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:** Peter Smith

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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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BMC Public Health Research article

The objective of this paper was to explore the interaction between financial position and education with respect to three health measures: self-rated health, depression and mortality, among an elderly Taiwanese population (aged 67 and over in the earliest data used in this study). This is a much improved manuscript exploring possible interactions between perceived socioeconomic position (financial satisfaction) and an objective measure (education). I do have some remaining comments on the manuscript which I have outlined below.

**Major Compulsory Revisions**

Nothing major needs to be done

**Minor Essential Revisions**

1. I found that the revised introduction, while full of great and relevant information, was a little scattered and choppy in its presentation. I would encourage the authors to revisit the structure of the introduction using the guidance provided by Dr Wolff in her previous revision. Specifically I would like to see them address the following areas in a sequential order: What does subjective socio-economic status mean (in particular how is it different to objective socioeconomic position)? Why is it important to look at (particular among elderly samples)? How can one measure it, specifically focusing on differences in assessing financial SES? Why would we expect the impact of subjective SES to differ by levels of objective SES?

2. As the title suggests this main thrust of the paper is in understanding if the effects of perceived financial satisfaction (a subjective measure of SES) differ across levels of objective SES (education). While the effects presented in table four suggest there may be a difference, statistical significance or not or the effects is not the way this can be assessed (i.e. two effects can differ, but they
can also both be statistically significant). The authors need to present a formal statistical test of the interaction between education and financial satisfaction in table four.

3. I’m not sure what the basis is for directing “more health promotion” to the elderly (as stated in the first paragraph of the discussion) to reduce the inequalities observed combining both measures of SES. Surely more structural changes are required to address these health inequalities?

4. I think the second paragraph added to the discussion is great. However, there is one more explanation which is not specifically mentioned, but maybe should be. If the level of “true” financial hardship is greater among respondents with low education (e.g. they have to have literally no disposable income to be dissatisfied with their financial status) compared with respondents with higher education (e.g. if they only have a moderate amount of disposable income they are dissatisfied with their financial status), this would also result in the (possible) interactions that the authors have presented. That is, the level of true underlying financial hardship required to be subjectively dissatisfied may systematically differ across educational groups.

Discretionary Revisions

1. The comparison with the study by McLeod (page 10) could also be influenced by having different measures of subjective socioeconomic position (i.e. work-place status versus financial status) – similar to what you suggest at the bottom of page 11.

2. The authors may also want to include in their conclusion a caution about the sole reliance upon subjective measures of SES, due to reasons of convenience, in elderly population samples. If the assessment of subjective position does systematically differ across objective SES measures, than the differences in the distributions of objective SES measures across samples could lead to differences in the impact of subjective assessments (i.e. in this sample, if the authors only had those with lower levels of education the impact of subjective financial hardship would have been much greater than if the sample was restricted to those with higher levels of education).

Level of interest: An article of importance in its field

Quality of written English: Needs some language corrections before being published

Statistical review: Yes, and I have assessed the statistics in my report.

Declaration of competing interests:

I declare I have no competing interests