Reviewer’s report

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

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Reviewer: Lisa Wolff

Reviewer’s report:

This is an interesting article with a very large sample across multiple time points. While the findings are interesting, I believe the paper needs a more thorough discussion of the larger literature and issues that are of interest as well as more interpretation of what these results mean.

Major compulsory revisions:

Introduction

There is a major conceptual discussion that is not mentioned in the paper. The authors use “perceived financial status” as a proxy for “subjective social status” or “subjective socio-economic status.” However, social status is a multi-dimensional concept. Absolute income (or perceived income) is only one dimension of that. There are also rank-related measures – that is, many subjective status measures ask people to rank their status themselves compared to others in society. And other measures such as occupation is more of a prestige-related indicator. While the authors do not have access to these data for this sample, the discussion of what comprises social status or perceived socio-economic status is important. This is a multi-dimensional construct and perceived financial status gets at only aspect of it. (For example, someone may have low income and not be satisfied with their low income but they may also perceive their overall social status as high because they are considered an informal leader in the community. Other prestige or ranking measures capture a bit more of this.)

I think the paper needs a much more beefed up introduction that addresses some of these issues discussed above as well as some larger questions. What does subjective socio-economic status mean? Why is it important to look at? What are some ways of conceptualizing it? How has this concept been explored in people of different age groups and do we expect to see differences among the elderly?

I think any paper on subjective status needs to refer to a few seminal papers, including papers by Adler, Ostrove, and Marmot (Whitehall II study).

After providing more discussion of the concept of subjective status, its measurement, and potential pathways to health, then I would suggest that the authors provide a few more sentences to make the case of where the gaps are
and why their study fills those gaps. (That is, I want to know why the authors felt it was important to do this research.)

Analyses:
Did the authors run analyses with SRH as the outcome, subjective financial status as the independent variable, and depressive symptoms as a potential confounder? While several authors have looked at whether depressive symptoms is a mediator or a confounder in the SSS-health relationship and have noted that it is most likely a mediator, I think this still warrants some discussion. Subjective financial status and self-rated health are both subjective indicators that may be significantly affected by depressive symptoms. I would recommend that the authors re-run their SRH models to include depressive symptoms as a covariate. These findings don't necessarily have to be presented in a table, but I think the point about depressive symptoms potentially be a confounder in this relationship needs to be brought up in the discussion and the authors can allude to this additional analysis there to see whether it is borne out to be true.

Discussion:
I would recommend the authors beef up the last few paragraphs or so in the discussion on the implications of future research and what this all means. Regarding the first point made in this review, I would say that subjective financial status just gets at one part of the larger subjective social status construct. I think this needs to be reinforced in the discussion section so that when the authors recommend not investigating perceived financial status apart from education in future research, they recognize that they are addressing only this one indicator and not the larger concept of subjective social status – which has been shown to capture other aspects of social status that are different from education.

Minor/discretionary revisions:
Sampling and survey: While it is fine to refer to another study for more details on the survey methodology, I believe the reader of this paper needs a bit more information here. While the authors do not need to go into that much detail, I would suggest they provide at least 2-3 more sentences about the survey methodology, response rate, etc. For example, the current description does not even say whether this was a written, telephone or face-to-face survey. I'm assuming that since many of the respondents were illiterate that the survey was conducted face-to-face or by telephone. That kind of information is critical for the reader.

The authors indicate that only cases with complete data were used in the analysis. What % of respondents did not have complete data? Is it possible that the responders with complete data might be different than those without? Were any responder vs. non-responder analyses completed to look for potential differences and any selection bias?

**Level of interest:** An article whose findings are important to those with closely related research interests
Quality of written English: Needs some language corrections before being published

Statistical review: No, the manuscript does not need to be seen by a statistician.

Declaration of competing interests:

I declare that I have no competing interests.