Author's response to reviews

Title: A survey of retirement intentions of Baby Boomers. An overview of health, social and economic determinants.

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Author's response to reviews: see over
EDITORS COMMENTS

1) Please move the LIST OF ABBREVIATIONS, Competing interests, Author contributions and Acknowledgment sections before References.

   These sections have been moved.

2) We recommend that you copyedit the paper to improve the style of written English.

   Edits have been made.

REVIEWER 1

MINOR COMPULSORY REVISIONS:
1. ABSTRACT: methods - suggest changing 'were working' to 'in paid employment'.

   Change made as suggested (also in Methods section).

Also, could the authors clarify in respondents had been in the workforce full time for previous 5 years (or is this not really important?).

   Respondents were asked their employment status and if they had been in paid employment within the last 3 years, not 5 years. We apologise for this error which has now been corrected.

The question about 'time spent thinking about retirement' needs clarification both here and in the main body of the manuscript.

   Respondents were asked how much they had thought about their own retirement with the response categories: A lot, moderately and not at all. This is detailed in the Data Items section of the manuscript. No additional interpretation of this question is available.

Could the authors provide explanation for both what qualified as 'thinking about' and is this 'actively' – ie they are seeking out information about the transition from paid work".

   No additional details or clarification on this question is available. Each respondent answered this question as they saw fit.

Also, what were the categories provided for 'thinking about' and was this measured in some way?

   As previously mentioned, the data item is detailed in the Methods section. The lack of extra detail on this variable has been added as a weakness of the study.

Finally, do the authors mean 'uni-variable' or univariate' analyses? Similar query on 'multi-variable'?

   Current epidemiological publications encourage the use of uni-variable and multi-variable terms.
The difference between the two is that uni-variable deals with 1 predictor variable, whereas, multivariable deals with multiple predictor variables. But both have 1 outcome variable. (Reference - Hidalgo 2012 Multivariate or Multivariable Regression? American Journal of Public Health

Abstract Results: At what point did the people state intention to retire indicate that they would do so? Timeframe - five years, ten years?

No timeframe for retirement intention was given. This has also been added as a weakness of the study.

3. METHODOLOGY: methodology is sound. However, would like some clarification around how the respondents were selected. That is, sampling methods etc.

Additional clarification has been added to the methodology explaining that the electronic white pages was the initial sampling frame.

DISCRETIONARY REVISIONS
Abstract conclusion: I would suggest changing the wording from, '...large number of baby boomers who will be happy to...' to 'large number of baby boomers who indicated that they would be happy to...'.

Changes made as suggested.

2. BACKGROUND: 1st paragraph, sentence beginning 'Moreover, this was a phase...'. What was the period of time referred to? I know it was stated earlier but it would be clearer if stated again. E.g. 1946-1965.

The words 'the post WWII era was' has been added to the text.

Final line Page 3 - suggest inserting 'long term' after the word 'adequate'.

Suggestion accepted and manuscript altered.

3. METHODOLOGY: Page 6: 1st paragraph - In terms of hours worked per week, the authors need to indicate if this is actual hours rather than contract hours.

'Actual' has now been added.

Page 7 - Table 5 explanation - 'having a savings habit' needs to be clarified. What is meant by this?

A more detailed description of the question used has now been added to the data items sections.

DISCUSSION
4. PAGE 8 - The potential link between the GFC and extending working life is a strong one. It would have been really useful if the researchers had asked this question in some form or other on the survey and mentioned here.
Unfortunately no additional questions on the GFC were asked.

Page 10: In stating weaknesses, I think that the authors should also qualify that their difficulty in self report is a common one in survey research methodology! Not unique to their study! This should also be linked into some form of statement around validity.

The words ‘common in all survey research methodology’ have been added to the manuscript.

REVIEWER 2

1) The aim of the study is unclear. The author tried to describe the relevance of the paper in the last paragraph of the introduction, but the last two sentences of the introduction do not follow a rational reasoning. It remains unclear what the aim of the study is. This makes it more difficult to understand why the researchers choose to assess the variables described in the method section.

The authors believe the aim of the study is clearly stated as being an assessment of retirement intentions of Baby Boomers and giving a context to these intentions as detailed in the final paragraph of the Introduction Section of the document.

2) I feel that the results should be described more clearly in the results section. The researchers refer to the tables, but do not describe the findings in the main text.

Some additional results have been added although, for word count considerations, the authors believe the results section describes the results adequately.

3) The conclusion is not clear, partly because there is not a clear aim and research question.

Two sentences in the conclusion have been moved to add to clarification.

Minor Essential Revisions

1) In the results section of the abstract the last sentence is very long and combines two findings that are of a different order (that is 1) characteristics of those who want complete retirement and 2) characteristics of those who are likely to work beyond 65). These should be presented separately.

Suggestion accepted and manuscript changed.

2) It should be made clear in the introduction what the regulatory retirement age is in Australia.

This has been added (in the discussion section).

3) Please be consistent throughout the text with the use of upper- and lowercase b’s when using the term ‘baby boomer’.

A consistent approach to ‘Baby Boomers’ is now implemented.
4) In the last paragraph of the introduction it would be more suitable to speak of ‘study’ instead of ‘analysis’ in the sentence ‘This analysis examines …. retirement intentions.’

Changes to manuscript undertaken as suggested.

5) The last sentence of the third paragraph of the introduction does not fluently follow the previous statements.

Additional words have been added to improve the flow.

6) The heading ‘Data items’ is not informative; ‘Main variables’ might be more informative.

Change made.

7) It is unclear how the statistical analyses used help answering research questions, which is partly due to the fact that no clear research questions were stated in the introduction of the paper (‘Statistical analyses’).

The research question has been made clearer.

8) In the third paragraph of the discussion section the researchers state that the ‘popular stereotype that baby boomers are not savers and are not saving for their retirement needs to be challenged.’ I feel that this statement does not really fit the context of this study.

The authors believe that this statement is important in the context of the study especially in regard to the known effect the GFC had on this cohort.

9) The first two sentences of the conclusion belong to the discussion section.

The two sentences have now been moved.

10) The third sentence of the discussion is unclear and needs to be revised.

It is unclear what sentence the reviewer is referring to.

Discretionary Revisions
1) I was wondering why the researchers decided not to assess whether the job was stressful. The researchers did assess psychological distress, but not whether this was related to a job. Job-stress can be an important contributor why people want to retire (the researchers actually state in their discussion).

This was not the focus of this paper.

2) In order to use household income as indicator for wealth, I feel it should be related to the number of people in the household or for example to the perceived financial needs.

We agree - household income was not used as a measure of wealth.