Author's response to reviews

Title: When does poor subjective financial position hurt the elderly? Testing the interaction with educational attainment using a national representative longitudinal survey

Authors:

Christy Pu (cypu@ym.edu.tw)
Nicole Huang (syhuang@ym.edu.tw)
Gao-Jun Tang (gjtang@ym.edu.tw)
Yiing-Jenq Chou (yjchou@ym.edu.tw)

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Cover Letter

Dear editor and reviewer,
Thank you very much for your valuable comments and suggestions. Concerning each point, we have made the following adjustments:

Dr. Peter Smith

I’d suggest they focus on the interaction they did find – between financial stress and education with depression. Discussing, why this interaction may be present, and why it was not detected with the other outcomes (appropriate time lag being the most immediate thought that occurs to me – i.e. you would expect the impact between ses and depression to be quicker than SRH or mortality).

Response: Thank you. We have modified our Discussion with specific emphasis on the possible mechanisms for interaction effect found for depressive symptoms.

Discretionary Revisions

The introduction could still be shortened and more focused in line with my previous comments, although given word limit is not a consideration I will leave this up to the authors to decide.

Response: Thank you. We have modified the introduction to make it as condensed as possible. However, we retained several paragraphs since the other reviewer required us to discuss these issues from the previous revision.

Editorial Board

As Peter Smith comments, the results and discussion are not fully consistent with the finding of no evidence of interaction between the effects of education and subjective financial satisfaction on either SRH or mortality. The main effects of both SES measures on mortality were weak and not consistent with comments in the abstract and results that associations were found for all three health measures. The abstract highlights results from the non-significant interaction with SRH.

Response: Thank you. We have modified the discussion as well as the abstract with specific focus on the interaction effect found for depressive symptoms. The abstract now highlights results from the non-significant interaction with SRH.
Table 3 could be labelled as main effects to make it crystal clear. If the repeated measures allow - inclusion of percentages, rather than numbers, in Table 4 of each financial satisfaction category in each educational stratum would be useful.

**Response:** Thank you. This has been modified.