Reviewer's report

Title: Willingness and ability to pay for unexpected dental expenses by Finnish adults

Version: 1 Date: 15 February 2012

Reviewer: Dorthe Holst

Reviewer's report:

The introduction is broad and lengthy and does not lead to the specific aims of testing WTP and ATP. The financing of Finnish dental care has improved recently. There is little obvious reason therefore to explore WTP and ATP and less so in urban areas. The level of reported use of dental services is high in the study areas. The demand has increased after the improved reimbursement arrangements.

The paradox is not a paradox. When people retain more of their natural teeth a higher level of restoration is a step towards improved oral health.

The response level is low, unfortunately. The robustness of the relationships were not examined.

It is surprising that a high percentage of the respondents stated that they were in need of dental care even though 90 % had visited the dentist within in the last two years. What does that indicate about the statement "I need dental care"?

Table 2

In this table the referee thinks that the direction of the calculation is wrong. WTP and ATP are the dependent variables. Income is the independent and the percentages should be calculated with the categories of the independent as a basis.

Try again.

There is a systematic relationship between income and WTP and ATP. This is hardly a surprise. What about the level of willingness and ability? This could be commented. What could be expected given a situation where NHI reimburses a lot more than previously? What can we learn from this study? That rich people are always willing and able to pay more if confronted with a must and need situation?

Level of interest: An article whose findings are important to those with closely related research interests

Quality of written English: Not suitable for publication unless extensively edited

Statistical review: Yes, and I have assessed the statistics in my report.
Declaration of competing interests:

No
No
No
No
No
No
I declare that I have no competing interests