Reviewer’s report

Title: Over-indebtedness and its association with sleep and sleep medication use

Version: 1 Date: 08 Jun 2019

Reviewer: Kathryn Lee

Reviewer's report:

Authors have been very responsive to the prior review. The sample size is clarified, and relationship between the two datasets is more clearly described and response rates are similar. Yet it remains problematic to use national data 2008-2011 (with a few cases from the OID centres) to compare with OID data from 2017 with only one of the 16 federal states where 70 centres were sampled. This is addressed in limitations, but issues of historical validity and geographic differences remain a concern despite randomization. Other limitations were adequately addressed. Given the high prevalence for women, issues of reproductive status, and caregiving or parenting should be addressed.

The revised tables have greatly improved the manuscript and Figure 1 is a very important contribution to knowledge about overlapping dimensions of sleep problems. I also have a few minor comments for authors:

1) line 29: data=plural form of datum (should read data were)

2) line 183: cohabitating does not necessarily mean they share a bed, and being single does not mean there is no bed partner.

3) lines 345-47 need sentence editing for clarity.

4) discussion: now well organized and raises important issues. An additional stressor not mentioned is that financial strain may result in relocation to more affordable housing with typically more noise from traffic and closer neighbors etc, that impact sleep.

5) line 407: an association does reveal direction of relationship- perhaps authors meant to say an association does not address causation or address which occurred first?
Are the methods appropriate and well described?
If not, please specify what is required in your comments to the authors.

No

Does the work include the necessary controls?
If not, please specify which controls are required in your comments to the authors.

No

Are the conclusions drawn adequately supported by the data shown?
If not, please explain in your comments to the authors.

Yes

Are you able to assess any statistics in the manuscript or would you recommend an additional statistical review?
If an additional statistical review is recommended, please specify what aspects require further assessment in your comments to the editors.

I am able to assess the statistics

Quality of written English
Please indicate the quality of language in the manuscript:

Needs some language corrections before being published

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