# 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 | -0.007 | 0.079 | -0.093 | 0.926 |
| WX1 | 0.018 | 0.042 | 0.434 | 0.665 |
| WM1 | 0.078 | 0.068 | 1.150 | 0.250 |
| WY3 ON |  |  |  |  |
| WY2 | -0.007 | 0.079 | -0.093 | 0.926 |
| WX2 | 0.018 | 0.042 | 0.434 | 0.665 |
| WM2 | 0.078 | 0.068 | 1.150 | 0.250 |
| WX2 ON |  |  |  |  |
| WX1 | 0.093 | 0.067 | 1.380 | 0.168 |
| WY1 | 0.037 | 0.051 | 0.716 | 0.474 |
| WM1 | 0.007 | 0.079 | 0.083 | 0.934 |
| WX3 ON |  |  |  |  |
| WX2 | 0.093 | 0.067 | 1.380 | 0.168 |
| WY2 | 0.037 | 0.051 | 0.716 | 0.474 |
| WM2 | 0.007 | 0.079 | 0.083 | 0.934 |
| WM2 ON |  |  |  |  |
| WM1 | 0.222 | 0.061 | 3.616 | 0.000 |
| WX1 | -0.023 | 0.030 | -0.764 | 0.445 |
| WY1 | 0.057 | 0.035 | 1.626 | 0.104 |
| WM3 ON |  |  |  |  |
| WM2 | 0.222 | 0.061 | 3.616 | 0.000 |
| WX2 | -0.023 | 0.030 | -0.764 | 0.445 |
| WY2 | 0.057 | 0.035 | 1.626 | 0.104 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.198 | 0.063 | -3.132 | 0.002 |
| AGE1 | -0.004 | 0.055 | -0.065 | 0.948 |
| EDUCATION\_ | -0.023 | 0.034 | -0.675 | 0.499 |
| EDUCATION\_ | 0.023 | 0.034 | 0.691 | 0.490 |
| UNEMPLOYED | -0.012 | 0.078 | -0.155 | 0.877 |
| UNEMPLOYED | 0.071 | 0.119 | 0.598 | 0.550 |
| FIN1 | 0.117 | 0.030 | 3.856 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.118 | 0.065 | -1.823 | 0.068 |
| AGE1 | -0.012 | 0.055 | -0.213 | 0.832 |
| EDUCATION\_ | -0.034 | 0.035 | -0.983 | 0.326 |
| EDUCATION\_ | 0.022 | 0.035 | 0.640 | 0.522 |
| UNEMPLOYED | -0.006 | 0.079 | -0.081 | 0.935 |
| UNEMPLOYED | 0.179 | 0.127 | 1.403 | 0.161 |
| FIN2 | 0.148 | 0.031 | 4.736 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.149 | 0.064 | -2.318 | 0.020 |
| AGE1 | -0.001 | 0.055 | -0.018 | 0.986 |
| EDUCATION\_ | -0.029 | 0.034 | -0.847 | 0.397 |
| EDUCATION\_ | 0.015 | 0.033 | 0.459 | 0.646 |
| UNEMPLOYED | 0.046 | 0.083 | 0.562 | 0.574 |
| UNEMPLOYED | 0.151 | 0.126 | 1.199 | 0.231 |
| FIN3 | 0.110 | 0.031 | 3.590 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.045 | -2.832 | 0.005 |
| AGE1 | 0.042 | 0.039 | 1.066 | 0.287 |
| EDUCATION\_ | 0.020 | 0.026 | 0.767 | 0.443 |
| EDUCATION\_ | -0.005 | 0.024 | -0.194 | 0.846 |
| UNEMPLOYED | 0.006 | 0.067 | 0.083 | 0.934 |
| UNEMPLOYED | 0.069 | 0.095 | 0.732 | 0.464 |
| FIN1 | 0.142 | 0.023 | 6.228 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.049 | -2.402 | 0.016 |
| AGE1 | 0.046 | 0.040 | 1.152 | 0.249 |
| EDUCATION\_ | 0.006 | 0.028 | 0.216 | 0.829 |
| EDUCATION\_ | -0.003 | 0.028 | -0.109 | 0.914 |
| UNEMPLOYED | -0.143 | 0.067 | -2.128 | 0.033 |
| UNEMPLOYED | 0.099 | 0.097 | 1.016 | 0.310 |
| FIN2 | 0.141 | 0.026 | 5.426 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.047 | -1.310 | 0.190 |
| AGE1 | 0.028 | 0.039 | 0.717 | 0.473 |
| EDUCATION\_ | 0.008 | 0.028 | 0.294 | 0.768 |
| EDUCATION\_ | 0.015 | 0.025 | 0.581 | 0.561 |
| UNEMPLOYED | -0.024 | 0.062 | -0.389 | 0.697 |
| UNEMPLOYED | 0.156 | 0.089 | 1.750 | 0.080 |
| FIN3 | 0.181 | 0.024 | 7.551 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.031 | -0.733 | 0.464 |
| AGE1 | 0.045 | 0.028 | 1.616 | 0.106 |
| EDUCATION\_ | -0.033 | 0.019 | -1.747 | 0.081 |
| EDUCATION\_ | 0.007 | 0.018 | 0.384 | 0.701 |
| UNEMPLOYED | 0.012 | 0.045 | 0.275 | 0.783 |
| UNEMPLOYED | 0.116 | 0.062 | 1.858 | 0.063 |
| FIN1 | 0.095 | 0.016 | 5.805 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.033 | -2.005 | 0.045 |
| AGE1 | 0.046 | 0.028 | 1.679 | 0.093 |
| EDUCATION\_ | -0.025 | 0.020 | -1.250 | 0.211 |
| EDUCATION\_ | -0.001 | 0.020 | -0.058 | 0.954 |
| UNEMPLOYED | -0.021 | 0.050 | -0.426 | 0.670 |
| UNEMPLOYED | -0.021 | 0.063 | -0.328 | 0.743 |
| FIN2 | 0.099 | 0.018 | 5.423 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.490 | 0.624 |
| AGE1 | 0.040 | 0.028 | 1.449 | 0.147 |
| EDUCATION\_ | -0.022 | 0.021 | -1.030 | 0.303 |
| EDUCATION\_ | 0.013 | 0.021 | 0.632 | 0.528 |
| UNEMPLOYED | 0.001 | 0.050 | 0.028 | 0.978 |
| UNEMPLOYED | 0.065 | 0.063 | 1.032 | 0.302 |
| FIN3 | 0.097 | 0.020 | 4.798 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.137 | 0.019 | 7.335 | 0.000 |
| RIM | 0.097 | 0.014 | 6.961 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.100 | 0.011 | 9.408 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.007 | 0.012 | 0.596 | 0.551 |
| WM1 | 0.013 | 0.009 | 1.406 | 0.160 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.031 | 0.008 | 3.677 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.043 | 0.012 | 3.498 | 0.000 |
| WM2 | 0.028 | 0.010 | 2.939 | 0.003 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.056 | 0.008 | 7.190 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.043 | 0.012 | 3.498 | 0.000 |
| WM3 | 0.028 | 0.010 | 2.939 | 0.003 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.056 | 0.008 | 7.190 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.083 | 0.933 |
| EDUCATION\_ | -0.036 | 0.015 | -2.379 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.461 | 0.144 |
| UNEMPLOYED | -0.003 | 0.006 | -0.500 | 0.617 |
| UNEMPLOYED | -0.002 | 0.004 | -0.403 | 0.687 |
| FIN1 | 0.014 | 0.013 | 1.082 | 0.279 |
| FIN2 | -0.001 | 0.013 | -0.079 | 0.937 |
| FIN3 | 0.006 | 0.014 | 0.441 | 0.659 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.445 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.182 | 0.237 |
| UNEMPLOYED | 0.012 | 0.005 | 2.224 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.436 | 0.663 |
| FIN1 | -0.006 | 0.013 | -0.420 | 0.674 |
| FIN2 | -0.010 | 0.013 | -0.783 | 0.434 |
| FIN3 | -0.012 | 0.014 | -0.906 | 0.365 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.924 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.488 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.741 | 0.006 |
| FIN1 | 0.119 | 0.027 | 4.383 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.129 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.992 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.942 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.103 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.260 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.619 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.806 | 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 | -2.917 | 0.004 |
| FIN3 | -0.041 | 0.010 | -3.883 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.182 | 0.001 |
| FIN2 | -0.019 | 0.007 | -2.954 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.653 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.368 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.213 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.758 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.453 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.271 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.211 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.386 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.356 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.378 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.360 | 0.000 |
| FIN2 | 3.775 | 0.027 | 141.559 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.406 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.272 | 0.877 | -0.310 | 0.756 |
| X2 | -0.272 | 0.877 | -0.310 | 0.756 |
| X3 | -0.272 | 0.877 | -0.310 | 0.756 |
| Y1 | -1.174 | 0.633 | -1.855 | 0.064 |
| Y2 | -1.174 | 0.633 | -1.855 | 0.064 |
| Y3 | -1.174 | 0.633 | -1.855 | 0.064 |
| M1 | -0.959 | 0.443 | -2.166 | 0.030 |
| M2 | -0.959 | 0.443 | -2.166 | 0.030 |
| M3 | -0.959 | 0.443 | -2.166 | 0.030 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.271 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.731 | 0.000 |
| EDUCATION\_ | 0.946 | 0.025 | 38.618 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.932 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.315 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.419 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.732 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.565 | 0.000 |
| RIX | 0.528 | 0.031 | 16.899 | 0.000 |
| RIY | 0.252 | 0.020 | 12.680 | 0.000 |
| RIM | 0.119 | 0.010 | 12.094 | 0.000 |
| WX1 | 0.290 | 0.025 | 11.741 | 0.000 |
| WY1 | 0.186 | 0.017 | 10.660 | 0.000 |
| WM1 | 0.085 | 0.009 | 9.612 | 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 | 0.276 | 0.022 | 12.653 | 0.000 |
| WX3 | 0.276 | 0.022 | 12.653 | 0.000 |
| WY2 | 0.216 | 0.018 | 11.884 | 0.000 |
| WY3 | 0.216 | 0.018 | 11.884 | 0.000 |
| WM2 | 0.142 | 0.007 | 20.412 | 0.000 |
| WM3 | 0.142 | 0.007 | 20.412 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.794 | 0.017 | 47.575 | 0.000 |
| X2 | 0.799 | 0.018 | 43.685 | 0.000 |
| X3 | 0.801 | 0.018 | 43.743 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.743 | 0.022 | 34.261 | 0.000 |
| Y2 | 0.718 | 0.024 | 30.149 | 0.000 |
| Y3 | 0.712 | 0.024 | 29.228 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.750 | 0.027 | 28.217 | 0.000 |
| M2 | 0.659 | 0.023 | 29.118 | 0.000 |
| M3 | 0.655 | 0.024 | 27.138 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.589 | 0.022 | 27.085 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.024 | 23.829 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.583 | 0.025 | 23.399 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.638 | 0.024 | 26.721 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.665 | 0.025 | 26.483 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.661 | 0.025 | 26.259 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.632 | 0.030 | 21.001 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.732 | 0.020 | 36.370 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.737 | 0.021 | 34.906 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.007 | 0.073 | -0.093 | 0.926 |
| WX1 | 0.021 | 0.048 | 0.435 | 0.664 |
| WM1 | 0.049 | 0.043 | 1.139 | 0.255 |
| WY3 ON |  |  |  |  |
| WY2 | -0.007 | 0.079 | -0.093 | 0.926 |
| WX2 | 0.020 | 0.047 | 0.432 | 0.666 |
| WM2 | 0.065 | 0.056 | 1.148 | 0.251 |
| WX2 ON |  |  |  |  |
| WX1 | 0.095 | 0.067 | 1.428 | 0.153 |
| WY1 | 0.030 | 0.042 | 0.722 | 0.470 |
| WM1 | 0.004 | 0.044 | 0.083 | 0.934 |
| WX3 ON |  |  |  |  |
| WX2 | 0.093 | 0.067 | 1.383 | 0.167 |
| WY2 | 0.032 | 0.045 | 0.716 | 0.474 |
| WM2 | 0.005 | 0.057 | 0.083 | 0.934 |
| WM2 ON |  |  |  |  |
| WM1 | 0.169 | 0.049 | 3.427 | 0.001 |
| WX1 | -0.032 | 0.043 | -0.754 | 0.451 |
| WY1 | 0.064 | 0.039 | 1.639 | 0.101 |
| WM3 ON |  |  |  |  |
| WM2 | 0.219 | 0.059 | 3.690 | 0.000 |
| WX2 | -0.031 | 0.041 | -0.766 | 0.444 |
| WY2 | 0.068 | 0.042 | 1.612 | 0.107 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.104 | 0.033 | -3.120 | 0.002 |
| AGE1 | -0.002 | 0.029 | -0.065 | 0.948 |
| EDUCATION\_ | -0.025 | 0.037 | -0.676 | 0.499 |
| EDUCATION\_ | 0.025 | 0.036 | 0.691 | 0.489 |
| UNEMPLOYED | -0.005 | 0.031 | -0.155 | 0.877 |
| UNEMPLOYED | 0.020 | 0.033 | 0.603 | 0.546 |
| FIN1 | 0.109 | 0.028 | 3.870 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.062 | 0.034 | -1.825 | 0.068 |
| AGE1 | -0.006 | 0.029 | -0.213 | 0.831 |
| EDUCATION\_ | -0.036 | 0.037 | -0.984 | 0.325 |
| EDUCATION\_ | 0.024 | 0.038 | 0.641 | 0.521 |
| UNEMPLOYED | -0.003 | 0.031 | -0.081 | 0.935 |
| UNEMPLOYED | 0.050 | 0.035 | 1.413 | 0.158 |
| FIN2 | 0.134 | 0.028 | 4.722 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.034 | -2.319 | 0.020 |
| AGE1 | -0.001 | 0.029 | -0.018 | 0.986 |
| EDUCATION\_ | -0.031 | 0.037 | -0.849 | 0.396 |
| EDUCATION\_ | 0.017 | 0.037 | 0.461 | 0.645 |
| UNEMPLOYED | 0.018 | 0.033 | 0.564 | 0.573 |
| UNEMPLOYED | 0.042 | 0.035 | 1.208 | 0.227 |
| FIN3 | 0.105 | 0.029 | 3.608 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.822 | 0.005 |
| AGE1 | 0.030 | 0.028 | 1.069 | 0.285 |
| EDUCATION\_ | 0.029 | 0.038 | 0.768 | 0.443 |
| EDUCATION\_ | -0.007 | 0.035 | -0.194 | 0.846 |
| UNEMPLOYED | 0.003 | 0.035 | 0.083 | 0.934 |
| UNEMPLOYED | 0.026 | 0.035 | 0.736 | 0.461 |
| FIN1 | 0.180 | 0.029 | 6.106 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.404 | 0.016 |
| AGE1 | 0.032 | 0.028 | 1.153 | 0.249 |
| EDUCATION\_ | 0.008 | 0.039 | 0.216 | 0.829 |
| EDUCATION\_ | -0.004 | 0.040 | -0.109 | 0.913 |
| UNEMPLOYED | -0.073 | 0.034 | -2.138 | 0.033 |
| UNEMPLOYED | 0.036 | 0.035 | 1.021 | 0.307 |
| FIN2 | 0.167 | 0.031 | 5.410 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.042 | 0.032 | -1.309 | 0.190 |
| AGE1 | 0.019 | 0.027 | 0.717 | 0.473 |
| EDUCATION\_ | 0.011 | 0.038 | 0.295 | 0.768 |
| EDUCATION\_ | 0.021 | 0.036 | 0.582 | 0.560 |
| UNEMPLOYED | -0.012 | 0.032 | -0.390 | 0.696 |
| UNEMPLOYED | 0.056 | 0.032 | 1.761 | 0.078 |
| FIN3 | 0.222 | 0.029 | 7.620 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.734 | 0.463 |
| AGE1 | 0.047 | 0.029 | 1.615 | 0.106 |
| EDUCATION\_ | -0.070 | 0.040 | -1.757 | 0.079 |
| EDUCATION\_ | 0.015 | 0.038 | 0.384 | 0.701 |
| UNEMPLOYED | 0.010 | 0.035 | 0.275 | 0.783 |
| UNEMPLOYED | 0.064 | 0.034 | 1.868 | 0.062 |
| FIN1 | 0.176 | 0.030 | 5.870 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.016 | 0.044 |
| AGE1 | 0.043 | 0.025 | 1.677 | 0.094 |
| EDUCATION\_ | -0.047 | 0.037 | -1.254 | 0.210 |
| EDUCATION\_ | -0.002 | 0.037 | -0.058 | 0.954 |
| UNEMPLOYED | -0.015 | 0.035 | -0.427 | 0.669 |
| UNEMPLOYED | -0.010 | 0.031 | -0.329 | 0.742 |
| FIN2 | 0.157 | 0.029 | 5.492 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.491 | 0.624 |
| AGE1 | 0.037 | 0.025 | 1.448 | 0.148 |
| EDUCATION\_ | -0.040 | 0.039 | -1.033 | 0.302 |
| EDUCATION\_ | 0.024 | 0.039 | 0.632 | 0.527 |
| UNEMPLOYED | 0.001 | 0.034 | 0.028 | 0.978 |
| UNEMPLOYED | 0.031 | 0.030 | 1.037 | 0.300 |
| FIN3 | 0.159 | 0.032 | 4.937 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.376 | 0.044 | 8.494 | 0.000 |
| RIM | 0.387 | 0.051 | 7.577 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.575 | 0.039 | 14.741 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.032 | 0.053 | 0.596 | 0.551 |
| WM1 | 0.083 | 0.058 | 1.428 | 0.153 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.247 | 0.057 | 4.313 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.176 | 0.048 | 3.681 | 0.000 |
| WM2 | 0.142 | 0.047 | 3.000 | 0.003 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.318 | 0.038 | 8.355 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.176 | 0.048 | 3.681 | 0.000 |
| WM3 | 0.142 | 0.047 | 3.000 | 0.003 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.318 | 0.038 | 8.355 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.083 | 0.934 |
| EDUCATION\_ | -0.077 | 0.032 | -2.375 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.461 | 0.144 |
| UNEMPLOYED | -0.016 | 0.032 | -0.500 | 0.617 |
| UNEMPLOYED | -0.013 | 0.033 | -0.402 | 0.688 |
| FIN1 | 0.035 | 0.032 | 1.082 | 0.279 |
| FIN2 | -0.003 | 0.033 | -0.079 | 0.937 |
| FIN3 | 0.015 | 0.033 | 0.441 | 0.659 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.442 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.180 | 0.238 |
| UNEMPLOYED | 0.069 | 0.031 | 2.237 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.436 | 0.663 |
| FIN1 | -0.013 | 0.032 | -0.420 | 0.675 |
| FIN2 | -0.025 | 0.032 | -0.783 | 0.433 |
| FIN3 | -0.029 | 0.032 | -0.907 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.552 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.368 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.839 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.465 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.225 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.054 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.182 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.482 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.308 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.840 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.014 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.472 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.097 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.955 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.996 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.365 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.093 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.751 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.332 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.864 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.375 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.938 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.493 | 0.000 |
| EDUCATION\_ | 4.015 | 0.064 | 62.424 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.173 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.557 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.506 | 0.000 |
| FIN1 | 4.404 | 0.092 | 48.124 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.381 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.318 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.298 | 0.958 | -0.311 | 0.756 |
| X2 | -0.299 | 0.965 | -0.310 | 0.756 |
| X3 | -0.300 | 0.967 | -0.311 | 0.756 |
| Y1 | -1.736 | 0.930 | -1.866 | 0.062 |
| Y2 | -1.677 | 0.903 | -1.857 | 0.063 |
| Y3 | -1.664 | 0.896 | -1.858 | 0.063 |
| M1 | -2.082 | 0.961 | -2.168 | 0.030 |
| M2 | -1.829 | 0.846 | -2.163 | 0.031 |
| M3 | -1.819 | 0.841 | -2.164 | 0.030 |

# STANDARDIZED MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.000 | 0.000 | 999.000 | 999.000 |
| AGE1 | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN1 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN2 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN3 | 1.000 | 0.000 | 999.000 | 999.000 |
| RIX | 1.000 | 0.000 | 999.000 | 999.000 |
| RIY | 1.000 | 0.000 | 999.000 | 999.000 |
| RIM | 1.000 | 0.000 | 999.000 | 999.000 |
| WX1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM1 | 1.000 | 0.000 | 999.000 | 999.000 |

# STANDARDIZED MODEL RESULTS Residual Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.000 | 0.000 | 0.000 | 1.000 |
| X2 | 0.000 | 0.000 | 0.000 | 1.000 |
| X3 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y1 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y2 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y3 | 0.000 | 0.000 | 0.000 | 1.000 |
| M1 | 0.000 | 0.000 | 0.000 | 1.000 |
| M2 | 0.000 | 0.000 | 0.000 | 1.000 |
| M3 | 0.000 | 0.000 | 0.000 | 1.000 |
| WX2 | 0.990 | 0.015 | 66.006 | 0.000 |
| WX3 | 0.989 | 0.017 | 56.964 | 0.000 |
| WY2 | 0.997 | 0.009 | 109.677 | 0.000 |
| WY3 | 0.995 | 0.012 | 81.789 | 0.000 |
| WM2 | 0.962 | 0.020 | 48.069 | 0.000 |
| WM3 | 0.939 | 0.029 | 32.206 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.794 | 0.017 | 47.575 | 0.000 |
| X2 | 0.799 | 0.018 | 43.685 | 0.000 |
| X3 | 0.801 | 0.018 | 43.743 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.743 | 0.022 | 34.261 | 0.000 |
| Y2 | 0.718 | 0.024 | 30.149 | 0.000 |
| Y3 | 0.712 | 0.024 | 29.228 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.750 | 0.027 | 28.217 | 0.000 |
| M2 | 0.659 | 0.023 | 29.118 | 0.000 |
| M3 | 0.655 | 0.024 | 27.138 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.589 | 0.022 | 27.085 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.024 | 23.829 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.583 | 0.025 | 23.399 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.638 | 0.024 | 26.721 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.665 | 0.025 | 26.483 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.661 | 0.025 | 26.259 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.632 | 0.030 | 21.001 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.732 | 0.020 | 36.370 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.737 | 0.021 | 34.906 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.007 | 0.073 | -0.093 | 0.926 |
| WX1 | 0.021 | 0.048 | 0.435 | 0.664 |
| WM1 | 0.049 | 0.043 | 1.139 | 0.255 |
| WY3 ON |  |  |  |  |
| WY2 | -0.007 | 0.079 | -0.093 | 0.926 |
| WX2 | 0.020 | 0.047 | 0.432 | 0.666 |
| WM2 | 0.065 | 0.056 | 1.148 | 0.251 |
| WX2 ON |  |  |  |  |
| WX1 | 0.095 | 0.067 | 1.428 | 0.153 |
| WY1 | 0.030 | 0.042 | 0.722 | 0.470 |
| WM1 | 0.004 | 0.044 | 0.083 | 0.934 |
| WX3 ON |  |  |  |  |
| WX2 | 0.093 | 0.067 | 1.383 | 0.167 |
| WY2 | 0.032 | 0.045 | 0.716 | 0.474 |
| WM2 | 0.005 | 0.057 | 0.083 | 0.934 |
| WM2 ON |  |  |  |  |
| WM1 | 0.169 | 0.049 | 3.427 | 0.001 |
| WX1 | -0.032 | 0.043 | -0.754 | 0.451 |
| WY1 | 0.064 | 0.039 | 1.639 | 0.101 |
| WM3 ON |  |  |  |  |
| WM2 | 0.219 | 0.059 | 3.690 | 0.000 |
| WX2 | -0.031 | 0.041 | -0.766 | 0.444 |
| WY2 | 0.068 | 0.042 | 1.612 | 0.107 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.104 | 0.033 | -3.120 | 0.002 |
| AGE1 | -0.002 | 0.029 | -0.065 | 0.948 |
| EDUCATION\_ | -0.025 | 0.037 | -0.676 | 0.499 |
| EDUCATION\_ | 0.025 | 0.036 | 0.691 | 0.489 |
| UNEMPLOYED | -0.005 | 0.031 | -0.155 | 0.877 |
| UNEMPLOYED | 0.020 | 0.033 | 0.603 | 0.546 |
| FIN1 | 0.109 | 0.028 | 3.870 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.062 | 0.034 | -1.825 | 0.068 |
| AGE1 | -0.006 | 0.029 | -0.213 | 0.831 |
| EDUCATION\_ | -0.036 | 0.037 | -0.984 | 0.325 |
| EDUCATION\_ | 0.024 | 0.038 | 0.641 | 0.521 |
| UNEMPLOYED | -0.003 | 0.031 | -0.081 | 0.935 |
| UNEMPLOYED | 0.050 | 0.035 | 1.413 | 0.158 |
| FIN2 | 0.134 | 0.028 | 4.722 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.034 | -2.319 | 0.020 |
| AGE1 | -0.001 | 0.029 | -0.018 | 0.986 |
| EDUCATION\_ | -0.031 | 0.037 | -0.849 | 0.396 |
| EDUCATION\_ | 0.017 | 0.037 | 0.461 | 0.645 |
| UNEMPLOYED | 0.018 | 0.033 | 0.564 | 0.573 |
| UNEMPLOYED | 0.042 | 0.035 | 1.208 | 0.227 |
| FIN3 | 0.105 | 0.029 | 3.608 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.822 | 0.005 |
| AGE1 | 0.030 | 0.028 | 1.069 | 0.285 |
| EDUCATION\_ | 0.029 | 0.038 | 0.768 | 0.443 |
| EDUCATION\_ | -0.007 | 0.035 | -0.194 | 0.846 |
| UNEMPLOYED | 0.003 | 0.035 | 0.083 | 0.934 |
| UNEMPLOYED | 0.026 | 0.035 | 0.736 | 0.461 |
| FIN1 | 0.180 | 0.029 | 6.106 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.404 | 0.016 |
| AGE1 | 0.032 | 0.028 | 1.153 | 0.249 |
| EDUCATION\_ | 0.008 | 0.039 | 0.216 | 0.829 |
| EDUCATION\_ | -0.004 | 0.040 | -0.109 | 0.913 |
| UNEMPLOYED | -0.073 | 0.034 | -2.138 | 0.033 |
| UNEMPLOYED | 0.036 | 0.035 | 1.021 | 0.307 |
| FIN2 | 0.167 | 0.031 | 5.410 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.042 | 0.032 | -1.309 | 0.190 |
| AGE1 | 0.019 | 0.027 | 0.717 | 0.473 |
| EDUCATION\_ | 0.011 | 0.038 | 0.295 | 0.768 |
| EDUCATION\_ | 0.021 | 0.036 | 0.582 | 0.560 |
| UNEMPLOYED | -0.012 | 0.032 | -0.390 | 0.696 |
| UNEMPLOYED | 0.056 | 0.032 | 1.761 | 0.078 |
| FIN3 | 0.222 | 0.029 | 7.620 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.734 | 0.463 |
| AGE1 | 0.047 | 0.029 | 1.615 | 0.106 |
| EDUCATION\_ | -0.070 | 0.040 | -1.757 | 0.079 |
| EDUCATION\_ | 0.015 | 0.038 | 0.384 | 0.701 |
| UNEMPLOYED | 0.010 | 0.035 | 0.275 | 0.783 |
| UNEMPLOYED | 0.064 | 0.034 | 1.868 | 0.062 |
| FIN1 | 0.176 | 0.030 | 5.870 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.016 | 0.044 |
| AGE1 | 0.043 | 0.025 | 1.677 | 0.094 |
| EDUCATION\_ | -0.047 | 0.037 | -1.254 | 0.210 |
| EDUCATION\_ | -0.002 | 0.037 | -0.058 | 0.954 |
| UNEMPLOYED | -0.015 | 0.035 | -0.427 | 0.669 |
| UNEMPLOYED | -0.010 | 0.031 | -0.329 | 0.742 |
| FIN2 | 0.157 | 0.029 | 5.492 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.491 | 0.624 |
| AGE1 | 0.037 | 0.025 | 1.448 | 0.148 |
| EDUCATION\_ | -0.040 | 0.039 | -1.033 | 0.302 |
| EDUCATION\_ | 0.024 | 0.039 | 0.632 | 0.527 |
| UNEMPLOYED | 0.001 | 0.034 | 0.028 | 0.978 |
| UNEMPLOYED | 0.031 | 0.030 | 1.037 | 0.300 |
| FIN3 | 0.159 | 0.032 | 4.937 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.376 | 0.044 | 8.494 | 0.000 |
| RIM | 0.387 | 0.051 | 7.577 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.575 | 0.039 | 14.741 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.032 | 0.053 | 0.596 | 0.551 |
| WM1 | 0.083 | 0.058 | 1.428 | 0.153 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.247 | 0.057 | 4.313 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.176 | 0.048 | 3.681 | 0.000 |
| WM2 | 0.142 | 0.047 | 3.000 | 0.003 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.318 | 0.038 | 8.355 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.176 | 0.048 | 3.681 | 0.000 |
| WM3 | 0.142 | 0.047 | 3.000 | 0.003 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.318 | 0.038 | 8.355 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.083 | 0.934 |
| EDUCATION\_ | -0.077 | 0.032 | -2.375 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.461 | 0.144 |
| UNEMPLOYED | -0.016 | 0.032 | -0.500 | 0.617 |
| UNEMPLOYED | -0.013 | 0.033 | -0.402 | 0.688 |
| FIN1 | 0.035 | 0.032 | 1.082 | 0.279 |
| FIN2 | -0.003 | 0.033 | -0.079 | 0.937 |
| FIN3 | 0.015 | 0.033 | 0.441 | 0.659 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.442 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.180 | 0.238 |
| UNEMPLOYED | 0.069 | 0.031 | 2.237 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.436 | 0.663 |
| FIN1 | -0.013 | 0.032 | -0.420 | 0.675 |
| FIN2 | -0.025 | 0.032 | -0.783 | 0.433 |
| FIN3 | -0.029 | 0.032 | -0.907 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.552 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.368 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.839 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.465 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.225 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.054 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.182 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.482 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.308 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.840 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.014 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.472 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.097 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.955 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.996 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.365 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.093 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.751 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.332 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.864 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.375 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.938 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.493 | 0.000 |
| EDUCATION\_ | 4.015 | 0.064 | 62.424 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.173 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.557 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.506 | 0.000 |
| FIN1 | 4.404 | 0.092 | 48.124 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.381 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.318 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.298 | 0.958 | -0.311 | 0.756 |
| X2 | -0.299 | 0.965 | -0.310 | 0.756 |
| X3 | -0.300 | 0.967 | -0.311 | 0.756 |
| Y1 | -1.736 | 0.930 | -1.866 | 0.062 |
| Y2 | -1.677 | 0.903 | -1.857 | 0.063 |
| Y3 | -1.664 | 0.896 | -1.858 | 0.063 |
| M1 | -2.082 | 0.961 | -2.168 | 0.030 |
| M2 | -1.829 | 0.846 | -2.163 | 0.031 |
| M3 | -1.819 | 0.841 | -2.164 | 0.030 |

# STDYX Standardization Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.000 | 0.000 | 999.000 | 999.000 |
| AGE1 | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN1 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN2 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN3 | 1.000 | 0.000 | 999.000 | 999.000 |
| RIX | 1.000 | 0.000 | 999.000 | 999.000 |
| RIY | 1.000 | 0.000 | 999.000 | 999.000 |
| RIM | 1.000 | 0.000 | 999.000 | 999.000 |
| WX1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM1 | 1.000 | 0.000 | 999.000 | 999.000 |

# STDYX Standardization Residual Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.000 | 0.000 | 0.000 | 1.000 |
| X2 | 0.000 | 0.000 | 0.000 | 1.000 |
| X3 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y1 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y2 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y3 | 0.000 | 0.000 | 0.000 | 1.000 |
| M1 | 0.000 | 0.000 | 0.000 | 1.000 |
| M2 | 0.000 | 0.000 | 0.000 | 1.000 |
| M3 | 0.000 | 0.000 | 0.000 | 1.000 |
| WX2 | 0.990 | 0.015 | 66.006 | 0.000 |
| WX3 | 0.989 | 0.017 | 56.964 | 0.000 |
| WY2 | 0.997 | 0.009 | 109.677 | 0.000 |
| WY3 | 0.995 | 0.012 | 81.789 | 0.000 |
| WM2 | 0.962 | 0.020 | 48.069 | 0.000 |
| WM3 | 0.939 | 0.029 | 32.206 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.010 | 0.015 | 0.682 | 0.495 |
| WX3 | 0.011 | 0.017 | 0.636 | 0.525 |
| WY2 | 0.003 | 0.009 | 0.317 | 0.751 |
| WY3 | 0.005 | 0.012 | 0.383 | 0.702 |
| WM2 | 0.038 | 0.020 | 1.893 | 0.058 |
| WM3 | 0.061 | 0.029 | 2.081 | 0.037 |

# 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 |  | -0.195 | -0.155 | -0.133 | -0.007 | 0.128 | 0.153 |
| WX1 |  | -0.092 | -0.066 | -0.053 | 0.018 | 0.085 | 0.098 |
| WM1 |  | -0.106 | -0.061 | -0.036 | 0.078 | 0.185 | 0.206 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.195 | -0.155 | -0.133 | -0.007 | 0.128 | 0.153 |
| WX2 |  | -0.092 | -0.066 | -0.053 | 0.018 | 0.085 | 0.098 |
| WM2 |  | -0.106 | -0.061 | -0.036 | 0.078 | 0.185 | 0.206 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.067 | -0.029 | -0.012 | 0.093 | 0.212 | 0.234 |
| WY1 |  | -0.100 | -0.068 | -0.049 | 0.037 | 0.120 | 0.137 |
| WM1 |  | -0.190 | -0.148 | -0.125 | 0.007 | 0.137 | 0.163 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.067 | -0.029 | -0.012 | 0.093 | 0.212 | 0.234 |
| WY2 |  | -0.100 | -0.068 | -0.049 | 0.037 | 0.120 | 0.137 |
| WM2 |  | -0.190 | -0.148 | -0.125 | 0.007 | 0.137 | 0.163 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.061 | 0.100 | 0.120 | 0.222 | 0.325 | 0.343 |
| WX1 |  | -0.103 | -0.082 | -0.073 | -0.023 | 0.026 | 0.036 |
| WY1 |  | -0.032 | -0.013 | -0.002 | 0.057 | 0.114 | 0.125 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.061 | 0.100 | 0.120 | 0.222 | 0.325 | 0.343 |
| WX2 |  | -0.103 | -0.082 | -0.073 | -0.023 | 0.026 | 0.036 |
| WY2 |  | -0.032 | -0.013 | -0.002 | 0.057 | 0.114 | 0.125 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.366 | -0.325 | -0.303 | -0.198 | -0.094 | -0.075 |
| AGE1 |  | -0.145 | -0.112 | -0.095 | -0.004 | 0.086 | 0.106 |
| EDUCATION\_ |  | -0.112 | -0.091 | -0.080 | -0.023 | 0.033 | 0.043 |
| EDUCATION\_ |  | -0.067 | -0.043 | -0.032 | 0.023 | 0.077 | 0.088 |
| UNEMPLOYED |  | -0.216 | -0.165 | -0.139 | -0.012 | 0.117 | 0.142 |
| UNEMPLOYED |  | -0.239 | -0.162 | -0.119 | 0.071 | 0.270 | 0.308 |
| FIN1 |  | 0.041 | 0.057 | 0.067 | 0.117 | 0.167 | 0.177 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.287 | -0.244 | -0.225 | -0.118 | -0.011 | 0.007 |
| AGE1 |  | -0.151 | -0.120 | -0.102 | -0.012 | 0.078 | 0.097 |
| EDUCATION\_ |  | -0.120 | -0.101 | -0.091 | -0.034 | 0.023 | 0.034 |
| EDUCATION\_ |  | -0.068 | -0.045 | -0.035 | 0.022 | 0.079 | 0.090 |
| UNEMPLOYED |  | -0.215 | -0.162 | -0.136 | -0.006 | 0.124 | 0.147 |
| UNEMPLOYED |  | -0.155 | -0.077 | -0.034 | 0.179 | 0.386 | 0.425 |
| FIN2 |  | 0.069 | 0.086 | 0.095 | 0.148 | 0.198 | 0.208 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.318 | -0.277 | -0.256 | -0.149 | -0.044 | -0.023 |
| AGE1 |  | -0.141 | -0.110 | -0.092 | -0.001 | 0.089 | 0.107 |
| EDUCATION\_ |  | -0.117 | -0.097 | -0.086 | -0.029 | 0.027 | 0.038 |
| EDUCATION\_ |  | -0.071 | -0.050 | -0.039 | 0.015 | 0.071 | 0.081 |
| UNEMPLOYED |  | -0.168 | -0.117 | -0.091 | 0.046 | 0.182 | 0.206 |
| UNEMPLOYED |  | -0.182 | -0.096 | -0.053 | 0.151 | 0.360 | 0.400 |
| FIN3 |  | 0.029 | 0.050 | 0.059 | 0.110 | 0.160 | 0.170 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.216 | -0.201 | -0.128 | -0.053 | -0.039 |
| AGE1 |  | -0.062 | -0.036 | -0.024 | 0.042 | 0.106 | 0.118 |
| EDUCATION\_ |  | -0.047 | -0.031 | -0.023 | 0.020 | 0.063 | 0.072 |
| EDUCATION\_ |  | -0.068 | -0.051 | -0.043 | -0.005 | 0.036 | 0.043 |
| UNEMPLOYED |  | -0.172 | -0.126 | -0.105 | 0.006 | 0.113 | 0.134 |
| UNEMPLOYED |  | -0.184 | -0.121 | -0.090 | 0.069 | 0.224 | 0.254 |
| FIN1 |  | 0.082 | 0.097 | 0.105 | 0.142 | 0.180 | 0.187 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.243 | -0.213 | -0.197 | -0.117 | -0.037 | -0.022 |
| AGE1 |  | -0.058 | -0.033 | -0.020 | 0.046 | 0.111 | 0.124 |
| EDUCATION\_ |  | -0.068 | -0.050 | -0.040 | 0.006 | 0.051 | 0.059 |
| EDUCATION\_ |  | -0.077 | -0.058 | -0.049 | -0.003 | 0.044 | 0.053 |
| UNEMPLOYED |  | -0.320 | -0.273 | -0.250 | -0.143 | -0.031 | -0.012 |
| UNEMPLOYED |  | -0.156 | -0.096 | -0.063 | 0.099 | 0.262 | 0.289 |
| FIN2 |  | 0.074 | 0.091 | 0.099 | 0.141 | 0.184 | 0.192 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.177 | -0.153 | -0.139 | -0.061 | 0.015 | 0.029 |
| AGE1 |  | -0.073 | -0.049 | -0.037 | 0.028 | 0.092 | 0.105 |
| EDUCATION\_ |  | -0.064 | -0.048 | -0.038 | 0.008 | 0.053 | 0.062 |
| EDUCATION\_ |  | -0.052 | -0.036 | -0.027 | 0.015 | 0.057 | 0.065 |
| UNEMPLOYED |  | -0.188 | -0.147 | -0.128 | -0.024 | 0.077 | 0.096 |
| UNEMPLOYED |  | -0.079 | -0.021 | 0.007 | 0.156 | 0.300 | 0.326 |
| FIN3 |  | 0.120 | 0.135 | 0.143 | 0.181 | 0.221 | 0.229 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.102 | -0.083 | -0.073 | -0.023 | 0.028 | 0.037 |
| AGE1 |  | -0.027 | -0.009 | -0.001 | 0.045 | 0.090 | 0.099 |
| EDUCATION\_ |  | -0.081 | -0.069 | -0.063 | -0.033 | -0.001 | 0.005 |
| EDUCATION\_ |  | -0.039 | -0.027 | -0.022 | 0.007 | 0.036 | 0.042 |
| UNEMPLOYED |  | -0.105 | -0.077 | -0.062 | 0.012 | 0.087 | 0.099 |
| UNEMPLOYED |  | -0.050 | -0.007 | 0.012 | 0.116 | 0.219 | 0.239 |
| FIN1 |  | 0.053 | 0.063 | 0.068 | 0.095 | 0.122 | 0.127 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.155 | -0.133 | -0.122 | -0.067 | -0.012 | -0.001 |
| AGE1 |  | -0.025 | -0.008 | 0.001 | 0.046 | 0.091 | 0.101 |
| EDUCATION\_ |  | -0.077 | -0.064 | -0.058 | -0.025 | 0.008 | 0.015 |
| EDUCATION\_ |  | -0.053 | -0.040 | -0.033 | -0.001 | 0.031 | 0.038 |
| UNEMPLOYED |  | -0.154 | -0.120 | -0.105 | -0.021 | 0.061 | 0.075 |
| UNEMPLOYED |  | -0.188 | -0.144 | -0.124 | -0.021 | 0.082 | 0.106 |
| FIN2 |  | 0.053 | 0.064 | 0.069 | 0.099 | 0.130 | 0.135 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.113 | -0.090 | -0.080 | -0.018 | 0.042 | 0.054 |
| AGE1 |  | -0.032 | -0.014 | -0.005 | 0.040 | 0.086 | 0.094 |
| EDUCATION\_ |  | -0.076 | -0.063 | -0.057 | -0.022 | 0.013 | 0.019 |
| EDUCATION\_ |  | -0.040 | -0.027 | -0.021 | 0.013 | 0.047 | 0.054 |
| UNEMPLOYED |  | -0.130 | -0.098 | -0.082 | 0.001 | 0.083 | 0.098 |
| UNEMPLOYED |  | -0.103 | -0.061 | -0.039 | 0.065 | 0.166 | 0.186 |
| FIN3 |  | 0.046 | 0.057 | 0.064 | 0.097 | 0.130 | 0.137 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.089 | 0.101 | 0.106 | 0.137 | 0.168 | 0.174 |
| RIM |  | 0.060 | 0.069 | 0.074 | 0.097 | 0.120 | 0.125 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.072 | 0.078 | 0.082 | 0.100 | 0.116 | 0.120 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.024 | -0.017 | -0.013 | 0.007 | 0.027 | 0.031 |
| WM1 |  | -0.011 | -0.005 | -0.002 | 0.013 | 0.028 | 0.032 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.010 | 0.015 | 0.018 | 0.031 | 0.045 | 0.048 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.011 | 0.018 | 0.022 | 0.043 | 0.063 | 0.067 |
| WM2 |  | 0.003 | 0.008 | 0.011 | 0.028 | 0.043 | 0.046 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.035 | 0.039 | 0.042 | 0.056 | 0.067 | 0.070 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.011 | 0.018 | 0.022 | 0.043 | 0.063 | 0.067 |
| WM3 |  | 0.003 | 0.008 | 0.011 | 0.028 | 0.043 | 0.046 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.035 | 0.039 | 0.042 | 0.056 | 0.067 | 0.070 |
| 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\_ |  | -0.059 | -0.051 | -0.046 | -0.022 | 0.003 | 0.008 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.012 | -0.010 | -0.008 | -0.002 | 0.005 | 0.006 |
| FIN1 |  | -0.019 | -0.012 | -0.008 | 0.014 | 0.035 | 0.040 |
| FIN2 |  | -0.035 | -0.027 | -0.022 | -0.001 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.006 | 0.029 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.062 | -0.037 | -0.012 | -0.007 |
| EDUCATION\_ |  | -0.057 | -0.049 | -0.044 | -0.018 | 0.007 | 0.012 |
| UNEMPLOYED |  | -0.002 | 0.001 | 0.003 | 0.012 | 0.021 | 0.022 |
| UNEMPLOYED |  | -0.009 | -0.006 | -0.005 | 0.002 | 0.008 | 0.009 |
| FIN1 |  | -0.040 | -0.031 | -0.027 | -0.006 | 0.016 | 0.020 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.011 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.035 | -0.012 | 0.010 | 0.015 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.373 | 0.393 | 0.403 | 0.452 | 0.502 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.049 | 0.065 | 0.074 | 0.119 | 0.163 | 0.172 |
| FIN2 |  | 0.066 | 0.081 | 0.090 | 0.132 | 0.174 | 0.182 |
| FIN3 |  | 0.066 | 0.084 | 0.092 | 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 |  | 0.075 | 0.091 | 0.100 | 0.146 | 0.191 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.224 |
| 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 | -0.048 | -0.046 | -0.029 | -0.013 | -0.009 |
| 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 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.019 | -0.009 | -0.007 |
| FIN3 |  | -0.040 | -0.035 | -0.033 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.440 | 0.456 | 0.463 | 0.504 | 0.545 | 0.553 |
| FIN3 |  | 0.420 | 0.434 | 0.442 | 0.484 | 0.526 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.504 | 0.543 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.617 | 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 | 3.855 | 3.906 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.670 | 3.690 | 3.701 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.173 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.083 | 0.086 |
| FIN1 |  | 3.683 | 3.701 | 3.711 | 3.755 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.724 | 3.732 | 3.775 | 3.819 | 3.828 |
| FIN3 |  | 3.680 | 3.698 | 3.706 | 3.753 | 3.799 | 3.807 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.510 | -2.002 | -1.715 | -0.272 | 1.182 | 1.463 |
| X2 |  | -2.510 | -2.002 | -1.715 | -0.272 | 1.182 | 1.463 |
| X3 |  | -2.510 | -2.002 | -1.715 | -0.272 | 1.182 | 1.463 |
| Y1 |  | -2.822 | -2.407 | -2.192 | -1.174 | -0.132 | 0.076 |
| Y2 |  | -2.822 | -2.407 | -2.192 | -1.174 | -0.132 | 0.076 |
| Y3 |  | -2.822 | -2.407 | -2.192 | -1.174 | -0.132 | 0.076 |
| M1 |  | -2.102 | -1.827 | -1.673 | -0.959 | -0.231 | -0.095 |
| M2 |  | -2.102 | -1.827 | -1.673 | -0.959 | -0.231 | -0.095 |
| M3 |  | -2.102 | -1.827 | -1.673 | -0.959 | -0.231 | -0.095 |
| 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 | 0.997 |
| EDUCATION\_ |  | 0.914 | 0.929 | 0.938 | 0.984 | 1.030 | 1.039 |
| UNEMPLOYED |  | 0.109 | 0.114 | 0.117 | 0.130 | 0.143 | 0.145 |
| UNEMPLOYED |  | 0.047 | 0.051 | 0.053 | 0.065 | 0.077 | 0.079 |
| FIN1 |  | 0.658 | 0.672 | 0.681 | 0.727 | 0.771 | 0.779 |
| FIN2 |  | 0.617 | 0.632 | 0.640 | 0.684 | 0.727 | 0.736 |
| FIN3 |  | 0.670 | 0.688 | 0.698 | 0.750 | 0.804 | 0.814 |
| RIX |  | 0.441 | 0.461 | 0.470 | 0.528 | 0.572 | 0.582 |
| RIY |  | 0.199 | 0.210 | 0.217 | 0.252 | 0.282 | 0.288 |
| RIM |  | 0.092 | 0.098 | 0.101 | 0.119 | 0.134 | 0.137 |
| WX1 |  | 0.231 | 0.244 | 0.251 | 0.290 | 0.332 | 0.341 |
| WY1 |  | 0.144 | 0.153 | 0.158 | 0.186 | 0.215 | 0.221 |
| WM1 |  | 0.064 | 0.069 | 0.071 | 0.085 | 0.100 | 0.103 |
| 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 |  | 0.220 | 0.232 | 0.239 | 0.276 | 0.310 | 0.317 |
| WX3 |  | 0.220 | 0.232 | 0.239 | 0.276 | 0.310 | 0.317 |
| WY2 |  | 0.169 | 0.179 | 0.184 | 0.216 | 0.243 | 0.250 |
| WY3 |  | 0.169 | 0.179 | 0.184 | 0.216 | 0.243 | 0.250 |
| WM2 |  | 0.122 | 0.127 | 0.129 | 0.142 | 0.152 | 0.154 |
| WM3 |  | 0.122 | 0.127 | 0.129 | 0.142 | 0.152 | 0.154 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.002 | 0.004 | -0.516 | 0.606 | -0.011 | 0.004 |