

## Supplementary File 1

### Consolidated criteria for reporting qualitative studies (COREQ) checklist for ‘The impacts of household financial stress, resilience, social support, and other adversities on the psychological distress of Western Sydney parents’ study

No	Item	Guide questions/description	Response
<b>Domain 1: Research team and reflexivity</b>			
Personal Characteristics			
1.	Interviewer/facilitator	Which author/s conducted the interview or focus group?	Interviews were conducted by a professional market and social research company
2.	Credentials	What were the researcher's credentials? <i>E.g. PhD, MD</i>	Professional interviewers were trained by the employing company and were overseen by a team supervisor with a PhD in psychology.
3.	Occupation	What was their occupation at the time of the study?	If this still relates to the interviewers – they were professionally employed to conduct interviews. Researchers were all university employees/research fellows
4.	Gender	Was the researcher male or female?	Interviewers and research team members were mixed genders
5.	Experience and training	What experience or training did the researcher have?	Professional interviewers were trained in their role by the market and social research company.

			They were all familiar/compliant with the Australian Market & Social Research Society (AMSRS) Privacy Principles required in professional market and social research.
Relationship with participants			
6.	Relationship established	Was a relationship established prior to study commencement?	No
7.	Participant knowledge of the interviewer	What did the participants know about the researcher? e.g. <i>personal goals, reasons for doing the research</i>	They were aware of the professional status of the interviewer and the introductory interview script is included in the hard copy of the questionnaire that has been supplied
8.	Interviewer characteristics	What characteristics were reported about the interviewer/facilitator? e.g. <i>Bias, assumptions, reasons and interests in the research topic</i>	The status of the interviewer as a representative of the market research company was reported to the participants in the study and this was similarly acknowledged in the manuscript. There were no perceived characteristics – except organisational affiliation that were felt to be necessary to report.
<b>Domain 2: study design</b>			
Theoretical framework			
9.	Methodological orientation and Theory	What methodological orientation was stated to underpin the study? e.g. <i>grounded theory, discourse analysis, ethnography,</i>	The study was exploratory and was quantitative in nature.

		<i>phenomenology, content analysis</i>	
Participant selection			
10.	Sampling	How were participants selected? <i>e.g. purposive, convenience, consecutive, snowball</i>	Random sampling. Random digit dialling within a selected geographical area (Western Sydney suburbs). The main caregiver in the household (aged 18+) was the participant sought for the sample. A further inclusion criterion was having one or more school aged children (aged 4-16) in the household.
11.	Method of approach	How were participants approached? <i>e.g. face-to-face, telephone, mail, email</i>	Telephone, RDD as above. Script included in the questionnaire provided.
12.	Sample size	How many participants were in the study?	439 participants
13.	Non-participation	How many people refused to participate or dropped out? Reasons?	There were 1022 individuals who were assessed to be eligible for survey participation but who chose not to proceed with the survey. Having insufficient time to complete the survey, or not being able to find a suitable time to schedule it, were the most common explanations given to interviewers. The survey was relatively brief (17 minutes) and the authors understand that there were very few participant drop-

			outs although specific numbers were not reported beyond their inclusion in the above figure.
Setting			
14.	Setting of data collection	Where was the data collected? <i>e.g. home, clinic, workplace</i>	The participant's home (landline)
15.	Presence of non-participants	Was anyone else present besides the participants and researchers?	Not known. It is possible that other household members may have been present in the house during the interview – but participants were able to arrange the interview/timing to be convenient to them. The team supervisor was able to listen in/monitor interviews, if approved by the participant at the start.
16.	Description of sample	What are the important characteristics of the sample? <i>e.g. demographic data, date</i>	Location (Western Sydney), being over 18, being a parent/caregiver of a child aged 4-16.
Data collection			
17.	Interview guide	Were questions, prompts, guides provided by the authors? Was it pilot tested?	All dialogue was scripted and is included in the questionnaire provided. The survey was pilot tested by the market research company and the lead author was included in interviewer briefings and feedback/discussion following piloting along with the team supervisor

18.	Repeat interviews	Were repeat interviews carried out? If yes, how many?	After this initial study (focus of the manuscript) follow-up interviews were conducted with around 100 participants – but these data are not included in this research manuscript.
19.	Audio/visual recording	Did the research use audio or visual recording to collect the data?	No video or audio recording was used. Some interviews were monitored by the team supervisor – participants were informed that this may occur.
20.	Field notes	Were field notes made during and/or after the interview or focus group?	No, not that we're aware or as a matter of general routine.
21.	Duration	What was the duration of the interviews or focus group?	Around 17 minutes. This was assessed/confirmed during the piloting phase
22.	Data saturation	Was data saturation discussed?	This was primarily a quantitative research project. Overall sample size was determined to allow a sufficiently large sample for the statistical modelling and for adequate numbers for follow up
23.	Transcripts returned	Were transcripts returned to participants for comment and/or correction?	The interviews were not audio recorded. The interviewer entered responses into the programmed survey software during the interview.
<b>Domain 3: analysis and findings</b>			

Data analysis			
24.	Number of data coders	How many data coders coded the data?	Pre-coded/fixed response categories were used for most questions during the interviews. No coding was required.
25.	Description of the coding tree	Did authors provide a description of the coding tree?	N/A – see response above.
26.	Derivation of themes	Were themes identified in advance or derived from the data?	N/A – this study was quantitative in nature.
27.	Software	What software, if applicable, was used to manage the data?	SPSS was used by the social scientists in the research team for exploration and familiarisation with the raw data. The main statistical analysis was undertaken using STATA
28.	Participant checking	Did participants provide feedback on the findings?	No. Most data were recorded without taking contact details from the participant (if the participant did not want to be part of the follow-up). Data recorded was primarily responses to closed/fixed response questions.
Reporting			
29.	Quotations presented	Were participant quotations presented to illustrate the themes / findings? Was each quotation identified? e.g. <i>participant number</i>	No. This was a purely quantitative analysis.

30.	Data and findings consistent	Was there consistency between the data presented and the findings?	Yes. This is a quantitative analysis of survey data.
31.	Clarity of major themes	Were major themes clearly presented in the findings?	The analysis was quantitative and did not involve themes from qualitative analysis.
32.	Clarity of minor themes	Is there a description of diverse cases or discussion of minor themes?	N/A – see above

## Supplementary File 2 – questionnaire protocol

### Western Sydney University Tackling Tough Times JOB NO: 11118 CATI QUESTIONNAIRE FINAL

#### Introduction

Good morning/afternoon/evening, my name is \_\_\_\_\_ from ORC International, a market and social research company. We are conducting an important study on behalf of the University of Western Sydney, talking with families that have school-aged children.

This survey is about the challenges that families face and what these families feel is helpful.

S1. May I please speak with the main caregiver in the household? [IF NECESSARY: The main caregiver is the person who is responsible for the children *most* of time.]

1. YES available now: CONTINUE
2. YES not available now: ASK When is the best time to call back? [ENTER APPOINTMENT]
3. NO SCHOOL-AGE CHILDREN IN THE HOUSEHOLD: out of scope
4. NO: THANK AND TERMINATE
5. REFUSAL THANK AND TERMINATE

ONCE SPEAKING WITH MAIN CAREGIVER: REINTRODUCE IF NECESSARY

S2. Are there any children aged between 4 and 16 years in this household?

1. YES CONTINUE
2. NO: THANK AND TERMINATE
3. REFUSAL THANK AND TERMINATE

The survey will take around 15-17 minutes to complete, depending on the number of children you have. While I would prefer it if you answered all questions, if there is anything you would rather not answer just let me know.

As this is market research, it is carried out in compliance with the Australian Market & Social Research Society (AMSRS) Privacy Principles. The information provided will only be used for research purposes and your answers will be anonymous and confidential.

S3. Is now a suitable time to interview you?

1. YES available now: CONTINUE
2. YES but not available now: ASK When is the best time to call back? [ENTER APPOINTMENT]
3. REFUSAL THANK AND TERMINATE

IF NECESSARY/ APPROPRIATE

If you wish to check ORC International's credentials, you can call the Australian Market and Social Research Association on 1300 364 830.

ALL

My supervisor may listen in on part of this call to check my work. Is that OK with you?

1. Yes – supervisor may monitor
2. No – supervisor may NOT monitor

## A. Demographics

*Firstly, we will start with some background questions about you and your household, to make sure we talk to a range of people. Remember that your answers are completely confidential and will only be used for research purposes.*

A1. Which of the following age groups do you belong to?

[READ OUT, SINGLE RESPONSE]

1. 18 to 24 years
2. 25 to 34 years
3. 35 to 44 years
4. 45 to 54 years
5. 55 years and over
9. Refusal

A2. INTERVIEWER NOTE GENDER

1. Male
2. Female

A3. How many children 16 years or under live in your household?

NUMBER

A4. And how many of these are 4 to 16 years of age?

NUMBER

EDIT CHECK:  $A4 \leq A3$

A5. Is this a single parent or single care giver household?

1. Yes
2. No
9. Refused

A6. And just a few more questions about you. In which country were you born?

1. Australia
2. Other (please specify \_\_\_\_\_)
9. Refusal

A7. What is your postcode? [EDIT CHECK FOR 4 DIGITS]  
NUMBER 2000-2999

A8. How long have you lived in your local area?  
[SINGLE RESPONSE]

1. Under 1 year
2. 1 year to under to under 5 years
3. 5 years or more
4. Don't know
9. Refusal

A9. What is the highest qualification you have completed?  
[SINGLE RESPONSE; IF NECESSARY READ OUT]

1. Completed Primary School
2. Completed years 7-9
3. School Certificate or Year 10 or 4<sup>th</sup> form
4. Higher School Certificate or Year 12 or 6<sup>th</sup> form
5. TAFE Certificate or Diploma
6. Degree from a University, College of Advanced Education, or some other tertiary institute
7. Other (please specify \_\_\_\_\_)
9. Refusal

## **B (was E). Child Demographics**

B1

### **ONE CHILD 4-16 YEARS [A4=ONE]**

I'll now ask you some questions about your child who is 4-16 years old. We are interested to know what you feel may be helpful for your child if they face difficulties.

- a) Firstly, how old is your child?
- b) And are they male or female?
- c) In which country were they born?
- d) And what is their first name (or initial)?

[ANSWERS ENTERED IN GRID BELOW for 'Child 1']

[IF REFUSE a, OR b THEN TERMINATE. REFUSAL FOR c AND/OR d ALONE WILL NOT CAUSE A TERMINATION.]

### **MORE THAN ONE CHILD 4-16 YEARS [A4=GREATER THAN ONE]**

I'll now ask you some questions about your children who are 4-16 years old. We are interested to know what you feel may be helpful for your children if they face difficulties.

We'll start with the oldest child

- a) How old are they?
- b) And are they male or female?
- c) In which country were they born?
- d) And what is their first name or initial?

[ANSWERS ENTERED IN GRID BELOW for 'Child 1']

[IF REFUSE a, OR b THEN TERMINATE. REFUSAL FOR c AND/OR d ALONE WILL NOT CAUSE A TERMINATION.]

And the next/other child

- a) How old are they?
- b) And are they male or female?
- c) In which country were they born?
- d) And what is their first name or initial?

[ANSWERS ENTERED IN GRID BELOW for 'Child 2']

[IF REFUSE a, OR b THEN TERMINATE. REFUSAL FOR c AND/OR d ALONE WILL NOT CAUSE A TERMINATION.]

**REPEAT B1a, b, c AND d FOR AS MANY CHILDREN AS SPECIFIED IN A4.**

	Child 1	Child 2	Child 3	Child 4	Child 5	Child 6 ETC
a) How old is your child/ oldest child						
b) And are they male or female						
c) In which country were they born	a) Australia b) Oth.Spec	a) Australia b) Oth.Spec_	a) Australia b) Oth.Spec__	a) Australia b) Oth.Spec__	a) Australia b) Oth.Spec__	a) Australia b) Oth.Spec_
d) First Name / Initial	Verbatim	Verbatim	Verbatim	Verbatim	Verbatim	Verbatim

**C (was F) Child Outcomes**

C1

**ONE CHILD 4-16 YEARS**

I am now going to ask about <INSERT NAME FROM B1(d) child 1> emotions and behavior over the last 6 months. For each of the following could you please tell me whether he/she

has had any difficulties? Firstly, <INSERT FIRST ITEM>, would you say he/she has had no difficulties, minor difficulties, moderate difficulties or severe difficulties in this area? REPEAT FOR ALL ITEMS.

SINGLE RESPONSE PER ITEM. ROTATE ITEMS.

**MULTIPLE CHILDREN 4-16 YEARS**

I am now going to ask about your children’s emotions and behavior over the last 6 months. For each of the following could you please tell me whether <INSERT NAME FROM B1(d) child 1> has had any difficulties? Firstly, <INSERT FIRST ITEM>, would you say he/she has had no difficulties, minor difficulties, moderate difficulties or severe difficulties in this area? REPEAT FOR ALL ITEMS.

SINGLE RESPONSE PER ITEM. ROTATE ITEMS.

And now <INSERT NAME FROM B1(d) child 2>. Firstly, <INSERT FIRST ITEM>, would you say he/she has had no difficulties, minor difficulties, moderate difficulties or severe difficulties in this area? REPEAT FOR ALL ITEMS.

SINGLE RESPONSE PER ITEM. ROTATE ITEMS.

**REPEAT C1a, b, c AND d FOR AS MANY CHILDREN AS SPECIFIED IN A4.**

9 = DK

CHILD 1	No difficulties	Minor difficulties	Moderate difficulties	Severe difficulties
a) Emotions	1	2	3	4
b) Concentration				
c) Behaviour				
d) Being able to get on with people				

CHILD 2	No difficulties	Minor difficulties	Moderate difficulties	Severe difficulties
a) Emotions				
b) Concentration				
c) Behaviour				
d) Being able to get on with people				

CHILD 3	No difficulties	Minor difficulties	Moderate difficulties	Severe difficulties
a) Emotions				
b) Concentration				
c) Behaviour				
d) Being able to get on with people				

CHILD 4	No	Minor	Moderate	Severe
---------	----	-------	----------	--------

	difficulties	difficulties	difficulties	difficulties
a) Emotions				
b) Concentration				
c) Behaviour				
d) Being able to get on with people				

CHILD 5	No difficulties	Minor difficulties	Moderate difficulties	Severe difficulties
a) Emotions				
b) Concentration				
c) Behaviour				
d) Being able to get on with people				

CHILD 6 etc	No difficulties	Minor difficulties	Moderate difficulties	Severe difficulties
a) Emotions				
b) Concentration				
c) Behaviour				
d) Being able to get on with people				

**D (WAS G) Child Protective Factors**

IF A4=2 OR MORE CHILDREN THEN RANDOMLY SELECT ONE CHILD BY THE LAST BIRTHDAY METHOD:

I'll only ask you further questions about one of your <INSERT RESPONSE AT A4> children. Which child has had the most recent birthday?

NOTE: IF MULTIPLES (TWINS/ TRIPLETS) THEN SELECT THE CHILD WITH THE NAME/INITIAL CLOSEST TO <INSERT RANDOM LETTER FROM a TO z>

Q9RNAM

Is the Randomly selected child

D1

For each of the following statements, can you please tell me whether you Strongly Agree, Agree, Disagree or Strongly Disagree that it describes <INSERT NAME OF RANDOMLY SELECTED CHILD FROM Q9RNAM>

[ANSWERS ENTERED IN GRID BELOW]

9=DK

RANDOMLY SELECTED CHILD	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) My child has good friends at school	1	2	3	4	5
b) My child has a good relationship with an adult. This might be you, another caregiver, a teacher, a relative etc.					
c) My child is generally optimistic					
d) My child is generally confident					

D2

Thinking about < INSERT NAME OF RANDOMLY SELECTED CHILD FROM Q9RNAME learning at school, would you say they are performing above their ability, at their ability or below their ability? [ANSWERS ENTERED IN GRID BELOW]

	Child 1	Child 2
1. Above their ability	1	
2. At their ability	2	
3. Below their ability	3	
4. Don't know	8	
5. Refused	9	

## E (WAS H) Child Tackling tough times strategies

E1a.

In the last 12 months would you say < INSERT NAMEOF RANDOMLY SELECTED CHILD FROM Q9RNAM has faced no difficulties, one or two difficulties, several difficulties or many difficulties? [SINGLE RESPONSE]

1. No difficulties GO TO E2
2. One or two difficulties
3. Several difficulties
4. Many difficulties
5. Refused GO TO E2

E1b.

IF E1a CODES 2, 3, OR 4 THEN ASK: And can you tell me briefly what was the greatest difficulty he/ she faced?

VERBATIM

E1bi IF REFUSED IN E1b:

That's fine. I do have two more questions about how he/she managed the difficulty. Can we go to those or would you prefer to skip them?

1. Yes, answer them GO TO E1c
2. No, skip them GO TO E2

E1c.

Thinking about this difficulty, how would you say he/she coped with it? Would you say he/ she coped very well, well, neither well nor poorly, poorly or very poorly?

1. Very well
2. Well
3. Neither well nor poorly
4. Poorly
5. Very poorly
9. Refused

E1d. And what strategies, if any, did he/she use to help them get through this difficulty

VERBATIM

E2 . What sorts of things do you feel are helpful for < INSERT NAMEOF RANDOMLY SELECTED CHILD FROM Q9RNAM > in dealing with difficulties?

VERBATIM

E3. What sorts of things would you like to be available for helping families and children deal with tough times? And is there anything else?

VERBATIM

## F (WAS B). Adult Tough Times

Now I'll ask some more questions about the household.

F1. Which of the following describes the household's annual income before tax? Is it...

[READ OUT, SINGLE RESPONSE]

1. Less than \$20000
2. \$20,000 to less than \$40,000
3. \$40,000 to less than \$60,000
4. \$60,000 to less than \$80,000
5. \$80,000 or more
8. Don't know
9. Refused

F2. In the last 12 months have any of the following happened because your household was short of money?

[SINGLE RESPONSE PER ITEM; ROTATE ITEMS]

	Yes	No	Don't Know	Refused
a) Could not pay gas, electricity or telephone bills?	1	2	8	9
b) Could not pay the mortgage or rent payments?				
c) Were unable to pay for school requirements or extras?				

F3. I'm now going to ask you about difficult experiences you may have had in the last year. Remember you don't have to answer any questions you don't want to and all your answers are confidential.

In the past 12 months... [SINGLE RESPONSE PER ITEM, ROTATE ITEMS]

	Yes	No	DK	Refused
a) Has an adult in the household lost their job (eg redundant, contract ended sacked)?	1	2	8	9
b) Has there been persistent conflict within the family?				
c) Did you separate or divorce from your partner?				
d) Have you or a close family member had an ongoing chronic physical health problem or a disability?				
e) Has a close family member had a mental health problem, or behavioural or emotional difficulties?				
f) Have you or a close family member used alcohol or drugs that was sufficient to cause problems in the family?				
g) Has a close family member died?				

F4. Still thinking over the past 12 months, did any other experiences or events happen that caused you a lot of distress or worry?

- 1 Yes
- 2 No
- 8 Don't know
- 9 Refused

## G (WAS C) Adult Outcomes & Protective Factors

G1. I am now going to ask you some questions about how you feel. In the past 4 weeks, how often did you feel <INSERT ITEM>.? Would you say 'all of the time', 'most of the time', 'some of the time', 'a little of the time' or 'none of the time'?

IF (b)='none of the time' DO NOT PRESENT (c)

IF (e)='none of the time' DO NOT PRESENT (f)

[SINGLE RESPONSE PER ITEM, ROTATE ITEMS BUT KEEP (b) BEFORE (c) AND (e) BEFORE (f)]

DK=9

	All of the time	Most of the time	Some of the time	A little of the time	None of the time
a) tired out for no good reason?	1	2	3	4	5
b) nervous?					
c) so nervous that nothing could calm you down?					
d) hopeless?					
e) restless or fidgety?					
f) so restless that you could not sit still?					
g) depressed?					
h) that everything was an effort?					
i) so sad that nothing could cheer you up?					
j) worthless?					

G2. Overall, how would you rate your health during the past 4 weeks? Would you say it has been...

[READ OUT; SINGLE RESPONSE]

1. Excellent
2. Good
3. Fair
4. Poor
9. Refused

## H (WAS D) Tackling Tough Times Strategies

H1. I'll now read a list of statements. For each one, can you please tell me whether you Strongly Agree, Agree, Neither agree nor disagree, Disagree or Strongly Disagree that it describes you?

[SINGLE RESPONSE PER ITEM, ROTATE ITEMS]

Dk=9

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
a) I am able to adapt to change	1	2	3	4	5
b) I tend to bounce back after illness or hardship					
c) I am an optimistic person					
d) Most people can be trusted					
e) I have strong connections with my community					
f) I regularly attend religious services, a church, a temple, a synagogue or a mosque					
g) My family gives me the emotional support I need					
h) My friends give me the emotional support I need					

## I Final Question

I1. Finally, are there any other comments you would like to make about the strengths and resilience of you, your children or your family?

1. VERBATIM
2. No comment

## J Follow Up

Thank you for your time today.

A follow-up study will be conducted in around 9 months' time for Professor Beverley Raphael from the University of Western Sydney, funded by the NSW Department of Health.

The purpose of the study is to investigate how families are adapting to difficulties like an economic downturn, problems with health and other stressors and the specific coping strategies they use.

The follow-up study involves filling out an online or postal survey. Participation is entirely voluntary and you can withdraw at any time. **[MANDATORY SENTENCE] The university research team will conduct the follow-up and to do this we would need to pass on your name and email or postal address to them, along with the data from the present survey.** The study will be confidential to the University research team, and has been approved by the University's Human Research Ethics Committee.

J1 The study will be of greatest value if the people who took part in this survey can also take part in the next. Would you be willing to be re-contacted in about nine months to take part in the next survey?

Yes	.....	1
No	.....	2
Unsure	.....	3

**IF YES GO TO J2**

**IF NO OR UNSURE SAY:**

This is an important government-funded health study. Your opinion is important and we think you'll find the questions interesting. Your participation would be greatly appreciated. Will you help us by giving the next survey a try?

**IF NECESSARY** If you have any concerns relating to this study, Professor Beverley Raphael will discuss it with you further and answer any questions you may have. If you would like to know more at any stage, please feel free to contact Professor Beverley Raphael on 02 9685 9575.

Yes	.....	1
No	.....	2

**IF YES GO TO J2**

**IF NO GO TO CLOSE**

J2. Thank you. Would you prefer to receive the survey invitation by email or by post?

1. Email address (specify: \_\_\_\_\_)
2. Postal address (specify: \_\_\_\_\_)
3. Refused THANK: Thank you again for your time, you will not be contacted any further in relation to this study. GO TO CLOSE.

CLOSE

ALL

I have the contact details of a health service helpline which is being provided for anyone who feels distressed or worried. Would you like this contact information?

1 Yes **IF YES** is it Access Programs 1800 81 87 28. If you call this number please mention that you have taken part in the University of Western Sydney's Tackling Tough Times family study.

2 No

ALL

As this is market research, it is carried out in compliance with the Australian Market & Social Research Society Privacy Principles and the information provided will only be used for research purposes. Would you like more detail about this?

**IF YES:**

Should you require verification of our company's bona fides, or have any queries, please feel free to contact the Australia Market & Social Research Society's Survey Line on 1300 364 830.

ALL

For quality control purposes you may be re-contacted, to verify some of the information. Your contact details will be deleted in July. You may contact us about the interview on 03 99355700.

Can I just confirm your first name and contact number?

Respondent's First Name:

Respondent's Phone: (.....)

Just in case you missed it, my name is .....and I'm from ORC International.

Time Finish:

Interview Length:            mins