# 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 | 0.157 | 0.065 | 2.431 | 0.015 |
| WX1 | -0.063 | 0.045 | -1.398 | 0.162 |
| WM1 | -0.029 | 0.056 | -0.523 | 0.601 |
| WY3 ON |  |  |  |  |
| WY2 | 0.157 | 0.065 | 2.431 | 0.015 |
| WX2 | -0.063 | 0.045 | -1.398 | 0.162 |
| WM2 | -0.029 | 0.056 | -0.523 | 0.601 |
| WX2 ON |  |  |  |  |
| WX1 | 0.100 | 0.065 | 1.540 | 0.123 |
| WY1 | -0.038 | 0.053 | -0.720 | 0.472 |
| WM1 | 0.098 | 0.068 | 1.428 | 0.153 |
| WX3 ON |  |  |  |  |
| WX2 | 0.100 | 0.065 | 1.540 | 0.123 |
| WY2 | -0.038 | 0.053 | -0.720 | 0.472 |
| WM2 | 0.098 | 0.068 | 1.428 | 0.153 |
| WM2 ON |  |  |  |  |
| WM1 | 0.204 | 0.056 | 3.612 | 0.000 |
| WX1 | 0.012 | 0.037 | 0.338 | 0.736 |
| WY1 | -0.043 | 0.032 | -1.311 | 0.190 |
| WM3 ON |  |  |  |  |
| WM2 | 0.204 | 0.056 | 3.612 | 0.000 |
| WX2 | 0.012 | 0.037 | 0.338 | 0.736 |
| WY2 | -0.043 | 0.032 | -1.311 | 0.190 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.222 | 0.061 | 3.616 | 0.000 |
| AGE1 | -0.009 | 0.054 | -0.177 | 0.860 |
| EDUCATION\_ | 0.073 | 0.033 | 2.192 | 0.028 |
| EDUCATION\_ | 0.145 | 0.035 | 4.195 | 0.000 |
| UNEMPLOYED | 0.066 | 0.080 | 0.832 | 0.405 |
| UNEMPLOYED | 0.136 | 0.099 | 1.377 | 0.168 |
| FIN1 | -0.010 | 0.032 | -0.303 | 0.762 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.128 | 0.062 | 2.065 | 0.039 |
| AGE1 | -0.009 | 0.054 | -0.172 | 0.863 |
| EDUCATION\_ | 0.089 | 0.035 | 2.515 | 0.012 |
| EDUCATION\_ | 0.149 | 0.035 | 4.324 | 0.000 |
| UNEMPLOYED | 0.114 | 0.083 | 1.372 | 0.170 |
| UNEMPLOYED | -0.090 | 0.111 | -0.807 | 0.420 |
| FIN2 | -0.012 | 0.031 | -0.392 | 0.695 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.060 | 0.062 | 0.958 | 0.338 |
| AGE1 | 0.005 | 0.053 | 0.102 | 0.919 |
| EDUCATION\_ | 0.064 | 0.035 | 1.830 | 0.067 |
| EDUCATION\_ | 0.105 | 0.034 | 3.062 | 0.002 |
| UNEMPLOYED | 0.110 | 0.083 | 1.330 | 0.183 |
| UNEMPLOYED | -0.060 | 0.104 | -0.577 | 0.564 |
| FIN3 | 0.009 | 0.031 | 0.278 | 0.781 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.433 | 0.053 | 8.237 | 0.000 |
| AGE1 | -0.009 | 0.047 | -0.193 | 0.847 |
| EDUCATION\_ | 0.011 | 0.032 | 0.342 | 0.732 |
| EDUCATION\_ | -0.015 | 0.031 | -0.491 | 0.623 |
| UNEMPLOYED | 0.007 | 0.074 | 0.094 | 0.925 |
| UNEMPLOYED | -0.128 | 0.098 | -1.302 | 0.193 |
| FIN1 | -0.136 | 0.027 | -5.072 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.441 | 0.056 | 7.895 | 0.000 |
| AGE1 | -0.011 | 0.046 | -0.246 | 0.806 |
| EDUCATION\_ | 0.010 | 0.032 | 0.306 | 0.760 |
| EDUCATION\_ | -0.016 | 0.032 | -0.511 | 0.609 |
| UNEMPLOYED | 0.148 | 0.080 | 1.849 | 0.064 |
| UNEMPLOYED | -0.124 | 0.112 | -1.108 | 0.268 |
| FIN2 | -0.131 | 0.030 | -4.431 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.400 | 0.055 | 7.314 | 0.000 |
| AGE1 | -0.004 | 0.046 | -0.076 | 0.939 |
| EDUCATION\_ | 0.021 | 0.032 | 0.667 | 0.505 |
| EDUCATION\_ | -0.022 | 0.030 | -0.737 | 0.461 |
| UNEMPLOYED | 0.058 | 0.078 | 0.734 | 0.463 |
| UNEMPLOYED | -0.189 | 0.102 | -1.853 | 0.064 |
| FIN3 | -0.159 | 0.028 | -5.752 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.033 | 4.600 | 0.000 |
| AGE1 | 0.029 | 0.028 | 1.027 | 0.304 |
| EDUCATION\_ | -0.028 | 0.019 | -1.484 | 0.138 |
| EDUCATION\_ | 0.017 | 0.018 | 0.908 | 0.364 |
| UNEMPLOYED | -0.047 | 0.045 | -1.034 | 0.301 |
| UNEMPLOYED | 0.065 | 0.062 | 1.049 | 0.294 |
| FIN1 | 0.098 | 0.017 | 5.612 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.075 | 0.036 | 2.071 | 0.038 |
| AGE1 | 0.028 | 0.028 | 1.014 | 0.311 |
| EDUCATION\_ | -0.005 | 0.020 | -0.233 | 0.816 |
| EDUCATION\_ | -0.013 | 0.020 | -0.651 | 0.515 |
| UNEMPLOYED | -0.045 | 0.051 | -0.869 | 0.385 |
| UNEMPLOYED | 0.009 | 0.069 | 0.123 | 0.902 |
| FIN2 | 0.119 | 0.019 | 6.247 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.179 | 0.040 | 4.441 | 0.000 |
| AGE1 | 0.019 | 0.028 | 0.678 | 0.498 |
| EDUCATION\_ | 0.002 | 0.023 | 0.092 | 0.927 |
| EDUCATION\_ | 0.015 | 0.022 | 0.675 | 0.500 |
| UNEMPLOYED | -0.084 | 0.055 | -1.533 | 0.125 |
| UNEMPLOYED | 0.127 | 0.078 | 1.630 | 0.103 |
| FIN3 | 0.104 | 0.021 | 4.920 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.101 | 0.021 | 4.708 | 0.000 |
| RIM | -0.002 | 0.014 | -0.170 | 0.865 |
| RIY WITH |  |  |  |  |
| RIM | -0.097 | 0.012 | -7.867 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.008 | 0.017 | 0.451 | 0.652 |
| WM1 | 0.019 | 0.012 | 1.671 | 0.095 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.021 | 0.012 | -1.797 | 0.072 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.004 | 0.016 | 0.274 | 0.784 |
| WM2 | 0.001 | 0.011 | 0.087 | 0.931 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.054 | 0.009 | -5.760 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.004 | 0.016 | 0.274 | 0.784 |
| WM3 | 0.001 | 0.011 | 0.087 | 0.931 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.054 | 0.009 | -5.760 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.098 | 0.922 |
| EDUCATION\_ | -0.036 | 0.015 | -2.368 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.489 | 0.137 |
| UNEMPLOYED | -0.003 | 0.006 | -0.498 | 0.619 |
| UNEMPLOYED | -0.002 | 0.004 | -0.415 | 0.678 |
| FIN1 | 0.014 | 0.013 | 1.083 | 0.279 |
| FIN2 | -0.001 | 0.013 | -0.078 | 0.938 |
| FIN3 | 0.006 | 0.014 | 0.441 | 0.659 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.438 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.175 | 0.240 |
| UNEMPLOYED | 0.012 | 0.005 | 2.226 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.386 | 0.700 |
| FIN1 | -0.005 | 0.013 | -0.409 | 0.683 |
| FIN2 | -0.011 | 0.013 | -0.826 | 0.409 |
| FIN3 | -0.012 | 0.014 | -0.913 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.451 | 0.030 | 14.890 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.481 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.732 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.346 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.108 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.970 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.056 | 0.011 | -4.920 | 0.000 |
| UNEMPLOYED | -0.030 | 0.007 | -4.084 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.271 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.621 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.813 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.264 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.023 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.888 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.871 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.184 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.991 | 0.003 |
| FIN3 | -0.020 | 0.007 | -2.669 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.363 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.215 | 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 | 42.489 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.178 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.317 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.448 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.355 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.379 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.325 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.597 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.418 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.812 | 0.862 | -0.942 | 0.346 |
| X2 | -0.812 | 0.862 | -0.942 | 0.346 |
| X3 | -0.812 | 0.862 | -0.942 | 0.346 |
| Y1 | 0.395 | 0.743 | 0.532 | 0.595 |
| Y2 | 0.395 | 0.743 | 0.532 | 0.595 |
| Y3 | 0.395 | 0.743 | 0.532 | 0.595 |
| M1 | -0.897 | 0.450 | -1.995 | 0.046 |
| M2 | -0.897 | 0.450 | -1.995 | 0.046 |
| M3 | -0.897 | 0.450 | -1.995 | 0.046 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.246 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.730 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.627 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.928 | 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 | 26.418 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.741 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.570 | 0.000 |
| RIX | 0.456 | 0.035 | 12.900 | 0.000 |
| RIY | 0.324 | 0.028 | 11.680 | 0.000 |
| RIM | 0.108 | 0.011 | 9.636 | 0.000 |
| WX1 | 0.363 | 0.033 | 10.860 | 0.000 |
| WY1 | 0.267 | 0.024 | 10.965 | 0.000 |
| WM1 | 0.118 | 0.011 | 10.414 | 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 | 0.340 | 0.026 | 13.327 | 0.000 |
| WX3 | 0.340 | 0.026 | 13.327 | 0.000 |
| WY2 | 0.317 | 0.018 | 17.173 | 0.000 |
| WY3 | 0.317 | 0.018 | 17.173 | 0.000 |
| WM2 | 0.185 | 0.009 | 21.234 | 0.000 |
| WM3 | 0.185 | 0.009 | 21.234 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.728 | 0.023 | 32.077 | 0.000 |
| X2 | 0.735 | 0.024 | 31.047 | 0.000 |
| X3 | 0.744 | 0.024 | 31.133 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.708 | 0.026 | 27.208 | 0.000 |
| Y2 | 0.676 | 0.025 | 27.317 | 0.000 |
| Y3 | 0.676 | 0.025 | 26.868 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.672 | 0.033 | 20.540 | 0.000 |
| M2 | 0.591 | 0.027 | 21.603 | 0.000 |
| M3 | 0.581 | 0.029 | 20.334 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.649 | 0.024 | 26.527 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.640 | 0.027 | 23.950 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.648 | 0.027 | 23.968 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.643 | 0.027 | 23.933 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.677 | 0.023 | 28.949 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.680 | 0.024 | 28.264 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.701 | 0.030 | 23.328 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.784 | 0.021 | 37.928 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.778 | 0.021 | 36.783 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.143 | 0.059 | 2.410 | 0.016 |
| WX1 | -0.067 | 0.048 | -1.402 | 0.161 |
| WM1 | -0.018 | 0.034 | -0.524 | 0.600 |
| WY3 ON |  |  |  |  |
| WY2 | 0.157 | 0.064 | 2.446 | 0.014 |
| WX2 | -0.065 | 0.047 | -1.394 | 0.163 |
| WM2 | -0.022 | 0.043 | -0.525 | 0.600 |
| WX2 ON |  |  |  |  |
| WX1 | 0.102 | 0.064 | 1.602 | 0.109 |
| WY1 | -0.034 | 0.047 | -0.719 | 0.472 |
| WM1 | 0.057 | 0.040 | 1.421 | 0.155 |
| WX3 ON |  |  |  |  |
| WX2 | 0.099 | 0.064 | 1.544 | 0.123 |
| WY2 | -0.037 | 0.051 | -0.722 | 0.470 |
| WM2 | 0.072 | 0.050 | 1.437 | 0.151 |
| WM2 ON |  |  |  |  |
| WM1 | 0.161 | 0.046 | 3.457 | 0.001 |
| WX1 | 0.017 | 0.051 | 0.336 | 0.737 |
| WY1 | -0.050 | 0.039 | -1.306 | 0.191 |
| WM3 ON |  |  |  |  |
| WM2 | 0.202 | 0.055 | 3.673 | 0.000 |
| WX2 | 0.017 | 0.049 | 0.338 | 0.736 |
| WY2 | -0.055 | 0.042 | -1.305 | 0.192 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.114 | 0.031 | 3.650 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.177 | 0.860 |
| EDUCATION\_ | 0.077 | 0.035 | 2.196 | 0.028 |
| EDUCATION\_ | 0.155 | 0.036 | 4.265 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.835 | 0.404 |
| UNEMPLOYED | 0.037 | 0.027 | 1.387 | 0.166 |
| FIN1 | -0.009 | 0.029 | -0.304 | 0.761 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.066 | 0.032 | 2.073 | 0.038 |
| AGE1 | -0.005 | 0.028 | -0.172 | 0.863 |
| EDUCATION\_ | 0.095 | 0.037 | 2.521 | 0.012 |
| EDUCATION\_ | 0.161 | 0.036 | 4.445 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.380 | 0.168 |
| UNEMPLOYED | -0.025 | 0.031 | -0.813 | 0.416 |
| FIN2 | -0.011 | 0.028 | -0.392 | 0.695 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.031 | 0.033 | 0.960 | 0.337 |
| AGE1 | 0.003 | 0.028 | 0.102 | 0.919 |
| EDUCATION\_ | 0.069 | 0.038 | 1.831 | 0.067 |
| EDUCATION\_ | 0.114 | 0.037 | 3.100 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.338 | 0.181 |
| UNEMPLOYED | -0.017 | 0.029 | -0.582 | 0.561 |
| FIN3 | 0.008 | 0.030 | 0.278 | 0.781 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.424 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.193 | 0.847 |
| EDUCATION\_ | 0.013 | 0.038 | 0.342 | 0.732 |
| EDUCATION\_ | -0.019 | 0.039 | -0.492 | 0.623 |
| UNEMPLOYED | 0.003 | 0.033 | 0.095 | 0.925 |
| UNEMPLOYED | -0.041 | 0.031 | -1.309 | 0.190 |
| FIN1 | -0.144 | 0.029 | -5.050 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.067 | 0.000 |
| AGE1 | -0.007 | 0.026 | -0.246 | 0.806 |
| EDUCATION\_ | 0.011 | 0.037 | 0.306 | 0.760 |
| EDUCATION\_ | -0.019 | 0.038 | -0.512 | 0.609 |
| UNEMPLOYED | 0.063 | 0.034 | 1.859 | 0.063 |
| UNEMPLOYED | -0.037 | 0.034 | -1.115 | 0.265 |
| FIN2 | -0.128 | 0.029 | -4.414 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.031 | 7.381 | 0.000 |
| AGE1 | -0.002 | 0.027 | -0.076 | 0.939 |
| EDUCATION\_ | 0.025 | 0.037 | 0.669 | 0.504 |
| EDUCATION\_ | -0.026 | 0.035 | -0.738 | 0.460 |
| UNEMPLOYED | 0.025 | 0.034 | 0.736 | 0.462 |
| UNEMPLOYED | -0.057 | 0.031 | -1.866 | 0.062 |
| FIN3 | -0.163 | 0.029 | -5.692 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.149 | 0.032 | 4.623 | 0.000 |
| AGE1 | 0.028 | 0.028 | 1.028 | 0.304 |
| EDUCATION\_ | -0.056 | 0.038 | -1.493 | 0.135 |
| EDUCATION\_ | 0.033 | 0.037 | 0.910 | 0.363 |
| UNEMPLOYED | -0.035 | 0.033 | -1.037 | 0.300 |
| UNEMPLOYED | 0.034 | 0.032 | 1.057 | 0.290 |
| FIN1 | 0.170 | 0.030 | 5.623 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.031 | 2.068 | 0.039 |
| AGE1 | 0.025 | 0.024 | 1.012 | 0.312 |
| EDUCATION\_ | -0.008 | 0.035 | -0.233 | 0.816 |
| EDUCATION\_ | -0.023 | 0.036 | -0.651 | 0.515 |
| UNEMPLOYED | -0.029 | 0.033 | -0.872 | 0.383 |
| UNEMPLOYED | 0.004 | 0.032 | 0.124 | 0.901 |
| FIN2 | 0.177 | 0.028 | 6.220 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.034 | 4.481 | 0.000 |
| AGE1 | 0.016 | 0.024 | 0.677 | 0.498 |
| EDUCATION\_ | 0.004 | 0.040 | 0.092 | 0.927 |
| EDUCATION\_ | 0.026 | 0.039 | 0.675 | 0.500 |
| UNEMPLOYED | -0.053 | 0.034 | -1.543 | 0.123 |
| UNEMPLOYED | 0.057 | 0.035 | 1.638 | 0.101 |
| FIN3 | 0.159 | 0.032 | 4.998 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.263 | 0.056 | 4.685 | 0.000 |
| RIM | -0.010 | 0.063 | -0.166 | 0.868 |
| RIY WITH |  |  |  |  |
| RIM | -0.518 | 0.053 | -9.783 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.025 | 0.056 | 0.451 | 0.652 |
| WM1 | 0.094 | 0.056 | 1.691 | 0.091 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.117 | 0.062 | -1.866 | 0.062 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.013 | 0.050 | 0.270 | 0.787 |
| WM2 | 0.004 | 0.046 | 0.085 | 0.932 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.225 | 0.037 | -6.151 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.013 | 0.050 | 0.270 | 0.787 |
| WM3 | 0.004 | 0.046 | 0.085 | 0.932 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.225 | 0.037 | -6.151 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.098 | 0.922 |
| EDUCATION\_ | -0.076 | 0.032 | -2.363 | 0.018 |
| EDUCATION\_ | -0.047 | 0.031 | -1.489 | 0.137 |
| UNEMPLOYED | -0.016 | 0.032 | -0.497 | 0.619 |
| UNEMPLOYED | -0.014 | 0.033 | -0.415 | 0.678 |
| FIN1 | 0.035 | 0.032 | 1.084 | 0.279 |
| FIN2 | -0.003 | 0.033 | -0.078 | 0.938 |
| FIN3 | 0.014 | 0.033 | 0.441 | 0.659 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.435 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.174 | 0.241 |
| UNEMPLOYED | 0.069 | 0.031 | 2.240 | 0.025 |
| UNEMPLOYED | 0.012 | 0.032 | 0.385 | 0.700 |
| FIN1 | -0.013 | 0.032 | -0.408 | 0.683 |
| FIN2 | -0.027 | 0.032 | -0.826 | 0.409 |
| FIN3 | -0.030 | 0.032 | -0.914 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.494 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.358 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.828 | 0.005 |
| FIN1 | 0.142 | 0.032 | 4.426 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.203 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.029 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.157 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.457 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.321 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.846 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.020 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.471 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.083 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.924 | 0.003 |
| FIN3 | -0.130 | 0.033 | -3.984 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.367 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.136 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.768 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.296 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.848 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.393 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.956 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.493 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.478 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.218 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.549 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.512 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.140 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.400 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.331 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.875 | 0.930 | -0.941 | 0.347 |
| X2 | -0.883 | 0.937 | -0.943 | 0.346 |
| X3 | -0.894 | 0.948 | -0.943 | 0.345 |
| Y1 | 0.492 | 0.923 | 0.533 | 0.594 |
| Y2 | 0.469 | 0.882 | 0.532 | 0.595 |
| Y3 | 0.470 | 0.883 | 0.532 | 0.595 |
| M1 | -1.830 | 0.914 | -2.001 | 0.045 |
| M2 | -1.611 | 0.810 | -1.990 | 0.047 |
| M3 | -1.584 | 0.795 | -1.991 | 0.046 |

# 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 | 57.557 | 0.000 |
| WX3 | 0.982 | 0.020 | 49.559 | 0.000 |
| WY2 | 0.975 | 0.019 | 50.454 | 0.000 |
| WY3 | 0.969 | 0.023 | 41.571 | 0.000 |
| WM2 | 0.969 | 0.017 | 57.647 | 0.000 |
| WM3 | 0.951 | 0.025 | 38.235 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.728 | 0.023 | 32.077 | 0.000 |
| X2 | 0.735 | 0.024 | 31.047 | 0.000 |
| X3 | 0.744 | 0.024 | 31.133 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.708 | 0.026 | 27.208 | 0.000 |
| Y2 | 0.676 | 0.025 | 27.317 | 0.000 |
| Y3 | 0.676 | 0.025 | 26.868 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.672 | 0.033 | 20.540 | 0.000 |
| M2 | 0.591 | 0.027 | 21.603 | 0.000 |
| M3 | 0.581 | 0.029 | 20.334 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.649 | 0.024 | 26.527 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.640 | 0.027 | 23.950 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.648 | 0.027 | 23.968 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.643 | 0.027 | 23.933 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.677 | 0.023 | 28.949 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.680 | 0.024 | 28.264 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.701 | 0.030 | 23.328 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.784 | 0.021 | 37.928 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.778 | 0.021 | 36.783 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.143 | 0.059 | 2.410 | 0.016 |
| WX1 | -0.067 | 0.048 | -1.402 | 0.161 |
| WM1 | -0.018 | 0.034 | -0.524 | 0.600 |
| WY3 ON |  |  |  |  |
| WY2 | 0.157 | 0.064 | 2.446 | 0.014 |
| WX2 | -0.065 | 0.047 | -1.394 | 0.163 |
| WM2 | -0.022 | 0.043 | -0.525 | 0.600 |
| WX2 ON |  |  |  |  |
| WX1 | 0.102 | 0.064 | 1.602 | 0.109 |
| WY1 | -0.034 | 0.047 | -0.719 | 0.472 |
| WM1 | 0.057 | 0.040 | 1.421 | 0.155 |
| WX3 ON |  |  |  |  |
| WX2 | 0.099 | 0.064 | 1.544 | 0.123 |
| WY2 | -0.037 | 0.051 | -0.722 | 0.470 |
| WM2 | 0.072 | 0.050 | 1.437 | 0.151 |
| WM2 ON |  |  |  |  |
| WM1 | 0.161 | 0.046 | 3.457 | 0.001 |
| WX1 | 0.017 | 0.051 | 0.336 | 0.737 |
| WY1 | -0.050 | 0.039 | -1.306 | 0.191 |
| WM3 ON |  |  |  |  |
| WM2 | 0.202 | 0.055 | 3.673 | 0.000 |
| WX2 | 0.017 | 0.049 | 0.338 | 0.736 |
| WY2 | -0.055 | 0.042 | -1.305 | 0.192 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.114 | 0.031 | 3.650 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.177 | 0.860 |
| EDUCATION\_ | 0.077 | 0.035 | 2.196 | 0.028 |
| EDUCATION\_ | 0.155 | 0.036 | 4.265 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.835 | 0.404 |
| UNEMPLOYED | 0.037 | 0.027 | 1.387 | 0.166 |
| FIN1 | -0.009 | 0.029 | -0.304 | 0.761 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.066 | 0.032 | 2.073 | 0.038 |
| AGE1 | -0.005 | 0.028 | -0.172 | 0.863 |
| EDUCATION\_ | 0.095 | 0.037 | 2.521 | 0.012 |
| EDUCATION\_ | 0.161 | 0.036 | 4.445 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.380 | 0.168 |
| UNEMPLOYED | -0.025 | 0.031 | -0.813 | 0.416 |
| FIN2 | -0.011 | 0.028 | -0.392 | 0.695 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.031 | 0.033 | 0.960 | 0.337 |
| AGE1 | 0.003 | 0.028 | 0.102 | 0.919 |
| EDUCATION\_ | 0.069 | 0.038 | 1.831 | 0.067 |
| EDUCATION\_ | 0.114 | 0.037 | 3.100 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.338 | 0.181 |
| UNEMPLOYED | -0.017 | 0.029 | -0.582 | 0.561 |
| FIN3 | 0.008 | 0.030 | 0.278 | 0.781 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.424 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.193 | 0.847 |
| EDUCATION\_ | 0.013 | 0.038 | 0.342 | 0.732 |
| EDUCATION\_ | -0.019 | 0.039 | -0.492 | 0.623 |
| UNEMPLOYED | 0.003 | 0.033 | 0.095 | 0.925 |
| UNEMPLOYED | -0.041 | 0.031 | -1.309 | 0.190 |
| FIN1 | -0.144 | 0.029 | -5.050 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.067 | 0.000 |
| AGE1 | -0.007 | 0.026 | -0.246 | 0.806 |
| EDUCATION\_ | 0.011 | 0.037 | 0.306 | 0.760 |
| EDUCATION\_ | -0.019 | 0.038 | -0.512 | 0.609 |
| UNEMPLOYED | 0.063 | 0.034 | 1.859 | 0.063 |
| UNEMPLOYED | -0.037 | 0.034 | -1.115 | 0.265 |
| FIN2 | -0.128 | 0.029 | -4.414 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.031 | 7.381 | 0.000 |
| AGE1 | -0.002 | 0.027 | -0.076 | 0.939 |
| EDUCATION\_ | 0.025 | 0.037 | 0.669 | 0.504 |
| EDUCATION\_ | -0.026 | 0.035 | -0.738 | 0.460 |
| UNEMPLOYED | 0.025 | 0.034 | 0.736 | 0.462 |
| UNEMPLOYED | -0.057 | 0.031 | -1.866 | 0.062 |
| FIN3 | -0.163 | 0.029 | -5.692 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.149 | 0.032 | 4.623 | 0.000 |
| AGE1 | 0.028 | 0.028 | 1.028 | 0.304 |
| EDUCATION\_ | -0.056 | 0.038 | -1.493 | 0.135 |
| EDUCATION\_ | 0.033 | 0.037 | 0.910 | 0.363 |
| UNEMPLOYED | -0.035 | 0.033 | -1.037 | 0.300 |
| UNEMPLOYED | 0.034 | 0.032 | 1.057 | 0.290 |
| FIN1 | 0.170 | 0.030 | 5.623 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.031 | 2.068 | 0.039 |
| AGE1 | 0.025 | 0.024 | 1.012 | 0.312 |
| EDUCATION\_ | -0.008 | 0.035 | -0.233 | 0.816 |
| EDUCATION\_ | -0.023 | 0.036 | -0.651 | 0.515 |
| UNEMPLOYED | -0.029 | 0.033 | -0.872 | 0.383 |
| UNEMPLOYED | 0.004 | 0.032 | 0.124 | 0.901 |
| FIN2 | 0.177 | 0.028 | 6.220 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.034 | 4.481 | 0.000 |
| AGE1 | 0.016 | 0.024 | 0.677 | 0.498 |
| EDUCATION\_ | 0.004 | 0.040 | 0.092 | 0.927 |
| EDUCATION\_ | 0.026 | 0.039 | 0.675 | 0.500 |
| UNEMPLOYED | -0.053 | 0.034 | -1.543 | 0.123 |
| UNEMPLOYED | 0.057 | 0.035 | 1.638 | 0.101 |
| FIN3 | 0.159 | 0.032 | 4.998 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.263 | 0.056 | 4.685 | 0.000 |
| RIM | -0.010 | 0.063 | -0.166 | 0.868 |
| RIY WITH |  |  |  |  |
| RIM | -0.518 | 0.053 | -9.783 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.025 | 0.056 | 0.451 | 0.652 |
| WM1 | 0.094 | 0.056 | 1.691 | 0.091 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.117 | 0.062 | -1.866 | 0.062 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.013 | 0.050 | 0.270 | 0.787 |
| WM2 | 0.004 | 0.046 | 0.085 | 0.932 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.225 | 0.037 | -6.151 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.013 | 0.050 | 0.270 | 0.787 |
| WM3 | 0.004 | 0.046 | 0.085 | 0.932 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.225 | 0.037 | -6.151 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.098 | 0.922 |
| EDUCATION\_ | -0.076 | 0.032 | -2.363 | 0.018 |
| EDUCATION\_ | -0.047 | 0.031 | -1.489 | 0.137 |
| UNEMPLOYED | -0.016 | 0.032 | -0.497 | 0.619 |
| UNEMPLOYED | -0.014 | 0.033 | -0.415 | 0.678 |
| FIN1 | 0.035 | 0.032 | 1.084 | 0.279 |
| FIN2 | -0.003 | 0.033 | -0.078 | 0.938 |
| FIN3 | 0.014 | 0.033 | 0.441 | 0.659 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.435 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.174 | 0.241 |
| UNEMPLOYED | 0.069 | 0.031 | 2.240 | 0.025 |
| UNEMPLOYED | 0.012 | 0.032 | 0.385 | 0.700 |
| FIN1 | -0.013 | 0.032 | -0.408 | 0.683 |
| FIN2 | -0.027 | 0.032 | -0.826 | 0.409 |
| FIN3 | -0.030 | 0.032 | -0.914 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.494 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.358 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.828 | 0.005 |
| FIN1 | 0.142 | 0.032 | 4.426 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.203 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.029 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.157 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.457 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.321 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.846 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.020 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.471 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.083 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.924 | 0.003 |
| FIN3 | -0.130 | 0.033 | -3.984 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.367 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.136 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.768 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.296 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.848 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.393 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.956 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.493 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.478 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.218 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.549 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.512 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.140 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.400 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.331 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.875 | 0.930 | -0.941 | 0.347 |
| X2 | -0.883 | 0.937 | -0.943 | 0.346 |
| X3 | -0.894 | 0.948 | -0.943 | 0.345 |
| Y1 | 0.492 | 0.923 | 0.533 | 0.594 |
| Y2 | 0.469 | 0.882 | 0.532 | 0.595 |
| Y3 | 0.470 | 0.883 | 0.532 | 0.595 |
| M1 | -1.830 | 0.914 | -2.001 | 0.045 |
| M2 | -1.611 | 0.810 | -1.990 | 0.047 |
| M3 | -1.584 | 0.795 | -1.991 | 0.046 |

# 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 | 57.557 | 0.000 |
| WX3 | 0.982 | 0.020 | 49.559 | 0.000 |
| WY2 | 0.975 | 0.019 | 50.454 | 0.000 |
| WY3 | 0.969 | 0.023 | 41.571 | 0.000 |
| WM2 | 0.969 | 0.017 | 57.647 | 0.000 |
| WM3 | 0.951 | 0.025 | 38.235 | 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 | 0.018 | 0.020 | 0.911 | 0.363 |
| WY2 | 0.025 | 0.019 | 1.317 | 0.188 |
| WY3 | 0.031 | 0.023 | 1.330 | 0.183 |
| WM2 | 0.031 | 0.017 | 1.846 | 0.065 |
| WM3 | 0.049 | 0.025 | 1.990 | 0.047 |

# 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 |  | -0.009 | 0.032 | 0.052 | 0.157 | 0.266 | 0.287 |
| WX1 |  | -0.177 | -0.150 | -0.136 | -0.063 | 0.013 | 0.027 |
| WM1 |  | -0.171 | -0.139 | -0.120 | -0.029 | 0.066 | 0.083 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.009 | 0.032 | 0.052 | 0.157 | 0.266 | 0.287 |
| WX2 |  | -0.177 | -0.150 | -0.136 | -0.063 | 0.013 | 0.027 |
| WM2 |  | -0.171 | -0.139 | -0.120 | -0.029 | 0.066 | 0.083 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.051 | -0.019 | -0.001 | 0.100 | 0.211 | 0.234 |
| WY1 |  | -0.172 | -0.141 | -0.124 | -0.038 | 0.051 | 0.068 |
| WM1 |  | -0.083 | -0.035 | -0.013 | 0.098 | 0.208 | 0.231 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.051 | -0.019 | -0.001 | 0.100 | 0.211 | 0.234 |
| WY2 |  | -0.172 | -0.141 | -0.124 | -0.038 | 0.051 | 0.068 |
| WM2 |  | -0.083 | -0.035 | -0.013 | 0.098 | 0.208 | 0.231 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.051 | 0.090 | 0.109 | 0.204 | 0.294 | 0.313 |
| WX1 |  | -0.080 | -0.058 | -0.047 | 0.012 | 0.074 | 0.086 |
| WY1 |  | -0.122 | -0.105 | -0.095 | -0.043 | 0.013 | 0.023 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.051 | 0.090 | 0.109 | 0.204 | 0.294 | 0.313 |
| WX2 |  | -0.080 | -0.058 | -0.047 | 0.012 | 0.074 | 0.086 |
| WY2 |  | -0.122 | -0.105 | -0.095 | -0.043 | 0.013 | 0.023 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.068 | 0.102 | 0.119 | 0.222 | 0.322 | 0.341 |
| AGE1 |  | -0.149 | -0.115 | -0.098 | -0.009 | 0.079 | 0.095 |
| EDUCATION\_ |  | -0.014 | 0.007 | 0.018 | 0.073 | 0.128 | 0.139 |
| EDUCATION\_ |  | 0.056 | 0.077 | 0.089 | 0.145 | 0.204 | 0.214 |
| UNEMPLOYED |  | -0.140 | -0.086 | -0.060 | 0.066 | 0.201 | 0.226 |
| UNEMPLOYED |  | -0.120 | -0.056 | -0.025 | 0.136 | 0.300 | 0.331 |
| FIN1 |  | -0.093 | -0.071 | -0.062 | -0.010 | 0.044 | 0.053 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.035 | 0.008 | 0.026 | 0.128 | 0.231 | 0.249 |
| AGE1 |  | -0.147 | -0.116 | -0.098 | -0.009 | 0.080 | 0.097 |
| EDUCATION\_ |  | -0.005 | 0.018 | 0.030 | 0.089 | 0.147 | 0.159 |
| EDUCATION\_ |  | 0.060 | 0.083 | 0.094 | 0.149 | 0.206 | 0.218 |
| UNEMPLOYED |  | -0.100 | -0.047 | -0.021 | 0.114 | 0.253 | 0.281 |
| UNEMPLOYED |  | -0.382 | -0.311 | -0.275 | -0.090 | 0.091 | 0.128 |
| FIN2 |  | -0.093 | -0.073 | -0.062 | -0.012 | 0.038 | 0.048 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.100 | -0.062 | -0.043 | 0.060 | 0.162 | 0.182 |
| AGE1 |  | -0.132 | -0.100 | -0.081 | 0.005 | 0.093 | 0.110 |
| EDUCATION\_ |  | -0.026 | -0.005 | 0.005 | 0.064 | 0.120 | 0.132 |
| EDUCATION\_ |  | 0.016 | 0.038 | 0.049 | 0.105 | 0.161 | 0.172 |
| UNEMPLOYED |  | -0.104 | -0.050 | -0.025 | 0.110 | 0.247 | 0.276 |
| UNEMPLOYED |  | -0.329 | -0.267 | -0.233 | -0.060 | 0.111 | 0.142 |
| FIN3 |  | -0.071 | -0.053 | -0.042 | 0.009 | 0.061 | 0.071 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.330 | 0.347 | 0.433 | 0.520 | 0.536 |
| AGE1 |  | -0.129 | -0.099 | -0.084 | -0.009 | 0.069 | 0.085 |
| EDUCATION\_ |  | -0.071 | -0.051 | -0.041 | 0.011 | 0.064 | 0.074 |
| EDUCATION\_ |  | -0.096 | -0.076 | -0.067 | -0.015 | 0.035 | 0.045 |
| UNEMPLOYED |  | -0.176 | -0.137 | -0.115 | 0.007 | 0.129 | 0.155 |
| UNEMPLOYED |  | -0.378 | -0.318 | -0.287 | -0.128 | 0.034 | 0.067 |
| FIN1 |  | -0.207 | -0.188 | -0.180 | -0.136 | -0.091 | -0.084 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.331 | 0.349 | 0.441 | 0.532 | 0.549 |
| AGE1 |  | -0.130 | -0.101 | -0.087 | -0.011 | 0.066 | 0.081 |
| EDUCATION\_ |  | -0.073 | -0.053 | -0.043 | 0.010 | 0.061 | 0.072 |
| EDUCATION\_ |  | -0.100 | -0.080 | -0.070 | -0.016 | 0.036 | 0.046 |
| UNEMPLOYED |  | -0.055 | -0.008 | 0.015 | 0.148 | 0.278 | 0.306 |
| UNEMPLOYED |  | -0.405 | -0.339 | -0.304 | -0.124 | 0.062 | 0.100 |
| FIN2 |  | -0.208 | -0.190 | -0.180 | -0.131 | -0.083 | -0.074 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.260 | 0.292 | 0.311 | 0.400 | 0.491 | 0.507 |
| AGE1 |  | -0.122 | -0.093 | -0.079 | -0.004 | 0.073 | 0.090 |
| EDUCATION\_ |  | -0.058 | -0.041 | -0.030 | 0.021 | 0.074 | 0.085 |
| EDUCATION\_ |  | -0.098 | -0.081 | -0.072 | -0.022 | 0.027 | 0.038 |
| UNEMPLOYED |  | -0.140 | -0.095 | -0.070 | 0.058 | 0.187 | 0.214 |
| UNEMPLOYED |  | -0.452 | -0.389 | -0.356 | -0.189 | -0.021 | 0.012 |
| FIN3 |  | -0.230 | -0.213 | -0.204 | -0.159 | -0.114 | -0.105 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.067 | 0.087 | 0.097 | 0.153 | 0.207 | 0.217 |
| AGE1 |  | -0.042 | -0.026 | -0.017 | 0.029 | 0.075 | 0.084 |
| EDUCATION\_ |  | -0.079 | -0.066 | -0.060 | -0.028 | 0.003 | 0.009 |
| EDUCATION\_ |  | -0.031 | -0.019 | -0.013 | 0.017 | 0.047 | 0.052 |
| UNEMPLOYED |  | -0.166 | -0.137 | -0.122 | -0.047 | 0.026 | 0.042 |
| UNEMPLOYED |  | -0.099 | -0.059 | -0.038 | 0.065 | 0.166 | 0.184 |
| FIN1 |  | 0.052 | 0.064 | 0.069 | 0.098 | 0.126 | 0.132 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.022 | 0.003 | 0.015 | 0.075 | 0.134 | 0.146 |
| AGE1 |  | -0.041 | -0.026 | -0.017 | 0.028 | 0.075 | 0.084 |
| EDUCATION\_ |  | -0.056 | -0.044 | -0.038 | -0.005 | 0.029 | 0.035 |
| EDUCATION\_ |  | -0.064 | -0.053 | -0.046 | -0.013 | 0.020 | 0.027 |
| UNEMPLOYED |  | -0.178 | -0.146 | -0.129 | -0.045 | 0.041 | 0.057 |
| UNEMPLOYED |  | -0.171 | -0.130 | -0.107 | 0.009 | 0.123 | 0.144 |
| FIN2 |  | 0.071 | 0.081 | 0.087 | 0.119 | 0.150 | 0.156 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.075 | 0.099 | 0.113 | 0.179 | 0.245 | 0.258 |
| AGE1 |  | -0.051 | -0.036 | -0.027 | 0.019 | 0.066 | 0.075 |
| EDUCATION\_ |  | -0.059 | -0.043 | -0.036 | 0.002 | 0.040 | 0.047 |
| EDUCATION\_ |  | -0.040 | -0.029 | -0.021 | 0.015 | 0.052 | 0.059 |
| UNEMPLOYED |  | -0.227 | -0.192 | -0.173 | -0.084 | 0.006 | 0.021 |
| UNEMPLOYED |  | -0.078 | -0.027 | -0.002 | 0.127 | 0.253 | 0.280 |
| FIN3 |  | 0.050 | 0.063 | 0.070 | 0.104 | 0.139 | 0.146 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.046 | 0.059 | 0.066 | 0.101 | 0.136 | 0.143 |
| RIM |  | -0.038 | -0.029 | -0.025 | -0.002 | 0.020 | 0.024 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.129 | -0.121 | -0.117 | -0.097 | -0.076 | -0.072 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.037 | -0.027 | -0.021 | 0.008 | 0.036 | 0.042 |
| WM1 |  | -0.010 | -0.003 | 0.001 | 0.019 | 0.039 | 0.043 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.051 | -0.044 | -0.040 | -0.021 | -0.002 | 0.002 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.036 | -0.027 | -0.022 | 0.004 | 0.031 | 0.036 |
| WM2 |  | -0.028 | -0.021 | -0.018 | 0.001 | 0.020 | 0.024 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.076 | -0.071 | -0.069 | -0.054 | -0.037 | -0.034 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.036 | -0.027 | -0.022 | 0.004 | 0.031 | 0.036 |
| WM3 |  | -0.028 | -0.021 | -0.018 | 0.001 | 0.020 | 0.024 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.076 | -0.071 | -0.069 | -0.054 | -0.037 | -0.034 |
| 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 | -0.051 | -0.046 | -0.022 | 0.003 | 0.007 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.012 | -0.010 | -0.008 | -0.002 | 0.005 | 0.006 |
| FIN1 |  | -0.019 | -0.012 | -0.008 | 0.014 | 0.035 | 0.040 |
| 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 | -0.007 |
| 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 | -0.032 | -0.011 | 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 | 0.451 | 0.501 | 0.510 |
| 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 |  | 0.048 | 0.064 | 0.073 | 0.118 | 0.162 | 0.170 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.182 |
| FIN3 |  | 0.066 | 0.083 | 0.091 | 0.136 | 0.180 | 0.189 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.056 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.030 | -0.018 | -0.016 |
| FIN1 |  | 0.075 | 0.091 | 0.100 | 0.146 | 0.191 | 0.201 |
| FIN2 |  | 0.109 | 0.122 | 0.130 | 0.173 | 0.216 | 0.225 |
| FIN3 |  | 0.113 | 0.131 | 0.140 | 0.184 | 0.229 | 0.237 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.003 | 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 | -0.058 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.027 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.039 | -0.035 | -0.032 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.440 | 0.456 | 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 | 3.754 | 3.806 | 3.816 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.172 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.084 | 0.087 |
| FIN1 |  | 3.683 | 3.702 | 3.711 | 3.755 | 3.800 | 3.808 |
| FIN2 |  | 3.708 | 3.724 | 3.733 | 3.776 | 3.820 | 3.829 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.753 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.008 | -2.502 | -2.223 | -0.812 | 0.598 | 0.890 |
| X2 |  | -3.008 | -2.502 | -2.223 | -0.812 | 0.598 | 0.890 |
| X3 |  | -3.008 | -2.502 | -2.223 | -0.812 | 0.598 | 0.890 |
| Y1 |  | -1.563 | -1.081 | -0.856 | 0.395 | 1.603 | 1.823 |
| Y2 |  | -1.563 | -1.081 | -0.856 | 0.395 | 1.603 | 1.823 |
| Y3 |  | -1.563 | -1.081 | -0.856 | 0.395 | 1.603 | 1.823 |
| M1 |  | -2.065 | -1.775 | -1.639 | -0.897 | -0.163 | -0.029 |
| M2 |  | -2.065 | -1.775 | -1.639 | -0.897 | -0.163 | -0.029 |
| M3 |  | -2.065 | -1.775 | -1.639 | -0.897 | -0.163 | -0.029 |
| Variances |  |  |  |  |  |  |  |
| GENDER1 |  | 0.216 | 0.219 | 0.221 | 0.229 | 0.235 | 0.236 |
| AGE1 |  | 0.220 | 0.223 | 0.225 | 0.233 | 0.240 | 0.241 |
| EDUCATION\_ |  | 0.886 | 0.900 | 0.907 | 0.946 | 0.986 | 0.996 |
| EDUCATION\_ |  | 0.913 | 0.929 | 0.937 | 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 |  | 0.670 | 0.688 | 0.697 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.359 | 0.381 | 0.392 | 0.456 | 0.509 | 0.520 |
| RIY |  | 0.247 | 0.264 | 0.273 | 0.324 | 0.364 | 0.373 |
| RIM |  | 0.076 | 0.085 | 0.089 | 0.108 | 0.126 | 0.129 |
| WX1 |  | 0.282 | 0.300 | 0.309 | 0.363 | 0.419 | 0.431 |
| WY1 |  | 0.212 | 0.224 | 0.230 | 0.267 | 0.310 | 0.320 |
| WM1 |  | 0.091 | 0.097 | 0.100 | 0.118 | 0.137 | 0.141 |
| 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 |  | 0.275 | 0.289 | 0.296 | 0.340 | 0.380 | 0.389 |
| WX3 |  | 0.275 | 0.289 | 0.296 | 0.340 | 0.380 | 0.389 |
| WY2 |  | 0.266 | 0.277 | 0.283 | 0.317 | 0.344 | 0.350 |
| WY3 |  | 0.266 | 0.277 | 0.283 | 0.317 | 0.344 | 0.350 |
| WM2 |  | 0.160 | 0.165 | 0.168 | 0.185 | 0.197 | 0.200 |
| WM3 |  | 0.160 | 0.165 | 0.168 | 0.185 | 0.197 | 0.200 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.000 | 0.002 | -0.159 | 0.874 | -0.006 | 0.005 |