# 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 | 0.140 | 0.063 | 2.230 | 0.026 |
| WX1 | -0.073 | 0.040 | -1.830 | 0.067 |
| WM1 | -0.085 | 0.066 | -1.281 | 0.200 |
| WY3 ON |  |  |  |  |
| WY2 | 0.140 | 0.063 | 2.230 | 0.026 |
| WX2 | -0.073 | 0.040 | -1.830 | 0.067 |
| WM2 | -0.085 | 0.066 | -1.281 | 0.200 |
| WX2 ON |  |  |  |  |
| WX1 | 0.086 | 0.065 | 1.335 | 0.182 |
| WY1 | -0.038 | 0.045 | -0.845 | 0.398 |
| WM1 | 0.067 | 0.064 | 1.044 | 0.296 |
| WX3 ON |  |  |  |  |
| WX2 | 0.086 | 0.065 | 1.335 | 0.182 |
| WY2 | -0.038 | 0.045 | -0.845 | 0.398 |
| WM2 | 0.067 | 0.064 | 1.044 | 0.296 |
| WM2 ON |  |  |  |  |
| WM1 | 0.320 | 0.060 | 5.295 | 0.000 |
| WX1 | -0.005 | 0.033 | -0.166 | 0.868 |
| WY1 | -0.042 | 0.036 | -1.174 | 0.240 |
| WM3 ON |  |  |  |  |
| WM2 | 0.320 | 0.060 | 5.295 | 0.000 |
| WX2 | -0.005 | 0.033 | -0.166 | 0.868 |
| WY2 | -0.042 | 0.036 | -1.174 | 0.240 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.586 | 0.058 | 10.080 | 0.000 |
| AGE1 | 0.097 | 0.051 | 1.920 | 0.055 |
| EDUCATION\_ | 0.034 | 0.033 | 1.037 | 0.300 |
| EDUCATION\_ | 0.052 | 0.031 | 1.684 | 0.092 |
| UNEMPLOYED | -0.082 | 0.076 | -1.077 | 0.281 |
| UNEMPLOYED | 0.180 | 0.097 | 1.861 | 0.063 |
| FIN1 | 0.052 | 0.029 | 1.805 | 0.071 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.409 | 0.060 | 6.791 | 0.000 |
| AGE1 | 0.094 | 0.051 | 1.847 | 0.065 |
| EDUCATION\_ | 0.021 | 0.035 | 0.608 | 0.543 |
| EDUCATION\_ | 0.053 | 0.033 | 1.596 | 0.111 |
| UNEMPLOYED | -0.029 | 0.080 | -0.365 | 0.715 |
| UNEMPLOYED | 0.234 | 0.110 | 2.125 | 0.034 |
| FIN2 | 0.108 | 0.030 | 3.615 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.420 | 0.061 | 6.929 | 0.000 |
| AGE1 | 0.099 | 0.050 | 1.968 | 0.049 |
| EDUCATION\_ | 0.030 | 0.035 | 0.862 | 0.388 |
| EDUCATION\_ | 0.034 | 0.033 | 1.012 | 0.311 |
| UNEMPLOYED | -0.043 | 0.080 | -0.542 | 0.588 |
| UNEMPLOYED | 0.266 | 0.103 | 2.582 | 0.010 |
| FIN3 | 0.095 | 0.033 | 2.842 | 0.004 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.432 | 0.053 | 8.210 | 0.000 |
| AGE1 | -0.007 | 0.046 | -0.156 | 0.876 |
| EDUCATION\_ | 0.011 | 0.032 | 0.335 | 0.737 |
| EDUCATION\_ | -0.015 | 0.031 | -0.479 | 0.632 |
| UNEMPLOYED | 0.006 | 0.074 | 0.082 | 0.934 |
| UNEMPLOYED | -0.123 | 0.098 | -1.257 | 0.209 |
| FIN1 | -0.134 | 0.027 | -4.954 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.439 | 0.056 | 7.869 | 0.000 |
| AGE1 | -0.009 | 0.046 | -0.205 | 0.837 |
| EDUCATION\_ | 0.010 | 0.032 | 0.310 | 0.757 |
| EDUCATION\_ | -0.016 | 0.032 | -0.486 | 0.627 |
| UNEMPLOYED | 0.148 | 0.080 | 1.852 | 0.064 |
| UNEMPLOYED | -0.122 | 0.111 | -1.096 | 0.273 |
| FIN2 | -0.130 | 0.030 | -4.384 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.399 | 0.055 | 7.285 | 0.000 |
| AGE1 | -0.002 | 0.046 | -0.043 | 0.966 |
| EDUCATION\_ | 0.021 | 0.032 | 0.658 | 0.511 |
| EDUCATION\_ | -0.022 | 0.030 | -0.733 | 0.464 |
| UNEMPLOYED | 0.058 | 0.079 | 0.737 | 0.461 |
| UNEMPLOYED | -0.183 | 0.103 | -1.783 | 0.075 |
| FIN3 | -0.155 | 0.027 | -5.688 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.156 | 0.042 | -3.681 | 0.000 |
| AGE1 | 0.071 | 0.039 | 1.815 | 0.070 |
| EDUCATION\_ | -0.024 | 0.025 | -0.933 | 0.351 |
| EDUCATION\_ | 0.022 | 0.024 | 0.920 | 0.358 |
| UNEMPLOYED | 0.019 | 0.061 | 0.314 | 0.754 |
| UNEMPLOYED | 0.185 | 0.088 | 2.100 | 0.036 |
| FIN1 | 0.114 | 0.021 | 5.422 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.154 | 0.046 | -3.364 | 0.001 |
| AGE1 | 0.069 | 0.039 | 1.758 | 0.079 |
| EDUCATION\_ | -0.007 | 0.026 | -0.249 | 0.804 |
| EDUCATION\_ | 0.016 | 0.027 | 0.613 | 0.540 |
| UNEMPLOYED | 0.013 | 0.067 | 0.192 | 0.847 |
| UNEMPLOYED | -0.003 | 0.093 | -0.029 | 0.977 |
| FIN2 | 0.114 | 0.022 | 5.109 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.107 | 0.048 | -2.233 | 0.026 |
| AGE1 | 0.067 | 0.039 | 1.725 | 0.084 |
| EDUCATION\_ | 0.002 | 0.027 | 0.086 | 0.932 |
| EDUCATION\_ | 0.009 | 0.026 | 0.349 | 0.727 |
| UNEMPLOYED | -0.042 | 0.065 | -0.643 | 0.520 |
| UNEMPLOYED | 0.144 | 0.090 | 1.602 | 0.109 |
| FIN3 | 0.110 | 0.024 | 4.530 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.047 | 0.020 | -2.383 | 0.017 |
| RIM | 0.185 | 0.019 | 9.956 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.134 | 0.018 | -7.327 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.007 | 0.016 | 0.462 | 0.644 |
| WM1 | 0.040 | 0.015 | 2.695 | 0.007 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.036 | 0.017 | -2.134 | 0.033 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.047 | 0.014 | -3.431 | 0.001 |
| WM2 | 0.077 | 0.011 | 6.835 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.071 | 0.010 | -7.152 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.047 | 0.014 | -3.431 | 0.001 |
| WM3 | 0.077 | 0.011 | 6.835 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.071 | 0.010 | -7.152 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.088 | 0.930 |
| EDUCATION\_ | -0.036 | 0.015 | -2.377 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.466 | 0.143 |
| UNEMPLOYED | -0.003 | 0.006 | -0.498 | 0.619 |
| UNEMPLOYED | -0.002 | 0.004 | -0.421 | 0.674 |
| FIN1 | 0.014 | 0.013 | 1.084 | 0.278 |
| FIN2 | -0.001 | 0.013 | -0.081 | 0.935 |
| FIN3 | 0.006 | 0.014 | 0.424 | 0.672 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.449 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.186 | 0.236 |
| UNEMPLOYED | 0.012 | 0.005 | 2.221 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.450 | 0.653 |
| FIN1 | -0.006 | 0.013 | -0.419 | 0.675 |
| FIN2 | -0.010 | 0.013 | -0.799 | 0.425 |
| FIN3 | -0.012 | 0.014 | -0.907 | 0.365 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.928 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.482 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.746 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.350 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.099 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.972 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.930 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.100 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.245 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.616 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.803 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.273 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.026 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.891 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.859 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.199 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.990 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.684 | 0.007 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.347 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.205 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.760 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.466 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.245 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.239 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.424 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.357 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.397 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.551 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.387 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.442 | 0.808 | -3.021 | 0.003 |
| X2 | -2.442 | 0.808 | -3.021 | 0.003 |
| X3 | -2.442 | 0.808 | -3.021 | 0.003 |
| Y1 | 0.359 | 0.739 | 0.486 | 0.627 |
| Y2 | 0.359 | 0.739 | 0.486 | 0.627 |
| Y3 | 0.359 | 0.739 | 0.486 | 0.627 |
| M1 | -1.456 | 0.628 | -2.317 | 0.021 |
| M2 | -1.456 | 0.628 | -2.317 | 0.021 |
| M3 | -1.456 | 0.628 | -2.317 | 0.021 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.279 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.732 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.650 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.899 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.318 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.064 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.410 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.737 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.564 | 0.000 |
| RIX | 0.436 | 0.030 | 14.568 | 0.000 |
| RIY | 0.322 | 0.028 | 11.654 | 0.000 |
| RIM | 0.238 | 0.022 | 10.902 | 0.000 |
| WX1 | 0.291 | 0.025 | 11.517 | 0.000 |
| WY1 | 0.267 | 0.025 | 10.715 | 0.000 |
| WM1 | 0.151 | 0.020 | 7.567 | 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 | 0.327 | 0.024 | 13.495 | 0.000 |
| WX3 | 0.327 | 0.024 | 13.495 | 0.000 |
| WY2 | 0.316 | 0.018 | 17.403 | 0.000 |
| WY3 | 0.316 | 0.018 | 17.403 | 0.000 |
| WM2 | 0.224 | 0.011 | 19.697 | 0.000 |
| WM3 | 0.224 | 0.011 | 19.697 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.731 | 0.020 | 36.557 | 0.000 |
| X2 | 0.729 | 0.021 | 34.050 | 0.000 |
| X3 | 0.727 | 0.022 | 33.220 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.707 | 0.026 | 26.850 | 0.000 |
| Y2 | 0.675 | 0.024 | 27.760 | 0.000 |
| Y3 | 0.674 | 0.025 | 27.021 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.765 | 0.032 | 24.281 | 0.000 |
| M2 | 0.694 | 0.026 | 26.449 | 0.000 |
| M3 | 0.688 | 0.028 | 24.920 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.597 | 0.023 | 26.308 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.635 | 0.024 | 26.429 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.635 | 0.025 | 25.904 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.644 | 0.027 | 23.559 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.678 | 0.023 | 30.044 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.683 | 0.023 | 29.299 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.610 | 0.038 | 15.926 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.697 | 0.025 | 27.615 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.706 | 0.026 | 26.822 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.127 | 0.058 | 2.202 | 0.028 |
| WX1 | -0.069 | 0.037 | -1.850 | 0.064 |
| WM1 | -0.058 | 0.046 | -1.264 | 0.206 |
| WY3 ON |  |  |  |  |
| WY2 | 0.139 | 0.062 | 2.245 | 0.025 |
| WX2 | -0.073 | 0.040 | -1.822 | 0.068 |
| WM2 | -0.072 | 0.057 | -1.269 | 0.204 |
| WX2 ON |  |  |  |  |
| WX1 | 0.081 | 0.060 | 1.356 | 0.175 |
| WY1 | -0.034 | 0.040 | -0.842 | 0.400 |
| WM1 | 0.045 | 0.044 | 1.014 | 0.311 |
| WX3 ON |  |  |  |  |
| WX2 | 0.086 | 0.064 | 1.339 | 0.180 |
| WY2 | -0.038 | 0.044 | -0.845 | 0.398 |
| WM2 | 0.057 | 0.055 | 1.034 | 0.301 |
| WM2 ON |  |  |  |  |
| WM1 | 0.254 | 0.054 | 4.693 | 0.000 |
| WX1 | -0.006 | 0.036 | -0.166 | 0.868 |
| WY1 | -0.044 | 0.038 | -1.163 | 0.245 |
| WM3 ON |  |  |  |  |
| WM2 | 0.313 | 0.058 | 5.441 | 0.000 |
| WX2 | -0.006 | 0.037 | -0.167 | 0.868 |
| WY2 | -0.048 | 0.040 | -1.181 | 0.238 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.310 | 0.029 | 10.701 | 0.000 |
| AGE1 | 0.052 | 0.027 | 1.920 | 0.055 |
| EDUCATION\_ | 0.037 | 0.035 | 1.042 | 0.298 |
| EDUCATION\_ | 0.057 | 0.034 | 1.685 | 0.092 |
| UNEMPLOYED | -0.033 | 0.030 | -1.078 | 0.281 |
| UNEMPLOYED | 0.051 | 0.027 | 1.879 | 0.060 |
| FIN1 | 0.049 | 0.027 | 1.806 | 0.071 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.957 | 0.000 |
| AGE1 | 0.050 | 0.027 | 1.844 | 0.065 |
| EDUCATION\_ | 0.023 | 0.037 | 0.608 | 0.543 |
| EDUCATION\_ | 0.058 | 0.036 | 1.598 | 0.110 |
| UNEMPLOYED | -0.012 | 0.032 | -0.366 | 0.714 |
| UNEMPLOYED | 0.066 | 0.031 | 2.133 | 0.033 |
| FIN2 | 0.099 | 0.027 | 3.634 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.031 | 7.086 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.965 | 0.049 |
| EDUCATION\_ | 0.032 | 0.037 | 0.863 | 0.388 |
| EDUCATION\_ | 0.037 | 0.036 | 1.015 | 0.310 |
| UNEMPLOYED | -0.017 | 0.032 | -0.544 | 0.586 |
| UNEMPLOYED | 0.075 | 0.029 | 2.584 | 0.010 |
| FIN3 | 0.090 | 0.031 | 2.871 | 0.004 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.257 | 0.031 | 8.382 | 0.000 |
| AGE1 | -0.004 | 0.028 | -0.156 | 0.876 |
| EDUCATION\_ | 0.013 | 0.039 | 0.336 | 0.737 |
| EDUCATION\_ | -0.019 | 0.039 | -0.479 | 0.632 |
| UNEMPLOYED | 0.003 | 0.033 | 0.083 | 0.934 |
| UNEMPLOYED | -0.039 | 0.031 | -1.264 | 0.206 |
| FIN1 | -0.142 | 0.029 | -4.926 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.043 | 0.000 |
| AGE1 | -0.005 | 0.026 | -0.205 | 0.837 |
| EDUCATION\_ | 0.011 | 0.037 | 0.310 | 0.756 |
| EDUCATION\_ | -0.018 | 0.038 | -0.486 | 0.627 |
| UNEMPLOYED | 0.064 | 0.034 | 1.861 | 0.063 |
| UNEMPLOYED | -0.037 | 0.034 | -1.102 | 0.270 |
| FIN2 | -0.128 | 0.029 | -4.368 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.357 | 0.000 |
| AGE1 | -0.001 | 0.026 | -0.043 | 0.966 |
| EDUCATION\_ | 0.024 | 0.037 | 0.659 | 0.510 |
| EDUCATION\_ | -0.026 | 0.035 | -0.734 | 0.463 |
| UNEMPLOYED | 0.025 | 0.034 | 0.739 | 0.460 |
| UNEMPLOYED | -0.055 | 0.031 | -1.796 | 0.073 |
| FIN3 | -0.160 | 0.028 | -5.620 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.031 | -3.722 | 0.000 |
| AGE1 | 0.054 | 0.030 | 1.819 | 0.069 |
| EDUCATION\_ | -0.036 | 0.039 | -0.934 | 0.350 |
| EDUCATION\_ | 0.034 | 0.037 | 0.921 | 0.357 |
| UNEMPLOYED | 0.011 | 0.034 | 0.314 | 0.753 |
| UNEMPLOYED | 0.074 | 0.035 | 2.107 | 0.035 |
| FIN1 | 0.152 | 0.028 | 5.398 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.412 | 0.001 |
| AGE1 | 0.047 | 0.027 | 1.758 | 0.079 |
| EDUCATION\_ | -0.009 | 0.037 | -0.249 | 0.804 |
| EDUCATION\_ | 0.023 | 0.037 | 0.614 | 0.540 |
| UNEMPLOYED | 0.007 | 0.034 | 0.193 | 0.847 |
| UNEMPLOYED | -0.001 | 0.034 | -0.029 | 0.977 |
| FIN2 | 0.134 | 0.026 | 5.106 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.072 | 0.032 | -2.246 | 0.025 |
| AGE1 | 0.046 | 0.027 | 1.725 | 0.085 |
| EDUCATION\_ | 0.003 | 0.037 | 0.086 | 0.932 |
| EDUCATION\_ | 0.013 | 0.037 | 0.349 | 0.727 |
| UNEMPLOYED | -0.021 | 0.033 | -0.645 | 0.519 |
| UNEMPLOYED | 0.052 | 0.032 | 1.607 | 0.108 |
| FIN3 | 0.135 | 0.029 | 4.601 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.127 | 0.053 | -2.384 | 0.017 |
| RIM | 0.575 | 0.041 | 13.977 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.483 | 0.050 | -9.651 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.027 | 0.058 | 0.462 | 0.644 |
| WM1 | 0.190 | 0.065 | 2.932 | 0.003 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.180 | 0.076 | -2.376 | 0.017 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.145 | 0.041 | -3.512 | 0.000 |
| WM2 | 0.283 | 0.040 | 7.001 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.266 | 0.035 | -7.701 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.145 | 0.041 | -3.512 | 0.000 |
| WM3 | 0.283 | 0.040 | 7.001 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.266 | 0.035 | -7.701 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.088 | 0.930 |
| EDUCATION\_ | -0.077 | 0.032 | -2.373 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.466 | 0.143 |
| UNEMPLOYED | -0.016 | 0.032 | -0.497 | 0.619 |
| UNEMPLOYED | -0.014 | 0.033 | -0.421 | 0.674 |
| FIN1 | 0.035 | 0.032 | 1.084 | 0.278 |
| FIN2 | -0.003 | 0.033 | -0.081 | 0.935 |
| FIN3 | 0.014 | 0.033 | 0.424 | 0.672 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.446 | 0.014 |
| EDUCATION\_ | -0.038 | 0.032 | -1.184 | 0.236 |
| UNEMPLOYED | 0.069 | 0.031 | 2.235 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.450 | 0.653 |
| FIN1 | -0.013 | 0.032 | -0.418 | 0.676 |
| FIN2 | -0.026 | 0.032 | -0.799 | 0.424 |
| FIN3 | -0.029 | 0.032 | -0.908 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.546 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.844 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.430 | 0.000 |
| FIN2 | 0.164 | 0.032 | 5.193 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.032 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.167 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.479 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.293 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.838 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.012 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.483 | 0.000 |
| FIN1 | -0.108 | 0.035 | -3.088 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.927 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.969 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.386 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.135 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.785 | 0.005 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.246 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.833 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.367 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.946 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.473 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.169 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.554 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.495 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.121 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.393 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.317 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.703 | 0.890 | -3.037 | 0.002 |
| X2 | -2.695 | 0.891 | -3.024 | 0.002 |
| X3 | -2.690 | 0.889 | -3.028 | 0.002 |
| Y1 | 0.448 | 0.921 | 0.487 | 0.627 |
| Y2 | 0.427 | 0.880 | 0.486 | 0.627 |
| Y3 | 0.427 | 0.879 | 0.486 | 0.627 |
| M1 | -2.282 | 0.982 | -2.323 | 0.020 |
| M2 | -2.070 | 0.894 | -2.315 | 0.021 |
| M3 | -2.053 | 0.887 | -2.315 | 0.021 |

# 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 | 0.988 | 0.013 | 75.537 | 0.000 |
| WX3 | 0.983 | 0.018 | 54.879 | 0.000 |
| WY2 | 0.972 | 0.019 | 52.265 | 0.000 |
| WY3 | 0.958 | 0.026 | 37.254 | 0.000 |
| WM2 | 0.930 | 0.031 | 30.162 | 0.000 |
| WM3 | 0.892 | 0.039 | 23.045 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.731 | 0.020 | 36.557 | 0.000 |
| X2 | 0.729 | 0.021 | 34.050 | 0.000 |
| X3 | 0.727 | 0.022 | 33.220 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.707 | 0.026 | 26.850 | 0.000 |
| Y2 | 0.675 | 0.024 | 27.760 | 0.000 |
| Y3 | 0.674 | 0.025 | 27.021 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.765 | 0.032 | 24.281 | 0.000 |
| M2 | 0.694 | 0.026 | 26.449 | 0.000 |
| M3 | 0.688 | 0.028 | 24.920 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.597 | 0.023 | 26.308 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.635 | 0.024 | 26.429 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.635 | 0.025 | 25.904 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.644 | 0.027 | 23.559 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.678 | 0.023 | 30.044 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.683 | 0.023 | 29.299 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.610 | 0.038 | 15.926 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.697 | 0.025 | 27.615 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.706 | 0.026 | 26.822 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.127 | 0.058 | 2.202 | 0.028 |
| WX1 | -0.069 | 0.037 | -1.850 | 0.064 |
| WM1 | -0.058 | 0.046 | -1.264 | 0.206 |
| WY3 ON |  |  |  |  |
| WY2 | 0.139 | 0.062 | 2.245 | 0.025 |
| WX2 | -0.073 | 0.040 | -1.822 | 0.068 |
| WM2 | -0.072 | 0.057 | -1.269 | 0.204 |
| WX2 ON |  |  |  |  |
| WX1 | 0.081 | 0.060 | 1.356 | 0.175 |
| WY1 | -0.034 | 0.040 | -0.842 | 0.400 |
| WM1 | 0.045 | 0.044 | 1.014 | 0.311 |
| WX3 ON |  |  |  |  |
| WX2 | 0.086 | 0.064 | 1.339 | 0.180 |
| WY2 | -0.038 | 0.044 | -0.845 | 0.398 |
| WM2 | 0.057 | 0.055 | 1.034 | 0.301 |
| WM2 ON |  |  |  |  |
| WM1 | 0.254 | 0.054 | 4.693 | 0.000 |
| WX1 | -0.006 | 0.036 | -0.166 | 0.868 |
| WY1 | -0.044 | 0.038 | -1.163 | 0.245 |
| WM3 ON |  |  |  |  |
| WM2 | 0.313 | 0.058 | 5.441 | 0.000 |
| WX2 | -0.006 | 0.037 | -0.167 | 0.868 |
| WY2 | -0.048 | 0.040 | -1.181 | 0.238 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.310 | 0.029 | 10.701 | 0.000 |
| AGE1 | 0.052 | 0.027 | 1.920 | 0.055 |
| EDUCATION\_ | 0.037 | 0.035 | 1.042 | 0.298 |
| EDUCATION\_ | 0.057 | 0.034 | 1.685 | 0.092 |
| UNEMPLOYED | -0.033 | 0.030 | -1.078 | 0.281 |
| UNEMPLOYED | 0.051 | 0.027 | 1.879 | 0.060 |
| FIN1 | 0.049 | 0.027 | 1.806 | 0.071 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.957 | 0.000 |
| AGE1 | 0.050 | 0.027 | 1.844 | 0.065 |
| EDUCATION\_ | 0.023 | 0.037 | 0.608 | 0.543 |
| EDUCATION\_ | 0.058 | 0.036 | 1.598 | 0.110 |
| UNEMPLOYED | -0.012 | 0.032 | -0.366 | 0.714 |
| UNEMPLOYED | 0.066 | 0.031 | 2.133 | 0.033 |
| FIN2 | 0.099 | 0.027 | 3.634 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.031 | 7.086 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.965 | 0.049 |
| EDUCATION\_ | 0.032 | 0.037 | 0.863 | 0.388 |
| EDUCATION\_ | 0.037 | 0.036 | 1.015 | 0.310 |
| UNEMPLOYED | -0.017 | 0.032 | -0.544 | 0.586 |
| UNEMPLOYED | 0.075 | 0.029 | 2.584 | 0.010 |
| FIN3 | 0.090 | 0.031 | 2.871 | 0.004 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.257 | 0.031 | 8.382 | 0.000 |
| AGE1 | -0.004 | 0.028 | -0.156 | 0.876 |
| EDUCATION\_ | 0.013 | 0.039 | 0.336 | 0.737 |
| EDUCATION\_ | -0.019 | 0.039 | -0.479 | 0.632 |
| UNEMPLOYED | 0.003 | 0.033 | 0.083 | 0.934 |
| UNEMPLOYED | -0.039 | 0.031 | -1.264 | 0.206 |
| FIN1 | -0.142 | 0.029 | -4.926 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.043 | 0.000 |
| AGE1 | -0.005 | 0.026 | -0.205 | 0.837 |
| EDUCATION\_ | 0.011 | 0.037 | 0.310 | 0.756 |
| EDUCATION\_ | -0.018 | 0.038 | -0.486 | 0.627 |
| UNEMPLOYED | 0.064 | 0.034 | 1.861 | 0.063 |
| UNEMPLOYED | -0.037 | 0.034 | -1.102 | 0.270 |
| FIN2 | -0.128 | 0.029 | -4.368 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.357 | 0.000 |
| AGE1 | -0.001 | 0.026 | -0.043 | 0.966 |
| EDUCATION\_ | 0.024 | 0.037 | 0.659 | 0.510 |
| EDUCATION\_ | -0.026 | 0.035 | -0.734 | 0.463 |
| UNEMPLOYED | 0.025 | 0.034 | 0.739 | 0.460 |
| UNEMPLOYED | -0.055 | 0.031 | -1.796 | 0.073 |
| FIN3 | -0.160 | 0.028 | -5.620 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.031 | -3.722 | 0.000 |
| AGE1 | 0.054 | 0.030 | 1.819 | 0.069 |
| EDUCATION\_ | -0.036 | 0.039 | -0.934 | 0.350 |
| EDUCATION\_ | 0.034 | 0.037 | 0.921 | 0.357 |
| UNEMPLOYED | 0.011 | 0.034 | 0.314 | 0.753 |
| UNEMPLOYED | 0.074 | 0.035 | 2.107 | 0.035 |
| FIN1 | 0.152 | 0.028 | 5.398 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.412 | 0.001 |
| AGE1 | 0.047 | 0.027 | 1.758 | 0.079 |
| EDUCATION\_ | -0.009 | 0.037 | -0.249 | 0.804 |
| EDUCATION\_ | 0.023 | 0.037 | 0.614 | 0.540 |
| UNEMPLOYED | 0.007 | 0.034 | 0.193 | 0.847 |
| UNEMPLOYED | -0.001 | 0.034 | -0.029 | 0.977 |
| FIN2 | 0.134 | 0.026 | 5.106 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.072 | 0.032 | -2.246 | 0.025 |
| AGE1 | 0.046 | 0.027 | 1.725 | 0.085 |
| EDUCATION\_ | 0.003 | 0.037 | 0.086 | 0.932 |
| EDUCATION\_ | 0.013 | 0.037 | 0.349 | 0.727 |
| UNEMPLOYED | -0.021 | 0.033 | -0.645 | 0.519 |
| UNEMPLOYED | 0.052 | 0.032 | 1.607 | 0.108 |
| FIN3 | 0.135 | 0.029 | 4.601 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.127 | 0.053 | -2.384 | 0.017 |
| RIM | 0.575 | 0.041 | 13.977 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.483 | 0.050 | -9.651 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.027 | 0.058 | 0.462 | 0.644 |
| WM1 | 0.190 | 0.065 | 2.932 | 0.003 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.180 | 0.076 | -2.376 | 0.017 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.145 | 0.041 | -3.512 | 0.000 |
| WM2 | 0.283 | 0.040 | 7.001 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.266 | 0.035 | -7.701 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.145 | 0.041 | -3.512 | 0.000 |
| WM3 | 0.283 | 0.040 | 7.001 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.266 | 0.035 | -7.701 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.088 | 0.930 |
| EDUCATION\_ | -0.077 | 0.032 | -2.373 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.466 | 0.143 |
| UNEMPLOYED | -0.016 | 0.032 | -0.497 | 0.619 |
| UNEMPLOYED | -0.014 | 0.033 | -0.421 | 0.674 |
| FIN1 | 0.035 | 0.032 | 1.084 | 0.278 |
| FIN2 | -0.003 | 0.033 | -0.081 | 0.935 |
| FIN3 | 0.014 | 0.033 | 0.424 | 0.672 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.446 | 0.014 |
| EDUCATION\_ | -0.038 | 0.032 | -1.184 | 0.236 |
| UNEMPLOYED | 0.069 | 0.031 | 2.235 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.450 | 0.653 |
| FIN1 | -0.013 | 0.032 | -0.418 | 0.676 |
| FIN2 | -0.026 | 0.032 | -0.799 | 0.424 |
| FIN3 | -0.029 | 0.032 | -0.908 | 0.364 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.546 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.844 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.430 | 0.000 |
| FIN2 | 0.164 | 0.032 | 5.193 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.032 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.167 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.479 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.293 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.838 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.012 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.483 | 0.000 |
| FIN1 | -0.108 | 0.035 | -3.088 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.927 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.969 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.386 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.135 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.785 | 0.005 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.246 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.833 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.367 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.946 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.495 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.473 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.169 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.554 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.495 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.121 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.393 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.317 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.703 | 0.890 | -3.037 | 0.002 |
| X2 | -2.695 | 0.891 | -3.024 | 0.002 |
| X3 | -2.690 | 0.889 | -3.028 | 0.002 |
| Y1 | 0.448 | 0.921 | 0.487 | 0.627 |
| Y2 | 0.427 | 0.880 | 0.486 | 0.627 |
| Y3 | 0.427 | 0.879 | 0.486 | 0.627 |
| M1 | -2.282 | 0.982 | -2.323 | 0.020 |
| M2 | -2.070 | 0.894 | -2.315 | 0.021 |
| M3 | -2.053 | 0.887 | -2.315 | 0.021 |

# 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 | 0.988 | 0.013 | 75.537 | 0.000 |
| WX3 | 0.983 | 0.018 | 54.879 | 0.000 |
| WY2 | 0.972 | 0.019 | 52.265 | 0.000 |
| WY3 | 0.958 | 0.026 | 37.254 | 0.000 |
| WM2 | 0.930 | 0.031 | 30.162 | 0.000 |
| WM3 | 0.892 | 0.039 | 23.045 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.012 | 0.013 | 0.880 | 0.379 |
| WX3 | 0.017 | 0.018 | 0.951 | 0.342 |
| WY2 | 0.028 | 0.019 | 1.506 | 0.132 |
| WY3 | 0.042 | 0.026 | 1.633 | 0.102 |
| WM2 | 0.070 | 0.031 | 2.268 | 0.023 |
| WM3 | 0.108 | 0.039 | 2.783 | 0.005 |

# 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 |  | -0.020 | 0.019 | 0.038 | 0.140 | 0.246 | 0.265 |
| WX1 |  | -0.173 | -0.149 | -0.137 | -0.073 | -0.005 | 0.008 |
| WM1 |  | -0.248 | -0.213 | -0.194 | -0.085 | 0.024 | 0.044 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.020 | 0.019 | 0.038 | 0.140 | 0.246 | 0.265 |
| WX2 |  | -0.173 | -0.149 | -0.137 | -0.073 | -0.005 | 0.008 |
| WM2 |  | -0.248 | -0.213 | -0.194 | -0.085 | 0.024 | 0.044 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.078 | -0.042 | -0.020 | 0.086 | 0.193 | 0.211 |
| WY1 |  | -0.155 | -0.125 | -0.111 | -0.038 | 0.037 | 0.051 |
| WM1 |  | -0.095 | -0.056 | -0.038 | 0.067 | 0.173 | 0.193 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.078 | -0.042 | -0.020 | 0.086 | 0.193 | 0.211 |
| WY2 |  | -0.155 | -0.125 | -0.111 | -0.038 | 0.037 | 0.051 |
| WM2 |  | -0.095 | -0.056 | -0.038 | 0.067 | 0.173 | 0.193 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.167 | 0.202 | 0.220 | 0.320 | 0.420 | 0.441 |
| WX1 |  | -0.089 | -0.069 | -0.059 | -0.005 | 0.049 | 0.059 |
| WY1 |  | -0.135 | -0.112 | -0.101 | -0.042 | 0.017 | 0.026 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.167 | 0.202 | 0.220 | 0.320 | 0.420 | 0.441 |
| WX2 |  | -0.089 | -0.069 | -0.059 | -0.005 | 0.049 | 0.059 |
| WY2 |  | -0.135 | -0.112 | -0.101 | -0.042 | 0.017 | 0.026 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.436 | 0.472 | 0.490 | 0.586 | 0.680 | 0.698 |
| AGE1 |  | -0.031 | -0.002 | 0.013 | 0.097 | 0.181 | 0.196 |
| EDUCATION\_ |  | -0.050 | -0.030 | -0.019 | 0.034 | 0.090 | 0.100 |
| EDUCATION\_ |  | -0.028 | -0.008 | 0.001 | 0.052 | 0.102 | 0.111 |
| UNEMPLOYED |  | -0.274 | -0.227 | -0.204 | -0.082 | 0.045 | 0.071 |
| UNEMPLOYED |  | -0.070 | -0.009 | 0.021 | 0.180 | 0.342 | 0.375 |
| FIN1 |  | -0.023 | -0.005 | 0.004 | 0.052 | 0.099 | 0.108 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.254 | 0.289 | 0.309 | 0.409 | 0.507 | 0.525 |
| AGE1 |  | -0.033 | -0.006 | 0.010 | 0.094 | 0.177 | 0.193 |
| EDUCATION\_ |  | -0.067 | -0.046 | -0.036 | 0.021 | 0.078 | 0.089 |
| EDUCATION\_ |  | -0.034 | -0.013 | -0.002 | 0.053 | 0.107 | 0.117 |
| UNEMPLOYED |  | -0.242 | -0.182 | -0.157 | -0.029 | 0.105 | 0.129 |
| UNEMPLOYED |  | -0.048 | 0.018 | 0.051 | 0.234 | 0.417 | 0.454 |
| FIN2 |  | 0.031 | 0.049 | 0.058 | 0.108 | 0.157 | 0.166 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.264 | 0.302 | 0.321 | 0.420 | 0.519 | 0.539 |
| AGE1 |  | -0.031 | 0.000 | 0.015 | 0.099 | 0.181 | 0.197 |
| EDUCATION\_ |  | -0.060 | -0.039 | -0.029 | 0.030 | 0.087 | 0.098 |
| EDUCATION\_ |  | -0.053 | -0.031 | -0.022 | 0.034 | 0.088 | 0.099 |
| UNEMPLOYED |  | -0.252 | -0.198 | -0.173 | -0.043 | 0.089 | 0.115 |
| UNEMPLOYED |  | -0.004 | 0.062 | 0.096 | 0.266 | 0.435 | 0.464 |
| FIN3 |  | 0.011 | 0.031 | 0.040 | 0.095 | 0.150 | 0.161 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.295 | 0.329 | 0.346 | 0.432 | 0.518 | 0.535 |
| AGE1 |  | -0.126 | -0.096 | -0.083 | -0.007 | 0.070 | 0.085 |
| EDUCATION\_ |  | -0.071 | -0.051 | -0.042 | 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 |  | -0.374 | -0.313 | -0.283 | -0.123 | 0.039 | 0.073 |
| FIN1 |  | -0.205 | -0.186 | -0.178 | -0.134 | -0.089 | -0.081 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.293 | 0.329 | 0.348 | 0.439 | 0.531 | 0.548 |
| AGE1 |  | -0.126 | -0.098 | -0.084 | -0.009 | 0.068 | 0.083 |
| 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 |  | -0.054 | -0.009 | 0.016 | 0.148 | 0.278 | 0.305 |
| UNEMPLOYED |  | -0.402 | -0.337 | -0.303 | -0.122 | 0.063 | 0.101 |
| FIN2 |  | -0.207 | -0.190 | -0.180 | -0.130 | -0.082 | -0.073 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.258 | 0.291 | 0.309 | 0.399 | 0.490 | 0.506 |
| AGE1 |  | -0.120 | -0.091 | -0.077 | -0.002 | 0.075 | 0.091 |
| 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 |  | -0.140 | -0.095 | -0.069 | 0.058 | 0.188 | 0.215 |
| UNEMPLOYED |  | -0.447 | -0.384 | -0.350 | -0.183 | -0.014 | 0.019 |
| FIN3 |  | -0.225 | -0.209 | -0.200 | -0.155 | -0.110 | -0.103 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.270 | -0.240 | -0.226 | -0.156 | -0.088 | -0.074 |
| AGE1 |  | -0.029 | -0.007 | 0.007 | 0.071 | 0.135 | 0.148 |
| EDUCATION\_ |  | -0.088 | -0.074 | -0.065 | -0.024 | 0.018 | 0.026 |
| EDUCATION\_ |  | -0.042 | -0.025 | -0.017 | 0.022 | 0.062 | 0.070 |
| UNEMPLOYED |  | -0.139 | -0.101 | -0.080 | 0.019 | 0.118 | 0.137 |
| UNEMPLOYED |  | -0.044 | 0.013 | 0.039 | 0.185 | 0.329 | 0.356 |
| FIN1 |  | 0.060 | 0.073 | 0.079 | 0.114 | 0.148 | 0.155 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.274 | -0.245 | -0.232 | -0.154 | -0.080 | -0.066 |
| AGE1 |  | -0.029 | -0.009 | 0.005 | 0.069 | 0.133 | 0.145 |
| 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 | -0.117 | -0.096 | 0.013 | 0.122 | 0.145 |
| UNEMPLOYED |  | -0.248 | -0.187 | -0.155 | -0.003 | 0.153 | 0.183 |
| FIN2 |  | 0.057 | 0.071 | 0.078 | 0.114 | 0.151 | 0.158 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.236 | -0.202 | -0.187 | -0.107 | -0.029 | -0.014 |
| AGE1 |  | -0.032 | -0.010 | 0.003 | 0.067 | 0.131 | 0.144 |
| EDUCATION\_ |  | -0.066 | -0.051 | -0.042 | 0.002 | 0.046 | 0.055 |
| EDUCATION\_ |  | -0.060 | -0.044 | -0.034 | 0.009 | 0.053 | 0.062 |
| UNEMPLOYED |  | -0.208 | -0.173 | -0.150 | -0.042 | 0.064 | 0.085 |
| UNEMPLOYED |  | -0.103 | -0.034 | -0.004 | 0.144 | 0.288 | 0.314 |
| FIN3 |  | 0.048 | 0.063 | 0.071 | 0.110 | 0.151 | 0.158 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.099 | -0.086 | -0.080 | -0.047 | -0.015 | -0.008 |
| RIM |  | 0.134 | 0.146 | 0.152 | 0.185 | 0.213 | 0.219 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.177 | -0.167 | -0.162 | -0.134 | -0.101 | -0.095 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.036 | -0.024 | -0.019 | 0.007 | 0.033 | 0.038 |
| WM1 |  | 0.003 | 0.011 | 0.016 | 0.040 | 0.065 | 0.070 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.086 | -0.073 | -0.066 | -0.036 | -0.010 | -0.005 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.080 | -0.072 | -0.068 | -0.047 | -0.023 | -0.019 |
| WM2 |  | 0.047 | 0.054 | 0.057 | 0.077 | 0.094 | 0.097 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.095 | -0.089 | -0.086 | -0.071 | -0.054 | -0.050 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.080 | -0.072 | -0.068 | -0.047 | -0.023 | -0.019 |
| WM3 |  | 0.047 | 0.054 | 0.057 | 0.077 | 0.094 | 0.097 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.095 | -0.089 | -0.086 | -0.071 | -0.054 | -0.050 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.019 | -0.015 | -0.013 | -0.001 | 0.011 | 0.014 |
| EDUCATION\_ |  | -0.073 | -0.065 | -0.060 | -0.036 | -0.011 | -0.006 |
| EDUCATION\_ |  | -0.059 | -0.051 | -0.046 | -0.022 | 0.003 | 0.008 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.012 | -0.010 | -0.008 | -0.002 | 0.005 | 0.006 |
| FIN1 |  | -0.019 | -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 | -0.006 | 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\_ |  | 0.373 | 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 |  | 0.048 | 0.064 | 0.073 | 0.118 | 0.162 | 0.171 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.181 |
| FIN3 |  | 0.065 | 0.083 | 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 | 0.100 | 0.145 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.113 | 0.130 | 0.140 | 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 | -0.051 | -0.033 | -0.015 | -0.012 |
| FIN2 |  | -0.055 | -0.048 | -0.045 | -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 | -0.027 | -0.013 | -0.011 |
| 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 | 0.504 | 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\_ |  | 3.827 | 3.846 | 3.855 | 3.906 | 3.959 | 3.968 |
| EDUCATION\_ |  | 3.670 | 3.690 | 3.700 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.173 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.084 | 0.087 |
| FIN1 |  | 3.683 | 3.701 | 3.711 | 3.755 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.724 | 3.732 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.754 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -4.529 | -4.029 | -3.764 | -2.442 | -1.101 | -0.873 |
| X2 |  | -4.529 | -4.029 | -3.764 | -2.442 | -1.101 | -0.873 |
| X3 |  | -4.529 | -4.029 | -3.764 | -2.442 | -1.101 | -0.873 |
| Y1 |  | -1.590 | -1.117 | -0.886 | 0.359 | 1.573 | 1.780 |
| Y2 |  | -1.590 | -1.117 | -0.886 | 0.359 | 1.573 | 1.780 |
| Y3 |  | -1.590 | -1.117 | -0.886 | 0.359 | 1.573 | 1.780 |
| M1 |  | -3.075 | -2.686 | -2.496 | -1.456 | -0.434 | -0.226 |
| M2 |  | -3.075 | -2.686 | -2.496 | -1.456 | -0.434 | -0.226 |
| M3 |  | -3.075 | -2.686 | -2.496 | -1.456 | -0.434 | -0.226 |
| 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 | 0.984 | 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 |  | 0.617 | 0.632 | 0.640 | 0.684 | 0.727 | 0.737 |
| FIN3 |  | 0.670 | 0.688 | 0.698 | 0.750 | 0.803 | 0.814 |
| RIX |  | 0.354 | 0.374 | 0.383 | 0.436 | 0.481 | 0.489 |
| RIY |  | 0.242 | 0.262 | 0.272 | 0.322 | 0.362 | 0.371 |
| RIM |  | 0.172 | 0.189 | 0.197 | 0.238 | 0.269 | 0.274 |
| WX1 |  | 0.229 | 0.243 | 0.250 | 0.291 | 0.333 | 0.342 |
| WY1 |  | 0.212 | 0.223 | 0.229 | 0.267 | 0.311 | 0.321 |
| WM1 |  | 0.108 | 0.118 | 0.123 | 0.151 | 0.187 | 0.196 |
| 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 |  | 0.261 | 0.276 | 0.284 | 0.327 | 0.363 | 0.371 |
| WX3 |  | 0.261 | 0.276 | 0.284 | 0.327 | 0.363 | 0.371 |
| WY2 |  | 0.265 | 0.277 | 0.283 | 0.316 | 0.343 | 0.349 |
| WY3 |  | 0.265 | 0.277 | 0.283 | 0.316 | 0.343 | 0.349 |
| WM2 |  | 0.193 | 0.199 | 0.203 | 0.224 | 0.240 | 0.244 |
| WM3 |  | 0.193 | 0.199 | 0.203 | 0.224 | 0.240 | 0.244 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.000 | 0.004 | 0.129 | 0.897 | -0.006 | 0.009 |