# 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 | 0.129 | 0.061 | 2.114 | 0.035 |
| WX1 | -0.060 | 0.039 | -1.527 | 0.127 |
| WM1 | -0.133 | 0.073 | -1.819 | 0.069 |
| WY3 ON |  |  |  |  |
| WY2 | 0.129 | 0.061 | 2.114 | 0.035 |
| WX2 | -0.060 | 0.039 | -1.527 | 0.127 |
| WM2 | -0.133 | 0.073 | -1.819 | 0.069 |
| WX2 ON |  |  |  |  |
| WX1 | 0.071 | 0.064 | 1.118 | 0.263 |
| WY1 | -0.028 | 0.044 | -0.634 | 0.526 |
| WM1 | 0.147 | 0.080 | 1.844 | 0.065 |
| WX3 ON |  |  |  |  |
| WX2 | 0.071 | 0.064 | 1.118 | 0.263 |
| WY2 | -0.028 | 0.044 | -0.634 | 0.526 |
| WM2 | 0.147 | 0.080 | 1.844 | 0.065 |
| WM2 ON |  |  |  |  |
| WM1 | 0.249 | 0.062 | 4.051 | 0.000 |
| WX1 | -0.001 | 0.029 | -0.050 | 0.960 |
| WY1 | -0.052 | 0.028 | -1.832 | 0.067 |
| WM3 ON |  |  |  |  |
| WM2 | 0.249 | 0.062 | 4.051 | 0.000 |
| WX2 | -0.001 | 0.029 | -0.050 | 0.960 |
| WY2 | -0.052 | 0.028 | -1.832 | 0.067 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.585 | 0.058 | 10.081 | 0.000 |
| AGE1 | 0.099 | 0.051 | 1.949 | 0.051 |
| EDUCATION\_ | 0.034 | 0.033 | 1.031 | 0.303 |
| EDUCATION\_ | 0.051 | 0.031 | 1.678 | 0.093 |
| UNEMPLOYED | -0.082 | 0.076 | -1.074 | 0.283 |
| UNEMPLOYED | 0.181 | 0.097 | 1.867 | 0.062 |
| FIN1 | 0.055 | 0.029 | 1.900 | 0.057 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.409 | 0.060 | 6.788 | 0.000 |
| AGE1 | 0.095 | 0.051 | 1.871 | 0.061 |
| EDUCATION\_ | 0.021 | 0.035 | 0.606 | 0.545 |
| EDUCATION\_ | 0.052 | 0.033 | 1.585 | 0.113 |
| UNEMPLOYED | -0.029 | 0.080 | -0.367 | 0.714 |
| UNEMPLOYED | 0.235 | 0.110 | 2.124 | 0.034 |
| FIN2 | 0.111 | 0.030 | 3.710 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.419 | 0.061 | 6.928 | 0.000 |
| AGE1 | 0.101 | 0.050 | 2.003 | 0.045 |
| EDUCATION\_ | 0.030 | 0.035 | 0.861 | 0.389 |
| EDUCATION\_ | 0.034 | 0.033 | 1.018 | 0.309 |
| UNEMPLOYED | -0.043 | 0.080 | -0.539 | 0.590 |
| UNEMPLOYED | 0.266 | 0.103 | 2.584 | 0.010 |
| FIN3 | 0.095 | 0.033 | 2.863 | 0.004 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.433 | 0.053 | 8.225 | 0.000 |
| AGE1 | -0.009 | 0.046 | -0.201 | 0.841 |
| EDUCATION\_ | 0.011 | 0.032 | 0.336 | 0.737 |
| EDUCATION\_ | -0.015 | 0.031 | -0.483 | 0.629 |
| UNEMPLOYED | 0.006 | 0.074 | 0.085 | 0.932 |
| UNEMPLOYED | -0.126 | 0.098 | -1.288 | 0.198 |
| FIN1 | -0.136 | 0.027 | -5.009 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.440 | 0.056 | 7.894 | 0.000 |
| AGE1 | -0.012 | 0.046 | -0.250 | 0.802 |
| EDUCATION\_ | 0.010 | 0.032 | 0.311 | 0.756 |
| EDUCATION\_ | -0.016 | 0.032 | -0.483 | 0.629 |
| UNEMPLOYED | 0.148 | 0.080 | 1.851 | 0.064 |
| UNEMPLOYED | -0.124 | 0.112 | -1.108 | 0.268 |
| FIN2 | -0.132 | 0.030 | -4.446 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.400 | 0.055 | 7.306 | 0.000 |
| AGE1 | -0.004 | 0.046 | -0.094 | 0.925 |
| EDUCATION\_ | 0.021 | 0.032 | 0.652 | 0.514 |
| EDUCATION\_ | -0.022 | 0.030 | -0.741 | 0.459 |
| UNEMPLOYED | 0.058 | 0.078 | 0.738 | 0.461 |
| UNEMPLOYED | -0.185 | 0.102 | -1.811 | 0.070 |
| FIN3 | -0.156 | 0.027 | -5.710 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.031 | -0.740 | 0.459 |
| AGE1 | 0.042 | 0.028 | 1.513 | 0.130 |
| EDUCATION\_ | -0.033 | 0.019 | -1.758 | 0.079 |
| EDUCATION\_ | 0.006 | 0.018 | 0.352 | 0.725 |
| UNEMPLOYED | 0.013 | 0.045 | 0.294 | 0.769 |
| UNEMPLOYED | 0.116 | 0.062 | 1.869 | 0.062 |
| FIN1 | 0.098 | 0.016 | 6.066 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.033 | -2.008 | 0.045 |
| AGE1 | 0.044 | 0.028 | 1.599 | 0.110 |
| EDUCATION\_ | -0.025 | 0.020 | -1.256 | 0.209 |
| EDUCATION\_ | -0.001 | 0.020 | -0.068 | 0.945 |
| UNEMPLOYED | -0.021 | 0.050 | -0.426 | 0.670 |
| UNEMPLOYED | -0.021 | 0.063 | -0.327 | 0.744 |
| FIN2 | 0.100 | 0.018 | 5.479 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.493 | 0.622 |
| AGE1 | 0.038 | 0.028 | 1.356 | 0.175 |
| EDUCATION\_ | -0.022 | 0.021 | -1.048 | 0.295 |
| EDUCATION\_ | 0.013 | 0.021 | 0.612 | 0.540 |
| UNEMPLOYED | 0.002 | 0.050 | 0.034 | 0.973 |
| UNEMPLOYED | 0.066 | 0.063 | 1.056 | 0.291 |
| FIN3 | 0.100 | 0.020 | 5.058 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.049 | 0.020 | -2.435 | 0.015 |
| RIM | 0.145 | 0.014 | 10.427 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.094 | 0.012 | -7.708 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.007 | 0.016 | 0.428 | 0.669 |
| WM1 | 0.040 | 0.011 | 3.822 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.031 | 0.011 | -2.868 | 0.004 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.044 | 0.013 | -3.289 | 0.001 |
| WM2 | 0.073 | 0.010 | 7.582 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.057 | 0.008 | -7.071 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.044 | 0.013 | -3.289 | 0.001 |
| WM3 | 0.073 | 0.010 | 7.582 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.057 | 0.008 | -7.071 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.087 | 0.930 |
| EDUCATION\_ | -0.035 | 0.015 | -2.361 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.452 | 0.147 |
| UNEMPLOYED | -0.003 | 0.006 | -0.516 | 0.606 |
| UNEMPLOYED | -0.002 | 0.004 | -0.409 | 0.683 |
| FIN1 | 0.014 | 0.013 | 1.089 | 0.276 |
| FIN2 | -0.001 | 0.013 | -0.074 | 0.941 |
| FIN3 | 0.006 | 0.014 | 0.436 | 0.662 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.454 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.183 | 0.237 |
| UNEMPLOYED | 0.012 | 0.005 | 2.227 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.439 | 0.661 |
| FIN1 | -0.005 | 0.013 | -0.413 | 0.680 |
| FIN2 | -0.010 | 0.013 | -0.798 | 0.425 |
| FIN3 | -0.012 | 0.014 | -0.909 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.939 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.486 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.748 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.368 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.116 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.997 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.933 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.120 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.251 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.617 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.812 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.269 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.028 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.895 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.872 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.189 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.979 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.669 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.357 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.204 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.754 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.485 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.239 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.271 | 0.000 |
| EDUCATION\_ | 3.753 | 0.032 | 116.411 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.359 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.384 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.550 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.380 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.472 | 0.808 | -3.058 | 0.002 |
| X2 | -2.472 | 0.808 | -3.058 | 0.002 |
| X3 | -2.472 | 0.808 | -3.058 | 0.002 |
| Y1 | 0.401 | 0.741 | 0.541 | 0.589 |
| Y2 | 0.401 | 0.741 | 0.541 | 0.589 |
| Y3 | 0.401 | 0.741 | 0.541 | 0.589 |
| M1 | -0.924 | 0.443 | -2.088 | 0.037 |
| M2 | -0.924 | 0.443 | -2.088 | 0.037 |
| M3 | -0.924 | 0.443 | -2.088 | 0.037 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.256 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.732 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.671 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.909 | 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 | 26.413 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.735 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.563 | 0.000 |
| RIX | 0.437 | 0.030 | 14.649 | 0.000 |
| RIY | 0.325 | 0.027 | 11.886 | 0.000 |
| RIM | 0.117 | 0.010 | 11.449 | 0.000 |
| WX1 | 0.289 | 0.025 | 11.466 | 0.000 |
| WY1 | 0.268 | 0.024 | 11.086 | 0.000 |
| WM1 | 0.084 | 0.009 | 9.166 | 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 | 0.326 | 0.024 | 13.658 | 0.000 |
| WX3 | 0.326 | 0.024 | 13.658 | 0.000 |
| WY2 | 0.313 | 0.018 | 17.640 | 0.000 |
| WY3 | 0.313 | 0.018 | 17.640 | 0.000 |
| WM2 | 0.145 | 0.007 | 20.813 | 0.000 |
| WM3 | 0.145 | 0.007 | 20.813 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.732 | 0.020 | 36.914 | 0.000 |
| X2 | 0.729 | 0.021 | 34.492 | 0.000 |
| X3 | 0.727 | 0.022 | 33.446 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.708 | 0.026 | 27.732 | 0.000 |
| Y2 | 0.678 | 0.024 | 28.462 | 0.000 |
| Y3 | 0.677 | 0.024 | 27.817 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.748 | 0.029 | 26.220 | 0.000 |
| M2 | 0.651 | 0.024 | 27.455 | 0.000 |
| M3 | 0.645 | 0.025 | 25.446 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.596 | 0.023 | 26.371 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.634 | 0.024 | 26.671 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.635 | 0.024 | 26.062 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.643 | 0.026 | 24.380 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.674 | 0.022 | 30.424 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.679 | 0.023 | 29.653 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.634 | 0.032 | 19.749 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.739 | 0.021 | 35.985 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.745 | 0.022 | 34.441 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.118 | 0.056 | 2.086 | 0.037 |
| WX1 | -0.057 | 0.037 | -1.541 | 0.123 |
| WM1 | -0.068 | 0.038 | -1.778 | 0.075 |
| WY3 ON |  |  |  |  |
| WY2 | 0.128 | 0.060 | 2.125 | 0.034 |
| WX2 | -0.061 | 0.040 | -1.521 | 0.128 |
| WM2 | -0.091 | 0.050 | -1.813 | 0.070 |
| WX2 ON |  |  |  |  |
| WX1 | 0.067 | 0.059 | 1.131 | 0.258 |
| WY1 | -0.025 | 0.040 | -0.633 | 0.527 |
| WM1 | 0.074 | 0.042 | 1.782 | 0.075 |
| WX3 ON |  |  |  |  |
| WX2 | 0.071 | 0.063 | 1.122 | 0.262 |
| WY2 | -0.028 | 0.044 | -0.634 | 0.526 |
| WM2 | 0.099 | 0.054 | 1.835 | 0.066 |
| WM2 ON |  |  |  |  |
| WM1 | 0.186 | 0.049 | 3.791 | 0.000 |
| WX1 | -0.002 | 0.040 | -0.050 | 0.960 |
| WY1 | -0.069 | 0.038 | -1.824 | 0.068 |
| WM3 ON |  |  |  |  |
| WM2 | 0.245 | 0.059 | 4.151 | 0.000 |
| WX2 | -0.002 | 0.042 | -0.050 | 0.960 |
| WY2 | -0.074 | 0.040 | -1.841 | 0.066 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.310 | 0.029 | 10.694 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.949 | 0.051 |
| EDUCATION\_ | 0.037 | 0.035 | 1.036 | 0.300 |
| EDUCATION\_ | 0.056 | 0.034 | 1.679 | 0.093 |
| UNEMPLOYED | -0.033 | 0.030 | -1.075 | 0.283 |
| UNEMPLOYED | 0.051 | 0.027 | 1.886 | 0.059 |
| FIN1 | 0.052 | 0.027 | 1.901 | 0.057 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.956 | 0.000 |
| AGE1 | 0.051 | 0.027 | 1.868 | 0.062 |
| EDUCATION\_ | 0.022 | 0.037 | 0.606 | 0.544 |
| EDUCATION\_ | 0.057 | 0.036 | 1.587 | 0.113 |
| UNEMPLOYED | -0.012 | 0.032 | -0.367 | 0.713 |
| UNEMPLOYED | 0.066 | 0.031 | 2.132 | 0.033 |
| FIN2 | 0.102 | 0.027 | 3.731 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.031 | 7.088 | 0.000 |
| AGE1 | 0.054 | 0.027 | 2.001 | 0.045 |
| EDUCATION\_ | 0.032 | 0.037 | 0.861 | 0.389 |
| EDUCATION\_ | 0.037 | 0.036 | 1.020 | 0.308 |
| UNEMPLOYED | -0.017 | 0.032 | -0.541 | 0.589 |
| UNEMPLOYED | 0.075 | 0.029 | 2.586 | 0.010 |
| FIN3 | 0.091 | 0.031 | 2.890 | 0.004 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.257 | 0.031 | 8.389 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.201 | 0.841 |
| EDUCATION\_ | 0.013 | 0.038 | 0.336 | 0.737 |
| EDUCATION\_ | -0.019 | 0.039 | -0.484 | 0.629 |
| UNEMPLOYED | 0.003 | 0.033 | 0.085 | 0.932 |
| UNEMPLOYED | -0.040 | 0.031 | -1.295 | 0.195 |
| FIN1 | -0.144 | 0.029 | -4.980 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.067 | 0.000 |
| AGE1 | -0.007 | 0.026 | -0.250 | 0.802 |
| EDUCATION\_ | 0.011 | 0.037 | 0.311 | 0.756 |
| EDUCATION\_ | -0.018 | 0.038 | -0.484 | 0.629 |
| UNEMPLOYED | 0.064 | 0.034 | 1.861 | 0.063 |
| UNEMPLOYED | -0.037 | 0.034 | -1.115 | 0.265 |
| FIN2 | -0.130 | 0.029 | -4.432 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.379 | 0.000 |
| AGE1 | -0.002 | 0.026 | -0.094 | 0.925 |
| EDUCATION\_ | 0.024 | 0.037 | 0.654 | 0.513 |
| EDUCATION\_ | -0.026 | 0.035 | -0.742 | 0.458 |
| UNEMPLOYED | 0.025 | 0.033 | 0.740 | 0.459 |
| UNEMPLOYED | -0.056 | 0.031 | -1.825 | 0.068 |
| FIN3 | -0.161 | 0.028 | -5.644 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.024 | 0.032 | -0.741 | 0.459 |
| AGE1 | 0.044 | 0.029 | 1.513 | 0.130 |
| EDUCATION\_ | -0.070 | 0.040 | -1.768 | 0.077 |
| EDUCATION\_ | 0.014 | 0.039 | 0.353 | 0.724 |
| UNEMPLOYED | 0.010 | 0.035 | 0.294 | 0.769 |
| UNEMPLOYED | 0.065 | 0.034 | 1.879 | 0.060 |
| FIN1 | 0.183 | 0.030 | 6.141 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.020 | 0.043 |
| AGE1 | 0.040 | 0.025 | 1.597 | 0.110 |
| EDUCATION\_ | -0.047 | 0.037 | -1.261 | 0.207 |
| EDUCATION\_ | -0.003 | 0.037 | -0.068 | 0.945 |
| UNEMPLOYED | -0.015 | 0.034 | -0.428 | 0.669 |
| UNEMPLOYED | -0.010 | 0.030 | -0.329 | 0.742 |
| FIN2 | 0.157 | 0.028 | 5.548 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.493 | 0.622 |
| AGE1 | 0.034 | 0.025 | 1.354 | 0.176 |
| EDUCATION\_ | -0.041 | 0.039 | -1.050 | 0.294 |
| EDUCATION\_ | 0.023 | 0.038 | 0.612 | 0.540 |
| UNEMPLOYED | 0.001 | 0.034 | 0.034 | 0.972 |
| UNEMPLOYED | 0.032 | 0.030 | 1.060 | 0.289 |
| FIN3 | 0.162 | 0.031 | 5.209 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.129 | 0.053 | -2.440 | 0.015 |
| RIM | 0.638 | 0.038 | 16.694 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.482 | 0.046 | -10.584 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.024 | 0.057 | 0.427 | 0.669 |
| WM1 | 0.258 | 0.058 | 4.425 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.206 | 0.064 | -3.220 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.139 | 0.041 | -3.365 | 0.001 |
| WM2 | 0.336 | 0.042 | 8.083 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.266 | 0.035 | -7.589 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.139 | 0.041 | -3.365 | 0.001 |
| WM3 | 0.336 | 0.042 | 8.083 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.266 | 0.035 | -7.589 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.087 | 0.930 |
| EDUCATION\_ | -0.076 | 0.032 | -2.357 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.451 | 0.147 |
| UNEMPLOYED | -0.017 | 0.032 | -0.515 | 0.606 |
| UNEMPLOYED | -0.014 | 0.033 | -0.408 | 0.683 |
| FIN1 | 0.035 | 0.032 | 1.089 | 0.276 |
| FIN2 | -0.002 | 0.033 | -0.074 | 0.941 |
| FIN3 | 0.014 | 0.033 | 0.437 | 0.662 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.451 | 0.014 |
| EDUCATION\_ | -0.038 | 0.032 | -1.181 | 0.237 |
| UNEMPLOYED | 0.069 | 0.031 | 2.241 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.439 | 0.661 |
| FIN1 | -0.013 | 0.032 | -0.413 | 0.680 |
| FIN2 | -0.026 | 0.032 | -0.798 | 0.425 |
| FIN3 | -0.029 | 0.032 | -0.910 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.557 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.365 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.847 | 0.004 |
| FIN1 | 0.143 | 0.032 | 4.450 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.213 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.058 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.171 | 0.000 |
| UNEMPLOYED | -0.122 | 0.027 | -4.504 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.299 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.839 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.020 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.478 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.089 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.931 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.984 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.374 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.122 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.768 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.307 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.833 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.359 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.953 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.504 | 0.000 |
| EDUCATION\_ | 3.784 | 0.060 | 63.172 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.562 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.496 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.122 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.382 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.313 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.738 | 0.891 | -3.075 | 0.002 |
| X2 | -2.727 | 0.891 | -3.061 | 0.002 |
| X3 | -2.721 | 0.888 | -3.065 | 0.002 |
| Y1 | 0.498 | 0.920 | 0.541 | 0.589 |
| Y2 | 0.476 | 0.882 | 0.540 | 0.589 |
| Y3 | 0.476 | 0.881 | 0.540 | 0.589 |
| M1 | -2.016 | 0.965 | -2.090 | 0.037 |
| M2 | -1.756 | 0.842 | -2.085 | 0.037 |
| M3 | -1.740 | 0.834 | -2.086 | 0.037 |

# 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 | 0.986 | 0.013 | 73.801 | 0.000 |
| WX3 | 0.977 | 0.020 | 49.589 | 0.000 |
| WY2 | 0.973 | 0.017 | 56.400 | 0.000 |
| WY3 | 0.959 | 0.024 | 39.922 | 0.000 |
| WM2 | 0.956 | 0.021 | 44.824 | 0.000 |
| WM3 | 0.924 | 0.032 | 29.120 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.732 | 0.020 | 36.914 | 0.000 |
| X2 | 0.729 | 0.021 | 34.492 | 0.000 |
| X3 | 0.727 | 0.022 | 33.446 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.708 | 0.026 | 27.732 | 0.000 |
| Y2 | 0.678 | 0.024 | 28.462 | 0.000 |
| Y3 | 0.677 | 0.024 | 27.817 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.748 | 0.029 | 26.220 | 0.000 |
| M2 | 0.651 | 0.024 | 27.455 | 0.000 |
| M3 | 0.645 | 0.025 | 25.446 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.596 | 0.023 | 26.371 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.634 | 0.024 | 26.671 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.635 | 0.024 | 26.062 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.643 | 0.026 | 24.380 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.674 | 0.022 | 30.424 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.679 | 0.023 | 29.653 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.634 | 0.032 | 19.749 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.739 | 0.021 | 35.985 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.745 | 0.022 | 34.441 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.118 | 0.056 | 2.086 | 0.037 |
| WX1 | -0.057 | 0.037 | -1.541 | 0.123 |
| WM1 | -0.068 | 0.038 | -1.778 | 0.075 |
| WY3 ON |  |  |  |  |
| WY2 | 0.128 | 0.060 | 2.125 | 0.034 |
| WX2 | -0.061 | 0.040 | -1.521 | 0.128 |
| WM2 | -0.091 | 0.050 | -1.813 | 0.070 |
| WX2 ON |  |  |  |  |
| WX1 | 0.067 | 0.059 | 1.131 | 0.258 |
| WY1 | -0.025 | 0.040 | -0.633 | 0.527 |
| WM1 | 0.074 | 0.042 | 1.782 | 0.075 |
| WX3 ON |  |  |  |  |
| WX2 | 0.071 | 0.063 | 1.122 | 0.262 |
| WY2 | -0.028 | 0.044 | -0.634 | 0.526 |
| WM2 | 0.099 | 0.054 | 1.835 | 0.066 |
| WM2 ON |  |  |  |  |
| WM1 | 0.186 | 0.049 | 3.791 | 0.000 |
| WX1 | -0.002 | 0.040 | -0.050 | 0.960 |
| WY1 | -0.069 | 0.038 | -1.824 | 0.068 |
| WM3 ON |  |  |  |  |
| WM2 | 0.245 | 0.059 | 4.151 | 0.000 |
| WX2 | -0.002 | 0.042 | -0.050 | 0.960 |
| WY2 | -0.074 | 0.040 | -1.841 | 0.066 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.310 | 0.029 | 10.694 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.949 | 0.051 |
| EDUCATION\_ | 0.037 | 0.035 | 1.036 | 0.300 |
| EDUCATION\_ | 0.056 | 0.034 | 1.679 | 0.093 |
| UNEMPLOYED | -0.033 | 0.030 | -1.075 | 0.283 |
| UNEMPLOYED | 0.051 | 0.027 | 1.886 | 0.059 |
| FIN1 | 0.052 | 0.027 | 1.901 | 0.057 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.956 | 0.000 |
| AGE1 | 0.051 | 0.027 | 1.868 | 0.062 |
| EDUCATION\_ | 0.022 | 0.037 | 0.606 | 0.544 |
| EDUCATION\_ | 0.057 | 0.036 | 1.587 | 0.113 |
| UNEMPLOYED | -0.012 | 0.032 | -0.367 | 0.713 |
| UNEMPLOYED | 0.066 | 0.031 | 2.132 | 0.033 |
| FIN2 | 0.102 | 0.027 | 3.731 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.031 | 7.088 | 0.000 |
| AGE1 | 0.054 | 0.027 | 2.001 | 0.045 |
| EDUCATION\_ | 0.032 | 0.037 | 0.861 | 0.389 |
| EDUCATION\_ | 0.037 | 0.036 | 1.020 | 0.308 |
| UNEMPLOYED | -0.017 | 0.032 | -0.541 | 0.589 |
| UNEMPLOYED | 0.075 | 0.029 | 2.586 | 0.010 |
| FIN3 | 0.091 | 0.031 | 2.890 | 0.004 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.257 | 0.031 | 8.389 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.201 | 0.841 |
| EDUCATION\_ | 0.013 | 0.038 | 0.336 | 0.737 |
| EDUCATION\_ | -0.019 | 0.039 | -0.484 | 0.629 |
| UNEMPLOYED | 0.003 | 0.033 | 0.085 | 0.932 |
| UNEMPLOYED | -0.040 | 0.031 | -1.295 | 0.195 |
| FIN1 | -0.144 | 0.029 | -4.980 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.067 | 0.000 |
| AGE1 | -0.007 | 0.026 | -0.250 | 0.802 |
| EDUCATION\_ | 0.011 | 0.037 | 0.311 | 0.756 |
| EDUCATION\_ | -0.018 | 0.038 | -0.484 | 0.629 |
| UNEMPLOYED | 0.064 | 0.034 | 1.861 | 0.063 |
| UNEMPLOYED | -0.037 | 0.034 | -1.115 | 0.265 |
| FIN2 | -0.130 | 0.029 | -4.432 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.379 | 0.000 |
| AGE1 | -0.002 | 0.026 | -0.094 | 0.925 |
| EDUCATION\_ | 0.024 | 0.037 | 0.654 | 0.513 |
| EDUCATION\_ | -0.026 | 0.035 | -0.742 | 0.458 |
| UNEMPLOYED | 0.025 | 0.033 | 0.740 | 0.459 |
| UNEMPLOYED | -0.056 | 0.031 | -1.825 | 0.068 |
| FIN3 | -0.161 | 0.028 | -5.644 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.024 | 0.032 | -0.741 | 0.459 |
| AGE1 | 0.044 | 0.029 | 1.513 | 0.130 |
| EDUCATION\_ | -0.070 | 0.040 | -1.768 | 0.077 |
| EDUCATION\_ | 0.014 | 0.039 | 0.353 | 0.724 |
| UNEMPLOYED | 0.010 | 0.035 | 0.294 | 0.769 |
| UNEMPLOYED | 0.065 | 0.034 | 1.879 | 0.060 |
| FIN1 | 0.183 | 0.030 | 6.141 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.020 | 0.043 |
| AGE1 | 0.040 | 0.025 | 1.597 | 0.110 |
| EDUCATION\_ | -0.047 | 0.037 | -1.261 | 0.207 |
| EDUCATION\_ | -0.003 | 0.037 | -0.068 | 0.945 |
| UNEMPLOYED | -0.015 | 0.034 | -0.428 | 0.669 |
| UNEMPLOYED | -0.010 | 0.030 | -0.329 | 0.742 |
| FIN2 | 0.157 | 0.028 | 5.548 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.493 | 0.622 |
| AGE1 | 0.034 | 0.025 | 1.354 | 0.176 |
| EDUCATION\_ | -0.041 | 0.039 | -1.050 | 0.294 |
| EDUCATION\_ | 0.023 | 0.038 | 0.612 | 0.540 |
| UNEMPLOYED | 0.001 | 0.034 | 0.034 | 0.972 |
| UNEMPLOYED | 0.032 | 0.030 | 1.060 | 0.289 |
| FIN3 | 0.162 | 0.031 | 5.209 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.129 | 0.053 | -2.440 | 0.015 |
| RIM | 0.638 | 0.038 | 16.694 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.482 | 0.046 | -10.584 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.024 | 0.057 | 0.427 | 0.669 |
| WM1 | 0.258 | 0.058 | 4.425 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.206 | 0.064 | -3.220 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.139 | 0.041 | -3.365 | 0.001 |
| WM2 | 0.336 | 0.042 | 8.083 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.266 | 0.035 | -7.589 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.139 | 0.041 | -3.365 | 0.001 |
| WM3 | 0.336 | 0.042 | 8.083 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.266 | 0.035 | -7.589 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.087 | 0.930 |
| EDUCATION\_ | -0.076 | 0.032 | -2.357 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.451 | 0.147 |
| UNEMPLOYED | -0.017 | 0.032 | -0.515 | 0.606 |
| UNEMPLOYED | -0.014 | 0.033 | -0.408 | 0.683 |
| FIN1 | 0.035 | 0.032 | 1.089 | 0.276 |
| FIN2 | -0.002 | 0.033 | -0.074 | 0.941 |
| FIN3 | 0.014 | 0.033 | 0.437 | 0.662 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.451 | 0.014 |
| EDUCATION\_ | -0.038 | 0.032 | -1.181 | 0.237 |
| UNEMPLOYED | 0.069 | 0.031 | 2.241 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.439 | 0.661 |
| FIN1 | -0.013 | 0.032 | -0.413 | 0.680 |
| FIN2 | -0.026 | 0.032 | -0.798 | 0.425 |
| FIN3 | -0.029 | 0.032 | -0.910 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.557 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.365 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.847 | 0.004 |
| FIN1 | 0.143 | 0.032 | 4.450 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.213 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.058 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.171 | 0.000 |
| UNEMPLOYED | -0.122 | 0.027 | -4.504 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.299 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.839 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.020 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.478 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.089 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.931 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.984 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.374 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.122 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.768 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.307 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.833 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.359 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.953 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.504 | 0.000 |
| EDUCATION\_ | 3.784 | 0.060 | 63.172 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.562 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.496 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.122 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.382 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.313 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.738 | 0.891 | -3.075 | 0.002 |
| X2 | -2.727 | 0.891 | -3.061 | 0.002 |
| X3 | -2.721 | 0.888 | -3.065 | 0.002 |
| Y1 | 0.498 | 0.920 | 0.541 | 0.589 |
| Y2 | 0.476 | 0.882 | 0.540 | 0.589 |
| Y3 | 0.476 | 0.881 | 0.540 | 0.589 |
| M1 | -2.016 | 0.965 | -2.090 | 0.037 |
| M2 | -1.756 | 0.842 | -2.085 | 0.037 |
| M3 | -1.740 | 0.834 | -2.086 | 0.037 |

# 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 | 0.986 | 0.013 | 73.801 | 0.000 |
| WX3 | 0.977 | 0.020 | 49.589 | 0.000 |
| WY2 | 0.973 | 0.017 | 56.400 | 0.000 |
| WY3 | 0.959 | 0.024 | 39.922 | 0.000 |
| WM2 | 0.956 | 0.021 | 44.824 | 0.000 |
| WM3 | 0.924 | 0.032 | 29.120 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.014 | 0.013 | 1.039 | 0.299 |
| WX3 | 0.023 | 0.020 | 1.150 | 0.250 |
| WY2 | 0.027 | 0.017 | 1.551 | 0.121 |
| WY3 | 0.041 | 0.024 | 1.710 | 0.087 |
| WM2 | 0.044 | 0.021 | 2.085 | 0.037 |
| WM3 | 0.076 | 0.032 | 2.380 | 0.017 |

# 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 |  | -0.029 | 0.012 | 0.030 | 0.129 | 0.230 | 0.249 |
| WX1 |  | -0.160 | -0.136 | -0.124 | -0.060 | 0.007 | 0.020 |
| WM1 |  | -0.323 | -0.274 | -0.252 | -0.133 | -0.012 | 0.012 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.029 | 0.012 | 0.030 | 0.129 | 0.230 | 0.249 |
| WX2 |  | -0.160 | -0.136 | -0.124 | -0.060 | 0.007 | 0.020 |
| WM2 |  | -0.323 | -0.274 | -0.252 | -0.133 | -0.012 | 0.012 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.096 | -0.056 | -0.035 | 0.071 | 0.177 | 0.196 |
| WY1 |  | -0.143 | -0.114 | -0.101 | -0.028 | 0.045 | 0.060 |
| WM1 |  | -0.061 | -0.009 | 0.017 | 0.147 | 0.277 | 0.301 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.096 | -0.056 | -0.035 | 0.071 | 0.177 | 0.196 |
| WY2 |  | -0.143 | -0.114 | -0.101 | -0.028 | 0.045 | 0.060 |
| WM2 |  | -0.061 | -0.009 | 0.017 | 0.147 | 0.277 | 0.301 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.090 | 0.124 | 0.146 | 0.249 | 0.349 | 0.368 |
| WX1 |  | -0.073 | -0.057 | -0.049 | -0.001 | 0.048 | 0.056 |
| WY1 |  | -0.124 | -0.107 | -0.097 | -0.052 | -0.005 | 0.004 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.090 | 0.124 | 0.146 | 0.249 | 0.349 | 0.368 |
| WX2 |  | -0.073 | -0.057 | -0.049 | -0.001 | 0.048 | 0.056 |
| WY2 |  | -0.124 | -0.107 | -0.097 | -0.052 | -0.005 | 0.004 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.436 | 0.471 | 0.490 | 0.585 | 0.680 | 0.698 |
| AGE1 |  | -0.029 | 0.000 | 0.015 | 0.099 | 0.182 | 0.198 |
| EDUCATION\_ |  | -0.050 | -0.030 | -0.019 | 0.034 | 0.090 | 0.100 |
| EDUCATION\_ |  | -0.028 | -0.009 | 0.001 | 0.051 | 0.101 | 0.111 |
| UNEMPLOYED |  | -0.274 | -0.227 | -0.204 | -0.082 | 0.045 | 0.072 |
| UNEMPLOYED |  | -0.071 | -0.008 | 0.022 | 0.181 | 0.342 | 0.376 |
| FIN1 |  | -0.019 | -0.003 | 0.007 | 0.055 | 0.102 | 0.111 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.254 | 0.289 | 0.309 | 0.409 | 0.507 | 0.524 |
| AGE1 |  | -0.033 | -0.005 | 0.011 | 0.095 | 0.178 | 0.195 |
| EDUCATION\_ |  | -0.067 | -0.046 | -0.036 | 0.021 | 0.077 | 0.089 |
| EDUCATION\_ |  | -0.035 | -0.013 | -0.003 | 0.052 | 0.107 | 0.117 |
| UNEMPLOYED |  | -0.242 | -0.183 | -0.157 | -0.029 | 0.105 | 0.128 |
| UNEMPLOYED |  | -0.047 | 0.018 | 0.051 | 0.235 | 0.417 | 0.454 |
| FIN2 |  | 0.034 | 0.053 | 0.062 | 0.111 | 0.161 | 0.171 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.264 | 0.302 | 0.320 | 0.419 | 0.519 | 0.539 |
| AGE1 |  | -0.029 | 0.001 | 0.017 | 0.101 | 0.183 | 0.199 |
| EDUCATION\_ |  | -0.060 | -0.040 | -0.029 | 0.030 | 0.087 | 0.098 |
| EDUCATION\_ |  | -0.053 | -0.031 | -0.022 | 0.034 | 0.088 | 0.099 |
| UNEMPLOYED |  | -0.253 | -0.198 | -0.173 | -0.043 | 0.089 | 0.116 |
| UNEMPLOYED |  | -0.006 | 0.061 | 0.097 | 0.266 | 0.436 | 0.464 |
| FIN3 |  | 0.010 | 0.032 | 0.041 | 0.095 | 0.150 | 0.162 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.330 | 0.347 | 0.433 | 0.519 | 0.535 |
| AGE1 |  | -0.128 | -0.098 | -0.085 | -0.009 | 0.068 | 0.084 |
| EDUCATION\_ |  | -0.070 | -0.051 | -0.041 | 0.011 | 0.064 | 0.074 |
| EDUCATION\_ |  | -0.097 | -0.076 | -0.067 | -0.015 | 0.036 | 0.046 |
| UNEMPLOYED |  | -0.178 | -0.139 | -0.115 | 0.006 | 0.129 | 0.154 |
| UNEMPLOYED |  | -0.376 | -0.315 | -0.286 | -0.126 | 0.036 | 0.069 |
| FIN1 |  | -0.207 | -0.189 | -0.181 | -0.136 | -0.091 | -0.083 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.295 | 0.330 | 0.349 | 0.440 | 0.532 | 0.549 |
| AGE1 |  | -0.129 | -0.101 | -0.087 | -0.012 | 0.065 | 0.081 |
| EDUCATION\_ |  | -0.074 | -0.053 | -0.043 | 0.010 | 0.062 | 0.072 |
| EDUCATION\_ |  | -0.099 | -0.079 | -0.070 | -0.016 | 0.037 | 0.048 |
| UNEMPLOYED |  | -0.053 | -0.008 | 0.016 | 0.148 | 0.278 | 0.306 |
| UNEMPLOYED |  | -0.404 | -0.338 | -0.305 | -0.124 | 0.062 | 0.099 |
| FIN2 |  | -0.209 | -0.192 | -0.182 | -0.132 | -0.084 | -0.075 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.259 | 0.291 | 0.310 | 0.400 | 0.491 | 0.507 |
| AGE1 |  | -0.123 | -0.094 | -0.080 | -0.004 | 0.073 | 0.089 |
| EDUCATION\_ |  | -0.059 | -0.041 | -0.031 | 0.021 | 0.073 | 0.084 |
| EDUCATION\_ |  | -0.099 | -0.081 | -0.072 | -0.022 | 0.027 | 0.038 |
| UNEMPLOYED |  | -0.140 | -0.095 | -0.069 | 0.058 | 0.188 | 0.214 |
| UNEMPLOYED |  | -0.449 | -0.385 | -0.352 | -0.185 | -0.016 | 0.017 |
| FIN3 |  | -0.227 | -0.210 | -0.201 | -0.156 | -0.111 | -0.103 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.102 | -0.084 | -0.073 | -0.023 | 0.028 | 0.037 |
| AGE1 |  | -0.029 | -0.012 | -0.003 | 0.042 | 0.087 | 0.096 |
| EDUCATION\_ |  | -0.081 | -0.069 | -0.064 | -0.033 | -0.002 | 0.004 |
| EDUCATION\_ |  | -0.040 | -0.028 | -0.023 | 0.006 | 0.036 | 0.041 |
| UNEMPLOYED |  | -0.105 | -0.076 | -0.061 | 0.013 | 0.087 | 0.100 |
| UNEMPLOYED |  | -0.049 | -0.006 | 0.012 | 0.116 | 0.218 | 0.238 |
| FIN1 |  | 0.057 | 0.066 | 0.072 | 0.098 | 0.125 | 0.130 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.155 | -0.133 | -0.122 | -0.067 | -0.013 | -0.001 |
| AGE1 |  | -0.026 | -0.009 | -0.001 | 0.044 | 0.089 | 0.098 |
| EDUCATION\_ |  | -0.077 | -0.064 | -0.058 | -0.025 | 0.008 | 0.015 |
| EDUCATION\_ |  | -0.054 | -0.040 | -0.034 | -0.001 | 0.031 | 0.037 |
| UNEMPLOYED |  | -0.154 | -0.120 | -0.105 | -0.021 | 0.061 | 0.075 |
| UNEMPLOYED |  | -0.188 | -0.144 | -0.124 | -0.021 | 0.083 | 0.106 |
| FIN2 |  | 0.053 | 0.064 | 0.070 | 0.100 | 0.130 | 0.135 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.114 | -0.090 | -0.079 | -0.018 | 0.042 | 0.054 |
| AGE1 |  | -0.034 | -0.016 | -0.008 | 0.038 | 0.083 | 0.092 |
| EDUCATION\_ |  | -0.076 | -0.064 | -0.057 | -0.022 | 0.012 | 0.019 |
| EDUCATION\_ |  | -0.040 | -0.027 | -0.021 | 0.013 | 0.047 | 0.053 |
| UNEMPLOYED |  | -0.129 | -0.097 | -0.082 | 0.002 | 0.083 | 0.099 |
| UNEMPLOYED |  | -0.103 | -0.060 | -0.037 | 0.066 | 0.167 | 0.187 |
| FIN3 |  | 0.050 | 0.061 | 0.067 | 0.100 | 0.132 | 0.138 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.100 | -0.087 | -0.081 | -0.049 | -0.016 | -0.009 |
| RIM |  | 0.107 | 0.115 | 0.120 | 0.145 | 0.166 | 0.170 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.124 | -0.117 | -0.113 | -0.094 | -0.073 | -0.068 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.035 | -0.025 | -0.019 | 0.007 | 0.033 | 0.037 |
| WM1 |  | 0.014 | 0.020 | 0.023 | 0.040 | 0.058 | 0.062 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.062 | -0.053 | -0.049 | -0.031 | -0.014 | -0.011 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.078 | -0.070 | -0.066 | -0.044 | -0.021 | -0.017 |
| WM2 |  | 0.048 | 0.053 | 0.056 | 0.073 | 0.088 | 0.091 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.076 | -0.071 | -0.069 | -0.057 | -0.043 | -0.040 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.078 | -0.070 | -0.066 | -0.044 | -0.021 | -0.017 |
| WM3 |  | 0.048 | 0.053 | 0.056 | 0.073 | 0.088 | 0.091 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.076 | -0.071 | -0.069 | -0.057 | -0.043 | -0.040 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.020 | -0.015 | -0.013 | -0.001 | 0.011 | 0.014 |
| EDUCATION\_ |  | -0.073 | -0.065 | -0.060 | -0.035 | -0.011 | -0.006 |
| EDUCATION\_ |  | -0.059 | -0.050 | -0.046 | -0.022 | 0.003 | 0.008 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.012 | -0.010 | -0.008 | -0.002 | 0.005 | 0.006 |
| FIN1 |  | -0.019 | -0.012 | -0.008 | 0.014 | 0.035 | 0.040 |
| FIN2 |  | -0.035 | -0.027 | -0.022 | -0.001 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.006 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.062 | -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 |  | -0.039 | -0.031 | -0.027 | -0.005 | 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 | 0.014 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.373 | 0.393 | 0.403 | 0.452 | 0.502 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.048 | 0.065 | 0.073 | 0.118 | 0.163 | 0.171 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.182 |
| FIN3 |  | 0.066 | 0.084 | 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 | -0.046 | -0.043 | -0.031 | -0.019 | -0.016 |
| FIN1 |  | 0.075 | 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 | 0.131 | 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 | -0.015 | -0.012 |
| FIN2 |  | -0.055 | -0.048 | -0.046 | -0.029 | -0.013 | -0.009 |
| FIN3 |  | -0.068 | -0.061 | -0.058 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -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 | 0.525 | 0.532 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.504 | 0.543 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.617 | 0.621 | 0.646 | 0.671 | 0.676 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.826 | 3.846 | 3.855 | 3.906 | 3.959 | 3.968 |
| EDUCATION\_ |  | 3.669 | 3.690 | 3.700 | 3.753 | 3.806 | 3.816 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.173 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.083 | 0.086 |
| 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 |  | -4.546 | -4.054 | -3.792 | -2.472 | -1.129 | -0.888 |
| X2 |  | -4.546 | -4.054 | -3.792 | -2.472 | -1.129 | -0.888 |
| X3 |  | -4.546 | -4.054 | -3.792 | -2.472 | -1.129 | -0.888 |
| Y1 |  | -1.554 | -1.076 | -0.842 | 0.401 | 1.615 | 1.824 |
| Y2 |  | -1.554 | -1.076 | -0.842 | 0.401 | 1.615 | 1.824 |
| Y3 |  | -1.554 | -1.076 | -0.842 | 0.401 | 1.615 | 1.824 |
| M1 |  | -2.091 | -1.793 | -1.637 | -0.924 | -0.197 | -0.070 |
| M2 |  | -2.091 | -1.793 | -1.637 | -0.924 | -0.197 | -0.070 |
| M3 |  | -2.091 | -1.793 | -1.637 | -0.924 | -0.197 | -0.070 |
| 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 | 0.906 | 0.946 | 0.986 | 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 | 0.671 | 0.680 | 0.727 | 0.771 | 0.779 |
| FIN2 |  | 0.618 | 0.632 | 0.640 | 0.684 | 0.727 | 0.737 |
| FIN3 |  | 0.670 | 0.688 | 0.698 | 0.750 | 0.803 | 0.814 |
| RIX |  | 0.355 | 0.375 | 0.384 | 0.437 | 0.481 | 0.490 |
| RIY |  | 0.247 | 0.266 | 0.276 | 0.325 | 0.365 | 0.374 |
| RIM |  | 0.088 | 0.095 | 0.099 | 0.117 | 0.132 | 0.135 |
| WX1 |  | 0.228 | 0.241 | 0.248 | 0.289 | 0.332 | 0.340 |
| WY1 |  | 0.213 | 0.225 | 0.230 | 0.268 | 0.311 | 0.320 |
| WM1 |  | 0.063 | 0.068 | 0.070 | 0.084 | 0.100 | 0.104 |
| 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 |  | 0.260 | 0.275 | 0.283 | 0.326 | 0.361 | 0.368 |
| WX3 |  | 0.260 | 0.275 | 0.283 | 0.326 | 0.361 | 0.368 |
| WY2 |  | 0.263 | 0.275 | 0.280 | 0.313 | 0.339 | 0.345 |
| WY3 |  | 0.263 | 0.275 | 0.280 | 0.313 | 0.339 | 0.345 |
| WM2 |  | 0.125 | 0.130 | 0.132 | 0.145 | 0.155 | 0.157 |
| WM3 |  | 0.125 | 0.130 | 0.132 | 0.145 | 0.155 | 0.157 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.000 | 0.004 | 0.045 | 0.964 | -0.009 | 0.010 |