Reviewer's report

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

Version: 3 Date: 13 April 2012

Reviewer: Dorthe Holst

Reviewer's report:

The authors have revised some of the points suggested to be revised. The present referee still finds the rationale of the study odd. The problem with Table 2 and the calculations have been partly solved. The last column for totals is OK. But the gender columns are wrong. Each of the income group percentage should add to 100 %. As it stands now the percentages are calculated from the grand total. That does not provide any meaning. The text is utterly scarce with regard to Table 2.

Level of interest: An article of limited interest

Quality of written English: Acceptable

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

Declaration of competing interests:

No