

PSYCHOLOGICAL VARIABLES ASSOCIATED WITH RESPONDENTS' SENSITIVITY TO INCOME QUESTIONS—A PRELIMINARY ANALYSIS

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Ask Americans what money means, and nine times in ten they will say that is synonymous with freedom. No matter what their income, a depressing number of Americans believe that if only they had twice as much, they would inherit the estate of happiness promised them by the Declaration of Independence. Lapham, L. (1988). Money and Class in America. Weidenfeld & Nicholson.

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INTRODUCTION

'Money matters' appear to be a frequent topic of conversation. Or are they? Actually, when the topic of money or one's finances comes up in verbal exchanges, people tend to talk about 'the value of the dollar,' 'the economy,' 'the stock market,' etc. Except under special circumstances, such as when applying for a loan or credit card, or filling out tax returns, direct and explicit references to one's own money or financial matters tend to be avoided in most social and professional encounters. Generally, people are quite reluctant to discuss personal debts, wealth, or typical spending patterns. Even a discussion on the possible symbolic meanings of money in one's life tends to be confined to academic settings during youth or religious settings during senescence. What is it about money and finances that silences everyone? Is it money itself, or a taboo similar to the one surrounding sexual behaviors or poor mental and physical health, or is it the emotions and the question of our own intrinsic human worth that are called up when the topics of money and income are raised?

In the field of survey research, avoidance of certain topics may be expressed by respondents as a decision not to participate (refusal), or to respond incompletely to a given question on the topic (item nonresponse). Factors associated with nonresponse¹ appear varied and complex. One major category which often experiences relatively high item nonresponse includes demographic variables such as age, race, education, occupation, consumer unit structure, region of residence, expenditure, and income (Garner & Blanciforti, 1991). But, items that tend to receive the highest nonresponse are often questions related to income or financial status. For example, Garner and Blanciforti (1991), found that approximately 15 percent of the 1987 U.S. Consumer Expenditure Survey (CE) sample could be classified as "incomplete" income reporters, which increased to 35 percent when a stricter definition was used. Similarly, in a study by Singer (1978), which involved a questionnaire with specific questions about alcohol consumption, marijuana use, sexual behavior, etc., two items elicited a 10 percent or higher nonresponse²—a question about income (11%) and one about masturbation (10%).

Survey methods researchers like to explain nonresponse by survey participants as a marker of respondent sensitivity or confusion, or both, associated with a given item (Lee & Renzetti, 1990; Singer, 1978; Hubbard, 1990). Exactly what is meant by sensitive, however, is far from clear. In fact, the concept of what constitutes a "sensitive" question is still under discussion. Sieber & Stanley (1988) define socially sensitive research as, "studies in which there are potential consequences or implications, either directly for the participants in the research or the class of individual represented in the research" (p. 49). Lee &

Renzetti (1990) consider sensitive questions as those that: "seem to be threatening in some way to those being studied" (p. 511). Threats, or potential negative consequences, may include psychic costs (guilt, shame, embarrassment, confusion), concrete consequences (discovery of crimes, sanctions), or social costs (loss of face of the group one belongs to such as "unmarried women," "child abusers," "single parents," etc.). Furthermore, the sensitivity of a given topic hinges on its relationship with the larger social context, i.e., a study perceived as threatening by one group may be considered innocuous by another; thus, all topics could be potentially sensitive at some time or another. According to Lee & Renzetti (1990), studies exploring

- 1) one's 'private' sphere
- 2) deviance and social control,
- 3) impingement on vested interests of powerful persons or the exercise of coercion and domination, and
- 4) things sacred to those being studied, are

all potentially sensitive in nature, and the act of researching these topics can profane them. It may be, then, that a topic like money crosses all, if not most of these areas. That is, money may be viewed as a highly sensitive topic because of its profound relationship to one's private life, potential for social control, deviance, power, and the almost religious power vested in it by modern day society.

Talking about 'money matters,' then, demands an act of personal, and sometimes profound self-disclosure. Rosenfeld (1976) defines self-disclosure as, "personal information which is authentic as opposed to pseudo, and is not readily available from another source" (p. 63)³. While self-disclosure may have some positive consequences (the development of trust in others, consistency between self-concept and public self), the negative consequences of disclosure may out-weight the positive. For example, at a personal level, an individual may avoid self-disclosure because of fear of real or imagined harmful consequences. One's avoidance can protect or minimize self-awareness, which may force a change in behavior. Other psychological consequences include:

- 1) potentially inviting negative evaluations from others,
- 2) loss of one's self-esteem and personal regard from others,
- 3) decreases in satisfying relationships if the disclosure threatens, alienates or angers the relating partner, be it parent, spouse, friend or child,
- 4) loss of a sense of personal control (e.g., limitation of freedom of choice),
- 5) potential shifts (losses) in the perception of personal power or authority,

- 6) inflicting psychological harm to another person, and
- 7) projecting a negative image

(Rosenfeld, 1979; Steele, 1975). From a sociological perspective, Egan (1970) notes a cultural ban against self-disclosure, because it signals weakness, exhibitionism, mental illness, and a need to cultivate the "lie" as a way of life, because "the authentic self needs to be distorted to achieve or maintain power and wealth in society."

People's associations with money are many and reach deep into their private lives. It may mean freedom, happiness, and security (Lapham, 1988; Gallagher, 1992). Money may be synonymous with increased personal happiness (Easterlin, 1973), family security (Cordes & Walljasper, 1992), freedom from fear (Kaye, 1991), elevated self-esteem and self-concept (Baruch & Barnett, 1986; Griffiore, Kallen, Popovich, & Powell), sexuality, power, or anything else. Money also equates or stands for a host of sensitive, socially-unmentionable behaviors, thoughts, and feelings. For example, Cordes & Walljasper (1992) state that, "the taboo against speaking about money in families is usually so strong that to ask about it is to seem rude, or worse, greedy. We collude in keeping money's role in our lives a secret and its power over and among us intact. We cannot speak to our closest friends about money."

Given the above, categorizing the 'income question' as sensitive seems to make sense, as do the general reasons why people would be reluctant to share such information on surveys. What needs to be done now, however, is to try and explore *what aspects* make the income question sensitive to respondents and *what* are some of the reasons why some people avoid disclosing financial information⁴, especially in the survey context.

MEASURES

The purpose of this preliminary investigation was to begin to empirically identify dimensions that make questions about financial status of income sensitive in nature. To this purpose, the authors developed and pilot-tested a total of 68 questionnaire items. The particular items chosen reflect dimensions that made intuitive sense to the authors, and those reported in the popular and clinical writings on the topic of money and in the literature on privacy, confidentiality, and disclosure in various contexts. These include: negative and positive consequences associated with disclosure, emotions such as shame and stress associated with one's financial standing, cultural stereotypes (e.g., "A penny saved is a penny earned") and implicit and explicit taboos (e.g., "It is impolite to talk about money"), perceived impact of one's financial situation on self-concept or self-awareness, and money or income as associated with freedom, power, and authority of self or of others over the self.

Four areas of attitudes, beliefs and behavior are covered by the question items.

- (1) The Government Measure (GOV)—16-items assessing beliefs and attitudes towards disclosing income information with the government, with items such as: "Most government surveys should not ask for your income because the information is not really needed," or, "When the government promises to keep my financial information confidential, I believe they will give it to no one else."

(2) General Attitudes Towards Surveys Measure (GATS)—7-items assessing respondent attitudes and beliefs towards information sharing in general, e.g., "If I give out information on surveys about my financial situation, sooner or later I will be on everybody's mailing list."

(3) 6-items formed a measure of respondents' beliefs and attitudes towards Myths (MYTHS) frequently referred to in conversations about money or unstated cultural beliefs about money such as, "I believe that a penny saved is a penny earned", and "I believe the love of money is the root of all evil".

(4) Finally, the measure called General Psychological (PSYCH) contained a number of psychological and social variables such as: "To me money means Freedom", "Listening to other people talk about their financial situation sometimes makes me feel inadequate about my own situation" ..

METHODOLOGY

The final 80-item⁵, paper-and-pencil questionnaire (68 items assessing attitudes, beliefs and behavior about money and disclosing one's financial situation on surveys in general and to government in particular; a sensitive topic rating task and 11 demographic items) was completed by 536 volunteers drawn from prospective jurors from District Court in Montgomery County, Maryland, (43.7%) and the District of Columbia (28%), day and evening graduate students from University of Maryland taking advanced statistics classes at the College of Education (24.4%), people on the street (6.3%), and members of a rural community on the Eastern Shore of Maryland (3.9%). Five interviewers verbally introduced the purpose, sponsor, and voluntary and anonymous nature of the questionnaire to potential respondents, and collected the protocols after completion. Data collection occurred over a period of three weeks during Spring, 1993.

RESULTS—PRELIMINARY STUDY

Demographic characteristics

When interpreting the results, the reader is cautioned to keep in mind the likely biases associated with the particular sampling procedures (convenience sample, volunteers, sample is skewed toward high SES). Approximately 74 percent of respondents classified themselves as White, 16 percent as African-American, and 11 percent as being from another racial or ethnic group (Hispanic, Asian, Native American, or other). In terms of educational level, 8 percent of the respondents reported no education beyond the high school level, 24 percent some college, or post-high school vocational education, 20 percent an undergraduate college degree, 16 percent some graduate school, and 32 percent the completion of a graduate degree. Total family⁶ income was surprisingly high with approximately 24 percent of the sample reporting a family income of \$90,000 or more. Fully 62 percent of the individuals were employed full-time, 21 percent indicated part-time employment, and 17 percent classified themselves as unemployed, retired, or 'other'. About one-third of the respondents

reported working for either federal, state, or local government.

Sensitivity of survey topics

Respondents were given a four-point Likert-type scale with 1 indicating "Not at all sensitive" through 4, "Very sensitive," to rate the sensitivity of various survey topics. As can be seen from Table 1, none of the topics were rated as "Very sensitive," and the highest ranking topic, Sexual behaviors/preferences, only approaches the "Somewhat sensitive" category.

INSERT TABLE 1 HERE

"Past or present financial situation," and "Past or present mental health" are the next two highest scores. The relatively high ranking of "Financial status" vis-à-vis the other topics appears consistent with reports from the literature and the field, although this finding may also reflect respondents' need for consistency between earlier and later appearing questionnaire items, or a sensitization effect. The ratings of the top three topics did not differ significantly as a function of race/ethnicity (White, African-American, Other), or type of employer (Government versus Non-government). Female respondents though, rated sexual behaviors/preferences as significantly more sensitive as a survey topic than males ($F = 4.66$, $df = 1$, 497). While it is reassuring to find that most topics don't seem to be very sensitive if they were to appear in a questionnaire; it still is important to pay attention to those small groups of individuals who do consider these topics sensitive. These groups, one might speculate, could be potential refusers, hesitant responders, or nonrespondents on future surveys on such a topic. Viewed in this light, the five highest ranking topics in terms of being "Very sensitive" are: Sexual behavior or preferences (24.1%), Mental health (13%), Religious preference or affiliation (9.3%), Political issues e.g., abortion, civil rights) (8.3%), and Financial situation (8.2%).

Item non-response rates and Items respondents identified with "most and least"

All items were checked for missing responses. For the 65 questionnaire items, the highest observed nonresponse was 1.9 percent, the demographic items yielded nonresponse ranging from a low of .4 percent for gender to 4.7 percent for income, which made it the second highest item in terms of non-response. Source of income ranked first at 5.7 percent. Nonresponse for the items assessing sensitivity of survey topics ranged from 3.7 to 4.1 percent. Although not intentional, the following question was repeated verbatim (as item 17 and item 69): "It is nobody's business how much money I earn or have, or how I spend it." The mean for this item was $X = 3.779$ ($SD = 1.279$) the first time it appeared within the questionnaire and $X = 3.459$ ($SD = 1.334$) the second time. The difference between the two means was statistically significant ($t = 5.49$, $df = 532$, $p < .0003$). While one might interpret this difference as a lack of consistency in answering by the respondents, an alternative explanation is also possible. That is, it may also reflect a real decrease in the intensity of people's attitudes perhaps as a function of the length of the survey (fatigue) or of desensitization due to exposure to similar items. This will be investigated further by the authors.

Table 2 presents five of the 65 questionnaire items which respondents identified *most* and five with which they identified *least*— in terms of magnitude of the means. It is interesting to note that the one item respondents most identified with reflects a strong societal norm, i.e.: "I think it is impolite to ask others about their financial situation." The statement: "I feel it is impolite to talk about my financial situation in public" yielded a mean of 3.40, which indicates that this norm also applies to oneself (30.7 percent of respondent endorsed the item as "Very much like me"). Other strong beliefs reflect a desire for anonymity when providing financial information, and the belief that the government knows more than, in fact, it does. On the other hand, respondents did not identify strongly with statements like "I am not always completely honest, or I withhold information when filling out a government survey that asks about my financial situation," or "Right now, talking or thinking about my financial situation makes me feel ashamed of myself." While the latter is the item with which respondents overall identified least, still, approximately 5 percent of the sample, strongly endorsed the statement as being "Very much like me." In terms of responding to surveys, these individuals may very well reflect a group for whom participation will exact a significant psychological cost.

INSERT TABLE 2 HERE

Government and General Attitudes towards Surveys participation

The Government measure assesses attitudes and beliefs related to disclosing financial information with the government. Table 3 lists all items in terms of magnitude of the means. A score close to 5 ("Very much like me") indicates a strong identification of self with the statement, and a score close to 1 ("Not at all like me") suggests a lack of identification with the statement. The table provides information useful for survey researchers in government settings because it provides empirical information regarding some of the commonly held attitudes and beliefs by this sample. Of particular interest are responses indicating lack of trust in the government's ability or intention to safeguard the confidentiality of the collected information. For example, 22% of respondents believe financial information collected by the government will be available to those who can pay for the information, 20.5% assume that their social security number will be used to link information with other government records kept on the person, 18.9% do not believe the government's promise that data will be kept confidential, and only 3.8% believe that the government can protect information from access by others, and 18.4% of the respondents believe government organizations exchange data among each other.

INSERT TABLE 3 HERE

Myths

Myths assesses people's belief in statements such as "Time is money," or "A penny saved, is a penny earned." Table 4 provides descriptive statistics of the items to the reader. From it, one sees that the statement respondents most identified with is "A penny saved is a penny earned," followed by "I believe you've got to have money to make money." Males and females differ to the extent to which they identify with such statements,

with men demonstrating a stronger identification ($t = 2.10$, $df = 532$, $p < .036$). Specifically, the male respondents in this sample subscribe to statements like "I believe you've got to have money to make money" and "Time is money." Beliefs in such sayings also varies as a function of membership in a particular race or ethnic group ($F = 7.6242$, $df = 2, 521$, $p < .0005$). Post hoc analyses using the Scheffe procedure showed that "I believe that love of money is the root of all evil" is a belief significantly more strongly held by minorities. Given that these myths to some extent are reflections of beliefs of the dominant culture, these results are perhaps not surprising

INSERT TABLE 4 HERE

General psychological variables

The General Psychological measure is comprised of items which are considered related to the sensitivity of the topic of money or financial status as reported in the literature, the field, or based on the intuition of the researchers. The final measure yielded 34 items. Table 5 lists a number of statements respondents identified with most and least. Space considerations prevent us from listing all the items; however, the authors would like to point out that this measure clearly suggests that many possible dimensions which affect the sensitivity of questions about financial status, e.g., social norms, feelings of privacy and a sense of entitlement to privacy, self-esteem and self-concept, control over, or by others, etc.

INSERT TABLE 5 HERE

CONCLUSIONS

What makes the "total family income" question sensitive to the respondents in this sample? A number of psychological dimensions appear to be important. Myths about money and its role in our lives appear to have impact. But, what is most engaging about these research findings are respondents' views of the data collection effort and its context-bound implications. Answering the 'total family income' question, for our respondents, is not a simple matter.

First of all, it is clear that the act of asking the 'total family income' question is a major breach of social convention. The statement most identified with by our respondents is "I think it is impolite to ask others about their financial situation." In contrast, the statement least identified with is, "Right now, talking or thinking about money makes me feel ashamed of myself." Paradoxically perhaps, the shame, breach, or invasion of personal privacy is in the overt asking. This question makes explicit that which is not necessarily obvious, and our respondents have suggested that they are very uncomfortable with our procedures for securing this information.

Second, understanding and answering questions about income are not easy cognitive tasks for respondents. For example, there may be difficulties in understanding definitions of "family," "income," or "total," etc. Silberstein (1989), in an analysis of nonresponse in the CE data notes that "respondents' attitudes and cooperation are affected by the type survey and interview procedures. The survey content and complexity influence the respondent's motivation and ability to report accurately, and the interaction between these factors varies by respondent, family, and interview characteristics. . . . Major factors are the

respondent's knowledge of the family expenses, the length of the recall period, and records available during the interview" (p. 126).

According to our results, only 2 people claimed non-relatives not living in their homes as a basis for calculating their 'total family income.' The 'total family income' question is thought to be mentally processed as an extremely gross estimate of 'income' (whose definition may vary widely by individual respondent). That means that probably no respondent defined 'income' (in this category) as rental income, or having taken back a second trust or mortgage on a home they sold. Likewise, the term 'family' may be problematic. In a pilot conducted for this questionnaire, a student used her parent's income to define 'total family income.' She lived 1,000 miles away from her parents and shared an apartment with another student. This respondent did not consider the 'here-and-now' situation but rather claimed membership in her family of origin, even though she was not currently residing with them. Security may be the underlying psychological dimension in this scenario, but ask the student's parents and one is likely to get a very different viewpoint. One individual we interviewed included spousal income but not children's income from a part-time job. The child was a Ph.D. candidate, living with his parents, and over 30 years old, but the money he earned was his, and was not considered accessible to the entire family.

Asking the 'total family income' question potentially begs further investigation. Not only who contributes, but who does not. Relative weights may be assigned earners within the family, *by the respondent*. When the 'total family income' question is asked the respondent may perceive that family dynamics (and politics, status, etc.) are potentially open to scrutiny by researchers. Not only is status within a larger social context apparent, but one's station within the family may also be available. Thus, the silence about money is well kept. The 'total family income' question is, therefore, a potential open door to some of our respondents' most sensitive life issues. It is no wonder that some respondents view us with suspicion and skepticism.

Not only is the 'total family income' question viewed suspiciously because of the threat of describing one's relative standing within the community and within the family (which often may be contradictory), but the inquiry may appear to profile a subgroup, make potential policy changes, based on a single data point. Respondents tell us they do not know what happens to the information they give us. Government surveys are, therefore, especially at risk. Our sample said that they most identify with the statement "I believe the government can find out everything they want to know about my financial situation without having to ask me." The statement least identified with was "I am not always completely honest, or withhold information when filling out a government survey that asks about my financial situation." Thus, our respondents tell us the truth, but they are mystified and anxious as to why we ask, since it is general knowledge that government already knows everything about them. It is crucial to listen to the public's concern over this issue. If, as researchers, we cannot tell our respondents about the data collection effort and who will be privy to this information, we suspect that nonresponse and refusals may continue to rise and data quality be compromised.

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NOTES

- 1 Please note that "nonresponse" is used throughout this paper as meaning refusals, incomplete data, missing, etc.
- 2 Nonresponse was defined as no answer, don't know, and question not asked.
- 3 It is important to note that in many cases it is relatively easy to obtain information about people's income. Even though everybody knows this, individuals are still often reluctant to tell people how much they earn.
- 4 So far, the authors have been unable to locate any work directly addressing the sensitivity of the income question. However, we'll continue our search.
- 5 After inspection of the data, five of the original items were deleted. Four of these turned out to be unsound psychometrically. Interestingly, these four items required respondents to make a comparison between government and non-government. This task proved to be too difficult. The fifth item deleted, was an unintentional repeat. The correlation between the two identical items was .85, which gives the reader some insight into the consistency of responding. The item read: "It is nobody's business how much money I earn, or have, or how I spend it."
- 6 The authors were interested in finding out who respondents include when asked to report family income. The question read: "When asked for my 'total family income' in this survey, I based it on the income of: myself only, OR myself, AND: (check all that apply) : relative(s) living in my house; non-relative(s) living in my house; relatives not living in my house; non-relative(s) not living in my house." The following proportions were obtained: self only = 44%, self + relatives living in the house = 48%, self + non-relatives living in the house = 3%, self + relatives not living in the house = 2%, and self + relatives + non-relatives living in the house = <.5%.

TABLE 1: Sensitivity of survey topics	Mean	S.D.	Not at all sensitive	Very sensitive	N
Sexual behavior/preferences	2.46	1.15	29.7%	24.1%	515
Financial situation (present and past)	2.10	1.08	32.3%	8.2%	514
Mental health (present and past)	1.97	.96	47.3%	13%	516
Political issues (i.e., civil rights, abortion, pending legislation, etc.)	1.79	.79	54.2%	8.3%	517
Physical health (present and past)	1.75	.95	54.8%	7%	516
Religious preference/affiliation	1.74	.95	57.7%	9.3%	515
Political affiliation/voter preference	1.69	1.01	56.9%	7.6%	513
Drug and Alcohol use/consumption	1.61	.94	65.2%	7.4%	514
Employment (present and past)	1.52	1.00	64%	3.5%	516
Demographic information (e.g., age, gender, marital status)	1.42	.75	71.6%	2.5%	514

TABLE 2: Items Respondents Most and Least Identified with (N = 536) ¹	Mean	Not at all like me	Very much like me
I think it is impolite to ask others about their financial situation	4.08	5.1%	48.3%
Surveys asking about my finances should be completely anonymous	4.01	4.1%	47.9%
I believe the government can find out everything they want to know about my financial situation without having to ask me	3.84	5.8%	37.5%
I believe that people who want to go into politics better have money or access to money	3.84	7.8%	38.2%
I am not always completely honest, or withhold information when filling out a government survey that asks about my financial situation	1.88	48.6%	2.3%
Right now, talking or thinking about money makes me feel ashamed of myself	1.87	53.2%	4.9%

TABLE 3: Items (GOV) Most and Least Identified with (N = 536)	Mean	Not at all like me	Very much like me
I believe the government can find out everything they want to know about my financial situation without having to ask me	3.84	5.8%	37.5%
I'd be more inclined to give financial information to the government if I knew what they would do with it in the future	3.56	8.3%	25%
I don't mind giving income information to the government, but they have no business trying to find out how I spend it or what I do with it	3.36	12.2%	24.5%
If I give my social security number on a survey, the government may match it with other records they have on me	3.22	14.5%	20.5%
I feel the government has a right to know everything about my financial situation	1.95	49.2%	4.5%
I am not always completely honest, or withhold information when filling out a government survey that asks about my financial situation	1.88	48.6%	2.3%

TABLE 4: Myths	Mean	Not at all like me	Very much like me
I believe that a penny saved is a penny earned	3.67	6.8%	31.5%
I believe you've got to have money to make money*	3.45	9.8%	23.1%
I believe time is money*	3.32	12.7%	24.3%
I believe that money corrupts	3.19	13.3%	18.2%
I believe that money makes the world go round	3.03	18.4%	17.3%
I believe that love of money is the root of all evil**	3.00	20.5%	19.5%

TABLE 5: Items (PSYCH) Most and Least Identified with	Mean	Not at all like me	Very much like me
I think it is impolite to ask others about their financial situation	4.079	5.1%	48.3%
I believe that people who want to go into politics better have money or access to money	3.843	7.8%	38.2%
I feel uncomfortable when I see someone in financial distress	3.827	6.4%	30.8%
It is nobody's business how much money I earn, or have, or how I spend it	3.776	7.3%	40.4%
When I am around other people I generally act like I have more money than I do	1.908	47.3%	4.3%
I avoid thinking or talking about money because it may force me to make changes	1.901	48.0%	3.4%
Right now, talking or thinking about my financial situation makes me feel ashamed of myself	1.873	53.2%	4.9%