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Coping with the burden: An exploration of management strategies among young black professionals in Mopani District navigating 'Black Tax' expectations and financial strain

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ABSTRACT

The socio-economic culture of Black Tax, where employed Blacks are supposed to take care of extended family members, is now a long-term phenomenon in post-apartheid South Africa, especially among upwardly mobile young people. This study examines the business practices of young Black professionals in the Mopani District as they balance family financial needs and individual economic goals. The study aimed to understand how these professionals perceive, experience, and manage the financial and psychosocial strains associated with the Black Tax. A qualitative and exploratory research design was used. The data were gathered through semi-structured, in-depth interviews using purposive sampling. Thematic analysis was used to identify patterns and coping strategies in participants' stories. The findings show that participants use various strategies, including financial boundary-setting, structured budgeting, open family negotiation, and emotional control practices. Although Black Tax can be seen as a moral and cultural duty grounded in collectivist principles, it also imposes a financial burden, impedes wealth accumulation, and creates psychological pressure. Informed consent, confidentiality, and voluntary participation were well adhered to. The study concluded that young professionals are resilient and use adaptive coping strategies. However, structural economic inequalities further increase the burden of Black Tax, requiring expanded financial literacy assistance and socio-economic changes.

Keywords: Black Tax, Young Black Professionals, Financial Strain, Coping Strategies, Mopani District

INTRODUCTION

The move towards economic self-sufficiency of most young Black professionals in post-apartheid South Africa is often accompanied by a complicated and unacknowledged duty, often called Black Tax.[1] This is used to denote the expectation that working black people will provide long-term financial aid for the extended family, not just the nuclear one. Although it is framed in the context of solidarity, reciprocity

[1] Mikateko Mathebula and Melanie Walker, "Navigating 'Black Tax'and Financial Interdependence as a Young Person in South Africa," *Journal of Youth Studies* 29, no. 6 (2026): 808–22.

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and collective upliftment, Black Tax reflects more profound historical and structural inequalities that persist in shaping the trajectories of wealth, labour and social mobility.[2] To most upwardly mobile young people, professional achievement does not mark personal economic liberation, but the joining of a redistributive system of obligations.

The origins of Black Tax are deeply rooted in South Africa's socio-historical context. The policies of the period of colonial dispossession and apartheid systematically deprived black families of owning assets, quality education, and well-paid jobs, and established intergenerational poverty and wealth inequalities.[3] Here, the prosperity of a family member is frequently presented as a common good intended to compensate for the lack of advantages. The requirement is thus not just cultural but structural, arising from long-term socio-economic inequalities that restrict diversification of household income and access to generational capital.[4] Therefore, young professionals often serve as key or auxiliary breadwinners in large kin networks.

The Mopani District of Limpopo Province offers a particularly relevant context for considering this phenomenon. The district is characterised by unemployment, rural underdevelopment, and a lack of formal economic opportunities, leading graduates to migrate to urban centres to seek employment while maintaining financial ties to households in their home communities.[5] The physical distance between the workplace and home increases the financial burden because professionals must cover the cost of living in the city, their educational debts, and remittance costs simultaneously.[6] This dynamic shows how rural marginalisation and labour mobility intersect to shape present-day financial challenges.

Black Tax, despite being habitually normalised as an ethical obligation grounded in ubuntu and collective interdependence, has significant effects on personal financial security and wellbeing that warrant critical exploration.[7] Young professionals often face competing priorities, such as saving for property, investing, pursuing higher education, and planning for retirement.[8] The conflict between the individual and family interests may result in role conflict, long-term stress, and guilt. Even with growing public discussion of Black Tax in the media and in policy, the literature still lacks empirical studies on how young professionals actively manage and negotiate these expectations, especially in regions of rural origin.

Against this backdrop, the present study seeks to explore the management strategies young Black professionals in Mopani District use to navigate the financial and emotional dimensions of Black Tax. By situating personal experience within broader socio-economic and cultural contexts, the research will contribute to current discussions of intergenerational mobility, economic redistribution within families, and the realities experienced by up-and-coming Black middle-class professionals in South Africa.

LITERATURE REVIEW

Black Tax as Socio-cultural and Economic Phenomenon

Black Tax has become a phenomenon in the academic literature, seen as both a socio-cultural obligation and a structural economic effect of historical inequalities in South Africa. As a redistributive practice, Dlamini define Black Tax as financial aid given to extended family as a form of moral reciprocity, rather than an act of charity.[9] In the context of collectivist value systems shaped by ubuntu, economic success

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[2] Maite Abigail Boima, "Rethinking Communication about 'Black Tax" a Deconstruction of Media and Capitalist Framings of African Communalism" (2024).

[3] Rupert Taylor,"Apartheid as Systemic Racism,"in *Systemic Racism in South Africa: Humanity Lost* (Springer, 2024),15–49.

[4] Flora Hajdu, David Neves, and Stefan Granlund, "Changing Livelihoods in Rural Eastern Cape, South Africa (2002–2016): Diminishing Employment and Expanding Social Protection," *Journal of Southern African Studies* 46, no. 4 (2020): 743–72.

[5] Rendani Tshifhumulo, "The Role of Socioeconomic Background in Shaping 'Black Tax'Obligations: A Case Study of Emerging Professionals in Rural Limpopo," *International Journal of Business Ecosystem & Strategy (2687-2293)* 7, no. 5 (2025): 589–98.

[6] Suzanne Namusoke Kiwanuka et al., "Balancing the Cost of Leaving with the Cost of Living: Drivers of Long-Term Retention of Health Workers: An Explorative Study in Three Rural Districts in Eastern Uganda," *Global Health Action* 10, no. sup4 (2017): 1345494.

[7] Tshifhumulo, "The Role of Socioeconomic Background in Shaping 'Black Tax'Obligations: A Case Study of Emerging Professionals in Rural Limpopo."

[8] Christiane Weiland, "Expectations and Priorities of Young Professionals in Finance," *Form@ Re-Open Journal per La Formazione in Rete* 25, no. 1 (2025): 83–101.

[9] Reuben S Dlamini, "Complex Inequalities and Inequities in Education: Expanding Socially Just Teaching and Learning through Digitalisation in South Africa.," *Alternation*, 2022, 193.

is hardly individualised; instead, it is viewed as the family's success, with certain implicit obligations attached. Through this framing, Black Tax is presented as a tool in the cultural mediation of social protection when state welfare systems and formal employment are insufficient.[10]

Nevertheless, the literature finds more ways to place Black Tax in the long-term context of colonial dispossession and marginalisation of the apartheid period.[11] The structural obstacles to land ownership, good education, asset accumulation, and wealth generation across generations have created unequal access to capital along racial lines. This means that first-generation Black professionals often serve as economic stabilisers within multigenerational families. They believe this dynamic indicates structural inequality rather than a simple cultural expectation, arguing that Black Tax functions as a form of informal redistribution aimed at filling institutional gaps and institutionalised socio-economic stratification.[12] Although it helps dependents survive and achieve upward mobility within the household, it can also postpone the accumulation of wealth, the acquisition of assets, and the contributor's future financial stability.

Furthermore, new studies point to the dual nature of Black Tax, both empowering and burdensome.[13] On the one hand, it enhances social cohesion and affirms the identity of relationships within extended families. On the flip side, it may create economic tension and intergenerational reliance, as well as mental stress, especially among young professionals navigating career instability.[14] This literature hence suggests the need for subtle analyses beyond deficit narratives, rather to interrogate the interaction among culture, structural inequality, and economic mobility.

Financial Stress and Coping Mechanisms

The problem of financial stress among young adults has been extensively researched globally, and data show that debt, employment precarity, and rising living costs have a substantial impact not only on psychological health but also on long-term planning.[15] Structured budgeting, financial literacy, reliance on social support systems, and adaptive behavioural strategies such as expenditure control and delayed gratification are standard coping mechanisms.[16] Such strategies are commonly associated with better financial strength and lower anxiety. However, the available literature centres on individual financial management in nuclear family systems; thus, it provides little insight into the demands of extended families, such as Black Tax.

In the South African context, Black Tax and the study of financial coping are still in their relative infancy, especially in rural districts, where economic vulnerability is the dominant factor.[17] Young professionals can experience increased pressure as primary or secondary breadwinners, especially in regions with high unemployment and a low formal labour market. This shifts financial pressures beyond an individual budgeting issue to multi-dimensional negotiations and boundary-setting within kinship networks.[18] Coping mechanisms here go beyond the technical level of financial literacy to include emotional control, communication methods, and culturally sensitive negotiation of obligations.

The scarcity of empirical research on Black Tax in rural areas indicates a research gap. Although the financial stress literature focuses on agency at the individual level, it often underestimates the structural and relational factors that shape financial decision-making among young Black

[10] Annalena Oppel, "Centring Race: Unpacking Informality through the Lens of Black Tax," *European Journal of Development Research*, 2024.
[11] Tshepo Madlingozi, "Social Justice in a Time of Neo-Apartheid Constitutionalism: Critiquing the Anti-Black Economy of Recognition, Incorporation and Distribution," *Stellenbosch Law Review* 28, no. 1 (2017): 123–47.
[12] Oppel, "Centring Race: Unpacking Informality through the Lens of Black Tax."
[13] Niq Mhlongo, *Black Tax: Burden or Ubuntu?* (Jonathan Ball Publishers, 2019).
[14] Boima, "Rethinking Communication about 'Black Tax" a Deconstruction of Media and Capitalist Framings of African Communalism."
[15] Annamaria Lusardi, Pierre-Carl Michaud, and Olivia S Mitchell, "Optimal Financial Knowledge and Wealth Inequality," *Journal of Political Economy* 125, no. 2 (2017): 431–77.
[16] Hersh Shefrin, "Broadening the Scope of Financial Literacy to Incorporate Self-Control, Budgeting and Heuristics," in *Financial Education and Risk Literacy* (Edward Elgar Publishing, 2021), 5–28.
[17] Tshifhumulo, "The Role of Socioeconomic Background in Shaping 'Black Tax'Obligations: A Case Study of Emerging Professionals in Rural Limpopo."
[18] M E Montle, "Examining the Effects of Black Tax and Socio-Economic Isolation of the Black Middle-Class in South Africa through the Study of Skeem Saam," *African Journal of Development Studies* 10, no. 3 (2020): 235.

professionals.[19] To fill this gap, context-sensitive questions should be combined to integrate economic, sociological, and cultural perspectives to understand how financial strain is experienced and managed within extended family structures.

THEORETICAL FRAMEWORK

Family Systems Theory provides a relational lens through which this study can be meaningfully interpreted. Murray Bowen developed the theory in the mid-20th century and conceptualises the family as an emotional unit in which members are interdependent and operate within patterned relational patterns. Rather than viewing individual behaviour in isolation, Family Systems Theory holds that ongoing interactions within the family system influence actions, decisions, and stress reactions.[20] Key ideas such as differentiation of self, emotional triangles, boundaries, and multigenerational transmission processes describe how people can find their way toward belonging and autonomy within familial networks. According to the theory, when the behaviour of one member is altered, there is an irresistible influence on the whole system, especially when financial and emotional relationships are closely intertwined.[21]

In relation to this research, Family Systems Theory provided a practical approach for analysing how young Black professionals can address financial obligations within extended family systems. Their plans, such as budgeting, organised allowances, prioritisation, transparency, and setting boundaries, can be understood as attempts to put it together, as in individualisations of self, where people must keep their own finances intact while at the same time attaching themselves emotionally to the family. Open communication incorporates efforts to reorganise relational models, whereas boundary setting embodies negotiated autonomy in interdependence. The economic pressures imposed on participants are not just economic demands but structural forces deeply rooted in the realities of inequality and limited access to resources within multigenerational contexts. Therefore, the study demonstrates how financial administration becomes a process of balancing the family system, with participants attempting to allocate resources to the group without compromising their long-term mobility.

METHODOLOGY

Research Design

The study employed a qualitative, exploratory research design to gain deep insight into the real, lived experiences of young Black professionals. A qualitative approach is suitable, as it emphasises making sense of context and participants' perceptions rather than numerical measurement.[22] The design is exploratory. Therefore, it enabled the researcher to examine a relatively under-researched phenomenon without preconceived hypotheses, uncovering subtle findings grounded in participants' narratives and social factors.

Sampling Method

Purposive sampling was used to select five young Black professionals with direct, relevant experience with the phenomenon under study. This non-probability sampling method was appropriate, as the sample consisted of information-rich cases that could provide detailed, context-based accounts. The sample size is relatively small, which aligns with the principles of qualitative research, which focus more on depth, theme saturation, and analysis richness rather than statistical generalisability.

Data Collection

Data were collected through semi-structured interviews conducted in English. This approach offered a loose yet systematic way to conduct research, allowing the researcher to pose set control questions while allowing the participant to expand on their experiences. The conversational format also helped to

[19] Jinhee Kim, Michael S Gutter, and Taylor Spangler, "Review of Family Financial Decision Making: Suggestions for Future Research and Implications for Financial Education.," *Journal of Financial Counseling and Planning* 28, no. 2 (2017): 253–67.
[20] Neena Malik, "Family Systems Theory," in *Encyclopedia of Behavioral Medicine* (Springer, 2020), 855–56.
[21] Shelly Smith-Acuña, *Systems Theory in Action: Applications for Individual, Couple, and Family Therapy* (John Wiley & Sons, 2026).
[22] Karin Hammarberg, Maggie Kirkman, and Sheryl De Lacey, "Qualitative Research Methods: When to Use Them and How to Judge Them," *Human Reproduction* 31, no. 3 (2016): 498–501.

investigate, clarify, and explore emerging issues, thus improving the credibility and depth of the data gathered.

Data Analysis

The data were analysed using thematic analysis guided by an inductive coding approach. This was done through a systematic review of transcripts, the creation of initial codes directly from the data, and the grouping of similar codes into general categories and themes. This enabled the analysis to be rooted in the participants' lived realities, allowing them to develop themes naturally rather than relying on a theoretical framework that would have compromised interpretive authenticity and analytical rigour.

Ethical Considerations

During the research process, strict ethical standards were observed. Informed consent was obtained before participation, with participants well informed about the study's purpose, the procedures involved, and their right to withdraw at any time. Data were stored securely, and access to research materials was restricted to ensure confidentiality. Anonymity was ensured through the use of pseudonyms and the elimination of all identifiable information from reports and publications.

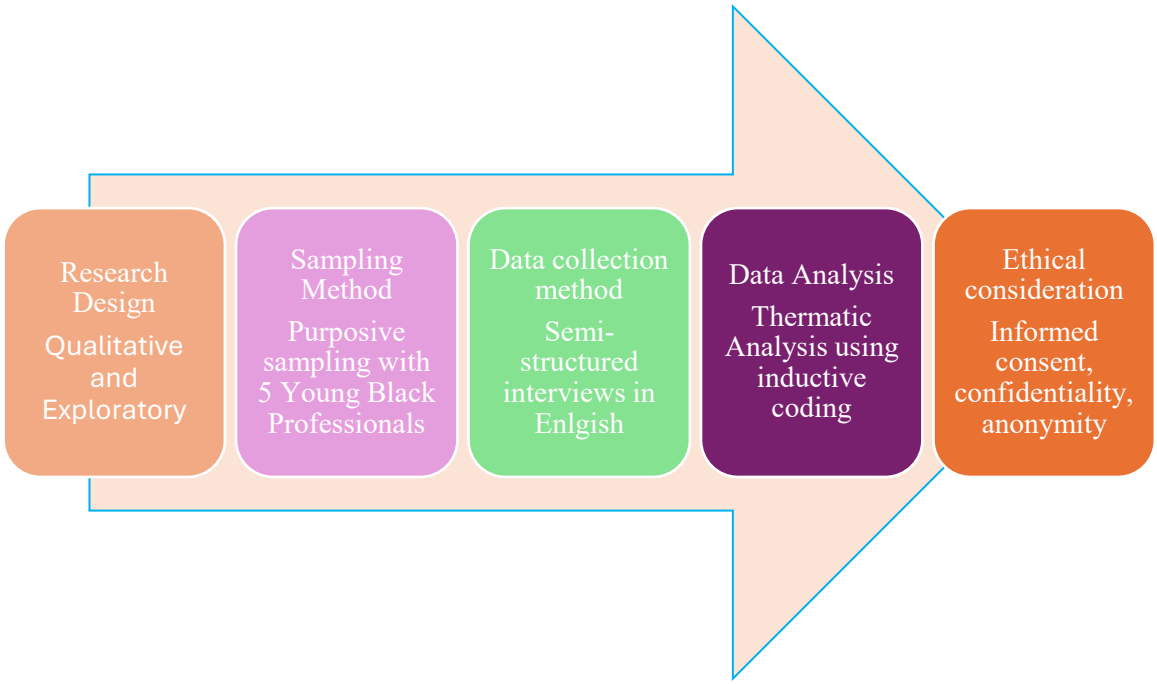


Figure 1: Methodological flow chart

PRESENTATION OF FINDINGS AND DISCUSSION

The findings demonstrate a complex attitude to financial management of participants, including both effective methods and self-control. Budgeting was also one of the key control mechanisms at the base, as it is used to monitor and expend resources. In this respect, the meticulous financial allocation through allowance systems provided a clear guideline for distributing funds based on specific requirements. The focus on prioritisation was another source of stress for the participants, who were preoccupied with handling expenses in sequence to meet immediate needs before attending to other duties. Transparent and open communication was necessary to build trust and accountability. Boundary setting and financial self-regulation were the two areas at the top of this structure, emphasising the role of personal boundaries and self-form in maintaining financial stability. Collectively, these themes represent a complete and interrelated system of financial practices that balance structure, communication, and self-management.

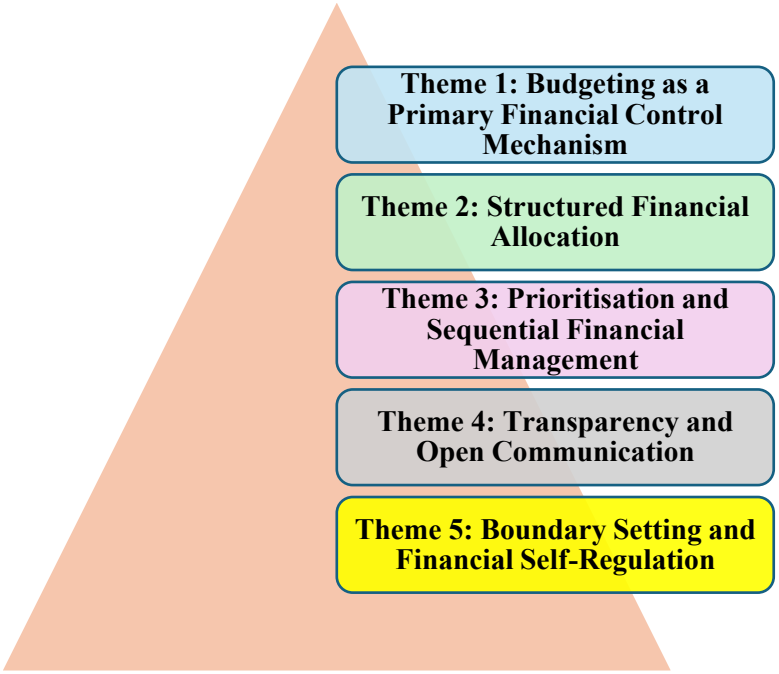


Figure 2: Study major themes

Theme 1: Budgeting as a Primary Financial Control Mechanism

The findings indicate that young Black professionals use budgeting as a background strategy to meet their families' financial needs. Participants mentioned preparing a budget and ensuring they spend funds to cover all expenses, suggesting they planned their financial activities rather than spending in emergencies. Budgeting here is not only a financial instrument but also a survival strategy in an economic reality of limited financial resources. It indicates the deliberate economic use of resources in situations where income is limited but family demands persist.

> *"I balance personal financial goals with family obligations by prioritising needs, setting realistic goals, and communicating openly. Regular budget reviews help me adjust and stay on track."* **Participant 1**

> *"I manage financial responsibilities through budgeting, open communication, and setting boundaries. Financial planning and seeking support also help me navigate these obligations effectively.*" **Participant 2**

> *"I draw up and stick to my budget to ensure I have something to send home."* **Participant 5**

From a theoretical standpoint, this aligns with the financial management literature, which conceptualises budgeting as a central element of financial literacy and behavioural self-regulation.[23] In the context of the Black Tax, budgeting is a dynamic approach that moderates intergenerational financial transfers and cushions personal financial mobility.[24] The fact that participants focus on organising their plans presupposes that they are negotiating between competing financial priorities: individual progress and the obligations of a collective.

Resilience against systemic precarity can be seen in budgeting as well in the South African socio-economic environment, where structural inequality and high unemployment rates remain a reality. According to the findings, the participants are not abandoning their family commitments but are formalising them through disciplined financial systems. Therefore, budgeting is a form of coping as well as a tool of resistance against economic vulnerability.

[23] Ruofan Bai, "Impact of Financial Literacy, Mental Budgeting and Self Control on Financial Wellbeing: Mediating Impact of Investment Decision Making," *Plos One* 18, no. 11 (2023): e0294466.

[24] Arinao Mangoma and Anthony Wilson-Prangley, "Black Tax: Understanding the Financial Transfers of the Emerging Black Middle Class," *Development Southern Africa* 36, no. 4 (2019): 443–60.

Theme 2: Structured Financial Allocation

The institutionalisation of financial support within family structures is evident in the introduction of a fixed monthly allowance system. Participant 2 demonstrates predictability and boundary-setting by using a predetermined amount. This approach shifts financial aid from an ad hoc basis to a systematic, managed redistribution. It is indicative of a rationalised response to emotionally charged financial sponsorship.

> *"There is a certain allowance that I give to them at the end of the month. They know that they will use it with care, and they will buy necessities at home; they will use the money responsibly".* **Participant 2**

Existing literature on remittance behaviour and kinship-based money transfers suggests that well-developed allocation systems reduce financial stress and uncertainty.[25] A regular allowance guarantees financial stability for both young Black people and their families. This reduces the time spent on negotiation and curbs relationship tension. Predictable transfers are interpreted in black tax scholarship as a way of balancing solidarity and self-preservation. Symbolically, the allowance system is a negotiated settlement between the collectivist culture and individual economic self-sufficiency. Instead of denying, the participants re-establish the principles of support. This implies agency and financial planning, and not just mere obedience to family requirements.

Theme 3: Prioritisation and Sequential Financial Management

The approach of handling one financial issue at a time depicts cognitive and financial compartmentalisation. The participants use a prioritisation-based strategy, assigning ranks to obligations and tackling them in a given order. This implies that segmenting tasks would actively manage financial stress, thus lessening the psychological burden.

> *"I put my family obligations first and attend to them; later I will attend to my goals".* **Participant 2**

These findings are consistent with the literature on behavioural economics, which shows that breaking complex financial burdens into manageable units improves decision-making and reduces financial anxiety.[26] Prioritisation is required to prevent burnout and financial meltdowns in the context of Black Tax, where several dependents may rely on a single income stream.

> *"I deal with one financial matter at a time".* **Participant 3**

It is also possible that within the South African context, where extended family groups commonly serve as informal welfare systems, sequential management is also an indication of pragmatic adjustment to structural poverty. The participants are not trying to decide on all the demands at once; they use discretion to determine the urgency of each demand. This highlights the strategy of agency rather than powerlessness.

Theme 4: Transparency and Open Communication

The relational strategies for managing expectations emerged as transparency and open communication. The participants highlighted the need for clear explanations of what is truly needed and for discussing financial realities. This means that financial management is not a technical position, but a highly relational one. Family systems theory assumes that relational cohesion is enhanced through open communication and that conflict is minimised.[27] In families with financial interdependence, open conversation about limitations and priorities will reset expectations and prevent resentment. Silence in the Black Tax creates a sense of pressure; consequently, communication takes on a boundary-setting function.

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[25] Rekopantswe Mate, "Social Policy and Social Spending in Zimbabwe: 1980 to 2015" (UNRISD Working Paper, 2018).
[26] Michelle Baddeley, *Behavioural Economics and Finance* (Routledge, 2018).
[27] Richard B Miller, Shayne Anderson, and Davelyne Kaulana Keala, "Is Bowen Theory Valid? A Review of Basic Research," *Journal of Marital and Family Therapy* 30, no. 4 (2004): 453–66.

"The first method is transparency of what is actually required and having a list of the necessary needs to ensure that the money covers everything". **Participant 5**
"Yes, I've had to limit or decline financial support, handling it with open communication and clear boundaries. I prioritise my financial stability while offering alternative support and empathy". **Participant 1**

The findings indicate that transparency and open communication are important relational governance processes for managing family financial obligations. Participants stressed purposefulness in what is really needed and addressed themselves openly to available resources. In situations where financial expectations are implicit or culturally presupposed, intended communication will be used as an expectation-management tool. It converts financial support, an unspoken requirement, into a negotiated contract. This change is essential as it helps minimise the ambiguity that can strain relations and cause a financial burden.

Financial talk may be an emotive one in the context of South African socio-cultural life, where collectivist values, Ubuntu-related relationality, and the solidarity of the extended family define social existence. Therefore, open communication involves both courage and relational intelligence. Through the definition of financial boundaries and the explanation of priorities, participants implicitly redefine traditional norms according to which silence means respect or unquestioned provision, and responsibility means respect.[28] Instead, they propose a dialogical model that helps save face on both ends: the giver is open to capacity, and the recipient is open to constraints. This implies a shifting family relationship, in which the growing financial dependency within the family is modernised through communication practices consistent with current market economic realities.

Moreover, openness can be used as a preventive measure against conflict and resentment. Family financial socialisation studies have suggested that secrecy and unassuming expectations tend to increase tension and emotional burnout.[29] Through open communication, money and relationships are managed. This shows that the financial issue in this case is more relational than economic. Therefore, the study shows that transparency is as much a coping mechanism as a transformative process that redefines the financial approach across generations.

Theme 5: Boundary Setting and Financial Self-Regulation

Boundary setting and financial self-regulation proved to be essential tactics, which were a deliberate attempt to maintain long-term economic stability. The participants mentioned the need to establish a debt limit to show that they understand unlimited financial aid may undermine personal progress. Unregulated financial outflows can continue to exacerbate vulnerability rather than address it within a socio-economic context characterised by elevated living costs, limited generational wealth, and precarious employment.[30] Therefore, boundaries are not withdrawal mechanisms but sustainability mechanisms.

"Yes, I've had to limit or decline financial support, handling it with open communication and clear boundaries. I prioritise my financial stability while offering alternative support and empathy". **Participant 1**
"I set clear boundaries and prioritise my own financial stability". **Participant 4**

Boundary negotiation in collectivist societies may be complicated because financial support is often tied to moral identity, filial piety, and group belonging. The findings indicate that the interviewees are balancing the issues of solidarity and autonomy on a fine line. They are practising financial self-determination by setting limits in various ways: by having predetermined allowances, by prioritising certain payments, by avoiding unsustainable debt, and yet remaining within kinship structures. This is

[28] Michelle Brear, "Silence and Voice in Participatory Processes–Causes, Meanings and Implications for Empowerment," *Community Development Journal* 55, no. 2 (2020): 349–68.
[29] Soyeon Shim et al., "Examining the Effects of Personal and Sociodemographic Factors on Family Financial Socialization Process," *European Journal of Psychology Open* 82, no. A (2023): 434.
[30] Rukmani Gounder, "Economic Vulnerabilities and Livelihoods," *Oceania* 90 (2020): 107–13.

what can be called negotiated interdependence: preserving relational relations without compromising individual economic mobility.[31]

In addition, financial self-regulation indicates a shift toward longer-term planning and greater awareness of upward mobility. Young Black professionals are not only meeting current household demands but are also conscious of building assets, avoiding debt, and advancing their careers.[32] In this regard, boundary-setting is an intergenerational approach to investment. People can maintain the ability to support themselves in the long run by avoiding burnout and financial breakdown. The analysis consequently indicates that self-regulation is both defensive and tactical in that the support provided by the family does not erode the mobility that provides it.

Table 1: Study theme with description and overall findings

Themes	Theme description	Overall key findings
Budgeting as a Primary Financial Control Mechanism	Budgeting is the core instrument for controlling spending and maintaining financial discipline.	Budgeting plays a significant role in helping participants track spending, avoid overspending, and maintain financial stability.
Structured Financial Allocation	Systematic allocation of funds to specific needs or categories, often through allowances.	Allocating funds to specific actions can help participants manage money effectively and prevent financial crises.
PrioritisationPrioritisation and Sequential Financial Management	The control of costs according to urgency and significance, in a planned order.	The participants prioritised essential needs, thereby demonstrating strategic financial planning and budgetary control over non-essential expenditure.
Transparency and Open Communication	Truthfulness and budget discussions with the relevant individuals.	Free communication leads to accountability, understanding, and joint financial decision-making.
Boundary Setting and Financial Self-Regulation	Sustaining personal limits and exercising self-control over expenditure.	The participants actively set boundaries to avoid hasty or unwarranted spending and to pursue long-term financial objectives.

The overall findings of this work indicate that young Black professionals use thoughtful, carefully planned, and psychologically guided approaches to navigate the intricate landscape of family financial needs. Rather than reacting to these requirements, the participants exercise deliberate financial management through budgeting, prioritisation, systematic allocation, transparency, and boundary management. Through these strategies, financial responsibility within extended family systems is shown not to be a passive cultural duty but rather a process of negotiation, planning, and emotional labour. The research indicates that the participants are highly financially reflexive and may therefore be proactively weighing generational expectations against their personal economic sustainability.

Notably, the findings contradict the deficit-based accounts according to which Black Tax is typically viewed as a form of oppression. Although financial strain can be implicit, participants'

[31] Paul Papayoanou, *Power Ties: Economic Interdependence, Balancing, and War* (University of Michigan Press, 2025).
[32] Jasmine Allen, "Exploring the Wealth Creation Struggles of Black Millennials" (2024).

responses anticipate agency, adaptation, and resilience. The budgeting and allowance system depicts rationalised redistribution processes that convert the informal family expectations into foreseeable financial obligations. Sequential prioritisation is a cognitive coping behaviour that involves evading overwhelming situations, whereas transparency and openness are indicators of shifting relational patterns in families. Boundary setting and debt control also demonstrate a financially aware and mobility-protective generation, not one that blindly self-sacrifices.

The study thus discloses a subtle truth: young Black professionals do not disdain collectivist obligations but are not abandoning them. Instead, they restructure or redefine family financial provision within organised, self-disciplined systems. These strategies are both survival tactics and avenues for upward mobility in the South African socio-economic context, which is marked by inequality, high unemployment rates, and weak social security. The findings, in aggregate, point to the importance of financial responsibility in extended families, which is governed by strategic planning, negotiated expectations, and adaptive resilience, and underscore the need for interventions in policy and financial literacy that acknowledge the dual pressures experienced by upwardly mobile Black professionals.

RECOMMENDATIONS

The study makes the following recommendation based on its findings: budgeting skill enhancement can be achieved through workshops or online tools that improve participants' ability to track and manage their spending. Strict allocation schemes with well-defined rules and regular reviews can ensure that financial resources are used effectively to address basic needs and adapt to evolving priorities. By promoting the prioritisation and sequential management of expenses, supported by planning templates, participants can address the important and urgent financial duties first. Promoting transparency and open communication can encourage accountability and shared decision-makingamong family members or peers. Boundary setting and self-regulation can be supported through monitoring tools, expense diaries, and self-discipline strategies, which can help prevent impulsive spending and support long-term financial intentions. Lastly, a combination of comprehensive financial education, including budgeting, saving, debt management, and emergency planning, can unify these approaches and equip participants with the skills and knowledge to achieve sustainable financial management.

The study also recommends that families develop a culture of honesty and openness about financial expectations and responsibilities to avoid miscommunication, limit family conflict, and encourage clear financial boundaries. Social workers, community groups, and financial education programs should teach people how to communicate and negotiate with others so they can discuss financial constraints openly without compromising their family relationships. An open and respectful financial conversation can improve relationships, ensure family unity, and help build a more sustainable approach to Black Tax.

CONCLUSION

In conclusion, this research study reveals that young black professionals manage their families' financial needs in structured, conscious, and adaptable ways that harmonise collectivist demands with individual financial sustainability. The findings indicate that budgeting, prioritisation, systematic allocation systems, transparency, and boundary setting are not just technical financial activities; they are socio-cultural negotiation tools integrated into intergenerational systems of support. Instead of portraying Black Tax as taxing, the study emphasises agency, resilience, and strategic self-regulation among study participants who are forced to work under conditions of structural inequality and limited socio-economic safety nets. Finally, the study demonstrates that financial interdependence in modern South Africa is a complex issue and that it is essential to support financial literacy, work-life wellness programs, and policies that address the dual challenges of upward mobility and family responsibilities among young Black professionals.

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