# 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 | 0.197 | 0.074 | 2.648 | 0.008 |
| WX1 | 0.031 | 0.062 | 0.494 | 0.622 |
| WM1 | 0.032 | 0.093 | 0.342 | 0.733 |
| WY3 ON |  |  |  |  |
| WY2 | 0.197 | 0.074 | 2.648 | 0.008 |
| WX2 | 0.031 | 0.062 | 0.494 | 0.622 |
| WM2 | 0.032 | 0.093 | 0.342 | 0.733 |
| WX2 ON |  |  |  |  |
| WX1 | 0.104 | 0.067 | 1.554 | 0.120 |
| WY1 | 0.057 | 0.036 | 1.587 | 0.112 |
| WM1 | 0.179 | 0.075 | 2.393 | 0.017 |
| WX3 ON |  |  |  |  |
| WX2 | 0.104 | 0.067 | 1.554 | 0.120 |
| WY2 | 0.057 | 0.036 | 1.587 | 0.112 |
| WM2 | 0.179 | 0.075 | 2.393 | 0.017 |
| WM2 ON |  |  |  |  |
| WM1 | 0.207 | 0.059 | 3.489 | 0.000 |
| WX1 | 0.039 | 0.032 | 1.219 | 0.223 |
| WY1 | 0.036 | 0.023 | 1.595 | 0.111 |
| WM3 ON |  |  |  |  |
| WM2 | 0.207 | 0.059 | 3.489 | 0.000 |
| WX2 | 0.039 | 0.032 | 1.219 | 0.223 |
| WY2 | 0.036 | 0.023 | 1.595 | 0.111 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.511 | 0.061 | 8.323 | 0.000 |
| AGE1 | 0.052 | 0.052 | 0.999 | 0.318 |
| EDUCATION\_ | 0.022 | 0.034 | 0.655 | 0.513 |
| EDUCATION\_ | 0.061 | 0.032 | 1.898 | 0.058 |
| UNEMPLOYED | -0.016 | 0.080 | -0.197 | 0.844 |
| UNEMPLOYED | 0.127 | 0.103 | 1.231 | 0.218 |
| FIN1 | 0.050 | 0.031 | 1.624 | 0.104 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.360 | 0.062 | 5.768 | 0.000 |
| AGE1 | 0.048 | 0.053 | 0.917 | 0.359 |
| EDUCATION\_ | 0.034 | 0.036 | 0.939 | 0.348 |
| EDUCATION\_ | 0.053 | 0.035 | 1.520 | 0.129 |
| UNEMPLOYED | 0.054 | 0.081 | 0.662 | 0.508 |
| UNEMPLOYED | 0.098 | 0.107 | 0.921 | 0.357 |
| FIN2 | 0.086 | 0.033 | 2.586 | 0.010 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.369 | 0.062 | 5.971 | 0.000 |
| AGE1 | 0.051 | 0.052 | 0.983 | 0.326 |
| EDUCATION\_ | 0.057 | 0.036 | 1.574 | 0.116 |
| EDUCATION\_ | 0.041 | 0.034 | 1.202 | 0.229 |
| UNEMPLOYED | 0.072 | 0.082 | 0.879 | 0.379 |
| UNEMPLOYED | 0.070 | 0.104 | 0.677 | 0.498 |
| FIN3 | 0.061 | 0.035 | 1.743 | 0.081 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.272 | 0.073 | -3.735 | 0.000 |
| AGE1 | 0.123 | 0.059 | 2.098 | 0.036 |
| EDUCATION\_ | -0.029 | 0.046 | -0.634 | 0.526 |
| EDUCATION\_ | 0.011 | 0.047 | 0.242 | 0.809 |
| UNEMPLOYED | -0.146 | 0.115 | -1.275 | 0.202 |
| UNEMPLOYED | 0.144 | 0.154 | 0.935 | 0.350 |
| FIN1 | 0.434 | 0.042 | 10.359 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.129 | 0.073 | -1.771 | 0.077 |
| AGE1 | 0.105 | 0.059 | 1.770 | 0.077 |
| EDUCATION\_ | 0.039 | 0.043 | 0.902 | 0.367 |
| EDUCATION\_ | 0.032 | 0.045 | 0.699 | 0.484 |
| UNEMPLOYED | -0.123 | 0.110 | -1.119 | 0.263 |
| UNEMPLOYED | 0.001 | 0.143 | 0.008 | 0.994 |
| FIN2 | 0.423 | 0.041 | 10.202 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.017 | 0.076 | 0.218 | 0.827 |
| AGE1 | 0.070 | 0.059 | 1.175 | 0.240 |
| EDUCATION\_ | 0.033 | 0.042 | 0.792 | 0.428 |
| EDUCATION\_ | 0.042 | 0.040 | 1.035 | 0.301 |
| UNEMPLOYED | -0.033 | 0.103 | -0.317 | 0.751 |
| UNEMPLOYED | 0.059 | 0.146 | 0.402 | 0.688 |
| FIN3 | 0.538 | 0.044 | 12.368 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.154 | 0.033 | 4.630 | 0.000 |
| AGE1 | 0.030 | 0.028 | 1.079 | 0.281 |
| EDUCATION\_ | -0.028 | 0.019 | -1.435 | 0.151 |
| EDUCATION\_ | 0.018 | 0.018 | 0.964 | 0.335 |
| UNEMPLOYED | -0.049 | 0.046 | -1.072 | 0.284 |
| UNEMPLOYED | 0.062 | 0.062 | 0.992 | 0.321 |
| FIN1 | 0.088 | 0.017 | 5.126 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.076 | 0.036 | 2.090 | 0.037 |
| AGE1 | 0.030 | 0.028 | 1.070 | 0.285 |
| EDUCATION\_ | -0.003 | 0.020 | -0.157 | 0.875 |
| EDUCATION\_ | -0.012 | 0.020 | -0.618 | 0.536 |
| UNEMPLOYED | -0.045 | 0.051 | -0.886 | 0.375 |
| UNEMPLOYED | 0.006 | 0.070 | 0.086 | 0.931 |
| FIN2 | 0.108 | 0.019 | 5.669 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.181 | 0.040 | 4.481 | 0.000 |
| AGE1 | 0.020 | 0.028 | 0.726 | 0.468 |
| EDUCATION\_ | 0.004 | 0.023 | 0.154 | 0.877 |
| EDUCATION\_ | 0.015 | 0.022 | 0.691 | 0.490 |
| UNEMPLOYED | -0.085 | 0.055 | -1.564 | 0.118 |
| UNEMPLOYED | 0.125 | 0.078 | 1.598 | 0.110 |
| FIN3 | 0.094 | 0.021 | 4.471 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.053 | 0.032 | 1.680 | 0.093 |
| RIM | 0.110 | 0.017 | 6.568 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.126 | 0.019 | 6.688 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.025 | 0.030 | 0.835 | 0.404 |
| WM1 | 0.058 | 0.014 | 4.009 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.038 | 0.019 | 1.966 | 0.049 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.061 | 0.022 | 2.742 | 0.006 |
| WM2 | 0.086 | 0.011 | 7.523 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.068 | 0.015 | 4.694 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.061 | 0.022 | 2.742 | 0.006 |
| WM3 | 0.086 | 0.011 | 7.523 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.068 | 0.015 | 4.694 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.069 | 0.945 |
| EDUCATION\_ | -0.036 | 0.015 | -2.394 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.449 | 0.147 |
| UNEMPLOYED | -0.003 | 0.006 | -0.489 | 0.625 |
| UNEMPLOYED | -0.002 | 0.004 | -0.432 | 0.666 |
| FIN1 | 0.014 | 0.013 | 1.052 | 0.293 |
| FIN2 | -0.002 | 0.013 | -0.126 | 0.900 |
| FIN3 | 0.006 | 0.014 | 0.407 | 0.684 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.438 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.166 | 0.244 |
| UNEMPLOYED | 0.012 | 0.005 | 2.228 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.415 | 0.678 |
| FIN1 | -0.005 | 0.013 | -0.402 | 0.688 |
| FIN2 | -0.010 | 0.013 | -0.800 | 0.424 |
| FIN3 | -0.012 | 0.014 | -0.896 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.917 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.481 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.744 | 0.006 |
| FIN1 | 0.116 | 0.027 | 4.291 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.044 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.915 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.929 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.099 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.230 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.592 | 0.000 |
| FIN3 | 0.183 | 0.027 | 6.769 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.271 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.985 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.853 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.837 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.156 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.971 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.645 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.393 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.235 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.777 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.450 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.234 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.291 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.474 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.354 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.374 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.399 | 0.000 |
| FIN2 | 3.777 | 0.027 | 141.646 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.491 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.672 | 0.842 | -1.987 | 0.047 |
| X2 | -1.672 | 0.842 | -1.987 | 0.047 |
| X3 | -1.672 | 0.842 | -1.987 | 0.047 |
| Y1 | 1.905 | 0.943 | 2.020 | 0.043 |
| Y2 | 1.905 | 0.943 | 2.020 | 0.043 |
| Y3 | 1.905 | 0.943 | 2.020 | 0.043 |
| M1 | -0.889 | 0.447 | -1.986 | 0.047 |
| M2 | -0.889 | 0.447 | -1.986 | 0.047 |
| M3 | -0.889 | 0.447 | -1.986 | 0.047 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.271 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.731 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.650 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.939 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.315 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.063 | 0.000 |
| FIN1 | 0.728 | 0.028 | 26.422 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.756 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.566 | 0.000 |
| RIX | 0.418 | 0.036 | 11.728 | 0.000 |
| RIY | 0.485 | 0.061 | 7.948 | 0.000 |
| RIM | 0.106 | 0.012 | 8.863 | 0.000 |
| WX1 | 0.375 | 0.037 | 10.087 | 0.000 |
| WY1 | 0.688 | 0.079 | 8.696 | 0.000 |
| WM1 | 0.119 | 0.012 | 10.005 | 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 | 0.383 | 0.026 | 14.594 | 0.000 |
| WX3 | 0.383 | 0.026 | 14.594 | 0.000 |
| WY2 | 0.647 | 0.062 | 10.488 | 0.000 |
| WY3 | 0.647 | 0.062 | 10.488 | 0.000 |
| WM2 | 0.187 | 0.009 | 21.230 | 0.000 |
| WM3 | 0.187 | 0.009 | 21.230 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.697 | 0.028 | 24.992 | 0.000 |
| X2 | 0.699 | 0.026 | 26.633 | 0.000 |
| X3 | 0.697 | 0.027 | 25.693 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.604 | 0.039 | 15.606 | 0.000 |
| Y2 | 0.609 | 0.040 | 15.334 | 0.000 |
| Y3 | 0.590 | 0.039 | 15.163 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.667 | 0.036 | 18.742 | 0.000 |
| M2 | 0.583 | 0.030 | 19.600 | 0.000 |
| M3 | 0.572 | 0.031 | 18.451 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.660 | 0.027 | 24.203 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.681 | 0.027 | 25.442 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.684 | 0.027 | 25.036 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.719 | 0.032 | 22.244 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.719 | 0.034 | 21.064 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.696 | 0.034 | 20.660 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.708 | 0.032 | 22.025 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.793 | 0.022 | 36.435 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.787 | 0.022 | 35.346 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.199 | 0.073 | 2.733 | 0.006 |
| WX1 | 0.023 | 0.047 | 0.493 | 0.622 |
| WM1 | 0.013 | 0.039 | 0.340 | 0.734 |
| WY3 ON |  |  |  |  |
| WY2 | 0.197 | 0.074 | 2.655 | 0.008 |
| WX2 | 0.024 | 0.048 | 0.493 | 0.622 |
| WM2 | 0.017 | 0.050 | 0.341 | 0.733 |
| WX2 ON |  |  |  |  |
| WX1 | 0.102 | 0.066 | 1.550 | 0.121 |
| WY1 | 0.075 | 0.047 | 1.581 | 0.114 |
| WM1 | 0.098 | 0.042 | 2.346 | 0.019 |
| WX3 ON |  |  |  |  |
| WX2 | 0.104 | 0.067 | 1.558 | 0.119 |
| WY2 | 0.074 | 0.046 | 1.595 | 0.111 |
| WM2 | 0.125 | 0.051 | 2.432 | 0.015 |
| WM2 ON |  |  |  |  |
| WM1 | 0.162 | 0.048 | 3.346 | 0.001 |
| WX1 | 0.054 | 0.044 | 1.212 | 0.226 |
| WY1 | 0.068 | 0.043 | 1.593 | 0.111 |
| WM3 ON |  |  |  |  |
| WM2 | 0.205 | 0.058 | 3.550 | 0.000 |
| WX2 | 0.054 | 0.045 | 1.198 | 0.231 |
| WY2 | 0.066 | 0.042 | 1.592 | 0.111 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.263 | 0.030 | 8.816 | 0.000 |
| AGE1 | 0.027 | 0.027 | 0.999 | 0.318 |
| EDUCATION\_ | 0.023 | 0.035 | 0.657 | 0.511 |
| EDUCATION\_ | 0.065 | 0.034 | 1.902 | 0.057 |
| UNEMPLOYED | -0.006 | 0.031 | -0.198 | 0.843 |
| UNEMPLOYED | 0.035 | 0.028 | 1.243 | 0.214 |
| FIN1 | 0.046 | 0.028 | 1.633 | 0.102 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.186 | 0.032 | 5.916 | 0.000 |
| AGE1 | 0.025 | 0.027 | 0.918 | 0.359 |
| EDUCATION\_ | 0.036 | 0.038 | 0.940 | 0.347 |
| EDUCATION\_ | 0.057 | 0.037 | 1.526 | 0.127 |
| UNEMPLOYED | 0.021 | 0.032 | 0.664 | 0.507 |
| UNEMPLOYED | 0.027 | 0.029 | 0.928 | 0.354 |
| FIN2 | 0.077 | 0.030 | 2.594 | 0.009 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.190 | 0.031 | 6.105 | 0.000 |
| AGE1 | 0.027 | 0.027 | 0.984 | 0.325 |
| EDUCATION\_ | 0.059 | 0.038 | 1.575 | 0.115 |
| EDUCATION\_ | 0.044 | 0.037 | 1.205 | 0.228 |
| UNEMPLOYED | 0.028 | 0.032 | 0.881 | 0.378 |
| UNEMPLOYED | 0.019 | 0.028 | 0.682 | 0.495 |
| FIN3 | 0.057 | 0.032 | 1.752 | 0.080 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.113 | 0.030 | -3.792 | 0.000 |
| AGE1 | 0.051 | 0.025 | 2.093 | 0.036 |
| EDUCATION\_ | -0.025 | 0.039 | -0.635 | 0.526 |
| EDUCATION\_ | 0.010 | 0.040 | 0.242 | 0.808 |
| UNEMPLOYED | -0.046 | 0.036 | -1.288 | 0.198 |
| UNEMPLOYED | 0.032 | 0.034 | 0.940 | 0.347 |
| FIN1 | 0.321 | 0.032 | 10.074 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.778 | 0.075 |
| AGE1 | 0.044 | 0.025 | 1.767 | 0.077 |
| EDUCATION\_ | 0.033 | 0.036 | 0.902 | 0.367 |
| EDUCATION\_ | 0.027 | 0.039 | 0.701 | 0.483 |
| UNEMPLOYED | -0.039 | 0.035 | -1.126 | 0.260 |
| UNEMPLOYED | 0.000 | 0.032 | 0.008 | 0.994 |
| FIN2 | 0.306 | 0.030 | 10.214 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.219 | 0.827 |
| AGE1 | 0.028 | 0.024 | 1.174 | 0.241 |
| EDUCATION\_ | 0.028 | 0.035 | 0.793 | 0.428 |
| EDUCATION\_ | 0.035 | 0.034 | 1.040 | 0.299 |
| UNEMPLOYED | -0.010 | 0.031 | -0.318 | 0.751 |
| UNEMPLOYED | 0.013 | 0.031 | 0.405 | 0.685 |
| FIN3 | 0.394 | 0.030 | 12.963 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.032 | 4.658 | 0.000 |
| AGE1 | 0.030 | 0.028 | 1.080 | 0.280 |
| EDUCATION\_ | -0.055 | 0.038 | -1.444 | 0.149 |
| EDUCATION\_ | 0.036 | 0.037 | 0.967 | 0.334 |
| UNEMPLOYED | -0.036 | 0.034 | -1.076 | 0.282 |
| UNEMPLOYED | 0.032 | 0.032 | 1.000 | 0.317 |
| FIN1 | 0.154 | 0.030 | 5.104 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.087 | 0.037 |
| AGE1 | 0.026 | 0.024 | 1.068 | 0.285 |
| EDUCATION\_ | -0.006 | 0.035 | -0.157 | 0.875 |
| EDUCATION\_ | -0.022 | 0.036 | -0.618 | 0.536 |
| UNEMPLOYED | -0.029 | 0.033 | -0.889 | 0.374 |
| UNEMPLOYED | 0.003 | 0.032 | 0.087 | 0.931 |
| FIN2 | 0.161 | 0.029 | 5.639 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.517 | 0.000 |
| AGE1 | 0.017 | 0.024 | 0.724 | 0.469 |
| EDUCATION\_ | 0.006 | 0.040 | 0.154 | 0.877 |
| EDUCATION\_ | 0.027 | 0.039 | 0.691 | 0.490 |
| UNEMPLOYED | -0.054 | 0.034 | -1.574 | 0.116 |
| UNEMPLOYED | 0.056 | 0.035 | 1.606 | 0.108 |
| FIN3 | 0.144 | 0.032 | 4.537 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.118 | 0.072 | 1.648 | 0.099 |
| RIM | 0.522 | 0.054 | 9.598 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.558 | 0.070 | 7.947 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.049 | 0.058 | 0.846 | 0.398 |
| WM1 | 0.275 | 0.056 | 4.902 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.131 | 0.064 | 2.062 | 0.039 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.123 | 0.046 | 2.698 | 0.007 |
| WM2 | 0.321 | 0.038 | 8.375 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.196 | 0.043 | 4.589 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.123 | 0.046 | 2.698 | 0.007 |
| WM3 | 0.321 | 0.038 | 8.375 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.196 | 0.043 | 4.589 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.069 | 0.945 |
| EDUCATION\_ | -0.077 | 0.032 | -2.389 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.449 | 0.147 |
| UNEMPLOYED | -0.016 | 0.032 | -0.488 | 0.625 |
| UNEMPLOYED | -0.014 | 0.033 | -0.432 | 0.666 |
| FIN1 | 0.034 | 0.032 | 1.053 | 0.293 |
| FIN2 | -0.004 | 0.033 | -0.126 | 0.900 |
| FIN3 | 0.013 | 0.033 | 0.407 | 0.684 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.435 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.164 | 0.244 |
| UNEMPLOYED | 0.069 | 0.031 | 2.241 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.415 | 0.678 |
| FIN1 | -0.013 | 0.032 | -0.401 | 0.688 |
| FIN2 | -0.026 | 0.032 | -0.800 | 0.424 |
| FIN3 | -0.029 | 0.032 | -0.897 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.539 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.355 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.843 | 0.004 |
| FIN1 | 0.140 | 0.032 | 4.362 | 0.000 |
| FIN2 | 0.161 | 0.031 | 5.127 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.964 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.166 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.478 | 0.000 |
| FIN1 | 0.171 | 0.032 | 5.278 | 0.000 |
| FIN2 | 0.210 | 0.031 | 6.811 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.974 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.481 | 0.000 |
| FIN1 | -0.106 | 0.035 | -3.043 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.888 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.947 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.121 | 0.036 | -3.335 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.113 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.742 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.368 | 0.000 |
| FIN3 | 0.656 | 0.023 | 27.918 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.704 | 0.021 | 33.423 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.938 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.467 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.255 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.549 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.501 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.142 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.442 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.328 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.803 | 0.903 | -1.997 | 0.046 |
| X2 | -1.810 | 0.908 | -1.994 | 0.046 |
| X3 | -1.804 | 0.905 | -1.994 | 0.046 |
| Y1 | 1.652 | 0.821 | 2.012 | 0.044 |
| Y2 | 1.666 | 0.827 | 2.015 | 0.044 |
| Y3 | 1.612 | 0.800 | 2.015 | 0.044 |
| M1 | -1.825 | 0.916 | -1.992 | 0.046 |
| M2 | -1.595 | 0.805 | -1.982 | 0.048 |
| M3 | -1.565 | 0.789 | -1.982 | 0.047 |

# 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 | 0.966 | 0.023 | 41.524 | 0.000 |
| WX3 | 0.953 | 0.029 | 32.444 | 0.000 |
| WY2 | 0.958 | 0.029 | 32.621 | 0.000 |
| WY3 | 0.957 | 0.030 | 31.552 | 0.000 |
| WM2 | 0.958 | 0.020 | 48.029 | 0.000 |
| WM3 | 0.936 | 0.028 | 33.127 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.697 | 0.028 | 24.992 | 0.000 |
| X2 | 0.699 | 0.026 | 26.633 | 0.000 |
| X3 | 0.697 | 0.027 | 25.693 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.604 | 0.039 | 15.606 | 0.000 |
| Y2 | 0.609 | 0.040 | 15.334 | 0.000 |
| Y3 | 0.590 | 0.039 | 15.163 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.667 | 0.036 | 18.742 | 0.000 |
| M2 | 0.583 | 0.030 | 19.600 | 0.000 |
| M3 | 0.572 | 0.031 | 18.451 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.660 | 0.027 | 24.203 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.681 | 0.027 | 25.442 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.684 | 0.027 | 25.036 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.719 | 0.032 | 22.244 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.719 | 0.034 | 21.064 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.696 | 0.034 | 20.660 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.708 | 0.032 | 22.025 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.793 | 0.022 | 36.435 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.787 | 0.022 | 35.346 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.199 | 0.073 | 2.733 | 0.006 |
| WX1 | 0.023 | 0.047 | 0.493 | 0.622 |
| WM1 | 0.013 | 0.039 | 0.340 | 0.734 |
| WY3 ON |  |  |  |  |
| WY2 | 0.197 | 0.074 | 2.655 | 0.008 |
| WX2 | 0.024 | 0.048 | 0.493 | 0.622 |
| WM2 | 0.017 | 0.050 | 0.341 | 0.733 |
| WX2 ON |  |  |  |  |
| WX1 | 0.102 | 0.066 | 1.550 | 0.121 |
| WY1 | 0.075 | 0.047 | 1.581 | 0.114 |
| WM1 | 0.098 | 0.042 | 2.346 | 0.019 |
| WX3 ON |  |  |  |  |
| WX2 | 0.104 | 0.067 | 1.558 | 0.119 |
| WY2 | 0.074 | 0.046 | 1.595 | 0.111 |
| WM2 | 0.125 | 0.051 | 2.432 | 0.015 |
| WM2 ON |  |  |  |  |
| WM1 | 0.162 | 0.048 | 3.346 | 0.001 |
| WX1 | 0.054 | 0.044 | 1.212 | 0.226 |
| WY1 | 0.068 | 0.043 | 1.593 | 0.111 |
| WM3 ON |  |  |  |  |
| WM2 | 0.205 | 0.058 | 3.550 | 0.000 |
| WX2 | 0.054 | 0.045 | 1.198 | 0.231 |
| WY2 | 0.066 | 0.042 | 1.592 | 0.111 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.263 | 0.030 | 8.816 | 0.000 |
| AGE1 | 0.027 | 0.027 | 0.999 | 0.318 |
| EDUCATION\_ | 0.023 | 0.035 | 0.657 | 0.511 |
| EDUCATION\_ | 0.065 | 0.034 | 1.902 | 0.057 |
| UNEMPLOYED | -0.006 | 0.031 | -0.198 | 0.843 |
| UNEMPLOYED | 0.035 | 0.028 | 1.243 | 0.214 |
| FIN1 | 0.046 | 0.028 | 1.633 | 0.102 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.186 | 0.032 | 5.916 | 0.000 |
| AGE1 | 0.025 | 0.027 | 0.918 | 0.359 |
| EDUCATION\_ | 0.036 | 0.038 | 0.940 | 0.347 |
| EDUCATION\_ | 0.057 | 0.037 | 1.526 | 0.127 |
| UNEMPLOYED | 0.021 | 0.032 | 0.664 | 0.507 |
| UNEMPLOYED | 0.027 | 0.029 | 0.928 | 0.354 |
| FIN2 | 0.077 | 0.030 | 2.594 | 0.009 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.190 | 0.031 | 6.105 | 0.000 |
| AGE1 | 0.027 | 0.027 | 0.984 | 0.325 |
| EDUCATION\_ | 0.059 | 0.038 | 1.575 | 0.115 |
| EDUCATION\_ | 0.044 | 0.037 | 1.205 | 0.228 |
| UNEMPLOYED | 0.028 | 0.032 | 0.881 | 0.378 |
| UNEMPLOYED | 0.019 | 0.028 | 0.682 | 0.495 |
| FIN3 | 0.057 | 0.032 | 1.752 | 0.080 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.113 | 0.030 | -3.792 | 0.000 |
| AGE1 | 0.051 | 0.025 | 2.093 | 0.036 |
| EDUCATION\_ | -0.025 | 0.039 | -0.635 | 0.526 |
| EDUCATION\_ | 0.010 | 0.040 | 0.242 | 0.808 |
| UNEMPLOYED | -0.046 | 0.036 | -1.288 | 0.198 |
| UNEMPLOYED | 0.032 | 0.034 | 0.940 | 0.347 |
| FIN1 | 0.321 | 0.032 | 10.074 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.778 | 0.075 |
| AGE1 | 0.044 | 0.025 | 1.767 | 0.077 |
| EDUCATION\_ | 0.033 | 0.036 | 0.902 | 0.367 |
| EDUCATION\_ | 0.027 | 0.039 | 0.701 | 0.483 |
| UNEMPLOYED | -0.039 | 0.035 | -1.126 | 0.260 |
| UNEMPLOYED | 0.000 | 0.032 | 0.008 | 0.994 |
| FIN2 | 0.306 | 0.030 | 10.214 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.219 | 0.827 |
| AGE1 | 0.028 | 0.024 | 1.174 | 0.241 |
| EDUCATION\_ | 0.028 | 0.035 | 0.793 | 0.428 |
| EDUCATION\_ | 0.035 | 0.034 | 1.040 | 0.299 |
| UNEMPLOYED | -0.010 | 0.031 | -0.318 | 0.751 |
| UNEMPLOYED | 0.013 | 0.031 | 0.405 | 0.685 |
| FIN3 | 0.394 | 0.030 | 12.963 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.032 | 4.658 | 0.000 |
| AGE1 | 0.030 | 0.028 | 1.080 | 0.280 |
| EDUCATION\_ | -0.055 | 0.038 | -1.444 | 0.149 |
| EDUCATION\_ | 0.036 | 0.037 | 0.967 | 0.334 |
| UNEMPLOYED | -0.036 | 0.034 | -1.076 | 0.282 |
| UNEMPLOYED | 0.032 | 0.032 | 1.000 | 0.317 |
| FIN1 | 0.154 | 0.030 | 5.104 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.087 | 0.037 |
| AGE1 | 0.026 | 0.024 | 1.068 | 0.285 |
| EDUCATION\_ | -0.006 | 0.035 | -0.157 | 0.875 |
| EDUCATION\_ | -0.022 | 0.036 | -0.618 | 0.536 |
| UNEMPLOYED | -0.029 | 0.033 | -0.889 | 0.374 |
| UNEMPLOYED | 0.003 | 0.032 | 0.087 | 0.931 |
| FIN2 | 0.161 | 0.029 | 5.639 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.517 | 0.000 |
| AGE1 | 0.017 | 0.024 | 0.724 | 0.469 |
| EDUCATION\_ | 0.006 | 0.040 | 0.154 | 0.877 |
| EDUCATION\_ | 0.027 | 0.039 | 0.691 | 0.490 |
| UNEMPLOYED | -0.054 | 0.034 | -1.574 | 0.116 |
| UNEMPLOYED | 0.056 | 0.035 | 1.606 | 0.108 |
| FIN3 | 0.144 | 0.032 | 4.537 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.118 | 0.072 | 1.648 | 0.099 |
| RIM | 0.522 | 0.054 | 9.598 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.558 | 0.070 | 7.947 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.049 | 0.058 | 0.846 | 0.398 |
| WM1 | 0.275 | 0.056 | 4.902 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.131 | 0.064 | 2.062 | 0.039 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.123 | 0.046 | 2.698 | 0.007 |
| WM2 | 0.321 | 0.038 | 8.375 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.196 | 0.043 | 4.589 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.123 | 0.046 | 2.698 | 0.007 |
| WM3 | 0.321 | 0.038 | 8.375 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.196 | 0.043 | 4.589 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.069 | 0.945 |
| EDUCATION\_ | -0.077 | 0.032 | -2.389 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.449 | 0.147 |
| UNEMPLOYED | -0.016 | 0.032 | -0.488 | 0.625 |
| UNEMPLOYED | -0.014 | 0.033 | -0.432 | 0.666 |
| FIN1 | 0.034 | 0.032 | 1.053 | 0.293 |
| FIN2 | -0.004 | 0.033 | -0.126 | 0.900 |
| FIN3 | 0.013 | 0.033 | 0.407 | 0.684 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.435 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.164 | 0.244 |
| UNEMPLOYED | 0.069 | 0.031 | 2.241 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.415 | 0.678 |
| FIN1 | -0.013 | 0.032 | -0.401 | 0.688 |
| FIN2 | -0.026 | 0.032 | -0.800 | 0.424 |
| FIN3 | -0.029 | 0.032 | -0.897 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.539 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.355 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.843 | 0.004 |
| FIN1 | 0.140 | 0.032 | 4.362 | 0.000 |
| FIN2 | 0.161 | 0.031 | 5.127 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.964 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.166 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.478 | 0.000 |
| FIN1 | 0.171 | 0.032 | 5.278 | 0.000 |
| FIN2 | 0.210 | 0.031 | 6.811 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.974 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.481 | 0.000 |
| FIN1 | -0.106 | 0.035 | -3.043 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.888 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.947 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.121 | 0.036 | -3.335 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.113 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.742 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.368 | 0.000 |
| FIN3 | 0.656 | 0.023 | 27.918 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.704 | 0.021 | 33.423 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.938 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.467 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.255 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.549 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.501 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.142 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.442 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.328 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.803 | 0.903 | -1.997 | 0.046 |
| X2 | -1.810 | 0.908 | -1.994 | 0.046 |
| X3 | -1.804 | 0.905 | -1.994 | 0.046 |
| Y1 | 1.652 | 0.821 | 2.012 | 0.044 |
| Y2 | 1.666 | 0.827 | 2.015 | 0.044 |
| Y3 | 1.612 | 0.800 | 2.015 | 0.044 |
| M1 | -1.825 | 0.916 | -1.992 | 0.046 |
| M2 | -1.595 | 0.805 | -1.982 | 0.048 |
| M3 | -1.565 | 0.789 | -1.982 | 0.047 |

# 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 | 0.966 | 0.023 | 41.524 | 0.000 |
| WX3 | 0.953 | 0.029 | 32.444 | 0.000 |
| WY2 | 0.958 | 0.029 | 32.621 | 0.000 |
| WY3 | 0.957 | 0.030 | 31.552 | 0.000 |
| WM2 | 0.958 | 0.020 | 48.029 | 0.000 |
| WM3 | 0.936 | 0.028 | 33.127 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.034 | 0.023 | 1.449 | 0.147 |
| WX3 | 0.047 | 0.029 | 1.590 | 0.112 |
| WY2 | 0.042 | 0.029 | 1.413 | 0.158 |
| WY3 | 0.043 | 0.030 | 1.403 | 0.161 |
| WM2 | 0.042 | 0.020 | 2.086 | 0.037 |
| WM3 | 0.064 | 0.028 | 2.256 | 0.024 |

# 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 |  | 0.004 | 0.049 | 0.073 | 0.197 | 0.316 | 0.339 |
| WX1 |  | -0.133 | -0.093 | -0.075 | 0.031 | 0.132 | 0.151 |
| WM1 |  | -0.210 | -0.156 | -0.125 | 0.032 | 0.183 | 0.213 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | 0.004 | 0.049 | 0.073 | 0.197 | 0.316 | 0.339 |
| WX2 |  | -0.133 | -0.093 | -0.075 | 0.031 | 0.132 | 0.151 |
| WM2 |  | -0.210 | -0.156 | -0.125 | 0.032 | 0.183 | 0.213 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.063 | -0.021 | -0.002 | 0.104 | 0.220 | 0.240 |
| WY1 |  | -0.038 | -0.016 | -0.004 | 0.057 | 0.114 | 0.126 |
| WM1 |  | -0.009 | 0.029 | 0.053 | 0.179 | 0.302 | 0.325 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.063 | -0.021 | -0.002 | 0.104 | 0.220 | 0.240 |
| WY2 |  | -0.038 | -0.016 | -0.004 | 0.057 | 0.114 | 0.126 |
| WM2 |  | -0.009 | 0.029 | 0.053 | 0.179 | 0.302 | 0.325 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.050 | 0.088 | 0.108 | 0.207 | 0.303 | 0.322 |
| WX1 |  | -0.041 | -0.024 | -0.014 | 0.039 | 0.091 | 0.102 |
| WY1 |  | -0.024 | -0.010 | -0.002 | 0.036 | 0.073 | 0.080 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.050 | 0.088 | 0.108 | 0.207 | 0.303 | 0.322 |
| WX2 |  | -0.041 | -0.024 | -0.014 | 0.039 | 0.091 | 0.102 |
| WY2 |  | -0.024 | -0.010 | -0.002 | 0.036 | 0.073 | 0.080 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.351 | 0.390 | 0.410 | 0.511 | 0.611 | 0.629 |
| AGE1 |  | -0.078 | -0.051 | -0.035 | 0.052 | 0.138 | 0.155 |
| EDUCATION\_ |  | -0.062 | -0.042 | -0.033 | 0.022 | 0.077 | 0.089 |
| EDUCATION\_ |  | -0.021 | -0.002 | 0.008 | 0.061 | 0.114 | 0.123 |
| UNEMPLOYED |  | -0.223 | -0.172 | -0.148 | -0.016 | 0.118 | 0.147 |
| UNEMPLOYED |  | -0.132 | -0.070 | -0.039 | 0.127 | 0.299 | 0.336 |
| FIN1 |  | -0.029 | -0.011 | -0.001 | 0.050 | 0.101 | 0.110 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.195 | 0.240 | 0.259 | 0.360 | 0.464 | 0.483 |
| AGE1 |  | -0.086 | -0.055 | -0.039 | 0.048 | 0.135 | 0.153 |
| EDUCATION\_ |  | -0.061 | -0.037 | -0.025 | 0.034 | 0.094 | 0.105 |
| EDUCATION\_ |  | -0.037 | -0.015 | -0.004 | 0.053 | 0.109 | 0.120 |
| UNEMPLOYED |  | -0.154 | -0.104 | -0.077 | 0.054 | 0.193 | 0.217 |
| UNEMPLOYED |  | -0.166 | -0.112 | -0.076 | 0.098 | 0.277 | 0.313 |
| FIN2 |  | 0.003 | 0.021 | 0.031 | 0.086 | 0.140 | 0.151 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.208 | 0.248 | 0.268 | 0.369 | 0.471 | 0.489 |
| AGE1 |  | -0.082 | -0.052 | -0.035 | 0.051 | 0.137 | 0.155 |
| EDUCATION\_ |  | -0.034 | -0.014 | -0.003 | 0.057 | 0.115 | 0.127 |
| EDUCATION\_ |  | -0.050 | -0.027 | -0.015 | 0.041 | 0.098 | 0.108 |
| UNEMPLOYED |  | -0.140 | -0.087 | -0.061 | 0.072 | 0.211 | 0.235 |
| UNEMPLOYED |  | -0.205 | -0.130 | -0.100 | 0.070 | 0.245 | 0.278 |
| FIN3 |  | -0.026 | -0.006 | 0.005 | 0.061 | 0.118 | 0.129 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.461 | -0.415 | -0.391 | -0.272 | -0.152 | -0.130 |
| AGE1 |  | -0.030 | 0.009 | 0.026 | 0.123 | 0.220 | 0.239 |
| EDUCATION\_ |  | -0.148 | -0.119 | -0.105 | -0.029 | 0.046 | 0.060 |
| EDUCATION\_ |  | -0.105 | -0.078 | -0.064 | 0.011 | 0.090 | 0.104 |
| UNEMPLOYED |  | -0.459 | -0.374 | -0.337 | -0.146 | 0.042 | 0.076 |
| UNEMPLOYED |  | -0.269 | -0.171 | -0.115 | 0.144 | 0.390 | 0.437 |
| FIN1 |  | 0.323 | 0.352 | 0.365 | 0.434 | 0.501 | 0.515 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.313 | -0.271 | -0.249 | -0.129 | -0.008 | 0.014 |
| AGE1 |  | -0.050 | -0.011 | 0.008 | 0.105 | 0.202 | 0.222 |
| EDUCATION\_ |  | -0.075 | -0.046 | -0.032 | 0.039 | 0.108 | 0.121 |
| EDUCATION\_ |  | -0.084 | -0.055 | -0.042 | 0.032 | 0.106 | 0.123 |
| UNEMPLOYED |  | -0.403 | -0.338 | -0.305 | -0.123 | 0.060 | 0.093 |
| UNEMPLOYED |  | -0.404 | -0.291 | -0.240 | 0.001 | 0.229 | 0.272 |
| FIN2 |  | 0.310 | 0.341 | 0.354 | 0.423 | 0.490 | 0.504 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.173 | -0.133 | -0.109 | 0.017 | 0.142 | 0.165 |
| AGE1 |  | -0.085 | -0.045 | -0.027 | 0.070 | 0.167 | 0.188 |
| EDUCATION\_ |  | -0.077 | -0.049 | -0.036 | 0.033 | 0.103 | 0.115 |
| EDUCATION\_ |  | -0.061 | -0.035 | -0.024 | 0.042 | 0.110 | 0.122 |
| UNEMPLOYED |  | -0.300 | -0.235 | -0.203 | -0.033 | 0.137 | 0.170 |
| UNEMPLOYED |  | -0.341 | -0.234 | -0.184 | 0.059 | 0.294 | 0.332 |
| FIN3 |  | 0.428 | 0.454 | 0.467 | 0.538 | 0.609 | 0.622 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.069 | 0.089 | 0.098 | 0.154 | 0.209 | 0.218 |
| AGE1 |  | -0.041 | -0.024 | -0.015 | 0.030 | 0.076 | 0.085 |
| EDUCATION\_ |  | -0.078 | -0.065 | -0.059 | -0.028 | 0.004 | 0.010 |
| EDUCATION\_ |  | -0.030 | -0.018 | -0.012 | 0.018 | 0.048 | 0.053 |
| UNEMPLOYED |  | -0.167 | -0.139 | -0.124 | -0.049 | 0.025 | 0.040 |
| UNEMPLOYED |  | -0.104 | -0.062 | -0.042 | 0.062 | 0.163 | 0.181 |
| FIN1 |  | 0.043 | 0.054 | 0.059 | 0.088 | 0.116 | 0.121 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.021 | 0.004 | 0.016 | 0.076 | 0.136 | 0.147 |
| AGE1 |  | -0.039 | -0.024 | -0.015 | 0.030 | 0.076 | 0.085 |
| EDUCATION\_ |  | -0.055 | -0.043 | -0.037 | -0.003 | 0.030 | 0.037 |
| EDUCATION\_ |  | -0.063 | -0.052 | -0.046 | -0.012 | 0.020 | 0.027 |
| UNEMPLOYED |  | -0.178 | -0.147 | -0.130 | -0.045 | 0.040 | 0.055 |
| UNEMPLOYED |  | -0.174 | -0.133 | -0.110 | 0.006 | 0.120 | 0.141 |
| FIN2 |  | 0.059 | 0.070 | 0.077 | 0.108 | 0.140 | 0.146 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.077 | 0.101 | 0.115 | 0.181 | 0.247 | 0.260 |
| AGE1 |  | -0.050 | -0.035 | -0.025 | 0.020 | 0.067 | 0.076 |
| EDUCATION\_ |  | -0.057 | -0.042 | -0.035 | 0.004 | 0.041 | 0.048 |
| EDUCATION\_ |  | -0.040 | -0.028 | -0.021 | 0.015 | 0.052 | 0.059 |
| UNEMPLOYED |  | -0.228 | -0.194 | -0.175 | -0.085 | 0.004 | 0.019 |
| UNEMPLOYED |  | -0.081 | -0.030 | -0.004 | 0.125 | 0.250 | 0.277 |
| FIN3 |  | 0.040 | 0.054 | 0.060 | 0.094 | 0.130 | 0.136 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.031 | -0.009 | 0.002 | 0.053 | 0.106 | 0.114 |
| RIM |  | 0.064 | 0.075 | 0.081 | 0.110 | 0.136 | 0.141 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.073 | 0.089 | 0.094 | 0.126 | 0.157 | 0.163 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.052 | -0.035 | -0.026 | 0.025 | 0.073 | 0.084 |
| WM1 |  | 0.025 | 0.032 | 0.036 | 0.058 | 0.083 | 0.089 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.010 | 0.001 | 0.007 | 0.038 | 0.069 | 0.077 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.001 | 0.016 | 0.023 | 0.061 | 0.097 | 0.103 |
| WM2 |  | 0.056 | 0.063 | 0.066 | 0.086 | 0.104 | 0.107 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.028 | 0.038 | 0.042 | 0.068 | 0.091 | 0.094 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.001 | 0.016 | 0.023 | 0.061 | 0.097 | 0.103 |
| WM3 |  | 0.056 | 0.063 | 0.066 | 0.086 | 0.104 | 0.107 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.028 | 0.038 | 0.042 | 0.068 | 0.091 | 0.094 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.019 | -0.015 | -0.013 | -0.001 | 0.012 | 0.014 |
| EDUCATION\_ |  | -0.074 | -0.065 | -0.060 | -0.036 | -0.011 | -0.006 |
| EDUCATION\_ |  | -0.059 | -0.050 | -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 | 0.006 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.061 | -0.037 | -0.012 | -0.007 |
| EDUCATION\_ |  | -0.056 | -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 | 0.392 | 0.403 | 0.452 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.041 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.047 | 0.063 | 0.071 | 0.116 | 0.160 | 0.169 |
| FIN2 |  | 0.064 | 0.080 | 0.087 | 0.130 | 0.172 | 0.180 |
| FIN3 |  | 0.063 | 0.081 | 0.089 | 0.134 | 0.178 | 0.186 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.046 | -0.043 | -0.031 | -0.018 | -0.016 |
| FIN1 |  | 0.074 | 0.091 | 0.099 | 0.145 | 0.190 | 0.200 |
| FIN2 |  | 0.108 | 0.122 | 0.129 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.112 | 0.129 | 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 |  | -0.039 | -0.035 | -0.032 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.440 | 0.456 | 0.464 | 0.505 | 0.546 | 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 | 0.544 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.617 | 0.621 | 0.646 | 0.671 | 0.676 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.664 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.856 | 3.906 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.671 | 3.691 | 3.701 | 3.754 | 3.807 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.172 | 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 |  | 3.708 | 3.725 | 3.733 | 3.777 | 3.821 | 3.829 |
| FIN3 |  | 3.682 | 3.699 | 3.707 | 3.754 | 3.800 | 3.809 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.854 | -3.325 | -3.065 | -1.672 | -0.273 | -0.015 |
| X2 |  | -3.854 | -3.325 | -3.065 | -1.672 | -0.273 | -0.015 |
| X3 |  | -3.854 | -3.325 | -3.065 | -1.672 | -0.273 | -0.015 |
| Y1 |  | -0.512 | 0.026 | 0.351 | 1.905 | 3.433 | 3.746 |
| Y2 |  | -0.512 | 0.026 | 0.351 | 1.905 | 3.433 | 3.746 |
| Y3 |  | -0.512 | 0.026 | 0.351 | 1.905 | 3.433 | 3.746 |
| M1 |  | -2.046 | -1.763 | -1.629 | -0.889 | -0.159 | -0.016 |
| M2 |  | -2.046 | -1.763 | -1.629 | -0.889 | -0.159 | -0.016 |
| M3 |  | -2.046 | -1.763 | -1.629 | -0.889 | -0.159 | -0.016 |
| 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 | 0.907 | 0.946 | 0.987 | 0.996 |
| EDUCATION\_ |  | 0.914 | 0.929 | 0.938 | 0.983 | 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 | 0.728 | 0.772 | 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 |  | 0.312 | 0.341 | 0.352 | 0.418 | 0.468 | 0.480 |
| RIY |  | 0.311 | 0.353 | 0.374 | 0.485 | 0.575 | 0.594 |
| RIM |  | 0.072 | 0.080 | 0.084 | 0.106 | 0.123 | 0.127 |
| WX1 |  | 0.294 | 0.311 | 0.320 | 0.375 | 0.441 | 0.456 |
| WY1 |  | 0.501 | 0.543 | 0.564 | 0.688 | 0.823 | 0.852 |
| WM1 |  | 0.091 | 0.097 | 0.100 | 0.119 | 0.139 | 0.144 |
| 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 |  | 0.311 | 0.328 | 0.336 | 0.383 | 0.422 | 0.432 |
| WX3 |  | 0.311 | 0.328 | 0.336 | 0.383 | 0.422 | 0.432 |
| WY2 |  | 0.490 | 0.525 | 0.542 | 0.647 | 0.744 | 0.766 |
| WY3 |  | 0.490 | 0.525 | 0.542 | 0.647 | 0.744 | 0.766 |
| WM2 |  | 0.163 | 0.168 | 0.171 | 0.187 | 0.199 | 0.202 |
| WM3 |  | 0.163 | 0.168 | 0.171 | 0.187 | 0.199 | 0.202 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.001 | 0.005 | 0.268 | 0.789 | -0.008 | 0.012 |