## MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 1 | 0 | 999 | 999 |
| X2 | 1 | 0 | 999 | 999 |
| X3 | 1 | 0 | 999 | 999 |
| RIY BY |  |  |  |  |
| Y1 | 1 | 0 | 999 | 999 |
| Y2 | 1 | 0 | 999 | 999 |
| Y3 | 1 | 0 | 999 | 999 |
| RIM BY |  |  |  |  |
| M1 | 1 | 0 | 999 | 999 |
| M2 | 1 | 0 | 999 | 999 |
| M3 | 1 | 0 | 999 | 999 |
| WX1 BY |  |  |  |  |
| X1 | 1 | 0 | 999 | 999 |
| WX2 BY |  |  |  |  |
| X2 | 1 | 0 | 999 | 999 |
| WX3 BY |  |  |  |  |
| X3 | 1 | 0 | 999 | 999 |
| WY1 BY |  |  |  |  |
| Y1 | 1 | 0 | 999 | 999 |
| WY2 BY |  |  |  |  |
| Y2 | 1 | 0 | 999 | 999 |
| WY3 BY |  |  |  |  |
| Y3 | 1 | 0 | 999 | 999 |
| WM1 BY |  |  |  |  |
| M1 | 1 | 0 | 999 | 999 |
| WM2 BY |  |  |  |  |
| M2 | 1 | 0 | 999 | 999 |
| WM3 BY |  |  |  |  |
| M3 | 1 | 0 | 999 | 999 |
| WY2 ON |  |  |  |  |
| WY1 | 0.186 | 0.076 | 2.461 | 0.014 |
| WX1 | -0.031 | 0.067 | -0.469 | 0.639 |
| WM1 | 0.157 | 0.115 | 1.362 | 0.173 |
| WY3 ON |  |  |  |  |
| WY2 | 0.186 | 0.076 | 2.461 | 0.014 |
| WX2 | -0.031 | 0.067 | -0.469 | 0.639 |
| WM2 | 0.157 | 0.115 | 1.362 | 0.173 |
| WX2 ON |  |  |  |  |
| WX1 | 0.068 | 0.066 | 1.02 | 0.308 |
| WY1 | -0.018 | 0.03 | -0.602 | 0.547 |
| WM1 | 0.151 | 0.08 | 1.879 | 0.06 |
| WX3 ON |  |  |  |  |
| WX2 | 0.068 | 0.066 | 1.02 | 0.308 |
| WY2 | -0.018 | 0.03 | -0.602 | 0.547 |
| WM2 | 0.151 | 0.08 | 1.879 | 0.06 |
| WM2 ON |  |  |  |  |
| WM1 | 0.257 | 0.064 | 3.99 | 0 |
| WX1 | -0.011 | 0.03 | -0.357 | 0.721 |
| WY1 | 0.043 | 0.018 | 2.402 | 0.016 |
| WM3 ON |  |  |  |  |
| WM2 | 0.257 | 0.064 | 3.99 | 0 |
| WX2 | -0.011 | 0.03 | -0.357 | 0.721 |
| WY2 | 0.043 | 0.018 | 2.402 | 0.016 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.586 | 0.058 | 10.15 | 0 |
| AGE1 | 0.103 | 0.051 | 2.007 | 0.045 |
| EDUCATION\_ | 0.035 | 0.033 | 1.066 | 0.286 |
| EDUCATION\_ | 0.052 | 0.03 | 1.695 | 0.09 |
| UNEMPLOYED | -0.083 | 0.077 | -1.075 | 0.282 |
| UNEMPLOYED | 0.18 | 0.099 | 1.819 | 0.069 |
| FIN1 | 0.051 | 0.03 | 1.672 | 0.095 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.41 | 0.06 | 6.863 | 0 |
| AGE1 | 0.1 | 0.052 | 1.919 | 0.055 |
| EDUCATION\_ | 0.022 | 0.036 | 0.625 | 0.532 |
| EDUCATION\_ | 0.053 | 0.034 | 1.569 | 0.117 |
| UNEMPLOYED | -0.03 | 0.082 | -0.37 | 0.711 |
| UNEMPLOYED | 0.235 | 0.115 | 2.04 | 0.041 |
| FIN2 | 0.106 | 0.031 | 3.471 | 0.001 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.42 | 0.06 | 6.97 | 0 |
| AGE1 | 0.106 | 0.051 | 2.073 | 0.038 |
| EDUCATION\_ | 0.032 | 0.035 | 0.911 | 0.362 |
| EDUCATION\_ | 0.035 | 0.034 | 1.03 | 0.303 |
| UNEMPLOYED | -0.045 | 0.081 | -0.548 | 0.583 |
| UNEMPLOYED | 0.266 | 0.104 | 2.548 | 0.011 |
| FIN3 | 0.087 | 0.033 | 2.671 | 0.008 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.272 | 0.072 | -3.789 | 0 |
| AGE1 | 0.126 | 0.06 | 2.095 | 0.036 |
| EDUCATION\_ | -0.028 | 0.046 | -0.617 | 0.537 |
| EDUCATION\_ | 0.011 | 0.046 | 0.24 | 0.81 |
| UNEMPLOYED | -0.146 | 0.118 | -1.239 | 0.215 |
| UNEMPLOYED | 0.144 | 0.152 | 0.949 | 0.343 |
| FIN1 | 0.439 | 0.042 | 10.355 | 0 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.129 | 0.071 | -1.817 | 0.069 |
| AGE1 | 0.108 | 0.061 | 1.76 | 0.078 |
| EDUCATION\_ | 0.039 | 0.043 | 0.91 | 0.363 |
| EDUCATION\_ | 0.03 | 0.044 | 0.69 | 0.49 |
| UNEMPLOYED | -0.123 | 0.111 | -1.111 | 0.267 |
| UNEMPLOYED | 0.003 | 0.142 | 0.02 | 0.984 |
| FIN2 | 0.431 | 0.044 | 9.813 | 0 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.016 | 0.079 | 0.209 | 0.835 |
| AGE1 | 0.073 | 0.061 | 1.191 | 0.234 |
| EDUCATION\_ | 0.033 | 0.041 | 0.805 | 0.421 |
| EDUCATION\_ | 0.04 | 0.04 | 1.017 | 0.309 |
| UNEMPLOYED | -0.031 | 0.103 | -0.3 | 0.764 |
| UNEMPLOYED | 0.053 | 0.149 | 0.354 | 0.723 |
| FIN3 | 0.545 | 0.044 | 12.286 | 0 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.022 | 0.03 | -0.741 | 0.459 |
| AGE1 | 0.045 | 0.028 | 1.577 | 0.115 |
| EDUCATION\_ | -0.033 | 0.019 | -1.746 | 0.081 |
| EDUCATION\_ | 0.007 | 0.018 | 0.389 | 0.697 |
| UNEMPLOYED | 0.013 | 0.044 | 0.283 | 0.777 |
| UNEMPLOYED | 0.115 | 0.061 | 1.881 | 0.06 |
| FIN1 | 0.094 | 0.018 | 5.295 | 0 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.033 | -1.998 | 0.046 |
| AGE1 | 0.047 | 0.028 | 1.657 | 0.098 |
| EDUCATION\_ | -0.024 | 0.021 | -1.161 | 0.246 |
| EDUCATION\_ | -0.001 | 0.02 | -0.033 | 0.974 |
| UNEMPLOYED | -0.022 | 0.052 | -0.423 | 0.672 |
| UNEMPLOYED | -0.021 | 0.064 | -0.328 | 0.743 |
| FIN2 | 0.095 | 0.019 | 4.996 | 0 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.038 | -0.47 | 0.639 |
| AGE1 | 0.04 | 0.028 | 1.413 | 0.158 |
| EDUCATION\_ | -0.022 | 0.021 | -1.031 | 0.303 |
| EDUCATION\_ | 0.013 | 0.02 | 0.647 | 0.518 |
| UNEMPLOYED | 0.001 | 0.053 | 0.026 | 0.979 |
| UNEMPLOYED | 0.065 | 0.064 | 1.03 | 0.303 |
| FIN3 | 0.096 | 0.021 | 4.524 | 0 |
| RIX WITH |  |  |  |  |
| RIY | 0.152 | 0.03 | 5.011 | 0 |
| RIM | 0.147 | 0.014 | 10.343 | 0 |
| RIY WITH |  |  |  |  |
| RIM | 0.121 | 0.02 | 6.131 | 0 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.019 | 0.026 | -0.74 | 0.459 |
| WM1 | 0.039 | 0.011 | 3.586 | 0 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.064 | 0.02 | 3.228 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.058 | 0.022 | 2.669 | 0.008 |
| WM2 | 0.071 | 0.01 | 7.074 | 0 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.08 | 0.013 | 6.271 | 0 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.058 | 0.022 | 2.669 | 0.008 |
| WM3 | 0.071 | 0.01 | 7.074 | 0 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.08 | 0.013 | 6.271 | 0 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.076 | 0.94 |
| EDUCATION\_ | -0.036 | 0.015 | -2.353 | 0.019 |
| EDUCATION\_ | -0.022 | 0.016 | -1.373 | 0.17 |
| UNEMPLOYED | -0.003 | 0.006 | -0.515 | 0.607 |
| UNEMPLOYED | -0.002 | 0.004 | -0.422 | 0.673 |
| FIN1 | 0.014 | 0.013 | 1.077 | 0.281 |
| FIN2 | -0.002 | 0.013 | -0.126 | 0.9 |
| FIN3 | 0.006 | 0.013 | 0.418 | 0.676 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.396 | 0.017 |
| EDUCATION\_ | -0.018 | 0.016 | -1.162 | 0.245 |
| UNEMPLOYED | 0.012 | 0.005 | 2.321 | 0.02 |
| UNEMPLOYED | 0.002 | 0.004 | 0.444 | 0.657 |
| FIN1 | -0.005 | 0.013 | -0.41 | 0.682 |
| FIN2 | -0.01 | 0.013 | -0.804 | 0.422 |
| FIN3 | -0.012 | 0.014 | -0.887 | 0.375 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.03 | 15.292 | 0 |
| UNEMPLOYED | -0.088 | 0.012 | -7.442 | 0 |
| UNEMPLOYED | -0.024 | 0.009 | -2.748 | 0.006 |
| FIN1 | 0.117 | 0.028 | 4.116 | 0 |
| FIN2 | 0.13 | 0.027 | 4.852 | 0 |
| FIN3 | 0.134 | 0.028 | 4.815 | 0 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.012 | -4.727 | 0 |
| UNEMPLOYED | -0.031 | 0.008 | -4.051 | 0 |
| FIN1 | 0.145 | 0.028 | 5.233 | 0 |
| FIN2 | 0.173 | 0.026 | 6.587 | 0 |
| FIN3 | 0.183 | 0.027 | 6.881 | 0 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.26 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.966 | 0.003 |
| FIN2 | -0.029 | 0.01 | -2.801 | 0.005 |
| FIN3 | -0.04 | 0.011 | -3.74 | 0 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.009 | -3.089 | 0.002 |
| FIN2 | -0.02 | 0.007 | -2.997 | 0.003 |
| FIN3 | -0.02 | 0.008 | -2.601 | 0.009 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.552 | 0 |
| FIN3 | 0.484 | 0.025 | 19.435 | 0 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.776 | 0 |

## MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.035 | 0 |
| AGE1 | 15.638 | 0.016 | 992.483 | 0 |
| EDUCATION\_ | 3.906 | 0.031 | 125.732 | 0 |
| EDUCATION\_ | 3.754 | 0.032 | 115.705 | 0 |
| UNEMPLOYED | 0.154 | 0.012 | 12.898 | 0 |
| UNEMPLOYED | 0.07 | 0.008 | 8.399 | 0 |
| FIN1 | 3.756 | 0.027 | 140.502 | 0 |
| FIN2 | 3.776 | 0.026 | 143.022 | 0 |
| FIN3 | 3.754 | 0.028 | 132.525 | 0 |

## MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.537 | 0.819 | -3.098 | 0.002 |
| X2 | -2.537 | 0.819 | -3.098 | 0.002 |
| X3 | -2.537 | 0.819 | -3.098 | 0.002 |
| Y1 | 1.834 | 0.968 | 1.895 | 0.058 |
| Y2 | 1.834 | 0.968 | 1.895 | 0.058 |
| Y3 | 1.834 | 0.968 | 1.895 | 0.058 |
| M1 | -0.953 | 0.452 | -2.108 | 0.035 |
| M2 | -0.953 | 0.452 | -2.108 | 0.035 |
| M3 | -0.953 | 0.452 | -2.108 | 0.035 |

## MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.005 | 50.451 | 0 |
| AGE1 | 0.233 | 0.005 | 49.741 | 0 |
| EDUCATION\_ | 0.946 | 0.025 | 38.482 | 0 |
| EDUCATION\_ | 0.984 | 0.029 | 33.991 | 0 |
| UNEMPLOYED | 0.13 | 0.008 | 15.742 | 0 |
| UNEMPLOYED | 0.065 | 0.007 | 9.088 | 0 |
| FIN1 | 0.727 | 0.027 | 26.755 | 0 |
| FIN2 | 0.684 | 0.026 | 25.986 | 0 |
| FIN3 | 0.75 | 0.031 | 23.809 | 0 |
| RIX | 0.438 | 0.031 | 14.262 | 0 |
| RIY | 0.481 | 0.063 | 7.593 | 0 |
| RIM | 0.115 | 0.011 | 10.442 | 0 |
| WX1 | 0.292 | 0.025 | 11.547 | 0 |
| WY1 | 0.7 | 0.083 | 8.462 | 0 |
| WM1 | 0.086 | 0.01 | 8.834 | 0 |

## MODEL RESULTS Residual Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0 | 0 | 999 | 999 |
| X2 | 0 | 0 | 999 | 999 |
| X3 | 0 | 0 | 999 | 999 |
| Y1 | 0 | 0 | 999 | 999 |
| Y2 | 0 | 0 | 999 | 999 |
| Y3 | 0 | 0 | 999 | 999 |
| M1 | 0 | 0 | 999 | 999 |
| M2 | 0 | 0 | 999 | 999 |
| M3 | 0 | 0 | 999 | 999 |
| WX2 | 0.323 | 0.025 | 12.966 | 0 |
| WX3 | 0.323 | 0.025 | 12.966 | 0 |
| WY2 | 0.644 | 0.062 | 10.472 | 0 |
| WY3 | 0.644 | 0.062 | 10.472 | 0 |
| WM2 | 0.145 | 0.007 | 20.888 | 0 |
| WM3 | 0.145 | 0.007 | 20.888 | 0 |

## STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.731 | 0.02 | 36.614 | 0 |
| X2 | 0.731 | 0.022 | 33.168 | 0 |
| X3 | 0.73 | 0.022 | 32.629 | 0 |
| RIY BY |  |  |  |  |
| Y1 | 0.599 | 0.041 | 14.787 | 0 |
| Y2 | 0.607 | 0.041 | 14.637 | 0 |
| Y3 | 0.587 | 0.04 | 14.547 | 0 |
| RIM BY |  |  |  |  |
| M1 | 0.742 | 0.031 | 23.657 | 0 |
| M2 | 0.646 | 0.026 | 24.405 | 0 |
| M3 | 0.641 | 0.028 | 22.919 | 0 |
| WX1 BY |  |  |  |  |
| X1 | 0.597 | 0.023 | 26.434 | 0 |
| WX2 BY |  |  |  |  |
| X2 | 0.631 | 0.025 | 25.163 | 0 |
| WX3 BY |  |  |  |  |
| X3 | 0.632 | 0.026 | 24.496 | 0 |
| WY1 BY |  |  |  |  |
| Y1 | 0.723 | 0.033 | 21.812 | 0 |
| WY2 BY |  |  |  |  |
| Y2 | 0.718 | 0.035 | 20.611 | 0 |
| WY3 BY |  |  |  |  |
| Y3 | 0.695 | 0.034 | 20.329 | 0 |
| WM1 BY |  |  |  |  |
| M1 | 0.642 | 0.034 | 18.929 | 0 |
| WM2 BY |  |  |  |  |
| M2 | 0.745 | 0.022 | 33.299 | 0 |
| WM3 BY |  |  |  |  |
| M3 | 0.75 | 0.023 | 32.038 | 0 |
| WY2 ON |  |  |  |  |
| WY1 | 0.189 | 0.074 | 2.552 | 0.011 |
| WX1 | -0.021 | 0.044 | -0.469 | 0.639 |
| WM1 | 0.056 | 0.043 | 1.315 | 0.188 |
| WY3 ON |  |  |  |  |
| WY2 | 0.186 | 0.075 | 2.464 | 0.014 |
| WX2 | -0.022 | 0.046 | -0.47 | 0.639 |
| WM2 | 0.075 | 0.056 | 1.344 | 0.179 |
| WX2 ON |  |  |  |  |
| WX1 | 0.064 | 0.062 | 1.037 | 0.3 |
| WY1 | -0.026 | 0.043 | -0.607 | 0.544 |
| WM1 | 0.078 | 0.043 | 1.814 | 0.07 |
| WX3 ON |  |  |  |  |
| WX2 | 0.067 | 0.066 | 1.022 | 0.307 |
| WY2 | -0.026 | 0.043 | -0.604 | 0.546 |
| WM2 | 0.103 | 0.055 | 1.87 | 0.061 |
| WM2 ON |  |  |  |  |
| WM1 | 0.193 | 0.052 | 3.727 | 0 |
| WX1 | -0.015 | 0.042 | -0.354 | 0.724 |
| WY1 | 0.092 | 0.039 | 2.334 | 0.02 |
| WM3 ON |  |  |  |  |
| WM2 | 0.253 | 0.062 | 4.086 | 0 |
| WX2 | -0.015 | 0.043 | -0.356 | 0.722 |
| WY2 | 0.089 | 0.037 | 2.375 | 0.018 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.31 | 0.029 | 10.769 | 0 |
| AGE1 | 0.055 | 0.027 | 2.009 | 0.045 |
| EDUCATION\_ | 0.038 | 0.035 | 1.073 | 0.283 |
| EDUCATION\_ | 0.057 | 0.033 | 1.696 | 0.09 |
| UNEMPLOYED | -0.033 | 0.031 | -1.076 | 0.282 |
| UNEMPLOYED | 0.051 | 0.028 | 1.838 | 0.066 |
| FIN1 | 0.048 | 0.029 | 1.675 | 0.094 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.217 | 0.031 | 7.074 | 0 |
| AGE1 | 0.053 | 0.028 | 1.92 | 0.055 |
| EDUCATION\_ | 0.024 | 0.038 | 0.627 | 0.531 |
| EDUCATION\_ | 0.058 | 0.037 | 1.569 | 0.117 |
| UNEMPLOYED | -0.012 | 0.032 | -0.372 | 0.71 |
| UNEMPLOYED | 0.066 | 0.032 | 2.058 | 0.04 |
| FIN2 | 0.097 | 0.028 | 3.496 | 0 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.222 | 0.031 | 7.146 | 0 |
| AGE1 | 0.057 | 0.027 | 2.076 | 0.038 |
| EDUCATION\_ | 0.034 | 0.037 | 0.914 | 0.361 |
| EDUCATION\_ | 0.038 | 0.037 | 1.033 | 0.302 |
| UNEMPLOYED | -0.018 | 0.032 | -0.551 | 0.581 |
| UNEMPLOYED | 0.075 | 0.029 | 2.54 | 0.011 |
| FIN3 | 0.083 | 0.031 | 2.697 | 0.007 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.112 | 0.029 | -3.842 | 0 |
| AGE1 | 0.053 | 0.025 | 2.092 | 0.036 |
| EDUCATION\_ | -0.024 | 0.039 | -0.619 | 0.536 |
| EDUCATION\_ | 0.009 | 0.04 | 0.24 | 0.81 |
| UNEMPLOYED | -0.046 | 0.036 | -1.252 | 0.21 |
| UNEMPLOYED | 0.032 | 0.033 | 0.961 | 0.336 |
| FIN1 | 0.323 | 0.032 | 10.107 | 0 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.03 | -1.828 | 0.068 |
| AGE1 | 0.045 | 0.026 | 1.757 | 0.079 |
| EDUCATION\_ | 0.033 | 0.036 | 0.91 | 0.363 |
| EDUCATION\_ | 0.026 | 0.038 | 0.689 | 0.491 |
| UNEMPLOYED | -0.039 | 0.035 | -1.118 | 0.264 |
| UNEMPLOYED | 0.001 | 0.031 | 0.02 | 0.984 |
| FIN2 | 0.312 | 0.032 | 9.887 | 0 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.032 | 0.209 | 0.834 |
| AGE1 | 0.03 | 0.025 | 1.191 | 0.234 |
| EDUCATION\_ | 0.027 | 0.034 | 0.804 | 0.421 |
| EDUCATION\_ | 0.034 | 0.033 | 1.021 | 0.307 |
| UNEMPLOYED | -0.009 | 0.031 | -0.302 | 0.763 |
| UNEMPLOYED | 0.011 | 0.032 | 0.359 | 0.719 |
| FIN3 | 0.399 | 0.031 | 12.738 | 0 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.031 | -0.741 | 0.459 |
| AGE1 | 0.047 | 0.03 | 1.576 | 0.115 |
| EDUCATION\_ | -0.069 | 0.039 | -1.752 | 0.08 |
| EDUCATION\_ | 0.015 | 0.038 | 0.388 | 0.698 |
| UNEMPLOYED | 0.01 | 0.035 | 0.284 | 0.777 |
| UNEMPLOYED | 0.064 | 0.034 | 1.894 | 0.058 |
| FIN1 | 0.174 | 0.033 | 5.362 | 0 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.03 | -2.004 | 0.045 |
| AGE1 | 0.043 | 0.026 | 1.653 | 0.098 |
| EDUCATION\_ | -0.045 | 0.039 | -1.167 | 0.243 |
| EDUCATION\_ | -0.001 | 0.039 | -0.033 | 0.974 |
| UNEMPLOYED | -0.015 | 0.035 | -0.426 | 0.67 |
| UNEMPLOYED | -0.01 | 0.031 | -0.333 | 0.739 |
| FIN2 | 0.149 | 0.03 | 5.049 | 0 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.034 | -0.47 | 0.638 |
| AGE1 | 0.036 | 0.026 | 1.411 | 0.158 |
| EDUCATION\_ | -0.04 | 0.038 | -1.033 | 0.302 |
| EDUCATION\_ | 0.025 | 0.038 | 0.646 | 0.518 |
| UNEMPLOYED | 0.001 | 0.036 | 0.027 | 0.979 |
| UNEMPLOYED | 0.031 | 0.03 | 1.037 | 0.3 |
| FIN3 | 0.156 | 0.033 | 4.684 | 0 |
| RIX WITH |  |  |  |  |
| RIY | 0.332 | 0.069 | 4.836 | 0 |
| RIM | 0.655 | 0.041 | 16.137 | 0 |
| RIY WITH |  |  |  |  |
| RIM | 0.513 | 0.06 | 8.562 | 0 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.043 | 0.057 | -0.754 | 0.451 |
| WM1 | 0.246 | 0.062 | 3.991 | 0 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.261 | 0.066 | 3.966 | 0 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.127 | 0.047 | 2.696 | 0.007 |
| WM2 | 0.327 | 0.044 | 7.466 | 0 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.261 | 0.043 | 6.128 | 0 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.127 | 0.047 | 2.696 | 0.007 |
| WM3 | 0.327 | 0.044 | 7.466 | 0 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.261 | 0.043 | 6.128 | 0 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.076 | 0.94 |
| EDUCATION\_ | -0.076 | 0.032 | -2.353 | 0.019 |
| EDUCATION\_ | -0.046 | 0.033 | -1.372 | 0.17 |
| UNEMPLOYED | -0.017 | 0.032 | -0.514 | 0.607 |
| UNEMPLOYED | -0.014 | 0.033 | -0.42 | 0.674 |
| FIN1 | 0.034 | 0.032 | 1.077 | 0.282 |
| FIN2 | -0.004 | 0.033 | -0.126 | 0.9 |
| FIN3 | 0.013 | 0.032 | 0.417 | 0.676 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.033 | -2.391 | 0.017 |
| EDUCATION\_ | -0.038 | 0.033 | -1.161 | 0.246 |
| UNEMPLOYED | 0.069 | 0.029 | 2.338 | 0.019 |
| UNEMPLOYED | 0.014 | 0.033 | 0.441 | 0.659 |
| FIN1 | -0.013 | 0.032 | -0.409 | 0.682 |
| FIN2 | -0.025 | 0.031 | -0.802 | 0.422 |
| FIN3 | -0.029 | 0.033 | -0.887 | 0.375 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.906 | 0 |
| UNEMPLOYED | -0.25 | 0.03 | -8.449 | 0 |
| UNEMPLOYED | -0.096 | 0.033 | -2.857 | 0.004 |
| FIN1 | 0.141 | 0.034 | 4.196 | 0 |
| FIN2 | 0.162 | 0.033 | 4.956 | 0 |
| FIN3 | 0.159 | 0.033 | 4.885 | 0 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.032 | -4.99 | 0 |
| UNEMPLOYED | -0.122 | 0.028 | -4.386 | 0 |
| FIN1 | 0.172 | 0.032 | 5.292 | 0 |
| FIN2 | 0.211 | 0.031 | 6.836 | 0 |
| FIN3 | 0.214 | 0.03 | 7.126 | 0 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.46 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.03 | 0.002 |
| FIN2 | -0.096 | 0.034 | -2.835 | 0.005 |
| FIN3 | -0.128 | 0.033 | -3.828 | 0 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.038 | -3.25 | 0.001 |
| FIN2 | -0.094 | 0.03 | -3.123 | 0.002 |
| FIN3 | -0.091 | 0.034 | -2.681 | 0.007 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.089 | 0 |
| FIN3 | 0.656 | 0.023 | 28.253 | 0 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 32.933 | 0 |

## STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.046 | 29.549 | 0 |
| AGE1 | 32.399 | 0.357 | 90.759 | 0 |
| EDUCATION\_ | 4.016 | 0.064 | 63.146 | 0 |
| EDUCATION\_ | 3.785 | 0.06 | 63.28 | 0 |
| UNEMPLOYED | 0.427 | 0.02 | 21.792 | 0 |
| UNEMPLOYED | 0.273 | 0.018 | 15.498 | 0 |
| FIN1 | 4.404 | 0.09 | 48.672 | 0 |
| FIN2 | 4.567 | 0.096 | 47.484 | 0 |
| FIN3 | 4.336 | 0.101 | 42.717 | 0 |

## STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.802 | 0.898 | -3.121 | 0.002 |
| X2 | -2.802 | 0.901 | -3.11 | 0.002 |
| X3 | -2.798 | 0.898 | -3.116 | 0.002 |
| Y1 | 1.584 | 0.838 | 1.889 | 0.059 |
| Y2 | 1.604 | 0.847 | 1.895 | 0.058 |
| Y3 | 1.552 | 0.82 | 1.894 | 0.058 |
| M1 | -2.083 | 0.989 | -2.107 | 0.035 |
| M2 | -1.814 | 0.863 | -2.102 | 0.036 |
| M3 | -1.799 | 0.855 | -2.103 | 0.035 |

## STANDARDIZED MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1 | 0 | 999 | 999 |
| AGE1 | 1 | 0 | 999 | 999 |
| EDUCATION\_ | 1 | 0 | 999 | 999 |
| EDUCATION\_ | 1 | 0 | 999 | 999 |
| UNEMPLOYED | 1 | 0 | 999 | 999 |
| UNEMPLOYED | 1 | 0 | 999 | 999 |
| FIN1 | 1 | 0 | 999 | 999 |
| FIN2 | 1 | 0 | 999 | 999 |
| FIN3 | 1 | 0 | 999 | 999 |
| RIX | 1 | 0 | 999 | 999 |
| RIY | 1 | 0 | 999 | 999 |
| RIM | 1 | 0 | 999 | 999 |
| WX1 | 1 | 0 | 999 | 999 |
| WY1 | 1 | 0 | 999 | 999 |
| WM1 | 1 | 0 | 999 | 999 |

## STANDARDIZED MODEL RESULTS Residual Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0 | 0 | 0 | 1 |
| X2 | 0 | 0 | 0 | 1 |
| X3 | 0 | 0 | 0 | 1 |
| Y1 | 0 | 0 | 0 | 1 |
| Y2 | 0 | 0 | 0 | 1 |
| Y3 | 0 | 0 | 0 | 1 |
| M1 | 0 | 0 | 0 | 1 |
| M2 | 0 | 0 | 0 | 1 |
| M3 | 0 | 0 | 0 | 1 |
| WX2 | 0.988 | 0.014 | 72.396 | 0 |
| WX3 | 0.982 | 0.019 | 51.599 | 0 |
| WY2 | 0.955 | 0.03 | 31.324 | 0 |
| WY3 | 0.954 | 0.031 | 30.933 | 0 |
| WM2 | 0.946 | 0.026 | 36.979 | 0 |
| WM3 | 0.918 | 0.034 | 26.77 | 0 |

## STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.731 | 0.02 | 36.614 | 0 |
| X2 | 0.731 | 0.022 | 33.168 | 0 |
| X3 | 0.73 | 0.022 | 32.629 | 0 |
| RIY BY |  |  |  |  |
| Y1 | 0.599 | 0.041 | 14.787 | 0 |
| Y2 | 0.607 | 0.041 | 14.637 | 0 |
| Y3 | 0.587 | 0.04 | 14.547 | 0 |
| RIM BY |  |  |  |  |
| M1 | 0.742 | 0.031 | 23.657 | 0 |
| M2 | 0.646 | 0.026 | 24.405 | 0 |
| M3 | 0.641 | 0.028 | 22.919 | 0 |
| WX1 BY |  |  |  |  |
| X1 | 0.597 | 0.023 | 26.434 | 0 |
| WX2 BY |  |  |  |  |
| X2 | 0.631 | 0.025 | 25.163 | 0 |
| WX3 BY |  |  |  |  |
| X3 | 0.632 | 0.026 | 24.496 | 0 |
| WY1 BY |  |  |  |  |
| Y1 | 0.723 | 0.033 | 21.812 | 0 |
| WY2 BY |  |  |  |  |
| Y2 | 0.718 | 0.035 | 20.611 | 0 |
| WY3 BY |  |  |  |  |
| Y3 | 0.695 | 0.034 | 20.329 | 0 |
| WM1 BY |  |  |  |  |
| M1 | 0.642 | 0.034 | 18.929 | 0 |
| WM2 BY |  |  |  |  |
| M2 | 0.745 | 0.022 | 33.299 | 0 |
| WM3 BY |  |  |  |  |
| M3 | 0.75 | 0.023 | 32.038 | 0 |
| WY2 ON |  |  |  |  |
| WY1 | 0.189 | 0.074 | 2.552 | 0.011 |
| WX1 | -0.021 | 0.044 | -0.469 | 0.639 |
| WM1 | 0.056 | 0.043 | 1.315 | 0.188 |
| WY3 ON |  |  |  |  |
| WY2 | 0.186 | 0.075 | 2.464 | 0.014 |
| WX2 | -0.022 | 0.046 | -0.47 | 0.639 |
| WM2 | 0.075 | 0.056 | 1.344 | 0.179 |
| WX2 ON |  |  |  |  |
| WX1 | 0.064 | 0.062 | 1.037 | 0.3 |
| WY1 | -0.026 | 0.043 | -0.607 | 0.544 |
| WM1 | 0.078 | 0.043 | 1.814 | 0.07 |
| WX3 ON |  |  |  |  |
| WX2 | 0.067 | 0.066 | 1.022 | 0.307 |
| WY2 | -0.026 | 0.043 | -0.604 | 0.546 |
| WM2 | 0.103 | 0.055 | 1.87 | 0.061 |
| WM2 ON |  |  |  |  |
| WM1 | 0.193 | 0.052 | 3.727 | 0 |
| WX1 | -0.015 | 0.042 | -0.354 | 0.724 |
| WY1 | 0.092 | 0.039 | 2.334 | 0.02 |
| WM3 ON |  |  |  |  |
| WM2 | 0.253 | 0.062 | 4.086 | 0 |
| WX2 | -0.015 | 0.043 | -0.356 | 0.722 |
| WY2 | 0.089 | 0.037 | 2.375 | 0.018 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.31 | 0.029 | 10.769 | 0 |
| AGE1 | 0.055 | 0.027 | 2.009 | 0.045 |
| EDUCATION\_ | 0.038 | 0.035 | 1.073 | 0.283 |
| EDUCATION\_ | 0.057 | 0.033 | 1.696 | 0.09 |
| UNEMPLOYED | -0.033 | 0.031 | -1.076 | 0.282 |
| UNEMPLOYED | 0.051 | 0.028 | 1.838 | 0.066 |
| FIN1 | 0.048 | 0.029 | 1.675 | 0.094 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.217 | 0.031 | 7.074 | 0 |
| AGE1 | 0.053 | 0.028 | 1.92 | 0.055 |
| EDUCATION\_ | 0.024 | 0.038 | 0.627 | 0.531 |
| EDUCATION\_ | 0.058 | 0.037 | 1.569 | 0.117 |
| UNEMPLOYED | -0.012 | 0.032 | -0.372 | 0.71 |
| UNEMPLOYED | 0.066 | 0.032 | 2.058 | 0.04 |
| FIN2 | 0.097 | 0.028 | 3.496 | 0 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.222 | 0.031 | 7.146 | 0 |
| AGE1 | 0.057 | 0.027 | 2.076 | 0.038 |
| EDUCATION\_ | 0.034 | 0.037 | 0.914 | 0.361 |
| EDUCATION\_ | 0.038 | 0.037 | 1.033 | 0.302 |
| UNEMPLOYED | -0.018 | 0.032 | -0.551 | 0.581 |
| UNEMPLOYED | 0.075 | 0.029 | 2.54 | 0.011 |
| FIN3 | 0.083 | 0.031 | 2.697 | 0.007 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.112 | 0.029 | -3.842 | 0 |
| AGE1 | 0.053 | 0.025 | 2.092 | 0.036 |
| EDUCATION\_ | -0.024 | 0.039 | -0.619 | 0.536 |
| EDUCATION\_ | 0.009 | 0.04 | 0.24 | 0.81 |
| UNEMPLOYED | -0.046 | 0.036 | -1.252 | 0.21 |
| UNEMPLOYED | 0.032 | 0.033 | 0.961 | 0.336 |
| FIN1 | 0.323 | 0.032 | 10.107 | 0 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.03 | -1.828 | 0.068 |
| AGE1 | 0.045 | 0.026 | 1.757 | 0.079 |
| EDUCATION\_ | 0.033 | 0.036 | 0.91 | 0.363 |
| EDUCATION\_ | 0.026 | 0.038 | 0.689 | 0.491 |
| UNEMPLOYED | -0.039 | 0.035 | -1.118 | 0.264 |
| UNEMPLOYED | 0.001 | 0.031 | 0.02 | 0.984 |
| FIN2 | 0.312 | 0.032 | 9.887 | 0 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.032 | 0.209 | 0.834 |
| AGE1 | 0.03 | 0.025 | 1.191 | 0.234 |
| EDUCATION\_ | 0.027 | 0.034 | 0.804 | 0.421 |
| EDUCATION\_ | 0.034 | 0.033 | 1.021 | 0.307 |
| UNEMPLOYED | -0.009 | 0.031 | -0.302 | 0.763 |
| UNEMPLOYED | 0.011 | 0.032 | 0.359 | 0.719 |
| FIN3 | 0.399 | 0.031 | 12.738 | 0 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.031 | -0.741 | 0.459 |
| AGE1 | 0.047 | 0.03 | 1.576 | 0.115 |
| EDUCATION\_ | -0.069 | 0.039 | -1.752 | 0.08 |
| EDUCATION\_ | 0.015 | 0.038 | 0.388 | 0.698 |
| UNEMPLOYED | 0.01 | 0.035 | 0.284 | 0.777 |
| UNEMPLOYED | 0.064 | 0.034 | 1.894 | 0.058 |
| FIN1 | 0.174 | 0.033 | 5.362 | 0 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.03 | -2.004 | 0.045 |
| AGE1 | 0.043 | 0.026 | 1.653 | 0.098 |
| EDUCATION\_ | -0.045 | 0.039 | -1.167 | 0.243 |
| EDUCATION\_ | -0.001 | 0.039 | -0.033 | 0.974 |
| UNEMPLOYED | -0.015 | 0.035 | -0.426 | 0.67 |
| UNEMPLOYED | -0.01 | 0.031 | -0.333 | 0.739 |
| FIN2 | 0.149 | 0.03 | 5.049 | 0 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.034 | -0.47 | 0.638 |
| AGE1 | 0.036 | 0.026 | 1.411 | 0.158 |
| EDUCATION\_ | -0.04 | 0.038 | -1.033 | 0.302 |
| EDUCATION\_ | 0.025 | 0.038 | 0.646 | 0.518 |
| UNEMPLOYED | 0.001 | 0.036 | 0.027 | 0.979 |
| UNEMPLOYED | 0.031 | 0.03 | 1.037 | 0.3 |
| FIN3 | 0.156 | 0.033 | 4.684 | 0 |
| RIX WITH |  |  |  |  |
| RIY | 0.332 | 0.069 | 4.836 | 0 |
| RIM | 0.655 | 0.041 | 16.137 | 0 |
| RIY WITH |  |  |  |  |
| RIM | 0.513 | 0.06 | 8.562 | 0 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.043 | 0.057 | -0.754 | 0.451 |
| WM1 | 0.246 | 0.062 | 3.991 | 0 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.261 | 0.066 | 3.966 | 0 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.127 | 0.047 | 2.696 | 0.007 |
| WM2 | 0.327 | 0.044 | 7.466 | 0 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.261 | 0.043 | 6.128 | 0 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.127 | 0.047 | 2.696 | 0.007 |
| WM3 | 0.327 | 0.044 | 7.466 | 0 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.261 | 0.043 | 6.128 | 0 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.076 | 0.94 |
| EDUCATION\_ | -0.076 | 0.032 | -2.353 | 0.019 |
| EDUCATION\_ | -0.046 | 0.033 | -1.372 | 0.17 |
| UNEMPLOYED | -0.017 | 0.032 | -0.514 | 0.607 |
| UNEMPLOYED | -0.014 | 0.033 | -0.42 | 0.674 |
| FIN1 | 0.034 | 0.032 | 1.077 | 0.282 |
| FIN2 | -0.004 | 0.033 | -0.126 | 0.9 |
| FIN3 | 0.013 | 0.032 | 0.417 | 0.676 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.033 | -2.391 | 0.017 |
| EDUCATION\_ | -0.038 | 0.033 | -1.161 | 0.246 |
| UNEMPLOYED | 0.069 | 0.029 | 2.338 | 0.019 |
| UNEMPLOYED | 0.014 | 0.033 | 0.441 | 0.659 |
| FIN1 | -0.013 | 0.032 | -0.409 | 0.682 |
| FIN2 | -0.025 | 0.031 | -0.802 | 0.422 |
| FIN3 | -0.029 | 0.033 | -0.887 | 0.375 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.906 | 0 |
| UNEMPLOYED | -0.25 | 0.03 | -8.449 | 0 |
| UNEMPLOYED | -0.096 | 0.033 | -2.857 | 0.004 |
| FIN1 | 0.141 | 0.034 | 4.196 | 0 |
| FIN2 | 0.162 | 0.033 | 4.956 | 0 |
| FIN3 | 0.159 | 0.033 | 4.885 | 0 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.032 | -4.99 | 0 |
| UNEMPLOYED | -0.122 | 0.028 | -4.386 | 0 |
| FIN1 | 0.172 | 0.032 | 5.292 | 0 |
| FIN2 | 0.211 | 0.031 | 6.836 | 0 |
| FIN3 | 0.214 | 0.03 | 7.126 | 0 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.46 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.03 | 0.002 |
| FIN2 | -0.096 | 0.034 | -2.835 | 0.005 |
| FIN3 | -0.128 | 0.033 | -3.828 | 0 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.038 | -3.25 | 0.001 |
| FIN2 | -0.094 | 0.03 | -3.123 | 0.002 |
| FIN3 | -0.091 | 0.034 | -2.681 | 0.007 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.089 | 0 |
| FIN3 | 0.656 | 0.023 | 28.253 | 0 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 32.933 | 0 |

## STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.046 | 29.549 | 0 |
| AGE1 | 32.399 | 0.357 | 90.759 | 0 |
| EDUCATION\_ | 4.016 | 0.064 | 63.146 | 0 |
| EDUCATION\_ | 3.785 | 0.06 | 63.28 | 0 |
| UNEMPLOYED | 0.427 | 0.02 | 21.792 | 0 |
| UNEMPLOYED | 0.273 | 0.018 | 15.498 | 0 |
| FIN1 | 4.404 | 0.09 | 48.672 | 0 |
| FIN2 | 4.567 | 0.096 | 47.484 | 0 |
| FIN3 | 4.336 | 0.101 | 42.717 | 0 |

## STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.802 | 0.898 | -3.121 | 0.002 |
| X2 | -2.802 | 0.901 | -3.11 | 0.002 |
| X3 | -2.798 | 0.898 | -3.116 | 0.002 |
| Y1 | 1.584 | 0.838 | 1.889 | 0.059 |
| Y2 | 1.604 | 0.847 | 1.895 | 0.058 |
| Y3 | 1.552 | 0.82 | 1.894 | 0.058 |
| M1 | -2.083 | 0.989 | -2.107 | 0.035 |
| M2 | -1.814 | 0.863 | -2.102 | 0.036 |
| M3 | -1.799 | 0.855 | -2.103 | 0.035 |

## STDYX Standardization Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1 | 0 | 999 | 999 |
| AGE1 | 1 | 0 | 999 | 999 |
| EDUCATION\_ | 1 | 0 | 999 | 999 |
| EDUCATION\_ | 1 | 0 | 999 | 999 |
| UNEMPLOYED | 1 | 0 | 999 | 999 |
| UNEMPLOYED | 1 | 0 | 999 | 999 |
| FIN1 | 1 | 0 | 999 | 999 |
| FIN2 | 1 | 0 | 999 | 999 |
| FIN3 | 1 | 0 | 999 | 999 |
| RIX | 1 | 0 | 999 | 999 |
| RIY | 1 | 0 | 999 | 999 |
| RIM | 1 | 0 | 999 | 999 |
| WX1 | 1 | 0 | 999 | 999 |
| WY1 | 1 | 0 | 999 | 999 |
| WM1 | 1 | 0 | 999 | 999 |

## STDYX Standardization Residual Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0 | 0 | 0 | 1 |
| X2 | 0 | 0 | 0 | 1 |
| X3 | 0 | 0 | 0 | 1 |
| Y1 | 0 | 0 | 0 | 1 |
| Y2 | 0 | 0 | 0 | 1 |
| Y3 | 0 | 0 | 0 | 1 |
| M1 | 0 | 0 | 0 | 1 |
| M2 | 0 | 0 | 0 | 1 |
| M3 | 0 | 0 | 0 | 1 |
| WX2 | 0.988 | 0.014 | 72.396 | 0 |
| WX3 | 0.982 | 0.019 | 51.599 | 0 |
| WY2 | 0.955 | 0.03 | 31.324 | 0 |
| WY3 | 0.954 | 0.031 | 30.933 | 0 |
| WM2 | 0.946 | 0.026 | 36.979 | 0 |
| WM3 | 0.918 | 0.034 | 26.77 | 0 |

## R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.012 | 0.014 | 0.9 | 0.368 |
| WX3 | 0.018 | 0.019 | 0.968 | 0.333 |
| WY2 | 0.045 | 0.03 | 1.468 | 0.142 |
| WY3 | 0.046 | 0.031 | 1.506 | 0.132 |
| WM2 | 0.054 | 0.026 | 2.101 | 0.036 |
| WM3 | 0.082 | 0.034 | 2.392 | 0.017 |

## CONFIDENCE INTERVALS OF MODEL RESULTS

| **Parameter** | **Lower\_5** | **Estimate** | **Upper\_5** |
| --- | --- | --- | --- |
| RIX BY |  |  |  |
| X1 | 1 | 1 | 1 |
| X2 | 1 | 1 | 1 |
| X3 | 1 | 1 | 1 |
| RIY BY |  |  |  |
| Y1 | 1 | 1 | 1 |
| Y2 | 1 | 1 | 1 |
| Y3 | 1 | 1 | 1 |
| RIM BY |  |  |  |
| M1 | 1 | 1 | 1 |
| M2 | 1 | 1 | 1 |
| M3 | 1 | 1 | 1 |
| WX1 BY |  |  |  |
| X1 | 1 | 1 | 1 |
| WX2 BY |  |  |  |
| X2 | 1 | 1 | 1 |
| WX3 BY |  |  |  |
| X3 | 1 | 1 | 1 |
| WY1 BY |  |  |  |
| Y1 | 1 | 1 | 1 |
| WY2 BY |  |  |  |
| Y2 | 1 | 1 | 1 |
| WY3 BY |  |  |  |
| Y3 | 1 | 1 | 1 |
| WM1 BY |  |  |  |
| M1 | 1 | 1 | 1 |
| WM2 BY |  |  |  |
| M2 | 1 | 1 | 1 |
| WM3 BY |  |  |  |
| M3 | 1 | 1 | 1 |
| WY2 ON |  |  |  |
| WY1 | 0.064 | 0.186 | 0.311 |
| WX1 | -0.14 | -0.031 | 0.081 |
| WM1 | -0.043 | 0.157 | 0.351 |
| WY3 ON |  |  |  |
| WY2 | 0.064 | 0.186 | 0.311 |
| WX2 | -0.14 | -0.031 | 0.081 |
| WM2 | -0.043 | 0.157 | 0.351 |
| WX2 ON |  |  |  |
| WX1 | -0.043 | 0.068 | 0.181 |
| WY1 | -0.069 | -0.018 | 0.028 |
| WM1 | 0.019 | 0.151 | 0.282 |
| WX3 ON |  |  |  |
| WX2 | -0.043 | 0.068 | 0.181 |
| WY2 | -0.069 | -0.018 | 0.028 |
| WM2 | 0.019 | 0.151 | 0.282 |
| WM2 ON |  |  |  |
| WM1 | 0.151 | 0.257 | 0.364 |
| WX1 | -0.059 | -0.011 | 0.041 |
| WY1 | 0.012 | 0.043 | 0.072 |
| WM3 ON |  |  |  |
| WM2 | 0.151 | 0.257 | 0.364 |
| WX2 | -0.059 | -0.011 | 0.041 |
| WY2 | 0.012 | 0.043 | 0.072 |
| X1 ON |  |  |  |
| GENDER1 | 0.496 | 0.586 | 0.687 |
| AGE1 | 0.015 | 0.103 | 0.187 |
| EDUCATION\_ | -0.019 | 0.035 | 0.089 |
| EDUCATION\_ | 0.001 | 0.052 | 0.101 |
| UNEMPLOYED | -0.206 | -0.083 | 0.048 |
| UNEMPLOYED | 0.015 | 0.18 | 0.346 |
| FIN1 | -0.001 | 0.051 | 0.099 |
| X2 ON |  |  |  |
| GENDER1 | 0.315 | 0.41 | 0.512 |
| AGE1 | 0.011 | 0.1 | 0.182 |
| EDUCATION\_ | -0.037 | 0.022 | 0.078 |
| EDUCATION\_ | -0.003 | 0.053 | 0.109 |
| UNEMPLOYED | -0.164 | -0.03 | 0.103 |
| UNEMPLOYED | 0.048 | 0.235 | 0.43 |
| FIN2 | 0.054 | 0.106 | 0.157 |
| X3 ON |  |  |  |
| GENDER1 | 0.324 | 0.42 | 0.524 |
| AGE1 | 0.018 | 0.106 | 0.187 |
| EDUCATION\_ | -0.029 | 0.032 | 0.085 |
| EDUCATION\_ | -0.021 | 0.035 | 0.089 |
| UNEMPLOYED | -0.172 | -0.045 | 0.092 |
| UNEMPLOYED | 0.092 | 0.266 | 0.436 |
| FIN3 | 0.032 | 0.087 | 0.142 |
| Y1 ON |  |  |  |
| GENDER1 | -0.387 | -0.272 | -0.156 |
| AGE1 | 0.026 | 0.126 | 0.222 |
| EDUCATION\_ | -0.105 | -0.028 | 0.046 |
| EDUCATION\_ | -0.059 | 0.011 | 0.089 |
| UNEMPLOYED | -0.34 | -0.146 | 0.054 |
| UNEMPLOYED | -0.1 | 0.144 | 0.395 |
| FIN1 | 0.37 | 0.439 | 0.511 |
| Y2 ON |  |  |  |
| GENDER1 | -0.242 | -0.129 | -0.003 |
| AGE1 | 0.007 | 0.108 | 0.206 |
| EDUCATION\_ | -0.033 | 0.039 | 0.109 |
| EDUCATION\_ | -0.039 | 0.03 | 0.107 |
| UNEMPLOYED | -0.312 | -0.123 | 0.044 |
| UNEMPLOYED | -0.22 | 0.003 | 0.235 |
| FIN2 | 0.356 | 0.431 | 0.503 |
| Y3 ON |  |  |  |
| GENDER1 | -0.102 | 0.016 | 0.15 |
| AGE1 | -0.028 | 0.073 | 0.169 |
| EDUCATION\_ | -0.035 | 0.033 | 0.103 |
| EDUCATION\_ | -0.026 | 0.04 | 0.109 |
| UNEMPLOYED | -0.193 | -0.031 | 0.146 |
| UNEMPLOYED | -0.183 | 0.053 | 0.305 |
| FIN3 | 0.471 | 0.545 | 0.615 |
| M1 ON |  |  |  |
| GENDER1 | -0.072 | -0.022 | 0.028 |
| AGE1 | -0.004 | 0.045 | 0.09 |
| EDUCATION\_ | -0.063 | -0.033 | -0.003 |
| EDUCATION\_ | -0.023 | 0.007 | 0.036 |
| UNEMPLOYED | -0.063 | 0.013 | 0.085 |
| UNEMPLOYED | 0.016 | 0.115 | 0.218 |
| FIN1 | 0.063 | 0.094 | 0.122 |
| M2 ON |  |  |  |
| GENDER1 | -0.123 | -0.067 | -0.014 |
| AGE1 | -0.003 | 0.047 | 0.092 |
| EDUCATION\_ | -0.059 | -0.024 | 0.009 |
| EDUCATION\_ | -0.034 | -0.001 | 0.033 |
| UNEMPLOYED | -0.108 | -0.022 | 0.059 |
| UNEMPLOYED | -0.12 | -0.021 | 0.086 |
| FIN2 | 0.062 | 0.095 | 0.126 |
| M3 ON |  |  |  |
| GENDER1 | -0.08 | -0.018 | 0.043 |
| AGE1 | -0.01 | 0.04 | 0.087 |
| EDUCATION\_ | -0.056 | -0.022 | 0.012 |
| EDUCATION\_ | -0.02 | 0.013 | 0.049 |
| UNEMPLOYED | -0.085 | 0.001 | 0.087 |
| UNEMPLOYED | -0.036 | 0.065 | 0.169 |
| FIN3 | 0.061 | 0.096 | 0.131 |
| RIX WITH |  |  |  |
| RIY | 0.103 | 0.152 | 0.203 |
| RIM | 0.122 | 0.147 | 0.169 |
| RIY WITH |  |  |  |
| RIM | 0.088 | 0.121 | 0.153 |
| WX1 WITH |  |  |  |
| WY1 | -0.063 | -0.019 | 0.021 |
| WM1 | 0.022 | 0.039 | 0.058 |
| WY1 WITH |  |  |  |
| WM1 | 0.035 | 0.064 | 0.098 |
| WX2 WITH |  |  |  |
| WY2 | 0.023 | 0.058 | 0.093 |
| WM2 | 0.053 | 0.071 | 0.086 |
| WY2 WITH |  |  |  |
| WM2 | 0.057 | 0.08 | 0.098 |
| WX3 WITH |  |  |  |
| WY3 | 0.023 | 0.058 | 0.093 |
| WM3 | 0.053 | 0.071 | 0.086 |
| WY3 WITH |  |  |  |
| WM3 | 0.057 | 0.08 | 0.098 |
| GENDER1 WITH |  |  |  |
| AGE1 | -0.013 | -0.001 | 0.012 |
| EDUCATION\_ | -0.062 | -0.036 | -0.012 |
| EDUCATION\_ | -0.048 | -0.022 | 0.004 |
| UNEMPLOYED | -0.012 | -0.003 | 0.006 |
| UNEMPLOYED | -0.008 | -0.002 | 0.005 |
| FIN1 | -0.007 | 0.014 | 0.035 |
| FIN2 | -0.023 | -0.002 | 0.02 |
| FIN3 | -0.017 | 0.006 | 0.029 |
| AGE1 WITH |  |  |  |
| EDUCATION\_ | -0.063 | -0.037 | -0.012 |
| EDUCATION\_ | -0.045 | -0.018 | 0.007 |
| UNEMPLOYED | 0.003 | 0.012 | 0.021 |
| UNEMPLOYED | -0.005 | 0.002 | 0.008 |
| FIN1 | -0.027 | -0.005 | 0.016 |
| FIN2 | -0.03 | -0.01 | 0.011 |
| FIN3 | -0.035 | -0.012 | 0.01 |
| EDUCATIO WITH |  |  |  |
| EDUCATION\_ | 0.405 | 0.452 | 0.498 |
| UNEMPLOYED | -0.107 | -0.088 | -0.069 |
| UNEMPLOYED | -0.038 | -0.024 | -0.01 |
| FIN1 | 0.071 | 0.117 | 0.165 |
| FIN2 | 0.086 | 0.13 | 0.176 |
| FIN3 | 0.088 | 0.134 | 0.182 |
| EDUCATIO WITH |  |  |  |
| UNEMPLOYED | -0.076 | -0.057 | -0.037 |
| UNEMPLOYED | -0.043 | -0.031 | -0.018 |
| FIN1 | 0.099 | 0.145 | 0.193 |
| FIN2 | 0.129 | 0.173 | 0.215 |
| FIN3 | 0.139 | 0.183 | 0.226 |
| UNEMPLOY WITH |  |  |  |
| UNEMPLOYED | 0.007 | 0.013 | 0.02 |
| FIN1 | -0.052 | -0.033 | -0.015 |
| FIN2 | -0.045 | -0.029 | -0.012 |
| FIN3 | -0.057 | -0.04 | -0.022 |
| UNEMPLOY WITH |  |  |  |
| FIN1 | -0.04 | -0.026 | -0.012 |
| FIN2 | -0.03 | -0.02 | -0.008 |
| FIN3 | -0.033 | -0.02 | -0.008 |
| FIN1 WITH |  |  |  |
| FIN2 | 0.464 | 0.505 | 0.546 |
| FIN3 | 0.443 | 0.484 | 0.526 |
| FIN2 WITH |  |  |  |
| FIN3 | 0.462 | 0.504 | 0.541 |
| Means |  |  |  |
| GENDER1 | 0.621 | 0.646 | 0.672 |
| AGE1 | 15.612 | 15.638 | 15.662 |
| EDUCATION\_ | 3.852 | 3.906 | 3.957 |
| EDUCATION\_ | 3.699 | 3.754 | 3.806 |
| UNEMPLOYED | 0.134 | 0.154 | 0.173 |
| UNEMPLOYED | 0.056 | 0.07 | 0.083 |
| FIN1 | 3.712 | 3.756 | 3.8 |
| FIN2 | 3.736 | 3.776 | 3.822 |
| FIN3 | 3.707 | 3.754 | 3.802 |
| Intercepts |  |  |  |
| X1 | -3.815 | -2.537 | -1.176 |
| X2 | -3.815 | -2.537 | -1.176 |
| X3 | -3.815 | -2.537 | -1.176 |
| Y1 | 0.297 | 1.834 | 3.335 |
| Y2 | 0.297 | 1.834 | 3.335 |
| Y3 | 0.297 | 1.834 | 3.335 |
| M1 | -1.696 | -0.953 | -0.192 |
| M2 | -1.696 | -0.953 | -0.192 |
| M3 | -1.696 | -0.953 | -0.192 |
| Variances |  |  |  |
| GENDER1 | 0.22 | 0.229 | 0.235 |
| AGE1 | 0.225 | 0.233 | 0.24 |
| EDUCATION\_ | 0.907 | 0.946 | 0.985 |
| EDUCATION\_ | 0.938 | 0.984 | 1.032 |
| UNEMPLOYED | 0.116 | 0.13 | 0.143 |
| UNEMPLOYED | 0.053 | 0.065 | 0.077 |
| FIN1 | 0.68 | 0.727 | 0.769 |
| FIN2 | 0.641 | 0.684 | 0.726 |
| FIN3 | 0.697 | 0.75 | 0.798 |
| RIX | 0.382 | 0.438 | 0.482 |
| RIY | 0.368 | 0.481 | 0.576 |
| RIM | 0.094 | 0.115 | 0.132 |
| WX1 | 0.252 | 0.292 | 0.333 |
| WY1 | 0.575 | 0.7 | 0.84 |
| WM1 | 0.071 | 0.086 | 0.104 |
| Residual Variances |  |  |  |
| X1 | 0 | 0 | 0 |
| X2 | 0 | 0 | 0 |
| X3 | 0 | 0 | 0 |
| Y1 | 0 | 0 | 0 |
| Y2 | 0 | 0 | 0 |
| Y3 | 0 | 0 | 0 |
| M1 | 0 | 0 | 0 |
| M2 | 0 | 0 | 0 |
| M3 | 0 | 0 | 0 |
| WX2 | 0.279 | 0.323 | 0.361 |
| WX3 | 0.279 | 0.323 | 0.361 |
| WY2 | 0.54 | 0.644 | 0.739 |
| WY3 | 0.54 | 0.644 | 0.739 |
| WM2 | 0.131 | 0.145 | 0.154 |
| WM3 | 0.131 | 0.145 | 0.154 |