# 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 | -0.019 | 0.082 | -0.234 | 0.815 |
| WX1 | 0.064 | 0.039 | 1.629 | 0.103 |
| WM1 | 0.081 | 0.059 | 1.370 | 0.171 |
| WY3 ON |  |  |  |  |
| WY2 | -0.019 | 0.082 | -0.234 | 0.815 |
| WX2 | 0.064 | 0.039 | 1.629 | 0.103 |
| WM2 | 0.081 | 0.059 | 1.370 | 0.171 |
| WX2 ON |  |  |  |  |
| WX1 | 0.099 | 0.064 | 1.537 | 0.124 |
| WY1 | 0.122 | 0.057 | 2.127 | 0.033 |
| WM1 | 0.039 | 0.066 | 0.598 | 0.550 |
| WX3 ON |  |  |  |  |
| WX2 | 0.099 | 0.064 | 1.537 | 0.124 |
| WY2 | 0.122 | 0.057 | 2.127 | 0.033 |
| WM2 | 0.039 | 0.066 | 0.598 | 0.550 |
| WM2 ON |  |  |  |  |
| WM1 | 0.289 | 0.060 | 4.855 | 0.000 |
| WX1 | 0.049 | 0.035 | 1.405 | 0.160 |
| WY1 | 0.010 | 0.042 | 0.232 | 0.817 |
| WM3 ON |  |  |  |  |
| WM2 | 0.289 | 0.060 | 4.855 | 0.000 |
| WX2 | 0.049 | 0.035 | 1.405 | 0.160 |
| WY2 | 0.010 | 0.042 | 0.232 | 0.817 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.061 | 3.722 | 0.000 |
| AGE1 | -0.011 | 0.054 | -0.195 | 0.845 |
| EDUCATION\_ | 0.074 | 0.033 | 2.198 | 0.028 |
| EDUCATION\_ | 0.145 | 0.035 | 4.176 | 0.000 |
| UNEMPLOYED | 0.067 | 0.080 | 0.843 | 0.399 |
| UNEMPLOYED | 0.135 | 0.099 | 1.368 | 0.171 |
| FIN1 | -0.009 | 0.032 | -0.284 | 0.776 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.132 | 0.062 | 2.137 | 0.033 |
| AGE1 | -0.009 | 0.054 | -0.174 | 0.862 |
| EDUCATION\_ | 0.090 | 0.036 | 2.525 | 0.012 |
| EDUCATION\_ | 0.149 | 0.034 | 4.334 | 0.000 |
| UNEMPLOYED | 0.114 | 0.083 | 1.378 | 0.168 |
| UNEMPLOYED | -0.091 | 0.111 | -0.820 | 0.412 |
| FIN2 | -0.016 | 0.031 | -0.512 | 0.609 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.062 | 1.042 | 0.297 |
| AGE1 | 0.005 | 0.054 | 0.086 | 0.932 |
| EDUCATION\_ | 0.064 | 0.035 | 1.834 | 0.067 |
| EDUCATION\_ | 0.104 | 0.034 | 3.053 | 0.002 |
| UNEMPLOYED | 0.111 | 0.083 | 1.335 | 0.182 |
| UNEMPLOYED | -0.058 | 0.104 | -0.561 | 0.575 |
| FIN3 | 0.008 | 0.032 | 0.265 | 0.791 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.129 | 0.045 | -2.846 | 0.004 |
| AGE1 | 0.044 | 0.039 | 1.128 | 0.259 |
| EDUCATION\_ | 0.020 | 0.026 | 0.753 | 0.451 |
| EDUCATION\_ | -0.005 | 0.024 | -0.204 | 0.839 |
| UNEMPLOYED | 0.007 | 0.067 | 0.100 | 0.920 |
| UNEMPLOYED | 0.068 | 0.095 | 0.719 | 0.472 |
| FIN1 | 0.145 | 0.023 | 6.386 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.049 | -2.371 | 0.018 |
| AGE1 | 0.048 | 0.040 | 1.202 | 0.230 |
| EDUCATION\_ | 0.006 | 0.028 | 0.199 | 0.842 |
| EDUCATION\_ | -0.003 | 0.028 | -0.109 | 0.913 |
| UNEMPLOYED | -0.141 | 0.067 | -2.109 | 0.035 |
| UNEMPLOYED | 0.100 | 0.097 | 1.032 | 0.302 |
| FIN2 | 0.146 | 0.026 | 5.679 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.060 | 0.047 | -1.287 | 0.198 |
| AGE1 | 0.030 | 0.039 | 0.770 | 0.441 |
| EDUCATION\_ | 0.008 | 0.028 | 0.288 | 0.773 |
| EDUCATION\_ | 0.014 | 0.025 | 0.560 | 0.575 |
| UNEMPLOYED | -0.023 | 0.063 | -0.368 | 0.713 |
| UNEMPLOYED | 0.156 | 0.089 | 1.758 | 0.079 |
| FIN3 | 0.185 | 0.024 | 7.736 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.157 | 0.042 | -3.706 | 0.000 |
| AGE1 | 0.076 | 0.039 | 1.951 | 0.051 |
| EDUCATION\_ | -0.024 | 0.025 | -0.928 | 0.353 |
| EDUCATION\_ | 0.022 | 0.024 | 0.930 | 0.353 |
| UNEMPLOYED | 0.018 | 0.061 | 0.302 | 0.762 |
| UNEMPLOYED | 0.187 | 0.088 | 2.121 | 0.034 |
| FIN1 | 0.114 | 0.021 | 5.361 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.155 | 0.046 | -3.388 | 0.001 |
| AGE1 | 0.073 | 0.039 | 1.875 | 0.061 |
| EDUCATION\_ | -0.006 | 0.026 | -0.243 | 0.808 |
| EDUCATION\_ | 0.016 | 0.026 | 0.598 | 0.550 |
| UNEMPLOYED | 0.013 | 0.067 | 0.195 | 0.845 |
| UNEMPLOYED | 0.000 | 0.093 | 0.004 | 0.997 |
| FIN2 | 0.118 | 0.022 | 5.246 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.108 | 0.048 | -2.262 | 0.024 |
| AGE1 | 0.072 | 0.039 | 1.846 | 0.065 |
| EDUCATION\_ | 0.003 | 0.027 | 0.100 | 0.921 |
| EDUCATION\_ | 0.009 | 0.026 | 0.328 | 0.743 |
| UNEMPLOYED | -0.041 | 0.065 | -0.631 | 0.528 |
| UNEMPLOYED | 0.143 | 0.090 | 1.596 | 0.111 |
| FIN3 | 0.113 | 0.025 | 4.558 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.051 | 0.018 | -2.811 | 0.005 |
| RIM | -0.058 | 0.019 | -3.067 | 0.002 |
| RIY WITH |  |  |  |  |
| RIM | 0.134 | 0.015 | 8.691 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.001 | 0.014 | 0.101 | 0.919 |
| WM1 | 0.008 | 0.016 | 0.520 | 0.603 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.039 | 0.014 | 2.853 | 0.004 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.015 | 0.014 | 1.074 | 0.283 |
| WM2 | -0.001 | 0.012 | -0.091 | 0.928 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.066 | 0.009 | 7.129 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.015 | 0.014 | 1.074 | 0.283 |
| WM3 | -0.001 | 0.012 | -0.091 | 0.928 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.066 | 0.009 | 7.129 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.089 | 0.929 |
| EDUCATION\_ | -0.036 | 0.015 | -2.387 | 0.017 |
| EDUCATION\_ | -0.023 | 0.015 | -1.509 | 0.131 |
| UNEMPLOYED | -0.003 | 0.006 | -0.471 | 0.637 |
| UNEMPLOYED | -0.002 | 0.004 | -0.409 | 0.682 |
| FIN1 | 0.014 | 0.013 | 1.054 | 0.292 |
| FIN2 | -0.001 | 0.013 | -0.086 | 0.932 |
| FIN3 | 0.006 | 0.014 | 0.420 | 0.675 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.440 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.189 | 0.234 |
| UNEMPLOYED | 0.012 | 0.005 | 2.221 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.415 | 0.678 |
| FIN1 | -0.006 | 0.013 | -0.425 | 0.671 |
| FIN2 | -0.010 | 0.013 | -0.796 | 0.426 |
| FIN3 | -0.012 | 0.014 | -0.907 | 0.365 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.451 | 0.030 | 14.888 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.482 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.732 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.360 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.104 | 0.000 |
| FIN3 | 0.135 | 0.027 | 4.956 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.930 | 0.000 |
| UNEMPLOYED | -0.030 | 0.007 | -4.076 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.287 | 0.000 |
| FIN2 | 0.174 | 0.026 | 6.643 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.824 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.263 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.035 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.912 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.864 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.208 | 0.001 |
| FIN2 | -0.020 | 0.007 | -3.000 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.664 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.344 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.211 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.503 | 0.024 | 20.759 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.390 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.161 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.277 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.470 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.357 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.380 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.364 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.569 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.393 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.800 | 0.869 | -0.921 | 0.357 |
| X2 | -0.800 | 0.869 | -0.921 | 0.357 |
| X3 | -0.800 | 0.869 | -0.921 | 0.357 |
| Y1 | -1.219 | 0.633 | -1.926 | 0.054 |
| Y2 | -1.219 | 0.633 | -1.926 | 0.054 |
| Y3 | -1.219 | 0.633 | -1.926 | 0.054 |
| M1 | -1.539 | 0.628 | -2.449 | 0.014 |
| M2 | -1.539 | 0.628 | -2.449 | 0.014 |
| M3 | -1.539 | 0.628 | -2.449 | 0.014 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.270 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.736 | 0.000 |
| EDUCATION\_ | 0.946 | 0.025 | 38.601 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.934 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.317 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.066 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.412 | 0.000 |
| FIN2 | 0.683 | 0.027 | 25.740 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.565 | 0.000 |
| RIX | 0.458 | 0.036 | 12.732 | 0.000 |
| RIY | 0.252 | 0.020 | 12.523 | 0.000 |
| RIM | 0.242 | 0.021 | 11.447 | 0.000 |
| WX1 | 0.362 | 0.034 | 10.670 | 0.000 |
| WY1 | 0.189 | 0.018 | 10.305 | 0.000 |
| WM1 | 0.158 | 0.020 | 7.878 | 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 | 0.339 | 0.026 | 13.226 | 0.000 |
| WX3 | 0.339 | 0.026 | 13.226 | 0.000 |
| WY2 | 0.212 | 0.018 | 11.656 | 0.000 |
| WY3 | 0.212 | 0.018 | 11.656 | 0.000 |
| WM2 | 0.215 | 0.011 | 19.187 | 0.000 |
| WM3 | 0.215 | 0.011 | 19.187 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.728 | 0.023 | 31.725 | 0.000 |
| X2 | 0.735 | 0.024 | 30.860 | 0.000 |
| X3 | 0.744 | 0.024 | 30.936 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.740 | 0.022 | 33.165 | 0.000 |
| Y2 | 0.718 | 0.024 | 29.783 | 0.000 |
| Y3 | 0.713 | 0.025 | 28.773 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.761 | 0.030 | 25.390 | 0.000 |
| M2 | 0.703 | 0.025 | 28.209 | 0.000 |
| M3 | 0.701 | 0.026 | 26.955 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 25.953 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.639 | 0.027 | 23.786 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.648 | 0.027 | 23.741 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.640 | 0.024 | 26.211 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.663 | 0.025 | 26.070 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.659 | 0.026 | 25.818 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.615 | 0.036 | 16.986 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.686 | 0.025 | 27.850 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.692 | 0.026 | 26.955 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.018 | 0.076 | -0.234 | 0.815 |
| WX1 | 0.083 | 0.051 | 1.631 | 0.103 |
| WM1 | 0.069 | 0.051 | 1.357 | 0.175 |
| WY3 ON |  |  |  |  |
| WY2 | -0.019 | 0.081 | -0.234 | 0.815 |
| WX2 | 0.081 | 0.050 | 1.635 | 0.102 |
| WM2 | 0.084 | 0.062 | 1.358 | 0.174 |
| WX2 ON |  |  |  |  |
| WX1 | 0.101 | 0.063 | 1.601 | 0.109 |
| WY1 | 0.090 | 0.042 | 2.131 | 0.033 |
| WM1 | 0.027 | 0.045 | 0.593 | 0.553 |
| WX3 ON |  |  |  |  |
| WX2 | 0.099 | 0.064 | 1.540 | 0.124 |
| WY2 | 0.096 | 0.045 | 2.116 | 0.034 |
| WM2 | 0.032 | 0.053 | 0.599 | 0.549 |
| WM2 ON |  |  |  |  |
| WM1 | 0.239 | 0.055 | 4.384 | 0.000 |
| WX1 | 0.062 | 0.044 | 1.402 | 0.161 |
| WY1 | 0.009 | 0.038 | 0.232 | 0.816 |
| WM3 ON |  |  |  |  |
| WM2 | 0.285 | 0.058 | 4.958 | 0.000 |
| WX2 | 0.060 | 0.043 | 1.402 | 0.161 |
| WY2 | 0.009 | 0.040 | 0.232 | 0.817 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.118 | 0.031 | 3.759 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.195 | 0.846 |
| EDUCATION\_ | 0.077 | 0.035 | 2.202 | 0.028 |
| EDUCATION\_ | 0.154 | 0.036 | 4.252 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.846 | 0.397 |
| UNEMPLOYED | 0.037 | 0.027 | 1.378 | 0.168 |
| FIN1 | -0.008 | 0.030 | -0.285 | 0.776 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.069 | 0.032 | 2.146 | 0.032 |
| AGE1 | -0.005 | 0.029 | -0.174 | 0.862 |
| EDUCATION\_ | 0.095 | 0.037 | 2.532 | 0.011 |
| EDUCATION\_ | 0.161 | 0.036 | 4.457 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.387 | 0.165 |
| UNEMPLOYED | -0.025 | 0.030 | -0.827 | 0.408 |
| FIN2 | -0.014 | 0.028 | -0.512 | 0.609 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.034 | 0.033 | 1.044 | 0.297 |
| AGE1 | 0.002 | 0.029 | 0.086 | 0.932 |
| EDUCATION\_ | 0.069 | 0.038 | 1.836 | 0.066 |
| EDUCATION\_ | 0.114 | 0.037 | 3.090 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.343 | 0.179 |
| UNEMPLOYED | -0.016 | 0.029 | -0.566 | 0.572 |
| FIN3 | 0.008 | 0.030 | 0.266 | 0.791 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.831 | 0.005 |
| AGE1 | 0.032 | 0.028 | 1.131 | 0.258 |
| EDUCATION\_ | 0.028 | 0.038 | 0.754 | 0.451 |
| EDUCATION\_ | -0.007 | 0.035 | -0.204 | 0.839 |
| UNEMPLOYED | 0.004 | 0.035 | 0.100 | 0.920 |
| UNEMPLOYED | 0.026 | 0.035 | 0.724 | 0.469 |
| FIN1 | 0.182 | 0.029 | 6.263 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.374 | 0.018 |
| AGE1 | 0.033 | 0.028 | 1.203 | 0.229 |
| EDUCATION\_ | 0.008 | 0.039 | 0.199 | 0.842 |
| EDUCATION\_ | -0.004 | 0.040 | -0.109 | 0.913 |
| UNEMPLOYED | -0.073 | 0.034 | -2.119 | 0.034 |
| UNEMPLOYED | 0.037 | 0.035 | 1.037 | 0.300 |
| FIN2 | 0.172 | 0.030 | 5.676 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.287 | 0.198 |
| AGE1 | 0.021 | 0.027 | 0.770 | 0.441 |
| EDUCATION\_ | 0.011 | 0.038 | 0.288 | 0.773 |
| EDUCATION\_ | 0.020 | 0.036 | 0.561 | 0.574 |
| UNEMPLOYED | -0.012 | 0.032 | -0.369 | 0.712 |
| UNEMPLOYED | 0.057 | 0.032 | 1.770 | 0.077 |
| FIN3 | 0.227 | 0.029 | 7.835 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.744 | 0.000 |
| AGE1 | 0.057 | 0.029 | 1.956 | 0.050 |
| EDUCATION\_ | -0.035 | 0.038 | -0.930 | 0.352 |
| EDUCATION\_ | 0.034 | 0.037 | 0.930 | 0.352 |
| UNEMPLOYED | 0.010 | 0.034 | 0.303 | 0.762 |
| UNEMPLOYED | 0.074 | 0.035 | 2.128 | 0.033 |
| FIN1 | 0.150 | 0.028 | 5.340 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.031 | -3.436 | 0.001 |
| AGE1 | 0.051 | 0.027 | 1.875 | 0.061 |
| EDUCATION\_ | -0.009 | 0.037 | -0.243 | 0.808 |
| EDUCATION\_ | 0.022 | 0.038 | 0.598 | 0.550 |
| UNEMPLOYED | 0.007 | 0.035 | 0.196 | 0.845 |
| UNEMPLOYED | 0.000 | 0.034 | 0.004 | 0.997 |
| FIN2 | 0.139 | 0.026 | 5.254 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.074 | 0.032 | -2.277 | 0.023 |
| AGE1 | 0.050 | 0.027 | 1.847 | 0.065 |
| EDUCATION\_ | 0.004 | 0.037 | 0.100 | 0.921 |
| EDUCATION\_ | 0.012 | 0.037 | 0.328 | 0.743 |
| UNEMPLOYED | -0.021 | 0.033 | -0.633 | 0.527 |
| UNEMPLOYED | 0.052 | 0.032 | 1.601 | 0.109 |
| FIN3 | 0.139 | 0.030 | 4.647 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.150 | 0.055 | -2.743 | 0.006 |
| RIM | -0.176 | 0.059 | -2.990 | 0.003 |
| RIY WITH |  |  |  |  |
| RIM | 0.543 | 0.043 | 12.521 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.005 | 0.052 | 0.101 | 0.920 |
| WM1 | 0.034 | 0.066 | 0.521 | 0.602 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.228 | 0.069 | 3.320 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.057 | 0.054 | 1.060 | 0.289 |
| WM2 | -0.004 | 0.045 | -0.089 | 0.929 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.307 | 0.038 | 8.140 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.057 | 0.054 | 1.060 | 0.289 |
| WM3 | -0.004 | 0.045 | -0.089 | 0.929 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.307 | 0.038 | 8.140 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.089 | 0.929 |
| EDUCATION\_ | -0.077 | 0.032 | -2.383 | 0.017 |
| EDUCATION\_ | -0.048 | 0.031 | -1.509 | 0.131 |
| UNEMPLOYED | -0.015 | 0.032 | -0.471 | 0.638 |
| UNEMPLOYED | -0.014 | 0.033 | -0.409 | 0.683 |
| FIN1 | 0.034 | 0.032 | 1.055 | 0.292 |
| FIN2 | -0.003 | 0.033 | -0.086 | 0.932 |
| FIN3 | 0.014 | 0.033 | 0.420 | 0.675 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.437 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.187 | 0.235 |
| UNEMPLOYED | 0.068 | 0.031 | 2.235 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.415 | 0.678 |
| FIN1 | -0.014 | 0.032 | -0.424 | 0.671 |
| FIN2 | -0.026 | 0.032 | -0.796 | 0.426 |
| FIN3 | -0.029 | 0.032 | -0.908 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.495 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.359 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.829 | 0.005 |
| FIN1 | 0.142 | 0.032 | 4.440 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.196 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.013 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.168 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.448 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.338 | 0.000 |
| FIN2 | 0.212 | 0.031 | 6.870 | 0.000 |
| FIN3 | 0.215 | 0.031 | 7.032 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.471 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.097 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.949 | 0.003 |
| FIN3 | -0.129 | 0.033 | -3.975 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.395 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.146 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.762 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.222 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.847 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.362 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.350 | 0.045 | 29.906 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.501 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.422 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.217 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.557 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.512 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.118 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.399 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.313 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.862 | 0.937 | -0.919 | 0.358 |
| X2 | -0.870 | 0.944 | -0.922 | 0.357 |
| X3 | -0.881 | 0.955 | -0.922 | 0.356 |
| Y1 | -1.798 | 0.928 | -1.937 | 0.053 |
| Y2 | -1.745 | 0.905 | -1.929 | 0.054 |
| Y3 | -1.732 | 0.897 | -1.930 | 0.054 |
| M1 | -2.383 | 0.971 | -2.455 | 0.014 |
| M2 | -2.202 | 0.899 | -2.449 | 0.014 |
| M3 | -2.193 | 0.895 | -2.450 | 0.014 |

# 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 | 0.980 | 0.017 | 56.041 | 0.000 |
| WX3 | 0.977 | 0.020 | 48.640 | 0.000 |
| WY2 | 0.988 | 0.013 | 76.362 | 0.000 |
| WY3 | 0.987 | 0.015 | 66.701 | 0.000 |
| WM2 | 0.937 | 0.028 | 33.351 | 0.000 |
| WM3 | 0.913 | 0.034 | 26.658 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.728 | 0.023 | 31.725 | 0.000 |
| X2 | 0.735 | 0.024 | 30.860 | 0.000 |
| X3 | 0.744 | 0.024 | 30.936 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.740 | 0.022 | 33.165 | 0.000 |
| Y2 | 0.718 | 0.024 | 29.783 | 0.000 |
| Y3 | 0.713 | 0.025 | 28.773 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.761 | 0.030 | 25.390 | 0.000 |
| M2 | 0.703 | 0.025 | 28.209 | 0.000 |
| M3 | 0.701 | 0.026 | 26.955 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 25.953 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.639 | 0.027 | 23.786 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.648 | 0.027 | 23.741 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.640 | 0.024 | 26.211 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.663 | 0.025 | 26.070 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.659 | 0.026 | 25.818 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.615 | 0.036 | 16.986 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.686 | 0.025 | 27.850 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.692 | 0.026 | 26.955 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.018 | 0.076 | -0.234 | 0.815 |
| WX1 | 0.083 | 0.051 | 1.631 | 0.103 |
| WM1 | 0.069 | 0.051 | 1.357 | 0.175 |
| WY3 ON |  |  |  |  |
| WY2 | -0.019 | 0.081 | -0.234 | 0.815 |
| WX2 | 0.081 | 0.050 | 1.635 | 0.102 |
| WM2 | 0.084 | 0.062 | 1.358 | 0.174 |
| WX2 ON |  |  |  |  |
| WX1 | 0.101 | 0.063 | 1.601 | 0.109 |
| WY1 | 0.090 | 0.042 | 2.131 | 0.033 |
| WM1 | 0.027 | 0.045 | 0.593 | 0.553 |
| WX3 ON |  |  |  |  |
| WX2 | 0.099 | 0.064 | 1.540 | 0.124 |
| WY2 | 0.096 | 0.045 | 2.116 | 0.034 |
| WM2 | 0.032 | 0.053 | 0.599 | 0.549 |
| WM2 ON |  |  |  |  |
| WM1 | 0.239 | 0.055 | 4.384 | 0.000 |
| WX1 | 0.062 | 0.044 | 1.402 | 0.161 |
| WY1 | 0.009 | 0.038 | 0.232 | 0.816 |
| WM3 ON |  |  |  |  |
| WM2 | 0.285 | 0.058 | 4.958 | 0.000 |
| WX2 | 0.060 | 0.043 | 1.402 | 0.161 |
| WY2 | 0.009 | 0.040 | 0.232 | 0.817 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.118 | 0.031 | 3.759 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.195 | 0.846 |
| EDUCATION\_ | 0.077 | 0.035 | 2.202 | 0.028 |
| EDUCATION\_ | 0.154 | 0.036 | 4.252 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.846 | 0.397 |
| UNEMPLOYED | 0.037 | 0.027 | 1.378 | 0.168 |
| FIN1 | -0.008 | 0.030 | -0.285 | 0.776 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.069 | 0.032 | 2.146 | 0.032 |
| AGE1 | -0.005 | 0.029 | -0.174 | 0.862 |
| EDUCATION\_ | 0.095 | 0.037 | 2.532 | 0.011 |
| EDUCATION\_ | 0.161 | 0.036 | 4.457 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.387 | 0.165 |
| UNEMPLOYED | -0.025 | 0.030 | -0.827 | 0.408 |
| FIN2 | -0.014 | 0.028 | -0.512 | 0.609 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.034 | 0.033 | 1.044 | 0.297 |
| AGE1 | 0.002 | 0.029 | 0.086 | 0.932 |
| EDUCATION\_ | 0.069 | 0.038 | 1.836 | 0.066 |
| EDUCATION\_ | 0.114 | 0.037 | 3.090 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.343 | 0.179 |
| UNEMPLOYED | -0.016 | 0.029 | -0.566 | 0.572 |
| FIN3 | 0.008 | 0.030 | 0.266 | 0.791 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.831 | 0.005 |
| AGE1 | 0.032 | 0.028 | 1.131 | 0.258 |
| EDUCATION\_ | 0.028 | 0.038 | 0.754 | 0.451 |
| EDUCATION\_ | -0.007 | 0.035 | -0.204 | 0.839 |
| UNEMPLOYED | 0.004 | 0.035 | 0.100 | 0.920 |
| UNEMPLOYED | 0.026 | 0.035 | 0.724 | 0.469 |
| FIN1 | 0.182 | 0.029 | 6.263 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.374 | 0.018 |
| AGE1 | 0.033 | 0.028 | 1.203 | 0.229 |
| EDUCATION\_ | 0.008 | 0.039 | 0.199 | 0.842 |
| EDUCATION\_ | -0.004 | 0.040 | -0.109 | 0.913 |
| UNEMPLOYED | -0.073 | 0.034 | -2.119 | 0.034 |
| UNEMPLOYED | 0.037 | 0.035 | 1.037 | 0.300 |
| FIN2 | 0.172 | 0.030 | 5.676 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.287 | 0.198 |
| AGE1 | 0.021 | 0.027 | 0.770 | 0.441 |
| EDUCATION\_ | 0.011 | 0.038 | 0.288 | 0.773 |
| EDUCATION\_ | 0.020 | 0.036 | 0.561 | 0.574 |
| UNEMPLOYED | -0.012 | 0.032 | -0.369 | 0.712 |
| UNEMPLOYED | 0.057 | 0.032 | 1.770 | 0.077 |
| FIN3 | 0.227 | 0.029 | 7.835 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.744 | 0.000 |
| AGE1 | 0.057 | 0.029 | 1.956 | 0.050 |
| EDUCATION\_ | -0.035 | 0.038 | -0.930 | 0.352 |
| EDUCATION\_ | 0.034 | 0.037 | 0.930 | 0.352 |
| UNEMPLOYED | 0.010 | 0.034 | 0.303 | 0.762 |
| UNEMPLOYED | 0.074 | 0.035 | 2.128 | 0.033 |
| FIN1 | 0.150 | 0.028 | 5.340 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.031 | -3.436 | 0.001 |
| AGE1 | 0.051 | 0.027 | 1.875 | 0.061 |
| EDUCATION\_ | -0.009 | 0.037 | -0.243 | 0.808 |
| EDUCATION\_ | 0.022 | 0.038 | 0.598 | 0.550 |
| UNEMPLOYED | 0.007 | 0.035 | 0.196 | 0.845 |
| UNEMPLOYED | 0.000 | 0.034 | 0.004 | 0.997 |
| FIN2 | 0.139 | 0.026 | 5.254 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.074 | 0.032 | -2.277 | 0.023 |
| AGE1 | 0.050 | 0.027 | 1.847 | 0.065 |
| EDUCATION\_ | 0.004 | 0.037 | 0.100 | 0.921 |
| EDUCATION\_ | 0.012 | 0.037 | 0.328 | 0.743 |
| UNEMPLOYED | -0.021 | 0.033 | -0.633 | 0.527 |
| UNEMPLOYED | 0.052 | 0.032 | 1.601 | 0.109 |
| FIN3 | 0.139 | 0.030 | 4.647 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.150 | 0.055 | -2.743 | 0.006 |
| RIM | -0.176 | 0.059 | -2.990 | 0.003 |
| RIY WITH |  |  |  |  |
| RIM | 0.543 | 0.043 | 12.521 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.005 | 0.052 | 0.101 | 0.920 |
| WM1 | 0.034 | 0.066 | 0.521 | 0.602 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.228 | 0.069 | 3.320 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.057 | 0.054 | 1.060 | 0.289 |
| WM2 | -0.004 | 0.045 | -0.089 | 0.929 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.307 | 0.038 | 8.140 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.057 | 0.054 | 1.060 | 0.289 |
| WM3 | -0.004 | 0.045 | -0.089 | 0.929 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.307 | 0.038 | 8.140 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.089 | 0.929 |
| EDUCATION\_ | -0.077 | 0.032 | -2.383 | 0.017 |
| EDUCATION\_ | -0.048 | 0.031 | -1.509 | 0.131 |
| UNEMPLOYED | -0.015 | 0.032 | -0.471 | 0.638 |
| UNEMPLOYED | -0.014 | 0.033 | -0.409 | 0.683 |
| FIN1 | 0.034 | 0.032 | 1.055 | 0.292 |
| FIN2 | -0.003 | 0.033 | -0.086 | 0.932 |
| FIN3 | 0.014 | 0.033 | 0.420 | 0.675 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.437 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.187 | 0.235 |
| UNEMPLOYED | 0.068 | 0.031 | 2.235 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.415 | 0.678 |
| FIN1 | -0.014 | 0.032 | -0.424 | 0.671 |
| FIN2 | -0.026 | 0.032 | -0.796 | 0.426 |
| FIN3 | -0.029 | 0.032 | -0.908 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.495 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.359 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.829 | 0.005 |
| FIN1 | 0.142 | 0.032 | 4.440 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.196 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.013 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.168 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.448 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.338 | 0.000 |
| FIN2 | 0.212 | 0.031 | 6.870 | 0.000 |
| FIN3 | 0.215 | 0.031 | 7.032 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.471 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.097 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.949 | 0.003 |
| FIN3 | -0.129 | 0.033 | -3.975 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.395 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.146 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.762 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.222 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.847 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.362 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.350 | 0.045 | 29.906 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.501 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.422 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.217 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.557 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.512 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.118 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.399 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.313 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.862 | 0.937 | -0.919 | 0.358 |
| X2 | -0.870 | 0.944 | -0.922 | 0.357 |
| X3 | -0.881 | 0.955 | -0.922 | 0.356 |
| Y1 | -1.798 | 0.928 | -1.937 | 0.053 |
| Y2 | -1.745 | 0.905 | -1.929 | 0.054 |
| Y3 | -1.732 | 0.897 | -1.930 | 0.054 |
| M1 | -2.383 | 0.971 | -2.455 | 0.014 |
| M2 | -2.202 | 0.899 | -2.449 | 0.014 |
| M3 | -2.193 | 0.895 | -2.450 | 0.014 |

# 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 | 0.980 | 0.017 | 56.041 | 0.000 |
| WX3 | 0.977 | 0.020 | 48.640 | 0.000 |
| WY2 | 0.988 | 0.013 | 76.362 | 0.000 |
| WY3 | 0.987 | 0.015 | 66.701 | 0.000 |
| WM2 | 0.937 | 0.028 | 33.351 | 0.000 |
| WM3 | 0.913 | 0.034 | 26.658 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.020 | 0.017 | 1.168 | 0.243 |
| WX3 | 0.023 | 0.020 | 1.159 | 0.246 |
| WY2 | 0.012 | 0.013 | 0.916 | 0.360 |
| WY3 | 0.013 | 0.015 | 0.875 | 0.381 |
| WM2 | 0.063 | 0.028 | 2.251 | 0.024 |
| WM3 | 0.087 | 0.034 | 2.553 | 0.011 |

# 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 | -0.167 | -0.144 | -0.019 | 0.124 | 0.153 |
| WX1 |  | -0.040 | -0.017 | -0.003 | 0.064 | 0.126 | 0.139 |
| WM1 |  | -0.080 | -0.042 | -0.021 | 0.081 | 0.174 | 0.191 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.200 | -0.167 | -0.144 | -0.019 | 0.124 | 0.153 |
| WX2 |  | -0.040 | -0.017 | -0.003 | 0.064 | 0.126 | 0.139 |
| WM2 |  | -0.080 | -0.042 | -0.021 | 0.081 | 0.174 | 0.191 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.050 | -0.016 | 0.000 | 0.099 | 0.212 | 0.236 |
| WY1 |  | -0.039 | 0.007 | 0.027 | 0.122 | 0.215 | 0.233 |
| WM1 |  | -0.130 | -0.091 | -0.069 | 0.039 | 0.146 | 0.170 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.050 | -0.016 | 0.000 | 0.099 | 0.212 | 0.236 |
| WY2 |  | -0.039 | 0.007 | 0.027 | 0.122 | 0.215 | 0.233 |
| WM2 |  | -0.130 | -0.091 | -0.069 | 0.039 | 0.146 | 0.170 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.141 | 0.173 | 0.193 | 0.289 | 0.389 | 0.411 |
| WX1 |  | -0.037 | -0.018 | -0.007 | 0.049 | 0.107 | 0.118 |
| WY1 |  | -0.100 | -0.072 | -0.059 | 0.010 | 0.078 | 0.091 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.141 | 0.173 | 0.193 | 0.289 | 0.389 | 0.411 |
| WX2 |  | -0.037 | -0.018 | -0.007 | 0.049 | 0.107 | 0.118 |
| WY2 |  | -0.100 | -0.072 | -0.059 | 0.010 | 0.078 | 0.091 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.076 | 0.109 | 0.126 | 0.228 | 0.329 | 0.348 |
| AGE1 |  | -0.152 | -0.117 | -0.099 | -0.011 | 0.078 | 0.095 |
| EDUCATION\_ |  | -0.013 | 0.007 | 0.019 | 0.074 | 0.128 | 0.139 |
| EDUCATION\_ |  | 0.056 | 0.077 | 0.089 | 0.145 | 0.203 | 0.214 |
| UNEMPLOYED |  | -0.138 | -0.085 | -0.060 | 0.067 | 0.202 | 0.227 |
| UNEMPLOYED |  | -0.119 | -0.057 | -0.026 | 0.135 | 0.299 | 0.329 |
| FIN1 |  | -0.092 | -0.071 | -0.061 | -0.009 | 0.045 | 0.054 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.031 | 0.012 | 0.030 | 0.132 | 0.235 | 0.253 |
| AGE1 |  | -0.150 | -0.116 | -0.099 | -0.009 | 0.081 | 0.099 |
| EDUCATION\_ |  | -0.004 | 0.019 | 0.031 | 0.090 | 0.147 | 0.159 |
| EDUCATION\_ |  | 0.061 | 0.083 | 0.094 | 0.149 | 0.206 | 0.218 |
| UNEMPLOYED |  | -0.099 | -0.046 | -0.021 | 0.114 | 0.253 | 0.282 |
| UNEMPLOYED |  | -0.383 | -0.312 | -0.276 | -0.091 | 0.091 | 0.125 |
| FIN2 |  | -0.096 | -0.077 | -0.067 | -0.016 | 0.035 | 0.044 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.095 | -0.056 | -0.037 | 0.065 | 0.167 | 0.187 |
| AGE1 |  | -0.132 | -0.101 | -0.083 | 0.005 | 0.093 | 0.111 |
| EDUCATION\_ |  | -0.025 | -0.005 | 0.005 | 0.064 | 0.121 | 0.132 |
| EDUCATION\_ |  | 0.015 | 0.038 | 0.049 | 0.104 | 0.161 | 0.172 |
| UNEMPLOYED |  | -0.103 | -0.049 | -0.025 | 0.111 | 0.248 | 0.275 |
| UNEMPLOYED |  | -0.330 | -0.266 | -0.230 | -0.058 | 0.111 | 0.144 |
| FIN3 |  | -0.071 | -0.053 | -0.043 | 0.008 | 0.062 | 0.072 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.216 | -0.202 | -0.129 | -0.054 | -0.040 |
| AGE1 |  | -0.060 | -0.034 | -0.021 | 0.044 | 0.108 | 0.120 |
| EDUCATION\_ |  | -0.048 | -0.032 | -0.023 | 0.020 | 0.063 | 0.071 |
| EDUCATION\_ |  | -0.068 | -0.051 | -0.044 | -0.005 | 0.035 | 0.043 |
| UNEMPLOYED |  | -0.171 | -0.125 | -0.104 | 0.007 | 0.114 | 0.135 |
| UNEMPLOYED |  | -0.184 | -0.122 | -0.091 | 0.068 | 0.222 | 0.252 |
| FIN1 |  | 0.085 | 0.100 | 0.108 | 0.145 | 0.183 | 0.189 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.241 | -0.212 | -0.195 | -0.116 | -0.035 | -0.020 |
| AGE1 |  | -0.055 | -0.030 | -0.018 | 0.048 | 0.112 | 0.125 |
| 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 |  | -0.318 | -0.271 | -0.249 | -0.141 | -0.030 | -0.011 |
| UNEMPLOYED |  | -0.154 | -0.094 | -0.061 | 0.100 | 0.263 | 0.290 |
| FIN2 |  | 0.080 | 0.096 | 0.104 | 0.146 | 0.188 | 0.196 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.177 | -0.152 | -0.137 | -0.060 | 0.016 | 0.030 |
| AGE1 |  | -0.071 | -0.047 | -0.035 | 0.030 | 0.094 | 0.107 |
| 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 | -0.127 | -0.023 | 0.079 | 0.097 |
| UNEMPLOYED |  | -0.077 | -0.020 | 0.007 | 0.156 | 0.300 | 0.327 |
| FIN3 |  | 0.124 | 0.140 | 0.146 | 0.185 | 0.225 | 0.232 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.271 | -0.241 | -0.227 | -0.157 | -0.088 | -0.075 |
| AGE1 |  | -0.024 | -0.001 | 0.012 | 0.076 | 0.140 | 0.154 |
| EDUCATION\_ |  | -0.087 | -0.073 | -0.065 | -0.024 | 0.018 | 0.026 |
| EDUCATION\_ |  | -0.041 | -0.025 | -0.017 | 0.022 | 0.062 | 0.070 |
| UNEMPLOYED |  | -0.140 | -0.102 | -0.081 | 0.018 | 0.118 | 0.136 |
| UNEMPLOYED |  | -0.042 | 0.014 | 0.041 | 0.187 | 0.331 | 0.358 |
| FIN1 |  | 0.060 | 0.073 | 0.079 | 0.114 | 0.148 | 0.155 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.274 | -0.246 | -0.233 | -0.155 | -0.082 | -0.067 |
| AGE1 |  | -0.025 | -0.004 | 0.009 | 0.073 | 0.138 | 0.150 |
| EDUCATION\_ |  | -0.074 | -0.059 | -0.049 | -0.006 | 0.038 | 0.046 |
| EDUCATION\_ |  | -0.053 | -0.036 | -0.029 | 0.016 | 0.059 | 0.067 |
| UNEMPLOYED |  | -0.164 | -0.117 | -0.096 | 0.013 | 0.123 | 0.146 |
| UNEMPLOYED |  | -0.244 | -0.186 | -0.152 | 0.000 | 0.155 | 0.186 |
| FIN2 |  | 0.061 | 0.075 | 0.081 | 0.118 | 0.155 | 0.162 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.237 | -0.204 | -0.188 | -0.108 | -0.031 | -0.015 |
| AGE1 |  | -0.029 | -0.005 | 0.008 | 0.072 | 0.136 | 0.149 |
| EDUCATION\_ |  | -0.065 | -0.050 | -0.042 | 0.003 | 0.046 | 0.055 |
| EDUCATION\_ |  | -0.061 | -0.045 | -0.035 | 0.009 | 0.052 | 0.061 |
| UNEMPLOYED |  | -0.207 | -0.172 | -0.150 | -0.041 | 0.065 | 0.086 |
| UNEMPLOYED |  | -0.104 | -0.035 | -0.005 | 0.143 | 0.287 | 0.313 |
| FIN3 |  | 0.049 | 0.065 | 0.073 | 0.113 | 0.154 | 0.161 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.097 | -0.086 | -0.081 | -0.051 | -0.021 | -0.016 |
| RIM |  | -0.109 | -0.097 | -0.090 | -0.058 | -0.028 | -0.022 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.092 | 0.102 | 0.107 | 0.134 | 0.158 | 0.163 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.034 | -0.025 | -0.021 | 0.001 | 0.024 | 0.028 |
| WM1 |  | -0.032 | -0.022 | -0.017 | 0.008 | 0.035 | 0.040 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.006 | 0.014 | 0.018 | 0.039 | 0.063 | 0.068 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.024 | -0.014 | -0.009 | 0.015 | 0.038 | 0.042 |
| WM2 |  | -0.032 | -0.025 | -0.021 | -0.001 | 0.018 | 0.022 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.040 | 0.047 | 0.049 | 0.066 | 0.079 | 0.083 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.024 | -0.014 | -0.009 | 0.015 | 0.038 | 0.042 |
| WM3 |  | -0.032 | -0.025 | -0.021 | -0.001 | 0.018 | 0.022 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.040 | 0.047 | 0.049 | 0.066 | 0.079 | 0.083 |
| 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 | -0.023 | 0.002 | 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 | -0.066 | -0.061 | -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 |  | -0.039 | -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 | 0.451 | 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 | 0.065 | 0.073 | 0.118 | 0.163 | 0.171 |
| FIN2 |  | 0.065 | 0.081 | 0.089 | 0.132 | 0.173 | 0.181 |
| FIN3 |  | 0.065 | 0.082 | 0.091 | 0.135 | 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 | -0.030 | -0.018 | -0.016 |
| FIN1 |  | 0.075 | 0.092 | 0.101 | 0.146 | 0.191 | 0.202 |
| FIN2 |  | 0.109 | 0.123 | 0.131 | 0.174 | 0.217 | 0.225 |
| FIN3 |  | 0.113 | 0.131 | 0.140 | 0.184 | 0.230 | 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 | -0.049 | -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 | -0.041 | -0.027 | -0.013 | -0.011 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.040 | -0.035 | -0.032 | -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 | 0.532 |
| 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\_ |  | 3.671 | 3.690 | 3.700 | 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 | 3.733 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.754 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.012 | -2.506 | -2.224 | -0.800 | 0.614 | 0.915 |
| X2 |  | -3.012 | -2.506 | -2.224 | -0.800 | 0.614 | 0.915 |
| X3 |  | -3.012 | -2.506 | -2.224 | -0.800 | 0.614 | 0.915 |
| Y1 |  | -2.874 | -2.455 | -2.243 | -1.219 | -0.172 | 0.036 |
| Y2 |  | -2.874 | -2.455 | -2.243 | -1.219 | -0.172 | 0.036 |
| Y3 |  | -2.874 | -2.455 | -2.243 | -1.219 | -0.172 | 0.036 |
| M1 |  | -3.155 | -2.780 | -2.587 | -1.539 | -0.520 | -0.314 |
| M2 |  | -3.155 | -2.780 | -2.587 | -1.539 | -0.520 | -0.314 |
| M3 |  | -3.155 | -2.780 | -2.587 | -1.539 | -0.520 | -0.314 |
| 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 | 0.906 | 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 |  | 0.657 | 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 | 0.813 |
| RIX |  | 0.358 | 0.380 | 0.393 | 0.458 | 0.510 | 0.521 |
| RIY |  | 0.196 | 0.209 | 0.215 | 0.252 | 0.281 | 0.287 |
| RIM |  | 0.180 | 0.195 | 0.202 | 0.242 | 0.272 | 0.277 |
| WX1 |  | 0.281 | 0.299 | 0.308 | 0.362 | 0.419 | 0.432 |
| WY1 |  | 0.145 | 0.154 | 0.159 | 0.189 | 0.219 | 0.226 |
| WM1 |  | 0.114 | 0.123 | 0.128 | 0.158 | 0.193 | 0.201 |
| 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 | 0.296 | 0.339 | 0.380 | 0.390 |
| WX3 |  | 0.275 | 0.288 | 0.296 | 0.339 | 0.380 | 0.390 |
| WY2 |  | 0.166 | 0.177 | 0.181 | 0.212 | 0.241 | 0.247 |
| WY3 |  | 0.166 | 0.177 | 0.181 | 0.212 | 0.241 | 0.247 |
| WM2 |  | 0.185 | 0.191 | 0.195 | 0.215 | 0.232 | 0.236 |
| WM3 |  | 0.185 | 0.191 | 0.195 | 0.215 | 0.232 | 0.236 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.004 | 0.004 | 0.958 | 0.338 | -0.004 | 0.013 |