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DOI: <https://doi.org/10.38140/com.v49i.8499>

ISSN 2415-0525 (Online)

Communitas 2024 29: 176-190

Date submitted:

22 August 2024

Date accepted:

2 October 2024

Date published:

31 December 2024

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# MEDIA FRAMING OF ‘BLACK TAX’ IN SOUTH AFRICA

## ABSTRACT

The study examines the media framing of “Black Tax”, a colloquial concept that describes the financial responsibility young black South Africans bear in supporting their extended families. Drawing theoretically from the discourses of African Communalism and media framing, the study analyses narratives about Black Tax in media texts. Within the intersection and contesting contexts of socio-economic dynamics in South Africa, capitalism and African collectivist culture, the study reveals how the media frame Black Tax in selected media texts. There is a dominant frame of Black Tax as a financial burden for and the exploitation of young black professionals, disregarding African Communalism ethos and the generational legacies of poverty and inequality in South Africa.

**Keywords:** Black Tax, youth, apartheid, deconstruction, media framing, South Africa, African Communalism, Ubuntu

## INTRODUCTION AND BACKGROUND

Black Tax has generated many public debates among young black professionals in personal interactions and in the media. The term “Black Tax” refers to the financial responsibility carried by black South Africans who pay or send money and other commodities home to support their immediate and extended family (Carpenter & Phaswana, 2021: 2; Russell, 2023). Russell (2023) defines the phrase as financial transactions and the impact they have on a well-off family member, who may find it difficult to accumulate money in the same way as their white counterparts who are not subjected to the same financial stressors. The Black Tax concept suggests expectations required of successful individuals to compensate parents for years of investment through monetary or non-monetary methods. However, financially assisting parents, siblings and other members of the family can also be seen in the traditional African collectivist culture. It relates to the concepts of Ubuntu and African Communalism. Social responsibility to the family

is an important aspect of African Communalism. According to Ominde *et al.* (2020), communalist discourse emphasises moral responsibility, accountability, and an obligation toward others.

Many studies have examined different aspects of Black Tax, especially exploring the culture of Black Tax and the lived experiences of people who make such financial transfers (Mangoma & Wilson-Prangle, 2019; Fongwa, 2019; Montle, 2020). However, there has been limited scholarly inquiry into how the media presents the issue of Black Tax. This study extends the scholarly inquiry further by examining the different interpretations and debates that ensue around the concept of Black Tax in both media discourses and interpersonal interactions.

The term Black Tax connotes many significations. Firstly, it draws on a modernist and capitalist framing of the social responsibility of young adults to support their families. It uses the financial concept of a tax, which signifies support for family members measured in capital or monetary terms. Secondly, this framing subsequently negates the African collectivist approach that is required of children, especially successful ones, to look after their parents and siblings. Thirdly, the contestation tends to create a binary narrative between the financial burden (capitalist framing) and family responsibility (Ubuntu and African Communalism ideology). However, what may be missing in all these is the generational poverty, inequalities and asset deficit that many black families experience as legacies of colonialism and apartheid, and the lack of economic opportunities that describe the experiences of many black families in current post-apartheid South Africa. Considering the role of the media in shaping people's opinions about issues and events, it then becomes scholarly relevant to examine how the concept is presented in the media. To this effect, this study explores how the issue of family support by young black professionals is framed in the media, what narrative is preferred, and what issues are negated or neglected.

## Black African family and socio-economic conditions in South Africa

In South Africa, there is an extensive observation that poverty and inequality, particularly economic disparity, are chronic (Niyimbanira, 2017). Approximately 55.5% of the population (30.3 million people) live below the poverty line (ZAR 992), whereas 13.8 million people (25%) are food insecure (Sulla, 2020).

There are two perspectives in understanding the socio-economic conditions of black families in South Africa today. One is the inability of the post-apartheid government policies and actions to create conditions for sufficient economic growth. The unemployment rate in South Africa is 32.9%, expanded unemployment is 42.4%, and unemployment amongst black Africans is 36.9% (StatsSA, 2024), whereas the poverty rate was 62.2% in 2023 (WorldBank, 2024).

The second perspective is the acknowledgment of centuries of colonialism including years of apartheid in South Africa that resulted in legacies of poverty, inequalities and socio-economic challenges for many black people. Land dispossession, forced

removals, sub-standard education, discrimination in job opportunities, and other discriminatory practices created a legacy of poverty and inequality. When apartheid ended, the poverty rate among black people was 60.7 % compared to white poverty at 1% (Woolard & Klasen, 2000; Central Statistical Service, 1995). Using the South African lower bound poverty line of R515, the poverty rate was estimated to be 56% in 1993 (Oyedemi, 2015). While there were efforts to address poverty in the late 1990s, the deep-rooted inequalities from the apartheid era made it a challenging and ongoing issue. This also resulted in a generational asset deficit among black families, a consequence of generations of black people being deprived of the chance to accumulate wealth and assets throughout the colonial and apartheid eras.

Low-income families in South Africa increasingly rely on government welfare programmes, such as child support grants, old age grants, and unemployment assistance. Income inequality in South Africa is one of the highest in the world (Valodia, 2023). The richest 10% of the population in South Africa holds over 85% of household wealth, while over half have more liabilities than assets (Squazzin, 2021). This shows the growing disparities between affluent and poor people in South Africa. There is pressure on the current generation of Born Frees (people born after 1994), who are fortunate to be educated and employed, to work and provide for their immediate families, assist extended family members, and to redress the persistent poverty and poor socioeconomic conditions. These situations cumulatively led to the culture of Black Tax, where black youth financially support parents and siblings in order to redress the conditions of poverty.

## Discourses on Black Tax

For many black South Africans, the financial strain of supporting immediate and extended family is a painful reality of the history of inequality and poverty in the country. The financial support to extended family undoubtedly functions within a capitalist system, where daily survival and the ability to confront poverty require access to capital. Equally, the black youth who are able to assist their families are those who can participate in the capitalist economic system through either self-entrepreneurship or employment. Hence, the assistance to the families is conceptualised as a tax, a financial deduction from their capital. The perception of Black Tax within the capitalist discourse then leads to its conceptualisation as a financial burden, a tax, which is a sense of duty, with repeated expectations, and at times, it is not voluntary (Oppel, 2023).

For others it is considered as a family responsibility and a cultural practice that describe the communal ethos of African culture. What is colloquially referred to as Black Tax often occurs when a black person achieves a certain degree of success and supports less financially stable family members. Typically, the black middle-class, or wealthy individuals, send money to relatives who are experiencing financial difficulties (Russell, 2023). According to Mangoma and Wilson-Prangley (2019), the term “tax” connotes a negative pressure and expectation, and as Fongwa (2019) argues, it also evokes a negative image of an honourable and respectable relationship between dependants and contributors, or employed graduates and their families.

Black Tax, in its application to immediate family members, combines elements of obligation, repayment, assistance, extortion, pooling and allowances, leading to emotional costs and causing the contributor to postpone or abandon their ambitions and plans in order to support the extended family. Sending remittances to family members in the form of a responsibility seems to be acknowledged by many studies. Whitelaw and Branson's (2020) study on South Africa's National Income Dynamics Study revealed that 20.5% of the population sends remittances to relatives, with graduate remitters more likely to send to their children and parents. Fongwa (2019) draws on the concept of Ubuntu to examine the culture of Black Tax. Through the personal accounts of participants, the study found that despite acknowledging challenges, most black professionals viewed it as a social and moral obligation. Similarly, Mangoma and Wilson-Prangley's (2019) study on how the emerging black middle class transfers money to their immediate and indirect families shows that many respondents reported a readiness to preserve what they saw as the culture or tradition of assisting their family after gaining rewarding employment. The participants stated that it was a responsibility to their immediate and extended family.

The practice of Black Tax can also be viewed as a contemporary manifestation of the discourse of African Communalism. African Communalism is a traditional African practice that prioritises communal good over individual gains, exemplified through extended family systems and social responsibility, connecting the entire community as a single unit (Ominde *et al.*, 2020). African Communalism is founded on the principles of systemic thinking and the communal notion of "I am because we are and because we are, therefore, I am" (Ominde *et al.*, 2020). This also relates to the concept of Ubuntu, an African philosophical concept that promotes interdependence, communalism, and care for others, fostering a communalist worldview and a sense of collective consciousness (Venter, 2004). It highlights the social obligation to share one's income with your family and considering personal wants within the family's requirements. Black Tax, while sometimes perceived as a burden, aligns with African Communalism and its core values of kinship, solidarity, and community duty.

The connotation of "Blackness" in Black Tax also adds a critical complexion to the discourse of the concept. It centres coloniality in the understanding of the concept (Oppel, 2023). It invokes the colonial-apartheid historical trajectories that impoverished many black South Africans, and the post-apartheid social-economic conditions of poverty and inequality that largely describe the experiences of the majority of black South Africans. All these various conceptualisations of Black Tax also operate against the backdrop of how the media frame it. How the media frame an issue tends to influence public perceptions.

## THEORETICAL FRAMEWORK

### Media framing theory

How the media tell a story to highlight certain perspectives describe the concept of media framing. Framing is the process of presenting news items and stories within a specific context, highlighting their characteristics and their impact on the

general population (Fourie, 2018). It involves contextualising news reports within an ideological framework, considering various perspectives and values, and balancing the descriptions and omissions of reality (Ardèvol-Abreu, 2015). From this perspective, framing may be described as a process where specific realities are chosen and given more significance or focus so that the issue is characterised, its causes are identified, moral judgments are put forward, and suitable remedies and actions are presented (Entman, 1993; Ardèvol-Abreu, 2015). Framing works to shape and alter audience's interpretations and preferences of meaning. Framing is a process that involves selecting a few aspects of a perceived reality and connecting them together in a narrative that promotes a particular interpretation (Entman, 2010).

The foundation of framing theory is that certain occurrences are brought to light by the media within certain contexts (Arowolo, 2017). In order to affect audience interpretation, societal and media discourses are frequently customised to specific fundamental frameworks (Tewksbury & Scheufele, 2009). By portraying events and situations in a particular way, the media can have a significant impact on what the public feels (De Vreese, 2005). According to Arowolo's (2017) elucidation of framing theory, the media establish frames by presenting news items with limited and prescribed contextualisation. The way that news is presented can have a considerable impact on citizens' opinions, attitudes, and actions (Tewksbury & Scheufele, 2009).

Neuman *et al.* (1992) provide a methodological tool to analyse and identify the news frames commonly used by the news media. These are the human impact frame (how individuals and groups are affected by an issue); the powerlessness frame (dominance of forces of people); the economic frame (highlighting profit and loss); the moral values frame (focusing on social aspects and morality); and the conflict frame (the politics around an issue, featuring winners and losers) (see also Linström & Marais, 2012). Media framing provides a powerful analytical toolkit for understanding not just what the media communicates, but how and why certain narratives are constructed, particularly concerning socio-economic issues.

## METHODOLOGY

With the goal of studying how the issue of Black Tax is framed in media discourses, this study used a qualitative research method to study purposively selected media texts on Black Tax. Five media artefacts were selected based on the fact that each of the media dealt with the theme of Black Tax in South Africa. See Table 1 below.

**TABLE 1: SELECTED MEDIA CONTENT ON BLACK TAX**

Media	Theme
eNCA (television news)	'Black Tax is seen by some as a form of financial abuse'
BBC News (television news)	'South Africa: Is Black Tax a help or a burden?'
Power FM 98.7Hz (radio)	'Speaking Black Tax'

Media	Theme
Daily Sun (online news site)	'Black Tax: What to look out'
News24 (online news site)	'Black Tax a responsibility not a burden'

The eNCA material comprises a segment of the eNCA show *Morning News Today*. In the segment, titled "Money Matters", a black male presenter interviews a white female financial advisor as a financial expert for the segment. The topic of discussion in this segment is Black Tax (<https://youtu.be/Xt36oPszWTo>).

The BBC News artefact is from a news segment titled "South Africa: Is Black Tax a help or a burden?" BBC News interviews four young black South African professionals who share their honest opinions, knowledge and understanding of Black Tax (South Africa: Is 'black tax' help or a burden? - BBC News - YouTube ).

The Power FM artefact is from a segment of a morning show, *Power Breakfast*. The segment is titled, "What really is 'Black Tax'?". The host of the show interviews the Deputy Chairperson of a black wealth foundation to unpack the definition, the history and the meaning of Black Tax.

The *Daily Sun* article is titled "Black Tax: What to look out for!" The article also quotes the head of a financial education unit of a financial institution as an expert (<https://www.dailysun.co.za/black-tax-what-to-look-out-for-20190623>).

The *News24* article discusses Black Tax from the historical perspective to the current era in relation to the conditions of young black professionals who practice paying Black Tax (<https://www.news24.com/News24/black-tax-a-responsibility-not-a-burden-20180419>).

The video and audio contents from the media shows were transcribed to generate textual materials along with the textual content from the online news sites. The data analysis is informed by Neuman *et al.*'s (1992) methodological tool that identifies generic media frames commonly used in the media. Using this method, we are able to locate symbolic codes (such as phrases) that inspire meaning that we could situate within four of Neuman *et al.*'s (1992) generic frames, as well as two themes inductively constructed based on the content of the five media artefacts.

## FINDINGS

### Human impact frame

One of the generic news frames that is frequently utilised is the human impact frame. The human impact frame focuses on descriptions of the people and groups impacted upon by a problem (Linström & Marais, 2012). Black Tax is framed as a phenomenon that impact young black professionals. Many black professionals are the first generation to excel economically and are subsequently faced with the pressure of redressing the legacy of apartheid's economic deprivations and the current socioeconomic conditions, such as the high unemployment rate in South Africa. For example, the financial expert in the eNCA show stated,

*I remember one man saying to me, 'You know, if you want to understand [the impact of] unemployment in South Africa, be a young black professional because we're supporting so many family members' (eNCA 2019, 0:53).*

The journalist of the *Daily Sun* article also stated,

*Wealth creation is elusive when one earner supports many; this is the current dilemma faced by many young black South Africans when it comes to Black Tax (SunReporter, 2019, para. 1).*

The journalist who wrote the *News24* article stated,

*Many young black professionals are faced with the pressure to redress the legacy of apartheid through Black Tax (News24, 2018, para. 3).*

Rather than seeing the benefits that Black Tax provides for indigents in many families, overall, young black professionals are the focus of the media stories. The focus is on how they are directly impacted by Black Tax. This resonates with findings in previous studies; for example, Montle (2020) found that Black Tax is a perplexing practice that disproportionately impacts upon young black professionals in South Africa.

## Powerlessness frame

Evidence of the powerlessness frame is present in the selected media texts. This news frame relates to the supremacy of forces over weak persons or groups (Linström & Marais, 2012: 28). The findings reveal that selected media texts in this study portray young black professionals as helpless and powerless, who sacrifice their dreams and ambitions to support families to break a cycle of poverty, unaware that this may lead to financial pressures and the potential loss of assets for themselves. Matlala and Shambare (2017) observe that many ambitions, plans and hopes are abandoned or postponed in order to support family members with the resources available to employed black youths. For example, the host in the *eNCA* show also mentioned,

*Sometimes there are families where you cannot avoid it, I speak about myself. I've been looking after three households for many years besides my own family, which is my wife and my four kids. There's been my parents' family and my sister's family for some time while they were still alive. They've passed on and there's my mother-in-law's place because my wife is the only daughter who's still around. So, you end up working out from this one income or income stream and sometimes it's expected and sometimes you can't do much about it (eNCA, 2019, 2:27).*

A female black professional interviewed for a *BBC News* segment stated,

*I personally have to make a lot of sacrifices; so a lot of people struggle with that mainly because the obligation is engraved within us like deep mentally. It has definitely gone too far, and I think it's still going too far for a number of people mainly because of the inability to set boundaries (BBC News, 2020, 1:21).*

In this instance, Black Tax is presented as something that is unavoidable. It is framed as a practice that youth are obliged to comply with even if they disagree with it, or are not comfortable with the practice.

## Economic frame

A capitalist perspective is observed in the framing of the social and financial support that black professionals provide to their extended families. The focus on profit and loss was reflected in this perspective, which highlights the economic frame, which is also the dominant frame identified in the media texts. Black Tax is seen as a financial aid and a financial burden, not as a family obligation or a cultural practice. It is also portrayed as financial exploitation faced by young black professionals who must give up their aspirations in order to support their families. As a result, it becomes an economic barrier to their personal development and financial growth. For example, a black female professional interviewed for the BBC show said,

*The thing is if you're always coughing up money; you're not actually going to be able to progress because it is a lifetime commitment. Actually, I think, set a budget of how much you can afford and how much you can give them and how far you are willing to do it for (BBC News, 2020, 1:59).*

The News24 article stated,

*In a recent article on News24, I read about black tax being a burden for a certain young black professional. I was left with a heavy heart as a she expressed how the tables have turned. She mentioned a few reasons why she feels this way, one being her brother's asking for money to finance his lavish lifestyle that she cannot afford. She now feels unhappy about this state of affairs. It is a burden to give another person money to buy expensive champagne to show off (News24, 2018, para. 4).*

The SunReporter in the *Daily Sun* article stated,

*It becomes a burden when individuals do not have proper financial literacy and acumen to differentiate between what they can afford and what they can't. One needs to understand and maintain their own financial health and limits before they can offer up a helping hand (SunReporter, 2019, para. 15).*

The SunReporter in the *Daily Sun* article also stated,

*Young professionals who come from previously disadvantaged backgrounds often remain in the same financial position for an extended period because they need to support their parents, siblings and extended family on a single salary (SunReporter, 2019, para. 6).*

Arguments made in media texts tend to offer economic and financial suggestions and advice on setting a budget, and boundaries and financial limits for the support the young black professionals offer their families each month, and that having proper financial planning would enable them to still attain their goals. For example, the *Daily Sun* further stated,

*Knowing your financial status will help so many youths stifle the frustrations of having to pay for things they don't feel responsible for, which often times lead to tensions in families. Once you know your financial limits, it makes it much easier to establish how much you are able to contribute on a monthly basis when it comes to assisting family members (SunReporter, 2019, para. 14).*

On the eNCA show, the financial expert said,

*You know one of the things that I find, that people find very difficult is to put down boundaries as to say, look 'This is how much I can afford to give, you can give me your budget because if I'm sitting here having to do a budget that I can fit all these things; I need to see your budget, I need to see what is happening' (eNCA, 2019, 2:58).*

The head of a financial education unit at a financial institution quoted by the SunReporter in the *Daily Sun* article advised as follows,

*In instances where an individual is regularly contributing towards family needs, it must be factored into the person's plan. This is where sound financial planning becomes critical. With a good financial plan, the person would be able to still attain their lifetime financial goals (SunReporter, 2019: para. 13).*

These examples from the media texts broadly focus on Black Tax as a financial burden, the need for financial literacy and budgeting, and financial planning, all highlighting the economic framing of Black Tax.

## Moral values frame

The moral values frame relates to viewing issues through the lens of moral principles and ethical considerations. In this instance, it involves the understanding of the ethical and cultural responsibilities tied to financial support within families. The results suggest that Black Tax is a responsibility or a duty that one has to your family. It is a moral and social responsibility requirement that young black professionals contribute towards supporting their family members and breaking the cycle of poverty. Both *News24* and *BBC News* framed Black Tax as a moral duty that one has to your family. For example, the *News24* article stated,

*'Black Tax' is not about feeding a lavish lifestyle, is about fulfilling a responsibility. It is a burden to give another person money to buy expensive champagne to show off. It is a responsibility to buy another person school items such as textbooks (News24, 2018, para. 4).*

The *News24* article further stated,

*This is done mainly because we want to relieve our guardians or parents of the financial burden they face on a daily basis. This should be the first responsibility of a young black professional in South Africa. The merit for fulfilling this responsibility is reducing the high levels of heritage illiteracy (News24, 2018, para. 8).*

Emphasising the moral obligation to support family members reflects the values of gratitude and reciprocity. Thus, prioritising the welfare of the extended family over individual financial advancement is rooted in African Communalism. The results also relate to a study conducted by Fongwa (2019), which revealed that while black professionals recognise and articulate the challenges of Black Tax, the majority of people believe it is their social and moral obligation to contribute to the society's larger good. The results also pertain to the African Communalism theory, which holds that everyone has a social responsibility to share what they have with others. Similarly, the community has a moral obligation or a sense of duty to raise morally upright people

who can support the community and to instil values that contribute to human welfare such as caring for aged parents (Ominde *et al.*, 2020: 279). Thus, paying Black Tax, in other words taking care of the family, is African Communalism and it is part of upholding the spirit of Ubuntu.

## Cultural frame

One of the frames inductively constructed is the cultural frame, which focuses on the traditions, value systems, myths and symbols that are common to each society or community. The concept of Black Tax from a cultural framing perspective involves understanding how cultural norms, historical experiences, and societal structures shape the phenomenon. The texts describe Black Tax issues in terms of their relation to African culture or African Communalism. In general, Black Tax is associated with the positive characteristics of the pre-colonial culture. In other texts it is presented as the legacy of apartheid and colonisation, for example the *Daily Sun* article stated,

*'Black Tax' stems from the origins of the African family originally sharing in a commonwealth. Families co-existed and their wealth was distributed amongst themselves. This was disrupted by colonisation and apartheid, which separated and pulled families apart. It left families essentially operating in miniature silos (SunReporter, 2019, para. 7-8).*

The financial expert in the eNCA show also stated,

*I think it's quite important to define and understand what the problem behind this is. Yes, it's a cultural thing, so you can look at historical factors, but the reality is when you have so many people unemployed in South Africa the one person who has the job is going to be supporting more people (eNCA, 2019, 0:53).*

According to the text, the origins of Black Tax can be found in traditional African Communalism, in which family members shared wealth and resources. This communal ethos prioritised group welfare and assistance over personal wealth accumulation. These social institutions were upended by colonisation and apartheid, which forced family separation and imposed harsh economic restrictions. Due to the changes in family dynamics brought about by this historical background, people now frequently feel obligated by both culture and morals to provide financial assistance for their extended family. Black Tax is a phenomenon that is not only rooted in the economy but also in social norms and cultural identity. It displays a sense of obligation and accountability derived from the communalism and familial solidarity found in African culture. Accordingly, seeing Black Tax from a cultural framing viewpoint reveals its profound origins in African communal norms, how past injustices like colonisation and apartheid disrupted it, and how it manifests in the present amid economic hardships.

## Racial frame

The second frame that was inductively constructed is the racial frame, which refers to the main categories into which humankind is occasionally subdivided based on physical traits, such as blacks and whites. In this context, the term Black Tax is

often viewed from the lens of historical socio-economic inequalities faced by black communities due to colonialism and apartheid. This frame makes clear that Black Tax is most acutely felt by young black professionals. The *News24* article stated,

*The preferential treatment given to White people directly deprived Black people of the opportunity to build generational wealth. With no equal rights for Black and White South Africans at that time, White South Africans were able to enter into democracy with the proceeds of their wealth to give to their children, while Black South Africans were allowed to enter the new dawn with no financial jumpstart* (News24, 2018, para. 1).

The article further stated,

*Many young Black professionals are faced with the pressure to redress the legacy of apartheid through 'Black Tax'* (News24, 2018, para. 3).

The SunReporter in the *Daily Sun* article stated,

*Wealth creation is elusive when one earner supports many. This is the current dilemma faced by many young Black South Africans when it comes to 'Black Tax', a term coined by many to define financial support to extended family within Black communities* (SunReporter, 2019, para. 1).

The *Power FM* male guest said,

*Look, I think the majority of people don't actually understand what 'Black Tax' is. Many people have just been saying any kind of expenditure incurred by a Black person is 'Black Tax'. That definition emanating from the fact that 'Black Tax' or any type of debt that is inherited by people and leveraged Black people out of apartheid. Loosely speaking, it's just a form of inherited poverty* (PowerFM, 2017, 0:47).

These texts clearly indicate that Black Tax is an obligation incurred by black people, mostly by young black professionals. This suggests that the only South Africans who are subject to Black Tax's adverse pressures and expectations are black South Africans. Additionally, the texts imply that black South Africans are the sole ones providing for their families. However, it is fairly common in an African collectivist culture for the person who can support their family to do so.

## DISCUSSION

This study examines media framing of Black Tax, a relevant topic because of the power of the media to shape perception and opinions about issues and events. The analysis of selected media texts in the study reveals that the concept is largely presented using an economic frame. This economic and capitalist framing portrays Black Tax as a burden faced by young black professionals. From this perspective, Black Tax is seen as a form of financial exploitation experienced by young black people. When the concept is framed from a human impact and powerlessness frame, the overarching interpretation is how this economic act impacts the lives of black youths and why they are helpless and powerless against the financial obligations of helping extended

family members. This dominant framing then reveals how black youth sacrifice or defer many of their dreams and ambitions to support extended family members in breaking the cycle of poverty, unaware that this might lead to financial pressures and the potential loss of assets for themselves. As Opper (2023) observes, the dominant economic and capitalist framing positions financial support to family members as a financial burden that must be regularly repeated within a culture of entitlement from certain family members.

As mentioned earlier in the article, the historical and socio-economic contexts of South Africa are important in the understanding of Black Tax. The country has a high poverty rate and perennial levels of inequality and poverty with the richest 10% of the population in South Africa holding over 85% of household wealth (Squazzin, 2021). Successful members of black families tend to support their extended family members, not mainly because they are poor, but also because the inherent collectivist culture of Africans inspires such altruistic action. The culture of Ubuntu (collective humanism) inspires successful black people to not only look forward but to look back and support family members. As Fongwa (2019) observes, although it is an economic act with economic consequences, most black professionals view it as a social and cultural obligation, not an economic obligation.

Because of the dominant economic framing, expert advice offered in the selected media texts is for young black professionals to establish limitations and boundaries, as well as a monthly budget for the amount they are prepared and are able to spend on their families. This contradicts the tenet of African Communalism, which encourages sacrifice and sharing, and the significance of social connection, whereas greed and self-centredness are discouraged (Venter, 2004: 151). The dominant economic frame and the framing of black professionals as the victims of economic pressures from their families also tend to ignore the intersection of race and coloniality. Although the racial framing of Black Tax was identified, the framing generally fails to connect the racial framing deeply to the history of coloniality. It is occasionally implied, but not deeply contextualised. Race and coloniality are unambiguous in the term Black Tax. However, this coloniality in the racial framing is often silent in the media framing used in the selected media texts.

## CONCLUSION

From the findings and discussion, it is evident that the term Black Tax is largely seen as an economic challenge for black youths who have to conform to an economic practice, which is a burden to many of them. In so doing, the fact that it functions as a result of current economic imbalances and the effects of colonialism and apartheid is ignored, and the African cultural collectivist culture of family helping each other is relegated to its economic challenge. This study sheds light on how the media shapes public views and narratives on Black Tax. It also brings to fore the social, political and economic aspects that have influenced Black Tax and its effects on families, communities and young black people in South Africa.

South Africa should endeavour to create a more just and equitable future for everyone by comprehending the complexities and nuances of Black Tax. Due to the limitations of qualitative research, and the small sample, generalisations about black people in South Africa, Africa, or the black middle class are not possible. The conclusions should be viewed as an initial attempt to analyse and comprehend how the concept of Black Tax functions, linking it to research on financial transfers, pressures and expectations within families, the history and socio-economic conditions in South Africa, the collectivist culture of Africans, as well as media representation of the concept.

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