# 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 | -0.024 | 0.079 | -0.309 | 0.757 |
| WX1 | -0.002 | 0.038 | -0.061 | 0.951 |
| WM1 | 0.064 | 0.067 | 0.960 | 0.337 |
| WY3 ON |  |  |  |  |
| WY2 | -0.024 | 0.079 | -0.309 | 0.757 |
| WX2 | -0.002 | 0.038 | -0.061 | 0.951 |
| WM2 | 0.064 | 0.067 | 0.960 | 0.337 |
| WX2 ON |  |  |  |  |
| WX1 | 0.125 | 0.071 | 1.760 | 0.078 |
| WY1 | 0.042 | 0.065 | 0.649 | 0.516 |
| WM1 | 0.190 | 0.094 | 2.013 | 0.044 |
| WX3 ON |  |  |  |  |
| WX2 | 0.125 | 0.071 | 1.760 | 0.078 |
| WY2 | 0.042 | 0.065 | 0.649 | 0.516 |
| WM2 | 0.190 | 0.094 | 2.013 | 0.044 |
| WM2 ON |  |  |  |  |
| WM1 | 0.207 | 0.063 | 3.294 | 0.001 |
| WX1 | 0.010 | 0.028 | 0.350 | 0.726 |
| WY1 | 0.042 | 0.035 | 1.186 | 0.236 |
| WM3 ON |  |  |  |  |
| WM2 | 0.207 | 0.063 | 3.294 | 0.001 |
| WX2 | 0.010 | 0.028 | 0.350 | 0.726 |
| WY2 | 0.042 | 0.035 | 1.186 | 0.236 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.511 | 0.061 | 8.336 | 0.000 |
| AGE1 | 0.057 | 0.052 | 1.090 | 0.276 |
| EDUCATION\_ | 0.022 | 0.034 | 0.643 | 0.520 |
| EDUCATION\_ | 0.060 | 0.032 | 1.883 | 0.060 |
| UNEMPLOYED | -0.016 | 0.080 | -0.196 | 0.844 |
| UNEMPLOYED | 0.125 | 0.103 | 1.214 | 0.225 |
| FIN1 | 0.056 | 0.031 | 1.794 | 0.073 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.362 | 0.062 | 5.808 | 0.000 |
| AGE1 | 0.051 | 0.052 | 0.975 | 0.330 |
| EDUCATION\_ | 0.033 | 0.036 | 0.914 | 0.361 |
| EDUCATION\_ | 0.051 | 0.035 | 1.470 | 0.142 |
| UNEMPLOYED | 0.054 | 0.081 | 0.673 | 0.501 |
| UNEMPLOYED | 0.100 | 0.106 | 0.941 | 0.347 |
| FIN2 | 0.100 | 0.034 | 2.964 | 0.003 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.370 | 0.062 | 6.006 | 0.000 |
| AGE1 | 0.055 | 0.052 | 1.059 | 0.290 |
| EDUCATION\_ | 0.056 | 0.036 | 1.549 | 0.121 |
| EDUCATION\_ | 0.040 | 0.035 | 1.171 | 0.242 |
| UNEMPLOYED | 0.073 | 0.082 | 0.889 | 0.374 |
| UNEMPLOYED | 0.071 | 0.104 | 0.684 | 0.494 |
| FIN3 | 0.070 | 0.035 | 1.999 | 0.046 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.045 | -2.833 | 0.005 |
| AGE1 | 0.044 | 0.039 | 1.130 | 0.259 |
| EDUCATION\_ | 0.020 | 0.026 | 0.767 | 0.443 |
| EDUCATION\_ | -0.005 | 0.024 | -0.198 | 0.843 |
| UNEMPLOYED | 0.006 | 0.067 | 0.094 | 0.925 |
| UNEMPLOYED | 0.071 | 0.095 | 0.746 | 0.456 |
| FIN1 | 0.144 | 0.023 | 6.296 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.049 | -2.375 | 0.018 |
| AGE1 | 0.048 | 0.040 | 1.197 | 0.231 |
| EDUCATION\_ | 0.006 | 0.028 | 0.211 | 0.833 |
| EDUCATION\_ | -0.004 | 0.028 | -0.129 | 0.897 |
| UNEMPLOYED | -0.141 | 0.067 | -2.109 | 0.035 |
| UNEMPLOYED | 0.101 | 0.097 | 1.035 | 0.301 |
| FIN2 | 0.147 | 0.026 | 5.659 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.060 | 0.047 | -1.290 | 0.197 |
| AGE1 | 0.030 | 0.039 | 0.769 | 0.442 |
| EDUCATION\_ | 0.008 | 0.028 | 0.301 | 0.764 |
| EDUCATION\_ | 0.014 | 0.025 | 0.553 | 0.580 |
| UNEMPLOYED | -0.023 | 0.062 | -0.361 | 0.718 |
| UNEMPLOYED | 0.157 | 0.089 | 1.765 | 0.078 |
| FIN3 | 0.185 | 0.024 | 7.705 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.031 | -0.739 | 0.460 |
| AGE1 | 0.046 | 0.028 | 1.665 | 0.096 |
| EDUCATION\_ | -0.033 | 0.019 | -1.744 | 0.081 |
| EDUCATION\_ | 0.007 | 0.018 | 0.380 | 0.704 |
| UNEMPLOYED | 0.013 | 0.045 | 0.277 | 0.781 |
| UNEMPLOYED | 0.116 | 0.062 | 1.867 | 0.062 |
| FIN1 | 0.096 | 0.016 | 5.840 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.033 | -2.007 | 0.045 |
| AGE1 | 0.047 | 0.028 | 1.719 | 0.086 |
| EDUCATION\_ | -0.025 | 0.020 | -1.245 | 0.213 |
| EDUCATION\_ | -0.001 | 0.020 | -0.072 | 0.943 |
| UNEMPLOYED | -0.021 | 0.050 | -0.414 | 0.679 |
| UNEMPLOYED | -0.020 | 0.063 | -0.318 | 0.750 |
| FIN2 | 0.101 | 0.018 | 5.501 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.499 | 0.618 |
| AGE1 | 0.041 | 0.028 | 1.487 | 0.137 |
| EDUCATION\_ | -0.022 | 0.021 | -1.035 | 0.301 |
| EDUCATION\_ | 0.013 | 0.021 | 0.618 | 0.536 |
| UNEMPLOYED | 0.002 | 0.050 | 0.038 | 0.970 |
| UNEMPLOYED | 0.066 | 0.063 | 1.047 | 0.295 |
| FIN3 | 0.099 | 0.020 | 4.963 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.049 | 0.018 | 2.635 | 0.008 |
| RIM | 0.059 | 0.015 | 3.997 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.102 | 0.011 | 9.504 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.034 | 0.014 | 2.383 | 0.017 |
| WM1 | 0.051 | 0.012 | 4.173 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.033 | 0.008 | 3.904 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.041 | 0.015 | 2.759 | 0.006 |
| WM2 | 0.058 | 0.011 | 5.477 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.052 | 0.008 | 6.781 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.041 | 0.015 | 2.759 | 0.006 |
| WM3 | 0.058 | 0.011 | 5.477 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.052 | 0.008 | 6.781 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.079 | 0.937 |
| EDUCATION\_ | -0.036 | 0.015 | -2.387 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.473 | 0.141 |
| UNEMPLOYED | -0.003 | 0.006 | -0.483 | 0.629 |
| UNEMPLOYED | -0.002 | 0.004 | -0.408 | 0.683 |
| FIN1 | 0.014 | 0.013 | 1.050 | 0.294 |
| FIN2 | -0.001 | 0.013 | -0.080 | 0.936 |
| FIN3 | 0.006 | 0.014 | 0.430 | 0.667 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.448 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.175 | 0.240 |
| UNEMPLOYED | 0.012 | 0.005 | 2.223 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.431 | 0.667 |
| FIN1 | -0.006 | 0.013 | -0.419 | 0.675 |
| FIN2 | -0.010 | 0.013 | -0.794 | 0.427 |
| FIN3 | -0.012 | 0.014 | -0.908 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.923 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.487 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.749 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.374 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.124 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.984 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.929 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.104 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.257 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.618 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.808 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.267 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.038 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.918 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.877 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.187 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.971 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.658 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.355 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.213 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.503 | 0.024 | 20.752 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.397 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.222 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.303 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.440 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.355 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.376 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.582 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.412 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.762 | 0.840 | -2.098 | 0.036 |
| X2 | -1.762 | 0.840 | -2.098 | 0.036 |
| X3 | -1.762 | 0.840 | -2.098 | 0.036 |
| Y1 | -1.221 | 0.634 | -1.924 | 0.054 |
| Y2 | -1.221 | 0.634 | -1.924 | 0.054 |
| Y3 | -1.221 | 0.634 | -1.924 | 0.054 |
| M1 | -0.981 | 0.441 | -2.223 | 0.026 |
| M2 | -0.981 | 0.441 | -2.223 | 0.026 |
| M3 | -0.981 | 0.441 | -2.223 | 0.026 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.293 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.733 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.650 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.937 | 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 | 26.411 | 0.000 |
| FIN2 | 0.683 | 0.027 | 25.732 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.568 | 0.000 |
| RIX | 0.410 | 0.036 | 11.282 | 0.000 |
| RIY | 0.256 | 0.020 | 12.822 | 0.000 |
| RIM | 0.120 | 0.010 | 11.840 | 0.000 |
| WX1 | 0.380 | 0.038 | 9.954 | 0.000 |
| WY1 | 0.187 | 0.017 | 10.725 | 0.000 |
| WM1 | 0.087 | 0.009 | 9.508 | 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 | 0.388 | 0.027 | 14.198 | 0.000 |
| WX3 | 0.388 | 0.027 | 14.198 | 0.000 |
| WY2 | 0.211 | 0.018 | 11.833 | 0.000 |
| WY3 | 0.211 | 0.018 | 11.833 | 0.000 |
| WM2 | 0.140 | 0.007 | 19.996 | 0.000 |
| WM3 | 0.140 | 0.007 | 19.996 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.692 | 0.029 | 23.856 | 0.000 |
| X2 | 0.693 | 0.028 | 24.876 | 0.000 |
| X3 | 0.692 | 0.029 | 24.173 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.744 | 0.021 | 34.977 | 0.000 |
| Y2 | 0.724 | 0.023 | 31.060 | 0.000 |
| Y3 | 0.718 | 0.024 | 30.204 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.746 | 0.027 | 27.486 | 0.000 |
| M2 | 0.662 | 0.023 | 28.351 | 0.000 |
| M3 | 0.659 | 0.025 | 26.638 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.665 | 0.028 | 23.888 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.685 | 0.028 | 24.436 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.687 | 0.028 | 24.232 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.636 | 0.023 | 27.097 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.657 | 0.025 | 26.413 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.653 | 0.025 | 26.356 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.637 | 0.030 | 20.975 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.729 | 0.021 | 34.827 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.733 | 0.022 | 33.532 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.023 | 0.075 | -0.308 | 0.758 |
| WX1 | -0.003 | 0.051 | -0.061 | 0.951 |
| WM1 | 0.041 | 0.043 | 0.953 | 0.341 |
| WY3 ON |  |  |  |  |
| WY2 | -0.024 | 0.079 | -0.310 | 0.757 |
| WX2 | -0.003 | 0.052 | -0.062 | 0.951 |
| WM2 | 0.053 | 0.056 | 0.959 | 0.338 |
| WX2 ON |  |  |  |  |
| WX1 | 0.121 | 0.069 | 1.761 | 0.078 |
| WY1 | 0.029 | 0.044 | 0.651 | 0.515 |
| WM1 | 0.088 | 0.045 | 1.965 | 0.049 |
| WX3 ON |  |  |  |  |
| WX2 | 0.124 | 0.070 | 1.764 | 0.078 |
| WY2 | 0.030 | 0.047 | 0.649 | 0.516 |
| WM2 | 0.114 | 0.056 | 2.032 | 0.042 |
| WM2 ON |  |  |  |  |
| WM1 | 0.161 | 0.051 | 3.157 | 0.002 |
| WX1 | 0.016 | 0.046 | 0.348 | 0.728 |
| WY1 | 0.047 | 0.040 | 1.193 | 0.233 |
| WM3 ON |  |  |  |  |
| WM2 | 0.205 | 0.061 | 3.352 | 0.001 |
| WX2 | 0.016 | 0.047 | 0.348 | 0.728 |
| WY2 | 0.050 | 0.042 | 1.178 | 0.239 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.264 | 0.030 | 8.830 | 0.000 |
| AGE1 | 0.030 | 0.027 | 1.090 | 0.276 |
| EDUCATION\_ | 0.023 | 0.035 | 0.646 | 0.519 |
| EDUCATION\_ | 0.065 | 0.034 | 1.888 | 0.059 |
| UNEMPLOYED | -0.006 | 0.031 | -0.197 | 0.844 |
| UNEMPLOYED | 0.034 | 0.028 | 1.226 | 0.220 |
| FIN1 | 0.052 | 0.029 | 1.805 | 0.071 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.187 | 0.031 | 5.959 | 0.000 |
| AGE1 | 0.027 | 0.027 | 0.975 | 0.330 |
| EDUCATION\_ | 0.035 | 0.038 | 0.914 | 0.360 |
| EDUCATION\_ | 0.055 | 0.037 | 1.475 | 0.140 |
| UNEMPLOYED | 0.021 | 0.032 | 0.675 | 0.500 |
| UNEMPLOYED | 0.028 | 0.029 | 0.947 | 0.343 |
| FIN2 | 0.090 | 0.030 | 2.980 | 0.003 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.191 | 0.031 | 6.145 | 0.000 |
| AGE1 | 0.029 | 0.027 | 1.060 | 0.289 |
| EDUCATION\_ | 0.059 | 0.038 | 1.551 | 0.121 |
| EDUCATION\_ | 0.043 | 0.037 | 1.173 | 0.241 |
| UNEMPLOYED | 0.028 | 0.032 | 0.891 | 0.373 |
| UNEMPLOYED | 0.020 | 0.028 | 0.690 | 0.490 |
| FIN3 | 0.065 | 0.032 | 2.013 | 0.044 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.090 | 0.032 | -2.820 | 0.005 |
| AGE1 | 0.032 | 0.028 | 1.133 | 0.257 |
| EDUCATION\_ | 0.029 | 0.037 | 0.768 | 0.442 |
| EDUCATION\_ | -0.007 | 0.035 | -0.198 | 0.843 |
| UNEMPLOYED | 0.003 | 0.035 | 0.094 | 0.925 |
| UNEMPLOYED | 0.026 | 0.035 | 0.751 | 0.453 |
| FIN1 | 0.181 | 0.029 | 6.193 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.377 | 0.017 |
| AGE1 | 0.033 | 0.028 | 1.198 | 0.231 |
| EDUCATION\_ | 0.008 | 0.039 | 0.211 | 0.833 |
| EDUCATION\_ | -0.005 | 0.040 | -0.129 | 0.897 |
| UNEMPLOYED | -0.073 | 0.034 | -2.119 | 0.034 |
| UNEMPLOYED | 0.037 | 0.035 | 1.041 | 0.298 |
| FIN2 | 0.173 | 0.031 | 5.658 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.289 | 0.197 |
| AGE1 | 0.021 | 0.027 | 0.769 | 0.442 |
| EDUCATION\_ | 0.012 | 0.038 | 0.301 | 0.764 |
| EDUCATION\_ | 0.020 | 0.036 | 0.555 | 0.579 |
| UNEMPLOYED | -0.012 | 0.032 | -0.361 | 0.718 |
| UNEMPLOYED | 0.057 | 0.032 | 1.776 | 0.076 |
| FIN3 | 0.228 | 0.029 | 7.786 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.740 | 0.459 |
| AGE1 | 0.048 | 0.029 | 1.665 | 0.096 |
| EDUCATION\_ | -0.069 | 0.039 | -1.754 | 0.079 |
| EDUCATION\_ | 0.014 | 0.038 | 0.380 | 0.704 |
| UNEMPLOYED | 0.010 | 0.035 | 0.278 | 0.781 |
| UNEMPLOYED | 0.064 | 0.034 | 1.877 | 0.061 |
| FIN1 | 0.176 | 0.030 | 5.909 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.062 | 0.030 | -2.018 | 0.044 |
| AGE1 | 0.044 | 0.025 | 1.718 | 0.086 |
| EDUCATION\_ | -0.047 | 0.037 | -1.250 | 0.211 |
| EDUCATION\_ | -0.003 | 0.038 | -0.072 | 0.943 |
| UNEMPLOYED | -0.014 | 0.035 | -0.415 | 0.678 |
| UNEMPLOYED | -0.010 | 0.031 | -0.320 | 0.749 |
| FIN2 | 0.160 | 0.029 | 5.577 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.017 | 0.033 | -0.499 | 0.618 |
| AGE1 | 0.038 | 0.025 | 1.486 | 0.137 |
| EDUCATION\_ | -0.041 | 0.039 | -1.037 | 0.300 |
| EDUCATION\_ | 0.024 | 0.039 | 0.618 | 0.536 |
| UNEMPLOYED | 0.001 | 0.034 | 0.038 | 0.970 |
| UNEMPLOYED | 0.032 | 0.030 | 1.052 | 0.293 |
| FIN3 | 0.164 | 0.032 | 5.117 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.150 | 0.056 | 2.701 | 0.007 |
| RIM | 0.267 | 0.060 | 4.484 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.581 | 0.039 | 14.916 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.127 | 0.052 | 2.428 | 0.015 |
| WM1 | 0.280 | 0.056 | 4.956 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.256 | 0.056 | 4.609 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.144 | 0.051 | 2.827 | 0.005 |
| WM2 | 0.250 | 0.043 | 5.797 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.303 | 0.039 | 7.768 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.144 | 0.051 | 2.827 | 0.005 |
| WM3 | 0.250 | 0.043 | 5.797 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.303 | 0.039 | 7.768 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.078 | 0.937 |
| EDUCATION\_ | -0.077 | 0.032 | -2.382 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.473 | 0.141 |
| UNEMPLOYED | -0.016 | 0.032 | -0.483 | 0.629 |
| UNEMPLOYED | -0.014 | 0.033 | -0.407 | 0.684 |
| FIN1 | 0.034 | 0.032 | 1.051 | 0.293 |
| FIN2 | -0.003 | 0.033 | -0.080 | 0.936 |
| FIN3 | 0.014 | 0.033 | 0.430 | 0.667 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.445 | 0.014 |
| EDUCATION\_ | -0.038 | 0.032 | -1.174 | 0.241 |
| UNEMPLOYED | 0.069 | 0.031 | 2.236 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.430 | 0.667 |
| FIN1 | -0.013 | 0.032 | -0.419 | 0.676 |
| FIN2 | -0.026 | 0.032 | -0.794 | 0.427 |
| FIN3 | -0.029 | 0.032 | -0.909 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.544 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.365 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.848 | 0.004 |
| FIN1 | 0.143 | 0.032 | 4.457 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.220 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.044 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.166 | 0.000 |
| UNEMPLOYED | -0.122 | 0.027 | -4.484 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.305 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.839 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.016 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.476 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.100 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.956 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.990 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.371 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.113 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.756 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.306 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.856 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.357 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.350 | 0.045 | 29.914 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.472 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.217 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.550 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.498 | 0.000 |
| FIN1 | 4.404 | 0.092 | 48.116 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.384 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.324 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.903 | 0.902 | -2.110 | 0.035 |
| X2 | -1.908 | 0.906 | -2.105 | 0.035 |
| X3 | -1.905 | 0.904 | -2.106 | 0.035 |
| Y1 | -1.796 | 0.928 | -1.936 | 0.053 |
| Y2 | -1.747 | 0.906 | -1.928 | 0.054 |
| Y3 | -1.734 | 0.899 | -1.929 | 0.054 |
| M1 | -2.117 | 0.952 | -2.224 | 0.026 |
| M2 | -1.879 | 0.846 | -2.221 | 0.026 |
| M3 | -1.870 | 0.841 | -2.223 | 0.026 |

# 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 | 0.968 | 0.025 | 39.156 | 0.000 |
| WX3 | 0.960 | 0.029 | 32.681 | 0.000 |
| WY2 | 0.998 | 0.009 | 108.534 | 0.000 |
| WY3 | 0.997 | 0.011 | 91.212 | 0.000 |
| WM2 | 0.966 | 0.020 | 49.127 | 0.000 |
| WM3 | 0.947 | 0.028 | 33.700 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.692 | 0.029 | 23.856 | 0.000 |
| X2 | 0.693 | 0.028 | 24.876 | 0.000 |
| X3 | 0.692 | 0.029 | 24.173 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.744 | 0.021 | 34.977 | 0.000 |
| Y2 | 0.724 | 0.023 | 31.060 | 0.000 |
| Y3 | 0.718 | 0.024 | 30.204 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.746 | 0.027 | 27.486 | 0.000 |
| M2 | 0.662 | 0.023 | 28.351 | 0.000 |
| M3 | 0.659 | 0.025 | 26.638 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.665 | 0.028 | 23.888 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.685 | 0.028 | 24.436 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.687 | 0.028 | 24.232 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.636 | 0.023 | 27.097 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.657 | 0.025 | 26.413 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.653 | 0.025 | 26.356 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.637 | 0.030 | 20.975 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.729 | 0.021 | 34.827 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.733 | 0.022 | 33.532 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.023 | 0.075 | -0.308 | 0.758 |
| WX1 | -0.003 | 0.051 | -0.061 | 0.951 |
| WM1 | 0.041 | 0.043 | 0.953 | 0.341 |
| WY3 ON |  |  |  |  |
| WY2 | -0.024 | 0.079 | -0.310 | 0.757 |
| WX2 | -0.003 | 0.052 | -0.062 | 0.951 |
| WM2 | 0.053 | 0.056 | 0.959 | 0.338 |
| WX2 ON |  |  |  |  |
| WX1 | 0.121 | 0.069 | 1.761 | 0.078 |
| WY1 | 0.029 | 0.044 | 0.651 | 0.515 |
| WM1 | 0.088 | 0.045 | 1.965 | 0.049 |
| WX3 ON |  |  |  |  |
| WX2 | 0.124 | 0.070 | 1.764 | 0.078 |
| WY2 | 0.030 | 0.047 | 0.649 | 0.516 |
| WM2 | 0.114 | 0.056 | 2.032 | 0.042 |
| WM2 ON |  |  |  |  |
| WM1 | 0.161 | 0.051 | 3.157 | 0.002 |
| WX1 | 0.016 | 0.046 | 0.348 | 0.728 |
| WY1 | 0.047 | 0.040 | 1.193 | 0.233 |
| WM3 ON |  |  |  |  |
| WM2 | 0.205 | 0.061 | 3.352 | 0.001 |
| WX2 | 0.016 | 0.047 | 0.348 | 0.728 |
| WY2 | 0.050 | 0.042 | 1.178 | 0.239 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.264 | 0.030 | 8.830 | 0.000 |
| AGE1 | 0.030 | 0.027 | 1.090 | 0.276 |
| EDUCATION\_ | 0.023 | 0.035 | 0.646 | 0.519 |
| EDUCATION\_ | 0.065 | 0.034 | 1.888 | 0.059 |
| UNEMPLOYED | -0.006 | 0.031 | -0.197 | 0.844 |
| UNEMPLOYED | 0.034 | 0.028 | 1.226 | 0.220 |
| FIN1 | 0.052 | 0.029 | 1.805 | 0.071 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.187 | 0.031 | 5.959 | 0.000 |
| AGE1 | 0.027 | 0.027 | 0.975 | 0.330 |
| EDUCATION\_ | 0.035 | 0.038 | 0.914 | 0.360 |
| EDUCATION\_ | 0.055 | 0.037 | 1.475 | 0.140 |
| UNEMPLOYED | 0.021 | 0.032 | 0.675 | 0.500 |
| UNEMPLOYED | 0.028 | 0.029 | 0.947 | 0.343 |
| FIN2 | 0.090 | 0.030 | 2.980 | 0.003 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.191 | 0.031 | 6.145 | 0.000 |
| AGE1 | 0.029 | 0.027 | 1.060 | 0.289 |
| EDUCATION\_ | 0.059 | 0.038 | 1.551 | 0.121 |
| EDUCATION\_ | 0.043 | 0.037 | 1.173 | 0.241 |
| UNEMPLOYED | 0.028 | 0.032 | 0.891 | 0.373 |
| UNEMPLOYED | 0.020 | 0.028 | 0.690 | 0.490 |
| FIN3 | 0.065 | 0.032 | 2.013 | 0.044 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.090 | 0.032 | -2.820 | 0.005 |
| AGE1 | 0.032 | 0.028 | 1.133 | 0.257 |
| EDUCATION\_ | 0.029 | 0.037 | 0.768 | 0.442 |
| EDUCATION\_ | -0.007 | 0.035 | -0.198 | 0.843 |
| UNEMPLOYED | 0.003 | 0.035 | 0.094 | 0.925 |
| UNEMPLOYED | 0.026 | 0.035 | 0.751 | 0.453 |
| FIN1 | 0.181 | 0.029 | 6.193 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.377 | 0.017 |
| AGE1 | 0.033 | 0.028 | 1.198 | 0.231 |
| EDUCATION\_ | 0.008 | 0.039 | 0.211 | 0.833 |
| EDUCATION\_ | -0.005 | 0.040 | -0.129 | 0.897 |
| UNEMPLOYED | -0.073 | 0.034 | -2.119 | 0.034 |
| UNEMPLOYED | 0.037 | 0.035 | 1.041 | 0.298 |
| FIN2 | 0.173 | 0.031 | 5.658 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.289 | 0.197 |
| AGE1 | 0.021 | 0.027 | 0.769 | 0.442 |
| EDUCATION\_ | 0.012 | 0.038 | 0.301 | 0.764 |
| EDUCATION\_ | 0.020 | 0.036 | 0.555 | 0.579 |
| UNEMPLOYED | -0.012 | 0.032 | -0.361 | 0.718 |
| UNEMPLOYED | 0.057 | 0.032 | 1.776 | 0.076 |
| FIN3 | 0.228 | 0.029 | 7.786 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.740 | 0.459 |
| AGE1 | 0.048 | 0.029 | 1.665 | 0.096 |
| EDUCATION\_ | -0.069 | 0.039 | -1.754 | 0.079 |
| EDUCATION\_ | 0.014 | 0.038 | 0.380 | 0.704 |
| UNEMPLOYED | 0.010 | 0.035 | 0.278 | 0.781 |
| UNEMPLOYED | 0.064 | 0.034 | 1.877 | 0.061 |
| FIN1 | 0.176 | 0.030 | 5.909 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.062 | 0.030 | -2.018 | 0.044 |
| AGE1 | 0.044 | 0.025 | 1.718 | 0.086 |
| EDUCATION\_ | -0.047 | 0.037 | -1.250 | 0.211 |
| EDUCATION\_ | -0.003 | 0.038 | -0.072 | 0.943 |
| UNEMPLOYED | -0.014 | 0.035 | -0.415 | 0.678 |
| UNEMPLOYED | -0.010 | 0.031 | -0.320 | 0.749 |
| FIN2 | 0.160 | 0.029 | 5.577 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.017 | 0.033 | -0.499 | 0.618 |
| AGE1 | 0.038 | 0.025 | 1.486 | 0.137 |
| EDUCATION\_ | -0.041 | 0.039 | -1.037 | 0.300 |
| EDUCATION\_ | 0.024 | 0.039 | 0.618 | 0.536 |
| UNEMPLOYED | 0.001 | 0.034 | 0.038 | 0.970 |
| UNEMPLOYED | 0.032 | 0.030 | 1.052 | 0.293 |
| FIN3 | 0.164 | 0.032 | 5.117 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.150 | 0.056 | 2.701 | 0.007 |
| RIM | 0.267 | 0.060 | 4.484 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.581 | 0.039 | 14.916 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.127 | 0.052 | 2.428 | 0.015 |
| WM1 | 0.280 | 0.056 | 4.956 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.256 | 0.056 | 4.609 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.144 | 0.051 | 2.827 | 0.005 |
| WM2 | 0.250 | 0.043 | 5.797 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.303 | 0.039 | 7.768 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.144 | 0.051 | 2.827 | 0.005 |
| WM3 | 0.250 | 0.043 | 5.797 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.303 | 0.039 | 7.768 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.078 | 0.937 |
| EDUCATION\_ | -0.077 | 0.032 | -2.382 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.473 | 0.141 |
| UNEMPLOYED | -0.016 | 0.032 | -0.483 | 0.629 |
| UNEMPLOYED | -0.014 | 0.033 | -0.407 | 0.684 |
| FIN1 | 0.034 | 0.032 | 1.051 | 0.293 |
| FIN2 | -0.003 | 0.033 | -0.080 | 0.936 |
| FIN3 | 0.014 | 0.033 | 0.430 | 0.667 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.445 | 0.014 |
| EDUCATION\_ | -0.038 | 0.032 | -1.174 | 0.241 |
| UNEMPLOYED | 0.069 | 0.031 | 2.236 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.430 | 0.667 |
| FIN1 | -0.013 | 0.032 | -0.419 | 0.676 |
| FIN2 | -0.026 | 0.032 | -0.794 | 0.427 |
| FIN3 | -0.029 | 0.032 | -0.909 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.544 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.365 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.848 | 0.004 |
| FIN1 | 0.143 | 0.032 | 4.457 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.220 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.044 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.166 | 0.000 |
| UNEMPLOYED | -0.122 | 0.027 | -4.484 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.305 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.839 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.016 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.476 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.100 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.956 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.990 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.371 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.113 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.756 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.306 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.856 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.357 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.350 | 0.045 | 29.914 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.472 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.217 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.550 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.498 | 0.000 |
| FIN1 | 4.404 | 0.092 | 48.116 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.384 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.324 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.903 | 0.902 | -2.110 | 0.035 |
| X2 | -1.908 | 0.906 | -2.105 | 0.035 |
| X3 | -1.905 | 0.904 | -2.106 | 0.035 |
| Y1 | -1.796 | 0.928 | -1.936 | 0.053 |
| Y2 | -1.747 | 0.906 | -1.928 | 0.054 |
| Y3 | -1.734 | 0.899 | -1.929 | 0.054 |
| M1 | -2.117 | 0.952 | -2.224 | 0.026 |
| M2 | -1.879 | 0.846 | -2.221 | 0.026 |
| M3 | -1.870 | 0.841 | -2.223 | 0.026 |

# 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 | 0.968 | 0.025 | 39.156 | 0.000 |
| WX3 | 0.960 | 0.029 | 32.681 | 0.000 |
| WY2 | 0.998 | 0.009 | 108.534 | 0.000 |
| WY3 | 0.997 | 0.011 | 91.212 | 0.000 |
| WM2 | 0.966 | 0.020 | 49.127 | 0.000 |
| WM3 | 0.947 | 0.028 | 33.700 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.032 | 0.025 | 1.275 | 0.202 |
| WX3 | 0.040 | 0.029 | 1.359 | 0.174 |
| WY2 | 0.002 | 0.009 | 0.186 | 0.852 |
| WY3 | 0.003 | 0.011 | 0.237 | 0.812 |
| WM2 | 0.034 | 0.020 | 1.727 | 0.084 |
| WM3 | 0.053 | 0.028 | 1.891 | 0.059 |

# 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 |  | -0.202 | -0.168 | -0.147 | -0.024 | 0.114 | 0.139 |
| WX1 |  | -0.103 | -0.081 | -0.067 | -0.002 | 0.058 | 0.070 |
| WM1 |  | -0.118 | -0.070 | -0.050 | 0.064 | 0.172 | 0.191 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.202 | -0.168 | -0.147 | -0.024 | 0.114 | 0.139 |
| WX2 |  | -0.103 | -0.081 | -0.067 | -0.002 | 0.058 | 0.070 |
| WM2 |  | -0.118 | -0.070 | -0.050 | 0.064 | 0.172 | 0.191 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.053 | -0.009 | 0.011 | 0.125 | 0.247 | 0.268 |
| WY1 |  | -0.125 | -0.087 | -0.067 | 0.042 | 0.145 | 0.166 |
| WM1 |  | -0.059 | 0.004 | 0.036 | 0.190 | 0.345 | 0.372 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.053 | -0.009 | 0.011 | 0.125 | 0.247 | 0.268 |
| WY2 |  | -0.125 | -0.087 | -0.067 | 0.042 | 0.145 | 0.166 |
| WM2 |  | -0.059 | 0.004 | 0.036 | 0.190 | 0.345 | 0.372 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.043 | 0.081 | 0.103 | 0.207 | 0.311 | 0.330 |
| WX1 |  | -0.062 | -0.045 | -0.036 | 0.010 | 0.058 | 0.067 |
| WY1 |  | -0.047 | -0.027 | -0.016 | 0.042 | 0.099 | 0.111 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.043 | 0.081 | 0.103 | 0.207 | 0.311 | 0.330 |
| WX2 |  | -0.062 | -0.045 | -0.036 | 0.010 | 0.058 | 0.067 |
| WY2 |  | -0.047 | -0.027 | -0.016 | 0.042 | 0.099 | 0.111 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.353 | 0.390 | 0.410 | 0.511 | 0.611 | 0.630 |
| AGE1 |  | -0.074 | -0.046 | -0.030 | 0.057 | 0.143 | 0.160 |
| EDUCATION\_ |  | -0.062 | -0.042 | -0.033 | 0.022 | 0.077 | 0.088 |
| EDUCATION\_ |  | -0.022 | -0.002 | 0.008 | 0.060 | 0.113 | 0.123 |
| UNEMPLOYED |  | -0.221 | -0.171 | -0.147 | -0.016 | 0.118 | 0.147 |
| UNEMPLOYED |  | -0.134 | -0.073 | -0.042 | 0.125 | 0.298 | 0.333 |
| FIN1 |  | -0.024 | -0.006 | 0.004 | 0.056 | 0.107 | 0.116 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.198 | 0.242 | 0.261 | 0.362 | 0.466 | 0.485 |
| AGE1 |  | -0.082 | -0.052 | -0.036 | 0.051 | 0.137 | 0.156 |
| EDUCATION\_ |  | -0.062 | -0.038 | -0.027 | 0.033 | 0.094 | 0.104 |
| EDUCATION\_ |  | -0.039 | -0.016 | -0.006 | 0.051 | 0.107 | 0.118 |
| UNEMPLOYED |  | -0.152 | -0.103 | -0.076 | 0.054 | 0.194 | 0.217 |
| UNEMPLOYED |  | -0.162 | -0.108 | -0.073 | 0.100 | 0.279 | 0.314 |
| FIN2 |  | 0.012 | 0.034 | 0.045 | 0.100 | 0.155 | 0.165 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.212 | 0.250 | 0.270 | 0.370 | 0.472 | 0.490 |
| AGE1 |  | -0.079 | -0.049 | -0.032 | 0.055 | 0.141 | 0.158 |
| EDUCATION\_ |  | -0.035 | -0.014 | -0.004 | 0.056 | 0.114 | 0.126 |
| EDUCATION\_ |  | -0.051 | -0.028 | -0.016 | 0.040 | 0.097 | 0.108 |
| UNEMPLOYED |  | -0.141 | -0.087 | -0.060 | 0.073 | 0.211 | 0.236 |
| UNEMPLOYED |  | -0.202 | -0.130 | -0.099 | 0.071 | 0.245 | 0.278 |
| FIN3 |  | -0.018 | 0.002 | 0.013 | 0.070 | 0.127 | 0.138 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.216 | -0.201 | -0.128 | -0.053 | -0.040 |
| AGE1 |  | -0.060 | -0.033 | -0.021 | 0.044 | 0.109 | 0.120 |
| EDUCATION\_ |  | -0.048 | -0.031 | -0.023 | 0.020 | 0.063 | 0.072 |
| EDUCATION\_ |  | -0.068 | -0.051 | -0.044 | -0.005 | 0.035 | 0.043 |
| UNEMPLOYED |  | -0.170 | -0.125 | -0.104 | 0.006 | 0.113 | 0.135 |
| UNEMPLOYED |  | -0.182 | -0.119 | -0.089 | 0.071 | 0.225 | 0.255 |
| FIN1 |  | 0.084 | 0.099 | 0.106 | 0.144 | 0.182 | 0.189 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.241 | -0.212 | -0.195 | -0.116 | -0.035 | -0.020 |
| AGE1 |  | -0.056 | -0.031 | -0.018 | 0.048 | 0.113 | 0.126 |
| EDUCATION\_ |  | -0.067 | -0.050 | -0.041 | 0.006 | 0.051 | 0.059 |
| EDUCATION\_ |  | -0.078 | -0.059 | -0.049 | -0.004 | 0.043 | 0.052 |
| UNEMPLOYED |  | -0.317 | -0.271 | -0.249 | -0.141 | -0.030 | -0.010 |
| UNEMPLOYED |  | -0.153 | -0.094 | -0.061 | 0.101 | 0.263 | 0.290 |
| FIN2 |  | 0.081 | 0.097 | 0.104 | 0.147 | 0.189 | 0.197 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.177 | -0.152 | -0.138 | -0.060 | 0.016 | 0.030 |
| AGE1 |  | -0.071 | -0.047 | -0.035 | 0.030 | 0.094 | 0.107 |
| EDUCATION\_ |  | -0.064 | -0.047 | -0.038 | 0.008 | 0.053 | 0.062 |
| EDUCATION\_ |  | -0.052 | -0.036 | -0.028 | 0.014 | 0.056 | 0.064 |
| UNEMPLOYED |  | -0.186 | -0.145 | -0.126 | -0.023 | 0.079 | 0.098 |
| UNEMPLOYED |  | -0.077 | -0.019 | 0.009 | 0.157 | 0.300 | 0.328 |
| FIN3 |  | 0.125 | 0.140 | 0.146 | 0.185 | 0.225 | 0.233 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.102 | -0.083 | -0.073 | -0.023 | 0.028 | 0.037 |
| AGE1 |  | -0.026 | -0.008 | 0.001 | 0.046 | 0.091 | 0.100 |
| 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 |  | -0.105 | -0.077 | -0.062 | 0.013 | 0.087 | 0.099 |
| UNEMPLOYED |  | -0.049 | -0.006 | 0.012 | 0.116 | 0.218 | 0.239 |
| FIN1 |  | 0.054 | 0.063 | 0.069 | 0.096 | 0.123 | 0.128 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.155 | -0.133 | -0.122 | -0.067 | -0.013 | -0.001 |
| AGE1 |  | -0.023 | -0.007 | 0.002 | 0.047 | 0.092 | 0.101 |
| EDUCATION\_ |  | -0.077 | -0.064 | -0.058 | -0.025 | 0.008 | 0.015 |
| EDUCATION\_ |  | -0.054 | -0.041 | -0.034 | -0.001 | 0.031 | 0.037 |
| UNEMPLOYED |  | -0.153 | -0.120 | -0.104 | -0.021 | 0.061 | 0.076 |
| UNEMPLOYED |  | -0.187 | -0.145 | -0.124 | -0.020 | 0.083 | 0.107 |
| FIN2 |  | 0.054 | 0.066 | 0.071 | 0.101 | 0.131 | 0.137 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.113 | -0.091 | -0.080 | -0.018 | 0.041 | 0.054 |
| AGE1 |  | -0.030 | -0.012 | -0.004 | 0.041 | 0.086 | 0.096 |
| EDUCATION\_ |  | -0.076 | -0.063 | -0.057 | -0.022 | 0.013 | 0.019 |
| EDUCATION\_ |  | -0.040 | -0.027 | -0.021 | 0.013 | 0.047 | 0.054 |
| UNEMPLOYED |  | -0.129 | -0.098 | -0.081 | 0.002 | 0.084 | 0.098 |
| UNEMPLOYED |  | -0.103 | -0.060 | -0.038 | 0.066 | 0.167 | 0.187 |
| FIN3 |  | 0.048 | 0.060 | 0.066 | 0.099 | 0.133 | 0.139 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.002 | 0.012 | 0.019 | 0.049 | 0.079 | 0.085 |
| RIM |  | 0.017 | 0.028 | 0.033 | 0.059 | 0.082 | 0.086 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.073 | 0.080 | 0.083 | 0.102 | 0.118 | 0.122 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.003 | 0.007 | 0.010 | 0.034 | 0.058 | 0.062 |
| WM1 |  | 0.023 | 0.029 | 0.032 | 0.051 | 0.072 | 0.076 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.012 | 0.017 | 0.020 | 0.033 | 0.047 | 0.050 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.002 | 0.011 | 0.016 | 0.041 | 0.065 | 0.070 |
| WM2 |  | 0.030 | 0.037 | 0.041 | 0.058 | 0.075 | 0.079 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.031 | 0.036 | 0.038 | 0.052 | 0.064 | 0.066 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.002 | 0.011 | 0.016 | 0.041 | 0.065 | 0.070 |
| WM3 |  | 0.030 | 0.037 | 0.041 | 0.058 | 0.075 | 0.079 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.031 | 0.036 | 0.038 | 0.052 | 0.064 | 0.066 |
| 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 |  | -0.020 | -0.012 | -0.008 | 0.014 | 0.035 | 0.039 |
| FIN2 |  | -0.035 | -0.027 | -0.022 | -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 | -0.008 |
| 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 |  | -0.040 | -0.031 | -0.027 | -0.006 | 0.016 | 0.020 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.011 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.035 | -0.012 | 0.010 | 0.015 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.373 | 0.393 | 0.403 | 0.452 | 0.502 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.049 | 0.065 | 0.074 | 0.118 | 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 |  | 0.075 | 0.091 | 0.100 | 0.146 | 0.190 | 0.201 |
| FIN2 |  | 0.109 | 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 | -0.010 |
| FIN3 |  | -0.068 | -0.061 | -0.058 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.027 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -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 |  | 0.419 | 0.434 | 0.442 | 0.484 | 0.526 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.503 | 0.543 | 0.551 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.616 | 0.621 | 0.646 | 0.671 | 0.675 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.855 | 3.906 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.670 | 3.691 | 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 |  | -3.914 | -3.398 | -3.152 | -1.762 | -0.370 | -0.105 |
| X2 |  | -3.914 | -3.398 | -3.152 | -1.762 | -0.370 | -0.105 |
| X3 |  | -3.914 | -3.398 | -3.152 | -1.762 | -0.370 | -0.105 |
| Y1 |  | -2.876 | -2.453 | -2.240 | -1.221 | -0.172 | 0.030 |
| Y2 |  | -2.876 | -2.453 | -2.240 | -1.221 | -0.172 | 0.030 |
| Y3 |  | -2.876 | -2.453 | -2.240 | -1.221 | -0.172 | 0.030 |
| M1 |  | -2.128 | -1.845 | -1.693 | -0.981 | -0.258 | -0.119 |
| M2 |  | -2.128 | -1.845 | -1.693 | -0.981 | -0.258 | -0.119 |
| M3 |  | -2.128 | -1.845 | -1.693 | -0.981 | -0.258 | -0.119 |
| 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 | 0.996 |
| 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 |  | 0.657 | 0.672 | 0.681 | 0.727 | 0.771 | 0.779 |
| FIN2 |  | 0.617 | 0.632 | 0.640 | 0.683 | 0.727 | 0.736 |
| FIN3 |  | 0.670 | 0.688 | 0.698 | 0.750 | 0.803 | 0.814 |
| RIX |  | 0.302 | 0.330 | 0.342 | 0.410 | 0.461 | 0.474 |
| RIY |  | 0.202 | 0.213 | 0.220 | 0.256 | 0.285 | 0.291 |
| RIM |  | 0.091 | 0.098 | 0.101 | 0.120 | 0.134 | 0.137 |
| WX1 |  | 0.297 | 0.314 | 0.323 | 0.380 | 0.449 | 0.463 |
| WY1 |  | 0.145 | 0.155 | 0.159 | 0.187 | 0.216 | 0.222 |
| WM1 |  | 0.065 | 0.071 | 0.073 | 0.087 | 0.103 | 0.106 |
| 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 |  | 0.316 | 0.331 | 0.339 | 0.388 | 0.430 | 0.439 |
| WX3 |  | 0.316 | 0.331 | 0.339 | 0.388 | 0.430 | 0.439 |
| WY2 |  | 0.166 | 0.175 | 0.180 | 0.211 | 0.238 | 0.244 |
| WY3 |  | 0.166 | 0.175 | 0.180 | 0.211 | 0.238 | 0.244 |
| WM2 |  | 0.121 | 0.125 | 0.127 | 0.140 | 0.150 | 0.152 |
| WM3 |  | 0.121 | 0.125 | 0.127 | 0.140 | 0.150 | 0.152 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.001 | 0.003 | 0.246 | 0.806 | -0.005 | 0.006 |