# 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 | 0.022 | 0.084 | 0.259 | 0.796 |
| WX1 | 0.028 | 0.043 | 0.634 | 0.526 |
| WM1 | 0.009 | 0.055 | 0.158 | 0.875 |
| WY3 ON |  |  |  |  |
| WY2 | 0.022 | 0.084 | 0.259 | 0.796 |
| WX2 | 0.028 | 0.043 | 0.634 | 0.526 |
| WM2 | 0.009 | 0.055 | 0.158 | 0.875 |
| WX2 ON |  |  |  |  |
| WX1 | 0.092 | 0.068 | 1.354 | 0.176 |
| WY1 | 0.041 | 0.053 | 0.778 | 0.437 |
| WM1 | 0.035 | 0.062 | 0.564 | 0.573 |
| WX3 ON |  |  |  |  |
| WX2 | 0.092 | 0.068 | 1.354 | 0.176 |
| WY2 | 0.041 | 0.053 | 0.778 | 0.437 |
| WM2 | 0.035 | 0.062 | 0.564 | 0.573 |
| WM2 ON |  |  |  |  |
| WM1 | 0.198 | 0.058 | 3.436 | 0.001 |
| WX1 | -0.029 | 0.033 | -0.900 | 0.368 |
| WY1 | 0.072 | 0.043 | 1.679 | 0.093 |
| WM3 ON |  |  |  |  |
| WM2 | 0.198 | 0.058 | 3.436 | 0.001 |
| WX2 | -0.029 | 0.033 | -0.900 | 0.368 |
| WY2 | 0.072 | 0.043 | 1.679 | 0.093 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.198 | 0.063 | -3.134 | 0.002 |
| AGE1 | -0.004 | 0.055 | -0.076 | 0.939 |
| EDUCATION\_ | -0.023 | 0.034 | -0.670 | 0.503 |
| EDUCATION\_ | 0.023 | 0.034 | 0.688 | 0.492 |
| UNEMPLOYED | -0.011 | 0.078 | -0.146 | 0.884 |
| UNEMPLOYED | 0.072 | 0.119 | 0.608 | 0.543 |
| FIN1 | 0.118 | 0.030 | 3.882 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.118 | 0.065 | -1.821 | 0.069 |
| AGE1 | -0.012 | 0.055 | -0.217 | 0.828 |
| EDUCATION\_ | -0.034 | 0.035 | -0.980 | 0.327 |
| EDUCATION\_ | 0.022 | 0.035 | 0.650 | 0.516 |
| UNEMPLOYED | -0.006 | 0.079 | -0.071 | 0.943 |
| UNEMPLOYED | 0.179 | 0.127 | 1.405 | 0.160 |
| FIN2 | 0.146 | 0.031 | 4.699 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.150 | 0.064 | -2.319 | 0.020 |
| AGE1 | -0.001 | 0.055 | -0.021 | 0.983 |
| EDUCATION\_ | -0.029 | 0.034 | -0.845 | 0.398 |
| EDUCATION\_ | 0.016 | 0.033 | 0.471 | 0.638 |
| UNEMPLOYED | 0.046 | 0.083 | 0.561 | 0.575 |
| UNEMPLOYED | 0.149 | 0.126 | 1.186 | 0.236 |
| FIN3 | 0.108 | 0.031 | 3.538 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.045 | -2.828 | 0.005 |
| AGE1 | 0.039 | 0.039 | 0.985 | 0.325 |
| EDUCATION\_ | 0.020 | 0.026 | 0.755 | 0.451 |
| EDUCATION\_ | -0.005 | 0.024 | -0.193 | 0.847 |
| UNEMPLOYED | 0.006 | 0.067 | 0.084 | 0.933 |
| UNEMPLOYED | 0.070 | 0.095 | 0.737 | 0.461 |
| FIN1 | 0.141 | 0.023 | 6.146 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.049 | -2.404 | 0.016 |
| AGE1 | 0.043 | 0.040 | 1.079 | 0.280 |
| EDUCATION\_ | 0.006 | 0.028 | 0.208 | 0.836 |
| EDUCATION\_ | -0.003 | 0.028 | -0.097 | 0.923 |
| UNEMPLOYED | -0.142 | 0.067 | -2.122 | 0.034 |
| UNEMPLOYED | 0.098 | 0.098 | 1.005 | 0.315 |
| FIN2 | 0.138 | 0.026 | 5.314 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.047 | -1.315 | 0.189 |
| AGE1 | 0.024 | 0.039 | 0.625 | 0.532 |
| EDUCATION\_ | 0.008 | 0.028 | 0.282 | 0.778 |
| EDUCATION\_ | 0.015 | 0.025 | 0.576 | 0.564 |
| UNEMPLOYED | -0.024 | 0.062 | -0.379 | 0.705 |
| UNEMPLOYED | 0.156 | 0.089 | 1.751 | 0.080 |
| FIN3 | 0.181 | 0.024 | 7.566 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.033 | 4.610 | 0.000 |
| AGE1 | 0.030 | 0.028 | 1.063 | 0.288 |
| EDUCATION\_ | -0.028 | 0.019 | -1.462 | 0.144 |
| EDUCATION\_ | 0.017 | 0.018 | 0.932 | 0.351 |
| UNEMPLOYED | -0.048 | 0.046 | -1.045 | 0.296 |
| UNEMPLOYED | 0.062 | 0.062 | 1.005 | 0.315 |
| FIN1 | 0.094 | 0.017 | 5.352 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.075 | 0.036 | 2.081 | 0.037 |
| AGE1 | 0.029 | 0.028 | 1.053 | 0.292 |
| EDUCATION\_ | -0.004 | 0.020 | -0.213 | 0.832 |
| EDUCATION\_ | -0.013 | 0.020 | -0.645 | 0.519 |
| UNEMPLOYED | -0.045 | 0.051 | -0.873 | 0.383 |
| UNEMPLOYED | 0.007 | 0.070 | 0.101 | 0.920 |
| FIN2 | 0.115 | 0.019 | 5.974 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.181 | 0.040 | 4.471 | 0.000 |
| AGE1 | 0.020 | 0.028 | 0.725 | 0.468 |
| EDUCATION\_ | 0.003 | 0.023 | 0.138 | 0.890 |
| EDUCATION\_ | 0.015 | 0.022 | 0.675 | 0.500 |
| UNEMPLOYED | -0.085 | 0.054 | -1.554 | 0.120 |
| UNEMPLOYED | 0.126 | 0.078 | 1.606 | 0.108 |
| FIN3 | 0.098 | 0.021 | 4.662 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.135 | 0.019 | 7.207 | 0.000 |
| RIM | 0.106 | 0.014 | 7.509 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.104 | 0.011 | 9.558 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.007 | 0.012 | 0.602 | 0.547 |
| WM1 | 0.016 | 0.011 | 1.473 | 0.141 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.027 | 0.010 | 2.803 | 0.005 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.045 | 0.013 | 3.548 | 0.000 |
| WM2 | 0.030 | 0.010 | 3.045 | 0.002 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.067 | 0.009 | 7.498 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.045 | 0.013 | 3.548 | 0.000 |
| WM3 | 0.030 | 0.010 | 3.045 | 0.002 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.067 | 0.009 | 7.498 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.082 | 0.935 |
| EDUCATION\_ | -0.036 | 0.015 | -2.392 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.458 | 0.145 |
| UNEMPLOYED | -0.003 | 0.006 | -0.488 | 0.626 |
| UNEMPLOYED | -0.002 | 0.004 | -0.413 | 0.680 |
| FIN1 | 0.014 | 0.013 | 1.077 | 0.281 |
| FIN2 | -0.001 | 0.013 | -0.081 | 0.935 |
| FIN3 | 0.006 | 0.014 | 0.443 | 0.658 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.441 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.176 | 0.240 |
| UNEMPLOYED | 0.012 | 0.005 | 2.223 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.422 | 0.673 |
| FIN1 | -0.005 | 0.013 | -0.416 | 0.677 |
| FIN2 | -0.010 | 0.013 | -0.801 | 0.423 |
| FIN3 | -0.012 | 0.014 | -0.907 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.909 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.487 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.743 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.363 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.124 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.977 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.932 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.095 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.252 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.612 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.796 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.269 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.033 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.918 | 0.004 |
| FIN3 | -0.041 | 0.010 | -3.884 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.169 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.960 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.657 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.374 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.224 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.767 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.454 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.293 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.179 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.394 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.351 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.377 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.328 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.594 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.425 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.265 | 0.877 | -0.302 | 0.762 |
| X2 | -0.265 | 0.877 | -0.302 | 0.762 |
| X3 | -0.265 | 0.877 | -0.302 | 0.762 |
| Y1 | -1.116 | 0.631 | -1.769 | 0.077 |
| Y2 | -1.116 | 0.631 | -1.769 | 0.077 |
| Y3 | -1.116 | 0.631 | -1.769 | 0.077 |
| M1 | -0.901 | 0.450 | -2.004 | 0.045 |
| M2 | -0.901 | 0.450 | -2.004 | 0.045 |
| M3 | -0.901 | 0.450 | -2.004 | 0.045 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.278 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.729 | 0.000 |
| EDUCATION\_ | 0.946 | 0.025 | 38.624 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.943 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.317 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.728 | 0.028 | 26.419 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.731 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.571 | 0.000 |
| RIX | 0.527 | 0.031 | 16.902 | 0.000 |
| RIY | 0.248 | 0.020 | 12.439 | 0.000 |
| RIM | 0.109 | 0.011 | 9.673 | 0.000 |
| WX1 | 0.289 | 0.024 | 11.856 | 0.000 |
| WY1 | 0.186 | 0.017 | 10.669 | 0.000 |
| WM1 | 0.118 | 0.011 | 10.334 | 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 | 0.277 | 0.022 | 12.646 | 0.000 |
| WX3 | 0.277 | 0.022 | 12.646 | 0.000 |
| WY2 | 0.220 | 0.019 | 11.593 | 0.000 |
| WY3 | 0.220 | 0.019 | 11.593 | 0.000 |
| WM2 | 0.184 | 0.009 | 21.387 | 0.000 |
| WM3 | 0.184 | 0.009 | 21.387 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.795 | 0.017 | 47.870 | 0.000 |
| X2 | 0.798 | 0.018 | 43.603 | 0.000 |
| X3 | 0.800 | 0.018 | 43.528 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.740 | 0.022 | 33.549 | 0.000 |
| Y2 | 0.713 | 0.025 | 28.667 | 0.000 |
| Y3 | 0.707 | 0.025 | 27.968 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.673 | 0.033 | 20.569 | 0.000 |
| M2 | 0.593 | 0.027 | 21.729 | 0.000 |
| M3 | 0.583 | 0.028 | 20.449 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.588 | 0.022 | 27.190 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.582 | 0.024 | 23.932 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.584 | 0.025 | 23.466 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.024 | 26.685 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.671 | 0.026 | 25.637 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.666 | 0.026 | 25.346 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.701 | 0.030 | 23.294 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.784 | 0.020 | 38.262 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.778 | 0.021 | 37.098 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.020 | 0.077 | 0.259 | 0.795 |
| WX1 | 0.032 | 0.049 | 0.637 | 0.524 |
| WM1 | 0.006 | 0.040 | 0.157 | 0.875 |
| WY3 ON |  |  |  |  |
| WY2 | 0.022 | 0.084 | 0.259 | 0.795 |
| WX2 | 0.031 | 0.049 | 0.631 | 0.528 |
| WM2 | 0.008 | 0.051 | 0.158 | 0.875 |
| WX2 ON |  |  |  |  |
| WX1 | 0.094 | 0.067 | 1.402 | 0.161 |
| WY1 | 0.034 | 0.043 | 0.784 | 0.433 |
| WM1 | 0.023 | 0.040 | 0.563 | 0.573 |
| WX3 ON |  |  |  |  |
| WX2 | 0.092 | 0.068 | 1.358 | 0.175 |
| WY2 | 0.037 | 0.047 | 0.779 | 0.436 |
| WM2 | 0.029 | 0.051 | 0.566 | 0.572 |
| WM2 ON |  |  |  |  |
| WM1 | 0.156 | 0.048 | 3.275 | 0.001 |
| WX1 | -0.036 | 0.041 | -0.892 | 0.372 |
| WY1 | 0.071 | 0.042 | 1.690 | 0.091 |
| WM3 ON |  |  |  |  |
| WM2 | 0.196 | 0.056 | 3.486 | 0.000 |
| WX2 | -0.035 | 0.039 | -0.902 | 0.367 |
| WY2 | 0.077 | 0.046 | 1.655 | 0.098 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.104 | 0.033 | -3.122 | 0.002 |
| AGE1 | -0.002 | 0.029 | -0.076 | 0.939 |
| EDUCATION\_ | -0.024 | 0.037 | -0.670 | 0.503 |
| EDUCATION\_ | 0.025 | 0.036 | 0.689 | 0.491 |
| UNEMPLOYED | -0.005 | 0.031 | -0.147 | 0.883 |
| UNEMPLOYED | 0.020 | 0.033 | 0.613 | 0.540 |
| FIN1 | 0.110 | 0.028 | 3.895 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.062 | 0.034 | -1.823 | 0.068 |
| AGE1 | -0.006 | 0.029 | -0.217 | 0.828 |
| EDUCATION\_ | -0.036 | 0.037 | -0.981 | 0.327 |
| EDUCATION\_ | 0.024 | 0.038 | 0.652 | 0.515 |
| UNEMPLOYED | -0.002 | 0.031 | -0.071 | 0.943 |
| UNEMPLOYED | 0.050 | 0.035 | 1.414 | 0.157 |
| FIN2 | 0.133 | 0.028 | 4.684 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.034 | -2.320 | 0.020 |
| AGE1 | -0.001 | 0.029 | -0.021 | 0.983 |
| EDUCATION\_ | -0.031 | 0.037 | -0.847 | 0.397 |
| EDUCATION\_ | 0.017 | 0.036 | 0.473 | 0.637 |
| UNEMPLOYED | 0.018 | 0.033 | 0.563 | 0.574 |
| UNEMPLOYED | 0.042 | 0.035 | 1.196 | 0.232 |
| FIN3 | 0.103 | 0.029 | 3.554 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.821 | 0.005 |
| AGE1 | 0.028 | 0.028 | 0.988 | 0.323 |
| EDUCATION\_ | 0.029 | 0.038 | 0.756 | 0.450 |
| EDUCATION\_ | -0.007 | 0.036 | -0.193 | 0.847 |
| UNEMPLOYED | 0.003 | 0.036 | 0.084 | 0.933 |
| UNEMPLOYED | 0.026 | 0.036 | 0.742 | 0.458 |
| FIN1 | 0.179 | 0.030 | 6.033 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.406 | 0.016 |
| AGE1 | 0.030 | 0.027 | 1.080 | 0.280 |
| EDUCATION\_ | 0.008 | 0.039 | 0.208 | 0.835 |
| EDUCATION\_ | -0.004 | 0.040 | -0.097 | 0.923 |
| UNEMPLOYED | -0.073 | 0.034 | -2.132 | 0.033 |
| UNEMPLOYED | 0.036 | 0.035 | 1.010 | 0.312 |
| FIN2 | 0.164 | 0.031 | 5.301 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.042 | 0.032 | -1.314 | 0.189 |
| AGE1 | 0.017 | 0.027 | 0.625 | 0.532 |
| EDUCATION\_ | 0.011 | 0.038 | 0.282 | 0.778 |
| EDUCATION\_ | 0.021 | 0.036 | 0.577 | 0.564 |
| UNEMPLOYED | -0.012 | 0.032 | -0.379 | 0.704 |
| UNEMPLOYED | 0.056 | 0.032 | 1.762 | 0.078 |
| FIN3 | 0.223 | 0.029 | 7.640 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.150 | 0.032 | 4.632 | 0.000 |
| AGE1 | 0.029 | 0.028 | 1.064 | 0.287 |
| EDUCATION\_ | -0.056 | 0.038 | -1.470 | 0.141 |
| EDUCATION\_ | 0.034 | 0.037 | 0.935 | 0.350 |
| UNEMPLOYED | -0.035 | 0.033 | -1.048 | 0.295 |
| UNEMPLOYED | 0.032 | 0.032 | 1.013 | 0.311 |
| FIN1 | 0.163 | 0.031 | 5.324 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.079 | 0.038 |
| AGE1 | 0.026 | 0.024 | 1.052 | 0.293 |
| EDUCATION\_ | -0.008 | 0.035 | -0.213 | 0.832 |
| EDUCATION\_ | -0.023 | 0.036 | -0.646 | 0.519 |
| UNEMPLOYED | -0.029 | 0.033 | -0.875 | 0.381 |
| UNEMPLOYED | 0.003 | 0.032 | 0.101 | 0.919 |
| FIN2 | 0.171 | 0.029 | 5.950 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.510 | 0.000 |
| AGE1 | 0.017 | 0.024 | 0.724 | 0.469 |
| EDUCATION\_ | 0.006 | 0.040 | 0.138 | 0.890 |
| EDUCATION\_ | 0.027 | 0.039 | 0.675 | 0.500 |
| UNEMPLOYED | -0.054 | 0.034 | -1.565 | 0.118 |
| UNEMPLOYED | 0.057 | 0.035 | 1.614 | 0.106 |
| FIN3 | 0.150 | 0.032 | 4.731 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.374 | 0.045 | 8.235 | 0.000 |
| RIM | 0.441 | 0.053 | 8.282 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.631 | 0.047 | 13.527 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.032 | 0.053 | 0.604 | 0.546 |
| WM1 | 0.086 | 0.057 | 1.491 | 0.136 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.181 | 0.059 | 3.064 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.184 | 0.049 | 3.742 | 0.000 |
| WM2 | 0.135 | 0.043 | 3.106 | 0.002 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.334 | 0.038 | 8.756 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.184 | 0.049 | 3.742 | 0.000 |
| WM3 | 0.135 | 0.043 | 3.106 | 0.002 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.334 | 0.038 | 8.756 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.082 | 0.935 |
| EDUCATION\_ | -0.077 | 0.032 | -2.388 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.458 | 0.145 |
| UNEMPLOYED | -0.016 | 0.032 | -0.487 | 0.626 |
| UNEMPLOYED | -0.014 | 0.033 | -0.412 | 0.680 |
| FIN1 | 0.035 | 0.032 | 1.078 | 0.281 |
| FIN2 | -0.003 | 0.033 | -0.081 | 0.936 |
| FIN3 | 0.015 | 0.033 | 0.443 | 0.658 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.438 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.174 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.237 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.422 | 0.673 |
| FIN1 | -0.013 | 0.032 | -0.416 | 0.678 |
| FIN2 | -0.026 | 0.032 | -0.801 | 0.423 |
| FIN3 | -0.029 | 0.032 | -0.908 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.536 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.365 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.841 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.444 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.220 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.037 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.170 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.472 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.301 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.834 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.004 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.479 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.094 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.956 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.997 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.349 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.099 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.755 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.350 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.882 | 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 | 29.940 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.490 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.424 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.201 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.538 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.509 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.129 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.382 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.331 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.290 | 0.960 | -0.302 | 0.762 |
| X2 | -0.292 | 0.965 | -0.302 | 0.762 |
| X3 | -0.292 | 0.967 | -0.302 | 0.762 |
| Y1 | -1.658 | 0.931 | -1.780 | 0.075 |
| Y2 | -1.596 | 0.901 | -1.770 | 0.077 |
| Y3 | -1.583 | 0.894 | -1.771 | 0.077 |
| M1 | -1.839 | 0.915 | -2.010 | 0.044 |
| M2 | -1.619 | 0.810 | -1.999 | 0.046 |
| M3 | -1.592 | 0.796 | -2.000 | 0.046 |

# 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 | 0.989 | 0.015 | 65.741 | 0.000 |
| WX3 | 0.987 | 0.018 | 54.500 | 0.000 |
| WY2 | 0.998 | 0.009 | 106.251 | 0.000 |
| WY3 | 0.998 | 0.012 | 83.785 | 0.000 |
| WM2 | 0.966 | 0.018 | 54.971 | 0.000 |
| WM3 | 0.947 | 0.025 | 37.349 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.795 | 0.017 | 47.870 | 0.000 |
| X2 | 0.798 | 0.018 | 43.603 | 0.000 |
| X3 | 0.800 | 0.018 | 43.528 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.740 | 0.022 | 33.549 | 0.000 |
| Y2 | 0.713 | 0.025 | 28.667 | 0.000 |
| Y3 | 0.707 | 0.025 | 27.968 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.673 | 0.033 | 20.569 | 0.000 |
| M2 | 0.593 | 0.027 | 21.729 | 0.000 |
| M3 | 0.583 | 0.028 | 20.449 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.588 | 0.022 | 27.190 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.582 | 0.024 | 23.932 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.584 | 0.025 | 23.466 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.024 | 26.685 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.671 | 0.026 | 25.637 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.666 | 0.026 | 25.346 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.701 | 0.030 | 23.294 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.784 | 0.020 | 38.262 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.778 | 0.021 | 37.098 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.020 | 0.077 | 0.259 | 0.795 |
| WX1 | 0.032 | 0.049 | 0.637 | 0.524 |
| WM1 | 0.006 | 0.040 | 0.157 | 0.875 |
| WY3 ON |  |  |  |  |
| WY2 | 0.022 | 0.084 | 0.259 | 0.795 |
| WX2 | 0.031 | 0.049 | 0.631 | 0.528 |
| WM2 | 0.008 | 0.051 | 0.158 | 0.875 |
| WX2 ON |  |  |  |  |
| WX1 | 0.094 | 0.067 | 1.402 | 0.161 |
| WY1 | 0.034 | 0.043 | 0.784 | 0.433 |
| WM1 | 0.023 | 0.040 | 0.563 | 0.573 |
| WX3 ON |  |  |  |  |
| WX2 | 0.092 | 0.068 | 1.358 | 0.175 |
| WY2 | 0.037 | 0.047 | 0.779 | 0.436 |
| WM2 | 0.029 | 0.051 | 0.566 | 0.572 |
| WM2 ON |  |  |  |  |
| WM1 | 0.156 | 0.048 | 3.275 | 0.001 |
| WX1 | -0.036 | 0.041 | -0.892 | 0.372 |
| WY1 | 0.071 | 0.042 | 1.690 | 0.091 |
| WM3 ON |  |  |  |  |
| WM2 | 0.196 | 0.056 | 3.486 | 0.000 |
| WX2 | -0.035 | 0.039 | -0.902 | 0.367 |
| WY2 | 0.077 | 0.046 | 1.655 | 0.098 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.104 | 0.033 | -3.122 | 0.002 |
| AGE1 | -0.002 | 0.029 | -0.076 | 0.939 |
| EDUCATION\_ | -0.024 | 0.037 | -0.670 | 0.503 |
| EDUCATION\_ | 0.025 | 0.036 | 0.689 | 0.491 |
| UNEMPLOYED | -0.005 | 0.031 | -0.147 | 0.883 |
| UNEMPLOYED | 0.020 | 0.033 | 0.613 | 0.540 |
| FIN1 | 0.110 | 0.028 | 3.895 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.062 | 0.034 | -1.823 | 0.068 |
| AGE1 | -0.006 | 0.029 | -0.217 | 0.828 |
| EDUCATION\_ | -0.036 | 0.037 | -0.981 | 0.327 |
| EDUCATION\_ | 0.024 | 0.038 | 0.652 | 0.515 |
| UNEMPLOYED | -0.002 | 0.031 | -0.071 | 0.943 |
| UNEMPLOYED | 0.050 | 0.035 | 1.414 | 0.157 |
| FIN2 | 0.133 | 0.028 | 4.684 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.034 | -2.320 | 0.020 |
| AGE1 | -0.001 | 0.029 | -0.021 | 0.983 |
| EDUCATION\_ | -0.031 | 0.037 | -0.847 | 0.397 |
| EDUCATION\_ | 0.017 | 0.036 | 0.473 | 0.637 |
| UNEMPLOYED | 0.018 | 0.033 | 0.563 | 0.574 |
| UNEMPLOYED | 0.042 | 0.035 | 1.196 | 0.232 |
| FIN3 | 0.103 | 0.029 | 3.554 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.821 | 0.005 |
| AGE1 | 0.028 | 0.028 | 0.988 | 0.323 |
| EDUCATION\_ | 0.029 | 0.038 | 0.756 | 0.450 |
| EDUCATION\_ | -0.007 | 0.036 | -0.193 | 0.847 |
| UNEMPLOYED | 0.003 | 0.036 | 0.084 | 0.933 |
| UNEMPLOYED | 0.026 | 0.036 | 0.742 | 0.458 |
| FIN1 | 0.179 | 0.030 | 6.033 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.406 | 0.016 |
| AGE1 | 0.030 | 0.027 | 1.080 | 0.280 |
| EDUCATION\_ | 0.008 | 0.039 | 0.208 | 0.835 |
| EDUCATION\_ | -0.004 | 0.040 | -0.097 | 0.923 |
| UNEMPLOYED | -0.073 | 0.034 | -2.132 | 0.033 |
| UNEMPLOYED | 0.036 | 0.035 | 1.010 | 0.312 |
| FIN2 | 0.164 | 0.031 | 5.301 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.042 | 0.032 | -1.314 | 0.189 |
| AGE1 | 0.017 | 0.027 | 0.625 | 0.532 |
| EDUCATION\_ | 0.011 | 0.038 | 0.282 | 0.778 |
| EDUCATION\_ | 0.021 | 0.036 | 0.577 | 0.564 |
| UNEMPLOYED | -0.012 | 0.032 | -0.379 | 0.704 |
| UNEMPLOYED | 0.056 | 0.032 | 1.762 | 0.078 |
| FIN3 | 0.223 | 0.029 | 7.640 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.150 | 0.032 | 4.632 | 0.000 |
| AGE1 | 0.029 | 0.028 | 1.064 | 0.287 |
| EDUCATION\_ | -0.056 | 0.038 | -1.470 | 0.141 |
| EDUCATION\_ | 0.034 | 0.037 | 0.935 | 0.350 |
| UNEMPLOYED | -0.035 | 0.033 | -1.048 | 0.295 |
| UNEMPLOYED | 0.032 | 0.032 | 1.013 | 0.311 |
| FIN1 | 0.163 | 0.031 | 5.324 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.079 | 0.038 |
| AGE1 | 0.026 | 0.024 | 1.052 | 0.293 |
| EDUCATION\_ | -0.008 | 0.035 | -0.213 | 0.832 |
| EDUCATION\_ | -0.023 | 0.036 | -0.646 | 0.519 |
| UNEMPLOYED | -0.029 | 0.033 | -0.875 | 0.381 |
| UNEMPLOYED | 0.003 | 0.032 | 0.101 | 0.919 |
| FIN2 | 0.171 | 0.029 | 5.950 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.510 | 0.000 |
| AGE1 | 0.017 | 0.024 | 0.724 | 0.469 |
| EDUCATION\_ | 0.006 | 0.040 | 0.138 | 0.890 |
| EDUCATION\_ | 0.027 | 0.039 | 0.675 | 0.500 |
| UNEMPLOYED | -0.054 | 0.034 | -1.565 | 0.118 |
| UNEMPLOYED | 0.057 | 0.035 | 1.614 | 0.106 |
| FIN3 | 0.150 | 0.032 | 4.731 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.374 | 0.045 | 8.235 | 0.000 |
| RIM | 0.441 | 0.053 | 8.282 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.631 | 0.047 | 13.527 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.032 | 0.053 | 0.604 | 0.546 |
| WM1 | 0.086 | 0.057 | 1.491 | 0.136 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.181 | 0.059 | 3.064 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.184 | 0.049 | 3.742 | 0.000 |
| WM2 | 0.135 | 0.043 | 3.106 | 0.002 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.334 | 0.038 | 8.756 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.184 | 0.049 | 3.742 | 0.000 |
| WM3 | 0.135 | 0.043 | 3.106 | 0.002 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.334 | 0.038 | 8.756 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.082 | 0.935 |
| EDUCATION\_ | -0.077 | 0.032 | -2.388 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.458 | 0.145 |
| UNEMPLOYED | -0.016 | 0.032 | -0.487 | 0.626 |
| UNEMPLOYED | -0.014 | 0.033 | -0.412 | 0.680 |
| FIN1 | 0.035 | 0.032 | 1.078 | 0.281 |
| FIN2 | -0.003 | 0.033 | -0.081 | 0.936 |
| FIN3 | 0.015 | 0.033 | 0.443 | 0.658 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.438 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.174 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.237 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.422 | 0.673 |
| FIN1 | -0.013 | 0.032 | -0.416 | 0.678 |
| FIN2 | -0.026 | 0.032 | -0.801 | 0.423 |
| FIN3 | -0.029 | 0.032 | -0.908 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.536 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.365 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.841 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.444 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.220 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.037 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.170 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.472 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.301 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.834 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.004 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.479 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.094 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.956 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.997 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.349 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.099 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.755 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.350 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.882 | 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 | 29.940 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.490 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.424 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.201 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.538 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.509 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.129 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.382 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.331 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.290 | 0.960 | -0.302 | 0.762 |
| X2 | -0.292 | 0.965 | -0.302 | 0.762 |
| X3 | -0.292 | 0.967 | -0.302 | 0.762 |
| Y1 | -1.658 | 0.931 | -1.780 | 0.075 |
| Y2 | -1.596 | 0.901 | -1.770 | 0.077 |
| Y3 | -1.583 | 0.894 | -1.771 | 0.077 |
| M1 | -1.839 | 0.915 | -2.010 | 0.044 |
| M2 | -1.619 | 0.810 | -1.999 | 0.046 |
| M3 | -1.592 | 0.796 | -2.000 | 0.046 |

# 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 | 0.989 | 0.015 | 65.741 | 0.000 |
| WX3 | 0.987 | 0.018 | 54.500 | 0.000 |
| WY2 | 0.998 | 0.009 | 106.251 | 0.000 |
| WY3 | 0.998 | 0.012 | 83.785 | 0.000 |
| WM2 | 0.966 | 0.018 | 54.971 | 0.000 |
| WM3 | 0.947 | 0.025 | 37.349 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.011 | 0.015 | 0.752 | 0.452 |
| WX3 | 0.013 | 0.018 | 0.741 | 0.458 |
| WY2 | 0.002 | 0.009 | 0.165 | 0.869 |
| WY3 | 0.002 | 0.012 | 0.163 | 0.871 |
| WM2 | 0.034 | 0.018 | 1.913 | 0.056 |
| WM3 | 0.053 | 0.025 | 2.078 | 0.038 |

# 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 |  | -0.179 | -0.139 | -0.112 | 0.022 | 0.163 | 0.190 |
| WX1 |  | -0.088 | -0.061 | -0.047 | 0.028 | 0.097 | 0.109 |
| WM1 |  | -0.134 | -0.101 | -0.084 | 0.009 | 0.096 | 0.113 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.179 | -0.139 | -0.112 | 0.022 | 0.163 | 0.190 |
| WX2 |  | -0.088 | -0.061 | -0.047 | 0.028 | 0.097 | 0.109 |
| WM2 |  | -0.134 | -0.101 | -0.084 | 0.009 | 0.096 | 0.113 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.071 | -0.031 | -0.013 | 0.092 | 0.211 | 0.236 |
| WY1 |  | -0.099 | -0.067 | -0.049 | 0.041 | 0.127 | 0.145 |
| WM1 |  | -0.125 | -0.089 | -0.069 | 0.035 | 0.137 | 0.156 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.071 | -0.031 | -0.013 | 0.092 | 0.211 | 0.236 |
| WY2 |  | -0.099 | -0.067 | -0.049 | 0.041 | 0.127 | 0.145 |
| WM2 |  | -0.125 | -0.089 | -0.069 | 0.035 | 0.137 | 0.156 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.042 | 0.082 | 0.102 | 0.198 | 0.292 | 0.309 |
| WX1 |  | -0.114 | -0.094 | -0.083 | -0.029 | 0.024 | 0.035 |
| WY1 |  | -0.038 | -0.013 | 0.000 | 0.072 | 0.141 | 0.156 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.042 | 0.082 | 0.102 | 0.198 | 0.292 | 0.309 |
| WX2 |  | -0.114 | -0.094 | -0.083 | -0.029 | 0.024 | 0.035 |
| WY2 |  | -0.038 | -0.013 | 0.000 | 0.072 | 0.141 | 0.156 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.366 | -0.325 | -0.303 | -0.198 | -0.094 | -0.075 |
| AGE1 |  | -0.145 | -0.113 | -0.096 | -0.004 | 0.086 | 0.105 |
| EDUCATION\_ |  | -0.111 | -0.091 | -0.080 | -0.023 | 0.034 | 0.043 |
| EDUCATION\_ |  | -0.067 | -0.043 | -0.032 | 0.023 | 0.077 | 0.088 |
| UNEMPLOYED |  | -0.214 | -0.165 | -0.139 | -0.011 | 0.118 | 0.142 |
| UNEMPLOYED |  | -0.239 | -0.160 | -0.118 | 0.072 | 0.270 | 0.308 |
| FIN1 |  | 0.042 | 0.058 | 0.068 | 0.118 | 0.168 | 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 | 0.096 |
| EDUCATION\_ |  | -0.120 | -0.101 | -0.091 | -0.034 | 0.023 | 0.034 |
| EDUCATION\_ |  | -0.067 | -0.045 | -0.034 | 0.022 | 0.079 | 0.091 |
| UNEMPLOYED |  | -0.215 | -0.161 | -0.135 | -0.006 | 0.124 | 0.148 |
| UNEMPLOYED |  | -0.155 | -0.077 | -0.035 | 0.179 | 0.387 | 0.426 |
| FIN2 |  | 0.067 | 0.085 | 0.094 | 0.146 | 0.197 | 0.206 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.317 | -0.277 | -0.256 | -0.150 | -0.044 | -0.024 |
| AGE1 |  | -0.143 | -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 | 0.016 | 0.071 | 0.081 |
| UNEMPLOYED |  | -0.168 | -0.117 | -0.092 | 0.046 | 0.182 | 0.206 |
| UNEMPLOYED |  | -0.184 | -0.097 | -0.054 | 0.149 | 0.358 | 0.399 |
| FIN3 |  | 0.027 | 0.048 | 0.057 | 0.108 | 0.159 | 0.168 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.215 | -0.201 | -0.128 | -0.053 | -0.039 |
| AGE1 |  | -0.064 | -0.039 | -0.026 | 0.039 | 0.102 | 0.115 |
| EDUCATION\_ |  | -0.047 | -0.032 | -0.024 | 0.020 | 0.063 | 0.072 |
| EDUCATION\_ |  | -0.068 | -0.051 | -0.043 | -0.005 | 0.036 | 0.043 |
| UNEMPLOYED |  | -0.171 | -0.126 | -0.105 | 0.006 | 0.113 | 0.134 |
| UNEMPLOYED |  | -0.183 | -0.121 | -0.089 | 0.070 | 0.224 | 0.255 |
| FIN1 |  | 0.081 | 0.096 | 0.103 | 0.141 | 0.178 | 0.186 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.243 | -0.213 | -0.197 | -0.117 | -0.037 | -0.022 |
| AGE1 |  | -0.059 | -0.035 | -0.023 | 0.043 | 0.107 | 0.121 |
| 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 |  | -0.320 | -0.273 | -0.250 | -0.142 | -0.031 | -0.012 |
| UNEMPLOYED |  | -0.157 | -0.097 | -0.064 | 0.098 | 0.261 | 0.288 |
| FIN2 |  | 0.071 | 0.087 | 0.096 | 0.138 | 0.181 | 0.189 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.178 | -0.153 | -0.139 | -0.061 | 0.015 | 0.029 |
| AGE1 |  | -0.078 | -0.052 | -0.041 | 0.024 | 0.088 | 0.102 |
| EDUCATION\_ |  | -0.065 | -0.048 | -0.039 | 0.008 | 0.053 | 0.061 |
| EDUCATION\_ |  | -0.052 | -0.036 | -0.027 | 0.015 | 0.057 | 0.065 |
| UNEMPLOYED |  | -0.189 | -0.147 | -0.127 | -0.024 | 0.078 | 0.097 |
| UNEMPLOYED |  | -0.079 | -0.021 | 0.007 | 0.156 | 0.300 | 0.327 |
| FIN3 |  | 0.122 | 0.136 | 0.143 | 0.181 | 0.222 | 0.230 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.068 | 0.088 | 0.098 | 0.153 | 0.207 | 0.217 |
| AGE1 |  | -0.042 | -0.024 | -0.016 | 0.030 | 0.076 | 0.085 |
| EDUCATION\_ |  | -0.078 | -0.065 | -0.060 | -0.028 | 0.004 | 0.010 |
| EDUCATION\_ |  | -0.030 | -0.019 | -0.013 | 0.017 | 0.047 | 0.053 |
| UNEMPLOYED |  | -0.166 | -0.137 | -0.123 | -0.048 | 0.026 | 0.042 |
| UNEMPLOYED |  | -0.103 | -0.062 | -0.041 | 0.062 | 0.163 | 0.181 |
| FIN1 |  | 0.048 | 0.059 | 0.064 | 0.094 | 0.122 | 0.127 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.022 | 0.004 | 0.015 | 0.075 | 0.135 | 0.146 |
| AGE1 |  | -0.040 | -0.025 | -0.016 | 0.029 | 0.076 | 0.085 |
| EDUCATION\_ |  | -0.056 | -0.044 | -0.038 | -0.004 | 0.029 | 0.036 |
| EDUCATION\_ |  | -0.064 | -0.053 | -0.046 | -0.013 | 0.020 | 0.026 |
| UNEMPLOYED |  | -0.177 | -0.146 | -0.129 | -0.045 | 0.041 | 0.056 |
| UNEMPLOYED |  | -0.173 | -0.132 | -0.109 | 0.007 | 0.122 | 0.143 |
| FIN2 |  | 0.067 | 0.077 | 0.083 | 0.115 | 0.146 | 0.153 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.076 | 0.100 | 0.114 | 0.181 | 0.246 | 0.259 |
| AGE1 |  | -0.050 | -0.035 | -0.025 | 0.020 | 0.067 | 0.076 |
| EDUCATION\_ |  | -0.058 | -0.042 | -0.035 | 0.003 | 0.041 | 0.048 |
| EDUCATION\_ |  | -0.041 | -0.029 | -0.021 | 0.015 | 0.052 | 0.059 |
| UNEMPLOYED |  | -0.229 | -0.192 | -0.174 | -0.085 | 0.005 | 0.020 |
| UNEMPLOYED |  | -0.082 | -0.030 | -0.004 | 0.126 | 0.251 | 0.279 |
| FIN3 |  | 0.044 | 0.057 | 0.064 | 0.098 | 0.133 | 0.139 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.087 | 0.099 | 0.104 | 0.135 | 0.166 | 0.172 |
| RIM |  | 0.070 | 0.078 | 0.082 | 0.106 | 0.129 | 0.134 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.075 | 0.082 | 0.085 | 0.104 | 0.121 | 0.125 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.025 | -0.017 | -0.013 | 0.007 | 0.027 | 0.031 |
| WM1 |  | -0.012 | -0.005 | -0.002 | 0.016 | 0.033 | 0.037 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.002 | 0.008 | 0.011 | 0.027 | 0.042 | 0.046 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.012 | 0.019 | 0.023 | 0.045 | 0.066 | 0.070 |
| WM2 |  | 0.004 | 0.010 | 0.013 | 0.030 | 0.046 | 0.049 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.042 | 0.048 | 0.051 | 0.067 | 0.081 | 0.083 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.012 | 0.019 | 0.023 | 0.045 | 0.066 | 0.070 |
| WM3 |  | 0.004 | 0.010 | 0.013 | 0.030 | 0.046 | 0.049 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.042 | 0.048 | 0.051 | 0.067 | 0.081 | 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\_ |  | -0.059 | -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 | -0.061 | -0.037 | -0.012 | -0.007 |
| EDUCATION\_ |  | -0.057 | -0.048 | -0.044 | -0.018 | 0.007 | 0.012 |
| UNEMPLOYED |  | -0.002 | 0.001 | 0.003 | 0.012 | 0.021 | 0.022 |
| UNEMPLOYED |  | -0.009 | -0.006 | -0.005 | 0.002 | 0.008 | 0.009 |
| FIN1 |  | -0.040 | -0.031 | -0.027 | -0.005 | 0.016 | 0.020 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.010 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.035 | -0.012 | 0.010 | 0.015 |
| 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 |  | 0.048 | 0.065 | 0.073 | 0.118 | 0.163 | 0.171 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.182 |
| FIN3 |  | 0.066 | 0.083 | 0.091 | 0.136 | 0.181 | 0.189 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.018 | -0.016 |
| FIN1 |  | 0.074 | 0.091 | 0.100 | 0.145 | 0.191 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.113 | 0.130 | 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 | -0.026 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.039 | -0.035 | -0.032 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.440 | 0.456 | 0.463 | 0.505 | 0.545 | 0.553 |
| FIN3 |  | 0.420 | 0.435 | 0.442 | 0.484 | 0.526 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.504 | 0.544 | 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 | 15.664 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.855 | 3.906 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.671 | 3.691 | 3.701 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.131 | 0.135 | 0.154 | 0.172 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.083 | 0.086 |
| 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 |  | 3.680 | 3.698 | 3.706 | 3.753 | 3.799 | 3.807 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.503 | -1.995 | -1.706 | -0.265 | 1.182 | 1.473 |
| X2 |  | -2.503 | -1.995 | -1.706 | -0.265 | 1.182 | 1.473 |
| X3 |  | -2.503 | -1.995 | -1.706 | -0.265 | 1.182 | 1.473 |
| Y1 |  | -2.776 | -2.345 | -2.140 | -1.116 | -0.076 | 0.133 |
| Y2 |  | -2.776 | -2.345 | -2.140 | -1.116 | -0.076 | 0.133 |
| Y3 |  | -2.776 | -2.345 | -2.140 | -1.116 | -0.076 | 0.133 |
| M1 |  | -2.060 | -1.783 | -1.645 | -0.901 | -0.165 | -0.031 |
| M2 |  | -2.060 | -1.783 | -1.645 | -0.901 | -0.165 | -0.031 |
| M3 |  | -2.060 | -1.783 | -1.645 | -0.901 | -0.165 | -0.031 |
| 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 | 0.983 | 1.030 | 1.039 |
| UNEMPLOYED |  | 0.109 | 0.114 | 0.117 | 0.130 | 0.143 | 0.145 |
| UNEMPLOYED |  | 0.047 | 0.051 | 0.053 | 0.065 | 0.077 | 0.079 |
| FIN1 |  | 0.658 | 0.672 | 0.681 | 0.728 | 0.772 | 0.780 |
| FIN2 |  | 0.617 | 0.632 | 0.640 | 0.684 | 0.727 | 0.737 |
| FIN3 |  | 0.670 | 0.688 | 0.698 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.440 | 0.460 | 0.470 | 0.527 | 0.572 | 0.581 |
| RIY |  | 0.196 | 0.206 | 0.213 | 0.248 | 0.278 | 0.285 |
| RIM |  | 0.077 | 0.085 | 0.089 | 0.109 | 0.126 | 0.129 |
| WX1 |  | 0.230 | 0.243 | 0.250 | 0.289 | 0.330 | 0.338 |
| WY1 |  | 0.144 | 0.154 | 0.158 | 0.186 | 0.215 | 0.221 |
| WM1 |  | 0.091 | 0.097 | 0.100 | 0.118 | 0.137 | 0.142 |
| 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 | 0.234 | 0.239 | 0.277 | 0.311 | 0.318 |
| WX3 |  | 0.220 | 0.234 | 0.239 | 0.277 | 0.311 | 0.318 |
| WY2 |  | 0.170 | 0.181 | 0.186 | 0.220 | 0.249 | 0.254 |
| WY3 |  | 0.170 | 0.181 | 0.186 | 0.220 | 0.249 | 0.254 |
| WM2 |  | 0.160 | 0.165 | 0.168 | 0.184 | 0.196 | 0.199 |
| WM3 |  | 0.160 | 0.165 | 0.168 | 0.184 | 0.196 | 0.199 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.000 | 0.002 | -0.104 | 0.918 | -0.006 | 0.004 |