# 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 | 0.000 | 0.083 | 0.004 | 0.997 |
| WX1 | 0.019 | 0.043 | 0.443 | 0.658 |
| WM1 | 0.088 | 0.061 | 1.453 | 0.146 |
| WY3 ON |  |  |  |  |
| WY2 | 0.000 | 0.083 | 0.004 | 0.997 |
| WX2 | 0.019 | 0.043 | 0.443 | 0.658 |
| WM2 | 0.088 | 0.061 | 1.453 | 0.146 |
| WX2 ON |  |  |  |  |
| WX1 | 0.095 | 0.069 | 1.377 | 0.169 |
| WY1 | 0.041 | 0.053 | 0.770 | 0.441 |
| WM1 | 0.003 | 0.057 | 0.052 | 0.959 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.069 | 1.377 | 0.169 |
| WY2 | 0.041 | 0.053 | 0.770 | 0.441 |
| WM2 | 0.003 | 0.057 | 0.052 | 0.959 |
| WM2 ON |  |  |  |  |
| WM1 | 0.294 | 0.059 | 4.993 | 0.000 |
| WX1 | -0.014 | 0.036 | -0.390 | 0.697 |
| WY1 | 0.026 | 0.043 | 0.595 | 0.552 |
| WM3 ON |  |  |  |  |
| WM2 | 0.294 | 0.059 | 4.993 | 0.000 |
| WX2 | -0.014 | 0.036 | -0.390 | 0.697 |
| WY2 | 0.026 | 0.043 | 0.595 | 0.552 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.197 | 0.063 | -3.114 | 0.002 |
| AGE1 | -0.004 | 0.055 | -0.076 | 0.940 |
| EDUCATION\_ | -0.023 | 0.034 | -0.674 | 0.500 |
| EDUCATION\_ | 0.023 | 0.034 | 0.693 | 0.488 |
| UNEMPLOYED | -0.012 | 0.078 | -0.151 | 0.880 |
| UNEMPLOYED | 0.070 | 0.119 | 0.585 | 0.559 |
| FIN1 | 0.116 | 0.031 | 3.812 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.065 | -1.807 | 0.071 |
| AGE1 | -0.012 | 0.055 | -0.221 | 0.825 |
| EDUCATION\_ | -0.034 | 0.035 | -0.982 | 0.326 |
| EDUCATION\_ | 0.022 | 0.035 | 0.651 | 0.515 |
| UNEMPLOYED | -0.006 | 0.079 | -0.079 | 0.937 |
| UNEMPLOYED | 0.178 | 0.127 | 1.400 | 0.161 |
| FIN2 | 0.146 | 0.031 | 4.686 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.149 | 0.064 | -2.303 | 0.021 |
| AGE1 | -0.002 | 0.055 | -0.029 | 0.976 |
| EDUCATION\_ | -0.029 | 0.034 | -0.851 | 0.395 |
| EDUCATION\_ | 0.016 | 0.033 | 0.467 | 0.641 |
| UNEMPLOYED | 0.046 | 0.083 | 0.558 | 0.577 |
| UNEMPLOYED | 0.149 | 0.126 | 1.184 | 0.237 |
| FIN3 | 0.109 | 0.031 | 3.565 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.045 | -2.839 | 0.005 |
| AGE1 | 0.040 | 0.039 | 1.025 | 0.305 |
| EDUCATION\_ | 0.020 | 0.026 | 0.758 | 0.448 |
| EDUCATION\_ | -0.005 | 0.024 | -0.203 | 0.839 |
| UNEMPLOYED | 0.006 | 0.067 | 0.096 | 0.924 |
| UNEMPLOYED | 0.067 | 0.095 | 0.703 | 0.482 |
| FIN1 | 0.142 | 0.023 | 6.275 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.049 | -2.393 | 0.017 |
| AGE1 | 0.044 | 0.040 | 1.115 | 0.265 |
| EDUCATION\_ | 0.006 | 0.028 | 0.215 | 0.830 |
| EDUCATION\_ | -0.003 | 0.028 | -0.116 | 0.908 |
| UNEMPLOYED | -0.142 | 0.067 | -2.118 | 0.034 |
| UNEMPLOYED | 0.097 | 0.097 | 0.998 | 0.318 |
| FIN2 | 0.140 | 0.026 | 5.451 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.047 | -1.303 | 0.193 |
| AGE1 | 0.026 | 0.039 | 0.676 | 0.499 |
| EDUCATION\_ | 0.008 | 0.028 | 0.286 | 0.775 |
| EDUCATION\_ | 0.015 | 0.025 | 0.587 | 0.557 |
| UNEMPLOYED | -0.024 | 0.063 | -0.381 | 0.703 |
| UNEMPLOYED | 0.154 | 0.089 | 1.721 | 0.085 |
| FIN3 | 0.180 | 0.024 | 7.589 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.156 | 0.042 | -3.683 | 0.000 |
| AGE1 | 0.074 | 0.039 | 1.894 | 0.058 |
| EDUCATION\_ | -0.024 | 0.025 | -0.933 | 0.351 |
| EDUCATION\_ | 0.023 | 0.024 | 0.954 | 0.340 |
| UNEMPLOYED | 0.018 | 0.061 | 0.293 | 0.769 |
| UNEMPLOYED | 0.186 | 0.088 | 2.110 | 0.035 |
| FIN1 | 0.111 | 0.021 | 5.267 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.154 | 0.046 | -3.370 | 0.001 |
| AGE1 | 0.071 | 0.039 | 1.818 | 0.069 |
| EDUCATION\_ | -0.006 | 0.026 | -0.243 | 0.808 |
| EDUCATION\_ | 0.017 | 0.027 | 0.628 | 0.530 |
| UNEMPLOYED | 0.013 | 0.067 | 0.190 | 0.849 |
| UNEMPLOYED | -0.002 | 0.093 | -0.017 | 0.987 |
| FIN2 | 0.114 | 0.022 | 5.131 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.107 | 0.048 | -2.239 | 0.025 |
| AGE1 | 0.070 | 0.039 | 1.795 | 0.073 |
| EDUCATION\_ | 0.003 | 0.027 | 0.097 | 0.923 |
| EDUCATION\_ | 0.010 | 0.026 | 0.359 | 0.720 |
| UNEMPLOYED | -0.042 | 0.065 | -0.641 | 0.522 |
| UNEMPLOYED | 0.142 | 0.090 | 1.586 | 0.113 |
| FIN3 | 0.109 | 0.025 | 4.367 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.136 | 0.019 | 7.253 | 0.000 |
| RIM | 0.125 | 0.019 | 6.614 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.133 | 0.015 | 8.691 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.007 | 0.013 | 0.593 | 0.553 |
| WM1 | 0.021 | 0.013 | 1.582 | 0.114 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.035 | 0.014 | 2.553 | 0.011 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.044 | 0.013 | 3.480 | 0.001 |
| WM2 | 0.036 | 0.011 | 3.354 | 0.001 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.071 | 0.010 | 7.450 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.044 | 0.013 | 3.480 | 0.001 |
| WM3 | 0.036 | 0.011 | 3.354 | 0.001 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.071 | 0.010 | 7.450 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.086 | 0.932 |
| EDUCATION\_ | -0.036 | 0.015 | -2.391 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.473 | 0.141 |
| UNEMPLOYED | -0.003 | 0.006 | -0.485 | 0.628 |
| UNEMPLOYED | -0.002 | 0.004 | -0.416 | 0.677 |
| FIN1 | 0.014 | 0.013 | 1.078 | 0.281 |
| FIN2 | -0.001 | 0.013 | -0.084 | 0.933 |
| FIN3 | 0.006 | 0.014 | 0.433 | 0.665 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.442 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.188 | 0.235 |
| UNEMPLOYED | 0.012 | 0.005 | 2.219 | 0.027 |
| UNEMPLOYED | 0.002 | 0.004 | 0.446 | 0.655 |
| FIN1 | -0.006 | 0.013 | -0.425 | 0.671 |
| FIN2 | -0.010 | 0.013 | -0.785 | 0.432 |
| FIN3 | -0.012 | 0.014 | -0.906 | 0.365 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.914 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.481 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.741 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.371 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.117 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.975 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.940 | 0.000 |
| UNEMPLOYED | -0.030 | 0.007 | -4.085 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.261 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.626 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.806 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.266 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.036 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.915 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.873 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.191 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.967 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.667 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.360 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.213 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.763 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.434 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.272 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.181 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.408 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.356 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.377 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.360 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.549 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.404 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.260 | 0.877 | -0.296 | 0.767 |
| X2 | -0.260 | 0.877 | -0.296 | 0.767 |
| X3 | -0.260 | 0.877 | -0.296 | 0.767 |
| Y1 | -1.144 | 0.631 | -1.814 | 0.070 |
| Y2 | -1.144 | 0.631 | -1.814 | 0.070 |
| Y3 | -1.144 | 0.631 | -1.814 | 0.070 |
| M1 | -1.498 | 0.630 | -2.379 | 0.017 |
| M2 | -1.498 | 0.630 | -2.379 | 0.017 |
| M3 | -1.498 | 0.630 | -2.379 | 0.017 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.282 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.731 | 0.000 |
| EDUCATION\_ | 0.946 | 0.025 | 38.590 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.926 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.318 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.416 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.735 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.566 | 0.000 |
| RIX | 0.528 | 0.031 | 16.841 | 0.000 |
| RIY | 0.249 | 0.020 | 12.448 | 0.000 |
| RIM | 0.244 | 0.021 | 11.734 | 0.000 |
| WX1 | 0.289 | 0.024 | 11.876 | 0.000 |
| WY1 | 0.185 | 0.018 | 10.341 | 0.000 |
| WM1 | 0.151 | 0.019 | 7.920 | 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 | 12.531 | 0.000 |
| WX3 | 0.277 | 0.022 | 12.531 | 0.000 |
| WY2 | 0.219 | 0.019 | 11.582 | 0.000 |
| WY3 | 0.219 | 0.019 | 11.582 | 0.000 |
| WM2 | 0.219 | 0.011 | 19.518 | 0.000 |
| WM3 | 0.219 | 0.011 | 19.518 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.795 | 0.017 | 47.820 | 0.000 |
| X2 | 0.799 | 0.019 | 43.125 | 0.000 |
| X3 | 0.801 | 0.019 | 43.059 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.741 | 0.022 | 33.024 | 0.000 |
| Y2 | 0.713 | 0.025 | 29.045 | 0.000 |
| Y3 | 0.707 | 0.025 | 27.973 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.769 | 0.029 | 26.553 | 0.000 |
| M2 | 0.704 | 0.024 | 29.313 | 0.000 |
| M3 | 0.700 | 0.025 | 27.839 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.588 | 0.022 | 27.142 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.582 | 0.025 | 23.601 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.584 | 0.025 | 23.160 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.639 | 0.025 | 25.976 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.671 | 0.026 | 26.091 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.667 | 0.026 | 25.758 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.605 | 0.036 | 16.874 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.687 | 0.024 | 28.990 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.694 | 0.025 | 28.040 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.000 | 0.076 | 0.004 | 0.997 |
| WX1 | 0.022 | 0.049 | 0.444 | 0.657 |
| WM1 | 0.073 | 0.051 | 1.436 | 0.151 |
| WY3 ON |  |  |  |  |
| WY2 | 0.000 | 0.082 | 0.004 | 0.997 |
| WX2 | 0.022 | 0.049 | 0.441 | 0.659 |
| WM2 | 0.090 | 0.063 | 1.439 | 0.150 |
| WX2 ON |  |  |  |  |
| WX1 | 0.096 | 0.068 | 1.428 | 0.153 |
| WY1 | 0.033 | 0.043 | 0.778 | 0.437 |
| WM1 | 0.002 | 0.042 | 0.052 | 0.959 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.069 | 1.380 | 0.167 |
| WY2 | 0.037 | 0.047 | 0.770 | 0.441 |
| WM2 | 0.003 | 0.052 | 0.052 | 0.959 |
| WM2 ON |  |  |  |  |
| WM1 | 0.237 | 0.053 | 4.491 | 0.000 |
| WX1 | -0.016 | 0.041 | -0.388 | 0.698 |
| WY1 | 0.023 | 0.038 | 0.595 | 0.552 |
| WM3 ON |  |  |  |  |
| WM2 | 0.290 | 0.057 | 5.114 | 0.000 |
| WX2 | -0.015 | 0.039 | -0.389 | 0.697 |
| WY2 | 0.025 | 0.041 | 0.595 | 0.552 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.103 | 0.033 | -3.101 | 0.002 |
| AGE1 | -0.002 | 0.029 | -0.076 | 0.940 |
| EDUCATION\_ | -0.025 | 0.037 | -0.674 | 0.500 |
| EDUCATION\_ | 0.025 | 0.036 | 0.694 | 0.488 |
| UNEMPLOYED | -0.005 | 0.031 | -0.151 | 0.880 |
| UNEMPLOYED | 0.019 | 0.033 | 0.590 | 0.555 |
| FIN1 | 0.108 | 0.028 | 3.827 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.062 | 0.034 | -1.809 | 0.070 |
| AGE1 | -0.006 | 0.029 | -0.221 | 0.825 |
| EDUCATION\_ | -0.036 | 0.037 | -0.984 | 0.325 |
| EDUCATION\_ | 0.025 | 0.038 | 0.652 | 0.514 |
| UNEMPLOYED | -0.002 | 0.031 | -0.079 | 0.937 |
| UNEMPLOYED | 0.050 | 0.035 | 1.410 | 0.159 |
| FIN2 | 0.133 | 0.028 | 4.674 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.078 | 0.034 | -2.304 | 0.021 |
| AGE1 | -0.001 | 0.029 | -0.030 | 0.976 |
| EDUCATION\_ | -0.031 | 0.037 | -0.852 | 0.394 |
| EDUCATION\_ | 0.017 | 0.036 | 0.468 | 0.640 |
| UNEMPLOYED | 0.018 | 0.033 | 0.560 | 0.575 |
| UNEMPLOYED | 0.042 | 0.035 | 1.193 | 0.233 |
| FIN3 | 0.104 | 0.029 | 3.583 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.828 | 0.005 |
| AGE1 | 0.029 | 0.028 | 1.028 | 0.304 |
| EDUCATION\_ | 0.029 | 0.038 | 0.759 | 0.448 |
| EDUCATION\_ | -0.007 | 0.036 | -0.203 | 0.839 |
| UNEMPLOYED | 0.003 | 0.036 | 0.096 | 0.924 |
| UNEMPLOYED | 0.025 | 0.036 | 0.707 | 0.479 |
| FIN1 | 0.180 | 0.029 | 6.145 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.395 | 0.017 |
| AGE1 | 0.031 | 0.027 | 1.116 | 0.264 |
| EDUCATION\_ | 0.008 | 0.039 | 0.215 | 0.829 |
| EDUCATION\_ | -0.005 | 0.040 | -0.116 | 0.907 |
| UNEMPLOYED | -0.073 | 0.034 | -2.127 | 0.033 |
| UNEMPLOYED | 0.035 | 0.035 | 1.004 | 0.316 |
| FIN2 | 0.166 | 0.030 | 5.433 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.302 | 0.193 |
| AGE1 | 0.018 | 0.027 | 0.676 | 0.499 |
| EDUCATION\_ | 0.011 | 0.038 | 0.286 | 0.775 |
| EDUCATION\_ | 0.021 | 0.036 | 0.588 | 0.557 |
| UNEMPLOYED | -0.012 | 0.032 | -0.382 | 0.702 |
| UNEMPLOYED | 0.056 | 0.032 | 1.732 | 0.083 |
| FIN3 | 0.221 | 0.029 | 7.650 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.723 | 0.000 |
| AGE1 | 0.056 | 0.029 | 1.898 | 0.058 |
| EDUCATION\_ | -0.036 | 0.038 | -0.935 | 0.350 |
| EDUCATION\_ | 0.036 | 0.037 | 0.955 | 0.340 |
| UNEMPLOYED | 0.010 | 0.034 | 0.294 | 0.769 |
| UNEMPLOYED | 0.074 | 0.035 | 2.116 | 0.034 |
| FIN1 | 0.147 | 0.028 | 5.235 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.416 | 0.001 |
| AGE1 | 0.049 | 0.027 | 1.818 | 0.069 |
| EDUCATION\_ | -0.009 | 0.037 | -0.243 | 0.808 |
| EDUCATION\_ | 0.024 | 0.037 | 0.628 | 0.530 |
| UNEMPLOYED | 0.007 | 0.034 | 0.190 | 0.849 |
| UNEMPLOYED | -0.001 | 0.034 | -0.017 | 0.987 |
| FIN2 | 0.135 | 0.026 | 5.129 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.073 | 0.032 | -2.253 | 0.024 |
| AGE1 | 0.048 | 0.027 | 1.795 | 0.073 |
| EDUCATION\_ | 0.004 | 0.037 | 0.097 | 0.923 |
| EDUCATION\_ | 0.013 | 0.037 | 0.359 | 0.719 |
| UNEMPLOYED | -0.021 | 0.033 | -0.643 | 0.520 |
| UNEMPLOYED | 0.051 | 0.032 | 1.591 | 0.112 |
| FIN3 | 0.133 | 0.030 | 4.439 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.376 | 0.045 | 8.329 | 0.000 |
| RIM | 0.349 | 0.048 | 7.252 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.541 | 0.043 | 12.485 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.032 | 0.054 | 0.595 | 0.552 |
| WM1 | 0.100 | 0.061 | 1.635 | 0.102 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.207 | 0.071 | 2.908 | 0.004 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.179 | 0.049 | 3.682 | 0.000 |
| WM2 | 0.146 | 0.043 | 3.398 | 0.001 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.323 | 0.037 | 8.659 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.179 | 0.049 | 3.682 | 0.000 |
| WM3 | 0.146 | 0.043 | 3.398 | 0.001 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.323 | 0.037 | 8.659 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.085 | 0.932 |
| EDUCATION\_ | -0.077 | 0.032 | -2.386 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.473 | 0.141 |
| UNEMPLOYED | -0.016 | 0.032 | -0.484 | 0.628 |
| UNEMPLOYED | -0.014 | 0.033 | -0.416 | 0.678 |
| FIN1 | 0.035 | 0.032 | 1.078 | 0.281 |
| FIN2 | -0.003 | 0.033 | -0.084 | 0.933 |
| FIN3 | 0.014 | 0.033 | 0.433 | 0.665 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.439 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.186 | 0.236 |
| UNEMPLOYED | 0.068 | 0.031 | 2.232 | 0.026 |
| UNEMPLOYED | 0.014 | 0.032 | 0.446 | 0.656 |
| FIN1 | -0.014 | 0.032 | -0.425 | 0.671 |
| FIN2 | -0.025 | 0.032 | -0.785 | 0.432 |
| FIN3 | -0.029 | 0.032 | -0.907 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.542 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.359 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.839 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.453 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.211 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.035 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.180 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.459 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.311 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.849 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.015 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.475 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.098 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.953 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.985 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.376 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.108 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.766 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.282 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.863 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.383 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.930 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.493 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.380 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.172 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.555 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.502 | 0.000 |
| FIN1 | 4.404 | 0.092 | 48.118 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.385 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.316 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.284 | 0.960 | -0.296 | 0.767 |
| X2 | -0.286 | 0.965 | -0.296 | 0.767 |
| X3 | -0.287 | 0.967 | -0.297 | 0.767 |
| Y1 | -1.700 | 0.932 | -1.825 | 0.068 |
| Y2 | -1.634 | 0.900 | -1.815 | 0.069 |
| Y3 | -1.622 | 0.893 | -1.816 | 0.069 |
| M1 | -2.335 | 0.979 | -2.384 | 0.017 |
| M2 | -2.135 | 0.898 | -2.377 | 0.017 |
| M3 | -2.124 | 0.893 | -2.378 | 0.017 |

# 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 | 63.985 | 0.000 |
| WX3 | 0.988 | 0.018 | 55.062 | 0.000 |
| WY2 | 0.994 | 0.011 | 89.442 | 0.000 |
| WY3 | 0.991 | 0.016 | 63.007 | 0.000 |
| WM2 | 0.941 | 0.027 | 34.308 | 0.000 |
| WM3 | 0.912 | 0.035 | 26.199 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.795 | 0.017 | 47.820 | 0.000 |
| X2 | 0.799 | 0.019 | 43.125 | 0.000 |
| X3 | 0.801 | 0.019 | 43.059 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.741 | 0.022 | 33.024 | 0.000 |
| Y2 | 0.713 | 0.025 | 29.045 | 0.000 |
| Y3 | 0.707 | 0.025 | 27.973 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.769 | 0.029 | 26.553 | 0.000 |
| M2 | 0.704 | 0.024 | 29.313 | 0.000 |
| M3 | 0.700 | 0.025 | 27.839 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.588 | 0.022 | 27.142 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.582 | 0.025 | 23.601 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.584 | 0.025 | 23.160 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.639 | 0.025 | 25.976 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.671 | 0.026 | 26.091 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.667 | 0.026 | 25.758 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.605 | 0.036 | 16.874 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.687 | 0.024 | 28.990 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.694 | 0.025 | 28.040 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.000 | 0.076 | 0.004 | 0.997 |
| WX1 | 0.022 | 0.049 | 0.444 | 0.657 |
| WM1 | 0.073 | 0.051 | 1.436 | 0.151 |
| WY3 ON |  |  |  |  |
| WY2 | 0.000 | 0.082 | 0.004 | 0.997 |
| WX2 | 0.022 | 0.049 | 0.441 | 0.659 |
| WM2 | 0.090 | 0.063 | 1.439 | 0.150 |
| WX2 ON |  |  |  |  |
| WX1 | 0.096 | 0.068 | 1.428 | 0.153 |
| WY1 | 0.033 | 0.043 | 0.778 | 0.437 |
| WM1 | 0.002 | 0.042 | 0.052 | 0.959 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.069 | 1.380 | 0.167 |
| WY2 | 0.037 | 0.047 | 0.770 | 0.441 |
| WM2 | 0.003 | 0.052 | 0.052 | 0.959 |
| WM2 ON |  |  |  |  |
| WM1 | 0.237 | 0.053 | 4.491 | 0.000 |
| WX1 | -0.016 | 0.041 | -0.388 | 0.698 |
| WY1 | 0.023 | 0.038 | 0.595 | 0.552 |
| WM3 ON |  |  |  |  |
| WM2 | 0.290 | 0.057 | 5.114 | 0.000 |
| WX2 | -0.015 | 0.039 | -0.389 | 0.697 |
| WY2 | 0.025 | 0.041 | 0.595 | 0.552 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.103 | 0.033 | -3.101 | 0.002 |
| AGE1 | -0.002 | 0.029 | -0.076 | 0.940 |
| EDUCATION\_ | -0.025 | 0.037 | -0.674 | 0.500 |
| EDUCATION\_ | 0.025 | 0.036 | 0.694 | 0.488 |
| UNEMPLOYED | -0.005 | 0.031 | -0.151 | 0.880 |
| UNEMPLOYED | 0.019 | 0.033 | 0.590 | 0.555 |
| FIN1 | 0.108 | 0.028 | 3.827 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.062 | 0.034 | -1.809 | 0.070 |
| AGE1 | -0.006 | 0.029 | -0.221 | 0.825 |
| EDUCATION\_ | -0.036 | 0.037 | -0.984 | 0.325 |
| EDUCATION\_ | 0.025 | 0.038 | 0.652 | 0.514 |
| UNEMPLOYED | -0.002 | 0.031 | -0.079 | 0.937 |
| UNEMPLOYED | 0.050 | 0.035 | 1.410 | 0.159 |
| FIN2 | 0.133 | 0.028 | 4.674 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.078 | 0.034 | -2.304 | 0.021 |
| AGE1 | -0.001 | 0.029 | -0.030 | 0.976 |
| EDUCATION\_ | -0.031 | 0.037 | -0.852 | 0.394 |
| EDUCATION\_ | 0.017 | 0.036 | 0.468 | 0.640 |
| UNEMPLOYED | 0.018 | 0.033 | 0.560 | 0.575 |
| UNEMPLOYED | 0.042 | 0.035 | 1.193 | 0.233 |
| FIN3 | 0.104 | 0.029 | 3.583 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.828 | 0.005 |
| AGE1 | 0.029 | 0.028 | 1.028 | 0.304 |
| EDUCATION\_ | 0.029 | 0.038 | 0.759 | 0.448 |
| EDUCATION\_ | -0.007 | 0.036 | -0.203 | 0.839 |
| UNEMPLOYED | 0.003 | 0.036 | 0.096 | 0.924 |
| UNEMPLOYED | 0.025 | 0.036 | 0.707 | 0.479 |
| FIN1 | 0.180 | 0.029 | 6.145 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.395 | 0.017 |
| AGE1 | 0.031 | 0.027 | 1.116 | 0.264 |
| EDUCATION\_ | 0.008 | 0.039 | 0.215 | 0.829 |
| EDUCATION\_ | -0.005 | 0.040 | -0.116 | 0.907 |
| UNEMPLOYED | -0.073 | 0.034 | -2.127 | 0.033 |
| UNEMPLOYED | 0.035 | 0.035 | 1.004 | 0.316 |
| FIN2 | 0.166 | 0.030 | 5.433 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.302 | 0.193 |
| AGE1 | 0.018 | 0.027 | 0.676 | 0.499 |
| EDUCATION\_ | 0.011 | 0.038 | 0.286 | 0.775 |
| EDUCATION\_ | 0.021 | 0.036 | 0.588 | 0.557 |
| UNEMPLOYED | -0.012 | 0.032 | -0.382 | 0.702 |
| UNEMPLOYED | 0.056 | 0.032 | 1.732 | 0.083 |
| FIN3 | 0.221 | 0.029 | 7.650 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.723 | 0.000 |
| AGE1 | 0.056 | 0.029 | 1.898 | 0.058 |
| EDUCATION\_ | -0.036 | 0.038 | -0.935 | 0.350 |
| EDUCATION\_ | 0.036 | 0.037 | 0.955 | 0.340 |
| UNEMPLOYED | 0.010 | 0.034 | 0.294 | 0.769 |
| UNEMPLOYED | 0.074 | 0.035 | 2.116 | 0.034 |
| FIN1 | 0.147 | 0.028 | 5.235 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.416 | 0.001 |
| AGE1 | 0.049 | 0.027 | 1.818 | 0.069 |
| EDUCATION\_ | -0.009 | 0.037 | -0.243 | 0.808 |
| EDUCATION\_ | 0.024 | 0.037 | 0.628 | 0.530 |
| UNEMPLOYED | 0.007 | 0.034 | 0.190 | 0.849 |
| UNEMPLOYED | -0.001 | 0.034 | -0.017 | 0.987 |
| FIN2 | 0.135 | 0.026 | 5.129 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.073 | 0.032 | -2.253 | 0.024 |
| AGE1 | 0.048 | 0.027 | 1.795 | 0.073 |
| EDUCATION\_ | 0.004 | 0.037 | 0.097 | 0.923 |
| EDUCATION\_ | 0.013 | 0.037 | 0.359 | 0.719 |
| UNEMPLOYED | -0.021 | 0.033 | -0.643 | 0.520 |
| UNEMPLOYED | 0.051 | 0.032 | 1.591 | 0.112 |
| FIN3 | 0.133 | 0.030 | 4.439 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.376 | 0.045 | 8.329 | 0.000 |
| RIM | 0.349 | 0.048 | 7.252 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.541 | 0.043 | 12.485 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.032 | 0.054 | 0.595 | 0.552 |
| WM1 | 0.100 | 0.061 | 1.635 | 0.102 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.207 | 0.071 | 2.908 | 0.004 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.179 | 0.049 | 3.682 | 0.000 |
| WM2 | 0.146 | 0.043 | 3.398 | 0.001 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.323 | 0.037 | 8.659 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.179 | 0.049 | 3.682 | 0.000 |
| WM3 | 0.146 | 0.043 | 3.398 | 0.001 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.323 | 0.037 | 8.659 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.085 | 0.932 |
| EDUCATION\_ | -0.077 | 0.032 | -2.386 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.473 | 0.141 |
| UNEMPLOYED | -0.016 | 0.032 | -0.484 | 0.628 |
| UNEMPLOYED | -0.014 | 0.033 | -0.416 | 0.678 |
| FIN1 | 0.035 | 0.032 | 1.078 | 0.281 |
| FIN2 | -0.003 | 0.033 | -0.084 | 0.933 |
| FIN3 | 0.014 | 0.033 | 0.433 | 0.665 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.439 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.186 | 0.236 |
| UNEMPLOYED | 0.068 | 0.031 | 2.232 | 0.026 |
| UNEMPLOYED | 0.014 | 0.032 | 0.446 | 0.656 |
| FIN1 | -0.014 | 0.032 | -0.425 | 0.671 |
| FIN2 | -0.025 | 0.032 | -0.785 | 0.432 |
| FIN3 | -0.029 | 0.032 | -0.907 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.542 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.359 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.839 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.453 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.211 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.035 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.180 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.459 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.311 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.849 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.015 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.475 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.098 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.953 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.985 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.376 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.108 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.766 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.282 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.863 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.383 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.930 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.493 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.380 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.172 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.555 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.502 | 0.000 |
| FIN1 | 4.404 | 0.092 | 48.118 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.385 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.316 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.284 | 0.960 | -0.296 | 0.767 |
| X2 | -0.286 | 0.965 | -0.296 | 0.767 |
| X3 | -0.287 | 0.967 | -0.297 | 0.767 |
| Y1 | -1.700 | 0.932 | -1.825 | 0.068 |
| Y2 | -1.634 | 0.900 | -1.815 | 0.069 |
| Y3 | -1.622 | 0.893 | -1.816 | 0.069 |
| M1 | -2.335 | 0.979 | -2.384 | 0.017 |
| M2 | -2.135 | 0.898 | -2.377 | 0.017 |
| M3 | -2.124 | 0.893 | -2.378 | 0.017 |

# 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 | 63.985 | 0.000 |
| WX3 | 0.988 | 0.018 | 55.062 | 0.000 |
| WY2 | 0.994 | 0.011 | 89.442 | 0.000 |
| WY3 | 0.991 | 0.016 | 63.007 | 0.000 |
| WM2 | 0.941 | 0.027 | 34.308 | 0.000 |
| WM3 | 0.912 | 0.035 | 26.199 | 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 | 0.692 | 0.489 |
| WX3 | 0.012 | 0.018 | 0.653 | 0.514 |
| WY2 | 0.006 | 0.011 | 0.551 | 0.582 |
| WY3 | 0.009 | 0.016 | 0.585 | 0.558 |
| WM2 | 0.059 | 0.027 | 2.134 | 0.033 |
| WM3 | 0.088 | 0.035 | 2.532 | 0.011 |

# CONFIDENCE INTERVALS OF MODEL RESULTS

| **Parameter** | **Lower\_.5** | **Lower\_2.5** | **Lower\_5** | **Estimate** | **Upper\_5** | **Upper\_2.5** | **Upper\_.5** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| RIX BY |  |  |  |  |  |  |  |
| X1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| X2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| X3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| RIY BY |  |  |  |  |  |  |  |
| Y1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Y2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Y3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| RIM BY |  |  |  |  |  |  |  |
| M1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| M2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| M3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WX1 BY |  |  |  |  |  |  |  |
| X1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WX2 BY |  |  |  |  |  |  |  |
| X2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WX3 BY |  |  |  |  |  |  |  |
| X3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WY1 BY |  |  |  |  |  |  |  |
| Y1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WY2 BY |  |  |  |  |  |  |  |
| Y2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WY3 BY |  |  |  |  |  |  |  |
| Y3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WM1 BY |  |  |  |  |  |  |  |
| M1 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WM2 BY |  |  |  |  |  |  |  |
| M2 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WM3 BY |  |  |  |  |  |  |  |
| M3 |  | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| WY2 ON |  |  |  |  |  |  |  |
| WY1 |  | -0.192 | -0.153 | -0.130 | 0.000 | 0.141 | 0.167 |
| WX1 |  | -0.096 | -0.068 | -0.054 | 0.019 | 0.089 | 0.102 |
| WM1 |  | -0.074 | -0.038 | -0.017 | 0.088 | 0.184 | 0.201 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.192 | -0.153 | -0.130 | 0.000 | 0.141 | 0.167 |
| WX2 |  | -0.096 | -0.068 | -0.054 | 0.019 | 0.089 | 0.102 |
| WM2 |  | -0.074 | -0.038 | -0.017 | 0.088 | 0.184 | 0.201 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.067 | -0.029 | -0.013 | 0.095 | 0.216 | 0.239 |
| WY1 |  | -0.099 | -0.068 | -0.048 | 0.041 | 0.128 | 0.146 |
| WM1 |  | -0.145 | -0.109 | -0.090 | 0.003 | 0.097 | 0.115 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.067 | -0.029 | -0.013 | 0.095 | 0.216 | 0.239 |
| WY2 |  | -0.099 | -0.068 | -0.048 | 0.041 | 0.128 | 0.146 |
| WM2 |  | -0.145 | -0.109 | -0.090 | 0.003 | 0.097 | 0.115 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.143 | 0.181 | 0.200 | 0.294 | 0.394 | 0.414 |
| WX1 |  | -0.109 | -0.085 | -0.074 | -0.014 | 0.045 | 0.057 |
| WY1 |  | -0.088 | -0.060 | -0.046 | 0.026 | 0.095 | 0.108 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.143 | 0.181 | 0.200 | 0.294 | 0.394 | 0.414 |
| WX2 |  | -0.109 | -0.085 | -0.074 | -0.014 | 0.045 | 0.057 |
| WY2 |  | -0.088 | -0.060 | -0.046 | 0.026 | 0.095 | 0.108 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.365 | -0.324 | -0.301 | -0.197 | -0.093 | -0.074 |
| AGE1 |  | -0.145 | -0.113 | -0.096 | -0.004 | 0.086 | 0.105 |
| EDUCATION\_ |  | -0.112 | -0.091 | -0.080 | -0.023 | 0.033 | 0.044 |
| EDUCATION\_ |  | -0.067 | -0.043 | -0.032 | 0.023 | 0.078 | 0.088 |
| UNEMPLOYED |  | -0.215 | -0.165 | -0.139 | -0.012 | 0.118 | 0.142 |
| UNEMPLOYED |  | -0.241 | -0.163 | -0.121 | 0.070 | 0.269 | 0.307 |
| FIN1 |  | 0.040 | 0.056 | 0.066 | 0.116 | 0.166 | 0.176 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.287 | -0.244 | -0.224 | -0.117 | -0.009 | 0.009 |
| AGE1 |  | -0.153 | -0.120 | -0.102 | -0.012 | 0.077 | 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 | 0.147 |
| UNEMPLOYED |  | -0.157 | -0.078 | -0.035 | 0.178 | 0.386 | 0.425 |
| FIN2 |  | 0.066 | 0.085 | 0.093 | 0.146 | 0.197 | 0.206 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.317 | -0.275 | -0.255 | -0.149 | -0.043 | -0.022 |
| AGE1 |  | -0.144 | -0.111 | -0.093 | -0.002 | 0.089 | 0.106 |
| EDUCATION\_ |  | -0.117 | -0.097 | -0.086 | -0.029 | 0.027 | 0.037 |
| EDUCATION\_ |  | -0.071 | -0.050 | -0.039 | 0.016 | 0.071 | 0.081 |
| UNEMPLOYED |  | -0.169 | -0.117 | -0.091 | 0.046 | 0.182 | 0.206 |
| UNEMPLOYED |  | -0.184 | -0.098 | -0.055 | 0.149 | 0.358 | 0.399 |
| FIN3 |  | 0.028 | 0.049 | 0.058 | 0.109 | 0.159 | 0.169 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.216 | -0.202 | -0.128 | -0.053 | -0.040 |
| AGE1 |  | -0.064 | -0.037 | -0.025 | 0.040 | 0.104 | 0.116 |
| EDUCATION\_ |  | -0.048 | -0.032 | -0.023 | 0.020 | 0.063 | 0.072 |
| EDUCATION\_ |  | -0.068 | -0.051 | -0.044 | -0.005 | 0.035 | 0.043 |
| UNEMPLOYED |  | -0.171 | -0.125 | -0.104 | 0.006 | 0.114 | 0.135 |
| UNEMPLOYED |  | -0.186 | -0.124 | -0.093 | 0.067 | 0.222 | 0.252 |
| FIN1 |  | 0.082 | 0.097 | 0.105 | 0.142 | 0.179 | 0.186 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.242 | -0.213 | -0.196 | -0.117 | -0.037 | -0.021 |
| AGE1 |  | -0.060 | -0.034 | -0.022 | 0.044 | 0.109 | 0.122 |
| EDUCATION\_ |  | -0.068 | -0.050 | -0.040 | 0.006 | 0.051 | 0.059 |
| EDUCATION\_ |  | -0.077 | -0.059 | -0.049 | -0.003 | 0.044 | 0.053 |
| UNEMPLOYED |  | -0.319 | -0.272 | -0.250 | -0.142 | -0.031 | -0.012 |
| UNEMPLOYED |  | -0.158 | -0.098 | -0.064 | 0.097 | 0.260 | 0.287 |
| FIN2 |  | 0.074 | 0.090 | 0.098 | 0.140 | 0.183 | 0.190 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.177 | -0.152 | -0.138 | -0.061 | 0.015 | 0.029 |
| AGE1 |  | -0.075 | -0.051 | -0.038 | 0.026 | 0.090 | 0.103 |
| EDUCATION\_ |  | -0.065 | -0.048 | -0.039 | 0.008 | 0.053 | 0.062 |
| EDUCATION\_ |  | -0.051 | -0.035 | -0.027 | 0.015 | 0.057 | 0.065 |
| UNEMPLOYED |  | -0.189 | -0.147 | -0.127 | -0.024 | 0.078 | 0.096 |
| UNEMPLOYED |  | -0.081 | -0.023 | 0.005 | 0.154 | 0.298 | 0.325 |
| FIN3 |  | 0.120 | 0.135 | 0.142 | 0.180 | 0.220 | 0.227 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.270 | -0.240 | -0.226 | -0.156 | -0.088 | -0.074 |
| AGE1 |  | -0.026 | -0.003 | 0.010 | 0.074 | 0.139 | 0.152 |
| EDUCATION\_ |  | -0.088 | -0.074 | -0.065 | -0.024 | 0.018 | 0.026 |
| EDUCATION\_ |  | -0.041 | -0.024 | -0.017 | 0.023 | 0.062 | 0.070 |
| UNEMPLOYED |  | -0.141 | -0.102 | -0.081 | 0.018 | 0.117 | 0.135 |
| UNEMPLOYED |  | -0.042 | 0.014 | 0.041 | 0.186 | 0.332 | 0.358 |
| FIN1 |  | 0.057 | 0.070 | 0.076 | 0.111 | 0.146 | 0.152 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.273 | -0.246 | -0.232 | -0.154 | -0.081 | -0.066 |
| AGE1 |  | -0.027 | -0.007 | 0.007 | 0.071 | 0.136 | 0.148 |
| EDUCATION\_ |  | -0.074 | -0.059 | -0.049 | -0.006 | 0.038 | 0.046 |
| EDUCATION\_ |  | -0.052 | -0.036 | -0.028 | 0.017 | 0.060 | 0.068 |
| UNEMPLOYED |  | -0.163 | -0.117 | -0.096 | 0.013 | 0.122 | 0.145 |
| UNEMPLOYED |  | -0.249 | -0.187 | -0.154 | -0.002 | 0.155 | 0.185 |
| FIN2 |  | 0.058 | 0.071 | 0.078 | 0.114 | 0.151 | 0.158 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.236 | -0.202 | -0.188 | -0.107 | -0.030 | -0.014 |
| AGE1 |  | -0.030 | -0.007 | 0.006 | 0.070 | 0.135 | 0.148 |
| EDUCATION\_ |  | -0.066 | -0.051 | -0.042 | 0.003 | 0.046 | 0.055 |
| EDUCATION\_ |  | -0.060 | -0.044 | -0.034 | 0.010 | 0.053 | 0.062 |
| UNEMPLOYED |  | -0.207 | -0.173 | -0.150 | -0.042 | 0.064 | 0.085 |
| UNEMPLOYED |  | -0.104 | -0.036 | -0.005 | 0.142 | 0.287 | 0.313 |
| FIN3 |  | 0.044 | 0.060 | 0.068 | 0.109 | 0.150 | 0.158 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.088 | 0.100 | 0.105 | 0.136 | 0.167 | 0.173 |
| RIM |  | 0.076 | 0.088 | 0.093 | 0.125 | 0.155 | 0.162 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.091 | 0.102 | 0.107 | 0.133 | 0.157 | 0.162 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.026 | -0.018 | -0.014 | 0.007 | 0.028 | 0.032 |
| WM1 |  | -0.013 | -0.004 | -0.001 | 0.021 | 0.042 | 0.047 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.002 | 0.009 | 0.013 | 0.035 | 0.058 | 0.063 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.012 | 0.019 | 0.023 | 0.044 | 0.065 | 0.069 |
| WM2 |  | 0.008 | 0.014 | 0.018 | 0.036 | 0.053 | 0.057 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.044 | 0.051 | 0.054 | 0.071 | 0.085 | 0.088 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.012 | 0.019 | 0.023 | 0.044 | 0.065 | 0.069 |
| WM3 |  | 0.008 | 0.014 | 0.018 | 0.036 | 0.053 | 0.057 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.044 | 0.051 | 0.054 | 0.071 | 0.085 | 0.088 |
| 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 | 0.007 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.012 | -0.010 | -0.008 | -0.002 | 0.005 | 0.006 |
| FIN1 |  | -0.019 | -0.012 | -0.008 | 0.014 | 0.035 | 0.040 |
| FIN2 |  | -0.035 | -0.027 | -0.023 | -0.001 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.006 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.061 | -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 | -0.034 | -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 | 0.118 | 0.163 | 0.171 |
| FIN2 |  | 0.065 | 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 | -0.030 | -0.018 | -0.016 |
| FIN1 |  | 0.075 | 0.091 | 0.100 | 0.146 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.123 | 0.130 | 0.173 | 0.216 | 0.225 |
| 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 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.041 | -0.027 | -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 | 0.455 | 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 | 3.856 | 3.907 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.671 | 3.691 | 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 | 0.084 | 0.087 |
| FIN1 |  | 3.683 | 3.701 | 3.711 | 3.755 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.724 | 3.732 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.753 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.505 | -1.992 | -1.709 | -0.260 | 1.199 | 1.478 |
| X2 |  | -2.505 | -1.992 | -1.709 | -0.260 | 1.199 | 1.478 |
| X3 |  | -2.505 | -1.992 | -1.709 | -0.260 | 1.199 | 1.478 |
| Y1 |  | -2.777 | -2.371 | -2.160 | -1.144 | -0.097 | 0.101 |
| Y2 |  | -2.777 | -2.371 | -2.160 | -1.144 | -0.097 | 0.101 |
| Y3 |  | -2.777 | -2.371 | -2.160 | -1.144 | -0.097 | 0.101 |
| M1 |  | -3.133 | -2.746 | -2.544 | -1.498 | -0.464 | -0.261 |
| M2 |  | -3.133 | -2.746 | -2.544 | -1.498 | -0.464 | -0.261 |
| M3 |  | -3.133 | -2.746 | -2.544 | -1.498 | -0.464 | -0.261 |
| 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 |  | 0.657 | 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 | 0.803 | 0.814 |
| RIX |  | 0.440 | 0.460 | 0.470 | 0.528 | 0.573 | 0.582 |
| RIY |  | 0.195 | 0.207 | 0.213 | 0.249 | 0.279 | 0.285 |
| RIM |  | 0.182 | 0.197 | 0.205 | 0.244 | 0.273 | 0.279 |
| WX1 |  | 0.231 | 0.244 | 0.251 | 0.289 | 0.330 | 0.339 |
| WY1 |  | 0.142 | 0.152 | 0.157 | 0.185 | 0.215 | 0.222 |
| WM1 |  | 0.108 | 0.118 | 0.123 | 0.151 | 0.185 | 0.193 |
| 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 | 0.233 | 0.239 | 0.277 | 0.311 | 0.319 |
| WX3 |  | 0.220 | 0.233 | 0.239 | 0.277 | 0.311 | 0.319 |
| WY2 |  | 0.170 | 0.181 | 0.186 | 0.219 | 0.249 | 0.255 |
| WY3 |  | 0.170 | 0.181 | 0.186 | 0.219 | 0.249 | 0.255 |
| WM2 |  | 0.188 | 0.195 | 0.198 | 0.219 | 0.235 | 0.239 |
| WM3 |  | 0.188 | 0.195 | 0.198 | 0.219 | 0.235 | 0.239 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.001 | 0.004 | -0.315 | 0.753 | -0.011 | 0.006 |