# 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 | -0.018 | 0.083 | -0.216 | 0.829 |
| WX1 | -0.003 | 0.039 | -0.090 | 0.928 |
| WM1 | 0.084 | 0.060 | 1.404 | 0.160 |
| WY3 ON |  |  |  |  |
| WY2 | -0.018 | 0.083 | -0.216 | 0.829 |
| WX2 | -0.003 | 0.039 | -0.090 | 0.928 |
| WM2 | 0.084 | 0.060 | 1.404 | 0.160 |
| WX2 ON |  |  |  |  |
| WX1 | 0.136 | 0.071 | 1.906 | 0.057 |
| WY1 | 0.047 | 0.066 | 0.709 | 0.478 |
| WM1 | 0.139 | 0.072 | 1.931 | 0.053 |
| WX3 ON |  |  |  |  |
| WX2 | 0.136 | 0.071 | 1.906 | 0.057 |
| WY2 | 0.047 | 0.066 | 0.709 | 0.478 |
| WM2 | 0.139 | 0.072 | 1.931 | 0.053 |
| WM2 ON |  |  |  |  |
| WM1 | 0.286 | 0.061 | 4.664 | 0.000 |
| WX1 | 0.029 | 0.032 | 0.886 | 0.376 |
| WY1 | 0.009 | 0.043 | 0.217 | 0.828 |
| WM3 ON |  |  |  |  |
| WM2 | 0.286 | 0.061 | 4.664 | 0.000 |
| WX2 | 0.029 | 0.032 | 0.886 | 0.376 |
| WY2 | 0.009 | 0.043 | 0.217 | 0.828 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.511 | 0.061 | 8.339 | 0.000 |
| AGE1 | 0.056 | 0.052 | 1.071 | 0.284 |
| EDUCATION\_ | 0.022 | 0.034 | 0.645 | 0.519 |
| EDUCATION\_ | 0.061 | 0.032 | 1.884 | 0.060 |
| UNEMPLOYED | -0.017 | 0.080 | -0.207 | 0.836 |
| UNEMPLOYED | 0.124 | 0.103 | 1.201 | 0.230 |
| FIN1 | 0.055 | 0.031 | 1.761 | 0.078 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.363 | 0.062 | 5.818 | 0.000 |
| AGE1 | 0.050 | 0.052 | 0.959 | 0.338 |
| EDUCATION\_ | 0.033 | 0.036 | 0.910 | 0.363 |
| EDUCATION\_ | 0.051 | 0.035 | 1.471 | 0.141 |
| UNEMPLOYED | 0.055 | 0.081 | 0.674 | 0.500 |
| UNEMPLOYED | 0.100 | 0.106 | 0.938 | 0.348 |
| FIN2 | 0.099 | 0.034 | 2.913 | 0.004 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.371 | 0.062 | 6.017 | 0.000 |
| AGE1 | 0.054 | 0.052 | 1.037 | 0.300 |
| EDUCATION\_ | 0.056 | 0.036 | 1.548 | 0.122 |
| EDUCATION\_ | 0.040 | 0.035 | 1.166 | 0.244 |
| UNEMPLOYED | 0.072 | 0.082 | 0.880 | 0.379 |
| UNEMPLOYED | 0.070 | 0.104 | 0.677 | 0.498 |
| FIN3 | 0.070 | 0.035 | 2.007 | 0.045 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.045 | -2.839 | 0.005 |
| AGE1 | 0.043 | 0.039 | 1.091 | 0.275 |
| EDUCATION\_ | 0.020 | 0.026 | 0.757 | 0.449 |
| EDUCATION\_ | -0.005 | 0.024 | -0.207 | 0.836 |
| UNEMPLOYED | 0.007 | 0.067 | 0.104 | 0.917 |
| UNEMPLOYED | 0.068 | 0.095 | 0.720 | 0.472 |
| FIN1 | 0.144 | 0.023 | 6.349 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.049 | -2.367 | 0.018 |
| AGE1 | 0.046 | 0.040 | 1.163 | 0.245 |
| EDUCATION\_ | 0.006 | 0.028 | 0.209 | 0.834 |
| EDUCATION\_ | -0.004 | 0.028 | -0.135 | 0.893 |
| UNEMPLOYED | -0.141 | 0.067 | -2.101 | 0.036 |
| UNEMPLOYED | 0.099 | 0.097 | 1.019 | 0.308 |
| FIN2 | 0.145 | 0.026 | 5.668 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.060 | 0.047 | -1.284 | 0.199 |
| AGE1 | 0.029 | 0.039 | 0.730 | 0.465 |
| EDUCATION\_ | 0.008 | 0.028 | 0.291 | 0.771 |
| EDUCATION\_ | 0.014 | 0.025 | 0.561 | 0.575 |
| UNEMPLOYED | -0.022 | 0.063 | -0.354 | 0.723 |
| UNEMPLOYED | 0.155 | 0.089 | 1.740 | 0.082 |
| FIN3 | 0.184 | 0.024 | 7.741 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.157 | 0.042 | -3.709 | 0.000 |
| AGE1 | 0.075 | 0.039 | 1.929 | 0.054 |
| EDUCATION\_ | -0.024 | 0.025 | -0.930 | 0.352 |
| EDUCATION\_ | 0.023 | 0.024 | 0.945 | 0.345 |
| UNEMPLOYED | 0.018 | 0.061 | 0.302 | 0.763 |
| UNEMPLOYED | 0.186 | 0.088 | 2.112 | 0.035 |
| FIN1 | 0.112 | 0.021 | 5.317 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.155 | 0.046 | -3.393 | 0.001 |
| AGE1 | 0.073 | 0.039 | 1.852 | 0.064 |
| EDUCATION\_ | -0.007 | 0.026 | -0.247 | 0.805 |
| EDUCATION\_ | 0.016 | 0.026 | 0.617 | 0.538 |
| UNEMPLOYED | 0.013 | 0.067 | 0.201 | 0.841 |
| UNEMPLOYED | -0.001 | 0.093 | -0.014 | 0.989 |
| FIN2 | 0.116 | 0.022 | 5.182 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.108 | 0.048 | -2.267 | 0.023 |
| AGE1 | 0.071 | 0.039 | 1.825 | 0.068 |
| EDUCATION\_ | 0.003 | 0.027 | 0.094 | 0.925 |
| EDUCATION\_ | 0.009 | 0.026 | 0.348 | 0.728 |
| UNEMPLOYED | -0.041 | 0.065 | -0.631 | 0.528 |
| UNEMPLOYED | 0.143 | 0.090 | 1.594 | 0.111 |
| FIN3 | 0.111 | 0.025 | 4.509 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.047 | 0.019 | 2.502 | 0.012 |
| RIM | 0.047 | 0.020 | 2.294 | 0.022 |
| RIY WITH |  |  |  |  |
| RIM | 0.134 | 0.015 | 8.643 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.035 | 0.015 | 2.379 | 0.017 |
| WM1 | 0.051 | 0.018 | 2.883 | 0.004 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.038 | 0.014 | 2.782 | 0.005 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.041 | 0.015 | 2.729 | 0.006 |
| WM2 | 0.059 | 0.013 | 4.664 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.068 | 0.009 | 7.235 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.041 | 0.015 | 2.729 | 0.006 |
| WM3 | 0.059 | 0.013 | 4.664 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.068 | 0.009 | 7.235 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.080 | 0.936 |
| EDUCATION\_ | -0.036 | 0.015 | -2.400 | 0.016 |
| EDUCATION\_ | -0.022 | 0.015 | -1.484 | 0.138 |
| UNEMPLOYED | -0.003 | 0.006 | -0.468 | 0.640 |
| UNEMPLOYED | -0.002 | 0.004 | -0.420 | 0.674 |
| FIN1 | 0.014 | 0.013 | 1.049 | 0.294 |
| FIN2 | -0.001 | 0.013 | -0.084 | 0.933 |
| FIN3 | 0.006 | 0.014 | 0.422 | 0.673 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.445 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.182 | 0.237 |
| UNEMPLOYED | 0.012 | 0.005 | 2.218 | 0.027 |
| UNEMPLOYED | 0.002 | 0.004 | 0.439 | 0.660 |
| FIN1 | -0.006 | 0.013 | -0.424 | 0.672 |
| FIN2 | -0.010 | 0.013 | -0.795 | 0.427 |
| FIN3 | -0.012 | 0.014 | -0.907 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.913 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.481 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.749 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.361 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.109 | 0.000 |
| FIN3 | 0.135 | 0.027 | 4.963 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.928 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.088 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.255 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.623 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.805 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.271 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.040 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.918 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.869 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.194 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.984 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.672 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.346 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.213 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.503 | 0.024 | 20.758 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.379 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.223 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.270 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.472 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.354 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.374 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.566 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.412 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.744 | 0.840 | -2.076 | 0.038 |
| X2 | -1.744 | 0.840 | -2.076 | 0.038 |
| X3 | -1.744 | 0.840 | -2.076 | 0.038 |
| Y1 | -1.192 | 0.633 | -1.884 | 0.060 |
| Y2 | -1.192 | 0.633 | -1.884 | 0.060 |
| Y3 | -1.192 | 0.633 | -1.884 | 0.060 |
| M1 | -1.521 | 0.629 | -2.420 | 0.016 |
| M2 | -1.521 | 0.629 | -2.420 | 0.016 |
| M3 | -1.521 | 0.629 | -2.420 | 0.016 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.287 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.733 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.633 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.930 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.319 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.064 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.407 | 0.000 |
| FIN2 | 0.683 | 0.027 | 25.734 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.570 | 0.000 |
| RIX | 0.407 | 0.037 | 11.070 | 0.000 |
| RIY | 0.252 | 0.020 | 12.550 | 0.000 |
| RIM | 0.241 | 0.021 | 11.217 | 0.000 |
| WX1 | 0.381 | 0.039 | 9.872 | 0.000 |
| WY1 | 0.186 | 0.018 | 10.388 | 0.000 |
| WM1 | 0.157 | 0.020 | 7.721 | 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 | 0.391 | 0.027 | 14.279 | 0.000 |
| WX3 | 0.391 | 0.027 | 14.279 | 0.000 |
| WY2 | 0.214 | 0.019 | 11.475 | 0.000 |
| WY3 | 0.214 | 0.019 | 11.475 | 0.000 |
| WM2 | 0.217 | 0.011 | 19.138 | 0.000 |
| WM3 | 0.217 | 0.011 | 19.138 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.690 | 0.030 | 23.257 | 0.000 |
| X2 | 0.691 | 0.028 | 24.315 | 0.000 |
| X3 | 0.690 | 0.029 | 23.699 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.742 | 0.022 | 33.604 | 0.000 |
| Y2 | 0.719 | 0.024 | 29.733 | 0.000 |
| Y3 | 0.713 | 0.025 | 28.762 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.762 | 0.031 | 24.819 | 0.000 |
| M2 | 0.702 | 0.026 | 27.500 | 0.000 |
| M3 | 0.699 | 0.027 | 26.203 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.667 | 0.028 | 23.554 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.688 | 0.028 | 24.352 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.690 | 0.029 | 24.173 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.638 | 0.024 | 26.277 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.663 | 0.026 | 25.869 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.659 | 0.026 | 25.691 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.614 | 0.037 | 16.563 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.688 | 0.025 | 27.389 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.694 | 0.026 | 26.525 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.017 | 0.077 | -0.216 | 0.829 |
| WX1 | -0.005 | 0.052 | -0.090 | 0.928 |
| WM1 | 0.072 | 0.052 | 1.389 | 0.165 |
| WY3 ON |  |  |  |  |
| WY2 | -0.018 | 0.083 | -0.217 | 0.829 |
| WX2 | -0.005 | 0.053 | -0.091 | 0.928 |
| WM2 | 0.087 | 0.063 | 1.392 | 0.164 |
| WX2 ON |  |  |  |  |
| WX1 | 0.132 | 0.069 | 1.909 | 0.056 |
| WY1 | 0.032 | 0.045 | 0.710 | 0.478 |
| WM1 | 0.087 | 0.046 | 1.868 | 0.062 |
| WX3 ON |  |  |  |  |
| WX2 | 0.136 | 0.071 | 1.911 | 0.056 |
| WY2 | 0.034 | 0.048 | 0.709 | 0.478 |
| WM2 | 0.105 | 0.054 | 1.930 | 0.054 |
| WM2 ON |  |  |  |  |
| WM1 | 0.235 | 0.056 | 4.227 | 0.000 |
| WX1 | 0.037 | 0.042 | 0.881 | 0.379 |
| WY1 | 0.008 | 0.039 | 0.217 | 0.828 |
| WM3 ON |  |  |  |  |
| WM2 | 0.282 | 0.059 | 4.764 | 0.000 |
| WX2 | 0.037 | 0.043 | 0.875 | 0.381 |
| WY2 | 0.009 | 0.041 | 0.217 | 0.828 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.264 | 0.030 | 8.835 | 0.000 |
| AGE1 | 0.029 | 0.027 | 1.071 | 0.284 |
| EDUCATION\_ | 0.023 | 0.035 | 0.647 | 0.517 |
| EDUCATION\_ | 0.065 | 0.034 | 1.888 | 0.059 |
| UNEMPLOYED | -0.006 | 0.031 | -0.207 | 0.836 |
| UNEMPLOYED | 0.034 | 0.028 | 1.213 | 0.225 |
| FIN1 | 0.051 | 0.029 | 1.771 | 0.076 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.188 | 0.031 | 5.969 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.959 | 0.337 |
| EDUCATION\_ | 0.035 | 0.038 | 0.911 | 0.362 |
| EDUCATION\_ | 0.055 | 0.037 | 1.477 | 0.140 |
| UNEMPLOYED | 0.021 | 0.032 | 0.676 | 0.499 |
| UNEMPLOYED | 0.028 | 0.029 | 0.945 | 0.345 |
| FIN2 | 0.088 | 0.030 | 2.928 | 0.003 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.192 | 0.031 | 6.153 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.037 | 0.300 |
| EDUCATION\_ | 0.059 | 0.038 | 1.550 | 0.121 |
| EDUCATION\_ | 0.043 | 0.037 | 1.169 | 0.243 |
| UNEMPLOYED | 0.028 | 0.032 | 0.882 | 0.378 |
| UNEMPLOYED | 0.019 | 0.028 | 0.683 | 0.495 |
| FIN3 | 0.065 | 0.032 | 2.023 | 0.043 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.825 | 0.005 |
| AGE1 | 0.031 | 0.028 | 1.094 | 0.274 |
| EDUCATION\_ | 0.029 | 0.038 | 0.758 | 0.448 |
| EDUCATION\_ | -0.007 | 0.035 | -0.207 | 0.836 |
| UNEMPLOYED | 0.004 | 0.035 | 0.104 | 0.917 |
| UNEMPLOYED | 0.026 | 0.035 | 0.724 | 0.469 |
| FIN1 | 0.181 | 0.029 | 6.236 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.370 | 0.018 |
| AGE1 | 0.032 | 0.027 | 1.165 | 0.244 |
| EDUCATION\_ | 0.008 | 0.039 | 0.209 | 0.834 |
| EDUCATION\_ | -0.005 | 0.040 | -0.135 | 0.893 |
| UNEMPLOYED | -0.073 | 0.034 | -2.111 | 0.035 |
| UNEMPLOYED | 0.036 | 0.035 | 1.024 | 0.306 |
| FIN2 | 0.172 | 0.030 | 5.666 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.283 | 0.199 |
| AGE1 | 0.020 | 0.027 | 0.731 | 0.465 |
| EDUCATION\_ | 0.011 | 0.038 | 0.291 | 0.771 |
| EDUCATION\_ | 0.020 | 0.036 | 0.562 | 0.574 |
| UNEMPLOYED | -0.011 | 0.032 | -0.355 | 0.723 |
| UNEMPLOYED | 0.056 | 0.032 | 1.751 | 0.080 |
| FIN3 | 0.226 | 0.029 | 7.814 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.031 | -3.747 | 0.000 |
| AGE1 | 0.056 | 0.029 | 1.933 | 0.053 |
| EDUCATION\_ | -0.036 | 0.038 | -0.932 | 0.352 |
| EDUCATION\_ | 0.035 | 0.037 | 0.946 | 0.344 |
| UNEMPLOYED | 0.010 | 0.034 | 0.302 | 0.763 |
| UNEMPLOYED | 0.074 | 0.035 | 2.119 | 0.034 |
| FIN1 | 0.149 | 0.028 | 5.287 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.031 | -3.440 | 0.001 |
| AGE1 | 0.050 | 0.027 | 1.853 | 0.064 |
| EDUCATION\_ | -0.009 | 0.037 | -0.247 | 0.805 |
| EDUCATION\_ | 0.023 | 0.038 | 0.617 | 0.537 |
| UNEMPLOYED | 0.007 | 0.034 | 0.202 | 0.840 |
| UNEMPLOYED | 0.000 | 0.034 | -0.014 | 0.989 |
| FIN2 | 0.137 | 0.026 | 5.189 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.074 | 0.032 | -2.282 | 0.023 |
| AGE1 | 0.049 | 0.027 | 1.825 | 0.068 |
| EDUCATION\_ | 0.003 | 0.037 | 0.094 | 0.925 |
| EDUCATION\_ | 0.013 | 0.037 | 0.349 | 0.727 |
| UNEMPLOYED | -0.021 | 0.033 | -0.633 | 0.527 |
| UNEMPLOYED | 0.052 | 0.032 | 1.599 | 0.110 |
| FIN3 | 0.137 | 0.030 | 4.593 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.146 | 0.057 | 2.557 | 0.011 |
| RIM | 0.149 | 0.062 | 2.380 | 0.017 |
| RIY WITH |  |  |  |  |
| RIM | 0.543 | 0.044 | 12.349 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.132 | 0.054 | 2.445 | 0.014 |
| WM1 | 0.208 | 0.064 | 3.263 | 0.001 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.221 | 0.069 | 3.213 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.142 | 0.051 | 2.787 | 0.005 |
| WM2 | 0.201 | 0.042 | 4.827 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.313 | 0.038 | 8.305 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.142 | 0.051 | 2.787 | 0.005 |
| WM3 | 0.201 | 0.042 | 4.827 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.313 | 0.038 | 8.305 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.080 | 0.936 |
| EDUCATION\_ | -0.077 | 0.032 | -2.396 | 0.017 |
| EDUCATION\_ | -0.047 | 0.032 | -1.484 | 0.138 |
| UNEMPLOYED | -0.015 | 0.032 | -0.467 | 0.640 |
| UNEMPLOYED | -0.014 | 0.033 | -0.420 | 0.675 |
| FIN1 | 0.034 | 0.032 | 1.049 | 0.294 |
| FIN2 | -0.003 | 0.033 | -0.084 | 0.933 |
| FIN3 | 0.014 | 0.033 | 0.422 | 0.673 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.442 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.180 | 0.238 |
| UNEMPLOYED | 0.068 | 0.031 | 2.232 | 0.026 |
| UNEMPLOYED | 0.014 | 0.032 | 0.439 | 0.661 |
| FIN1 | -0.014 | 0.032 | -0.423 | 0.672 |
| FIN2 | -0.026 | 0.032 | -0.795 | 0.426 |
| FIN3 | -0.029 | 0.032 | -0.909 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.533 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.358 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.848 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.442 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.203 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.021 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.165 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.463 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.304 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.845 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.012 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.480 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.102 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.956 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.980 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.380 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.127 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.771 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.254 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.854 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.366 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.350 | 0.045 | 29.903 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.444 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.222 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.545 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.500 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.109 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.387 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.324 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.886 | 0.903 | -2.088 | 0.037 |
| X2 | -1.888 | 0.906 | -2.084 | 0.037 |
| X3 | -1.885 | 0.904 | -2.084 | 0.037 |
| Y1 | -1.762 | 0.930 | -1.895 | 0.058 |
| Y2 | -1.706 | 0.904 | -1.887 | 0.059 |
| Y3 | -1.693 | 0.897 | -1.888 | 0.059 |
| M1 | -2.361 | 0.973 | -2.426 | 0.015 |
| M2 | -2.177 | 0.900 | -2.419 | 0.016 |
| M3 | -2.166 | 0.895 | -2.420 | 0.016 |

# 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 | 0.967 | 0.025 | 38.329 | 0.000 |
| WX3 | 0.959 | 0.029 | 32.934 | 0.000 |
| WY2 | 0.995 | 0.011 | 89.672 | 0.000 |
| WY3 | 0.993 | 0.014 | 69.341 | 0.000 |
| WM2 | 0.939 | 0.029 | 32.007 | 0.000 |
| WM3 | 0.913 | 0.036 | 25.359 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.690 | 0.030 | 23.257 | 0.000 |
| X2 | 0.691 | 0.028 | 24.315 | 0.000 |
| X3 | 0.690 | 0.029 | 23.699 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.742 | 0.022 | 33.604 | 0.000 |
| Y2 | 0.719 | 0.024 | 29.733 | 0.000 |
| Y3 | 0.713 | 0.025 | 28.762 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.762 | 0.031 | 24.819 | 0.000 |
| M2 | 0.702 | 0.026 | 27.500 | 0.000 |
| M3 | 0.699 | 0.027 | 26.203 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.667 | 0.028 | 23.554 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.688 | 0.028 | 24.352 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.690 | 0.029 | 24.173 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.638 | 0.024 | 26.277 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.663 | 0.026 | 25.869 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.659 | 0.026 | 25.691 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.614 | 0.037 | 16.563 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.688 | 0.025 | 27.389 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.694 | 0.026 | 26.525 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | -0.017 | 0.077 | -0.216 | 0.829 |
| WX1 | -0.005 | 0.052 | -0.090 | 0.928 |
| WM1 | 0.072 | 0.052 | 1.389 | 0.165 |
| WY3 ON |  |  |  |  |
| WY2 | -0.018 | 0.083 | -0.217 | 0.829 |
| WX2 | -0.005 | 0.053 | -0.091 | 0.928 |
| WM2 | 0.087 | 0.063 | 1.392 | 0.164 |
| WX2 ON |  |  |  |  |
| WX1 | 0.132 | 0.069 | 1.909 | 0.056 |
| WY1 | 0.032 | 0.045 | 0.710 | 0.478 |
| WM1 | 0.087 | 0.046 | 1.868 | 0.062 |
| WX3 ON |  |  |  |  |
| WX2 | 0.136 | 0.071 | 1.911 | 0.056 |
| WY2 | 0.034 | 0.048 | 0.709 | 0.478 |
| WM2 | 0.105 | 0.054 | 1.930 | 0.054 |
| WM2 ON |  |  |  |  |
| WM1 | 0.235 | 0.056 | 4.227 | 0.000 |
| WX1 | 0.037 | 0.042 | 0.881 | 0.379 |
| WY1 | 0.008 | 0.039 | 0.217 | 0.828 |
| WM3 ON |  |  |  |  |
| WM2 | 0.282 | 0.059 | 4.764 | 0.000 |
| WX2 | 0.037 | 0.043 | 0.875 | 0.381 |
| WY2 | 0.009 | 0.041 | 0.217 | 0.828 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.264 | 0.030 | 8.835 | 0.000 |
| AGE1 | 0.029 | 0.027 | 1.071 | 0.284 |
| EDUCATION\_ | 0.023 | 0.035 | 0.647 | 0.517 |
| EDUCATION\_ | 0.065 | 0.034 | 1.888 | 0.059 |
| UNEMPLOYED | -0.006 | 0.031 | -0.207 | 0.836 |
| UNEMPLOYED | 0.034 | 0.028 | 1.213 | 0.225 |
| FIN1 | 0.051 | 0.029 | 1.771 | 0.076 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.188 | 0.031 | 5.969 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.959 | 0.337 |
| EDUCATION\_ | 0.035 | 0.038 | 0.911 | 0.362 |
| EDUCATION\_ | 0.055 | 0.037 | 1.477 | 0.140 |
| UNEMPLOYED | 0.021 | 0.032 | 0.676 | 0.499 |
| UNEMPLOYED | 0.028 | 0.029 | 0.945 | 0.345 |
| FIN2 | 0.088 | 0.030 | 2.928 | 0.003 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.192 | 0.031 | 6.153 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.037 | 0.300 |
| EDUCATION\_ | 0.059 | 0.038 | 1.550 | 0.121 |
| EDUCATION\_ | 0.043 | 0.037 | 1.169 | 0.243 |
| UNEMPLOYED | 0.028 | 0.032 | 0.882 | 0.378 |
| UNEMPLOYED | 0.019 | 0.028 | 0.683 | 0.495 |
| FIN3 | 0.065 | 0.032 | 2.023 | 0.043 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.091 | 0.032 | -2.825 | 0.005 |
| AGE1 | 0.031 | 0.028 | 1.094 | 0.274 |
| EDUCATION\_ | 0.029 | 0.038 | 0.758 | 0.448 |
| EDUCATION\_ | -0.007 | 0.035 | -0.207 | 0.836 |
| UNEMPLOYED | 0.004 | 0.035 | 0.104 | 0.917 |
| UNEMPLOYED | 0.026 | 0.035 | 0.724 | 0.469 |
| FIN1 | 0.181 | 0.029 | 6.236 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.033 | -2.370 | 0.018 |
| AGE1 | 0.032 | 0.027 | 1.165 | 0.244 |
| EDUCATION\_ | 0.008 | 0.039 | 0.209 | 0.834 |
| EDUCATION\_ | -0.005 | 0.040 | -0.135 | 0.893 |
| UNEMPLOYED | -0.073 | 0.034 | -2.111 | 0.035 |
| UNEMPLOYED | 0.036 | 0.035 | 1.024 | 0.306 |
| FIN2 | 0.172 | 0.030 | 5.666 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | -0.041 | 0.032 | -1.283 | 0.199 |
| AGE1 | 0.020 | 0.027 | 0.731 | 0.465 |
| EDUCATION\_ | 0.011 | 0.038 | 0.291 | 0.771 |
| EDUCATION\_ | 0.020 | 0.036 | 0.562 | 0.574 |
| UNEMPLOYED | -0.011 | 0.032 | -0.355 | 0.723 |
| UNEMPLOYED | 0.056 | 0.032 | 1.751 | 0.080 |
| FIN3 | 0.226 | 0.029 | 7.814 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.031 | -3.747 | 0.000 |
| AGE1 | 0.056 | 0.029 | 1.933 | 0.053 |
| EDUCATION\_ | -0.036 | 0.038 | -0.932 | 0.352 |
| EDUCATION\_ | 0.035 | 0.037 | 0.946 | 0.344 |
| UNEMPLOYED | 0.010 | 0.034 | 0.302 | 0.763 |
| UNEMPLOYED | 0.074 | 0.035 | 2.119 | 0.034 |
| FIN1 | 0.149 | 0.028 | 5.287 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.031 | -3.440 | 0.001 |
| AGE1 | 0.050 | 0.027 | 1.853 | 0.064 |
| EDUCATION\_ | -0.009 | 0.037 | -0.247 | 0.805 |
| EDUCATION\_ | 0.023 | 0.038 | 0.617 | 0.537 |
| UNEMPLOYED | 0.007 | 0.034 | 0.202 | 0.840 |
| UNEMPLOYED | 0.000 | 0.034 | -0.014 | 0.989 |
| FIN2 | 0.137 | 0.026 | 5.189 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.074 | 0.032 | -2.282 | 0.023 |
| AGE1 | 0.049 | 0.027 | 1.825 | 0.068 |
| EDUCATION\_ | 0.003 | 0.037 | 0.094 | 0.925 |
| EDUCATION\_ | 0.013 | 0.037 | 0.349 | 0.727 |
| UNEMPLOYED | -0.021 | 0.033 | -0.633 | 0.527 |
| UNEMPLOYED | 0.052 | 0.032 | 1.599 | 0.110 |
| FIN3 | 0.137 | 0.030 | 4.593 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.146 | 0.057 | 2.557 | 0.011 |
| RIM | 0.149 | 0.062 | 2.380 | 0.017 |
| RIY WITH |  |  |  |  |
| RIM | 0.543 | 0.044 | 12.349 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.132 | 0.054 | 2.445 | 0.014 |
| WM1 | 0.208 | 0.064 | 3.263 | 0.001 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.221 | 0.069 | 3.213 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.142 | 0.051 | 2.787 | 0.005 |
| WM2 | 0.201 | 0.042 | 4.827 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.313 | 0.038 | 8.305 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.142 | 0.051 | 2.787 | 0.005 |
| WM3 | 0.201 | 0.042 | 4.827 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.313 | 0.038 | 8.305 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.080 | 0.936 |
| EDUCATION\_ | -0.077 | 0.032 | -2.396 | 0.017 |
| EDUCATION\_ | -0.047 | 0.032 | -1.484 | 0.138 |
| UNEMPLOYED | -0.015 | 0.032 | -0.467 | 0.640 |
| UNEMPLOYED | -0.014 | 0.033 | -0.420 | 0.675 |
| FIN1 | 0.034 | 0.032 | 1.049 | 0.294 |
| FIN2 | -0.003 | 0.033 | -0.084 | 0.933 |
| FIN3 | 0.014 | 0.033 | 0.422 | 0.673 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.442 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.180 | 0.238 |
| UNEMPLOYED | 0.068 | 0.031 | 2.232 | 0.026 |
| UNEMPLOYED | 0.014 | 0.032 | 0.439 | 0.661 |
| FIN1 | -0.014 | 0.032 | -0.423 | 0.672 |
| FIN2 | -0.026 | 0.032 | -0.795 | 0.426 |
| FIN3 | -0.029 | 0.032 | -0.909 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.533 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.358 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.848 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.442 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.203 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.021 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.165 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.463 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.304 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.845 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.012 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.480 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.102 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.956 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.980 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.380 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.127 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.771 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.254 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.854 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.366 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.350 | 0.045 | 29.903 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.444 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.222 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.545 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.500 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.109 | 0.000 |
| FIN2 | 4.568 | 0.096 | 47.387 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.324 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.886 | 0.903 | -2.088 | 0.037 |
| X2 | -1.888 | 0.906 | -2.084 | 0.037 |
| X3 | -1.885 | 0.904 | -2.084 | 0.037 |
| Y1 | -1.762 | 0.930 | -1.895 | 0.058 |
| Y2 | -1.706 | 0.904 | -1.887 | 0.059 |
| Y3 | -1.693 | 0.897 | -1.888 | 0.059 |
| M1 | -2.361 | 0.973 | -2.426 | 0.015 |
| M2 | -2.177 | 0.900 | -2.419 | 0.016 |
| M3 | -2.166 | 0.895 | -2.420 | 0.016 |

# 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 | 0.967 | 0.025 | 38.329 | 0.000 |
| WX3 | 0.959 | 0.029 | 32.934 | 0.000 |
| WY2 | 0.995 | 0.011 | 89.672 | 0.000 |
| WY3 | 0.993 | 0.014 | 69.341 | 0.000 |
| WM2 | 0.939 | 0.029 | 32.007 | 0.000 |
| WM3 | 0.913 | 0.036 | 25.359 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.033 | 0.025 | 1.313 | 0.189 |
| WX3 | 0.041 | 0.029 | 1.396 | 0.163 |
| WY2 | 0.005 | 0.011 | 0.434 | 0.664 |
| WY3 | 0.007 | 0.014 | 0.474 | 0.635 |
| WM2 | 0.061 | 0.029 | 2.088 | 0.037 |
| WM3 | 0.087 | 0.036 | 2.424 | 0.015 |

# 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 |  | -0.203 | -0.168 | -0.147 | -0.018 | 0.127 | 0.155 |
| WX1 |  | -0.107 | -0.083 | -0.070 | -0.003 | 0.058 | 0.069 |
| WM1 |  | -0.078 | -0.039 | -0.019 | 0.084 | 0.179 | 0.196 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.203 | -0.168 | -0.147 | -0.018 | 0.127 | 0.155 |
| WX2 |  | -0.107 | -0.083 | -0.070 | -0.003 | 0.058 | 0.069 |
| WM2 |  | -0.078 | -0.039 | -0.019 | 0.084 | 0.179 | 0.196 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.042 | 0.002 | 0.020 | 0.136 | 0.259 | 0.281 |
| WY1 |  | -0.124 | -0.086 | -0.064 | 0.047 | 0.154 | 0.174 |
| WM1 |  | -0.045 | -0.005 | 0.019 | 0.139 | 0.258 | 0.279 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.042 | 0.002 | 0.020 | 0.136 | 0.259 | 0.281 |
| WY2 |  | -0.124 | -0.086 | -0.064 | 0.047 | 0.154 | 0.174 |
| WM2 |  | -0.045 | -0.005 | 0.019 | 0.139 | 0.258 | 0.279 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.129 | 0.167 | 0.187 | 0.286 | 0.388 | 0.409 |
| WX1 |  | -0.053 | -0.034 | -0.024 | 0.029 | 0.082 | 0.093 |
| WY1 |  | -0.102 | -0.076 | -0.062 | 0.009 | 0.079 | 0.092 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.129 | 0.167 | 0.187 | 0.286 | 0.388 | 0.409 |
| WX2 |  | -0.053 | -0.034 | -0.024 | 0.029 | 0.082 | 0.093 |
| WY2 |  | -0.102 | -0.076 | -0.062 | 0.009 | 0.079 | 0.092 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.353 | 0.390 | 0.410 | 0.511 | 0.612 | 0.630 |
| AGE1 |  | -0.075 | -0.047 | -0.031 | 0.056 | 0.142 | 0.159 |
| EDUCATION\_ |  | -0.062 | -0.042 | -0.033 | 0.022 | 0.077 | 0.089 |
| EDUCATION\_ |  | -0.022 | -0.002 | 0.008 | 0.061 | 0.113 | 0.123 |
| UNEMPLOYED |  | -0.223 | -0.172 | -0.148 | -0.017 | 0.117 | 0.146 |
| UNEMPLOYED |  | -0.137 | -0.074 | -0.044 | 0.124 | 0.296 | 0.333 |
| FIN1 |  | -0.026 | -0.007 | 0.003 | 0.055 | 0.107 | 0.116 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.198 | 0.243 | 0.262 | 0.363 | 0.467 | 0.485 |
| AGE1 |  | -0.083 | -0.052 | -0.037 | 0.050 | 0.136 | 0.154 |
| EDUCATION\_ |  | -0.062 | -0.038 | -0.027 | 0.033 | 0.094 | 0.104 |
| EDUCATION\_ |  | -0.039 | -0.016 | -0.006 | 0.051 | 0.107 | 0.119 |
| UNEMPLOYED |  | -0.152 | -0.103 | -0.076 | 0.055 | 0.194 | 0.218 |
| UNEMPLOYED |  | -0.162 | -0.109 | -0.073 | 0.100 | 0.278 | 0.314 |
| FIN2 |  | 0.011 | 0.032 | 0.043 | 0.099 | 0.154 | 0.164 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.213 | 0.251 | 0.270 | 0.371 | 0.473 | 0.490 |
| AGE1 |  | -0.079 | -0.049 | -0.033 | 0.054 | 0.140 | 0.157 |
| EDUCATION\_ |  | -0.035 | -0.014 | -0.004 | 0.056 | 0.114 | 0.126 |
| EDUCATION\_ |  | -0.051 | -0.028 | -0.017 | 0.040 | 0.097 | 0.108 |
| UNEMPLOYED |  | -0.142 | -0.088 | -0.060 | 0.072 | 0.211 | 0.235 |
| UNEMPLOYED |  | -0.202 | -0.131 | -0.100 | 0.070 | 0.244 | 0.277 |
| FIN3 |  | -0.017 | 0.002 | 0.013 | 0.070 | 0.127 | 0.139 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.245 | -0.216 | -0.201 | -0.128 | -0.053 | -0.040 |
| AGE1 |  | -0.061 | -0.035 | -0.022 | 0.043 | 0.106 | 0.119 |
| 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 |  | -0.169 | -0.125 | -0.104 | 0.007 | 0.114 | 0.136 |
| UNEMPLOYED |  | -0.183 | -0.122 | -0.091 | 0.068 | 0.223 | 0.253 |
| FIN1 |  | 0.084 | 0.099 | 0.106 | 0.144 | 0.181 | 0.188 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.241 | -0.211 | -0.195 | -0.116 | -0.035 | -0.020 |
| AGE1 |  | -0.057 | -0.032 | -0.020 | 0.046 | 0.111 | 0.124 |
| EDUCATION\_ |  | -0.068 | -0.050 | -0.041 | 0.006 | 0.051 | 0.059 |
| EDUCATION\_ |  | -0.078 | -0.059 | -0.050 | -0.004 | 0.043 | 0.052 |
| UNEMPLOYED |  | -0.316 | -0.271 | -0.249 | -0.141 | -0.030 | -0.010 |
| UNEMPLOYED |  | -0.155 | -0.096 | -0.062 | 0.099 | 0.261 | 0.289 |
| FIN2 |  | 0.080 | 0.096 | 0.103 | 0.145 | 0.188 | 0.195 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.176 | -0.152 | -0.137 | -0.060 | 0.016 | 0.030 |
| AGE1 |  | -0.072 | -0.048 | -0.037 | 0.029 | 0.092 | 0.106 |
| EDUCATION\_ |  | -0.065 | -0.048 | -0.038 | 0.008 | 0.053 | 0.062 |
| EDUCATION\_ |  | -0.052 | -0.036 | -0.028 | 0.014 | 0.056 | 0.064 |
| UNEMPLOYED |  | -0.187 | -0.145 | -0.126 | -0.022 | 0.080 | 0.098 |
| UNEMPLOYED |  | -0.079 | -0.022 | 0.006 | 0.155 | 0.299 | 0.326 |
| FIN3 |  | 0.124 | 0.139 | 0.146 | 0.184 | 0.224 | 0.232 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.272 | -0.241 | -0.227 | -0.157 | -0.088 | -0.075 |
| AGE1 |  | -0.024 | -0.002 | 0.011 | 0.075 | 0.140 | 0.153 |
| EDUCATION\_ |  | -0.088 | -0.074 | -0.065 | -0.024 | 0.018 | 0.026 |
| EDUCATION\_ |  | -0.041 | -0.025 | -0.017 | 0.023 | 0.062 | 0.070 |
| UNEMPLOYED |  | -0.140 | -0.102 | -0.081 | 0.018 | 0.118 | 0.136 |
| UNEMPLOYED |  | -0.043 | 0.013 | 0.040 | 0.186 | 0.331 | 0.356 |
| FIN1 |  | 0.059 | 0.071 | 0.077 | 0.112 | 0.147 | 0.154 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.274 | -0.247 | -0.233 | -0.155 | -0.082 | -0.067 |
| AGE1 |  | -0.026 | -0.005 | 0.008 | 0.073 | 0.137 | 0.149 |
| EDUCATION\_ |  | -0.074 | -0.059 | -0.049 | -0.007 | 0.038 | 0.046 |
| EDUCATION\_ |  | -0.053 | -0.036 | -0.028 | 0.016 | 0.059 | 0.068 |
| UNEMPLOYED |  | -0.163 | -0.116 | -0.095 | 0.013 | 0.123 | 0.146 |
| UNEMPLOYED |  | -0.247 | -0.187 | -0.154 | -0.001 | 0.154 | 0.185 |
| FIN2 |  | 0.059 | 0.073 | 0.080 | 0.116 | 0.153 | 0.160 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.237 | -0.204 | -0.189 | -0.108 | -0.031 | -0.016 |
| AGE1 |  | -0.029 | -0.006 | 0.007 | 0.071 | 0.135 | 0.148 |
| EDUCATION\_ |  | -0.065 | -0.051 | -0.042 | 0.003 | 0.046 | 0.055 |
| EDUCATION\_ |  | -0.060 | -0.044 | -0.034 | 0.009 | 0.053 | 0.062 |
| UNEMPLOYED |  | -0.206 | -0.172 | -0.150 | -0.041 | 0.065 | 0.086 |
| UNEMPLOYED |  | -0.103 | -0.035 | -0.005 | 0.143 | 0.287 | 0.314 |
| FIN3 |  | 0.049 | 0.063 | 0.071 | 0.111 | 0.152 | 0.160 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.002 | 0.010 | 0.016 | 0.047 | 0.077 | 0.083 |
| RIM |  | -0.011 | 0.004 | 0.011 | 0.047 | 0.078 | 0.084 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.092 | 0.103 | 0.107 | 0.134 | 0.158 | 0.163 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.003 | 0.007 | 0.011 | 0.035 | 0.060 | 0.065 |
| WM1 |  | 0.010 | 0.019 | 0.024 | 0.051 | 0.082 | 0.089 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.005 | 0.013 | 0.016 | 0.038 | 0.061 | 0.066 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.000 | 0.011 | 0.016 | 0.041 | 0.065 | 0.070 |
| WM2 |  | 0.026 | 0.033 | 0.037 | 0.059 | 0.079 | 0.082 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.042 | 0.048 | 0.051 | 0.068 | 0.081 | 0.084 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.000 | 0.011 | 0.016 | 0.041 | 0.065 | 0.070 |
| WM3 |  | 0.026 | 0.033 | 0.037 | 0.059 | 0.079 | 0.082 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.042 | 0.048 | 0.051 | 0.068 | 0.081 | 0.084 |
| 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 | 0.007 |
| 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 | 0.039 |
| 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 | -0.008 |
| 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 | 0.014 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.372 | 0.393 | 0.403 | 0.452 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.120 | -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 | 0.073 | 0.118 | 0.163 | 0.171 |
| FIN2 |  | 0.065 | 0.081 | 0.089 | 0.132 | 0.174 | 0.181 |
| FIN3 |  | 0.065 | 0.082 | 0.091 | 0.135 | 0.180 | 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 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.225 |
| FIN3 |  | 0.113 | 0.130 | 0.140 | 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 | -0.040 | -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 |  | 0.439 | 0.455 | 0.463 | 0.504 | 0.545 | 0.553 |
| FIN3 |  | 0.419 | 0.434 | 0.442 | 0.484 | 0.525 | 0.532 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.503 | 0.543 | 0.551 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.606 | 0.616 | 0.620 | 0.646 | 0.670 | 0.675 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.856 | 3.906 | 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 | 0.172 | 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 |  | -3.905 | -3.386 | -3.135 | -1.744 | -0.349 | -0.092 |
| X2 |  | -3.905 | -3.386 | -3.135 | -1.744 | -0.349 | -0.092 |
| X3 |  | -3.905 | -3.386 | -3.135 | -1.744 | -0.349 | -0.092 |
| Y1 |  | -2.833 | -2.422 | -2.206 | -1.192 | -0.149 | 0.060 |
| Y2 |  | -2.833 | -2.422 | -2.206 | -1.192 | -0.149 | 0.060 |
| Y3 |  | -2.833 | -2.422 | -2.206 | -1.192 | -0.149 | 0.060 |
| M1 |  | -3.138 | -2.762 | -2.569 | -1.521 | -0.490 | -0.293 |
| M2 |  | -3.138 | -2.762 | -2.569 | -1.521 | -0.490 | -0.293 |
| M3 |  | -3.138 | -2.762 | -2.569 | -1.521 | -0.490 | -0.293 |
| 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\_ |  | 0.885 | 0.900 | 0.906 | 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 |  | 0.657 | 0.671 | 0.680 | 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 |  | 0.298 | 0.326 | 0.338 | 0.407 | 0.458 | 0.471 |
| RIY |  | 0.196 | 0.209 | 0.216 | 0.252 | 0.282 | 0.288 |
| RIM |  | 0.177 | 0.193 | 0.201 | 0.241 | 0.271 | 0.278 |
| WX1 |  | 0.297 | 0.314 | 0.324 | 0.381 | 0.451 | 0.465 |
| WY1 |  | 0.143 | 0.153 | 0.158 | 0.186 | 0.216 | 0.223 |
| WM1 |  | 0.112 | 0.122 | 0.127 | 0.157 | 0.193 | 0.201 |
| 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 |  | 0.318 | 0.333 | 0.341 | 0.391 | 0.432 | 0.442 |
| WX3 |  | 0.318 | 0.333 | 0.341 | 0.391 | 0.432 | 0.442 |
| WY2 |  | 0.167 | 0.177 | 0.182 | 0.214 | 0.243 | 0.249 |
| WY3 |  | 0.167 | 0.177 | 0.182 | 0.214 | 0.243 | 0.249 |
| WM2 |  | 0.187 | 0.193 | 0.196 | 0.217 | 0.234 | 0.237 |
| WM3 |  | 0.187 | 0.193 | 0.196 | 0.217 | 0.234 | 0.237 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.002 | 0.004 | 0.684 | 0.494 | -0.004 | 0.010 |