# 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 | 0.158 | 0.064 | 2.475 | 0.013 |
| WX1 | -0.097 | 0.041 | -2.339 | 0.019 |
| WM1 | -0.008 | 0.057 | -0.144 | 0.885 |
| WY3 ON |  |  |  |  |
| WY2 | 0.158 | 0.064 | 2.475 | 0.013 |
| WX2 | -0.097 | 0.041 | -2.339 | 0.019 |
| WM2 | -0.008 | 0.057 | -0.144 | 0.885 |
| WX2 ON |  |  |  |  |
| WX1 | 0.099 | 0.066 | 1.493 | 0.135 |
| WY1 | -0.054 | 0.047 | -1.162 | 0.245 |
| WM1 | 0.116 | 0.066 | 1.766 | 0.077 |
| WX3 ON |  |  |  |  |
| WX2 | 0.099 | 0.066 | 1.493 | 0.135 |
| WY2 | -0.054 | 0.047 | -1.162 | 0.245 |
| WM2 | 0.116 | 0.066 | 1.766 | 0.077 |
| WM2 ON |  |  |  |  |
| WM1 | 0.190 | 0.057 | 3.342 | 0.001 |
| WX1 | 0.018 | 0.033 | 0.560 | 0.575 |
| WY1 | -0.047 | 0.032 | -1.470 | 0.142 |
| WM3 ON |  |  |  |  |
| WM2 | 0.190 | 0.057 | 3.342 | 0.001 |
| WX2 | 0.018 | 0.033 | 0.560 | 0.575 |
| WY2 | -0.047 | 0.032 | -1.470 | 0.142 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.585 | 0.058 | 10.077 | 0.000 |
| AGE1 | 0.094 | 0.051 | 1.856 | 0.063 |
| EDUCATION\_ | 0.034 | 0.033 | 1.023 | 0.306 |
| EDUCATION\_ | 0.051 | 0.031 | 1.658 | 0.097 |
| UNEMPLOYED | -0.081 | 0.076 | -1.062 | 0.288 |
| UNEMPLOYED | 0.182 | 0.097 | 1.882 | 0.060 |
| FIN1 | 0.058 | 0.029 | 1.996 | 0.046 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.408 | 0.060 | 6.782 | 0.000 |
| AGE1 | 0.091 | 0.051 | 1.798 | 0.072 |
| EDUCATION\_ | 0.021 | 0.035 | 0.598 | 0.550 |
| EDUCATION\_ | 0.052 | 0.033 | 1.584 | 0.113 |
| UNEMPLOYED | -0.029 | 0.080 | -0.358 | 0.720 |
| UNEMPLOYED | 0.233 | 0.110 | 2.111 | 0.035 |
| FIN2 | 0.110 | 0.030 | 3.663 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.419 | 0.061 | 6.924 | 0.000 |
| AGE1 | 0.097 | 0.050 | 1.924 | 0.054 |
| EDUCATION\_ | 0.030 | 0.035 | 0.861 | 0.389 |
| EDUCATION\_ | 0.033 | 0.033 | 1.005 | 0.315 |
| UNEMPLOYED | -0.043 | 0.080 | -0.537 | 0.592 |
| UNEMPLOYED | 0.267 | 0.103 | 2.583 | 0.010 |
| FIN3 | 0.095 | 0.034 | 2.819 | 0.005 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.433 | 0.053 | 8.233 | 0.000 |
| AGE1 | -0.005 | 0.046 | -0.118 | 0.906 |
| EDUCATION\_ | 0.011 | 0.032 | 0.339 | 0.735 |
| EDUCATION\_ | -0.015 | 0.031 | -0.475 | 0.635 |
| UNEMPLOYED | 0.007 | 0.074 | 0.093 | 0.926 |
| UNEMPLOYED | -0.126 | 0.098 | -1.282 | 0.200 |
| FIN1 | -0.134 | 0.027 | -4.983 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.441 | 0.056 | 7.904 | 0.000 |
| AGE1 | -0.008 | 0.046 | -0.171 | 0.864 |
| EDUCATION\_ | 0.010 | 0.032 | 0.314 | 0.753 |
| EDUCATION\_ | -0.016 | 0.032 | -0.485 | 0.628 |
| UNEMPLOYED | 0.148 | 0.080 | 1.854 | 0.064 |
| UNEMPLOYED | -0.122 | 0.112 | -1.096 | 0.273 |
| FIN2 | -0.130 | 0.030 | -4.399 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.401 | 0.055 | 7.322 | 0.000 |
| AGE1 | 0.000 | 0.046 | -0.005 | 0.996 |
| EDUCATION\_ | 0.021 | 0.032 | 0.663 | 0.507 |
| EDUCATION\_ | -0.022 | 0.030 | -0.734 | 0.463 |
| UNEMPLOYED | 0.058 | 0.078 | 0.739 | 0.460 |
| UNEMPLOYED | -0.185 | 0.102 | -1.809 | 0.070 |
| FIN3 | -0.156 | 0.028 | -5.647 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.033 | 4.599 | 0.000 |
| AGE1 | 0.027 | 0.028 | 0.959 | 0.338 |
| EDUCATION\_ | -0.029 | 0.019 | -1.486 | 0.137 |
| EDUCATION\_ | 0.016 | 0.018 | 0.904 | 0.366 |
| UNEMPLOYED | -0.047 | 0.045 | -1.032 | 0.302 |
| UNEMPLOYED | 0.065 | 0.062 | 1.051 | 0.293 |
| FIN1 | 0.098 | 0.017 | 5.677 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.075 | 0.036 | 2.064 | 0.039 |
| AGE1 | 0.027 | 0.028 | 0.957 | 0.339 |
| EDUCATION\_ | -0.005 | 0.020 | -0.232 | 0.817 |
| EDUCATION\_ | -0.014 | 0.020 | -0.679 | 0.497 |
| UNEMPLOYED | -0.045 | 0.051 | -0.878 | 0.380 |
| UNEMPLOYED | 0.008 | 0.069 | 0.115 | 0.908 |
| FIN2 | 0.119 | 0.019 | 6.266 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.179 | 0.040 | 4.439 | 0.000 |
| AGE1 | 0.017 | 0.028 | 0.622 | 0.534 |
| EDUCATION\_ | 0.003 | 0.023 | 0.115 | 0.909 |
| EDUCATION\_ | 0.014 | 0.022 | 0.631 | 0.528 |
| UNEMPLOYED | -0.084 | 0.054 | -1.538 | 0.124 |
| UNEMPLOYED | 0.126 | 0.078 | 1.621 | 0.105 |
| FIN3 | 0.103 | 0.021 | 4.933 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.041 | 0.020 | -2.061 | 0.039 |
| RIM | 0.111 | 0.014 | 7.780 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.096 | 0.012 | -7.788 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.006 | 0.016 | 0.388 | 0.698 |
| WM1 | 0.026 | 0.012 | 2.180 | 0.029 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.019 | 0.012 | -1.625 | 0.104 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.052 | 0.014 | -3.726 | 0.000 |
| WM2 | 0.075 | 0.010 | 7.163 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.056 | 0.009 | -6.099 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.052 | 0.014 | -3.726 | 0.000 |
| WM3 | 0.075 | 0.010 | 7.163 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.056 | 0.009 | -6.099 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.089 | 0.929 |
| EDUCATION\_ | -0.036 | 0.015 | -2.372 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.454 | 0.146 |
| UNEMPLOYED | -0.003 | 0.006 | -0.506 | 0.613 |
| UNEMPLOYED | -0.002 | 0.004 | -0.417 | 0.677 |
| FIN1 | 0.014 | 0.013 | 1.086 | 0.277 |
| FIN2 | -0.001 | 0.013 | -0.077 | 0.938 |
| FIN3 | 0.006 | 0.014 | 0.440 | 0.660 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.447 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.177 | 0.239 |
| UNEMPLOYED | 0.012 | 0.005 | 2.228 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.424 | 0.671 |
| FIN1 | -0.005 | 0.013 | -0.409 | 0.682 |
| FIN2 | -0.010 | 0.013 | -0.814 | 0.416 |
| FIN3 | -0.012 | 0.014 | -0.908 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.916 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.482 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.745 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.342 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.105 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.973 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.927 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.108 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.237 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.603 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.792 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.273 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.020 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.892 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.869 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.176 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.979 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.673 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.369 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.221 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.765 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.647 | 0.015 | 42.494 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.253 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.234 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.446 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.353 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.377 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.350 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.630 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.422 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.407 | 0.809 | -2.974 | 0.003 |
| X2 | -2.407 | 0.809 | -2.974 | 0.003 |
| X3 | -2.407 | 0.809 | -2.974 | 0.003 |
| Y1 | 0.332 | 0.738 | 0.450 | 0.653 |
| Y2 | 0.332 | 0.738 | 0.450 | 0.653 |
| Y3 | 0.332 | 0.738 | 0.450 | 0.653 |
| M1 | -0.869 | 0.451 | -1.929 | 0.054 |
| M2 | -0.869 | 0.451 | -1.929 | 0.054 |
| M3 | -0.869 | 0.451 | -1.929 | 0.054 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.239 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.730 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.668 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.940 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.318 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.416 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.739 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.572 | 0.000 |
| RIX | 0.428 | 0.030 | 14.423 | 0.000 |
| RIY | 0.320 | 0.028 | 11.624 | 0.000 |
| RIM | 0.110 | 0.011 | 9.929 | 0.000 |
| WX1 | 0.287 | 0.025 | 11.321 | 0.000 |
| WY1 | 0.270 | 0.025 | 10.851 | 0.000 |
| WM1 | 0.117 | 0.011 | 10.574 | 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 | 0.335 | 0.024 | 13.669 | 0.000 |
| WX3 | 0.335 | 0.024 | 13.669 | 0.000 |
| WY2 | 0.318 | 0.018 | 17.506 | 0.000 |
| WY3 | 0.318 | 0.018 | 17.506 | 0.000 |
| WM2 | 0.184 | 0.009 | 21.437 | 0.000 |
| WM3 | 0.184 | 0.009 | 21.437 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.730 | 0.020 | 35.871 | 0.000 |
| X2 | 0.721 | 0.022 | 33.481 | 0.000 |
| X3 | 0.719 | 0.022 | 32.225 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.705 | 0.026 | 26.725 | 0.000 |
| Y2 | 0.673 | 0.025 | 27.335 | 0.000 |
| Y3 | 0.672 | 0.025 | 26.720 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.676 | 0.032 | 21.280 | 0.000 |
| M2 | 0.595 | 0.026 | 22.577 | 0.000 |
| M3 | 0.584 | 0.028 | 21.207 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.597 | 0.023 | 25.915 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.643 | 0.024 | 27.210 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.645 | 0.024 | 26.406 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.647 | 0.027 | 23.799 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.680 | 0.023 | 29.711 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.684 | 0.024 | 28.766 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.697 | 0.029 | 23.635 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.781 | 0.020 | 39.057 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.776 | 0.020 | 37.871 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.144 | 0.059 | 2.436 | 0.015 |
| WX1 | -0.091 | 0.038 | -2.370 | 0.018 |
| WM1 | -0.005 | 0.034 | -0.144 | 0.886 |
| WY3 ON |  |  |  |  |
| WY2 | 0.157 | 0.063 | 2.494 | 0.013 |
| WX2 | -0.098 | 0.042 | -2.317 | 0.020 |
| WM2 | -0.006 | 0.043 | -0.144 | 0.885 |
| WX2 ON |  |  |  |  |
| WX1 | 0.091 | 0.060 | 1.525 | 0.127 |
| WY1 | -0.048 | 0.042 | -1.157 | 0.247 |
| WM1 | 0.068 | 0.039 | 1.736 | 0.083 |
| WX3 ON |  |  |  |  |
| WX2 | 0.098 | 0.066 | 1.501 | 0.133 |
| WY2 | -0.053 | 0.045 | -1.162 | 0.245 |
| WM2 | 0.086 | 0.049 | 1.754 | 0.080 |
| WM2 ON |  |  |  |  |
| WM1 | 0.149 | 0.047 | 3.200 | 0.001 |
| WX1 | 0.022 | 0.040 | 0.558 | 0.577 |
| WY1 | -0.056 | 0.038 | -1.464 | 0.143 |
| WM3 ON |  |  |  |  |
| WM2 | 0.188 | 0.056 | 3.387 | 0.001 |
| WX2 | 0.024 | 0.043 | 0.558 | 0.577 |
| WY2 | -0.061 | 0.042 | -1.465 | 0.143 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.312 | 0.029 | 10.712 | 0.000 |
| AGE1 | 0.051 | 0.027 | 1.856 | 0.063 |
| EDUCATION\_ | 0.037 | 0.036 | 1.028 | 0.304 |
| EDUCATION\_ | 0.056 | 0.034 | 1.659 | 0.097 |
| UNEMPLOYED | -0.032 | 0.031 | -1.063 | 0.288 |
| UNEMPLOYED | 0.052 | 0.027 | 1.900 | 0.057 |
| FIN1 | 0.055 | 0.027 | 1.998 | 0.046 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.215 | 0.031 | 6.944 | 0.000 |
| AGE1 | 0.049 | 0.027 | 1.795 | 0.073 |
| EDUCATION\_ | 0.022 | 0.037 | 0.598 | 0.550 |
| EDUCATION\_ | 0.057 | 0.036 | 1.586 | 0.113 |
| UNEMPLOYED | -0.011 | 0.032 | -0.359 | 0.720 |
| UNEMPLOYED | 0.065 | 0.031 | 2.119 | 0.034 |
| FIN2 | 0.100 | 0.027 | 3.687 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.220 | 0.031 | 7.067 | 0.000 |
| AGE1 | 0.051 | 0.027 | 1.922 | 0.055 |
| EDUCATION\_ | 0.032 | 0.037 | 0.861 | 0.389 |
| EDUCATION\_ | 0.036 | 0.036 | 1.007 | 0.314 |
| UNEMPLOYED | -0.017 | 0.032 | -0.538 | 0.590 |
| UNEMPLOYED | 0.075 | 0.029 | 2.586 | 0.010 |
| FIN3 | 0.090 | 0.032 | 2.850 | 0.004 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.418 | 0.000 |
| AGE1 | -0.003 | 0.028 | -0.118 | 0.906 |
| EDUCATION\_ | 0.013 | 0.039 | 0.339 | 0.735 |
| EDUCATION\_ | -0.018 | 0.039 | -0.475 | 0.634 |
| UNEMPLOYED | 0.003 | 0.033 | 0.093 | 0.926 |
| UNEMPLOYED | -0.040 | 0.031 | -1.289 | 0.197 |
| FIN1 | -0.143 | 0.029 | -4.966 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.251 | 0.031 | 8.077 | 0.000 |
| AGE1 | -0.005 | 0.026 | -0.171 | 0.864 |
| EDUCATION\_ | 0.012 | 0.037 | 0.314 | 0.753 |
| EDUCATION\_ | -0.018 | 0.038 | -0.485 | 0.628 |
| UNEMPLOYED | 0.064 | 0.034 | 1.864 | 0.062 |
| UNEMPLOYED | -0.037 | 0.034 | -1.103 | 0.270 |
| FIN2 | -0.128 | 0.029 | -4.383 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.031 | 7.389 | 0.000 |
| AGE1 | 0.000 | 0.026 | -0.005 | 0.996 |
| EDUCATION\_ | 0.024 | 0.037 | 0.665 | 0.506 |
| EDUCATION\_ | -0.026 | 0.035 | -0.735 | 0.462 |
| UNEMPLOYED | 0.025 | 0.034 | 0.742 | 0.458 |
| UNEMPLOYED | -0.056 | 0.031 | -1.822 | 0.068 |
| FIN3 | -0.160 | 0.029 | -5.581 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.149 | 0.032 | 4.627 | 0.000 |
| AGE1 | 0.026 | 0.028 | 0.960 | 0.337 |
| EDUCATION\_ | -0.057 | 0.038 | -1.495 | 0.135 |
| EDUCATION\_ | 0.033 | 0.037 | 0.906 | 0.365 |
| UNEMPLOYED | -0.035 | 0.033 | -1.035 | 0.301 |
| UNEMPLOYED | 0.034 | 0.032 | 1.060 | 0.289 |
| FIN1 | 0.171 | 0.030 | 5.680 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.031 | 2.061 | 0.039 |
| AGE1 | 0.023 | 0.024 | 0.955 | 0.339 |
| EDUCATION\_ | -0.008 | 0.035 | -0.232 | 0.817 |
| EDUCATION\_ | -0.024 | 0.036 | -0.679 | 0.497 |
| UNEMPLOYED | -0.029 | 0.033 | -0.880 | 0.379 |
| UNEMPLOYED | 0.004 | 0.032 | 0.116 | 0.908 |
| FIN2 | 0.176 | 0.028 | 6.231 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.034 | 4.478 | 0.000 |
| AGE1 | 0.015 | 0.024 | 0.621 | 0.534 |
| EDUCATION\_ | 0.005 | 0.040 | 0.115 | 0.909 |
| EDUCATION\_ | 0.025 | 0.039 | 0.632 | 0.528 |
| UNEMPLOYED | -0.053 | 0.034 | -1.548 | 0.122 |
| UNEMPLOYED | 0.057 | 0.035 | 1.629 | 0.103 |
| FIN3 | 0.158 | 0.032 | 5.003 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.111 | 0.054 | -2.063 | 0.039 |
| RIM | 0.510 | 0.049 | 10.308 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.513 | 0.053 | -9.716 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.022 | 0.058 | 0.387 | 0.699 |
| WM1 | 0.144 | 0.061 | 2.362 | 0.018 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.106 | 0.063 | -1.682 | 0.092 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.160 | 0.042 | -3.836 | 0.000 |
| WM2 | 0.303 | 0.040 | 7.545 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.232 | 0.036 | -6.512 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.160 | 0.042 | -3.836 | 0.000 |
| WM3 | 0.303 | 0.040 | 7.545 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.232 | 0.036 | -6.512 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.089 | 0.929 |
| EDUCATION\_ | -0.076 | 0.032 | -2.368 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.454 | 0.146 |
| UNEMPLOYED | -0.016 | 0.032 | -0.505 | 0.614 |
| UNEMPLOYED | -0.014 | 0.033 | -0.416 | 0.677 |
| FIN1 | 0.035 | 0.032 | 1.087 | 0.277 |
| FIN2 | -0.003 | 0.033 | -0.077 | 0.939 |
| FIN3 | 0.014 | 0.033 | 0.440 | 0.660 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.444 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.176 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.241 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.424 | 0.672 |
| FIN1 | -0.013 | 0.032 | -0.409 | 0.683 |
| FIN2 | -0.026 | 0.032 | -0.814 | 0.415 |
| FIN3 | -0.029 | 0.032 | -0.909 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.530 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.359 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.843 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.421 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.200 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.033 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.163 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.488 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.285 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.823 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.999 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.483 | 0.000 |
| FIN1 | -0.107 | 0.035 | -3.080 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.929 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.981 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.357 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.122 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.773 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.329 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.863 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.389 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.957 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.494 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.237 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.544 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.508 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.135 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.399 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.336 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.685 | 0.897 | -2.992 | 0.003 |
| X2 | -2.653 | 0.891 | -2.978 | 0.003 |
| X3 | -2.645 | 0.887 | -2.980 | 0.003 |
| Y1 | 0.414 | 0.919 | 0.450 | 0.653 |
| Y2 | 0.395 | 0.879 | 0.449 | 0.653 |
| Y3 | 0.395 | 0.878 | 0.450 | 0.653 |
| M1 | -1.773 | 0.917 | -1.934 | 0.053 |
| M2 | -1.561 | 0.811 | -1.924 | 0.054 |
| M3 | -1.534 | 0.797 | -1.925 | 0.054 |

# 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 | 0.983 | 0.014 | 72.148 | 0.000 |
| WX3 | 0.971 | 0.021 | 47.063 | 0.000 |
| WY2 | 0.971 | 0.019 | 52.031 | 0.000 |
| WY3 | 0.959 | 0.025 | 38.959 | 0.000 |
| WM2 | 0.971 | 0.016 | 62.338 | 0.000 |
| WM3 | 0.951 | 0.024 | 40.125 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.730 | 0.020 | 35.871 | 0.000 |
| X2 | 0.721 | 0.022 | 33.481 | 0.000 |
| X3 | 0.719 | 0.022 | 32.225 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.705 | 0.026 | 26.725 | 0.000 |
| Y2 | 0.673 | 0.025 | 27.335 | 0.000 |
| Y3 | 0.672 | 0.025 | 26.720 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.676 | 0.032 | 21.280 | 0.000 |
| M2 | 0.595 | 0.026 | 22.577 | 0.000 |
| M3 | 0.584 | 0.028 | 21.207 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.597 | 0.023 | 25.915 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.643 | 0.024 | 27.210 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.645 | 0.024 | 26.406 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.647 | 0.027 | 23.799 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.680 | 0.023 | 29.711 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.684 | 0.024 | 28.766 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.697 | 0.029 | 23.635 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.781 | 0.020 | 39.057 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.776 | 0.020 | 37.871 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.144 | 0.059 | 2.436 | 0.015 |
| WX1 | -0.091 | 0.038 | -2.370 | 0.018 |
| WM1 | -0.005 | 0.034 | -0.144 | 0.886 |
| WY3 ON |  |  |  |  |
| WY2 | 0.157 | 0.063 | 2.494 | 0.013 |
| WX2 | -0.098 | 0.042 | -2.317 | 0.020 |
| WM2 | -0.006 | 0.043 | -0.144 | 0.885 |
| WX2 ON |  |  |  |  |
| WX1 | 0.091 | 0.060 | 1.525 | 0.127 |
| WY1 | -0.048 | 0.042 | -1.157 | 0.247 |
| WM1 | 0.068 | 0.039 | 1.736 | 0.083 |
| WX3 ON |  |  |  |  |
| WX2 | 0.098 | 0.066 | 1.501 | 0.133 |
| WY2 | -0.053 | 0.045 | -1.162 | 0.245 |
| WM2 | 0.086 | 0.049 | 1.754 | 0.080 |
| WM2 ON |  |  |  |  |
| WM1 | 0.149 | 0.047 | 3.200 | 0.001 |
| WX1 | 0.022 | 0.040 | 0.558 | 0.577 |
| WY1 | -0.056 | 0.038 | -1.464 | 0.143 |
| WM3 ON |  |  |  |  |
| WM2 | 0.188 | 0.056 | 3.387 | 0.001 |
| WX2 | 0.024 | 0.043 | 0.558 | 0.577 |
| WY2 | -0.061 | 0.042 | -1.465 | 0.143 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.312 | 0.029 | 10.712 | 0.000 |
| AGE1 | 0.051 | 0.027 | 1.856 | 0.063 |
| EDUCATION\_ | 0.037 | 0.036 | 1.028 | 0.304 |
| EDUCATION\_ | 0.056 | 0.034 | 1.659 | 0.097 |
| UNEMPLOYED | -0.032 | 0.031 | -1.063 | 0.288 |
| UNEMPLOYED | 0.052 | 0.027 | 1.900 | 0.057 |
| FIN1 | 0.055 | 0.027 | 1.998 | 0.046 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.215 | 0.031 | 6.944 | 0.000 |
| AGE1 | 0.049 | 0.027 | 1.795 | 0.073 |
| EDUCATION\_ | 0.022 | 0.037 | 0.598 | 0.550 |
| EDUCATION\_ | 0.057 | 0.036 | 1.586 | 0.113 |
| UNEMPLOYED | -0.011 | 0.032 | -0.359 | 0.720 |
| UNEMPLOYED | 0.065 | 0.031 | 2.119 | 0.034 |
| FIN2 | 0.100 | 0.027 | 3.687 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.220 | 0.031 | 7.067 | 0.000 |
| AGE1 | 0.051 | 0.027 | 1.922 | 0.055 |
| EDUCATION\_ | 0.032 | 0.037 | 0.861 | 0.389 |
| EDUCATION\_ | 0.036 | 0.036 | 1.007 | 0.314 |
| UNEMPLOYED | -0.017 | 0.032 | -0.538 | 0.590 |
| UNEMPLOYED | 0.075 | 0.029 | 2.586 | 0.010 |
| FIN3 | 0.090 | 0.032 | 2.850 | 0.004 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.418 | 0.000 |
| AGE1 | -0.003 | 0.028 | -0.118 | 0.906 |
| EDUCATION\_ | 0.013 | 0.039 | 0.339 | 0.735 |
| EDUCATION\_ | -0.018 | 0.039 | -0.475 | 0.634 |
| UNEMPLOYED | 0.003 | 0.033 | 0.093 | 0.926 |
| UNEMPLOYED | -0.040 | 0.031 | -1.289 | 0.197 |
| FIN1 | -0.143 | 0.029 | -4.966 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.251 | 0.031 | 8.077 | 0.000 |
| AGE1 | -0.005 | 0.026 | -0.171 | 0.864 |
| EDUCATION\_ | 0.012 | 0.037 | 0.314 | 0.753 |
| EDUCATION\_ | -0.018 | 0.038 | -0.485 | 0.628 |
| UNEMPLOYED | 0.064 | 0.034 | 1.864 | 0.062 |
| UNEMPLOYED | -0.037 | 0.034 | -1.103 | 0.270 |
| FIN2 | -0.128 | 0.029 | -4.383 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.031 | 7.389 | 0.000 |
| AGE1 | 0.000 | 0.026 | -0.005 | 0.996 |
| EDUCATION\_ | 0.024 | 0.037 | 0.665 | 0.506 |
| EDUCATION\_ | -0.026 | 0.035 | -0.735 | 0.462 |
| UNEMPLOYED | 0.025 | 0.034 | 0.742 | 0.458 |
| UNEMPLOYED | -0.056 | 0.031 | -1.822 | 0.068 |
| FIN3 | -0.160 | 0.029 | -5.581 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.149 | 0.032 | 4.627 | 0.000 |
| AGE1 | 0.026 | 0.028 | 0.960 | 0.337 |
| EDUCATION\_ | -0.057 | 0.038 | -1.495 | 0.135 |
| EDUCATION\_ | 0.033 | 0.037 | 0.906 | 0.365 |
| UNEMPLOYED | -0.035 | 0.033 | -1.035 | 0.301 |
| UNEMPLOYED | 0.034 | 0.032 | 1.060 | 0.289 |
| FIN1 | 0.171 | 0.030 | 5.680 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.031 | 2.061 | 0.039 |
| AGE1 | 0.023 | 0.024 | 0.955 | 0.339 |
| EDUCATION\_ | -0.008 | 0.035 | -0.232 | 0.817 |
| EDUCATION\_ | -0.024 | 0.036 | -0.679 | 0.497 |
| UNEMPLOYED | -0.029 | 0.033 | -0.880 | 0.379 |
| UNEMPLOYED | 0.004 | 0.032 | 0.116 | 0.908 |
| FIN2 | 0.176 | 0.028 | 6.231 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.034 | 4.478 | 0.000 |
| AGE1 | 0.015 | 0.024 | 0.621 | 0.534 |
| EDUCATION\_ | 0.005 | 0.040 | 0.115 | 0.909 |
| EDUCATION\_ | 0.025 | 0.039 | 0.632 | 0.528 |
| UNEMPLOYED | -0.053 | 0.034 | -1.548 | 0.122 |
| UNEMPLOYED | 0.057 | 0.035 | 1.629 | 0.103 |
| FIN3 | 0.158 | 0.032 | 5.003 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.111 | 0.054 | -2.063 | 0.039 |
| RIM | 0.510 | 0.049 | 10.308 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.513 | 0.053 | -9.716 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.022 | 0.058 | 0.387 | 0.699 |
| WM1 | 0.144 | 0.061 | 2.362 | 0.018 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.106 | 0.063 | -1.682 | 0.092 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.160 | 0.042 | -3.836 | 0.000 |
| WM2 | 0.303 | 0.040 | 7.545 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.232 | 0.036 | -6.512 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.160 | 0.042 | -3.836 | 0.000 |
| WM3 | 0.303 | 0.040 | 7.545 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.232 | 0.036 | -6.512 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.089 | 0.929 |
| EDUCATION\_ | -0.076 | 0.032 | -2.368 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.454 | 0.146 |
| UNEMPLOYED | -0.016 | 0.032 | -0.505 | 0.614 |
| UNEMPLOYED | -0.014 | 0.033 | -0.416 | 0.677 |
| FIN1 | 0.035 | 0.032 | 1.087 | 0.277 |
| FIN2 | -0.003 | 0.033 | -0.077 | 0.939 |
| FIN3 | 0.014 | 0.033 | 0.440 | 0.660 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.444 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.176 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.241 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.424 | 0.672 |
| FIN1 | -0.013 | 0.032 | -0.409 | 0.683 |
| FIN2 | -0.026 | 0.032 | -0.814 | 0.415 |
| FIN3 | -0.029 | 0.032 | -0.909 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.530 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.359 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.843 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.421 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.200 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.033 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.163 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.488 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.285 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.823 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.999 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.483 | 0.000 |
| FIN1 | -0.107 | 0.035 | -3.080 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.929 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.981 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.357 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.122 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.773 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.329 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.863 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.389 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.957 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.494 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.237 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.544 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.508 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.135 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.399 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.336 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.685 | 0.897 | -2.992 | 0.003 |
| X2 | -2.653 | 0.891 | -2.978 | 0.003 |
| X3 | -2.645 | 0.887 | -2.980 | 0.003 |
| Y1 | 0.414 | 0.919 | 0.450 | 0.653 |
| Y2 | 0.395 | 0.879 | 0.449 | 0.653 |
| Y3 | 0.395 | 0.878 | 0.450 | 0.653 |
| M1 | -1.773 | 0.917 | -1.934 | 0.053 |
| M2 | -1.561 | 0.811 | -1.924 | 0.054 |
| M3 | -1.534 | 0.797 | -1.925 | 0.054 |

# 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 | 0.983 | 0.014 | 72.148 | 0.000 |
| WX3 | 0.971 | 0.021 | 47.063 | 0.000 |
| WY2 | 0.971 | 0.019 | 52.031 | 0.000 |
| WY3 | 0.959 | 0.025 | 38.959 | 0.000 |
| WM2 | 0.971 | 0.016 | 62.338 | 0.000 |
| WM3 | 0.951 | 0.024 | 40.125 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.017 | 0.014 | 1.281 | 0.200 |
| WX3 | 0.029 | 0.021 | 1.412 | 0.158 |
| WY2 | 0.029 | 0.019 | 1.529 | 0.126 |
| WY3 | 0.041 | 0.025 | 1.648 | 0.099 |
| WM2 | 0.029 | 0.016 | 1.840 | 0.066 |
| WM3 | 0.049 | 0.024 | 2.055 | 0.040 |

# 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 |  | -0.003 | 0.035 | 0.055 | 0.158 | 0.264 | 0.285 |
| WX1 |  | -0.203 | -0.174 | -0.163 | -0.097 | -0.026 | -0.013 |
| WM1 |  | -0.153 | -0.120 | -0.101 | -0.008 | 0.086 | 0.106 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.003 | 0.035 | 0.055 | 0.158 | 0.264 | 0.285 |
| WX2 |  | -0.203 | -0.174 | -0.163 | -0.097 | -0.026 | -0.013 |
| WM2 |  | -0.153 | -0.120 | -0.101 | -0.008 | 0.086 | 0.106 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.075 | -0.033 | -0.010 | 0.099 | 0.208 | 0.228 |
| WY1 |  | -0.173 | -0.145 | -0.130 | -0.054 | 0.024 | 0.039 |
| WM1 |  | -0.051 | -0.015 | 0.008 | 0.116 | 0.224 | 0.246 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.075 | -0.033 | -0.010 | 0.099 | 0.208 | 0.228 |
| WY2 |  | -0.173 | -0.145 | -0.130 | -0.054 | 0.024 | 0.039 |
| WM2 |  | -0.051 | -0.015 | 0.008 | 0.116 | 0.224 | 0.246 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.034 | 0.076 | 0.096 | 0.190 | 0.283 | 0.301 |
| WX1 |  | -0.066 | -0.045 | -0.036 | 0.018 | 0.071 | 0.083 |
| WY1 |  | -0.128 | -0.108 | -0.099 | -0.047 | 0.007 | 0.017 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.034 | 0.076 | 0.096 | 0.190 | 0.283 | 0.301 |
| WX2 |  | -0.066 | -0.045 | -0.036 | 0.018 | 0.071 | 0.083 |
| WY2 |  | -0.128 | -0.108 | -0.099 | -0.047 | 0.007 | 0.017 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.436 | 0.471 | 0.490 | 0.585 | 0.679 | 0.697 |
| AGE1 |  | -0.034 | -0.004 | 0.010 | 0.094 | 0.178 | 0.194 |
| EDUCATION\_ |  | -0.051 | -0.030 | -0.019 | 0.034 | 0.090 | 0.100 |
| EDUCATION\_ |  | -0.028 | -0.009 | 0.000 | 0.051 | 0.101 | 0.110 |
| UNEMPLOYED |  | -0.273 | -0.226 | -0.203 | -0.081 | 0.046 | 0.073 |
| UNEMPLOYED |  | -0.069 | -0.007 | 0.024 | 0.182 | 0.343 | 0.377 |
| FIN1 |  | -0.018 | 0.000 | 0.009 | 0.058 | 0.105 | 0.114 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.254 | 0.289 | 0.308 | 0.408 | 0.507 | 0.524 |
| AGE1 |  | -0.036 | -0.008 | 0.008 | 0.091 | 0.174 | 0.191 |
| EDUCATION\_ |  | -0.068 | -0.046 | -0.036 | 0.021 | 0.077 | 0.089 |
| EDUCATION\_ |  | -0.035 | -0.013 | -0.003 | 0.052 | 0.106 | 0.117 |
| UNEMPLOYED |  | -0.241 | -0.182 | -0.157 | -0.029 | 0.106 | 0.129 |
| UNEMPLOYED |  | -0.049 | 0.017 | 0.050 | 0.233 | 0.415 | 0.453 |
| FIN2 |  | 0.034 | 0.051 | 0.060 | 0.110 | 0.159 | 0.169 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.263 | 0.302 | 0.320 | 0.419 | 0.519 | 0.538 |
| AGE1 |  | -0.033 | -0.002 | 0.013 | 0.097 | 0.179 | 0.196 |
| EDUCATION\_ |  | -0.060 | -0.040 | -0.029 | 0.030 | 0.087 | 0.098 |
| EDUCATION\_ |  | -0.053 | -0.031 | -0.022 | 0.033 | 0.088 | 0.099 |
| UNEMPLOYED |  | -0.252 | -0.198 | -0.172 | -0.043 | 0.089 | 0.116 |
| UNEMPLOYED |  | -0.003 | 0.060 | 0.096 | 0.267 | 0.436 | 0.465 |
| FIN3 |  | 0.011 | 0.031 | 0.040 | 0.095 | 0.150 | 0.162 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.330 | 0.347 | 0.433 | 0.520 | 0.536 |
| AGE1 |  | -0.124 | -0.094 | -0.080 | -0.005 | 0.072 | 0.088 |
| EDUCATION\_ |  | -0.070 | -0.051 | -0.042 | 0.011 | 0.064 | 0.074 |
| EDUCATION\_ |  | -0.096 | -0.076 | -0.067 | -0.015 | 0.036 | 0.046 |
| UNEMPLOYED |  | -0.176 | -0.138 | -0.114 | 0.007 | 0.130 | 0.155 |
| UNEMPLOYED |  | -0.378 | -0.316 | -0.286 | -0.126 | 0.037 | 0.070 |
| FIN1 |  | -0.205 | -0.187 | -0.178 | -0.134 | -0.089 | -0.082 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.331 | 0.349 | 0.441 | 0.532 | 0.550 |
| AGE1 |  | -0.125 | -0.097 | -0.083 | -0.008 | 0.069 | 0.084 |
| EDUCATION\_ |  | -0.073 | -0.053 | -0.043 | 0.010 | 0.062 | 0.072 |
| EDUCATION\_ |  | -0.099 | -0.079 | -0.070 | -0.016 | 0.037 | 0.048 |
| UNEMPLOYED |  | -0.054 | -0.008 | 0.016 | 0.148 | 0.279 | 0.306 |
| UNEMPLOYED |  | -0.402 | -0.338 | -0.303 | -0.122 | 0.063 | 0.101 |
| FIN2 |  | -0.206 | -0.189 | -0.179 | -0.130 | -0.082 | -0.072 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.260 | 0.292 | 0.311 | 0.401 | 0.491 | 0.507 |
| AGE1 |  | -0.117 | -0.089 | -0.075 | 0.000 | 0.076 | 0.092 |
| EDUCATION\_ |  | -0.059 | -0.041 | -0.031 | 0.021 | 0.074 | 0.084 |
| EDUCATION\_ |  | -0.099 | -0.081 | -0.072 | -0.022 | 0.027 | 0.038 |
| UNEMPLOYED |  | -0.139 | -0.095 | -0.070 | 0.058 | 0.188 | 0.214 |
| UNEMPLOYED |  | -0.449 | -0.386 | -0.352 | -0.185 | -0.016 | 0.017 |
| FIN3 |  | -0.227 | -0.210 | -0.201 | -0.156 | -0.110 | -0.103 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.067 | 0.087 | 0.097 | 0.153 | 0.207 | 0.217 |
| AGE1 |  | -0.045 | -0.028 | -0.019 | 0.027 | 0.073 | 0.083 |
| EDUCATION\_ |  | -0.079 | -0.066 | -0.060 | -0.029 | 0.003 | 0.010 |
| EDUCATION\_ |  | -0.031 | -0.019 | -0.014 | 0.016 | 0.047 | 0.052 |
| UNEMPLOYED |  | -0.165 | -0.136 | -0.122 | -0.047 | 0.027 | 0.042 |
| UNEMPLOYED |  | -0.100 | -0.059 | -0.039 | 0.065 | 0.166 | 0.184 |
| FIN1 |  | 0.053 | 0.064 | 0.069 | 0.098 | 0.127 | 0.131 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.023 | 0.003 | 0.015 | 0.075 | 0.134 | 0.146 |
| AGE1 |  | -0.043 | -0.027 | -0.019 | 0.027 | 0.073 | 0.082 |
| EDUCATION\_ |  | -0.056 | -0.044 | -0.038 | -0.005 | 0.029 | 0.035 |
| EDUCATION\_ |  | -0.065 | -0.053 | -0.047 | -0.014 | 0.019 | 0.026 |
| UNEMPLOYED |  | -0.179 | -0.146 | -0.129 | -0.045 | 0.041 | 0.056 |
| UNEMPLOYED |  | -0.172 | -0.130 | -0.108 | 0.008 | 0.122 | 0.143 |
| FIN2 |  | 0.071 | 0.081 | 0.087 | 0.119 | 0.150 | 0.156 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.075 | 0.099 | 0.112 | 0.179 | 0.245 | 0.258 |
| AGE1 |  | -0.053 | -0.038 | -0.029 | 0.017 | 0.064 | 0.073 |
| EDUCATION\_ |  | -0.058 | -0.043 | -0.036 | 0.003 | 0.040 | 0.047 |
| EDUCATION\_ |  | -0.042 | -0.030 | -0.022 | 0.014 | 0.051 | 0.058 |
| UNEMPLOYED |  | -0.227 | -0.191 | -0.173 | -0.084 | 0.005 | 0.020 |
| UNEMPLOYED |  | -0.080 | -0.028 | -0.003 | 0.126 | 0.252 | 0.279 |
| FIN3 |  | 0.050 | 0.063 | 0.069 | 0.103 | 0.139 | 0.145 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.092 | -0.080 | -0.073 | -0.041 | -0.008 | -0.002 |
| RIM |  | 0.073 | 0.082 | 0.087 | 0.111 | 0.133 | 0.138 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.127 | -0.120 | -0.116 | -0.096 | -0.075 | -0.071 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.037 | -0.026 | -0.020 | 0.006 | 0.032 | 0.037 |
| WM1 |  | -0.003 | 0.004 | 0.007 | 0.026 | 0.047 | 0.052 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.049 | -0.042 | -0.038 | -0.019 | 0.000 | 0.004 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.087 | -0.078 | -0.074 | -0.052 | -0.028 | -0.023 |
| WM2 |  | 0.047 | 0.053 | 0.057 | 0.075 | 0.091 | 0.095 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.078 | -0.073 | -0.070 | -0.056 | -0.040 | -0.037 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.087 | -0.078 | -0.074 | -0.052 | -0.028 | -0.023 |
| WM3 |  | 0.047 | 0.053 | 0.057 | 0.075 | 0.091 | 0.095 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.078 | -0.073 | -0.070 | -0.056 | -0.040 | -0.037 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.020 | -0.015 | -0.013 | -0.001 | 0.011 | 0.014 |
| EDUCATION\_ |  | -0.073 | -0.065 | -0.060 | -0.036 | -0.011 | -0.006 |
| EDUCATION\_ |  | -0.060 | -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 | -0.048 | -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 | 0.021 |
| FIN2 |  | -0.044 | -0.036 | -0.032 | -0.010 | 0.010 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.034 | -0.012 | 0.010 | 0.014 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.373 | 0.392 | 0.402 | 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 |  | 0.047 | 0.064 | 0.073 | 0.118 | 0.162 | 0.170 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.181 |
| FIN3 |  | 0.065 | 0.083 | 0.091 | 0.136 | 0.181 | 0.189 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.018 | -0.016 |
| FIN1 |  | 0.074 | 0.091 | 0.099 | 0.145 | 0.190 | 0.200 |
| 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 | -0.051 | -0.033 | -0.015 | -0.012 |
| FIN2 |  | -0.055 | -0.048 | -0.046 | -0.029 | -0.013 | -0.009 |
| FIN3 |  | -0.068 | -0.061 | -0.057 | -0.040 | -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 |  | -0.040 | -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 | 0.525 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.504 | 0.543 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.617 | 0.621 | 0.647 | 0.671 | 0.676 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.855 | 3.906 | 3.959 | 3.968 |
| EDUCATION\_ |  | 3.671 | 3.691 | 3.701 | 3.754 | 3.806 | 3.816 |
| UNEMPLOYED |  | 0.124 | 0.131 | 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 |  | -4.507 | -3.999 | -3.730 | -2.407 | -1.065 | -0.824 |
| X2 |  | -4.507 | -3.999 | -3.730 | -2.407 | -1.065 | -0.824 |
| X3 |  | -4.507 | -3.999 | -3.730 | -2.407 | -1.065 | -0.824 |
| Y1 |  | -1.610 | -1.144 | -0.910 | 0.332 | 1.535 | 1.753 |
| Y2 |  | -1.610 | -1.144 | -0.910 | 0.332 | 1.535 | 1.753 |
| Y3 |  | -1.610 | -1.144 | -0.910 | 0.332 | 1.535 | 1.753 |
| M1 |  | -2.048 | -1.750 | -1.609 | -0.869 | -0.134 | 0.005 |
| M2 |  | -2.048 | -1.750 | -1.609 | -0.869 | -0.134 | 0.005 |
| M3 |  | -2.048 | -1.750 | -1.609 | -0.869 | -0.134 | 0.005 |
| 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 | 0.899 | 0.906 | 0.946 | 0.986 | 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 | 0.684 | 0.727 | 0.737 |
| FIN3 |  | 0.669 | 0.688 | 0.697 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.345 | 0.368 | 0.376 | 0.428 | 0.473 | 0.482 |
| RIY |  | 0.241 | 0.261 | 0.270 | 0.320 | 0.360 | 0.369 |
| RIM |  | 0.079 | 0.086 | 0.090 | 0.110 | 0.126 | 0.130 |
| WX1 |  | 0.224 | 0.239 | 0.246 | 0.287 | 0.329 | 0.337 |
| WY1 |  | 0.213 | 0.225 | 0.231 | 0.270 | 0.313 | 0.323 |
| WM1 |  | 0.090 | 0.096 | 0.099 | 0.117 | 0.135 | 0.139 |
| 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 |  | 0.267 | 0.283 | 0.291 | 0.335 | 0.371 | 0.378 |
| WX3 |  | 0.267 | 0.283 | 0.291 | 0.335 | 0.371 | 0.378 |
| WY2 |  | 0.267 | 0.279 | 0.285 | 0.318 | 0.345 | 0.350 |
| WY3 |  | 0.267 | 0.279 | 0.285 | 0.318 | 0.345 | 0.350 |
| WM2 |  | 0.161 | 0.165 | 0.168 | 0.184 | 0.196 | 0.199 |
| WM3 |  | 0.161 | 0.165 | 0.168 | 0.184 | 0.196 | 0.199 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.000 | 0.002 | -0.072 | 0.943 | -0.004 | 0.005 |