# 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 | -0.023 | 0.078 | -0.296 | 0.767 |
| WX1 | 0.068 | 0.038 | 1.762 | 0.078 |
| WM1 | 0.063 | 0.066 | 0.954 | 0.340 |
| WY3 ON |  |  |  |  |
| WY2 | -0.023 | 0.078 | -0.296 | 0.767 |
| WX2 | 0.068 | 0.038 | 1.762 | 0.078 |
| WM2 | 0.063 | 0.066 | 0.954 | 0.340 |
| WX2 ON |  |  |  |  |
| WX1 | 0.097 | 0.063 | 1.547 | 0.122 |
| WY1 | 0.124 | 0.056 | 2.214 | 0.027 |
| WM1 | 0.073 | 0.083 | 0.877 | 0.381 |
| WX3 ON |  |  |  |  |
| WX2 | 0.097 | 0.063 | 1.547 | 0.122 |
| WY2 | 0.124 | 0.056 | 2.214 | 0.027 |
| WM2 | 0.073 | 0.083 | 0.877 | 0.381 |
| WM2 ON |  |  |  |  |
| WM1 | 0.209 | 0.061 | 3.403 | 0.001 |
| WX1 | 0.033 | 0.032 | 1.035 | 0.301 |
| WY1 | 0.044 | 0.034 | 1.275 | 0.202 |
| WM3 ON |  |  |  |  |
| WM2 | 0.209 | 0.061 | 3.403 | 0.001 |
| WX2 | 0.033 | 0.032 | 1.035 | 0.301 |
| WY2 | 0.044 | 0.034 | 1.275 | 0.202 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.061 | 3.704 | 0.000 |
| AGE1 | -0.011 | 0.054 | -0.202 | 0.840 |
| EDUCATION\_ | 0.073 | 0.033 | 2.188 | 0.029 |
| EDUCATION\_ | 0.145 | 0.035 | 4.183 | 0.000 |
| UNEMPLOYED | 0.068 | 0.080 | 0.861 | 0.390 |
| UNEMPLOYED | 0.136 | 0.099 | 1.375 | 0.169 |
| FIN1 | -0.007 | 0.032 | -0.226 | 0.821 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.131 | 0.062 | 2.128 | 0.033 |
| AGE1 | -0.010 | 0.054 | -0.177 | 0.860 |
| EDUCATION\_ | 0.089 | 0.036 | 2.518 | 0.012 |
| EDUCATION\_ | 0.149 | 0.034 | 4.334 | 0.000 |
| UNEMPLOYED | 0.115 | 0.083 | 1.385 | 0.166 |
| UNEMPLOYED | -0.091 | 0.111 | -0.823 | 0.411 |
| FIN2 | -0.015 | 0.031 | -0.490 | 0.624 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.062 | 1.030 | 0.303 |
| AGE1 | 0.005 | 0.054 | 0.085 | 0.932 |
| EDUCATION\_ | 0.064 | 0.035 | 1.824 | 0.068 |
| EDUCATION\_ | 0.105 | 0.034 | 3.063 | 0.002 |
| UNEMPLOYED | 0.111 | 0.083 | 1.337 | 0.181 |
| UNEMPLOYED | -0.059 | 0.104 | -0.571 | 0.568 |
| FIN3 | 0.009 | 0.032 | 0.270 | 0.787 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.045 | -2.841 | 0.005 |
| AGE1 | 0.046 | 0.039 | 1.163 | 0.245 |
| EDUCATION\_ | 0.020 | 0.026 | 0.761 | 0.447 |
| EDUCATION\_ | -0.005 | 0.024 | -0.197 | 0.844 |
| UNEMPLOYED | 0.006 | 0.067 | 0.088 | 0.930 |
| UNEMPLOYED | 0.071 | 0.095 | 0.747 | 0.455 |
| FIN1 | 0.145 | 0.023 | 6.340 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.049 | -2.378 | 0.017 |
| AGE1 | 0.049 | 0.040 | 1.233 | 0.218 |
| EDUCATION\_ | 0.006 | 0.028 | 0.199 | 0.842 |
| EDUCATION\_ | -0.003 | 0.028 | -0.102 | 0.918 |
| UNEMPLOYED | -0.142 | 0.067 | -2.118 | 0.034 |
| UNEMPLOYED | 0.102 | 0.097 | 1.047 | 0.295 |
| FIN2 | 0.147 | 0.026 | 5.652 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.060 | 0.047 | -1.293 | 0.196 |
| AGE1 | 0.032 | 0.039 | 0.805 | 0.421 |
| EDUCATION\_ | 0.008 | 0.028 | 0.296 | 0.767 |
| EDUCATION\_ | 0.014 | 0.025 | 0.552 | 0.581 |
| UNEMPLOYED | -0.023 | 0.062 | -0.375 | 0.707 |
| UNEMPLOYED | 0.158 | 0.089 | 1.783 | 0.075 |
| FIN3 | 0.186 | 0.024 | 7.692 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.031 | -0.743 | 0.458 |
| AGE1 | 0.046 | 0.028 | 1.684 | 0.092 |
| EDUCATION\_ | -0.033 | 0.019 | -1.748 | 0.080 |
| EDUCATION\_ | 0.007 | 0.018 | 0.368 | 0.713 |
| UNEMPLOYED | 0.013 | 0.045 | 0.284 | 0.777 |
| UNEMPLOYED | 0.117 | 0.062 | 1.881 | 0.060 |
| FIN1 | 0.098 | 0.016 | 5.928 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.033 | -2.003 | 0.045 |
| AGE1 | 0.048 | 0.027 | 1.739 | 0.082 |
| EDUCATION\_ | -0.025 | 0.020 | -1.246 | 0.213 |
| EDUCATION\_ | -0.002 | 0.020 | -0.080 | 0.936 |
| UNEMPLOYED | -0.021 | 0.050 | -0.412 | 0.680 |
| UNEMPLOYED | -0.019 | 0.063 | -0.300 | 0.764 |
| FIN2 | 0.103 | 0.018 | 5.606 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.499 | 0.618 |
| AGE1 | 0.042 | 0.028 | 1.508 | 0.132 |
| EDUCATION\_ | -0.022 | 0.021 | -1.035 | 0.301 |
| EDUCATION\_ | 0.013 | 0.021 | 0.617 | 0.537 |
| UNEMPLOYED | 0.002 | 0.050 | 0.041 | 0.968 |
| UNEMPLOYED | 0.066 | 0.063 | 1.057 | 0.291 |
| FIN3 | 0.100 | 0.020 | 5.004 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.052 | 0.018 | -2.908 | 0.004 |
| RIM | -0.037 | 0.014 | -2.748 | 0.006 |
| RIY WITH |  |  |  |  |
| RIM | 0.101 | 0.011 | 9.472 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.001 | 0.013 | 0.041 | 0.967 |
| WM1 | 0.008 | 0.011 | 0.718 | 0.473 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.034 | 0.009 | 3.980 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.017 | 0.014 | 1.257 | 0.209 |
| WM2 | 0.006 | 0.010 | 0.553 | 0.581 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.052 | 0.008 | 6.849 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.017 | 0.014 | 1.257 | 0.209 |
| WM3 | 0.006 | 0.010 | 0.553 | 0.581 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.052 | 0.008 | 6.849 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.087 | 0.930 |
| EDUCATION\_ | -0.036 | 0.015 | -2.379 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.500 | 0.134 |
| UNEMPLOYED | -0.003 | 0.006 | -0.486 | 0.627 |
| UNEMPLOYED | -0.002 | 0.004 | -0.397 | 0.691 |
| FIN1 | 0.014 | 0.013 | 1.055 | 0.291 |
| FIN2 | -0.001 | 0.013 | -0.082 | 0.935 |
| FIN3 | 0.006 | 0.014 | 0.429 | 0.668 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.442 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.181 | 0.238 |
| UNEMPLOYED | 0.012 | 0.005 | 2.226 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.405 | 0.685 |
| FIN1 | -0.006 | 0.013 | -0.420 | 0.674 |
| FIN2 | -0.010 | 0.013 | -0.794 | 0.427 |
| FIN3 | -0.012 | 0.014 | -0.908 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.900 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.488 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.731 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.373 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.120 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.977 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.931 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.092 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.284 | 0.000 |
| FIN2 | 0.174 | 0.026 | 6.635 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.822 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.260 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.036 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.915 | 0.004 |
| FIN3 | -0.041 | 0.010 | -3.877 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.198 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.986 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.648 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.354 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.211 | 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 | 42.408 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.160 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.310 | 0.000 |
| EDUCATION\_ | 3.753 | 0.032 | 116.436 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.357 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.379 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.363 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.581 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.396 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.800 | 0.868 | -0.921 | 0.357 |
| X2 | -0.800 | 0.868 | -0.921 | 0.357 |
| X3 | -0.800 | 0.868 | -0.921 | 0.357 |
| Y1 | -1.245 | 0.634 | -1.963 | 0.050 |
| Y2 | -1.245 | 0.634 | -1.963 | 0.050 |
| Y3 | -1.245 | 0.634 | -1.963 | 0.050 |
| M1 | -0.994 | 0.441 | -2.254 | 0.024 |
| M2 | -0.994 | 0.441 | -2.254 | 0.024 |
| M3 | -0.994 | 0.441 | -2.254 | 0.024 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.279 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.735 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.624 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.938 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.315 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.066 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.414 | 0.000 |
| FIN2 | 0.683 | 0.027 | 25.738 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.562 | 0.000 |
| RIX | 0.458 | 0.036 | 12.866 | 0.000 |
| RIY | 0.255 | 0.020 | 12.734 | 0.000 |
| RIM | 0.119 | 0.010 | 12.025 | 0.000 |
| WX1 | 0.362 | 0.034 | 10.721 | 0.000 |
| WY1 | 0.189 | 0.018 | 10.594 | 0.000 |
| WM1 | 0.088 | 0.009 | 9.607 | 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 | 0.338 | 0.025 | 13.529 | 0.000 |
| WX3 | 0.338 | 0.025 | 13.529 | 0.000 |
| WY2 | 0.210 | 0.017 | 12.071 | 0.000 |
| WY3 | 0.210 | 0.017 | 12.071 | 0.000 |
| WM2 | 0.139 | 0.007 | 20.180 | 0.000 |
| WM3 | 0.139 | 0.007 | 20.180 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.023 | 32.138 | 0.000 |
| X2 | 0.736 | 0.023 | 31.626 | 0.000 |
| X3 | 0.744 | 0.024 | 31.667 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.741 | 0.022 | 34.255 | 0.000 |
| Y2 | 0.723 | 0.023 | 30.942 | 0.000 |
| Y3 | 0.717 | 0.024 | 30.036 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.745 | 0.027 | 27.886 | 0.000 |
| M2 | 0.662 | 0.023 | 28.931 | 0.000 |
| M3 | 0.659 | 0.024 | 27.154 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 26.224 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.639 | 0.026 | 24.318 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.648 | 0.027 | 24.206 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.639 | 0.024 | 26.853 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.658 | 0.025 | 26.619 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.654 | 0.025 | 26.447 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.638 | 0.030 | 21.322 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.728 | 0.021 | 35.442 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.732 | 0.021 | 34.190 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.022 | 0.073 | -0.295 | 0.768 |
| WX1 | 0.089 | 0.050 | 1.764 | 0.078 |
| WM1 | 0.041 | 0.043 | 0.948 | 0.343 |
| WY3 ON |  |  |  |  |
| WY2 | -0.023 | 0.077 | -0.296 | 0.767 |
| WX2 | 0.086 | 0.049 | 1.768 | 0.077 |
| WM2 | 0.052 | 0.055 | 0.953 | 0.341 |
| WX2 ON |  |  |  |  |
| WX1 | 0.099 | 0.062 | 1.606 | 0.108 |
| WY1 | 0.092 | 0.041 | 2.226 | 0.026 |
| WM1 | 0.037 | 0.042 | 0.871 | 0.384 |
| WX3 ON |  |  |  |  |
| WX2 | 0.097 | 0.062 | 1.551 | 0.121 |
| WY2 | 0.097 | 0.044 | 2.205 | 0.027 |
| WM2 | 0.047 | 0.053 | 0.880 | 0.379 |
| WM2 ON |  |  |  |  |
| WM1 | 0.163 | 0.050 | 3.243 | 0.001 |
| WX1 | 0.052 | 0.050 | 1.030 | 0.303 |
| WY1 | 0.050 | 0.039 | 1.282 | 0.200 |
| WM3 ON |  |  |  |  |
| WM2 | 0.207 | 0.060 | 3.463 | 0.001 |
| WX2 | 0.050 | 0.049 | 1.033 | 0.302 |
| WY2 | 0.052 | 0.041 | 1.266 | 0.206 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.117 | 0.031 | 3.741 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.202 | 0.840 |
| EDUCATION\_ | 0.077 | 0.035 | 2.191 | 0.028 |
| EDUCATION\_ | 0.154 | 0.036 | 4.261 | 0.000 |
| UNEMPLOYED | 0.027 | 0.031 | 0.864 | 0.388 |
| UNEMPLOYED | 0.037 | 0.027 | 1.385 | 0.166 |
| FIN1 | -0.007 | 0.029 | -0.226 | 0.821 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.068 | 0.032 | 2.137 | 0.033 |
| AGE1 | -0.005 | 0.029 | -0.177 | 0.860 |
| EDUCATION\_ | 0.095 | 0.037 | 2.524 | 0.012 |
| EDUCATION\_ | 0.161 | 0.036 | 4.457 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.393 | 0.164 |
| UNEMPLOYED | -0.025 | 0.031 | -0.829 | 0.407 |
| FIN2 | -0.014 | 0.028 | -0.490 | 0.624 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.034 | 0.033 | 1.032 | 0.302 |
| AGE1 | 0.002 | 0.028 | 0.086 | 0.932 |
| EDUCATION\_ | 0.069 | 0.038 | 1.826 | 0.068 |
| EDUCATION\_ | 0.114 | 0.037 | 3.100 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.345 | 0.179 |
| UNEMPLOYED | -0.017 | 0.029 | -0.576 | 0.565 |
| FIN3 | 0.008 | 0.030 | 0.271 | 0.787 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.090 | 0.032 | -2.828 | 0.005 |
| AGE1 | 0.032 | 0.028 | 1.166 | 0.244 |
| EDUCATION\_ | 0.028 | 0.037 | 0.761 | 0.446 |
| EDUCATION\_ | -0.007 | 0.035 | -0.197 | 0.843 |
| UNEMPLOYED | 0.003 | 0.035 | 0.088 | 0.930 |
| UNEMPLOYED | 0.026 | 0.035 | 0.752 | 0.452 |
| FIN1 | 0.182 | 0.029 | 6.224 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.381 | 0.017 |
| AGE1 | 0.034 | 0.028 | 1.234 | 0.217 |
| EDUCATION\_ | 0.008 | 0.039 | 0.199 | 0.842 |
| EDUCATION\_ | -0.004 | 0.040 | -0.103 | 0.918 |
| UNEMPLOYED | -0.073 | 0.034 | -2.128 | 0.033 |
| UNEMPLOYED | 0.037 | 0.035 | 1.053 | 0.292 |
| FIN2 | 0.173 | 0.031 | 5.649 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.293 | 0.196 |
| AGE1 | 0.022 | 0.027 | 0.805 | 0.421 |
| EDUCATION\_ | 0.011 | 0.038 | 0.296 | 0.767 |
| EDUCATION\_ | 0.020 | 0.036 | 0.553 | 0.580 |
| UNEMPLOYED | -0.012 | 0.032 | -0.376 | 0.707 |
| UNEMPLOYED | 0.057 | 0.032 | 1.794 | 0.073 |
| FIN3 | 0.229 | 0.029 | 7.795 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.024 | 0.032 | -0.744 | 0.457 |
| AGE1 | 0.048 | 0.029 | 1.682 | 0.092 |
| EDUCATION\_ | -0.069 | 0.039 | -1.758 | 0.079 |
| EDUCATION\_ | 0.014 | 0.038 | 0.369 | 0.712 |
| UNEMPLOYED | 0.010 | 0.035 | 0.284 | 0.776 |
| UNEMPLOYED | 0.064 | 0.034 | 1.891 | 0.059 |
| FIN1 | 0.179 | 0.030 | 6.018 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.015 | 0.044 |
| AGE1 | 0.044 | 0.025 | 1.737 | 0.082 |
| EDUCATION\_ | -0.046 | 0.037 | -1.250 | 0.211 |
| EDUCATION\_ | -0.003 | 0.038 | -0.080 | 0.936 |
| UNEMPLOYED | -0.014 | 0.035 | -0.413 | 0.679 |
| UNEMPLOYED | -0.009 | 0.031 | -0.301 | 0.763 |
| FIN2 | 0.162 | 0.029 | 5.685 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.017 | 0.033 | -0.499 | 0.618 |
| AGE1 | 0.038 | 0.025 | 1.507 | 0.132 |
| EDUCATION\_ | -0.041 | 0.039 | -1.037 | 0.300 |
| EDUCATION\_ | 0.024 | 0.039 | 0.617 | 0.537 |
| UNEMPLOYED | 0.001 | 0.034 | 0.041 | 0.967 |
| UNEMPLOYED | 0.032 | 0.030 | 1.062 | 0.288 |
| FIN3 | 0.166 | 0.032 | 5.164 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.153 | 0.054 | -2.840 | 0.005 |
| RIM | -0.159 | 0.059 | -2.699 | 0.007 |
| RIY WITH |  |  |  |  |
| RIM | 0.579 | 0.039 | 14.946 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.002 | 0.051 | 0.041 | 0.967 |
| WM1 | 0.044 | 0.061 | 0.721 | 0.471 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.263 | 0.055 | 4.750 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.065 | 0.052 | 1.239 | 0.215 |
| WM2 | 0.026 | 0.049 | 0.542 | 0.587 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.302 | 0.039 | 7.809 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.065 | 0.052 | 1.239 | 0.215 |
| WM3 | 0.026 | 0.049 | 0.542 | 0.587 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.302 | 0.039 | 7.809 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.087 | 0.930 |
| EDUCATION\_ | -0.077 | 0.032 | -2.374 | 0.018 |
| EDUCATION\_ | -0.047 | 0.031 | -1.500 | 0.134 |
| UNEMPLOYED | -0.016 | 0.032 | -0.485 | 0.628 |
| UNEMPLOYED | -0.013 | 0.033 | -0.397 | 0.692 |
| FIN1 | 0.034 | 0.032 | 1.056 | 0.291 |
| FIN2 | -0.003 | 0.033 | -0.082 | 0.935 |
| FIN3 | 0.014 | 0.033 | 0.429 | 0.668 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.439 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.179 | 0.238 |
| UNEMPLOYED | 0.069 | 0.031 | 2.239 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.405 | 0.686 |
| FIN1 | -0.013 | 0.032 | -0.420 | 0.675 |
| FIN2 | -0.026 | 0.032 | -0.794 | 0.427 |
| FIN3 | -0.029 | 0.032 | -0.909 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.508 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.367 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.828 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.455 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.214 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.036 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.169 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.468 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.334 | 0.000 |
| FIN2 | 0.212 | 0.031 | 6.860 | 0.000 |
| FIN3 | 0.215 | 0.031 | 7.029 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.145 | 0.042 | 3.467 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.097 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.953 | 0.003 |
| FIN3 | -0.130 | 0.033 | -3.989 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.384 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.130 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.745 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.281 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.850 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.354 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.917 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.500 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.463 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.209 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.559 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.511 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.122 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.397 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.312 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.861 | 0.936 | -0.920 | 0.357 |
| X2 | -0.869 | 0.943 | -0.922 | 0.356 |
| X3 | -0.880 | 0.953 | -0.923 | 0.356 |
| Y1 | -1.828 | 0.926 | -1.974 | 0.048 |
| Y2 | -1.782 | 0.906 | -1.966 | 0.049 |
| Y3 | -1.768 | 0.899 | -1.967 | 0.049 |
| M1 | -2.141 | 0.949 | -2.255 | 0.024 |
| M2 | -1.902 | 0.845 | -2.252 | 0.024 |
| M3 | -1.893 | 0.840 | -2.254 | 0.024 |

# 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 | 0.978 | 0.017 | 57.107 | 0.000 |
| WX3 | 0.975 | 0.021 | 47.392 | 0.000 |
| WY2 | 0.990 | 0.012 | 80.900 | 0.000 |
| WY3 | 0.990 | 0.013 | 76.702 | 0.000 |
| WM2 | 0.963 | 0.019 | 50.437 | 0.000 |
| WM3 | 0.944 | 0.027 | 34.701 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.023 | 32.138 | 0.000 |
| X2 | 0.736 | 0.023 | 31.626 | 0.000 |
| X3 | 0.744 | 0.024 | 31.667 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.741 | 0.022 | 34.255 | 0.000 |
| Y2 | 0.723 | 0.023 | 30.942 | 0.000 |
| Y3 | 0.717 | 0.024 | 30.036 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.745 | 0.027 | 27.886 | 0.000 |
| M2 | 0.662 | 0.023 | 28.931 | 0.000 |
| M3 | 0.659 | 0.024 | 27.154 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 26.224 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.639 | 0.026 | 24.318 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.648 | 0.027 | 24.206 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.639 | 0.024 | 26.853 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.658 | 0.025 | 26.619 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.654 | 0.025 | 26.447 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.638 | 0.030 | 21.322 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.728 | 0.021 | 35.442 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.732 | 0.021 | 34.190 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.022 | 0.073 | -0.295 | 0.768 |
| WX1 | 0.089 | 0.050 | 1.764 | 0.078 |
| WM1 | 0.041 | 0.043 | 0.948 | 0.343 |
| WY3 ON |  |  |  |  |
| WY2 | -0.023 | 0.077 | -0.296 | 0.767 |
| WX2 | 0.086 | 0.049 | 1.768 | 0.077 |
| WM2 | 0.052 | 0.055 | 0.953 | 0.341 |
| WX2 ON |  |  |  |  |
| WX1 | 0.099 | 0.062 | 1.606 | 0.108 |
| WY1 | 0.092 | 0.041 | 2.226 | 0.026 |
| WM1 | 0.037 | 0.042 | 0.871 | 0.384 |
| WX3 ON |  |  |  |  |
| WX2 | 0.097 | 0.062 | 1.551 | 0.121 |
| WY2 | 0.097 | 0.044 | 2.205 | 0.027 |
| WM2 | 0.047 | 0.053 | 0.880 | 0.379 |
| WM2 ON |  |  |  |  |
| WM1 | 0.163 | 0.050 | 3.243 | 0.001 |
| WX1 | 0.052 | 0.050 | 1.030 | 0.303 |
| WY1 | 0.050 | 0.039 | 1.282 | 0.200 |
| WM3 ON |  |  |  |  |
| WM2 | 0.207 | 0.060 | 3.463 | 0.001 |
| WX2 | 0.050 | 0.049 | 1.033 | 0.302 |
| WY2 | 0.052 | 0.041 | 1.266 | 0.206 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.117 | 0.031 | 3.741 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.202 | 0.840 |
| EDUCATION\_ | 0.077 | 0.035 | 2.191 | 0.028 |
| EDUCATION\_ | 0.154 | 0.036 | 4.261 | 0.000 |
| UNEMPLOYED | 0.027 | 0.031 | 0.864 | 0.388 |
| UNEMPLOYED | 0.037 | 0.027 | 1.385 | 0.166 |
| FIN1 | -0.007 | 0.029 | -0.226 | 0.821 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.068 | 0.032 | 2.137 | 0.033 |
| AGE1 | -0.005 | 0.029 | -0.177 | 0.860 |
| EDUCATION\_ | 0.095 | 0.037 | 2.524 | 0.012 |
| EDUCATION\_ | 0.161 | 0.036 | 4.457 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.393 | 0.164 |
| UNEMPLOYED | -0.025 | 0.031 | -0.829 | 0.407 |
| FIN2 | -0.014 | 0.028 | -0.490 | 0.624 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.034 | 0.033 | 1.032 | 0.302 |
| AGE1 | 0.002 | 0.028 | 0.086 | 0.932 |
| EDUCATION\_ | 0.069 | 0.038 | 1.826 | 0.068 |
| EDUCATION\_ | 0.114 | 0.037 | 3.100 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.345 | 0.179 |
| UNEMPLOYED | -0.017 | 0.029 | -0.576 | 0.565 |
| FIN3 | 0.008 | 0.030 | 0.271 | 0.787 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.090 | 0.032 | -2.828 | 0.005 |
| AGE1 | 0.032 | 0.028 | 1.166 | 0.244 |
| EDUCATION\_ | 0.028 | 0.037 | 0.761 | 0.446 |
| EDUCATION\_ | -0.007 | 0.035 | -0.197 | 0.843 |
| UNEMPLOYED | 0.003 | 0.035 | 0.088 | 0.930 |
| UNEMPLOYED | 0.026 | 0.035 | 0.752 | 0.452 |
| FIN1 | 0.182 | 0.029 | 6.224 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.381 | 0.017 |
| AGE1 | 0.034 | 0.028 | 1.234 | 0.217 |
| EDUCATION\_ | 0.008 | 0.039 | 0.199 | 0.842 |
| EDUCATION\_ | -0.004 | 0.040 | -0.103 | 0.918 |
| UNEMPLOYED | -0.073 | 0.034 | -2.128 | 0.033 |
| UNEMPLOYED | 0.037 | 0.035 | 1.053 | 0.292 |
| FIN2 | 0.173 | 0.031 | 5.649 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.293 | 0.196 |
| AGE1 | 0.022 | 0.027 | 0.805 | 0.421 |
| EDUCATION\_ | 0.011 | 0.038 | 0.296 | 0.767 |
| EDUCATION\_ | 0.020 | 0.036 | 0.553 | 0.580 |
| UNEMPLOYED | -0.012 | 0.032 | -0.376 | 0.707 |
| UNEMPLOYED | 0.057 | 0.032 | 1.794 | 0.073 |
| FIN3 | 0.229 | 0.029 | 7.795 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.024 | 0.032 | -0.744 | 0.457 |
| AGE1 | 0.048 | 0.029 | 1.682 | 0.092 |
| EDUCATION\_ | -0.069 | 0.039 | -1.758 | 0.079 |
| EDUCATION\_ | 0.014 | 0.038 | 0.369 | 0.712 |
| UNEMPLOYED | 0.010 | 0.035 | 0.284 | 0.776 |
| UNEMPLOYED | 0.064 | 0.034 | 1.891 | 0.059 |
| FIN1 | 0.179 | 0.030 | 6.018 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.015 | 0.044 |
| AGE1 | 0.044 | 0.025 | 1.737 | 0.082 |
| EDUCATION\_ | -0.046 | 0.037 | -1.250 | 0.211 |
| EDUCATION\_ | -0.003 | 0.038 | -0.080 | 0.936 |
| UNEMPLOYED | -0.014 | 0.035 | -0.413 | 0.679 |
| UNEMPLOYED | -0.009 | 0.031 | -0.301 | 0.763 |
| FIN2 | 0.162 | 0.029 | 5.685 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.017 | 0.033 | -0.499 | 0.618 |
| AGE1 | 0.038 | 0.025 | 1.507 | 0.132 |
| EDUCATION\_ | -0.041 | 0.039 | -1.037 | 0.300 |
| EDUCATION\_ | 0.024 | 0.039 | 0.617 | 0.537 |
| UNEMPLOYED | 0.001 | 0.034 | 0.041 | 0.967 |
| UNEMPLOYED | 0.032 | 0.030 | 1.062 | 0.288 |
| FIN3 | 0.166 | 0.032 | 5.164 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.153 | 0.054 | -2.840 | 0.005 |
| RIM | -0.159 | 0.059 | -2.699 | 0.007 |
| RIY WITH |  |  |  |  |
| RIM | 0.579 | 0.039 | 14.946 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.002 | 0.051 | 0.041 | 0.967 |
| WM1 | 0.044 | 0.061 | 0.721 | 0.471 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.263 | 0.055 | 4.750 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.065 | 0.052 | 1.239 | 0.215 |
| WM2 | 0.026 | 0.049 | 0.542 | 0.587 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.302 | 0.039 | 7.809 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.065 | 0.052 | 1.239 | 0.215 |
| WM3 | 0.026 | 0.049 | 0.542 | 0.587 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.302 | 0.039 | 7.809 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.087 | 0.930 |
| EDUCATION\_ | -0.077 | 0.032 | -2.374 | 0.018 |
| EDUCATION\_ | -0.047 | 0.031 | -1.500 | 0.134 |
| UNEMPLOYED | -0.016 | 0.032 | -0.485 | 0.628 |
| UNEMPLOYED | -0.013 | 0.033 | -0.397 | 0.692 |
| FIN1 | 0.034 | 0.032 | 1.056 | 0.291 |
| FIN2 | -0.003 | 0.033 | -0.082 | 0.935 |
| FIN3 | 0.014 | 0.033 | 0.429 | 0.668 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.439 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.179 | 0.238 |
| UNEMPLOYED | 0.069 | 0.031 | 2.239 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.405 | 0.686 |
| FIN1 | -0.013 | 0.032 | -0.420 | 0.675 |
| FIN2 | -0.026 | 0.032 | -0.794 | 0.427 |
| FIN3 | -0.029 | 0.032 | -0.909 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.508 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.367 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.828 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.455 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.214 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.036 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.169 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.468 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.334 | 0.000 |
| FIN2 | 0.212 | 0.031 | 6.860 | 0.000 |
| FIN3 | 0.215 | 0.031 | 7.029 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.145 | 0.042 | 3.467 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.097 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.953 | 0.003 |
| FIN3 | -0.130 | 0.033 | -3.989 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.384 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.130 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.745 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.281 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.850 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.354 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.917 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.500 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.463 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.209 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.559 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.511 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.122 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.397 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.312 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.861 | 0.936 | -0.920 | 0.357 |
| X2 | -0.869 | 0.943 | -0.922 | 0.356 |
| X3 | -0.880 | 0.953 | -0.923 | 0.356 |
| Y1 | -1.828 | 0.926 | -1.974 | 0.048 |
| Y2 | -1.782 | 0.906 | -1.966 | 0.049 |
| Y3 | -1.768 | 0.899 | -1.967 | 0.049 |
| M1 | -2.141 | 0.949 | -2.255 | 0.024 |
| M2 | -1.902 | 0.845 | -2.252 | 0.024 |
| M3 | -1.893 | 0.840 | -2.254 | 0.024 |

# 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 | 0.978 | 0.017 | 57.107 | 0.000 |
| WX3 | 0.975 | 0.021 | 47.392 | 0.000 |
| WY2 | 0.990 | 0.012 | 80.900 | 0.000 |
| WY3 | 0.990 | 0.013 | 76.702 | 0.000 |
| WM2 | 0.963 | 0.019 | 50.437 | 0.000 |
| WM3 | 0.944 | 0.027 | 34.701 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.022 | 0.017 | 1.266 | 0.206 |
| WX3 | 0.025 | 0.021 | 1.239 | 0.215 |
| WY2 | 0.010 | 0.012 | 0.800 | 0.424 |
| WY3 | 0.010 | 0.013 | 0.784 | 0.433 |
| WM2 | 0.037 | 0.019 | 1.921 | 0.055 |
| WM3 | 0.056 | 0.027 | 2.060 | 0.039 |

# 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 |  | -0.198 | -0.163 | -0.142 | -0.023 | 0.114 | 0.140 |
| WX1 |  | -0.035 | -0.012 | 0.002 | 0.068 | 0.129 | 0.141 |
| WM1 |  | -0.115 | -0.071 | -0.050 | 0.063 | 0.168 | 0.188 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.198 | -0.163 | -0.142 | -0.023 | 0.114 | 0.140 |
| WX2 |  | -0.035 | -0.012 | 0.002 | 0.068 | 0.129 | 0.141 |
| WM2 |  | -0.115 | -0.071 | -0.050 | 0.063 | 0.168 | 0.188 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.052 | -0.018 | -0.001 | 0.097 | 0.205 | 0.229 |
| WY1 |  | -0.029 | 0.010 | 0.030 | 0.124 | 0.214 | 0.231 |
| WM1 |  | -0.140 | -0.087 | -0.062 | 0.073 | 0.210 | 0.237 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.052 | -0.018 | -0.001 | 0.097 | 0.205 | 0.229 |
| WY2 |  | -0.029 | 0.010 | 0.030 | 0.124 | 0.214 | 0.231 |
| WM2 |  | -0.140 | -0.087 | -0.062 | 0.073 | 0.210 | 0.237 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.051 | 0.086 | 0.106 | 0.209 | 0.310 | 0.331 |
| WX1 |  | -0.044 | -0.028 | -0.019 | 0.033 | 0.086 | 0.096 |
| WY1 |  | -0.044 | -0.023 | -0.013 | 0.044 | 0.100 | 0.111 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.051 | 0.086 | 0.106 | 0.209 | 0.310 | 0.331 |
| WX2 |  | -0.044 | -0.028 | -0.019 | 0.033 | 0.086 | 0.096 |
| WY2 |  | -0.044 | -0.023 | -0.013 | 0.044 | 0.100 | 0.111 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.075 | 0.108 | 0.124 | 0.227 | 0.328 | 0.347 |
| AGE1 |  | -0.152 | -0.118 | -0.099 | -0.011 | 0.078 | 0.095 |
| EDUCATION\_ |  | -0.014 | 0.007 | 0.018 | 0.073 | 0.128 | 0.139 |
| EDUCATION\_ |  | 0.056 | 0.077 | 0.089 | 0.145 | 0.203 | 0.214 |
| UNEMPLOYED |  | -0.137 | -0.083 | -0.058 | 0.068 | 0.203 | 0.228 |
| UNEMPLOYED |  | -0.119 | -0.056 | -0.025 | 0.136 | 0.299 | 0.330 |
| FIN1 |  | -0.089 | -0.069 | -0.059 | -0.007 | 0.047 | 0.056 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.031 | 0.011 | 0.030 | 0.131 | 0.235 | 0.252 |
| AGE1 |  | -0.149 | -0.116 | -0.099 | -0.010 | 0.080 | 0.099 |
| EDUCATION\_ |  | -0.005 | 0.019 | 0.030 | 0.089 | 0.147 | 0.158 |
| EDUCATION\_ |  | 0.061 | 0.083 | 0.094 | 0.149 | 0.206 | 0.218 |
| UNEMPLOYED |  | -0.099 | -0.045 | -0.020 | 0.115 | 0.254 | 0.282 |
| UNEMPLOYED |  | -0.384 | -0.313 | -0.277 | -0.091 | 0.090 | 0.126 |
| FIN2 |  | -0.095 | -0.075 | -0.065 | -0.015 | 0.035 | 0.045 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.095 | -0.056 | -0.038 | 0.064 | 0.166 | 0.186 |
| AGE1 |  | -0.132 | -0.101 | -0.083 | 0.005 | 0.093 | 0.110 |
| EDUCATION\_ |  | -0.026 | -0.005 | 0.005 | 0.064 | 0.120 | 0.132 |
| EDUCATION\_ |  | 0.016 | 0.038 | 0.049 | 0.105 | 0.161 | 0.172 |
| UNEMPLOYED |  | -0.103 | -0.049 | -0.024 | 0.111 | 0.248 | 0.276 |
| UNEMPLOYED |  | -0.330 | -0.265 | -0.231 | -0.059 | 0.110 | 0.142 |
| FIN3 |  | -0.071 | -0.053 | -0.043 | 0.009 | 0.062 | 0.072 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.216 | -0.201 | -0.128 | -0.053 | -0.040 |
| AGE1 |  | -0.059 | -0.033 | -0.019 | 0.046 | 0.110 | 0.122 |
| EDUCATION\_ |  | -0.047 | -0.032 | -0.023 | 0.020 | 0.063 | 0.072 |
| EDUCATION\_ |  | -0.068 | -0.051 | -0.044 | -0.005 | 0.036 | 0.043 |
| UNEMPLOYED |  | -0.172 | -0.125 | -0.105 | 0.006 | 0.113 | 0.135 |
| UNEMPLOYED |  | -0.182 | -0.120 | -0.089 | 0.071 | 0.225 | 0.256 |
| FIN1 |  | 0.085 | 0.100 | 0.108 | 0.145 | 0.183 | 0.190 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.241 | -0.212 | -0.196 | -0.116 | -0.036 | -0.020 |
| AGE1 |  | -0.055 | -0.029 | -0.017 | 0.049 | 0.114 | 0.127 |
| EDUCATION\_ |  | -0.068 | -0.050 | -0.041 | 0.006 | 0.051 | 0.059 |
| EDUCATION\_ |  | -0.077 | -0.058 | -0.049 | -0.003 | 0.044 | 0.053 |
| UNEMPLOYED |  | -0.319 | -0.271 | -0.249 | -0.142 | -0.031 | -0.011 |
| UNEMPLOYED |  | -0.151 | -0.092 | -0.060 | 0.102 | 0.264 | 0.291 |
| FIN2 |  | 0.081 | 0.097 | 0.104 | 0.147 | 0.190 | 0.197 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.177 | -0.152 | -0.138 | -0.060 | 0.016 | 0.030 |
| AGE1 |  | -0.071 | -0.046 | -0.033 | 0.032 | 0.096 | 0.109 |
| 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 | -0.023 | 0.078 | 0.097 |
| UNEMPLOYED |  | -0.075 | -0.017 | 0.010 | 0.158 | 0.302 | 0.328 |
| FIN3 |  | 0.124 | 0.140 | 0.147 | 0.186 | 0.226 | 0.234 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.102 | -0.083 | -0.073 | -0.023 | 0.028 | 0.037 |
| AGE1 |  | -0.025 | -0.007 | 0.001 | 0.046 | 0.091 | 0.100 |
| EDUCATION\_ |  | -0.082 | -0.069 | -0.063 | -0.033 | -0.001 | 0.005 |
| EDUCATION\_ |  | -0.039 | -0.028 | -0.022 | 0.007 | 0.036 | 0.041 |
| UNEMPLOYED |  | -0.104 | -0.077 | -0.062 | 0.013 | 0.087 | 0.099 |
| UNEMPLOYED |  | -0.049 | -0.005 | 0.013 | 0.117 | 0.219 | 0.239 |
| FIN1 |  | 0.056 | 0.065 | 0.070 | 0.098 | 0.125 | 0.129 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.155 | -0.133 | -0.122 | -0.067 | -0.012 | -0.001 |
| AGE1 |  | -0.022 | -0.006 | 0.002 | 0.048 | 0.092 | 0.102 |
| EDUCATION\_ |  | -0.077 | -0.063 | -0.058 | -0.025 | 0.008 | 0.015 |
| EDUCATION\_ |  | -0.054 | -0.041 | -0.034 | -0.002 | 0.031 | 0.037 |
| UNEMPLOYED |  | -0.153 | -0.119 | -0.104 | -0.021 | 0.062 | 0.076 |
| UNEMPLOYED |  | -0.186 | -0.144 | -0.123 | -0.019 | 0.085 | 0.107 |
| FIN2 |  | 0.056 | 0.067 | 0.073 | 0.103 | 0.133 | 0.138 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.114 | -0.091 | -0.080 | -0.018 | 0.041 | 0.054 |
| AGE1 |  | -0.030 | -0.012 | -0.004 | 0.042 | 0.087 | 0.096 |
| EDUCATION\_ |  | -0.076 | -0.063 | -0.057 | -0.022 | 0.013 | 0.019 |
| EDUCATION\_ |  | -0.040 | -0.027 | -0.021 | 0.013 | 0.047 | 0.053 |
| UNEMPLOYED |  | -0.129 | -0.097 | -0.082 | 0.002 | 0.084 | 0.099 |
| UNEMPLOYED |  | -0.102 | -0.059 | -0.038 | 0.066 | 0.167 | 0.187 |
| FIN3 |  | 0.050 | 0.062 | 0.067 | 0.100 | 0.134 | 0.140 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.098 | -0.087 | -0.082 | -0.052 | -0.023 | -0.017 |
| RIM |  | -0.073 | -0.064 | -0.060 | -0.037 | -0.016 | -0.012 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.073 | 0.079 | 0.082 | 0.101 | 0.118 | 0.121 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.034 | -0.025 | -0.021 | 0.001 | 0.022 | 0.026 |
| WM1 |  | -0.019 | -0.013 | -0.010 | 0.008 | 0.026 | 0.030 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.013 | 0.018 | 0.020 | 0.034 | 0.048 | 0.051 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.021 | -0.011 | -0.006 | 0.017 | 0.039 | 0.043 |
| WM2 |  | -0.020 | -0.014 | -0.011 | 0.006 | 0.023 | 0.026 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.031 | 0.036 | 0.039 | 0.052 | 0.063 | 0.065 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.021 | -0.011 | -0.006 | 0.017 | 0.039 | 0.043 |
| WM3 |  | -0.020 | -0.014 | -0.011 | 0.006 | 0.023 | 0.026 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.031 | 0.036 | 0.039 | 0.052 | 0.063 | 0.065 |
| 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\_ |  | -0.060 | -0.051 | -0.046 | -0.022 | 0.003 | 0.007 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.012 | -0.010 | -0.008 | -0.002 | 0.005 | 0.006 |
| FIN1 |  | -0.020 | -0.012 | -0.008 | 0.014 | 0.035 | 0.039 |
| FIN2 |  | -0.035 | -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 | -0.061 | -0.037 | -0.012 | -0.008 |
| EDUCATION\_ |  | -0.057 | -0.048 | -0.044 | -0.018 | 0.007 | 0.012 |
| UNEMPLOYED |  | -0.002 | 0.001 | 0.003 | 0.012 | 0.021 | 0.022 |
| UNEMPLOYED |  | -0.009 | -0.006 | -0.005 | 0.002 | 0.008 | 0.009 |
| FIN1 |  | -0.039 | -0.031 | -0.027 | -0.006 | 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 | 0.014 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.372 | 0.392 | 0.402 | 0.452 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.120 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.037 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.048 | 0.065 | 0.074 | 0.118 | 0.163 | 0.171 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.182 |
| FIN3 |  | 0.066 | 0.083 | 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 | -0.018 | -0.016 |
| FIN1 |  | 0.076 | 0.092 | 0.101 | 0.146 | 0.191 | 0.202 |
| FIN2 |  | 0.109 | 0.123 | 0.130 | 0.174 | 0.217 | 0.225 |
| 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 | -0.049 | -0.046 | -0.029 | -0.013 | -0.010 |
| FIN3 |  | -0.068 | -0.061 | -0.058 | -0.041 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.027 | -0.013 | -0.011 |
| 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 | 0.455 | 0.463 | 0.504 | 0.545 | 0.553 |
| FIN3 |  | 0.419 | 0.434 | 0.442 | 0.484 | 0.525 | 0.532 |
| 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\_ |  | 3.827 | 3.846 | 3.856 | 3.907 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.670 | 3.690 | 3.700 | 3.753 | 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 | 0.084 | 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 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.008 | -2.502 | -2.216 | -0.800 | 0.611 | 0.904 |
| X2 |  | -3.008 | -2.502 | -2.216 | -0.800 | 0.611 | 0.904 |
| X3 |  | -3.008 | -2.502 | -2.216 | -0.800 | 0.611 | 0.904 |
| Y1 |  | -2.908 | -2.481 | -2.271 | -1.245 | -0.197 | 0.008 |
| Y2 |  | -2.908 | -2.481 | -2.271 | -1.245 | -0.197 | 0.008 |
| Y3 |  | -2.908 | -2.481 | -2.271 | -1.245 | -0.197 | 0.008 |
| M1 |  | -2.156 | -1.858 | -1.705 | -0.994 | -0.272 | -0.127 |
| M2 |  | -2.156 | -1.858 | -1.705 | -0.994 | -0.272 | -0.127 |
| M3 |  | -2.156 | -1.858 | -1.705 | -0.994 | -0.272 | -0.127 |
| 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 | 0.937 | 0.983 | 1.030 | 1.039 |
| UNEMPLOYED |  | 0.109 | 0.114 | 0.117 | 0.130 | 0.143 | 0.145 |
| UNEMPLOYED |  | 0.047 | 0.051 | 0.053 | 0.065 | 0.077 | 0.079 |
| FIN1 |  | 0.657 | 0.672 | 0.681 | 0.727 | 0.771 | 0.779 |
| 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 |  | 0.361 | 0.382 | 0.395 | 0.458 | 0.511 | 0.521 |
| RIY |  | 0.200 | 0.212 | 0.219 | 0.255 | 0.284 | 0.291 |
| RIM |  | 0.092 | 0.098 | 0.101 | 0.119 | 0.134 | 0.137 |
| WX1 |  | 0.281 | 0.299 | 0.307 | 0.362 | 0.418 | 0.431 |
| WY1 |  | 0.147 | 0.156 | 0.160 | 0.189 | 0.218 | 0.225 |
| WM1 |  | 0.066 | 0.071 | 0.074 | 0.088 | 0.103 | 0.107 |
| 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 |  | 0.275 | 0.288 | 0.295 | 0.338 | 0.378 | 0.387 |
| WX3 |  | 0.275 | 0.288 | 0.295 | 0.338 | 0.378 | 0.387 |
| WY2 |  | 0.165 | 0.175 | 0.180 | 0.210 | 0.237 | 0.242 |
| WY3 |  | 0.165 | 0.175 | 0.180 | 0.210 | 0.237 | 0.242 |
| WM2 |  | 0.120 | 0.124 | 0.126 | 0.139 | 0.149 | 0.151 |
| WM3 |  | 0.120 | 0.124 | 0.126 | 0.139 | 0.149 | 0.151 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.002 | 0.003 | 0.618 | 0.537 | -0.004 | 0.009 |