

Table S1 Number (%) of missing observations for mental health, mediators and baseline covariates

| | Wave | Missing | |
|---------------------------|------|---------|-----|
| | | n | % |
| Mental health | 2014 | 506 | 9% |
| Mediators | | | |
| Employment status | 2013 | 0 | 0% |
| Weekly income (AUD) | 2013 | 0 | 0% |
| Baseline covariates | | | |
| Age | 2011 | 0 | 0% |
| Sex | 2011 | 0 | 0% |
| Country of birth | 2011 | 0 | 0% |
| Parent occupation | 2011 | 107 | 2% |
| Education | 2011 | 0 | 0% |
| Occupation | 2011 | 2 | <1% |
| Weekly income (AUD) | 2011 | 0 | 0% |
| Wealth | 2011 | 0 | 0% |
| Financial hardship | 2011 | 564 | 10% |
| Housing tenure | 2011 | 4 | <1% |
| Housing affordability | 2011 | 151 | 3% |
| Relationship status | 2011 | 1 | <1% |
| Children | 2011 | 0 | 0% |
| Social support | 2011 | 609 | 11% |
| Frequency of socialising | 2011 | 603 | 11% |
| Smoking status | 2011 | 561 | 10% |
| Alcohol consumption | 2011 | 567 | 10% |
| Physical activity | 2011 | 550 | 10% |
| BMI (kg/m ²) | 2011 | 721 | 13% |
| Mental health at baseline | 2011 | 555 | 10% |

Table S2 Distribution of disability, mental health, mediators and baseline covariates between participants with complete data on all variables required (i.e., complete cases) and those with missing observations

| | Complete cases (n=4311) | | Missing observations (n=1341) | |
|-------------------------------------|----------------------------|-------|----------------------------------|--------|
| | n | % | n | % |
| Exposure: Disability acquisition | | | | |
| Yes | 182 | 4.2 | 51 | 3.8 |
| No | 4129 | 95.8 | 1290 | 96.2 |
| Outcome: Mental health (mean, SD) | 77.3 | 14.8 | 74.5 | 16.5 |
| M1: Employment | | | | |
| Employed | 3679 | 85.3 | 1117 | 83.3 |
| Unemployed/not in the labour force | 632 | 14.7 | 224 | 16.7 |
| M2: Income (AUD, mean, SD) | 1065.4 | 653.0 | 1003.2 | 649.1 |
| Baseline covariates: | | | | |
| Age (mean, SD) | 44.7 | 10.1 | 42.0 | 10.0 |
| Sex | | | | |
| Men | 2071 | 48.0 | 653 | 48.7 |
| Women | 2240 | 52.0 | 688 | 51.3 |
| Country of birth | | | | |
| Australia | 3328 | 77.2 | 969 | 72.3 |
| Other | 983 | 22.8 | 372 | 27.7 |
| Parent occupation | | | | |
| High skilled | 624 | 14.5 | 213 | 17.3 |
| Medium skilled | 1458 | 33.8 | 404 | 32.7 |
| Low skilled/not in the labour force | 2229 | 51.7 | 617 | 50.0 |
| Education | | | | |
| Higher education | 1563 | 36.3 | 389 | 29.0 |
| Secondary education | 2050 | 47.6 | 681 | 50.8 |
| Less than secondary | 698 | 16.2 | 271 | 20.2 |
| Occupation | | | | |
| High skilled | 1719 | 39.9 | 464 | 34.7 |
| Medium skilled | 1427 | 33.1 | 429 | 32.0 |
| Low skilled | 620 | 14.4 | 223 | 16.7 |
| Not employed | 545 | 12.6 | 223 | 16.7 |
| Weekly income (AUD, mean, SD) | 1002.2 | 613.0 | 901.7 | 5923.0 |
| Wealth | | | | |
| Highest tertile | 1770 | 41.1 | 402 | 30.0 |
| Middle tertile | 1593 | 37.0 | 489 | 36.5 |
| Lowest tertile | 948 | 22.0 | 450 | 33.6 |
| Financial hardship | | | | |
| Prosperous/very comfortable | 802 | 18.6 | 116 | 14.9 |
| Reasonably comfortable | 2383 | 55.3 | 418 | 53.8 |
| Just getting along/poor/very poor | 1126 | 26.1 | 243 | 31.3 |
| Housing tenure | | | | |
| Outright owner | 1022 | 23.7 | 212 | 15.9 |
| Mortgage | 2112 | 49.0 | 626 | 46.8 |
| Renter | 1177 | 27.3 | 499 | 37.3 |
| Housing affordability | | | | |
| Affordable | 4029 | 93.5 | 1053 | 88.5 |
| Not affordable | 282 | 6.5 | 137 | 11.5 |
| Relationship status | | | | |
| In a relationship | 3479 | 80.7 | 986 | 73.6 |
| Not in a relationship | 832 | 19.3 | 354 | 26.4 |

| | | | | |
|--------------------------------------|------|------|------|------|
| Children | | | | |
| Yes | 3142 | 72.9 | 978 | 72.9 |
| No | 1169 | 27.1 | 363 | 27.1 |
| Social support (mean, SD) | 5.6 | 1.0 | 5.5 | 1.0 |
| Frequency of socialising (mean, SD) | 3.6 | 1.4 | 3.6 | 1.5 |
| Smoking status | | | | |
| Never | 2349 | 54.5 | 393 | 50.4 |
| Ex | 1171 | 27.2 | 198 | 25.4 |
| Current | 791 | 18.4 | 189 | 24.2 |
| Alcohol consumption | | | | |
| Never | 482 | 11.2 | 119 | 15.4 |
| Rarely | 1451 | 33.7 | 292 | 37.7 |
| 1-2 days per week | 980 | 22.7 | 174 | 22.5 |
| >2 days per week | 1398 | 32.4 | 189 | 24.4 |
| Physical activity | | | | |
| >3 times per week | 1470 | 34.1 | 264 | 33.4 |
| 1-3 times per week | 1859 | 43.1 | 308 | 38.9 |
| Less than once per week | 982 | 22.8 | 219 | 27.7 |
| BMI (kg/m ² , mean, SD) | 26.5 | 5.0 | 26.4 | 5.2 |
| Mental health at baseline (mean, SD) | 77.4 | 14.4 | 75.8 | 14.8 |

Table S3 Results of Model 1: odds ratios of being unemployed or not in the labour force by disability group and baseline covariates

| | OR | 95% CI |
|---|------------|-----------------|
| Disability - no disability | ref | |
| Disability - acquired disability | 2.2 | 1.4, 3.4 |
| Age (years) | 1.0 | 1, 1 |
| Sex - men | ref | |
| Sex - women | 2.3 | 1.8, 3 |
| Country of birth - Australia | ref | |
| Country of birth - other | 0.9 | 0.7, 1.1 |
| Parent occupation - high skilled | ref | |
| Parent occupation - medium skilled | 0.8 | 0.6, 1.1 |
| Parent occupation - low skilled/not in the labour force | 0.8 | 0.6, 1.1 |
| Education Higher education | ref | |
| Education Secondary education | 1.5 | 1.1, 1.9 |
| Education Less than secondary | 1.4 | 1, 2 |
| Occupation - high skilled | ref | |
| Occupation - medium skilled | 1.0 | 0.7, 1.3 |
| Occupation - low skilled | 1.5 | 1, 2.2 |
| Occupation - unemployed/not in the labour force | 24.4 | 18, 33.1 |
| Income (\$AUD) | 1.0 | 1, 1 |
| Wealth - highest tertile | ref | |
| Wealth - middle tertile | 0.7 | 0.5, 1 |
| Wealth - lowest tertile | 0.7 | 0.5, 1 |
| Financial hardship - prosperous/very comfortable | ref | |
| Financial hardship - reasonably comfortable | 0.8 | 0.6, 1.1 |
| Financial hardship - just getting along/poor/very poor | 0.6 | 0.4, 0.9 |
| Housing tenure - outright owner | ref | |
| Housing tenure - mortgage | 0.6 | 0.5, 0.8 |
| Housing tenure - renter | 0.9 | 0.6, 1.2 |
| Housing affordability - affordable | ref | |
| Housing affordability - not affordable | 0.9 | 0.6, 1.4 |
| Relationship status - in a relationship | ref | |
| Relationship status - not in a relationship | 0.7 | 0.5, 0.9 |
| Children - yes | ref | |
| Children - no | 1.0 | 0.7, 1.3 |
| Social support (scale) | 1.0 | 0.9, 1.2 |
| Frequency of socialising (scale) | 1.0 | 0.9, 1.1 |
| Smoking status - never | ref | |
| Smoking status - ex | 0.9 | 0.7, 1.2 |
| Smoking status - current | 0.8 | 0.6, 1.1 |
| Alcohol consumption - never | ref | |
| Alcohol consumption - rarely | 0.8 | 0.6, 1.1 |
| Alcohol consumption - 1-2 days per week | 0.8 | 0.5, 1.1 |
| Alcohol consumption - >2 days per week | 0.8 | 0.6, 1.2 |
| Physical activity - >3 times per week | ref | |
| Physical activity - 1-3 times per week | 0.8 | 0.6, 1 |
| Physical activity - less than once per week | 0.9 | 0.6, 1.1 |
| BMI (kg/m ²) | 1.0 | 1, 1 |
| Baseline mental health (MHI score) | 1.0 | 1, 1 |

Table S4 Results of model 2: estimated mean difference in income by disability group, employment status and baseline covariates

| | coeff | 95% CI |
|---|---------------|-----------------------|
| Disability - no disability | ref | |
| Disability - acquired disability | 12.8 | -50.9, 76.4 |
| Employment status - employed | ref | |
| Employment status - unemployed/not in the labour force | -159.3 | -198.2, -120.3 |
| Disability * unemployed | -2.9 | -128.2, 122.4 |
| Age (years) | 2.4 | 1, 3.8 |
| Sex - men | ref | |
| Sex - women | 1.8 | -22, 25.5 |
| Country of birth - Australia | ref | |
| Country of birth - other | 0.0 | -27.1, 27 |
| Parent occupation - high skilled | ref | |
| Parent occupation - medium skilled | -5.8 | -40.4, 28.8 |
| Parent occupation - low skilled/not in the labour force | -21.6 | -55.2, 12 |
| Education Higher education | ref | |
| Education Secondary education | -11.1 | -39.8, 17.5 |
| Education Less than secondary | -34.3 | -73.6, 4.9 |
| Occupation - high skilled | ref | |
| Occupation - medium skilled | -46.9 | -76.3, -17.5 |
| Occupation - low skilled | -60.2 | -98.8, -21.6 |
| Occupation - unemployed/not in the labour force | -5.8 | -50.3, 38.7 |
| Income (\$AUD) | 0.7 | 0.6, 0.7 |
| Wealth - highest tertile | ref | |
| Wealth - middle tertile | 47.9 | 13.1, 82.8 |
| Wealth - lowest tertile | 137.5 | 96.4, 178.6 |
| Financial hardship - prosperous/very comfortable | ref | |
| Financial hardship - reasonably comfortable | -86.4 | -117.9, -54.9 |
| Financial hardship - just getting along/poor/very poor | -87.3 | -126.4, -48.1 |
| Housing tenure - outright owner | ref | |
| Housing tenure - mortgage | 38.0 | 7.2, 68.7 |
| Housing tenure - renter | 60.2 | 21.5, 98.9 |
| Housing affordability - affordable | ref | |
| Housing affordability - not affordable | 67.8 | 20.3, 115.2 |
| Relationship status - in a relationship | ref | |
| Relationship status - not in a relationship | -10.0 | -40.9, 21 |
| Children - yes | ref | |
| Children - no | -63.8 | -92.8, -34.8 |
| Social support (scale) | 2.1 | -11.7, 15.8 |
| Frequency of socialising (scale) | -2.4 | -11.2, 6.4 |
| Smoking status - never | ref | |
| Smoking status - ex | -26.5 | -53.1, 0.1 |
| Smoking status - current | -40.8 | -72.6, -9.1 |
| Alcohol consumption - never | ref | |
| Alcohol consumption - rarely | 29.0 | -9.3, 67.3 |
| Alcohol consumption - 1-2 days per week | 75.0 | 33.4, 116.6 |
| Alcohol consumption - >2 days per week | 51.6 | 11.3, 91.8 |
| Physical activity - >3 times per week | ref | |
| Physical activity - 1-3 times per week | -19.9 | -45.3, 5.5 |
| Physical activity - less than once per week | 7.7 | -23, 38.4 |
| BMI (kg/m ²) | 0.9 | -1.4, 3.2 |
| Baseline mental health (MHI score) | -0.2 | -1.1, 0.6 |

Table S5 Results of model 3: estimated mean difference in income by disability group and baseline covariates

| | coeff | 95% CI |
|---|-------------|--------------------|
| Disability - no disability | ref | |
| Disability - acquired disability | -1.1 | -56.6, 54.5 |
| Age (years) | 2.1 | 0.6, 3.5 |
| Sex - men | ref | |
| Sex - women | -8.4 | -32.2, 15.4 |
| Country of birth - Australia | ref | |
| Country of birth - other | 1.6 | -25.7, 28.8 |
| Parent occupation - high skilled | ref | |
| Parent occupation - medium skilled | -2.9 | -37.7, 32 |
| Parent occupation - low skilled/not in the labour force | -18.4 | -52.3, 15.5 |
| Education Higher education | ref | |
| Education Secondary education | -16.4 | -45.2, 12.5 |
| Education Less than secondary | -39.8 | -79.3, -0.2 |
| Occupation - high skilled | ref | |
| Occupation - medium skilled | -46.2 | -75.8, -16.6 |
| Occupation - low skilled | -64.7 | -103.6, -25.9 |
| Occupation - unemployed/not in the labour force | -96.1 | -135.3, -56.9 |
| Income (\$AUD) | 0.7 | 0.6, 0.7 |
| Wealth - highest tertile | ref | |
| Wealth - middle tertile | 52.3 | 17.2, 87.4 |
| Wealth - lowest tertile | 142.2 | 100.9, 183.6 |
| Financial hardship - prosperous/very comfortable | ref | |
| Financial hardship - reasonably comfortable | -83.7 | -115.4, -52 |
| Financial hardship - just getting along/poor/very poor | -80.7 | -120.1, -41.3 |
| Housing tenure - outright owner | ref | |
| Housing tenure - mortgage | 44.3 | 13.4, 75.2 |
| Housing tenure - renter | 63.3 | 24.3, 102.3 |
| Housing affordability - affordable | ref | |
| Housing affordability - not affordable | 69.8 | 22, 117.6 |
| Relationship status - in a relationship | ref | |
| Relationship status - not in a relationship | -5.2 | -36.3, 26 |
| Children - yes | ref | |
| Children - no | -63.5 | -92.8, -34.3 |
| Social support | 1.8 | -12, 15.6 |
| Frequency of socialising (scale) | -2.1 | -10.9, 6.7 |
| Smoking status – never (Scale) | ref | |
| Smoking status - ex | -25 | -51.9, 1.8 |
| Smoking status - current | -38.1 | -70.1, -6.1 |
| Alcohol consumption - never | ref | |
| Alcohol consumption - rarely | 33.4 | -5.2, 72 |
| Alcohol consumption - 1-2 days per week | 79.3 | 37.4, 121.1 |
| Alcohol consumption - >2 days per week | 54.9 | 14.4, 95.5 |
| Physical activity - >3 times per week | ref | |
| Physical activity - 1-3 times per week | -17.1 | -42.7, 8.5 |
| Physical activity - less than once per week | 10 | -20.9, 40.9 |
| BMI (kg/m ²) | 1.3 | -1, 3.6 |
| Baseline mental health (MHI score) | -0.2 | -1.1, 0.7 |

Table S6 Results of model 4: estimated mean difference in mental health score by disability, employment status, income and baseline covariates

| | coeff | 95% CI |
|---|-------------|--------------------|
| Disability - no disability | ref | |
| Disability - acquired disability | -1.8 | -4.0, 0.3 |
| Employment status - employed | ref | |
| Employment status - unemployed/not in the labour force | -0.3 | -1.6, 1.0 |
| Disability * unemployed | -8.6 | -12.7, -4.4 |
| Income (\$AUD) | 0 | 0, 0 |
| Age (years) | 0.1 | 0, 0.1 |
| Sex - men | ref | |
| Sex - women | -1.1 | -1.9, -0.3 |
| Country of birth - Australia | ref | |
| Country of birth - other | -0.4 | -1.3, 0.5 |
| Parent occupation - high skilled | ref | |
| Parent occupation - medium skilled | -0.1 | -1.2, 1.1 |
| Parent occupation - low skilled/not in the labour force | 0.2 | -0.9, 1.4 |
| Education Higher education | ref | |
| Education Secondary education | 0.6 | -0.4, 1.5 |
| Education Less than secondary | 0.3 | -1.0, 1.6 |
| Occupation - high skilled | ref | |
| Occupation - medium skilled | 0.6 | -0.4, 1.6 |
| Occupation - low skilled | 0.5 | -0.8, 1.8 |
| Occupation - unemployed/not in the labour force | 0.9 | -0.5, 2.4 |
| Income (\$AUD) | 0.0 | 0, 0 |
| Wealth - highest tertile | ref | |
| Wealth - middle tertile | 1.2 | 0, 2.3 |
| Wealth - lowest tertile | 0.9 | -0.5, 2.2 |
| Financial hardship - prosperous/very comfortable | ref | |
| Financial hardship - reasonably comfortable | -0.5 | -1.6, 0.5 |
| Financial hardship - just getting along/poor/very poor | -0.8 | -2.1, 0.5 |
| Housing tenure - outright owner | ref | |
| Housing tenure - mortgage | -0.1 | -1.1, 0.9 |
| Housing tenure - renter | -0.1 | -1.4, 1.2 |
| Housing affordability - affordable | ref | |
| Housing affordability - not affordable | 1.0 | -0.5, 2.6 |
| Relationship status - in a relationship | ref | |
| Relationship status - not in a relationship | 0.2 | -0.8, 1.2 |
| Children - yes | ref | |
| Children - no | -0.1 | -1.1, 0.8 |
| Social support | 1.8 | 1.4, 2.3 |
| Frequency of socialising (scale) | -0.3 | -0.6, 0 |
| Smoking status – never (Scale) | ref | |
| Smoking status - ex | -0.4 | -1.3, 0.5 |
| Smoking status - current | -1.8 | -2.8, -0.7 |
| Alcohol consumption - never | ref | |
| Alcohol consumption - rarely | 1.8 | 0.5, 3.0 |
| Alcohol consumption - 1-2 days per week | 0.8 | -0.5, 2.2 |
| Alcohol consumption - >2 days per week | 0.8 | -0.6, 2.1 |
| Physical activity - >3 times per week | ref | |
| Physical activity - 1-3 times per week | -0.6 | -1.4, 0.2 |
| Physical activity - less than once per week | -1.3 | -2.3, -0.3 |
| BMI (kg/m ²) | -0.1 | -0.1, 0 |
| Baseline mental health (MHI score) | 0.5 | 0.5, 0.5 |