# 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 | 0.211 | 0.075 | 2.830 | 0.005 |
| WX1 | 0.009 | 0.069 | 0.135 | 0.892 |
| WM1 | 0.036 | 0.091 | 0.397 | 0.691 |
| WY3 ON |  |  |  |  |
| WY2 | 0.211 | 0.075 | 2.830 | 0.005 |
| WX2 | 0.009 | 0.069 | 0.135 | 0.892 |
| WM2 | 0.036 | 0.091 | 0.397 | 0.691 |
| WX2 ON |  |  |  |  |
| WX1 | 0.090 | 0.070 | 1.297 | 0.195 |
| WY1 | 0.004 | 0.033 | 0.108 | 0.914 |
| WM1 | 0.123 | 0.067 | 1.838 | 0.066 |
| WX3 ON |  |  |  |  |
| WX2 | 0.090 | 0.070 | 1.297 | 0.195 |
| WY2 | 0.004 | 0.033 | 0.108 | 0.914 |
| WM2 | 0.123 | 0.067 | 1.838 | 0.066 |
| WM2 ON |  |  |  |  |
| WM1 | 0.197 | 0.057 | 3.440 | 0.001 |
| WX1 | 0.010 | 0.034 | 0.304 | 0.761 |
| WY1 | 0.034 | 0.022 | 1.538 | 0.124 |
| WM3 ON |  |  |  |  |
| WM2 | 0.197 | 0.057 | 3.440 | 0.001 |
| WX2 | 0.010 | 0.034 | 0.304 | 0.761 |
| WY2 | 0.034 | 0.022 | 1.538 | 0.124 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.586 | 0.058 | 10.100 | 0.000 |
| AGE1 | 0.100 | 0.051 | 1.976 | 0.048 |
| EDUCATION\_ | 0.035 | 0.033 | 1.058 | 0.290 |
| EDUCATION\_ | 0.051 | 0.031 | 1.668 | 0.095 |
| UNEMPLOYED | -0.082 | 0.076 | -1.075 | 0.282 |
| UNEMPLOYED | 0.181 | 0.097 | 1.869 | 0.062 |
| FIN1 | 0.053 | 0.030 | 1.785 | 0.074 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.410 | 0.060 | 6.804 | 0.000 |
| AGE1 | 0.098 | 0.051 | 1.923 | 0.054 |
| EDUCATION\_ | 0.022 | 0.035 | 0.643 | 0.521 |
| EDUCATION\_ | 0.053 | 0.033 | 1.607 | 0.108 |
| UNEMPLOYED | -0.030 | 0.080 | -0.371 | 0.710 |
| UNEMPLOYED | 0.233 | 0.111 | 2.104 | 0.035 |
| FIN2 | 0.103 | 0.030 | 3.417 | 0.001 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.420 | 0.061 | 6.936 | 0.000 |
| AGE1 | 0.104 | 0.050 | 2.059 | 0.039 |
| EDUCATION\_ | 0.032 | 0.035 | 0.904 | 0.366 |
| EDUCATION\_ | 0.035 | 0.033 | 1.038 | 0.299 |
| UNEMPLOYED | -0.045 | 0.080 | -0.557 | 0.578 |
| UNEMPLOYED | 0.266 | 0.103 | 2.575 | 0.010 |
| FIN3 | 0.086 | 0.033 | 2.587 | 0.010 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.275 | 0.073 | -3.778 | 0.000 |
| AGE1 | 0.122 | 0.058 | 2.086 | 0.037 |
| EDUCATION\_ | -0.030 | 0.046 | -0.642 | 0.521 |
| EDUCATION\_ | 0.011 | 0.047 | 0.244 | 0.807 |
| UNEMPLOYED | -0.146 | 0.115 | -1.276 | 0.202 |
| UNEMPLOYED | 0.145 | 0.154 | 0.945 | 0.345 |
| FIN1 | 0.437 | 0.042 | 10.460 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.130 | 0.073 | -1.790 | 0.073 |
| AGE1 | 0.104 | 0.059 | 1.760 | 0.078 |
| EDUCATION\_ | 0.038 | 0.043 | 0.895 | 0.371 |
| EDUCATION\_ | 0.031 | 0.045 | 0.690 | 0.490 |
| UNEMPLOYED | -0.123 | 0.110 | -1.121 | 0.262 |
| UNEMPLOYED | 0.002 | 0.143 | 0.016 | 0.987 |
| FIN2 | 0.425 | 0.042 | 10.249 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.015 | 0.076 | 0.194 | 0.846 |
| AGE1 | 0.068 | 0.059 | 1.161 | 0.246 |
| EDUCATION\_ | 0.033 | 0.042 | 0.775 | 0.438 |
| EDUCATION\_ | 0.041 | 0.040 | 1.020 | 0.308 |
| UNEMPLOYED | -0.033 | 0.103 | -0.316 | 0.752 |
| UNEMPLOYED | 0.056 | 0.146 | 0.385 | 0.700 |
| FIN3 | 0.542 | 0.044 | 12.373 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.154 | 0.033 | 4.629 | 0.000 |
| AGE1 | 0.030 | 0.028 | 1.058 | 0.290 |
| EDUCATION\_ | -0.028 | 0.019 | -1.438 | 0.151 |
| EDUCATION\_ | 0.017 | 0.018 | 0.953 | 0.341 |
| UNEMPLOYED | -0.049 | 0.046 | -1.067 | 0.286 |
| UNEMPLOYED | 0.062 | 0.062 | 0.997 | 0.319 |
| FIN1 | 0.089 | 0.017 | 5.145 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.075 | 0.036 | 2.077 | 0.038 |
| AGE1 | 0.029 | 0.028 | 1.045 | 0.296 |
| EDUCATION\_ | -0.004 | 0.020 | -0.174 | 0.862 |
| EDUCATION\_ | -0.013 | 0.020 | -0.632 | 0.527 |
| UNEMPLOYED | -0.046 | 0.051 | -0.897 | 0.370 |
| UNEMPLOYED | 0.007 | 0.070 | 0.097 | 0.923 |
| FIN2 | 0.111 | 0.019 | 5.822 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.180 | 0.040 | 4.461 | 0.000 |
| AGE1 | 0.020 | 0.028 | 0.705 | 0.481 |
| EDUCATION\_ | 0.004 | 0.023 | 0.155 | 0.877 |
| EDUCATION\_ | 0.015 | 0.022 | 0.673 | 0.501 |
| UNEMPLOYED | -0.085 | 0.055 | -1.563 | 0.118 |
| UNEMPLOYED | 0.125 | 0.078 | 1.596 | 0.111 |
| FIN3 | 0.096 | 0.021 | 4.589 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.142 | 0.030 | 4.702 | 0.000 |
| RIM | 0.112 | 0.015 | 7.713 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.129 | 0.019 | 6.939 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.017 | 0.025 | -0.660 | 0.509 |
| WM1 | 0.027 | 0.012 | 2.290 | 0.022 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.032 | 0.019 | 1.693 | 0.091 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.068 | 0.023 | 2.957 | 0.003 |
| WM2 | 0.073 | 0.011 | 6.713 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.068 | 0.014 | 4.810 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.068 | 0.023 | 2.957 | 0.003 |
| WM3 | 0.073 | 0.011 | 6.713 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.068 | 0.014 | 4.810 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.068 | 0.945 |
| EDUCATION\_ | -0.036 | 0.015 | -2.384 | 0.017 |
| EDUCATION\_ | -0.021 | 0.015 | -1.438 | 0.150 |
| UNEMPLOYED | -0.003 | 0.006 | -0.505 | 0.614 |
| UNEMPLOYED | -0.002 | 0.004 | -0.421 | 0.673 |
| FIN1 | 0.014 | 0.013 | 1.069 | 0.285 |
| FIN2 | -0.002 | 0.013 | -0.125 | 0.901 |
| FIN3 | 0.006 | 0.014 | 0.411 | 0.681 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.441 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.176 | 0.240 |
| UNEMPLOYED | 0.012 | 0.005 | 2.231 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.430 | 0.667 |
| FIN1 | -0.005 | 0.013 | -0.404 | 0.686 |
| FIN2 | -0.010 | 0.013 | -0.793 | 0.428 |
| FIN3 | -0.012 | 0.014 | -0.895 | 0.371 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.920 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.481 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.743 | 0.006 |
| FIN1 | 0.116 | 0.027 | 4.289 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.037 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.917 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.931 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.106 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.230 | 0.000 |
| FIN2 | 0.172 | 0.026 | 6.589 | 0.000 |
| FIN3 | 0.183 | 0.027 | 6.767 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.276 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.976 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.844 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.824 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.161 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.983 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.650 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.396 | 0.000 |
| FIN3 | 0.485 | 0.025 | 19.239 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.780 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.475 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.240 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.215 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.445 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.354 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.407 | 0.000 |
| FIN2 | 3.777 | 0.027 | 141.655 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.486 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.489 | 0.809 | -3.076 | 0.002 |
| X2 | -2.489 | 0.809 | -3.076 | 0.002 |
| X3 | -2.489 | 0.809 | -3.076 | 0.002 |
| Y1 | 1.916 | 0.938 | 2.044 | 0.041 |
| Y2 | 1.916 | 0.938 | 2.044 | 0.041 |
| Y3 | 1.916 | 0.938 | 2.044 | 0.041 |
| M1 | -0.885 | 0.449 | -1.972 | 0.049 |
| M2 | -0.885 | 0.449 | -1.972 | 0.049 |
| M3 | -0.885 | 0.449 | -1.972 | 0.049 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.220 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.731 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.651 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.945 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.316 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.063 | 0.000 |
| FIN1 | 0.728 | 0.028 | 26.423 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.757 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.564 | 0.000 |
| RIX | 0.430 | 0.031 | 14.088 | 0.000 |
| RIY | 0.475 | 0.062 | 7.639 | 0.000 |
| RIM | 0.110 | 0.011 | 9.709 | 0.000 |
| WX1 | 0.291 | 0.026 | 11.218 | 0.000 |
| WY1 | 0.694 | 0.081 | 8.612 | 0.000 |
| WM1 | 0.117 | 0.011 | 10.577 | 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 | 0.330 | 0.025 | 12.973 | 0.000 |
| WX3 | 0.330 | 0.025 | 12.973 | 0.000 |
| WY2 | 0.655 | 0.062 | 10.593 | 0.000 |
| WY3 | 0.655 | 0.062 | 10.593 | 0.000 |
| WM2 | 0.184 | 0.009 | 21.295 | 0.000 |
| WM3 | 0.184 | 0.009 | 21.295 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.021 | 35.350 | 0.000 |
| X2 | 0.725 | 0.023 | 32.040 | 0.000 |
| X3 | 0.723 | 0.023 | 31.179 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.598 | 0.040 | 14.916 | 0.000 |
| Y2 | 0.602 | 0.041 | 14.689 | 0.000 |
| Y3 | 0.582 | 0.040 | 14.545 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.676 | 0.032 | 20.922 | 0.000 |
| M2 | 0.595 | 0.027 | 21.929 | 0.000 |
| M3 | 0.585 | 0.028 | 20.631 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.599 | 0.023 | 25.750 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.639 | 0.025 | 25.571 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.641 | 0.026 | 24.822 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.723 | 0.033 | 21.874 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.724 | 0.035 | 20.960 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.701 | 0.034 | 20.535 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.700 | 0.030 | 23.466 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.783 | 0.020 | 38.262 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.777 | 0.021 | 37.227 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.212 | 0.073 | 2.916 | 0.004 |
| WX1 | 0.006 | 0.045 | 0.135 | 0.893 |
| WM1 | 0.015 | 0.038 | 0.394 | 0.693 |
| WY3 ON |  |  |  |  |
| WY2 | 0.211 | 0.074 | 2.838 | 0.005 |
| WX2 | 0.007 | 0.048 | 0.135 | 0.892 |
| WM2 | 0.019 | 0.048 | 0.396 | 0.692 |
| WX2 ON |  |  |  |  |
| WX1 | 0.084 | 0.064 | 1.325 | 0.185 |
| WY1 | 0.005 | 0.047 | 0.108 | 0.914 |
| WM1 | 0.073 | 0.040 | 1.807 | 0.071 |
| WX3 ON |  |  |  |  |
| WX2 | 0.090 | 0.069 | 1.302 | 0.193 |
| WY2 | 0.005 | 0.046 | 0.108 | 0.914 |
| WM2 | 0.092 | 0.051 | 1.823 | 0.068 |
| WM2 ON |  |  |  |  |
| WM1 | 0.155 | 0.047 | 3.292 | 0.001 |
| WX1 | 0.013 | 0.042 | 0.303 | 0.762 |
| WY1 | 0.065 | 0.042 | 1.539 | 0.124 |
| WM3 ON |  |  |  |  |
| WM2 | 0.195 | 0.056 | 3.487 | 0.000 |
| WX2 | 0.014 | 0.045 | 0.303 | 0.762 |
| WY2 | 0.064 | 0.041 | 1.537 | 0.124 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.311 | 0.029 | 10.718 | 0.000 |
| AGE1 | 0.054 | 0.027 | 1.976 | 0.048 |
| EDUCATION\_ | 0.038 | 0.036 | 1.063 | 0.288 |
| EDUCATION\_ | 0.056 | 0.034 | 1.669 | 0.095 |
| UNEMPLOYED | -0.033 | 0.030 | -1.076 | 0.282 |
| UNEMPLOYED | 0.051 | 0.027 | 1.887 | 0.059 |
| FIN1 | 0.050 | 0.028 | 1.785 | 0.074 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.972 | 0.000 |
| AGE1 | 0.052 | 0.027 | 1.921 | 0.055 |
| EDUCATION\_ | 0.024 | 0.037 | 0.643 | 0.520 |
| EDUCATION\_ | 0.058 | 0.036 | 1.609 | 0.108 |
| UNEMPLOYED | -0.012 | 0.032 | -0.372 | 0.710 |
| UNEMPLOYED | 0.066 | 0.031 | 2.113 | 0.035 |
| FIN2 | 0.094 | 0.027 | 3.433 | 0.001 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.031 | 7.091 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.058 | 0.040 |
| EDUCATION\_ | 0.034 | 0.038 | 0.904 | 0.366 |
| EDUCATION\_ | 0.038 | 0.036 | 1.040 | 0.298 |
| UNEMPLOYED | -0.018 | 0.032 | -0.558 | 0.577 |
| UNEMPLOYED | 0.075 | 0.029 | 2.578 | 0.010 |
| FIN3 | 0.082 | 0.031 | 2.609 | 0.009 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.114 | 0.030 | -3.837 | 0.000 |
| AGE1 | 0.051 | 0.025 | 2.080 | 0.038 |
| EDUCATION\_ | -0.025 | 0.039 | -0.643 | 0.521 |
| EDUCATION\_ | 0.010 | 0.040 | 0.244 | 0.807 |
| UNEMPLOYED | -0.046 | 0.036 | -1.289 | 0.197 |
| UNEMPLOYED | 0.032 | 0.034 | 0.950 | 0.342 |
| FIN1 | 0.324 | 0.032 | 10.170 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.055 | 0.030 | -1.797 | 0.072 |
| AGE1 | 0.044 | 0.025 | 1.756 | 0.079 |
| EDUCATION\_ | 0.033 | 0.036 | 0.894 | 0.371 |
| EDUCATION\_ | 0.027 | 0.039 | 0.692 | 0.489 |
| UNEMPLOYED | -0.039 | 0.035 | -1.128 | 0.259 |
| UNEMPLOYED | 0.001 | 0.032 | 0.016 | 0.987 |
| FIN2 | 0.308 | 0.030 | 10.247 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.006 | 0.031 | 0.194 | 0.846 |
| AGE1 | 0.028 | 0.024 | 1.160 | 0.246 |
| EDUCATION\_ | 0.027 | 0.035 | 0.776 | 0.437 |
| EDUCATION\_ | 0.035 | 0.034 | 1.025 | 0.305 |
| UNEMPLOYED | -0.010 | 0.031 | -0.316 | 0.752 |
| UNEMPLOYED | 0.012 | 0.031 | 0.388 | 0.698 |
| FIN3 | 0.396 | 0.031 | 12.948 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.150 | 0.032 | 4.655 | 0.000 |
| AGE1 | 0.029 | 0.028 | 1.059 | 0.290 |
| EDUCATION\_ | -0.055 | 0.038 | -1.447 | 0.148 |
| EDUCATION\_ | 0.035 | 0.037 | 0.955 | 0.339 |
| UNEMPLOYED | -0.036 | 0.033 | -1.070 | 0.285 |
| UNEMPLOYED | 0.032 | 0.032 | 1.005 | 0.315 |
| FIN1 | 0.155 | 0.030 | 5.131 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.074 | 0.038 |
| AGE1 | 0.025 | 0.024 | 1.043 | 0.297 |
| EDUCATION\_ | -0.006 | 0.036 | -0.174 | 0.862 |
| EDUCATION\_ | -0.023 | 0.036 | -0.632 | 0.527 |
| UNEMPLOYED | -0.030 | 0.033 | -0.900 | 0.368 |
| UNEMPLOYED | 0.003 | 0.032 | 0.098 | 0.922 |
| FIN2 | 0.165 | 0.028 | 5.778 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.500 | 0.000 |
| AGE1 | 0.017 | 0.024 | 0.704 | 0.482 |
| EDUCATION\_ | 0.006 | 0.040 | 0.155 | 0.877 |
| EDUCATION\_ | 0.026 | 0.039 | 0.673 | 0.501 |
| UNEMPLOYED | -0.054 | 0.035 | -1.574 | 0.116 |
| UNEMPLOYED | 0.056 | 0.035 | 1.604 | 0.109 |
| FIN3 | 0.147 | 0.032 | 4.653 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.314 | 0.067 | 4.695 | 0.000 |
| RIM | 0.516 | 0.050 | 10.237 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.566 | 0.071 | 8.006 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.037 | 0.055 | -0.666 | 0.505 |
| WM1 | 0.148 | 0.060 | 2.477 | 0.013 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.111 | 0.064 | 1.744 | 0.081 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.145 | 0.049 | 2.978 | 0.003 |
| WM2 | 0.296 | 0.042 | 7.069 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.197 | 0.042 | 4.704 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.145 | 0.049 | 2.978 | 0.003 |
| WM3 | 0.296 | 0.042 | 7.069 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.197 | 0.042 | 4.704 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.068 | 0.946 |
| EDUCATION\_ | -0.077 | 0.032 | -2.380 | 0.017 |
| EDUCATION\_ | -0.045 | 0.032 | -1.438 | 0.150 |
| UNEMPLOYED | -0.016 | 0.032 | -0.504 | 0.614 |
| UNEMPLOYED | -0.014 | 0.033 | -0.421 | 0.674 |
| FIN1 | 0.034 | 0.032 | 1.070 | 0.285 |
| FIN2 | -0.004 | 0.033 | -0.125 | 0.901 |
| FIN3 | 0.013 | 0.033 | 0.411 | 0.681 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.438 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.174 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.245 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.429 | 0.668 |
| FIN1 | -0.013 | 0.032 | -0.404 | 0.686 |
| FIN2 | -0.026 | 0.032 | -0.794 | 0.427 |
| FIN3 | -0.029 | 0.032 | -0.896 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.542 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.357 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.842 | 0.004 |
| FIN1 | 0.140 | 0.032 | 4.359 | 0.000 |
| FIN2 | 0.161 | 0.031 | 5.120 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.966 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.169 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.487 | 0.000 |
| FIN1 | 0.171 | 0.032 | 5.277 | 0.000 |
| FIN2 | 0.210 | 0.031 | 6.807 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.972 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.147 | 0.042 | 3.487 | 0.000 |
| FIN1 | -0.106 | 0.035 | -3.033 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.878 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.932 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.340 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.127 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.747 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.371 | 0.000 |
| FIN3 | 0.656 | 0.023 | 27.927 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.421 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.949 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.454 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.242 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.546 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.504 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.140 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.447 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.326 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.765 | 0.894 | -3.094 | 0.002 |
| X2 | -2.750 | 0.892 | -3.083 | 0.002 |
| X3 | -2.744 | 0.889 | -3.087 | 0.002 |
| Y1 | 1.664 | 0.817 | 2.037 | 0.042 |
| Y2 | 1.675 | 0.822 | 2.039 | 0.041 |
| Y3 | 1.620 | 0.795 | 2.039 | 0.041 |
| M1 | -1.806 | 0.914 | -1.976 | 0.048 |
| M2 | -1.591 | 0.809 | -1.967 | 0.049 |
| M3 | -1.563 | 0.794 | -1.968 | 0.049 |

# STANDARDIZED MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.000 | 0.000 | 999.000 | 999.000 |
| AGE1 | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN1 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN2 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN3 | 1.000 | 0.000 | 999.000 | 999.000 |
| RIX | 1.000 | 0.000 | 999.000 | 999.000 |
| RIY | 1.000 | 0.000 | 999.000 | 999.000 |
| RIM | 1.000 | 0.000 | 999.000 | 999.000 |
| WX1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM1 | 1.000 | 0.000 | 999.000 | 999.000 |

# STANDARDIZED MODEL RESULTS Residual Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.000 | 0.000 | 0.000 | 1.000 |
| X2 | 0.000 | 0.000 | 0.000 | 1.000 |
| X3 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y1 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y2 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y3 | 0.000 | 0.000 | 0.000 | 1.000 |
| M1 | 0.000 | 0.000 | 0.000 | 1.000 |
| M2 | 0.000 | 0.000 | 0.000 | 1.000 |
| M3 | 0.000 | 0.000 | 0.000 | 1.000 |
| WX2 | 0.986 | 0.014 | 70.202 | 0.000 |
| WX3 | 0.978 | 0.020 | 49.371 | 0.000 |
| WY2 | 0.954 | 0.031 | 30.841 | 0.000 |
| WY3 | 0.953 | 0.032 | 29.735 | 0.000 |
| WM2 | 0.969 | 0.017 | 56.692 | 0.000 |
| WM3 | 0.951 | 0.025 | 38.600 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.021 | 35.350 | 0.000 |
| X2 | 0.725 | 0.023 | 32.040 | 0.000 |
| X3 | 0.723 | 0.023 | 31.179 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.598 | 0.040 | 14.916 | 0.000 |
| Y2 | 0.602 | 0.041 | 14.689 | 0.000 |
| Y3 | 0.582 | 0.040 | 14.545 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.676 | 0.032 | 20.922 | 0.000 |
| M2 | 0.595 | 0.027 | 21.929 | 0.000 |
| M3 | 0.585 | 0.028 | 20.631 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.599 | 0.023 | 25.750 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.639 | 0.025 | 25.571 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.641 | 0.026 | 24.822 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.723 | 0.033 | 21.874 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.724 | 0.035 | 20.960 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.701 | 0.034 | 20.535 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.700 | 0.030 | 23.466 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.783 | 0.020 | 38.262 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.777 | 0.021 | 37.227 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.212 | 0.073 | 2.916 | 0.004 |
| WX1 | 0.006 | 0.045 | 0.135 | 0.893 |
| WM1 | 0.015 | 0.038 | 0.394 | 0.693 |
| WY3 ON |  |  |  |  |
| WY2 | 0.211 | 0.074 | 2.838 | 0.005 |
| WX2 | 0.007 | 0.048 | 0.135 | 0.892 |
| WM2 | 0.019 | 0.048 | 0.396 | 0.692 |
| WX2 ON |  |  |  |  |
| WX1 | 0.084 | 0.064 | 1.325 | 0.185 |
| WY1 | 0.005 | 0.047 | 0.108 | 0.914 |
| WM1 | 0.073 | 0.040 | 1.807 | 0.071 |
| WX3 ON |  |  |  |  |
| WX2 | 0.090 | 0.069 | 1.302 | 0.193 |
| WY2 | 0.005 | 0.046 | 0.108 | 0.914 |
| WM2 | 0.092 | 0.051 | 1.823 | 0.068 |
| WM2 ON |  |  |  |  |
| WM1 | 0.155 | 0.047 | 3.292 | 0.001 |
| WX1 | 0.013 | 0.042 | 0.303 | 0.762 |
| WY1 | 0.065 | 0.042 | 1.539 | 0.124 |
| WM3 ON |  |  |  |  |
| WM2 | 0.195 | 0.056 | 3.487 | 0.000 |
| WX2 | 0.014 | 0.045 | 0.303 | 0.762 |
| WY2 | 0.064 | 0.041 | 1.537 | 0.124 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.311 | 0.029 | 10.718 | 0.000 |
| AGE1 | 0.054 | 0.027 | 1.976 | 0.048 |
| EDUCATION\_ | 0.038 | 0.036 | 1.063 | 0.288 |
| EDUCATION\_ | 0.056 | 0.034 | 1.669 | 0.095 |
| UNEMPLOYED | -0.033 | 0.030 | -1.076 | 0.282 |
| UNEMPLOYED | 0.051 | 0.027 | 1.887 | 0.059 |
| FIN1 | 0.050 | 0.028 | 1.785 | 0.074 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.216 | 0.031 | 6.972 | 0.000 |
| AGE1 | 0.052 | 0.027 | 1.921 | 0.055 |
| EDUCATION\_ | 0.024 | 0.037 | 0.643 | 0.520 |
| EDUCATION\_ | 0.058 | 0.036 | 1.609 | 0.108 |
| UNEMPLOYED | -0.012 | 0.032 | -0.372 | 0.710 |
| UNEMPLOYED | 0.066 | 0.031 | 2.113 | 0.035 |
| FIN2 | 0.094 | 0.027 | 3.433 | 0.001 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.221 | 0.031 | 7.091 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.058 | 0.040 |
| EDUCATION\_ | 0.034 | 0.038 | 0.904 | 0.366 |
| EDUCATION\_ | 0.038 | 0.036 | 1.040 | 0.298 |
| UNEMPLOYED | -0.018 | 0.032 | -0.558 | 0.577 |
| UNEMPLOYED | 0.075 | 0.029 | 2.578 | 0.010 |
| FIN3 | 0.082 | 0.031 | 2.609 | 0.009 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.114 | 0.030 | -3.837 | 0.000 |
| AGE1 | 0.051 | 0.025 | 2.080 | 0.038 |
| EDUCATION\_ | -0.025 | 0.039 | -0.643 | 0.521 |
| EDUCATION\_ | 0.010 | 0.040 | 0.244 | 0.807 |
| UNEMPLOYED | -0.046 | 0.036 | -1.289 | 0.197 |
| UNEMPLOYED | 0.032 | 0.034 | 0.950 | 0.342 |
| FIN1 | 0.324 | 0.032 | 10.170 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.055 | 0.030 | -1.797 | 0.072 |
| AGE1 | 0.044 | 0.025 | 1.756 | 0.079 |
| EDUCATION\_ | 0.033 | 0.036 | 0.894 | 0.371 |
| EDUCATION\_ | 0.027 | 0.039 | 0.692 | 0.489 |
| UNEMPLOYED | -0.039 | 0.035 | -1.128 | 0.259 |
| UNEMPLOYED | 0.001 | 0.032 | 0.016 | 0.987 |
| FIN2 | 0.308 | 0.030 | 10.247 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.006 | 0.031 | 0.194 | 0.846 |
| AGE1 | 0.028 | 0.024 | 1.160 | 0.246 |
| EDUCATION\_ | 0.027 | 0.035 | 0.776 | 0.437 |
| EDUCATION\_ | 0.035 | 0.034 | 1.025 | 0.305 |
| UNEMPLOYED | -0.010 | 0.031 | -0.316 | 0.752 |
| UNEMPLOYED | 0.012 | 0.031 | 0.388 | 0.698 |
| FIN3 | 0.396 | 0.031 | 12.948 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.150 | 0.032 | 4.655 | 0.000 |
| AGE1 | 0.029 | 0.028 | 1.059 | 0.290 |
| EDUCATION\_ | -0.055 | 0.038 | -1.447 | 0.148 |
| EDUCATION\_ | 0.035 | 0.037 | 0.955 | 0.339 |
| UNEMPLOYED | -0.036 | 0.033 | -1.070 | 0.285 |
| UNEMPLOYED | 0.032 | 0.032 | 1.005 | 0.315 |
| FIN1 | 0.155 | 0.030 | 5.131 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.074 | 0.038 |
| AGE1 | 0.025 | 0.024 | 1.043 | 0.297 |
| EDUCATION\_ | -0.006 | 0.036 | -0.174 | 0.862 |
| EDUCATION\_ | -0.023 | 0.036 | -0.632 | 0.527 |
| UNEMPLOYED | -0.030 | 0.033 | -0.900 | 0.368 |
| UNEMPLOYED | 0.003 | 0.032 | 0.098 | 0.922 |
| FIN2 | 0.165 | 0.028 | 5.778 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.500 | 0.000 |
| AGE1 | 0.017 | 0.024 | 0.704 | 0.482 |
| EDUCATION\_ | 0.006 | 0.040 | 0.155 | 0.877 |
| EDUCATION\_ | 0.026 | 0.039 | 0.673 | 0.501 |
| UNEMPLOYED | -0.054 | 0.035 | -1.574 | 0.116 |
| UNEMPLOYED | 0.056 | 0.035 | 1.604 | 0.109 |
| FIN3 | 0.147 | 0.032 | 4.653 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.314 | 0.067 | 4.695 | 0.000 |
| RIM | 0.516 | 0.050 | 10.237 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.566 | 0.071 | 8.006 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.037 | 0.055 | -0.666 | 0.505 |
| WM1 | 0.148 | 0.060 | 2.477 | 0.013 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.111 | 0.064 | 1.744 | 0.081 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.145 | 0.049 | 2.978 | 0.003 |
| WM2 | 0.296 | 0.042 | 7.069 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.197 | 0.042 | 4.704 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.145 | 0.049 | 2.978 | 0.003 |
| WM3 | 0.296 | 0.042 | 7.069 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.197 | 0.042 | 4.704 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.068 | 0.946 |
| EDUCATION\_ | -0.077 | 0.032 | -2.380 | 0.017 |
| EDUCATION\_ | -0.045 | 0.032 | -1.438 | 0.150 |
| UNEMPLOYED | -0.016 | 0.032 | -0.504 | 0.614 |
| UNEMPLOYED | -0.014 | 0.033 | -0.421 | 0.674 |
| FIN1 | 0.034 | 0.032 | 1.070 | 0.285 |
| FIN2 | -0.004 | 0.033 | -0.125 | 0.901 |
| FIN3 | 0.013 | 0.033 | 0.411 | 0.681 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.438 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.174 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.245 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.429 | 0.668 |
| FIN1 | -0.013 | 0.032 | -0.404 | 0.686 |
| FIN2 | -0.026 | 0.032 | -0.794 | 0.427 |
| FIN3 | -0.029 | 0.032 | -0.896 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.542 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.357 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.842 | 0.004 |
| FIN1 | 0.140 | 0.032 | 4.359 | 0.000 |
| FIN2 | 0.161 | 0.031 | 5.120 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.966 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.169 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.487 | 0.000 |
| FIN1 | 0.171 | 0.032 | 5.277 | 0.000 |
| FIN2 | 0.210 | 0.031 | 6.807 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.972 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.147 | 0.042 | 3.487 | 0.000 |
| FIN1 | -0.106 | 0.035 | -3.033 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.878 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.932 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.340 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.127 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.747 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.371 | 0.000 |
| FIN3 | 0.656 | 0.023 | 27.927 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.421 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.949 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.454 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.242 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.546 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.504 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.140 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.447 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.326 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.765 | 0.894 | -3.094 | 0.002 |
| X2 | -2.750 | 0.892 | -3.083 | 0.002 |
| X3 | -2.744 | 0.889 | -3.087 | 0.002 |
| Y1 | 1.664 | 0.817 | 2.037 | 0.042 |
| Y2 | 1.675 | 0.822 | 2.039 | 0.041 |
| Y3 | 1.620 | 0.795 | 2.039 | 0.041 |
| M1 | -1.806 | 0.914 | -1.976 | 0.048 |
| M2 | -1.591 | 0.809 | -1.967 | 0.049 |
| M3 | -1.563 | 0.794 | -1.968 | 0.049 |

# STDYX Standardization Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.000 | 0.000 | 999.000 | 999.000 |
| AGE1 | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| EDUCATION\_ | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| UNEMPLOYED | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN1 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN2 | 1.000 | 0.000 | 999.000 | 999.000 |
| FIN3 | 1.000 | 0.000 | 999.000 | 999.000 |
| RIX | 1.000 | 0.000 | 999.000 | 999.000 |
| RIY | 1.000 | 0.000 | 999.000 | 999.000 |
| RIM | 1.000 | 0.000 | 999.000 | 999.000 |
| WX1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM1 | 1.000 | 0.000 | 999.000 | 999.000 |

# STDYX Standardization Residual Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.000 | 0.000 | 0.000 | 1.000 |
| X2 | 0.000 | 0.000 | 0.000 | 1.000 |
| X3 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y1 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y2 | 0.000 | 0.000 | 0.000 | 1.000 |
| Y3 | 0.000 | 0.000 | 0.000 | 1.000 |
| M1 | 0.000 | 0.000 | 0.000 | 1.000 |
| M2 | 0.000 | 0.000 | 0.000 | 1.000 |
| M3 | 0.000 | 0.000 | 0.000 | 1.000 |
| WX2 | 0.986 | 0.014 | 70.202 | 0.000 |
| WX3 | 0.978 | 0.020 | 49.371 | 0.000 |
| WY2 | 0.954 | 0.031 | 30.841 | 0.000 |
| WY3 | 0.953 | 0.032 | 29.735 | 0.000 |
| WM2 | 0.969 | 0.017 | 56.692 | 0.000 |
| WM3 | 0.951 | 0.025 | 38.600 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.014 | 0.014 | 1.018 | 0.309 |
| WX3 | 0.022 | 0.020 | 1.111 | 0.267 |
| WY2 | 0.046 | 0.031 | 1.483 | 0.138 |
| WY3 | 0.047 | 0.032 | 1.466 | 0.143 |
| WM2 | 0.031 | 0.017 | 1.816 | 0.069 |
| WM3 | 0.049 | 0.025 | 1.998 | 0.046 |

# 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 |  | 0.016 | 0.061 | 0.087 | 0.211 | 0.330 | 0.352 |
| WX1 |  | -0.170 | -0.128 | -0.107 | 0.009 | 0.122 | 0.143 |
| WM1 |  | -0.202 | -0.145 | -0.117 | 0.036 | 0.184 | 0.213 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | 0.016 | 0.061 | 0.087 | 0.211 | 0.330 | 0.352 |
| WX2 |  | -0.170 | -0.128 | -0.107 | 0.009 | 0.122 | 0.143 |
| WM2 |  | -0.202 | -0.145 | -0.117 | 0.036 | 0.184 | 0.213 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.088 | -0.047 | -0.024 | 0.090 | 0.207 | 0.227 |
| WY1 |  | -0.084 | -0.062 | -0.052 | 0.004 | 0.055 | 0.065 |
| WM1 |  | -0.049 | -0.011 | 0.011 | 0.123 | 0.234 | 0.254 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.088 | -0.047 | -0.024 | 0.090 | 0.207 | 0.227 |
| WY2 |  | -0.084 | -0.062 | -0.052 | 0.004 | 0.055 | 0.065 |
| WM2 |  | -0.049 | -0.011 | 0.011 | 0.123 | 0.234 | 0.254 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.044 | 0.083 | 0.102 | 0.197 | 0.290 | 0.309 |
| WX1 |  | -0.075 | -0.057 | -0.046 | 0.010 | 0.065 | 0.077 |
| WY1 |  | -0.026 | -0.011 | -0.003 | 0.034 | 0.069 | 0.077 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.044 | 0.083 | 0.102 | 0.197 | 0.290 | 0.309 |
| WX2 |  | -0.075 | -0.057 | -0.046 | 0.010 | 0.065 | 0.077 |
| WY2 |  | -0.026 | -0.011 | -0.003 | 0.034 | 0.069 | 0.077 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.438 | 0.473 | 0.491 | 0.586 | 0.681 | 0.698 |
| AGE1 |  | -0.028 | 0.001 | 0.017 | 0.100 | 0.183 | 0.200 |
| EDUCATION\_ |  | -0.049 | -0.029 | -0.018 | 0.035 | 0.091 | 0.101 |
| EDUCATION\_ |  | -0.028 | -0.009 | 0.001 | 0.051 | 0.101 | 0.111 |
| UNEMPLOYED |  | -0.274 | -0.227 | -0.204 | -0.082 | 0.045 | 0.071 |
| UNEMPLOYED |  | -0.071 | -0.008 | 0.023 | 0.181 | 0.343 | 0.376 |
| FIN1 |  | -0.024 | -0.006 | 0.003 | 0.053 | 0.100 | 0.110 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.255 | 0.290 | 0.310 | 0.410 | 0.508 | 0.525 |
| AGE1 |  | -0.030 | -0.001 | 0.014 | 0.098 | 0.181 | 0.197 |
| EDUCATION\_ |  | -0.066 | -0.045 | -0.035 | 0.022 | 0.079 | 0.091 |
| EDUCATION\_ |  | -0.034 | -0.012 | -0.002 | 0.053 | 0.107 | 0.118 |
| UNEMPLOYED |  | -0.242 | -0.183 | -0.158 | -0.030 | 0.105 | 0.128 |
| UNEMPLOYED |  | -0.049 | 0.016 | 0.049 | 0.233 | 0.416 | 0.453 |
| FIN2 |  | 0.025 | 0.044 | 0.052 | 0.103 | 0.152 | 0.162 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.263 | 0.302 | 0.321 | 0.420 | 0.520 | 0.539 |
| AGE1 |  | -0.024 | 0.005 | 0.019 | 0.104 | 0.186 | 0.203 |
| EDUCATION\_ |  | -0.058 | -0.038 | -0.027 | 0.032 | 0.089 | 0.100 |
| EDUCATION\_ |  | -0.052 | -0.031 | -0.021 | 0.035 | 0.089 | 0.100 |
| UNEMPLOYED |  | -0.253 | -0.200 | -0.174 | -0.045 | 0.088 | 0.113 |
| UNEMPLOYED |  | -0.005 | 0.060 | 0.095 | 0.266 | 0.435 | 0.464 |
| FIN3 |  | 0.002 | 0.022 | 0.032 | 0.086 | 0.141 | 0.152 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.463 | -0.418 | -0.395 | -0.275 | -0.155 | -0.134 |
| AGE1 |  | -0.029 | 0.008 | 0.025 | 0.122 | 0.218 | 0.236 |
| EDUCATION\_ |  | -0.149 | -0.119 | -0.106 | -0.030 | 0.046 | 0.059 |
| EDUCATION\_ |  | -0.105 | -0.078 | -0.064 | 0.011 | 0.090 | 0.104 |
| UNEMPLOYED |  | -0.458 | -0.375 | -0.337 | -0.146 | 0.042 | 0.075 |
| UNEMPLOYED |  | -0.266 | -0.170 | -0.113 | 0.145 | 0.391 | 0.437 |
| FIN1 |  | 0.327 | 0.355 | 0.368 | 0.437 | 0.504 | 0.517 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.314 | -0.271 | -0.250 | -0.130 | -0.009 | 0.013 |
| AGE1 |  | -0.049 | -0.012 | 0.008 | 0.104 | 0.200 | 0.221 |
| EDUCATION\_ |  | -0.076 | -0.047 | -0.033 | 0.038 | 0.108 | 0.121 |
| EDUCATION\_ |  | -0.085 | -0.056 | -0.043 | 0.031 | 0.107 | 0.123 |
| UNEMPLOYED |  | -0.404 | -0.338 | -0.306 | -0.123 | 0.059 | 0.092 |
| UNEMPLOYED |  | -0.401 | -0.289 | -0.239 | 0.002 | 0.230 | 0.272 |
| FIN2 |  | 0.312 | 0.342 | 0.357 | 0.425 | 0.493 | 0.506 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.175 | -0.135 | -0.111 | 0.015 | 0.140 | 0.162 |
| AGE1 |  | -0.086 | -0.046 | -0.028 | 0.068 | 0.165 | 0.185 |
| EDUCATION\_ |  | -0.077 | -0.050 | -0.036 | 0.033 | 0.102 | 0.115 |
| EDUCATION\_ |  | -0.062 | -0.035 | -0.025 | 0.041 | 0.109 | 0.122 |
| UNEMPLOYED |  | -0.299 | -0.234 | -0.203 | -0.033 | 0.136 | 0.170 |
| UNEMPLOYED |  | -0.346 | -0.236 | -0.187 | 0.056 | 0.291 | 0.330 |
| FIN3 |  | 0.430 | 0.457 | 0.470 | 0.542 | 0.612 | 0.626 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.069 | 0.089 | 0.098 | 0.154 | 0.208 | 0.218 |
| AGE1 |  | -0.042 | -0.025 | -0.016 | 0.030 | 0.076 | 0.085 |
| EDUCATION\_ |  | -0.078 | -0.065 | -0.059 | -0.028 | 0.004 | 0.010 |
| EDUCATION\_ |  | -0.030 | -0.019 | -0.013 | 0.017 | 0.047 | 0.053 |
| UNEMPLOYED |  | -0.167 | -0.138 | -0.124 | -0.049 | 0.025 | 0.041 |
| UNEMPLOYED |  | -0.103 | -0.062 | -0.042 | 0.062 | 0.163 | 0.181 |
| FIN1 |  | 0.044 | 0.055 | 0.060 | 0.089 | 0.118 | 0.122 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.022 | 0.003 | 0.015 | 0.075 | 0.135 | 0.146 |
| AGE1 |  | -0.041 | -0.025 | -0.016 | 0.029 | 0.076 | 0.084 |
| EDUCATION\_ |  | -0.055 | -0.043 | -0.037 | -0.004 | 0.030 | 0.037 |
| EDUCATION\_ |  | -0.064 | -0.052 | -0.046 | -0.013 | 0.020 | 0.027 |
| UNEMPLOYED |  | -0.179 | -0.148 | -0.130 | -0.046 | 0.039 | 0.055 |
| UNEMPLOYED |  | -0.173 | -0.131 | -0.109 | 0.007 | 0.121 | 0.142 |
| FIN2 |  | 0.062 | 0.073 | 0.079 | 0.111 | 0.142 | 0.148 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.076 | 0.100 | 0.114 | 0.180 | 0.246 | 0.259 |
| AGE1 |  | -0.051 | -0.035 | -0.026 | 0.020 | 0.066 | 0.076 |
| EDUCATION\_ |  | -0.057 | -0.042 | -0.035 | 0.004 | 0.041 | 0.048 |
| EDUCATION\_ |  | -0.041 | -0.029 | -0.021 | 0.015 | 0.052 | 0.059 |
| UNEMPLOYED |  | -0.228 | -0.193 | -0.175 | -0.085 | 0.004 | 0.019 |
| UNEMPLOYED |  | -0.082 | -0.030 | -0.005 | 0.125 | 0.250 | 0.277 |
| FIN3 |  | 0.043 | 0.056 | 0.062 | 0.096 | 0.131 | 0.138 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.064 | 0.083 | 0.092 | 0.142 | 0.191 | 0.202 |
| RIM |  | 0.074 | 0.083 | 0.087 | 0.112 | 0.135 | 0.140 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.079 | 0.091 | 0.098 | 0.129 | 0.159 | 0.165 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.087 | -0.068 | -0.059 | -0.017 | 0.024 | 0.032 |
| WM1 |  | -0.002 | 0.005 | 0.009 | 0.027 | 0.048 | 0.053 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.017 | -0.005 | 0.002 | 0.032 | 0.063 | 0.069 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | 0.007 | 0.021 | 0.028 | 0.068 | 0.103 | 0.110 |
| WM2 |  | 0.044 | 0.050 | 0.054 | 0.073 | 0.090 | 0.093 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.029 | 0.038 | 0.043 | 0.068 | 0.090 | 0.094 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | 0.007 | 0.021 | 0.028 | 0.068 | 0.103 | 0.110 |
| WM3 |  | 0.044 | 0.050 | 0.054 | 0.073 | 0.090 | 0.093 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.029 | 0.038 | 0.043 | 0.068 | 0.090 | 0.094 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.019 | -0.015 | -0.013 | -0.001 | 0.012 | 0.014 |
| EDUCATION\_ |  | -0.074 | -0.065 | -0.060 | -0.036 | -0.011 | -0.006 |
| EDUCATION\_ |  | -0.059 | -0.050 | -0.045 | -0.021 | 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 |  | -0.036 | -0.027 | -0.023 | -0.002 | 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 | 0.021 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.011 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.034 | -0.012 | 0.010 | 0.015 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.373 | 0.393 | 0.403 | 0.452 | 0.502 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.047 | 0.063 | 0.071 | 0.116 | 0.160 | 0.169 |
| FIN2 |  | 0.064 | 0.079 | 0.087 | 0.130 | 0.172 | 0.180 |
| FIN3 |  | 0.064 | 0.081 | 0.089 | 0.134 | 0.178 | 0.187 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.018 | -0.016 |
| FIN1 |  | 0.074 | 0.091 | 0.099 | 0.145 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.129 | 0.172 | 0.215 | 0.224 |
| FIN3 |  | 0.112 | 0.129 | 0.139 | 0.183 | 0.228 | 0.237 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.004 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.054 | -0.051 | -0.033 | -0.015 | -0.011 |
| FIN2 |  | -0.055 | -0.048 | -0.045 | -0.029 | -0.012 | -0.009 |
| FIN3 |  | -0.067 | -0.061 | -0.057 | -0.040 | -0.023 | -0.019 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.026 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.039 | -0.035 | -0.032 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.440 | 0.456 | 0.463 | 0.505 | 0.545 | 0.553 |
| FIN3 |  | 0.420 | 0.434 | 0.442 | 0.485 | 0.526 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.504 | 0.543 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.617 | 0.621 | 0.646 | 0.671 | 0.676 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.826 | 3.846 | 3.855 | 3.906 | 3.959 | 3.968 |
| EDUCATION\_ |  | 3.671 | 3.691 | 3.701 | 3.754 | 3.806 | 3.816 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.173 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.083 | 0.086 |
| FIN1 |  | 3.684 | 3.702 | 3.712 | 3.756 | 3.801 | 3.808 |
| FIN2 |  | 3.708 | 3.725 | 3.733 | 3.777 | 3.821 | 3.829 |
| FIN3 |  | 3.682 | 3.699 | 3.707 | 3.754 | 3.800 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -4.581 | -4.072 | -3.810 | -2.489 | -1.152 | -0.919 |
| X2 |  | -4.581 | -4.072 | -3.810 | -2.489 | -1.152 | -0.919 |
| X3 |  | -4.581 | -4.072 | -3.810 | -2.489 | -1.152 | -0.919 |
| Y1 |  | -0.475 | 0.054 | 0.372 | 1.916 | 3.442 | 3.744 |
| Y2 |  | -0.475 | 0.054 | 0.372 | 1.916 | 3.442 | 3.744 |
| Y3 |  | -0.475 | 0.054 | 0.372 | 1.916 | 3.442 | 3.744 |
| M1 |  | -2.036 | -1.765 | -1.622 | -0.885 | -0.157 | -0.010 |
| M2 |  | -2.036 | -1.765 | -1.622 | -0.885 | -0.157 | -0.010 |
| M3 |  | -2.036 | -1.765 | -1.622 | -0.885 | -0.157 | -0.010 |
| 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 | 0.987 | 0.996 |
| EDUCATION\_ |  | 0.914 | 0.929 | 0.938 | 0.983 | 1.030 | 1.039 |
| UNEMPLOYED |  | 0.109 | 0.114 | 0.117 | 0.130 | 0.143 | 0.145 |
| UNEMPLOYED |  | 0.047 | 0.051 | 0.053 | 0.065 | 0.077 | 0.079 |
| FIN1 |  | 0.658 | 0.672 | 0.681 | 0.728 | 0.772 | 0.780 |
| FIN2 |  | 0.618 | 0.632 | 0.640 | 0.684 | 0.728 | 0.737 |
| FIN3 |  | 0.669 | 0.687 | 0.697 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.345 | 0.367 | 0.376 | 0.430 | 0.475 | 0.485 |
| RIY |  | 0.294 | 0.341 | 0.361 | 0.475 | 0.566 | 0.583 |
| RIM |  | 0.078 | 0.085 | 0.089 | 0.110 | 0.126 | 0.130 |
| WX1 |  | 0.229 | 0.242 | 0.249 | 0.291 | 0.335 | 0.344 |
| WY1 |  | 0.503 | 0.548 | 0.569 | 0.694 | 0.832 | 0.861 |
| WM1 |  | 0.091 | 0.097 | 0.100 | 0.117 | 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 |  | 0.262 | 0.277 | 0.285 | 0.330 | 0.368 | 0.376 |
| WX3 |  | 0.262 | 0.277 | 0.285 | 0.330 | 0.368 | 0.376 |
| WY2 |  | 0.494 | 0.531 | 0.550 | 0.655 | 0.753 | 0.774 |
| WY3 |  | 0.494 | 0.531 | 0.550 | 0.655 | 0.753 | 0.774 |
| WM2 |  | 0.161 | 0.165 | 0.168 | 0.184 | 0.196 | 0.199 |
| WM3 |  | 0.161 | 0.165 | 0.168 | 0.184 | 0.196 | 0.199 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.000 | 0.003 | 0.111 | 0.911 | -0.007 | 0.008 |