# MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 1.000 | 0.000 | 999.000 | 999.000 |
| X2 | 1.000 | 0.000 | 999.000 | 999.000 |
| X3 | 1.000 | 0.000 | 999.000 | 999.000 |
| RIY BY |  |  |  |  |
| Y1 | 1.000 | 0.000 | 999.000 | 999.000 |
| Y2 | 1.000 | 0.000 | 999.000 | 999.000 |
| Y3 | 1.000 | 0.000 | 999.000 | 999.000 |
| RIM BY |  |  |  |  |
| M1 | 1.000 | 0.000 | 999.000 | 999.000 |
| M2 | 1.000 | 0.000 | 999.000 | 999.000 |
| M3 | 1.000 | 0.000 | 999.000 | 999.000 |
| WX1 BY |  |  |  |  |
| X1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WX2 BY |  |  |  |  |
| X2 | 1.000 | 0.000 | 999.000 | 999.000 |
| WX3 BY |  |  |  |  |
| X3 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY1 BY |  |  |  |  |
| Y1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY2 BY |  |  |  |  |
| Y2 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY3 BY |  |  |  |  |
| Y3 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM1 BY |  |  |  |  |
| M1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM2 BY |  |  |  |  |
| M2 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM3 BY |  |  |  |  |
| M3 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.180 | 0.074 | 2.434 | 0.015 |
| WX1 | 0.020 | 0.061 | 0.336 | 0.737 |
| WM1 | 0.109 | 0.114 | 0.953 | 0.341 |
| WY3 ON |  |  |  |  |
| WY2 | 0.180 | 0.074 | 2.434 | 0.015 |
| WX2 | 0.020 | 0.061 | 0.336 | 0.737 |
| WM2 | 0.109 | 0.114 | 0.953 | 0.341 |
| WX2 ON |  |  |  |  |
| WX1 | 0.126 | 0.071 | 1.773 | 0.076 |
| WY1 | 0.052 | 0.036 | 1.458 | 0.145 |
| WM1 | 0.179 | 0.093 | 1.925 | 0.054 |
| WX3 ON |  |  |  |  |
| WX2 | 0.126 | 0.071 | 1.773 | 0.076 |
| WY2 | 0.052 | 0.036 | 1.458 | 0.145 |
| WM2 | 0.179 | 0.093 | 1.925 | 0.054 |
| WM2 ON |  |  |  |  |
| WM1 | 0.219 | 0.064 | 3.402 | 0.001 |
| WX1 | 0.010 | 0.029 | 0.342 | 0.732 |
| WY1 | 0.038 | 0.018 | 2.107 | 0.035 |
| WM3 ON |  |  |  |  |
| WM2 | 0.219 | 0.064 | 3.402 | 0.001 |
| WX2 | 0.010 | 0.029 | 0.342 | 0.732 |
| WY2 | 0.038 | 0.018 | 2.107 | 0.035 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.511 | 0.061 | 8.330 | 0.000 |
| AGE1 | 0.055 | 0.052 | 1.058 | 0.290 |
| EDUCATION\_ | 0.022 | 0.034 | 0.655 | 0.512 |
| EDUCATION\_ | 0.060 | 0.032 | 1.884 | 0.060 |
| UNEMPLOYED | -0.016 | 0.080 | -0.194 | 0.846 |
| UNEMPLOYED | 0.126 | 0.103 | 1.217 | 0.224 |
| FIN1 | 0.054 | 0.031 | 1.743 | 0.081 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.361 | 0.062 | 5.793 | 0.000 |
| AGE1 | 0.051 | 0.052 | 0.966 | 0.334 |
| EDUCATION\_ | 0.034 | 0.036 | 0.940 | 0.347 |
| EDUCATION\_ | 0.052 | 0.035 | 1.499 | 0.134 |
| UNEMPLOYED | 0.054 | 0.081 | 0.663 | 0.507 |
| UNEMPLOYED | 0.100 | 0.107 | 0.936 | 0.349 |
| FIN2 | 0.092 | 0.034 | 2.725 | 0.006 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.370 | 0.062 | 5.993 | 0.000 |
| AGE1 | 0.054 | 0.052 | 1.040 | 0.298 |
| EDUCATION\_ | 0.057 | 0.036 | 1.571 | 0.116 |
| EDUCATION\_ | 0.041 | 0.034 | 1.186 | 0.236 |
| UNEMPLOYED | 0.072 | 0.082 | 0.878 | 0.380 |
| UNEMPLOYED | 0.071 | 0.104 | 0.683 | 0.495 |
| FIN3 | 0.065 | 0.035 | 1.854 | 0.064 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.269 | 0.073 | -3.707 | 0.000 |
| AGE1 | 0.126 | 0.058 | 2.160 | 0.031 |
| EDUCATION\_ | -0.028 | 0.046 | -0.619 | 0.536 |
| EDUCATION\_ | 0.011 | 0.047 | 0.229 | 0.819 |
| UNEMPLOYED | -0.146 | 0.115 | -1.271 | 0.204 |
| UNEMPLOYED | 0.142 | 0.154 | 0.922 | 0.356 |
| FIN1 | 0.437 | 0.042 | 10.310 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.073 | -1.758 | 0.079 |
| AGE1 | 0.108 | 0.059 | 1.822 | 0.068 |
| EDUCATION\_ | 0.039 | 0.043 | 0.910 | 0.363 |
| EDUCATION\_ | 0.031 | 0.045 | 0.677 | 0.498 |
| UNEMPLOYED | -0.123 | 0.110 | -1.114 | 0.265 |
| UNEMPLOYED | 0.001 | 0.143 | 0.008 | 0.994 |
| FIN2 | 0.429 | 0.042 | 10.297 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.018 | 0.076 | 0.235 | 0.814 |
| AGE1 | 0.073 | 0.059 | 1.235 | 0.217 |
| EDUCATION\_ | 0.034 | 0.042 | 0.803 | 0.422 |
| EDUCATION\_ | 0.041 | 0.041 | 1.011 | 0.312 |
| UNEMPLOYED | -0.031 | 0.103 | -0.303 | 0.762 |
| UNEMPLOYED | 0.055 | 0.146 | 0.376 | 0.707 |
| FIN3 | 0.542 | 0.044 | 12.347 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.022 | 0.031 | -0.716 | 0.474 |
| AGE1 | 0.045 | 0.027 | 1.652 | 0.098 |
| EDUCATION\_ | -0.032 | 0.019 | -1.713 | 0.087 |
| EDUCATION\_ | 0.007 | 0.018 | 0.398 | 0.691 |
| UNEMPLOYED | 0.012 | 0.045 | 0.263 | 0.793 |
| UNEMPLOYED | 0.114 | 0.062 | 1.833 | 0.067 |
| FIN1 | 0.091 | 0.017 | 5.440 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.034 | -1.994 | 0.046 |
| AGE1 | 0.047 | 0.027 | 1.718 | 0.086 |
| EDUCATION\_ | -0.024 | 0.020 | -1.210 | 0.226 |
| EDUCATION\_ | -0.001 | 0.020 | -0.029 | 0.977 |
| UNEMPLOYED | -0.022 | 0.050 | -0.428 | 0.669 |
| UNEMPLOYED | -0.021 | 0.063 | -0.330 | 0.741 |
| FIN2 | 0.095 | 0.019 | 5.077 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.481 | 0.630 |
| AGE1 | 0.041 | 0.028 | 1.469 | 0.142 |
| EDUCATION\_ | -0.022 | 0.021 | -1.015 | 0.310 |
| EDUCATION\_ | 0.013 | 0.021 | 0.650 | 0.516 |
| UNEMPLOYED | 0.001 | 0.050 | 0.028 | 0.977 |
| UNEMPLOYED | 0.065 | 0.063 | 1.034 | 0.301 |
| FIN3 | 0.095 | 0.020 | 4.687 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.054 | 0.032 | 1.691 | 0.091 |
| RIM | 0.059 | 0.015 | 3.952 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.126 | 0.019 | 6.790 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.027 | 0.030 | 0.908 | 0.364 |
| WM1 | 0.050 | 0.012 | 4.061 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.060 | 0.019 | 3.254 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.059 | 0.023 | 2.604 | 0.009 |
| WM2 | 0.058 | 0.011 | 5.464 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.076 | 0.013 | 6.006 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.059 | 0.023 | 2.604 | 0.009 |
| WM3 | 0.058 | 0.011 | 5.464 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.076 | 0.013 | 6.006 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.072 | 0.943 |
| EDUCATION\_ | -0.036 | 0.015 | -2.385 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.458 | 0.145 |
| UNEMPLOYED | -0.003 | 0.006 | -0.492 | 0.622 |
| UNEMPLOYED | -0.002 | 0.004 | -0.418 | 0.676 |
| FIN1 | 0.014 | 0.013 | 1.042 | 0.297 |
| FIN2 | -0.002 | 0.013 | -0.127 | 0.899 |
| FIN3 | 0.005 | 0.014 | 0.404 | 0.686 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.441 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.172 | 0.241 |
| UNEMPLOYED | 0.012 | 0.005 | 2.230 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.433 | 0.665 |
| FIN1 | -0.005 | 0.013 | -0.405 | 0.686 |
| FIN2 | -0.010 | 0.013 | -0.786 | 0.432 |
| FIN3 | -0.012 | 0.014 | -0.896 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.931 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.484 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.743 | 0.006 |
| FIN1 | 0.117 | 0.027 | 4.312 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.049 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.925 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.932 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.100 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.239 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.596 | 0.000 |
| FIN3 | 0.183 | 0.027 | 6.780 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.270 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.985 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.850 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.827 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.165 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.970 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.651 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.387 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.228 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.769 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.427 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.237 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.323 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.450 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.357 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.372 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.426 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.610 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.478 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.730 | 0.840 | -2.061 | 0.039 |
| X2 | -1.730 | 0.840 | -2.061 | 0.039 |
| X3 | -1.730 | 0.840 | -2.061 | 0.039 |
| Y1 | 1.837 | 0.941 | 1.954 | 0.051 |
| Y2 | 1.837 | 0.941 | 1.954 | 0.051 |
| Y3 | 1.837 | 0.941 | 1.954 | 0.051 |
| M1 | -0.959 | 0.440 | -2.181 | 0.029 |
| M2 | -0.959 | 0.440 | -2.181 | 0.029 |
| M3 | -0.959 | 0.440 | -2.181 | 0.029 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.290 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.732 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.654 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.923 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.316 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.063 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.427 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.756 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.556 | 0.000 |
| RIX | 0.411 | 0.036 | 11.316 | 0.000 |
| RIY | 0.491 | 0.060 | 8.174 | 0.000 |
| RIM | 0.118 | 0.011 | 11.094 | 0.000 |
| WX1 | 0.378 | 0.038 | 10.041 | 0.000 |
| WY1 | 0.686 | 0.079 | 8.687 | 0.000 |
| WM1 | 0.088 | 0.009 | 9.294 | 0.000 |

# MODEL RESULTS Residual Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.000 | 0.000 | 999.000 | 999.000 |
| X2 | 0.000 | 0.000 | 999.000 | 999.000 |
| X3 | 0.000 | 0.000 | 999.000 | 999.000 |
| Y1 | 0.000 | 0.000 | 999.000 | 999.000 |
| Y2 | 0.000 | 0.000 | 999.000 | 999.000 |
| Y3 | 0.000 | 0.000 | 999.000 | 999.000 |
| M1 | 0.000 | 0.000 | 999.000 | 999.000 |
| M2 | 0.000 | 0.000 | 999.000 | 999.000 |
| M3 | 0.000 | 0.000 | 999.000 | 999.000 |
| WX2 | 0.387 | 0.027 | 14.300 | 0.000 |
| WX3 | 0.387 | 0.027 | 14.300 | 0.000 |
| WY2 | 0.641 | 0.062 | 10.377 | 0.000 |
| WY3 | 0.641 | 0.062 | 10.377 | 0.000 |
| WM2 | 0.142 | 0.007 | 19.740 | 0.000 |
| WM3 | 0.142 | 0.007 | 19.740 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.693 | 0.029 | 24.100 | 0.000 |
| X2 | 0.694 | 0.028 | 25.150 | 0.000 |
| X3 | 0.692 | 0.028 | 24.388 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.607 | 0.037 | 16.191 | 0.000 |
| Y2 | 0.613 | 0.039 | 15.895 | 0.000 |
| Y3 | 0.593 | 0.038 | 15.706 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.744 | 0.029 | 25.631 | 0.000 |
| M2 | 0.656 | 0.025 | 25.932 | 0.000 |
| M3 | 0.652 | 0.027 | 24.372 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.664 | 0.028 | 23.912 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.686 | 0.028 | 24.663 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.688 | 0.028 | 24.396 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.717 | 0.032 | 22.554 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.714 | 0.034 | 21.304 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.692 | 0.033 | 20.933 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.641 | 0.032 | 20.074 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.736 | 0.022 | 33.226 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.740 | 0.023 | 32.123 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.182 | 0.072 | 2.529 | 0.011 |
| WX1 | 0.015 | 0.046 | 0.334 | 0.738 |
| WM1 | 0.039 | 0.042 | 0.934 | 0.350 |
| WY3 ON |  |  |  |  |
| WY2 | 0.179 | 0.073 | 2.440 | 0.015 |
| WX2 | 0.016 | 0.047 | 0.335 | 0.738 |
| WM2 | 0.051 | 0.054 | 0.945 | 0.345 |
| WX2 ON |  |  |  |  |
| WX1 | 0.122 | 0.069 | 1.773 | 0.076 |
| WY1 | 0.068 | 0.047 | 1.450 | 0.147 |
| WM1 | 0.084 | 0.044 | 1.882 | 0.060 |
| WX3 ON |  |  |  |  |
| WX2 | 0.125 | 0.070 | 1.778 | 0.075 |
| WY2 | 0.067 | 0.046 | 1.461 | 0.144 |
| WM2 | 0.108 | 0.056 | 1.939 | 0.052 |
| WM2 ON |  |  |  |  |
| WM1 | 0.169 | 0.052 | 3.266 | 0.001 |
| WX1 | 0.016 | 0.046 | 0.341 | 0.733 |
| WY1 | 0.081 | 0.039 | 2.076 | 0.038 |
| WM3 ON |  |  |  |  |
| WM2 | 0.217 | 0.063 | 3.469 | 0.001 |
| WX2 | 0.016 | 0.047 | 0.340 | 0.733 |
| WY2 | 0.079 | 0.038 | 2.111 | 0.035 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.264 | 0.030 | 8.825 | 0.000 |
| AGE1 | 0.029 | 0.027 | 1.059 | 0.290 |
| EDUCATION\_ | 0.023 | 0.035 | 0.657 | 0.511 |
| EDUCATION\_ | 0.065 | 0.034 | 1.888 | 0.059 |
| UNEMPLOYED | -0.006 | 0.031 | -0.195 | 0.846 |
| UNEMPLOYED | 0.035 | 0.028 | 1.229 | 0.219 |
| FIN1 | 0.050 | 0.028 | 1.754 | 0.079 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.187 | 0.031 | 5.943 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.967 | 0.334 |
| EDUCATION\_ | 0.036 | 0.038 | 0.941 | 0.347 |
| EDUCATION\_ | 0.056 | 0.037 | 1.504 | 0.132 |
| UNEMPLOYED | 0.021 | 0.032 | 0.665 | 0.506 |
| UNEMPLOYED | 0.028 | 0.029 | 0.942 | 0.346 |
| FIN2 | 0.082 | 0.030 | 2.736 | 0.006 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.191 | 0.031 | 6.133 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.041 | 0.298 |
| EDUCATION\_ | 0.059 | 0.038 | 1.572 | 0.116 |
| EDUCATION\_ | 0.044 | 0.037 | 1.189 | 0.235 |
| UNEMPLOYED | 0.028 | 0.032 | 0.880 | 0.379 |
| UNEMPLOYED | 0.020 | 0.028 | 0.688 | 0.491 |
| FIN3 | 0.060 | 0.032 | 1.865 | 0.062 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.111 | 0.030 | -3.754 | 0.000 |
| AGE1 | 0.053 | 0.024 | 2.154 | 0.031 |
| EDUCATION\_ | -0.024 | 0.039 | -0.620 | 0.535 |
| EDUCATION\_ | 0.009 | 0.040 | 0.229 | 0.819 |
| UNEMPLOYED | -0.046 | 0.035 | -1.285 | 0.199 |
| UNEMPLOYED | 0.031 | 0.034 | 0.927 | 0.354 |
| FIN1 | 0.323 | 0.032 | 9.970 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.765 | 0.078 |
| AGE1 | 0.045 | 0.025 | 1.819 | 0.069 |
| EDUCATION\_ | 0.033 | 0.036 | 0.910 | 0.363 |
| EDUCATION\_ | 0.026 | 0.039 | 0.679 | 0.497 |
| UNEMPLOYED | -0.039 | 0.034 | -1.122 | 0.262 |
| UNEMPLOYED | 0.000 | 0.032 | 0.008 | 0.994 |
| FIN2 | 0.310 | 0.030 | 10.307 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.235 | 0.814 |
| AGE1 | 0.030 | 0.024 | 1.234 | 0.217 |
| EDUCATION\_ | 0.028 | 0.035 | 0.804 | 0.421 |
| EDUCATION\_ | 0.034 | 0.034 | 1.015 | 0.310 |
| UNEMPLOYED | -0.010 | 0.031 | -0.304 | 0.761 |
| UNEMPLOYED | 0.012 | 0.031 | 0.379 | 0.705 |
| FIN3 | 0.397 | 0.031 | 12.931 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.717 | 0.473 |
| AGE1 | 0.048 | 0.029 | 1.652 | 0.099 |
| EDUCATION\_ | -0.068 | 0.040 | -1.723 | 0.085 |
| EDUCATION\_ | 0.015 | 0.038 | 0.398 | 0.690 |
| UNEMPLOYED | 0.009 | 0.035 | 0.263 | 0.792 |
| UNEMPLOYED | 0.063 | 0.034 | 1.843 | 0.065 |
| FIN1 | 0.168 | 0.031 | 5.485 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.006 | 0.045 |
| AGE1 | 0.044 | 0.025 | 1.716 | 0.086 |
| EDUCATION\_ | -0.045 | 0.037 | -1.214 | 0.225 |
| EDUCATION\_ | -0.001 | 0.038 | -0.029 | 0.977 |
| UNEMPLOYED | -0.015 | 0.035 | -0.429 | 0.668 |
| UNEMPLOYED | -0.010 | 0.031 | -0.332 | 0.740 |
| FIN2 | 0.149 | 0.029 | 5.124 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.482 | 0.630 |
| AGE1 | 0.037 | 0.025 | 1.468 | 0.142 |
| EDUCATION\_ | -0.040 | 0.039 | -1.017 | 0.309 |
| EDUCATION\_ | 0.025 | 0.039 | 0.650 | 0.516 |
| UNEMPLOYED | 0.001 | 0.034 | 0.028 | 0.977 |
| UNEMPLOYED | 0.031 | 0.030 | 1.039 | 0.299 |
| FIN3 | 0.156 | 0.032 | 4.814 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.119 | 0.072 | 1.663 | 0.096 |
| RIM | 0.270 | 0.061 | 4.430 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.523 | 0.057 | 9.235 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.054 | 0.058 | 0.919 | 0.358 |
| WM1 | 0.273 | 0.058 | 4.739 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.246 | 0.064 | 3.849 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.118 | 0.046 | 2.564 | 0.010 |
| WM2 | 0.248 | 0.043 | 5.734 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.253 | 0.043 | 5.842 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.118 | 0.046 | 2.564 | 0.010 |
| WM3 | 0.248 | 0.043 | 5.734 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.253 | 0.043 | 5.842 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.072 | 0.943 |
| EDUCATION\_ | -0.077 | 0.032 | -2.381 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.458 | 0.145 |
| UNEMPLOYED | -0.016 | 0.032 | -0.492 | 0.623 |
| UNEMPLOYED | -0.014 | 0.033 | -0.417 | 0.677 |
| FIN1 | 0.033 | 0.032 | 1.043 | 0.297 |
| FIN2 | -0.004 | 0.033 | -0.127 | 0.899 |
| FIN3 | 0.013 | 0.033 | 0.404 | 0.686 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.438 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.170 | 0.242 |
| UNEMPLOYED | 0.069 | 0.031 | 2.244 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.433 | 0.665 |
| FIN1 | -0.013 | 0.032 | -0.404 | 0.686 |
| FIN2 | -0.025 | 0.032 | -0.786 | 0.432 |
| FIN3 | -0.029 | 0.032 | -0.897 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.550 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.359 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.841 | 0.004 |
| FIN1 | 0.141 | 0.032 | 4.384 | 0.000 |
| FIN2 | 0.162 | 0.032 | 5.132 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.974 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.169 | 0.000 |
| UNEMPLOYED | -0.122 | 0.027 | -4.479 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.286 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.815 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.986 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.480 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.044 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.884 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.936 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.346 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.112 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.749 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.364 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.911 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.403 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.928 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.476 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.220 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.558 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.490 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.146 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.436 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.310 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.870 | 0.903 | -2.071 | 0.038 |
| X2 | -1.873 | 0.906 | -2.068 | 0.039 |
| X3 | -1.869 | 0.904 | -2.068 | 0.039 |
| Y1 | 1.590 | 0.817 | 1.946 | 0.052 |
| Y2 | 1.606 | 0.824 | 1.949 | 0.051 |
| Y3 | 1.554 | 0.798 | 1.948 | 0.051 |
| M1 | -2.080 | 0.954 | -2.181 | 0.029 |
| M2 | -1.835 | 0.842 | -2.178 | 0.029 |
| M3 | -1.824 | 0.837 | -2.180 | 0.029 |

# STANDARDIZED MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.000 | 0.000 | 999.000 | 999.000 |
| AGE1 | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN1 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN2 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN3 | 1.000 | 0.000 | 999.000 | 999.000 |
| RIX | 1.000 | 0.000 | 999.000 | 999.000 |
| RIY | 1.000 | 0.000 | 999.000 | 999.000 |
| RIM | 1.000 | 0.000 | 999.000 | 999.000 |
| WX1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM1 | 1.000 | 0.000 | 999.000 | 999.000 |

# STANDARDIZED MODEL RESULTS Residual Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.000 | 0.000 | 0.000 | 1.000 |
| X2 | 0.000 | 0.000 | 0.000 | 1.000 |
| X3 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y1 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y2 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y3 | 0.000 | 0.000 | 0.000 | 1.000 |
| M1 | 0.000 | 0.000 | 0.000 | 1.000 |
| M2 | 0.000 | 0.000 | 0.000 | 1.000 |
| M3 | 0.000 | 0.000 | 0.000 | 1.000 |
| WX2 | 0.964 | 0.025 | 38.554 | 0.000 |
| WX3 | 0.955 | 0.030 | 31.670 | 0.000 |
| WY2 | 0.961 | 0.027 | 35.471 | 0.000 |
| WY3 | 0.959 | 0.028 | 34.160 | 0.000 |
| WM2 | 0.956 | 0.023 | 42.408 | 0.000 |
| WM3 | 0.935 | 0.031 | 30.217 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.693 | 0.029 | 24.100 | 0.000 |
| X2 | 0.694 | 0.028 | 25.150 | 0.000 |
| X3 | 0.692 | 0.028 | 24.388 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.607 | 0.037 | 16.191 | 0.000 |
| Y2 | 0.613 | 0.039 | 15.895 | 0.000 |
| Y3 | 0.593 | 0.038 | 15.706 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.744 | 0.029 | 25.631 | 0.000 |
| M2 | 0.656 | 0.025 | 25.932 | 0.000 |
| M3 | 0.652 | 0.027 | 24.372 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.664 | 0.028 | 23.912 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.686 | 0.028 | 24.663 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.688 | 0.028 | 24.396 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.717 | 0.032 | 22.554 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.714 | 0.034 | 21.304 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.692 | 0.033 | 20.933 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.641 | 0.032 | 20.074 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.736 | 0.022 | 33.226 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.740 | 0.023 | 32.123 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.182 | 0.072 | 2.529 | 0.011 |
| WX1 | 0.015 | 0.046 | 0.334 | 0.738 |
| WM1 | 0.039 | 0.042 | 0.934 | 0.350 |
| WY3 ON |  |  |  |  |
| WY2 | 0.179 | 0.073 | 2.440 | 0.015 |
| WX2 | 0.016 | 0.047 | 0.335 | 0.738 |
| WM2 | 0.051 | 0.054 | 0.945 | 0.345 |
| WX2 ON |  |  |  |  |
| WX1 | 0.122 | 0.069 | 1.773 | 0.076 |
| WY1 | 0.068 | 0.047 | 1.450 | 0.147 |
| WM1 | 0.084 | 0.044 | 1.882 | 0.060 |
| WX3 ON |  |  |  |  |
| WX2 | 0.125 | 0.070 | 1.778 | 0.075 |
| WY2 | 0.067 | 0.046 | 1.461 | 0.144 |
| WM2 | 0.108 | 0.056 | 1.939 | 0.052 |
| WM2 ON |  |  |  |  |
| WM1 | 0.169 | 0.052 | 3.266 | 0.001 |
| WX1 | 0.016 | 0.046 | 0.341 | 0.733 |
| WY1 | 0.081 | 0.039 | 2.076 | 0.038 |
| WM3 ON |  |  |  |  |
| WM2 | 0.217 | 0.063 | 3.469 | 0.001 |
| WX2 | 0.016 | 0.047 | 0.340 | 0.733 |
| WY2 | 0.079 | 0.038 | 2.111 | 0.035 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.264 | 0.030 | 8.825 | 0.000 |
| AGE1 | 0.029 | 0.027 | 1.059 | 0.290 |
| EDUCATION\_ | 0.023 | 0.035 | 0.657 | 0.511 |
| EDUCATION\_ | 0.065 | 0.034 | 1.888 | 0.059 |
| UNEMPLOYED | -0.006 | 0.031 | -0.195 | 0.846 |
| UNEMPLOYED | 0.035 | 0.028 | 1.229 | 0.219 |
| FIN1 | 0.050 | 0.028 | 1.754 | 0.079 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.187 | 0.031 | 5.943 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.967 | 0.334 |
| EDUCATION\_ | 0.036 | 0.038 | 0.941 | 0.347 |
| EDUCATION\_ | 0.056 | 0.037 | 1.504 | 0.132 |
| UNEMPLOYED | 0.021 | 0.032 | 0.665 | 0.506 |
| UNEMPLOYED | 0.028 | 0.029 | 0.942 | 0.346 |
| FIN2 | 0.082 | 0.030 | 2.736 | 0.006 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.191 | 0.031 | 6.133 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.041 | 0.298 |
| EDUCATION\_ | 0.059 | 0.038 | 1.572 | 0.116 |
| EDUCATION\_ | 0.044 | 0.037 | 1.189 | 0.235 |
| UNEMPLOYED | 0.028 | 0.032 | 0.880 | 0.379 |
| UNEMPLOYED | 0.020 | 0.028 | 0.688 | 0.491 |
| FIN3 | 0.060 | 0.032 | 1.865 | 0.062 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.111 | 0.030 | -3.754 | 0.000 |
| AGE1 | 0.053 | 0.024 | 2.154 | 0.031 |
| EDUCATION\_ | -0.024 | 0.039 | -0.620 | 0.535 |
| EDUCATION\_ | 0.009 | 0.040 | 0.229 | 0.819 |
| UNEMPLOYED | -0.046 | 0.035 | -1.285 | 0.199 |
| UNEMPLOYED | 0.031 | 0.034 | 0.927 | 0.354 |
| FIN1 | 0.323 | 0.032 | 9.970 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.765 | 0.078 |
| AGE1 | 0.045 | 0.025 | 1.819 | 0.069 |
| EDUCATION\_ | 0.033 | 0.036 | 0.910 | 0.363 |
| EDUCATION\_ | 0.026 | 0.039 | 0.679 | 0.497 |
| UNEMPLOYED | -0.039 | 0.034 | -1.122 | 0.262 |
| UNEMPLOYED | 0.000 | 0.032 | 0.008 | 0.994 |
| FIN2 | 0.310 | 0.030 | 10.307 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.235 | 0.814 |
| AGE1 | 0.030 | 0.024 | 1.234 | 0.217 |
| EDUCATION\_ | 0.028 | 0.035 | 0.804 | 0.421 |
| EDUCATION\_ | 0.034 | 0.034 | 1.015 | 0.310 |
| UNEMPLOYED | -0.010 | 0.031 | -0.304 | 0.761 |
| UNEMPLOYED | 0.012 | 0.031 | 0.379 | 0.705 |
| FIN3 | 0.397 | 0.031 | 12.931 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.717 | 0.473 |
| AGE1 | 0.048 | 0.029 | 1.652 | 0.099 |
| EDUCATION\_ | -0.068 | 0.040 | -1.723 | 0.085 |
| EDUCATION\_ | 0.015 | 0.038 | 0.398 | 0.690 |
| UNEMPLOYED | 0.009 | 0.035 | 0.263 | 0.792 |
| UNEMPLOYED | 0.063 | 0.034 | 1.843 | 0.065 |
| FIN1 | 0.168 | 0.031 | 5.485 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.006 | 0.045 |
| AGE1 | 0.044 | 0.025 | 1.716 | 0.086 |
| EDUCATION\_ | -0.045 | 0.037 | -1.214 | 0.225 |
| EDUCATION\_ | -0.001 | 0.038 | -0.029 | 0.977 |
| UNEMPLOYED | -0.015 | 0.035 | -0.429 | 0.668 |
| UNEMPLOYED | -0.010 | 0.031 | -0.332 | 0.740 |
| FIN2 | 0.149 | 0.029 | 5.124 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.482 | 0.630 |
| AGE1 | 0.037 | 0.025 | 1.468 | 0.142 |
| EDUCATION\_ | -0.040 | 0.039 | -1.017 | 0.309 |
| EDUCATION\_ | 0.025 | 0.039 | 0.650 | 0.516 |
| UNEMPLOYED | 0.001 | 0.034 | 0.028 | 0.977 |
| UNEMPLOYED | 0.031 | 0.030 | 1.039 | 0.299 |
| FIN3 | 0.156 | 0.032 | 4.814 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.119 | 0.072 | 1.663 | 0.096 |
| RIM | 0.270 | 0.061 | 4.430 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.523 | 0.057 | 9.235 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.054 | 0.058 | 0.919 | 0.358 |
| WM1 | 0.273 | 0.058 | 4.739 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.246 | 0.064 | 3.849 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.118 | 0.046 | 2.564 | 0.010 |
| WM2 | 0.248 | 0.043 | 5.734 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.253 | 0.043 | 5.842 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.118 | 0.046 | 2.564 | 0.010 |
| WM3 | 0.248 | 0.043 | 5.734 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.253 | 0.043 | 5.842 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.072 | 0.943 |
| EDUCATION\_ | -0.077 | 0.032 | -2.381 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.458 | 0.145 |
| UNEMPLOYED | -0.016 | 0.032 | -0.492 | 0.623 |
| UNEMPLOYED | -0.014 | 0.033 | -0.417 | 0.677 |
| FIN1 | 0.033 | 0.032 | 1.043 | 0.297 |
| FIN2 | -0.004 | 0.033 | -0.127 | 0.899 |
| FIN3 | 0.013 | 0.033 | 0.404 | 0.686 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.438 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.170 | 0.242 |
| UNEMPLOYED | 0.069 | 0.031 | 2.244 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.433 | 0.665 |
| FIN1 | -0.013 | 0.032 | -0.404 | 0.686 |
| FIN2 | -0.025 | 0.032 | -0.786 | 0.432 |
| FIN3 | -0.029 | 0.032 | -0.897 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.550 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.359 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.841 | 0.004 |
| FIN1 | 0.141 | 0.032 | 4.384 | 0.000 |
| FIN2 | 0.162 | 0.032 | 5.132 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.974 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.169 | 0.000 |
| UNEMPLOYED | -0.122 | 0.027 | -4.479 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.286 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.815 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.986 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.480 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.044 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.884 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.936 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.346 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.112 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.749 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.364 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.911 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.403 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.928 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.476 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.220 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.558 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.490 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.146 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.436 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.310 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.870 | 0.903 | -2.071 | 0.038 |
| X2 | -1.873 | 0.906 | -2.068 | 0.039 |
| X3 | -1.869 | 0.904 | -2.068 | 0.039 |
| Y1 | 1.590 | 0.817 | 1.946 | 0.052 |
| Y2 | 1.606 | 0.824 | 1.949 | 0.051 |
| Y3 | 1.554 | 0.798 | 1.948 | 0.051 |
| M1 | -2.080 | 0.954 | -2.181 | 0.029 |
| M2 | -1.835 | 0.842 | -2.178 | 0.029 |
| M3 | -1.824 | 0.837 | -2.180 | 0.029 |

# STDYX Standardization Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.000 | 0.000 | 999.000 | 999.000 |
| AGE1 | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN1 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN2 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN3 | 1.000 | 0.000 | 999.000 | 999.000 |
| RIX | 1.000 | 0.000 | 999.000 | 999.000 |
| RIY | 1.000 | 0.000 | 999.000 | 999.000 |
| RIM | 1.000 | 0.000 | 999.000 | 999.000 |
| WX1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM1 | 1.000 | 0.000 | 999.000 | 999.000 |

# STDYX Standardization Residual Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.000 | 0.000 | 0.000 | 1.000 |
| X2 | 0.000 | 0.000 | 0.000 | 1.000 |
| X3 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y1 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y2 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y3 | 0.000 | 0.000 | 0.000 | 1.000 |
| M1 | 0.000 | 0.000 | 0.000 | 1.000 |
| M2 | 0.000 | 0.000 | 0.000 | 1.000 |
| M3 | 0.000 | 0.000 | 0.000 | 1.000 |
| WX2 | 0.964 | 0.025 | 38.554 | 0.000 |
| WX3 | 0.955 | 0.030 | 31.670 | 0.000 |
| WY2 | 0.961 | 0.027 | 35.471 | 0.000 |
| WY3 | 0.959 | 0.028 | 34.160 | 0.000 |
| WM2 | 0.956 | 0.023 | 42.408 | 0.000 |
| WM3 | 0.935 | 0.031 | 30.217 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.036 | 0.025 | 1.426 | 0.154 |
| WX3 | 0.045 | 0.030 | 1.503 | 0.133 |
| WY2 | 0.039 | 0.027 | 1.442 | 0.149 |
| WY3 | 0.041 | 0.028 | 1.470 | 0.141 |
| WM2 | 0.044 | 0.023 | 1.937 | 0.053 |
| WM3 | 0.065 | 0.031 | 2.110 | 0.035 |

# CONFIDENCE INTERVALS OF MODEL RESULTS

| **Parameter** | **Lower\_.5** | **Lower\_2.5** | **Lower\_5** | **Estimate** | **Upper\_5** | **Upper\_2.5** | **Upper\_.5** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| RIX BY |  |  |  |  |  |  |  |
| X1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| X2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| X3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| RIY BY |  |  |  |  |  |  |  |
| Y1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Y2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Y3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| RIM BY |  |  |  |  |  |  |  |
| M1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| M2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| M3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WX1 BY |  |  |  |  |  |  |  |
| X1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WX2 BY |  |  |  |  |  |  |  |
| X2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WX3 BY |  |  |  |  |  |  |  |
| X3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WY1 BY |  |  |  |  |  |  |  |
| Y1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WY2 BY |  |  |  |  |  |  |  |
| Y2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WY3 BY |  |  |  |  |  |  |  |
| Y3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WM1 BY |  |  |  |  |  |  |  |
| M1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WM2 BY |  |  |  |  |  |  |  |
| M2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WM3 BY |  |  |  |  |  |  |  |
| M3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WY2 ON |  |  |  |  |  |  |  |
| WY1 |  | -0.007 | 0.034 | 0.058 | 0.180 | 0.299 | 0.322 |
| WX1 |  | -0.138 | -0.099 | -0.081 | 0.020 | 0.121 | 0.140 |
| WM1 |  | -0.201 | -0.129 | -0.087 | 0.109 | 0.290 | 0.321 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.007 | 0.034 | 0.058 | 0.180 | 0.299 | 0.322 |
| WX2 |  | -0.138 | -0.099 | -0.081 | 0.020 | 0.121 | 0.140 |
| WM2 |  | -0.201 | -0.129 | -0.087 | 0.109 | 0.290 | 0.321 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.052 | -0.007 | 0.012 | 0.126 | 0.247 | 0.270 |
| WY1 |  | -0.044 | -0.020 | -0.008 | 0.052 | 0.109 | 0.120 |
| WM1 |  | -0.065 | -0.001 | 0.026 | 0.179 | 0.330 | 0.358 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.052 | -0.007 | 0.012 | 0.126 | 0.247 | 0.270 |
| WY2 |  | -0.044 | -0.020 | -0.008 | 0.052 | 0.109 | 0.120 |
| WM2 |  | -0.065 | -0.001 | 0.026 | 0.179 | 0.330 | 0.358 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.051 | 0.092 | 0.112 | 0.219 | 0.325 | 0.347 |
| WX1 |  | -0.063 | -0.047 | -0.037 | 0.010 | 0.058 | 0.068 |
| WY1 |  | -0.010 | 0.003 | 0.007 | 0.038 | 0.067 | 0.072 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.051 | 0.092 | 0.112 | 0.219 | 0.325 | 0.347 |
| WX2 |  | -0.063 | -0.047 | -0.037 | 0.010 | 0.058 | 0.068 |
| WY2 |  | -0.010 | 0.003 | 0.007 | 0.038 | 0.067 | 0.072 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.352 | 0.390 | 0.410 | 0.511 | 0.611 | 0.630 |
| AGE1 |  | -0.076 | -0.048 | -0.032 | 0.055 | 0.140 | 0.158 |
| EDUCATION\_ |  | -0.062 | -0.042 | -0.033 | 0.022 | 0.077 | 0.089 |
| EDUCATION\_ |  | -0.022 | -0.002 | 0.008 | 0.060 | 0.113 | 0.123 |
| UNEMPLOYED |  | -0.222 | -0.171 | -0.148 | -0.016 | 0.118 | 0.147 |
| UNEMPLOYED |  | -0.133 | -0.072 | -0.041 | 0.126 | 0.298 | 0.335 |
| FIN1 |  | -0.026 | -0.007 | 0.003 | 0.054 | 0.105 | 0.114 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.198 | 0.241 | 0.260 | 0.361 | 0.466 | 0.484 |
| AGE1 |  | -0.083 | -0.053 | -0.036 | 0.051 | 0.136 | 0.155 |
| EDUCATION\_ |  | -0.061 | -0.037 | -0.026 | 0.034 | 0.094 | 0.105 |
| EDUCATION\_ |  | -0.039 | -0.015 | -0.005 | 0.052 | 0.108 | 0.120 |
| UNEMPLOYED |  | -0.153 | -0.103 | -0.077 | 0.054 | 0.192 | 0.217 |
| UNEMPLOYED |  | -0.164 | -0.109 | -0.074 | 0.100 | 0.278 | 0.314 |
| FIN2 |  | 0.006 | 0.026 | 0.036 | 0.092 | 0.147 | 0.158 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.209 | 0.249 | 0.269 | 0.370 | 0.471 | 0.489 |
| AGE1 |  | -0.079 | -0.050 | -0.032 | 0.054 | 0.140 | 0.156 |
| EDUCATION\_ |  | -0.034 | -0.014 | -0.003 | 0.057 | 0.115 | 0.127 |
| EDUCATION\_ |  | -0.050 | -0.027 | -0.016 | 0.041 | 0.097 | 0.108 |
| UNEMPLOYED |  | -0.141 | -0.088 | -0.061 | 0.072 | 0.210 | 0.235 |
| UNEMPLOYED |  | -0.201 | -0.130 | -0.099 | 0.071 | 0.245 | 0.278 |
| FIN3 |  | -0.023 | -0.003 | 0.008 | 0.065 | 0.122 | 0.133 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.458 | -0.412 | -0.389 | -0.269 | -0.150 | -0.128 |
| AGE1 |  | -0.026 | 0.012 | 0.031 | 0.126 | 0.223 | 0.241 |
| EDUCATION\_ |  | -0.148 | -0.118 | -0.105 | -0.028 | 0.047 | 0.061 |
| EDUCATION\_ |  | -0.106 | -0.078 | -0.065 | 0.011 | 0.089 | 0.103 |
| UNEMPLOYED |  | -0.458 | -0.373 | -0.336 | -0.146 | 0.043 | 0.077 |
| UNEMPLOYED |  | -0.271 | -0.172 | -0.118 | 0.142 | 0.387 | 0.434 |
| FIN1 |  | 0.326 | 0.354 | 0.367 | 0.437 | 0.506 | 0.518 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.313 | -0.269 | -0.248 | -0.128 | -0.007 | 0.015 |
| AGE1 |  | -0.048 | -0.008 | 0.011 | 0.108 | 0.206 | 0.225 |
| EDUCATION\_ |  | -0.074 | -0.046 | -0.032 | 0.039 | 0.109 | 0.122 |
| EDUCATION\_ |  | -0.085 | -0.057 | -0.043 | 0.031 | 0.106 | 0.122 |
| UNEMPLOYED |  | -0.401 | -0.338 | -0.304 | -0.123 | 0.060 | 0.093 |
| UNEMPLOYED |  | -0.399 | -0.290 | -0.240 | 0.001 | 0.229 | 0.272 |
| FIN2 |  | 0.316 | 0.346 | 0.360 | 0.429 | 0.497 | 0.510 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.173 | -0.131 | -0.107 | 0.018 | 0.144 | 0.166 |
| AGE1 |  | -0.082 | -0.042 | -0.024 | 0.073 | 0.171 | 0.190 |
| EDUCATION\_ |  | -0.076 | -0.048 | -0.035 | 0.034 | 0.104 | 0.116 |
| EDUCATION\_ |  | -0.063 | -0.036 | -0.025 | 0.041 | 0.109 | 0.121 |
| UNEMPLOYED |  | -0.298 | -0.233 | -0.201 | -0.031 | 0.138 | 0.170 |
| UNEMPLOYED |  | -0.347 | -0.239 | -0.188 | 0.055 | 0.290 | 0.329 |
| FIN3 |  | 0.432 | 0.457 | 0.470 | 0.542 | 0.614 | 0.626 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.101 | -0.082 | -0.072 | -0.022 | 0.029 | 0.038 |
| AGE1 |  | -0.025 | -0.008 | 0.001 | 0.045 | 0.090 | 0.100 |
| EDUCATION\_ |  | -0.081 | -0.069 | -0.063 | -0.032 | -0.001 | 0.005 |
| EDUCATION\_ |  | -0.039 | -0.027 | -0.022 | 0.007 | 0.036 | 0.042 |
| UNEMPLOYED |  | -0.106 | -0.078 | -0.062 | 0.012 | 0.086 | 0.098 |
| UNEMPLOYED |  | -0.051 | -0.008 | 0.011 | 0.114 | 0.217 | 0.238 |
| FIN1 |  | 0.049 | 0.058 | 0.063 | 0.091 | 0.119 | 0.124 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.155 | -0.133 | -0.122 | -0.067 | -0.012 | -0.001 |
| AGE1 |  | -0.022 | -0.006 | 0.002 | 0.047 | 0.092 | 0.101 |
| EDUCATION\_ |  | -0.076 | -0.063 | -0.057 | -0.024 | 0.009 | 0.016 |
| EDUCATION\_ |  | -0.053 | -0.040 | -0.033 | -0.001 | 0.032 | 0.038 |
| UNEMPLOYED |  | -0.154 | -0.120 | -0.105 | -0.022 | 0.061 | 0.075 |
| UNEMPLOYED |  | -0.189 | -0.145 | -0.124 | -0.021 | 0.082 | 0.105 |
| FIN2 |  | 0.046 | 0.059 | 0.064 | 0.095 | 0.125 | 0.131 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.113 | -0.090 | -0.079 | -0.018 | 0.042 | 0.054 |
| AGE1 |  | -0.031 | -0.013 | -0.004 | 0.041 | 0.085 | 0.095 |
| EDUCATION\_ |  | -0.076 | -0.063 | -0.057 | -0.022 | 0.013 | 0.020 |
| EDUCATION\_ |  | -0.040 | -0.027 | -0.020 | 0.013 | 0.047 | 0.054 |
| UNEMPLOYED |  | -0.129 | -0.098 | -0.082 | 0.001 | 0.083 | 0.098 |
| UNEMPLOYED |  | -0.103 | -0.061 | -0.039 | 0.065 | 0.166 | 0.186 |
| FIN3 |  | 0.044 | 0.056 | 0.062 | 0.095 | 0.128 | 0.135 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.033 | -0.009 | 0.002 | 0.054 | 0.105 | 0.115 |
| RIM |  | 0.017 | 0.028 | 0.033 | 0.059 | 0.082 | 0.087 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.075 | 0.087 | 0.094 | 0.126 | 0.155 | 0.161 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.051 | -0.033 | -0.023 | 0.027 | 0.076 | 0.086 |
| WM1 |  | 0.021 | 0.027 | 0.031 | 0.050 | 0.070 | 0.075 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.017 | 0.026 | 0.031 | 0.060 | 0.092 | 0.099 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.001 | 0.013 | 0.020 | 0.059 | 0.095 | 0.102 |
| WM2 |  | 0.030 | 0.037 | 0.040 | 0.058 | 0.075 | 0.079 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.041 | 0.049 | 0.054 | 0.076 | 0.096 | 0.099 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.001 | 0.013 | 0.020 | 0.059 | 0.095 | 0.102 |
| WM3 |  | 0.030 | 0.037 | 0.040 | 0.058 | 0.075 | 0.079 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.041 | 0.049 | 0.054 | 0.076 | 0.096 | 0.099 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.019 | -0.015 | -0.013 | -0.001 | 0.012 | 0.014 |
| EDUCATION\_ |  | -0.073 | -0.065 | -0.060 | -0.036 | -0.011 | -0.006 |
| EDUCATION\_ |  | -0.059 | -0.051 | -0.046 | -0.022 | 0.003 | 0.008 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.012 | -0.010 | -0.008 | -0.002 | 0.005 | 0.006 |
| FIN1 |  | -0.020 | -0.012 | -0.008 | 0.014 | 0.035 | 0.039 |
| FIN2 |  | -0.036 | -0.027 | -0.023 | -0.002 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.005 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.061 | -0.037 | -0.012 | -0.007 |
| EDUCATION\_ |  | -0.057 | -0.048 | -0.044 | -0.018 | 0.007 | 0.012 |
| UNEMPLOYED |  | -0.002 | 0.001 | 0.003 | 0.012 | 0.021 | 0.022 |
| UNEMPLOYED |  | -0.009 | -0.006 | -0.005 | 0.002 | 0.008 | 0.009 |
| FIN1 |  | -0.039 | -0.031 | -0.027 | -0.005 | 0.016 | 0.021 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.011 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.034 | -0.012 | 0.010 | 0.015 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.373 | 0.393 | 0.403 | 0.452 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.120 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.047 | 0.063 | 0.072 | 0.117 | 0.161 | 0.170 |
| FIN2 |  | 0.064 | 0.080 | 0.087 | 0.130 | 0.172 | 0.180 |
| FIN3 |  | 0.064 | 0.081 | 0.089 | 0.134 | 0.179 | 0.187 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.018 | -0.016 |
| FIN1 |  | 0.074 | 0.091 | 0.099 | 0.145 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.129 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.112 | 0.130 | 0.139 | 0.183 | 0.228 | 0.237 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.004 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.054 | -0.051 | -0.033 | -0.015 | -0.011 |
| FIN2 |  | -0.055 | -0.048 | -0.045 | -0.029 | -0.012 | -0.009 |
| FIN3 |  | -0.067 | -0.061 | -0.057 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.026 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.040 | -0.035 | -0.033 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.440 | 0.456 | 0.463 | 0.505 | 0.545 | 0.553 |
| FIN3 |  | 0.420 | 0.434 | 0.442 | 0.484 | 0.526 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.504 | 0.543 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.616 | 0.621 | 0.646 | 0.671 | 0.676 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.855 | 3.906 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.671 | 3.691 | 3.701 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.173 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.084 | 0.087 |
| FIN1 |  | 3.684 | 3.702 | 3.712 | 3.756 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.725 | 3.733 | 3.776 | 3.820 | 3.829 |
| FIN3 |  | 3.682 | 3.699 | 3.707 | 3.754 | 3.800 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.888 | -3.365 | -3.119 | -1.730 | -0.329 | -0.069 |
| X2 |  | -3.888 | -3.365 | -3.119 | -1.730 | -0.329 | -0.069 |
| X3 |  | -3.888 | -3.365 | -3.119 | -1.730 | -0.329 | -0.069 |
| Y1 |  | -0.560 | -0.024 | 0.281 | 1.837 | 3.366 | 3.663 |
| Y2 |  | -0.560 | -0.024 | 0.281 | 1.837 | 3.366 | 3.663 |
| Y3 |  | -0.560 | -0.024 | 0.281 | 1.837 | 3.366 | 3.663 |
| M1 |  | -2.118 | -1.824 | -1.679 | -0.959 | -0.237 | -0.105 |
| M2 |  | -2.118 | -1.824 | -1.679 | -0.959 | -0.237 | -0.105 |
| M3 |  | -2.118 | -1.824 | -1.679 | -0.959 | -0.237 | -0.105 |
| Variances |  |  |  |  |  |  |  |
| GENDER1 |  | 0.216 | 0.219 | 0.221 | 0.229 | 0.235 | 0.236 |
| AGE1 |  | 0.220 | 0.223 | 0.225 | 0.233 | 0.240 | 0.241 |
| EDUCATION\_ |  | 0.886 | 0.900 | 0.906 | 0.946 | 0.987 | 0.996 |
| EDUCATION\_ |  | 0.914 | 0.929 | 0.938 | 0.984 | 1.030 | 1.039 |
| UNEMPLOYED |  | 0.109 | 0.114 | 0.117 | 0.130 | 0.143 | 0.145 |
| UNEMPLOYED |  | 0.047 | 0.051 | 0.053 | 0.065 | 0.077 | 0.079 |
| FIN1 |  | 0.658 | 0.672 | 0.681 | 0.727 | 0.771 | 0.780 |
| FIN2 |  | 0.618 | 0.632 | 0.640 | 0.684 | 0.728 | 0.737 |
| FIN3 |  | 0.669 | 0.687 | 0.697 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.302 | 0.331 | 0.343 | 0.411 | 0.462 | 0.475 |
| RIY |  | 0.322 | 0.362 | 0.382 | 0.491 | 0.580 | 0.597 |
| RIM |  | 0.087 | 0.095 | 0.098 | 0.118 | 0.133 | 0.137 |
| WX1 |  | 0.296 | 0.313 | 0.322 | 0.378 | 0.445 | 0.460 |
| WY1 |  | 0.498 | 0.541 | 0.561 | 0.686 | 0.818 | 0.849 |
| WM1 |  | 0.066 | 0.071 | 0.073 | 0.088 | 0.104 | 0.108 |
| Residual Variances |  |  |  |  |  |  |  |
| X1 |  | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| X2 |  | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| X3 |  | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Y1 |  | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Y2 |  | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Y3 |  | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| M1 |  | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| M2 |  | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| M3 |  | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| WX2 |  | 0.313 | 0.331 | 0.339 | 0.387 | 0.429 | 0.438 |
| WX3 |  | 0.313 | 0.331 | 0.339 | 0.387 | 0.429 | 0.438 |
| WY2 |  | 0.485 | 0.520 | 0.537 | 0.641 | 0.739 | 0.761 |
| WY3 |  | 0.485 | 0.520 | 0.537 | 0.641 | 0.739 | 0.761 |
| WM2 |  | 0.122 | 0.126 | 0.128 | 0.142 | 0.152 | 0.154 |
| WM3 |  | 0.122 | 0.126 | 0.128 | 0.142 | 0.152 | 0.154 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.001 | 0.004 | 0.241 | 0.809 | -0.008 | 0.011 |