

Fig. S1 **A** Unrooted core genome phylogenetic tree showing the water striders shape with a long internal branch separating two distinct sub-populations, G and S. In A and F, the scale bar represents the average number of nucleotide substitutions. **B** Two major lineages of *S. saprophyticus* shown on the core genome phylogenetic tree of 572 published and 275 *S. saprophyticus* genomes from our cohort. Each node represents an isolate. Lineage information of isolates from Lawal et al. and this work are labeled by color strips. **C** Box plots of cgSNPs and whole genome ANI compared between isolates intra and inter lineages. ** $p < 0.01$, *** $p < 0.001$ as determined by Wilcoxon rank-sum test. **D** PcoA ordination of accessory genome similarity as calculated by Jaccard distance. Each dot represents an isolate and axis length represents percent variance. **E** Comparing percentages of isolates resistant to different antibiotics or expressing β -lactamase activity between clusters. Susceptibility phenotypes: resistant, orange; intermediate, yellow; susceptible, light blue. β -lactamase activity: positive, dark blue; negative, light grey. The Chi-square test is used with a significance threshold of 0.05 and associated p -values are shown by colors as illustrated on the scale at the bottom left. White signifies NaN. **F** The core genome phylogenetic tree annotated with organizations that collect *S. saprophyticus* isolates of this work and body resources the isolates recovered from by color strips.

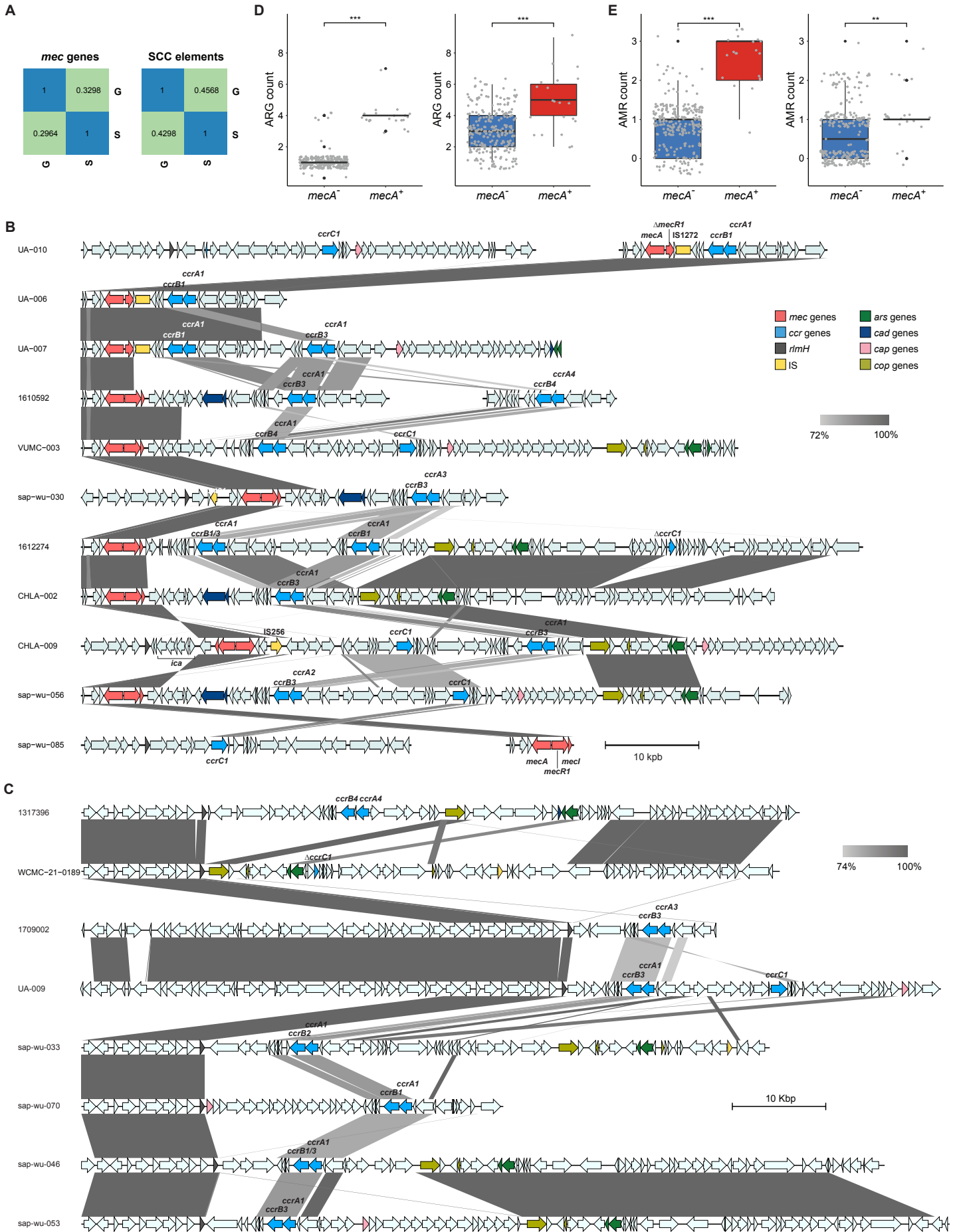


Fig. S2 A Comparing the prevalence of *mec* genes and SCC elements between lineage G and S. The Chi-square test was used with a significance threshold of 0.05. Associated *p*-values are shown for each comparison group. **B** Alignment of representative SCC*mec* elements with different combinations of *mec* (salmon) and *ccr* (blue) complexes. Isolates containing these sequences are highlighted in red with the same order from top to bottom in Fig. 2B. Arrows represent positions and orientations of open reading frames. Besides *mec* and *ccr* genes, other characteristic genes are color-coded: gene *rlmH* in dark grey, IS in yellow, *ars* genes for arsenic resistance in green, *cad* genes for cadmium resistance in navy, *cap* genes related to capsule synthesis in pink, and *cop* genes for copper resistance in verdigris. The biofilm operon (*ica*) next to the IS265 SCC*mec* of CHLA-009 (9th sequence from top) is also symbolized. Sequence lengths are presented in scale. Regions between sequences are colored in a gradient of grey, reflecting the percentage of nucleotide identity ranging from 72% to 100%, as illustrated on the scale at the bottom right. **C** Alignment of representative SCC elements with different *ccr* gene complexes in blue. Isolates containing these sequences are highlighted in red Fig. 2C. Arrows symbolize positions and orientations of open reading frames. Certain characteristic genes are color-coded: gene *rlmH* in dark grey, IS in yellow, *ars* genes for arsenic resistance in green, *cad* genes for cadmium resistance in navy, *cap* genes related to capsule synthesis in pink, and *cop* genes for copper resistance in verdigris. Sequence lengths are presented in scale. Regions between sequences are colored in a gradient of grey, reflecting the percentage of nucleotide identity ranging from 74% to 100%, as illustrated on the scale on the right. **D** Box plots of the numbers of β -lactam (left) and non- β -lactam resistance genes (right) comparing between *mecA*⁻ and *mecA*⁺ isolates. **E** Box plots of the numbers of antibiotic reagents each isolate resistant to tested in our work, separated as β -lactam (left) and non- β -lactam resistance phenotype (right), comparing between *mecA*⁻ and *mecA*⁺ isolates. ** *p* < 0.01, *** *p* < 0.001 as determined by Wilcoxon rank-sum test.

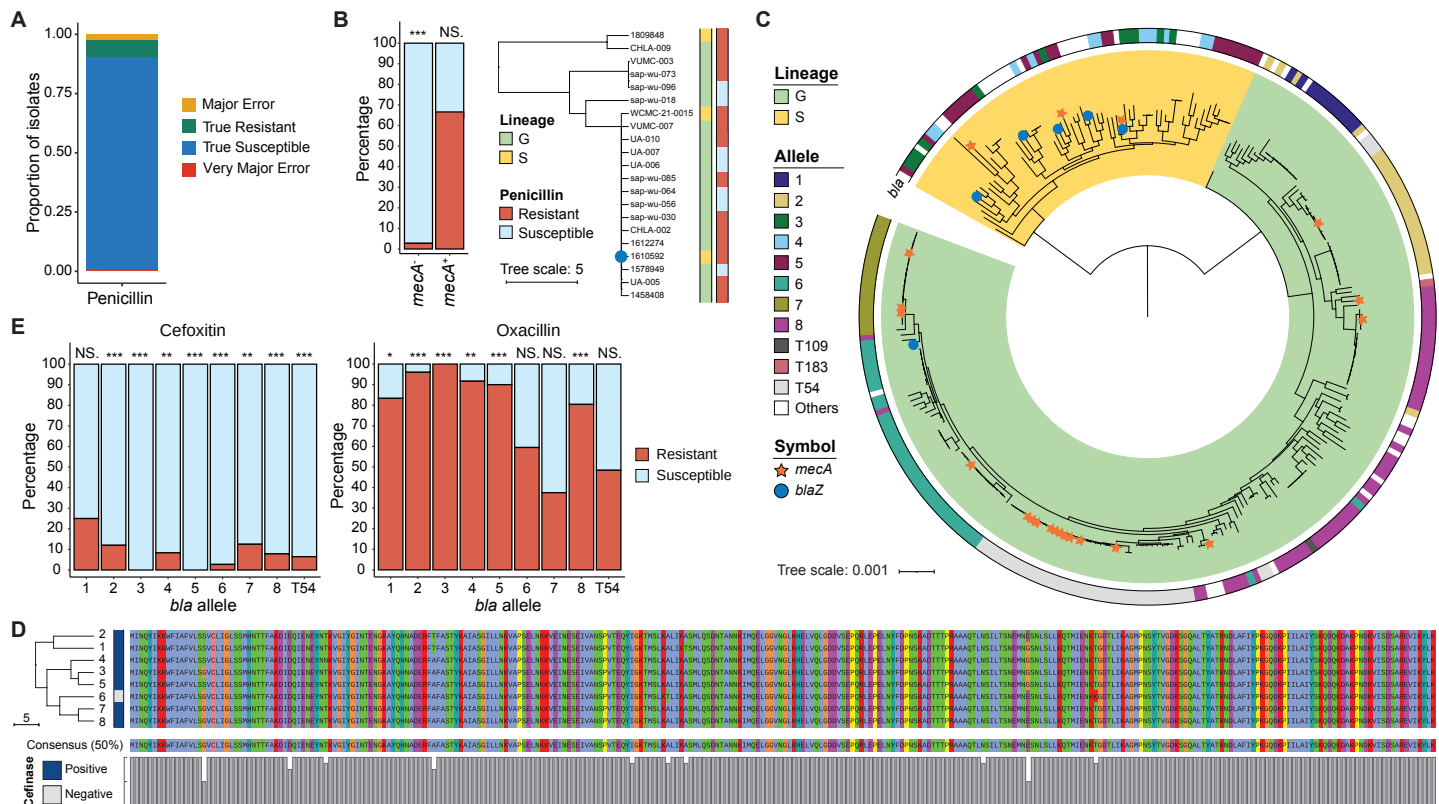


Fig. S3 **A** Prediction accuracy of genotype to phenotype inference for all *S. saprophyticus* strains of the study. It uses *mecA* and *blaZ* genes as markers to predict the resistance against penicillin. **B** Left: Percentage of isolates resistant to penicillin out of the total number of *mecA*⁻ and *mecA*⁺ *S. saprophyticus*. Resistant, orange; susceptible, light blue. Right: Hierarchical tree of 21 *mecA* gene sequences based on AAI. Lineage and penicillin susceptibility phenotype is indicated by color strips. The presence *blaZ* gene in the same isolate is symbolized by the blue circle at the tip of the branch. **C** Annotating the core genome phylogenetic tree with *bla* alleles by color strips. Lineages are indicated with color ranges covering the complete clade branches. The presence of *mecA* and *blaZ* genes is symbolized by the orange star and blue circle respectively at the tip of the branch. The scale bar represents the average number of nucleotide substitutions. **D** Hierarchical tree of *bla* gene alleles 1-8 with the whole-sequence alignment of amino acid sequences (See also Fig. 3D). β-lactamase activity is indicated by color strips. The consensus *bla* sequence shows the amino acid that is found in greater than or equal to 50% of alignments, which is presented with the grey bar graph at the bottom. In B and D, the scale bar represents the average number of amino acid substitutions. **E** Percentage of isolates resistant to cefoxitin and oxacillin out of the total number of *mecA*⁻ *S. saprophyticus* with specific *bla* alleles. In B and E, the Chi-square test is used with a significance threshold of 0.05. NS. $p \geq 0.05$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

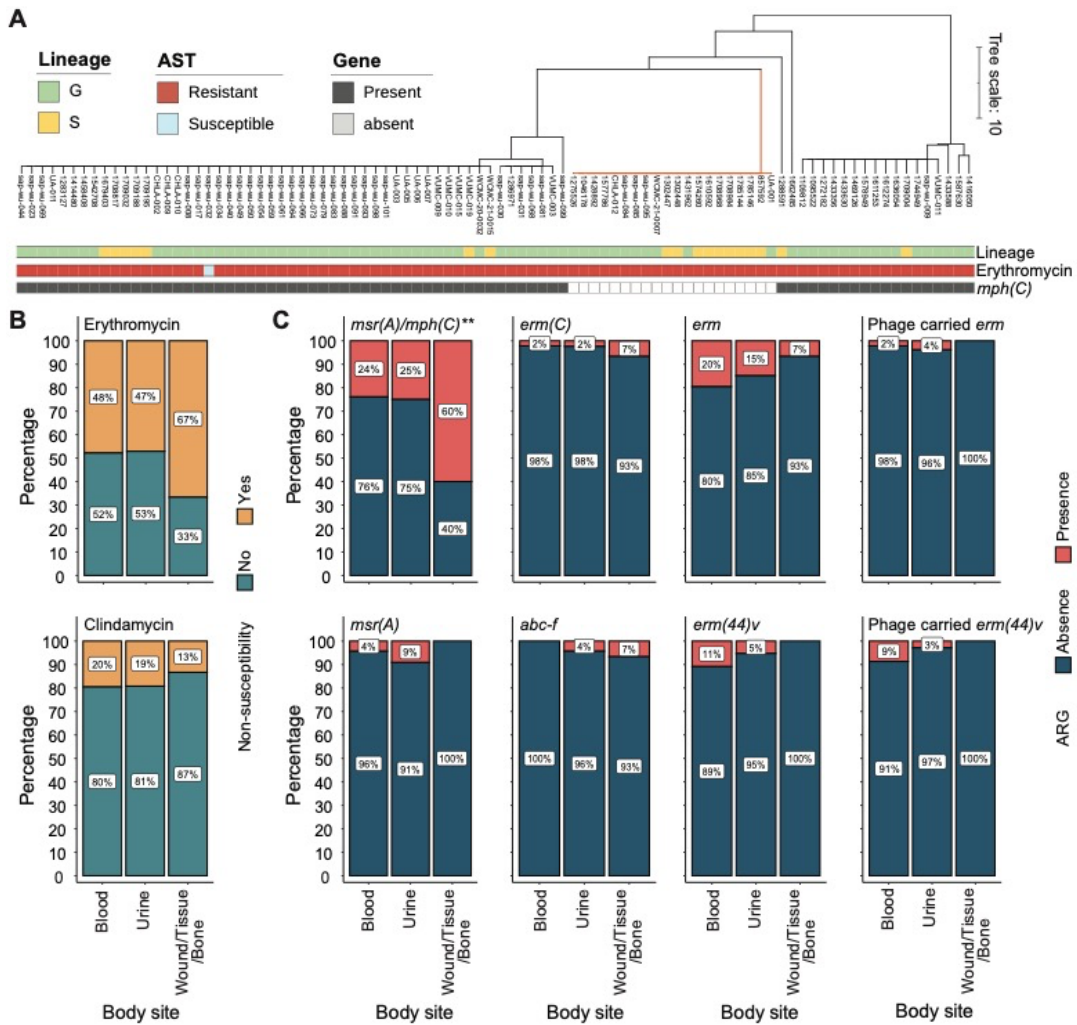


Fig. S4 A Hierarchical tree of *msr(A)* gene sequences based on AAI. The presence/absence of *mph(C)* in the same isolate is visualized as filled and empty symbols. Orange branches highlight the *S. saprophyticus* strains absent of *mph(C)*, where *msr(A)* has a distinct amino acid sequence. Lineage and antibiotic susceptibility phenotype are indicated by color strips, and the scale bar represents the average number of amino acid substitutions. **B** Comparing percentages of isolates that had non-susceptibility to erythromycin and clindamycin based on body sites. **C** Comparing percentages of isolates carried ARGs related to erythromycin and clindamycin non-susceptibility based on body sites.

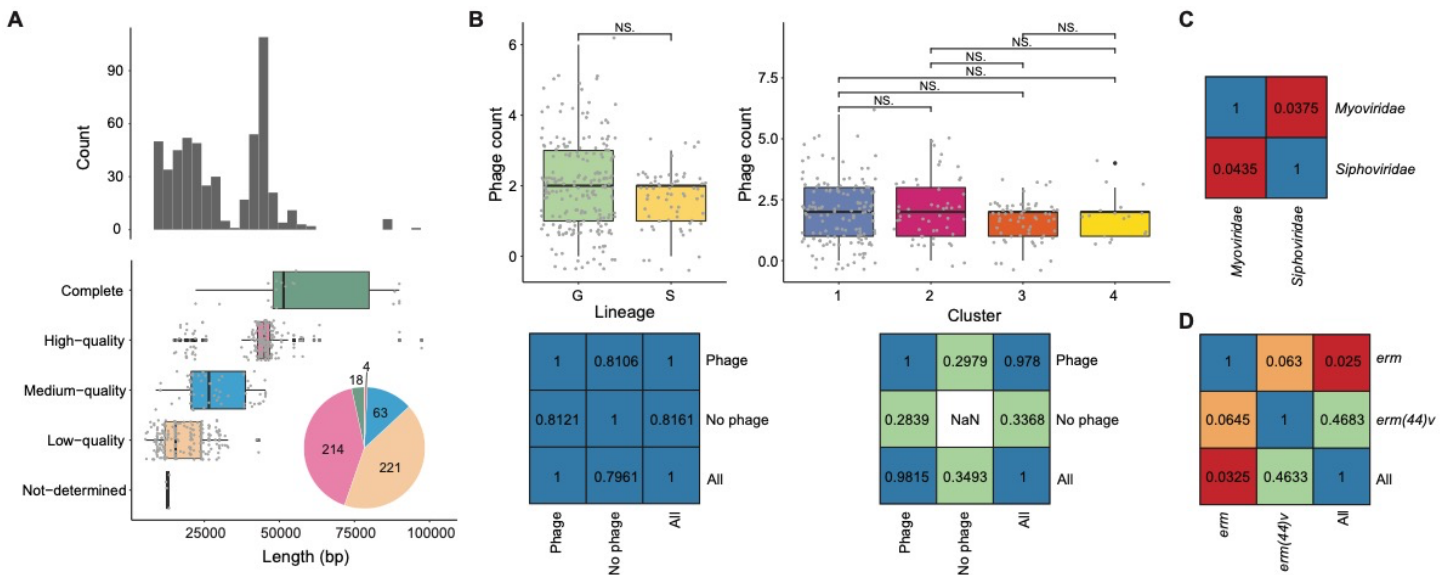


Fig. S5 A Phage sequences identified in our cohort. Top: Distribution of phage length. Bottom: Box plots showing the estimated completeness of phage sequences as a function of their lengths, tested by CheckV. Only the size of the predicted viral region was considered. Compared to the reference phage genome: complete and high quality, >90% completeness; medium quality, 50–90% completeness; low quality, 0–50% completeness; and undetermined quality, no completeness estimates available. The inset exhibits the distribution of completeness labeled with phage count of each category. **B** Top: Box plots of phage numbers comparing between bacterial host lineages (left) and clusters (right). NS. $p \geq 0.05$ as determined by Wilcoxon rank-sum test. Bottom: Comparing the prevalence of phage between lineages (left) and clusters (right) using Chi-square test. **C** Comparing the distribution of phages belonging to *Siphoviridae* and *Myoviridae* families between lineages using Chi-square test. **D** Comparing the prevalence of phage-carrying *erm* and *erm(44)v* between lineages using Chi-square test. In B-D, the Chi-square test is used with a significance threshold of 0.05 and associated p -values are shown for each comparison group.