# 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 | 0.186 | 0.074 | 2.497 | 0.013 |
| WX1 | -0.031 | 0.069 | -0.457 | 0.647 |
| WM1 | 0.157 | 0.114 | 1.372 | 0.170 |
| WY3 ON |  |  |  |  |
| WY2 | 0.186 | 0.074 | 2.497 | 0.013 |
| WX2 | -0.031 | 0.069 | -0.457 | 0.647 |
| WM2 | 0.157 | 0.114 | 1.372 | 0.170 |
| WX2 ON |  |  |  |  |
| WX1 | 0.068 | 0.068 | 0.996 | 0.319 |
| WY1 | -0.018 | 0.031 | -0.583 | 0.560 |
| WM1 | 0.151 | 0.081 | 1.857 | 0.063 |
| WX3 ON |  |  |  |  |
| WX2 | 0.068 | 0.068 | 0.996 | 0.319 |
| WY2 | -0.018 | 0.031 | -0.583 | 0.560 |
| WM2 | 0.151 | 0.081 | 1.857 | 0.063 |
| WM2 ON |  |  |  |  |
| WM1 | 0.257 | 0.064 | 4.009 | 0.000 |
| WX1 | -0.011 | 0.030 | -0.355 | 0.722 |
| WY1 | 0.043 | 0.018 | 2.348 | 0.019 |
| WM3 ON |  |  |  |  |
| WM2 | 0.257 | 0.064 | 4.009 | 0.000 |
| WX2 | -0.011 | 0.030 | -0.355 | 0.722 |
| WY2 | 0.043 | 0.018 | 2.348 | 0.019 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.586 | 0.058 | 10.099 | 0.000 |
| AGE1 | 0.103 | 0.051 | 2.044 | 0.041 |
| EDUCATION\_ | 0.035 | 0.033 | 1.062 | 0.288 |
| EDUCATION\_ | 0.052 | 0.031 | 1.686 | 0.092 |
| UNEMPLOYED | -0.083 | 0.076 | -1.088 | 0.276 |
| UNEMPLOYED | 0.180 | 0.097 | 1.856 | 0.063 |
| FIN1 | 0.051 | 0.029 | 1.728 | 0.084 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.410 | 0.060 | 6.809 | 0.000 |
| AGE1 | 0.100 | 0.051 | 1.968 | 0.049 |
| EDUCATION\_ | 0.022 | 0.035 | 0.644 | 0.520 |
| EDUCATION\_ | 0.053 | 0.033 | 1.604 | 0.109 |
| UNEMPLOYED | -0.030 | 0.080 | -0.377 | 0.706 |
| UNEMPLOYED | 0.235 | 0.111 | 2.121 | 0.034 |
| FIN2 | 0.106 | 0.030 | 3.519 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.420 | 0.061 | 6.941 | 0.000 |
| AGE1 | 0.106 | 0.050 | 2.114 | 0.035 |
| EDUCATION\_ | 0.032 | 0.035 | 0.901 | 0.368 |
| EDUCATION\_ | 0.035 | 0.033 | 1.049 | 0.294 |
| UNEMPLOYED | -0.045 | 0.080 | -0.558 | 0.577 |
| UNEMPLOYED | 0.266 | 0.103 | 2.576 | 0.010 |
| FIN3 | 0.087 | 0.033 | 2.645 | 0.008 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.272 | 0.073 | -3.744 | 0.000 |
| AGE1 | 0.126 | 0.058 | 2.167 | 0.030 |
| EDUCATION\_ | -0.028 | 0.046 | -0.617 | 0.537 |
| EDUCATION\_ | 0.011 | 0.047 | 0.236 | 0.813 |
| UNEMPLOYED | -0.146 | 0.115 | -1.276 | 0.202 |
| UNEMPLOYED | 0.144 | 0.154 | 0.936 | 0.349 |
| FIN1 | 0.439 | 0.042 | 10.342 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.129 | 0.073 | -1.774 | 0.076 |
| AGE1 | 0.108 | 0.059 | 1.827 | 0.068 |
| EDUCATION\_ | 0.039 | 0.043 | 0.908 | 0.364 |
| EDUCATION\_ | 0.030 | 0.045 | 0.670 | 0.503 |
| UNEMPLOYED | -0.123 | 0.110 | -1.121 | 0.262 |
| UNEMPLOYED | 0.003 | 0.143 | 0.020 | 0.984 |
| FIN2 | 0.431 | 0.042 | 10.346 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.016 | 0.076 | 0.216 | 0.829 |
| AGE1 | 0.073 | 0.059 | 1.240 | 0.215 |
| EDUCATION\_ | 0.033 | 0.042 | 0.792 | 0.428 |
| EDUCATION\_ | 0.040 | 0.040 | 1.000 | 0.318 |
| UNEMPLOYED | -0.031 | 0.103 | -0.299 | 0.765 |
| UNEMPLOYED | 0.053 | 0.146 | 0.361 | 0.718 |
| FIN3 | 0.545 | 0.044 | 12.386 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.022 | 0.031 | -0.720 | 0.471 |
| AGE1 | 0.045 | 0.027 | 1.623 | 0.105 |
| EDUCATION\_ | -0.033 | 0.019 | -1.721 | 0.085 |
| EDUCATION\_ | 0.007 | 0.018 | 0.381 | 0.703 |
| UNEMPLOYED | 0.013 | 0.045 | 0.278 | 0.781 |
| UNEMPLOYED | 0.115 | 0.063 | 1.839 | 0.066 |
| FIN1 | 0.094 | 0.017 | 5.632 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.034 | -1.994 | 0.046 |
| AGE1 | 0.047 | 0.027 | 1.706 | 0.088 |
| EDUCATION\_ | -0.024 | 0.020 | -1.214 | 0.225 |
| EDUCATION\_ | -0.001 | 0.020 | -0.034 | 0.973 |
| UNEMPLOYED | -0.022 | 0.050 | -0.434 | 0.664 |
| UNEMPLOYED | -0.021 | 0.063 | -0.331 | 0.741 |
| FIN2 | 0.095 | 0.019 | 5.121 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.480 | 0.631 |
| AGE1 | 0.040 | 0.028 | 1.456 | 0.145 |
| EDUCATION\_ | -0.022 | 0.021 | -1.017 | 0.309 |
| EDUCATION\_ | 0.013 | 0.021 | 0.639 | 0.523 |
| UNEMPLOYED | 0.001 | 0.050 | 0.028 | 0.978 |
| UNEMPLOYED | 0.065 | 0.063 | 1.039 | 0.299 |
| FIN3 | 0.096 | 0.020 | 4.768 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.152 | 0.030 | 5.043 | 0.000 |
| RIM | 0.147 | 0.014 | 10.335 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.121 | 0.019 | 6.255 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.019 | 0.026 | -0.743 | 0.457 |
| WM1 | 0.039 | 0.011 | 3.626 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.064 | 0.020 | 3.214 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.058 | 0.022 | 2.591 | 0.010 |
| WM2 | 0.071 | 0.010 | 7.183 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.080 | 0.013 | 6.234 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.058 | 0.022 | 2.591 | 0.010 |
| WM3 | 0.071 | 0.010 | 7.183 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.080 | 0.013 | 6.234 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.075 | 0.940 |
| EDUCATION\_ | -0.036 | 0.015 | -2.368 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.448 | 0.148 |
| UNEMPLOYED | -0.003 | 0.006 | -0.514 | 0.607 |
| UNEMPLOYED | -0.002 | 0.004 | -0.411 | 0.681 |
| FIN1 | 0.014 | 0.013 | 1.057 | 0.291 |
| FIN2 | -0.002 | 0.013 | -0.125 | 0.900 |
| FIN3 | 0.006 | 0.014 | 0.408 | 0.683 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.449 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.182 | 0.237 |
| UNEMPLOYED | 0.012 | 0.005 | 2.235 | 0.025 |
| UNEMPLOYED | 0.002 | 0.004 | 0.450 | 0.653 |
| FIN1 | -0.005 | 0.013 | -0.407 | 0.684 |
| FIN2 | -0.010 | 0.013 | -0.782 | 0.434 |
| FIN3 | -0.012 | 0.014 | -0.895 | 0.371 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.938 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.486 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.746 | 0.006 |
| FIN1 | 0.117 | 0.027 | 4.318 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.048 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.934 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.936 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.118 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.245 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.600 | 0.000 |
| FIN3 | 0.183 | 0.027 | 6.784 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.274 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.984 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.845 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.824 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.170 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.980 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.655 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.388 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.229 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.770 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.461 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.248 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.266 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.410 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.358 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.373 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.438 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.603 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.455 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.537 | 0.808 | -3.138 | 0.002 |
| X2 | -2.537 | 0.808 | -3.138 | 0.002 |
| X3 | -2.537 | 0.808 | -3.138 | 0.002 |
| Y1 | 1.834 | 0.936 | 1.960 | 0.050 |
| Y2 | 1.834 | 0.936 | 1.960 | 0.050 |
| Y3 | 1.834 | 0.936 | 1.960 | 0.050 |
| M1 | -0.953 | 0.439 | -2.174 | 0.030 |
| M2 | -0.953 | 0.439 | -2.174 | 0.030 |
| M3 | -0.953 | 0.439 | -2.174 | 0.030 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.272 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.732 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.659 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.918 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.313 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.063 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.426 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.755 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.550 | 0.000 |
| RIX | 0.438 | 0.031 | 14.326 | 0.000 |
| RIY | 0.481 | 0.062 | 7.731 | 0.000 |
| RIM | 0.115 | 0.011 | 10.465 | 0.000 |
| WX1 | 0.292 | 0.026 | 11.287 | 0.000 |
| WY1 | 0.700 | 0.082 | 8.578 | 0.000 |
| WM1 | 0.086 | 0.010 | 8.743 | 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 | 0.323 | 0.025 | 12.954 | 0.000 |
| WX3 | 0.323 | 0.025 | 12.954 | 0.000 |
| WY2 | 0.644 | 0.062 | 10.426 | 0.000 |
| WY3 | 0.644 | 0.062 | 10.426 | 0.000 |
| WM2 | 0.145 | 0.007 | 20.511 | 0.000 |
| WM3 | 0.145 | 0.007 | 20.511 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.731 | 0.020 | 36.143 | 0.000 |
| X2 | 0.731 | 0.022 | 32.947 | 0.000 |
| X3 | 0.730 | 0.023 | 32.290 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.599 | 0.039 | 15.185 | 0.000 |
| Y2 | 0.607 | 0.041 | 14.955 | 0.000 |
| Y3 | 0.587 | 0.040 | 14.825 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.742 | 0.032 | 23.435 | 0.000 |
| M2 | 0.646 | 0.027 | 24.187 | 0.000 |
| M3 | 0.641 | 0.028 | 22.643 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.597 | 0.023 | 26.025 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.631 | 0.025 | 25.231 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.632 | 0.026 | 24.687 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.723 | 0.033 | 22.110 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.718 | 0.034 | 20.849 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.695 | 0.034 | 20.594 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.642 | 0.034 | 18.643 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.745 | 0.023 | 33.030 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.750 | 0.023 | 32.114 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.189 | 0.073 | 2.593 | 0.010 |
| WX1 | -0.021 | 0.045 | -0.455 | 0.649 |
| WM1 | 0.056 | 0.042 | 1.327 | 0.184 |
| WY3 ON |  |  |  |  |
| WY2 | 0.186 | 0.074 | 2.500 | 0.012 |
| WX2 | -0.022 | 0.048 | -0.459 | 0.647 |
| WM2 | 0.075 | 0.055 | 1.352 | 0.176 |
| WX2 ON |  |  |  |  |
| WX1 | 0.064 | 0.063 | 1.009 | 0.313 |
| WY1 | -0.026 | 0.045 | -0.584 | 0.559 |
| WM1 | 0.078 | 0.043 | 1.787 | 0.074 |
| WX3 ON |  |  |  |  |
| WX2 | 0.067 | 0.067 | 0.999 | 0.318 |
| WY2 | -0.026 | 0.044 | -0.583 | 0.560 |
| WM2 | 0.103 | 0.056 | 1.842 | 0.065 |
| WM2 ON |  |  |  |  |
| WM1 | 0.193 | 0.052 | 3.726 | 0.000 |
| WX1 | -0.015 | 0.042 | -0.354 | 0.723 |
| WY1 | 0.092 | 0.040 | 2.299 | 0.022 |
| WM3 ON |  |  |  |  |
| WM2 | 0.253 | 0.062 | 4.104 | 0.000 |
| WX2 | -0.015 | 0.043 | -0.356 | 0.722 |
| WY2 | 0.089 | 0.038 | 2.342 | 0.019 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.310 | 0.029 | 10.702 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.042 | 0.041 |
| EDUCATION\_ | 0.038 | 0.035 | 1.067 | 0.286 |
| EDUCATION\_ | 0.057 | 0.034 | 1.687 | 0.092 |
| UNEMPLOYED | -0.033 | 0.030 | -1.089 | 0.276 |
| UNEMPLOYED | 0.051 | 0.027 | 1.874 | 0.061 |
| FIN1 | 0.048 | 0.028 | 1.728 | 0.084 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.217 | 0.031 | 6.980 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.965 | 0.049 |
| EDUCATION\_ | 0.024 | 0.037 | 0.644 | 0.520 |
| EDUCATION\_ | 0.058 | 0.036 | 1.606 | 0.108 |
| UNEMPLOYED | -0.012 | 0.032 | -0.378 | 0.705 |
| UNEMPLOYED | 0.066 | 0.031 | 2.129 | 0.033 |
| FIN2 | 0.097 | 0.027 | 3.534 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.222 | 0.031 | 7.106 | 0.000 |
| AGE1 | 0.057 | 0.027 | 2.113 | 0.035 |
| EDUCATION\_ | 0.034 | 0.038 | 0.901 | 0.367 |
| EDUCATION\_ | 0.038 | 0.036 | 1.051 | 0.293 |
| UNEMPLOYED | -0.018 | 0.032 | -0.560 | 0.576 |
| UNEMPLOYED | 0.075 | 0.029 | 2.579 | 0.010 |
| FIN3 | 0.083 | 0.031 | 2.665 | 0.008 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.112 | 0.030 | -3.793 | 0.000 |
| AGE1 | 0.053 | 0.024 | 2.160 | 0.031 |
| EDUCATION\_ | -0.024 | 0.039 | -0.618 | 0.537 |
| EDUCATION\_ | 0.009 | 0.040 | 0.237 | 0.813 |
| UNEMPLOYED | -0.046 | 0.035 | -1.290 | 0.197 |
| UNEMPLOYED | 0.032 | 0.034 | 0.941 | 0.347 |
| FIN1 | 0.323 | 0.032 | 9.983 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.781 | 0.075 |
| AGE1 | 0.045 | 0.025 | 1.823 | 0.068 |
| EDUCATION\_ | 0.033 | 0.036 | 0.908 | 0.364 |
| EDUCATION\_ | 0.026 | 0.039 | 0.672 | 0.502 |
| UNEMPLOYED | -0.039 | 0.034 | -1.129 | 0.259 |
| UNEMPLOYED | 0.001 | 0.032 | 0.020 | 0.984 |
| FIN2 | 0.312 | 0.030 | 10.353 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.216 | 0.829 |
| AGE1 | 0.030 | 0.024 | 1.238 | 0.216 |
| EDUCATION\_ | 0.027 | 0.035 | 0.793 | 0.428 |
| EDUCATION\_ | 0.034 | 0.034 | 1.004 | 0.316 |
| UNEMPLOYED | -0.009 | 0.031 | -0.300 | 0.764 |
| UNEMPLOYED | 0.011 | 0.031 | 0.364 | 0.716 |
| FIN3 | 0.399 | 0.031 | 12.976 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.721 | 0.471 |
| AGE1 | 0.047 | 0.029 | 1.623 | 0.105 |
| EDUCATION\_ | -0.069 | 0.040 | -1.732 | 0.083 |
| EDUCATION\_ | 0.015 | 0.039 | 0.382 | 0.702 |
| UNEMPLOYED | 0.010 | 0.035 | 0.278 | 0.781 |
| UNEMPLOYED | 0.064 | 0.035 | 1.849 | 0.064 |
| FIN1 | 0.174 | 0.031 | 5.688 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.006 | 0.045 |
| AGE1 | 0.043 | 0.025 | 1.704 | 0.088 |
| EDUCATION\_ | -0.045 | 0.037 | -1.219 | 0.223 |
| EDUCATION\_ | -0.001 | 0.037 | -0.034 | 0.973 |
| UNEMPLOYED | -0.015 | 0.034 | -0.435 | 0.663 |
| UNEMPLOYED | -0.010 | 0.031 | -0.332 | 0.740 |
| FIN2 | 0.149 | 0.029 | 5.171 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.480 | 0.631 |
| AGE1 | 0.036 | 0.025 | 1.454 | 0.146 |
| EDUCATION\_ | -0.040 | 0.039 | -1.019 | 0.308 |
| EDUCATION\_ | 0.025 | 0.038 | 0.639 | 0.523 |
| UNEMPLOYED | 0.001 | 0.034 | 0.028 | 0.977 |
| UNEMPLOYED | 0.031 | 0.030 | 1.044 | 0.297 |
| FIN3 | 0.156 | 0.032 | 4.896 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.332 | 0.067 | 4.948 | 0.000 |
| RIM | 0.655 | 0.040 | 16.407 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.513 | 0.059 | 8.672 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.043 | 0.057 | -0.756 | 0.450 |
| WM1 | 0.246 | 0.060 | 4.062 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.261 | 0.066 | 3.940 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.127 | 0.049 | 2.607 | 0.009 |
| WM2 | 0.327 | 0.043 | 7.620 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.261 | 0.043 | 6.086 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.127 | 0.049 | 2.607 | 0.009 |
| WM3 | 0.327 | 0.043 | 7.620 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.261 | 0.043 | 6.086 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.075 | 0.940 |
| EDUCATION\_ | -0.076 | 0.032 | -2.363 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.448 | 0.148 |
| UNEMPLOYED | -0.017 | 0.032 | -0.514 | 0.608 |
| UNEMPLOYED | -0.014 | 0.033 | -0.411 | 0.681 |
| FIN1 | 0.034 | 0.032 | 1.057 | 0.290 |
| FIN2 | -0.004 | 0.033 | -0.125 | 0.901 |
| FIN3 | 0.013 | 0.033 | 0.408 | 0.683 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.446 | 0.014 |
| EDUCATION\_ | -0.038 | 0.032 | -1.180 | 0.238 |
| UNEMPLOYED | 0.069 | 0.031 | 2.248 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.449 | 0.653 |
| FIN1 | -0.013 | 0.032 | -0.406 | 0.685 |
| FIN2 | -0.025 | 0.032 | -0.782 | 0.434 |
| FIN3 | -0.029 | 0.032 | -0.896 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.558 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.365 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.845 | 0.004 |
| FIN1 | 0.141 | 0.032 | 4.391 | 0.000 |
| FIN2 | 0.162 | 0.032 | 5.132 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.984 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.174 | 0.000 |
| UNEMPLOYED | -0.122 | 0.027 | -4.502 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.293 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.819 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.990 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.485 | 0.000 |
| FIN1 | -0.106 | 0.035 | -3.042 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.879 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.932 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.351 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.124 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.753 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.361 | 0.000 |
| FIN3 | 0.656 | 0.023 | 27.917 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.404 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.943 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.469 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.182 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.561 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.490 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.142 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.435 | 0.000 |
| FIN3 | 4.336 | 0.103 | 42.298 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.802 | 0.888 | -3.154 | 0.002 |
| X2 | -2.802 | 0.891 | -3.145 | 0.002 |
| X3 | -2.798 | 0.888 | -3.149 | 0.002 |
| Y1 | 1.584 | 0.810 | 1.954 | 0.051 |
| Y2 | 1.604 | 0.820 | 1.956 | 0.050 |
| Y3 | 1.552 | 0.794 | 1.955 | 0.051 |
| M1 | -2.083 | 0.958 | -2.174 | 0.030 |
| M2 | -1.814 | 0.836 | -2.170 | 0.030 |
| M3 | -1.799 | 0.828 | -2.172 | 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 | 0.988 | 0.014 | 70.868 | 0.000 |
| WX3 | 0.982 | 0.019 | 51.143 | 0.000 |
| WY2 | 0.955 | 0.030 | 32.286 | 0.000 |
| WY3 | 0.954 | 0.030 | 31.969 | 0.000 |
| WM2 | 0.946 | 0.026 | 36.984 | 0.000 |
| WM3 | 0.918 | 0.034 | 26.844 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.731 | 0.020 | 36.143 | 0.000 |
| X2 | 0.731 | 0.022 | 32.947 | 0.000 |
| X3 | 0.730 | 0.023 | 32.290 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.599 | 0.039 | 15.185 | 0.000 |
| Y2 | 0.607 | 0.041 | 14.955 | 0.000 |
| Y3 | 0.587 | 0.040 | 14.825 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.742 | 0.032 | 23.435 | 0.000 |
| M2 | 0.646 | 0.027 | 24.187 | 0.000 |
| M3 | 0.641 | 0.028 | 22.643 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.597 | 0.023 | 26.025 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.631 | 0.025 | 25.231 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.632 | 0.026 | 24.687 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.723 | 0.033 | 22.110 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.718 | 0.034 | 20.849 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.695 | 0.034 | 20.594 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.642 | 0.034 | 18.643 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.745 | 0.023 | 33.030 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.750 | 0.023 | 32.114 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.189 | 0.073 | 2.593 | 0.010 |
| WX1 | -0.021 | 0.045 | -0.455 | 0.649 |
| WM1 | 0.056 | 0.042 | 1.327 | 0.184 |
| WY3 ON |  |  |  |  |
| WY2 | 0.186 | 0.074 | 2.500 | 0.012 |
| WX2 | -0.022 | 0.048 | -0.459 | 0.647 |
| WM2 | 0.075 | 0.055 | 1.352 | 0.176 |
| WX2 ON |  |  |  |  |
| WX1 | 0.064 | 0.063 | 1.009 | 0.313 |
| WY1 | -0.026 | 0.045 | -0.584 | 0.559 |
| WM1 | 0.078 | 0.043 | 1.787 | 0.074 |
| WX3 ON |  |  |  |  |
| WX2 | 0.067 | 0.067 | 0.999 | 0.318 |
| WY2 | -0.026 | 0.044 | -0.583 | 0.560 |
| WM2 | 0.103 | 0.056 | 1.842 | 0.065 |
| WM2 ON |  |  |  |  |
| WM1 | 0.193 | 0.052 | 3.726 | 0.000 |
| WX1 | -0.015 | 0.042 | -0.354 | 0.723 |
| WY1 | 0.092 | 0.040 | 2.299 | 0.022 |
| WM3 ON |  |  |  |  |
| WM2 | 0.253 | 0.062 | 4.104 | 0.000 |
| WX2 | -0.015 | 0.043 | -0.356 | 0.722 |
| WY2 | 0.089 | 0.038 | 2.342 | 0.019 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.310 | 0.029 | 10.702 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.042 | 0.041 |
| EDUCATION\_ | 0.038 | 0.035 | 1.067 | 0.286 |
| EDUCATION\_ | 0.057 | 0.034 | 1.687 | 0.092 |
| UNEMPLOYED | -0.033 | 0.030 | -1.089 | 0.276 |
| UNEMPLOYED | 0.051 | 0.027 | 1.874 | 0.061 |
| FIN1 | 0.048 | 0.028 | 1.728 | 0.084 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.217 | 0.031 | 6.980 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.965 | 0.049 |
| EDUCATION\_ | 0.024 | 0.037 | 0.644 | 0.520 |
| EDUCATION\_ | 0.058 | 0.036 | 1.606 | 0.108 |
| UNEMPLOYED | -0.012 | 0.032 | -0.378 | 0.705 |
| UNEMPLOYED | 0.066 | 0.031 | 2.129 | 0.033 |
| FIN2 | 0.097 | 0.027 | 3.534 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.222 | 0.031 | 7.106 | 0.000 |
| AGE1 | 0.057 | 0.027 | 2.113 | 0.035 |
| EDUCATION\_ | 0.034 | 0.038 | 0.901 | 0.367 |
| EDUCATION\_ | 0.038 | 0.036 | 1.051 | 0.293 |
| UNEMPLOYED | -0.018 | 0.032 | -0.560 | 0.576 |
| UNEMPLOYED | 0.075 | 0.029 | 2.579 | 0.010 |
| FIN3 | 0.083 | 0.031 | 2.665 | 0.008 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.112 | 0.030 | -3.793 | 0.000 |
| AGE1 | 0.053 | 0.024 | 2.160 | 0.031 |
| EDUCATION\_ | -0.024 | 0.039 | -0.618 | 0.537 |
| EDUCATION\_ | 0.009 | 0.040 | 0.237 | 0.813 |
| UNEMPLOYED | -0.046 | 0.035 | -1.290 | 0.197 |
| UNEMPLOYED | 0.032 | 0.034 | 0.941 | 0.347 |
| FIN1 | 0.323 | 0.032 | 9.983 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.781 | 0.075 |
| AGE1 | 0.045 | 0.025 | 1.823 | 0.068 |
| EDUCATION\_ | 0.033 | 0.036 | 0.908 | 0.364 |
| EDUCATION\_ | 0.026 | 0.039 | 0.672 | 0.502 |
| UNEMPLOYED | -0.039 | 0.034 | -1.129 | 0.259 |
| UNEMPLOYED | 0.001 | 0.032 | 0.020 | 0.984 |
| FIN2 | 0.312 | 0.030 | 10.353 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.216 | 0.829 |
| AGE1 | 0.030 | 0.024 | 1.238 | 0.216 |
| EDUCATION\_ | 0.027 | 0.035 | 0.793 | 0.428 |
| EDUCATION\_ | 0.034 | 0.034 | 1.004 | 0.316 |
| UNEMPLOYED | -0.009 | 0.031 | -0.300 | 0.764 |
| UNEMPLOYED | 0.011 | 0.031 | 0.364 | 0.716 |
| FIN3 | 0.399 | 0.031 | 12.976 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.721 | 0.471 |
| AGE1 | 0.047 | 0.029 | 1.623 | 0.105 |
| EDUCATION\_ | -0.069 | 0.040 | -1.732 | 0.083 |
| EDUCATION\_ | 0.015 | 0.039 | 0.382 | 0.702 |
| UNEMPLOYED | 0.010 | 0.035 | 0.278 | 0.781 |
| UNEMPLOYED | 0.064 | 0.035 | 1.849 | 0.064 |
| FIN1 | 0.174 | 0.031 | 5.688 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.006 | 0.045 |
| AGE1 | 0.043 | 0.025 | 1.704 | 0.088 |
| EDUCATION\_ | -0.045 | 0.037 | -1.219 | 0.223 |
| EDUCATION\_ | -0.001 | 0.037 | -0.034 | 0.973 |
| UNEMPLOYED | -0.015 | 0.034 | -0.435 | 0.663 |
| UNEMPLOYED | -0.010 | 0.031 | -0.332 | 0.740 |
| FIN2 | 0.149 | 0.029 | 5.171 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.480 | 0.631 |
| AGE1 | 0.036 | 0.025 | 1.454 | 0.146 |
| EDUCATION\_ | -0.040 | 0.039 | -1.019 | 0.308 |
| EDUCATION\_ | 0.025 | 0.038 | 0.639 | 0.523 |
| UNEMPLOYED | 0.001 | 0.034 | 0.028 | 0.977 |
| UNEMPLOYED | 0.031 | 0.030 | 1.044 | 0.297 |
| FIN3 | 0.156 | 0.032 | 4.896 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.332 | 0.067 | 4.948 | 0.000 |
| RIM | 0.655 | 0.040 | 16.407 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.513 | 0.059 | 8.672 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.043 | 0.057 | -0.756 | 0.450 |
| WM1 | 0.246 | 0.060 | 4.062 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.261 | 0.066 | 3.940 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.127 | 0.049 | 2.607 | 0.009 |
| WM2 | 0.327 | 0.043 | 7.620 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.261 | 0.043 | 6.086 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.127 | 0.049 | 2.607 | 0.009 |
| WM3 | 0.327 | 0.043 | 7.620 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.261 | 0.043 | 6.086 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.075 | 0.940 |
| EDUCATION\_ | -0.076 | 0.032 | -2.363 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.448 | 0.148 |
| UNEMPLOYED | -0.017 | 0.032 | -0.514 | 0.608 |
| UNEMPLOYED | -0.014 | 0.033 | -0.411 | 0.681 |
| FIN1 | 0.034 | 0.032 | 1.057 | 0.290 |
| FIN2 | -0.004 | 0.033 | -0.125 | 0.901 |
| FIN3 | 0.013 | 0.033 | 0.408 | 0.683 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.446 | 0.014 |
| EDUCATION\_ | -0.038 | 0.032 | -1.180 | 0.238 |
| UNEMPLOYED | 0.069 | 0.031 | 2.248 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.449 | 0.653 |
| FIN1 | -0.013 | 0.032 | -0.406 | 0.685 |
| FIN2 | -0.025 | 0.032 | -0.782 | 0.434 |
| FIN3 | -0.029 | 0.032 | -0.896 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.558 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.365 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.845 | 0.004 |
| FIN1 | 0.141 | 0.032 | 4.391 | 0.000 |
| FIN2 | 0.162 | 0.032 | 5.132 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.984 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.174 | 0.000 |
| UNEMPLOYED | -0.122 | 0.027 | -4.502 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.293 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.819 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.990 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.485 | 0.000 |
| FIN1 | -0.106 | 0.035 | -3.042 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.879 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.932 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.351 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.124 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.753 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.361 | 0.000 |
| FIN3 | 0.656 | 0.023 | 27.917 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.404 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.943 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.469 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.182 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.561 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.490 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.142 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.435 | 0.000 |
| FIN3 | 4.336 | 0.103 | 42.298 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.802 | 0.888 | -3.154 | 0.002 |
| X2 | -2.802 | 0.891 | -3.145 | 0.002 |
| X3 | -2.798 | 0.888 | -3.149 | 0.002 |
| Y1 | 1.584 | 0.810 | 1.954 | 0.051 |
| Y2 | 1.604 | 0.820 | 1.956 | 0.050 |
| Y3 | 1.552 | 0.794 | 1.955 | 0.051 |
| M1 | -2.083 | 0.958 | -2.174 | 0.030 |
| M2 | -1.814 | 0.836 | -2.170 | 0.030 |
| M3 | -1.799 | 0.828 | -2.172 | 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 | 0.988 | 0.014 | 70.868 | 0.000 |
| WX3 | 0.982 | 0.019 | 51.143 | 0.000 |
| WY2 | 0.955 | 0.030 | 32.286 | 0.000 |
| WY3 | 0.954 | 0.030 | 31.969 | 0.000 |
| WM2 | 0.946 | 0.026 | 36.984 | 0.000 |
| WM3 | 0.918 | 0.034 | 26.844 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.012 | 0.014 | 0.881 | 0.378 |
| WX3 | 0.018 | 0.019 | 0.960 | 0.337 |
| WY2 | 0.045 | 0.030 | 1.513 | 0.130 |
| WY3 | 0.046 | 0.030 | 1.556 | 0.120 |
| WM2 | 0.054 | 0.026 | 2.101 | 0.036 |
| WM3 | 0.082 | 0.034 | 2.399 | 0.016 |

# 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 |  | -0.007 | 0.039 | 0.063 | 0.186 | 0.305 | 0.331 |
| WX1 |  | -0.203 | -0.164 | -0.144 | -0.031 | 0.082 | 0.102 |
| WM1 |  | -0.154 | -0.075 | -0.036 | 0.157 | 0.343 | 0.379 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.007 | 0.039 | 0.063 | 0.186 | 0.305 | 0.331 |
| WX2 |  | -0.203 | -0.164 | -0.144 | -0.031 | 0.082 | 0.102 |
| WM2 |  | -0.154 | -0.075 | -0.036 | 0.157 | 0.343 | 0.379 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.107 | -0.066 | -0.044 | 0.068 | 0.180 | 0.199 |
| WY1 |  | -0.100 | -0.080 | -0.070 | -0.018 | 0.031 | 0.040 |
| WM1 |  | -0.055 | -0.007 | 0.019 | 0.151 | 0.286 | 0.310 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.107 | -0.066 | -0.044 | 0.068 | 0.180 | 0.199 |
| WY2 |  | -0.100 | -0.080 | -0.070 | -0.018 | 0.031 | 0.040 |
| WM2 |  | -0.055 | -0.007 | 0.019 | 0.151 | 0.286 | 0.310 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.091 | 0.128 | 0.150 | 0.257 | 0.361 | 0.383 |
| WX1 |  | -0.085 | -0.068 | -0.060 | -0.011 | 0.041 | 0.049 |
| WY1 |  | -0.005 | 0.007 | 0.012 | 0.043 | 0.072 | 0.078 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.091 | 0.128 | 0.150 | 0.257 | 0.361 | 0.383 |
| WX2 |  | -0.085 | -0.068 | -0.060 | -0.011 | 0.041 | 0.049 |
| WY2 |  | -0.005 | 0.007 | 0.012 | 0.043 | 0.072 | 0.078 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.438 | 0.473 | 0.491 | 0.586 | 0.681 | 0.698 |
| AGE1 |  | -0.023 | 0.005 | 0.020 | 0.103 | 0.186 | 0.203 |
| EDUCATION\_ |  | -0.049 | -0.029 | -0.018 | 0.035 | 0.091 | 0.101 |
| EDUCATION\_ |  | -0.028 | -0.008 | 0.001 | 0.052 | 0.102 | 0.111 |
| UNEMPLOYED |  | -0.275 | -0.228 | -0.205 | -0.083 | 0.044 | 0.070 |
| UNEMPLOYED |  | -0.071 | -0.010 | 0.020 | 0.180 | 0.341 | 0.374 |
| FIN1 |  | -0.024 | -0.008 | 0.002 | 0.051 | 0.099 | 0.108 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.256 | 0.290 | 0.310 | 0.410 | 0.508 | 0.526 |
| AGE1 |  | -0.028 | 0.001 | 0.016 | 0.100 | 0.183 | 0.200 |
| EDUCATION\_ |  | -0.066 | -0.045 | -0.034 | 0.022 | 0.079 | 0.091 |
| EDUCATION\_ |  | -0.034 | -0.013 | -0.002 | 0.053 | 0.107 | 0.117 |
| UNEMPLOYED |  | -0.243 | -0.183 | -0.159 | -0.030 | 0.104 | 0.127 |
| UNEMPLOYED |  | -0.049 | 0.017 | 0.051 | 0.235 | 0.418 | 0.455 |
| FIN2 |  | 0.029 | 0.047 | 0.056 | 0.106 | 0.156 | 0.166 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.264 | 0.303 | 0.321 | 0.420 | 0.520 | 0.539 |
| AGE1 |  | -0.021 | 0.007 | 0.022 | 0.106 | 0.188 | 0.206 |
| EDUCATION\_ |  | -0.058 | -0.038 | -0.027 | 0.032 | 0.089 | 0.099 |
| EDUCATION\_ |  | -0.052 | -0.031 | -0.020 | 0.035 | 0.089 | 0.101 |
| UNEMPLOYED |  | -0.254 | -0.200 | -0.174 | -0.045 | 0.088 | 0.113 |
| UNEMPLOYED |  | -0.005 | 0.060 | 0.095 | 0.266 | 0.435 | 0.464 |
| FIN3 |  | 0.003 | 0.024 | 0.033 | 0.087 | 0.142 | 0.153 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.460 | -0.414 | -0.392 | -0.272 | -0.153 | -0.131 |
| AGE1 |  | -0.025 | 0.012 | 0.031 | 0.126 | 0.223 | 0.240 |
| EDUCATION\_ |  | -0.148 | -0.118 | -0.105 | -0.028 | 0.047 | 0.061 |
| EDUCATION\_ |  | -0.105 | -0.078 | -0.065 | 0.011 | 0.090 | 0.104 |
| UNEMPLOYED |  | -0.458 | -0.374 | -0.336 | -0.146 | 0.043 | 0.075 |
| UNEMPLOYED |  | -0.270 | -0.171 | -0.115 | 0.144 | 0.390 | 0.435 |
| FIN1 |  | 0.327 | 0.356 | 0.369 | 0.439 | 0.508 | 0.521 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.313 | -0.270 | -0.249 | -0.129 | -0.008 | 0.014 |
| AGE1 |  | -0.047 | -0.008 | 0.012 | 0.108 | 0.204 | 0.224 |
| EDUCATION\_ |  | -0.075 | -0.046 | -0.032 | 0.039 | 0.109 | 0.121 |
| EDUCATION\_ |  | -0.085 | -0.057 | -0.044 | 0.030 | 0.106 | 0.122 |
| UNEMPLOYED |  | -0.402 | -0.338 | -0.305 | -0.123 | 0.060 | 0.093 |
| UNEMPLOYED |  | -0.396 | -0.288 | -0.238 | 0.003 | 0.230 | 0.272 |
| FIN2 |  | 0.318 | 0.348 | 0.362 | 0.431 | 0.499 | 0.512 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.174 | -0.133 | -0.109 | 0.016 | 0.142 | 0.164 |
| AGE1 |  | -0.080 | -0.041 | -0.023 | 0.073 | 0.169 | 0.190 |
| EDUCATION\_ |  | -0.077 | -0.049 | -0.036 | 0.033 | 0.103 | 0.115 |
| EDUCATION\_ |  | -0.063 | -0.037 | -0.026 | 0.040 | 0.108 | 0.121 |
| UNEMPLOYED |  | -0.297 | -0.232 | -0.200 | -0.031 | 0.138 | 0.171 |
| UNEMPLOYED |  | -0.352 | -0.241 | -0.191 | 0.053 | 0.288 | 0.328 |
| FIN3 |  | 0.433 | 0.459 | 0.473 | 0.545 | 0.616 | 0.629 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.102 | -0.083 | -0.072 | -0.022 | 0.028 | 0.038 |
| AGE1 |  | -0.026 | -0.009 | 0.000 | 0.045 | 0.089 | 0.099 |
| EDUCATION\_ |  | -0.081 | -0.069 | -0.063 | -0.033 | -0.001 | 0.005 |
| EDUCATION\_ |  | -0.039 | -0.028 | -0.022 | 0.007 | 0.036 | 0.042 |
| UNEMPLOYED |  | -0.106 | -0.077 | -0.062 | 0.013 | 0.087 | 0.099 |
| UNEMPLOYED |  | -0.051 | -0.008 | 0.011 | 0.115 | 0.218 | 0.239 |
| FIN1 |  | 0.051 | 0.060 | 0.066 | 0.094 | 0.121 | 0.126 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.155 | -0.133 | -0.122 | -0.067 | -0.012 | -0.001 |
| AGE1 |  | -0.023 | -0.006 | 0.002 | 0.047 | 0.092 | 0.101 |
| EDUCATION\_ |  | -0.077 | -0.063 | -0.057 | -0.024 | 0.009 | 0.016 |
| EDUCATION\_ |  | -0.053 | -0.040 | -0.033 | -0.001 | 0.032 | 0.038 |
| UNEMPLOYED |  | -0.154 | -0.120 | -0.105 | -0.022 | 0.060 | 0.075 |
| UNEMPLOYED |  | -0.188 | -0.145 | -0.124 | -0.021 | 0.083 | 0.105 |
| FIN2 |  | 0.047 | 0.059 | 0.065 | 0.095 | 0.126 | 0.132 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.113 | -0.090 | -0.079 | -0.018 | 0.042 | 0.054 |
| AGE1 |  | -0.031 | -0.014 | -0.005 | 0.040 | 0.085 | 0.094 |
| EDUCATION\_ |  | -0.076 | -0.063 | -0.057 | -0.022 | 0.013 | 0.020 |
| EDUCATION\_ |  | -0.040 | -0.027 | -0.021 | 0.013 | 0.047 | 0.054 |
| UNEMPLOYED |  | -0.129 | -0.098 | -0.082 | 0.001 | 0.083 | 0.098 |
| UNEMPLOYED |  | -0.103 | -0.060 | -0.038 | 0.065 | 0.166 | 0.186 |
| FIN3 |  | 0.045 | 0.057 | 0.063 | 0.096 | 0.129 | 0.136 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.075 | 0.093 | 0.102 | 0.152 | 0.202 | 0.212 |
| RIM |  | 0.108 | 0.117 | 0.122 | 0.147 | 0.169 | 0.173 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.066 | 0.080 | 0.087 | 0.121 | 0.151 | 0.156 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.094 | -0.073 | -0.063 | -0.019 | 0.022 | 0.030 |
| WM1 |  | 0.012 | 0.018 | 0.022 | 0.039 | 0.057 | 0.061 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.018 | 0.029 | 0.034 | 0.064 | 0.099 | 0.107 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.001 | 0.013 | 0.019 | 0.058 | 0.093 | 0.100 |
| WM2 |  | 0.045 | 0.051 | 0.054 | 0.071 | 0.086 | 0.090 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.044 | 0.052 | 0.057 | 0.080 | 0.099 | 0.103 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.001 | 0.013 | 0.019 | 0.058 | 0.093 | 0.100 |
| WM3 |  | 0.045 | 0.051 | 0.054 | 0.071 | 0.086 | 0.090 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.044 | 0.052 | 0.057 | 0.080 | 0.099 | 0.103 |
| 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 | -0.050 | -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 |  | -0.020 | -0.012 | -0.008 | 0.014 | 0.035 | 0.039 |
| FIN2 |  | -0.036 | -0.027 | -0.023 | -0.002 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.006 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.062 | -0.037 | -0.012 | -0.008 |
| EDUCATION\_ |  | -0.057 | -0.048 | -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 | 0.021 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.011 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.034 | -0.012 | 0.010 | 0.015 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.372 | 0.393 | 0.403 | 0.452 | 0.502 | 0.511 |
| UNEMPLOYED |  | -0.120 | -0.111 | -0.107 | -0.088 | -0.069 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.041 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.047 | 0.063 | 0.072 | 0.117 | 0.161 | 0.170 |
| FIN2 |  | 0.064 | 0.080 | 0.087 | 0.130 | 0.172 | 0.180 |
| FIN3 |  | 0.064 | 0.082 | 0.090 | 0.134 | 0.179 | 0.187 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.019 | -0.016 |
| FIN1 |  | 0.075 | 0.091 | 0.100 | 0.145 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.113 | 0.130 | 0.139 | 0.183 | 0.229 | 0.237 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.004 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.054 | -0.051 | -0.033 | -0.015 | -0.011 |
| FIN2 |  | -0.055 | -0.048 | -0.045 | -0.029 | -0.012 | -0.009 |
| FIN3 |  | -0.067 | -0.061 | -0.057 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.026 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.040 | -0.035 | -0.033 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.440 | 0.456 | 0.463 | 0.505 | 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\_ |  | 3.826 | 3.846 | 3.855 | 3.906 | 3.959 | 3.968 |
| EDUCATION\_ |  | 3.670 | 3.690 | 3.700 | 3.754 | 3.806 | 3.816 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.173 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.083 | 0.086 |
| FIN1 |  | 3.684 | 3.702 | 3.712 | 3.756 | 3.800 | 3.808 |
| FIN2 |  | 3.708 | 3.724 | 3.733 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.681 | 3.699 | 3.707 | 3.754 | 3.800 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -4.637 | -4.123 | -3.865 | -2.537 | -1.202 | -0.964 |
| X2 |  | -4.637 | -4.123 | -3.865 | -2.537 | -1.202 | -0.964 |
| X3 |  | -4.637 | -4.123 | -3.865 | -2.537 | -1.202 | -0.964 |
| Y1 |  | -0.535 | -0.011 | 0.285 | 1.834 | 3.356 | 3.653 |
| Y2 |  | -0.535 | -0.011 | 0.285 | 1.834 | 3.356 | 3.653 |
| Y3 |  | -0.535 | -0.011 | 0.285 | 1.834 | 3.356 | 3.653 |
| M1 |  | -2.109 | -1.817 | -1.666 | -0.953 | -0.232 | -0.105 |
| M2 |  | -2.109 | -1.817 | -1.666 | -0.953 | -0.232 | -0.105 |
| M3 |  | -2.109 | -1.817 | -1.666 | -0.953 | -0.232 | -0.105 |
| 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 | 0.906 | 0.946 | 0.986 | 0.996 |
| EDUCATION\_ |  | 0.914 | 0.929 | 0.938 | 0.984 | 1.030 | 1.039 |
| UNEMPLOYED |  | 0.109 | 0.114 | 0.117 | 0.130 | 0.143 | 0.145 |
| UNEMPLOYED |  | 0.047 | 0.051 | 0.053 | 0.065 | 0.077 | 0.079 |
| FIN1 |  | 0.658 | 0.672 | 0.681 | 0.727 | 0.771 | 0.780 |
| FIN2 |  | 0.618 | 0.632 | 0.640 | 0.684 | 0.728 | 0.737 |
| FIN3 |  | 0.669 | 0.687 | 0.697 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.355 | 0.374 | 0.383 | 0.438 | 0.484 | 0.494 |
| RIY |  | 0.303 | 0.347 | 0.369 | 0.481 | 0.572 | 0.590 |
| RIM |  | 0.083 | 0.091 | 0.095 | 0.115 | 0.131 | 0.134 |
| WX1 |  | 0.230 | 0.244 | 0.251 | 0.292 | 0.336 | 0.346 |
| WY1 |  | 0.505 | 0.551 | 0.573 | 0.700 | 0.839 | 0.871 |
| WM1 |  | 0.064 | 0.069 | 0.072 | 0.086 | 0.104 | 0.108 |
| 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 |  | 0.256 | 0.271 | 0.279 | 0.323 | 0.360 | 0.368 |
| WX3 |  | 0.256 | 0.271 | 0.279 | 0.323 | 0.360 | 0.368 |
| WY2 |  | 0.485 | 0.521 | 0.540 | 0.644 | 0.742 | 0.763 |
| WY3 |  | 0.485 | 0.521 | 0.540 | 0.644 | 0.742 | 0.763 |
| WM2 |  | 0.126 | 0.130 | 0.132 | 0.145 | 0.155 | 0.158 |
| WM3 |  | 0.126 | 0.130 | 0.132 | 0.145 | 0.155 | 0.158 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.002 | 0.006 | -0.282 | 0.778 | -0.017 | 0.009 |