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

This is the third revision of this paper seeking to explore the interaction between perceived 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). I thank the authors for addressing most of my previous suggestions.

Major Compulsory Revisions

The authors have now formerly presented the interactions in their models, which demonstrate that an interaction in the effect of perceived financial satisfaction and education is present for the outcome of depression, but not for self-rated health or mortality. However, they kept most of their previous discuss, which for the most part focused on self-rated health, or used the term “health outcomes”. I’d like them to revise their discussion given their results. From the results in table four it appears that the impact of the lowest financial satisfaction is fairly consistent across educational groups (with maybe the exception of senior high school). In fact the only noticeable difference is that the middle groups of financial satisfaction have a stronger relationship with poorer self-rated health among the highest education group. However, unlike the results for depression, there is no noticeable trend in the data (which is confirmed by the non-significant interaction). 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).

Discretionary Revisions

1. 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.

**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 that I have not competing interests