# 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 | 0.006 | 0.083 | 0.073 | 0.942 |
| WX1 | 0.069 | 0.040 | 1.736 | 0.083 |
| WM1 | -0.002 | 0.054 | -0.038 | 0.969 |
| WY3 ON |  |  |  |  |
| WY2 | 0.006 | 0.083 | 0.073 | 0.942 |
| WX2 | 0.069 | 0.040 | 1.736 | 0.083 |
| WM2 | -0.002 | 0.054 | -0.038 | 0.969 |
| WX2 ON |  |  |  |  |
| WX1 | 0.095 | 0.062 | 1.535 | 0.125 |
| WY1 | 0.125 | 0.058 | 2.160 | 0.031 |
| WM1 | 0.062 | 0.069 | 0.901 | 0.368 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.062 | 1.535 | 0.125 |
| WY2 | 0.125 | 0.058 | 2.160 | 0.031 |
| WM2 | 0.062 | 0.069 | 0.901 | 0.368 |
| WM2 ON |  |  |  |  |
| WM1 | 0.189 | 0.057 | 3.307 | 0.001 |
| WX1 | 0.010 | 0.036 | 0.283 | 0.777 |
| WY1 | 0.057 | 0.042 | 1.352 | 0.176 |
| WM3 ON |  |  |  |  |
| WM2 | 0.189 | 0.057 | 3.307 | 0.001 |
| WX2 | 0.010 | 0.036 | 0.283 | 0.777 |
| WY2 | 0.057 | 0.042 | 1.352 | 0.176 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.061 | 3.712 | 0.000 |
| AGE1 | -0.009 | 0.054 | -0.167 | 0.868 |
| EDUCATION\_ | 0.074 | 0.033 | 2.197 | 0.028 |
| EDUCATION\_ | 0.145 | 0.035 | 4.192 | 0.000 |
| UNEMPLOYED | 0.067 | 0.080 | 0.838 | 0.402 |
| UNEMPLOYED | 0.136 | 0.099 | 1.371 | 0.170 |
| FIN1 | -0.010 | 0.032 | -0.303 | 0.762 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.132 | 0.062 | 2.135 | 0.033 |
| AGE1 | -0.008 | 0.054 | -0.145 | 0.885 |
| EDUCATION\_ | 0.090 | 0.036 | 2.531 | 0.011 |
| EDUCATION\_ | 0.150 | 0.034 | 4.341 | 0.000 |
| UNEMPLOYED | 0.114 | 0.083 | 1.382 | 0.167 |
| UNEMPLOYED | -0.091 | 0.111 | -0.823 | 0.410 |
| FIN2 | -0.017 | 0.031 | -0.546 | 0.585 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.062 | 1.037 | 0.300 |
| AGE1 | 0.006 | 0.054 | 0.121 | 0.904 |
| EDUCATION\_ | 0.065 | 0.035 | 1.840 | 0.066 |
| EDUCATION\_ | 0.105 | 0.034 | 3.069 | 0.002 |
| UNEMPLOYED | 0.111 | 0.083 | 1.335 | 0.182 |
| UNEMPLOYED | -0.061 | 0.104 | -0.584 | 0.559 |
| FIN3 | 0.006 | 0.032 | 0.190 | 0.849 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.045 | -2.837 | 0.005 |
| AGE1 | 0.043 | 0.039 | 1.093 | 0.275 |
| EDUCATION\_ | 0.020 | 0.026 | 0.750 | 0.453 |
| EDUCATION\_ | -0.005 | 0.024 | -0.192 | 0.848 |
| UNEMPLOYED | 0.006 | 0.067 | 0.092 | 0.927 |
| UNEMPLOYED | 0.071 | 0.095 | 0.751 | 0.452 |
| FIN1 | 0.144 | 0.023 | 6.268 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.049 | -2.379 | 0.017 |
| AGE1 | 0.047 | 0.040 | 1.169 | 0.242 |
| EDUCATION\_ | 0.005 | 0.028 | 0.192 | 0.847 |
| EDUCATION\_ | -0.003 | 0.028 | -0.090 | 0.928 |
| UNEMPLOYED | -0.142 | 0.067 | -2.111 | 0.035 |
| UNEMPLOYED | 0.101 | 0.097 | 1.038 | 0.299 |
| FIN2 | 0.144 | 0.026 | 5.544 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.047 | -1.297 | 0.195 |
| AGE1 | 0.028 | 0.039 | 0.724 | 0.469 |
| EDUCATION\_ | 0.008 | 0.028 | 0.287 | 0.774 |
| EDUCATION\_ | 0.014 | 0.025 | 0.550 | 0.582 |
| UNEMPLOYED | -0.023 | 0.063 | -0.364 | 0.716 |
| UNEMPLOYED | 0.159 | 0.089 | 1.785 | 0.074 |
| FIN3 | 0.186 | 0.024 | 7.705 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.033 | 4.607 | 0.000 |
| AGE1 | 0.032 | 0.028 | 1.131 | 0.258 |
| EDUCATION\_ | -0.028 | 0.019 | -1.462 | 0.144 |
| EDUCATION\_ | 0.017 | 0.018 | 0.928 | 0.353 |
| UNEMPLOYED | -0.048 | 0.046 | -1.046 | 0.296 |
| UNEMPLOYED | 0.063 | 0.062 | 1.021 | 0.307 |
| FIN1 | 0.095 | 0.018 | 5.437 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.076 | 0.036 | 2.103 | 0.035 |
| AGE1 | 0.031 | 0.028 | 1.095 | 0.273 |
| EDUCATION\_ | -0.004 | 0.020 | -0.215 | 0.830 |
| EDUCATION\_ | -0.013 | 0.020 | -0.657 | 0.511 |
| UNEMPLOYED | -0.044 | 0.051 | -0.856 | 0.392 |
| UNEMPLOYED | 0.008 | 0.070 | 0.121 | 0.904 |
| FIN2 | 0.120 | 0.019 | 6.245 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.181 | 0.040 | 4.493 | 0.000 |
| AGE1 | 0.022 | 0.028 | 0.774 | 0.439 |
| EDUCATION\_ | 0.003 | 0.023 | 0.121 | 0.903 |
| EDUCATION\_ | 0.015 | 0.022 | 0.682 | 0.495 |
| UNEMPLOYED | -0.084 | 0.055 | -1.540 | 0.124 |
| UNEMPLOYED | 0.126 | 0.078 | 1.617 | 0.106 |
| FIN3 | 0.102 | 0.021 | 4.872 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.051 | 0.018 | -2.807 | 0.005 |
| RIM | -0.001 | 0.014 | -0.083 | 0.933 |
| RIY WITH |  |  |  |  |
| RIM | 0.105 | 0.011 | 9.609 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.002 | 0.013 | -0.133 | 0.894 |
| WM1 | 0.018 | 0.012 | 1.520 | 0.128 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.029 | 0.010 | 3.032 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.018 | 0.014 | 1.288 | 0.198 |
| WM2 | 0.000 | 0.011 | -0.001 | 0.999 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.063 | 0.009 | 7.134 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.018 | 0.014 | 1.288 | 0.198 |
| WM3 | 0.000 | 0.011 | -0.001 | 0.999 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.063 | 0.009 | 7.134 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.086 | 0.931 |
| EDUCATION\_ | -0.036 | 0.015 | -2.390 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.498 | 0.134 |
| UNEMPLOYED | -0.003 | 0.006 | -0.474 | 0.636 |
| UNEMPLOYED | -0.002 | 0.004 | -0.406 | 0.685 |
| FIN1 | 0.014 | 0.013 | 1.049 | 0.294 |
| FIN2 | -0.001 | 0.013 | -0.085 | 0.932 |
| FIN3 | 0.006 | 0.014 | 0.430 | 0.667 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.439 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.178 | 0.239 |
| UNEMPLOYED | 0.012 | 0.005 | 2.225 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.393 | 0.694 |
| FIN1 | -0.005 | 0.013 | -0.415 | 0.678 |
| FIN2 | -0.010 | 0.013 | -0.813 | 0.416 |
| FIN3 | -0.012 | 0.014 | -0.908 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.886 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.484 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.733 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.352 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.114 | 0.000 |
| FIN3 | 0.135 | 0.027 | 4.961 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.056 | 0.011 | -4.921 | 0.000 |
| UNEMPLOYED | -0.030 | 0.007 | -4.085 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.278 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.628 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.814 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.265 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.030 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.911 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.873 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.184 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.991 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.653 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.361 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.224 | 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 | 42.409 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.169 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.290 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.451 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.351 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.379 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.328 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.622 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.418 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.823 | 0.867 | -0.950 | 0.342 |
| X2 | -0.823 | 0.867 | -0.950 | 0.342 |
| X3 | -0.823 | 0.867 | -0.950 | 0.342 |
| Y1 | -1.194 | 0.633 | -1.888 | 0.059 |
| Y2 | -1.194 | 0.633 | -1.888 | 0.059 |
| Y3 | -1.194 | 0.633 | -1.888 | 0.059 |
| M1 | -0.936 | 0.449 | -2.085 | 0.037 |
| M2 | -0.936 | 0.449 | -2.085 | 0.037 |
| M3 | -0.936 | 0.449 | -2.085 | 0.037 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.291 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.731 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.626 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.941 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.317 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.418 | 0.000 |
| FIN2 | 0.683 | 0.027 | 25.737 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.570 | 0.000 |
| RIX | 0.458 | 0.035 | 12.956 | 0.000 |
| RIY | 0.251 | 0.020 | 12.475 | 0.000 |
| RIM | 0.109 | 0.011 | 9.642 | 0.000 |
| WX1 | 0.364 | 0.034 | 10.813 | 0.000 |
| WY1 | 0.189 | 0.018 | 10.607 | 0.000 |
| WM1 | 0.120 | 0.012 | 10.431 | 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 | 0.337 | 0.025 | 13.726 | 0.000 |
| WX3 | 0.337 | 0.025 | 13.726 | 0.000 |
| WY2 | 0.213 | 0.018 | 11.780 | 0.000 |
| WY3 | 0.213 | 0.018 | 11.780 | 0.000 |
| WM2 | 0.182 | 0.009 | 21.104 | 0.000 |
| WM3 | 0.182 | 0.009 | 21.104 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.728 | 0.023 | 32.291 | 0.000 |
| X2 | 0.737 | 0.023 | 32.045 | 0.000 |
| X3 | 0.745 | 0.023 | 32.102 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.739 | 0.022 | 33.492 | 0.000 |
| Y2 | 0.718 | 0.024 | 29.401 | 0.000 |
| Y3 | 0.712 | 0.025 | 28.690 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.670 | 0.033 | 20.508 | 0.000 |
| M2 | 0.595 | 0.028 | 21.556 | 0.000 |
| M3 | 0.585 | 0.029 | 20.342 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.649 | 0.024 | 26.526 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.638 | 0.026 | 24.544 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.647 | 0.026 | 24.489 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.642 | 0.024 | 26.766 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.664 | 0.026 | 25.700 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.659 | 0.026 | 25.478 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.704 | 0.030 | 23.605 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.781 | 0.021 | 37.350 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.775 | 0.021 | 36.293 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.006 | 0.077 | 0.073 | 0.942 |
| WX1 | 0.090 | 0.051 | 1.741 | 0.082 |
| WM1 | -0.002 | 0.040 | -0.038 | 0.970 |
| WY3 ON |  |  |  |  |
| WY2 | 0.006 | 0.082 | 0.073 | 0.942 |
| WX2 | 0.087 | 0.050 | 1.742 | 0.081 |
| WM2 | -0.002 | 0.050 | -0.038 | 0.969 |
| WX2 ON |  |  |  |  |
| WX1 | 0.098 | 0.062 | 1.591 | 0.112 |
| WY1 | 0.093 | 0.043 | 2.171 | 0.030 |
| WM1 | 0.037 | 0.041 | 0.898 | 0.369 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.062 | 1.538 | 0.124 |
| WY2 | 0.099 | 0.046 | 2.157 | 0.031 |
| WM2 | 0.046 | 0.051 | 0.905 | 0.366 |
| WM2 ON |  |  |  |  |
| WM1 | 0.151 | 0.048 | 3.162 | 0.002 |
| WX1 | 0.014 | 0.050 | 0.282 | 0.778 |
| WY1 | 0.057 | 0.042 | 1.361 | 0.174 |
| WM3 ON |  |  |  |  |
| WM2 | 0.187 | 0.056 | 3.352 | 0.001 |
| WX2 | 0.014 | 0.048 | 0.283 | 0.777 |
| WY2 | 0.060 | 0.045 | 1.335 | 0.182 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.117 | 0.031 | 3.747 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.167 | 0.868 |
| EDUCATION\_ | 0.077 | 0.035 | 2.200 | 0.028 |
| EDUCATION\_ | 0.154 | 0.036 | 4.271 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.841 | 0.400 |
| UNEMPLOYED | 0.037 | 0.027 | 1.380 | 0.167 |
| FIN1 | -0.009 | 0.029 | -0.303 | 0.762 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.069 | 0.032 | 2.144 | 0.032 |
| AGE1 | -0.004 | 0.029 | -0.145 | 0.885 |
| EDUCATION\_ | 0.095 | 0.038 | 2.538 | 0.011 |
| EDUCATION\_ | 0.161 | 0.036 | 4.463 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.391 | 0.164 |
| UNEMPLOYED | -0.025 | 0.031 | -0.830 | 0.407 |
| FIN2 | -0.015 | 0.028 | -0.546 | 0.585 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.034 | 0.033 | 1.038 | 0.299 |
| AGE1 | 0.003 | 0.028 | 0.121 | 0.904 |
| EDUCATION\_ | 0.069 | 0.038 | 1.842 | 0.065 |
| EDUCATION\_ | 0.114 | 0.037 | 3.107 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.343 | 0.179 |
| UNEMPLOYED | -0.017 | 0.029 | -0.589 | 0.556 |
| FIN3 | 0.006 | 0.030 | 0.190 | 0.849 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.826 | 0.005 |
| AGE1 | 0.031 | 0.028 | 1.095 | 0.273 |
| EDUCATION\_ | 0.028 | 0.038 | 0.751 | 0.453 |
| EDUCATION\_ | -0.007 | 0.035 | -0.192 | 0.848 |
| UNEMPLOYED | 0.003 | 0.035 | 0.092 | 0.927 |
| UNEMPLOYED | 0.027 | 0.035 | 0.756 | 0.450 |
| FIN1 | 0.181 | 0.029 | 6.158 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.382 | 0.017 |
| AGE1 | 0.032 | 0.028 | 1.170 | 0.242 |
| EDUCATION\_ | 0.007 | 0.039 | 0.193 | 0.847 |
| EDUCATION\_ | -0.004 | 0.040 | -0.090 | 0.928 |
| UNEMPLOYED | -0.073 | 0.035 | -2.121 | 0.034 |
| UNEMPLOYED | 0.037 | 0.035 | 1.044 | 0.297 |
| FIN2 | 0.170 | 0.031 | 5.545 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.296 | 0.195 |
| AGE1 | 0.019 | 0.027 | 0.724 | 0.469 |
| EDUCATION\_ | 0.011 | 0.038 | 0.287 | 0.774 |
| EDUCATION\_ | 0.020 | 0.036 | 0.551 | 0.582 |
| UNEMPLOYED | -0.012 | 0.032 | -0.365 | 0.715 |
| UNEMPLOYED | 0.057 | 0.032 | 1.797 | 0.072 |
| FIN3 | 0.229 | 0.029 | 7.818 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.149 | 0.032 | 4.630 | 0.000 |
| AGE1 | 0.031 | 0.027 | 1.132 | 0.257 |
| EDUCATION\_ | -0.055 | 0.038 | -1.470 | 0.141 |
| EDUCATION\_ | 0.034 | 0.037 | 0.930 | 0.352 |
| UNEMPLOYED | -0.035 | 0.033 | -1.048 | 0.295 |
| UNEMPLOYED | 0.033 | 0.032 | 1.029 | 0.304 |
| FIN1 | 0.165 | 0.030 | 5.423 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.066 | 0.031 | 2.101 | 0.036 |
| AGE1 | 0.027 | 0.024 | 1.093 | 0.274 |
| EDUCATION\_ | -0.008 | 0.036 | -0.215 | 0.830 |
| EDUCATION\_ | -0.024 | 0.036 | -0.658 | 0.511 |
| UNEMPLOYED | -0.029 | 0.033 | -0.859 | 0.390 |
| UNEMPLOYED | 0.004 | 0.032 | 0.122 | 0.903 |
| FIN2 | 0.178 | 0.029 | 6.229 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.154 | 0.034 | 4.534 | 0.000 |
| AGE1 | 0.019 | 0.024 | 0.773 | 0.440 |
| EDUCATION\_ | 0.005 | 0.040 | 0.121 | 0.903 |
| EDUCATION\_ | 0.027 | 0.039 | 0.682 | 0.495 |
| UNEMPLOYED | -0.054 | 0.035 | -1.551 | 0.121 |
| UNEMPLOYED | 0.057 | 0.035 | 1.626 | 0.104 |
| FIN3 | 0.157 | 0.032 | 4.953 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.150 | 0.055 | -2.734 | 0.006 |
| RIM | -0.005 | 0.063 | -0.082 | 0.935 |
| RIY WITH |  |  |  |  |
| RIM | 0.635 | 0.046 | 13.695 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.007 | 0.051 | -0.133 | 0.895 |
| WM1 | 0.084 | 0.055 | 1.538 | 0.124 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.194 | 0.058 | 3.345 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.068 | 0.053 | 1.271 | 0.204 |
| WM2 | 0.000 | 0.045 | -0.001 | 0.999 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.321 | 0.039 | 8.236 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.068 | 0.053 | 1.271 | 0.204 |
| WM3 | 0.000 | 0.045 | -0.001 | 0.999 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.321 | 0.039 | 8.236 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.086 | 0.931 |
| EDUCATION\_ | -0.077 | 0.032 | -2.386 | 0.017 |
| EDUCATION\_ | -0.047 | 0.031 | -1.498 | 0.134 |
| UNEMPLOYED | -0.015 | 0.032 | -0.473 | 0.636 |
| UNEMPLOYED | -0.013 | 0.033 | -0.405 | 0.685 |
| FIN1 | 0.034 | 0.032 | 1.049 | 0.294 |
| FIN2 | -0.003 | 0.033 | -0.085 | 0.932 |
| FIN3 | 0.014 | 0.033 | 0.430 | 0.667 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.436 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.176 | 0.239 |
| UNEMPLOYED | 0.069 | 0.031 | 2.239 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.393 | 0.695 |
| FIN1 | -0.013 | 0.032 | -0.415 | 0.678 |
| FIN2 | -0.026 | 0.032 | -0.813 | 0.416 |
| FIN3 | -0.029 | 0.032 | -0.909 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.495 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.361 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.830 | 0.005 |
| FIN1 | 0.142 | 0.032 | 4.431 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.207 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.018 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.158 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.458 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.328 | 0.000 |
| FIN2 | 0.212 | 0.031 | 6.853 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.022 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.473 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.091 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.949 | 0.003 |
| FIN3 | -0.130 | 0.033 | -3.985 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.367 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.136 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.750 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.299 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.870 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.389 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.919 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.458 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.222 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.539 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.516 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.135 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.396 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.328 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.885 | 0.933 | -0.949 | 0.343 |
| X2 | -0.896 | 0.942 | -0.951 | 0.342 |
| X3 | -0.906 | 0.953 | -0.951 | 0.341 |
| Y1 | -1.761 | 0.928 | -1.899 | 0.058 |
| Y2 | -1.710 | 0.905 | -1.890 | 0.059 |
| Y3 | -1.697 | 0.897 | -1.891 | 0.059 |
| M1 | -1.900 | 0.909 | -2.091 | 0.037 |
| M2 | -1.686 | 0.811 | -2.080 | 0.037 |
| M3 | -1.659 | 0.797 | -2.081 | 0.037 |

# 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 | 0.979 | 0.017 | 58.139 | 0.000 |
| WX3 | 0.975 | 0.020 | 48.518 | 0.000 |
| WY2 | 0.992 | 0.012 | 80.531 | 0.000 |
| WY3 | 0.992 | 0.013 | 76.242 | 0.000 |
| WM2 | 0.970 | 0.017 | 57.652 | 0.000 |
| WM3 | 0.954 | 0.024 | 39.406 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.728 | 0.023 | 32.291 | 0.000 |
| X2 | 0.737 | 0.023 | 32.045 | 0.000 |
| X3 | 0.745 | 0.023 | 32.102 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.739 | 0.022 | 33.492 | 0.000 |
| Y2 | 0.718 | 0.024 | 29.401 | 0.000 |
| Y3 | 0.712 | 0.025 | 28.690 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.670 | 0.033 | 20.508 | 0.000 |
| M2 | 0.595 | 0.028 | 21.556 | 0.000 |
| M3 | 0.585 | 0.029 | 20.342 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.649 | 0.024 | 26.526 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.638 | 0.026 | 24.544 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.647 | 0.026 | 24.489 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.642 | 0.024 | 26.766 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.664 | 0.026 | 25.700 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.659 | 0.026 | 25.478 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.704 | 0.030 | 23.605 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.781 | 0.021 | 37.350 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.775 | 0.021 | 36.293 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.006 | 0.077 | 0.073 | 0.942 |
| WX1 | 0.090 | 0.051 | 1.741 | 0.082 |
| WM1 | -0.002 | 0.040 | -0.038 | 0.970 |
| WY3 ON |  |  |  |  |
| WY2 | 0.006 | 0.082 | 0.073 | 0.942 |
| WX2 | 0.087 | 0.050 | 1.742 | 0.081 |
| WM2 | -0.002 | 0.050 | -0.038 | 0.969 |
| WX2 ON |  |  |  |  |
| WX1 | 0.098 | 0.062 | 1.591 | 0.112 |
| WY1 | 0.093 | 0.043 | 2.171 | 0.030 |
| WM1 | 0.037 | 0.041 | 0.898 | 0.369 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.062 | 1.538 | 0.124 |
| WY2 | 0.099 | 0.046 | 2.157 | 0.031 |
| WM2 | 0.046 | 0.051 | 0.905 | 0.366 |
| WM2 ON |  |  |  |  |
| WM1 | 0.151 | 0.048 | 3.162 | 0.002 |
| WX1 | 0.014 | 0.050 | 0.282 | 0.778 |
| WY1 | 0.057 | 0.042 | 1.361 | 0.174 |
| WM3 ON |  |  |  |  |
| WM2 | 0.187 | 0.056 | 3.352 | 0.001 |
| WX2 | 0.014 | 0.048 | 0.283 | 0.777 |
| WY2 | 0.060 | 0.045 | 1.335 | 0.182 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.117 | 0.031 | 3.747 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.167 | 0.868 |
| EDUCATION\_ | 0.077 | 0.035 | 2.200 | 0.028 |
| EDUCATION\_ | 0.154 | 0.036 | 4.271 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.841 | 0.400 |
| UNEMPLOYED | 0.037 | 0.027 | 1.380 | 0.167 |
| FIN1 | -0.009 | 0.029 | -0.303 | 0.762 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.069 | 0.032 | 2.144 | 0.032 |
| AGE1 | -0.004 | 0.029 | -0.145 | 0.885 |
| EDUCATION\_ | 0.095 | 0.038 | 2.538 | 0.011 |
| EDUCATION\_ | 0.161 | 0.036 | 4.463 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.391 | 0.164 |
| UNEMPLOYED | -0.025 | 0.031 | -0.830 | 0.407 |
| FIN2 | -0.015 | 0.028 | -0.546 | 0.585 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.034 | 0.033 | 1.038 | 0.299 |
| AGE1 | 0.003 | 0.028 | 0.121 | 0.904 |
| EDUCATION\_ | 0.069 | 0.038 | 1.842 | 0.065 |
| EDUCATION\_ | 0.114 | 0.037 | 3.107 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.343 | 0.179 |
| UNEMPLOYED | -0.017 | 0.029 | -0.589 | 0.556 |
| FIN3 | 0.006 | 0.030 | 0.190 | 0.849 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.826 | 0.005 |
| AGE1 | 0.031 | 0.028 | 1.095 | 0.273 |
| EDUCATION\_ | 0.028 | 0.038 | 0.751 | 0.453 |
| EDUCATION\_ | -0.007 | 0.035 | -0.192 | 0.848 |
| UNEMPLOYED | 0.003 | 0.035 | 0.092 | 0.927 |
| UNEMPLOYED | 0.027 | 0.035 | 0.756 | 0.450 |
| FIN1 | 0.181 | 0.029 | 6.158 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.382 | 0.017 |
| AGE1 | 0.032 | 0.028 | 1.170 | 0.242 |
| EDUCATION\_ | 0.007 | 0.039 | 0.193 | 0.847 |
| EDUCATION\_ | -0.004 | 0.040 | -0.090 | 0.928 |
| UNEMPLOYED | -0.073 | 0.035 | -2.121 | 0.034 |
| UNEMPLOYED | 0.037 | 0.035 | 1.044 | 0.297 |
| FIN2 | 0.170 | 0.031 | 5.545 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.296 | 0.195 |
| AGE1 | 0.019 | 0.027 | 0.724 | 0.469 |
| EDUCATION\_ | 0.011 | 0.038 | 0.287 | 0.774 |
| EDUCATION\_ | 0.020 | 0.036 | 0.551 | 0.582 |
| UNEMPLOYED | -0.012 | 0.032 | -0.365 | 0.715 |
| UNEMPLOYED | 0.057 | 0.032 | 1.797 | 0.072 |
| FIN3 | 0.229 | 0.029 | 7.818 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.149 | 0.032 | 4.630 | 0.000 |
| AGE1 | 0.031 | 0.027 | 1.132 | 0.257 |
| EDUCATION\_ | -0.055 | 0.038 | -1.470 | 0.141 |
| EDUCATION\_ | 0.034 | 0.037 | 0.930 | 0.352 |
| UNEMPLOYED | -0.035 | 0.033 | -1.048 | 0.295 |
| UNEMPLOYED | 0.033 | 0.032 | 1.029 | 0.304 |
| FIN1 | 0.165 | 0.030 | 5.423 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.066 | 0.031 | 2.101 | 0.036 |
| AGE1 | 0.027 | 0.024 | 1.093 | 0.274 |
| EDUCATION\_ | -0.008 | 0.036 | -0.215 | 0.830 |
| EDUCATION\_ | -0.024 | 0.036 | -0.658 | 0.511 |
| UNEMPLOYED | -0.029 | 0.033 | -0.859 | 0.390 |
| UNEMPLOYED | 0.004 | 0.032 | 0.122 | 0.903 |
| FIN2 | 0.178 | 0.029 | 6.229 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.154 | 0.034 | 4.534 | 0.000 |
| AGE1 | 0.019 | 0.024 | 0.773 | 0.440 |
| EDUCATION\_ | 0.005 | 0.040 | 0.121 | 0.903 |
| EDUCATION\_ | 0.027 | 0.039 | 0.682 | 0.495 |
| UNEMPLOYED | -0.054 | 0.035 | -1.551 | 0.121 |
| UNEMPLOYED | 0.057 | 0.035 | 1.626 | 0.104 |
| FIN3 | 0.157 | 0.032 | 4.953 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.150 | 0.055 | -2.734 | 0.006 |
| RIM | -0.005 | 0.063 | -0.082 | 0.935 |
| RIY WITH |  |  |  |  |
| RIM | 0.635 | 0.046 | 13.695 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.007 | 0.051 | -0.133 | 0.895 |
| WM1 | 0.084 | 0.055 | 1.538 | 0.124 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.194 | 0.058 | 3.345 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.068 | 0.053 | 1.271 | 0.204 |
| WM2 | 0.000 | 0.045 | -0.001 | 0.999 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.321 | 0.039 | 8.236 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.068 | 0.053 | 1.271 | 0.204 |
| WM3 | 0.000 | 0.045 | -0.001 | 0.999 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.321 | 0.039 | 8.236 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.086 | 0.931 |
| EDUCATION\_ | -0.077 | 0.032 | -2.386 | 0.017 |
| EDUCATION\_ | -0.047 | 0.031 | -1.498 | 0.134 |
| UNEMPLOYED | -0.015 | 0.032 | -0.473 | 0.636 |
| UNEMPLOYED | -0.013 | 0.033 | -0.405 | 0.685 |
| FIN1 | 0.034 | 0.032 | 1.049 | 0.294 |
| FIN2 | -0.003 | 0.033 | -0.085 | 0.932 |
| FIN3 | 0.014 | 0.033 | 0.430 | 0.667 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.436 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.176 | 0.239 |
| UNEMPLOYED | 0.069 | 0.031 | 2.239 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.393 | 0.695 |
| FIN1 | -0.013 | 0.032 | -0.415 | 0.678 |
| FIN2 | -0.026 | 0.032 | -0.813 | 0.416 |
| FIN3 | -0.029 | 0.032 | -0.909 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.495 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.361 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.830 | 0.005 |
| FIN1 | 0.142 | 0.032 | 4.431 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.207 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.018 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.158 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.458 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.328 | 0.000 |
| FIN2 | 0.212 | 0.031 | 6.853 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.022 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.473 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.091 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.949 | 0.003 |
| FIN3 | -0.130 | 0.033 | -3.985 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.367 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.136 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.750 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.299 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.870 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.389 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.919 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.458 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.222 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.539 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.516 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.135 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.396 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.328 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.885 | 0.933 | -0.949 | 0.343 |
| X2 | -0.896 | 0.942 | -0.951 | 0.342 |
| X3 | -0.906 | 0.953 | -0.951 | 0.341 |
| Y1 | -1.761 | 0.928 | -1.899 | 0.058 |
| Y2 | -1.710 | 0.905 | -1.890 | 0.059 |
| Y3 | -1.697 | 0.897 | -1.891 | 0.059 |
| M1 | -1.900 | 0.909 | -2.091 | 0.037 |
| M2 | -1.686 | 0.811 | -2.080 | 0.037 |
| M3 | -1.659 | 0.797 | -2.081 | 0.037 |

# 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 | 0.979 | 0.017 | 58.139 | 0.000 |
| WX3 | 0.975 | 0.020 | 48.518 | 0.000 |
| WY2 | 0.992 | 0.012 | 80.531 | 0.000 |
| WY3 | 0.992 | 0.013 | 76.242 | 0.000 |
| WM2 | 0.970 | 0.017 | 57.652 | 0.000 |
| WM3 | 0.954 | 0.024 | 39.406 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.021 | 0.017 | 1.269 | 0.204 |
| WX3 | 0.025 | 0.020 | 1.260 | 0.208 |
| WY2 | 0.008 | 0.012 | 0.651 | 0.515 |
| WY3 | 0.008 | 0.013 | 0.590 | 0.555 |
| WM2 | 0.030 | 0.017 | 1.783 | 0.075 |
| WM3 | 0.046 | 0.024 | 1.915 | 0.055 |

# 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 |  | -0.183 | -0.146 | -0.123 | 0.006 | 0.150 | 0.177 |
| WX1 |  | -0.036 | -0.014 | 0.001 | 0.069 | 0.131 | 0.143 |
| WM1 |  | -0.140 | -0.110 | -0.093 | -0.002 | 0.084 | 0.099 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.183 | -0.146 | -0.123 | 0.006 | 0.150 | 0.177 |
| WX2 |  | -0.036 | -0.014 | 0.001 | 0.069 | 0.131 | 0.143 |
| WM2 |  | -0.140 | -0.110 | -0.093 | -0.002 | 0.084 | 0.099 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.051 | -0.019 | -0.001 | 0.095 | 0.202 | 0.227 |
| WY1 |  | -0.034 | 0.007 | 0.027 | 0.125 | 0.218 | 0.235 |
| WM1 |  | -0.117 | -0.070 | -0.050 | 0.062 | 0.174 | 0.197 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.051 | -0.019 | -0.001 | 0.095 | 0.202 | 0.227 |
| WY2 |  | -0.034 | 0.007 | 0.027 | 0.125 | 0.218 | 0.235 |
| WM2 |  | -0.117 | -0.070 | -0.050 | 0.062 | 0.174 | 0.197 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.037 | 0.075 | 0.093 | 0.189 | 0.283 | 0.299 |
| WX1 |  | -0.079 | -0.058 | -0.047 | 0.010 | 0.071 | 0.081 |
| WY1 |  | -0.050 | -0.025 | -0.013 | 0.057 | 0.126 | 0.140 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.037 | 0.075 | 0.093 | 0.189 | 0.283 | 0.299 |
| WX2 |  | -0.079 | -0.058 | -0.047 | 0.010 | 0.071 | 0.081 |
| WY2 |  | -0.050 | -0.025 | -0.013 | 0.057 | 0.126 | 0.140 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.075 | 0.108 | 0.125 | 0.228 | 0.328 | 0.347 |
| AGE1 |  | -0.152 | -0.115 | -0.098 | -0.009 | 0.080 | 0.097 |
| EDUCATION\_ |  | -0.013 | 0.007 | 0.018 | 0.074 | 0.128 | 0.139 |
| EDUCATION\_ |  | 0.056 | 0.077 | 0.089 | 0.145 | 0.203 | 0.214 |
| UNEMPLOYED |  | -0.138 | -0.085 | -0.061 | 0.067 | 0.201 | 0.226 |
| UNEMPLOYED |  | -0.119 | -0.057 | -0.025 | 0.136 | 0.299 | 0.331 |
| FIN1 |  | -0.093 | -0.072 | -0.061 | -0.010 | 0.044 | 0.053 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.030 | 0.012 | 0.030 | 0.132 | 0.235 | 0.252 |
| AGE1 |  | -0.148 | -0.115 | -0.097 | -0.008 | 0.082 | 0.100 |
| EDUCATION\_ |  | -0.004 | 0.019 | 0.031 | 0.090 | 0.147 | 0.159 |
| EDUCATION\_ |  | 0.061 | 0.084 | 0.094 | 0.150 | 0.206 | 0.218 |
| UNEMPLOYED |  | -0.098 | -0.046 | -0.021 | 0.114 | 0.254 | 0.282 |
| UNEMPLOYED |  | -0.383 | -0.313 | -0.277 | -0.091 | 0.089 | 0.127 |
| FIN2 |  | -0.098 | -0.077 | -0.067 | -0.017 | 0.033 | 0.043 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.095 | -0.056 | -0.038 | 0.064 | 0.166 | 0.186 |
| AGE1 |  | -0.131 | -0.099 | -0.081 | 0.006 | 0.095 | 0.112 |
| EDUCATION\_ |  | -0.025 | -0.005 | 0.006 | 0.065 | 0.121 | 0.132 |
| EDUCATION\_ |  | 0.016 | 0.038 | 0.049 | 0.105 | 0.161 | 0.173 |
| UNEMPLOYED |  | -0.103 | -0.049 | -0.025 | 0.111 | 0.248 | 0.276 |
| UNEMPLOYED |  | -0.332 | -0.268 | -0.233 | -0.061 | 0.110 | 0.141 |
| FIN3 |  | -0.073 | -0.055 | -0.046 | 0.006 | 0.059 | 0.070 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.216 | -0.201 | -0.128 | -0.053 | -0.040 |
| AGE1 |  | -0.061 | -0.035 | -0.022 | 0.043 | 0.106 | 0.119 |
| EDUCATION\_ |  | -0.048 | -0.032 | -0.023 | 0.020 | 0.063 | 0.072 |
| EDUCATION\_ |  | -0.068 | -0.051 | -0.043 | -0.005 | 0.036 | 0.043 |
| UNEMPLOYED |  | -0.170 | -0.125 | -0.104 | 0.006 | 0.114 | 0.134 |
| UNEMPLOYED |  | -0.181 | -0.119 | -0.088 | 0.071 | 0.225 | 0.256 |
| FIN1 |  | 0.084 | 0.098 | 0.106 | 0.144 | 0.181 | 0.189 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.241 | -0.212 | -0.196 | -0.116 | -0.036 | -0.020 |
| AGE1 |  | -0.057 | -0.031 | -0.019 | 0.047 | 0.111 | 0.124 |
| EDUCATION\_ |  | -0.068 | -0.050 | -0.041 | 0.005 | 0.050 | 0.059 |
| EDUCATION\_ |  | -0.076 | -0.058 | -0.048 | -0.003 | 0.044 | 0.053 |
| UNEMPLOYED |  | -0.319 | -0.272 | -0.249 | -0.142 | -0.030 | -0.011 |
| UNEMPLOYED |  | -0.151 | -0.094 | -0.061 | 0.101 | 0.264 | 0.291 |
| FIN2 |  | 0.078 | 0.093 | 0.101 | 0.144 | 0.187 | 0.195 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.177 | -0.152 | -0.138 | -0.061 | 0.016 | 0.030 |
| AGE1 |  | -0.074 | -0.049 | -0.037 | 0.028 | 0.092 | 0.105 |
| EDUCATION\_ |  | -0.065 | -0.048 | -0.038 | 0.008 | 0.053 | 0.061 |
| EDUCATION\_ |  | -0.052 | -0.036 | -0.028 | 0.014 | 0.056 | 0.064 |
| UNEMPLOYED |  | -0.188 | -0.146 | -0.126 | -0.023 | 0.079 | 0.098 |
| UNEMPLOYED |  | -0.076 | -0.017 | 0.010 | 0.159 | 0.302 | 0.329 |
| FIN3 |  | 0.126 | 0.140 | 0.147 | 0.186 | 0.227 | 0.234 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.068 | 0.088 | 0.098 | 0.153 | 0.207 | 0.217 |
| AGE1 |  | -0.040 | -0.023 | -0.014 | 0.032 | 0.078 | 0.086 |
| EDUCATION\_ |  | -0.078 | -0.065 | -0.060 | -0.028 | 0.004 | 0.010 |
| EDUCATION\_ |  | -0.031 | -0.019 | -0.013 | 0.017 | 0.047 | 0.052 |
| UNEMPLOYED |  | -0.167 | -0.137 | -0.122 | -0.048 | 0.026 | 0.042 |
| UNEMPLOYED |  | -0.101 | -0.061 | -0.040 | 0.063 | 0.164 | 0.182 |
| FIN1 |  | 0.049 | 0.061 | 0.066 | 0.095 | 0.124 | 0.129 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.022 | 0.004 | 0.016 | 0.076 | 0.136 | 0.147 |
| AGE1 |  | -0.039 | -0.024 | -0.015 | 0.031 | 0.077 | 0.086 |
| EDUCATION\_ |  | -0.056 | -0.044 | -0.038 | -0.004 | 0.029 | 0.036 |
| EDUCATION\_ |  | -0.064 | -0.053 | -0.046 | -0.013 | 0.020 | 0.026 |
| UNEMPLOYED |  | -0.177 | -0.145 | -0.128 | -0.044 | 0.042 | 0.057 |
| UNEMPLOYED |  | -0.172 | -0.130 | -0.107 | 0.008 | 0.123 | 0.144 |
| FIN2 |  | 0.071 | 0.081 | 0.088 | 0.120 | 0.151 | 0.157 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.077 | 0.101 | 0.115 | 0.181 | 0.247 | 0.260 |
| AGE1 |  | -0.048 | -0.033 | -0.024 | 0.022 | 0.068 | 0.077 |
| EDUCATION\_ |  | -0.058 | -0.043 | -0.036 | 0.003 | 0.040 | 0.047 |
| EDUCATION\_ |  | -0.040 | -0.029 | -0.021 | 0.015 | 0.052 | 0.059 |
| UNEMPLOYED |  | -0.228 | -0.192 | -0.174 | -0.084 | 0.006 | 0.020 |
| UNEMPLOYED |  | -0.079 | -0.028 | -0.003 | 0.126 | 0.252 | 0.279 |
| FIN3 |  | 0.049 | 0.061 | 0.068 | 0.102 | 0.137 | 0.143 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.097 | -0.086 | -0.080 | -0.051 | -0.021 | -0.016 |
| RIM |  | -0.037 | -0.028 | -0.024 | -0.001 | 0.022 | 0.026 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.076 | 0.083 | 0.086 | 0.105 | 0.122 | 0.126 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.036 | -0.028 | -0.023 | -0.002 | 0.020 | 0.024 |
| WM1 |  | -0.012 | -0.004 | -0.001 | 0.018 | 0.037 | 0.041 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.005 | 0.010 | 0.013 | 0.029 | 0.045 | 0.048 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.021 | -0.011 | -0.006 | 0.018 | 0.040 | 0.045 |
| WM2 |  | -0.028 | -0.022 | -0.018 | 0.000 | 0.019 | 0.022 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.039 | 0.045 | 0.048 | 0.063 | 0.077 | 0.080 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.021 | -0.011 | -0.006 | 0.018 | 0.040 | 0.045 |
| WM3 |  | -0.028 | -0.022 | -0.018 | 0.000 | 0.019 | 0.022 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.039 | 0.045 | 0.048 | 0.063 | 0.077 | 0.080 |
| 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 | -0.023 | -0.001 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.006 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.066 | -0.061 | -0.037 | -0.012 | -0.007 |
| EDUCATION\_ |  | -0.057 | -0.048 | -0.044 | -0.018 | 0.007 | 0.012 |
| UNEMPLOYED |  | -0.002 | 0.001 | 0.003 | 0.012 | 0.021 | 0.022 |
| UNEMPLOYED |  | -0.009 | -0.006 | -0.005 | 0.002 | 0.008 | 0.009 |
| FIN1 |  | -0.039 | -0.031 | -0.027 | -0.005 | 0.016 | 0.020 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.010 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.035 | -0.012 | 0.010 | 0.014 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.372 | 0.392 | 0.402 | 0.452 | 0.501 | 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 | 0.082 | 0.090 | 0.135 | 0.180 | 0.188 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.056 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.030 | -0.018 | -0.016 |
| FIN1 |  | 0.075 | 0.092 | 0.100 | 0.146 | 0.191 | 0.202 |
| FIN2 |  | 0.109 | 0.123 | 0.130 | 0.173 | 0.217 | 0.225 |
| FIN3 |  | 0.113 | 0.131 | 0.140 | 0.184 | 0.229 | 0.238 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.003 | 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 |  | -0.067 | -0.061 | -0.058 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.027 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.039 | -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 |  | 0.420 | 0.434 | 0.442 | 0.484 | 0.526 | 0.532 |
| 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\_ |  | 3.827 | 3.846 | 3.856 | 3.907 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.670 | 3.690 | 3.700 | 3.754 | 3.806 | 3.816 |
| UNEMPLOYED |  | 0.124 | 0.131 | 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 |  | 3.708 | 3.724 | 3.733 | 3.776 | 3.820 | 3.829 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.753 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.036 | -2.528 | -2.242 | -0.823 | 0.587 | 0.883 |
| X2 |  | -3.036 | -2.528 | -2.242 | -0.823 | 0.587 | 0.883 |
| X3 |  | -3.036 | -2.528 | -2.242 | -0.823 | 0.587 | 0.883 |
| Y1 |  | -2.869 | -2.430 | -2.212 | -1.194 | -0.151 | 0.060 |
| Y2 |  | -2.869 | -2.430 | -2.212 | -1.194 | -0.151 | 0.060 |
| Y3 |  | -2.869 | -2.430 | -2.212 | -1.194 | -0.151 | 0.060 |
| M1 |  | -2.089 | -1.811 | -1.680 | -0.936 | -0.196 | -0.062 |
| M2 |  | -2.089 | -1.811 | -1.680 | -0.936 | -0.196 | -0.062 |
| M3 |  | -2.089 | -1.811 | -1.680 | -0.936 | -0.196 | -0.062 |
| 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\_ |  | 0.913 | 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 |  | 0.658 | 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 | 0.813 |
| RIX |  | 0.361 | 0.383 | 0.395 | 0.458 | 0.511 | 0.522 |
| RIY |  | 0.197 | 0.208 | 0.215 | 0.251 | 0.281 | 0.287 |
| RIM |  | 0.077 | 0.085 | 0.089 | 0.109 | 0.126 | 0.130 |
| WX1 |  | 0.284 | 0.301 | 0.310 | 0.364 | 0.420 | 0.433 |
| WY1 |  | 0.147 | 0.156 | 0.161 | 0.189 | 0.219 | 0.225 |
| WM1 |  | 0.093 | 0.099 | 0.102 | 0.120 | 0.140 | 0.144 |
| 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 |  | 0.274 | 0.288 | 0.294 | 0.337 | 0.376 | 0.385 |
| WX3 |  | 0.274 | 0.288 | 0.294 | 0.337 | 0.376 | 0.385 |
| WY2 |  | 0.167 | 0.177 | 0.182 | 0.213 | 0.241 | 0.247 |
| WY3 |  | 0.167 | 0.177 | 0.182 | 0.213 | 0.241 | 0.247 |
| WM2 |  | 0.158 | 0.163 | 0.166 | 0.182 | 0.194 | 0.197 |
| WM3 |  | 0.158 | 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 | -0.011 | 0.992 | -0.005 | 0.004 |