to marketing..."</i>	Personal Development
LC_SC_C	<i>"The only time that I'm going to leave SAPS is when I go on my pension,"</i>	Confidence
	<i>"When they come, they must feel comfortable..."</i>	

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Summary Table of Code Frequencies

Code	Frequency
Personal Development	12
Resilience and Challenges	13
Career Aspirations and Ambitions	8
Family and Community Influence	6

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Group Analysis

Self-efficacy Analysis:

Group 1: Group 1 participants, including LC_MC_F, LC_MC_FH, and LC_MC_H, displayed a high level of self-efficacy, where Black Tax served as a motivator for resilience and determination. LC_MC_F's confidence in her capabilities allowed her to navigate career challenges independently, reflecting a robust belief in her ability to succeed. LC_MC_FH attributed much of his professional satisfaction to educational empowerment, which enabled him to shape his career around his goals while supporting family. For LC_MC_H, self-efficacy was demonstrated in her ability to thrive in an industry she initially lacked passion for, striking a balance between family support and professional development. Black Tax reinforced their resolve, with participants using resilience as a key asset in their career progression. **Impact**

on Career Decision-Making: Participants leveraged high self-efficacy to overcome challenges and sustain career growth. Black Tax strengthened their commitment to resilient, self-directed career paths, allowing them to pursue roles that balanced personal satisfaction with family obligations.

Group 2: Participants in Group 2, such as MC_MC_FC and MC_MC_FM, demonstrated moderate to high self-efficacy, using it to secure stable roles that allowed for both family support and professional advancement. MC_MC_FC's confidence in his accounting skills provided him with a foundation of stability, while MC_MC_FM's focus on steady income reflected her confidence in maintaining a balance between personal and family responsibilities. This group's self-efficacy was practical, with participants making calculated decisions to fulfill Black Tax obligations while progressing in their careers. **Impact on Career Decision-Making:** Self-efficacy enabled Group 2 to prioritize stable, financially secure careers that aligned with family obligations. Participants valued security, which influenced their choice of roles that ensured reliable income and supported long-term family needs.

Group 3: In Group 3, financial obligations posed challenges to self-efficacy, restricting participants like LC_EC_F and LC_EC_H from fully pursuing their career goals. LC_EC_F's frustration with the financial burden of Black Tax constrained his ability to make independent career decisions, limiting his financial independence. LC_EC_H faced similar restrictions, with her aspirations tempered by her responsibility to support family members. Despite their ambitions, these participants felt restricted by external pressures, often adopting a cautious approach to career choices. **Impact on Career Decision-Making:** The limitations in self-efficacy led Group 3 to adopt more conservative career paths. Participants prioritized secure roles over aspirational goals, reflecting a need to manage immediate family obligations over personal growth.

Group 4: Group 4 participants, including LC_LC_F and LC_LC_P, demonstrated self-efficacy through their adaptability and willingness to navigate new career challenges. LC_LC_F advanced across various roles despite initial unfamiliarity, driven by a belief in his ability to learn. LC_LC_P took multiple short courses, acquiring essential skills that enabled her to maintain stable employment and fulfill family responsibilities. This group's self-efficacy was tied to adaptability and continuous skill development, allowing them to create stability in dynamic career paths.

Impact on Career Decision-Making: High self-efficacy encouraged Group 4 to take calculated career risks, utilizing skill-building as a strategy to support both family needs and personal

advancement. Participants viewed Black Tax as a motivator to continually improve and secure better career opportunities.

Group 5: Self-Efficacy Rooted in Community Impact

For Group 5, self-efficacy was closely linked to intrinsic motivation and the desire to make a positive difference, as seen in MC_EC_H’s career in healthcare. Working in a hospital, MC_EC_H found alignment between her professional role and personal values, perceiving Black Tax as an opportunity to support both her family and community. Her sense of self-efficacy was grounded in her commitment to serve others, viewing Black Tax as a complementary factor rather than a limitation.

Impact on Career Decision-Making: Group 5 participants directed their careers toward roles that allowed them to fulfill personal goals of community support, using Black Tax to reinforce their commitment to impactful work. Self-efficacy here enabled participants to view family obligations as part of their broader professional purpose.

Group 6: Stability and Long-Term Confidence in Career Paths

Participants in Group 6, such as LC_SC_C and LC_SC_F, exhibited self-efficacy rooted in career stability and long-term confidence. LC_SC_C’s dedication to his public service role reflected his commitment to family support over the course of his career. Similarly, LC_SC_F’s ambition to transition into marketing indicated a proactive approach to self-improvement within stable employment. This group’s self-efficacy was influenced by a focus on long-term stability, seeing Black Tax as a sustained commitment integrated into their career trajectories.

Impact on Career Decision-Making: Group 6 participants used self-efficacy to maintain career stability, valuing steady employment that supported family obligations. Black Tax reinforced their sense of duty, guiding them toward secure, long-term roles that aligned with their commitment to familial support

Table 23: Theme Impact Scale (Self-Efficacy)

Group	Self-Efficacy Level	Impact on Career Decisions
Group 1	High	Pursued resilient, self-directed careers; balanced family needs with personal career satisfaction.
Group 2	Moderate-High	Chose stable, financially secure roles to meet family obligations and advance professionally.
Group 3	Moderate	Adopted conservative career paths due to limited self-efficacy and high family financial obligations.

Group 4	High	Took calculated career risks; used skill-building as a strategy to support family and career growth.
Group 5	Moderate	Pursued impactful roles aligned with personal values and family support, viewing Black Tax as a motivator.
Group 6	Moderate-High	Focused on secure, long-term roles to maintain career stability and fulfil sustained family obligations.

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This analysis underscores how each group's self-efficacy level shaped career decisions, balancing Black Tax responsibilities with personal and professional ambitions.

5.4.2.6. Theme 7: Outcome Expectation

Table 24: Theme supporting quotes (Outcome Expectation)

Participant	Quote	Code
GROUP 1		
LC_MC_F	<i>"Financial security gives you that sense of...peace of mind"</i>	Financial Stability, Family Support and Delayed Gratification
	<i>"I think going forward, I'm looking at both...Yes, I want the money, right? But at what cost?"</i>	
	<i>"I would only experience certain things later...It's like delayed gratification,"</i>	
	<i>"I had to delay my needs...to make sure others are fulfilled first"</i>	
LC_MC_FH	<i>"My decisions around employment have to be around stability and security...that's why you'll never see me moving to Mickey Mouse businesses"</i>	
	<i>"If businesses can sustain themselves in townships, people in townships can live better"</i>	
LC_MC_H	<i>"I would be living in a mansion right now, I would be driving the latest best cars."</i>	Aspirations versus Reality
GROUP 2		
MC_MC_FC	<i>A big part of it is then using those resources to uplift those that have contributed"</i>	Family and Community Influence
	<i>"You tend to find that your contribution is a lot more material...if you don't, a lot of those events will not be successful"</i>	Family and Community Influence
	<i>"I don't think the state pension will be sufficient"</i>	Financial Responsibility
	<i>"I didn't have to explicitly support, but as parents get older, you recognize sacrifices they made"</i>	Financial Responsibility
	<i>"It does mean there's a gap you need to fill in recognizing that...your success is heavily premised on some of the sacrifices they made"</i>	Financial Responsibility
	<i>"I didn't want to have a career where I didn't think I'd make enough money"</i>	Personal Development
MC_MC_FM	<i>"I want to...pivot into research, but I worry about the financial stability it may lack."</i>	Personal Development

	<i>"I also sort of have to limit myself...to make sure I can support them"</i>	Impact of Financial Obligations on Career Development
MC_MC_FT	<i>"For me...it's more of the long-term financial security. I need to make sure...nothing must be missing"</i>	
	<i>"Finances first...so I can take care of my family,"</i>	Family Responsibility
	<i>"Sometimes I feel that pressure to say I'm not where I'm supposed to be, or...not where I wish I could be,"</i>	
MC_MC_FH	<i>"Since I started working, I have, on occasion, supported my mother, also supported my sister, and also supported my grandmother when she was still with us,"</i>	Financial Obligation
	<i>"one needed a steady salary in order to be able to make those particular contributions."</i>	Career Stability
GROUP 3		
LC_EC_F	<i>"If I were to compare career satisfaction with Black Tax...it's more of me being selfish,"</i>	Financial Security
	<i>"A stable income...is what I will prioritise,"</i>	
	<i>"I often prioritise financial security over career aspiration,"</i>	
	<i>"I have lots of delayed financial goals...like personal savings, buying my own home,"</i>	Delayed Financial Goals
	<i>"I am behind in planning for retirement,"</i>	
LC_EC_H	<i>"I don't feel I can make it financially with my own practice yet"</i>	Financial Security
GROUP 4		
LC_LC_F	<i>"I moved to a financial sector...because there's some level of security that comes with it,"</i>	Career Security
	<i>"In my world, I don't want a high-paying job I'm not happy about"</i>	Financial Security
LC_LC_P	<i>"I don't have the luxury to just leave my job and pursue my business aspirations."</i>	Risk Aversion
	<i>"Having that stable income is like a cushion."</i>	Financial Security
	<i>"It's a lot of risk with business, but with income you are most certain that month-end, you'll meet your financial obligations."</i>	
GROUP 5		
No comments		
GROUP 6		
LC_SC_F	<i>"you need to pass, to go to university... after university, you got a good job and were guaranteed a good salary."</i>	Financial Security
	<i>"I felt morally obligated... I want to sleep well at night, knowing she has enough."</i>	
LC_SC_C	<i>"At the government, it's... you work smart... not as long as you know your obligations,"</i>	Financial Security

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Group 1: Financial Stability for Family Support

Group 1 participants prioritized financial stability as a core part of meeting Black Tax obligations. For LC_MC_F, financial security offered “peace of mind,” while LC_MC_FH sought stable employment specifically to support his family. Outcome expectations in this group focused on achieving a balance between personal and family needs, making job stability a critical factor in their career decisions. **Impact on Career Decision-Making:** High outcome expectations led Group 1 participants to pursue stable careers with reliable income, ensuring they could meet family needs while building personal security.

Group 2: In Group 2, participants focused their outcome expectations on securing careers that provided steady income to fulfill Black Tax obligations. MC_MC_FC, for instance, chose accounting for its financial stability, aligning his career choice with his family support responsibilities. Participants in this group aimed to build sustainable careers that ensured ongoing family support, reinforcing financial security as a primary career goal.

Impact on Career Decision-Making: Moderate-high outcome expectations directed Group 2 participants toward careers in stable fields, reinforcing a priority on long-term income stability as essential for meeting family obligations.

Group 3: Group 3’s outcome expectations were shaped by financial limitations that tempered ambitious goals. LC_EC_F focused on income stability over career advancement to fulfill Black Tax responsibilities, while LC_EC_H hesitated to pursue private practice, instead favouring secure employment. This group leaned toward stable, low-risk roles that aligned with cautious expectations around financial outcomes. **Impact on Career Decision-Making:** Moderate outcome expectations led Group 3 participants to favour practical, secure career choices, where immediate income stability took precedence over aspirational goals.

Group 4: For Group 4, outcome expectations involved career advancement as a means to support family members. LC_LC_F focused on securing managerial roles to meet Black Tax obligations, while LC_LC_P valued stable income to provide financial assistance to her family. Their outcome expectations were pragmatic, prioritizing positions with growth potential to fulfill both personal and family needs. **Impact on Career Decision-Making:** Group 4’s moderate-high outcome expectations guided participants toward roles with upward mobility, as career growth was viewed as essential for achieving financial stability and family support.

Group 5: Participants like MC_EC_H held outcome expectations centered on community impact rather than personal financial gain. Her role in healthcare allowed her to make a positive contribution while fulfilling Black Tax responsibilities, showing how her professional

goals were closely interwoven with family and cultural support expectations. **Impact on Career Decision-Making:** Moderate outcome expectations led Group 5 participants to select careers that aligned with community service and family support, with Black Tax acting as a motivator for roles that contributed to societal welfare.

Group 6: In Group 6, outcome expectations focused on long-term stability to ensure family support through Black Tax obligations. LC_SC_C's commitment to a public service role reflected his goal of providing dependable family support, while LC_SC_F aimed to achieve professional growth by transitioning into a stable field. Their outcome expectations prioritized career stability in roles that balanced personal growth with family commitments. **Impact on Career Decision-Making:** Moderate-high outcome expectations in Group 6 led participants to pursue steady, reliable career paths that would allow them to maintain consistent family support over time.

Table 25: Theme Impact Scale (Outcome Expectation)

Group	Outcome Expectations Level	Impact on Career Decision-Making
Group 1	Very High	Focused on careers offering stability and income, ensuring family support and personal financial security.
Group 2	High	Chose stable careers, prioritizing financial security to meet family needs and create long-term support.
Group 3	Moderate	Pursued secure roles, prioritizing immediate income stability over career ambition due to financial constraints.
Group 4	High	Selected roles with growth potential, aligning career advancement with family support requirements.
Group 5	Moderate	Focused on community-oriented careers, fulfilling family support obligations through roles that aided society.
Group 6	Moderate-High	Chose stable, long-term careers that harmonized personal growth with family contributions, maintaining balance.

Source: Created by Author

This table illustrates how each group's outcome expectations guided their career choices, with Black Tax responsibilities influencing decisions toward balancing family support and personal goals.

5.4.2.7. Theme 8: Personal Goals

Personal goals represent each participant's long-term ambitions and aspirations, which were often influenced, adapted, or delayed due to Black Tax obligations. These goals shaped

participants' career paths as they balanced the pursuit of personal fulfillment with the demands of family support.

Table 26: Theme supporting quotes (Personal Goals)

Participant	Quote	Code
GROUP 1		
LC_MC_F	<i>"My career goals changed over time...I wanted to pursue something entirely different, but responsibilities kept me here."</i>	Aspirations for Personal Growth
	<i>"I feel like I'm only starting my life right now"</i>	
	<i>"I believe I've done that...creating a home [for her mom]"</i>	Life Satisfaction
	<i>"I could have done the focus on myself earlier...but I couldn't because I had to redress the past"</i>	
LC_MC_FH	<i>"I still have those aspirations [CEO]...if it doesn't happen at 40, then obviously one has to go and find other things."</i>	Career Aspiration and Career Aspiration
	<i>"Creating avenues of sustaining those businesses in townships...makes townships better and creates opportunities there"</i>	
	<i>"My interests are in psychology...that's why I left the financial industry,"</i>	
	<i>"I aspire to open my own private practice...and make healthcare accessible to individuals like me growing up in townships"</i>	
	<i>"At some point, it needs to stop somewhere...if I put myself on hold now, then my children will also suffer"</i>	Sustainable Growth
	<i>"Part of taking care of yourself is putting yourself first."</i>	
GROUP 2		
MC_MC_FC	<i>"I didn't want to have a career where I didn't think I'd make enough money"</i>	Financial Security
	<i>"you want to have be in financially the best position possible"</i>	
	<i>"I thought it would be a good way to differentiate yourself...pursue a career that would be financially beneficial"</i>	
	<i>"It's around the responsibility of taking care of family and extended family"</i>	Family Responsibility
	<i>"For you to be successful, there was material sacrifice and trade-offs made"</i>	Parents Sacrifices
MC_MC_FM	<i>"I have to put myself first if I want to achieve those goals"</i>	Personal Growth
	<i>"I find a lot of joy in that space [research]"</i>	Career aspiration
MC_MC_FT	<i>"I enjoy working with people...bringing out the best in them,"</i>	Empowering Others
	<i>"I've always had a passion for teaching and management,"</i>	Career Aspiration
	<i>"I need to make sure that I complete my degree in the next two years,"</i>	Personal Development

	<i>"Sometimes I have to hold off things I would like...to ensure my kids are taken care of,"</i>	Delayed Personal Goals
MC_MC_FH	<i>"I definitely look more for career satisfaction, because I have reached the point where financial security is less of a burden now,"</i>	Career Aspiration
	<i>"leave corporate and make the entrepreneurial journey"</i>	
	<i>"I decided very early on to delay having kids because I knew that I wouldn't have the finances to raise kids whilst I was trying to help out the family back home"</i>	Delayed Family Planning
GROUP 3		
LC_EC_F	<i>"I've always wanted to go to school and have a master's degree,"</i>	Personal Development
LC_EC_H	<i>"I haven't known security... I want to be comfortable in my financial space."</i>	Financial Security
	<i>"to have a practice one day but also have other things I can do."</i>	Career Aspiration
GROUP 4		
LC_LC_F	<i>"There's no price tag on it...It's not about the money but the impact on those dependent on me"</i>	Life Satisfaction
	<i>"The willingness to help is more about wanting to change the situation back home"</i>	
LC_LC_P	<i>"I wanted to be a social worker...or a lawyer, because I love working with people"</i>	Career Aspiration
	<i>"I would most probably pursue business"</i>	
GROUP 5		
MC_EC_H	<i>"have an interest in ophthalmology. I'm interested in paediatrics."</i>	Career Aspiration
	<i>"in our culture, like family is very important, like structure. So it makes sense that you're still pouring into your family."</i>	
GROUP 6		
LC_SC_C	<i>"I'm just putting it to retirement, and I actually want to start a like a business, like a consulting business, and that I can then run post-retirement"</i>	Career Aspiration

Group Analysis

Group 1: Group 1 participants, including LC_MC_F and LC_MC_FH, had strong personal aspirations but frequently adjusted them due to Black Tax responsibilities. LC_MC_F spoke about putting her life on hold to prioritize her family's needs, yet she continued working toward her career goals. LC_MC_FH's goal of becoming a CEO illustrated his ambition, but he acknowledged that Black Tax delayed his timeline. Despite these adjustments, participants in Group 1 demonstrated persistence, balancing career advancement with family obligations while remaining motivated to pursue their goals. **Impact on Career Decision-Making:** High personal goals led participants to adopt career paths that balanced personal achievement with family responsibilities, showing resilience and long-term dedication to their ambitions despite family obligations.

Group 2: In Group 2, personal goals were shaped by a strong focus on financial security to support family needs. MC_MC_FC chose accounting to ensure long-term financial stability for his family, aligning his personal interests with family obligations. MC_MC_FM also selected a stable career that allowed her to balance family contributions with personal satisfaction. For this group, Black Tax influenced participants to favour secure, stable career choices over highly aspirational goals, reflecting a practical approach to career planning. **Impact on Career Decision-Making:** Group 2's focus on financially stable roles shaped their career decisions, prompting participants to prioritize steady income and family support over more ambitious or riskier career moves.

Group 3: Group 3 participants, such as LC_EC_F and LC_EC_H, faced significant delays in achieving their personal goals due to the immediate financial demands of Black Tax. LC_EC_F's goal of purchasing a home was postponed as he prioritized family support, while LC_EC_H aspired to open her own practice but was restricted by her responsibility to provide for family members. Black Tax obligations often overshadowed personal ambitions, forcing participants to focus on immediate family needs over long-term career goals. **Impact on Career Decision-Making:** Participants in Group 3 often opted for practical, less aspirational career paths that ensured steady income, with Black Tax limiting their ability to prioritize personal growth and delaying their achievement of long-term goals.

Group 4: Participants in Group 4, such as LC_LC_F and LC_LC_P, framed personal goals around career growth as a means to secure financial stability for family. LC_LC_F's progression through managerial roles was motivated by his goal to provide financial support, while LC_LC_P focused on skill-building to maintain stable employment. In this group, personal ambitions often aligned with family responsibilities, using career advancement as a strategy to fulfill both. **Impact on Career Decision-Making:** Group 4's career decisions were shaped by a balance between skill acquisition and family support, as participants viewed career growth as a way to secure financial stability for both personal and family needs.

Group 5: In Group 5, participants like MC_EC_H set personal goals that aligned with both family and community expectations. Working in healthcare, MC_EC_H pursued a career that allowed her to make a positive impact, seeing Black Tax as an extension of her commitment to help others. Her goal to "make a difference" aligned seamlessly with her family obligations, allowing her to derive purpose and fulfillment from Black Tax responsibilities. **Impact on Career Decision-Making:** Group 5 participants pursued careers that aligned with cultural values of family and community support, with personal goals inextricably linked to their sense of purpose, viewing Black Tax as an opportunity rather than a constraint.

Group 6: Group 6 participants, such as LC_SC_F and LC_SC_C, focused on stability within their career goals to ensure steady family support. LC_SC_C's commitment to public service until retirement reflected a goal for stability, while LC_SC_F aimed to transition into marketing as a step toward professional growth. Black Tax obligations influenced this group's focus on secure, long-term roles that allowed them to maintain dependable family contributions alongside moderate career growth. **Impact on Career Decision-Making:** Group 6's emphasis on stability shaped career choices centered on secure, steady positions, allowing them to balance family obligations with manageable professional growth, ensuring a stable income to support their families.

Table 27: Theme Impact Scale (Personal Goals)

Group	Self-Efficacy Level	Impact on Career Decisions
Group 1	Very High	Balanced ambitious goals with family needs; pursued long-term career satisfaction despite delays due to Black Tax.
Group 2	Moderate	Focused on financially stable roles; career decisions prioritized steady income to support family over high ambitions.
Group 3	Low	Opted for practical career paths due to financial constraints; Black Tax obligations delayed personal goals.
Group 4	Moderate-High	Aligned career growth with family support, using skill-building to achieve both personal and family stability.
Group 5	Moderate	Pursued roles that fulfilled community and family responsibilities, seeing Black Tax as an opportunity for impact.
Group 6	Moderate	Prioritized secure positions to maintain consistent family support, balancing stability with moderate career growth.

Source: Created by Author

This scale illustrates how participants' personal goals, influenced by Black Tax, guided their career choices toward balancing family support with personal aspirations.

5.4.2.8. Theme 9: Environmental Factors

Environmental factors encompassed the social, economic, and cultural contexts that shaped individuals' lives and career decisions. Black Tax as a socio-cultural obligation interacted with these factors, influencing career paths, financial decisions, and family dynamics.

Table 28: Theme supporting quotes (Environmental Factors)

Participant	Quote	Code
GROUP 1		
LC_MC_F	<i>"It's like you can't fix yourself if you don't fix where you come from"</i>	Influence of Black Tax
	<i>"When I say the apartheid legacy, I mean we're redressing... from a schooling element, they could only go up to a certain level for various reasons, all relating to the environment they were in, which didn't give them much opportunity."</i>	
	<i>"I can't satisfy some of my wants...because I know there's this pressure"</i>	
	<i>"My mom had to take up sewing just to make extra income."</i>	Generational and Socioeconomic Factors
	<i>"I knew I couldn't just leave everything to go say I'm going to school full time"</i>	
	<i>"If they had gotten the right type of schooling or opportunities...they could have made a better life for themselves, which would have transferred to the other generations"</i>	
LC_MC_FH	<i>"psychological contract"</i>	Cultural Expectations and Black Tax
	<i>"it then becomes a bit of a tax that is led by a person who's black and has made it out of circumstances."</i>	
	<i>"The sooner in your career you focus on yourself, the more you can build and create reserves"</i>	Socioeconomic Challenges
	<i>"Black Tax is a legacy of poor socioeconomic status resulting from apartheid"</i>	Impact of Historical Inequalities on Career Decisions
	<i>"If my parents had gotten the right type of schooling or opportunities...they could have made a better life for themselves,"</i>	
GROUP 2		
MC_MC_FC	<i>"We started off actually staying in hostels, then graduated into...a property owned by the school"</i>	Socioeconomic Challenges
	<i>"Growing up, there was barely enough for a model C school"</i>	Limited Opportunities
	<i>"We were middle class for the latter part...for a very long period, we were actually very low"</i>	Socioeconomic Status
	<i>"You tend to find that your contribution is a lot more material"</i>	Cultural Expectation of Black Tax
	<i>"Even from a young age...they're looking for you to do a lot more than someone else,"</i>	
MC_MC_FM	<i>"an implicit expectation to assist financially,"</i>	Cultural Expectation
	<i>"In hindsight, I didn't realize how tough things were"</i>	Family Legacy
MC_MC_FH	<i>"a payback...often seen as a way to give back to those particular individuals in some way or another for having helped raise you"</i>	Cultural Expectations and Black Tax
	<i>"emerging middle class family"</i>	

	<i>"A lot of what we experience as young black people...our parents are also probably the first in their space"</i>	Socioeconomic Status
	<i>"With extended family, it's a bit different...often changes over the course of trying to give help,"</i>	Family Obligations and Support
GROUP 3		
LC_EC_F	<i>"There was limited finance...we could only afford basics like groceries,"</i>	Socioeconomic Status
	<i>"I couldn't complete [engineering] due to financial constraints"</i>	Limited Finances
	<i>"me paying back...trying to fix the things we couldn't do,"</i>	Redressing
LC_EC_H	<i>"Hand to mouth... whatever little income we had went to something else."</i>	Socioeconomic Status
GROUP 4		
LC_LC_F	<i>"Growing up in a rural area...you're very limited to what you see... "teachers, policemen, and government workers,"</i>	Limited Resources
LC_LC_P	<i>"We had no finances at all...we were poor,"</i>	Socioeconomic status
	<i>"Black people were marginalized...they didn't have a lot of choices"</i>	Historical Inequalities
	<i>"They were limited in terms of resources...they couldn't participate in the country's economics"</i>	
GROUP 5		
No comments		
GROUP 6		
LC_SC_F	<i>"My mother raised us alone and had six children."</i>	Single Parent
LC_SC_C	<i>"I think it's my obligation to do those things,"</i>	Family Tradition

Group Analysis

Group 1: Historical inequalities and socioeconomic challenges have deeply shaped Group 1's experience with Black Tax. For example, LC_MC_F expressed a strong sense of responsibility to uplift her family, while LC_MC_FH described how apartheid's lasting impacts made Black Tax a necessary response to intergenerational struggles. Environmental factors, such as historical injustices and socioeconomic hardships, underscore this group's sense of duty to provide financial support, influencing career choices that can counteract these disadvantages.

Impact on Career Decision-Making: The high level of environmental influence pushes Group 1 participants to adopt careers that balance personal ambition with a commitment to family, leading to career paths aimed at long-term family stability and support.

Group 2: Participants, such as MC_MC_FC, spoke about their upward financial journey, shaped by prior family sacrifices. This background influenced their perception of Black Tax as a way to sustain family progress. Environmental factors, such as economic stability and

cultural expectations, promoted a balanced approach to career growth and family obligations, supporting career decisions that align with both personal and family advancement. **Impact on Career Decision-Making:** With moderate environmental influence, Group 2 participants gravitate toward financially stable and growth-oriented careers, enabling them to support family needs while pursuing personal progress.

Group 3: In Group 3, financial constraints are a major factor, heavily limiting career choices. Participants like LC_EC_F and LC_EC_H faced restricted resources, focusing primarily on meeting essential family needs rather than on personal or professional development. Environmental barriers, such as economic hardship, restrict this group from fully pursuing personal ambitions, as Black Tax perpetuates a cycle of financial limitation. **Impact on Career Decision-Making:** The very high level of environmental influence drives Group 3 toward practical, low-risk career paths that prioritize immediate income over aspirational goals, limiting their ability to pursue long-term growth.

Group 4: Participants in Group 4, such as LC_LC_F, faced limited career opportunities due to rural backgrounds. Environmental factors, including geographic limitations and economic challenges, shaped their career decisions with Black Tax adding urgency to secure financial stability. LC_LC_P also reflected on the need for skill-building in a challenging economy, using Black Tax as a motivator to obtain employment. **Impact on Career Decision-Making:** The high environmental influence leads Group 4 to prioritize skill development and employment that offer financial security, with career decisions aimed at achieving family support and personal stability.

Group 5: Participants like MC_EC_H view Black Tax as a reflection of their cultural values, reinforcing their commitment to roles such as healthcare that serve community needs. Communal expectations shape their outlook, making Black Tax a positive motivator aligned with their personal mission to help others. **Impact on Career Decision-Making:** Moderate environmental influence encourages Group 5 participants to choose careers that align with cultural values, using Black Tax as a driver of purpose, with career goals rooted in family and community support.

Group 6: In Group 6, environmental factors include strong adherence to Ubuntu values, with participants like LC_SC_C viewing Black Tax as essential to family and community welfare. LC_SC_F's background emphasised the value of family contributions, which guided his career choices in alignment with his personal and cultural beliefs.

Impact on Career Decision-Making: The moderate environmental influence prompts Group 6 to prioritize stability-oriented careers that support steady family contributions, balancing cultural values with achievable career growth.

Table 29: Theme Impact Scale (Environmental Factors)

Group	Environmental Influence Level	Impact on Career Decision-Making
Group 1	Very High	Pursue careers that balance ambition with family support, influenced by duty to counteract historical inequalities.
Group 2	Moderate-High	Favoured stable careers, ensuring financial security for family continuity and moderate personal growth.
Group 3	Very High	Opted for low-risk career paths due to immediate financial demands, limiting long-term goals.
Group 4	High	Focused on skill-building and secure employment, motivated by rural constraints and family support needs.
Group 5	Moderate	Selected community-centred careers, seeing Black Tax as an opportunity to fulfil cultural values and family duties.
Group 6	Moderate (3/5)	Prioritized stable roles that maintain family contributions, balancing cultural values with manageable growth.

Source: Created by Author

This table illustrates the role of environmental factors across groups, showing how each group’s unique context shapes their career decisions and level of family support.

5.4.2.9. Theme 10: Family Influence and Responsibility

Family influence and responsibility were integral to participants’ experiences with Black Tax, often dictating career choices, financial commitments, and the balance between personal and familial priorities. Black Tax obligations in this context reflected the cultural expectations to support family members and the intergenerational impact of financial decisions.

Table 30: Theme Impact Analysis (Family Influence and Responsibility)

Participant	Quote	Code
GROUP 1		
LC_MC_F	<i>“I just knew that it must be done.”</i>	

	<i>"Everyone else that's looking up...if I don't, it's not just me who's going to go down."</i>	Influence of Black Tax
	<i>"I had to stop my life...so that I can do X and Y,"</i>	
	<i>"It brings a bit of...resentment...knowing that my own life didn't progress because I needed to cater to family needs"</i>	Emotional Impact
	<i>"My Black Tax...is making sure that my mom is taken care of,"</i>	Family Responsibility
LC_MC_FH	<i>"psychological contract"</i>	Cultural Expectations and Black Tax
	<i>"it then becomes a bit of a tax that is led by a person who's black and has made it out of circumstances."</i>	
	<i>"The sooner in your career you focus on yourself, the more you can build and create reserves"</i>	Socioeconomic Challenges
LC_MC_H	<i>"In the 14 years that I worked in the financial industry...my bonuses, my additional money went into taking care of my family"</i>	Family Responsibility
	<i>"I stayed in the financial industry...because it paid the bills and brought food to the table,"</i>	Financial Security
	<i>"I put my career on hold for my family."</i>	Delayed Career Aspirations
GROUP 2		
MC_MC_FC	<i>"For you to be successful, there was material sacrifice...my parents put it in pension savings...so you need to fill that gap"</i>	Reciprocity
	<i>"I was fortunate...my parents had a profession, so they delayed their reliance on me"</i>	Delayed Black Tax
	<i>"It's essential to contribute...you just need to be careful it doesn't become a long-term burden"</i>	Cycle Support
MC_MC_FH	<i>"a payback...often seen as a way to give back to those particular individuals in some way or another for having helped raise you"</i>	Cultural Expectations and Black Tax
	<i>"emerging middle class family"</i>	Socioeconomic Background
	<i>"A lot of what we experience as young black people...our parents are also probably the first in their space"</i>	
	<i>"With extended family, it's a bit different...often changes over the course of trying to give help,"</i>	Family Obligations and Support
GROUP 3		
LC_EC_F	<i>"When I started working...I had to fill lots of gaps...I was the one covering medical expenses"</i>	Family Obligations
LC_EC_H	<i>"There was no source of income at the time, and money was very scarce,"</i>	Financial Insecurity
	<i>"My brother borrows money from me, and my middle brother also needed support,"</i>	Family Obligations
GROUP 4		
LC_LC_F	<i>"We wanted to provide a better household and improve the quality of life for my siblings"</i>	Redressing
LC_LC_P	<i>"We wanted to provide a better household and improve the quality of life for my siblings"</i>	Redressing

	<i>"I had to assume the role of provider...forced into [it]...because it's a matter of survival."</i>	Pressure to Provide
	<i>"Black Tax set me back financially, it set me back career-wise,"</i>	Impact of Black Tax
GROUP 5		
MC_EC_H	<i>"I don't feel pressure to do it... I'm glad I don't have to base my career decisions on providing for my family."</i>	Protection from Family
	<i>"They were there to protect you from giving too much"</i>	
GROUP 6		
LC_SC_F	<i>"tax you give grudgingly,"</i>	

Created by Author

Group Analysis

Group 1: In Group 1, family influence strongly shaped career paths, as participants like LC_MC_F and LC_MC_FH centred their choices around family support. For example, LC_MC_H's career progression was closely tied to family welfare, leading her to set aside personal ambitions in order to meet family needs. Black Tax represented a deep commitment to family, guiding their career decisions to prioritize financial contributions and secure family stability. **Impact on Career Decision-Making:** High family influence directed Group 1 participants toward careers that offered stable income and growth opportunities to support family welfare, with Black Tax serving as a primary motivator for their career choices.

Group 2: Group 2 participants viewed family responsibility as a way to honor sacrifices made by previous generations. MC_MC_FC described Black Tax as "payback," acknowledging family expectations while balancing career growth. Similarly, MC_MC_FH chose career stability to support his extended family, seeing Black Tax as a repayment for familial support. **Impact on Career Decision-Making:** The high level of family influence in Group 2 led participants to choose stable careers that balanced family obligations with moderate career advancement, reinforcing a sense of continuity and familial honor.

Group 3: For Group 3, financial pressures from family obligations were particularly intense, as participants like LC_EC_F and LC_EC_H felt constrained by family expectations due to economic hardships. LC_EC_F prioritized family expenses, often at the cost of his own financial stability, while LC_EC_H faced ongoing financial responsibilities that limited her career progression. Black Tax in this group highlighted the cycle of financial strain impacting personal growth. **Impact on Career Decision-Making:** With very high family influence, Group 3 participants often pursued practical career paths that offered steady income, as their decisions were directed more by immediate family needs than by personal career aspirations.

Group 4: In Group 4, family expectations framed career goals as a means to support loved ones. For instance, LC_LC_F's career advancements reflected his commitment to family welfare, while LC_LC_P's early entry into the workforce was driven by the need to support her family's survival. Black Tax was central to their career decisions, as supporting family through employment took priority. **Impact on Career Decision-Making:** High family influence in Group 4 motivated participants to focus on roles with career growth potential that ensured family stability, making financial support a core component of their professional journeys.

Group 5: In Group 5, Black Tax was embraced as a cultural value, aligning with career goals. MC_EC_H, for example, saw family support as an extension of her healthcare role, blending professional and cultural responsibilities. She viewed Black Tax as a meaningful part of her career, deriving personal and cultural fulfilment from her contributions. **Impact on Career Decision-Making:** With moderate family influence, Group 5 participants selected careers that allowed them to support family while pursuing personal values, integrating Black Tax as a positive cultural element in their career paths.

Group 6: In Group 6, family support was seen as a cultural obligation. Participants like LC_SC_C and LC_SC_F made career choices rooted in a sense of duty to contribute to family welfare, viewing Black Tax as both a privilege and responsibility. Their professional decisions balanced cultural values with consistent financial support for family. **Impact on Career Decision-Making:** High family influence guided Group 6 participants toward stable careers that prioritized family welfare, with Black Tax perceived as a duty that harmonized with their cultural values.

Table 31: Theme Impact Scale (Family Influence and Responsibility)

Group	Family Influence Level	Impact on Career Decision-Making
Group 1	Very High	Careers focused on stability and family support, with Black Tax as a key driver of financial responsibility.
Group 2	High	Stable career paths that honour family sacrifices and balance personal growth with family financial support.
Group 3	Very High	Practical careers that ensure immediate income, driven by family needs and limiting personal career ambition.
Group 4	High	Career growth aimed at family provision, with financial stability guiding career choices as a family priority.
Group 5	Moderate	Careers aligning with cultural values, using Black Tax as a motivator to blend family support with fulfilment.
Group 6	High	Stable careers chosen to maintain consistent family contributions, balancing cultural obligations with growth.

Source: Created by Author

This table illustrates how family influence and financial support needs directed each group’s career decisions, with Black Tax acting as a crucial element in aligning personal and family goals.

5.4.2.10. SCCT Concepts Conclusion and Key Insights

The analysis highlights how self-efficacy, outcome expectations, environmental factors, and family influence intersected in shaping career decisions across groups, with Black Tax as a common and impactful theme. Each group demonstrated a nuanced approach to career planning, balancing personal aspirations with responsibilities toward family and cultural values. The outcome expectations and level of family influence largely directed participants toward stable career paths, often prioritizing financial security and long-term family support over high-risk or ambitious choices.

Table 32: Overall Theme Impact Analysis (Construct 2 Career Decision-Making SCCT Concepts)

Group	Self-Efficacy Level	Outcome Expectations Level	Environmental Influence Level	Family Influence Level
Group 1	High	High	High	Very High
Group 2	Moderate-High	Moderate-High	Moderate-High	High
Group 3	Moderate	Moderate	Very High	Very High
Group 4	Moderate-High	Moderate-High	High	High
Group 5	Moderate	Moderate	Moderate	Moderate
Group 6	Moderate-High	Moderate-High	Moderate	High

High Family Influence and Outcome Expectations: For Groups 1 and 3, high levels of family influence combined with substantial outcome expectations to direct participants toward stable careers. These groups prioritized financial stability and family support over individual career growth, demonstrating a strong sense of duty to alleviate familial financial burdens.

Balancing Cultural and Family Responsibilities: In Groups 5 and 6, family support and cultural expectations played central roles. Participants viewed Black Tax as part of a larger

cultural commitment, integrating family contributions into careers aligned with community values, such as healthcare or public service.

Environmental Constraints Shaping Pragmatic Career Paths: Environmental factors like socioeconomic challenges or geographic limitations were more pronounced in Groups 1 and 4. These influences shaped career paths that prioritized financial security and skill-building, reflecting a pragmatic adaptation to overcome structural barriers.

Differentiated Impact of Outcome Expectations: While Groups 2, 4, and 6 held moderate-to-high outcome expectations, their career choices reflected a balanced approach—pursuing growth within stable fields that ensured family support. By favouring steady income over highly ambitious paths, these participants maintained a realistic yet forward-looking approach to career development.

Overall, the analysis underscores how participants’ career decisions were influenced by a complex mix of self-efficacy, financial stability needs, and cultural expectations, with Black Tax serving as a motivating and sometimes limiting factor across all groups. This multi-faceted approach allowed individuals to align their personal goals with family and community support, ensuring a collective commitment to financial security and cultural continuity.

5.4.2.11. Theme 11: Career Compromises

This section examines how each group uniquely experienced and responded to the pressures of "Black Tax" the expectation of providing financial support to family members. Black Tax significantly influenced career aspirations, choices, and compromises, as participants described navigating between personal ambitions and family obligations. Insights into the impact on career compromises and motivations linked to Black Tax are presented here, revealing how these responsibilities shaped career trajectories. The Impact Scale (1-5) captures the degree to which each group compromised their career aspirations, with 5 indicating the highest compromise level.

Table 33: Theme Overview (Career Decision-Making)

Key Themes	Description	Supporting Quotes
Career Compromises	Black Tax obligations led participants to compromise on their career choices, often prioritizing financial stability and family support over personal ambitions.	“I don’t have the luxury to just leave my job and pursue my business aspirations” (Group 4,

	Many opted for roles that offered security rather than aligning fully with their aspirations.	LC_LC_P); "I find myself prioritizing family needs over my own career dreams" (Group 1, LC_MC_F).
Skills Mismatch	Participants frequently reported being in positions that did not fully utilize their skills due to the need for immediate income, resulting in a disconnect between their career roles and personal competencies.	"I often prioritize financial security over career aspiration" (Group 3, LC_EC_F); "I wanted to pursue a different path, but stability was more important" (Group 4, LC_LC_F).
Growth Barriers and Limitations	Black Tax obligations constrained professional growth, as participants focused on secure roles close to family rather than pursuing opportunities for career advancement or geographic mobility.	"My decisions around employment have to be around stability and security" (Group 1, LC_MC_FH); "I feel that my own life didn't progress because I needed to cater to family needs" (Group 1, LC_MC_F).
Emerging Themes (Resilience and Adaptability in Career Paths)	Participants demonstrated resilience and adaptability in their careers despite Black Tax obligations, achieving upward mobility within structured environments, reconnecting with initial aspirations after delays, and finding fulfillment in roles that initially misaligned with their goals.	"I have an internship called Letsema... [now] head of department in the commercial space." - LC_MC_FH (Group 1); "I was working in the financial industry for 14 years... decided to pursue my Master's in psychology." - LC_MC_H (Group 1); "The more I adapted, the more I grew in my role." - LC_EC_F (Group 3)

Table 34: Theme supporting quotes (Career Compromises)

Participant	Quote	Code
GROUP 1		
LC_MC_F	"I wanted to be a doctor, but that would have meant stopping working and going to school full time. But because I know I can't afford it what would we eat? Where would we stay?"	Financial Barriers, Career Aspirations
	"I was never a commerce student in high school, right? Didn't know anything about accounting... Things just didn't align. And when they could have aligned, then I already had responsibilities I couldn't just leave."	Missed Opportunities, Responsibilities
LC_MC_FH	"I was meant to play soccer for a living, but the needs started becoming competing. Soccer had no	Competing Needs, Security vs Passion

	<i>assurance, but being employed had some sort of assurance."</i>	
	<i>"My decisions around employment have to be around stability and security... My mom does not give money back into her house, so my decisions around employment have to be around stability and security."</i>	Employment Stability, Family Obligations
LC_MC_H	<i>"In 2022, I decided to pursue my master's in clinical psychology. This is something that I had been postponing for a couple of years."</i>	Deferred Education, Personal Aspirations
	<i>"I had to start by looking at taking care of my family first before I could now proceed and say, let me take care of me."</i>	Family Responsibilities, Self-Sacrifice
	<i>"I was not even working a proper job. I was working in restaurants, but still, my family was relying on me financially."</i>	Financial Dependence, Low-Wage Employment
MC_MC_FC	<i>"I chose actuarial science more as a last-minute option. It seemed exclusive, and people believed it offered better success. Growing up with not having a lot meant I felt stifled by the options I had at the time. I wanted my family to avoid making those same trade-offs."</i>	Family Upbringing, Career Choice Constraints
	<i>"I stayed in finance to ensure financial security, even though I wanted to pursue entrepreneurship."</i>	Security Over Passion, Career Compromise
	<i>"The biggest trade-off I've had to do is I've traded off not pursuing what I was initially passionate about when I recognized that I was failing at something that I didn't understand."</i>	Career Trade-Offs, Failure and Adaptation
GROUP 2		
MC_MC_FM	<i>"When I think about whether it's feasible for me... You always hold yourself back and think, 'Let me not do it too quickly because something might happen.'"</i>	Caution, Fear of Failure
MC_MC_FT	<i>"Sometimes I have to hold off on things I'd like to study further and just make sure that the money I'm making is going first to them."</i>	Prioritizing Family Over Education
MC_MC_FH	<i>"I stayed in finance to ensure financial security, even though I wanted to pursue entrepreneurship."</i>	Career Compromise, Financial Stability
GROUP 3		
LC_EC_F	<i>"I initially wanted to study Chemical engineering back in 2013... I couldn't study further because of financial constraints."</i>	Financial Barriers, Career Sacrifice
	<i>"I always felt like, you know, I have to be at this job, even though I didn't like it, or even though it's something I never dreamt of... it made me not sit in one job or place for too long because I always applied for roles I believed would pay better to achieve financial stability."</i>	Employment Mobility, Financial Stability
	<i>"I always applied for roles that I believed... they're paying a better salary."</i>	Job Search for Financial Improvement

LC_EC_H	<i>"I don't think I enjoyed teaching, but I knew that at the end of the day, I was getting an income. I felt like I was constantly convincing myself that I could be a teacher, but I really did not enjoy it at all."</i>	Discontent in Employment, Financial Necessity
GROUP 4		
LC_LC_P	"I couldn't finish the course due to lack of finances, so I was pressured to work as early as 17 years of age."	Financial Constraints, Early Employment
	<i>"I wanted to be a social worker because I love working with people. It's either I wanted to be a social worker or a lawyer. Those were my top career choices, but I never got to pursue them. Once you start with Black Tax, it's a downward spiral, and you don't get out of it easily."</i>	Unfulfilled Aspirations, Black Tax
	<i>"It was... embarrassing to work where I was at the time because I was very young... my fellow students... were going to universities... I, at the end of the day, had to work for my family's survival."</i>	Social Comparison, Sacrifice for Family
	Group 6	
MC_EC_H	"I always wanted to be a doctor, so I guess that's what put me in. It was a lifelong dream."	Lifelong Aspiration, Career Determination
	Group 6	
LC_SC_C	"I chose the police service because it offered stability, and I've been able to support my family while also enjoying my job."	Stability in Employment, Family Support
	"The only time that I'm gonna leave SAPS is when I go on my pension... For traffic officer, I like it, but... the ranking structure in SAPS is moving fast. For me, it was like, no, let me stay with SAPS as long as I've got what I've got."	Career Stability, Rank Advancement
LC_SC_C	"I just wanted to work in banking... I wanted a degree, and beyond that, I wasn't really sure... there was no real career guidance."	Lack of Career Guidance, Ambiguity in Goals

Theme	Code Count
Career Compromises	8
Skills Mismatch	2
Growth Barriers and Limitations	10
Emerging Themes (Resilience and Adaptability)	4

Group Analysis

Group 1: Participants made career choices centered around stability and security over personal interests. LC_MC_F had aspired to become a doctor but reflected, "I wanted to be a doctor, but... what would we eat? Where would we stay?" The need to provide financial support deterred her from pursuing her dream. LC_MC_FH similarly sacrificed a soccer career for a

more stable job, explaining, "soccer had no assurance, but being employed had some sort of assurance." Both quotes illustrated the impact of financial responsibilities, which led participants to select jobs for financial security over passion.

LC_MC_H highlighted a similar theme, explaining that she postponed her master's in psychology due to family financial obligations, noting, "I had to start by looking at taking care of my family first." Her experience underscored how career paths were dictated by necessity, delaying or permanently deferring personal goals.

Group 2: Participants made deliberate trade-offs between financial security and personal aspirations. For example, MC_MC_FC had initially wanted to pursue entrepreneurship but ultimately chose actuarial science for financial stability. He explained, "I stayed in finance to ensure financial security." His statement reflected the strategic nature of his decision-making, emphasising a cautious approach to ensure his family's economic stability at the expense of his entrepreneurial dreams.

MC_MC_FT and MC_MC_FH echoed this theme. MC_MC_FT admitted to delaying further education to prioritize family needs, while MC_MC_FH continued in finance despite a desire to pursue entrepreneurship, valuing financial security over personal fulfillment. This group's experience demonstrated how economic pressures shaped a strategic, stability-driven approach to career choices.

Group 3: Participants accepted positions primarily for income rather than personal satisfaction. LC_EC_F had wanted to study chemical engineering but felt compelled to pursue roles with higher pay instead. He shared, "I applied for roles... paying a better salary," underscoring his focus on income due to financial obligations. LC_EC_H similarly stayed in teaching for the income, despite her lack of passion, stating, "I felt like I was constantly convincing myself that I could be a teacher." These experiences reflect a common compromise, where financial stability was prioritized over job satisfaction, showcasing a pattern of resignation to unpreferred roles.

Group 4: Participants in Group 4 entered the workforce early, with limited opportunities for career mobility due to Black Tax. LC_LC_P described beginning work "as early as 17" to support her family, cutting short her dreams of becoming a social worker or lawyer. She described Black Tax as a "downward spiral" that restricted her from pursuing other opportunities. Her experience highlighted how early financial responsibilities limited

participants' career mobility, confining them to roles chosen more for immediate income than long-term aspirations.

Group 5: The medical intern in Group 5 successfully maintained alignment with her chosen career in medicine by setting clear boundaries around her family support obligations. This approach allowed her to pursue her specialization without facing the career compromises or skill mismatches often associated with Black Tax. By managing her financial contributions within a set limit, she avoided disruptions to her professional development, focusing on her long-term career goals without sacrificing her personal aspirations in medicine.

The impact of Black Tax on the medical intern was low, as her proactive approach to balancing family support obligations allowed her to avoid career compromises. By setting boundaries on her financial contributions, she was able to pursue her career goals without deviation, achieving alignment between her career path and aspirations.

Group 6: Participants prioritized careers offering stability over mobility. LC_SC_C, for instance, chose the police service for its ranking structure and stability, stating, "The only time that I'm gonna leave SAPS is when I go on my pension." His focus on financial security and long-term employment reflected how Black Tax influenced his career choice, emphasizing stability over career advancement or exploration. For this group, financial obligations led to choosing roles with limited flexibility but secure income.

The experiences of each group show that Black Tax often compelled individuals toward stable, financially supportive careers, resulting in varying degrees of career compromise. For some, early entry into work and long-term stability-oriented choices characterized their paths (Groups 1, 2, and 4, with higher compromise levels), while others exhibited limited flexibility in pursuing ambitions (Groups 3, 5, and 6, with moderate compromise levels). The impact scale highlights the depth of compromise each group experienced in balancing family financial responsibilities with career aspirations, with stability often prioritized over personal goals.

Table 35: Overall Theme Impact Scale (Career Compromise)

Group	Scale	Impact on Career Decision-Making
Group 1	Very High	Participants prioritized stability and security over personal interests, often choosing jobs for financial reasons rather than passion.
Group 2	High	Participants made strategic career choices to balance financial security with personal aspirations, often opting for stable, well-paying jobs.

Group 3	High	Participants accepted jobs primarily for income, compromising on job satisfaction to meet financial obligations.
Group 4	Very High	Early entry into the workforce and limited opportunities for further education restricted career mobility.
Group 5	Low	The participant in this group was able to maintain alignment with her career goals by setting clear boundaries on her financial contributions to the family.
Group 6	Moderate	Participants prioritized stability and long-term employment over career advancement or exploration.

Source: Created by Author

5.4.2.12. Theme 12: Skill Mismatches

This section explores how Black Tax pressures shaped participants' career paths, often leading them to choose professions that provided financial stability over alignment with their skills or passions. For many, Black Tax represented an obligation to family that superseded personal career interests, steering them into fields they neither anticipated nor desired. The impact of family influence on career decision-making is measured on a scale of 1-5, with 5 indicating the highest level of compromise due to skill mismatches and financial responsibilities.

Table 36: Skill mismatch supporting quotes

Participant	Quote	Code
LC_MC_FH	<i>"I was meant to play soccer for a living, but the needs started becoming competing. Soccer had no assurance, but being employed had some sort of assurance."</i>	Competing Needs, Security vs Passion
LC_MC_H	<i>"I stayed in the financial industry not because it was my passion, but because it paid the bills. It brought food to the table. There were many times I wanted to leave."</i>	Financial Necessity Over Passion
MC_MC_FC	<i>"I chose actuarial science more as a last-minute option. It seemed exclusive, and people believed it offered better success. Growing up with not having a lot meant I felt stifled by the options I had at the time. I wanted my family to avoid making those same trade-offs."</i>	Family Background and Career Constraints
LC_EC_F	<i>"I had to get a job in the call center environment and had to forget about my engineering career that I wanted to pursue."</i>	Abandoned Career Aspirations
	<i>"I always felt like, you know, I have to be at this job, even though I didn't like it, or even though it's something I never dreamt of... it made me not sit in one job or place for too long because I always applied"</i>	Job Mobility for Financial Stability

	<i>for roles I believed would pay better to achieve financial stability."</i>	
LC_EC_H	<i>"I really did not enjoy teaching, but it felt like the only option I had to make money."</i>	Discontent in Employment, Financial Need
LC_LC_P	<i>"It was... embarrassing to work where I was at the time because I was very young... my fellow students... were going to universities... I, at the end of the day, had to work for my family's survival."</i>	Social Comparison, Family Survival
MC_EC_H	<i>"I always wanted to be a doctor, so I guess that's what put me in. It was a lifelong dream."</i>	Lifelong Career Aspiration
LC_SC_C	<i>"The only time that I'm gonna leave SAPS is when I go on my pension... For traffic officer, I like it, but... the ranking structure in SAPS is moving fast. For me, it was like, no, let me stay with SAPS as long as I've got what I've got."</i>	Job Security and Career Advancement
LC_SC_F	<i>"I just wanted to work in banking... I wanted a degree, and beyond that, I wasn't really sure... there was no real career guidance."</i>	Lack of Career Guidance, Ambiguity

Source: Created by Author

Theme	Code Count
Career Compromises	4
Family Influence and Financial Responsibilities	3
Lifelong Aspirations and Security in Employment	2
Lack of Guidance and Career Ambiguity	1

Source: Created by source

Group Analysis

Group 1: Participants family needs strongly influenced career decisions, with participants often prioritizing stable income over personal ambition to support family welfare. LC_MC_FH, who aspired to be a soccer player, instead chose a more secure job to meet family obligations, noting, "Soccer had no assurance, but being employed had some sort of assurance." Similarly, LC_MC_H's career in finance, though unfulfilling, was maintained "because it paid the bills." These participants viewed Black Tax as a significant motivator, choosing stability over passion to uphold family responsibilities. **Impact on Career Decision-Making:** High family influence led Group 1 participants to pursue stable careers primarily for financial support, with Black Tax acting as a crucial factor in their career choices.

Group 2: Participants saw Black Tax as a way to honor past family sacrifices, balancing career stability with familial support. MC_MC_FC, for example, selected actuarial science primarily

for its financial security, describing it as a “last-minute option” that would help his family avoid making similar sacrifices. MC_MC_FH also chose career stability over personal growth, viewing Black Tax as a means to repay his family’s support. The obligation to uplift family welfare deeply influenced career paths, often at the expense of personal interests. **Impact on Career Decision-Making:** The impact of on Group 2 participants was moderate to high in terms of contributing to career compromises, skill mismatches, and limitations in professional growth. The need to secure stable income to meet family obligations often forced participants into roles that provided financial security but did not align with their talents or aspirations.

Group 3: Participants faced intense financial pressures, with family obligations limiting career progression. LC_EC_F, who aspired to an engineering career, took a call centre job to meet immediate financial needs, lamenting that he had to “forget about my engineering career.” Similarly, LC_EC_H accepted a teaching role she found unfulfilling, as it was “the only option... to make money.” For Group 3, Black Tax created a cycle of financial strain that constrained personal growth and forced them into practical but unaligned careers. **Impact on Career Decision-Making:** With very high family influence, Group 3 participants prioritized income over personal aspirations, choosing careers that offered steady financial support but limited professional fulfilment.

Group 4: Participants family expectations framed career paths as a means of supporting loved ones. Participants like LC_LC_P entered the workforce early, driven by the need to sustain her family, describing her job as “survival” for her family. Similarly, LC_LC_F saw career advancement as a means to provide for his family, aligning his professional journey with Black Tax principles. For these participants, career choices prioritized family stability, making financial provision a core component of their work lives. **Impact on Career Decision-Making:** The impact of Black Tax on Group 4 participants was moderate, as it led to career compromises and limitations for some, while others managed to balance family obligations with professional alignment through careful planning. For LC_LC_P, Black Tax created a cycle of career compromises that limited her personal growth and forced her into jobs misaligned with her aspirations. Conversely, LC_LC_F’s experience shows that strategic career planning and family support can mitigate the limiting effects of Black Tax, allowing for both career alignment and fulfilment of familial duties.

Group 5: Participants integrated Black Tax with personal values, choosing careers that allowed them to fulfill both family responsibilities and individual aspirations. MC_EC_H, a medical intern, viewed Black Tax as an extension of her role in healthcare, blending family support with cultural fulfilment. She shared that becoming a doctor was her “lifelong dream,”

and her career allowed her to support her family within manageable limits. This balance enabled Group 5 participants to pursue fulfilling careers while meeting family expectations. **Impact on Career Decision-Making:** The impact of Black Tax on the medical intern was low, as her proactive approach to balancing family support obligations allowed her to avoid career compromises. By setting boundaries on her financial contributions, she was able to pursue her career goals without deviation, achieving alignment between her career path and aspirations.

Group 6: Participants family support was viewed as a cultural obligation, with participants choosing stable careers that allowed them to contribute consistently to family welfare. LC_SC_C, for example, remained with the South African Police Service (SAPS) due to the stability and growth opportunities it provided, explaining, “The only time that I’m gonna leave SAPS is when I go on my pension.” LC_SC_F, meanwhile, strategically managed her Black Tax obligations to ensure professional growth in finance. Both participants saw Black Tax as a duty that aligned with their cultural values, balancing career stability with family responsibilities. **Impact on Career Decision-Making:** The impact of Black Tax on Group 6 was low to moderate due to the participants’ varied approaches. For LC_SC_C, the decision to remain in SAPS stemmed primarily from personal career goals rather than family financial obligations, as the benefits and stability aligned with his own priorities. Meanwhile, LC_SC_F’s strategic approach to managing Black Tax allowed her to support her family while advancing her career in finance and marketing without compromises.

Table 37: Theme Impact Scale (Skill Mismatch)

Group		Impact on Career Decision-Making
Group 1	Very High	Careers focused on stability and family support, with Black Tax as a central factor in financial responsibility.
Group 2	High	Career paths balanced family sacrifices with moderate personal growth, honouring family support and continuity.
Group 3	Very High	Practical careers ensured immediate income, driven by high family demands and limiting personal ambition.
Group 4	High	Career growth aimed at family provision, with financial stability guiding career choices in alignment with family priorities.
Group 5	Low	Careers aligned with cultural values, integrating Black Tax as a positive aspect of supporting family while pursuing fulfilling work.
Group 6	High	Stable careers chosen to maintain consistent family contributions, blending cultural obligations with opportunities for professional advancement.

This table illustrates how family influence and financial support needs guided each group’s career decisions, with Black Tax acting as a fundamental element in aligning personal and family goals.

5.4.2.13. Theme 13: Growth Limitation and Progression

This theme explores how Black Tax responsibilities affected participants’ educational and career trajectories, often forcing them to prioritize immediate income over long-term aspirations. Financial pressures diverted participants away from educational pursuits, frequently resulting in premature workforce entry or career paths misaligned with their skills and goals.

Table 38: Theme Supporting Quote (Growth Limitations):

Participant	Quote	Code
GROUP 1		
LC_MC_F	<i>"I wanted to be a doctor, but that would have meant stopping working and going to school full time. But because I know I can't afford it what would we eat? Where would we stay?"</i>	Financial Barriers, Career Aspirations
LC_MC_FH	<i>"I had to choose the route of employment, as opposed to education, because our parents didn't have money."</i>	Employment Over Education
LC_MC_H	<i>"I had to turn down opportunities that were also going to take me away from my family."</i>	Family Obligations Over Opportunities
GROUP 2		
MC_MC_FM	<i>"I had to park my studies because the focus was just on getting money. From high school, I always thought I'd be in civil engineering."</i>	Deferred Education for Income
MC_MC_FT	<i>"Sometimes I have to hold off on things I'd like to study further and just make sure that the money I'm making is going first to them."</i>	Prioritizing Family Needs Over Education
MC_MC_FH	<i>"I've always wanted to start my own business, but that has always been delayed because of the level of contribution I've had to make back home."</i>	Delayed Entrepreneurship Due to Family Needs
GROUP 3		
LC_EC_F	<i>"I initially wanted to study Chemical engineering back in 2013... I couldn't study further because of financial constraints."</i>	Financial Constraints Blocking Education
	<i>"I am from a disadvantaged family... I had to start bringing in income so that we could have food, have shelter."</i>	Financial Contribution for Family Survival
	<i>"I had to get a job in the call center environment and had to forget about my engineering career that I wanted to pursue."</i>	Sacrificed Career Aspirations for Immediate Job
LC_EC_H	<i>"It was more of whatever little that you get usually goes to something else, so there wasn't necessarily additional money for other things."</i>	Limited Financial Resources for Personal Goals
GROUP 4		

LC_LC_P	<i>"Because of those circumstances, no one was working, so I had to make a plan. I couldn't further my studies, so I had to look for a job so that we could survive."</i>	Employment as Necessity for Family Survival
	<i>"I couldn't finish the course due to lack of finances, so I was pressured to work as early as 17 years of age."</i>	Early Employment Due to Financial Pressure
	<i>"I wanted to be a social worker because I love working with people. It's either I wanted to be a social worker or a lawyer. Those were my top career choices, but I never got to pursue them. Once you start with Black Tax, it's a downward spiral, and you don't get out of it easily."</i>	Unfulfilled Aspirations, Impact of Black Tax
GROUP 5		
No comments		
GROUP 6		
No comments		

Source: Created by Author

Theme	Code Count
Financial Constraints Limiting Aspirations	5
Family Obligations Over Personal Goals	4
Sacrificed or Deferred Personal Aspirations	4

Group Analysis

Group 1: Participants in Group 1 described a significant compromise of educational aspirations due to immediate financial needs. LC_MC_F, who dreamed of becoming a doctor, expressed that Black Tax prevented her from dedicating time to full-time studies, stating, "I wanted to be a doctor, but... what would we eat? Where would we stay?" For her, the choice to support her family took precedence over her goals. LC_MC_FH faced a similar constraint, explaining that "employment" became the only viable option due to financial hardships. LC_MC_H further noted that family needs often forced her to turn down career-building opportunities, as these would have distanced her from supporting her family. **Impact on Career Decision-Making:** Family financial needs directed Group 1 participants into immediate income-generating jobs, forcing them to forego or delay educational pursuits that would have aligned with their skills and ambitions.

Group 2: In Group 2, participants faced ongoing delays in career progression due to family financial responsibilities. MC_MC_FM shared that he had to "park my studies" despite his aspirations in civil engineering, as his family's immediate financial needs took priority. MC_MC_FT echoed similar sentiments, explaining that he frequently had to "hold off on things I'd like to study further" to ensure his family's security. MC_MC_FH added that his plans to

start a business were repeatedly “delayed because of the level of contribution I’ve had to make back home.” **Impact on Career Decision-Making:** Group 2 participants frequently postponed career and educational goals to prioritize family support, with Black Tax presenting a long-term barrier to professional growth and entrepreneurial ambitions.

Group 3: Participants reported profound sacrifices in educational goals due to immediate family financial needs. LC_EC_F, who had aspired to study chemical engineering, shifted to a call center job to contribute to his family’s survival, sharing, "I couldn’t study further because of financial constraints." LC_EC_H also shared that any income she earned went directly to family obligations, stating, “whatever little that you get usually goes to something else,” leaving no resources for personal growth. For these participants, Black Tax responsibilities effectively redirected their career paths away from their educational and professional goals. **Impact on Career Decision-Making:** With a very high influence from family obligations, Group 3 participants compromised their educational aspirations, focusing on immediate income generation to meet family needs, which often resulted in career dissatisfaction and limited professional fulfillment.

Group 4: In Group 4, early financial responsibilities forced participants into the workforce prematurely, preventing them from furthering their education. LC_LC_P voiced frustration over abandoning her studies to support her family, explaining, "I had to look for a job so that we could survive." Despite her aspirations to become a social worker or lawyer, Black Tax obligations restricted her options, leading her to describe these responsibilities as a “downward spiral” that limited her ability to pursue her goals. **Impact on Career Decision-Making:** High family influence led Group 4 participants to enter the workforce early, prioritizing immediate income over educational pursuits, which restricted their career growth and ability to pursue their ideal professions.

Table 39: Growth, Progression and Limitations

Group	Impact Scale	Reason for Rating
Group 1	Very High	Immediate income generation prioritized over educational goals, leading to career paths that often misaligned with participants' aspirations.
Group 2	High	Ongoing financial responsibilities delayed career progression and hindered participants' ability to pursue long-term professional goals.
Group 3	Very High	High financial demands necessitated premature entry into the workforce, often resulting in career paths unrelated to initial ambitions.

Group 4	High	Early workforce entry due to family needs limited participants' educational and career choices, restricting professional growth.
Group 5	N/A	Minimal financial impact reported on education or career advancement.
Group 6	N/A	Insufficient data regarding financial limitations affecting education or career progression.

This table illustrates the pervasive influence of Black Tax across groups, particularly Groups 1, 2, 3, and 4, where financial constraints hindered educational and career advancement, often steering participants into jobs out of necessity rather than interest. The Impact Scale highlights the extent to which immediate family obligations affected participants' ability to invest in long-term career development, creating a recurring theme of limited professional fulfillment and constrained opportunities.

5.4.3. Construct 2: Emerging Themes

Participants facing Black Tax obligations revealed emerging themes around resilience, progression, and career adaptability, demonstrating significant commitment to career growth despite financial and familial pressures. Key themes identified include *Career Advancement within Constraints*, *Resilience in Returning to Aspirations*, and *Acceptance in Career Adjustment*.

5.4.3.1. Theme 14: Career Advancement within Constraints

Some participants achieved upward career mobility despite financial obligations, balancing Black Tax with consistent professional growth. This theme highlights participants' ability to pursue career development within structured organizations while meeting family responsibilities.

Table 40: Emerging Themes Overview

Aspect	Description	Participant Quotes
Structured Career Growth	Participants advanced in their roles while handling Black Tax obligations, showing resilience.	<i>"I have an internship called Letsema... [now] head of department in the commercial space."</i> - LC_MC_FH (Group 1)
Progressive Role Changes	Career progression from entry-level to specialized roles, navigating financial obligations.	<i>"I started as a call center agent... then became a fraud analyst... now in [a] specialist role."</i> - LC_EC_F (Group 1)
Stability through Growth	Participants stayed within organizations, using gradual advancement for stability.	<i>"Currently a permanent employee... I've had over 40 different roles within the bank."</i> - LC_MC_F (Group 1)

Long-Term Career Trajectory	Sustained growth over decades, despite financial obligations to family.	<i>“Next year marks 20 years in the industry... appointed as head [in 2024].”</i> - LC_LC_F (Group 4)
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These examples illustrate a theme of *Career Advancement within Constraints*, where participants advanced professionally within structured environments despite Black Tax obligations, showing resilience and adaptability in their career paths.

5.4.3.2. Theme 15: Resilience in Returning to Aspirations

While some participants initially pursued careers that did not align with their interests, many showed resilience by eventually reconnecting with their original career aspirations. This theme highlights a commitment to pursuing long-term goals despite initial delays due to Black Tax.

Table 41: Theme supporting quotes (Resilience in Returning to Aspirations)

Aspect	Description	Participant Quotes
Returning to Passions	Participants re-engaged with their original career interests after financial stability allowed.	<i>“I was working in the financial industry for 14 years... In 2022, I decided to pursue my Master’s in psychology.”</i> - LC_MC_H (Group 1)
Career Reorientation	Shifted from initial career paths to fields they were passionate about.	<i>“Before my Master’s, I was a high school teacher... I then got into my Master’s, and that’s where I currently am.”</i> - LC_EC_H (Group 3)

Source: Created by author

This theme of *Resilience in Returning to Aspirations* highlights participants' ability to realign their careers with their personal interests, demonstrating perseverance and commitment to professional goals.

5.4.3.3. Theme 16: Acceptance in Career Adjustment

Some participants, initially misaligned with their roles due to Black Tax pressures, gradually adapted, finding fulfillment by accepting and growing within their positions. This theme captures how participants managed early career mismatches, ultimately creating meaning in their roles through acceptance and personal growth.

Table 42: Theme Supporting Quote (Acceptance in Career Adjustment)

Aspect	Description	Participant Quotes
Acceptance of Career Mismatch	Embracing circumstances led to increased job satisfaction over time.	<i>“Once I opened myself up to learning and accepting the circumstances, it</i>

		<i>made things easier.</i> ” - LC_LC_P (Group 4)
Adaptation through Learning	Participants shifted perspectives, finding growth and fulfillment in initial roles.	“The more I adapted, the more I grew in my role, even though it wasn’t my first choice.” – LC_EC_F (Group 3)

Source: Created by author

Summary

The themes of *Career Advancement within Constraints*, *Resilience in Returning to Aspirations*, and *Acceptance in Career Adjustment* highlight how participants navigated the constraints of Black Tax, demonstrating resilience and adaptability in their careers. These experiences reveal a multifaceted approach to balancing familial obligations with personal growth, where participants either progressed within their current roles, returned to their passions, or embraced and adapted to their career paths.

Group	Impact Level	Key Themes
Group 1	High	Advanced professionally within structured environments, balancing Black Tax obligations with career stability and growth.
Group 2	Moderate	Exhibited resilience, often returning to career aspirations despite initial diversions due to Black Tax.
Group 3	High	Reconnected with original career interests, adapting through gradual career shifts aligned with personal goals.
Group 4	High	Accepted and adapted within their roles, finding fulfillment and personal growth despite initial career misalignment.
Group 5	Low-Moderate	Managed career and family obligations flexibly, aligning personal goals with professional aspirations without significant compromise.
Group 6	Moderate	Used Black Tax as a foundation for career stability, finding empowerment through family support contributions aligned with Ubuntu values.

Source: Created by Author

This table reflects the adaptability and resilience demonstrated by participants, where career advancement, realignment with original interests, and acceptance of roles allowed them to fulfill both professional and family responsibilities.

5.4.3.4. Emerging Themes Conclusion

The Career Alignment construct illustrates the significant influence of Black Tax on participants’ professional journeys, particularly highlighting themes of stability, resilience, and adaptability. Frequently, Black Tax directed participants toward financially secure roles, necessitating a prioritization of family financial obligations over individual career aspirations.

This alignment towards stable careers often restricted participants' ability to pursue their original professional goals, especially among Groups 1, 3, and 4, where financial stability was critical. In contrast, Groups 2, 5, and 6 displayed a moderate level of compromise, balancing the need for financial contribution with a partial alignment to personal and cultural values.

Table 43 – Theme Impact Scale Emerging Themes

Group	Career Compromises	Skill Mismatch	Barrier to Education and Career Advancement	Emerging Themes
Group 1	Very High	Very High	Very High	High
Group 2	High	Moderate	Moderate	Medium
Group 3	Very High	Very High	Very High	High
Group 4	High	Moderate	Very High	High
Group 5	Low	Low	N/A	Low
Group 6	Moderate	Low	N/A	Moderate

Source: Created by Author

Key themes emerged from this analysis: Career Growth Within Constraints, Resilience in Returning to Aspirations, and Acceptance of Career Adjustments. In structured work environments, participants demonstrated resilience by achieving advancement despite limitations, adjusting to initially mismatched roles, or, over time, revisiting their original goals. These insights emphasise participants' adaptive strategies in reconciling career progression with Black Tax obligations, indicating that family responsibilities and personal goals can, albeit in tension, co-exist.

5.4.4. Impact and Effects of Black Tax and Career Decision-Making

5.4.4.1. Psychological and Emotional Effects of Black Tax

The emotional toll of Black Tax emerged as a central theme in participants' accounts, often manifesting in guilt, resentment, and anxiety driven by family expectations. For some, this pressure began early, as they took on the role of family breadwinner at a young age, bearing the weight of financial responsibility well before they were ready. This early entry into adulthood compounded the emotional strain, especially as limited incomes struggled to meet family needs.

Table 44: Supporting Theme Quotes (Psychological and Emotional Effects of Black Tax)

Participant	Quote	Code
GROUP 1		
LC_MC_F	<i>"I had to take out some of my savings when I thought I was going to buy myself a car, with the hope that when he's in a better state, he'll assist. That didn't happen, and it created resentment."</i>	Financial Sacrifice, Resentment
	<i>"I haven't turned down something, but maybe I didn't allow myself to get into that position where I could think about it."</i>	Self-Limiting Decisions
	<i>"There are temptations where you end up taking specific positions because you feel like you need more money to take care of your family."</i>	Taking Jobs for Financial Support
LC_MC_FH	<i>"It's almost like an empty suit... meant to be influential, but actually not, because circumstances force them not to be."</i>	Limited Influence Due to Circumstances
	<i>"It's constantly a thought that is on your mind, like, do you drop everything."</i>	Constant Financial Responsibility
	<i>"You stay where you are and give everyone an opportunity, but you're falling behind from your peers."</i>	Career Stagnation, Falling Behind
	<i>"My mom, thinking about the situation, was already in an adverse start, and for people to rather wound, assault with the wound."</i>	Emotional Burden from Family Expectations
LC_MC_H	<i>"I started supporting my family at that age at 19."</i>	Early Financial Responsibility
	<i>"That's the sacrifice that I had to make."</i>	Personal Sacrifice for Family
	<i>"I had to start by looking at taking care of my family first before I could now proceed and say, 'Let me take care of me.'"</i>	Family Prioritized Over Self
	<i>"Everyone in my family relied on me."</i>	Primary Financial Support for Family
	<i>"Even at the age of 40, although I still do have that first property, I'm not really where my peers are."</i>	Financial Setbacks Compared to Peers
	<i>"And for me, it [jobs] was not only for financially and emotionally, I turned it down."</i>	Emotional and Financial Responsibility
GROUP 2		
MC_MC_FM	<i>"My brothers, at some point, were into one business or another, and the expectation was that because I was working, I could help them financially... and it bombs out."</i>	Financial Risk for Family Support
	<i>"It has quite an emotional strain on me... I also have to limit myself, sacrificing certain luxuries to help with what seems like the bare minimum for them. It has impacted me, in the sense that I'm unable to carry out certain things for myself... it's also a feeling of guilt."</i>	Emotional Strain, Sacrifice and Guilt
	<i>"Now you've lost that money, but it's not even about it; it's almost like you're willing to lose that money. You're giving it away to your family because someone expected it."</i>	Willing Financial Sacrifice for Family
	<i>"There's a lot of tension within the family because it's an obligation and not necessarily a choice."</i>	Family Tension Due to Obligations

	<i>"It's created a lot of tension in the family where you've either been unable to help or unwilling to help."</i>	Conflict from Financial Support Expectations
	<i>"You end up paying what you can, and you try to move on with your life... so you sort of get into the fight to get out of the fight."</i>	Resigned Financial Support
GROUP 3		
LC_EC_F	<i>"The burden was, you know, getting too much to a point whereby I ended up in like lots of debts."</i>	Debt Accumulation Due to Family Support
	<i>"Which kinda led to increased... stress at work."</i>	Work Stress from Financial Burden
	<i>"With Black Tax, what it did to me, it kind led to stress and depression."</i>	Mental Health Impact Due to Black Tax
	<i>"Always felt like, you know, I have to be at this job, even though I didn't like it."</i>	Job Retention Despite Disinterest
LC_EC_H	<i>"I'm not managing [stress]... I don't think I would have known how to do it myself."</i>	Difficulty Managing Stress
	<i>"Being able to put yourself first here and there, without that exposure, I think it's quite difficult."</i>	Limited Self-Care Due to Family Obligations
GROUP 4		
LC_LC_P	<i>"I couldn't finish the course due to lack of finances, so I was pressured to work as early as 17 years of age. I had to make adult decisions when I was not ready to make adult decisions."</i>	Forced Adult Decisions Due to Finances
	<i>"I don't know how I manage with stress."</i>	Struggle with Stress Management
	<i>"It was stressful for me; it was embarrassing to work where I was at the time."</i>	Embarrassment and Stress in Early Job
GROUP 5		
No comments		
GROUP 6		
LC_SC_F	<i>"When you don't have money and you have to do something, you know, it's whereby you feel like maybe we want to assist, but you don't have that time, you just feel stressed."</i>	Stress from Lack of Resources for Support

Source: Created by author

Theme	Code Count
Financial Sacrifices and Responsibilities	10
Emotional Strain and Mental Health Impact	9
Career Limitations and Sacrifices	7

Group Analysis

Group 1: Participants in Group 1 described deep emotional challenges resulting from Black Tax. LC_MC_F recounted how using her savings to support a family member led to "resentment" when the financial help was not reciprocated, reflecting the frustration and

disappointment tied to unfulfilled expectations. She also felt "temptations" to take higher-paying jobs that were unaligned with her goals to increase family support, highlighting a constant tension between personal and family needs.

LC_MC_FH spoke of feeling "like an empty suit," as though the weight of family obligations diminished his potential, creating a sense of inferiority compared to his peers. Similarly, LC_MC_H, who began supporting her family at age 19, expressed the emotional burden of always putting family needs first, explaining, "I had to start by looking at taking care of my family first." She felt the long-term effects of these sacrifices, lamenting that even in her 40s, she had "fallen behind" her peers. The emotional weight on Group 1 participants was profound, as they contended with ongoing sacrifices, guilt, and strained family dynamics due to Black Tax.

Group 2: Participants faced considerable emotional stress from Black Tax, feeling obligated to prioritize family support over personal aspirations. MC_MC_FM described how financial help to family members who attempted business ventures created "emotional strain," noting that he willingly sacrificed personal luxuries for his family's basic needs. This recurring theme of guilt and sacrifice underscored his experience, as he grappled with the emotional impact of prioritizing family needs over his own.

MC_MC_FH described family tension stemming from Black Tax, which he saw as an "obligation and not necessarily a choice." His narrative illustrated the resentment and strain within families when financial support was either insufficient or perceived as unwilling. This tension highlighted how the emotional impacts of Black Tax extended beyond individuals, affecting family relationships as well.

Group 3: For Group 3, the psychological toll of Black Tax was particularly acute, manifesting in stress and even depression. LC_EC_F reported feeling overwhelmed by financial responsibilities to the point of accumulating debt, stating, "the burden... was getting too much." This financial strain intensified his stress at work, with Black Tax contributing to feelings of entrapment in a job he did not enjoy. The compounded pressures led to both work-related anxiety and deteriorating mental health.

LC_EC_H struggled with managing stress, noting, "I'm not managing [stress]... I don't think I would have known how to do it myself." Her statement highlights a sense of emotional isolation, where the demands of Black Tax left little room for self-care or personal well-being, leading to heightened stress levels and diminished emotional resilience.

Group 4: Group 4 participants recounted the emotional strain of entering adulthood prematurely due to financial pressures. LC_LC_P shared how Black Tax forced her into the workforce at 17, long before she was ready to make adult decisions. She described the experience as "stressful" and "embarrassing," particularly as her peers pursued higher education while she worked low-paying jobs for family support. This early responsibility caused lasting stress and a sense of social isolation, as she navigated adult responsibilities that she was not emotionally prepared to handle.

Group 6: In Group 6, participants described feeling stressed when unable to fulfill financial obligations due to limited resources. One participant mentioned the frustration of "wanting to assist, but... you just feel stressed" when unable to provide, illustrating the persistent anxiety associated with unmet family expectations. Although the psychological impact was significant, Group 6 experiences were less severe compared to those who assumed primary financial roles.

Table 45: Theme impact scale (Psychological and Emotional Effects of Black Tax)

Group	Impact Level	Explanation
Group 1	Very High	Participants in Group 1 experienced intense emotional challenges, including resentment, guilt, and a sense of self-sacrifice. The persistent tension between personal aspirations and family obligations led to deep frustration and feelings of unfulfilled potential, with lasting emotional impacts.
Group 2	High	Group 2 faced high emotional strain stemming from family expectations and the perceived obligation of Black Tax. This group reported significant stress related to family tensions and unchosen financial obligations, affecting their relationships and overall emotional well-being.
Group 3	Very High	The psychological toll was exceptionally high for Group 3, with participants experiencing severe stress, depression, and job-related anxiety. Financial burdens from Black Tax contributed to mental health struggles, including feelings of entrapment and emotional isolation, highlighting a profound impact.
Group 4	High	Group 4 encountered high stress due to early adulthood responsibilities and social embarrassment, as Black Tax forced them into the workforce prematurely. The impact included lasting stress and a sense of social isolation, as they felt unprepared for adult responsibilities while peers pursued education.
Group 6	Moderate	Participants in Group 6 reported moderate levels of stress and frustration related to their limited ability to fulfill family expectations. While they experienced persistent anxiety, the

		psychological impact was less severe as they were not primary financial providers for their families.
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Summary

The Psychological and Emotional Effects of Black Tax reveal the heavy burden of financial obligations on participants, affecting their mental health, relationships, and self-worth. Across groups, common emotional responses included resentment, guilt, and anxiety, particularly for those who assumed family responsibilities at a young age. The Impact Scale indicates that Groups 1, 2, 3, and 4 experienced high levels of psychological impact, with Group 3 particularly affected by stress and depression. For many, Black Tax led to feelings of entrapment and a diminished sense of personal achievement, as family needs consistently took precedence over individual well-being.

5.4.4.2. Impact on Personal Financial Growth and Debt

The data revealed that Black Tax responsibilities significantly hindered participants' ability to accumulate personal savings, build wealth, or avoid debt, often compromising their long-term financial security. The participants shared how their obligations to support family diverted funds away from personal investments, leading to delays in achieving financial goals and, in many cases, substantial debt.

Table 46: Theme Supporting Quotes (Impact on Personal Financial Growth and Debt)

Participant	Quote	Code
LC_MC_F	<i>"I had to take out some of my savings when I thought I was going to buy myself a car, with the hope that when he's in a better state, he'll assist. That didn't happen, and it created resentment."</i>	Financial Sacrifice, Unmet Expectations
LC_MC_FH	<i>"You would make big mistakes for yourself and for the family that looks up to you, or you'd be highly indebted because you're trying to meet the levels of your friends, but at the same time, you can't leave your family."</i>	Financial Pressure, Social Comparison
	<i>"That warmth in someone's heart could cost you 500,000... It's what it cost me to make sure that my mom's worries were eased. I went through my MBA in debt where I couldn't even pay my school fees."</i>	Debt from Family Support
LC_MC_H	<i>"I had to start by taking care of my family first before I could now proceed and say let me take care of me."</i>	Family Prioritized Over Self
	<i>"When I bought that property, it wasn't for me. I was buying a home for my siblings."</i>	Property Purchased for Family
	<i>"I'm not really where my peers are."</i>	Financial Setbacks

		Compared to Peers
	<i>"My bonuses, my whatever additional money that I had, went into taking care of my family."</i>	Family Support Over Personal Gains
	<i>"Problems arise when we're trying to take care of our family, but if you have to get a loan to do so, then you're crossing into an unhealthy zone."</i>	Unhealthy Financial Practices for Family
GROUP 2		
MC_MC_FM	<i>"It delays getting to that point - financially, emotionally, psychologically - you always think."</i>	Delayed Personal Goals
	<i>"Now you've lost that money, but it's not even about it; it's almost like you're willing to lose that money. You're giving it away to your family because someone expected it."</i>	Willing Financial Sacrifice for Family
MC_MC_FH	<i>"I decided very early on to delay having kids because I knew that I wouldn't have the finances to raise kids whilst I was trying to help out the family back home."</i>	Delayed Family Planning for Financial Reasons
	<i>"My brother and I did a spreadsheet on how much we would have in the bank if we didn't have to send money back home, and we both would comfortably be millionaires."</i>	Financial Loss from Family Support
	<i>"I've just tried to keep thinking, my kids won't have to do this."</i>	Desire to Break the Cycle of Black Tax
GROUP 3		
LC_EC_F	<i>"Including postponed aspirations to buy a home and a car. He attributed these delays to the portion... that was going towards...supporting my family."</i>	Delayed Personal Asset Goals
	<i>"Lots and lots of delayed financial goals."</i>	Accumulation of Delayed Financial Goals
	<i>"With Black Tax, what it did to me, it kind of led to stress and depression."</i>	Mental Health Impact from Black Tax
	<i>"The burden was getting too much to a point where I ended up in lots of debts."</i>	Debt Accumulation Due to Family Support
LC_EC_H	<i>"As we speak, I have a credit card due to family obligations. Personally, I would have never gotten a credit card unless it was to improve my credit profile... It just seemed like a solution at the time, but it's a decision I regret now."</i>	Regret Over Debt for Family
	<i>"Being able to put yourself first here and there, without that exposure, I think it's quite difficult."</i>	Limited Self-Care Due to Family Obligations
LC_LC_P	<i>"When building my parents' house, it was all debt... I maxed out on every possible credit facility you can think of... I could not build my own house or fully support my children. It also affected my marriage, as I could not fully contribute due to Black Tax."</i>	Sacrifice of Personal Stability for Family

Source: Created by Author

Group Analysis

Group 1: Participants in Group 1, transitioning from lower to middle class, reported significant financial strain as they managed family support alongside personal goals. For example, one participant expressed frustration about using savings initially meant for purchasing a car to support family needs, resulting in financial sacrifice and emotional resentment ("...it created resentment"). Another participant described the challenges of balancing family expectations with personal financial ambitions, leading to indebtedness and financial strain. This sense of compromise was echoed across participants, with one sharing how their "bonuses" and any "additional money" were redirected to family support rather than personal wealth accumulation. As a result, participants noted feeling financially behind their peers and being constrained from achieving comparable financial milestones.

Group 2: Participants in Group 2, representing middle-class individuals maintaining a middle-class lifestyle, highlighted the delayed life goals and foregone aspirations due to Black Tax obligations. One participant noted postponing having children to prioritize family support over personal responsibilities, indicating a conscious decision to delay significant life events. Another shared a hypothetical financial scenario with their sibling, where, if not for Black Tax, both would "comfortably be millionaires." This illustrates the opportunity cost of Black Tax, where substantial financial growth was foregone to meet family needs. Additionally, a participant expressed a desire to ensure their own children would not inherit this financial burden, revealing a long-term psychological impact on planning for future generations.

Group 3: Participants in this group, transitioning from lower class to emerging class, reported severe financial and emotional consequences. One participant described delayed aspirations to purchase property, attributing this to a portion of their income that went towards family support. For many, these unfulfilled financial goals became a source of stress and depression, with one participant revealing that Black Tax led them into considerable debt. Another participant recounted accumulating credit card debt to cover family expenses, which they now regret, indicating the financial burden and regret associated with this obligation. This group highlighted how Black Tax pressures often led to choices with lasting financial repercussions, such as accruing debt that could have been avoided under different circumstances.

Group 4: For participants who remained within the lower class, Black Tax obligations exacerbated financial hardship, often leading to extensive indebtedness. One participant described taking on substantial debt to build a family home, using "every possible credit facility," which prevented them from making progress on personal financial goals. The financial

strain also affected personal relationships, with the participant noting the strain on their marriage as they were unable to fully contribute to their immediate family. This experience underscores how Black Tax obligations can limit financial autonomy and strain family dynamics, particularly when managing extended family responsibilities alongside personal needs.

Groups 5 and 6: Group 5 did not report any quotes or data relevant to the theme of personal financial growth and debt, indicating that Black Tax may have had a lesser impact on their financial autonomy or that they may not have experienced significant financial redirection or debt as a result of familial obligations. Group 6 had limited representation in this theme as well, suggesting a potentially lower degree of financial impact due to Black Tax compared to other groups.

5.4.5. Conclusion and Key Insights

Financial Sacrifice and Delayed Goals: Across groups, participants reported sacrificing personal financial aspirations, such as purchasing property or investing in education, to meet Black Tax obligations. This recurring theme highlights the opportunity costs associated with Black Tax, where individuals forego personal wealth accumulation to support family members.

Debt Accumulation and Financial Setbacks: Participants frequently cited debt accumulation as a direct consequence of Black Tax, especially in Groups 1, 3, and 4, where participants described maxing out credit facilities or taking on high-interest debt. These findings indicate that Black Tax not only hinders immediate financial growth but also places participants in precarious financial situations that can persist long-term.

Emotional and Psychological Impact: The psychological toll of Black Tax was evident, with participants expressing stress, depression, and regret over their financial sacrifices. For some, Black Tax led to resentment or regret over financial decisions, while others perceived it as a form of indebtedness, affecting both personal well-being and familial relationships.

Generational Aspirations and Future Planning: Many participants expressed a desire to ensure that future generations would not inherit the same financial burdens, particularly in Groups 2 and 3. This aspiration suggests a shift toward long-term financial planning aimed at breaking the cycle of financial support obligations through improved wealth management and personal investment.

Conclusion

The findings demonstrate that Black Tax obligations pose a substantial barrier to personal financial growth, with diverse but consistently negative impacts across socio-economic groups. For many participants, financial support obligations delayed or redirected their wealth-building efforts, while others resorted to debt to fulfill family responsibilities. The cumulative financial and psychological impact highlights a need for supportive policies and financial literacy programs that enable individuals to balance familial obligations with personal financial goals more effectively. These findings underscore Black Tax as a complex socio-cultural and economic phenomenon that shapes financial trajectories, psychological well-being, and intergenerational financial planning in South Africa.

5.4.6. Summary of Findings and Conclusion

5.4.6.1. Main Research Question:

In exploring the primary research question, *How does Black Tax influence career decision-making among South African professionals?* five themes emerged, illustrating how Black Tax functions as both a driving force and a constraint in shaping career trajectories, financial priorities, and the balance between personal ambitions and familial obligations – borrowed from SCCT framework. Black Tax significantly influenced career paths, often leading participants toward financially secure yet personally unfulfilling roles. These choices impacted self-efficacy, outcome expectations, personal goals, responses to environmental constraints, and family responsibilities.

Theme 1: Self-Efficacy and Early Career Constraints

At the onset of their careers, participants frequently reported low self-efficacy, often due to limited qualifications and confidence, resulting in decisions motivated by immediate family support needs rather than personal aspirations. For example, as LC_MC_H from Group 1 shared, “I was not even working a proper job... my family was relying on me financially,” highlighting the early impact of family obligations. Many participants entered the workforce young and with minimal qualifications. LC_LC_P noted, “I couldn’t finish the course due to lack of finances,” which reflects a forced entry into work to meet family needs over personal growth. Over time, increased experience led to higher self-efficacy, enabling participants to navigate their professional paths with more balance between personal and family obligations. LC_MC_FH shared, “We no longer do it where we are forced to... but we do it where we want to,” illustrating a shift toward agency in career choice while keeping family support in mind.

Theme 2: Outcome Expectations Focused on Financial Stability

Financial stability became a dominant outcome expectation for participants, with many pursuing low-risk careers to ensure they could support their families. High expectations for stability were expressed across groups, with participants emphasising a “peace of mind” approach to job selection. MC_MC_FC from Group 2 highlighted the influence of community role models in shaping these choices, often favouring fields like medicine, teaching, or accounting. This focus on secure income, rather than aspirational goals, was particularly evident among those with moderate-to-high outcome expectations, underscoring Black Tax’s role in guiding career choices that prioritized family over personal ambition.

Theme 3: Personal Goals Adjusted to Support Family

Black Tax influenced participants to balance personal goals with family obligations. For those with high personal aspirations, it served as motivation to adapt career paths without abandoning ambitions altogether. LC_MC_H, for example, worked in finance to provide family support while maintaining an interest in psychology, demonstrating resilience and adaptability. Conversely, participants from Groups 3 and 5 often encountered substantial constraints on personal ambitions due to financial pressures. In some cases, participants shifted or delayed personal goals to align with family and community-focused responsibilities.

Theme 4: Environmental Constraints and Limited Career Exposure

Environmental factors, including socio-economic backgrounds and limited career exposure, deeply shaped participants' career decisions. For Group 1 participants, Black Tax was a response to post-apartheid inequalities, driving them toward stable jobs that promised financial security. LC_MC_F noted, "When I say the apartheid legacy, I mean we're redressing... from a schooling element," pointing to the limited opportunities available due to structural inequalities. Additionally, for participants from rural backgrounds, such as LC_LC_F from Group 4, limited career exposure directed them toward roles perceived as accessible and financially reliable, reflecting a career orientation centered on survival and immediate family support.

Theme 5: Family Influence and Responsibility Shaping Career Paths

Family influence was a central factor in career decision-making, with Black Tax reinforcing the cultural expectation of familial support. Participants across groups viewed Black Tax as both a duty and an influence on their motivation and career choices. For Group 1, the intense sense of responsibility often led to prioritizing family welfare over personal aspirations. LC_MC_FH described this influence as "I had to stop my life...so that I can do X and Y." In Group 2, Black Tax was seen as a way to "pay it forward" for generational sacrifices. This sense of duty made Black Tax a pivotal factor in shaping career paths that aligned with family expectations and responsibilities.

Conclusion

The findings highlight Black Tax as a profound factor in shaping career choices among South African professionals, acting as both a motivator and a limitation. Participants demonstrated resilience, adjusting their personal goals to balance family and career aspirations. Black Tax encouraged career decisions prioritizing financial stability and family support, while also fostering a strong sense of purpose and responsibility. In the words of LC_LC_F, "Black Tax isn't just a burden; it's a way to bring my family along with me." This analysis underscores the

unique role Black Tax plays within the South African context, guiding professionals to navigate complex familial obligations alongside their career pursuits.

5.4.6.2. Sub Research Question 1

In addressing the main research question *What are the origins and perceptions of Black Tax within Black communities?* This study's findings revealed that Black Tax was perceived across Black communities as a multifaceted socio-cultural responsibility rooted in historical injustices, economic disparities, and communal values. The data illustrated how Black Tax had shaped career decision-making, as individuals navigated a complex interplay between personal goals and familial obligations. Below is a synthesis of key themes and participant insights addressing the origins and perceptions of Black Tax in career decision-making.

Historical and Socio-Economic Foundations of Black Tax

The origins of Black Tax were deeply intertwined with the legacy of apartheid, which limited educational and economic opportunities for Black families and created a lasting wealth gap. Participants from all groups, particularly those from lower socio-economic backgrounds, described Black Tax as a response to these systemic inequalities. Group 1 participants, such as LC_MC_F, noted the enduring impact of these restrictions on family financial status, sharing that she "put my needs aside to cater for someone else's needs and family." This sentiment resonated with other participants, who viewed Black Tax as a collective obligation to rectify past disadvantages and uplift their families.

For Group 3 participants, like LC_EC_H, Black Tax was described as "generational hardship," reflecting the sense that these financial responsibilities were essential in addressing the disparities caused by apartheid. This historical perspective solidified Black Tax as more than financial support; it was perceived as a moral duty to bridge socio-economic divides created by previous generations' limitations.

Ubuntu and Cultural Duty: Collective Responsibility and Familial Upliftment

The cultural principle of Ubuntu, or communal interdependence, emerged as a driving force behind Black Tax, framing it as a shared moral obligation to support family. Across groups, participants emphasised Ubuntu's role in reinforcing the perception of Black Tax as a reflection of communal values. In Group 1, LC_MC_H described Black Tax as an inescapable duty, remarking, "Having been taught about Ubuntu... as a Black person, you can't leave anyone struggling." This communal ethos established Black Tax as an embedded cultural norm, where career and financial decisions were influenced by the collective welfare of family members.

In Group 2, participants like MC_MC_FC experienced Black Tax as a dual commitment—to both family and personal goals. MC_MC_FC expressed that "it's about giving back to those who supported you, but it's also about planning for my own future," underscoring the tension between self-sufficiency and community support. Group 4 participants, such as LC_LC_F, framed Black Tax as a voluntary act motivated by gratitude rather than duty, illustrating that for some, Ubuntu aligned with personal agency and pride. These insights revealed that Ubuntu, while central to Black Tax's cultural foundation, was also adaptable, with participants interpreting it according to their unique socio-economic contexts and personal values.

Intergenerational Financial Obligations and Career Compromises

Another core theme was Intergenerational Inequality and Financial Obligations, where Black Tax was perceived as a mechanism for addressing disparities within families by redistributing wealth. Participants from Group 1 reported significant career sacrifices, often postponing personal goals to support family members. LC_MC_F described the financial "trade-offs" required, noting, "I had to take out some of my savings... and make sure we pay for him to go [to university]." Similarly, LC_MC_FH viewed Black Tax as a "lift as you rise" obligation, underscoring how family support became an intrinsic part of financial and career planning.

This theme was particularly evident in Group 3, where participants such as LC_EC_F spoke of "lots and lots of delayed financial goals" due to family obligations. Their experiences illustrated the impact of Black Tax on career compromises, as participants deferred their ambitions to prioritize familial needs, thereby reinforcing Ubuntu's role in perpetuating intergenerational support systems. This perspective of Black Tax as a communal responsibility highlighted the structural and cultural significance of wealth redistribution within Black communities, where personal sacrifices were necessary to uplift the broader family unit.

Emerging Themes: Identity, Agency, and Empowerment in Black Tax

For some participants, Black Tax was perceived as an opportunity to exercise personal agency and redefine career and financial responsibilities through a lens of empowerment rather than obligation. Group 2 participants like MC_MC_FM viewed Black Tax as a "voluntary act of generosity" that aligned with their values, stating, "there's also some bit of [desire] on your side to say, actually, I want to... assist financially." This reframing challenged the traditional narrative of Black Tax as a burden, suggesting that participants could find agency and fulfillment through their contributions.

Further, the concept of a psychological contract emerged as an unspoken commitment to family, based on mutual loyalty and respect. For participants in Group 1, like LC_MC_H, Black Tax was understood as an internalized responsibility, describing it as “a psychological contract... people expect you to do.” These findings indicated that, for many participants, Black Tax was experienced as a meaningful, voluntary responsibility that was integral to their identity and sense of purpose.

Additionally, some participants in Group 6 viewed Black Tax through the lens of philanthropic intentions, where family support was an expression of goodwill and pride. For instance, LC_LC_F from Group 4 expressed a sense of “willingness to change a situation,” reflecting how Black Tax, aligned with Ubuntu, allowed individuals to impact their families positively while reinforcing their cultural identity.

Conclusion

The findings underscored that Black Tax was widely understood within Black communities not only as a financial responsibility but as a multi-dimensional socio-cultural construct shaped by historical inequalities, cultural values, and family obligations. While Black Tax was often perceived as a communal duty under Ubuntu, individual interpretations varied across socio-economic backgrounds and personal experiences. For some, Black Tax represented a deep-seated psychological contract and a mechanism to address intergenerational inequalities. For others, it was viewed as an empowering choice that aligned with personal values of generosity and familial loyalty.

By revealing the interplay between historical context, cultural expectations, and individual agency, these findings contributed a nuanced perspective on Black Tax, illustrating its pivotal role in career decision-making within Black communities. This understanding reinforced the importance of viewing Black Tax through both a structural and personal lens, acknowledging its impact on career pathways and individual aspirations within a legacy of collective responsibility and cultural identity.

These insights offered valuable implications for future policies and support mechanisms, emphasising the need for frameworks that considered the complex socio-economic and cultural dimensions influencing Black professionals' career choices.

5.4.6.3. Sub Research Question 2

The findings demonstrate that Black Tax significantly influenced individuals' ability to pursue career paths aligned with their skills and aspirations, often driving participants toward financially stable but less personally fulfilling roles. Black Tax contributed to career compromises, skill mismatches, and limitations in professional growth, with its impact varying based on socio-economic background and career stage. Participant quotes illustrate these experiences and highlight the specific ways Black Tax shaped career choices.

High Impact of Black Tax in Early and Mid-Career Stages among Lower Socio-Economic Participants

For participants from lower socio-economic backgrounds in early (Group 3) and mid-career stages (Group 1), Black Tax imposed significant constraints on career alignment. Immediate family financial needs often took precedence over skill-based aspirations, leading participants to prioritize stability over fulfilling career paths. For instance, one mid-career participant, LC_MC_FH, shared, "I had dreams of playing professional soccer, but I had to choose a banking job instead to support my family." Similarly, LC_MC_H stated, "I went into finance even though my passion was elsewhere. It was necessary to keep up with family demands." These examples highlight how Black Tax prompted high levels of career compromise, pushing individuals away from roles that matched their interests or talents and toward financially secure but misaligned careers.

Early-career participants also described similar experiences, with Black Tax directing them toward practical roles over aspirational career paths. LC_EC_F, who had interests in engineering, shared, "I took a call center job because I needed the income to support my family," while LC_EC_H noted, "I wanted to go into psychology, but teaching provided more immediate stability." This pattern of skill mismatch and delayed growth underscores how Black Tax can act as a barrier to career alignment, especially for those from lower socio-economic backgrounds.

Moderate to High Influence on Middle-Class Individuals with Deferred Aspirations

For middle-class participants, Black Tax exerted a moderate to high impact on career choices, especially among those in mid-career stages (Group 2). While these individuals had some flexibility, financial obligations often deterred them from high-risk, high-growth options, such as entrepreneurship or relocation. MC_MC_FM described deferring his goal to work abroad, saying, "I wanted to move overseas, but my family relies on my support, so I had to put that

on hold.” Similarly, MC_MC_FH stated, “Starting my own business was always a dream, but the family commitments keep me in my current role.” These examples illustrate how Black Tax fostered a cautious approach, leading to significant career compromises as participants traded personal aspirations for financial stability.

In contrast, middle-class participants in early career stages (Group 5) experienced fewer constraints due to more manageable family obligations, allowing them to align their career paths with their skills and interests. For instance, a medical intern in Group 5 noted, “I feel fortunate that I don’t have to sacrifice my career goals because my family situation is stable.” This contrast between Groups 2 and 5 highlights how the degree of Black Tax impact on career alignment varied with the intensity of family obligations, with more significant compromise occurring where family support needs were higher.

Flexible Career Alignment in Later Career Stages with Defined Boundaries

Among participants in later career stages from lower socio-economic backgrounds (Groups 4 and 6), the impact of Black Tax was more nuanced, allowing for greater career alignment over time. Senior-career participants described being able to pursue roles that aligned with their skills and interests due to established financial stability and clear family boundaries. LC_LC_F from Group 4 noted, “I initially took a job outside my interests for financial reasons, but over time, I was able to move into a role that I truly enjoy.” Another participant, LC_SC_F from Group 6, explained, “Now that I’m financially stable, I can work in a position that fits my skills and supports my family.”

These experiences show that while Black Tax initially limited career choices, participants in later stages managed to balance family obligations with career goals as they gained financial independence and family support. Strategic planning and defined boundaries around Black Tax obligations enabled them to navigate career paths more closely aligned with their aspirations, illustrating how career compromises due to Black Tax may decrease with experience and financial security.

Summary of Findings

Across all groups, Black Tax significantly influenced career alignment, with the impact more pronounced among lower socio-economic and early-career participants, who often prioritized financial stability over skill- or aspiration-based paths:

Lower-class participants in early and mid-career stages (Groups 1 and 3) experienced high career compromise, frequently choosing stable but misaligned roles to meet family needs, as illustrated by quotes like, “I had to put my dreams on hold to support my family.”

Middle-class participants (Groups 2 and 5) faced moderate to high levels of compromise, especially in mid-career, as they balanced family financial responsibilities with career aspirations. Group 5, with fewer family obligations, managed to pursue aligned paths without substantial redirection.

Senior-career participants (Groups 4 and 6) demonstrated that career alignment became achievable over time, as financial stability and supportive family dynamics allowed for roles that better matched skills and aspirations. Quotes such as “I finally found a role that fits my skills after years of supporting my family” underscore how career compromises lessened with experience and financial security.

Conclusion

In summary, Black Tax shaped career trajectories across all groups, with varying degrees of impact based on socio-economic background and career stage. Participants navigated these constraints with strategies such as financial planning, family support, and clear boundaries, which helped mitigate Black Tax’s influence on career alignment. These findings emphasise the need for policy and institutional support to alleviate Black Tax pressures, enhancing career satisfaction and skill alignment, particularly for early-career professionals facing significant family financial obligations.

Overall Conclusion

The findings in Chapter 5 illustrated the complex and profound impact of Black Tax on career decision-making among South African professionals. Black Tax had served as both a motivator and a constraint, shaping career paths by guiding participants toward financially secure roles, even when this meant setting aside personal aspirations to prioritize family well-being. The five themes explored revealed how Black Tax was intricately woven into factors such as self-efficacy, outcome expectations, personal goals, environmental constraints, and family responsibilities. Together, these forces determined how individuals balanced their own ambitions with the demands of familial obligations. Through it all, Black Tax highlighted the resilience of participants, who adapted and often deferred their career goals in order to fulfill their roles within their families and communities.

Most participants had navigated these challenging conditions and made remarkable strides from humble beginnings, rising from back rooms or rural villages to owning their own homes, even if still in shared spaces with their family. These stories of growth demonstrated not only the resilience but also the resourcefulness of those who carried the weight of Black Tax, transforming it into a pathway to better their lives and those of their families.

Black Tax emerged as a powerful socio-cultural force, aligning personal career decisions with the collective needs of the family. This reinforced a sense of duty in professional choices and strengthened the role of family support as central to career trajectories. While Black Tax fostered purpose and connection, it also underscored a need for systemic support to ease its constraints, especially for young professionals facing financial burdens that often redirected them away from their dreams.

Encouragingly, perspectives on Black Tax seemed to be shifting among parents, offering hope that future generations might engage with it as a choice rather than an obligation forced upon them. This changing view held promise, suggesting that young people may soon have a greater opportunity to navigate their career paths with more freedom, able to support their families without sacrificing their own aspirations.

6. Chapter 6: Discussion

6.1. Introduction

This chapter continues from the previous one by discussing the research findings of the study. This is done by comparing the key findings of Chapter 5 with the literature presented in Chapter 2. This chapter provides an in-depth exploration of the findings presented in Chapter 5, specifically examining the role of Black Tax in shaping career decision-making among South African professionals. Derived through thematic analysis and summarised in Tables X, the primary themes reveal how socioeconomic backgrounds, cultural expectations, and financial pressures intersect to influence career paths. These findings are compared against the literature reviewed in Chapter 2 to illuminate new perspectives and notable deviations, advancing understanding of how Black Tax impacts economic stability, psychological well-being, and career development. The discussion concludes with insights into the implications of Black Tax for individual growth and organisational support, addressing the research question: How does Black Tax influence career decision-making and personal growth among professionals in South Africa?

Table 49 below summarises the three research questions of the study, highlighting the associated constructs they sought to understand. Furthermore, the key supporting literature each construct as the derived themes

Table 47: Impact on Personal Financial Growth and Debt

Research Questions	Construct	Literature	Themes	
<p>Main Research Question: How does Black Tax influence career decision-making among professionals in South Africa?</p> <p>AND</p> <p>Sub-question 1: What are the origins and perceptions of Black Tax within Black communities?</p>	Black Tax	(Pellicer, A., & Ranchhod, V. (2022).	Historic Inequalities and Socioeconomic Legacy	
		Francis, D., & Webster, E. (2019).	Socio-Cultural Expectations and Ubuntu	
<p>Sub-question 2: How has Black Tax influenced individuals' ability to pursue career paths aligned with their skills and aspirations, and to what extent has it contributed to career compromises, skill mismatches, and limitations in professional growth?</p>	Career Decision-Making	Webb, S. (2020).	Intergenerational Inequality and Financial Obligations	
		Oppel, L. (2023).		
		Mhlongo, Z. (2019).	Growth Limitation	
		Ndhlovu, P. (2023).		
		Wilson-Prangley, (2018)		
		Lent, R. W., Brown, S. D., & Hackett, G. (1994).		Self-Efficacy
		Verbruggen, M., & De Vos, A. (2019).		Outcome Expectation
				Personal Goals
				Environmental Factors
		Zhou, H., et al. (2017).		Family Influence and Responsibility
		De Lannoy et al., 2020		Career Compromises
		Meyer & Mncayi, 2021		Skill Mismatch
McManus, J., et al. (2020).				
Sweller, J. (1988). Deck, C., & Jahedi, S. (2015).				
Friedline, T., et al. (2020).				

		Verbruggen, M., & De Vos, A. (2019). Barberis, N. (2013).	
	Implications/Effects of Black Tax on Career Decision-Making		Psychological and Emotional Effects of Black Tax
			Personal Financial Growth
			Over-indebtedness

6.2. Results Discussion

6.2.1. Finding for Main Research Question

Main Research Question: How Does Black Tax Influence Career Decision-Making Among Professionals in South Africa?

6.2.1.1. Overview of Findings

The table below illustrates various influences on career decision-making as moderated by "Black Tax," a sociocultural phenomenon that primarily affected Black individuals who were often expected to provide financial support to extended family members. This influence was analysed across several dimensions impacting career choices, including self-efficacy, outcome expectations, personal goals, environmental and family influences, career compromise, skill mismatch, barriers to growth, and psychological effects.

Table 48: Summary of research findings

	G1	G2	G3	G4	G5	G6	G6 (P)
Black Tax Influence on Career Decision-Making							
Self-Efficacy	H	M	M	H	M	M	-
Outcome Expectation	VH	H	M	H	M	H	-
Personal Goals	VH	M	L	M	M	M	-
Environmental Influence	VH	M	VH	H	M	M	-
Family Influence	VH	H	VH	H	M	H	-
Psychological and Emotional Effects of Black Tax	VH	H	VH	H	H	H	-

Source: Created by Author

The influence of Black Tax on career decision-making is complex, shaping individuals' career paths through a web of psychological, environmental, and familial factors. Black Tax, a socio-cultural phenomenon where individuals are expected to financially support extended family members, often impacts career choices significantly. Key factors shaping career decisions include self-efficacy, outcome expectations, personal goals, environmental and family influences, career compromises, skill mismatches, barriers to growth, and psychological effects.

Firstly, self-efficacy, or confidence in one's ability to succeed, is varied across individuals. Some groups, particularly G1 and G4, report high self-efficacy, suggesting a robust belief in their capability to balance career advancement with familial financial responsibilities. However, other groups show moderate levels of self-efficacy, indicating that Black Tax may temper their confidence in achieving career goals. These varying self-beliefs imply that Black Tax can erode confidence for some, influencing how assertively they pursue career advancements or promotions.

Outcome expectations, or beliefs about achieving career success despite obstacles, also fluctuate among individuals affected by Black Tax. For instance, individuals in G1 have very high outcome expectations, reflecting an optimistic outlook on their career trajectory even with the added financial obligations. In contrast, others report moderate expectations, suggesting that Black Tax may lead to a tempered optimism about long-term career success. This variance indicates that Black Tax can contribute to different levels of career ambition, depending on how individuals perceive the potential for professional fulfillment under financial constraints.

Personal goals are similarly affected. For groups like G1, where personal goals remain very high, it appears that career ambitions are resilient, yet others, such as G3, display lower personal goals, possibly due to the heavy financial obligations imposed by Black Tax. This contrast underscores that for some, Black Tax can lead to a re-evaluation of career priorities, with personal ambitions sometimes taking a back seat to family obligations.

Environmental and family influences, often intertwined, play a significant role in career decision-making. High environmental influence, as seen in G1 and G3, highlights the impact of societal or workplace expectations that individuals with Black Tax face, possibly feeling societal pressure to succeed while also fulfilling family obligations. Family influence is consistently high across groups, reinforcing the central role family expectations play in shaping career decisions. Individuals may feel compelled to make career compromises, particularly those in groups reporting very high compromise levels, such as G1 and G4. This may mean pursuing job stability over personal fulfillment or ideal career progression to ensure consistent financial support for family.

The barriers to growth and psychological impacts associated with Black Tax are profound. High levels of growth limitation across groups highlight how Black Tax can hinder career advancement, restricting opportunities for professional development. Psychological and

emotional effects are also notably high, as individuals across groups experience stress, burnout, or diminished job satisfaction resulting from the weight of Black Tax. This psychological burden further complicates career decision-making, as individuals must constantly balance personal well-being with the financial needs of their families.

In conclusion, Black Tax influences career decision-making by imposing additional layers of responsibility that affect self-efficacy, goal setting, and outcome expectations. It fosters a need for compromise, often leading individuals to pursue stability over career alignment or advancement. This analysis reveals that Black Tax not only shapes the practical aspects of career decisions but also exerts a powerful psychological influence, affecting how individuals perceive their career potential and manage their personal aspirations.

6.2.1.2. Discussion

Self-Efficacy and Career Constraints

The findings showed that Black Tax led to reduced self-efficacy in the early stages of participants' careers, where financial obligations often overshadowed personal aspirations. This is consistent with literature discussing how financial pressures linked to Black Tax lower self-confidence and prompt individuals to prioritize family needs over personal career goals (Mangoma & Wilson-Prangley, 2018; Kulcsár et al., 2020). For instance, participants entered the workforce early with minimal qualifications to support their families, leading them to pursue jobs misaligned with their aspirations. This theme extends the literature by showing that self-efficacy increases over time, as participants gain experience and autonomy in balancing family support with career choices.

Outcome Expectations and Financial Stability

Both the findings and literature underscored financial stability as a primary outcome expectation, with many participants choosing low-risk, financially stable careers to fulfill family obligations. Literature similarly describes Black Tax as leading individuals toward secure, predictable roles, often at the expense of personal ambition (Webb, 2020; Francis & Webster, 2019). Participants highlighted career paths influenced by family and community expectations, such as entering stable fields like medicine or accounting. The findings extend this by noting that financial stability becomes more pronounced in career decisions, especially among those from communities with high outcome expectations, suggesting that Black Tax's impact on financial goals varies across socio-economic contexts.

Personal Goals and Family Obligations

The findings illustrated how participants adapted their career paths to balance personal goals with family obligations, a theme echoed in literature that highlights career compromises driven by Black Tax (Mhlongo & O'Neill, 2013). Participants from lower socio-economic backgrounds faced substantial constraints on their aspirations due to financial pressures, which led them to shift or delay their personal goals to fulfill family responsibilities. This aligns with literature suggesting that Black Tax limits opportunities for long-term career fulfillment and skill alignment. The findings add that participants from higher socio-economic backgrounds maintained some personal ambitions alongside family support, suggesting flexibility in how personal goals are balanced with family needs.

Environmental Constraints and Career Exposure

The findings showed that environmental constraints, such as socio-economic backgrounds and limited career exposure, shaped career paths by directing participants toward financially reliable roles. This is consistent with literature describing Black Tax as influenced by broader structural inequalities, which limit exposure to high-growth or innovative careers (De Lannoy et al., 2020; Meyer & Mncayi, 2021). For instance, participants from rural backgrounds often chose jobs based on the deemed successful people they could see in their environment such as teachers, accountants and policemen. Stability rather than personal alignment, illustrating how career decisions were shaped by survival needs and chasing financial security. The findings extend the literature by highlighting the lasting effects of post-apartheid inequalities on career paths, demonstrating that Black Tax contributes to a cycle of economic dependency and limited upward mobility.

Family Influence and Psychological Impacts

Family influence emerged as a central theme in career decision-making, with participants viewing Black Tax as both a cultural duty and a motivator in shaping their career paths. This aligns with literature on the role of Black Tax as a form of “paying it forward” for family sacrifices, where family responsibilities often guide individuals’ career decisions – wealth generational transfer

Participants described feeling obligated to prioritize family welfare over personal goals, often leading to career compromises. The findings extend the literature by showing that for some, Black Tax fosters a sense of purpose and resilience, reflecting a positive aspect of family influence that balances personal aspirations with collective responsibility.

Family Pressure and Emotional Strain:

The findings demonstrated that Black Tax imposed emotional and cultural expectations on professionals, reinforcing a duty to prioritize family needs over personal goals. This aligns with literature that describes Black Tax as not only a financial obligation but also a source of emotional strain rooted in the cultural values of Ubuntu, which emphasise communal responsibility and connectedness (McManus et al., 2020; Opper, 2023). Participants frequently expressed feeling guilt and shame if they could not meet family expectations, leading them to choose financially secure but less fulfilling career paths. The findings extend the literature by highlighting that this emotional strain is particularly acute in early career stages when self-efficacy is low, and family support needs are high.

Cognitive Load and Short-Term Decision-Making

Both the findings and literature revealed that Black Tax increased cognitive load, reducing individuals' ability to make long-term career decisions. Cognitive Load Theory explains that the constant financial pressures associated with Black Tax create a reactive mindset, leading individuals to prioritize immediate stability over growth (Sweller, 1988; Deck & Jahedi, 2015). This was evident among participants who often chose secure, low-risk roles to meet family needs rather than pursuing roles aligned with personal goals. The findings extend the literature by showing that cognitive load and resulting short-term decision-making are not uniformly experienced but vary based on socio-economic background and career stage, with higher burdens on those from lower-income families.

Long-Term Psychological Impact

Consistent with literature on Black Tax's emotional toll, the findings illustrated that prolonged financial obligations led to long-term psychological strain and career dissatisfaction. Literature suggests that family financial stress can lead to anxiety, depression, and a sense of entrapment, as professionals struggle to balance personal aspirations with family support (Friedline et al., 2020; Verbruggen & De Vos, 2019). Participants frequently reported feeling "trapped" by Black Tax, unable to pursue personal ambitions, which contributed to reduced life satisfaction. The findings add to this by illustrating how these psychological effects may lessen with increased financial stability, enabling individuals to eventually pursue roles that align more closely with their aspirations.

Risk Aversion and Career Choices

The findings showed that Black Tax fostered risk aversion, pushing participants to avoid career risks that might jeopardize their ability to provide family support. This aligns with literature on Prospect Theory, which explains that individuals under financial strain focus on avoiding losses, prioritizing stable over high-risk roles (Barberis, 2013; Verbruggen & De Vos, 2019)

ants often avoided opportunities that required relocation or entrepreneurship, opting instead for roles that offered immediate income stability. The findings extend this understanding by highlighting how risk aversion related to Black Tax varies, with higher socio-economic participants occasionally pursuing growth opportunities that balance family support and career advancement.

Impact on Workforce Participation and Career Progression:

The findings confirmed that Black Tax limited workforce participation and progression, particularly for participants from disadvantaged backgrounds. Literature similarly highlights how financial obligations force professionals to enter the workforce early, often in entry-level positions that limit upward mobility and earnings potential (Mhlongo & O'Neill, 2013; Meyer & Mncayi, 2021). Participants shared that they had to forgo additional training or education to meet immediate financial responsibilities, resulting in limited career growth. The findings add to this by suggesting that Black Tax's impact on career progression is more pronounced for those without access to financial support, reinforcing cycles of economic dependency.

Both the findings and literature consistently emphasised Black Tax's role in constraining career advancement by prioritizing financial stability and family obligations over professional growth. Literature describes Black Tax as reinforcing socio-economic inequalities by reducing access to education and skill-aligned roles (De Lannoy et al., 2020; Gati & Kulcsár, 2021)

Conclusion

The foundational impact of Black Tax, including financial stability and family responsibility as dominant factors in career decision-making, was consistent with the literature. Both findings and literature highlighted how Black Tax often diverts resources away from career development and limits access to skill-aligned roles, thus perpetuating socio-economic inequalities within Black communities (Gati & Kulcsár, 2021; Webb, 2020).

No significant contradictions emerged between the findings and literature. However, the findings provided a more nuanced view by demonstrating that self-efficacy, financial stability expectations, and personal goal adaptability can vary across different socio-economic groups and career stages, suggesting that the impact of Black Tax is not uniformly experienced.

Table 49: Summary of Conclusions

Theme	Finding	Supporting Literature	Extension to Literature
Self-Efficacy and Early Career Constraints	Black Tax led to low self-efficacy in early careers, with financial obligations limiting personal ambitions.	Mangoma & Wilson-Prangley, 2018; Kulcsár et al., 2020	Self-efficacy increases as individuals gain experience, suggesting a progression in balancing family support with career aspirations over time.
Outcome Expectations Focused on Financial Stability	Financial stability was a primary goal, leading participants to low-risk roles.	Webb, 2020; Francis & Webster, 2019	Findings extend this by indicating that financial stability expectations vary across socio-economic contexts, reflecting diverse influences of Black Tax on career choices.
Personal Goals Adjusted to Support Family	Black Tax led participants to shift or delay personal goals to meet family needs.	Oppel, 2023; Mhlongo & O'Neill, 2013	Findings reveal that higher socio-economic participants maintain some career aspirations alongside family support, indicating flexibility in balancing personal and familial goals.
Environmental Constraints and Limited Career Exposure	Limited exposure directed participants to stable, accessible roles over aspirational careers.	De Lannoy et al., 2020; Meyer & Mncayi, 2021	Findings emphasise the role of post-apartheid inequalities in limiting upward mobility, showing that Black Tax perpetuates economic dependency and constrains career options.
Family Influence and Responsibility Shaping Career Paths	Family influence shaped career choices, fostering a balance between personal goals and collective support.	Mangoma & Wilson-Prangley, 2018; Webb, 2021	Findings suggest that Black Tax can foster resilience and a sense of purpose, adding a positive aspect to family responsibilities within career decision-making.
Family Pressure and Emotional Strain	Black Tax intensified emotional strain, reinforcing family	McManus et al., 2020; Oppel, 2023	Findings show is more severe in early careers when self-efficacy is

	obligations over personal ambitions.		low, highlighting a developmental aspect of Black Tax's influence.
Cognitive Load and Short-Term Decision-Making	Financial pressures increased cognitive load, leading participants to prioritize short-term stability.	Sweller, 1988; Deck & Jahedi, 2015.	Findings extend this by suggesting that cognitive load and decision-making constraints vary by socio-economic status, with higher burdens on lower-income individuals.
Long-Term Psychological Impact	Prolonged financial obligations led to psychological strain and career dissatisfaction.	Friedline et al., 2020; Verbruggen & De Vos, 2019	Indicate that these psychological effects lessen with financial stability, allowing for alignment with personal career goals in later stages.
Risk Aversion and Career Choices	Black Tax fostered risk aversion, leading participants to avoid high-risk, high-reward roles.	Barberis, 2013; Verbruggen & De Vos, 2019	Risk aversion varies, with higher socio-economic individuals more likely to balance family support with growth opportunities.
Impact on Workforce Participation and Career Progression	Black Tax limited access to career progression and education, reinforcing economic dependency.	Mhlongo & O'Neill, 2013; Meyer & Mncayi, 2021	Finding pact is more pronounced among participants without financial support, contributing to cycles of economic stagnation and limited upward mobility.

Source: Created by author

Addressing the impact of Black Tax on career trajectories and well-being requires a multi-level approach, beginning with individual empowerment and extending to leadership, business, and societal interventions. At the **individual level**, professionals affected by Black Tax can take proactive steps to enhance their career prospects. For example, (i) engaging in Work-Integrated Learning (WIL) programs offers realistic, industry-based experiences that combine theoretical knowledge with essential soft skills. WIL programs empower young professionals to make career choices aligned with their aspirations, even under the financial constraints imposed by Black Tax (Dubey et al., 2021). Additionally, (ii) individuals should leverage Diversity, Equity, and Inclusion (DEI) and mentorship programs within their organizations.

Engaging with mentors can provide valuable guidance for navigating career challenges and building resilience, enabling professionals to better balance their personal ambitions with family obligations (Foy, 2021).. These programs support personal and professional growth by equipping individuals with the skills and networks needed to thrive despite the pressures of Black Tax.

At the **leadership level**, there is a critical need for leaders to implement DEI initiatives that recognize and address the unique socio-cultural dynamics impacting Black professionals. Leaders can (iii) establish DEI-driven mentorship and leadership development programs to create a supportive environment. For instance, Coca-Cola's mentorship program led to a 42% promotion rate among participants, demonstrating the positive impact of DEI-focused initiatives on career advancement (Foy, 2021). Furthermore, (iv) leaders should offer incentives for career development, such as financial assistance for further education or skill-building. These incentives can encourage employees to pursue advancement opportunities without compromising their ability to support extended family members, fostering professional growth while fulfilling socio-cultural responsibilities (Oppel, 2023).

In the **business context**, organizations play a pivotal role in supporting employees impacted by Black Tax. Companies can (v) implement skill-matching and talent management strategies to align employee skills with job requirements, thereby addressing skill mismatches, boosting productivity, and enhancing job satisfaction and employee retention (Meyer & Mncayi, 2021; Lee & Ahn, 2020). This alignment can improve retention rates and reduce the adverse effects of Black Tax on underemployment.

At the **societal level**, policymakers need to address broader financial challenges faced by individuals impacted by Black Tax, particularly concerning rising education costs and student debt. (vi) Policymakers should consider expanding funding and scholarship opportunities specifically for students from communities affected by Black Tax, as high education costs often delay key life milestones like homeownership, exacerbating financial strain on young professionals (Mazelis & Kuperberg, 2022). By providing targeted financial support, policymakers can reduce the immediate financial pressures associated with Black Tax, allowing young professionals to focus on skill-aligned career choices rather than prioritizing immediate financial returns.

6.3. Construct 1: Black Tax Results

Sub-Question 1 What are the origins and perceptions of Black Tax within Black communities?

6.3.1. Overview of Findings

The table outlines how different groups (G1 through G6(P)) understand and perceive the concept of Black Tax within Black communities, particularly in relation to three key themes: *Historical and Socio-Cultural Foundations*, *Cultural and Familial Obligations (Ubuntu)*, and *Intergenerational Inequality and Financial Obligations*. Each group has been assessed based on the degree of relevance or influence these constructs have in shaping their understanding of Black Tax, marked as High (H), Medium (M), Low (L), Flexible (F), or Not Applicable (-)

Table 50: Summary of Black Tax research findings

	G1	G2	G3	G4	G5	G6	G6 (P)
Understanding of the concept of Black Tax within black communities							
Historical and Socio-Cultural Foundations	H	M	M	H	-	-	-
Cultural and Familial Obligations (Ubuntu)	H	M	H	M	L	H	F
Intergenerational Inequality and Financial Obligations	H	M	M	M	L	H	H

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For Historical and Socio-Cultural Foundations, groups G1 and G4 demonstrated a high understanding of Black Tax through this lens, indicating that they strongly associated Black Tax with its historical and cultural roots. Conversely, groups G5, G6, and G6(P) showed no response in this category, suggesting a lower emphasis on the historical context of Black Tax within these groups.

In terms of Cultural and Familial Obligations (Ubuntu), which reflected a commitment to communal and familial support, groups G1, G3, and G6 displayed a high relevance, with G6(P) marked as "Flexible," indicating the flexibility of this construct. Group G5, however, showed a low connection to this aspect, suggesting that familial obligations played a smaller role in their understanding of Black Tax.

The construct of Intergenerational Inequality and Financial Obligations was particularly relevant for groups G1, G6, and G6(P), who perceived Black Tax as being shaped by generational financial responsibilities. Groups G2, G3, and G4 had a medium level of connection to this factor, while G5 ranked it as low, implying that financial obligations weighed less heavily in this group's understanding of Black Tax.

In conclusion, the table revealed notable differences in how these groups perceived Black Tax. Groups G1 and G6 exhibited a comprehensive understanding across all constructs, viewing Black Tax as a multidimensional concept that incorporated historical, cultural, and financial perspectives. In contrast, groups like G5 reflected a lower emphasis on these constructs, particularly regarding historical foundations and financial obligations. This diversity suggested that, while Black Tax was broadly recognized, the underlying emphasis on specific factors varied, reflecting distinct socio-economic backgrounds and personal experiences across these groups.

6.3.2. Discussion

The comparison between the findings on the origins and perceptions of Black Tax within Black communities and the literature revealed both consistencies and extensions in understanding this complex socio-cultural obligation. While both the findings and literature highlighted Black Tax as rooted in South Africa's historical injustices and economic disparities, they also explored its role in shaping career decisions and personal aspirations within Black communities. However, the findings offered additional depth by demonstrating how participants navigated Black Tax through unique interpretations of Ubuntu, agency, and empowerment, providing a nuanced perspective on its implications for personal growth and communal responsibility.

Historical and Socio-Economic Foundations:

The findings indicated that participants largely viewed Black Tax as originating from the socio-economic impacts of apartheid, consistent with literature that frames Black Tax as a response to entrenched economic disparities and systemic racial inequalities (Pellicer & Ranchhod,

2022; Francis & Webster, 2019). Participants, particularly those from lower socio-economic backgrounds, emphasised Black Tax as a way to address historical inequalities, resonating with literature describing Black Tax as a mechanism to mitigate generational poverty. However, some groups showed less emphasis on historical context, suggesting that individuals with different socio-economic or generational perspectives might view Black Tax through a more practical, modern lens. This variation extends the literature by underscoring how diverse backgrounds shape perceptions of Black Tax's origins.

Cultural and Familial Obligations (Ubuntu):

Ubuntu, as a philosophy emphasising collective well-being, was a central theme in both findings and literature, highlighting Black Tax as a moral obligation rooted in cultural expectations of family support (Oppel, 2023; Mangoma & Wilson-Prangley, 2018). Participants across groups saw Ubuntu as deeply integrated into the perception of Black Tax, viewing it as a reflection of communal duty and a cultural expectation to assist family members. However, the findings added that interpretations of Ubuntu varied: some individuals in Group 6(P) viewed Black Tax as a more flexible, voluntary act, rather than a rigid obligation. This extension illustrates that Ubuntu's role in shaping Black Tax is adaptable, influenced by personal values and socio-economic contexts.

Intergenerational Financial Obligations and Career Impact:

The findings and literature both highlighted Black Tax as an intergenerational responsibility that influences career decisions. Consistent with literature describing Black Tax as a response to inherited socio-economic inequalities (Webb, 2020; Francis & Webster, 2019), the findings showed that participants, especially in groups G1, G6, and G6(P), perceived Black Tax as a means to support family members financially, often at the expense of personal goals. Groups G2, G3, and G4 displayed moderate levels of connection to this theme, suggesting that while intergenerational obligations were acknowledged, the degree of perceived responsibility varied. This variability aligns with but extends the literature by highlighting how socio-economic context shapes the extent to which Black Tax impacts career decisions and financial goals..

Conclusion

The core principles of Black Tax, including its historical legacy, cultural expectations, and role in family obligations, were largely consistent with the established literature. Both findings and literature underscored Black Tax's impact on career decision-making, where individuals often prioritized job security and financial stability over personal growth to fulfill family responsibilities (Gati & Kulcsár, 2021)

No major contradictions were identified between findings and literature. However, the lesser emphasis on historical foundations by certain groups might initially appear contradictory. This could instead reflect diverse experiences, where younger or economically mobile individuals prioritize immediate financial responsibilities over historical considerations, indicating a shift in perception based on current socio-economic realities.

Table 51: Summary of Conclusion Table

Theme	Finding	Supporting Literature	Extension to Literature
Historical and Socio-Economic Foundations	Participants viewed Black Tax as rooted in apartheid-era inequalities, though some groups placed less emphasis on history.	Pellicer & Ranchhod, 2022; Francis & Webster, 2019	Lesser emphasis on historical context among certain groups indicated generational or socio-economic shifts, viewing Black Tax more practically.
Cultural and Familial Obligations (Ubuntu)	Groups like G1, G3, and G6 saw Ubuntu as central to Black Tax; Group 6(P) perceived it more flexibly.	Oppel, 2023; Mangoma & Wilson-Prangley, 2018	The flexible view among some groups suggested that individuals interpret Ubuntu differently based on socio-economic and personal factors.
Intergenerational Inequality and Financial Obligations	High relevance for groups G1, G6, and G6(P); moderate relevance for groups G2, G3, and G4.	Webb, 2020; Francis & Webster, 2019	Varied relevance highlighted how socio-economic contexts shape perceptions of Black Tax's role in financial and career decision-making.

Source: Created by Author

This summary table highlights the consistency and nuanced extensions between findings and literature, illustrating how perceptions of Black Tax's origins and obligations vary across different socio-economic and generational backgrounds.

6.3.3. Recommendation

Leaders play a pivotal role in fostering understanding and reconciliation around Black Tax. They can promote social cohesion and inclusivity by facilitating organizational dialogues that unpack historical inequalities and explain how Black Tax impacts career decisions. Such efforts build common values and create a supportive workplace culture (Grace et al., 2017; Pellicer & Ranchhod, 2022). Furthermore, leaders should implement fair pay structures and transparent career pathways, ensuring that socio-economic realities of employees are

acknowledged. This commitment to transparency addresses systemic inequalities and demonstrates the organization's dedication to fairness (George et al., 2016). Finally, leaders should champion skill development opportunities that empower employees affected by Black Tax, offering incentives for education and career advancement, thereby enabling both personal growth and financial independence (Webb, 2020). **Organizations** can provide tangible support to employees dealing with Black Tax through targeted benefits. Raising the minimum wage for lower-wage roles offers immediate relief, allowing employees to focus on long-term career goals without the constant pressure of financial obligations (Consumer Financial Protection Bureau, 2015). Additionally, flexible benefits like financial planning, mental health support, and paid family leave can help employees balance personal and professional needs without undue stress (Inceoglu et al., 2018). Furthermore, financial literacy programs tailored for employees with extended family responsibilities can equip them with essential skills for effective financial management, promoting resilience and career progression (Meyer & Mncayi, 2021). Black Tax requires systemic change. **Policies** focused on wealth redistribution, such as equitable land reform and resource allocation, can alleviate financial strain by addressing historical disparities, allowing individuals to focus on career-aligned paths (Pellicer & Ranchhod, 2022). Investment in infrastructure within disadvantaged communities stimulates economic growth and creates job opportunities, reducing the dependency on family members for support (Meyer & Mncayi, 2021). Lastly, enhanced social safety nets like accessible healthcare and unemployment benefits provide essential support, enabling individuals to prioritize career progression while maintaining family commitments (Friedline et al., 2020).

6.4. Construct 2 – Career Decision

How has Black Tax influenced individuals' ability to pursue career paths aligned with their skills and aspirations, and to what extent has it contributed to career compromises, skill mismatches, and limitations in professional growth?

6.4.1. Overview of Findings

The table presented data on the impact of Black Tax on career compromise, skill mismatch, and limitations in professional growth across different participant groups (G1 to G6). The ratings indicated varying levels of contribution to these challenges, measured on a scale of Very High (VH), High (H), Medium (M), Low (L), and Not Applicable (-).

Table 52 – Summary of research findings

	G1	G2	G3	G4	G5	G6	G6 (P)
Contribution to career compromise skill mismatch and limitations in professional growth							
Career Compromise	VH	H	H	VH	L	M	-
Skill mismatch	VH	M	VH	M	L	L	-
Barriers and Growth Limitation	VH	M	VH	VH	-	-	-

Source: Created by Author

In terms of career compromise, Groups 1, 2, and 4 showed a Very High (VH) contribution, indicating that participants in these groups significantly altered their career aspirations due to financial pressures associated with Black Tax. Group 5 exhibited a Low (L) contribution, suggesting that participants managed to pursue their career goals with minimal compromise, due to supportive circumstances. Group 6 had a Medium (M) contribution, reflecting a moderate impact of Black Tax on career choices.

Regarding skill mismatch, Groups 1 and 3 indicated a Very High (VH) contribution, suggesting that participants often found themselves in roles that did not align with their qualifications or aspirations, largely due to financial constraints. Group 2 showed a Medium (M) contribution, while Group 4 had a Medium (M) rating, indicating some level of mismatch but not as pronounced as in Groups 1 and 3. Groups 5 and 6 reflected a Low (L) contribution, implying these participants faced fewer challenges in aligning their skills with their careers.

The data also revealed a Very High (VH) contribution from Groups 1, 3, and 4 regarding barriers to growth and limitations in professional advancement. This highlighted a systemic issue where financial obligations hindered opportunities for development and progression. Group 2 presented a Medium (M) contribution, while Groups 5 and 6 had no applicable rating, indicating that participants in these groups experienced fewer barriers and limitations in their professional growth.

Overall, the findings suggested that Black Tax had a pronounced effect on career decisions, with significant implications for career compromise, skill mismatch, and growth limitations. Groups with a Very High contribution consistently indicated the struggles participants faced in aligning their career paths with their skills and aspirations due to the financial burden of supporting extended family. In contrast, those with lower contributions appeared to navigate these challenges more effectively, possibly indicating a need for strategies that could help individuals mitigate the adverse effects of Black Tax on their professional journeys. This analysis emphasised the critical need for supportive measures to enable individuals to pursue career aspirations that aligned with their skills while managing their financial responsibilities.

6.4.2. Discussion

The findings revealed that Black Tax significantly influenced individuals' ability to pursue career paths aligned with their skills and aspirations, often resulting in career compromises, skill mismatches, and limited professional growth. Participants frequently prioritized financially stable roles over fulfilling career paths due to family financial obligations, aligning with literature that describes Black Tax as a socio-economic constraint shaping career decisions. However, the findings also highlighted variations in the impact of Black Tax across socio-economic backgrounds and career stages, offering insights into how individuals experience these constraints differently.

Career Compromises and Limited Professional Growth:

The findings indicated that Black Tax led participants, especially those from lower socio-economic backgrounds, to make significant career compromises. Many chose secure roles over fulfilling or high-growth paths to provide immediate family support, consistent with literature describing Black Tax as a primary factor in career sacrifices (Webb, 2020; Pellicer & Ranchhod, 2022). For example, lower-income participants reported taking roles misaligned with their interests, such as opting for banking or finance over personal passions in sports or engineering. This aligns with literature depicting Black Tax as a barrier to professional growth

and job satisfaction. The findings extend the literature by showing that these compromises are particularly acute in early and mid-career stages, where the need for financial stability is most pressing.

Skill Mismatches in the Labour Market:

Both the findings and literature identified Black Tax as a contributor to skill mismatches, as individuals often took jobs below their skill levels to support family needs (Francis & Webster, 2019; Mhlongo & O'Neill, 2013). This was evident among early-career participants (Groups 1 and 3), who accepted roles in areas such as call centers rather than pursuing fields aligned with their skills, like psychology or engineering. This outcome supports literature on skill mismatches caused by Black Tax, which limits individuals' ability to invest in additional training or education. The findings extend this understanding by showing that the effects of skill mismatches tend to lessen over time as individuals achieve financial stability and advance in their careers.

Deferred Aspirations and Career Limitations for Middle-Class Professionals:

Middle-class participants, particularly in mid-career stages, experienced moderate to high Black Tax-related career limitations. This finding aligns with Social Cognitive Career Theory (SCCT), which suggests that financial obligations reduce self-efficacy and limit the pursuit of high-risk or ambitious roles (Lent, Brown, & Hackett, 1994). Many middle-class participants described deferring high-risk aspirations, such as working abroad or starting a business, in favour of financial security for family support. While the literature highlights Black Tax's general role in fostering career compromises, the findings add nuance by indicating that middle-class individuals with stable family backgrounds (e.g., Group 5) faced fewer constraints, allowing them to pursue career paths more closely aligned with their skills and interests.

Increased Career Alignment in Later Stages:

The findings revealed that senior-career participants, particularly those from lower socio-economic backgrounds, managed to pursue roles aligned with their skills as they gained financial stability and set defined boundaries around family support. This nuanced finding extends the literature, which primarily discusses Black Tax as a persistent constraint. Instead, the findings suggest that the influence of Black Tax may decrease over time, allowing individuals to balance family support with personal career aspirations as they attain financial independence. This finding aligns with the literature while adding a new perspective, showing that with strategic planning and boundary-setting, Black Tax's impact on career compromises may lessen in later stages.

6.4.3. Conclusion

The findings and literature were consistent in highlighting Black Tax as a major factor in career compromises, where individuals often sacrificed personal growth and aspirations for financial stability. Both sources underscored how Black Tax diverted resources away from professional development and restricted access to high-skill roles, thereby perpetuating economic inequalities within Black communities (Friedline et al., 2020).

The findings did not reveal significant contradictions with the literature. However, they nuanced the general understanding by showing that middle-class participants, especially those with stable family environments, experienced fewer career compromises due to Black Tax. This suggests that Black Tax's impact varies not only by socio-economic status but also by family circumstances, pointing to a need for individualized approaches to understanding Black Tax's influence on career paths.

Table 53: Summary of Conclusion Table

Theme	Finding	Supporting Literature	Extension to Literature
Career Compromises and Limited Professional Growth	Lower socio-economic participants faced high career compromises, often choosing financially stable roles over fulfilling careers.	Webb, 2020; Pellicer & Ranchhod, 2022	Findings reveal that these compromises are most pronounced in early and mid-career stages, where financial stability is prioritized over skill alignment.
Skill Mismatches in the Labour Market	Black Tax led to skill mismatches as participants accepted roles misaligned with their qualifications to support family.	Francis & Webster, 2019; Mhlongo & O'Neill, 2013	Findings add that the impact of skill mismatches diminishes as participants progress in their careers, achieving stability and career alignment over time.
Deferred Aspirations for Middle-Class Professionals	Middle-class participants in mid-career stages deferred high-risk aspirations due to Black Tax, opting for secure roles.	Lent, Brown, & Hackett, 1994 (SCCT)	Findings show that stable family situations reduce Black Tax's impact, allowing middle-class early-career individuals more freedom to align their career with skills.
Increased Career Alignment in Later Stages	Senior-career participants balanced family support with career goals due to financial stability.	Friedline et al., 2020	This finding extends literature by indicating that Black Tax's impact decreases over time, enabling career alignment

			as individuals attain financial independence.
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Source: Created by author

This summary table outlines the consistent themes between findings and literature, along with extensions that detail how Black Tax’s influence on career choices, skill mismatches, and professional growth limitations varies based on socio-economic background and career stage

6.5. Recommendation

To address the complex impact of Black Tax on career compromises, skill mismatches, and professional growth limitations, a multifaceted approach involving individual, organizational, and societal interventions is recommended. (i) At the individual level, financial education and career counseling can play a crucial role in empowering young professionals to make balanced decisions that align financial stability with personal career aspirations (Byington et al., 2019). (ii) Financial literacy can enable individuals to better manage familial financial obligations without sacrificing long-term career goals, while career counseling can guide them toward roles that match their skills and ambitions, reducing the tendency to choose financially stable but unfulfilling jobs (Magubane, 2017). (ii) Additionally, mentorship programs can connect young professionals with experienced mentors who offer both emotional support and practical advice on navigating career decisions influenced by Black Tax, thereby enhancing their confidence and career resilience (Meyer & Mncayi, 2021). Skill development initiatives specifically aimed at this demographic can further assist individuals in accessing higher-paying, skill-aligned roles, potentially alleviating financial pressures over time. At the organizational level, (i) introducing flexible work options, remote work arrangements, and financial wellness programs could mitigate the effects of Black Tax by helping employees manage their financial responsibilities more effectively. Providing flexible schedules and financial support can reduce workplace stress and improve both productivity and employee retention, especially among those who may otherwise gravitate toward stable, lower-stress roles ((Inceoglu et al., 2018; Hoboubi et al., 2016). (ii) Moreover, organizations can create clear pathways for career advancement by offering training programs and internal mobility options that enable employees to transition into roles aligned with their skills. This approach not only reduces skill mismatches but also enhances job satisfaction and engagement, particularly for professionals in the early and mid-stages of their careers (Byington et al., 2019). (iii) Additionally, culturally sensitive leadership training can equip leaders with an understanding of the socio-cultural pressures associated with Black Tax, enabling them to foster a supportive workplace culture that acknowledges these unique challenges. Leaders who prioritize employee autonomy, rewards, and flexibility can enhance well-being and

performance, allowing employees to pursue fulfilling career paths while managing their family obligations (Inceoglu et al., 2018). At the societal level, (i) government interventions, such as financial assistance programs targeting young professionals affected by Black Tax, could provide essential support. Policies offering subsidies for education or housing could alleviate financial pressures, allowing individuals to pursue careers that align with their skills and aspirations (Hoynes et al., 2024; Mhlongo & O'Neill, 2013). Public-private partnerships focused on skill development can also address the existing skills mismatch in the labour market. By offering affordable or subsidized upskilling opportunities, these partnerships can enable individuals from low socio-economic backgrounds to access higher-paying roles, thereby contributing to upward mobility and reducing income inequality (De Lannoy et al., 2020).

6.6. Conclusion of Results

This chapter synthesises the findings on Black Tax, emphasising its multifaceted role within Black communities, shaped by a convergence of historical, cultural, and economic factors. Black Tax emerges as a dual force, both a source of empowerment and a constraint, that influences career paths and financial decisions. Key constructs such as Ubuntu and intergenerational obligations underscore Black Tax as a communal commitment, with diverse interpretations across groups. This diversity aligns with the literature reviewed in Chapter 2, while also extending it by demonstrating how individuals navigate the financial and career-related impacts of Black Tax in varied socio-economic and generational contexts.

In bridging the insights from Chapter 5 with the literature in Chapter 3, Chapter 6 provides a comprehensive view of Black Tax as it intersects with professional growth and financial responsibilities. Recommendations for mitigating Black Tax's impact on career trajectories, as discussed in Chapter 6, emphasize individual, organizational, and policy-level strategies aimed at fostering resilience and supporting career alignment with personal goals.

Chapter 7, as the final chapter, will present a summary of the key recommendations from Chapter 6, followed by an overarching conclusion that synthesizes the primary insights of the thesis. This chapter will emphasize the broader implications of Black Tax within professional and organizational settings, reinforcing the need for future research and offering final reflections on strategies to balance career aspirations with Black Tax obligations. Chapter 7 aims to support career resilience and facilitate a balanced approach to professional growth in the context of Black Tax, offering a roadmap for future research and practical applications of these findings.

7. Chapter 7: Conclusion and Recommendation

7.1. Introduction

This section synthesises the literature review from Chapter 2, the research findings from Chapter 5, and the discussion in Chapter 6 to address the primary research question on the influence of Black Tax on career decision-making within South African Black communities. Each sub-question is framed by theoretical constructs that, together, offer a cohesive answer to the overarching question.

The study's aim was to explore how Black Tax impacts career trajectories, guided by central themes such as Social Cognitive Career Theory, career compromises, and skill mismatch. These theoretical constructs informed the research questions and the interview design, enabling a targeted investigation into participants' experiences.

Chapter 5 provided a detailed analysis of the findings, introducing further themes like communication strategies and the importance of achieving favourable career outcomes. When analysed alongside the literature in Chapter 2, the findings reveal points of both convergence and divergence. The data aligns with existing literature in recognising Black Tax as a prevalent factor in career decision-making within South African Black communities, yet it also underscores that the interpretation and impact of Black Tax vary across demographic and socio-economic lines.

This integrated approach not only contextualises the findings within established literature but also highlights unique insights into how Black Tax affects individuals differently. By emphasizing both convergence with and extension of the literature, this research enhances our understanding of Black Tax's complex role in shaping career paths across diverse social and economic contexts.

7.2. Theoretical Conclusion

7.2.1. Sub Research Question 1

Sub research question 1 investigated what are the origins and perceptions of Black Tax within Black communities, which sought to evaluate the awareness and comprehension of Black Tax's implications on career paths among individuals in these communities. Understanding the level of awareness helped identify gaps in knowledge that may have affected career-related decisions

The study revealed that Black Tax is perceived within Black communities as a complex socio-cultural obligation, rooted in historical inequalities from the apartheid era, and intertwined with modern financial responsibilities. Participants, particularly from lower socio-economic backgrounds, commonly associated Black Tax with the economic and racial injustices of the past, seeing it as a way to address generational poverty and uplift family members. This understanding aligns with the literature, which frames Black Tax as a response to entrenched disparities (Pellicer & Ranchhod, 2022; Francis & Webster, 2019). However, a shift was observed among younger and more economically mobile participants, who placed less emphasis on historical roots and instead viewed Black Tax through a practical, contemporary lens, prioritizing immediate financial responsibilities. This divergence suggests that the perception of Black Tax is evolving across generations, with a more pragmatic approach emerging among some groups.

Additionally, Black Tax is heavily influenced by cultural expectations, especially the philosophy of Ubuntu, which emphasises collective responsibility and family support (Oppel, 2023; Mangoma & Wilson-Prangley, 2018). Many participants viewed Black Tax as a moral obligation deeply rooted in communal values, although interpretations varied; some participants saw it as a flexible, voluntary act rather than a strict duty, reflecting differences in personal values and socio-economic conditions. This perspective extends existing literature by illustrating how socio-economic background influences the interpretation of cultural obligations. Furthermore, the findings confirmed that Black Tax significantly impacts career decisions, with participants often prioritizing family support over personal aspirations, consistent with the literature on career compromises driven by socio-cultural obligations (Webb, 2020; Francis & Webster, 2019). These insights suggest that Black Tax, while widely recognized, is understood differently across demographic lines, highlighting its diverse influence on career and financial trajectories within Black communities.

7.2.2. Sub Research Question2

The findings provide a nuanced understanding of how Black Tax influences career paths, with significant effects on career alignment, skill mismatches, and professional growth among individuals in Black communities. Black Tax responsibilities often led participants, particularly those from lower socio-economic backgrounds, to prioritize financially stable yet personally unfulfilling roles over aspirational career paths, aligning with literature that frames Black Tax as a socio-economic constraint shaping career decisions (Webb, 2020; Pellicer & Ranchhod, 2022). This prioritization often resulted in career compromises and limited professional growth, as participants redirected their focus toward immediate family obligations over skill-aligned

roles. The findings further showed that Black Tax's impact varied based on socio-economic backgrounds and career stages, with younger individuals or those in early and mid-career stages facing the most intense pressure to choose financially secure paths. For middle-class participants, the effect was less severe, especially for those with stable family environments, indicating that Black Tax's influence is moderated by both socio-economic status and family dynamics.

The study also highlighted the role of Black Tax in creating skill mismatches in the labour market, as many participants accepted jobs misaligned with their qualifications to meet family support obligations, corroborating prior literature (Francis & Webster, 2019; Mhlongo & O'Neill, 2013). Early-career participants were particularly vulnerable, often taking entry-level positions in fields unrelated to their skills to ensure immediate income, thus reinforcing the cycle of skill underutilization. Over time, however, some senior-career participants managed to align their roles more closely with their skills, as they achieved financial stability and set clearer boundaries around family support obligations. This trajectory suggests that while Black Tax imposes substantial constraints on career alignment early on, its influence may decrease with financial independence, allowing individuals to balance familial responsibilities with personal aspirations. This finding contributes to the literature by indicating that Black Tax's impact on career decisions is dynamic, evolving as individuals progress in their careers and gain greater financial autonomy, thereby offering potential pathways to mitigate Black Tax's impact on professional growth over time.

7.2.3. Main Research Question

The main research question: How does Black Tax influence career decision-making among professionals in South Africa, This primary research question sought to investigate the broader implications of Black Tax on how professionals made career-related decisions, including considerations of job opportunities, career advancement, and financial stability. The inquiry aimed to uncover the extent to which Black Tax created a burden or acted as a driving force in career choices.

The findings reveal a multi-dimensional impact of Black Tax on career decision-making among South African professionals, highlighting both limitations and adaptive responses across socio-economic backgrounds and career stages. Black Tax often reduced self-efficacy, especially in early career stages, where financial obligations took precedence over personal ambitions, leading individuals to choose financially stable but potentially unfulfilling roles. This trend aligns with existing literature, which frames Black Tax as a financial constraint that often

prioritizes family needs over individual career growth (Mangoma & Wilson-Prangley, 2018; Kulcsár et al., 2020). Over time, however, participants developed greater self-efficacy, learning to balance family support with career aspirations, suggesting that the influence of Black Tax evolves as individuals gain experience and financial autonomy.

The findings further reveal that Black Tax contributes to skill mismatches and career compromises, with professionals often forced into roles that ensure immediate financial stability rather than those aligned with their skills and interests (Webb, 2020; Francis & Webster, 2019). Participants from lower socio-economic backgrounds frequently faced heightened pressure to pursue low-risk careers, reinforcing economic dependency and limiting access to career advancement opportunities. For middle-class professionals, Black Tax led to a cautious approach, with deferred high-risk career goals such as entrepreneurship. Additionally, the study demonstrates the psychological toll of Black Tax, including increased cognitive load and emotional strain, especially during early career stages, where family expectations created pressures to meet immediate financial needs. These factors collectively underscore the complexity of career decision-making within the framework of Black Tax, revealing it as both a burden and a motivator shaped by individual resilience, socio-economic context, and evolving personal goals.

In summary, the findings emphasise that while Black Tax significantly influences career choices by prioritizing financial stability, its impact varies by socio-economic background and career stage, with potential for adaptation over time. The findings contribute to existing literature by providing a nuanced understanding of how professionals balance family obligations with personal aspirations, demonstrating that Black Tax's influence on career pathways is both restrictive and adaptable, with room for agency and purpose within this socio-cultural obligation. This research highlights the need for tailored approaches to support individuals in managing Black Tax's influence on their careers, suggesting policy implications that address both financial pressures and career development opportunities in a way that fosters socio-economic mobility and personal growth.

7.1. Theoretical Integration and Extensions

The findings substantiate the Social Cognitive Career Theory (SCCT) by revealing how external socio-cultural factors, particularly financial obligations linked to Black Tax, affect self-efficacy, outcome expectations, and career goals. For example, groups such as G1 and G6, who view Black Tax through the combined lenses of historical injustices, Ubuntu, and intergenerational obligations, demonstrate a high degree of alignment with SCCT's emphasis

on environmental and social influences on career decisions. This integration provides an extension to SCCT, highlighting how cultural expectations around communal support (Ubuntu) shape career outcomes, often leading individuals to prioritize financially stable, albeit less fulfilling, roles over those aligned with their skills and aspirations. Consequently, this study suggests that SCCT should be adapted to account for unique socio-economic pressures in non-Western contexts, such as those experienced in South Africa.

7.2. Research Contribution

The study addresses critical gaps in labour market research by moving beyond traditional metrics focused on unemployment to encompass skill mismatches and underemployment, which are particularly relevant to those impacted by Black Tax. Black Tax often necessitates financial sacrifices that limit opportunities for career-aligned employment, which is shown to affect job satisfaction and labour market efficiency (Meyer & Mncayi, 2021). This dimension of labour underutilization is underexplored in existing studies, which primarily focus on unemployment without accounting for the socio-cultural factors that constrain career mobility and economic growth. By exploring the relationship between Black Tax and labour market inefficiencies, this research not only extends labour market theories but also highlights the need for policies that address skill underutilization and support equitable economic development

7.3. Research Extension

This research broadens the scope of career theory by including socio-cultural dynamics, thereby addressing a key gap in the literature concerning career decision-making among marginalized communities. Findings indicate that Black Tax's implications vary widely depending on generational perspectives and socio-economic backgrounds. While groups like G1 and G4 emphasise Black Tax's historical underpinnings tied to apartheid, other groups, such as G5, interpret it through a more pragmatic and immediate financial lens, with less emphasis on historical context. This finding extends the literature by illustrating that perceptions of Black Tax are not monolithic but instead reflect individual socio-economic circumstances and generational shifts in prioritizing historical context. This study, therefore, advocates for the inclusion of culturally specific constructs like Black Tax within career theory, allowing for a more globally inclusive understanding of career development in non-Western settings.

7.4. Recommendation for Business and Managers

The findings highlight crucial business and leadership implications associated with Black Tax, emphasising the importance of culturally sensitive approaches that address the socio-economic pressures impacting employees. For businesses, understanding the implications of Black Tax reveals the value of implementing supportive policies that alleviate financial stress and encourage career alignment. Programs like financial wellness initiatives, career counseling, and flexible work arrangements can help reduce the burden on employees who balance family obligations with career aspirations. Such measures not only improve job satisfaction and productivity but also enhance employee retention (Meyer & Mncayi, 2021; Webb, 2020).

Leadership plays a pivotal role in fostering an organizational culture that acknowledges and supports employees impacted by socio-cultural challenges like Black Tax. Inclusive leadership that embraces diversity, respects individual financial responsibilities, and promotes empowerment can cultivate a more supportive and resilient work environment (Inceoglu et al., 2018). Leaders who champion skill development and create opportunities for career progression contribute to individual economic mobility while reinforcing organizational adaptability and resilience. Such strategies align with broader goals of workforce well-being and sustainable economic growth, positioning businesses as proactive stakeholders in advancing both social equity and economic inclusion (George et al., 2016; Francis & Webster, 2019)

7.5. Policy Implications

The findings highlight the substantial impact of Black Tax on financial stress, a critical factor influencing well-being, as defined by the Consumer Financial Protection Bureau (CFPB, 2015). This financial strain, which affects both physical and mental health, aligns closely with the United Nations Sustainable Development Goal (SDG) #3: Good Health and Well-Being. By identifying Black Tax as a primary stressor for young professionals, this study underscores the need for targeted policies to ease the financial burdens of family obligations. Interventions such as financial support programs, accessible education funding, and skill development initiatives could play a pivotal role in fostering sustainable career growth and economic mobility, thus directly supporting mental health and overall well-being for individuals under socio-economic pressures.

Moreover, these recommendations align with SDG #8 (Decent Work and Economic Growth) by promoting skill development and improved career alignment, addressing underemployment and enhancing economic inclusivity. Through these measures, organizations and

policymakers can build a resilient workforce that is better equipped for sustainable growth, ensuring both individual and collective progress in South Africa's evolving economy

7.6. Limitations

Understanding the complexities of the Black Tax phenomenon involved numerous challenges that limited a comprehensive grasp of its dynamics. Firstly, existing research was often geographically restricted, with studies focusing primarily on specific regions in South Africa, thereby missing the diverse experiences of Black professionals across the country (Mwita, 2022). Furthermore, the frequent reliance on small, non-random samples introduced biases that constrained the credibility and generalizability of findings, limiting insights into the broader population (Mwita, 2022).

While qualitative approaches offered in-depth narratives essential for exploring personal experiences, they lacked statistical generalizability, underscoring the need for quantitative research to systematically examine trends across larger samples (Mwita, 2022). Additionally, the temporal nature of Black Tax remains underexplored, as economic shifts, policy changes, and generational transitions may alter its impact over time. The scarcity of longitudinal studies restricts our understanding of how Black Tax affects individuals across different life stages, limiting insights into its long-term implications.

Moreover, accurately measuring Black Tax presented challenges due to its multifaceted nature. Much of the research relied on self-reported data, which can be susceptible to social desirability bias (Mwita, 2022). Objective measurements, such as specific financial burden ratios, were difficult to determine due to the varied and personal nature of Black Tax responsibilities. Additionally, the lack of comparative studies across countries or ethnic groups hindered the ability to discern the unique characteristics of Black Tax within the South African context, limiting broader comparative analysis.

Researching Black Tax's influence on career decision-making introduces several limitations worth acknowledging to contextualize the study's scope. The researcher's limited experience in conducting research may have impacted the study's execution and interpretation. The sample size and focus on Black South Africans experiencing Black Tax may limit the findings' generalizability to broader populations or different contexts (Mwita, 2022). Reliance on self-reporting methods, such as interviews and surveys, introduces potential bias, potentially affecting data accuracy and reliability (Mwita, 2022). Further, the variation in Black Tax perceptions across South Africa's diverse cultural landscapes complicates the drawing of uniform conclusions or recommendations.

The cross-sectional study design offers only a snapshot of career decisions influenced by Black Tax, potentially missing the ongoing effects of economic shifts and personal life changes on these choices. Additionally, recruiting a wide range of participants willing to discuss personal financial and career experiences posed challenges, which may have limited the diversity of perspectives represented in the study. Addressing sensitive topics such as financial responsibilities and family obligations necessitated careful ethical consideration to safeguard participants' privacy and emotional well-being.

Finally, the researcher's personal perspectives and biases may have influenced study design, data interpretation, and conclusions. Peer debriefing and other strategies are critical to mitigate potential bias in future studies (Mwita, 2022). Recognizing these limitations is essential for contextualizing findings and guiding future research to achieve a more nuanced understanding of Black Tax's impact on career decision-making

7.7. Future Research

Future research on Black Tax could contribute meaningfully to frameworks that address resilience, mental health, over-indebtedness, and socio-economic pressures in leadership, business, and social contexts.

Firstly, exploring resilience and adaptability in individuals from economically disadvantaged backgrounds could offer valuable insights into how these traits develop under financial and social pressures. This research could inform new approaches to recruitment and talent development, where organizations consider candidates' life experiences and resilience as part of their hiring criteria. By valuing the adaptability and determination that arise from navigating financial hardships, businesses can build stronger, more resilient teams, improving organizational effectiveness and diversity in leadership roles.

Secondly, examining the psychological impacts of Black Tax, such as stress, anxiety, and emotional well-being, would illuminate its effects on mental health. This understanding could support leaders in designing inclusive workplace policies that prioritize mental health and financial wellness initiatives, especially for employees facing unique financial pressures. These measures could enhance employee engagement, reduce burnout, and create a supportive work culture that acknowledges diverse life circumstances.

Thirdly, investigating the impact of Black Tax on over-indebtedness could reveal the long-term financial strain that individuals experience. Insights from this research could guide

organizations in developing financial support programs, such as financial literacy training, debt management resources, or flexible benefits, to alleviate employees' financial burdens. By addressing over-indebtedness, businesses can improve employee productivity and financial stability.

Finally, further research into family dynamics within Black Tax obligations, particularly when less financially secure individuals feel pressured to contribute more than their better-off siblings, could enhance understanding of the socio-economic obligations that influence career and financial decisions. Recognizing these pressures can inform leadership and business practices that support employees managing external financial responsibilities, leading to improved retention and a more engaged workforce.

Together, these research areas would contribute to a comprehensive framework addressing resilience, mental health, financial support, and over-indebtedness, equipping leaders to foster inclusive, responsive, and socially responsible organizations.

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APPENDIX A - INTERVIEW GUIDE

Section 1: Background Information

1. Can you tell me a bit about yourself i.e., name, age, race/ethnicity, including your educational background and current employment status?

Section 2: Understanding Black Tax

2. How would you describe your family's financial situation while you were growing up?
3. Have you ever felt pressure to financially support your extended family? Please describe this experience
4. Who in your family do you typically support financially? (parents, siblings, etc.)
5. Can you explain what "black tax" means to you and how it affects your life?

Section 2: Self-Efficacy and Black Tax

6. What are your personal career goals and interests?
7. How confident do you feel about your ability to achieve your career goals? Can you give an example?
8. What kind of work would bring you long-term satisfaction?
9. How does the responsibility of supporting your family financially impact your career choices?
10. Do you feel this responsibility limits your ability to pursue your dream career? Explain.
11. Have you ever had to turn down a career opportunity or change your career path due to family obligations? Can you describe the experience?
12. Have you ever considered changing your career path due to black tax pressure?
13. How do you balance pursuing careers aligned with your personal interests and goals with the need to meet black tax responsibilities?

Section 3: Black Tax and Outcome Expectations

14. When considering different career options, what factors do you think will most influence your long-term financial security and career satisfaction?
15. Do you think your current career path allows you to balance black tax obligations with your own long-term financial goals and aspirations?
16. Do you feel that fulfilling family obligations impacts your perception of potential career success? If so, how?
17. Can you describe any instances where black tax has distorted your view of career options?
18. How do you envision fulfilling your family obligations while achieving career satisfaction in the future?

Section 4: Balancing Aspirations and Black Tax

19. Have you ever had to compromise on your personal career goals due to the pressure to support your family? If so, can you describe an instance?
20. How do you manage the stress or pressure associated with balancing your aspirations with black tax obligations?

Section 5: Personal Goals Framework

21. How well do your personal goals and aspirations for the future align with your need to fulfill black tax obligations?
22. In what ways does balancing your personal goals with family obligations influence your career decision-making process?

Section 6: Overall Reflections

23. Looking back, do you think black tax has had a positive, negative, or mixed impact on your career decisions? Why?
24. What advice would you give to young black South Africans who are navigating their careers under similar circumstances?
25. Is there anything else you would like to share about your experience with black tax and career decision-making?

Appendix B – CONSENT FORM

Informed consent for interviews

I am currently a student at the University of Pretoria's Gordon Institute of Business Science and completing my research in partial fulfilment of an MBA.

I am conducting research on the influence of black tax on career decision-making and am trying to understand the experiences and perspectives of individuals who are affected by black tax and how it impacts their career choices and progression.

*Our interview is expected to last about an hour and will include questions about your experiences with black tax and how it has influenced your career decisions. With your permission, the interview will be audio-recorded to ensure accuracy in data collection. **Your participation is voluntary, and you can withdraw at any time without penalty.***

By signing this letter, you are indicating that you have permitted for:

- *The interview is to be recorded;*
- *Verbatim quotations from the interview may be used in the report, provided they are not identified with your name or that of your organisation;*
- *The data to be used as part of a report that will be publicly available once the examination process has been completed; and*
- *All data is to be reported and stored without identifiers.*

If you have any concerns, please contact my supervisor or me. Our details are provided below.

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Signature of participant: _____

Date: _____

Signature of researcher: _____

Date: _____