We would like to sincerely thank the Editor of JSWWP and the two anonymous reviewers for the insightful comments. We appreciate the opportunity to revise our manuscript for potential publication at JSWWP. The comments provided by the reviewers were very helpful in improving our paper. We incorporated all the comments to revise the manuscript and summarized our responses as below.

Note: The changes were highlighted by using "Red" colored texts.

Reviewer #1

Comment 1: This manuscript offers a comprehensive and thoughtful exploration of the relationship between financial stress, depressive symptoms, and alcohol use in Indigenous communities. The literature review is robust, providing a detailed analysis of how financial hardship and alcohol consumption are linked to mental health in these communities. The connection between alcohol use and mental health is well-documented, which provides a strong foundation for the study's exploration of these issues in Indigenous populations.

▶ **Response:** We thank you for the positive comments about our study.

Comment 2: However, there is room for improvement in the structure of the literature review. Specifically, I recommend discussing the literature on alcohol use and mental health before introducing the literature gap. By doing so, the gap in the literature can be more effectively framed within the broader context, highlighting the significance of the research in addressing this gap.

▶ **Response:** We thank you for the valuable comments. As suggested, the revised manuscript has thoroughly addressed the comments in the Introduction and Literature Review sections. **See Pages 1 & 4-5.**

Comment 3: Additionally, the manuscript would benefit from further exploration of culturally specific factors and support mechanisms within Indigenous communities. Incorporating these elements would not only deepen the discussion but also provide important context to the findings. By highlighting how cultural beliefs, traditions, and community-based support systems influence mental health outcomes, the manuscript could offer a more holistic view of the challenges faced by Indigenous communities and the resources available to them.

▶ Response: We are grateful for this thoughtful comment. As reviewer suggested, we strengthened the contents by incorporating a more detailed discussion on culturally specific factors and support mechanisms within Indigenous communities. We particularly highlighted how cultural beliefs, traditions, and community-based support systems could influence mental health outcomes in the Discussion and Limitation sections. See Pages 14-15.

Conceptual Model:

Comment 4: Given that there are Indigenous populations worldwide, with varying experiences and cultural practices, it would be beneficial for the manuscript to more explicitly state that the study's focus is on U.S.-based Indigenous communities.

▶ **Response:** As suggested, we have made more explicit statements throughout the paper to clarify that the study's focus was on U.S.-based Indigenous communities, including title, abstract, and body of manuscript.

Comment 5: Since the Northern Plains region is mentioned in the methods section, some readers may not be familiar with this area. Providing a brief explanation of this region would help contextualize the study's findings for a broader audience.

▶ **Response:** Thank you for your valuable feedback. As suggested, we provided a brief explanation of the Northern Plains region of the United States. **See Page 6.**

Comment 6: In the discussion section, it would be valuable to explore whether the results align with findings from other Indigenous communities globally. This would offer a more comprehensive understanding of the broader applicability of the study's findings and help identify potential cultural similarities and differences in alcohol use, mental health, and financial stress across diverse Indigenous populations.

▶ Response: We are grateful for the thoughtful comment. With respect Indigenous populations, the literature is extremely limited on this topic (mental health, financial distress, and alcohol use as a moderating variable). We sought to shed light on the limited literature and have discussed further the unique contribution that this paper makes. Pages 3 - 5 & 15.

Methodology and Measures:

Comment 7: The methods section is well-explained, offering a clear understanding of the analysis strategy and the measures used in the study. However, I suggest incorporating additional questionnaires on alcohol use that would allow for a more nuanced understanding of alcohol consumption patterns. Currently, the measure only categorizes individuals based on whether they drink or not, which overlooks the variability in drinking behaviors. For example, there is a significant difference between those who consume alcohol daily and those who drink only on rare occasions. Including a more detailed measure of alcohol use, such as frequency or quantity of consumption, could provide richer insights into the severity and patterns of alcohol use in the studied population.

▶ **Response:** We are grateful for this thoughtful comment. We agree that it would be meaningful to include a more detailed measure of alcohol use, such as frequency or quantity of consumption. This current dataset does not have the variable, so we have provided specific comments about this limitation. **See Pages 14-15.**

Suggestions for Improvement:

Comment 8: The study provides several practical suggestions for future research, which are highly relevant and useful. Incorporating mixed-methods approaches, such as focus groups, would be an excellent way to gather richer qualitative data and capture the lived experiences of participants. Qualitative insights could provide a deeper understanding of the cultural, social, and emotional factors that influence alcohol consumption and mental health in Indigenous communities.

▶ **Response:** Thank you for the insightful comments! The incorporation of mixed methods approaches, such as focus groups, is definitely an area in need of further

considerations. We have noted it as a limitation of the current study and made recommendations for future studies. **See Page 14.**

Comment 9: Furthermore, utilizing a different questionnaire to gain a more detailed understanding of alcohol consumption, including the underlying reasons for drinking, would enhance the depth of the study's findings. This could help identify key psychosocial factors contributing to alcohol use and provide more actionable recommendations for mental health interventions in Indigenous communities.

▶ **Response:** Thank you for the thoughtful comment! The use of a different questionnaire, including the underlying reasons for drinking, to measure alcohol use was beyond the scope of the study. We have noted it as a limitation of the current study and made recommendations for future studies. **See Pages 14-15.**

Quality of Communication:

Comment 10: The manuscript is written with clarity and precision, and the overall quality of communication is excellent. The structure is logical, and the arguments are well-supported by the data and literature. However, a few minor edits would help improve the flow of the paper and ensure consistency throughout. These revisions are relatively minor and should not detract from the overall strength of the manuscript.

▶ **Response:** We thank you for the positive comments about our study. The revised manuscript has been thoroughly edited to improve the overall flow of the paper.

Conclusion:

Comment 11: Overall, this is a well-researched and insightful manuscript that addresses an important issue in Indigenous communities. With some revisions, particularly in terms of restructuring the literature review, clarifying the cultural context, and refining the methodology to capture more detailed data on alcohol use, this paper has the potential to make a significant contribution to the field. I believe the manuscript would benefit from a few minor revisions to enhance its clarity and impact.

▶ **Response:** We thank you for the positive comments about our study. The revised manuscript has thoroughly addressed the comments mentioned above throughout the paper.

Reviewer #2

Comment 12: I like this research and think it contributes to the literature.

▶ Response: We thank you for the positive comments about our study.

Comment 13: Since this is the Journal of Social Welfare and Policy, I think the authors make a case for policy frame and implications of their findings. I think the lit review needs to describe the socio-economic factors experienced by Indigenous people that contribute to the mental illness.

▶ **Response:** Thank you for the insightful comment. As reviewer suggested, the impact of the socioeconomic factors on mental health (e.g., depression, anxiety,

comorbidity, suicidality, and psychological well-being) among Indigenous populations has been incorporated and strengthened in the Literature Review and Discussion sections. See Pages 3, 4, & 11.

Comment 14: Then, in the discussion section, I think the authors need to argue how socio-economic issues could be addressed by any number of interventions - workforce development, a basic income, eligibility for programs, Casino money, other things - that would help reduce the mental illness. I think the authors need to be bold and make a case that a history of structural inequality (that is a policy choice and could be fixed) contribute to Indigenous women's depression. I do not want to be too prescriptive about how the authors could address the need for the social, economic, and policy frame as I trust the authors to know best.

▶ Response: We greatly appreciate the invaluable comment. As suggested by the reviewer, we greatly expanded our discussion on various government interventions and policies that could address socioeconomic issues & structural inequality, while also helping to reduce mental health problems in Indigenous communities. See Pages 11 & 12.