

**Gordon Institute  
of Business Science**  
University of Pretoria

## **Black tax: The emerging middle class reality**

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## ABSTRACT

This study explored the meaning of black tax, the circumstances and the conditions that bring rise to it through the lived experiences of black middle class in Gauteng, South Africa. Kinscripts lifecourse framework formed the bases for this study. The qualitative research approach was adopted to explore the black tax phenomenon through the life course of twelve black middle class individuals. The study explored the black middle class' family history of resource deficit, social capital, social mobility, and their current challenges.

The findings suggest that black tax refers to both the social and economic support, such as money, shelter, food, and clothing, indicating that the middle class provides to their extended family (kinship network). The findings also suggest black tax is enabled by both external (high inequality and unemployment levels), and internal environments (broken family structure such as divorce or death of a parent). Growing up in such an environment strengthened the family bonds, and taught the respondents the importance of the kinship network, and the value of Ubuntu (social capital). The study demonstrated that at times black tax hinders individuals' personal development, savings, and investment.

This study extends understanding and provides insights into how black tax impacts consumer culture, and spending of middle class in emerging markets.

**Keywords:** Black tax, family, kinship network, social capital, middle class

## 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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**Date:** 7 November 2016

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## Dedication

This thesis is dedicated to my late mother **Sizani Magubane**, who through black tax was able to ensure a better life for members of our family. But unfortunately she never got to see and experience the fruits of her work. May her soul rest in peace knowing that we have done well.

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## ABBREVIATIONS

AA	Affirmative Action
ANC	African National Congress
BEE	Black Economic Empowerment
DTI	Department of Trade and Industry

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## CHAPTER 1: INTRODUCTION TO RESEARCH PROBLEM

*'We grew up in hard conditions! Our elders deserve nice things when we make it.  
#Blacktax', @ThusoMakitla (Twitter, 2016)*

*'This is why most of u will take decades to buy car, property & getting married because  
of #Blacktax', @kbselebogo (Twitter, 2016)*

The above statements form part of the bubbling conversation among South Africa's black middle class on black tax that is driven through social media platforms such as Twitter. This conversation has surfaced a debate on the meaning of the actual term, 'black tax'. There are two schools of thought on the meaning of black tax. The first school of thought describes a deeper societal level of discrimination, and continued inequality as a result of the apartheid legacy that the majority of South Africans still face. For instance, Mwandambira (2015) argues that black tax refers to a the street name for hurdles caused by structural discrimination that black people have to overcome in order to access quality education and jobs. To qualify this argument, Mwandambira (2015) makes an example that a black graduate living in a township might not be able to accept an internship if the stipend does not cover traveling to and from the faraway township, unlike a white graduate who may start employment when they already own a car. He further states that black tax is most common among previously disadvantaged groups, but is equally applicable to other population groups.

The second school of thought focuses on financial obligation that the black middle class have towards their extended family members as a result of continued inequality caused by the apartheid legacy. In this instance, Mhlungu (2015) states that black tax refers to a shorthand used to articulate the financial responsibility of providing for extended family as a result of challenges faced by black people in a society characterised by pervasive and institutionalised white privilege and racism. She further states that black tax refers to the costs and consequences of inequality, but the need to look after family is not unique to the working and middle class, nor to black people. While Falco & Bulte (2011) refer to this financial obligation as a 'family tax'. It is this second school of thought that is the focus for this study.

## 1.1 Research motivation

Research on understanding the financial burden affecting emerging middle class provides important insights into areas of marketing, consumer behavior, economic and income inequality. Obtaining these insights to the financial constraints of the emerging market middle class is crucial because the financial constraints influence consumption behavior.

A review of existing literature to understand the impact of economic difficulties on the emerging middle class, especially in a country like South Africa with high inequality levels, reveals quantitative data on shrinking consumer spending. Traditional literature does not discuss the emotional strife that the emerging middle class carries during tough economic times as a result of the financial support that they give to extended family members. It is acknowledged, however, that the middle class from a country that has undergone both political and social reforms, is not properly understood by traditional Western literature, (Kravets & Sandikci, 2014).

Three studies relating to black tax had been uncovered, of these studies, none explored the black tax concept from emerging middle class lived experiences and investigated the conditions, circumstances and the feelings that surround black tax from the middle class' personal account, but rather discuss black tax at a surface. The first two conducted by, Stewart (2015) and Sloane-White (2008) were based on ethnographic studies to examine the lived experiences of African American and Malaysian middle class societies respectively, and their extended family members as they go about their day to day lives including the financial support that they offer to their extended family members. Both of these studies focused on the extended family because, according to Gerstel (2011), the independent nuclear family is particularly misleading for understanding the lives of people of colour and poor people. The third study conducted by Falco and Bulte's (2011) explored traditional sharing norms in kinship networks and their impact on consumption and accumulation decisions, is another key study that explores the effects of black tax. In their concluding remarks, Falco and Bulte (2011) recommend a need for further research to understand the kinship network regarding their financial obligations. Therefore, this study contributes to limited existing literature on the kinship network that gives rise to black tax, and is a necessary fore study to Falco and Bulte (2011) research.

Since this study focuses on individuals' lived life experiences, Stack and Burton (1993)'s Kinscripts framework was chosen as the most relevant and suitable framework for this study.

Kinscripts framework is based on the interplay of family ideology, norms, and behaviors over the life course. The framework speaks to the issue of an individual's behavior and development and the role that individual family traditions and expectations play in an individual's life choices, life chances, and trajectories (Stewart, 2015). In this study it is used to provide personal account of lived experiences of South African black or emerging middle class family connections and their financial obligations towards their extended family members as they go through their upward social mobility journey.

## **1.2 Business and consumer behaviour relevance**

During his reconciliation and nation building speech, former President Thabo Mbeki acknowledged the deeper societal level of discrimination, and continued inequality that the majority of South Africans face, (Mbeki, 1998). He referred to South Africa as a country of two nations; namely one of wealthy and historically white; and the other completely excluded for the economic mainstream, impoverished, and black, (Mbeki, 1998). This statement suggests that there is a cause and effect relationship between the first and the second school of thought because it infers that this deeper societal level of discrimination has resulted in financial burden for black South Africans, thus making it a societal concern. Government has made several policy interventions through national labour and procurement policies such as Affirmative Action (AA), Black Economic Empowerment (BEE), and the transformation of the public service in order to reduce inequality, (Department of Trade and Industry, 2016).

Despite these government interventions to reduce the inequality gap, and grow the middle class, Steytler's (2015) report revealed that South Africa's middle class is smaller than what had been previously reported. In fact, Steytler (2015) states that 1 in 10 South Africans lived a middle class standard of living, rather than the 2 in 10 South Africans that could lay claim to a middle class standard of living based on previously adopted definitions. The lower, 1 in 10 middle class rates indicates that social mobility is taking place at a slower pace due to a depressed domestic economic environment. However, it is important to note that the black middle class social mobility journey started post-1994 when the African National Congress (ANC) democratically took political power, with a key challenge of transforming the South African economy, and uplifting the lives of previously marginalized people. This is because majority of the South African black middle class could not access the middle class status due to the apartheid system, which is the deeper societal level of discrimination and inequality that Mbeki, (1998) highlighted.

In addition to the difficulties of originating from an extended family home where the resources are limited, Steytler (2015) further states that as a first generation middle class, the new black middle class is very vulnerable to losing their status as a result of developments such as a sharp economic downturn, or a period of rapidly rising interest rates. This implies that the government interventions have brought a small group of society to middle class, who live in constant fear of losing their middle class status. The fact that middle class is such a small group exacerbates the financial burden.

The second school of thought states that black tax refers to financial obligation that black middle class have towards their extended family members, which suggests that they share their income with their extended family members. Black tax could be related to remittances. Remittances describes funds that the migrant workers send to their family members left in the country of origin, (Rao & Hassan, 2011). While black tax is a form of social capital in which sharing and redistribution are supported by custom and norms, enabling kinship members to claim assistance from their relatives in dealing with difficulties, (Falco & Bulte, 2011). Black tax is also not dependent on individual's location.

As a result of this sharing and redistribution of income, Sen (1997) suggests that the relationship between income, and individual achievements and freedoms is not constant. Income may vary according to utilisation and the lifestyle that an individual enjoys. One of these variations is the distribution of income within a family. Intra-family distribution of income is a crucial variable in linking individual achievements, opportunities, lifestyle, consumption patterns, and buying power. When the income is shared with many family members, the earner has less buying power, (Falco & Bulte, 2011). An example of this intra-family distribution provided by Falco and Bulte (2015) is social capital in the form of kinship obligations. Falco and Bulte (2015) warn that this form of social capital discourages investments and savings and may in fact result to a poverty trap. Such a warning makes it crucial for business to understand all the factors that affect this sector of society, which in turn impact on their investment and savings.

This research therefore, is even more timely, given that the world is looking at the emerging market middle class for future business growth, with much of the interest centered on calculating the new middle class' size and purchasing power, (Kravets & Sandikci, 2014). In order to maintain

the current scale of production, an ever-greater scale of consumption is required, and future demand rest with the new middle class in the emerging markets, (Kravets & Sandikci 2014).

### **1.3 Research aim**

This research study was conducted in order to understand the meaning of black tax from the financial obligation perspective, with particular focus the circumstances and the conditions that result in this financial obligation. Kinscript's life course framework (Stack & Burton, 1993) formed the foundation of this research study. A qualitative research design approach was adopted to explore the phenomenon of black tax through personal accounts of lived life experiences among the emerging middle class. In South Africa, the emerging middle class refers to black middle class. This study explored the black middle class' family history of resource deficit, social capital, social mobility, and their current challenges.

This paper is organised into 7 chapters. Chapter 1 has introduced the problem statement, Chapter 2 will focus on the literate review, in which four relevant areas of interest will be reviewed, namely: Historical resource deficit and family connection; modernity and social mobility; the middle class reality; and social capital and communal cultural values. Chapter 3 outlines the research question followed by Chapter 4, the research approach, design, and method employed in the study. Then, Chapter 5 provides a detailed account of the findings, which will be discussed in Chapter 6. In Chapter 7, the paper discusses theoretical contributions and managerial implications of this study and its findings, as well as the limitations of this study, and future research on this topic.

## **CHAPTER 2: LITERATURE REVIEW**

## 2.1 Introduction and context

This chapter carries a review of the academic literature in order to provide perspective into the theory of the major themes that form the basis of this study. The literature review is organised to follow the life course of black middle class starting with a review of family connections among resource deficit communities, and the communal values and social capital in those communities. The discussion then looks into an individual's modernity and social mobility when they come from a resource deficit family. Finally, the review provides a definition of middle class and economic challenges that middle class faces, as illustrated in Figure 1 below.

Figure 1

*Literature Review Framework*

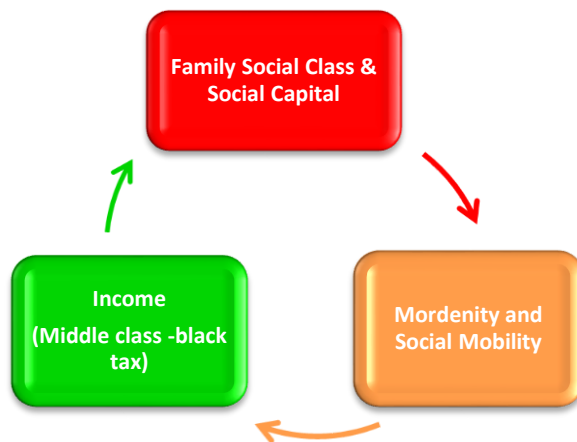


Figure 1 shows the proposed direction for this literature review of an individuals' life course as they obtain upward social mobility through family support and then how one has to give back income when they have made it.

The everyday use of the term middle class is associated with images of individuals with a certain level of affluence or lifestyle. Kravets & Sandikci (2014) state that the middle class is a powerful category for self-identification that represents and promotes the definitions and shifts in what constitutes "proper," "normal," "a must have," and "the good life. In their study on African American middle class, Chiteji & Hamilton (2002) found that there is presumption that emerging black middle-class families have "made it," and that they possess either the income, professional status, or education to put them on par with "typical" white middle class families thus enabling them to subsequently accumulate wealth at the same rate as their white peers. Chiteji & Hamilton's (2002) argument fails to differentiate between income and economic inequality, as their argument takes the individuals to be symmetrical, and does not explicitly consider what the

individuals respectively get out of their income. This study also highlights the concern that the middle class from emerging markets is not well understood by traditional Western literature, (Kravets and Sandikci 2014). As such, this literature review focuses on the middle class in the context of emerging markets, and then reviews the financial burden resulting from black tax, evident in the sharing of income by the emerging middle class with extended family members.

The term 'family' is used in this research to refer to extended family (kinship) where membership of a kinship network is acquired by bloodlines, marriage, or adoption, (Falco & Bulte, 2011). Gerstel (2011) argues that blacks and people of colour seldom have the economic resources that allow the kind of privatisation that the nuclear family entails, which, in turn, makes kinship, a survival strategy in the face of economic difficulties. Falco & Bulte (2011) include friendship networks in kinship, but argue that friendships are voluntary and based on reciprocity (such that incentive constraints imply limited mutual insurance possibilities), while kinship relations may define obligations for its members. This research views data through Kinscript's (Stack & Burton, 1993) life course framework, which views the family in terms of a set of values and behaviors to which its members adhere, often without conscious awareness. These scripts are affected by factors such as culture, societal values, and placement of the individual or family in history, (Stewart, 2015).

## **2.2 Historical resource deficit and family connections**

Falco and Bulte (2011) describes extended family or kinship as a collective institution that governs social relationships and marital customs, and regulates access to resources and services. Falco and Bulte (2011) further states that membership of a kinship network is acquired by bloodlines, marriage, or adoption. Studies that have investigated the kinship life course of the emerging middle class seem to be limited, as discussed in chapter one. The majority of existing literature on the emerging middle class seems to deal with middle class size, consumption, their attributes, and political views.

Understanding middle class family origins provides insights into their current lifestyles, and the role that they play in society. Sullenberger, Wood, Hostetter and Bloomquist (2015) in their study of understanding class mobility, found that the core factors that shape social mobility are family of origin, motivation, educational attainment, and structural inequities. They further explained that to achieve social mobility, both skills and luck are needed to play with the hand that one is dealt



where family of origin, educational attainment, motivation, and the structural inequalities relate to the hand that one is dealt with. Sullenberger et. al.'s (2015) argument is echoed by Mitnik, Cumberworth & Grusky (2016), who state that life chances depend on social class origins and social class of parents.

The majority of black South Africans originated from low social class. Hickel (2012) in his study of **'Social Engineering and Revolutionary Consciousness: Domestic Transformations in Colonial South Africa'** explains that the early twentieth century, colonists' demands for African labour had led to the growth of an urban African population living in slums near European cities, outside the controls of indirect rule. The government at the time felt threatening by this and embarked on a project to forcibly relocate slum residents into planned townships, where they could be "civilized" for the purposes of control. Hickel (2012) further states that the government forcibly converted homes into nuclear families which was unstatinable for most men to take a wife due to cultural underpinnings such as lobola which was costly. This occurrence then resulted into many female headed households.

The apartheid system negatively affected this social status, since it caused broken family structures poor quality education, and highly unequal society which made it almost impossible for majority of black South Africans to achieve upward social mobility as defined by Sullenberger et. al , (2015). In fact, Corak's (2013) emphasis this argument in saying that high levels of inequality leads to low levels of social mobility.

In this regard, Stewart (2015) suggests that kinship support becomes an important aspect of coping, and resource of social capital. This is because experiencing relative economic deprivation leads to higher levels of extended family involvement, since they have limited money and education, and are more likely to give and receive help from kin, (Gerstel, 2011). Moral obligations towards sharing and redistribution are supported by custom and norms, enabling kinship members to claim assistance from their relatives in dealing with difficulties, (Falco & Bulte, 2011). This indicates that the success of individuals from these communities has depended on the resources provided by the extended family.

The above arguments demonstrate that kinship is an informal form of social support among poor communities, and that it often serves as key bastions of economic assistance to their relatives, as dictated by their family values, norms and culture. The arguments also lead to the proposition

that, despite the hurdles of structural inequality and resource deficit environment that black middle class were born into, they made use of kinship social capital to obtain better opportunities. This is because the social norm is that kin members can fall back on each other in times of hardship, (Falco & Bulte, 2015). This allows the black middle class to be sensitive to the norms, values, and culture of sharing resources within the kinship network.

In fact, according to Falco & Bulte (2015), the kinship network prescribes certain behavior, which anthropologists refer to as the 'moral economy' of sharing, while some refer to it as 'forced solidarity'. Stewart (2015) echoes this latter reference in saying that stopping such resource sharing indicates cutting of the ties with the family, or breaking trading, thus sacrificing not only an important support system, but also an important part of their culture. This study seeks to investigate if the black middle class feels that black tax is a forced solidarity, a moral economy, or a combination of both through exploring if they feel obligated to support the family members; as well as these related values and culture, which create expectations for the recipient to demand support from the givers. The study will also explore whether there are consequences for failing to live up to the expectations.

### **2.3 Social capital and communal cultural values**

The importance of social capital for poverty alleviation was recognised as early as 1976 by anthropologists who demonstrated how peasant communities survive on norms of collectivity, which spring from social capital, (Ansari, Munir , & Gregg, 2012). Falco & Bulte (2011) defined social capital as norms that enhance the incentive compatibility of non-contractual or legally enforceable exchange. While Bowles and Gintis (2002) described social capital as trust; concern for one's associates; a willingness to live by the norms of one's community, and to punish those who do not. Social capital also affirms the importance, generosity, and collective action in social problem. In these communities, resources are effectively allocated as children, the elderly, and the ill are collectively cared for, and gifts and loans of food, land, and livestock are distributed among the needy, (Ansari, Munir & Gregg, 2012).

Ansari et. al, (2012) further state that this culture of reciprocity rooted in social capital ensures collective insurance, and creates a social safety net for community members. This makes social capital important for the day-to-day survival strategy among poor communities. It is perhaps the social capital survival strategy that the Malaysians term '*kampung*,' *Kampung*' refers to an Asian

way of life where helping one another is spontaneous, and part of daily life, (Goransson, 2013). Sloane-White (2008) argues that these heightened moments of inclusion and subsequent exclusion from the *kampung* make up a kind of dualism, which the Malays described as part of their 'real selves' – that they were at once modern and traditional, tied to their roots but globally expansive in their vision. This *Kampung* concept is arguably very similar to the South African concept of 'Ubuntu, which is loosely translated into Western language to mean 'humanity to others', and 'I am what I am because of who we all are', (Dreyer, 2015), which means that my humanity is caught up, is inextricably bound up, in theirs.

The term *Ubuntu* speaks to the very essence of being human, it embodies generosity, hospitality, friendliness, caring and compassion, (Dreyer, 2015). It is normally given as a praise to someone who has done an act of kindness and or shown any of the elements of *Ubuntu*, they are referred to as having *Ubuntu*. According to Metz (2007), a person with *Ubuntu* is open and available to others, affirming of others, does not feel threatened that others are able and good; for he or she has a proper self-assurance that comes with knowing that he or she belongs in a greater whole and is diminished when others are humiliated or diminished, when others are tortured or oppressed, or treated as if they were less than who they are.

Sloane-White (2008) found economic responsibilities and complexities of Malay middle-class that grew up in the rural village and had an obligation to return to their parental village (or *balik kampung* as termed by the Malay middle class). Returning home refers to returning to the small towns and villages of their childhoods for holidays, weddings, circumcision rituals, often to deliver gifts and luxury items to parents and relatives who were left behind. This dual lifestyle reflects the complex theme of distance and differentiation that had come to characterise their modern lives. They are unbothered by this dual lifestyle, as they feel it is part of their culture as part of their lived experiences, in the form of *Kampung* spirit. Sloane-White (2008) defines the *Kampung* spirit as a ritual, which draws urban Malay professionals into a moral pull of material and traditional obligation to parents, place, and duty, then pushes them back to their city lives to fulfill their obligation to modernity and self-development.

Similar to Malay middle class, Chipp et. al's (2011) found that the South African black middle class feel that black people must uplift other black people in order to improve the situation of poverty and lack of access to resources. Which confirmed Ubuntu as a collectivism concept rather than individualistic. In fact, Falco & Bulte (2015) echo this sentiment in stating that people are

altruistically motivated to assist their kin, but warns that solidarity may also encourage free riding, which may lead to social capital in the form of kinship obligations that set the stage for poverty trap for its members.

Falco and Bulte (2015) further claim that social capital may discourage households from investing in human capital given that possible returns to human capital will have to be shared with others. This claim suggests that there is self-serving interest existing within the kinship, which contradicts the Ubuntu or collectivism concept, a concept that encompasses the belief that, although people think and feel as individuals, there is extensive consideration of in-group concerns and wellbeing, (Chipp, Kleyn, & Manzi, 2011). This is consistent with Bucx, Raaijmakers, and van Wel (2010), who suggest that parents invest in their children because they have higher expectations for support to be returned when their need for assistance develops in the later years. This suggests that the kinship network expect the rewards they provide to other persons to be reciprocated, although not necessarily immediately or in the same kind. Thus, the kin network recognises the value of human asset or a probable future economic benefit obtained or controlled by a particular entity (extended family or kinship), as a result of past transactions or events, (Schuetze, 2001).

Life course theories suggest that alterations in the relationship between parents and adult children would be most likely to follow life events or status transitions experienced by either role partner, (Suitor, Gilligan, & Pillemer, 2013). For Instance children's support to their mothers increases the likelihood that those children are preferred over others in the family who do not provide such support. Furthermore, children who have a history of providing support to their mothers will be more likely to be preferred over those who only recently provided support, (Suitor, Gilligan, & Pillemer, 2013). In this regard, this study illustrates how the black middle class is treated by their kinship.

The literature reviewed also indicated that both Ubuntu and *Kampung* are a form of social capital. Also, review indicates that the kinship from these communities invest on each other with the belief, based on the principles of *Ubuntu* or *Kampung*, that a successful individual will reciprocate back home of back to the community. In some families those that reciprocate are favoured over those that do not.

## 2.4 Modernity theory and social mobility

Modernity theory refers to the ideology and subjective experiences that usually accompany the process of structural change, (Goransson, 2013). Modernity results into relations being contested and renegotiated, (Goransson, 2013). Based on Goransson's (2013) view of modernity, one can conclude that the values and the culture of middle class might be influenced by modernity. However, Stewart (2015) suggests that the emerging middle class does not completely adopt full middle-class lifestyles and attitudes, rather choosing to adopt certain behaviors and attitudes which are required for success, while maintaining ties with family and community members. Even when social mobility is accompanied by geographical mobility, which results in nuclear families, these movements typically do not signal a loss of connection or identification with long-held beliefs or obligations, but were often driven by a desire to escape crime, access higher quality education for children, or access better housing, (Stewart, 2015).

This then means that as much as emerging middle class have created a new life for themselves, it is not possible to break ties with their extended family members entirely. The role and influence of such ties lies at the heart of the current study's propositions.

Goransson (2013) defines social mobility as movement by people from one social stratum to another. While Sturgis & Sullivan (2008) argue that social mobility is more than movement by the people, but also an outward sign of democracy, which allows the most capable and hard-working individuals to rise to the highest rank, irrespective of social background. Education, good governance, and level of development (average per capita GDP measured in PPP) are factors that drive social mobility, and build the middle class in many countries, (Shimeles & Ncube, 2015). Ethnic fractionalisation is also an important element that could affect economic and social mobility mainly due to inherited differences in educational attainment or difficulty of redistribution, (Shimeles & Ncube, 2015), which is mainly the case in South Africa due to the policies of apartheid.

The apartheid system denied the majority of the black population access to social mobility as it did not allow most capable and hardworking individuals to succeed irrespective of their background. Instead, resources were allocated according to race, which has led to high inequality (Keswell, Girdwood, & Leibbrandt, 2013). In an attempt to close the inequality gap, the South African government applied Sturgis & Sullivan's (2008) concept of meritocratic mobility in the form of affirmative action in order to build the black middle class. Meritocratic mobility refers to a fair system

with respect to distributive justice. It carries utilitarian pay-offs through the allocation of individuals to their social position on the basis of ability rather than background, and leads to more efficient use of the ‘talent pool, and thereby improves economic efficiency, and general standards of living, (Sturgis & Sullivan 2008).

The affirmative action programme is not unique to South Africa. The Malaysian government also used an affirmative action programme, known as the National Economic Policy in order to close an equality gap between their previously marginalised communities such as the Baling community, (Sloane-White, 2008). The Malaysian affirmative action programme intensified social mobility, and produced a new elite middle class of white-collar professionals, who were well positioned, and financially secure. As a result of social mobility, the new middle class ventured into entrepreneurial capitalism, buying houses in the new housing developments in and around Kuala Lumpur, purchasing second cars or importing foreign ones, eating in western-style restaurants, and tracking the test results of their college-bound children, (Sloane-White, 2008). According to Wisman (2011), this is a norm in highly unequal societies where the potential for vertical social mobility is presumed to be high. In this regard, Chipp, Kleyn, & Manzi (2011) found that after being subjected to relative deprivation, people first needed to possess certain material possessions in order to “catch up” with reference groups from childhood, and then ‘keep up’ to fit in with their current or prospective peers.

## **2.5 A definition of middle class**

Traditionally, the class boundaries were set around education, income, occupation, culture, and comparisons across strata, (Kravets & Sandikci 2014). However, in emerging markets, the radical economic and sociocultural changes of the past decades have changed these traditional class descriptors. Iqani (2015; p. 2) challenges all definitions of middle class, stating that, “... class is not a structure into which individuals can be slotted, but something “made” in historical time and place through everyday practices of class distinction.” According to Iqani (2015), the term ‘middle class’, in any context, is a discursive construction, which policy makers, politicians, sociologists and economists all make different claims about. As such, it should not be considered a fixed social category but ‘a working social concept, a material experience, a political project and a cultural practice – all of which acquire meaning only within specific historical experiences and discursive conditions.

Taking into account Iqani (2015)'s cautionary tone, this study maps out three approaches in which the middle class is described and categorised across the globe, and thus clarifies a suitable approach to describe and categorize the middle class for this study. The first approach is Karl Marx's (1974) approach, which viewed middle class as a buffer zone between bourgeoisie (that is, the wealthy capitalists who owned the land and factories), and the proletariat (working class who work for hourly wages on the land and factories), (Mattes, 2015). This approach defines middle class as 'middle-ness', that is, those people who either occupy the middle strata of the income distribution in a given country, or a middle position between a lower class and an upper class, (Mattes, 2015). The high levels of inequality makes it difficult for this definition to be adopted in emerging markets like South Africa because of the low average and median levels of incomes in the country, and the very wide distribution of income. As such, Karl Marx's perspective of a 'buffer class' does not resonate with the subject of this study.

The second approach is Max Weber's (1961) approach, which considers the individuals' life chances as based on his or her social class, which determine their opportunities for income in the market. It also identified the middle class as those owning skills and education, (López-Calva & Ortiz-Juarez, 2014). Similar to Marx, Weber also differentiated between those with access to property and land and those without, who have to earn their living through work. For those without property, their education, skills, and knowledge determine their market value, their occupation and their wages, and, in turn, wages determine the lifestyle that an individual can afford. In this way, economic position maps to social status, and shapes shared interests, and social communities, (López-Calva & Ortiz-Juarez, 2014). This is a more suitable approach to determine who makes it in South Africa because it takes the high inequality into consideration.

It is not surprising then that a detailed existing literature on class in South Africa is based on Weberian concepts of class as economic position interrelated with status and power, (Iqani, 2015). A number of studies have mapped out characteristics of various class groupings such as income (although precisely how much makes one middle class differs from country to country), education levels, occupation (professional or clerical), home and car ownership, possession of consumer goods (home appliances and furniture), access to debt, expenditure on leisure and tourism, and a general orientation to consumption, (Iqani, 2015).

The third approach is the US based approach where middle class status represents an 'American Dream', that is, the hope of mobility is embodied in the "American Dream," (Sullenberger et. al,

2015, p. 973), or the idea that anyone, through hard work and perseverance, can achieve his or her goals, (Sullenberger et. al, 2015). These authors further state that middle class is a state of mind that illustrates an enduring optimism among people who might be tempted to succumb to the travails of adversity, but who, instead, repeatedly rise from the ashes to continue to build a great nation. This US based approach is very similar to the Malaysian middle class. Sloane-White (2008) describes the Malaysian middle class' lives as a 'miracle' of ethno-national well-being. This author argues that looking at what the middle class has, it reflects very little about what regularly slips from its grasp and why. As Sloane-White (2008) found, over and above the material and immaterial possession that have been a measure for middle class life (i.e. the income, the access to good schools for the kids, the education, the brands, the cars, the houses, etc.), they face economic responsibilities and complexities that are not well reported, and researched on emerging middle class literature.

In this study then, the reference to middle class is based on the Weberian concept of description and categorisation, and also includes the US based approach because the subject (Black tax) that is being investigated uses the life course approach to explore the middle class background.



## CHAPTER 3: RESEARCH QUESTIONS

The aim of this study is to investigate the conditions, circumstances, and descriptions of black tax by the South African black middle class, by exploring their life course. The literature review revealed that the emerging market middle class maintains strong connection with their family members, and that they continue to provide support financially and otherwise despite social mobility. It also revealed that the reasons for these strong bonds are due to the shared history of injustice, experience of growing up in an asset deficit family, shared culture and values. Based on the literature review, this study seeks to answer the following research questions through a qualitative research approach:

### **Research Question 1**

Are the strong family bonds still present?

### **Research Question 2**

Do these strong family bonds translate into economic and other types of support?

### **Research Question 3**

Does the extended family see the emergent middle class family member as an asset?

## CHAPTER 4: RESEARCH METHODOLOGY

This research study was conducted in an exploratory nature in order to understand the meaning of black tax from the financial obligation perspective, with particular focus the circumstances and the conditions that result in this financial obligation. At the time the research was conducted, only three studies relating to black tax had been uncovered as discussed in chapter 1. Of these studies, none explored the black tax concept from emerging middle class lived experiences and investigated the conditions and circumstances around it which is the objective of this study.

Since the unit of analysis for this study was participant's personal experience, the qualitative approach was deemed as the best suitable approach. The approach was taken in order to gain new and deep insights in the black tax phenomenon and the qualitative approach allows for this as it seeks new light, ask new questions and assess a topic in a new light, (Saunders & Lewis, 2012).

### 4.1 Research Design

The design philosophy used in this study is based on interpretivism. Interpretivism is the study of social phenomena in their natural environment, which is used if one wants to understand what is going on in an organization, by conducting research among social actors, (Saunders & Lewis, 2012). The deductive approach was largely utilised in support of the philosophy; however, an element of the inductive approach was also employed. The relevance of this philosophy to this study stems from the requirement of the study to investigate the ideas and beliefs that the middle class holds regarding their family members' social and economic outlook. Data was collected through interviewing a sample of the black middle class, and understanding their philosophies and beliefs.

The long interview method was utilized in support of the philosophy. According to McCracken, (1988) the long interview is one of the most powerful methods of qualitative research, because it enables researchers to penetrate the mental world of an individual, to glimpse the categories and logic by which the individual sees the world. McCracken (1988) further explains that the long interview gives researchers an opportunity to gain insights and experience the world as they do themselves. In this research study, the respondents shared their daily life experiences, and how they currently see their lives in relation to other people. This makes the long interview the best method to explore the black tax phenomenon.

This research study followed the long interview four step process, (McCracken, 1988), namely:

### **Step 1: Review of analytical categories**

This first step of the long interview is literature review, which has already been conducted in Chapter 2. According to (McCracken, 1988), the purpose of the literature review is to search out the conscious and unconscious assumptions of scholarly enterprises, and to determine how these assumptions force the definition of problems and findings.

### **Step 2: Review of Cultural Categories**

This step is where the researcher begins the process of using self as an instrument of inquiry, because the acquaintance that a researcher has with the culture under study gives the researcher a fineness of touch, and delicacy of insight of the interview, (McCracken, 1988). This assisted the researcher to prepare for the questionnaire construction, explore data analysis, and to establish the distance between the respondents and the researcher. According to McCracken (1988), this 'instrument' metaphor is useful because it emphasizes that the investigator cannot fulfill qualitative research objectives without using a broad range of his or her own experience, imagination, and intellect.

## **4.2 Population and sample**

The sample of a research project is made up of the people selected for the study who form a representative of the target population (Polkinghorne, 2005). The target population in this study was South African black middle class, which included, Africans, Indians, and Coloureds. Participants were selected from the targeted population because they could provide substantial contributions to filling out the structure and character of the black tax.

Gauteng comprises the largest share of the South African population with approximately 24% of the South African population, in which majority is black, (Statistics South Africa, 2015). Further, according to Statistics South Africa (2015), Gauteng also experiences the highest number of inflow of migrants from other provinces and outside South Africa, who seek better life opportunities. Thus, Gauteng was significant for this study because it represented the lived experiences of the target population from different areas of South Africa. As such, the sample selected resided in Gauteng province, and all possessed a tertiary qualification, employed, lived

in suburbs, owned a car, some owned property and some didn't, in line with Max Weber's middle class definition. Participants' ages ranged from 23 to 43 years in order to understand the dynamics of an individual who has just started working, as well as those that had worked for a long time, and had a family of their own. All the participants had to have had dependents of some form, and had to have been impacted by black tax.

Qualitative research demands sampling for relevance, (Flick, 2014). Thus, non-probability, quota sampling was selected as the appropriate sampling method for this study. Saunders and Lewis (2012) state that quota sampling ensures that the sample selected represents certain characteristics in the population that the researcher has chosen. The researcher interviewed 12 respondents in order to determine if certain themes that emerged had reached saturation, although McCracken (1988) suggests that a maximum of 8 respondents should be sufficient.

#### 4.4 Quota groups

A sample of twelve individuals was selected. This sample was divided into four quotas, namely; eight African females, two African males, one Indian female, and one Coloured female. The first quota consisted of largely black African female because of the traditional role that women play of being caregivers, and homebuilders. The second quota of black African male served to compare if males face similar responsibilities. The third and fourth quota of Indian and Coloured females, once again were chosen because of the similar logic that they are caregivers, although the selection of a few was to align with South African demographic, with Indians only making about 2% of the South African population, and the Coloureds making about 8%, (Statistics South Africa, 2015).

- **Location:** (Gauteng Province) Urban
- **Education Level:** Tertiary qualification
- **Occupation:** Works in a white collar job, or is self employed
- **Age:** 23 years up
- **Work Experience:** Started working, up to 20 years
- **Family:** Had dependents that are not his/her children

#### 4.5 The interview guide and process

#### **4.5.1 Interview guide**

The interview guide was constructed as per McCracken (1988) guidelines, which included basic biological questions. These were non-threatening, and they were asked in a comfortable environment. The purpose of these biological questions was to confirm the profile of the respondents. The guide was constructed in such a way that the respondents tell their story in their own terms (Refer to Appendix 1). It was composed of a combination of closed and open-ended questions that enabled the researcher to prompt and probe the respondent. According to McCracken (1988), the objective of the guide is to ensure that the researcher covers all terrain in the same order for each respondent. It also establishes channels for directions scope and discourse, and allows the researcher to focus his or her attention on the respondent's testimony.

#### **4.5.2 Interview process and technique**

Formal, semi-structured interviews were conducted with all participants, ensuring a balance between formal and informal interviewing. A written application for permission outlining the purpose of the study, and the intended outcome, was prepared and presented to all the selected participants. Appointments were made telephonically for a face-to-face in-depth interview, which were scheduled for an hour at the suitable time and day for each participant. The researcher's insights into norms, values, and tradition of respondents' culture, helped to create a relaxed and comfortable environment before and during the interview.

The opening questions prompted the respondents to discuss their social mobility journey. Throughout the interview, the researcher used both planned and floating prompts as and when the need arose. Planned prompts were used to uncover specific themes, while floating prompts were used to encourage further elaboration without being obtrusive (for example "... tell me more..."), (McCracken, 1988). According to McCracken (1988), the purpose of using planned prompts is to give respondents an opportunity to consider and discuss phenomena that do not come readily to mind or speech. The planned prompts were placed in the interview at the very end of each question category. The interviews were recorded digitally and transcribed.

#### **4.6 Data analysis technique and process**

Thematic analysis was the method used to investigate themes that emerged from the interviews. Thematic analysis is a method for identifying, analysing, and reporting patterns (themes) within data, (Braun & Clarke, 2006). It was chosen because it organises and describes data set in rich detail, and the search for, and examination of, patterning across language does not require

adherence to any particular theory of language, or explanatory meaning framework for human beings, experiences, or practices, (Braun & Clarke, 2006). This was appropriate within this topic of “black tax” as it is a developing study. In coding the data, words were taken at their face value, with the codes used to identify the feature of the data (semantic content or latent) that aligned to the proposed research questions in Chapter 3, but also that appeared interesting to the analyst.

The coding was done with ATLAS.ti, a computer aided qualitative data analysis package, (Saunders & Lewis, 2012). ATLAS.ti has been acknowledged as an essential tool that facilitates any researchers’ ability to undertake well organized, systematic, effective and efficient data analysis in many studies, (Saunders & Lewis, 2012). The researcher used both inductive and deductive technique to conduct the coding. The deductive technique was used in order to determine the codes that were related to each of the research question, while the inductive technique was used to determine emerging themes from the data. This was especially important because the “black tax” concept is a new concept with limited prior research studies and literature available.

Data coding was done using the entire data content rather than limited data set features. These codes were then rationalised against the constructs identified in the literature review to create families using relationships between the codes that were identified across the data set. Insights that each code conveyed were investigated, and through this process, some families were grouped together to form themes, while others remained and formed themes based on the insight that each family conveyed. Once themes and coding was completed, a network of themes was compiled to determine an overview of the link of each theme. Lastly, the word count was done to determine contracts that were important to each of the respondents. The data was then analysed using these constructs and emerging themes.

#### **4.7 Data verification**

The collection, analysis, and interpretation of qualitative data is subject to researchers’ personal bias. However, as discussed above, McCracken (1988) accommodates for this through including researchers’ cultural acquaintance of the study, which created awareness of the researchers’ own perspective. This assisted the researcher to introduce the distance between themselves and qualitative data research by being objective without using a broad range of their own experience, imagination, and intellect.

In order to triangulate the data, two of the transcripts were sent to the corresponding respondents in order for them to verify and confirm the content of the transcripts.

#### **4.8 Research limitations**

The following factors were limitations to this study

- The research study only reviewed a relatively small sample of the total population black middle class in South Africa.
- There was self-selection bias as only black middle class were willing to participate to be interviewed.
- The output of the study was based on purposive sampling, which might not have been a representation of the total population
- Confirmation bias that might come through the study as the researcher is part of the culture being studied.
- The intimate acquaintance of the researcher with the culture might have created blindness as insight. I.e. it might prevent the researcher from seeing cultural assumptions and practices.
- The research took place during a period in which majority of middle class are dissatisfied with the current government service delivery, therefore challenges might have been exaggerated.

## CHAPTER 5: RESULTS

This Chapter begins with the profile of each of the respondents, and then analyses the word counts of the respondents' most dominant words that they used unconsciously. The balance of the Chapter is structured based on the following three research questions outlined in Chapter 3, and shown below for the ease of reference.

**Research Question 1:** Are the strong family bonds still present?

**Research Question 2:** Do these strong family bonds translate into economic and other types of support?

**Research Question 3:** Does the extended family see the emergent middle class family member as an asset?

For each of the questions, a summary of the interviews is provided and followed by the identified themes. The emergent themes are then identified and summarized.

### 5.1. Summary of the interviews and respondents' demographics

Twelve interviews were conducted in order to understand the meaning of black tax from the financial obligation perspective, as well as the circumstances and the conditions that result from this financial obligation. Four of the interviews took place at the respondent's offices, while four were held at the respondent's homes. Three were held at a meeting room within the business school campus, and one was held telephonically. The average time for each interview was 30 minutes, where the longest was 44.55 minutes and the shortest was 14.14 minutes. Table 1 below shows the profile of all the respondents.



Table 1

*The Respondents' Demographics*

Respondent	Residential	Qualification	Age	Working experience	Dependents
RP 1	Johannesburg	Accountant I did my degree and Honours	32 years	I've been working for Sasol since 2007 so I am no 10 years now. I am senior manager at work	My brother, my mothers and my stepdad
RP 2	We stay in Leondale	I did Diploma in Accounting Sciences	36 years	I'm the Accounts payable supervisor, I've been here for 10 years	I do support my aunt, my other aunt and my niece
RP 3	I eventually settled in Bryanston	studied marketing ,that's why I'm doing my MBA	I'm 43 turning 44 next-week	Head of marketing	My nuclear family, my parents and cousin
RP 4	Springs	Bcom Honours in HR and Finance	27 years	I am an HR administrator	My grandmother, supporting my siblings the last born she is in private school so every month I give her allowance (my dad pays for her school) R600, R500 my younger brother he uses my Markams account to by cloths
RP 5	I live in Centurion	I went to study for Dental therapy ,Diploma. Right now I am doing my honours in marketing	38 years	I am a sales wrap in a pharmaceutical industry	My aunts ,my nieces basically are my sisters' daughters ,one biological daughter,
RP 6	Midrand	I decided I'm going to study marketing	25 years	Sales Rep with 3 years work experience	Every month I send him pocket money and for my two sisters: I buy grocery for the one in

Midrand and the one I stay with

RP 7	Greenstone	food technology	32 years	Quality Manager with 10 years work experience	Mum and siblings, niece
RP 8	Midrand	BSc in Biochemistry and got my honours	31 years	where I was an assistant chain coordinator did it for 6 months my boss left then I got promoted was there for a couple of years and moved on to McCain still working as a supply chain support manager in the logistics side of things.	Then extended family as I said with the cousins we would chip in every month to buy groceries for my granny she is the only grandparent, my aunt
RP 9	Springs	Diploma in HR	31 years	I am currently employed in the South African Revenue service as a learning coordinator under training and development	Sisters, brothers and mother
RP 10	Northgate	I'm here doing an MBA	33 years	I'm currently working as a CFO in a smaller medium enterprise	Parents, parents-in-law and my cousin
RP 11	I am currently living in Joburg	I studied Bcom and honours	36 years	I manage the financial department	Mom and dad, 2 children and my inlaws
RP 12	Kempton Park	computer course, I started doing my IMM a Diploma	39 years	Sales Planning and Development Manager	Dad and her children now (I was supporting my dad, my sister and brother, plus my brother had a child at the age of 20 which was three years younger than me which I supported from birth until she was 5 and when she turned 5

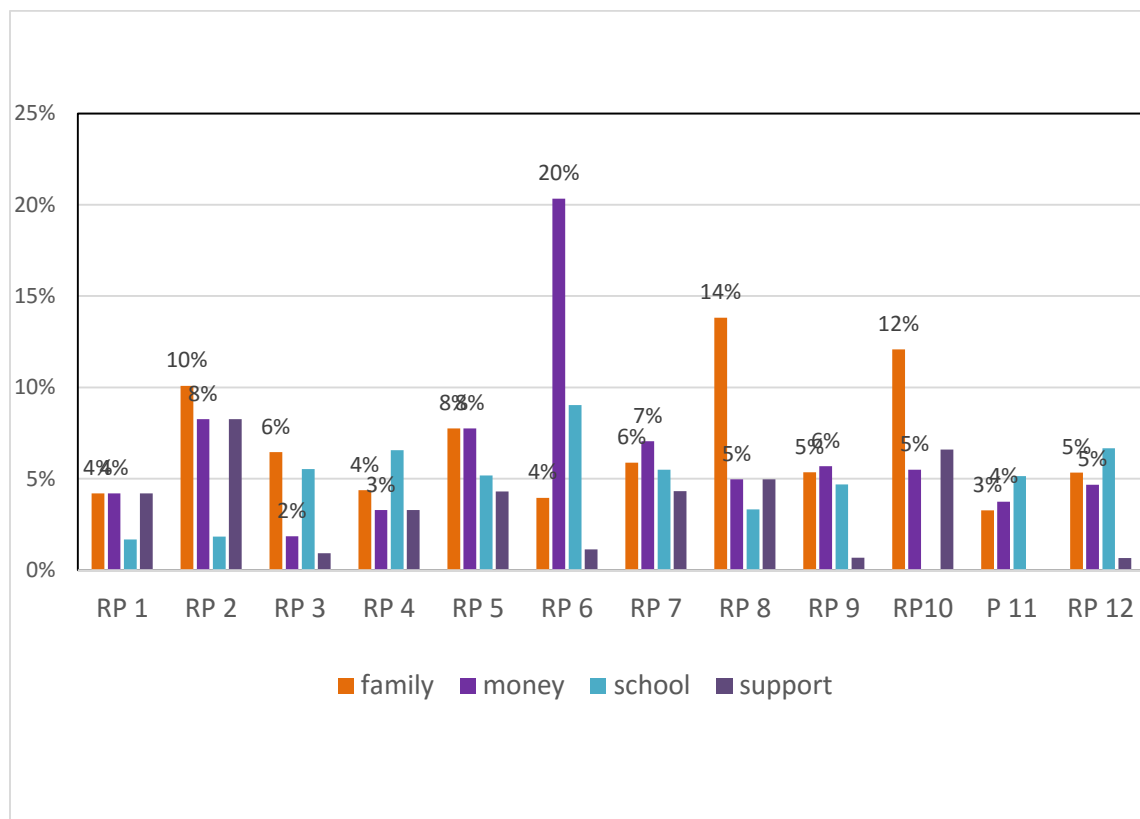
## 5.2 Word count

Word frequency was done in order to determine the most dominant codes or issues that concerned each of the respondents.

Figure 2 below shows the most dominant word for each of the respondents.

Figure 2

*Dominant Words used by Respondents by Theme*



The codes that were found to be dominant were: Family, money, school, and support. Family had the highest frequency across most respondents, except respondent six, who was an outlier. This was expected because respondent six's father was in debt such that the mother had to start a business in order to survive, so money was a big focus of his life growing up.

*“She discloses her financials to me, sometimes it will get really tough but she managed to put us into school and all of that. She grew up from an entrepreneur background, my grandfather owned a lot of shops in terms of financial management he was very hands on when it came to her, he helped her a lot in terms of how to use the money wisely and to put use to school and take care of us” (RP 6)*

*“... However it was a bit of challenge because later on in life, about 2004; 2005, my dad was in debt to date, so we we’ve been raised financially, he is still part of our lives, but financially it’s been my mum from” (RP 6)*

Of all four codes central to the research topic, it is not surprising that they appeared at the top.

### **5.3 Family connections: RQ1- Are the strong family bonds still present?**

In order to understand the presence of strong family bonds, respondents were asked to explain their upbringing and family structure, as it is the core root to an individual social class and the life chances as discussed in Chapter 2. The interviews commenced with respondents describing their upbringing and family structure. 34 codes were initially identified from the data, and through the constant comparison of the codes, they were merged together based on similarity. Analysis of these codes resulted in four key themes below. Each of these themes are discussed below. Figure 3 shows the network view of family connections themes to each other.

In ATLAS.ti networks are described as simply graphical views of a part of a project which could represent quotations (Saunders & Lewis, 2012), families and others, as shown in figure 3. The lines drawn between the themes represent links between the related or contradicting themes. The links between themes and their members are depicted by a dotted red line, as shown by family connection with its members as broken family, family bond, support structure and interdependency. The source node signifies where the link starts and the target node is where it ends: the destination to which the arrow points as shown in figure 3 below where support structure is the source of family bond.

The network view below was created in Atlas.ti using the steps outlined below

- The code manager was clicked on to open it.
- A theme was selected and then

- The network icon in the toolbar of code manager was clicked which opened a network view editor,
- More themes were then added by dragging and dropping
- In order to create links, each theme was selected, after which Links/Link nodes from the main menu of the network view was then selected.
- The link between two codes/theme was established by moving cursor
- The relationship between the themes was the selected

Figure 3

*Family Connections Themes*

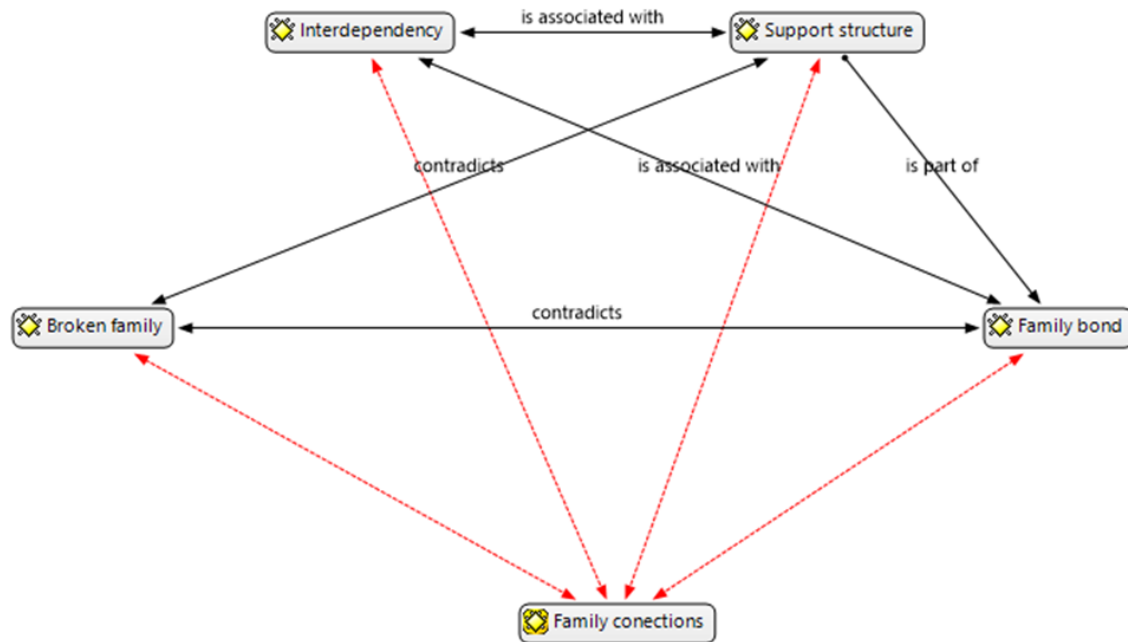


Table 2

*The Codes Linked to Family Connections*

Themes	Codes
Broken Family	Cheating
	Divorce
	Fighting for children
	Unhappy childhood
	Sleep at Police station
	No child minder
	No relationship
	Inadequate support
	Lack of electricity
	Poor household
	Stolen from home
	Use candles
	Mother died
	Interdependency
Reciprocate to family	
Living arrangements	
Cooking and cleaning	
Baptised	
Upbringing with grandmother	
School allowance	
Mother figure	
Protective dad	
Home routine	
Support Structure	Aspiration for family
	Child education
	Dream encouragement
	Good support structure
	Mentor
	Support grandmother
Family Bond	Close family
	Extended family relationship

---

Family relationship  
Family relationship constraints  
Sister  
Step dad

---

### 5.3.1 Broken family

When the respondents were asked about their upbringing in order to understand that strength of the existing bonds, the results revealed that the majority of the respondents grew up in extended family homes. The majority explained that they experienced family disruption as a result of a divorce, loss of employment for a parent, death of a parent at a young age, the availability of better work opportunities for parents away from home, and the parent's need for personal development, or even insufficient resources at home. For example, three of the respondents stated that when their parents divorced, it resulted in a change in family structure norms, and behaviour. On the other hand, three recognized death of a parent as a reason for the change in a family structure norms and behaviour.

*"...my parents had a lot of fights, there was no harmony at home ever and they subsequently had a divorce when I was 17 but it took many years..." (RP 1)*

*"...growing up I stayed a lot with my granny, like I would say the first 5 years of my life I stayed with my granny because my mum worked as a domestic, she was never home she stayed where she was working." (RP 2)*

*"... my dad passed when I was 11 and my mom was young. She was 34 years, I can't really remember but she was a young widow so she couldn't handle having actually 6 kids- the other 2 are adopted kids..." (RP 7)*

These statements reflect an acknowledgment of the changes that occurred, and the perceived reasons for the change. They also reflect a lot of fragmentation, dependence on a wide social support framework, and impossibilities of intergenerational wealth.

### 5.3.2. Interdependency

The respondents were asked to share their childhood memories of the new arrangements as results of the family disruption discussed above. The purpose of the question again, was to understand the source of the family connections that they share with their extended family

members. Even as respondents acknowledged the difficulties that they had growing up, most of them did not fail to mention the traditions, norms, and trust that they experienced during these times. For the majority of the respondents, social capital formed the foundation of their upbringing and exposure to social contract among members of extended family.

*“We lived with so many people at my grandmother’s house. We lived with family, we lived with the relative family that my grandmother would’ve picked up somewhere and supported, and it was my grandmothers do’s and amazing stories. And I think my grandmother’s house was bubbling, we always had somebody at home. And the combination of the two, my grandmother and my grandfather. My grandmother was the more entrepreneur one, she eventually had like a spaza shop and eventually opened a small dry cleaner...” (RP 2)*

*“Things like festive, you want your family to enjoy festive season like Christmas. Just like when my mom used to, because my mom used to do everything for us. We never really wanted. So when she couldn’t work anymore because of health conditions obviously, I took over, she didn’t have to ask. It just happened. I knew okay... that this was the situation, and I had to take care of it. But I didn’t think that it was going to take so long.” (RP 7)*

Some of them recalled fond memories while some recalled memories that they did not like.

*“When she was working at the hospital she would work night shifts and I had to take care of my young sisters.” (RP7)*

These statements reflect culture and values assisted in shaping some of the respondents.

### **5.3.3. Support structure**

The respondents were asked to if they felt supported by any of their family members in order to succeed in life. The purpose of this question was to determine if the support that they received from their families resulted in the forming strong bonds. There was an overall feeling of gratitude as the respondents reflected on their childhood backgrounds, and acknowledging who assisted them in their journey of success. Most of the respondents said that their family members played a role in supporting their journey to success.



*“With my aunt, whatever little money that she got from being the receptionist she would save for me and my cousin, and later she had a baker as well. So it was just the three of us with my aunt and my granny used to sell...” (RP 2)*

*“Absolutely no doubt, my grandmother supported me. Like I said, I was raised by my grandparents- she took us to school it was some trying times. It wasn’t easy, when you look back and think of what they had to go through to just get by, you know.” (RP 3)*

*“I was like you on the queue now, go and register so my dad applied for a loan. I think the application was about R4300 so he paid for that. My uncle paid for my accommodation for the first month” (RP 4)*

#### **5.3.4. Family bond**

There were mixed views shared by respondents about the strength of existing family bonds. Most respondents professed to have strong family connections with their family members, namely; parents or siblings or grandparents; or cousins or nephews and nieces, or aunts and uncles.

*“I do, my aunts’ daughters I actually regard them as my sisters. It’s like I can’t refer to them as cousins, but I know they are my cousins but we had like a sisterly close relationship.” (RP 2)*

*“... especially my father’s side of the family, it’s bigger and my grandmother housed a whole of children, which was a result of their kids not being stable. So in actuality, besides my brothers, I have 5 people I call my brother, we all stay together in my grandmother’s home and my sister and I were the only 2 girls, so those are my closest network or cousins or family. And besides that I am not very close because timewise we don’t have time but when there is traditional gathering we all gather.” (RP 9)*

*“I actually do have a nephew who we have lived with since he was four since when my dad’s sister passed away. Now he is in university. He calls my mum and dad his mum and dad because his parents passed on when he was four” (RP 10)*

While some respondents confessed not to be closer to their aunts, uncles, cousins and nephews.

*“I do not have a close relationship with them I hardly see them, so I am close with my mother I am very close with my mother. My brother he lives in George now, so we speak on a monthly basis maybe two times a month. And my stepdad, we close as well coz he brings the helper over so we close, we talk all the time” (RP 1)*

While one respondent consciously made a choice not to be close to her cousins due to the perceived jealousy and competition.

*“I have kind of distanced myself from my cousins, aunts and uncles even on Facebook. I feel judged, I am my lifestyle and the things that I have I feel like they are jealous coz I am the first grandchild that actually graduated. I have a job with a life, and I’ve got a lot of older cousins behind me.” (RP 7)*

#### **5.4 The black tax: RQ2 - Do these strong family bonds translate into economic and other types of support?**

In order to thoroughly explore the concept of black tax conditions and circumstances around it, all the respondents were asked to explain the type of support, the frequency of this support, their feelings about it, and the reasons they felt the need to provide the support. They were also asked what they thought the term meant. A total of 33 codes were initially identified from the data, and through the constant comparison of the codes, they were merged together based on similarity. Analysis of these codes revealed seven significant themes related to black tax. These themes held constant across all respondents, namely:

- The understanding of black tax
- Black tax time frame
- Rationale for paying black tax
- The black tax target
- The types of black tax and the mechanism
- Generic feelings around black tax
- The impact of black tax

Each of these themes is analysed in detail below.

Table 3

*Link between Codes and Each Theme*

Themes	Codes
Black tax	look after your siblings or your family
	it's biting the bullet, our parents couldn't do
	we have people around us and we have to see to them
	we don't have a choice
	giving back to your society, to your family
	support a lot of family members
	results of apartheid
	give back to your inner circle
Black Tax Time Frame	Life time obligation
	Life time commitment
	Not this long
	Tick box
	Until they done with school and get jobs
Rationale for paying black tax	Attend activities
	Bread winner
	Bussiness person
	Comparison with others
	Cookies
	Dad's career
	deposit money
	Formal occupation
	Had basics
	Hunt for food
	Inequality with others
	Not rich
	Family
	Sell sweets
	Stay in suburbs
	Truck driver
	Source of income
	Stipend
	Giving back
	Access to information
	Career guidance
	Funeral
	School Fees
Weddings	

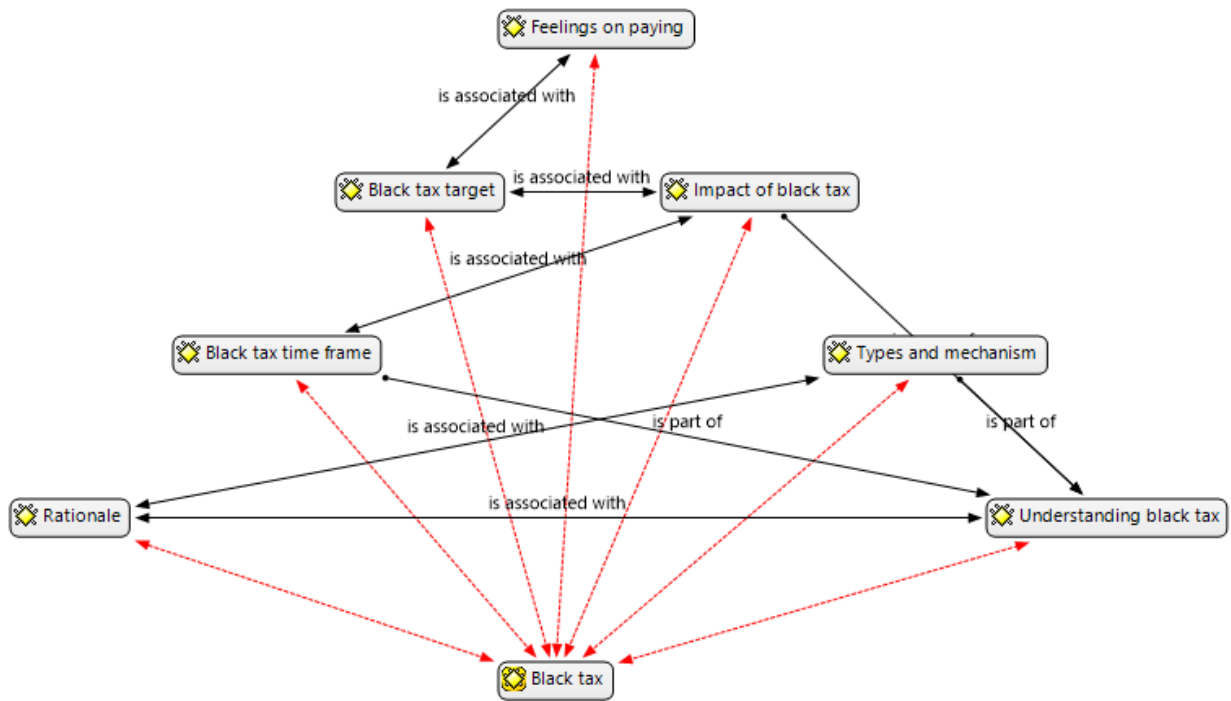
	Community role models
	Improve lives
Black Tax Target	Have investments
	Administrator
	Educated
	Have Savings
	Life break
	Living with family
	Making a living
	Own car
	Own house
	Protection cover
	Renting accomodation
	Work experience
	Future aspirations
	Marriage counsellor
	Mentor
	Qualification
	Career aspirations
First born	
The types of black tax and payment mechanics	Compulsory tax
	Balancing act
	Voluntary black tax
	Use my clothing account
	Part of budget
	Willingly supports the family
	Monthly
	Money
	R 5 000
	Expectation
	Emergency
	Family gatherings
	Christmas
Generic feelings around paying black tax	Token of appreciation
	Helping
	Obligated
	Heated
	like I am being held back
	Airtime
	Happy
	good, I do it out of love and care

	I feel wonderful when I do it because I feel like I owe them SO much
	I don't feel the weight
The impact of paying black tax	No holiday
	No saving
	Middle class suffer
	Don't dress the fancy
	Life stand still
	I've got my own plans and then things just happen
	Change Plans
	Standing still of my finances
	I could've been very far

Furthermore, Figure 4 shows the interconnectedness of black tax themes to each other. Figure 4 was developed using the similar logic and steps that were followed in developing the network view in figure 3.

Figure 4

*Interconnectedness of Black Tax Themes*



#### 5.4.1 Black tax definition

The participants explained black tax as an obligation that an individual has to do to support their extended family. Of the twelve interviews, only one respondent admitted to not knowing the meaning of black tax.

*“I think it’s biting the bullet, our parents couldn’t do it for us and not because they were useless but because of life circumstances. And now there is a lot of lagging that needs to be done, so for everyone to be back on the level where it’s expected for example for us all to have a qualification; for us all to have homes, which are basic things but now we aspire to them so hard. Someone need to take that pinch, do it for everyone else everyone becomes ok...” (RP 9)*

*“... in my own view it’s just when give back to your inner circle or the people around, but more your family and your extended family when you help them out to have a sustainable living..” (RP 3)*

It was interesting to note that one of the participants believed that the black tax goes beyond the family- it actually extends to the society even though it starts at home.

*“In my view black tax is basically giving back to your society, to your family. Basically for me, I strongly feel for us to have a better society it starts at home. So if your siblings are dropouts, drug addicts it has to go back to family structure. What went wrong? So, if the aunts and uncles couldn’t actually assist in any way to protect or guide the child, then obviously we have failed the children. So for me it’s giving back to the family.” (RP 5)*

And then the one participant who did not know the concept of black tax but was supporting her mother, siblings and niece, and was therefore impacted paying black tax based on the

*“I know tax not black tax. But in my mind right now, I do not think it has anything to do with race because everybody should subjected ta to tax according to a specific income bracket not considering whether you are black or Asian” (RP 7)*

#### 5.4.2 Black tax time frame

There was a level of frustration and sadness with some of the respondents as they explained the depth and the period of support that they had been providing to their families.

*“A 29 year old, I told her that I am giving her a time frame because I cannot support her and her child. She has a time frame to find a job. Maybe in a restaurant, even if it is not something that he has studied. Find a job, while you are doing that job, obviously try and get another job.” (RP 7)*

*“When I did my in-service training, that is when my mom stopped working. Literally, in four months into my in service training. So I have been taking care of my family since then to today. That is why I am saying it is taking too long, since 2006” (RP 7)*

One respondent expressed a sense of defeat of the situation that she finds herself in, as she expressed that she is facing a lifetime commitment.

*“This is a lifetime commitment, I just have to deal with it. It will always be this way, I will always have to see to him, my heart breaks when I see him.” (RP 1)*

#### 5.4.3 Rationale for paying black tax

When the respondents were asked what compelled them to support their extended families, the response from the majority of them was that they felt like they had no choice, as they would not be able to watch a family member suffer while they had a good life. Most of them supported their family members financially because they wanted to close the inequality gap within their extended family members by helping to improve their lives.

*“I felt the need to take the 2 girls that I live with because my mother passed on in 2010. They were living with my mother so had I not taken them, they were displaced, nobody was willing to take them. And again, they are girl children so I felt like I am the only one who can protect them because we are living in an area where when you take them to families, you never know they may be raped.” (RP 5)*

*“I love about my family and maybe that’s why I don’t mind so much because if I can’t, they understand that. But I am the first person they request it from because they don’t have*

*anyone else, and I always say to my brothers if you are not asking from me then who are you asking, because then it means they have alternative ways of making money and if it's not through formal employment..." (RP 9)*

One respondent indicated that she was well off, and her brother was not, so she felt that she needed to share with him.

*"... he is my brother, he hasn't succeeded, I have succeeded. I have to see to him so it's the way it is." (RP 1)*

Some respondents shared that even though they were employed, and felt secure in their jobs, they were, however, impacted by unemployment since they supported their extended family members who were unemployed. For instance, one respondent stated that she was supporting her mother who was retrenched.

*"So my mother got retrenched about 5 years ago but before that I still paid her. But thereafter she was retrenched, so I felt like I needed to give her a salary plus the money that I used to give her..."(RP1)*

*"My expectation was, let me push my sisters to go to school and get jobs, and then we can spread this money and divide amongst the three of us, and probably and then think of something that we can do for mommy so that she can earn money when she is at home." (RP 7)*

*"I paid for his accommodation and clothes and stuff so he just graduated last year and we are all so happy... He is looking for some kind of employment now." (RP 9)*

However, when they do not get jobs, she has to continue to support them until they can support themselves through employment.

*"There's a lot of site where you search for jobs. And for her with an HR Diploma, I just don't really believe that she could stay so many years without getting any interview. Its high, there are agencies and this other day I think it was last year I was asking what was the progress,*



*how far with the job searching and she said nothing, and I was like send me your email address and I discovered she doesn't have an email address.” (RP 7)*

*“I couldn't afford it any longer, so what I did was I tried to find someone that can hire one of my brothers as a merchandiser so he's been into merchandising” (RP 5)*

While one respondent expressed sadness that even though her sibling was employed, his salary was too little to cover his needs for a month therefore he still depended on her.

*“... and hardly has... even his salary never lasts the whole month so I know each month he will at least be here for three days because he doesn't have food; he doesn't have money at his house.” (RP12)*

#### **5.4.4 Black tax target**

The respondents were then asked what made them feel the need to take on this financial obligation. Some of them identified themselves as the first-born, thus making it their responsibility to look after the family. While some identified themselves as breadwinners.

*“I'm the oldest sisters, yes, so I knew how to have a new born baby, and I learnt to cook at a very young age because we had to make food when she is not around.” (RP 7)*

*“... a core-bread winner, my dad hasn't been working like for years; It was very hard I think on that particular year when my mother died. I borrowed money at work? What we call loan sharks it's like every month I don't.” (RP 12)*

#### **5.4.5 The types of black tax and payment mechanics**

Two respondents revealed that they feel that not everyone is obligated to pay black tax. They stated that in fact there are two types of black tax, namely voluntary, and compulsory black tax.

*“there is voluntary black tax, and there is black tax that you can't delay. For instance, growing up you had the opportunity to go to school, and maybe now you've got a job and... However, your siblings can't attend school because there is no money, and now you feel obligated...” (RP 6)*

*“...so I would say there’s good black tax and bad black tax. The good one is when you volunteer to give, and the bad one would be when its expected of you every month now so it’s sort of like impose it’s like you must support your family.” (RP 2)*

One respondent explained the compulsory black tax expected from her by her family.

*“It’s expected, and she is expecting it on the 25<sup>th</sup> just like I’m expecting my salary from my employer. I’m her employer she is expecting it, every month on the 25<sup>th</sup> I go to work knock in; see if there’s anything important before nine”. (RP 7)*

*“Sometimes it depends on the severity of the situation but there are things that... I’ve already given you a R5000, so you can’t be asking me money for food or if there’s an emergency or something really need money then I would, either than that, that’s the R5000 and that’s it.” (RP 7)*

While other respondents revealed their monthly contribution to their family members.

*“... private school so every month I give her allowance (my dad pays for her school) R600, R500. My younger brother, he uses my Markhams account to buy clothes, my sister who comes...” (RP 4)*

*“I pay for their living expenses all of it, so I pay for my brother’s accommodation in George, and his medical, and I also pay for my mother’s, their accommodation. My mom and my stepdad, their medical aid, their gym contracts, DSTV, so I pay for everything” (RP 1)*

#### **5.4.6 Generic feelings around paying black tax**

The majority of the respondents felt good about paying black tax, as they felt that they were making a contribution to their family members’ lives.

*“It actually makes me feel great, like I think for me it’s a way of giving back, of thanking your parents of what they have done for you. And for me I would not live well or sleep well at night for my parents and my parents-in-law not to have a decent life while I have a decent life”.*

*“It is rewarding in a way, but at the same time it has pulled me back in a way in terms of my growth and finances, but I don’t feel any guilt or anything about it, I feel like you know what the*

*savings or whatever the money that I would have saved it doesn't equate to me helping them in their education.” (RP 5)*

One respondent feels held back, as much as she is sacrificing, but she couldn't possibly enjoy her life knowing that her family members do not have food on their table.

*“...I am being held back, but I can't not care about them because if I don't care about them whose going to care about them, and I can't go sleep at night if they don't have food on their table.” (RP 1)*

#### **5.4.7 The impact of paying black tax**

There was an overall negative sentiments, and a lot of sad emotions when the respondents were asked how this sense of responsibility has impacted their lives. With some of them stating that they could be owning property, investing and taking holidays.

*“I would have saved my money, I would have had a trust fund for my daughter. I would have had good investments, and I would have had actually better quality of life doing what I wanted to do like travelling. I love travelling, I love that, so for me ever since I got them I've never gone on holiday instead you take the little amount of money that you have, and pay school fees.” (RP 5)*

One respondent reflected that at time she felt that her finances were at a standstill.

*“I know I am, because I felt the standing still of my finances because I needed to sort this out and I feel the last thing that I can take of my list tis my brother now my sister it's an ongoing process I can't take her of the list but when all those people are ok I am done I can really go on making sure with making sure that my kids are ok so I've never really had money for myself and indulging I feel that time will come.” (RP 9)*

*“When I look back and I start counting, like I'm saying I could have been very far in terms of my education, I had to depend on companies to pay for my degree, if I paid for myself probably the one that the companies would be paying would have been my second one or my third one so I'm only still trying to put together money for my masters' now.” (RP 12)*

Each of the outcomes from this negotiation has moral implications for choosing self-interest over family obligation. Some respondents expressed that it would be difficult for them to maintain a good life while their family members suffered. This internal conflict that one might chose self-interest over family obligation is indicative of a shift toward nuclear family or individualist values, to which the middle class is being exposed. In fact one responded shared that she often compared herself with her peers who do not have such a responsibility, and felt that the responsibilities constrained her.

*“I see the people on my level, my white counterparts, the people that don’t have dependents, they progress much faster so I pay my bond and I pay somebody else’s bond, and I pay somebody else’s rent...” (RP 1)*

### 5.5 Human asset: RQ3 - Does the extended family see the emergent middle class family member as an asset?

After the respondents had explained their financial obligations towards their family members, the respondents were asked if they received any special treatment from their family members. The codes that were found in response to this question are shown in Table 4 below. When these codes were analysed, two themes emerged, namely: Pedestal, and the same.

Table 4

*Codes outlining Themes on Human Asset*

Themes	Codes
Pedestal	Give me special treatment
	Get preferential treatment or I’m treated
	Put me on a small pedestal
	Treat me the same as everybody
The Same	It’s my duty
	Maybe emotionally they are feeling deferent, but nothing physically has changed.
	The same, I’m her last born in her words that’s the way it is.

Most of them indicated that they are not treated any differently, while some claimed to being put on a pedestal by some of the family members.

*“I think especially my brothers they do put me on a small pedestal, and I respect that but I also don’t want it because they always say, ‘Mpumi the minute we can do something we going to do something for you.’” (RP 9)*

Some indicated that their parents favoured and respected them.

*“I think because she feels like because I am giving her money and I am supporting her kids because she cannot, then she needs to give me special treatment. I do not like it, because it creates a bit of tension.” (RP 7)*

While one respondent felt frustrated that her family instead made it as if it is her responsibility to support them.

*“It got to a point where I felt like they feel like I have to, it’s my duty I’m their sister actually at some point when we were fighting it actually came out.” (RP 12)*

## 5.6 Emerging themes

As indicated in Chapter 4, a deductive approach was used to analyse the data. However, since black tax is an unexplored concept, the deductive approach was followed by an inductive approach. Through the inductive approach, thirteen new codes were identified. When these codes were analysed, a theme of entrepreneurship emerged. This theme is discussed below.

### 5.6.1 Entrepreneurship

There were three themes that were uncovered under entrepreneurship, namely: entrepreneurial skills, family influence, and risk, as outlined in Table 6 below, which shows codes that were linked to found and linked to entrepreneurship.

Table 6

#### *Codes outlining Emerging Themes*

Themes	Codes
Since they support their extended family members,	Since they support their extended family members, Business in property Business mentoring

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	Business orientated
	Profit in sugar cane
	Own business
	Rich aunt
	Successful business man
Family influence	Uncle help mom
	Wealth in business
	Catering & Décor
	Business family discussion
Risk	Risky decisions

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There was a general trend that was showing entrepreneurial skills among the participants during their childhood through to their adulthood. It was evident that this entrepreneurial skill started at home during difficult times. It was driven by necessity required to support the extended family, as it was being used as a source of income.

*“Growing up with your grandmother is not easy, we did not have electricity, I had to study using candles. In terms of finances, my father would deposit money, not every month but maybe after 2-3 months he would deposit something like R500, R600. And there is 2 of us, we have to buy food so that area I was not satisfied with. So from then on, I started doing things. I started doing gambling, gambling in terms of gaming, we would play games like ‘umrabaraba’. I was good at that. We would play draft so that was part of it. Then I sold sweets and biscuits in primary and high school to generate money to support my grandmother” (RP 4)*

*“My dad is retrenched but he is working on some business deals on the side” (RP 8)*

In addition, some of the participants grew up in entrepreneur-orientated environment. Thus the support they received from family was beyond monetary but also influenced their adulthood decision-making.

*“I had a grandmother who raised us, was very entrepreneurial. So that very little, but who I’ve become have been largely influenced by her.” (RP 3)*

*“So in 2006 to 2007, she started a business, she went for interior décor classes and she started a business in interior decorating. And looking at the market, township market has a lot of buying power, they are very supportive”. (RP6)*

There were cases where the parents involved the respondents early on, to empower their understanding some key aspects of the business, and some were even compensated.

*“I started working a lot with my mom as she was trying to grow a business. She would sew and all that stuff, and I would do the installations, so I would get bits of a cut on that.”(RP 6)*

*“I had an idea of growing sugar cane, because of where my grandmother stayed, they are big on sugar cane, my dad used to do it. So I saved up some money for that but at that time I wasn’t thinking of it as a project or as a profitable business opportunity. I was not in that space. But I did it, and for the first time it worked and there was profit.”*

**(RP 7)**

As a result some of the respondents were business-minded, and were aspiring to become entrepreneurs in the near future.

*“I am sure I will be a successful business man by then, in property and maybe started my own company as a marriage councillor. I am going to push for that, I am going to push hard for that.” (RP 4)*

*“In 5 years’ time I see myself in property development as my business. As I started the commune, my brain started first to townships, now people can afford nice townhouses and we need to invest in such. Nobody really wants to move from a township, some people would prefer to have a nice townhouse but in a township, and we need to urbanise the whole township” (RP 7)*

*“I’m made to believe that the entrepreneur type of activities give a lot of food on the table, so even though my dad was a bread winner from formal occupation perspective, there was a lot of contribution that my mum did from her financial perspective” (RP 10)*

Despite this, there was one respondent that expressed concern about entrepreneurship indicating the risk involved.

*“I think that’s what scares me, because you can make any risky decisions, I can’t decide to leave corporate life and start a business” (RP 11)*

## 5.6 Conclusion

### **Research question 1: Are the family bonds still present?**

With regards to research question one, the results showed that the majority of the individuals that are subjected to black tax were raised from broken homes, and had to depend on kinships for resources. The kinship network provided social capital for them, which has resulted in strong family bonds even as adults.

### **Research question 2: Do these bonds translate into economic and other types of support?**

In response to question two, the results revealed that the black middle class felt compelled to support their kinship in order to improve their lives. The results showed that the support was voluntary and compulsory at times depending on the kinship’s conditions. However, the majority of the respondents felt good about supporting their family members, even though they did acknowledge the sacrifices and difficulties that it sometimes brought in their lives. The support was provided on time frame conditions of seeing their kinship improving their lives. In instances where the timeframe had been too long according to the respondents’ expectations, there was a level on resentment. Majority respondents supported family members that played a role in their upbringing, and siblings or nephews or nieces. The support was mainly in monetary terms, but also included providing shelter, advise, food, clothing, gifts and time.

### **Research question 3: Does the extended family see the emergent middle class family member as an asset?**

In response to question 3, the majority of the respondents did not feel that they were valued as a result of the support that they provided to their family member. However, some respondents felt that they were favoured and treated as assets. All the key findings from the data for each research question are summarised in Table 7 below.



Table 7

*Summary of the Key Findings*

Question	Research Question
<p>Question 1: Family Connections</p> <p>Are the strong family bonds still present?</p>	<p>Four themes emerged from this question, broken family, interdependency, support structure, and family bonds</p> <p>The broken family theme emerged when they described their childhood, and how they ended up depending on extended family members.</p> <p>The respondents developed strong traditions, cultures, and values with their family members as a result of the original broken family structure.</p> <p>As part of these values and traditions, majority of the respondents received a lot of support from family in order for them to succeed.</p> <p>Majority of the respondents professed to possess close family ties with their family members.</p>
<p>Question 2: The black tax</p> <p>Do these strong family bonds translate into economic and other types of support?</p>	<p>Seven themes emerged from this question, namely: the understanding of black tax, the black tax time frame, the rationale for paying black tax, the people that are mostly likely to pay black tax (target), the types of black tax and their mechanism, generic feelings around black tax and the impact of black tax</p> <p>All but one respondent seemed to have an idea of what black tax meant. Majority framed it as "one's obligation to support their family members financially in order to better their livelihood".</p> <p>Some respondents were impacted by black tax the moment they started to work, while others were not. The data also revealed that for some respondents, black tax is a lifetime commitment, while for others the time frame is dependent on the success of siblings, especially finishing school and finding a job.</p> <p>Majority of the respondents felt that they had no choice but to support their family members as they were the breadwinners and first burns. The data also revealed that they felt compelled to support them, as they could not sit by and watch family members live in poor conditions while they could afford a good life.</p> <p>The data also revealed that there were two types of black tax, the compulsory, and the voluntary. The compulsory was an obligation that the respondents felt they had no choice about. The payments varied, from monthly to emergency, to gatherings, etc.</p>

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Majority of the respondents felt happy about supporting their family members, some referred to it as rewarding.

However, the majority felt that black tax held them back from personal development, investments and savings, owning property and taking holidays.

Question 3

Does the extended family see the emergent middle class family member as an asset?	Most respondents felt that they were not treated differently by their family members as a result of the financial support that they provided.
	While some felt that they were put on a pedestal, and received favoritism in the form of special treatment.

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## CHAPTER 6: DISCUSSION OF THE RESULTS

The objective of this research study was to understand the meaning of black tax from a financial obligation perspective, as well as the conditions and circumstances that result in an individual being subjected to it. The research questions were compiled in order to understand the conditions and circumstances around black tax. Interviews of 12 black middle class respondents were conducted and analysed in Chapter 5. This chapter discusses these findings, relating them to the literature review on historical resource deficit and family connections; social mobility and modernity; the reality of middle class lifestyle and social capital; and communal values as discussed in Chapter 2. In this discussion, the meaning of black tax is first discussed, while the discussion on conditions and circumstances is structured according to the research questions presented in Chapter 3.

### 6.1 Black tax

Black tax or 'family tax', as referred to by Falco & Bulte (2011), is defined as the financial responsibility of providing for kinship as a result of inequality, (Mhlungu, 2015). However, none of the respondents referred to black tax in monetary terms, even though the findings indicate that the majority of the support is money. This is perhaps because the majority of the respondents provided support that was beyond monetary, such as providing clothes, shelter, food, and money. Thus, based on the responses, black tax is understood as support provided by a middle class member of a family to the kinship network, which entails money and other types of support, and is intended to improve and enhance their lives.

### 6.2 Research Question 1: The presence of the strong family bonds

Family of origin and structure was critical in understanding the depth of family bonds that exist within the kinship network since the literature review in Chapter 2 revealed that life chances depend on social class origins, and social class of parents, (Mitnik, Cumberworth, & Grusky, 2016). Thus, in order to understand the conditions and circumstances that prevail for an individual to be impacted by black tax, it was then necessary to discuss the individual's life course. In Chapter 2, it was established that the majority of black South Africans originated from low social class, due to the legacy of the apartheid system, which systematically denied them social mobility, and caused broken family structures (Hickel, 2012). The findings showed that the majority of the respondents experienced family disruption during their upbringing as a result of divorce, loss of

employment for a parent, death of a parent at a young age, the availability of better work opportunities for parents away from home. As a result, the respondents were placed in a position of dependence in a wide social support network from kinship, as referenced by respondent 3 (RP 3) response in Chapter 5, Section 5.3.3.

This findings support Stewart's (2015) argument, discussed in Chapter 2, that kinship support is used as a survival strategy, and a resource of social capital in poor communities and broken family homes. Furthermore, in Chapter 2, the components of social capital were discussed as trust, concern for one's associates, a willingness to live by the norms of one's community, generosity, and collective action in to resolve social problem, (Bowles & Gintis 2002). It was also established that the well-known form of social capital in the African context is *Ubuntu*, which is similar to the Malaysians *Kampung* spirit.

The results showed that the majority of the respondents grew up in the environment where *Ubuntu* was lived and practiced. When the respondents were asked if they still have strong connections with their kinship, the result revealed that despite the difficulties experienced as a result of family disruption, the kinship provided social capital. Most of the respondents narrated fond memories of their childhood family values and norms, and the level of social capital that they experienced growing up, refer to respondent 2 (RP 2) response in Chapter 5, Section 5.3.2. Majority of respondents confirmed that they had strong relationship with their kinship, while some confessed to have lost some of that network, refer to respondent 2 (RP 2) response in Chapter 5, Section 5.3.4. This finding is aligned to Goransson's (2013) study of Singaporeans' experiences of upward social mobility, in which some respondents expressed a deep nostalgia for the solidarity through stating that he still missed the olden '*kampung*' days, where predominantly all of the villagers knew each other.

From the findings discussed above, it is clear that, despite differences in the causes that resulted to family disruption, the 12 respondents' experiences taught them deep-rooted values of *Ubuntu*; and the importance of kinship as a survival tool' and a source of social capital at early stages in their childhood. As stated by Metz (2007) that a person with *Ubuntu* is open and available to others and is diminished when other people suffer. It is perhaps both the difficult experience of family disruption and the lessons that they learnt as a result of the disruption that have caused them not to abandon their kin network even after they have reached the middle class status. This

is the reason that the majority maintained strong family connections. From the findings, it can be inferred that social capital or *Ubuntu* is a deep-rooted social structure for respondents.

### **6.3 Research Question 2: The presence of strong family bonds translating into economic and other types of support**

The literature review revealed the social mobility journey of an individual from the family structure discussed above. In Chapter 2 it was argued that the success of these individuals depended on the resources provided by their kinship. The challenges that the respondents faced did not end at home, but extended to experiences of structural inequalities at the work place in which government intervened through affirmative action policies. It was discussed that this intervention was one of the drivers of social mobility that helped build middle class. Malaysia, which had faced similar structural inequality, experienced upward social mobility and growth in middle class when the same policy had been implemented, (Sloane-White, 2008).

In Chapter 2 it was evident from the limited existing literature that even as these individuals become socially mobile and modernised, they do not lose their traditional scripts, instead selectively adopting the middle-class lifestyle, attitudes, behaviors, and attitudes, which are required for success while they maintain ties with family and community members, (Stewart, 2015). In fact, this is supported by the findings in which most of respondents claimed to maintain some of the traditions that they grew up practicing, refer to respondent 7 (RP 7) response in Chapter 5, Section 5.3.2

It has been discussed that family bonds remained strong despite the changes in social class. The findings further revealed that modernity did not change the values and culture of the respondents respectively, a finding that is affirmed by Stewart's (2015) study. Based on this understanding, the following research question was posed: Do these these strong family bonds translate into economic and other types of support?

The findings showed that all respondents supported their kinship but the type of support varied across the respondents. In fact two respondents stated that there are two types of black tax, a voluntary and a compulsory black tax. All respondents confirmed this, as they each narrated how they offer support to their kinship. Some voiced resentment and sadness in the way that they support their kinship, refer to respondent 7 (RP 7) response in Chapter 5, Section 5.4.5. While

some expressed joy and fulfillment for the support that they offered to their kinship, refer to respondent 9 (RP 9) responses in Chapter 5, Section 5.4.3. Both of these findings echo Falco and Bulte (2015)'s argument that the kinship network prescribes both 'moral economy' of sharing, and 'forced solidarity' where voluntary and compulsory black tax would refer to moral economy and forced solidarity respectively.

Follow up questions were asked from which the following themes were uncovered, namely; rationale for paying black tax, black tax time frame, the black tax target, the types of black tax and the mechanism, generic feelings around black tax, the impact of black tax. Some of these themes will be merged and discussed together below.

### **6.3.1 The circumstances that drive black tax (Rationale for paying black tax and black tax target)**

During the interviews, the respondents were asked why they felt the need to support their family members. All respondents seemed to be altruistically motivated to support their family members. All respondents expressed genuine empathy, and a sincere desire to help. None of the respondents indicated to want anything in return, refer to respondent 9 (RP 9) responses in Chapter 5, Section 5.4.3. These findings affirm both Chipp et. al (2011), and Falco & Bulte's (2015) arguments that individuals care about the well-being of their kin are altruistically motivated to assist their kin, such that they may voluntarily decide to share part of their income with them which is supported by *Ubuntu* concept discussed above.

Kinscripts theory suggests that each family has a set of values and behaviors to which its members adhere often without conscious awareness. In a fact the theory on scripts further states this behavior of individuals is dependent on factors such as culture, societal values, and placement of the individual or family in history, (Stewart, 2015). The findings were consistent with this theory as majority narrated that they felt compelled by the circumstances, explaining that they were firstborns and breadwinners, so they felt that they needed to provide support to their family in order to improve their lives. Some expressed this as a duty that the kinship expected from them as a first-born and a breadwinner, refer to respondent 7 (RP 7) response in Chapter 5, Section 5.4.4.

When the respondents were further probed about the type of circumstances, they revealed death of a parent and limited financial resources within the kin network. In Chapter 1, it was discussed

that when the economy is depressed, middle class is heavily impacted. The findings revealed that this group is indirectly impacted by unemployment in the country, with South Africa unemployment rate at 26.6%, (Statistics South Africa, 2016), because they find themselves supporting their unemployed siblings with the hope that they will find employment one day.

The black middle class in South Africa is, therefore, not only impacted by unemployment, but the level of inequality in the country. As discussed in Chapter 2, South Africa has one of the highest levels of inequality in the world (Wiemann, 2015). The findings revealed that the black middle class is caught between the two worlds that President Mbeki outlined. While they are trying to live the middle class lifestyle, they cannot enjoy it knowing that their kinship are living in poverty. They, therefore, support their kinship in order to try and improve their standard of living. Thus the results revealed that middle class remain committed to traditional family scripts throughout their social mobility journey. These findings are consistent with Sloane-White's (2008) findings about the Malaysian middle class who lived dual lifestyles.

### **6.3.2 The conditions around black tax- Black tax mechanism and timeframe**

All respondents had a standing monthly financial obligation toward their kinship. The amounts varied for each respondent. Some respondents felt that black tax was a temporary situation for them, while others lamented that they felt that theirs was a lifetime commitment. Other respondents had placed some timelines on their obligations due to the expectations that their kinships will complete schools and find jobs in order for them to make a living for themselves. However, these timelines were limitedly realised. Where these timelines were exceeded, there were elements of resentments towards their kinship.

The conditions that compelled the respondents to pay black tax on permanent basis differed for each respondent. Others felt that some of the members of their kinship had not succeeded in life, and, therefore, they were willing to support them for a lifetime. Where the support was just for parents and aunts and uncles, they also acknowledged this support as a lifetime commitment, refer to respondent 1 (RP 1 ) response in Chapter 5, Section 5.4.2.

In this regard, Falco and Bulte (2015) had warned, that sometimes social capital invites a free rider effect from kinship, setting the stage for poverty trap for its members. Could this possibly be

one of the instances? More research would need to be conducted around this area in order to make conclusive arguments.

### **6.3.3 The impact and generic feelings around black tax**

While the respondents recognised and accepted the obligation to provide support to their kinship, they often made difficult and uncomfortable decisions between their needs and the needs of the kinship. Such findings are consistent with Stewart's (2015) findings, who found that African American middle class also often found themselves negotiating with themselves about whether to set limits about the level of support that they needed to provide to the family, thus protecting resources to maintain middle-class status, or to participate in middle-class activities such as hobbies and travel, refer to respondent 5's (RP 5) response in Chapter 5, Section 5.4.7. These findings are in line with the findings discussed in chapter one that the danger of losing middle-class status a significant and real threat to middle class, (Steytler, 2015). Furthermore, the findings revealed that the impact of family support does not only affect current lifestyle but threatens the future lifestyle as well. For instance the findings revealed that the respondents struggle to save and invest in themselves, as referenced by respondent 12 (RP 12) in Chapter 5, Section 5.4.7.

There is personal sacrifice and trade-off between personal (and family) development, future investment, and moral economy of sharing income with the kinship. These findings align with Falco & Bulte's (2015) arguments discussed in Chapter 2 that intra-family distribution of incomes is correlated with reduced savings. Falco & Bulte (2015), in their study posed the following question, "if compulsory sharing within the kinship network is so detrimental to the economic interests of individuals, why does it persist? Falco & Bulte (2015) acknowledged this question to be outside the scope of their study and noted the need for a research study with cultural underpinnings.

This study provides some of the insights and understanding of why the black middle class continues to support their kinship even if it impacts negatively on their livelihood. Several respondents narrated that their reason for sustained kinship support was that it was fulfilling and rewarding for them. Those who felt that they were not forced to support their family members felt that it was good obligation to reciprocate to family.



From the findings of the this study then, it can be inferred that the family bonds and the foundation of those family bonds such as *Ubuntu*, and the hardships experiences at a young age, are a deeply rooted structures that connect the black middle class to their kinship network. It is this foundation that keeps the middle class rooted in their moral obligation and, thus, enables them to continue to support their kinship despite some of the negative impact that the support imposes in their lives.

#### **6.4 Research Question 3: The emergent middle class as human asset within the extended family**

As discussed in Chapter 2, life course theories suggest children's support to their mothers increases the likelihood that those children are preferred over those that do not provide support, (Suitor, Gilligan, & Pillemer, 2013). In light of this argument, this study proposed to investigate if these claims are valid to the respondents based on the support that they provide to their kinship. The study sought to investigate if they felt favoured by the family over others, and if they received special treatment from their kinship. The findings were inconclusive, as views on this question were mixed. Some respondents claimed that nothing had changed for them, they were still treated the same way as they were treated before they provided support, qualifying that their kinship did not demand support from them and that they had always treated each other with love and mutual respect. While others claimed that they were treated differently and did not like the special treatment, as it did not come from a place of love but from a place of being a provider, refer to respondent 7 (RP 7) response in Chapter 5, Section 5.5.

Based on the findings and the scope of this study, a conclusive response could not be reached for this question, therefore more research is required around this area.

##### **6.4.1 Entrepreneurship**

It emerged in the results that majority of the results that majority of the responded grew up in entrepreneurial households where other sources of income were a necessity to support the kinship, refer to respondent 10 (RP 10) response in Chapter 5, Section 5.6.

In addition, the findings revealed that this entrepreneurial mindset has continued even as they are middle class with the majority expressing the desire to own and run their own business in the near future. These findings again confirm the continuation of the traditional family scripts as discussed above. It also affirms the similarities between South African and Malaysian middle class

entrepreneurship mindset as discovered by Sloane-White (2008). Thus author found that the Malaysian middle class had attempted a number of entrepreneurship ventures in which they had failed in. Sloane-White's (2008) research study investigated the causes for some of the failures. Entrepreneurship was outside the scope of this study, therefore, further research is required to investigate if there are similarities between Malaysian and South African middle class entrepreneurship. There is also an opportunity to explore the link between black tax and entrepreneurship and the impact of black tax on entrepreneurship.

## 6.5 Summary

In this chapter, the findings from Chapter 5 were reviewed and discussed. The discussion demonstrated the existence of strong family bonds despite the differences in the social status between the family members. The discussion also demonstrated that the strength of the family bond was as a result of deeply rooted *Ubuntu* values, the hardship experiences, and the importance of kinship as a survival tool and a source of social capital.

The discussion also demonstrated that the strong family bonds translated into both financial support, and other forms of support. It revealed the motive behind the support as altruistic and that individual felt that supporting their family members was rewarding and fulfilling. It was also established in the black tax hinders middle class's development and savings abilities, but it was revealed that majority found the obligation fulfilling and rewarding.

Finally, the discussion demonstrated the result did not provide sufficient evidence to ascertain if their family members regarded the middle class as human assets.

## CHAPTER 7: CONCLUSION

### 7.1 Research background and objectives

The world expects a lot from middle class, (Banerjee & Duflo, 2008). As discussed in Chapter 1, this is because the middle class is considered to provide a number of key functions for the economic growth and development of a country, namely: providing a base of growing human capital, contributes to a country's savings and is the primary driver of domestic consumption, holds government accountable and promotes political stability. The high level of interest and the abundance literature available is not surprising then.

The available literature varies from the research on size, income, purchasing power, consumption patterns and behavior, the consumer culture, their political choices, savings, and investments decisions and so many more. It is also acknowledged in Chapter 1 that this available literature is heavily biased to the middle class within the developed countries with very limited the literature on emerging markets middle class. As a result, more extensive literature, and scholarship exists to provide an understanding of the middle class within developed countries, but very little is known about the emerging middle class.

In a highly unequal society with an apartheid legacy, this expectation on middle class is heightened. Based on the findings of this research, it can be inferred that black tax is one of the elements that heighten this expectation in South Africa. The objective of this research study was to understand the meaning of black tax from a financial obligation perspective, the conditions and the circumstances that result in an individual being subjected to it. This contributes to the literature on emerging middle class around the way that they spend their money, their culture, and their motives.

### 7.2 Main Findings

The findings discussed in this research reflects a number of interesting points around the meaning of black tax, conditions and circumstances that results to it. This research study demonstrated that black tax refers to both the social and economic support that the middle class provides to their kinship network. This social and economic support includes money, shelter, food, clothing, knowledge sharing and transfer and many more. The research study also demonstrated the conditions that results to black tax are both external and internal environments, where external

conditions include, the high inequality levels, the government policies, high unemployment levels and apartheid legacy and internal conditions include broken family structure due to divorce, death of a parent, resource deficit, loss of employment or lack of employment and employment opportunities further away from home.

A central feature of the life stories of the respondents was the kinship network that they have. This was the kinship network that they were placed with and had to depend on when their families experienced disruption during the growing stages. The research study also demonstrated that growing up in such an environment strengthened the family bonds and taught the respondents the importance of kinship network and the value of *Ubuntu* (social capital). As a result of these deep-rooted values, the research study demonstrated that the respondents continue with their family traditional scripts regarding their obligations and responsibilities towards their family despite their modernity as a result of social mobility. As such, the majority of respondents find supporting their kinship both fulfilling and rewarding, and their motives are altruistic.

Finally, the research study demonstrated that while the respondents recognise and accept the obligation to provide support, they often have to make difficult and uncomfortable decisions between self-interest and family interest. The findings showed that at times some of the respondents have to put their lives on hold in order to support the kinship. In such instances black tax hinders individuals' personal development, savings and investment lifestyle.

According to Stewart (2015), what aggravates the situation on emerging middle class is that this social and economic obligation may be invisible to colleagues and others with whom they interact. This leads to the perception that the emerging middle class may have more disposable resources to invest in middle-class lifestyles, which is not an accurate perception. Stewart (2015) further states that strife that come with moving between the two worlds, (wealthy and historically white; and the other completely excluded from the economic mainstream, impoverished and black) may never enter the conversation, because they remain invisible to therapists, teachers, and others who may have reason to intervene with these families. In fact, the issues may also remain unidentified or unspoken by either the higher- or lower-status family members. This is perhaps the thrust behind emerging conversations on the issue in public spaces, particularly social media.

### 7.3 Proposed Black Tax Framework

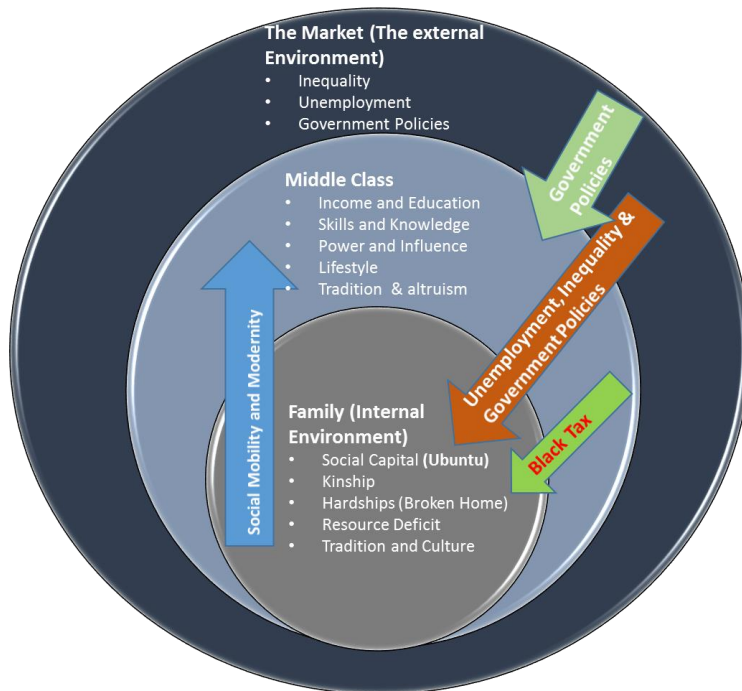
The main findings have been used to develop the proposed model presented in Figure 5 below. The model depicts the enablers for black tax, which are divided into three layers. The family forms the internal environment, which is at the heart and the core component of the black tax. The internal conditions that set black tax are, thus, indicated as growing up in a resource deficit home where *Ubuntu*- social capital- is a culture and tradition. Such families are also where some or all members of the household have experienced challenges such as divorce, death of a parent, unemployment and others enabling all the family members to form a strong kin network. The external conditions that impact the home environment that result in resource deficit are inequality and unemployment.

The blue arrow in the diagram then depicts the individual attaining social mobility and modernity and reaching middle class status, through the government policies and kinship support including black tax from middle class family members. Within the middle class status, an individual might have attained education, thus is skilled and knowledgeable, has power and influence, lives a middle class lifestyle however still adheres to family scripts of tradition and altruism. The connection of the two circles the family and the middle class signifies the strong bonds that are maintained regardless of social mobility.

The third component of the model depicts the external environment, which is the market. This is where both middle class and their family members find themselves in. When the conditions improve in the market they positively impact both the family and the middle class. While negative market conditions aggravate both the middle class and the family. The elements that enable black tax in this environment are inequality unemployment, and government policies. The brown arrow shows that unemployment, inequality and government policies feed to the family to drive resource deficit, and while government policies enable the growth of middle class.

Figure 5

*The Conditions that Enable Black Tax*



### 7.4 Recommendations for stakeholders

The potential stakeholders who could benefit from this research are current students, marketers, business and government. The implication of this study for each of these stakeholders, are discussed below.

#### 7.4.1 Students

This research study will provide insight for a student who comes from the type of the family discussed above. It will shed light into the student’s social identity, and also provide them with insights of what to expect based on their family upbringing.

#### 7.4.2 Marketers and business

Understanding consumer behaviour and culture is central to development of any marketing strategy. In fact marketers spend time in profiling their target market in order to understand their behaviour and reason behind the behaviour, (Kotler & Keller, 2012). This enables the marketers

to develop products and communication that best suits their target market. This research study provides marketers and business with insights into the culture and lifestyle of the middle class, especially the emerging black middle class in South Africa. It also outlines some of the barriers into their investment and saving behaviours but also provided them with an opportunity to develop products that could be relevant to this situation. The findings discussed herein demonstrate that disposable incomes among the emerging middle class are not as extensive as marketers and business may expect. Individuals are beset with duties towards their immediate families. This also provides an opportunity for product and service development. Banks have made money transmission easy through services such as an e-wallet and insurance companies have started looking at multiple funeral policies under one individual account.

#### **7.4.4 Government**

In Chapter 2 and Chapter 6, it was discussed that this kind of social capital results to poverty trap and it reducing the savings rate. It was also discussed that this middle class are at risk of losing their middle class status, which is has negative implications for government as they depend on middle for growth. Black tax also signals the high inequality levels that still exist in the country. As discussed in Chapter 6, high unemployment levels impact on middle class, as they have to support their unemployed family members. Thus it is important for government not only to develop policies that drive the growth of middle class but also to develop policies that will drive low skills. This will lessen the load on the middle that support their unemployed siblings but also lower the inequality levels in the country. However any strain on official taxes, such as increase in income tax, will impact black tax, as this group will have reduced financial resources to support their families.

#### **7.5 Limitations**

Section 4.8 of this research study details the limitations based on the research methodology used. These research limitations include the relatively small sample reviewed out of the total population black middle class in South Africa. Confirmation bias and blindness due to the researchers own cultural background, which is similar to the sample also posed as a key limitation. The output of the study was based on purposive sampling, which might not have been a representation of the total population. The study is limited as it took a perspective from one province only -Gauteng, thus lacking in diversity and representation of South Africa's middle class.

There is limited research available around black tax. In fact, black tax is a term that has recently emerged from middle class, which has not yet been documented in the academic literature. This presented a challenge to research as the research was done around it and on the topics that were related to it.

## **7.6 Conclusion and Recommendations for future research**

Through this study the concept of black tax is explained, the conditions and circumstances that enable black tax have been uncovered, therefore the objective of this study have been met.

Even though black tax is a fairly new term, this study has shown that the phenomenon is not new around the world. This study has shown that black tax is a common lived experience across unequal societies where resource deficit and mostly broken family have exits. Such that kinship and social capital become a survival strategy. African American and the Malaysian communities were found to share similarities with South Africa and therefore formed good bases for comparison to South Africa. The similarities within were observed across all three spheres of black tax, namely the internal environment (family), the middle class and the external environment (the market). The observed similarities in the internal environment were; broken family structure, resource deficit, kinship and social capital. Another similarity observed was the dual lifestyle led by the middle class, accompanied by the complex economic responsibilities that the middle class face. Finally, the common thread in the external environment was that across all three communities, there was history of marginalisation that resulted to inequality society.

Despite these similarities found across the lived experiences of middle class in Malaysia, the United States, and South Africa, the results cannot be generalised. Since the interpretivist approach seeks to understand current reality but with a potential to provide understanding for future realities, (Saunders & Lewis, 2012). However, the proposed model provides a starting point for conditions to investigate in order to make a judgement on individual black tax status. Thus, this model forms a great basis for future studies, which should seek to test its applicability and transferability. Future research should test and compliment this model, and cover black tax across other parts of South Africa, as well as other emerging countries. However, this researcher believes that adopting a similar data analysis approach undertaken in this study would enable continuous and extended building of new knowledge of the. This would assist to determine the similarities in the findings and would also test the validity of the model.



The next logical step would then be to expand the research to investigate the impact of black tax on job mobility, personal development, personal saving, and investment, although savings and investment have been briefly covered by Falco and Bulte (2015). These authors' findings confirmed the need for an extension of their research with further understanding of the cultural underpinnings. Job mobility would be an illuminating dimension as it would provide insight into high income required within a short space of time in order to maintain the dual lifestyle. Most of the respondents reflected on how much they had to put their lives on hold in order to better the lives of their family members. This could be just the surface of the impact, thus affirming the need for more research to understand the extent of the problem.

Entrepreneurship emerged as a theme in this study where families were forced to other means to generate income in order to support the family. This was outside the scope of this study, however. Therefore, this study could be used as a basis to explore entrepreneurship and black tax further. Finally, the results of this study were inconclusive on whether individuals that support their family members are treated as human assets or not. Further study into this dimension would benefit the literature.

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## 9. APPENDIX 1

### Guide for a Qualitative Research Project

#### Consent:

I am conducting a research as part of my MBA studies to understand *Black Tax*. Black tax has been a subject and many media houses in the past year and has recently trended on twitter. The study seeks to understand the meaning of black tax, if the black middle class feels obligated to pay it. The study also seeks to understand the emerging middle class life. **Your participation is voluntary and please note that the interview will be recorded, should you wish to withdraw, you can withdraw at any time without penalty.** All data will be reported without identifiers. The interview will take approximately an hour. If you have any concerns, please contact my supervisor or me.

Researcher Name: Nonhlanhla N Magubane  
Kerry Chipp

Email: 15389147@mygibs.co.za  
Phone: 0722026936

Research Supervisor Signature:

Email: [chippk@gibs.co.za](mailto:chippk@gibs.co.za)  
Phone: [+27 11 771 4175](tel:+27117714175)

Today's Date:

Place:

Time:

Interviewer's Name:

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## 1. Respondents Personal Information

Subject's Name:

Birth (maiden) Name:

Sex:

Age:

Birth Place:

Residence Patten:

Ethnic Group:

**Born in** \_\_\_\_\_ till \_\_\_\_\_ Township/Village

(Rural Area)

\_\_\_\_\_ till \_\_\_\_\_

Township/Village (Rural Area)

\_\_\_\_\_ till \_\_\_\_\_

Township/Village (Rural Area)

Special Comments on the reasons for moving:

**Occupation:** \_\_\_\_\_

**Marital Status (Single/Married/Divorced)** \_\_\_\_\_

**Married what year** \_\_\_\_\_

**Divorced what year** \_\_\_\_\_

**Remarried what year** \_\_\_\_\_

**Children (Ages and Gender):**

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_ **Gender:** \_\_\_\_\_ **Now Living:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_ **Gender:** \_\_\_\_\_ **Now Living:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_ **Gender:** \_\_\_\_\_ **Now Living:** \_\_\_\_\_

**Resides with:** \_\_\_\_\_ Husband \_\_\_\_\_ And or Mom \_\_\_\_\_ And or

Siblings

**Religion Type:** \_\_\_\_\_

**How religious:** Strong, moderate, inactive, indifferent,

**How often worships:** daily, weekly, monthly, several times, a year, once every several years.

## 2. Respondents Education

Highest level: \_\_\_\_\_

## 3. Respondents Occupation

1<sup>st</sup> Job \_\_\_\_\_ In which year \_\_\_\_\_

2<sup>nd</sup> Job \_\_\_\_\_ In which year \_\_\_\_\_

3<sup>rd</sup> Job \_\_\_\_\_ In which year \_\_\_\_\_

4<sup>th</sup> Job \_\_\_\_\_ In which year \_\_\_\_\_

## 4. Siblings: Yes/No

Birth Order: 1<sup>st</sup> \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_ 3<sup>rd</sup> \_\_\_\_\_ 4<sup>th</sup> \_\_\_\_\_

### Brothers:

First Name \_\_\_\_\_ present age \_\_\_\_\_ now lives in \_\_\_\_\_

First Name \_\_\_\_\_ present age \_\_\_\_\_ now lives in \_\_\_\_\_

First Name \_\_\_\_\_ present age \_\_\_\_\_ now lives in \_\_\_\_\_

### Sisters:

First Name \_\_\_\_\_ present age \_\_\_\_\_ now lives in \_\_\_\_\_

First Name \_\_\_\_\_ present age \_\_\_\_\_ now lives in \_\_\_\_\_

First Name \_\_\_\_\_ present age \_\_\_\_\_ now lives in \_\_\_\_\_

## 5. Parents

Mother Age \_\_\_\_\_ Died in what year \_\_\_\_\_ your age then \_\_\_\_\_

Father Age \_\_\_\_\_ Died in what year \_\_\_\_\_ your age then \_\_\_\_\_

**Marital Status:** Divorced \_\_\_\_\_ you were how old \_\_\_\_\_

Mother remarried when you were \_\_\_\_\_

Father remarried when you were \_\_\_\_\_

Lived with mother between ages \_\_\_\_\_ and \_\_\_\_\_



Lived with father between ages \_\_\_\_\_ and \_\_\_\_\_

**Special Comments:**

Place of birth of mother: \_\_\_\_\_ Stepmother \_\_\_\_\_

Place of birth of father: \_\_\_\_\_ Stepfather \_\_\_\_\_

Ethnic Group of mother: \_\_\_\_\_ Stepmother \_\_\_\_\_

Ethnic Group of father: \_\_\_\_\_ Stepfather \_\_\_\_\_

Occupation of mother: \_\_\_\_\_ Stepmother \_\_\_\_\_

Occupation of father: \_\_\_\_\_ Stepfather \_\_\_\_\_

**6. Grandparents**

Grandmother Age \_\_\_\_\_ Died in what year \_\_\_\_\_ your Age then \_\_\_\_\_

Grandfather Age \_\_\_\_\_ Died in what year \_\_\_\_\_ your Age then \_\_\_\_\_

**Resides with:** \_\_\_\_\_

Occupation of grandmother: \_\_\_\_\_

Occupation of grandfather: \_\_\_\_\_

Is she/he on pension? \_\_\_\_\_

**Special Comments:**

**Questions related to Social Mobility Journey**

7. Do you own a house/flat, etc? \_\_\_\_\_ How many?

8. Do you own a car? \_\_\_\_\_ How many?

9. Do your children go to private or public schools? Why

10. Do you have investments? Policies or Savings

11. Did you know what you wanted to do with your life when growing up?

12. Would you say you were happy growing up? Why? Please share your childhood memories?

13. Who was that one person that you looked up to when growing up?

14. Who was that person that believed in you and your dreams?

15. How did they support you to get a break in life?

16. What is your relationship with them now?

17. What and when was your biggest break in life?
18. Are you where you want to be now, at this stage of your life?
19. What else would you still like to achieve 5 years from now?

**Questions related to strong family bonds**

20. Describe Relationship with your Aunties/Uncles if (any)?
21. Describe Relationship with your Nephews/Nieces if (any)?
22. Describe Relationship with your cousins if (any)?
23. How often do you visit your parents and extended family members? And Why?

**Questions related to Black Tax (economic and other types of support)**

24. When you visit, do you bring them anything special? Or are you expected to bring anything special?
25. Do you feel obligated to bring anything special? And why?
26. Do you think your family members treat you different because you bring them the special gifts?
27. Do you ever give you family members money? Who do you normally give it to? Why and how often? Do you budget for it?
28. Is there anything else you do for members of your family? Why and how often?
29. Please can you share how you spent your first 3 years of work salary
30. What are your thoughts on black tax? What does the actual term mean?