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

Version: 2 Date: 1 November 2010

Reviewer: Lisa Wolff

Reviewer’s report:

I think the authors do a thorough job addressing the reviewers’ comments. The paper is much improved with the revisions made. I do have a few additional questions/suggestions:

Major Compulsory Revisions

1. I’m slightly confused by Table 4. Is the college educated/very satisfied segment the referent for each of the other categories? It may be that I’m misinterpreting the table, but I assumed that the table was going to present the results of the stratified analyses of the association between financial satisfaction and SRH within each educational level. If that is the case, then within each educational level, “very satisfied” would be the referent group for that stratum. Is that not correct? Or is the college educated/very satisfied group the referent for everyone, so that those who are illiterate have 20.9 times the odds of reporting poorer health compared to college educated people who are very satisfied with their financial position. Is that a correct interpretation? Perhaps an additional sentence or so clarifying the results in Table 4 may help the reader when looking at the results.

2. The authors have added a sentence in the discussion: “In this context….health promotion for the elderly should be directed towards these groups.” I think if a statement like that is going to be made, it needs more substance. Why does this research lead you to say that? Couldn’t we just look at health status data by educational level and see that those with lower educational levels have worse health outcomes (and may benefit from health programs)? How does studying subjective financial satisfaction add to this conclusion? I would suggest either beefing this recommendation up with some more substance or not focusing on the programmatic recommendations. (instead, restricting the discussion to how these results can help researchers understand the concept of SES more robustly).

Minor Essential Revisions/ Discretionary Revisions

3. In the abstract and the discussion section, there is a sentence that says “subjective financial status among the elderly should not be explored separately from the traditional measures of SES.” I found this phrasing a bit odd and my first assumption was that it seemed to insinuate that the subjective financial status
measure was not as salient as traditional SES measures, which the study shows that not necessarily to be the case. I would suggest just reframing this sentence more as the positive. For example, that “subjective financial status among the elderly should be explored in conjunction with traditional measures of SES” or something of that sort.

I would suggest another edit of some of the language to make sure that the introduction in particular flows a bit more. Some parts that stuck out:

p. 4: end of page “…it is also unreasonable to assume…” the word “unreasonable” seems a bit strong

p. 5: top of page: “This issue is particularly important for the elderly since it is important…” two uses of word important in same sentence

p. 5 same sentence, second phrase “and a complete measure should include both objective and subjective measure of SES.” The word “should” seems a bit harsh. That could certainly be your conclusion at the end based on the study results, but in the intro section, it seems a bit strong.

p. 7 under health measures – should read “sensitivity analysis” instead of “sensitively analysis”

p. 12: last paragraph: “Obviously, it is very possible that those with higher education…” should say “earn more” instead of “earns” and “hence” instead of “thence”

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