# 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 | -0.010 | 0.083 | -0.119 | 0.905 |
| WX1 | 0.022 | 0.043 | 0.505 | 0.613 |
| WM1 | 0.091 | 0.061 | 1.508 | 0.131 |
| WY3 ON |  |  |  |  |
| WY2 | -0.010 | 0.083 | -0.119 | 0.905 |
| WX2 | 0.022 | 0.043 | 0.505 | 0.613 |
| WM2 | 0.091 | 0.061 | 1.508 | 0.131 |
| WX2 ON |  |  |  |  |
| WX1 | 0.077 | 0.066 | 1.165 | 0.244 |
| WY1 | 0.031 | 0.056 | 0.557 | 0.577 |
| WM1 | 0.062 | 0.064 | 0.980 | 0.327 |
| WX3 ON |  |  |  |  |
| WX2 | 0.077 | 0.066 | 1.165 | 0.244 |
| WY2 | 0.031 | 0.056 | 0.557 | 0.577 |
| WM2 | 0.062 | 0.064 | 0.980 | 0.327 |
| WM2 ON |  |  |  |  |
| WM1 | 0.315 | 0.063 | 5.033 | 0.000 |
| WX1 | -0.009 | 0.033 | -0.285 | 0.775 |
| WY1 | 0.021 | 0.043 | 0.500 | 0.617 |
| WM3 ON |  |  |  |  |
| WM2 | 0.315 | 0.063 | 5.033 | 0.000 |
| WX2 | -0.009 | 0.033 | -0.285 | 0.775 |
| WY2 | 0.021 | 0.043 | 0.500 | 0.617 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.586 | 0.058 | 10.083 | 0.000 |
| AGE1 | 0.102 | 0.051 | 2.018 | 0.044 |
| EDUCATION\_ | 0.035 | 0.033 | 1.052 | 0.293 |
| EDUCATION\_ | 0.052 | 0.031 | 1.699 | 0.089 |
| UNEMPLOYED | -0.082 | 0.076 | -1.081 | 0.280 |
| UNEMPLOYED | 0.181 | 0.097 | 1.868 | 0.062 |
| FIN1 | 0.052 | 0.029 | 1.779 | 0.075 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.410 | 0.060 | 6.807 | 0.000 |
| AGE1 | 0.099 | 0.051 | 1.941 | 0.052 |
| EDUCATION\_ | 0.022 | 0.035 | 0.629 | 0.530 |
| EDUCATION\_ | 0.053 | 0.033 | 1.596 | 0.110 |
| UNEMPLOYED | -0.029 | 0.080 | -0.365 | 0.715 |
| UNEMPLOYED | 0.235 | 0.110 | 2.126 | 0.033 |
| FIN2 | 0.108 | 0.030 | 3.624 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.420 | 0.061 | 6.933 | 0.000 |
| AGE1 | 0.105 | 0.050 | 2.075 | 0.038 |
| EDUCATION\_ | 0.031 | 0.035 | 0.886 | 0.375 |
| EDUCATION\_ | 0.034 | 0.033 | 1.024 | 0.306 |
| UNEMPLOYED | -0.044 | 0.080 | -0.548 | 0.584 |
| UNEMPLOYED | 0.265 | 0.103 | 2.578 | 0.010 |
| FIN3 | 0.092 | 0.033 | 2.776 | 0.006 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.129 | 0.045 | -2.842 | 0.004 |
| AGE1 | 0.041 | 0.039 | 1.060 | 0.289 |
| EDUCATION\_ | 0.020 | 0.026 | 0.755 | 0.450 |
| EDUCATION\_ | -0.005 | 0.024 | -0.212 | 0.832 |
| UNEMPLOYED | 0.007 | 0.067 | 0.108 | 0.914 |
| UNEMPLOYED | 0.068 | 0.095 | 0.717 | 0.474 |
| FIN1 | 0.145 | 0.023 | 6.396 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.049 | -2.381 | 0.017 |
| AGE1 | 0.045 | 0.040 | 1.137 | 0.256 |
| EDUCATION\_ | 0.006 | 0.028 | 0.207 | 0.836 |
| EDUCATION\_ | -0.004 | 0.028 | -0.145 | 0.884 |
| UNEMPLOYED | -0.141 | 0.067 | -2.105 | 0.035 |
| UNEMPLOYED | 0.099 | 0.097 | 1.018 | 0.309 |
| FIN2 | 0.146 | 0.026 | 5.710 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.060 | 0.047 | -1.293 | 0.196 |
| AGE1 | 0.028 | 0.039 | 0.705 | 0.481 |
| EDUCATION\_ | 0.008 | 0.028 | 0.290 | 0.772 |
| EDUCATION\_ | 0.014 | 0.025 | 0.557 | 0.577 |
| UNEMPLOYED | -0.023 | 0.063 | -0.369 | 0.712 |
| UNEMPLOYED | 0.154 | 0.089 | 1.728 | 0.084 |
| FIN3 | 0.185 | 0.024 | 7.701 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.157 | 0.042 | -3.705 | 0.000 |
| AGE1 | 0.074 | 0.039 | 1.890 | 0.059 |
| EDUCATION\_ | -0.024 | 0.025 | -0.933 | 0.351 |
| EDUCATION\_ | 0.023 | 0.024 | 0.938 | 0.348 |
| UNEMPLOYED | 0.019 | 0.061 | 0.312 | 0.755 |
| UNEMPLOYED | 0.186 | 0.088 | 2.113 | 0.035 |
| FIN1 | 0.114 | 0.021 | 5.389 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.155 | 0.046 | -3.387 | 0.001 |
| AGE1 | 0.071 | 0.039 | 1.819 | 0.069 |
| EDUCATION\_ | -0.007 | 0.026 | -0.247 | 0.805 |
| EDUCATION\_ | 0.016 | 0.027 | 0.612 | 0.540 |
| UNEMPLOYED | 0.013 | 0.067 | 0.199 | 0.843 |
| UNEMPLOYED | -0.002 | 0.093 | -0.021 | 0.984 |
| FIN2 | 0.116 | 0.022 | 5.200 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.108 | 0.048 | -2.261 | 0.024 |
| AGE1 | 0.070 | 0.039 | 1.791 | 0.073 |
| EDUCATION\_ | 0.002 | 0.027 | 0.092 | 0.927 |
| EDUCATION\_ | 0.009 | 0.026 | 0.339 | 0.734 |
| UNEMPLOYED | -0.041 | 0.065 | -0.634 | 0.526 |
| UNEMPLOYED | 0.143 | 0.090 | 1.601 | 0.109 |
| FIN3 | 0.112 | 0.025 | 4.559 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.095 | 0.018 | 5.201 | 0.000 |
| RIM | 0.186 | 0.019 | 9.927 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.131 | 0.016 | 8.215 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.012 | 0.013 | 0.864 | 0.388 |
| WM1 | 0.042 | 0.015 | 2.807 | 0.005 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.037 | 0.014 | 2.620 | 0.009 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.054 | 0.014 | 3.937 | 0.000 |
| WM2 | 0.074 | 0.012 | 6.453 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.071 | 0.009 | 7.475 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.054 | 0.014 | 3.937 | 0.000 |
| WM3 | 0.074 | 0.012 | 6.453 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.071 | 0.009 | 7.475 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.081 | 0.936 |
| EDUCATION\_ | -0.036 | 0.015 | -2.391 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.478 | 0.140 |
| UNEMPLOYED | -0.003 | 0.006 | -0.485 | 0.627 |
| UNEMPLOYED | -0.002 | 0.004 | -0.414 | 0.679 |
| FIN1 | 0.014 | 0.013 | 1.061 | 0.289 |
| FIN2 | -0.001 | 0.013 | -0.083 | 0.934 |
| FIN3 | 0.006 | 0.014 | 0.424 | 0.672 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.450 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.191 | 0.234 |
| UNEMPLOYED | 0.012 | 0.005 | 2.222 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.457 | 0.647 |
| FIN1 | -0.006 | 0.013 | -0.425 | 0.671 |
| FIN2 | -0.010 | 0.013 | -0.788 | 0.431 |
| FIN3 | -0.012 | 0.014 | -0.904 | 0.366 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.919 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.482 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.748 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.359 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.107 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.964 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.929 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.101 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.255 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.625 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.804 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.275 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.033 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.913 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.860 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.199 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.991 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.674 | 0.007 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.350 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.216 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.503 | 0.024 | 20.761 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.411 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.232 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.219 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.420 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.353 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.389 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.573 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.396 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.525 | 0.810 | -3.116 | 0.002 |
| X2 | -2.525 | 0.810 | -3.116 | 0.002 |
| X3 | -2.525 | 0.810 | -3.116 | 0.002 |
| Y1 | -1.176 | 0.631 | -1.864 | 0.062 |
| Y2 | -1.176 | 0.631 | -1.864 | 0.062 |
| Y3 | -1.176 | 0.631 | -1.864 | 0.062 |
| M1 | -1.502 | 0.628 | -2.392 | 0.017 |
| M2 | -1.502 | 0.628 | -2.392 | 0.017 |
| M3 | -1.502 | 0.628 | -2.392 | 0.017 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.303 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.733 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.631 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.930 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.318 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.064 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.408 | 0.000 |
| FIN2 | 0.683 | 0.027 | 25.735 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.565 | 0.000 |
| RIX | 0.438 | 0.030 | 14.539 | 0.000 |
| RIY | 0.249 | 0.020 | 12.256 | 0.000 |
| RIM | 0.239 | 0.022 | 10.755 | 0.000 |
| WX1 | 0.292 | 0.026 | 11.427 | 0.000 |
| WY1 | 0.187 | 0.018 | 10.233 | 0.000 |
| WM1 | 0.152 | 0.020 | 7.454 | 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 | 0.324 | 0.025 | 13.112 | 0.000 |
| WX3 | 0.324 | 0.025 | 13.112 | 0.000 |
| WY2 | 0.217 | 0.019 | 11.579 | 0.000 |
| WY3 | 0.217 | 0.019 | 11.579 | 0.000 |
| WM2 | 0.222 | 0.011 | 19.308 | 0.000 |
| WM3 | 0.222 | 0.011 | 19.308 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.731 | 0.020 | 36.445 | 0.000 |
| X2 | 0.731 | 0.022 | 33.715 | 0.000 |
| X3 | 0.730 | 0.022 | 33.052 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.739 | 0.023 | 32.390 | 0.000 |
| Y2 | 0.713 | 0.025 | 28.805 | 0.000 |
| Y3 | 0.707 | 0.026 | 27.670 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.765 | 0.032 | 23.889 | 0.000 |
| M2 | 0.697 | 0.027 | 25.983 | 0.000 |
| M3 | 0.692 | 0.028 | 24.532 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.597 | 0.023 | 26.315 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.632 | 0.025 | 25.750 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.632 | 0.025 | 25.278 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.025 | 25.771 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.669 | 0.026 | 25.761 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.665 | 0.026 | 25.453 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.610 | 0.039 | 15.739 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.694 | 0.026 | 26.773 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.702 | 0.027 | 26.036 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.009 | 0.077 | -0.119 | 0.906 |
| WX1 | 0.025 | 0.049 | 0.507 | 0.612 |
| WM1 | 0.076 | 0.052 | 1.479 | 0.139 |
| WY3 ON |  |  |  |  |
| WY2 | -0.010 | 0.083 | -0.119 | 0.905 |
| WX2 | 0.026 | 0.052 | 0.505 | 0.613 |
| WM2 | 0.095 | 0.064 | 1.490 | 0.136 |
| WX2 ON |  |  |  |  |
| WX1 | 0.073 | 0.062 | 1.182 | 0.237 |
| WY1 | 0.024 | 0.042 | 0.558 | 0.577 |
| WM1 | 0.043 | 0.045 | 0.950 | 0.342 |
| WX3 ON |  |  |  |  |
| WX2 | 0.077 | 0.066 | 1.168 | 0.243 |
| WY2 | 0.025 | 0.046 | 0.556 | 0.578 |
| WM2 | 0.053 | 0.055 | 0.969 | 0.332 |
| WM2 ON |  |  |  |  |
| WM1 | 0.253 | 0.056 | 4.488 | 0.000 |
| WX1 | -0.011 | 0.037 | -0.285 | 0.775 |
| WY1 | 0.019 | 0.038 | 0.500 | 0.617 |
| WM3 ON |  |  |  |  |
| WM2 | 0.310 | 0.060 | 5.163 | 0.000 |
| WX2 | -0.011 | 0.038 | -0.286 | 0.775 |
| WY2 | 0.020 | 0.040 | 0.500 | 0.617 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.309 | 0.029 | 10.703 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.018 | 0.044 |
| EDUCATION\_ | 0.037 | 0.035 | 1.058 | 0.290 |
| EDUCATION\_ | 0.057 | 0.034 | 1.700 | 0.089 |
| UNEMPLOYED | -0.033 | 0.030 | -1.082 | 0.279 |
| UNEMPLOYED | 0.051 | 0.027 | 1.887 | 0.059 |
| FIN1 | 0.049 | 0.027 | 1.779 | 0.075 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.972 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.939 | 0.053 |
| EDUCATION\_ | 0.023 | 0.037 | 0.629 | 0.530 |
| EDUCATION\_ | 0.058 | 0.036 | 1.598 | 0.110 |
| UNEMPLOYED | -0.012 | 0.032 | -0.365 | 0.715 |
| UNEMPLOYED | 0.066 | 0.031 | 2.135 | 0.033 |
| FIN2 | 0.099 | 0.027 | 3.643 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.222 | 0.031 | 7.091 | 0.000 |
| AGE1 | 0.056 | 0.027 | 2.073 | 0.038 |
| EDUCATION\_ | 0.033 | 0.038 | 0.887 | 0.375 |
| EDUCATION\_ | 0.037 | 0.036 | 1.027 | 0.305 |
| UNEMPLOYED | -0.017 | 0.032 | -0.550 | 0.583 |
| UNEMPLOYED | 0.075 | 0.029 | 2.581 | 0.010 |
| FIN3 | 0.088 | 0.031 | 2.802 | 0.005 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.830 | 0.005 |
| AGE1 | 0.030 | 0.028 | 1.064 | 0.287 |
| EDUCATION\_ | 0.029 | 0.038 | 0.756 | 0.450 |
| EDUCATION\_ | -0.008 | 0.036 | -0.212 | 0.832 |
| UNEMPLOYED | 0.004 | 0.036 | 0.108 | 0.914 |
| UNEMPLOYED | 0.026 | 0.036 | 0.722 | 0.471 |
| FIN1 | 0.184 | 0.029 | 6.285 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.383 | 0.017 |
| AGE1 | 0.031 | 0.027 | 1.137 | 0.255 |
| EDUCATION\_ | 0.008 | 0.039 | 0.207 | 0.836 |
| EDUCATION\_ | -0.006 | 0.040 | -0.146 | 0.884 |
| UNEMPLOYED | -0.073 | 0.034 | -2.114 | 0.034 |
| UNEMPLOYED | 0.036 | 0.035 | 1.023 | 0.306 |
| FIN2 | 0.173 | 0.030 | 5.702 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.292 | 0.196 |
| AGE1 | 0.019 | 0.027 | 0.705 | 0.481 |
| EDUCATION\_ | 0.011 | 0.038 | 0.290 | 0.772 |
| EDUCATION\_ | 0.020 | 0.036 | 0.559 | 0.576 |
| UNEMPLOYED | -0.012 | 0.032 | -0.370 | 0.711 |
| UNEMPLOYED | 0.056 | 0.032 | 1.739 | 0.082 |
| FIN3 | 0.227 | 0.029 | 7.771 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.031 | -3.748 | 0.000 |
| AGE1 | 0.056 | 0.029 | 1.894 | 0.058 |
| EDUCATION\_ | -0.036 | 0.038 | -0.934 | 0.350 |
| EDUCATION\_ | 0.035 | 0.037 | 0.939 | 0.348 |
| UNEMPLOYED | 0.011 | 0.034 | 0.312 | 0.755 |
| UNEMPLOYED | 0.074 | 0.035 | 2.119 | 0.034 |
| FIN1 | 0.151 | 0.028 | 5.360 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.031 | -3.434 | 0.001 |
| AGE1 | 0.049 | 0.027 | 1.819 | 0.069 |
| EDUCATION\_ | -0.009 | 0.037 | -0.247 | 0.805 |
| EDUCATION\_ | 0.023 | 0.037 | 0.613 | 0.540 |
| UNEMPLOYED | 0.007 | 0.034 | 0.199 | 0.842 |
| UNEMPLOYED | -0.001 | 0.034 | -0.021 | 0.984 |
| FIN2 | 0.137 | 0.026 | 5.201 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.073 | 0.032 | -2.275 | 0.023 |
| AGE1 | 0.048 | 0.027 | 1.791 | 0.073 |
| EDUCATION\_ | 0.003 | 0.037 | 0.092 | 0.927 |
| EDUCATION\_ | 0.013 | 0.037 | 0.340 | 0.734 |
| UNEMPLOYED | -0.021 | 0.033 | -0.636 | 0.525 |
| UNEMPLOYED | 0.052 | 0.032 | 1.606 | 0.108 |
| FIN3 | 0.137 | 0.030 | 4.638 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.287 | 0.051 | 5.647 | 0.000 |
| RIM | 0.575 | 0.041 | 13.952 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.536 | 0.045 | 11.984 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.050 | 0.057 | 0.876 | 0.381 |
| WM1 | 0.199 | 0.065 | 3.079 | 0.002 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.220 | 0.072 | 3.058 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.202 | 0.049 | 4.172 | 0.000 |
| WM2 | 0.277 | 0.042 | 6.590 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.322 | 0.037 | 8.757 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.202 | 0.049 | 4.172 | 0.000 |
| WM3 | 0.277 | 0.042 | 6.590 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.322 | 0.037 | 8.757 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.081 | 0.936 |
| EDUCATION\_ | -0.077 | 0.032 | -2.387 | 0.017 |
| EDUCATION\_ | -0.047 | 0.032 | -1.478 | 0.140 |
| UNEMPLOYED | -0.016 | 0.032 | -0.485 | 0.628 |
| UNEMPLOYED | -0.014 | 0.033 | -0.414 | 0.679 |
| FIN1 | 0.034 | 0.032 | 1.061 | 0.289 |
| FIN2 | -0.003 | 0.033 | -0.082 | 0.934 |
| FIN3 | 0.014 | 0.033 | 0.424 | 0.672 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.447 | 0.014 |
| EDUCATION\_ | -0.039 | 0.032 | -1.189 | 0.235 |
| UNEMPLOYED | 0.069 | 0.031 | 2.235 | 0.025 |
| UNEMPLOYED | 0.015 | 0.032 | 0.457 | 0.648 |
| FIN1 | -0.014 | 0.032 | -0.425 | 0.671 |
| FIN2 | -0.025 | 0.032 | -0.789 | 0.430 |
| FIN3 | -0.029 | 0.032 | -0.906 | 0.365 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.539 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.361 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.847 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.440 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.200 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.023 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.166 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.480 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.303 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.847 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.012 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.486 | 0.000 |
| FIN1 | -0.108 | 0.035 | -3.095 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.951 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.970 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.386 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.136 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.774 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.257 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.862 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.364 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.923 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.433 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.195 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.545 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.496 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.111 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.390 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.313 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.789 | 0.890 | -3.134 | 0.002 |
| X2 | -2.789 | 0.893 | -3.122 | 0.002 |
| X3 | -2.786 | 0.891 | -3.126 | 0.002 |
| Y1 | -1.744 | 0.930 | -1.876 | 0.061 |
| Y2 | -1.682 | 0.902 | -1.865 | 0.062 |
| Y3 | -1.669 | 0.894 | -1.866 | 0.062 |
| M1 | -2.347 | 0.979 | -2.397 | 0.017 |
| M2 | -2.138 | 0.894 | -2.390 | 0.017 |
| M3 | -2.123 | 0.888 | -2.391 | 0.017 |

# 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 | 0.990 | 0.013 | 77.535 | 0.000 |
| WX3 | 0.987 | 0.017 | 58.224 | 0.000 |
| WY2 | 0.993 | 0.012 | 84.479 | 0.000 |
| WY3 | 0.989 | 0.017 | 59.615 | 0.000 |
| WM2 | 0.935 | 0.031 | 30.389 | 0.000 |
| WM3 | 0.901 | 0.038 | 23.503 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.731 | 0.020 | 36.445 | 0.000 |
| X2 | 0.731 | 0.022 | 33.715 | 0.000 |
| X3 | 0.730 | 0.022 | 33.052 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.739 | 0.023 | 32.390 | 0.000 |
| Y2 | 0.713 | 0.025 | 28.805 | 0.000 |
| Y3 | 0.707 | 0.026 | 27.670 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.765 | 0.032 | 23.889 | 0.000 |
| M2 | 0.697 | 0.027 | 25.983 | 0.000 |
| M3 | 0.692 | 0.028 | 24.532 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.597 | 0.023 | 26.315 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.632 | 0.025 | 25.750 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.632 | 0.025 | 25.278 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.025 | 25.771 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.669 | 0.026 | 25.761 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.665 | 0.026 | 25.453 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.610 | 0.039 | 15.739 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.694 | 0.026 | 26.773 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.702 | 0.027 | 26.036 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.009 | 0.077 | -0.119 | 0.906 |
| WX1 | 0.025 | 0.049 | 0.507 | 0.612 |
| WM1 | 0.076 | 0.052 | 1.479 | 0.139 |
| WY3 ON |  |  |  |  |
| WY2 | -0.010 | 0.083 | -0.119 | 0.905 |
| WX2 | 0.026 | 0.052 | 0.505 | 0.613 |
| WM2 | 0.095 | 0.064 | 1.490 | 0.136 |
| WX2 ON |  |  |  |  |
| WX1 | 0.073 | 0.062 | 1.182 | 0.237 |
| WY1 | 0.024 | 0.042 | 0.558 | 0.577 |
| WM1 | 0.043 | 0.045 | 0.950 | 0.342 |
| WX3 ON |  |  |  |  |
| WX2 | 0.077 | 0.066 | 1.168 | 0.243 |
| WY2 | 0.025 | 0.046 | 0.556 | 0.578 |
| WM2 | 0.053 | 0.055 | 0.969 | 0.332 |
| WM2 ON |  |  |  |  |
| WM1 | 0.253 | 0.056 | 4.488 | 0.000 |
| WX1 | -0.011 | 0.037 | -0.285 | 0.775 |
| WY1 | 0.019 | 0.038 | 0.500 | 0.617 |
| WM3 ON |  |  |  |  |
| WM2 | 0.310 | 0.060 | 5.163 | 0.000 |
| WX2 | -0.011 | 0.038 | -0.286 | 0.775 |
| WY2 | 0.020 | 0.040 | 0.500 | 0.617 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.309 | 0.029 | 10.703 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.018 | 0.044 |
| EDUCATION\_ | 0.037 | 0.035 | 1.058 | 0.290 |
| EDUCATION\_ | 0.057 | 0.034 | 1.700 | 0.089 |
| UNEMPLOYED | -0.033 | 0.030 | -1.082 | 0.279 |
| UNEMPLOYED | 0.051 | 0.027 | 1.887 | 0.059 |
| FIN1 | 0.049 | 0.027 | 1.779 | 0.075 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.972 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.939 | 0.053 |
| EDUCATION\_ | 0.023 | 0.037 | 0.629 | 0.530 |
| EDUCATION\_ | 0.058 | 0.036 | 1.598 | 0.110 |
| UNEMPLOYED | -0.012 | 0.032 | -0.365 | 0.715 |
| UNEMPLOYED | 0.066 | 0.031 | 2.135 | 0.033 |
| FIN2 | 0.099 | 0.027 | 3.643 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.222 | 0.031 | 7.091 | 0.000 |
| AGE1 | 0.056 | 0.027 | 2.073 | 0.038 |
| EDUCATION\_ | 0.033 | 0.038 | 0.887 | 0.375 |
| EDUCATION\_ | 0.037 | 0.036 | 1.027 | 0.305 |
| UNEMPLOYED | -0.017 | 0.032 | -0.550 | 0.583 |
| UNEMPLOYED | 0.075 | 0.029 | 2.581 | 0.010 |
| FIN3 | 0.088 | 0.031 | 2.802 | 0.005 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.830 | 0.005 |
| AGE1 | 0.030 | 0.028 | 1.064 | 0.287 |
| EDUCATION\_ | 0.029 | 0.038 | 0.756 | 0.450 |
| EDUCATION\_ | -0.008 | 0.036 | -0.212 | 0.832 |
| UNEMPLOYED | 0.004 | 0.036 | 0.108 | 0.914 |
| UNEMPLOYED | 0.026 | 0.036 | 0.722 | 0.471 |
| FIN1 | 0.184 | 0.029 | 6.285 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.383 | 0.017 |
| AGE1 | 0.031 | 0.027 | 1.137 | 0.255 |
| EDUCATION\_ | 0.008 | 0.039 | 0.207 | 0.836 |
| EDUCATION\_ | -0.006 | 0.040 | -0.146 | 0.884 |
| UNEMPLOYED | -0.073 | 0.034 | -2.114 | 0.034 |
| UNEMPLOYED | 0.036 | 0.035 | 1.023 | 0.306 |
| FIN2 | 0.173 | 0.030 | 5.702 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.292 | 0.196 |
| AGE1 | 0.019 | 0.027 | 0.705 | 0.481 |
| EDUCATION\_ | 0.011 | 0.038 | 0.290 | 0.772 |
| EDUCATION\_ | 0.020 | 0.036 | 0.559 | 0.576 |
| UNEMPLOYED | -0.012 | 0.032 | -0.370 | 0.711 |
| UNEMPLOYED | 0.056 | 0.032 | 1.739 | 0.082 |
| FIN3 | 0.227 | 0.029 | 7.771 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.031 | -3.748 | 0.000 |
| AGE1 | 0.056 | 0.029 | 1.894 | 0.058 |
| EDUCATION\_ | -0.036 | 0.038 | -0.934 | 0.350 |
| EDUCATION\_ | 0.035 | 0.037 | 0.939 | 0.348 |
| UNEMPLOYED | 0.011 | 0.034 | 0.312 | 0.755 |
| UNEMPLOYED | 0.074 | 0.035 | 2.119 | 0.034 |
| FIN1 | 0.151 | 0.028 | 5.360 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.031 | -3.434 | 0.001 |
| AGE1 | 0.049 | 0.027 | 1.819 | 0.069 |
| EDUCATION\_ | -0.009 | 0.037 | -0.247 | 0.805 |
| EDUCATION\_ | 0.023 | 0.037 | 0.613 | 0.540 |
| UNEMPLOYED | 0.007 | 0.034 | 0.199 | 0.842 |
| UNEMPLOYED | -0.001 | 0.034 | -0.021 | 0.984 |
| FIN2 | 0.137 | 0.026 | 5.201 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.073 | 0.032 | -2.275 | 0.023 |
| AGE1 | 0.048 | 0.027 | 1.791 | 0.073 |
| EDUCATION\_ | 0.003 | 0.037 | 0.092 | 0.927 |
| EDUCATION\_ | 0.013 | 0.037 | 0.340 | 0.734 |
| UNEMPLOYED | -0.021 | 0.033 | -0.636 | 0.525 |
| UNEMPLOYED | 0.052 | 0.032 | 1.606 | 0.108 |
| FIN3 | 0.137 | 0.030 | 4.638 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.287 | 0.051 | 5.647 | 0.000 |
| RIM | 0.575 | 0.041 | 13.952 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.536 | 0.045 | 11.984 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.050 | 0.057 | 0.876 | 0.381 |
| WM1 | 0.199 | 0.065 | 3.079 | 0.002 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.220 | 0.072 | 3.058 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.202 | 0.049 | 4.172 | 0.000 |
| WM2 | 0.277 | 0.042 | 6.590 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.322 | 0.037 | 8.757 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.202 | 0.049 | 4.172 | 0.000 |
| WM3 | 0.277 | 0.042 | 6.590 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.322 | 0.037 | 8.757 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.081 | 0.936 |
| EDUCATION\_ | -0.077 | 0.032 | -2.387 | 0.017 |
| EDUCATION\_ | -0.047 | 0.032 | -1.478 | 0.140 |
| UNEMPLOYED | -0.016 | 0.032 | -0.485 | 0.628 |
| UNEMPLOYED | -0.014 | 0.033 | -0.414 | 0.679 |
| FIN1 | 0.034 | 0.032 | 1.061 | 0.289 |
| FIN2 | -0.003 | 0.033 | -0.082 | 0.934 |
| FIN3 | 0.014 | 0.033 | 0.424 | 0.672 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.447 | 0.014 |
| EDUCATION\_ | -0.039 | 0.032 | -1.189 | 0.235 |
| UNEMPLOYED | 0.069 | 0.031 | 2.235 | 0.025 |
| UNEMPLOYED | 0.015 | 0.032 | 0.457 | 0.648 |
| FIN1 | -0.014 | 0.032 | -0.425 | 0.671 |
| FIN2 | -0.025 | 0.032 | -0.789 | 0.430 |
| FIN3 | -0.029 | 0.032 | -0.906 | 0.365 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.539 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.361 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.847 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.440 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.200 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.023 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.166 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.480 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.303 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.847 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.012 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.486 | 0.000 |
| FIN1 | -0.108 | 0.035 | -3.095 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.951 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.970 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.386 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.136 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.774 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.257 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.862 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.364 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.923 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.433 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.195 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.545 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.496 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.111 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.390 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.313 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.789 | 0.890 | -3.134 | 0.002 |
| X2 | -2.789 | 0.893 | -3.122 | 0.002 |
| X3 | -2.786 | 0.891 | -3.126 | 0.002 |
| Y1 | -1.744 | 0.930 | -1.876 | 0.061 |
| Y2 | -1.682 | 0.902 | -1.865 | 0.062 |
| Y3 | -1.669 | 0.894 | -1.866 | 0.062 |
| M1 | -2.347 | 0.979 | -2.397 | 0.017 |
| M2 | -2.138 | 0.894 | -2.390 | 0.017 |
| M3 | -2.123 | 0.888 | -2.391 | 0.017 |

# 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 | 0.990 | 0.013 | 77.535 | 0.000 |
| WX3 | 0.987 | 0.017 | 58.224 | 0.000 |
| WY2 | 0.993 | 0.012 | 84.479 | 0.000 |
| WY3 | 0.989 | 0.017 | 59.615 | 0.000 |
| WM2 | 0.935 | 0.031 | 30.389 | 0.000 |
| WM3 | 0.901 | 0.038 | 23.503 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.010 | 0.013 | 0.750 | 0.453 |
| WX3 | 0.013 | 0.017 | 0.794 | 0.427 |
| WY2 | 0.007 | 0.012 | 0.591 | 0.554 |
| WY3 | 0.011 | 0.017 | 0.633 | 0.527 |
| WM2 | 0.065 | 0.031 | 2.124 | 0.034 |
| WM3 | 0.099 | 0.038 | 2.571 | 0.010 |

# 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 | -0.163 | -0.141 | -0.010 | 0.132 | 0.162 |
| WX1 |  | -0.095 | -0.065 | -0.052 | 0.022 | 0.089 | 0.104 |
| WM1 |  | -0.069 | -0.032 | -0.011 | 0.091 | 0.188 | 0.206 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.200 | -0.163 | -0.141 | -0.010 | 0.132 | 0.162 |
| WX2 |  | -0.095 | -0.065 | -0.052 | 0.022 | 0.089 | 0.104 |
| WM2 |  | -0.069 | -0.032 | -0.011 | 0.091 | 0.188 | 0.206 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.093 | -0.054 | -0.032 | 0.077 | 0.187 | 0.208 |
| WY1 |  | -0.113 | -0.080 | -0.064 | 0.031 | 0.121 | 0.139 |
| WM1 |  | -0.102 | -0.062 | -0.040 | 0.062 | 0.169 | 0.188 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.093 | -0.054 | -0.032 | 0.077 | 0.187 | 0.208 |
| WY2 |  | -0.113 | -0.080 | -0.064 | 0.031 | 0.121 | 0.139 |
| WM2 |  | -0.102 | -0.062 | -0.040 | 0.062 | 0.169 | 0.188 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.155 | 0.194 | 0.214 | 0.315 | 0.420 | 0.442 |
| WX1 |  | -0.095 | -0.074 | -0.064 | -0.009 | 0.046 | 0.055 |
| WY1 |  | -0.090 | -0.063 | -0.050 | 0.021 | 0.091 | 0.105 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.155 | 0.194 | 0.214 | 0.315 | 0.420 | 0.442 |
| WX2 |  | -0.095 | -0.074 | -0.064 | -0.009 | 0.046 | 0.055 |
| WY2 |  | -0.090 | -0.063 | -0.050 | 0.021 | 0.091 | 0.105 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.436 | 0.472 | 0.490 | 0.586 | 0.680 | 0.698 |
| AGE1 |  | -0.026 | 0.003 | 0.018 | 0.102 | 0.185 | 0.202 |
| EDUCATION\_ |  | -0.049 | -0.029 | -0.018 | 0.035 | 0.091 | 0.101 |
| EDUCATION\_ |  | -0.026 | -0.008 | 0.001 | 0.052 | 0.102 | 0.111 |
| UNEMPLOYED |  | -0.275 | -0.227 | -0.204 | -0.082 | 0.044 | 0.070 |
| UNEMPLOYED |  | -0.071 | -0.008 | 0.022 | 0.181 | 0.342 | 0.375 |
| FIN1 |  | -0.023 | -0.007 | 0.003 | 0.052 | 0.099 | 0.108 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.256 | 0.290 | 0.310 | 0.410 | 0.508 | 0.526 |
| AGE1 |  | -0.031 | -0.001 | 0.015 | 0.099 | 0.182 | 0.198 |
| EDUCATION\_ |  | -0.067 | -0.045 | -0.035 | 0.022 | 0.078 | 0.090 |
| EDUCATION\_ |  | -0.034 | -0.013 | -0.002 | 0.053 | 0.107 | 0.117 |
| UNEMPLOYED |  | -0.242 | -0.183 | -0.157 | -0.029 | 0.105 | 0.129 |
| UNEMPLOYED |  | -0.048 | 0.018 | 0.052 | 0.235 | 0.417 | 0.454 |
| FIN2 |  | 0.032 | 0.050 | 0.058 | 0.108 | 0.158 | 0.167 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.263 | 0.303 | 0.321 | 0.420 | 0.520 | 0.539 |
| AGE1 |  | -0.026 | 0.005 | 0.021 | 0.105 | 0.187 | 0.204 |
| 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 | -0.198 | -0.173 | -0.044 | 0.089 | 0.115 |
| UNEMPLOYED |  | -0.006 | 0.062 | 0.096 | 0.265 | 0.435 | 0.463 |
| FIN3 |  | 0.008 | 0.029 | 0.038 | 0.092 | 0.147 | 0.158 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.216 | -0.202 | -0.129 | -0.053 | -0.040 |
| AGE1 |  | -0.063 | -0.036 | -0.023 | 0.041 | 0.105 | 0.118 |
| EDUCATION\_ |  | -0.048 | -0.032 | -0.023 | 0.020 | 0.063 | 0.072 |
| EDUCATION\_ |  | -0.068 | -0.052 | -0.044 | -0.005 | 0.035 | 0.043 |
| UNEMPLOYED |  | -0.170 | -0.125 | -0.103 | 0.007 | 0.115 | 0.136 |
| UNEMPLOYED |  | -0.185 | -0.122 | -0.091 | 0.068 | 0.223 | 0.253 |
| FIN1 |  | 0.085 | 0.101 | 0.108 | 0.145 | 0.182 | 0.190 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.241 | -0.212 | -0.196 | -0.116 | -0.036 | -0.020 |
| AGE1 |  | -0.058 | -0.033 | -0.021 | 0.045 | 0.110 | 0.123 |
| EDUCATION\_ |  | -0.068 | -0.050 | -0.041 | 0.006 | 0.051 | 0.059 |
| EDUCATION\_ |  | -0.078 | -0.060 | -0.050 | -0.004 | 0.043 | 0.052 |
| UNEMPLOYED |  | -0.317 | -0.271 | -0.249 | -0.141 | -0.030 | -0.010 |
| UNEMPLOYED |  | -0.155 | -0.096 | -0.063 | 0.099 | 0.261 | 0.288 |
| FIN2 |  | 0.081 | 0.097 | 0.104 | 0.146 | 0.189 | 0.196 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.177 | -0.152 | -0.138 | -0.060 | 0.016 | 0.030 |
| AGE1 |  | -0.074 | -0.049 | -0.038 | 0.028 | 0.091 | 0.104 |
| EDUCATION\_ |  | -0.065 | -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 | -0.023 | 0.078 | 0.097 |
| UNEMPLOYED |  | -0.081 | -0.022 | 0.005 | 0.154 | 0.298 | 0.325 |
| FIN3 |  | 0.123 | 0.139 | 0.146 | 0.185 | 0.225 | 0.232 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.271 | -0.241 | -0.227 | -0.157 | -0.088 | -0.075 |
| AGE1 |  | -0.025 | -0.004 | 0.009 | 0.074 | 0.138 | 0.151 |
| EDUCATION\_ |  | -0.088 | -0.074 | -0.065 | -0.024 | 0.018 | 0.026 |
| EDUCATION\_ |  | -0.041 | -0.025 | -0.017 | 0.023 | 0.062 | 0.070 |
| UNEMPLOYED |  | -0.139 | -0.102 | -0.080 | 0.019 | 0.118 | 0.136 |
| UNEMPLOYED |  | -0.042 | 0.013 | 0.040 | 0.186 | 0.330 | 0.356 |
| FIN1 |  | 0.059 | 0.073 | 0.079 | 0.114 | 0.148 | 0.155 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.274 | -0.246 | -0.233 | -0.155 | -0.081 | -0.067 |
| AGE1 |  | -0.026 | -0.007 | 0.007 | 0.071 | 0.136 | 0.148 |
| EDUCATION\_ |  | -0.074 | -0.059 | -0.050 | -0.007 | 0.038 | 0.046 |
| EDUCATION\_ |  | -0.053 | -0.036 | -0.028 | 0.016 | 0.059 | 0.068 |
| UNEMPLOYED |  | -0.163 | -0.116 | -0.095 | 0.013 | 0.123 | 0.146 |
| UNEMPLOYED |  | -0.248 | -0.187 | -0.154 | -0.002 | 0.153 | 0.184 |
| FIN2 |  | 0.061 | 0.073 | 0.080 | 0.116 | 0.154 | 0.161 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.237 | -0.203 | -0.188 | -0.108 | -0.031 | -0.016 |
| AGE1 |  | -0.030 | -0.007 | 0.005 | 0.070 | 0.134 | 0.146 |
| EDUCATION\_ |  | -0.066 | -0.051 | -0.042 | 0.002 | 0.046 | 0.055 |
| EDUCATION\_ |  | -0.061 | -0.044 | -0.034 | 0.009 | 0.053 | 0.062 |
| UNEMPLOYED |  | -0.207 | -0.172 | -0.150 | -0.041 | 0.065 | 0.085 |
| UNEMPLOYED |  | -0.103 | -0.035 | -0.004 | 0.143 | 0.288 | 0.314 |
| FIN3 |  | 0.049 | 0.064 | 0.072 | 0.112 | 0.153 | 0.160 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.049 | 0.059 | 0.065 | 0.095 | 0.125 | 0.131 |
| RIM |  | 0.134 | 0.147 | 0.153 | 0.186 | 0.214 | 0.220 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.086 | 0.098 | 0.103 | 0.131 | 0.155 | 0.160 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.022 | -0.014 | -0.010 | 0.012 | 0.034 | 0.038 |
| WM1 |  | 0.004 | 0.013 | 0.018 | 0.042 | 0.067 | 0.073 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.004 | 0.011 | 0.015 | 0.037 | 0.062 | 0.067 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.017 | 0.025 | 0.030 | 0.054 | 0.075 | 0.079 |
| WM2 |  | 0.044 | 0.051 | 0.055 | 0.074 | 0.093 | 0.096 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.045 | 0.051 | 0.054 | 0.071 | 0.085 | 0.088 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.017 | 0.025 | 0.030 | 0.054 | 0.075 | 0.079 |
| WM3 |  | 0.044 | 0.051 | 0.055 | 0.074 | 0.093 | 0.096 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.045 | 0.051 | 0.054 | 0.071 | 0.085 | 0.088 |
| 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 |  | -0.019 | -0.012 | -0.008 | 0.014 | 0.035 | 0.039 |
| FIN2 |  | -0.035 | -0.027 | -0.023 | -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 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.041 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.048 | 0.065 | 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 | 0.136 | 0.180 | 0.188 |
| 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 |  | 0.075 | 0.091 | 0.100 | 0.146 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.123 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.113 | 0.130 | 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 | -0.051 | -0.033 | -0.016 | -0.012 |
| FIN2 |  | -0.055 | -0.048 | -0.046 | -0.029 | -0.013 | -0.010 |
| FIN3 |  | -0.067 | -0.061 | -0.057 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.041 | -0.027 | -0.013 | -0.011 |
| 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 |  | 0.439 | 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 | 0.675 |
| 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\_ |  | 3.671 | 3.691 | 3.701 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.172 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.084 | 0.087 |
| FIN1 |  | 3.683 | 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 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -4.617 | -4.104 | -3.850 | -2.525 | -1.183 | -0.945 |
| X2 |  | -4.617 | -4.104 | -3.850 | -2.525 | -1.183 | -0.945 |
| X3 |  | -4.617 | -4.104 | -3.850 | -2.525 | -1.183 | -0.945 |
| Y1 |  | -2.816 | -2.404 | -2.193 | -1.176 | -0.134 | 0.074 |
| Y2 |  | -2.816 | -2.404 | -2.193 | -1.176 | -0.134 | 0.074 |
| Y3 |  | -2.816 | -2.404 | -2.193 | -1.176 | -0.134 | 0.074 |
| M1 |  | -3.120 | -2.736 | -2.545 | -1.502 | -0.473 | -0.276 |
| M2 |  | -3.120 | -2.736 | -2.545 | -1.502 | -0.473 | -0.276 |
| M3 |  | -3.120 | -2.736 | -2.545 | -1.502 | -0.473 | -0.276 |
| 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 | 0.984 | 1.030 | 1.039 |
| UNEMPLOYED |  | 0.109 | 0.114 | 0.117 | 0.130 | 0.143 | 0.145 |
| UNEMPLOYED |  | 0.047 | 0.051 | 0.053 | 0.065 | 0.077 | 0.079 |
| FIN1 |  | 0.657 | 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 |  | 0.355 | 0.375 | 0.385 | 0.438 | 0.482 | 0.492 |
| RIY |  | 0.194 | 0.206 | 0.212 | 0.249 | 0.279 | 0.285 |
| RIM |  | 0.172 | 0.189 | 0.198 | 0.239 | 0.270 | 0.276 |
| WX1 |  | 0.231 | 0.245 | 0.251 | 0.292 | 0.336 | 0.344 |
| WY1 |  | 0.143 | 0.153 | 0.158 | 0.187 | 0.217 | 0.224 |
| WM1 |  | 0.109 | 0.119 | 0.123 | 0.152 | 0.189 | 0.198 |
| 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 | 0.324 | 0.361 | 0.368 |
| WX3 |  | 0.257 | 0.272 | 0.280 | 0.324 | 0.361 | 0.368 |
| WY2 |  | 0.169 | 0.179 | 0.185 | 0.217 | 0.246 | 0.252 |
| WY3 |  | 0.169 | 0.179 | 0.185 | 0.217 | 0.246 | 0.252 |
| WM2 |  | 0.191 | 0.198 | 0.201 | 0.222 | 0.239 | 0.243 |
| WM3 |  | 0.191 | 0.198 | 0.201 | 0.222 | 0.239 | 0.243 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.001 | 0.004 | -0.234 | 0.815 | -0.010 | 0.006 |