# 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 | 2.430 | 0.015 |
| WX1 | 0.033 | 0.059 | 0.558 | 0.577 |
| WM1 | 0.049 | 0.094 | 0.516 | 0.606 |
| WY3 ON |  |  |  |  |
| WY2 | 0.180 | 0.074 | 2.430 | 0.015 |
| WX2 | 0.033 | 0.059 | 0.558 | 0.577 |
| WM2 | 0.049 | 0.094 | 0.516 | 0.606 |
| WX2 ON |  |  |  |  |
| WX1 | 0.136 | 0.071 | 1.915 | 0.055 |
| WY1 | 0.056 | 0.036 | 1.571 | 0.116 |
| WM1 | 0.131 | 0.070 | 1.864 | 0.062 |
| WX3 ON |  |  |  |  |
| WX2 | 0.136 | 0.071 | 1.915 | 0.055 |
| WY2 | 0.056 | 0.036 | 1.571 | 0.116 |
| WM2 | 0.131 | 0.070 | 1.864 | 0.062 |
| WM2 ON |  |  |  |  |
| WM1 | 0.300 | 0.063 | 4.751 | 0.000 |
| WX1 | 0.027 | 0.032 | 0.848 | 0.397 |
| WY1 | 0.033 | 0.021 | 1.559 | 0.119 |
| WM3 ON |  |  |  |  |
| WM2 | 0.300 | 0.063 | 4.751 | 0.000 |
| WX2 | 0.027 | 0.032 | 0.848 | 0.397 |
| WY2 | 0.033 | 0.021 | 1.559 | 0.119 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.511 | 0.061 | 8.335 | 0.000 |
| AGE1 | 0.054 | 0.052 | 1.039 | 0.299 |
| EDUCATION\_ | 0.022 | 0.034 | 0.652 | 0.514 |
| EDUCATION\_ | 0.061 | 0.032 | 1.885 | 0.059 |
| UNEMPLOYED | -0.016 | 0.080 | -0.202 | 0.840 |
| UNEMPLOYED | 0.124 | 0.103 | 1.200 | 0.230 |
| FIN1 | 0.054 | 0.031 | 1.723 | 0.085 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.362 | 0.062 | 5.808 | 0.000 |
| AGE1 | 0.050 | 0.052 | 0.950 | 0.342 |
| EDUCATION\_ | 0.034 | 0.036 | 0.934 | 0.350 |
| EDUCATION\_ | 0.052 | 0.035 | 1.503 | 0.133 |
| UNEMPLOYED | 0.054 | 0.081 | 0.664 | 0.507 |
| UNEMPLOYED | 0.099 | 0.107 | 0.929 | 0.353 |
| FIN2 | 0.090 | 0.034 | 2.675 | 0.007 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.370 | 0.062 | 6.008 | 0.000 |
| AGE1 | 0.053 | 0.052 | 1.018 | 0.309 |
| EDUCATION\_ | 0.056 | 0.036 | 1.566 | 0.117 |
| EDUCATION\_ | 0.041 | 0.034 | 1.183 | 0.237 |
| UNEMPLOYED | 0.071 | 0.082 | 0.868 | 0.385 |
| UNEMPLOYED | 0.070 | 0.104 | 0.675 | 0.500 |
| FIN3 | 0.065 | 0.035 | 1.867 | 0.062 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.267 | 0.073 | -3.673 | 0.000 |
| AGE1 | 0.125 | 0.059 | 2.136 | 0.033 |
| EDUCATION\_ | -0.029 | 0.046 | -0.626 | 0.531 |
| EDUCATION\_ | 0.011 | 0.047 | 0.240 | 0.810 |
| UNEMPLOYED | -0.146 | 0.115 | -1.273 | 0.203 |
| UNEMPLOYED | 0.138 | 0.154 | 0.898 | 0.369 |
| FIN1 | 0.433 | 0.042 | 10.258 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.127 | 0.073 | -1.744 | 0.081 |
| AGE1 | 0.106 | 0.059 | 1.800 | 0.072 |
| EDUCATION\_ | 0.039 | 0.043 | 0.906 | 0.365 |
| EDUCATION\_ | 0.031 | 0.045 | 0.688 | 0.491 |
| UNEMPLOYED | -0.123 | 0.110 | -1.117 | 0.264 |
| UNEMPLOYED | -0.001 | 0.143 | -0.007 | 0.994 |
| FIN2 | 0.424 | 0.041 | 10.273 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.019 | 0.076 | 0.249 | 0.803 |
| AGE1 | 0.071 | 0.059 | 1.204 | 0.229 |
| EDUCATION\_ | 0.033 | 0.042 | 0.790 | 0.429 |
| EDUCATION\_ | 0.041 | 0.041 | 1.020 | 0.308 |
| UNEMPLOYED | -0.033 | 0.103 | -0.316 | 0.752 |
| UNEMPLOYED | 0.051 | 0.146 | 0.350 | 0.726 |
| FIN3 | 0.540 | 0.044 | 12.344 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.156 | 0.042 | -3.681 | 0.000 |
| AGE1 | 0.076 | 0.039 | 1.948 | 0.051 |
| EDUCATION\_ | -0.023 | 0.025 | -0.903 | 0.367 |
| EDUCATION\_ | 0.023 | 0.024 | 0.957 | 0.339 |
| UNEMPLOYED | 0.017 | 0.061 | 0.282 | 0.778 |
| UNEMPLOYED | 0.184 | 0.089 | 2.079 | 0.038 |
| FIN1 | 0.107 | 0.022 | 4.952 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.155 | 0.046 | -3.373 | 0.001 |
| AGE1 | 0.073 | 0.039 | 1.876 | 0.061 |
| EDUCATION\_ | -0.006 | 0.026 | -0.222 | 0.824 |
| EDUCATION\_ | 0.017 | 0.027 | 0.640 | 0.522 |
| UNEMPLOYED | 0.012 | 0.067 | 0.179 | 0.858 |
| UNEMPLOYED | -0.002 | 0.093 | -0.022 | 0.983 |
| FIN2 | 0.110 | 0.023 | 4.857 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.107 | 0.048 | -2.247 | 0.025 |
| AGE1 | 0.072 | 0.039 | 1.847 | 0.065 |
| EDUCATION\_ | 0.003 | 0.027 | 0.116 | 0.908 |
| EDUCATION\_ | 0.010 | 0.026 | 0.382 | 0.703 |
| UNEMPLOYED | -0.043 | 0.065 | -0.656 | 0.512 |
| UNEMPLOYED | 0.142 | 0.090 | 1.584 | 0.113 |
| FIN3 | 0.105 | 0.025 | 4.251 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.050 | 0.031 | 1.614 | 0.107 |
| RIM | 0.046 | 0.020 | 2.302 | 0.021 |
| RIY WITH |  |  |  |  |
| RIM | 0.179 | 0.026 | 6.806 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.029 | 0.030 | 0.995 | 0.320 |
| WM1 | 0.049 | 0.017 | 2.854 | 0.004 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.078 | 0.027 | 2.854 | 0.004 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.061 | 0.022 | 2.728 | 0.006 |
| WM2 | 0.059 | 0.012 | 4.754 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.094 | 0.015 | 6.249 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.061 | 0.022 | 2.728 | 0.006 |
| WM3 | 0.059 | 0.012 | 4.754 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.094 | 0.015 | 6.249 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.075 | 0.940 |
| EDUCATION\_ | -0.036 | 0.015 | -2.398 | 0.016 |
| EDUCATION\_ | -0.022 | 0.015 | -1.474 | 0.140 |
| UNEMPLOYED | -0.003 | 0.006 | -0.476 | 0.634 |
| UNEMPLOYED | -0.002 | 0.004 | -0.424 | 0.671 |
| FIN1 | 0.014 | 0.013 | 1.033 | 0.301 |
| FIN2 | -0.002 | 0.013 | -0.129 | 0.897 |
| FIN3 | 0.005 | 0.014 | 0.401 | 0.689 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.440 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.178 | 0.239 |
| UNEMPLOYED | 0.012 | 0.005 | 2.225 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.435 | 0.663 |
| FIN1 | -0.005 | 0.013 | -0.407 | 0.684 |
| FIN2 | -0.010 | 0.013 | -0.788 | 0.431 |
| FIN3 | -0.012 | 0.014 | -0.897 | 0.369 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.927 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.484 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.745 | 0.006 |
| FIN1 | 0.116 | 0.027 | 4.302 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.040 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.914 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.935 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.083 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.238 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.602 | 0.000 |
| FIN3 | 0.183 | 0.027 | 6.779 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.272 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.989 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.857 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.828 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.169 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.984 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.663 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.381 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.229 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.775 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.403 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.238 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.284 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.472 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.356 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.373 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.430 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.586 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.470 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.712 | 0.840 | -2.039 | 0.041 |
| X2 | -1.712 | 0.840 | -2.039 | 0.041 |
| X3 | -1.712 | 0.840 | -2.039 | 0.041 |
| Y1 | 1.873 | 0.941 | 1.990 | 0.047 |
| Y2 | 1.873 | 0.941 | 1.990 | 0.047 |
| Y3 | 1.873 | 0.941 | 1.990 | 0.047 |
| M1 | -1.511 | 0.625 | -2.418 | 0.016 |
| M2 | -1.511 | 0.625 | -2.418 | 0.016 |
| M3 | -1.511 | 0.625 | -2.418 | 0.016 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.294 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.732 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.646 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.914 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.315 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.063 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.422 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.757 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.564 | 0.000 |
| RIX | 0.408 | 0.037 | 11.154 | 0.000 |
| RIY | 0.495 | 0.059 | 8.321 | 0.000 |
| RIM | 0.236 | 0.022 | 10.837 | 0.000 |
| WX1 | 0.379 | 0.038 | 10.018 | 0.000 |
| WY1 | 0.684 | 0.078 | 8.739 | 0.000 |
| WM1 | 0.157 | 0.020 | 7.811 | 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 | 0.390 | 0.027 | 14.412 | 0.000 |
| WX3 | 0.390 | 0.027 | 14.412 | 0.000 |
| WY2 | 0.640 | 0.061 | 10.485 | 0.000 |
| WY3 | 0.640 | 0.061 | 10.485 | 0.000 |
| WM2 | 0.221 | 0.011 | 19.390 | 0.000 |
| WM3 | 0.221 | 0.011 | 19.390 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.691 | 0.029 | 23.667 | 0.000 |
| X2 | 0.691 | 0.028 | 24.750 | 0.000 |
| X3 | 0.690 | 0.029 | 24.053 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.609 | 0.037 | 16.522 | 0.000 |
| Y2 | 0.615 | 0.038 | 16.225 | 0.000 |
| Y3 | 0.595 | 0.037 | 16.036 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.759 | 0.032 | 24.061 | 0.000 |
| M2 | 0.694 | 0.027 | 26.004 | 0.000 |
| M3 | 0.689 | 0.028 | 24.674 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.666 | 0.028 | 23.684 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.689 | 0.028 | 24.686 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.691 | 0.028 | 24.423 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.716 | 0.031 | 22.783 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.713 | 0.033 | 21.577 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.690 | 0.033 | 21.149 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.619 | 0.038 | 16.493 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.698 | 0.026 | 27.205 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.706 | 0.027 | 26.419 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.183 | 0.072 | 2.525 | 0.012 |
| WX1 | 0.025 | 0.045 | 0.557 | 0.577 |
| WM1 | 0.024 | 0.046 | 0.508 | 0.611 |
| WY3 ON |  |  |  |  |
| WY2 | 0.180 | 0.074 | 2.436 | 0.015 |
| WX2 | 0.026 | 0.046 | 0.557 | 0.578 |
| WM2 | 0.029 | 0.057 | 0.511 | 0.609 |
| WX2 ON |  |  |  |  |
| WX1 | 0.132 | 0.069 | 1.917 | 0.055 |
| WY1 | 0.073 | 0.047 | 1.560 | 0.119 |
| WM1 | 0.082 | 0.045 | 1.819 | 0.069 |
| WX3 ON |  |  |  |  |
| WX2 | 0.135 | 0.071 | 1.921 | 0.055 |
| WY2 | 0.072 | 0.046 | 1.573 | 0.116 |
| WM2 | 0.100 | 0.054 | 1.866 | 0.062 |
| WM2 ON |  |  |  |  |
| WM1 | 0.243 | 0.056 | 4.322 | 0.000 |
| WX1 | 0.034 | 0.041 | 0.843 | 0.399 |
| WY1 | 0.056 | 0.036 | 1.550 | 0.121 |
| WM3 ON |  |  |  |  |
| WM2 | 0.295 | 0.061 | 4.868 | 0.000 |
| WX2 | 0.035 | 0.042 | 0.838 | 0.402 |
| WY2 | 0.054 | 0.035 | 1.552 | 0.121 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.265 | 0.030 | 8.831 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.039 | 0.299 |
| EDUCATION\_ | 0.023 | 0.035 | 0.654 | 0.513 |
| EDUCATION\_ | 0.065 | 0.034 | 1.889 | 0.059 |
| UNEMPLOYED | -0.006 | 0.031 | -0.203 | 0.839 |
| UNEMPLOYED | 0.034 | 0.028 | 1.212 | 0.226 |
| FIN1 | 0.050 | 0.029 | 1.733 | 0.083 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.187 | 0.031 | 5.960 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.951 | 0.342 |
| EDUCATION\_ | 0.036 | 0.038 | 0.935 | 0.350 |
| EDUCATION\_ | 0.056 | 0.037 | 1.509 | 0.131 |
| UNEMPLOYED | 0.021 | 0.032 | 0.666 | 0.505 |
| UNEMPLOYED | 0.027 | 0.029 | 0.936 | 0.350 |
| FIN2 | 0.081 | 0.030 | 2.685 | 0.007 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.191 | 0.031 | 6.145 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.018 | 0.309 |
| EDUCATION\_ | 0.059 | 0.038 | 1.567 | 0.117 |
| EDUCATION\_ | 0.044 | 0.037 | 1.185 | 0.236 |
| UNEMPLOYED | 0.028 | 0.032 | 0.870 | 0.384 |
| UNEMPLOYED | 0.019 | 0.028 | 0.680 | 0.497 |
| FIN3 | 0.061 | 0.032 | 1.879 | 0.060 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.111 | 0.030 | -3.723 | 0.000 |
| AGE1 | 0.052 | 0.025 | 2.131 | 0.033 |
| EDUCATION\_ | -0.024 | 0.039 | -0.627 | 0.531 |
| EDUCATION\_ | 0.010 | 0.040 | 0.240 | 0.810 |
| UNEMPLOYED | -0.046 | 0.035 | -1.287 | 0.198 |
| UNEMPLOYED | 0.031 | 0.034 | 0.903 | 0.367 |
| FIN1 | 0.319 | 0.032 | 9.901 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.053 | 0.030 | -1.751 | 0.080 |
| AGE1 | 0.045 | 0.025 | 1.797 | 0.072 |
| EDUCATION\_ | 0.033 | 0.036 | 0.906 | 0.365 |
| EDUCATION\_ | 0.027 | 0.039 | 0.690 | 0.490 |
| UNEMPLOYED | -0.039 | 0.035 | -1.125 | 0.261 |
| UNEMPLOYED | 0.000 | 0.032 | -0.007 | 0.994 |
| FIN2 | 0.307 | 0.030 | 10.283 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.008 | 0.031 | 0.249 | 0.803 |
| AGE1 | 0.029 | 0.024 | 1.203 | 0.229 |
| EDUCATION\_ | 0.027 | 0.035 | 0.791 | 0.429 |
| EDUCATION\_ | 0.035 | 0.034 | 1.025 | 0.305 |
| UNEMPLOYED | -0.010 | 0.031 | -0.317 | 0.751 |
| UNEMPLOYED | 0.011 | 0.031 | 0.353 | 0.724 |
| FIN3 | 0.396 | 0.031 | 12.938 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.031 | -3.720 | 0.000 |
| AGE1 | 0.057 | 0.029 | 1.953 | 0.051 |
| EDUCATION\_ | -0.035 | 0.039 | -0.904 | 0.366 |
| EDUCATION\_ | 0.036 | 0.037 | 0.958 | 0.338 |
| UNEMPLOYED | 0.010 | 0.034 | 0.283 | 0.778 |
| UNEMPLOYED | 0.073 | 0.035 | 2.086 | 0.037 |
| FIN1 | 0.142 | 0.029 | 4.924 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.031 | -3.420 | 0.001 |
| AGE1 | 0.050 | 0.027 | 1.876 | 0.061 |
| EDUCATION\_ | -0.008 | 0.037 | -0.222 | 0.824 |
| EDUCATION\_ | 0.024 | 0.038 | 0.640 | 0.522 |
| UNEMPLOYED | 0.006 | 0.034 | 0.179 | 0.858 |
| UNEMPLOYED | -0.001 | 0.034 | -0.022 | 0.983 |
| FIN2 | 0.130 | 0.027 | 4.850 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.073 | 0.032 | -2.260 | 0.024 |
| AGE1 | 0.049 | 0.027 | 1.847 | 0.065 |
| EDUCATION\_ | 0.004 | 0.037 | 0.116 | 0.908 |
| EDUCATION\_ | 0.014 | 0.037 | 0.382 | 0.703 |
| UNEMPLOYED | -0.022 | 0.033 | -0.658 | 0.511 |
| UNEMPLOYED | 0.051 | 0.032 | 1.589 | 0.112 |
| FIN3 | 0.129 | 0.030 | 4.316 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.112 | 0.070 | 1.590 | 0.112 |
| RIM | 0.150 | 0.063 | 2.387 | 0.017 |
| RIY WITH |  |  |  |  |
| RIM | 0.523 | 0.060 | 8.717 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.058 | 0.057 | 1.009 | 0.313 |
| WM1 | 0.201 | 0.063 | 3.172 | 0.002 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.238 | 0.072 | 3.313 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.123 | 0.046 | 2.684 | 0.007 |
| WM2 | 0.200 | 0.041 | 4.888 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.250 | 0.040 | 6.279 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.123 | 0.046 | 2.684 | 0.007 |
| WM3 | 0.200 | 0.041 | 4.888 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.250 | 0.040 | 6.279 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.075 | 0.940 |
| EDUCATION\_ | -0.077 | 0.032 | -2.394 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.474 | 0.140 |
| UNEMPLOYED | -0.015 | 0.032 | -0.475 | 0.635 |
| UNEMPLOYED | -0.014 | 0.033 | -0.424 | 0.672 |
| FIN1 | 0.033 | 0.032 | 1.034 | 0.301 |
| FIN2 | -0.004 | 0.033 | -0.129 | 0.897 |
| FIN3 | 0.013 | 0.033 | 0.401 | 0.689 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.437 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.176 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.239 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.435 | 0.664 |
| FIN1 | -0.013 | 0.032 | -0.407 | 0.684 |
| FIN2 | -0.025 | 0.032 | -0.788 | 0.431 |
| FIN3 | -0.029 | 0.032 | -0.899 | 0.369 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.550 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.844 | 0.004 |
| FIN1 | 0.140 | 0.032 | 4.374 | 0.000 |
| FIN2 | 0.161 | 0.032 | 5.123 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.963 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.173 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.457 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.286 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.822 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.984 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.483 | 0.000 |
| FIN1 | -0.106 | 0.035 | -3.048 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.892 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.937 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.350 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.128 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.761 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.334 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.907 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.415 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.917 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.462 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.219 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.553 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.493 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.140 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.438 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.321 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.853 | 0.904 | -2.050 | 0.040 |
| X2 | -1.853 | 0.906 | -2.046 | 0.041 |
| X3 | -1.849 | 0.904 | -2.047 | 0.041 |
| Y1 | 1.622 | 0.818 | 1.982 | 0.047 |
| Y2 | 1.638 | 0.826 | 1.985 | 0.047 |
| Y3 | 1.585 | 0.799 | 1.984 | 0.047 |
| M1 | -2.363 | 0.975 | -2.424 | 0.015 |
| M2 | -2.158 | 0.893 | -2.418 | 0.016 |
| M3 | -2.145 | 0.887 | -2.417 | 0.016 |

# 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 | 0.962 | 0.025 | 38.423 | 0.000 |
| WX3 | 0.954 | 0.029 | 32.346 | 0.000 |
| WY2 | 0.963 | 0.027 | 35.890 | 0.000 |
| WY3 | 0.962 | 0.028 | 34.615 | 0.000 |
| WM2 | 0.927 | 0.031 | 29.700 | 0.000 |
| WM3 | 0.895 | 0.038 | 23.453 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.691 | 0.029 | 23.667 | 0.000 |
| X2 | 0.691 | 0.028 | 24.750 | 0.000 |
| X3 | 0.690 | 0.029 | 24.053 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.609 | 0.037 | 16.522 | 0.000 |
| Y2 | 0.615 | 0.038 | 16.225 | 0.000 |
| Y3 | 0.595 | 0.037 | 16.036 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.759 | 0.032 | 24.061 | 0.000 |
| M2 | 0.694 | 0.027 | 26.004 | 0.000 |
| M3 | 0.689 | 0.028 | 24.674 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.666 | 0.028 | 23.684 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.689 | 0.028 | 24.686 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.691 | 0.028 | 24.423 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.716 | 0.031 | 22.783 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.713 | 0.033 | 21.577 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.690 | 0.033 | 21.149 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.619 | 0.038 | 16.493 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.698 | 0.026 | 27.205 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.706 | 0.027 | 26.419 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.183 | 0.072 | 2.525 | 0.012 |
| WX1 | 0.025 | 0.045 | 0.557 | 0.577 |
| WM1 | 0.024 | 0.046 | 0.508 | 0.611 |
| WY3 ON |  |  |  |  |
| WY2 | 0.180 | 0.074 | 2.436 | 0.015 |
| WX2 | 0.026 | 0.046 | 0.557 | 0.578 |
| WM2 | 0.029 | 0.057 | 0.511 | 0.609 |
| WX2 ON |  |  |  |  |
| WX1 | 0.132 | 0.069 | 1.917 | 0.055 |
| WY1 | 0.073 | 0.047 | 1.560 | 0.119 |
| WM1 | 0.082 | 0.045 | 1.819 | 0.069 |
| WX3 ON |  |  |  |  |
| WX2 | 0.135 | 0.071 | 1.921 | 0.055 |
| WY2 | 0.072 | 0.046 | 1.573 | 0.116 |
| WM2 | 0.100 | 0.054 | 1.866 | 0.062 |
| WM2 ON |  |  |  |  |
| WM1 | 0.243 | 0.056 | 4.322 | 0.000 |
| WX1 | 0.034 | 0.041 | 0.843 | 0.399 |
| WY1 | 0.056 | 0.036 | 1.550 | 0.121 |
| WM3 ON |  |  |  |  |
| WM2 | 0.295 | 0.061 | 4.868 | 0.000 |
| WX2 | 0.035 | 0.042 | 0.838 | 0.402 |
| WY2 | 0.054 | 0.035 | 1.552 | 0.121 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.265 | 0.030 | 8.831 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.039 | 0.299 |
| EDUCATION\_ | 0.023 | 0.035 | 0.654 | 0.513 |
| EDUCATION\_ | 0.065 | 0.034 | 1.889 | 0.059 |
| UNEMPLOYED | -0.006 | 0.031 | -0.203 | 0.839 |
| UNEMPLOYED | 0.034 | 0.028 | 1.212 | 0.226 |
| FIN1 | 0.050 | 0.029 | 1.733 | 0.083 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.187 | 0.031 | 5.960 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.951 | 0.342 |
| EDUCATION\_ | 0.036 | 0.038 | 0.935 | 0.350 |
| EDUCATION\_ | 0.056 | 0.037 | 1.509 | 0.131 |
| UNEMPLOYED | 0.021 | 0.032 | 0.666 | 0.505 |
| UNEMPLOYED | 0.027 | 0.029 | 0.936 | 0.350 |
| FIN2 | 0.081 | 0.030 | 2.685 | 0.007 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.191 | 0.031 | 6.145 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.018 | 0.309 |
| EDUCATION\_ | 0.059 | 0.038 | 1.567 | 0.117 |
| EDUCATION\_ | 0.044 | 0.037 | 1.185 | 0.236 |
| UNEMPLOYED | 0.028 | 0.032 | 0.870 | 0.384 |
| UNEMPLOYED | 0.019 | 0.028 | 0.680 | 0.497 |
| FIN3 | 0.061 | 0.032 | 1.879 | 0.060 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.111 | 0.030 | -3.723 | 0.000 |
| AGE1 | 0.052 | 0.025 | 2.131 | 0.033 |
| EDUCATION\_ | -0.024 | 0.039 | -0.627 | 0.531 |
| EDUCATION\_ | 0.010 | 0.040 | 0.240 | 0.810 |
| UNEMPLOYED | -0.046 | 0.035 | -1.287 | 0.198 |
| UNEMPLOYED | 0.031 | 0.034 | 0.903 | 0.367 |
| FIN1 | 0.319 | 0.032 | 9.901 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.053 | 0.030 | -1.751 | 0.080 |
| AGE1 | 0.045 | 0.025 | 1.797 | 0.072 |
| EDUCATION\_ | 0.033 | 0.036 | 0.906 | 0.365 |
| EDUCATION\_ | 0.027 | 0.039 | 0.690 | 0.490 |
| UNEMPLOYED | -0.039 | 0.035 | -1.125 | 0.261 |
| UNEMPLOYED | 0.000 | 0.032 | -0.007 | 0.994 |
| FIN2 | 0.307 | 0.030 | 10.283 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.008 | 0.031 | 0.249 | 0.803 |
| AGE1 | 0.029 | 0.024 | 1.203 | 0.229 |
| EDUCATION\_ | 0.027 | 0.035 | 0.791 | 0.429 |
| EDUCATION\_ | 0.035 | 0.034 | 1.025 | 0.305 |
| UNEMPLOYED | -0.010 | 0.031 | -0.317 | 0.751 |
| UNEMPLOYED | 0.011 | 0.031 | 0.353 | 0.724 |
| FIN3 | 0.396 | 0.031 | 12.938 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.031 | -3.720 | 0.000 |
| AGE1 | 0.057 | 0.029 | 1.953 | 0.051 |
| EDUCATION\_ | -0.035 | 0.039 | -0.904 | 0.366 |
| EDUCATION\_ | 0.036 | 0.037 | 0.958 | 0.338 |
| UNEMPLOYED | 0.010 | 0.034 | 0.283 | 0.778 |
| UNEMPLOYED | 0.073 | 0.035 | 2.086 | 0.037 |
| FIN1 | 0.142 | 0.029 | 4.924 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.031 | -3.420 | 0.001 |
| AGE1 | 0.050 | 0.027 | 1.876 | 0.061 |
| EDUCATION\_ | -0.008 | 0.037 | -0.222 | 0.824 |
| EDUCATION\_ | 0.024 | 0.038 | 0.640 | 0.522 |
| UNEMPLOYED | 0.006 | 0.034 | 0.179 | 0.858 |
| UNEMPLOYED | -0.001 | 0.034 | -0.022 | 0.983 |
| FIN2 | 0.130 | 0.027 | 4.850 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.073 | 0.032 | -2.260 | 0.024 |
| AGE1 | 0.049 | 0.027 | 1.847 | 0.065 |
| EDUCATION\_ | 0.004 | 0.037 | 0.116 | 0.908 |
| EDUCATION\_ | 0.014 | 0.037 | 0.382 | 0.703 |
| UNEMPLOYED | -0.022 | 0.033 | -0.658 | 0.511 |
| UNEMPLOYED | 0.051 | 0.032 | 1.589 | 0.112 |
| FIN3 | 0.129 | 0.030 | 4.316 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.112 | 0.070 | 1.590 | 0.112 |
| RIM | 0.150 | 0.063 | 2.387 | 0.017 |
| RIY WITH |  |  |  |  |
| RIM | 0.523 | 0.060 | 8.717 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.058 | 0.057 | 1.009 | 0.313 |
| WM1 | 0.201 | 0.063 | 3.172 | 0.002 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.238 | 0.072 | 3.313 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.123 | 0.046 | 2.684 | 0.007 |
| WM2 | 0.200 | 0.041 | 4.888 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.250 | 0.040 | 6.279 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.123 | 0.046 | 2.684 | 0.007 |
| WM3 | 0.200 | 0.041 | 4.888 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.250 | 0.040 | 6.279 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.075 | 0.940 |
| EDUCATION\_ | -0.077 | 0.032 | -2.394 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.474 | 0.140 |
| UNEMPLOYED | -0.015 | 0.032 | -0.475 | 0.635 |
| UNEMPLOYED | -0.014 | 0.033 | -0.424 | 0.672 |
| FIN1 | 0.033 | 0.032 | 1.034 | 0.301 |
| FIN2 | -0.004 | 0.033 | -0.129 | 0.897 |
| FIN3 | 0.013 | 0.033 | 0.401 | 0.689 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.437 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.176 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.239 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.435 | 0.664 |
| FIN1 | -0.013 | 0.032 | -0.407 | 0.684 |
| FIN2 | -0.025 | 0.032 | -0.788 | 0.431 |
| FIN3 | -0.029 | 0.032 | -0.899 | 0.369 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.550 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.844 | 0.004 |
| FIN1 | 0.140 | 0.032 | 4.374 | 0.000 |
| FIN2 | 0.161 | 0.032 | 5.123 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.963 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.173 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.457 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.286 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.822 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.984 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.483 | 0.000 |
| FIN1 | -0.106 | 0.035 | -3.048 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.892 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.937 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.350 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.128 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.761 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.334 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.907 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.415 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.917 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.462 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.219 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.553 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.493 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.140 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.438 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.321 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.853 | 0.904 | -2.050 | 0.040 |
| X2 | -1.853 | 0.906 | -2.046 | 0.041 |
| X3 | -1.849 | 0.904 | -2.047 | 0.041 |
| Y1 | 1.622 | 0.818 | 1.982 | 0.047 |
| Y2 | 1.638 | 0.826 | 1.985 | 0.047 |
| Y3 | 1.585 | 0.799 | 1.984 | 0.047 |
| M1 | -2.363 | 0.975 | -2.424 | 0.015 |
| M2 | -2.158 | 0.893 | -2.418 | 0.016 |
| M3 | -2.145 | 0.887 | -2.417 | 0.016 |

# 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 | 0.962 | 0.025 | 38.423 | 0.000 |
| WX3 | 0.954 | 0.029 | 32.346 | 0.000 |
| WY2 | 0.963 | 0.027 | 35.890 | 0.000 |
| WY3 | 0.962 | 0.028 | 34.615 | 0.000 |
| WM2 | 0.927 | 0.031 | 29.700 | 0.000 |
| WM3 | 0.895 | 0.038 | 23.453 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.038 | 0.025 | 1.501 | 0.133 |
| WX3 | 0.046 | 0.029 | 1.574 | 0.115 |
| WY2 | 0.037 | 0.027 | 1.391 | 0.164 |
| WY3 | 0.038 | 0.028 | 1.380 | 0.168 |
| WM2 | 0.073 | 0.031 | 2.347 | 0.019 |
| WM3 | 0.105 | 0.038 | 2.741 | 0.006 |

# 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 | 0.059 | 0.180 | 0.301 | 0.323 |
| WX1 |  | -0.123 | -0.083 | -0.065 | 0.033 | 0.130 | 0.150 |
| WM1 |  | -0.208 | -0.146 | -0.113 | 0.049 | 0.195 | 0.227 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.007 | 0.034 | 0.059 | 0.180 | 0.301 | 0.323 |
| WX2 |  | -0.123 | -0.083 | -0.065 | 0.033 | 0.130 | 0.150 |
| WM2 |  | -0.208 | -0.146 | -0.113 | 0.049 | 0.195 | 0.227 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.043 | 0.002 | 0.021 | 0.136 | 0.257 | 0.279 |
| WY1 |  | -0.038 | -0.016 | -0.004 | 0.056 | 0.114 | 0.125 |
| WM1 |  | -0.051 | -0.009 | 0.012 | 0.131 | 0.246 | 0.266 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.043 | 0.002 | 0.021 | 0.136 | 0.257 | 0.279 |
| WY2 |  | -0.038 | -0.016 | -0.004 | 0.056 | 0.114 | 0.125 |
| WM2 |  | -0.051 | -0.009 | 0.012 | 0.131 | 0.246 | 0.266 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.141 | 0.176 | 0.197 | 0.300 | 0.406 | 0.425 |
| WX1 |  | -0.054 | -0.035 | -0.025 | 0.027 | 0.081 | 0.091 |
| WY1 |  | -0.023 | -0.010 | -0.004 | 0.033 | 0.066 | 0.072 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.141 | 0.176 | 0.197 | 0.300 | 0.406 | 0.425 |
| WX2 |  | -0.054 | -0.035 | -0.025 | 0.027 | 0.081 | 0.091 |
| WY2 |  | -0.023 | -0.010 | -0.004 | 0.033 | 0.066 | 0.072 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.353 | 0.390 | 0.410 | 0.511 | 0.611 | 0.630 |
| AGE1 |  | -0.077 | -0.048 | -0.032 | 0.054 | 0.140 | 0.157 |
| EDUCATION\_ |  | -0.062 | -0.042 | -0.033 | 0.022 | 0.077 | 0.089 |
| EDUCATION\_ |  | -0.022 | -0.002 | 0.008 | 0.061 | 0.113 | 0.123 |
| UNEMPLOYED |  | -0.223 | -0.172 | -0.148 | -0.016 | 0.118 | 0.145 |
| UNEMPLOYED |  | -0.136 | -0.074 | -0.043 | 0.124 | 0.297 | 0.333 |
| FIN1 |  | -0.026 | -0.008 | 0.002 | 0.054 | 0.105 | 0.114 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.198 | 0.242 | 0.261 | 0.362 | 0.467 | 0.486 |
| AGE1 |  | -0.084 | -0.053 | -0.037 | 0.050 | 0.136 | 0.153 |
| EDUCATION\_ |  | -0.061 | -0.037 | -0.026 | 0.034 | 0.094 | 0.105 |
| EDUCATION\_ |  | -0.038 | -0.015 | -0.004 | 0.052 | 0.108 | 0.120 |
| UNEMPLOYED |  | -0.154 | -0.103 | -0.077 | 0.054 | 0.193 | 0.217 |
| UNEMPLOYED |  | -0.165 | -0.110 | -0.074 | 0.099 | 0.277 | 0.313 |
| FIN2 |  | 0.005 | 0.024 | 0.034 | 0.090 | 0.146 | 0.156 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.211 | 0.250 | 0.270 | 0.370 | 0.472 | 0.490 |
| AGE1 |  | -0.080 | -0.051 | -0.033 | 0.053 | 0.139 | 0.155 |
| EDUCATION\_ |  | -0.035 | -0.014 | -0.003 | 0.056 | 0.115 | 0.126 |
| EDUCATION\_ |  | -0.050 | -0.027 | -0.016 | 0.041 | 0.097 | 0.108 |
| UNEMPLOYED |  | -0.142 | -0.088 | -0.062 | 0.071 | 0.210 | 0.234 |
| UNEMPLOYED |  | -0.202 | -0.130 | -0.101 | 0.070 | 0.244 | 0.278 |
| FIN3 |  | -0.024 | -0.003 | 0.009 | 0.065 | 0.122 | 0.133 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.454 | -0.410 | -0.386 | -0.267 | -0.148 | -0.125 |
| AGE1 |  | -0.027 | 0.011 | 0.029 | 0.125 | 0.222 | 0.240 |
| EDUCATION\_ |  | -0.148 | -0.119 | -0.105 | -0.029 | 0.047 | 0.061 |
| EDUCATION\_ |  | -0.105 | -0.078 | -0.064 | 0.011 | 0.090 | 0.104 |
| UNEMPLOYED |  | -0.459 | -0.374 | -0.336 | -0.146 | 0.043 | 0.076 |
| UNEMPLOYED |  | -0.272 | -0.178 | -0.121 | 0.138 | 0.385 | 0.432 |
| FIN1 |  | 0.323 | 0.350 | 0.363 | 0.433 | 0.501 | 0.514 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.313 | -0.268 | -0.247 | -0.127 | -0.006 | 0.016 |
| AGE1 |  | -0.049 | -0.010 | 0.011 | 0.106 | 0.204 | 0.224 |
| EDUCATION\_ |  | -0.075 | -0.046 | -0.032 | 0.039 | 0.109 | 0.121 |
| EDUCATION\_ |  | -0.084 | -0.056 | -0.043 | 0.031 | 0.106 | 0.123 |
| UNEMPLOYED |  | -0.403 | -0.338 | -0.305 | -0.123 | 0.060 | 0.093 |
| UNEMPLOYED |  | -0.402 | -0.292 | -0.242 | -0.001 | 0.228 | 0.270 |
| FIN2 |  | 0.314 | 0.342 | 0.356 | 0.424 | 0.492 | 0.505 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.171 | -0.130 | -0.106 | 0.019 | 0.145 | 0.167 |
| AGE1 |  | -0.084 | -0.044 | -0.026 | 0.071 | 0.169 | 0.189 |
| EDUCATION\_ |  | -0.077 | -0.049 | -0.036 | 0.033 | 0.103 | 0.115 |
| EDUCATION\_ |  | -0.062 | -0.036 | -0.025 | 0.041 | 0.109 | 0.122 |
| UNEMPLOYED |  | -0.299 | -0.235 | -0.202 | -0.033 | 0.137 | 0.170 |
| UNEMPLOYED |  | -0.351 | -0.243 | -0.191 | 0.051 | 0.287 | 0.326 |
| FIN3 |  | 0.430 | 0.456 | 0.469 | 0.540 | 0.612 | 0.625 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.269 | -0.240 | -0.226 | -0.156 | -0.088 | -0.074 |
| AGE1 |  | -0.023 | -0.001 | 0.012 | 0.076 | 0.140 | 0.152 |
| EDUCATION\_ |  | -0.088 | -0.073 | -0.064 | -0.023 | 0.019 | 0.027 |
| EDUCATION\_ |  | -0.041 | -0.024 | -0.017 | 0.023 | 0.063 | 0.071 |
| UNEMPLOYED |  | -0.141 | -0.103 | -0.082 | 0.017 | 0.117 | 0.135 |
| UNEMPLOYED |  | -0.045 | 0.010 | 0.038 | 0.184 | 0.329 | 0.356 |
| FIN1 |  | 0.051 | 0.065 | 0.071 | 0.107 | 0.142 | 0.149 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.274 | -0.246 | -0.232 | -0.155 | -0.081 | -0.066 |
| AGE1 |  | -0.026 | -0.004 | 0.010 | 0.073 | 0.138 | 0.149 |
| EDUCATION\_ |  | -0.073 | -0.058 | -0.049 | -0.006 | 0.038 | 0.046 |
| EDUCATION\_ |  | -0.052 | -0.036 | -0.027 | 0.017 | 0.060 | 0.068 |
| UNEMPLOYED |  | -0.165 | -0.118 | -0.097 | 0.012 | 0.121 | 0.145 |
| UNEMPLOYED |  | -0.248 | -0.188 | -0.154 | -0.002 | 0.153 | 0.184 |
| FIN2 |  | 0.053 | 0.066 | 0.073 | 0.110 | 0.147 | 0.155 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.236 | -0.203 | -0.188 | -0.107 | -0.030 | -0.015 |
| AGE1 |  | -0.028 | -0.004 | 0.007 | 0.072 | 0.135 | 0.148 |
| EDUCATION\_ |  | -0.066 | -0.050 | -0.042 | 0.003 | 0.047 | 0.055 |
| EDUCATION\_ |  | -0.060 | -0.043 | -0.034 | 0.010 | 0.054 | 0.063 |
| UNEMPLOYED |  | -0.209 | -0.174 | -0.151 | -0.043 | 0.063 | 0.084 |
| UNEMPLOYED |  | -0.105 | -0.037 | -0.005 | 0.142 | 0.287 | 0.314 |
| FIN3 |  | 0.042 | 0.057 | 0.065 | 0.105 | 0.146 | 0.154 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.033 | -0.012 | -0.001 | 0.050 | 0.101 | 0.110 |
| RIM |  | -0.009 | 0.005 | 0.011 | 0.046 | 0.078 | 0.084 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.108 | 0.125 | 0.133 | 0.179 | 0.219 | 0.228 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.047 | -0.028 | -0.020 | 0.029 | 0.078 | 0.088 |
| WM1 |  | 0.008 | 0.018 | 0.022 | 0.049 | 0.078 | 0.085 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.014 | 0.028 | 0.036 | 0.078 | 0.125 | 0.135 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.001 | 0.016 | 0.023 | 0.061 | 0.097 | 0.104 |
| WM2 |  | 0.026 | 0.034 | 0.038 | 0.059 | 0.078 | 0.082 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.052 | 0.062 | 0.068 | 0.094 | 0.117 | 0.122 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.001 | 0.016 | 0.023 | 0.061 | 0.097 | 0.104 |
| WM3 |  | 0.026 | 0.034 | 0.038 | 0.059 | 0.078 | 0.082 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.052 | 0.062 | 0.068 | 0.094 | 0.117 | 0.122 |
| 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\_ |  | -0.060 | -0.051 | -0.046 | -0.022 | 0.003 | 0.007 |
| 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 | -0.041 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.047 | 0.063 | 0.071 | 0.116 | 0.161 | 0.169 |
| FIN2 |  | 0.064 | 0.079 | 0.087 | 0.130 | 0.172 | 0.180 |
| FIN3 |  | 0.064 | 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 | -0.045 | -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 | 0.130 | 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 |  | -0.040 | -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 | 0.675 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.856 | 3.907 | 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 | 3.809 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.873 | -3.358 | -3.100 | -1.712 | -0.311 | -0.050 |
| X2 |  | -3.873 | -3.358 | -3.100 | -1.712 | -0.311 | -0.050 |
| X3 |  | -3.873 | -3.358 | -3.100 | -1.712 | -0.311 | -0.050 |
| Y1 |  | -0.515 | 0.013 | 0.315 | 1.873 | 3.402 | 3.712 |
| Y2 |  | -0.515 | 0.013 | 0.315 | 1.873 | 3.402 | 3.712 |
| Y3 |  | -0.515 | 0.013 | 0.315 | 1.873 | 3.402 | 3.712 |
| M1 |  | -3.122 | -2.744 | -2.552 | -1.511 | -0.491 | -0.283 |
| M2 |  | -3.122 | -2.744 | -2.552 | -1.511 | -0.491 | -0.283 |
| M3 |  | -3.122 | -2.744 | -2.552 | -1.511 | -0.491 | -0.283 |
| 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\_ |  | 0.885 | 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 |  | 0.657 | 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 |  | 0.299 | 0.328 | 0.340 | 0.408 | 0.460 | 0.472 |
| RIY |  | 0.327 | 0.368 | 0.388 | 0.495 | 0.582 | 0.600 |
| RIM |  | 0.170 | 0.187 | 0.195 | 0.236 | 0.267 | 0.272 |
| WX1 |  | 0.296 | 0.313 | 0.323 | 0.379 | 0.447 | 0.462 |
| WY1 |  | 0.499 | 0.540 | 0.559 | 0.684 | 0.816 | 0.845 |
| WM1 |  | 0.113 | 0.122 | 0.128 | 0.157 | 0.192 | 0.200 |
| 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 |  | 0.316 | 0.333 | 0.341 | 0.390 | 0.431 | 0.440 |
| WX3 |  | 0.316 | 0.333 | 0.341 | 0.390 | 0.431 | 0.440 |
| WY2 |  | 0.483 | 0.519 | 0.537 | 0.640 | 0.737 | 0.758 |
| WY3 |  | 0.483 | 0.519 | 0.537 | 0.640 | 0.737 | 0.758 |
| WM2 |  | 0.191 | 0.197 | 0.200 | 0.221 | 0.238 | 0.242 |
| WM3 |  | 0.191 | 0.197 | 0.200 | 0.221 | 0.238 | 0.242 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.001 | 0.004 | 0.319 | 0.750 | -0.007 | 0.011 |