

Peer Review Report

Review Report on Financial Distress and Psychological Well-Being During the COVID-19 Pandemic

Original Article, Int J Public Health

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EVALUATION

Q 1 Please summarize the main findings of the study.

This study addresses the areas of economics and mental health, particularly the effects of COVID-19 pandemic in both areas, and how they relate, based on a survey developed in Chile.

Results indicate 1. Unemployment and income loss as highly predictive of experiencing lack of savings, difficulties paying bills, debt, and mortgage loans. 2. Financial distress leads to a higher prevalence of poor well-being and mental health deterioration.

These results are not surprising and have been discussed in the mental health area and in public health especially

through social determinant perspectives, but its uniqueness underlies in the expert economist expert point of view, which must be highlighted as an effort for the much desired intersectorality in public health issues.

Q 2 Please highlight the limitations and strengths.

The strengths are the following:

- Provides evidence on a subject that needs to be urgently and sustainably addressed by public policy
- Gives a fresh point of view in the analysis of mental health and COVID-19, that is not only based on the risks of contagion or lockdown
- It addresses a key point on people's daily life: Work and income (as the paper states, one of the main stressors for people) and it does it with general population. This is a strength for me, because in the area I develop work is mainly addressed regarding discrimination and stigma against people that has been diagnosed, and the barriers in finding and maintaining a job.
- Linked with that, it builds attention on the fact that mental health is a dynamic quality, more than a permanent condition, and it is affected by our environment, is not just an individual experience based on biological marks.

Regarding limitations, I will discuss, from my perspective and area of knowledge:

- The paper doesn't seem to address social issues like social and economic inequality
- There is a need for social determinants of health approach
- It would be desirable a more in-depth link with Chilean reality and its description, for a more situated reading
- There's an overall necessity for more problematization and critical discussion of the subjects arising
- I would recommend the use of more Latin American based data

Q 3 Please provide your detailed review report to the authors. The editors prefer to receive your review structured in major and minor comments. Please consider in your review the methods (statistical methods valid and correctly applied (e.g. sample size, choice of test), is the study replicable based on the method description?), results, data interpretation and references. If there are any objective errors, or if the conclusions are not supported, you should detail your concerns.

As a non-expert in quantitative methodology, there are many things that escape my expert opinion, but I find this paper and its results useful as evidence for many possible research projects and social interventions in Chile.

That been said, the main points I believe would have help for a more deepen understanding of the methodology are the characterization of the sample (and again, also to paint a picture regarding the reality of the country), and to clarify the variables in the tables, adding notes to each with their meaning to promote a better understanding for the reader, same with columns.

Both conclusions, about expansion of mental health services and financial education could be deepened through concrete recommendations based on the findings, as well as on the possibilities and limitations of the Chilean context, in order to guide its implementation.

Furthermore, discussion regarding access to treatment should be enhanced with evidence and national references, since it doesn't adress mental health public policy, services network or concrete areas that need work.

Besides, from a social sciences point of view in public mental health, it makes more sense that -if the need is related to financial and work distress- the recommendations point to ensure benefits and better work and financial conditions, which is the main issue and the origin of the subjective suffering, which involves a public responde, more than an individual treatment of the symptoms this issues have for a person. Not mentioning the also increased use of antidepressants, self-medicated and provided from the basis of the MH services in primary care and so on, during pandemic.

I would suggest to make a more profound dialogue between economics, public health and mental health, with a situated approach of these.

PLEASE COMMENT

Q 4 Is the title appropriate, concise, attractive?

Yes, it is. It gives a direct idea of the issues that will be approached.

I would recommend just adding the country in which the study is based and the concept of work in the title: Work and Financial Distress and its relation with Psychological Well-Being During the COVID-19 Pandemic in Chile.

Q 5 Are the keywords appropriate?

Yes, they are.

Q 6 Is the English language of sufficient quality?

Yes, it is.

Q 7 Is the quality of the figures and tables satisfactory?

Yes.

Q 8 Does the reference list cover the relevant literature adequately and in an unbiased manner?)

Yes, but how stated before I would suggest to make a more profound dialogue between economics, public health and mental health, with a situated approach of these.

QUALITY ASSESSMENT

Q 9 Originality



Q 10 Rigor

Q 11 Significance to the field

Q 12 Interest to a general audience

Q 13 Quality of the writing

Q 14 Overall scientific quality of the study

REVISION LEVEL

Q 15 Please make a recommendation based on your comments:

Minor revisions.