# 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 | 0.014 | 0.085 | 0.170 | 0.865 |
| WX1 | 0.045 | 0.044 | 1.020 | 0.308 |
| WM1 | -0.005 | 0.055 | -0.093 | 0.926 |
| WY3 ON |  |  |  |  |
| WY2 | 0.014 | 0.085 | 0.170 | 0.865 |
| WX2 | 0.045 | 0.044 | 1.020 | 0.308 |
| WM2 | -0.005 | 0.055 | -0.093 | 0.926 |
| WX2 ON |  |  |  |  |
| WX1 | 0.090 | 0.068 | 1.331 | 0.183 |
| WY1 | 0.047 | 0.059 | 0.808 | 0.419 |
| WM1 | 0.100 | 0.066 | 1.525 | 0.127 |
| WX3 ON |  |  |  |  |
| WX2 | 0.090 | 0.068 | 1.331 | 0.183 |
| WY2 | 0.047 | 0.059 | 0.808 | 0.419 |
| WM2 | 0.100 | 0.066 | 1.525 | 0.127 |
| WM2 ON |  |  |  |  |
| WM1 | 0.180 | 0.058 | 3.098 | 0.002 |
| WX1 | 0.009 | 0.033 | 0.268 | 0.789 |
| WY1 | 0.063 | 0.043 | 1.483 | 0.138 |
| WM3 ON |  |  |  |  |
| WM2 | 0.180 | 0.058 | 3.098 | 0.002 |
| WX2 | 0.009 | 0.033 | 0.268 | 0.789 |
| WY2 | 0.063 | 0.043 | 1.483 | 0.138 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.585 | 0.058 | 10.083 | 0.000 |
| AGE1 | 0.100 | 0.051 | 1.981 | 0.048 |
| EDUCATION\_ | 0.035 | 0.033 | 1.045 | 0.296 |
| EDUCATION\_ | 0.051 | 0.031 | 1.670 | 0.095 |
| UNEMPLOYED | -0.081 | 0.076 | -1.062 | 0.288 |
| UNEMPLOYED | 0.182 | 0.097 | 1.885 | 0.059 |
| FIN1 | 0.057 | 0.029 | 1.961 | 0.050 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.409 | 0.060 | 6.801 | 0.000 |
| AGE1 | 0.097 | 0.051 | 1.916 | 0.055 |
| EDUCATION\_ | 0.021 | 0.035 | 0.620 | 0.535 |
| EDUCATION\_ | 0.052 | 0.033 | 1.583 | 0.113 |
| UNEMPLOYED | -0.028 | 0.080 | -0.352 | 0.725 |
| UNEMPLOYED | 0.234 | 0.110 | 2.115 | 0.034 |
| FIN2 | 0.111 | 0.030 | 3.699 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.420 | 0.061 | 6.929 | 0.000 |
| AGE1 | 0.104 | 0.050 | 2.054 | 0.040 |
| EDUCATION\_ | 0.031 | 0.035 | 0.885 | 0.376 |
| EDUCATION\_ | 0.034 | 0.033 | 1.015 | 0.310 |
| UNEMPLOYED | -0.043 | 0.080 | -0.537 | 0.591 |
| UNEMPLOYED | 0.266 | 0.103 | 2.583 | 0.010 |
| FIN3 | 0.094 | 0.034 | 2.783 | 0.005 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.045 | -2.833 | 0.005 |
| AGE1 | 0.040 | 0.039 | 1.018 | 0.309 |
| EDUCATION\_ | 0.020 | 0.026 | 0.752 | 0.452 |
| EDUCATION\_ | -0.005 | 0.024 | -0.207 | 0.836 |
| UNEMPLOYED | 0.006 | 0.067 | 0.097 | 0.923 |
| UNEMPLOYED | 0.070 | 0.095 | 0.740 | 0.459 |
| FIN1 | 0.144 | 0.023 | 6.264 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.049 | -2.399 | 0.016 |
| AGE1 | 0.044 | 0.040 | 1.098 | 0.272 |
| EDUCATION\_ | 0.006 | 0.028 | 0.200 | 0.841 |
| EDUCATION\_ | -0.004 | 0.028 | -0.130 | 0.896 |
| UNEMPLOYED | -0.141 | 0.067 | -2.110 | 0.035 |
| UNEMPLOYED | 0.099 | 0.097 | 1.017 | 0.309 |
| FIN2 | 0.144 | 0.026 | 5.564 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.047 | -1.310 | 0.190 |
| AGE1 | 0.026 | 0.039 | 0.652 | 0.515 |
| EDUCATION\_ | 0.008 | 0.028 | 0.285 | 0.776 |
| EDUCATION\_ | 0.014 | 0.025 | 0.550 | 0.583 |
| UNEMPLOYED | -0.023 | 0.062 | -0.364 | 0.716 |
| UNEMPLOYED | 0.156 | 0.089 | 1.755 | 0.079 |
| FIN3 | 0.186 | 0.024 | 7.684 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.033 | 4.607 | 0.000 |
| AGE1 | 0.030 | 0.028 | 1.077 | 0.282 |
| EDUCATION\_ | -0.028 | 0.019 | -1.466 | 0.143 |
| EDUCATION\_ | 0.017 | 0.018 | 0.921 | 0.357 |
| UNEMPLOYED | -0.047 | 0.046 | -1.042 | 0.297 |
| UNEMPLOYED | 0.064 | 0.062 | 1.027 | 0.304 |
| FIN1 | 0.096 | 0.017 | 5.529 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.076 | 0.036 | 2.088 | 0.037 |
| AGE1 | 0.030 | 0.028 | 1.053 | 0.292 |
| EDUCATION\_ | -0.004 | 0.020 | -0.217 | 0.828 |
| EDUCATION\_ | -0.014 | 0.020 | -0.685 | 0.494 |
| UNEMPLOYED | -0.044 | 0.051 | -0.865 | 0.387 |
| UNEMPLOYED | 0.008 | 0.069 | 0.116 | 0.907 |
| FIN2 | 0.120 | 0.019 | 6.271 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.181 | 0.040 | 4.478 | 0.000 |
| AGE1 | 0.020 | 0.028 | 0.729 | 0.466 |
| EDUCATION\_ | 0.003 | 0.023 | 0.138 | 0.890 |
| EDUCATION\_ | 0.014 | 0.022 | 0.635 | 0.526 |
| UNEMPLOYED | -0.084 | 0.054 | -1.541 | 0.123 |
| UNEMPLOYED | 0.126 | 0.078 | 1.613 | 0.107 |
| FIN3 | 0.103 | 0.021 | 4.922 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.089 | 0.018 | 4.888 | 0.000 |
| RIM | 0.111 | 0.014 | 7.763 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.104 | 0.011 | 9.466 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.014 | 0.013 | 1.093 | 0.274 |
| WM1 | 0.029 | 0.012 | 2.360 | 0.018 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.027 | 0.010 | 2.785 | 0.005 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.058 | 0.014 | 4.132 | 0.000 |
| WM2 | 0.072 | 0.011 | 6.680 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.066 | 0.009 | 7.328 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.058 | 0.014 | 4.132 | 0.000 |
| WM3 | 0.072 | 0.011 | 6.680 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.066 | 0.009 | 7.328 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.079 | 0.937 |
| EDUCATION\_ | -0.036 | 0.015 | -2.390 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.462 | 0.144 |
| UNEMPLOYED | -0.003 | 0.006 | -0.488 | 0.625 |
| UNEMPLOYED | -0.002 | 0.004 | -0.411 | 0.681 |
| FIN1 | 0.014 | 0.013 | 1.065 | 0.287 |
| FIN2 | -0.001 | 0.013 | -0.079 | 0.937 |
| FIN3 | 0.006 | 0.014 | 0.436 | 0.663 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.447 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.179 | 0.238 |
| UNEMPLOYED | 0.012 | 0.005 | 2.227 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.430 | 0.667 |
| FIN1 | -0.005 | 0.013 | -0.416 | 0.677 |
| FIN2 | -0.010 | 0.013 | -0.803 | 0.422 |
| FIN3 | -0.012 | 0.014 | -0.906 | 0.365 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.912 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.485 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.746 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.349 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.113 | 0.000 |
| FIN3 | 0.135 | 0.027 | 4.966 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.056 | 0.011 | -4.924 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.107 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.245 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.610 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.792 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.276 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.029 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.915 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.871 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.176 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.980 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.661 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.369 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.230 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.764 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.442 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.245 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.207 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.430 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.349 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.377 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.348 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.653 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.427 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.512 | 0.811 | -3.099 | 0.002 |
| X2 | -2.512 | 0.811 | -3.099 | 0.002 |
| X3 | -2.512 | 0.811 | -3.099 | 0.002 |
| Y1 | -1.146 | 0.631 | -1.816 | 0.069 |
| Y2 | -1.146 | 0.631 | -1.816 | 0.069 |
| Y3 | -1.146 | 0.631 | -1.816 | 0.069 |
| M1 | -0.916 | 0.451 | -2.034 | 0.042 |
| M2 | -0.916 | 0.451 | -2.034 | 0.042 |
| M3 | -0.916 | 0.451 | -2.034 | 0.042 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.289 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.732 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.657 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.959 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.318 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.415 | 0.000 |
| FIN2 | 0.683 | 0.027 | 25.734 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.571 | 0.000 |
| RIX | 0.429 | 0.030 | 14.322 | 0.000 |
| RIY | 0.248 | 0.020 | 12.189 | 0.000 |
| RIM | 0.110 | 0.011 | 9.862 | 0.000 |
| WX1 | 0.290 | 0.026 | 11.203 | 0.000 |
| WY1 | 0.187 | 0.018 | 10.593 | 0.000 |
| WM1 | 0.119 | 0.011 | 10.529 | 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 | 0.331 | 0.025 | 13.201 | 0.000 |
| WX3 | 0.331 | 0.025 | 13.201 | 0.000 |
| WY2 | 0.218 | 0.019 | 11.567 | 0.000 |
| WY3 | 0.218 | 0.019 | 11.567 | 0.000 |
| WM2 | 0.182 | 0.009 | 21.227 | 0.000 |
| WM3 | 0.182 | 0.009 | 21.227 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.020 | 35.606 | 0.000 |
| X2 | 0.723 | 0.022 | 32.906 | 0.000 |
| X3 | 0.722 | 0.023 | 31.863 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.739 | 0.022 | 32.935 | 0.000 |
| Y2 | 0.713 | 0.025 | 28.315 | 0.000 |
| Y3 | 0.707 | 0.026 | 27.569 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.673 | 0.032 | 21.085 | 0.000 |
| M2 | 0.597 | 0.027 | 22.287 | 0.000 |
| M3 | 0.587 | 0.028 | 20.973 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.599 | 0.023 | 25.962 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.640 | 0.024 | 26.194 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.641 | 0.025 | 25.509 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.642 | 0.024 | 26.452 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.670 | 0.027 | 25.260 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.665 | 0.027 | 24.980 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.700 | 0.029 | 23.820 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.779 | 0.020 | 38.200 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.774 | 0.021 | 37.107 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.013 | 0.079 | 0.170 | 0.865 |
| WX1 | 0.051 | 0.050 | 1.027 | 0.305 |
| WM1 | -0.004 | 0.040 | -0.092 | 0.926 |
| WY3 ON |  |  |  |  |
| WY2 | 0.014 | 0.085 | 0.170 | 0.865 |
| WX2 | 0.055 | 0.054 | 1.016 | 0.310 |
| WM2 | -0.005 | 0.051 | -0.093 | 0.926 |
| WX2 ON |  |  |  |  |
| WX1 | 0.084 | 0.062 | 1.357 | 0.175 |
| WY1 | 0.035 | 0.044 | 0.807 | 0.420 |
| WM1 | 0.060 | 0.040 | 1.499 | 0.134 |
| WX3 ON |  |  |  |  |
| WX2 | 0.090 | 0.067 | 1.337 | 0.181 |
| WY2 | 0.038 | 0.047 | 0.807 | 0.420 |
| WM2 | 0.074 | 0.049 | 1.511 | 0.131 |
| WM2 ON |  |  |  |  |
| WM1 | 0.143 | 0.048 | 2.964 | 0.003 |
| WX1 | 0.011 | 0.041 | 0.267 | 0.789 |
| WY1 | 0.063 | 0.042 | 1.492 | 0.136 |
| WM3 ON |  |  |  |  |
| WM2 | 0.178 | 0.057 | 3.133 | 0.002 |
| WX2 | 0.012 | 0.043 | 0.268 | 0.789 |
| WY2 | 0.068 | 0.046 | 1.465 | 0.143 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.311 | 0.029 | 10.716 | 0.000 |
| AGE1 | 0.054 | 0.027 | 1.982 | 0.047 |
| EDUCATION\_ | 0.037 | 0.036 | 1.051 | 0.293 |
| EDUCATION\_ | 0.056 | 0.034 | 1.671 | 0.095 |
| UNEMPLOYED | -0.032 | 0.030 | -1.063 | 0.288 |
| UNEMPLOYED | 0.052 | 0.027 | 1.904 | 0.057 |
| FIN1 | 0.054 | 0.028 | 1.962 | 0.050 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.961 | 0.000 |
| AGE1 | 0.052 | 0.027 | 1.913 | 0.056 |
| EDUCATION\_ | 0.023 | 0.037 | 0.620 | 0.535 |
| EDUCATION\_ | 0.057 | 0.036 | 1.586 | 0.113 |
| UNEMPLOYED | -0.011 | 0.032 | -0.352 | 0.725 |
| UNEMPLOYED | 0.066 | 0.031 | 2.123 | 0.034 |
| FIN2 | 0.101 | 0.027 | 3.725 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.031 | 7.074 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.052 | 0.040 |
| EDUCATION\_ | 0.033 | 0.038 | 0.885 | 0.376 |
| EDUCATION\_ | 0.037 | 0.036 | 1.017 | 0.309 |
| UNEMPLOYED | -0.017 | 0.032 | -0.539 | 0.590 |
| UNEMPLOYED | 0.075 | 0.029 | 2.586 | 0.010 |
| FIN3 | 0.089 | 0.032 | 2.813 | 0.005 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.824 | 0.005 |
| AGE1 | 0.029 | 0.028 | 1.021 | 0.307 |
| EDUCATION\_ | 0.029 | 0.038 | 0.754 | 0.451 |
| EDUCATION\_ | -0.007 | 0.036 | -0.207 | 0.836 |
| UNEMPLOYED | 0.003 | 0.036 | 0.098 | 0.922 |
| UNEMPLOYED | 0.027 | 0.036 | 0.745 | 0.456 |
| FIN1 | 0.182 | 0.030 | 6.159 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.401 | 0.016 |
| AGE1 | 0.030 | 0.027 | 1.099 | 0.272 |
| EDUCATION\_ | 0.008 | 0.039 | 0.201 | 0.841 |
| EDUCATION\_ | -0.005 | 0.040 | -0.130 | 0.896 |
| UNEMPLOYED | -0.073 | 0.034 | -2.119 | 0.034 |
| UNEMPLOYED | 0.036 | 0.035 | 1.022 | 0.307 |
| FIN2 | 0.171 | 0.031 | 5.559 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.042 | 0.032 | -1.310 | 0.190 |
| AGE1 | 0.017 | 0.027 | 0.652 | 0.514 |
| EDUCATION\_ | 0.011 | 0.038 | 0.285 | 0.776 |
| EDUCATION\_ | 0.020 | 0.036 | 0.551 | 0.582 |
| UNEMPLOYED | -0.012 | 0.032 | -0.365 | 0.715 |
| UNEMPLOYED | 0.057 | 0.032 | 1.766 | 0.077 |
| FIN3 | 0.228 | 0.029 | 7.771 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.149 | 0.032 | 4.634 | 0.000 |
| AGE1 | 0.030 | 0.027 | 1.078 | 0.281 |
| EDUCATION\_ | -0.056 | 0.038 | -1.474 | 0.140 |
| EDUCATION\_ | 0.034 | 0.037 | 0.923 | 0.356 |
| UNEMPLOYED | -0.035 | 0.033 | -1.044 | 0.296 |
| UNEMPLOYED | 0.033 | 0.032 | 1.036 | 0.300 |
| FIN1 | 0.167 | 0.030 | 5.511 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.085 | 0.037 |
| AGE1 | 0.026 | 0.024 | 1.051 | 0.293 |
| EDUCATION\_ | -0.008 | 0.036 | -0.217 | 0.828 |
| EDUCATION\_ | -0.025 | 0.036 | -0.685 | 0.493 |
| UNEMPLOYED | -0.029 | 0.033 | -0.868 | 0.386 |
| UNEMPLOYED | 0.004 | 0.032 | 0.117 | 0.907 |
| FIN2 | 0.178 | 0.029 | 6.246 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.517 | 0.000 |
| AGE1 | 0.018 | 0.024 | 0.728 | 0.467 |
| EDUCATION\_ | 0.006 | 0.040 | 0.139 | 0.890 |
| EDUCATION\_ | 0.025 | 0.039 | 0.635 | 0.525 |
| UNEMPLOYED | -0.054 | 0.035 | -1.552 | 0.121 |
| UNEMPLOYED | 0.057 | 0.035 | 1.622 | 0.105 |
| FIN3 | 0.158 | 0.032 | 4.996 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.273 | 0.051 | 5.328 | 0.000 |
| RIM | 0.513 | 0.050 | 10.315 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.629 | 0.047 | 13.442 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.062 | 0.055 | 1.114 | 0.265 |
| WM1 | 0.158 | 0.061 | 2.590 | 0.010 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.180 | 0.059 | 3.039 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.216 | 0.049 | 4.407 | 0.000 |
| WM2 | 0.292 | 0.041 | 7.051 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.330 | 0.039 | 8.535 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.216 | 0.049 | 4.407 | 0.000 |
| WM3 | 0.292 | 0.041 | 7.051 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.330 | 0.039 | 8.535 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.079 | 0.937 |
| EDUCATION\_ | -0.077 | 0.032 | -2.385 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.461 | 0.144 |
| UNEMPLOYED | -0.016 | 0.032 | -0.488 | 0.626 |
| UNEMPLOYED | -0.014 | 0.033 | -0.411 | 0.681 |
| FIN1 | 0.034 | 0.032 | 1.066 | 0.287 |
| FIN2 | -0.003 | 0.033 | -0.079 | 0.937 |
| FIN3 | 0.014 | 0.033 | 0.436 | 0.663 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.444 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.178 | 0.239 |
| UNEMPLOYED | 0.069 | 0.031 | 2.241 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.430 | 0.667 |
| FIN1 | -0.013 | 0.032 | -0.416 | 0.678 |
| FIN2 | -0.026 | 0.032 | -0.804 | 0.421 |
| FIN3 | -0.029 | 0.032 | -0.907 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.532 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.362 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.845 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.429 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.207 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.025 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.161 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.488 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.294 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.831 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.999 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.487 | 0.000 |
| FIN1 | -0.108 | 0.035 | -3.090 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.953 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.983 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.358 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.124 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.759 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.334 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.886 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.387 | 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 | 92.493 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.467 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.245 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.533 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.510 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.128 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.395 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.332 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.793 | 0.895 | -3.119 | 0.002 |
| X2 | -2.773 | 0.893 | -3.104 | 0.002 |
| X3 | -2.768 | 0.891 | -3.108 | 0.002 |
| Y1 | -1.701 | 0.930 | -1.828 | 0.068 |
| Y2 | -1.641 | 0.903 | -1.817 | 0.069 |
| Y3 | -1.628 | 0.895 | -1.818 | 0.069 |
| M1 | -1.863 | 0.913 | -2.040 | 0.041 |
| M2 | -1.651 | 0.814 | -2.029 | 0.042 |
| M3 | -1.624 | 0.800 | -2.030 | 0.042 |

# 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 | 0.985 | 0.013 | 73.010 | 0.000 |
| WX3 | 0.977 | 0.020 | 49.857 | 0.000 |
| WY2 | 0.997 | 0.010 | 99.096 | 0.000 |
| WY3 | 0.997 | 0.013 | 78.433 | 0.000 |
| WM2 | 0.972 | 0.016 | 60.984 | 0.000 |
| WM3 | 0.954 | 0.024 | 40.416 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.020 | 35.606 | 0.000 |
| X2 | 0.723 | 0.022 | 32.906 | 0.000 |
| X3 | 0.722 | 0.023 | 31.863 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.739 | 0.022 | 32.935 | 0.000 |
| Y2 | 0.713 | 0.025 | 28.315 | 0.000 |
| Y3 | 0.707 | 0.026 | 27.569 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.673 | 0.032 | 21.085 | 0.000 |
| M2 | 0.597 | 0.027 | 22.287 | 0.000 |
| M3 | 0.587 | 0.028 | 20.973 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.599 | 0.023 | 25.962 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.640 | 0.024 | 26.194 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.641 | 0.025 | 25.509 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.642 | 0.024 | 26.452 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.670 | 0.027 | 25.260 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.665 | 0.027 | 24.980 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.700 | 0.029 | 23.820 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.779 | 0.020 | 38.200 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.774 | 0.021 | 37.107 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.013 | 0.079 | 0.170 | 0.865 |
| WX1 | 0.051 | 0.050 | 1.027 | 0.305 |
| WM1 | -0.004 | 0.040 | -0.092 | 0.926 |
| WY3 ON |  |  |  |  |
| WY2 | 0.014 | 0.085 | 0.170 | 0.865 |
| WX2 | 0.055 | 0.054 | 1.016 | 0.310 |
| WM2 | -0.005 | 0.051 | -0.093 | 0.926 |
| WX2 ON |  |  |  |  |
| WX1 | 0.084 | 0.062 | 1.357 | 0.175 |
| WY1 | 0.035 | 0.044 | 0.807 | 0.420 |
| WM1 | 0.060 | 0.040 | 1.499 | 0.134 |
| WX3 ON |  |  |  |  |
| WX2 | 0.090 | 0.067 | 1.337 | 0.181 |
| WY2 | 0.038 | 0.047 | 0.807 | 0.420 |
| WM2 | 0.074 | 0.049 | 1.511 | 0.131 |
| WM2 ON |  |  |  |  |
| WM1 | 0.143 | 0.048 | 2.964 | 0.003 |
| WX1 | 0.011 | 0.041 | 0.267 | 0.789 |
| WY1 | 0.063 | 0.042 | 1.492 | 0.136 |
| WM3 ON |  |  |  |  |
| WM2 | 0.178 | 0.057 | 3.133 | 0.002 |
| WX2 | 0.012 | 0.043 | 0.268 | 0.789 |
| WY2 | 0.068 | 0.046 | 1.465 | 0.143 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.311 | 0.029 | 10.716 | 0.000 |
| AGE1 | 0.054 | 0.027 | 1.982 | 0.047 |
| EDUCATION\_ | 0.037 | 0.036 | 1.051 | 0.293 |
| EDUCATION\_ | 0.056 | 0.034 | 1.671 | 0.095 |
| UNEMPLOYED | -0.032 | 0.030 | -1.063 | 0.288 |
| UNEMPLOYED | 0.052 | 0.027 | 1.904 | 0.057 |
| FIN1 | 0.054 | 0.028 | 1.962 | 0.050 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.961 | 0.000 |
| AGE1 | 0.052 | 0.027 | 1.913 | 0.056 |
| EDUCATION\_ | 0.023 | 0.037 | 0.620 | 0.535 |
| EDUCATION\_ | 0.057 | 0.036 | 1.586 | 0.113 |
| UNEMPLOYED | -0.011 | 0.032 | -0.352 | 0.725 |
| UNEMPLOYED | 0.066 | 0.031 | 2.123 | 0.034 |
| FIN2 | 0.101 | 0.027 | 3.725 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.031 | 7.074 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.052 | 0.040 |
| EDUCATION\_ | 0.033 | 0.038 | 0.885 | 0.376 |
| EDUCATION\_ | 0.037 | 0.036 | 1.017 | 0.309 |
| UNEMPLOYED | -0.017 | 0.032 | -0.539 | 0.590 |
| UNEMPLOYED | 0.075 | 0.029 | 2.586 | 0.010 |
| FIN3 | 0.089 | 0.032 | 2.813 | 0.005 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.824 | 0.005 |
| AGE1 | 0.029 | 0.028 | 1.021 | 0.307 |
| EDUCATION\_ | 0.029 | 0.038 | 0.754 | 0.451 |
| EDUCATION\_ | -0.007 | 0.036 | -0.207 | 0.836 |
| UNEMPLOYED | 0.003 | 0.036 | 0.098 | 0.922 |
| UNEMPLOYED | 0.027 | 0.036 | 0.745 | 0.456 |
| FIN1 | 0.182 | 0.030 | 6.159 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.401 | 0.016 |
| AGE1 | 0.030 | 0.027 | 1.099 | 0.272 |
| EDUCATION\_ | 0.008 | 0.039 | 0.201 | 0.841 |
| EDUCATION\_ | -0.005 | 0.040 | -0.130 | 0.896 |
| UNEMPLOYED | -0.073 | 0.034 | -2.119 | 0.034 |
| UNEMPLOYED | 0.036 | 0.035 | 1.022 | 0.307 |
| FIN2 | 0.171 | 0.031 | 5.559 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.042 | 0.032 | -1.310 | 0.190 |
| AGE1 | 0.017 | 0.027 | 0.652 | 0.514 |
| EDUCATION\_ | 0.011 | 0.038 | 0.285 | 0.776 |
| EDUCATION\_ | 0.020 | 0.036 | 0.551 | 0.582 |
| UNEMPLOYED | -0.012 | 0.032 | -0.365 | 0.715 |
| UNEMPLOYED | 0.057 | 0.032 | 1.766 | 0.077 |
| FIN3 | 0.228 | 0.029 | 7.771 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.149 | 0.032 | 4.634 | 0.000 |
| AGE1 | 0.030 | 0.027 | 1.078 | 0.281 |
| EDUCATION\_ | -0.056 | 0.038 | -1.474 | 0.140 |
| EDUCATION\_ | 0.034 | 0.037 | 0.923 | 0.356 |
| UNEMPLOYED | -0.035 | 0.033 | -1.044 | 0.296 |
| UNEMPLOYED | 0.033 | 0.032 | 1.036 | 0.300 |
| FIN1 | 0.167 | 0.030 | 5.511 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.085 | 0.037 |
| AGE1 | 0.026 | 0.024 | 1.051 | 0.293 |
| EDUCATION\_ | -0.008 | 0.036 | -0.217 | 0.828 |
| EDUCATION\_ | -0.025 | 0.036 | -0.685 | 0.493 |
| UNEMPLOYED | -0.029 | 0.033 | -0.868 | 0.386 |
| UNEMPLOYED | 0.004 | 0.032 | 0.117 | 0.907 |
| FIN2 | 0.178 | 0.029 | 6.246 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.517 | 0.000 |
| AGE1 | 0.018 | 0.024 | 0.728 | 0.467 |
| EDUCATION\_ | 0.006 | 0.040 | 0.139 | 0.890 |
| EDUCATION\_ | 0.025 | 0.039 | 0.635 | 0.525 |
| UNEMPLOYED | -0.054 | 0.035 | -1.552 | 0.121 |
| UNEMPLOYED | 0.057 | 0.035 | 1.622 | 0.105 |
| FIN3 | 0.158 | 0.032 | 4.996 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.273 | 0.051 | 5.328 | 0.000 |
| RIM | 0.513 | 0.050 | 10.315 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.629 | 0.047 | 13.442 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.062 | 0.055 | 1.114 | 0.265 |
| WM1 | 0.158 | 0.061 | 2.590 | 0.010 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.180 | 0.059 | 3.039 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.216 | 0.049 | 4.407 | 0.000 |
| WM2 | 0.292 | 0.041 | 7.051 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.330 | 0.039 | 8.535 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.216 | 0.049 | 4.407 | 0.000 |
| WM3 | 0.292 | 0.041 | 7.051 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.330 | 0.039 | 8.535 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.079 | 0.937 |
| EDUCATION\_ | -0.077 | 0.032 | -2.385 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.461 | 0.144 |
| UNEMPLOYED | -0.016 | 0.032 | -0.488 | 0.626 |
| UNEMPLOYED | -0.014 | 0.033 | -0.411 | 0.681 |
| FIN1 | 0.034 | 0.032 | 1.066 | 0.287 |
| FIN2 | -0.003 | 0.033 | -0.079 | 0.937 |
| FIN3 | 0.014 | 0.033 | 0.436 | 0.663 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.444 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.178 | 0.239 |
| UNEMPLOYED | 0.069 | 0.031 | 2.241 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.430 | 0.667 |
| FIN1 | -0.013 | 0.032 | -0.416 | 0.678 |
| FIN2 | -0.026 | 0.032 | -0.804 | 0.421 |
| FIN3 | -0.029 | 0.032 | -0.907 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.532 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.362 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.845 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.429 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.207 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.025 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.161 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.488 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.294 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.831 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.999 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.487 | 0.000 |
| FIN1 | -0.108 | 0.035 | -3.090 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.953 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.983 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.358 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.124 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.759 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.334 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.886 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.387 | 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 | 92.493 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.467 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.245 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.533 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.510 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.128 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.395 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.332 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.793 | 0.895 | -3.119 | 0.002 |
| X2 | -2.773 | 0.893 | -3.104 | 0.002 |
| X3 | -2.768 | 0.891 | -3.108 | 0.002 |
| Y1 | -1.701 | 0.930 | -1.828 | 0.068 |
| Y2 | -1.641 | 0.903 | -1.817 | 0.069 |
| Y3 | -1.628 | 0.895 | -1.818 | 0.069 |
| M1 | -1.863 | 0.913 | -2.040 | 0.041 |
| M2 | -1.651 | 0.814 | -2.029 | 0.042 |
| M3 | -1.624 | 0.800 | -2.030 | 0.042 |

# 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 | 0.985 | 0.013 | 73.010 | 0.000 |
| WX3 | 0.977 | 0.020 | 49.857 | 0.000 |
| WY2 | 0.997 | 0.010 | 99.096 | 0.000 |
| WY3 | 0.997 | 0.013 | 78.433 | 0.000 |
| WM2 | 0.972 | 0.016 | 60.984 | 0.000 |
| WM3 | 0.954 | 0.024 | 40.416 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.015 | 0.013 | 1.079 | 0.281 |
| WX3 | 0.023 | 0.020 | 1.148 | 0.251 |
| WY2 | 0.003 | 0.010 | 0.282 | 0.778 |
| WY3 | 0.003 | 0.013 | 0.270 | 0.787 |
| WM2 | 0.028 | 0.016 | 1.781 | 0.075 |
| WM3 | 0.046 | 0.024 | 1.942 | 0.052 |

# 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 |  | -0.186 | -0.146 | -0.121 | 0.014 | 0.157 | 0.187 |
| WX1 |  | -0.072 | -0.045 | -0.030 | 0.045 | 0.114 | 0.127 |
| WM1 |  | -0.147 | -0.115 | -0.096 | -0.005 | 0.082 | 0.100 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.186 | -0.146 | -0.121 | 0.014 | 0.157 | 0.187 |
| WX2 |  | -0.072 | -0.045 | -0.030 | 0.045 | 0.114 | 0.127 |
| WM2 |  | -0.147 | -0.115 | -0.096 | -0.005 | 0.082 | 0.100 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.087 | -0.045 | -0.021 | 0.090 | 0.202 | 0.223 |
| WY1 |  | -0.104 | -0.070 | -0.052 | 0.047 | 0.141 | 0.159 |
| WM1 |  | -0.072 | -0.029 | -0.009 | 0.100 | 0.210 | 0.231 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.087 | -0.045 | -0.021 | 0.090 | 0.202 | 0.223 |
| WY2 |  | -0.104 | -0.070 | -0.052 | 0.047 | 0.141 | 0.159 |
| WM2 |  | -0.072 | -0.029 | -0.009 | 0.100 | 0.210 | 0.231 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.027 | 0.065 | 0.083 | 0.180 | 0.275 | 0.294 |
| WX1 |  | -0.074 | -0.056 | -0.046 | 0.009 | 0.061 | 0.073 |
| WY1 |  | -0.047 | -0.021 | -0.009 | 0.063 | 0.132 | 0.147 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.027 | 0.065 | 0.083 | 0.180 | 0.275 | 0.294 |
| WX2 |  | -0.074 | -0.056 | -0.046 | 0.009 | 0.061 | 0.073 |
| WY2 |  | -0.047 | -0.021 | -0.009 | 0.063 | 0.132 | 0.147 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.437 | 0.472 | 0.490 | 0.585 | 0.680 | 0.698 |
| AGE1 |  | -0.028 | 0.001 | 0.016 | 0.100 | 0.183 | 0.201 |
| EDUCATION\_ |  | -0.050 | -0.029 | -0.019 | 0.035 | 0.090 | 0.101 |
| EDUCATION\_ |  | -0.027 | -0.009 | 0.001 | 0.051 | 0.101 | 0.111 |
| UNEMPLOYED |  | -0.274 | -0.226 | -0.203 | -0.081 | 0.046 | 0.072 |
| UNEMPLOYED |  | -0.069 | -0.007 | 0.023 | 0.182 | 0.343 | 0.377 |
| FIN1 |  | -0.019 | -0.001 | 0.008 | 0.057 | 0.105 | 0.114 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.255 | 0.290 | 0.309 | 0.409 | 0.508 | 0.525 |
| AGE1 |  | -0.031 | -0.002 | 0.013 | 0.097 | 0.181 | 0.197 |
| EDUCATION\_ |  | -0.067 | -0.045 | -0.035 | 0.021 | 0.078 | 0.090 |
| EDUCATION\_ |  | -0.035 | -0.013 | -0.003 | 0.052 | 0.106 | 0.117 |
| UNEMPLOYED |  | -0.241 | -0.182 | -0.157 | -0.028 | 0.106 | 0.130 |
| UNEMPLOYED |  | -0.048 | 0.017 | 0.050 | 0.234 | 0.415 | 0.453 |
| FIN2 |  | 0.035 | 0.051 | 0.061 | 0.111 | 0.161 | 0.170 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.263 | 0.303 | 0.321 | 0.420 | 0.520 | 0.539 |
| AGE1 |  | -0.025 | 0.005 | 0.019 | 0.104 | 0.186 | 0.202 |
| EDUCATION\_ |  | -0.059 | -0.039 | -0.028 | 0.031 | 0.088 | 0.099 |
| EDUCATION\_ |  | -0.052 | -0.031 | -0.022 | 0.034 | 0.088 | 0.099 |
| UNEMPLOYED |  | -0.251 | -0.198 | -0.173 | -0.043 | 0.089 | 0.115 |
| UNEMPLOYED |  | -0.003 | 0.060 | 0.096 | 0.266 | 0.436 | 0.464 |
| FIN3 |  | 0.010 | 0.029 | 0.038 | 0.094 | 0.149 | 0.160 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.215 | -0.201 | -0.128 | -0.053 | -0.040 |
| AGE1 |  | -0.064 | -0.037 | -0.025 | 0.040 | 0.103 | 0.116 |
| EDUCATION\_ |  | -0.048 | -0.032 | -0.023 | 0.020 | 0.063 | 0.071 |
| EDUCATION\_ |  | -0.069 | -0.052 | -0.044 | -0.005 | 0.035 | 0.043 |
| UNEMPLOYED |  | -0.170 | -0.125 | -0.104 | 0.006 | 0.114 | 0.134 |
| UNEMPLOYED |  | -0.182 | -0.121 | -0.089 | 0.070 | 0.225 | 0.255 |
| FIN1 |  | 0.083 | 0.099 | 0.106 | 0.144 | 0.182 | 0.189 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.243 | -0.213 | -0.197 | -0.117 | -0.037 | -0.021 |
| AGE1 |  | -0.060 | -0.035 | -0.022 | 0.044 | 0.108 | 0.121 |
| EDUCATION\_ |  | -0.068 | -0.050 | -0.041 | 0.006 | 0.051 | 0.059 |
| EDUCATION\_ |  | -0.077 | -0.059 | -0.050 | -0.004 | 0.043 | 0.052 |
| UNEMPLOYED |  | -0.318 | -0.272 | -0.249 | -0.141 | -0.030 | -0.011 |
| UNEMPLOYED |  | -0.154 | -0.095 | -0.063 | 0.099 | 0.261 | 0.290 |
| FIN2 |  | 0.078 | 0.094 | 0.102 | 0.144 | 0.187 | 0.195 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.177 | -0.153 | -0.139 | -0.061 | 0.015 | 0.029 |
| AGE1 |  | -0.076 | -0.052 | -0.039 | 0.026 | 0.089 | 0.102 |
| EDUCATION\_ |  | -0.064 | -0.048 | -0.038 | 0.008 | 0.053 | 0.061 |
| EDUCATION\_ |  | -0.053 | -0.036 | -0.028 | 0.014 | 0.056 | 0.064 |
| UNEMPLOYED |  | -0.187 | -0.146 | -0.127 | -0.023 | 0.079 | 0.098 |
| UNEMPLOYED |  | -0.079 | -0.020 | 0.008 | 0.156 | 0.300 | 0.327 |
| FIN3 |  | 0.125 | 0.140 | 0.147 | 0.186 | 0.226 | 0.234 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.068 | 0.088 | 0.098 | 0.153 | 0.207 | 0.217 |
| AGE1 |  | -0.041 | -0.025 | -0.016 | 0.030 | 0.076 | 0.086 |
| EDUCATION\_ |  | -0.078 | -0.065 | -0.060 | -0.028 | 0.004 | 0.010 |
| EDUCATION\_ |  | -0.030 | -0.019 | -0.013 | 0.017 | 0.047 | 0.052 |
| UNEMPLOYED |  | -0.166 | -0.137 | -0.122 | -0.047 | 0.026 | 0.042 |
| UNEMPLOYED |  | -0.101 | -0.060 | -0.040 | 0.064 | 0.165 | 0.183 |
| FIN1 |  | 0.051 | 0.062 | 0.067 | 0.096 | 0.125 | 0.130 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.022 | 0.004 | 0.016 | 0.076 | 0.135 | 0.146 |
| AGE1 |  | -0.040 | -0.025 | -0.016 | 0.030 | 0.076 | 0.084 |
| EDUCATION\_ |  | -0.056 | -0.044 | -0.038 | -0.004 | 0.029 | 0.036 |
| EDUCATION\_ |  | -0.065 | -0.053 | -0.047 | -0.014 | 0.019 | 0.026 |
| UNEMPLOYED |  | -0.177 | -0.146 | -0.129 | -0.044 | 0.041 | 0.056 |
| UNEMPLOYED |  | -0.172 | -0.130 | -0.108 | 0.008 | 0.122 | 0.143 |
| FIN2 |  | 0.072 | 0.082 | 0.088 | 0.120 | 0.151 | 0.157 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.077 | 0.101 | 0.114 | 0.181 | 0.246 | 0.260 |
| AGE1 |  | -0.050 | -0.035 | -0.025 | 0.020 | 0.067 | 0.077 |
| EDUCATION\_ |  | -0.058 | -0.042 | -0.035 | 0.003 | 0.041 | 0.048 |
| EDUCATION\_ |  | -0.042 | -0.029 | -0.022 | 0.014 | 0.051 | 0.058 |
| UNEMPLOYED |  | -0.227 | -0.191 | -0.173 | -0.084 | 0.005 | 0.020 |
| UNEMPLOYED |  | -0.080 | -0.029 | -0.003 | 0.126 | 0.251 | 0.279 |
| FIN3 |  | 0.049 | 0.062 | 0.069 | 0.103 | 0.137 | 0.144 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.044 | 0.054 | 0.059 | 0.089 | 0.119 | 0.126 |
| RIM |  | 0.074 | 0.083 | 0.087 | 0.111 | 0.134 | 0.139 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.075 | 0.082 | 0.085 | 0.104 | 0.121 | 0.125 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.018 | -0.011 | -0.007 | 0.014 | 0.036 | 0.040 |
| WM1 |  | -0.001 | 0.007 | 0.010 | 0.029 | 0.051 | 0.055 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.002 | 0.008 | 0.011 | 0.027 | 0.042 | 0.046 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.020 | 0.028 | 0.033 | 0.058 | 0.079 | 0.084 |
| WM2 |  | 0.044 | 0.050 | 0.053 | 0.072 | 0.089 | 0.092 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.041 | 0.047 | 0.050 | 0.066 | 0.079 | 0.082 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.020 | 0.028 | 0.033 | 0.058 | 0.079 | 0.084 |
| WM3 |  | 0.044 | 0.050 | 0.053 | 0.072 | 0.089 | 0.092 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.041 | 0.047 | 0.050 | 0.066 | 0.079 | 0.082 |
| 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 | -0.051 | -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 | -0.005 | 0.016 | 0.020 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.010 | 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 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.048 | 0.064 | 0.073 | 0.118 | 0.162 | 0.171 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.181 |
| FIN3 |  | 0.065 | 0.083 | 0.091 | 0.135 | 0.180 | 0.189 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.056 | -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 |  | 0.113 | 0.130 | 0.139 | 0.184 | 0.229 | 0.237 |
| 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 | -0.026 | -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 | 0.463 | 0.504 | 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 | 0.551 |
| 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 | 3.959 | 3.968 |
| EDUCATION\_ |  | 3.670 | 3.691 | 3.701 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.131 | 0.135 | 0.154 | 0.172 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.083 | 0.087 |
| FIN1 |  | 3.683 | 3.702 | 3.711 | 3.755 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.724 | 3.733 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.753 | 3.799 | 3.807 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -4.609 | -4.104 | -3.835 | -2.512 | -1.165 | -0.933 |
| X2 |  | -4.609 | -4.104 | -3.835 | -2.512 | -1.165 | -0.933 |
| X3 |  | -4.609 | -4.104 | -3.835 | -2.512 | -1.165 | -0.933 |
| Y1 |  | -2.813 | -2.375 | -2.171 | -1.146 | -0.106 | 0.105 |
| Y2 |  | -2.813 | -2.375 | -2.171 | -1.146 | -0.106 | 0.105 |
| Y3 |  | -2.813 | -2.375 | -2.171 | -1.146 | -0.106 | 0.105 |
| M1 |  | -2.080 | -1.792 | -1.655 | -0.916 | -0.178 | -0.041 |
| M2 |  | -2.080 | -1.792 | -1.655 | -0.916 | -0.178 | -0.041 |
| M3 |  | -2.080 | -1.792 | -1.655 | -0.916 | -0.178 | -0.041 |
| 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 | 0.727 | 0.771 | 0.780 |
| 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 |  | 0.346 | 0.368 | 0.377 | 0.429 | 0.474 | 0.483 |
| RIY |  | 0.194 | 0.205 | 0.212 | 0.248 | 0.278 | 0.285 |
| RIM |  | 0.078 | 0.086 | 0.090 | 0.110 | 0.126 | 0.130 |
| WX1 |  | 0.228 | 0.242 | 0.248 | 0.290 | 0.334 | 0.342 |
| WY1 |  | 0.145 | 0.155 | 0.159 | 0.187 | 0.217 | 0.223 |
| WM1 |  | 0.092 | 0.098 | 0.101 | 0.119 | 0.138 | 0.142 |
| 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 |  | 0.263 | 0.278 | 0.286 | 0.331 | 0.368 | 0.376 |
| WX3 |  | 0.263 | 0.278 | 0.286 | 0.331 | 0.368 | 0.376 |
| WY2 |  | 0.169 | 0.180 | 0.185 | 0.218 | 0.247 | 0.252 |
| WY3 |  | 0.169 | 0.180 | 0.185 | 0.218 | 0.247 | 0.252 |
| WM2 |  | 0.159 | 0.163 | 0.166 | 0.182 | 0.194 | 0.197 |
| WM3 |  | 0.159 | 0.163 | 0.166 | 0.182 | 0.194 | 0.197 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.000 | 0.002 | -0.024 | 0.981 | -0.004 | 0.003 |