

Redacted pursuant to Court Order

September 8, 2020

Marcie Lazzari, Ph.D., M.S.W.
Interim Co-Director
School of Social Work and Criminal Justice
University of Washington Tacoma
Box 358425
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Dear Dr. Lazzari and the Esteemed Faculty of the Tenure and Promotion Committee,

Thank you for the opportunity to serve as an external reviewer for Dr. Gillian Marshall's application for tenure and promotion to the rank of associate professor [Redacted pursuant to Court Order]

[Redacted pursuant to Court Order] As a tenured faculty member with [Redacted pursuant to Court Order]

[Redacted pursuant to Court Order], I believe I am well-qualified to provide an independent review of Dr. Marshall's portfolio. Below I provide an evaluation as requested of Dr. Marshall's research and scholarship.

Without any doubt, Dr. Marshall is an impressive scholar who has made significant contributions to the social work profession. Her research focus on stress, financial hardship, social support, and mental and physical health among older adults is not only critical for the field of social work to improve the lives of older adults, but also necessary to share with other disciplines who may take a narrower view of the effects of these issues for older adults. The specific aims of her research are timely, important, and address specific issue relevant to the social work profession.

My review of Dr. Marshall's CV indicates that she has published a total of 14 peer-reviewed journal articles. Of her peer reviewed articles, she has been first author on 6 and second author on 3. What is more impressive is that these are publications as of 2015 when she joined the University of Washington Tacoma faculty, which indicates that she is publishing an average of 3 manuscripts per year, which is on par with a faculty member at an R01 institution. Further, she has an additional four manuscripts under review of which she either first or second author. Dr. Marshall's work has been published in a range of high-impact, interdisciplinary journals of aging, health, and social work including *Aging and Mental Health Annals of Epidemiology*, *Journal of Public Health Research*, *Health and Social Work*, *Journal of Family Medicine and Community Health*, and *Social Work*. The quality of her work is outstanding. [Redacted pursuant to Court Order]

* [Redacted pursuant to Court Order] he Health and Retirement Study (HRS) data, I know there are few social work researchers who utilize the data and so it impressive that Dr. Marshall has three publications with HRS data. Her methods in these and her other publications are sound and ensure that her results are valid and appropriate for her target populations.

What makes Dr. Marshall's research trajectory even more impressive is the commitment that the National Institutes of Health (NIH) has invested in her and her work. Any award by NIH indicates that Dr. Marshall is recognized as an excellent researcher with an agenda that is and will continue to make a difference, and in her case, in the lives of older adults. To receive a K01 award followed by a Loan Repayment Award followed by an Administrative Supplement is no small feat. It is quite extraordinary. It takes focus, commitment, critical thinking and a solid research plan to even be considered let alone be awarded funding [Redacted pursuant to Court Order]

[Redacted pursuant to Court Order] it is widely recognized and accepted that the research and training associated with the grant takes priority over all other responsibilities as evidenced by her scholarship record.

In addition to her impressive funding record, Dr. Marshall has disseminated her research broadly at 13 conferences in her time at the University of Washington Tacoma which demonstrates her interdisciplinary focus, at gerontological, public health, and social work conferences. Notably, the Gerontological Society of America is the premier research and interdisciplinary meeting of gerontologists, and the Society of Social Work and Research (SSWR) is the premier research meeting of social work researchers. There are not often many presentations about older adults at SSWR, getting an acceptance and presenting at this conference is even more meaningful for social work researchers such as Dr. Marshall. Finally, an indication of Dr. Marshall's recognition in her areas of expertise are the requests to review for journals such as *Behavioral Medicine*, *Gerontology and Geriatric Medicine*, *Journals of Gerontology*, *Journal of Gerontological Social Work*, and *Research on Aging*.

In summary, based on the materials provided (her personal statement, CV and select publications), the context provided about the University of Washington Tacoma, Dr. Marshall has certainly demonstrated excellence in research and scholarship. Based on the requirements provided about the University of Washington Tacoma, I believe she has more than met the requirements for promotion to Associate Professor with tenure. She has a research agenda that is impactful and absolutely necessary for older adults. Dr. Marshall's scholarship is a great asset to the field of social work. As she discussed in her articles, there is much more research needed to inform policy and practice. With unwavering certainty, Dr. Marshall will continue to be recognized for her research through publications and grants. She far exceeds other scholars who are broadly in aging and health at the same point in their careers. As she continues this amazing trend, the University of Washington Tacoma will benefit as her work clearly aligns with the mission of the School of Social Work and Criminal Justice. Her work is at the forefront of areas where there is limited research and thus limited evidence-based policy and practice to use. Dr. Marshall will be in the next generation of social work researchers if not leading them given the ability for her work to intersect with so many other disciplines.

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Re: Dr. Gillian Marshall

Dear Dr. Lazzari:

It is with pleasure that I write this evaluation of **Dr. Gillian L. Marshall** who is being considered for Promotion to Associate Professor with Tenure in the School of Social Work and Criminal Justice at the University of Washington-Tacoma. Redacted pursuant to Court Order

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we have not collaborated on any research projects, publications, or professional presentations. I am familiar with her areas of research and feel competent to write this letter of evaluation. I have reviewed Dr. Marshall's Promotion Statement, CV and representative publications, in addition to the accompanying School of Social Work and Criminal Justice document: Policy Guidelines for Tenure and Promotion. As directed in your letter, I did not address Dr. Marshall's teaching and service record as part of my assessment. My evaluation focuses on the quality and significance of Dr. Marshall's work, her scholarly contributions with respect to originality, impact, and significance of her work to the field of Social Work and her standing in relation to scholars in her field who are at comparable rank and position in their careers.

Research and Scholarship Overview

Dr. Marshall's portfolio represents an impressive program of research and scholarship that is significant in its scope, complexity, and practical relevance. Substantively, her research brings together scholarly traditions in the areas of racial and ethnic physical and mental health disparities, stress and coping processes, social support and connections, and cumulative advantage/disadvantage perspective with the aim of understanding the health and well-being of racial and ethnic older adults. Her research embodies a strong interdisciplinary approach that is informed by intellectual and practice traditions from social work, gerontology, and public health. Her use of diverse conceptual and theoretical contributions as noted above provides a rich foundation for her work.

Dr. Marshall's program of research is noteworthy for highlighting personal, interpersonal, and structural factors that collectively influence health and well-being. Her focus on older Black adults is especially appropriate given their heightened and lifelong exposures to environmental circumstances and psychosocial stressors (e.g., higher rates of poverty, discrimination, reduced access to care) that are significant risks for poor physical and mental health outcomes. Her research on socioeconomic status and health is innovative in incorporating alternative measures

such as financial hardship and debt (e.g., medical debt, foreclosure risk, asset loss). These more proximal and direct measures of financial stressors have more immediate relevance and salience for respondents than traditional measures such as income and occupational status and provide a more in-depth assessment of the impact of financial stress on the health and well-being of diverse population subgroups. Her focus on financial stressors and their various manifestations is important in demonstrating the diverse ways that they contribute to poorer health profiles among racial and ethnic minority and impoverished elders.

The incorporation of cumulative advantage/disadvantage theory in her work provides an explicit life course perspective that foregrounds how these processes occur and intensify over time in ways that disadvantages harm and advantages bolster health. Her work also reflects a strength-based approach in noting the importance of social support networks (family, church, peers) that are acknowledged resources for coping with life stressors. Finally, Dr. Marshall's research embodies an explicit focus on understanding how various pathways and mechanisms work in tandem and comprise socially determined patterns of exposures, interactions, and barriers that influence the physical and mental health status of older adults.

Research Scope and Scholarly Contributions

Dr. Marshall's research program addresses persistent racial/ethnic health disparities for older adults. Her work is broad in scope and incorporates multiple areas and levels of focus (i.e., biological, psychosocial, structural, and health services factors) to specify relevant etiological pathways for physical and mental health outcomes. This coordinated program of research focuses on issues that are integral to understanding disparities/inequities in physical and mental health outcomes in the U.S., as well as the impact of accumulated advantages/disadvantages associated with prior physical and mental health status, social circumstances, and psychosocial risk factors across the life course.

Dr. Marshall's research is significant in several respects. First, her work demonstrates the scientific value and utility of incorporating a life course framework in investigating the physical and mental health of older adults who are members of socially disadvantaged groups. Life course concepts such as historical events, social change and cumulative advantage and disadvantage are useful in augmenting a predominant focus in health promotion on the impact of individual risk behaviors on the health of older populations. Her work is important in highlighting the cumulative impact of early and mid- life circumstances and events on status in older age. Second, Dr. Marshall's work contextualizes individual health risk behaviors in terms of psychosocial stressors and prior life events and circumstances. Doing so provides an enhanced understanding of the causal pathways that link social circumstances, personal behaviors, and health outcomes. Third, Dr. Marshall's research is distinctive from typical research on health disparities in that her work seeks to understand both proximal and distal factors associated with adverse health outcomes and identify the causal pathways that link behavioral, social, and structural determinants of health. Doing so, effectively re-conceptualizes health disparities as health *inequities* (i.e., avoidable and unjust inequalities) and underscores the systemic and structural features and circumstances that produce and maintain poor health and adverse health outcomes among socially disadvantaged groups.

Significance and Impact

Dr. Marshall's work has been supported by external funding in the form of a Mentored Research Scientist Career Development Award (K01) from the National Institute on Aging in support of

her research. Her project examining race/ethnicity and financial strain trajectories in cognitive decline positions her at the forefront of investigations of cognitive health among racial and ethnic minority populations. This award provides her opportunities to further develop her skill set and scholarly orientations/approaches in the areas of health services methods and statistics, aging and stress, and behavioral economics. It is particularly noteworthy that she stands out as one of few scholars from a school of social work to be awarded a K Award. In addition, she has been accorded the distinction of being selected an Early Career Reviewer for the Social Sciences and Population Study Section of the National Institute on Aging.

Dr. Marshall embodies a professional identity as a social worker who functions across social work, gerontology, and public health in investigating the physical and mental health of racial and ethnic minority aging using a transdisciplinary lens. She is successfully engaged in strong and productive research collaborations that embody a transdisciplinary perspective and are appropriate for the complex and multi-level research questions that she investigates. These research collaborations incorporate a *team science* approach which is reflective of the combined perspectives, methods and resources needed to address health outcomes that are influenced by a complex and dynamic array of biological, psychosocial and structural factors. She has sustained collaborative partnerships that have resulted in an impressive body of research studies and demonstrate the important and unique contributions she makes to these efforts.

Dr. Marshall's research is published in high visibility and impactful journals that underscore its broad relevance to health profession specialties (e.g., gerontology and psychiatry), population science (e.g., epidemiology, prevention), and diverse practice focus areas and groups (e.g., aging, mental health). Her contributions as a social work researcher brings greater visibility of social work perspectives in understanding the factors contributing to adverse health outcomes typically absent from clinical health professions. Social work's emphasis on social ecological perspectives provides a broader understanding of the interdependence of social actors and social systems. Further, in contrast to deficit-based perspectives, she brings a social work framework that highlights the importance of strength-based strategies that build on individual, family and community resources and assets. Her efforts make important contributions to addressing persistent limitations in research that is still largely acontextual and fails to consider aging with a life course framework within relevant social, community and health service contexts.

Dr. Marshall has been successful in the dissemination of her research through her published works. She demonstrates scholarly and intellectual leadership as senior author on published articles appearing in leading journals. Her research is highly interdisciplinary as evidenced by the journals in which she has published. Her body of published work appears in several well-regarded journals that span disciplines and practice fields including *Health and Social Work, Aging and Mental Health, Social Work, Annals of Epidemiology, Journal of Public Health Research, Medicine, and Social Psychiatry*. Articles provided in her dossier reflect her unique perspective and the quality and reach of her work. In particular, Marshall et al. (2020) in *Aging and Mental Health* is especially relevant and timely in examining relationships between financial hardship (difficulty paying bills) and medical debt and reports of depressive symptoms and anxiety among older adults in the Health and Retirement Study. This article is especially timely given ongoing discussions concerning non-medical social needs as drivers of health status and outcomes ([Wortman et al., 2020](#)). Marshall's related work (e.g., Marshall et al., 2019, Marshall & Seely-Tucker, 2018) highlights the importance of understanding how financial difficulties are manifested in different domains (e.g., food insecurity, bill delinquency, medical debt, medication

needs), among subgroups of older adults who differ in relation to health behaviors and health status, and their relevance for diverse physical and mental health outcomes (Marshall et al., 2017). Her work as an interdisciplinary scholar and researcher makes important contributions to evolving trans-disciplinary perspectives and multi-level and contextually-informed research and practice which are hallmarks of the field of social work.

Summary

Dr. Marshall's work utilizes diverse perspectives and methodological tools in addressing complex and dynamic processes associated with health and well-being among older racial/ethnic adults. She has developed an important line of investigation that makes significant contributions in understanding the impact of biological, psychosocial, and structural factors on health. Her research has achieved broad dissemination to diverse disciplinary and professional audiences, ensuring greater reach and recognition of the relevance of Social Work perspectives and frameworks. She is productively involved in research projects that demonstrate her intellectual leadership as well as her contributions as a collaborative team member. Her record of knowledge development and dissemination in the form of journal articles, book chapters, and referred presentations at professional conferences reflects her steady productivity and contributions to several areas of scientific inquiry and practice.

After reviewing the materials submitted for consideration, I believe that her record of scholarship and research reflect an excellent set of accomplishments and an impressive professional portfolio. Her success with respect to federal funding for her work (Mentored Research Scientist Career Development Award) and selection as an early career reviewer by the National Institute on Aging is acknowledgement by her peers of the value and scientific merit of her research. She has outlined several directions for future research that capitalize on her findings in the areas of stressful events, social support and connectedness, and expansion in domains of financial hardship that are poised to make further contributions to scholarship in these areas. In sum, based on these demonstrated achievements, I believe she compares extremely favorably to social work faculty of comparable rank and career position who are under consideration for promotion and tenure. I support without reservation **Dr. Gillian L. Marshall's** promotion to Associate Professor with Tenure in the School of Social Work and Criminal Justice at the University of Washington-Tacoma.

Thank you for the opportunity to assist in this important evaluation process. Please contact me should you have additional questions.

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From:

[Redacted]

To:

[Terri Simonsen](#)

Subject:

Dr. Gillian L. Marshall

Date:

Sunday, August 02, 2020 1:28:13 PM

Attachments:

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Dear Ms. Simonsen:

Attached please find my evaluation letter for **Dr. Gillian L. Marshall** in connection with her Promotion and Tenure Review. I've attached my review letter along with a copy of my CV.

Please respond by return email to verify that you have received this email and documents.

Sincerely,

[Redacted pursuant to Court Order]

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August 17, 2020

Marcie Lazzari, Ph.D., M.S.W.
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Dear Dr. Lazzari:

I am pleased to provide this outside review letter for Dr. Gilliam Marshall-Fabien for her application for promotion to Associate Professor with tenure at the University of Washington Tacoma. [Redacted pursuant to Court Order] My

background as [Redacted pursuant to Court Order]
[Redacted pursuant to Court Order]

* [Redacted] enables me to judge where Dr. Marshall-Fabien's work fits within this field. I am also very familiar with both national data sets many of her papers use; The Health and Retirement Study (HRS) and the National Study of American Life (NSAL).

Dr. Marshall-Fabien completed her Ph.D. in Social Work in 2011, completed a Post-Doctoral Fellowship after that and most recently completed her Master's in Public Health. Since 2015 she has been an Assistant Professor at the University of Washington Tacoma following a 2013-15 stint as an Assistant Professor at Case Western Reserve University.

Dr. Marshall-Fabien has created an impressive program of research and research accomplishments. A review of her CV reveals that she has published 20 peer review articles and is the first author on nine of those. More importantly, since 2015 she has demonstrated continued momentum with 14 publications (5 of which she is first author). Within the broader framework of health disparities, Dr. Marshall-Fabien is focused on financial/material hardship and its particular relationship with mental and physical health. This certainly is an under-developed area of study and my review of seven of Dr. Marshall Fabien's articles indicates that she is producing important findings. In 2015 she published a commentary in *Social Work* that encouraged researchers to go beyond measurement of income and examine financial and material hardship and its relation to physical and mental health. In 2016, using the HRS she created an 8 item hardship measure and noted its relationship to financial dissatisfaction in Blacks and to food insecurity in Latinos and published her work in *Race and Social Problems*. In 2017, using the NSAL she published a paper in *Health and Social Work* noting that material hardship was related to self-reported mental health. In her 2018 article in *Annals of Epidemiology* she reported on the financial hardship-physical health link. This finding was followed by other examinations of financial hardship in *Preventive Medicine Reports* (2019) and *Aging and Mental Health* (2020). Dr. Marshall-Fabien's work has received approximately \$1 Million dollars in grant support. She was awarded an Administrative Supplement to examine race, financial strain and cognitive decline trajectories followed by a very prestigious K01 award for \$653,910.

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Dr. Marshall-Fabien's research demonstrates several strengths. First, she has an identifiable and growing program of research that enables a greater depth in understanding the linkages of financial and material hardships with physical and mental health. Second, she has used nationally representative data sets which allow greater generalizability in her findings. Third she has built on her research successes by attracting external funding which allows her to continue to expand her skills as a scholar. These strengths bode well for the future of Dr. Marshall-Fabien's research, and I expect that it will continue to flourish in the years ahead.

Dr. Marshall-Fabien's quantity and quality of work place her in the top 10-15% of Assistant Professors in gerontology across the social and behavioral sciences. Her record is similar to those of Assistant Professors at research intensive universities who are promoted to Associate Professor with tenure.

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August 16, 2020

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Dear Dr. Lazzari:

I have reviewed the curriculum vitae for Dr. Gillian L. Marshall, your school's policy guidelines for tenure and promotion, Dr. Marshall's narrative summary statement, along with seven scholarly works written by Dr. Marshall who is applying for tenure and promotion to the rank of assistant professor at the University of Washington Tacoma School of Social Work and Criminal Justice. I briefly comment on Dr. Marshall's background after which I discuss the manuscripts she included for this review.

Dr. Marshall received a Bachelor of Arts at Trinity Western University in 2000. She obtained her MSW in 2002 and Ph.D. in 2011 from the University of Washington School of Social Work. She received Post-Doctoral Training between 2011 and 2012 from the Group Health Research Institute. In addition, she was awarded her M.P.H. in 2020 from the School of Public Health at the University of Washington. Dr. Marshall worked as an Assistant Professor in the Mandel School of Applied Social Sciences at Case Western Reserve University between 2013-2015 after which became an Assistant Professor in the School of Social Work and Criminal Justice at the University of Washington Tacoma in 2015. Dr. Marshall has integrated her practice experience with her research by consistently studying stress and mental health in late life, specifically focusing how financial hardship adversely affects older person's well-being. Since receiving her NIH K01 Career Development award from the National Institute of Aging, Dr. Marshall has advanced scholarship on the intersection between aging, ethnicity, financial equity, and mental health, an area that is contemporary and much needed in gerontological research. Although I know many young scholars who have applied for K01 awards, Dr. Marshall, * [redacted] [redacted] is the only one I am aware of who successfully obtained this prestigious award.

Dr. Marshall has published or has in press 20 publications. Four manuscripts are under review and two are in progress. She is the sole author of a paper published in *Social Work*,

the most widely-disseminated journal in social work that reaches thousands of practitioners and academicians. She also is the first author of 9 publications. Her scholarship has been broadly distributed in well-known journals that should target those who can benefit most from her research. They include *Aging and Mental Health*, *Health and Social Work*, *Journal of Gerontological Social Work* and *Research in Human Development* as well as more specialized journals such as *Social Psychiatry Psychiatric Epidemiology*, *American Journal of Men's Health*, and *Journal of Black Psychology*. Dr. Marshall also contributed an encyclopedia entry that was published by Sage Publications. Not surprisingly, Dr. Marshall is in demand to review manuscripts for prestigious journals, such as the *Journal of Gerontology*, *Journal of Gerontological Social Work*, *Journal of Aging and Mental Health*, *Research on Aging*, and *International Journal of Aging and Human Development*.

The number and breadth of Marshall's presentations at international, national, state, and regional conferences are commendable. She has presented at 12 national conferences all of which were high quality and peer-reviewed. They include presentations at the Society for Social Work Research, the Gerontological Society of America, Society of Behavioral Medicine, Aging in America Conference, and American Psychosocial Oncology Society. Her presentations at international conferences are especially impressive and include papers delivered at the Canadian Association of Gerontology, International Social Stress Research Conference, and IUHPE World Conference on Health Promotion and Health Education. In addition to her participation at national and international conferences, Dr. Marshall has presented or served as a guest lecturer at several universities. She has disseminated her work at multiple levels.

Dr. Marshall has secured over \$1 million in grant funding through the National Institute of Health. This is an unusual accomplishment for a junior faculty member at this stage. In addition, she was the principal investigator on four grants. Most impressive is Professor Marshall's successful K01 Career Development Award from the National Institute on Aging. After reading her scholarship I conclude that Dr. Marshall has benefited greatly from this award that has strengthened Dr. Marshall's publications to those of a senior researcher who has advanced our understanding of how ethnicity intersects with financial hardship, social stress, and mental health. Dr. Marshall's sustained efforts to ferret out the conceptual *and* operational definitions of hardship will help future gerontologists and social workers identify components underlying financial hardship that inevitably will result in interventions that will enhance older person's well-being and quality of life.

In the sections below I comment on the seven publications that I have reviewed. Given that I have

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I feel qualified to review these papers, which I discuss below in chronological order.

Dr. Marshall illuminates within group variability among older Black Americans in her article entitled, "Exploring Ethnic Variation between Stress, Social Networks, and Depressive Symptoms Among Older Americans," published in the *Journal of Black Psychology*. Far too many scholars have assumed homogeneity among older Black adults, but we know that heterogeneity within age groups increases with age and that the diversity

within groups varies depending upon numerous factors, such as, gender, social class, and geographic region. In this article, Dr. Marshall reveals the stress associated with material hardship and perceived discrimination, which also was linked to depression. The differences in depression between African Americans and Caribbean Blacks, which she reveals in this research, have important implications for practitioners and policy-makers. Several limitations, however, undermine the contributions of this study. For example, the background section includes outdated statistics and literature. The number of older adults, mentioned in the first section, has significantly increased since the citations used here were published. Most importantly, Dr. Marshall's discussion of stress omits contemporary studies on this topic, and, in particular, those that consider cultural influences. A conceptual framework that considers the intersection between ethnicity and stress would be helpful. For example, Knight and Sayegh's updated sociocultural stress and coping model is especially relevant (Knight, B.G. & Sayegh, P., 2010, Cultural values and caregiving: The updated sociocultural stress and coping model in the *Journal of Gerontology: Psychological Sciences*, 65B, 5-13). A theoretical and in-depth discussion of depression also are needed given that most gerontologists concur that depression manifests differently in late life. Dr. Marshall provides no rationale, for example, for how she operationalized depression or for why she included certain control variables.

In the article entitled, "Financial Hardship in Later Life: Social Work's Challenge or Opportunity, published as a commentary in *Social Work*, Dr. Marshall persuasively argues for a new field of study – financial gerontology – that would be multidisciplinary and consider the dire consequences and adverse outcomes of financial hardship in late life. Dr. Marshall's statements that financial struggles in late life too often have been overlooked in social work practice along with suggestions that social workers refer more clients to financial counselors and teach more about financial exigencies are especially applicable.

In the publication entitled, "Hardship Among Older Adults in the HRS: Exploring Measurement Differences across Socio-Demographic Characteristics," published in *Race and Social Problems*, Dr. Marshall advances her scholarship by including an in-depth discussion of the conceptualization and operationalization of hardship. She also clearly states her aims, purpose statement, and hypothesis in this article. Dr. Marshall demonstrates excellent methodological and statistical skills by using a complex and large dataset, specifically, the Health and Retirement Study. She excellently assesses predictive validity of the hardship measure by employing exploratory and confirmatory analyses that revealed important potential measurement biases among items underlying the construct. Too often scholars assume that respondents similarly interpret items in surveys; however, Dr. Marshall shows that such assumptions are often invalid. Dr. Marshall observed a single factor underlying hardship but also found that Black respondents were more likely to endorse financial dissatisfaction while Latino more often emphasized food insecurity.

Once again, Dr. Marshall demonstrates within group variability among older Black Americans with respect to associations between stress, material hardship and symptoms of depression in the publication entitled, "Material Hardship and Self-Rated Mental Health among Older Black Americans in the National Survey of American Life," published in *Health and Social Work*. Dr. Marshall advances her earlier scholarship by excellently

discussing race and ethnicity. She also demonstrates that material hardship differentially affects self-rated mental health (SRMH) depending on whether a respondent self identifies as Black Caribbean American or African American. However, a similar discussion of mental health as a construct would strengthen this work, and the use of a single item question used to measure mental health has questionable validity. Despite the limitations, Dr. Marshall reminds social workers and social scientists why they should cautiously generalize across and within ethnic groups.

Dr. Marshall and Dr. Tucker-Seely write a superbly articulated article entitled, “The Association between Hardship and Self-rated health: Does the Choice of Indicator Matter?” published in the *Annals of Epidemiology* in 2018. They persuasively present a rationale for why they differentiated items’ contributions to how hardship and self-related health (SRH) are associated. They identify two aims and, subsequently, ask two specific research questions. Dr. Marshall advances the conceptual discussion of financial hardship, first, by exposing the ambiguity over the definition of hardship and, second, by empirically examining items, specifically, difficulty paying bills, ongoing financial strain, food insecurity, and medication need, that should be considered when conceptualizing or operationalizing this construct. Based on the results from their logistic regression analysis, they find that taking less medication due to cost especially is associated to SRH. As Dr. Marshall discusses in the conclusion, the results from this work underscore the need for broader conceptualizations of socioeconomic status in late life that take into account more specific financial measures among older persons instead of traditional socioeconomic indices, such as income, education, and occupational status. Older adults on average use more medications on a daily basis than younger persons. Gerontologists, including financial gerontologists, educators, and practitioners, therefore, must focus on broader economic assessments than the ones that they typically use.

In contrast to the paper published in the *Annals of Epidemiology*, discussed above, Dr. Marshall inadequately conceptualizes the issues in the article entitled “Gender Differences in the Association between Modifiable Risk Factors and Financial Hardship Among middle-Aged and Older Adults,” which appeared in *Preventive Medicine Reports* in 2019. She hardly provides a rationale for examining the associations between financial hardship and gender, cigarette smoking, alcohol consumption, and obesity despite including up-to-date literature. Moreover, she offers almost no explanation for the findings. Overall, Dr. Marshall’s statistical capabilities tend to be stronger than her conceptual knowledge.

Dr. Marshall again excellently ferrets out the differential effects of financial hardship on depression and anxiety using a large and nationally representative sample in the article entitled, “The Price of Mental Well-Being in Later Life: The Role of Financial Hardship and Debt,” published in *Aging & Mental Health*. Unfortunately, she does not conceptually define depression or anxiety, which is a significant limitation of this work given that most gerontologists concur that these conditions manifest differently in late life. Many recommend using scales, such as the Geriatric Depression Scale, to assess late life depression. Although the CES-D often is used to measure depression among older persons, most scholars caution that this instrument focuses on symptoms in contrast to a diagnostic category and discuss these limitations. Although Dr. Marshall notes several other

limitations in the penultimate paragraph of this paper, she fails to mention the validity issues involved with using this instrument with older persons.

In sum, Dr. Marshall has significantly advanced her scholarship over time and contributed to the literature on financial gerontology and on adverse effects resulting from hardship. She also has advanced researchers' understanding of hardship and helped gerontologists better conceptualize and operationalize economic status in late life. The results from her work will help educators and practitioners better meet the needs of older persons struggling with financial problems. At the same time like most junior scholars Dr. Marshall could benefit from expanding her theoretical knowledge that would allow her to contribute more conceptual depth to her future work.

I appreciated the opportunity to read and comment on Dr. Marshall's scholarship. If I can assist in any other way or if you have questions I can be most easily reached by email at

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