# 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 | -0.017 | 0.080 | -0.208 | 0.835 |
| WX1 | 0.021 | 0.042 | 0.489 | 0.625 |
| WM1 | 0.075 | 0.068 | 1.107 | 0.268 |
| WY3 ON |  |  |  |  |
| WY2 | -0.017 | 0.080 | -0.208 | 0.835 |
| WX2 | 0.021 | 0.042 | 0.489 | 0.625 |
| WM2 | 0.075 | 0.068 | 1.107 | 0.268 |
| WX2 ON |  |  |  |  |
| WX1 | 0.065 | 0.066 | 0.993 | 0.321 |
| WY1 | 0.019 | 0.055 | 0.344 | 0.731 |
| WM1 | 0.141 | 0.079 | 1.792 | 0.073 |
| WX3 ON |  |  |  |  |
| WX2 | 0.065 | 0.066 | 0.993 | 0.321 |
| WY2 | 0.019 | 0.055 | 0.344 | 0.731 |
| WM2 | 0.141 | 0.079 | 1.792 | 0.073 |
| WM2 ON |  |  |  |  |
| WM1 | 0.241 | 0.063 | 3.847 | 0.000 |
| WX1 | -0.006 | 0.029 | -0.211 | 0.833 |
| WY1 | 0.049 | 0.035 | 1.407 | 0.159 |
| WM3 ON |  |  |  |  |
| WM2 | 0.241 | 0.063 | 3.847 | 0.000 |
| WX2 | -0.006 | 0.029 | -0.211 | 0.833 |
| WY2 | 0.049 | 0.035 | 1.407 | 0.159 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.586 | 0.058 | 10.085 | 0.000 |
| AGE1 | 0.103 | 0.051 | 2.039 | 0.041 |
| EDUCATION\_ | 0.035 | 0.033 | 1.051 | 0.293 |
| EDUCATION\_ | 0.052 | 0.031 | 1.688 | 0.091 |
| UNEMPLOYED | -0.082 | 0.076 | -1.078 | 0.281 |
| UNEMPLOYED | 0.181 | 0.097 | 1.873 | 0.061 |
| FIN1 | 0.054 | 0.029 | 1.867 | 0.062 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.410 | 0.060 | 6.804 | 0.000 |
| AGE1 | 0.100 | 0.051 | 1.958 | 0.050 |
| EDUCATION\_ | 0.022 | 0.035 | 0.628 | 0.530 |
| EDUCATION\_ | 0.052 | 0.033 | 1.584 | 0.113 |
| UNEMPLOYED | -0.029 | 0.080 | -0.367 | 0.714 |
| UNEMPLOYED | 0.235 | 0.110 | 2.125 | 0.034 |
| FIN2 | 0.112 | 0.030 | 3.718 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.420 | 0.061 | 6.932 | 0.000 |
| AGE1 | 0.106 | 0.050 | 2.103 | 0.036 |
| EDUCATION\_ | 0.031 | 0.035 | 0.884 | 0.377 |
| EDUCATION\_ | 0.034 | 0.033 | 1.029 | 0.304 |
| UNEMPLOYED | -0.044 | 0.080 | -0.545 | 0.586 |
| UNEMPLOYED | 0.266 | 0.103 | 2.581 | 0.010 |
| FIN3 | 0.093 | 0.033 | 2.799 | 0.005 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.045 | -2.834 | 0.005 |
| AGE1 | 0.043 | 0.039 | 1.103 | 0.270 |
| EDUCATION\_ | 0.020 | 0.026 | 0.770 | 0.441 |
| EDUCATION\_ | -0.005 | 0.024 | -0.201 | 0.840 |
| UNEMPLOYED | 0.006 | 0.067 | 0.095 | 0.924 |
| UNEMPLOYED | 0.071 | 0.095 | 0.745 | 0.456 |
| FIN1 | 0.145 | 0.023 | 6.338 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.049 | -2.395 | 0.017 |
| AGE1 | 0.047 | 0.040 | 1.176 | 0.240 |
| EDUCATION\_ | 0.006 | 0.028 | 0.214 | 0.830 |
| EDUCATION\_ | -0.004 | 0.028 | -0.140 | 0.889 |
| UNEMPLOYED | -0.142 | 0.067 | -2.115 | 0.034 |
| UNEMPLOYED | 0.100 | 0.097 | 1.033 | 0.301 |
| FIN2 | 0.147 | 0.026 | 5.686 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.047 | -1.303 | 0.192 |
| AGE1 | 0.029 | 0.039 | 0.748 | 0.455 |
| EDUCATION\_ | 0.008 | 0.028 | 0.305 | 0.760 |
| EDUCATION\_ | 0.014 | 0.025 | 0.553 | 0.580 |
| UNEMPLOYED | -0.024 | 0.062 | -0.377 | 0.706 |
| UNEMPLOYED | 0.156 | 0.089 | 1.757 | 0.079 |
| FIN3 | 0.186 | 0.024 | 7.670 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.031 | -0.741 | 0.459 |
| AGE1 | 0.045 | 0.028 | 1.624 | 0.104 |
| EDUCATION\_ | -0.033 | 0.019 | -1.751 | 0.080 |
| EDUCATION\_ | 0.007 | 0.018 | 0.367 | 0.714 |
| UNEMPLOYED | 0.013 | 0.045 | 0.289 | 0.773 |
| UNEMPLOYED | 0.116 | 0.062 | 1.868 | 0.062 |
| FIN1 | 0.098 | 0.016 | 5.981 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.033 | -2.008 | 0.045 |
| AGE1 | 0.047 | 0.028 | 1.692 | 0.091 |
| EDUCATION\_ | -0.025 | 0.020 | -1.251 | 0.211 |
| EDUCATION\_ | -0.002 | 0.020 | -0.076 | 0.940 |
| UNEMPLOYED | -0.021 | 0.050 | -0.421 | 0.674 |
| UNEMPLOYED | -0.020 | 0.063 | -0.319 | 0.749 |
| FIN2 | 0.102 | 0.018 | 5.537 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.496 | 0.620 |
| AGE1 | 0.040 | 0.028 | 1.457 | 0.145 |
| EDUCATION\_ | -0.022 | 0.021 | -1.038 | 0.299 |
| EDUCATION\_ | 0.012 | 0.021 | 0.607 | 0.544 |
| UNEMPLOYED | 0.002 | 0.050 | 0.037 | 0.971 |
| UNEMPLOYED | 0.066 | 0.063 | 1.051 | 0.293 |
| FIN3 | 0.100 | 0.020 | 5.034 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.095 | 0.018 | 5.241 | 0.000 |
| RIM | 0.145 | 0.014 | 10.383 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.099 | 0.011 | 9.104 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.013 | 0.013 | 1.020 | 0.308 |
| WM1 | 0.042 | 0.011 | 3.927 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.032 | 0.009 | 3.740 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.052 | 0.013 | 3.871 | 0.000 |
| WM2 | 0.071 | 0.010 | 7.296 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.055 | 0.008 | 7.095 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.052 | 0.013 | 3.871 | 0.000 |
| WM3 | 0.071 | 0.010 | 7.296 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.055 | 0.008 | 7.095 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.079 | 0.937 |
| EDUCATION\_ | -0.036 | 0.015 | -2.369 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.458 | 0.145 |
| UNEMPLOYED | -0.003 | 0.006 | -0.506 | 0.613 |
| UNEMPLOYED | -0.002 | 0.004 | -0.402 | 0.687 |
| FIN1 | 0.014 | 0.013 | 1.068 | 0.286 |
| FIN2 | -0.001 | 0.013 | -0.077 | 0.939 |
| FIN3 | 0.006 | 0.014 | 0.434 | 0.664 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.455 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.186 | 0.235 |
| UNEMPLOYED | 0.012 | 0.005 | 2.228 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.447 | 0.655 |
| FIN1 | -0.006 | 0.013 | -0.419 | 0.675 |
| FIN2 | -0.010 | 0.013 | -0.788 | 0.431 |
| FIN3 | -0.012 | 0.014 | -0.906 | 0.365 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.931 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.489 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.750 | 0.006 |
| FIN1 | 0.119 | 0.027 | 4.376 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.124 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.991 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.934 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.121 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.259 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.623 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.811 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.272 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.033 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.915 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.873 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.190 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.979 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.660 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.358 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.213 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.503 | 0.024 | 20.753 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.440 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.235 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.241 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.398 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.355 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.388 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.582 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.393 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.550 | 0.810 | -3.147 | 0.002 |
| X2 | -2.550 | 0.810 | -3.147 | 0.002 |
| X3 | -2.550 | 0.810 | -3.147 | 0.002 |
| Y1 | -1.208 | 0.633 | -1.908 | 0.056 |
| Y2 | -1.208 | 0.633 | -1.908 | 0.056 |
| Y3 | -1.208 | 0.633 | -1.908 | 0.056 |
| M1 | -0.969 | 0.441 | -2.197 | 0.028 |
| M2 | -0.969 | 0.441 | -2.197 | 0.028 |
| M3 | -0.969 | 0.441 | -2.197 | 0.028 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.292 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.733 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.650 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.936 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.315 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.411 | 0.000 |
| FIN2 | 0.683 | 0.027 | 25.732 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.563 | 0.000 |
| RIX | 0.438 | 0.030 | 14.573 | 0.000 |
| RIY | 0.253 | 0.020 | 12.503 | 0.000 |
| RIM | 0.118 | 0.010 | 11.471 | 0.000 |
| WX1 | 0.291 | 0.026 | 11.407 | 0.000 |
| WY1 | 0.187 | 0.018 | 10.615 | 0.000 |
| WM1 | 0.085 | 0.009 | 9.219 | 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 | 0.323 | 0.024 | 13.273 | 0.000 |
| WX3 | 0.323 | 0.024 | 13.273 | 0.000 |
| WY2 | 0.214 | 0.018 | 11.809 | 0.000 |
| WY3 | 0.214 | 0.018 | 11.809 | 0.000 |
| WM2 | 0.143 | 0.007 | 20.704 | 0.000 |
| WM3 | 0.143 | 0.007 | 20.704 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.731 | 0.020 | 36.738 | 0.000 |
| X2 | 0.731 | 0.021 | 33.998 | 0.000 |
| X3 | 0.730 | 0.022 | 33.125 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.742 | 0.022 | 33.887 | 0.000 |
| Y2 | 0.719 | 0.024 | 29.871 | 0.000 |
| Y3 | 0.713 | 0.025 | 28.880 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.746 | 0.028 | 26.252 | 0.000 |
| M2 | 0.653 | 0.024 | 27.438 | 0.000 |
| M3 | 0.649 | 0.025 | 25.523 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.596 | 0.023 | 26.391 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.631 | 0.024 | 25.940 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.633 | 0.025 | 25.380 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.638 | 0.024 | 26.673 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.662 | 0.025 | 26.033 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.658 | 0.025 | 25.843 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.635 | 0.032 | 19.985 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.736 | 0.021 | 35.424 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.742 | 0.022 | 34.092 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.016 | 0.075 | -0.207 | 0.836 |
| WX1 | 0.024 | 0.049 | 0.491 | 0.623 |
| WM1 | 0.047 | 0.043 | 1.095 | 0.273 |
| WY3 ON |  |  |  |  |
| WY2 | -0.017 | 0.080 | -0.208 | 0.835 |
| WX2 | 0.025 | 0.052 | 0.489 | 0.625 |
| WM2 | 0.063 | 0.057 | 1.107 | 0.268 |
| WX2 ON |  |  |  |  |
| WX1 | 0.062 | 0.061 | 1.003 | 0.316 |
| WY1 | 0.014 | 0.041 | 0.344 | 0.731 |
| WM1 | 0.072 | 0.042 | 1.731 | 0.083 |
| WX3 ON |  |  |  |  |
| WX2 | 0.065 | 0.065 | 0.996 | 0.319 |
| WY2 | 0.015 | 0.044 | 0.344 | 0.731 |
| WM2 | 0.095 | 0.053 | 1.781 | 0.075 |
| WM2 ON |  |  |  |  |
| WM1 | 0.182 | 0.051 | 3.604 | 0.000 |
| WX1 | -0.008 | 0.040 | -0.210 | 0.833 |
| WY1 | 0.055 | 0.039 | 1.416 | 0.157 |
| WM3 ON |  |  |  |  |
| WM2 | 0.238 | 0.061 | 3.932 | 0.000 |
| WX2 | -0.009 | 0.042 | -0.211 | 0.833 |
| WY2 | 0.058 | 0.042 | 1.397 | 0.162 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.310 | 0.029 | 10.699 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.039 | 0.041 |
| EDUCATION\_ | 0.037 | 0.035 | 1.056 | 0.291 |
| EDUCATION\_ | 0.057 | 0.034 | 1.689 | 0.091 |
| UNEMPLOYED | -0.033 | 0.030 | -1.079 | 0.281 |
| UNEMPLOYED | 0.051 | 0.027 | 1.892 | 0.059 |
| FIN1 | 0.051 | 0.027 | 1.868 | 0.062 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.970 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.956 | 0.051 |
| EDUCATION\_ | 0.023 | 0.037 | 0.628 | 0.530 |
| EDUCATION\_ | 0.057 | 0.036 | 1.586 | 0.113 |
| UNEMPLOYED | -0.012 | 0.032 | -0.368 | 0.713 |
| UNEMPLOYED | 0.066 | 0.031 | 2.133 | 0.033 |
| FIN2 | 0.102 | 0.027 | 3.739 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.031 | 7.092 | 0.000 |
| AGE1 | 0.056 | 0.027 | 2.101 | 0.036 |
| EDUCATION\_ | 0.033 | 0.038 | 0.885 | 0.376 |
| EDUCATION\_ | 0.037 | 0.036 | 1.031 | 0.303 |
| UNEMPLOYED | -0.017 | 0.032 | -0.547 | 0.584 |
| UNEMPLOYED | 0.075 | 0.029 | 2.584 | 0.010 |
| FIN3 | 0.089 | 0.031 | 2.823 | 0.005 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.090 | 0.032 | -2.822 | 0.005 |
| AGE1 | 0.031 | 0.028 | 1.107 | 0.268 |
| EDUCATION\_ | 0.029 | 0.038 | 0.771 | 0.440 |
| EDUCATION\_ | -0.007 | 0.035 | -0.202 | 0.840 |
| UNEMPLOYED | 0.003 | 0.035 | 0.095 | 0.924 |
| UNEMPLOYED | 0.027 | 0.035 | 0.750 | 0.453 |
| FIN1 | 0.183 | 0.029 | 6.230 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.397 | 0.017 |
| AGE1 | 0.032 | 0.028 | 1.177 | 0.239 |
| EDUCATION\_ | 0.008 | 0.039 | 0.214 | 0.830 |
| EDUCATION\_ | -0.006 | 0.040 | -0.140 | 0.889 |
| UNEMPLOYED | -0.073 | 0.034 | -2.124 | 0.034 |
| UNEMPLOYED | 0.037 | 0.035 | 1.039 | 0.299 |
| FIN2 | 0.174 | 0.031 | 5.683 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.303 | 0.193 |
| AGE1 | 0.020 | 0.027 | 0.748 | 0.455 |
| EDUCATION\_ | 0.012 | 0.038 | 0.305 | 0.760 |
| EDUCATION\_ | 0.020 | 0.036 | 0.554 | 0.580 |
| UNEMPLOYED | -0.012 | 0.032 | -0.378 | 0.706 |
| UNEMPLOYED | 0.057 | 0.032 | 1.768 | 0.077 |
| FIN3 | 0.228 | 0.029 | 7.752 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.024 | 0.032 | -0.742 | 0.458 |
| AGE1 | 0.047 | 0.029 | 1.623 | 0.105 |
| EDUCATION\_ | -0.070 | 0.040 | -1.762 | 0.078 |
| EDUCATION\_ | 0.014 | 0.038 | 0.367 | 0.713 |
| UNEMPLOYED | 0.010 | 0.035 | 0.290 | 0.772 |
| UNEMPLOYED | 0.064 | 0.034 | 1.878 | 0.060 |
| FIN1 | 0.181 | 0.030 | 6.055 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.020 | 0.043 |
| AGE1 | 0.043 | 0.025 | 1.690 | 0.091 |
| EDUCATION\_ | -0.046 | 0.037 | -1.256 | 0.209 |
| EDUCATION\_ | -0.003 | 0.037 | -0.076 | 0.940 |
| UNEMPLOYED | -0.015 | 0.035 | -0.422 | 0.673 |
| UNEMPLOYED | -0.010 | 0.031 | -0.321 | 0.748 |
| FIN2 | 0.160 | 0.028 | 5.613 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.496 | 0.620 |
| AGE1 | 0.037 | 0.025 | 1.456 | 0.145 |
| EDUCATION\_ | -0.041 | 0.039 | -1.040 | 0.298 |
| EDUCATION\_ | 0.023 | 0.039 | 0.607 | 0.544 |
| UNEMPLOYED | 0.001 | 0.034 | 0.037 | 0.971 |
| UNEMPLOYED | 0.032 | 0.030 | 1.056 | 0.291 |
| FIN3 | 0.164 | 0.032 | 5.189 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.287 | 0.051 | 5.677 | 0.000 |
| RIM | 0.638 | 0.038 | 16.703 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.575 | 0.040 | 14.496 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.057 | 0.055 | 1.033 | 0.301 |
| WM1 | 0.265 | 0.058 | 4.575 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.255 | 0.057 | 4.439 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.198 | 0.049 | 4.082 | 0.000 |
| WM2 | 0.331 | 0.042 | 7.780 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.315 | 0.038 | 8.283 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.198 | 0.049 | 4.082 | 0.000 |
| WM3 | 0.331 | 0.042 | 7.780 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.315 | 0.038 | 8.283 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.079 | 0.937 |
| EDUCATION\_ | -0.076 | 0.032 | -2.365 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.458 | 0.145 |
| UNEMPLOYED | -0.016 | 0.032 | -0.505 | 0.613 |
| UNEMPLOYED | -0.013 | 0.033 | -0.402 | 0.688 |
| FIN1 | 0.034 | 0.032 | 1.068 | 0.285 |
| FIN2 | -0.003 | 0.033 | -0.076 | 0.939 |
| FIN3 | 0.014 | 0.033 | 0.434 | 0.664 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.452 | 0.014 |
| EDUCATION\_ | -0.038 | 0.032 | -1.185 | 0.236 |
| UNEMPLOYED | 0.069 | 0.031 | 2.242 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.447 | 0.655 |
| FIN1 | -0.013 | 0.032 | -0.418 | 0.676 |
| FIN2 | -0.025 | 0.032 | -0.788 | 0.431 |
| FIN3 | -0.029 | 0.032 | -0.907 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.554 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.370 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.848 | 0.004 |
| FIN1 | 0.143 | 0.032 | 4.459 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.220 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.052 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.172 | 0.000 |
| UNEMPLOYED | -0.122 | 0.027 | -4.506 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.308 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.845 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.019 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.482 | 0.000 |
| FIN1 | -0.108 | 0.035 | -3.095 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.952 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.985 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.375 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.121 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.758 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.309 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.857 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.353 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.935 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.015 | 0.064 | 62.460 | 0.000 |
| EDUCATION\_ | 3.784 | 0.060 | 63.191 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.552 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.497 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.116 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.384 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.312 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.818 | 0.890 | -3.165 | 0.002 |
| X2 | -2.815 | 0.893 | -3.152 | 0.002 |
| X3 | -2.811 | 0.890 | -3.157 | 0.002 |
| Y1 | -1.783 | 0.928 | -1.920 | 0.055 |
| Y2 | -1.728 | 0.905 | -1.910 | 0.056 |
| Y3 | -1.715 | 0.897 | -1.911 | 0.056 |
| M1 | -2.107 | 0.958 | -2.199 | 0.028 |
| M2 | -1.845 | 0.841 | -2.194 | 0.028 |
| M3 | -1.832 | 0.834 | -2.195 | 0.028 |

# 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 | 0.988 | 0.013 | 74.720 | 0.000 |
| WX3 | 0.981 | 0.019 | 51.764 | 0.000 |
| WY2 | 0.997 | 0.010 | 104.916 | 0.000 |
| WY3 | 0.995 | 0.013 | 78.720 | 0.000 |
| WM2 | 0.959 | 0.021 | 45.893 | 0.000 |
| WM3 | 0.933 | 0.031 | 30.456 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.731 | 0.020 | 36.738 | 0.000 |
| X2 | 0.731 | 0.021 | 33.998 | 0.000 |
| X3 | 0.730 | 0.022 | 33.125 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.742 | 0.022 | 33.887 | 0.000 |
| Y2 | 0.719 | 0.024 | 29.871 | 0.000 |
| Y3 | 0.713 | 0.025 | 28.880 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.746 | 0.028 | 26.252 | 0.000 |
| M2 | 0.653 | 0.024 | 27.438 | 0.000 |
| M3 | 0.649 | 0.025 | 25.523 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.596 | 0.023 | 26.391 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.631 | 0.024 | 25.940 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.633 | 0.025 | 25.380 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.638 | 0.024 | 26.673 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.662 | 0.025 | 26.033 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.658 | 0.025 | 25.843 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.635 | 0.032 | 19.985 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.736 | 0.021 | 35.424 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.742 | 0.022 | 34.092 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.016 | 0.075 | -0.207 | 0.836 |
| WX1 | 0.024 | 0.049 | 0.491 | 0.623 |
| WM1 | 0.047 | 0.043 | 1.095 | 0.273 |
| WY3 ON |  |  |  |  |
| WY2 | -0.017 | 0.080 | -0.208 | 0.835 |
| WX2 | 0.025 | 0.052 | 0.489 | 0.625 |
| WM2 | 0.063 | 0.057 | 1.107 | 0.268 |
| WX2 ON |  |  |  |  |
| WX1 | 0.062 | 0.061 | 1.003 | 0.316 |
| WY1 | 0.014 | 0.041 | 0.344 | 0.731 |
| WM1 | 0.072 | 0.042 | 1.731 | 0.083 |
| WX3 ON |  |  |  |  |
| WX2 | 0.065 | 0.065 | 0.996 | 0.319 |
| WY2 | 0.015 | 0.044 | 0.344 | 0.731 |
| WM2 | 0.095 | 0.053 | 1.781 | 0.075 |
| WM2 ON |  |  |  |  |
| WM1 | 0.182 | 0.051 | 3.604 | 0.000 |
| WX1 | -0.008 | 0.040 | -0.210 | 0.833 |
| WY1 | 0.055 | 0.039 | 1.416 | 0.157 |
| WM3 ON |  |  |  |  |
| WM2 | 0.238 | 0.061 | 3.932 | 0.000 |
| WX2 | -0.009 | 0.042 | -0.211 | 0.833 |
| WY2 | 0.058 | 0.042 | 1.397 | 0.162 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.310 | 0.029 | 10.699 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.039 | 0.041 |
| EDUCATION\_ | 0.037 | 0.035 | 1.056 | 0.291 |
| EDUCATION\_ | 0.057 | 0.034 | 1.689 | 0.091 |
| UNEMPLOYED | -0.033 | 0.030 | -1.079 | 0.281 |
| UNEMPLOYED | 0.051 | 0.027 | 1.892 | 0.059 |
| FIN1 | 0.051 | 0.027 | 1.868 | 0.062 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.970 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.956 | 0.051 |
| EDUCATION\_ | 0.023 | 0.037 | 0.628 | 0.530 |
| EDUCATION\_ | 0.057 | 0.036 | 1.586 | 0.113 |
| UNEMPLOYED | -0.012 | 0.032 | -0.368 | 0.713 |
| UNEMPLOYED | 0.066 | 0.031 | 2.133 | 0.033 |
| FIN2 | 0.102 | 0.027 | 3.739 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.031 | 7.092 | 0.000 |
| AGE1 | 0.056 | 0.027 | 2.101 | 0.036 |
| EDUCATION\_ | 0.033 | 0.038 | 0.885 | 0.376 |
| EDUCATION\_ | 0.037 | 0.036 | 1.031 | 0.303 |
| UNEMPLOYED | -0.017 | 0.032 | -0.547 | 0.584 |
| UNEMPLOYED | 0.075 | 0.029 | 2.584 | 0.010 |
| FIN3 | 0.089 | 0.031 | 2.823 | 0.005 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.090 | 0.032 | -2.822 | 0.005 |
| AGE1 | 0.031 | 0.028 | 1.107 | 0.268 |
| EDUCATION\_ | 0.029 | 0.038 | 0.771 | 0.440 |
| EDUCATION\_ | -0.007 | 0.035 | -0.202 | 0.840 |
| UNEMPLOYED | 0.003 | 0.035 | 0.095 | 0.924 |
| UNEMPLOYED | 0.027 | 0.035 | 0.750 | 0.453 |
| FIN1 | 0.183 | 0.029 | 6.230 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.397 | 0.017 |
| AGE1 | 0.032 | 0.028 | 1.177 | 0.239 |
| EDUCATION\_ | 0.008 | 0.039 | 0.214 | 0.830 |
| EDUCATION\_ | -0.006 | 0.040 | -0.140 | 0.889 |
| UNEMPLOYED | -0.073 | 0.034 | -2.124 | 0.034 |
| UNEMPLOYED | 0.037 | 0.035 | 1.039 | 0.299 |
| FIN2 | 0.174 | 0.031 | 5.683 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.303 | 0.193 |
| AGE1 | 0.020 | 0.027 | 0.748 | 0.455 |
| EDUCATION\_ | 0.012 | 0.038 | 0.305 | 0.760 |
| EDUCATION\_ | 0.020 | 0.036 | 0.554 | 0.580 |
| UNEMPLOYED | -0.012 | 0.032 | -0.378 | 0.706 |
| UNEMPLOYED | 0.057 | 0.032 | 1.768 | 0.077 |
| FIN3 | 0.228 | 0.029 | 7.752 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.024 | 0.032 | -0.742 | 0.458 |
| AGE1 | 0.047 | 0.029 | 1.623 | 0.105 |
| EDUCATION\_ | -0.070 | 0.040 | -1.762 | 0.078 |
| EDUCATION\_ | 0.014 | 0.038 | 0.367 | 0.713 |
| UNEMPLOYED | 0.010 | 0.035 | 0.290 | 0.772 |
| UNEMPLOYED | 0.064 | 0.034 | 1.878 | 0.060 |
| FIN1 | 0.181 | 0.030 | 6.055 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.020 | 0.043 |
| AGE1 | 0.043 | 0.025 | 1.690 | 0.091 |
| EDUCATION\_ | -0.046 | 0.037 | -1.256 | 0.209 |
| EDUCATION\_ | -0.003 | 0.037 | -0.076 | 0.940 |
| UNEMPLOYED | -0.015 | 0.035 | -0.422 | 0.673 |
| UNEMPLOYED | -0.010 | 0.031 | -0.321 | 0.748 |
| FIN2 | 0.160 | 0.028 | 5.613 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.496 | 0.620 |
| AGE1 | 0.037 | 0.025 | 1.456 | 0.145 |
| EDUCATION\_ | -0.041 | 0.039 | -1.040 | 0.298 |
| EDUCATION\_ | 0.023 | 0.039 | 0.607 | 0.544 |
| UNEMPLOYED | 0.001 | 0.034 | 0.037 | 0.971 |
| UNEMPLOYED | 0.032 | 0.030 | 1.056 | 0.291 |
| FIN3 | 0.164 | 0.032 | 5.189 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.287 | 0.051 | 5.677 | 0.000 |
| RIM | 0.638 | 0.038 | 16.703 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.575 | 0.040 | 14.496 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.057 | 0.055 | 1.033 | 0.301 |
| WM1 | 0.265 | 0.058 | 4.575 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.255 | 0.057 | 4.439 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.198 | 0.049 | 4.082 | 0.000 |
| WM2 | 0.331 | 0.042 | 7.780 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.315 | 0.038 | 8.283 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.198 | 0.049 | 4.082 | 0.000 |
| WM3 | 0.331 | 0.042 | 7.780 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.315 | 0.038 | 8.283 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.079 | 0.937 |
| EDUCATION\_ | -0.076 | 0.032 | -2.365 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.458 | 0.145 |
| UNEMPLOYED | -0.016 | 0.032 | -0.505 | 0.613 |
| UNEMPLOYED | -0.013 | 0.033 | -0.402 | 0.688 |
| FIN1 | 0.034 | 0.032 | 1.068 | 0.285 |
| FIN2 | -0.003 | 0.033 | -0.076 | 0.939 |
| FIN3 | 0.014 | 0.033 | 0.434 | 0.664 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.452 | 0.014 |
| EDUCATION\_ | -0.038 | 0.032 | -1.185 | 0.236 |
| UNEMPLOYED | 0.069 | 0.031 | 2.242 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.447 | 0.655 |
| FIN1 | -0.013 | 0.032 | -0.418 | 0.676 |
| FIN2 | -0.025 | 0.032 | -0.788 | 0.431 |
| FIN3 | -0.029 | 0.032 | -0.907 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.554 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.370 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.848 | 0.004 |
| FIN1 | 0.143 | 0.032 | 4.459 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.220 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.052 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.172 | 0.000 |
| UNEMPLOYED | -0.122 | 0.027 | -4.506 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.308 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.845 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.019 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.482 | 0.000 |
| FIN1 | -0.108 | 0.035 | -3.095 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.952 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.985 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.375 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.121 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.758 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.309 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.857 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.353 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.935 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.015 | 0.064 | 62.460 | 0.000 |
| EDUCATION\_ | 3.784 | 0.060 | 63.191 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.552 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.497 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.116 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.384 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.312 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.818 | 0.890 | -3.165 | 0.002 |
| X2 | -2.815 | 0.893 | -3.152 | 0.002 |
| X3 | -2.811 | 0.890 | -3.157 | 0.002 |
| Y1 | -1.783 | 0.928 | -1.920 | 0.055 |
| Y2 | -1.728 | 0.905 | -1.910 | 0.056 |
| Y3 | -1.715 | 0.897 | -1.911 | 0.056 |
| M1 | -2.107 | 0.958 | -2.199 | 0.028 |
| M2 | -1.845 | 0.841 | -2.194 | 0.028 |
| M3 | -1.832 | 0.834 | -2.195 | 0.028 |

# 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 | 0.988 | 0.013 | 74.720 | 0.000 |
| WX3 | 0.981 | 0.019 | 51.764 | 0.000 |
| WY2 | 0.997 | 0.010 | 104.916 | 0.000 |
| WY3 | 0.995 | 0.013 | 78.720 | 0.000 |
| WM2 | 0.959 | 0.021 | 45.893 | 0.000 |
| WM3 | 0.933 | 0.031 | 30.456 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.012 | 0.013 | 0.920 | 0.358 |
| WX3 | 0.019 | 0.019 | 1.003 | 0.316 |
| WY2 | 0.003 | 0.010 | 0.342 | 0.732 |
| WY3 | 0.005 | 0.013 | 0.405 | 0.686 |
| WM2 | 0.041 | 0.021 | 1.943 | 0.052 |
| WM3 | 0.067 | 0.031 | 2.195 | 0.028 |

# 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 |  | -0.200 | -0.164 | -0.142 | -0.017 | 0.122 | 0.147 |
| WX1 |  | -0.094 | -0.063 | -0.051 | 0.021 | 0.088 | 0.101 |
| WM1 |  | -0.101 | -0.062 | -0.040 | 0.075 | 0.185 | 0.203 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.200 | -0.164 | -0.142 | -0.017 | 0.122 | 0.147 |
| WX2 |  | -0.094 | -0.063 | -0.051 | 0.021 | 0.088 | 0.101 |
| WM2 |  | -0.101 | -0.062 | -0.040 | 0.075 | 0.185 | 0.203 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.107 | -0.065 | -0.043 | 0.065 | 0.175 | 0.193 |
| WY1 |  | -0.122 | -0.090 | -0.072 | 0.019 | 0.107 | 0.124 |
| WM1 |  | -0.061 | -0.012 | 0.012 | 0.141 | 0.271 | 0.297 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.107 | -0.065 | -0.043 | 0.065 | 0.175 | 0.193 |
| WY2 |  | -0.122 | -0.090 | -0.072 | 0.019 | 0.107 | 0.124 |
| WM2 |  | -0.061 | -0.012 | 0.012 | 0.141 | 0.271 | 0.297 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.079 | 0.114 | 0.136 | 0.241 | 0.345 | 0.363 |
| WX1 |  | -0.078 | -0.061 | -0.053 | -0.006 | 0.043 | 0.051 |
| WY1 |  | -0.040 | -0.020 | -0.009 | 0.049 | 0.107 | 0.118 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.079 | 0.114 | 0.136 | 0.241 | 0.345 | 0.363 |
| WX2 |  | -0.078 | -0.061 | -0.053 | -0.006 | 0.043 | 0.051 |
| WY2 |  | -0.040 | -0.020 | -0.009 | 0.049 | 0.107 | 0.118 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.436 | 0.472 | 0.490 | 0.586 | 0.680 | 0.698 |
| AGE1 |  | -0.024 | 0.004 | 0.019 | 0.103 | 0.186 | 0.203 |
| EDUCATION\_ |  | -0.050 | -0.029 | -0.019 | 0.035 | 0.090 | 0.101 |
| EDUCATION\_ |  | -0.027 | -0.008 | 0.001 | 0.052 | 0.102 | 0.111 |
| UNEMPLOYED |  | -0.274 | -0.227 | -0.204 | -0.082 | 0.045 | 0.071 |
| UNEMPLOYED |  | -0.071 | -0.008 | 0.022 | 0.181 | 0.343 | 0.375 |
| FIN1 |  | -0.021 | -0.004 | 0.006 | 0.054 | 0.102 | 0.111 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.255 | 0.290 | 0.310 | 0.410 | 0.508 | 0.525 |
| AGE1 |  | -0.030 | 0.000 | 0.016 | 0.100 | 0.182 | 0.199 |
| EDUCATION\_ |  | -0.067 | -0.045 | -0.035 | 0.022 | 0.078 | 0.090 |
| EDUCATION\_ |  | -0.035 | -0.013 | -0.003 | 0.052 | 0.106 | 0.117 |
| UNEMPLOYED |  | -0.242 | -0.183 | -0.157 | -0.029 | 0.105 | 0.128 |
| UNEMPLOYED |  | -0.048 | 0.018 | 0.051 | 0.235 | 0.417 | 0.454 |
| FIN2 |  | 0.036 | 0.052 | 0.062 | 0.112 | 0.161 | 0.172 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.263 | 0.302 | 0.321 | 0.420 | 0.520 | 0.539 |
| AGE1 |  | -0.023 | 0.007 | 0.022 | 0.106 | 0.188 | 0.205 |
| EDUCATION\_ |  | -0.059 | -0.039 | -0.028 | 0.031 | 0.088 | 0.099 |
| EDUCATION\_ |  | -0.053 | -0.031 | -0.021 | 0.034 | 0.088 | 0.099 |
| UNEMPLOYED |  | -0.252 | -0.199 | -0.173 | -0.044 | 0.089 | 0.115 |
| UNEMPLOYED |  | -0.005 | 0.061 | 0.096 | 0.266 | 0.435 | 0.463 |
| FIN3 |  | 0.009 | 0.029 | 0.038 | 0.093 | 0.148 | 0.159 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.216 | -0.201 | -0.128 | -0.053 | -0.039 |
| AGE1 |  | -0.061 | -0.034 | -0.022 | 0.043 | 0.107 | 0.120 |
| EDUCATION\_ |  | -0.047 | -0.031 | -0.023 | 0.020 | 0.063 | 0.072 |
| EDUCATION\_ |  | -0.068 | -0.051 | -0.044 | -0.005 | 0.035 | 0.043 |
| UNEMPLOYED |  | -0.171 | -0.125 | -0.104 | 0.006 | 0.113 | 0.135 |
| UNEMPLOYED |  | -0.183 | -0.120 | -0.089 | 0.071 | 0.225 | 0.254 |
| FIN1 |  | 0.085 | 0.100 | 0.108 | 0.145 | 0.183 | 0.191 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.243 | -0.213 | -0.197 | -0.117 | -0.036 | -0.021 |
| AGE1 |  | -0.058 | -0.031 | -0.019 | 0.047 | 0.112 | 0.125 |
| EDUCATION\_ |  | -0.068 | -0.050 | -0.041 | 0.006 | 0.051 | 0.059 |
| EDUCATION\_ |  | -0.078 | -0.059 | -0.050 | -0.004 | 0.043 | 0.052 |
| UNEMPLOYED |  | -0.318 | -0.271 | -0.249 | -0.142 | -0.030 | -0.011 |
| UNEMPLOYED |  | -0.154 | -0.093 | -0.062 | 0.100 | 0.263 | 0.290 |
| FIN2 |  | 0.082 | 0.097 | 0.105 | 0.147 | 0.190 | 0.198 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.177 | -0.153 | -0.138 | -0.061 | 0.015 | 0.029 |
| AGE1 |  | -0.073 | -0.048 | -0.036 | 0.029 | 0.094 | 0.106 |
| EDUCATION\_ |  | -0.064 | -0.048 | -0.038 | 0.008 | 0.053 | 0.062 |
| EDUCATION\_ |  | -0.052 | -0.036 | -0.028 | 0.014 | 0.056 | 0.064 |
| UNEMPLOYED |  | -0.188 | -0.146 | -0.127 | -0.024 | 0.078 | 0.096 |
| UNEMPLOYED |  | -0.078 | -0.020 | 0.008 | 0.156 | 0.300 | 0.327 |
| FIN3 |  | 0.124 | 0.139 | 0.146 | 0.186 | 0.226 | 0.234 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.102 | -0.083 | -0.073 | -0.023 | 0.028 | 0.037 |
| AGE1 |  | -0.027 | -0.010 | 0.000 | 0.045 | 0.090 | 0.099 |
| EDUCATION\_ |  | -0.081 | -0.069 | -0.063 | -0.033 | -0.002 | 0.004 |
| EDUCATION\_ |  | -0.040 | -0.028 | -0.022 | 0.007 | 0.036 | 0.041 |
| UNEMPLOYED |  | -0.104 | -0.077 | -0.061 | 0.013 | 0.087 | 0.100 |
| UNEMPLOYED |  | -0.049 | -0.006 | 0.012 | 0.116 | 0.219 | 0.239 |
| FIN1 |  | 0.056 | 0.065 | 0.071 | 0.098 | 0.124 | 0.129 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.155 | -0.133 | -0.122 | -0.067 | -0.012 | -0.001 |
| AGE1 |  | -0.024 | -0.007 | 0.001 | 0.047 | 0.091 | 0.101 |
| EDUCATION\_ |  | -0.077 | -0.064 | -0.058 | -0.025 | 0.008 | 0.015 |
| EDUCATION\_ |  | -0.054 | -0.041 | -0.034 | -0.002 | 0.031 | 0.037 |
| UNEMPLOYED |  | -0.153 | -0.120 | -0.105 | -0.021 | 0.061 | 0.076 |
| UNEMPLOYED |  | -0.187 | -0.145 | -0.124 | -0.020 | 0.083 | 0.106 |
| FIN2 |  | 0.055 | 0.066 | 0.072 | 0.102 | 0.132 | 0.137 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.113 | -0.090 | -0.080 | -0.018 | 0.042 | 0.054 |
| AGE1 |  | -0.031 | -0.014 | -0.005 | 0.040 | 0.085 | 0.094 |
| EDUCATION\_ |  | -0.076 | -0.064 | -0.057 | -0.022 | 0.012 | 0.019 |
| EDUCATION\_ |  | -0.040 | -0.028 | -0.021 | 0.012 | 0.047 | 0.053 |
| UNEMPLOYED |  | -0.129 | -0.097 | -0.082 | 0.002 | 0.084 | 0.099 |
| UNEMPLOYED |  | -0.103 | -0.060 | -0.038 | 0.066 | 0.167 | 0.187 |
| FIN3 |  | 0.050 | 0.061 | 0.067 | 0.100 | 0.133 | 0.139 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.050 | 0.060 | 0.065 | 0.095 | 0.125 | 0.132 |
| RIM |  | 0.107 | 0.116 | 0.120 | 0.145 | 0.166 | 0.171 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.070 | 0.077 | 0.080 | 0.099 | 0.116 | 0.120 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.020 | -0.012 | -0.008 | 0.013 | 0.035 | 0.039 |
| WM1 |  | 0.015 | 0.022 | 0.025 | 0.042 | 0.060 | 0.063 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.011 | 0.016 | 0.019 | 0.032 | 0.047 | 0.050 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.016 | 0.024 | 0.029 | 0.052 | 0.073 | 0.077 |
| WM2 |  | 0.045 | 0.051 | 0.054 | 0.071 | 0.087 | 0.090 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.034 | 0.039 | 0.041 | 0.055 | 0.067 | 0.069 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.016 | 0.024 | 0.029 | 0.052 | 0.073 | 0.077 |
| WM3 |  | 0.045 | 0.051 | 0.054 | 0.071 | 0.087 | 0.090 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.034 | 0.039 | 0.041 | 0.055 | 0.067 | 0.069 |
| 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 |  | -0.019 | -0.012 | -0.008 | 0.014 | 0.035 | 0.040 |
| FIN2 |  | -0.035 | -0.027 | -0.022 | -0.001 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.006 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.062 | -0.037 | -0.012 | -0.008 |
| EDUCATION\_ |  | -0.057 | -0.049 | -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 |  | -0.040 | -0.031 | -0.027 | -0.006 | 0.016 | 0.020 |
| 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 | 0.502 | 0.512 |
| UNEMPLOYED |  | -0.120 | -0.111 | -0.107 | -0.088 | -0.069 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.041 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.048 | 0.065 | 0.074 | 0.119 | 0.163 | 0.171 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.182 |
| FIN3 |  | 0.066 | 0.084 | 0.091 | 0.136 | 0.181 | 0.189 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.019 | -0.016 |
| FIN1 |  | 0.075 | 0.091 | 0.100 | 0.146 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.113 | 0.131 | 0.140 | 0.184 | 0.229 | 0.238 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.004 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.055 | -0.052 | -0.033 | -0.016 | -0.012 |
| FIN2 |  | -0.055 | -0.048 | -0.046 | -0.029 | -0.013 | -0.010 |
| FIN3 |  | -0.068 | -0.061 | -0.058 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.027 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.040 | -0.035 | -0.032 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.440 | 0.455 | 0.463 | 0.504 | 0.545 | 0.553 |
| FIN3 |  | 0.419 | 0.434 | 0.442 | 0.484 | 0.525 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.503 | 0.543 | 0.551 |
| 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\_ |  | 3.826 | 3.846 | 3.855 | 3.906 | 3.958 | 3.968 |
| EDUCATION\_ |  | 3.670 | 3.690 | 3.700 | 3.754 | 3.806 | 3.816 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.173 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.083 | 0.086 |
| FIN1 |  | 3.683 | 3.702 | 3.711 | 3.755 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.724 | 3.732 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.753 | 3.799 | 3.807 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -4.632 | -4.137 | -3.870 | -2.550 | -1.201 | -0.962 |
| X2 |  | -4.632 | -4.137 | -3.870 | -2.550 | -1.201 | -0.962 |
| X3 |  | -4.632 | -4.137 | -3.870 | -2.550 | -1.201 | -0.962 |
| Y1 |  | -2.867 | -2.441 | -2.231 | -1.208 | -0.161 | 0.043 |
| Y2 |  | -2.867 | -2.441 | -2.231 | -1.208 | -0.161 | 0.043 |
| Y3 |  | -2.867 | -2.441 | -2.231 | -1.208 | -0.161 | 0.043 |
| M1 |  | -2.127 | -1.833 | -1.678 | -0.969 | -0.243 | -0.111 |
| M2 |  | -2.127 | -1.833 | -1.678 | -0.969 | -0.243 | -0.111 |
| M3 |  | -2.127 | -1.833 | -1.678 | -0.969 | -0.243 | -0.111 |
| 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 | 0.984 | 1.030 | 1.040 |
| 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 | 0.671 | 0.680 | 0.727 | 0.771 | 0.779 |
| FIN2 |  | 0.617 | 0.632 | 0.640 | 0.683 | 0.727 | 0.736 |
| FIN3 |  | 0.670 | 0.688 | 0.698 | 0.750 | 0.803 | 0.814 |
| RIX |  | 0.356 | 0.376 | 0.385 | 0.438 | 0.483 | 0.492 |
| RIY |  | 0.198 | 0.210 | 0.216 | 0.253 | 0.283 | 0.289 |
| RIM |  | 0.088 | 0.095 | 0.099 | 0.118 | 0.133 | 0.136 |
| WX1 |  | 0.229 | 0.243 | 0.250 | 0.291 | 0.334 | 0.343 |
| WY1 |  | 0.145 | 0.154 | 0.159 | 0.187 | 0.217 | 0.223 |
| WM1 |  | 0.064 | 0.069 | 0.071 | 0.085 | 0.101 | 0.105 |
| 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 |  | 0.257 | 0.272 | 0.280 | 0.323 | 0.359 | 0.367 |
| WX3 |  | 0.257 | 0.272 | 0.280 | 0.323 | 0.359 | 0.367 |
| WY2 |  | 0.167 | 0.177 | 0.182 | 0.214 | 0.241 | 0.248 |
| WY3 |  | 0.167 | 0.177 | 0.182 | 0.214 | 0.241 | 0.248 |
| WM2 |  | 0.124 | 0.129 | 0.131 | 0.143 | 0.153 | 0.156 |
| WM3 |  | 0.124 | 0.129 | 0.131 | 0.143 | 0.153 | 0.156 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.000 | 0.003 | -0.157 | 0.875 | -0.007 | 0.005 |