# 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 | 0.128 | 0.061 | 2.077 | 0.038 |
| WX1 | -0.066 | 0.043 | -1.511 | 0.131 |
| WM1 | -0.146 | 0.073 | -2.004 | 0.045 |
| WY3 ON |  |  |  |  |
| WY2 | 0.128 | 0.061 | 2.077 | 0.038 |
| WX2 | -0.066 | 0.043 | -1.511 | 0.131 |
| WM2 | -0.146 | 0.073 | -2.004 | 0.045 |
| WX2 ON |  |  |  |  |
| WX1 | 0.100 | 0.065 | 1.552 | 0.121 |
| WY1 | -0.042 | 0.052 | -0.800 | 0.424 |
| WM1 | 0.108 | 0.084 | 1.286 | 0.199 |
| WX3 ON |  |  |  |  |
| WX2 | 0.100 | 0.065 | 1.552 | 0.121 |
| WY2 | -0.042 | 0.052 | -0.800 | 0.424 |
| WM2 | 0.108 | 0.084 | 1.286 | 0.199 |
| WM2 ON |  |  |  |  |
| WM1 | 0.216 | 0.061 | 3.551 | 0.000 |
| WX1 | 0.034 | 0.032 | 1.072 | 0.284 |
| WY1 | -0.049 | 0.028 | -1.740 | 0.082 |
| WM3 ON |  |  |  |  |
| WM2 | 0.216 | 0.061 | 3.551 | 0.000 |
| WX2 | 0.034 | 0.032 | 1.072 | 0.284 |
| WY2 | -0.049 | 0.028 | -1.740 | 0.082 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.061 | 3.604 | 0.000 |
| AGE1 | -0.012 | 0.054 | -0.219 | 0.827 |
| EDUCATION\_ | 0.073 | 0.033 | 2.179 | 0.029 |
| EDUCATION\_ | 0.145 | 0.035 | 4.186 | 0.000 |
| UNEMPLOYED | 0.068 | 0.080 | 0.854 | 0.393 |
| UNEMPLOYED | 0.137 | 0.099 | 1.383 | 0.167 |
| FIN1 | -0.006 | 0.032 | -0.201 | 0.841 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.127 | 0.062 | 2.057 | 0.040 |
| AGE1 | -0.011 | 0.054 | -0.210 | 0.834 |
| EDUCATION\_ | 0.089 | 0.035 | 2.501 | 0.012 |
| EDUCATION\_ | 0.149 | 0.035 | 4.315 | 0.000 |
| UNEMPLOYED | 0.114 | 0.083 | 1.376 | 0.169 |
| UNEMPLOYED | -0.090 | 0.111 | -0.807 | 0.420 |
| FIN2 | -0.010 | 0.031 | -0.314 | 0.753 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.059 | 0.062 | 0.950 | 0.342 |
| AGE1 | 0.003 | 0.053 | 0.060 | 0.952 |
| EDUCATION\_ | 0.064 | 0.035 | 1.813 | 0.070 |
| EDUCATION\_ | 0.104 | 0.034 | 3.053 | 0.002 |
| UNEMPLOYED | 0.111 | 0.083 | 1.334 | 0.182 |
| UNEMPLOYED | -0.059 | 0.104 | -0.566 | 0.572 |
| FIN3 | 0.012 | 0.032 | 0.381 | 0.703 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.433 | 0.053 | 8.241 | 0.000 |
| AGE1 | -0.012 | 0.047 | -0.256 | 0.798 |
| EDUCATION\_ | 0.011 | 0.032 | 0.342 | 0.733 |
| EDUCATION\_ | -0.015 | 0.031 | -0.490 | 0.624 |
| UNEMPLOYED | 0.007 | 0.074 | 0.092 | 0.927 |
| UNEMPLOYED | -0.127 | 0.098 | -1.299 | 0.194 |
| FIN1 | -0.138 | 0.027 | -5.118 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.441 | 0.056 | 7.896 | 0.000 |
| AGE1 | -0.014 | 0.046 | -0.307 | 0.759 |
| EDUCATION\_ | 0.010 | 0.032 | 0.307 | 0.759 |
| EDUCATION\_ | -0.016 | 0.032 | -0.506 | 0.613 |
| UNEMPLOYED | 0.148 | 0.080 | 1.852 | 0.064 |
| UNEMPLOYED | -0.124 | 0.111 | -1.117 | 0.264 |
| FIN2 | -0.133 | 0.030 | -4.487 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.400 | 0.055 | 7.309 | 0.000 |
| AGE1 | -0.007 | 0.046 | -0.148 | 0.882 |
| EDUCATION\_ | 0.021 | 0.032 | 0.662 | 0.508 |
| EDUCATION\_ | -0.022 | 0.030 | -0.742 | 0.458 |
| UNEMPLOYED | 0.058 | 0.078 | 0.734 | 0.463 |
| UNEMPLOYED | -0.189 | 0.102 | -1.851 | 0.064 |
| FIN3 | -0.159 | 0.027 | -5.811 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.031 | -0.740 | 0.459 |
| AGE1 | 0.043 | 0.028 | 1.573 | 0.116 |
| EDUCATION\_ | -0.033 | 0.019 | -1.756 | 0.079 |
| EDUCATION\_ | 0.006 | 0.018 | 0.349 | 0.727 |
| UNEMPLOYED | 0.013 | 0.045 | 0.289 | 0.773 |
| UNEMPLOYED | 0.117 | 0.062 | 1.889 | 0.059 |
| FIN1 | 0.099 | 0.016 | 6.028 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.033 | -2.003 | 0.045 |
| AGE1 | 0.045 | 0.028 | 1.646 | 0.100 |
| EDUCATION\_ | -0.025 | 0.020 | -1.253 | 0.210 |
| EDUCATION\_ | -0.002 | 0.020 | -0.077 | 0.939 |
| UNEMPLOYED | -0.021 | 0.050 | -0.418 | 0.676 |
| UNEMPLOYED | -0.019 | 0.063 | -0.302 | 0.762 |
| FIN2 | 0.101 | 0.018 | 5.575 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.494 | 0.621 |
| AGE1 | 0.039 | 0.028 | 1.403 | 0.161 |
| EDUCATION\_ | -0.022 | 0.021 | -1.049 | 0.294 |
| EDUCATION\_ | 0.013 | 0.021 | 0.615 | 0.539 |
| UNEMPLOYED | 0.002 | 0.050 | 0.042 | 0.967 |
| UNEMPLOYED | 0.067 | 0.063 | 1.068 | 0.285 |
| FIN3 | 0.101 | 0.020 | 5.077 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.104 | 0.021 | 4.900 | 0.000 |
| RIM | -0.038 | 0.013 | -2.808 | 0.005 |
| RIY WITH |  |  |  |  |
| RIM | -0.096 | 0.012 | -7.996 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.005 | 0.017 | 0.309 | 0.758 |
| WM1 | 0.008 | 0.011 | 0.764 | 0.445 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.031 | 0.011 | -2.948 | 0.003 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.004 | 0.015 | 0.263 | 0.793 |
| WM2 | 0.006 | 0.010 | 0.601 | 0.548 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.054 | 0.008 | -6.680 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.004 | 0.015 | 0.263 | 0.793 |
| WM3 | 0.006 | 0.010 | 0.601 | 0.548 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.054 | 0.008 | -6.680 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.098 | 0.922 |
| EDUCATION\_ | -0.035 | 0.015 | -2.361 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.489 | 0.137 |
| UNEMPLOYED | -0.003 | 0.006 | -0.503 | 0.615 |
| UNEMPLOYED | -0.002 | 0.004 | -0.408 | 0.683 |
| FIN1 | 0.014 | 0.013 | 1.092 | 0.275 |
| FIN2 | -0.001 | 0.013 | -0.073 | 0.942 |
| FIN3 | 0.006 | 0.014 | 0.439 | 0.661 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.440 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.178 | 0.239 |
| UNEMPLOYED | 0.012 | 0.005 | 2.226 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.395 | 0.693 |
| FIN1 | -0.005 | 0.013 | -0.415 | 0.678 |
| FIN2 | -0.010 | 0.013 | -0.806 | 0.420 |
| FIN3 | -0.012 | 0.014 | -0.913 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.907 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.483 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.730 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.369 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.114 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.985 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.056 | 0.011 | -4.927 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.089 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.279 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.630 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.824 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.259 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.032 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.894 | 0.004 |
| FIN3 | -0.041 | 0.010 | -3.875 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.198 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.988 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.659 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.355 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.201 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.752 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.647 | 0.015 | 42.484 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.159 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.334 | 0.000 |
| EDUCATION\_ | 3.753 | 0.032 | 116.436 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.361 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.379 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.353 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.549 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.384 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.786 | 0.863 | -0.910 | 0.363 |
| X2 | -0.786 | 0.863 | -0.910 | 0.363 |
| X3 | -0.786 | 0.863 | -0.910 | 0.363 |
| Y1 | 0.449 | 0.744 | 0.604 | 0.546 |
| Y2 | 0.449 | 0.744 | 0.604 | 0.546 |
| Y3 | 0.449 | 0.744 | 0.604 | 0.546 |
| M1 | -0.952 | 0.443 | -2.150 | 0.032 |
| M2 | -0.952 | 0.443 | -2.150 | 0.032 |
| M3 | -0.952 | 0.443 | -2.150 | 0.032 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.240 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.734 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.630 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.917 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.318 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.066 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.415 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.740 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.561 | 0.000 |
| RIX | 0.457 | 0.036 | 12.857 | 0.000 |
| RIY | 0.328 | 0.027 | 11.930 | 0.000 |
| RIM | 0.119 | 0.010 | 12.020 | 0.000 |
| WX1 | 0.361 | 0.033 | 10.777 | 0.000 |
| WY1 | 0.267 | 0.024 | 11.133 | 0.000 |
| WM1 | 0.087 | 0.009 | 9.611 | 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 | 0.341 | 0.026 | 13.247 | 0.000 |
| WX3 | 0.341 | 0.026 | 13.247 | 0.000 |
| WY2 | 0.312 | 0.018 | 17.564 | 0.000 |
| WY3 | 0.312 | 0.018 | 17.564 | 0.000 |
| WM2 | 0.140 | 0.007 | 20.166 | 0.000 |
| WM3 | 0.140 | 0.007 | 20.166 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.023 | 32.051 | 0.000 |
| X2 | 0.735 | 0.024 | 31.047 | 0.000 |
| X3 | 0.744 | 0.024 | 31.099 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.710 | 0.025 | 27.983 | 0.000 |
| Y2 | 0.680 | 0.024 | 28.498 | 0.000 |
| Y3 | 0.680 | 0.024 | 27.996 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.746 | 0.027 | 28.029 | 0.000 |
| M2 | 0.660 | 0.023 | 28.947 | 0.000 |
| M3 | 0.656 | 0.024 | 27.044 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 26.229 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.640 | 0.027 | 23.946 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.649 | 0.027 | 23.898 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.026 | 24.452 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.672 | 0.022 | 30.079 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.676 | 0.023 | 29.472 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.635 | 0.030 | 21.160 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.731 | 0.020 | 35.784 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.735 | 0.021 | 34.289 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.116 | 0.057 | 2.059 | 0.040 |
| WX1 | -0.070 | 0.046 | -1.514 | 0.130 |
| WM1 | -0.076 | 0.038 | -1.968 | 0.049 |
| WY3 ON |  |  |  |  |
| WY2 | 0.127 | 0.061 | 2.087 | 0.037 |
| WX2 | -0.068 | 0.045 | -1.507 | 0.132 |
| WM2 | -0.098 | 0.049 | -1.999 | 0.046 |
| WX2 ON |  |  |  |  |
| WX1 | 0.102 | 0.063 | 1.614 | 0.107 |
| WY1 | -0.037 | 0.046 | -0.799 | 0.424 |
| WM1 | 0.054 | 0.042 | 1.274 | 0.203 |
| WX3 ON |  |  |  |  |
| WX2 | 0.100 | 0.064 | 1.556 | 0.120 |
| WY2 | -0.040 | 0.050 | -0.802 | 0.423 |
| WM2 | 0.070 | 0.054 | 1.290 | 0.197 |
| WM2 ON |  |  |  |  |
| WM1 | 0.166 | 0.049 | 3.394 | 0.001 |
| WX1 | 0.054 | 0.050 | 1.066 | 0.286 |
| WY1 | -0.066 | 0.038 | -1.734 | 0.083 |
| WM3 ON |  |  |  |  |
| WM2 | 0.213 | 0.059 | 3.623 | 0.000 |
| WX2 | 0.052 | 0.049 | 1.071 | 0.284 |
| WY2 | -0.071 | 0.041 | -1.746 | 0.081 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.114 | 0.031 | 3.641 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.219 | 0.827 |
| EDUCATION\_ | 0.076 | 0.035 | 2.183 | 0.029 |
| EDUCATION\_ | 0.155 | 0.036 | 4.257 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.857 | 0.392 |
| UNEMPLOYED | 0.038 | 0.027 | 1.393 | 0.164 |
| FIN1 | -0.006 | 0.029 | -0.201 | 0.841 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.066 | 0.032 | 2.065 | 0.039 |
| AGE1 | -0.006 | 0.028 | -0.210 | 0.834 |
| EDUCATION\_ | 0.094 | 0.037 | 2.506 | 0.012 |
| EDUCATION\_ | 0.161 | 0.036 | 4.436 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.385 | 0.166 |
| UNEMPLOYED | -0.025 | 0.031 | -0.813 | 0.416 |
| FIN2 | -0.009 | 0.028 | -0.314 | 0.753 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.031 | 0.033 | 0.951 | 0.341 |
| AGE1 | 0.002 | 0.028 | 0.060 | 0.952 |
| EDUCATION\_ | 0.068 | 0.038 | 1.814 | 0.070 |
| EDUCATION\_ | 0.114 | 0.037 | 3.090 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.342 | 0.180 |
| UNEMPLOYED | -0.016 | 0.029 | -0.570 | 0.568 |
| FIN3 | 0.011 | 0.030 | 0.382 | 0.703 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.257 | 0.031 | 8.411 | 0.000 |
| AGE1 | -0.007 | 0.028 | -0.256 | 0.798 |
| EDUCATION\_ | 0.013 | 0.038 | 0.342 | 0.732 |
| EDUCATION\_ | -0.019 | 0.039 | -0.490 | 0.624 |
| UNEMPLOYED | 0.003 | 0.033 | 0.092 | 0.926 |
| UNEMPLOYED | -0.040 | 0.031 | -1.306 | 0.192 |
| FIN1 | -0.146 | 0.029 | -5.083 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.069 | 0.000 |
| AGE1 | -0.008 | 0.027 | -0.307 | 0.759 |
| EDUCATION\_ | 0.011 | 0.037 | 0.307 | 0.759 |
| EDUCATION\_ | -0.019 | 0.038 | -0.506 | 0.613 |
| UNEMPLOYED | 0.063 | 0.034 | 1.862 | 0.063 |
| UNEMPLOYED | -0.038 | 0.034 | -1.123 | 0.261 |
| FIN2 | -0.131 | 0.029 | -4.469 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.381 | 0.000 |
| AGE1 | -0.004 | 0.027 | -0.148 | 0.882 |
| EDUCATION\_ | 0.024 | 0.037 | 0.663 | 0.507 |
| EDUCATION\_ | -0.026 | 0.035 | -0.744 | 0.457 |
| UNEMPLOYED | 0.025 | 0.033 | 0.737 | 0.461 |
| UNEMPLOYED | -0.057 | 0.031 | -1.864 | 0.062 |
| FIN3 | -0.163 | 0.028 | -5.747 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.741 | 0.459 |
| AGE1 | 0.045 | 0.029 | 1.573 | 0.116 |
| EDUCATION\_ | -0.070 | 0.039 | -1.767 | 0.077 |
| EDUCATION\_ | 0.013 | 0.038 | 0.350 | 0.727 |
| UNEMPLOYED | 0.010 | 0.035 | 0.289 | 0.772 |
| UNEMPLOYED | 0.064 | 0.034 | 1.898 | 0.058 |
| FIN1 | 0.182 | 0.030 | 6.123 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.015 | 0.044 |
| AGE1 | 0.042 | 0.025 | 1.645 | 0.100 |
| EDUCATION\_ | -0.047 | 0.037 | -1.257 | 0.209 |
| EDUCATION\_ | -0.003 | 0.037 | -0.077 | 0.939 |
| UNEMPLOYED | -0.014 | 0.035 | -0.419 | 0.675 |
| UNEMPLOYED | -0.009 | 0.031 | -0.304 | 0.761 |
| FIN2 | 0.160 | 0.028 | 5.647 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.017 | 0.033 | -0.495 | 0.621 |
| AGE1 | 0.036 | 0.025 | 1.402 | 0.161 |
| EDUCATION\_ | -0.041 | 0.039 | -1.052 | 0.293 |
| EDUCATION\_ | 0.024 | 0.039 | 0.615 | 0.539 |
| UNEMPLOYED | 0.001 | 0.034 | 0.042 | 0.967 |
| UNEMPLOYED | 0.032 | 0.030 | 1.073 | 0.283 |
| FIN3 | 0.166 | 0.032 | 5.240 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.270 | 0.055 | 4.893 | 0.000 |
| RIM | -0.161 | 0.058 | -2.763 | 0.006 |
| RIY WITH |  |  |  |  |
| RIM | -0.487 | 0.045 | -10.897 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.017 | 0.056 | 0.309 | 0.758 |
| WM1 | 0.048 | 0.062 | 0.767 | 0.443 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.204 | 0.062 | -3.280 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.012 | 0.048 | 0.259 | 0.795 |
| WM2 | 0.029 | 0.049 | 0.589 | 0.556 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.258 | 0.036 | -7.103 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.012 | 0.048 | 0.259 | 0.795 |
| WM3 | 0.029 | 0.049 | 0.589 | 0.556 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.258 | 0.036 | -7.103 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.098 | 0.922 |
| EDUCATION\_ | -0.076 | 0.032 | -2.356 | 0.018 |
| EDUCATION\_ | -0.047 | 0.032 | -1.488 | 0.137 |
| UNEMPLOYED | -0.016 | 0.032 | -0.503 | 0.615 |
| UNEMPLOYED | -0.014 | 0.033 | -0.407 | 0.684 |
| FIN1 | 0.035 | 0.032 | 1.093 | 0.275 |
| FIN2 | -0.002 | 0.033 | -0.073 | 0.942 |
| FIN3 | 0.014 | 0.033 | 0.439 | 0.661 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.437 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.176 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.239 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.395 | 0.693 |
| FIN1 | -0.013 | 0.032 | -0.414 | 0.679 |
| FIN2 | -0.026 | 0.032 | -0.806 | 0.420 |
| FIN3 | -0.030 | 0.032 | -0.914 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.511 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.826 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.450 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.210 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.045 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.164 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.464 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.329 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.855 | 0.000 |
| FIN3 | 0.215 | 0.031 | 7.032 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.145 | 0.042 | 3.465 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.094 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.931 | 0.003 |
| FIN3 | -0.130 | 0.033 | -3.987 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.385 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.132 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.757 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.282 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.828 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.361 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.955 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.499 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.489 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.195 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.567 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.511 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.124 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.393 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.310 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.847 | 0.932 | -0.909 | 0.363 |
| X2 | -0.854 | 0.938 | -0.911 | 0.362 |
| X3 | -0.864 | 0.948 | -0.912 | 0.362 |
| Y1 | 0.557 | 0.921 | 0.605 | 0.546 |
| Y2 | 0.533 | 0.884 | 0.604 | 0.546 |
| Y3 | 0.534 | 0.884 | 0.604 | 0.546 |
| M1 | -2.056 | 0.956 | -2.151 | 0.031 |
| M2 | -1.817 | 0.846 | -2.148 | 0.032 |
| M3 | -1.806 | 0.840 | -2.149 | 0.032 |

# 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 | 0.984 | 0.017 | 58.688 | 0.000 |
| WX3 | 0.981 | 0.020 | 49.100 | 0.000 |
| WY2 | 0.972 | 0.018 | 53.249 | 0.000 |
| WY3 | 0.962 | 0.023 | 41.490 | 0.000 |
| WM2 | 0.960 | 0.020 | 49.197 | 0.000 |
| WM3 | 0.937 | 0.029 | 32.860 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.023 | 32.051 | 0.000 |
| X2 | 0.735 | 0.024 | 31.047 | 0.000 |
| X3 | 0.744 | 0.024 | 31.099 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.710 | 0.025 | 27.983 | 0.000 |
| Y2 | 0.680 | 0.024 | 28.498 | 0.000 |
| Y3 | 0.680 | 0.024 | 27.996 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.746 | 0.027 | 28.029 | 0.000 |
| M2 | 0.660 | 0.023 | 28.947 | 0.000 |
| M3 | 0.656 | 0.024 | 27.044 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 26.229 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.640 | 0.027 | 23.946 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.649 | 0.027 | 23.898 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.026 | 24.452 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.672 | 0.022 | 30.079 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.676 | 0.023 | 29.472 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.635 | 0.030 | 21.160 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.731 | 0.020 | 35.784 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.735 | 0.021 | 34.289 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.116 | 0.057 | 2.059 | 0.040 |
| WX1 | -0.070 | 0.046 | -1.514 | 0.130 |
| WM1 | -0.076 | 0.038 | -1.968 | 0.049 |
| WY3 ON |  |  |  |  |
| WY2 | 0.127 | 0.061 | 2.087 | 0.037 |
| WX2 | -0.068 | 0.045 | -1.507 | 0.132 |
| WM2 | -0.098 | 0.049 | -1.999 | 0.046 |
| WX2 ON |  |  |  |  |
| WX1 | 0.102 | 0.063 | 1.614 | 0.107 |
| WY1 | -0.037 | 0.046 | -0.799 | 0.424 |
| WM1 | 0.054 | 0.042 | 1.274 | 0.203 |
| WX3 ON |  |  |  |  |
| WX2 | 0.100 | 0.064 | 1.556 | 0.120 |
| WY2 | -0.040 | 0.050 | -0.802 | 0.423 |
| WM2 | 0.070 | 0.054 | 1.290 | 0.197 |
| WM2 ON |  |  |  |  |
| WM1 | 0.166 | 0.049 | 3.394 | 0.001 |
| WX1 | 0.054 | 0.050 | 1.066 | 0.286 |
| WY1 | -0.066 | 0.038 | -1.734 | 0.083 |
| WM3 ON |  |  |  |  |
| WM2 | 0.213 | 0.059 | 3.623 | 0.000 |
| WX2 | 0.052 | 0.049 | 1.071 | 0.284 |
| WY2 | -0.071 | 0.041 | -1.746 | 0.081 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.114 | 0.031 | 3.641 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.219 | 0.827 |
| EDUCATION\_ | 0.076 | 0.035 | 2.183 | 0.029 |
| EDUCATION\_ | 0.155 | 0.036 | 4.257 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.857 | 0.392 |
| UNEMPLOYED | 0.038 | 0.027 | 1.393 | 0.164 |
| FIN1 | -0.006 | 0.029 | -0.201 | 0.841 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.066 | 0.032 | 2.065 | 0.039 |
| AGE1 | -0.006 | 0.028 | -0.210 | 0.834 |
| EDUCATION\_ | 0.094 | 0.037 | 2.506 | 0.012 |
| EDUCATION\_ | 0.161 | 0.036 | 4.436 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.385 | 0.166 |
| UNEMPLOYED | -0.025 | 0.031 | -0.813 | 0.416 |
| FIN2 | -0.009 | 0.028 | -0.314 | 0.753 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.031 | 0.033 | 0.951 | 0.341 |
| AGE1 | 0.002 | 0.028 | 0.060 | 0.952 |
| EDUCATION\_ | 0.068 | 0.038 | 1.814 | 0.070 |
| EDUCATION\_ | 0.114 | 0.037 | 3.090 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.342 | 0.180 |
| UNEMPLOYED | -0.016 | 0.029 | -0.570 | 0.568 |
| FIN3 | 0.011 | 0.030 | 0.382 | 0.703 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.257 | 0.031 | 8.411 | 0.000 |
| AGE1 | -0.007 | 0.028 | -0.256 | 0.798 |
| EDUCATION\_ | 0.013 | 0.038 | 0.342 | 0.732 |
| EDUCATION\_ | -0.019 | 0.039 | -0.490 | 0.624 |
| UNEMPLOYED | 0.003 | 0.033 | 0.092 | 0.926 |
| UNEMPLOYED | -0.040 | 0.031 | -1.306 | 0.192 |
| FIN1 | -0.146 | 0.029 | -5.083 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.069 | 0.000 |
| AGE1 | -0.008 | 0.027 | -0.307 | 0.759 |
| EDUCATION\_ | 0.011 | 0.037 | 0.307 | 0.759 |
| EDUCATION\_ | -0.019 | 0.038 | -0.506 | 0.613 |
| UNEMPLOYED | 0.063 | 0.034 | 1.862 | 0.063 |
| UNEMPLOYED | -0.038 | 0.034 | -1.123 | 0.261 |
| FIN2 | -0.131 | 0.029 | -4.469 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.381 | 0.000 |
| AGE1 | -0.004 | 0.027 | -0.148 | 0.882 |
| EDUCATION\_ | 0.024 | 0.037 | 0.663 | 0.507 |
| EDUCATION\_ | -0.026 | 0.035 | -0.744 | 0.457 |
| UNEMPLOYED | 0.025 | 0.033 | 0.737 | 0.461 |
| UNEMPLOYED | -0.057 | 0.031 | -1.864 | 0.062 |
| FIN3 | -0.163 | 0.028 | -5.747 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.741 | 0.459 |
| AGE1 | 0.045 | 0.029 | 1.573 | 0.116 |
| EDUCATION\_ | -0.070 | 0.039 | -1.767 | 0.077 |
| EDUCATION\_ | 0.013 | 0.038 | 0.350 | 0.727 |
| UNEMPLOYED | 0.010 | 0.035 | 0.289 | 0.772 |
| UNEMPLOYED | 0.064 | 0.034 | 1.898 | 0.058 |
| FIN1 | 0.182 | 0.030 | 6.123 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.015 | 0.044 |
| AGE1 | 0.042 | 0.025 | 1.645 | 0.100 |
| EDUCATION\_ | -0.047 | 0.037 | -1.257 | 0.209 |
| EDUCATION\_ | -0.003 | 0.037 | -0.077 | 0.939 |
| UNEMPLOYED | -0.014 | 0.035 | -0.419 | 0.675 |
| UNEMPLOYED | -0.009 | 0.031 | -0.304 | 0.761 |
| FIN2 | 0.160 | 0.028 | 5.647 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.017 | 0.033 | -0.495 | 0.621 |
| AGE1 | 0.036 | 0.025 | 1.402 | 0.161 |
| EDUCATION\_ | -0.041 | 0.039 | -1.052 | 0.293 |
| EDUCATION\_ | 0.024 | 0.039 | 0.615 | 0.539 |
| UNEMPLOYED | 0.001 | 0.034 | 0.042 | 0.967 |
| UNEMPLOYED | 0.032 | 0.030 | 1.073 | 0.283 |
| FIN3 | 0.166 | 0.032 | 5.240 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.270 | 0.055 | 4.893 | 0.000 |
| RIM | -0.161 | 0.058 | -2.763 | 0.006 |
| RIY WITH |  |  |  |  |
| RIM | -0.487 | 0.045 | -10.897 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.017 | 0.056 | 0.309 | 0.758 |
| WM1 | 0.048 | 0.062 | 0.767 | 0.443 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.204 | 0.062 | -3.280 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.012 | 0.048 | 0.259 | 0.795 |
| WM2 | 0.029 | 0.049 | 0.589 | 0.556 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.258 | 0.036 | -7.103 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.012 | 0.048 | 0.259 | 0.795 |
| WM3 | 0.029 | 0.049 | 0.589 | 0.556 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.258 | 0.036 | -7.103 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.098 | 0.922 |
| EDUCATION\_ | -0.076 | 0.032 | -2.356 | 0.018 |
| EDUCATION\_ | -0.047 | 0.032 | -1.488 | 0.137 |
| UNEMPLOYED | -0.016 | 0.032 | -0.503 | 0.615 |
| UNEMPLOYED | -0.014 | 0.033 | -0.407 | 0.684 |
| FIN1 | 0.035 | 0.032 | 1.093 | 0.275 |
| FIN2 | -0.002 | 0.033 | -0.073 | 0.942 |
| FIN3 | 0.014 | 0.033 | 0.439 | 0.661 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.437 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.176 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.239 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.395 | 0.693 |
| FIN1 | -0.013 | 0.032 | -0.414 | 0.679 |
| FIN2 | -0.026 | 0.032 | -0.806 | 0.420 |
| FIN3 | -0.030 | 0.032 | -0.914 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.511 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.826 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.450 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.210 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.045 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.164 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.464 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.329 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.855 | 0.000 |
| FIN3 | 0.215 | 0.031 | 7.032 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.145 | 0.042 | 3.465 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.094 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.931 | 0.003 |
| FIN3 | -0.130 | 0.033 | -3.987 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.385 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.132 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.757 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.282 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.828 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.361 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.955 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.499 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.489 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.195 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.567 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.511 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.124 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.393 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.310 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.847 | 0.932 | -0.909 | 0.363 |
| X2 | -0.854 | 0.938 | -0.911 | 0.362 |
| X3 | -0.864 | 0.948 | -0.912 | 0.362 |
| Y1 | 0.557 | 0.921 | 0.605 | 0.546 |
| Y2 | 0.533 | 0.884 | 0.604 | 0.546 |
| Y3 | 0.534 | 0.884 | 0.604 | 0.546 |
| M1 | -2.056 | 0.956 | -2.151 | 0.031 |
| M2 | -1.817 | 0.846 | -2.148 | 0.032 |
| M3 | -1.806 | 0.840 | -2.149 | 0.032 |

# 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 | 0.984 | 0.017 | 58.688 | 0.000 |
| WX3 | 0.981 | 0.020 | 49.100 | 0.000 |
| WY2 | 0.972 | 0.018 | 53.249 | 0.000 |
| WY3 | 0.962 | 0.023 | 41.490 | 0.000 |
| WM2 | 0.960 | 0.020 | 49.197 | 0.000 |
| WM3 | 0.937 | 0.029 | 32.860 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.016 | 0.017 | 0.946 | 0.344 |
| WX3 | 0.019 | 0.020 | 0.938 | 0.348 |
| WY2 | 0.028 | 0.018 | 1.530 | 0.126 |
| WY3 | 0.038 | 0.023 | 1.636 | 0.102 |
| WM2 | 0.040 | 0.020 | 2.044 | 0.041 |
| WM3 | 0.063 | 0.029 | 2.198 | 0.028 |

# 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 | 0.009 | 0.027 | 0.128 | 0.230 | 0.248 |
| WX1 |  | -0.176 | -0.149 | -0.135 | -0.066 | 0.008 | 0.020 |
| WM1 |  | -0.333 | -0.285 | -0.262 | -0.146 | -0.025 | -0.003 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.029 | 0.009 | 0.027 | 0.128 | 0.230 | 0.248 |
| WX2 |  | -0.176 | -0.149 | -0.135 | -0.066 | 0.008 | 0.020 |
| WM2 |  | -0.333 | -0.285 | -0.262 | -0.146 | -0.025 | -0.003 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.053 | -0.018 | -0.002 | 0.100 | 0.210 | 0.233 |
| WY1 |  | -0.174 | -0.141 | -0.125 | -0.042 | 0.046 | 0.063 |
| WM1 |  | -0.109 | -0.055 | -0.029 | 0.108 | 0.246 | 0.271 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.053 | -0.018 | -0.002 | 0.100 | 0.210 | 0.233 |
| WY2 |  | -0.174 | -0.141 | -0.125 | -0.042 | 0.046 | 0.063 |
| WM2 |  | -0.109 | -0.055 | -0.029 | 0.108 | 0.246 | 0.271 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.055 | 0.093 | 0.114 | 0.216 | 0.315 | 0.335 |
| WX1 |  | -0.043 | -0.027 | -0.018 | 0.034 | 0.088 | 0.098 |
| WY1 |  | -0.121 | -0.103 | -0.095 | -0.049 | -0.003 | 0.005 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.055 | 0.093 | 0.114 | 0.216 | 0.315 | 0.335 |
| WX2 |  | -0.043 | -0.027 | -0.018 | 0.034 | 0.088 | 0.098 |
| WY2 |  | -0.121 | -0.103 | -0.095 | -0.049 | -0.003 | 0.005 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.067 | 0.101 | 0.118 | 0.221 | 0.321 | 0.341 |
| AGE1 |  | -0.152 | -0.117 | -0.100 | -0.012 | 0.076 | 0.093 |
| EDUCATION\_ |  | -0.014 | 0.007 | 0.018 | 0.073 | 0.128 | 0.138 |
| EDUCATION\_ |  | 0.056 | 0.077 | 0.089 | 0.145 | 0.204 | 0.214 |
| UNEMPLOYED |  | -0.138 | -0.084 | -0.059 | 0.068 | 0.203 | 0.228 |
| UNEMPLOYED |  | -0.119 | -0.055 | -0.024 | 0.137 | 0.300 | 0.330 |
| FIN1 |  | -0.089 | -0.068 | -0.058 | -0.006 | 0.047 | 0.056 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.035 | 0.008 | 0.025 | 0.127 | 0.230 | 0.249 |
| AGE1 |  | -0.150 | -0.118 | -0.100 | -0.011 | 0.078 | 0.096 |
| EDUCATION\_ |  | -0.005 | 0.018 | 0.030 | 0.089 | 0.146 | 0.158 |
| EDUCATION\_ |  | 0.060 | 0.083 | 0.093 | 0.149 | 0.206 | 0.218 |
| UNEMPLOYED |  | -0.099 | -0.046 | -0.021 | 0.114 | 0.253 | 0.282 |
| UNEMPLOYED |  | -0.382 | -0.311 | -0.276 | -0.090 | 0.092 | 0.128 |
| FIN2 |  | -0.090 | -0.071 | -0.060 | -0.010 | 0.040 | 0.050 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.100 | -0.062 | -0.043 | 0.059 | 0.161 | 0.182 |
| AGE1 |  | -0.133 | -0.102 | -0.084 | 0.003 | 0.091 | 0.108 |
| EDUCATION\_ |  | -0.027 | -0.006 | 0.004 | 0.064 | 0.120 | 0.131 |
| EDUCATION\_ |  | 0.016 | 0.038 | 0.049 | 0.104 | 0.161 | 0.172 |
| UNEMPLOYED |  | -0.104 | -0.049 | -0.025 | 0.111 | 0.247 | 0.276 |
| UNEMPLOYED |  | -0.328 | -0.265 | -0.230 | -0.059 | 0.111 | 0.143 |
| FIN3 |  | -0.067 | -0.049 | -0.039 | 0.012 | 0.065 | 0.075 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.330 | 0.347 | 0.433 | 0.520 | 0.536 |
| AGE1 |  | -0.131 | -0.102 | -0.088 | -0.012 | 0.066 | 0.081 |
| EDUCATION\_ |  | -0.071 | -0.051 | -0.041 | 0.011 | 0.064 | 0.074 |
| EDUCATION\_ |  | -0.096 | -0.076 | -0.067 | -0.015 | 0.036 | 0.045 |
| UNEMPLOYED |  | -0.176 | -0.138 | -0.114 | 0.007 | 0.129 | 0.155 |
| UNEMPLOYED |  | -0.379 | -0.317 | -0.286 | -0.127 | 0.035 | 0.068 |
| FIN1 |  | -0.210 | -0.191 | -0.183 | -0.138 | -0.093 | -0.085 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.331 | 0.349 | 0.441 | 0.532 | 0.549 |
| AGE1 |  | -0.132 | -0.104 | -0.090 | -0.014 | 0.063 | 0.079 |
| EDUCATION\_ |  | -0.073 | -0.053 | -0.043 | 0.010 | 0.061 | 0.072 |
| EDUCATION\_ |  | -0.100 | -0.080 | -0.070 | -0.016 | 0.036 | 0.047 |
| UNEMPLOYED |  | -0.054 | -0.008 | 0.016 | 0.148 | 0.278 | 0.306 |
| UNEMPLOYED |  | -0.406 | -0.339 | -0.305 | -0.124 | 0.062 | 0.099 |
| FIN2 |  | -0.210 | -0.193 | -0.183 | -0.133 | -0.085 | -0.076 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.260 | 0.292 | 0.311 | 0.400 | 0.491 | 0.507 |
| AGE1 |  | -0.125 | -0.097 | -0.083 | -0.007 | 0.070 | 0.086 |
| EDUCATION\_ |  | -0.059 | -0.041 | -0.030 | 0.021 | 0.073 | 0.084 |
| EDUCATION\_ |  | -0.099 | -0.081 | -0.072 | -0.022 | 0.027 | 0.038 |
| UNEMPLOYED |  | -0.140 | -0.096 | -0.070 | 0.058 | 0.187 | 0.214 |
| UNEMPLOYED |  | -0.451 | -0.389 | -0.356 | -0.189 | -0.021 | 0.012 |
| FIN3 |  | -0.230 | -0.213 | -0.204 | -0.159 | -0.114 | -0.106 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.103 | -0.083 | -0.073 | -0.023 | 0.028 | 0.037 |
| AGE1 |  | -0.027 | -0.010 | -0.001 | 0.043 | 0.088 | 0.098 |
| EDUCATION\_ |  | -0.082 | -0.069 | -0.064 | -0.033 | -0.002 | 0.004 |
| EDUCATION\_ |  | -0.040 | -0.028 | -0.023 | 0.006 | 0.035 | 0.041 |
| UNEMPLOYED |  | -0.104 | -0.077 | -0.061 | 0.013 | 0.087 | 0.100 |
| UNEMPLOYED |  | -0.048 | -0.005 | 0.014 | 0.117 | 0.219 | 0.239 |
| FIN1 |  | 0.058 | 0.066 | 0.072 | 0.099 | 0.126 | 0.131 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.155 | -0.133 | -0.122 | -0.067 | -0.012 | -0.001 |
| AGE1 |  | -0.024 | -0.008 | 0.000 | 0.045 | 0.090 | 0.100 |
| EDUCATION\_ |  | -0.077 | -0.064 | -0.058 | -0.025 | 0.008 | 0.015 |
| EDUCATION\_ |  | -0.054 | -0.041 | -0.034 | -0.002 | 0.031 | 0.037 |
| UNEMPLOYED |  | -0.154 | -0.119 | -0.105 | -0.021 | 0.061 | 0.076 |
| UNEMPLOYED |  | -0.186 | -0.143 | -0.123 | -0.019 | 0.085 | 0.107 |
| FIN2 |  | 0.054 | 0.066 | 0.072 | 0.101 | 0.132 | 0.137 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.114 | -0.090 | -0.079 | -0.018 | 0.042 | 0.054 |
| AGE1 |  | -0.033 | -0.015 | -0.007 | 0.039 | 0.084 | 0.093 |
| EDUCATION\_ |  | -0.076 | -0.064 | -0.057 | -0.022 | 0.012 | 0.019 |
| EDUCATION\_ |  | -0.040 | -0.027 | -0.021 | 0.013 | 0.047 | 0.054 |
| UNEMPLOYED |  | -0.129 | -0.097 | -0.081 | 0.002 | 0.084 | 0.099 |
| UNEMPLOYED |  | -0.101 | -0.059 | -0.037 | 0.067 | 0.168 | 0.188 |
| FIN3 |  | 0.052 | 0.063 | 0.069 | 0.101 | 0.134 | 0.141 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.049 | 0.062 | 0.069 | 0.104 | 0.139 | 0.146 |
| RIM |  | -0.073 | -0.064 | -0.060 | -0.038 | -0.016 | -0.012 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.126 | -0.119 | -0.115 | -0.096 | -0.075 | -0.071 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.040 | -0.029 | -0.024 | 0.005 | 0.034 | 0.040 |
| WM1 |  | -0.019 | -0.013 | -0.009 | 0.008 | 0.027 | 0.030 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.060 | -0.053 | -0.049 | -0.031 | -0.014 | -0.011 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.036 | -0.026 | -0.021 | 0.004 | 0.029 | 0.034 |
| WM2 |  | -0.020 | -0.014 | -0.011 | 0.006 | 0.024 | 0.027 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.073 | -0.068 | -0.066 | -0.054 | -0.040 | -0.037 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.036 | -0.026 | -0.021 | 0.004 | 0.029 | 0.034 |
| WM3 |  | -0.020 | -0.014 | -0.011 | 0.006 | 0.024 | 0.027 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.073 | -0.068 | -0.066 | -0.054 | -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 | -0.035 | -0.011 | -0.006 |
| EDUCATION\_ |  | -0.060 | -0.051 | -0.046 | -0.022 | 0.003 | 0.007 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.012 | -0.010 | -0.008 | -0.002 | 0.005 | 0.006 |
| FIN1 |  | -0.019 | -0.011 | -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 | -0.061 | -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 | 0.020 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.010 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.035 | -0.012 | 0.010 | 0.014 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.372 | 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 | -0.037 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.049 | 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 | 0.083 | 0.091 | 0.136 | 0.181 | 0.189 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.056 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.018 | -0.016 |
| FIN1 |  | 0.075 | 0.092 | 0.100 | 0.146 | 0.191 | 0.202 |
| FIN2 |  | 0.109 | 0.123 | 0.130 | 0.173 | 0.217 | 0.225 |
| FIN3 |  | 0.113 | 0.131 | 0.140 | 0.184 | 0.229 | 0.238 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.003 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.055 | -0.052 | -0.033 | -0.016 | -0.012 |
| FIN2 |  | -0.055 | -0.048 | -0.046 | -0.029 | -0.013 | -0.009 |
| FIN3 |  | -0.068 | -0.061 | -0.058 | -0.041 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.041 | -0.027 | -0.013 | -0.011 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.039 | -0.035 | -0.032 | -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 | 0.544 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.608 | 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 | 3.856 | 3.907 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.670 | 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 | 0.084 | 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 | 3.753 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.986 | -2.474 | -2.193 | -0.786 | 0.625 | 0.930 |
| X2 |  | -2.986 | -2.474 | -2.193 | -0.786 | 0.625 | 0.930 |
| X3 |  | -2.986 | -2.474 | -2.193 | -0.786 | 0.625 | 0.930 |
| Y1 |  | -1.515 | -1.026 | -0.795 | 0.449 | 1.664 | 1.880 |
| Y2 |  | -1.515 | -1.026 | -0.795 | 0.449 | 1.664 | 1.880 |
| Y3 |  | -1.515 | -1.026 | -0.795 | 0.449 | 1.664 | 1.880 |
| M1 |  | -2.120 | -1.820 | -1.666 | -0.952 | -0.225 | -0.088 |
| M2 |  | -2.120 | -1.820 | -1.666 | -0.952 | -0.225 | -0.088 |
| M3 |  | -2.120 | -1.820 | -1.666 | -0.952 | -0.225 | -0.088 |
| Variances |  |  |  |  |  |  |  |
| GENDER1 |  | 0.216 | 0.219 | 0.221 | 0.229 | 0.235 | 0.237 |
| AGE1 |  | 0.220 | 0.223 | 0.225 | 0.233 | 0.240 | 0.241 |
| EDUCATION\_ |  | 0.886 | 0.900 | 0.907 | 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 |  | 0.657 | 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 |  | 0.360 | 0.381 | 0.393 | 0.457 | 0.510 | 0.521 |
| RIY |  | 0.251 | 0.267 | 0.278 | 0.328 | 0.368 | 0.377 |
| RIM |  | 0.092 | 0.098 | 0.101 | 0.119 | 0.134 | 0.137 |
| WX1 |  | 0.280 | 0.298 | 0.307 | 0.361 | 0.417 | 0.429 |
| WY1 |  | 0.212 | 0.224 | 0.230 | 0.267 | 0.309 | 0.318 |
| WM1 |  | 0.065 | 0.070 | 0.072 | 0.087 | 0.102 | 0.105 |
| 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 |  | 0.276 | 0.289 | 0.296 | 0.341 | 0.382 | 0.390 |
| WX3 |  | 0.276 | 0.289 | 0.296 | 0.341 | 0.382 | 0.390 |
| WY2 |  | 0.262 | 0.273 | 0.279 | 0.312 | 0.338 | 0.343 |
| WY3 |  | 0.262 | 0.273 | 0.279 | 0.312 | 0.338 | 0.343 |
| WM2 |  | 0.121 | 0.125 | 0.127 | 0.140 | 0.150 | 0.153 |
| WM3 |  | 0.121 | 0.125 | 0.127 | 0.140 | 0.150 | 0.153 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.005 | 0.005 | -0.918 | 0.359 | -0.017 | 0.005 |