

Notes and Comments

Information About Income from Interviews

ANN LAVAN

CONOR K. WARD

University College, Dublin

At the core of continuing debate in social research is the question, posed succinctly by Bynner and Stribley (1979), “How can we formulate a rigorous strategy for investigating social phenomena and how can we implement it?” As was pointed out in a recent article by Whelan and Ó Muircheartaigh (1978) in *The Economic and Social Review*, a well developed theory exists to deal with estimating variable sampling errors, but, apart from studies of interviewer variance, little work has been done on non-sampling errors. (For a review, see Boyd and Westfall, 1979.)

In the context of the criticism of survey research which has characterised sociological discussions in recent years, it is vital to check the validity and accuracy of survey data against what Summers and Hammonds (1969, p. 120) called “primary validation data” — data derived from other independent sources. (See discussions in Phillips, 1971 and Stern, 1979). Whelan and Ó Muircheartaigh assessed the magnitude and determinants of response errors for age, income, redundancy payment, and employment in the two years following redundancy of a sample of Irish male and female respondents and concluded that “this study gives grounds for confidence in the validity of the results of the survey” (op. cit., p. 254). In another recent Irish study Conniffe (1978) dealt with an aspect of the question of response in interview surveys — namely, the willingness of respondents to give interviewers information on sensitive subjects (in this case, income). Conniffe, in the survey in question which was part of the EEC Harmonised Consumer Survey, was relatively successful with those in three categories of occupation, “clerical and office workers, skilled manual workers and other manual workers”

from whom the response rate was approximately 80 per cent and less successful with those in the self-employed and professional category, 58 per cent of whom provided information (op. cit., p. 89).

The present note deals with a further issue referred to in the British Sociological Association and the Social Science Research Council study of *Comparability in Social Research* as follows: "when the *informant* is the *wife* it is by no means certain that she will be able to disclose her husband's income. Since for many general surveys the informant is inevitably the wife, the difficulty is likely to be a common one" (Gittus, 1969, p. 77). Before accepting this and seeking alternatives, as Gittus appears to do (loc. cit.), it seems worthwhile exploring the extent to which such information is obtainable from wives. In an interview survey in a local authority housing area in the Dublin suburbs in 1978, (a) information on their husbands' income was sought from wives and (b) the information obtained was checked for consistency with primary validation data.

The Survey

The survey from which the data for this research note were drawn was an intensive interview survey concerned with social need and social relations in a local authority housing area in the suburbs of Dublin. Interviews were attempted with a simple random sample of 200 mothers of school-going and younger children, drawn from a universe of a little over a thousand, and 189 interviews were obtained. The interviews were carried out by one of the authors (Ann Lavan) and four interviewers who were female social science graduates with training and experience in survey research methods.

Twelve per cent of the women interviewed had been married less than 9 years and approximately a quarter were married 9-11, 12-14 and 15-18 years. Twenty-seven per cent had attended school after the age of fourteen. Using the 1971 Irish Census socio-economic categorisation, approximately one-quarter of the husbands were in each of two categories, other non-manual and skilled manual; almost one-fifth were in the category semi-skilled manual; a little under one-tenth were unskilled manual workers and almost one-tenth were self-employed or managers. Just over one-tenth of the husbands were unemployed at the time of interview.

The researchers, on the basis of their previous research experience, were of the opinion that wives could and would provide information on the take-home pay of their husbands — that is, their pay after deductions of tax and social insurance contributions. The design envisaged the questions on income being reached after approximately half-an-hour of the interview when it was hoped a relationship of interest and confidence would have been established with a respondent. In the context of weekly household expenditure, the interviewer asked the respondent to place her husband's take-home pay in one of a series of ten pound bands (cf. Hoinville, Jowell *et al.*, 1978, p. 167).

Wives' Responses to a Query about their Husbands' Take-home Pay

One hundred and eighty of the 189 women interviewed had husbands living with them at the time of interview and 20 of the 180 (11 per cent) said that they did not know the amount of their husbands' weekly take-home pay. A further five said they were unwilling to provide the information and six gave vague replies, such as "it varies". (Husbands' incomes may in fact have varied, but since the wives appeared to be declining to give information when they used this form of words, they have been classified as having information but being unwilling to give it, though in fact they may only have been unwilling to go into the detail which a varying income required.) Information on their husbands' income was, therefore, obtained from 149 of the 180 women (83 per cent).

The 20 women who said that they did not know their husbands' take-home pay did not differ significantly from the rest of the sample in age or in education or in length of marriage, except that none of those in the sample who were less than nine years married were among them. It was striking that of the 15 among the 180 whose husbands were self-employed only seven said that they knew their husbands' take-home pay. One hundred and fifty three of the 165 whose husbands were employees (92 per cent) appeared to know their husbands' take-home pay and 93 per cent of these were willing to indicate the amount. The overall pattern is shown in Figure 1.

The response of the women interviewed was, therefore, satisfactory and interestingly similar to Conniffe's results cited earlier. The next question was whether the women who had given information had given reasonably accurate information or a random figure or a guess. A comparison with

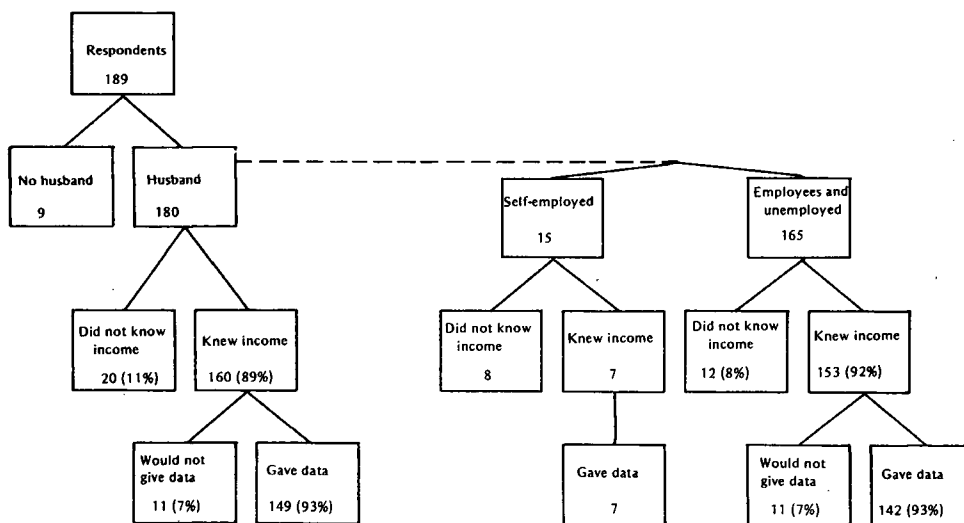


Figure 1: Wives' response to a query about their husbands' take-home pay

primary validation data was, therefore, sought. Average weekly industrial earnings and data on pay in specific employments were the only available basis for comparison, but inaccuracy on a large scale, were it present in the replies, should have emerged from a comparison of each individual response with the appropriate average or specific pay level. Information from other sections of the interview made it possible to estimate PAYE tax and social insurance deductions from gross income and the extent to which overtime was worked was also known.

Comparison of Replies on Take-Home Pay with Indicators of Accuracy

As has been said, 149 wives gave information regarding their husbands' income. Seven of the husbands' whose wives gave information were self-employed and no indicator of accuracy was available for these. There were 22 unemployed husbands and one retired and these were omitted from the comparative study. The number remaining, then, was 119 and by using data from three sources – the *Quarterly Industrial Inquiry* (March 1978), Labour Court hearings and official figures on pay – a comparative figure was found for 115 of them.

The following table shows the occupations of the 115 men for whom there was a comparative figure, classified according to the Irish Census classification of socio-economic categories (*loc. cit.*).

Table 1: *Occupations of husbands of respondents*

<i>Census socio-economic category</i>	<i>Percentage of husbands</i>
Intermediate non-manual	4
Other non-manual	32
Skilled manual	39
Semi-skilled manual	14
Unskilled manual	10
Information incomplete	1
	N = 115

Each individual reported take-home pay was adjusted to allow for income tax and social insurance contributions and then compared with the indicator of accuracy. In reporting the results the term "consistent" is used when the reply corresponds to the income which the primary validation data indicate as appropriate for the occupation, taking into account overtime worked and other relevant information.

The figures for average earnings reported in the *Quarterly Industrial Inquiry* provided a basis of comparison for 55 of the 115 men. Fifty-one of

the 55 replies gave an amount of weekly take-home pay consistent with the figure for average earnings. Three of the replies were in the ten-pound band immediately below. One reply was three bands below that which would have been expected.

Information provided in Labour Court hearings, industrial disputes and other official documents provided a basis of comparison for a further 48 men. (An example would be the information on average gross earnings of CIE bus-drivers and conductors.) Forty-two of the replies gave an amount of weekly take-home pay consistent with the comparative average. Four of those which were not consistent were in the band above that which would have been consistent and two were in the band below.

It was possible to make a comparison with amounts of pay for hours worked in the cases of 12 other men. There was consistency between the reported income and that calculated from national rates in 10 of the 12 cases, the two which were not consistent being in the band above that which would have been consistent. The results are shown graphically in Figure 2.

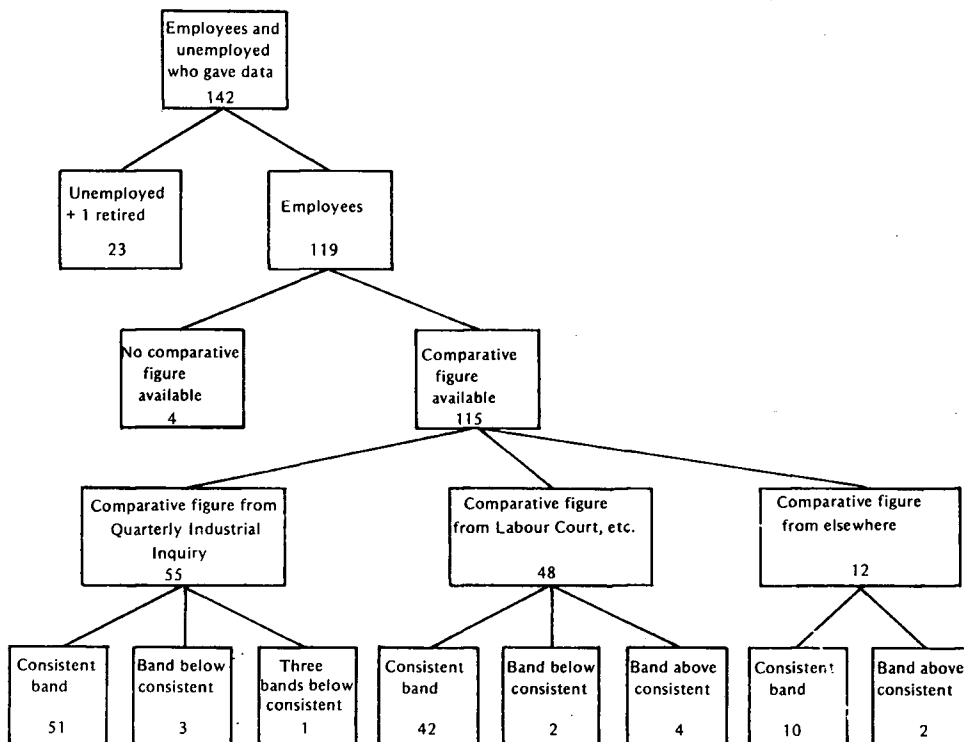


Figure 2: Comparison of replies on take-home pay with indicators of accuracy

Overall, then, it was possible to make a comparison with a figure derived independently in the cases of 115 of the replies and 103 or 90 per cent were found to be consistent, to the extent that the reply fell within the appropriate ten-pound band.

Conclusion

Eighty-nine per cent of the 180 women in the present study appeared to have information on their husbands' income and the very high percentage of 86 per cent of the 165 whose husbands were employees or unemployed were able and willing to give it in the course of the interview. The high level of consistency between information and comparative figures in 90 per cent of the 115 responses where comparison was possible suggests that they were providing accurate information rather than random figures or guesses. (The fact that those interviewed were a sample and that there was a very small number of men in each industrial category could have led to considerable deviation from the average earnings reported in the *Quarterly Industrial Inquiry* and other sources.) Although the band in which the women placed their husbands' income was rather broad, the results at least suggest that the reported bands of income could be used with some confidence that they represent a close approximation to a social reality.

The present study appears to lend support to a conclusion similar to Whelan and Ó Muirheartaigh's that surveys can provide valid and accurate results (*loc. cit.*). Their final caution applies here too: ". . . it should be borne in mind that the interviewing was carried out by a team of carefully briefed, experienced interviewers and that the questionnaire had been fully pre-tested" (*op. cit.*, p. 255). With that caution it can be suggested that while interviews suffer from many defects and are justifiably criticised as subject to interactional, prejudicial and interpretative bias, perhaps they can, nevertheless, at least be a corrective to impressionistic stereotypes — in this instance that of the wives of workers who are kept in ignorance of their husbands' earnings and who simulate knowledge to humour a bothersome survey researcher.

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