




The Role of Family in Managing Financial Stress and Economic Hardship

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E d i t o r

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R e v i e w e r s

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1. Round 1

1.1. Reviewer 1

Reviewer:

Introduction, paragraph 4: "Families employ various strategies to cope with financial stress ranging from emotional and practical support to adaptive financial behaviors." - Specify the types of emotional and practical support as well as examples of adaptive financial behaviors to provide a clearer picture.

Findings and Results, paragraph 1: "The study included 20 participants who represented a diverse range of backgrounds and experiences." - Include a table or figure summarizing the demographic details of the participants for clarity.

Family Roles and Responsibilities, Budgeting and Spending, paragraph 2: "Tracking expenses was also emphasized..." - Suggest including a brief discussion on how technology or financial tools were utilized for tracking expenses if applicable.

Coping Strategies for Financial Stress, Emotional Support, paragraph 1: "Open communication within the family helped members share their concerns and reduce anxiety." - Elaborate on the specific methods or practices of open communication that were found effective.

Impact on Family Dynamics, Mental Health and Well-being, paragraph 2: "Health interventions such as therapy or counseling were also sought to address mental health issues..." - Include information on the accessibility and types of mental health services utilized by participants.

Discussion and Conclusion, paragraph 1: "Effective financial management, open communication, and supportive relationships..." - Recommend a section summarizing practical recommendations for families based on the findings.

Authors revised the manuscript.

1.2. Reviewer 2

Reviewer:

Introduction, paragraph 1: "Economic hardship can profoundly impact family dynamics influencing how families interact, make decisions, and support one another." - Provide specific examples or statistics to support this claim and enhance the credibility of the statement.

Methods and Materials, paragraph 2: "Participants were selected through purposive sampling to ensure a diverse range of experiences and perspectives." - Explain the criteria used to determine diversity in this context (e.g., socioeconomic status, family structure).

Methods and Materials, paragraph 5: "The principle of theoretical saturation guided the data collection process." - Provide a brief explanation of what theoretical saturation means for readers unfamiliar with qualitative research methods.

Measures, Semi-Structured Interview, paragraph 1: "Key topics included: Family roles and responsibilities in financial management..." - Consider expanding on each key topic briefly to indicate the depth of inquiry during the interviews.

Findings and Results, Table 1: "Themes, Subthemes, and Concepts" - Ensure that all subthemes are clearly defined and consider providing examples for each concept to improve comprehensibility.

Family Roles and Responsibilities, Financial Decision-Making, paragraph 1: "Families often adopt various decision-making processes to manage finances effectively." - Include direct quotes from participants to support the narrative and enhance authenticity.

Coping Strategies for Financial Stress, Practical Support, paragraph 1: "Practical support included sharing household chores and collective problem-solving." - Provide more detail on how these practical supports were organized or initiated within the families.

Impact on Family Dynamics, Changes in Family Relationships, paragraph 1: "While some families experienced strengthened bonds due to collective problem-solving, others faced increased tensions and conflicts." - Discuss any patterns or factors that differentiated families who strengthened bonds from those who experienced tensions.

Discussion and Conclusion, paragraph 3: "This study, while providing valuable insights, has several limitations." - Suggest including a more detailed discussion on potential biases and limitations related to the sample size and recruitment methods.

Discussion and Conclusion, paragraph 6: "Future research should consider expanding the sample size and diversity..." - Recommend specific methods or strategies for achieving a more diverse and larger sample in future studies.

Authors revised the manuscript.

2. Revised

Editor's decision: Accepted.

Editor in Chief's decision: Accepted.