# 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 | 0.001 | 0.084 | 0.017 | 0.986 |
| WX1 | 0.005 | 0.039 | 0.130 | 0.897 |
| WM1 | 0.002 | 0.055 | 0.037 | 0.970 |
| WY3 ON |  |  |  |  |
| WY2 | 0.001 | 0.084 | 0.017 | 0.986 |
| WX2 | 0.005 | 0.039 | 0.130 | 0.897 |
| WM2 | 0.002 | 0.055 | 0.037 | 0.970 |
| WX2 ON |  |  |  |  |
| WX1 | 0.108 | 0.068 | 1.593 | 0.111 |
| WY1 | 0.049 | 0.064 | 0.759 | 0.448 |
| WM1 | 0.175 | 0.077 | 2.279 | 0.023 |
| WX3 ON |  |  |  |  |
| WX2 | 0.108 | 0.068 | 1.593 | 0.111 |
| WY2 | 0.049 | 0.064 | 0.759 | 0.448 |
| WM2 | 0.175 | 0.077 | 2.279 | 0.023 |
| WM2 ON |  |  |  |  |
| WM1 | 0.192 | 0.060 | 3.216 | 0.001 |
| WX1 | 0.037 | 0.031 | 1.163 | 0.245 |
| WY1 | 0.053 | 0.043 | 1.213 | 0.225 |
| WM3 ON |  |  |  |  |
| WM2 | 0.192 | 0.060 | 3.216 | 0.001 |
| WX2 | 0.037 | 0.031 | 1.163 | 0.245 |
| WY2 | 0.053 | 0.043 | 1.213 | 0.225 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.511 | 0.061 | 8.336 | 0.000 |
| AGE1 | 0.054 | 0.052 | 1.042 | 0.298 |
| EDUCATION\_ | 0.022 | 0.034 | 0.649 | 0.517 |
| EDUCATION\_ | 0.061 | 0.032 | 1.904 | 0.057 |
| UNEMPLOYED | -0.017 | 0.080 | -0.209 | 0.834 |
| UNEMPLOYED | 0.127 | 0.103 | 1.231 | 0.218 |
| FIN1 | 0.051 | 0.031 | 1.637 | 0.102 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.362 | 0.062 | 5.798 | 0.000 |
| AGE1 | 0.049 | 0.053 | 0.935 | 0.350 |
| EDUCATION\_ | 0.033 | 0.036 | 0.916 | 0.359 |
| EDUCATION\_ | 0.052 | 0.035 | 1.503 | 0.133 |
| UNEMPLOYED | 0.055 | 0.081 | 0.676 | 0.499 |
| UNEMPLOYED | 0.099 | 0.107 | 0.931 | 0.352 |
| FIN2 | 0.093 | 0.033 | 2.809 | 0.005 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.370 | 0.062 | 5.998 | 0.000 |
| AGE1 | 0.053 | 0.052 | 1.009 | 0.313 |
| EDUCATION\_ | 0.056 | 0.036 | 1.556 | 0.120 |
| EDUCATION\_ | 0.041 | 0.035 | 1.192 | 0.233 |
| UNEMPLOYED | 0.073 | 0.082 | 0.889 | 0.374 |
| UNEMPLOYED | 0.071 | 0.104 | 0.683 | 0.494 |
| FIN3 | 0.065 | 0.035 | 1.876 | 0.061 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.045 | -2.831 | 0.005 |
| AGE1 | 0.042 | 0.039 | 1.061 | 0.289 |
| EDUCATION\_ | 0.020 | 0.026 | 0.756 | 0.450 |
| EDUCATION\_ | -0.005 | 0.024 | -0.199 | 0.842 |
| UNEMPLOYED | 0.006 | 0.067 | 0.090 | 0.928 |
| UNEMPLOYED | 0.071 | 0.095 | 0.751 | 0.453 |
| FIN1 | 0.143 | 0.023 | 6.220 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.049 | -2.381 | 0.017 |
| AGE1 | 0.045 | 0.040 | 1.134 | 0.257 |
| EDUCATION\_ | 0.006 | 0.028 | 0.202 | 0.840 |
| EDUCATION\_ | -0.003 | 0.028 | -0.118 | 0.906 |
| UNEMPLOYED | -0.141 | 0.067 | -2.107 | 0.035 |
| UNEMPLOYED | 0.100 | 0.097 | 1.026 | 0.305 |
| FIN2 | 0.144 | 0.026 | 5.552 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.047 | -1.297 | 0.195 |
| AGE1 | 0.027 | 0.039 | 0.689 | 0.491 |
| EDUCATION\_ | 0.008 | 0.028 | 0.290 | 0.772 |
| EDUCATION\_ | 0.014 | 0.025 | 0.552 | 0.581 |
| UNEMPLOYED | -0.022 | 0.062 | -0.350 | 0.726 |
| UNEMPLOYED | 0.157 | 0.089 | 1.769 | 0.077 |
| FIN3 | 0.185 | 0.024 | 7.721 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.033 | 4.607 | 0.000 |
| AGE1 | 0.031 | 0.028 | 1.110 | 0.267 |
| EDUCATION\_ | -0.028 | 0.019 | -1.464 | 0.143 |
| EDUCATION\_ | 0.017 | 0.018 | 0.930 | 0.352 |
| UNEMPLOYED | -0.048 | 0.045 | -1.046 | 0.295 |
| UNEMPLOYED | 0.064 | 0.062 | 1.029 | 0.303 |
| FIN1 | 0.095 | 0.017 | 5.579 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.076 | 0.036 | 2.100 | 0.036 |
| AGE1 | 0.030 | 0.028 | 1.086 | 0.277 |
| EDUCATION\_ | -0.004 | 0.020 | -0.202 | 0.840 |
| EDUCATION\_ | -0.014 | 0.020 | -0.677 | 0.499 |
| UNEMPLOYED | -0.044 | 0.051 | -0.851 | 0.395 |
| UNEMPLOYED | 0.008 | 0.070 | 0.111 | 0.912 |
| FIN2 | 0.119 | 0.019 | 6.184 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.181 | 0.040 | 4.494 | 0.000 |
| AGE1 | 0.021 | 0.028 | 0.760 | 0.447 |
| EDUCATION\_ | 0.003 | 0.023 | 0.137 | 0.891 |
| EDUCATION\_ | 0.015 | 0.022 | 0.649 | 0.516 |
| UNEMPLOYED | -0.084 | 0.054 | -1.538 | 0.124 |
| UNEMPLOYED | 0.126 | 0.078 | 1.619 | 0.105 |
| FIN3 | 0.102 | 0.021 | 4.848 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.049 | 0.018 | 2.648 | 0.008 |
| RIM | 0.109 | 0.016 | 6.633 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.105 | 0.011 | 9.481 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.032 | 0.014 | 2.233 | 0.026 |
| WM1 | 0.060 | 0.015 | 4.013 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.029 | 0.010 | 3.032 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.043 | 0.015 | 2.942 | 0.003 |
| WM2 | 0.085 | 0.012 | 7.284 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.064 | 0.009 | 7.116 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.043 | 0.015 | 2.942 | 0.003 |
| WM3 | 0.085 | 0.012 | 7.284 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.064 | 0.009 | 7.116 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.081 | 0.936 |
| EDUCATION\_ | -0.036 | 0.015 | -2.397 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.471 | 0.141 |
| UNEMPLOYED | -0.003 | 0.006 | -0.472 | 0.637 |
| UNEMPLOYED | -0.002 | 0.004 | -0.423 | 0.673 |
| FIN1 | 0.014 | 0.013 | 1.049 | 0.294 |
| FIN2 | -0.001 | 0.013 | -0.082 | 0.934 |
| FIN3 | 0.006 | 0.014 | 0.432 | 0.666 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.443 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.169 | 0.242 |
| UNEMPLOYED | 0.012 | 0.005 | 2.223 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.414 | 0.679 |
| FIN1 | -0.005 | 0.013 | -0.414 | 0.679 |
| FIN2 | -0.010 | 0.013 | -0.812 | 0.417 |
| FIN3 | -0.012 | 0.014 | -0.909 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.908 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.485 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.749 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.350 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.115 | 0.000 |
| FIN3 | 0.135 | 0.027 | 4.965 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.056 | 0.011 | -4.920 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.100 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.248 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.610 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.796 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.272 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.038 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.921 | 0.003 |
| FIN3 | -0.041 | 0.010 | -3.882 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.175 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.975 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.663 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.364 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.226 | 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 | 42.414 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.240 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.282 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.462 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.350 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.377 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.346 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.645 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.439 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.710 | 0.841 | -2.032 | 0.042 |
| X2 | -1.710 | 0.841 | -2.032 | 0.042 |
| X3 | -1.710 | 0.841 | -2.032 | 0.042 |
| Y1 | -1.170 | 0.632 | -1.850 | 0.064 |
| Y2 | -1.170 | 0.632 | -1.850 | 0.064 |
| Y3 | -1.170 | 0.632 | -1.850 | 0.064 |
| M1 | -0.928 | 0.449 | -2.066 | 0.039 |
| M2 | -0.928 | 0.449 | -2.066 | 0.039 |
| M3 | -0.928 | 0.449 | -2.066 | 0.039 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.297 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.731 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.651 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.948 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.317 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.417 | 0.000 |
| FIN2 | 0.683 | 0.027 | 25.734 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.574 | 0.000 |
| RIX | 0.416 | 0.036 | 11.642 | 0.000 |
| RIY | 0.252 | 0.020 | 12.612 | 0.000 |
| RIM | 0.106 | 0.012 | 9.060 | 0.000 |
| WX1 | 0.377 | 0.038 | 9.944 | 0.000 |
| WY1 | 0.188 | 0.017 | 10.749 | 0.000 |
| WM1 | 0.121 | 0.012 | 10.056 | 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 | 0.384 | 0.027 | 14.386 | 0.000 |
| WX3 | 0.384 | 0.027 | 14.386 | 0.000 |
| WY2 | 0.214 | 0.019 | 11.549 | 0.000 |
| WY3 | 0.214 | 0.019 | 11.549 | 0.000 |
| WM2 | 0.185 | 0.009 | 21.082 | 0.000 |
| WM3 | 0.185 | 0.009 | 21.082 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.695 | 0.028 | 24.525 | 0.000 |
| X2 | 0.698 | 0.027 | 26.096 | 0.000 |
| X3 | 0.697 | 0.028 | 25.307 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.741 | 0.022 | 34.339 | 0.000 |
| Y2 | 0.719 | 0.024 | 29.643 | 0.000 |
| Y3 | 0.714 | 0.025 | 29.031 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.664 | 0.035 | 19.053 | 0.000 |
| M2 | 0.586 | 0.029 | 20.063 | 0.000 |
| M3 | 0.576 | 0.030 | 18.912 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.662 | 0.028 | 24.069 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.681 | 0.027 | 25.134 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.684 | 0.028 | 24.815 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.640 | 0.024 | 27.148 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.663 | 0.026 | 25.568 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.657 | 0.026 | 25.470 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.709 | 0.031 | 22.612 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.788 | 0.022 | 36.351 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.782 | 0.022 | 35.237 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.001 | 0.078 | 0.017 | 0.986 |
| WX1 | 0.007 | 0.051 | 0.129 | 0.897 |
| WM1 | 0.002 | 0.041 | 0.037 | 0.971 |
| WY3 ON |  |  |  |  |
| WY2 | 0.001 | 0.084 | 0.017 | 0.986 |
| WX2 | 0.007 | 0.052 | 0.130 | 0.897 |
| WM2 | 0.002 | 0.052 | 0.037 | 0.970 |
| WX2 ON |  |  |  |  |
| WX1 | 0.105 | 0.066 | 1.590 | 0.112 |
| WY1 | 0.034 | 0.044 | 0.759 | 0.448 |
| WM1 | 0.096 | 0.043 | 2.236 | 0.025 |
| WX3 ON |  |  |  |  |
| WX2 | 0.107 | 0.067 | 1.597 | 0.110 |
| WY2 | 0.036 | 0.047 | 0.759 | 0.448 |
| WM2 | 0.121 | 0.052 | 2.317 | 0.020 |
| WM2 ON |  |  |  |  |
| WM1 | 0.153 | 0.050 | 3.079 | 0.002 |
| WX1 | 0.051 | 0.044 | 1.154 | 0.249 |
| WY1 | 0.052 | 0.043 | 1.218 | 0.223 |
| WM3 ON |  |  |  |  |
| WM2 | 0.190 | 0.058 | 3.262 | 0.001 |
| WX2 | 0.052 | 0.045 | 1.143 | 0.253 |
| WY2 | 0.055 | 0.046 | 1.198 | 0.231 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.264 | 0.030 | 8.828 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.042 | 0.297 |
| EDUCATION\_ | 0.023 | 0.035 | 0.651 | 0.515 |
| EDUCATION\_ | 0.065 | 0.034 | 1.909 | 0.056 |
| UNEMPLOYED | -0.007 | 0.031 | -0.210 | 0.834 |
| UNEMPLOYED | 0.035 | 0.028 | 1.244 | 0.214 |
| FIN1 | 0.047 | 0.028 | 1.646 | 0.100 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.187 | 0.031 | 5.947 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.936 | 0.349 |
| EDUCATION\_ | 0.035 | 0.038 | 0.917 | 0.359 |
| EDUCATION\_ | 0.056 | 0.037 | 1.509 | 0.131 |
| UNEMPLOYED | 0.021 | 0.032 | 0.678 | 0.498 |
| UNEMPLOYED | 0.027 | 0.029 | 0.938 | 0.348 |
| FIN2 | 0.083 | 0.030 | 2.820 | 0.005 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.191 | 0.031 | 6.132 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.010 | 0.312 |
| EDUCATION\_ | 0.059 | 0.038 | 1.557 | 0.119 |
| EDUCATION\_ | 0.044 | 0.037 | 1.195 | 0.232 |
| UNEMPLOYED | 0.028 | 0.032 | 0.891 | 0.373 |
| UNEMPLOYED | 0.020 | 0.028 | 0.689 | 0.491 |
| FIN3 | 0.061 | 0.032 | 1.888 | 0.059 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.090 | 0.032 | -2.821 | 0.005 |
| AGE1 | 0.030 | 0.028 | 1.064 | 0.288 |
| EDUCATION\_ | 0.028 | 0.038 | 0.757 | 0.449 |
| EDUCATION\_ | -0.007 | 0.035 | -0.199 | 0.842 |
| UNEMPLOYED | 0.003 | 0.035 | 0.090 | 0.928 |
| UNEMPLOYED | 0.027 | 0.035 | 0.756 | 0.450 |
| FIN1 | 0.180 | 0.029 | 6.123 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.383 | 0.017 |
| AGE1 | 0.031 | 0.028 | 1.135 | 0.256 |
| EDUCATION\_ | 0.008 | 0.039 | 0.203 | 0.839 |
| EDUCATION\_ | -0.005 | 0.040 | -0.118 | 0.906 |
| UNEMPLOYED | -0.073 | 0.034 | -2.117 | 0.034 |
| UNEMPLOYED | 0.036 | 0.035 | 1.031 | 0.302 |
| FIN2 | 0.170 | 0.031 | 5.555 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.296 | 0.195 |
| AGE1 | 0.019 | 0.027 | 0.689 | 0.491 |
| EDUCATION\_ | 0.011 | 0.038 | 0.290 | 0.771 |
| EDUCATION\_ | 0.020 | 0.036 | 0.554 | 0.580 |
| UNEMPLOYED | -0.011 | 0.032 | -0.351 | 0.726 |
| UNEMPLOYED | 0.057 | 0.032 | 1.780 | 0.075 |
| FIN3 | 0.228 | 0.029 | 7.813 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.149 | 0.032 | 4.634 | 0.000 |
| AGE1 | 0.031 | 0.027 | 1.112 | 0.266 |
| EDUCATION\_ | -0.056 | 0.038 | -1.472 | 0.141 |
| EDUCATION\_ | 0.034 | 0.037 | 0.933 | 0.351 |
| UNEMPLOYED | -0.035 | 0.033 | -1.049 | 0.294 |
| UNEMPLOYED | 0.033 | 0.032 | 1.037 | 0.300 |
| FIN1 | 0.166 | 0.030 | 5.551 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.097 | 0.036 |
| AGE1 | 0.026 | 0.024 | 1.084 | 0.278 |
| EDUCATION\_ | -0.007 | 0.036 | -0.202 | 0.840 |
| EDUCATION\_ | -0.024 | 0.036 | -0.677 | 0.498 |
| UNEMPLOYED | -0.028 | 0.033 | -0.854 | 0.393 |
| UNEMPLOYED | 0.004 | 0.032 | 0.112 | 0.911 |
| FIN2 | 0.177 | 0.029 | 6.173 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.531 | 0.000 |
| AGE1 | 0.018 | 0.024 | 0.759 | 0.448 |
| EDUCATION\_ | 0.005 | 0.040 | 0.137 | 0.891 |
| EDUCATION\_ | 0.025 | 0.039 | 0.650 | 0.516 |
| UNEMPLOYED | -0.053 | 0.034 | -1.549 | 0.121 |
| UNEMPLOYED | 0.057 | 0.035 | 1.628 | 0.103 |
| FIN3 | 0.156 | 0.032 | 4.927 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.150 | 0.056 | 2.694 | 0.007 |
| RIM | 0.521 | 0.054 | 9.612 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.639 | 0.048 | 13.227 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.120 | 0.053 | 2.265 | 0.024 |
| WM1 | 0.283 | 0.057 | 4.986 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.193 | 0.058 | 3.338 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.151 | 0.050 | 3.011 | 0.003 |
| WM2 | 0.318 | 0.039 | 8.164 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.322 | 0.039 | 8.250 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.151 | 0.050 | 3.011 | 0.003 |
| WM3 | 0.318 | 0.039 | 8.164 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.322 | 0.039 | 8.250 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.080 | 0.936 |
| EDUCATION\_ | -0.077 | 0.032 | -2.393 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.471 | 0.141 |
| UNEMPLOYED | -0.015 | 0.032 | -0.472 | 0.637 |
| UNEMPLOYED | -0.014 | 0.033 | -0.422 | 0.673 |
| FIN1 | 0.034 | 0.032 | 1.050 | 0.294 |
| FIN2 | -0.003 | 0.033 | -0.082 | 0.935 |
| FIN3 | 0.014 | 0.033 | 0.432 | 0.666 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.440 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.167 | 0.243 |
| UNEMPLOYED | 0.069 | 0.031 | 2.237 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.413 | 0.679 |
| FIN1 | -0.013 | 0.032 | -0.414 | 0.679 |
| FIN2 | -0.026 | 0.032 | -0.813 | 0.416 |
| FIN3 | -0.029 | 0.032 | -0.910 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.530 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.361 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.848 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.429 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.209 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.023 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.156 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.479 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.297 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.832 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.003 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.481 | 0.000 |
| FIN1 | -0.108 | 0.035 | -3.100 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.959 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.995 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.356 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.117 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.761 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.318 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.873 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.388 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.923 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.493 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.471 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.245 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.534 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.509 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.132 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.393 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.337 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.843 | 0.902 | -2.043 | 0.041 |
| X2 | -1.851 | 0.908 | -2.039 | 0.041 |
| X3 | -1.847 | 0.906 | -2.040 | 0.041 |
| Y1 | -1.727 | 0.928 | -1.861 | 0.063 |
| Y2 | -1.676 | 0.905 | -1.853 | 0.064 |
| Y3 | -1.663 | 0.897 | -1.853 | 0.064 |
| M1 | -1.892 | 0.913 | -2.073 | 0.038 |
| M2 | -1.669 | 0.810 | -2.061 | 0.039 |
| M3 | -1.640 | 0.796 | -2.062 | 0.039 |

# 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 | 0.971 | 0.023 | 42.380 | 0.000 |
| WX3 | 0.960 | 0.028 | 34.124 | 0.000 |
| WY2 | 1.000 | 0.009 | 110.091 | 0.000 |
| WY3 | 1.000 | 0.010 | 95.701 | 0.000 |
| WM2 | 0.963 | 0.019 | 52.027 | 0.000 |
| WM3 | 0.944 | 0.026 | 35.623 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.695 | 0.028 | 24.525 | 0.000 |
| X2 | 0.698 | 0.027 | 26.096 | 0.000 |
| X3 | 0.697 | 0.028 | 25.307 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.741 | 0.022 | 34.339 | 0.000 |
| Y2 | 0.719 | 0.024 | 29.643 | 0.000 |
| Y3 | 0.714 | 0.025 | 29.031 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.664 | 0.035 | 19.053 | 0.000 |
| M2 | 0.586 | 0.029 | 20.063 | 0.000 |
| M3 | 0.576 | 0.030 | 18.912 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.662 | 0.028 | 24.069 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.681 | 0.027 | 25.134 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.684 | 0.028 | 24.815 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.640 | 0.024 | 27.148 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.663 | 0.026 | 25.568 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.657 | 0.026 | 25.470 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.709 | 0.031 | 22.612 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.788 | 0.022 | 36.351 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.782 | 0.022 | 35.237 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.001 | 0.078 | 0.017 | 0.986 |
| WX1 | 0.007 | 0.051 | 0.129 | 0.897 |
| WM1 | 0.002 | 0.041 | 0.037 | 0.971 |
| WY3 ON |  |  |  |  |
| WY2 | 0.001 | 0.084 | 0.017 | 0.986 |
| WX2 | 0.007 | 0.052 | 0.130 | 0.897 |
| WM2 | 0.002 | 0.052 | 0.037 | 0.970 |
| WX2 ON |  |  |  |  |
| WX1 | 0.105 | 0.066 | 1.590 | 0.112 |
| WY1 | 0.034 | 0.044 | 0.759 | 0.448 |
| WM1 | 0.096 | 0.043 | 2.236 | 0.025 |
| WX3 ON |  |  |  |  |
| WX2 | 0.107 | 0.067 | 1.597 | 0.110 |
| WY2 | 0.036 | 0.047 | 0.759 | 0.448 |
| WM2 | 0.121 | 0.052 | 2.317 | 0.020 |
| WM2 ON |  |  |  |  |
| WM1 | 0.153 | 0.050 | 3.079 | 0.002 |
| WX1 | 0.051 | 0.044 | 1.154 | 0.249 |
| WY1 | 0.052 | 0.043 | 1.218 | 0.223 |
| WM3 ON |  |  |  |  |
| WM2 | 0.190 | 0.058 | 3.262 | 0.001 |
| WX2 | 0.052 | 0.045 | 1.143 | 0.253 |
| WY2 | 0.055 | 0.046 | 1.198 | 0.231 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.264 | 0.030 | 8.828 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.042 | 0.297 |
| EDUCATION\_ | 0.023 | 0.035 | 0.651 | 0.515 |
| EDUCATION\_ | 0.065 | 0.034 | 1.909 | 0.056 |
| UNEMPLOYED | -0.007 | 0.031 | -0.210 | 0.834 |
| UNEMPLOYED | 0.035 | 0.028 | 1.244 | 0.214 |
| FIN1 | 0.047 | 0.028 | 1.646 | 0.100 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.187 | 0.031 | 5.947 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.936 | 0.349 |
| EDUCATION\_ | 0.035 | 0.038 | 0.917 | 0.359 |
| EDUCATION\_ | 0.056 | 0.037 | 1.509 | 0.131 |
| UNEMPLOYED | 0.021 | 0.032 | 0.678 | 0.498 |
| UNEMPLOYED | 0.027 | 0.029 | 0.938 | 0.348 |
| FIN2 | 0.083 | 0.030 | 2.820 | 0.005 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.191 | 0.031 | 6.132 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.010 | 0.312 |
| EDUCATION\_ | 0.059 | 0.038 | 1.557 | 0.119 |
| EDUCATION\_ | 0.044 | 0.037 | 1.195 | 0.232 |
| UNEMPLOYED | 0.028 | 0.032 | 0.891 | 0.373 |
| UNEMPLOYED | 0.020 | 0.028 | 0.689 | 0.491 |
| FIN3 | 0.061 | 0.032 | 1.888 | 0.059 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.090 | 0.032 | -2.821 | 0.005 |
| AGE1 | 0.030 | 0.028 | 1.064 | 0.288 |
| EDUCATION\_ | 0.028 | 0.038 | 0.757 | 0.449 |
| EDUCATION\_ | -0.007 | 0.035 | -0.199 | 0.842 |
| UNEMPLOYED | 0.003 | 0.035 | 0.090 | 0.928 |
| UNEMPLOYED | 0.027 | 0.035 | 0.756 | 0.450 |
| FIN1 | 0.180 | 0.029 | 6.123 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.033 | -2.383 | 0.017 |
| AGE1 | 0.031 | 0.028 | 1.135 | 0.256 |
| EDUCATION\_ | 0.008 | 0.039 | 0.203 | 0.839 |
| EDUCATION\_ | -0.005 | 0.040 | -0.118 | 0.906 |
| UNEMPLOYED | -0.073 | 0.034 | -2.117 | 0.034 |
| UNEMPLOYED | 0.036 | 0.035 | 1.031 | 0.302 |
| FIN2 | 0.170 | 0.031 | 5.555 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.296 | 0.195 |
| AGE1 | 0.019 | 0.027 | 0.689 | 0.491 |
| EDUCATION\_ | 0.011 | 0.038 | 0.290 | 0.771 |
| EDUCATION\_ | 0.020 | 0.036 | 0.554 | 0.580 |
| UNEMPLOYED | -0.011 | 0.032 | -0.351 | 0.726 |
| UNEMPLOYED | 0.057 | 0.032 | 1.780 | 0.075 |
| FIN3 | 0.228 | 0.029 | 7.813 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.149 | 0.032 | 4.634 | 0.000 |
| AGE1 | 0.031 | 0.027 | 1.112 | 0.266 |
| EDUCATION\_ | -0.056 | 0.038 | -1.472 | 0.141 |
| EDUCATION\_ | 0.034 | 0.037 | 0.933 | 0.351 |
| UNEMPLOYED | -0.035 | 0.033 | -1.049 | 0.294 |
| UNEMPLOYED | 0.033 | 0.032 | 1.037 | 0.300 |
| FIN1 | 0.166 | 0.030 | 5.551 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.097 | 0.036 |
| AGE1 | 0.026 | 0.024 | 1.084 | 0.278 |
| EDUCATION\_ | -0.007 | 0.036 | -0.202 | 0.840 |
| EDUCATION\_ | -0.024 | 0.036 | -0.677 | 0.498 |
| UNEMPLOYED | -0.028 | 0.033 | -0.854 | 0.393 |
| UNEMPLOYED | 0.004 | 0.032 | 0.112 | 0.911 |
| FIN2 | 0.177 | 0.029 | 6.173 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.531 | 0.000 |
| AGE1 | 0.018 | 0.024 | 0.759 | 0.448 |
| EDUCATION\_ | 0.005 | 0.040 | 0.137 | 0.891 |
| EDUCATION\_ | 0.025 | 0.039 | 0.650 | 0.516 |
| UNEMPLOYED | -0.053 | 0.034 | -1.549 | 0.121 |
| UNEMPLOYED | 0.057 | 0.035 | 1.628 | 0.103 |
| FIN3 | 0.156 | 0.032 | 4.927 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.150 | 0.056 | 2.694 | 0.007 |
| RIM | 0.521 | 0.054 | 9.612 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.639 | 0.048 | 13.227 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.120 | 0.053 | 2.265 | 0.024 |
| WM1 | 0.283 | 0.057 | 4.986 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.193 | 0.058 | 3.338 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.151 | 0.050 | 3.011 | 0.003 |
| WM2 | 0.318 | 0.039 | 8.164 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.322 | 0.039 | 8.250 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.151 | 0.050 | 3.011 | 0.003 |
| WM3 | 0.318 | 0.039 | 8.164 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.322 | 0.039 | 8.250 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.080 | 0.936 |
| EDUCATION\_ | -0.077 | 0.032 | -2.393 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.471 | 0.141 |
| UNEMPLOYED | -0.015 | 0.032 | -0.472 | 0.637 |
| UNEMPLOYED | -0.014 | 0.033 | -0.422 | 0.673 |
| FIN1 | 0.034 | 0.032 | 1.050 | 0.294 |
| FIN2 | -0.003 | 0.033 | -0.082 | 0.935 |
| FIN3 | 0.014 | 0.033 | 0.432 | 0.666 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.440 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.167 | 0.243 |
| UNEMPLOYED | 0.069 | 0.031 | 2.237 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.413 | 0.679 |
| FIN1 | -0.013 | 0.032 | -0.414 | 0.679 |
| FIN2 | -0.026 | 0.032 | -0.813 | 0.416 |
| FIN3 | -0.029 | 0.032 | -0.910 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.530 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.361 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.848 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.429 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.209 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.023 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.156 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.479 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.297 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.832 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.003 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.481 | 0.000 |
| FIN1 | -0.108 | 0.035 | -3.100 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.959 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.995 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.356 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.117 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.761 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.318 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.873 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.388 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.923 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.493 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.471 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.245 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.534 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.509 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.132 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.393 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.337 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.843 | 0.902 | -2.043 | 0.041 |
| X2 | -1.851 | 0.908 | -2.039 | 0.041 |
| X3 | -1.847 | 0.906 | -2.040 | 0.041 |
| Y1 | -1.727 | 0.928 | -1.861 | 0.063 |
| Y2 | -1.676 | 0.905 | -1.853 | 0.064 |
| Y3 | -1.663 | 0.897 | -1.853 | 0.064 |
| M1 | -1.892 | 0.913 | -2.073 | 0.038 |
| M2 | -1.669 | 0.810 | -2.061 | 0.039 |
| M3 | -1.640 | 0.796 | -2.062 | 0.039 |

# 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 | 0.971 | 0.023 | 42.380 | 0.000 |
| WX3 | 0.960 | 0.028 | 34.124 | 0.000 |
| WY2 | 1.000 | 0.009 | 110.091 | 0.000 |
| WY3 | 1.000 | 0.010 | 95.701 | 0.000 |
| WM2 | 0.963 | 0.019 | 52.027 | 0.000 |
| WM3 | 0.944 | 0.026 | 35.623 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.029 | 0.023 | 1.283 | 0.199 |
| WX3 | 0.040 | 0.028 | 1.424 | 0.154 |
| WY2 | 0.000 | 0.009 | 0.006 | 0.995 |
| WY3 | 0.000 | 0.010 | 0.006 | 0.995 |
| WM2 | 0.037 | 0.019 | 1.987 | 0.047 |
| WM3 | 0.056 | 0.026 | 2.121 | 0.034 |

# 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 | -0.154 | -0.130 | 0.001 | 0.146 | 0.174 |
| WX1 |  | -0.098 | -0.075 | -0.061 | 0.005 | 0.066 | 0.077 |
| WM1 |  | -0.140 | -0.108 | -0.089 | 0.002 | 0.089 | 0.108 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.192 | -0.154 | -0.130 | 0.001 | 0.146 | 0.174 |
| WX2 |  | -0.098 | -0.075 | -0.061 | 0.005 | 0.066 | 0.077 |
| WM2 |  | -0.140 | -0.108 | -0.089 | 0.002 | 0.089 | 0.108 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.058 | -0.019 | 0.000 | 0.108 | 0.226 | 0.245 |
| WY1 |  | -0.122 | -0.080 | -0.061 | 0.049 | 0.152 | 0.173 |
| WM1 |  | -0.017 | 0.024 | 0.047 | 0.175 | 0.302 | 0.326 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.058 | -0.019 | 0.000 | 0.108 | 0.226 | 0.245 |
| WY2 |  | -0.122 | -0.080 | -0.061 | 0.049 | 0.152 | 0.173 |
| WM2 |  | -0.017 | 0.024 | 0.047 | 0.175 | 0.302 | 0.326 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.034 | 0.070 | 0.093 | 0.192 | 0.290 | 0.309 |
| WX1 |  | -0.042 | -0.025 | -0.015 | 0.037 | 0.088 | 0.099 |
| WY1 |  | -0.060 | -0.032 | -0.018 | 0.053 | 0.123 | 0.138 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.034 | 0.070 | 0.093 | 0.192 | 0.290 | 0.309 |
| WX2 |  | -0.042 | -0.025 | -0.015 | 0.037 | 0.088 | 0.099 |
| WY2 |  | -0.060 | -0.032 | -0.018 | 0.053 | 0.123 | 0.138 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.352 | 0.390 | 0.410 | 0.511 | 0.611 | 0.630 |
| AGE1 |  | -0.076 | -0.049 | -0.033 | 0.054 | 0.141 | 0.157 |
| EDUCATION\_ |  | -0.062 | -0.042 | -0.033 | 0.022 | 0.077 | 0.089 |
| EDUCATION\_ |  | -0.021 | -0.002 | 0.008 | 0.061 | 0.114 | 0.123 |
| UNEMPLOYED |  | -0.223 | -0.172 | -0.149 | -0.017 | 0.117 | 0.146 |
| UNEMPLOYED |  | -0.132 | -0.070 | -0.040 | 0.127 | 0.300 | 0.336 |
| FIN1 |  | -0.031 | -0.011 | -0.001 | 0.051 | 0.102 | 0.111 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.197 | 0.241 | 0.261 | 0.362 | 0.466 | 0.485 |
| AGE1 |  | -0.085 | -0.054 | -0.038 | 0.049 | 0.136 | 0.154 |
| EDUCATION\_ |  | -0.062 | -0.038 | -0.026 | 0.033 | 0.093 | 0.105 |
| EDUCATION\_ |  | -0.038 | -0.015 | -0.004 | 0.052 | 0.108 | 0.120 |
| UNEMPLOYED |  | -0.152 | -0.103 | -0.076 | 0.055 | 0.194 | 0.218 |
| UNEMPLOYED |  | -0.165 | -0.110 | -0.074 | 0.099 | 0.278 | 0.314 |
| FIN2 |  | 0.009 | 0.028 | 0.038 | 0.093 | 0.147 | 0.157 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.211 | 0.250 | 0.269 | 0.370 | 0.472 | 0.490 |
| AGE1 |  | -0.081 | -0.051 | -0.034 | 0.053 | 0.139 | 0.156 |
| EDUCATION\_ |  | -0.035 | -0.014 | -0.004 | 0.056 | 0.115 | 0.126 |
| EDUCATION\_ |  | -0.051 | -0.027 | -0.015 | 0.041 | 0.098 | 0.108 |
| UNEMPLOYED |  | -0.141 | -0.087 | -0.059 | 0.073 | 0.211 | 0.235 |
| UNEMPLOYED |  | -0.204 | -0.130 | -0.100 | 0.071 | 0.245 | 0.278 |
| FIN3 |  | -0.023 | -0.002 | 0.009 | 0.065 | 0.123 | 0.134 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.216 | -0.201 | -0.128 | -0.053 | -0.040 |
| AGE1 |  | -0.062 | -0.036 | -0.023 | 0.042 | 0.105 | 0.118 |
| 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 |  | -0.170 | -0.125 | -0.105 | 0.006 | 0.113 | 0.134 |
| UNEMPLOYED |  | -0.180 | -0.119 | -0.088 | 0.071 | 0.225 | 0.255 |
| FIN1 |  | 0.082 | 0.098 | 0.105 | 0.143 | 0.180 | 0.188 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.242 | -0.212 | -0.196 | -0.116 | -0.036 | -0.020 |
| AGE1 |  | -0.058 | -0.033 | -0.020 | 0.045 | 0.110 | 0.123 |
| EDUCATION\_ |  | -0.068 | -0.050 | -0.041 | 0.006 | 0.050 | 0.059 |
| EDUCATION\_ |  | -0.077 | -0.058 | -0.049 | -0.003 | 0.044 | 0.052 |
| UNEMPLOYED |  | -0.318 | -0.272 | -0.249 | -0.141 | -0.030 | -0.011 |
| UNEMPLOYED |  | -0.154 | -0.094 | -0.062 | 0.100 | 0.262 | 0.290 |
| FIN2 |  | 0.078 | 0.094 | 0.102 | 0.144 | 0.187 | 0.195 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.177 | -0.152 | -0.138 | -0.061 | 0.016 | 0.030 |
| AGE1 |  | -0.075 | -0.050 | -0.038 | 0.027 | 0.091 | 0.104 |
| EDUCATION\_ |  | -0.065 | -0.048 | -0.038 | 0.008 | 0.053 | 0.061 |
| EDUCATION\_ |  | -0.052 | -0.036 | -0.028 | 0.014 | 0.056 | 0.064 |
| UNEMPLOYED |  | -0.186 | -0.145 | -0.125 | -0.022 | 0.080 | 0.099 |
| UNEMPLOYED |  | -0.077 | -0.019 | 0.009 | 0.157 | 0.301 | 0.328 |
| FIN3 |  | 0.125 | 0.140 | 0.147 | 0.185 | 0.225 | 0.234 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.068 | 0.088 | 0.098 | 0.153 | 0.208 | 0.217 |
| AGE1 |  | -0.041 | -0.023 | -0.015 | 0.031 | 0.077 | 0.087 |
| EDUCATION\_ |  | -0.078 | -0.065 | -0.060 | -0.028 | 0.003 | 0.010 |
| EDUCATION\_ |  | -0.030 | -0.019 | -0.013 | 0.017 | 0.047 | 0.053 |
| UNEMPLOYED |  | -0.166 | -0.138 | -0.123 | -0.048 | 0.026 | 0.042 |
| UNEMPLOYED |  | -0.101 | -0.060 | -0.040 | 0.064 | 0.164 | 0.182 |
| FIN1 |  | 0.050 | 0.061 | 0.067 | 0.095 | 0.123 | 0.129 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.022 | 0.004 | 0.016 | 0.076 | 0.136 | 0.147 |
| AGE1 |  | -0.039 | -0.024 | -0.015 | 0.030 | 0.077 | 0.085 |
| EDUCATION\_ |  | -0.056 | -0.043 | -0.037 | -0.004 | 0.030 | 0.036 |
| EDUCATION\_ |  | -0.064 | -0.053 | -0.047 | -0.014 | 0.019 | 0.026 |
| UNEMPLOYED |  | -0.177 | -0.145 | -0.128 | -0.044 | 0.042 | 0.057 |
| UNEMPLOYED |  | -0.173 | -0.131 | -0.108 | 0.008 | 0.122 | 0.143 |
| FIN2 |  | 0.070 | 0.081 | 0.087 | 0.119 | 0.150 | 0.156 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.077 | 0.101 | 0.115 | 0.181 | 0.247 | 0.260 |
| AGE1 |  | -0.049 | -0.034 | -0.024 | 0.021 | 0.068 | 0.077 |
| EDUCATION\_ |  | -0.058 | -0.042 | -0.036 | 0.003 | 0.041 | 0.048 |
| EDUCATION\_ |  | -0.041 | -0.029 | -0.022 | 0.015 | 0.051 | 0.058 |
| UNEMPLOYED |  | -0.228 | -0.192 | -0.173 | -0.084 | 0.005 | 0.021 |
| UNEMPLOYED |  | -0.080 | -0.028 | -0.003 | 0.126 | 0.252 | 0.279 |
| FIN3 |  | 0.048 | 0.061 | 0.067 | 0.102 | 0.137 | 0.143 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.003 | 0.013 | 0.019 | 0.049 | 0.079 | 0.086 |
| RIM |  | 0.064 | 0.075 | 0.081 | 0.109 | 0.135 | 0.140 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.075 | 0.082 | 0.086 | 0.105 | 0.122 | 0.126 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.005 | 0.004 | 0.008 | 0.032 | 0.055 | 0.060 |
| WM1 |  | 0.027 | 0.034 | 0.038 | 0.060 | 0.087 | 0.092 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.004 | 0.010 | 0.013 | 0.029 | 0.045 | 0.048 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.004 | 0.013 | 0.018 | 0.043 | 0.067 | 0.071 |
| WM2 |  | 0.054 | 0.061 | 0.065 | 0.085 | 0.103 | 0.107 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.039 | 0.045 | 0.048 | 0.064 | 0.078 | 0.081 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.004 | 0.013 | 0.018 | 0.043 | 0.067 | 0.071 |
| WM3 |  | 0.054 | 0.061 | 0.065 | 0.085 | 0.103 | 0.107 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.039 | 0.045 | 0.048 | 0.064 | 0.078 | 0.081 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.019 | -0.015 | -0.013 | -0.001 | 0.012 | 0.014 |
| EDUCATION\_ |  | -0.074 | -0.065 | -0.060 | -0.036 | -0.011 | -0.006 |
| EDUCATION\_ |  | -0.060 | -0.051 | -0.046 | -0.022 | 0.003 | 0.008 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.013 | -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 | -0.023 | -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\_ |  | -0.056 | -0.048 | -0.044 | -0.018 | 0.007 | 0.012 |
| UNEMPLOYED |  | -0.002 | 0.001 | 0.003 | 0.012 | 0.021 | 0.022 |
| UNEMPLOYED |  | -0.009 | -0.006 | -0.005 | 0.002 | 0.008 | 0.009 |
| FIN1 |  | -0.039 | -0.031 | -0.027 | -0.005 | 0.016 | 0.020 |
| 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 | 0.501 | 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 | 0.064 | 0.073 | 0.118 | 0.162 | 0.171 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.181 |
| FIN3 |  | 0.065 | 0.082 | 0.091 | 0.135 | 0.180 | 0.188 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.056 | -0.037 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.018 | -0.016 |
| FIN1 |  | 0.074 | 0.091 | 0.100 | 0.145 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.113 | 0.130 | 0.139 | 0.184 | 0.229 | 0.237 |
| 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 | -0.049 | -0.046 | -0.029 | -0.013 | -0.010 |
| 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 | -0.033 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.440 | 0.456 | 0.463 | 0.504 | 0.545 | 0.553 |
| FIN3 |  | 0.420 | 0.434 | 0.442 | 0.484 | 0.526 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.504 | 0.543 | 0.551 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.616 | 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\_ |  | 3.670 | 3.691 | 3.701 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.131 | 0.134 | 0.154 | 0.172 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.084 | 0.087 |
| 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 |  | 3.681 | 3.698 | 3.706 | 3.753 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.887 | -3.360 | -3.101 | -1.710 | -0.318 | -0.045 |
| X2 |  | -3.887 | -3.360 | -3.101 | -1.710 | -0.318 | -0.045 |
| X3 |  | -3.887 | -3.360 | -3.101 | -1.710 | -0.318 | -0.045 |
| Y1 |  | -2.841 | -2.400 | -2.190 | -1.170 | -0.124 | 0.083 |
| Y2 |  | -2.841 | -2.400 | -2.190 | -1.170 | -0.124 | 0.083 |
| Y3 |  | -2.841 | -2.400 | -2.190 | -1.170 | -0.124 | 0.083 |
| M1 |  | -2.078 | -1.804 | -1.671 | -0.928 | -0.194 | -0.049 |
| M2 |  | -2.078 | -1.804 | -1.671 | -0.928 | -0.194 | -0.049 |
| M3 |  | -2.078 | -1.804 | -1.671 | -0.928 | -0.194 | -0.049 |
| 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 | 0.983 | 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 | 0.727 | 0.771 | 0.780 |
| FIN2 |  | 0.617 | 0.632 | 0.640 | 0.683 | 0.727 | 0.736 |
| FIN3 |  | 0.670 | 0.688 | 0.698 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.308 | 0.338 | 0.350 | 0.416 | 0.466 | 0.478 |
| RIY |  | 0.198 | 0.210 | 0.216 | 0.252 | 0.281 | 0.287 |
| RIM |  | 0.073 | 0.081 | 0.085 | 0.106 | 0.124 | 0.127 |
| WX1 |  | 0.295 | 0.312 | 0.322 | 0.377 | 0.446 | 0.461 |
| WY1 |  | 0.146 | 0.156 | 0.160 | 0.188 | 0.217 | 0.223 |
| WM1 |  | 0.093 | 0.099 | 0.102 | 0.121 | 0.141 | 0.146 |
| 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 |  | 0.314 | 0.329 | 0.337 | 0.384 | 0.425 | 0.435 |
| WX3 |  | 0.314 | 0.329 | 0.337 | 0.384 | 0.425 | 0.435 |
| WY2 |  | 0.167 | 0.177 | 0.182 | 0.214 | 0.243 | 0.248 |
| WY3 |  | 0.167 | 0.177 | 0.182 | 0.214 | 0.243 | 0.248 |
| WM2 |  | 0.161 | 0.166 | 0.168 | 0.185 | 0.197 | 0.200 |
| WM3 |  | 0.161 | 0.166 | 0.168 | 0.185 | 0.197 | 0.200 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.000 | 0.003 | 0.028 | 0.977 | -0.006 | 0.005 |