# 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 | 0.139 | 0.064 | 2.173 | 0.030 |
| WX1 | -0.063 | 0.045 | -1.413 | 0.158 |
| WM1 | -0.096 | 0.066 | -1.469 | 0.142 |
| WY3 ON |  |  |  |  |
| WY2 | 0.139 | 0.064 | 2.173 | 0.030 |
| WX2 | -0.063 | 0.045 | -1.413 | 0.158 |
| WM2 | -0.096 | 0.066 | -1.469 | 0.142 |
| WX2 ON |  |  |  |  |
| WX1 | 0.102 | 0.066 | 1.556 | 0.120 |
| WY1 | -0.041 | 0.054 | -0.761 | 0.447 |
| WM1 | 0.070 | 0.065 | 1.066 | 0.286 |
| WX3 ON |  |  |  |  |
| WX2 | 0.102 | 0.066 | 1.556 | 0.120 |
| WY2 | -0.041 | 0.054 | -0.761 | 0.447 |
| WM2 | 0.070 | 0.065 | 1.066 | 0.286 |
| WM2 ON |  |  |  |  |
| WM1 | 0.292 | 0.058 | 5.060 | 0.000 |
| WX1 | 0.052 | 0.035 | 1.495 | 0.135 |
| WY1 | -0.036 | 0.035 | -1.021 | 0.307 |
| WM3 ON |  |  |  |  |
| WM2 | 0.292 | 0.058 | 5.060 | 0.000 |
| WX2 | 0.052 | 0.035 | 1.495 | 0.135 |
| WY2 | -0.036 | 0.035 | -1.021 | 0.307 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.222 | 0.061 | 3.618 | 0.000 |
| AGE1 | -0.011 | 0.054 | -0.210 | 0.833 |
| EDUCATION\_ | 0.073 | 0.033 | 2.187 | 0.029 |
| EDUCATION\_ | 0.145 | 0.035 | 4.182 | 0.000 |
| UNEMPLOYED | 0.067 | 0.080 | 0.836 | 0.403 |
| UNEMPLOYED | 0.136 | 0.099 | 1.374 | 0.169 |
| FIN1 | -0.008 | 0.032 | -0.259 | 0.796 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.128 | 0.062 | 2.063 | 0.039 |
| AGE1 | -0.011 | 0.054 | -0.205 | 0.837 |
| EDUCATION\_ | 0.089 | 0.036 | 2.506 | 0.012 |
| EDUCATION\_ | 0.149 | 0.035 | 4.318 | 0.000 |
| UNEMPLOYED | 0.113 | 0.083 | 1.370 | 0.171 |
| UNEMPLOYED | -0.089 | 0.111 | -0.804 | 0.421 |
| FIN2 | -0.011 | 0.031 | -0.346 | 0.729 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.060 | 0.062 | 0.957 | 0.338 |
| AGE1 | 0.003 | 0.053 | 0.061 | 0.951 |
| EDUCATION\_ | 0.064 | 0.035 | 1.817 | 0.069 |
| EDUCATION\_ | 0.104 | 0.034 | 3.045 | 0.002 |
| UNEMPLOYED | 0.111 | 0.083 | 1.334 | 0.182 |
| UNEMPLOYED | -0.058 | 0.104 | -0.557 | 0.578 |
| FIN3 | 0.012 | 0.032 | 0.379 | 0.705 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.433 | 0.053 | 8.237 | 0.000 |
| AGE1 | -0.010 | 0.047 | -0.218 | 0.827 |
| EDUCATION\_ | 0.011 | 0.032 | 0.340 | 0.734 |
| EDUCATION\_ | -0.015 | 0.031 | -0.484 | 0.629 |
| UNEMPLOYED | 0.007 | 0.074 | 0.090 | 0.928 |
| UNEMPLOYED | -0.124 | 0.098 | -1.267 | 0.205 |
| FIN1 | -0.136 | 0.027 | -5.061 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.440 | 0.056 | 7.886 | 0.000 |
| AGE1 | -0.012 | 0.046 | -0.269 | 0.788 |
| EDUCATION\_ | 0.010 | 0.032 | 0.304 | 0.761 |
| EDUCATION\_ | -0.016 | 0.032 | -0.505 | 0.614 |
| UNEMPLOYED | 0.148 | 0.080 | 1.852 | 0.064 |
| UNEMPLOYED | -0.123 | 0.112 | -1.102 | 0.271 |
| FIN2 | -0.131 | 0.030 | -4.434 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.400 | 0.055 | 7.300 | 0.000 |
| AGE1 | -0.005 | 0.046 | -0.104 | 0.917 |
| EDUCATION\_ | 0.021 | 0.032 | 0.663 | 0.507 |
| EDUCATION\_ | -0.022 | 0.030 | -0.732 | 0.464 |
| UNEMPLOYED | 0.058 | 0.079 | 0.734 | 0.463 |
| UNEMPLOYED | -0.187 | 0.102 | -1.822 | 0.068 |
| FIN3 | -0.158 | 0.027 | -5.802 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.156 | 0.042 | -3.669 | 0.000 |
| AGE1 | 0.073 | 0.039 | 1.870 | 0.062 |
| EDUCATION\_ | -0.024 | 0.025 | -0.929 | 0.353 |
| EDUCATION\_ | 0.022 | 0.024 | 0.905 | 0.366 |
| UNEMPLOYED | 0.019 | 0.061 | 0.307 | 0.759 |
| UNEMPLOYED | 0.186 | 0.088 | 2.116 | 0.034 |
| FIN1 | 0.115 | 0.021 | 5.429 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.154 | 0.046 | -3.354 | 0.001 |
| AGE1 | 0.071 | 0.039 | 1.809 | 0.070 |
| EDUCATION\_ | -0.006 | 0.026 | -0.244 | 0.807 |
| EDUCATION\_ | 0.016 | 0.027 | 0.593 | 0.553 |
| UNEMPLOYED | 0.013 | 0.067 | 0.191 | 0.848 |
| UNEMPLOYED | 0.000 | 0.093 | -0.002 | 0.999 |
| FIN2 | 0.116 | 0.022 | 5.174 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.048 | -2.220 | 0.026 |
| AGE1 | 0.069 | 0.039 | 1.771 | 0.077 |
| EDUCATION\_ | 0.002 | 0.027 | 0.091 | 0.927 |
| EDUCATION\_ | 0.009 | 0.026 | 0.328 | 0.743 |
| UNEMPLOYED | -0.041 | 0.065 | -0.635 | 0.525 |
| UNEMPLOYED | 0.144 | 0.090 | 1.602 | 0.109 |
| FIN3 | 0.112 | 0.025 | 4.575 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.103 | 0.022 | 4.748 | 0.000 |
| RIM | -0.060 | 0.019 | -3.221 | 0.001 |
| RIY WITH |  |  |  |  |
| RIM | -0.137 | 0.018 | -7.661 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.004 | 0.017 | 0.258 | 0.796 |
| WM1 | 0.010 | 0.016 | 0.606 | 0.545 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.036 | 0.016 | -2.175 | 0.030 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.006 | 0.016 | 0.352 | 0.725 |
| WM2 | -0.001 | 0.012 | -0.048 | 0.962 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.067 | 0.010 | -6.715 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.006 | 0.016 | 0.352 | 0.725 |
| WM3 | -0.001 | 0.012 | -0.048 | 0.962 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.067 | 0.010 | -6.715 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.099 | 0.921 |
| EDUCATION\_ | -0.035 | 0.015 | -2.364 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.493 | 0.135 |
| UNEMPLOYED | -0.003 | 0.006 | -0.492 | 0.623 |
| UNEMPLOYED | -0.002 | 0.004 | -0.420 | 0.674 |
| FIN1 | 0.014 | 0.013 | 1.093 | 0.274 |
| FIN2 | -0.001 | 0.013 | -0.079 | 0.937 |
| FIN3 | 0.006 | 0.014 | 0.427 | 0.670 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.439 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.184 | 0.236 |
| UNEMPLOYED | 0.012 | 0.005 | 2.222 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.405 | 0.685 |
| FIN1 | -0.006 | 0.013 | -0.419 | 0.675 |
| FIN2 | -0.010 | 0.013 | -0.809 | 0.419 |
| FIN3 | -0.012 | 0.014 | -0.911 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.451 | 0.030 | 14.898 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.481 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.731 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.355 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.100 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.968 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.928 | 0.000 |
| UNEMPLOYED | -0.030 | 0.007 | -4.075 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.281 | 0.000 |
| FIN2 | 0.174 | 0.026 | 6.636 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.825 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.262 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.031 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.889 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.864 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.209 | 0.001 |
| FIN2 | -0.020 | 0.007 | -3.000 | 0.003 |
| FIN3 | -0.020 | 0.007 | -2.676 | 0.007 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.344 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.202 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.759 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.474 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.169 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.297 | 0.000 |
| EDUCATION\_ | 3.753 | 0.032 | 116.463 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.360 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.380 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.368 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.548 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.388 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.786 | 0.864 | -0.910 | 0.363 |
| X2 | -0.786 | 0.864 | -0.910 | 0.363 |
| X3 | -0.786 | 0.864 | -0.910 | 0.363 |
| Y1 | 0.414 | 0.743 | 0.557 | 0.577 |
| Y2 | 0.414 | 0.743 | 0.557 | 0.577 |
| Y3 | 0.414 | 0.743 | 0.557 | 0.577 |
| M1 | -1.493 | 0.629 | -2.373 | 0.018 |
| M2 | -1.493 | 0.629 | -2.373 | 0.018 |
| M3 | -1.493 | 0.629 | -2.373 | 0.018 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.257 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.735 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.614 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.908 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.317 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.066 | 0.000 |
| FIN1 | 0.726 | 0.028 | 26.414 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.743 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.565 | 0.000 |
| RIX | 0.456 | 0.036 | 12.723 | 0.000 |
| RIY | 0.325 | 0.028 | 11.708 | 0.000 |
| RIM | 0.241 | 0.021 | 11.629 | 0.000 |
| WX1 | 0.361 | 0.034 | 10.711 | 0.000 |
| WY1 | 0.266 | 0.025 | 10.835 | 0.000 |
| WM1 | 0.155 | 0.019 | 8.010 | 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 | 0.342 | 0.026 | 13.013 | 0.000 |
| WX3 | 0.342 | 0.026 | 13.013 | 0.000 |
| WY2 | 0.315 | 0.018 | 17.156 | 0.000 |
| WY3 | 0.315 | 0.018 | 17.156 | 0.000 |
| WM2 | 0.217 | 0.011 | 19.565 | 0.000 |
| WM3 | 0.217 | 0.011 | 19.565 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.023 | 31.641 | 0.000 |
| X2 | 0.735 | 0.024 | 30.361 | 0.000 |
| X3 | 0.744 | 0.024 | 30.443 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.709 | 0.026 | 27.195 | 0.000 |
| Y2 | 0.677 | 0.024 | 27.724 | 0.000 |
| Y3 | 0.677 | 0.025 | 27.146 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.763 | 0.029 | 26.021 | 0.000 |
| M2 | 0.701 | 0.024 | 28.810 | 0.000 |
| M3 | 0.697 | 0.025 | 27.427 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 25.934 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.641 | 0.027 | 23.472 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.649 | 0.028 | 23.475 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.027 | 23.747 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.676 | 0.023 | 29.503 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.679 | 0.023 | 28.958 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.612 | 0.036 | 17.150 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.689 | 0.024 | 28.751 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.696 | 0.025 | 27.770 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.126 | 0.058 | 2.160 | 0.031 |
| WX1 | -0.067 | 0.047 | -1.416 | 0.157 |
| WM1 | -0.067 | 0.046 | -1.459 | 0.145 |
| WY3 ON |  |  |  |  |
| WY2 | 0.138 | 0.063 | 2.186 | 0.029 |
| WX2 | -0.065 | 0.046 | -1.410 | 0.158 |
| WM2 | -0.081 | 0.056 | -1.457 | 0.145 |
| WX2 ON |  |  |  |  |
| WX1 | 0.104 | 0.064 | 1.622 | 0.105 |
| WY1 | -0.036 | 0.047 | -0.759 | 0.448 |
| WM1 | 0.047 | 0.044 | 1.053 | 0.292 |
| WX3 ON |  |  |  |  |
| WX2 | 0.102 | 0.066 | 1.560 | 0.119 |
| WY2 | -0.039 | 0.052 | -0.762 | 0.446 |
| WM2 | 0.057 | 0.053 | 1.069 | 0.285 |
| WM2 ON |  |  |  |  |
| WM1 | 0.238 | 0.052 | 4.565 | 0.000 |
| WX1 | 0.065 | 0.043 | 1.493 | 0.136 |
| WY1 | -0.038 | 0.038 | -1.013 | 0.311 |
| WM3 ON |  |  |  |  |
| WM2 | 0.288 | 0.055 | 5.181 | 0.000 |
| WX2 | 0.063 | 0.042 | 1.495 | 0.135 |
| WY2 | -0.041 | 0.040 | -1.025 | 0.306 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.115 | 0.031 | 3.654 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.210 | 0.833 |
| EDUCATION\_ | 0.077 | 0.035 | 2.191 | 0.028 |
| EDUCATION\_ | 0.155 | 0.036 | 4.252 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.839 | 0.401 |
| UNEMPLOYED | 0.037 | 0.027 | 1.384 | 0.166 |
| FIN1 | -0.008 | 0.029 | -0.259 | 0.796 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.066 | 0.032 | 2.071 | 0.038 |
| AGE1 | -0.006 | 0.028 | -0.206 | 0.837 |
| EDUCATION\_ | 0.094 | 0.037 | 2.511 | 0.012 |
| EDUCATION\_ | 0.161 | 0.036 | 4.439 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.378 | 0.168 |
| UNEMPLOYED | -0.025 | 0.030 | -0.811 | 0.418 |
| FIN2 | -0.010 | 0.028 | -0.347 | 0.729 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.031 | 0.033 | 0.959 | 0.338 |
| AGE1 | 0.002 | 0.028 | 0.061 | 0.951 |
| EDUCATION\_ | 0.068 | 0.038 | 1.819 | 0.069 |
| EDUCATION\_ | 0.114 | 0.037 | 3.082 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.342 | 0.180 |
| UNEMPLOYED | -0.016 | 0.029 | -0.561 | 0.575 |
| FIN3 | 0.011 | 0.030 | 0.380 | 0.704 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.414 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.218 | 0.827 |
| EDUCATION\_ | 0.013 | 0.038 | 0.340 | 0.734 |
| EDUCATION\_ | -0.019 | 0.039 | -0.484 | 0.628 |
| UNEMPLOYED | 0.003 | 0.033 | 0.090 | 0.928 |
| UNEMPLOYED | -0.039 | 0.031 | -1.273 | 0.203 |
| FIN1 | -0.145 | 0.029 | -5.027 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.059 | 0.000 |
| AGE1 | -0.007 | 0.026 | -0.269 | 0.788 |
| EDUCATION\_ | 0.011 | 0.037 | 0.304 | 0.761 |
| EDUCATION\_ | -0.019 | 0.038 | -0.505 | 0.614 |
| UNEMPLOYED | 0.063 | 0.034 | 1.863 | 0.063 |
| UNEMPLOYED | -0.037 | 0.034 | -1.109 | 0.268 |
| FIN2 | -0.129 | 0.029 | -4.417 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.371 | 0.000 |
| AGE1 | -0.003 | 0.026 | -0.104 | 0.917 |
| EDUCATION\_ | 0.024 | 0.037 | 0.664 | 0.507 |
| EDUCATION\_ | -0.026 | 0.035 | -0.733 | 0.464 |
| UNEMPLOYED | 0.025 | 0.034 | 0.736 | 0.462 |
| UNEMPLOYED | -0.056 | 0.031 | -1.835 | 0.066 |
| FIN3 | -0.163 | 0.028 | -5.740 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.706 | 0.000 |
| AGE1 | 0.055 | 0.029 | 1.874 | 0.061 |
| EDUCATION\_ | -0.036 | 0.038 | -0.930 | 0.352 |
| EDUCATION\_ | 0.034 | 0.037 | 0.905 | 0.365 |
| UNEMPLOYED | 0.010 | 0.034 | 0.307 | 0.759 |
| UNEMPLOYED | 0.074 | 0.035 | 2.122 | 0.034 |
| FIN1 | 0.152 | 0.028 | 5.413 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.402 | 0.001 |
| AGE1 | 0.049 | 0.027 | 1.809 | 0.070 |
| EDUCATION\_ | -0.009 | 0.037 | -0.244 | 0.807 |
| EDUCATION\_ | 0.022 | 0.038 | 0.593 | 0.553 |
| UNEMPLOYED | 0.007 | 0.034 | 0.192 | 0.848 |
| UNEMPLOYED | 0.000 | 0.034 | -0.002 | 0.999 |
| FIN2 | 0.137 | 0.026 | 5.178 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.072 | 0.032 | -2.234 | 0.025 |
| AGE1 | 0.047 | 0.027 | 1.771 | 0.077 |
| EDUCATION\_ | 0.003 | 0.037 | 0.091 | 0.927 |
| EDUCATION\_ | 0.012 | 0.037 | 0.328 | 0.743 |
| UNEMPLOYED | -0.021 | 0.033 | -0.637 | 0.524 |
| UNEMPLOYED | 0.052 | 0.032 | 1.608 | 0.108 |
| FIN3 | 0.138 | 0.030 | 4.657 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.267 | 0.056 | 4.728 | 0.000 |
| RIM | -0.182 | 0.058 | -3.148 | 0.002 |
| RIY WITH |  |  |  |  |
| RIM | -0.489 | 0.049 | -9.971 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.014 | 0.056 | 0.258 | 0.796 |
| WM1 | 0.040 | 0.067 | 0.608 | 0.543 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.175 | 0.074 | -2.386 | 0.017 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.017 | 0.049 | 0.348 | 0.728 |
| WM2 | -0.002 | 0.044 | -0.047 | 0.963 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.256 | 0.036 | -7.134 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.017 | 0.049 | 0.348 | 0.728 |
| WM3 | -0.002 | 0.044 | -0.047 | 0.963 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.256 | 0.036 | -7.134 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.099 | 0.921 |
| EDUCATION\_ | -0.076 | 0.032 | -2.359 | 0.018 |
| EDUCATION\_ | -0.047 | 0.032 | -1.493 | 0.135 |
| UNEMPLOYED | -0.016 | 0.032 | -0.491 | 0.623 |
| UNEMPLOYED | -0.014 | 0.033 | -0.420 | 0.675 |
| FIN1 | 0.035 | 0.032 | 1.094 | 0.274 |
| FIN2 | -0.003 | 0.033 | -0.079 | 0.937 |
| FIN3 | 0.014 | 0.033 | 0.427 | 0.670 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.436 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.182 | 0.237 |
| UNEMPLOYED | 0.068 | 0.031 | 2.235 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.405 | 0.685 |
| FIN1 | -0.013 | 0.032 | -0.419 | 0.675 |
| FIN2 | -0.026 | 0.032 | -0.809 | 0.418 |
| FIN3 | -0.030 | 0.032 | -0.913 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.502 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.358 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.827 | 0.005 |
| FIN1 | 0.142 | 0.032 | 4.436 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.193 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.026 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.165 | 0.000 |
| UNEMPLOYED | -0.120 | 0.027 | -4.445 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.331 | 0.000 |
| FIN2 | 0.212 | 0.031 | 6.862 | 0.000 |
| FIN3 | 0.215 | 0.031 | 7.034 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.469 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.093 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.925 | 0.003 |
| FIN3 | -0.129 | 0.033 | -3.975 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.397 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.146 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.776 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.213 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.819 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.366 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.952 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.499 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.457 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.196 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.565 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.512 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.124 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.400 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.316 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.848 | 0.933 | -0.909 | 0.363 |
| X2 | -0.855 | 0.939 | -0.911 | 0.362 |
| X3 | -0.866 | 0.950 | -0.912 | 0.362 |
| Y1 | 0.515 | 0.923 | 0.558 | 0.577 |
| Y2 | 0.491 | 0.882 | 0.557 | 0.578 |
| Y3 | 0.491 | 0.882 | 0.557 | 0.578 |
| M1 | -2.320 | 0.975 | -2.379 | 0.017 |
| M2 | -2.132 | 0.899 | -2.371 | 0.018 |
| M3 | -2.120 | 0.894 | -2.372 | 0.018 |

# 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 | 0.985 | 0.017 | 56.838 | 0.000 |
| WX3 | 0.983 | 0.020 | 50.295 | 0.000 |
| WY2 | 0.972 | 0.019 | 50.114 | 0.000 |
| WY3 | 0.964 | 0.024 | 39.391 | 0.000 |
| WM2 | 0.933 | 0.028 | 33.515 | 0.000 |
| WM3 | 0.904 | 0.035 | 26.127 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.023 | 31.641 | 0.000 |
| X2 | 0.735 | 0.024 | 30.361 | 0.000 |
| X3 | 0.744 | 0.024 | 30.443 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.709 | 0.026 | 27.195 | 0.000 |
| Y2 | 0.677 | 0.024 | 27.724 | 0.000 |
| Y3 | 0.677 | 0.025 | 27.146 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.763 | 0.029 | 26.021 | 0.000 |
| M2 | 0.701 | 0.024 | 28.810 | 0.000 |
| M3 | 0.697 | 0.025 | 27.427 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 25.934 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.641 | 0.027 | 23.472 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.649 | 0.028 | 23.475 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.027 | 23.747 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.676 | 0.023 | 29.503 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.679 | 0.023 | 28.958 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.612 | 0.036 | 17.150 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.689 | 0.024 | 28.751 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.696 | 0.025 | 27.770 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.126 | 0.058 | 2.160 | 0.031 |
| WX1 | -0.067 | 0.047 | -1.416 | 0.157 |
| WM1 | -0.067 | 0.046 | -1.459 | 0.145 |
| WY3 ON |  |  |  |  |
| WY2 | 0.138 | 0.063 | 2.186 | 0.029 |
| WX2 | -0.065 | 0.046 | -1.410 | 0.158 |
| WM2 | -0.081 | 0.056 | -1.457 | 0.145 |
| WX2 ON |  |  |  |  |
| WX1 | 0.104 | 0.064 | 1.622 | 0.105 |
| WY1 | -0.036 | 0.047 | -0.759 | 0.448 |
| WM1 | 0.047 | 0.044 | 1.053 | 0.292 |
| WX3 ON |  |  |  |  |
| WX2 | 0.102 | 0.066 | 1.560 | 0.119 |
| WY2 | -0.039 | 0.052 | -0.762 | 0.446 |
| WM2 | 0.057 | 0.053 | 1.069 | 0.285 |
| WM2 ON |  |  |  |  |
| WM1 | 0.238 | 0.052 | 4.565 | 0.000 |
| WX1 | 0.065 | 0.043 | 1.493 | 0.136 |
| WY1 | -0.038 | 0.038 | -1.013 | 0.311 |
| WM3 ON |  |  |  |  |
| WM2 | 0.288 | 0.055 | 5.181 | 0.000 |
| WX2 | 0.063 | 0.042 | 1.495 | 0.135 |
| WY2 | -0.041 | 0.040 | -1.025 | 0.306 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.115 | 0.031 | 3.654 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.210 | 0.833 |
| EDUCATION\_ | 0.077 | 0.035 | 2.191 | 0.028 |
| EDUCATION\_ | 0.155 | 0.036 | 4.252 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.839 | 0.401 |
| UNEMPLOYED | 0.037 | 0.027 | 1.384 | 0.166 |
| FIN1 | -0.008 | 0.029 | -0.259 | 0.796 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.066 | 0.032 | 2.071 | 0.038 |
| AGE1 | -0.006 | 0.028 | -0.206 | 0.837 |
| EDUCATION\_ | 0.094 | 0.037 | 2.511 | 0.012 |
| EDUCATION\_ | 0.161 | 0.036 | 4.439 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.378 | 0.168 |
| UNEMPLOYED | -0.025 | 0.030 | -0.811 | 0.418 |
| FIN2 | -0.010 | 0.028 | -0.347 | 0.729 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.031 | 0.033 | 0.959 | 0.338 |
| AGE1 | 0.002 | 0.028 | 0.061 | 0.951 |
| EDUCATION\_ | 0.068 | 0.038 | 1.819 | 0.069 |
| EDUCATION\_ | 0.114 | 0.037 | 3.082 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.342 | 0.180 |
| UNEMPLOYED | -0.016 | 0.029 | -0.561 | 0.575 |
| FIN3 | 0.011 | 0.030 | 0.380 | 0.704 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.414 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.218 | 0.827 |
| EDUCATION\_ | 0.013 | 0.038 | 0.340 | 0.734 |
| EDUCATION\_ | -0.019 | 0.039 | -0.484 | 0.628 |
| UNEMPLOYED | 0.003 | 0.033 | 0.090 | 0.928 |
| UNEMPLOYED | -0.039 | 0.031 | -1.273 | 0.203 |
| FIN1 | -0.145 | 0.029 | -5.027 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.059 | 0.000 |
| AGE1 | -0.007 | 0.026 | -0.269 | 0.788 |
| EDUCATION\_ | 0.011 | 0.037 | 0.304 | 0.761 |
| EDUCATION\_ | -0.019 | 0.038 | -0.505 | 0.614 |
| UNEMPLOYED | 0.063 | 0.034 | 1.863 | 0.063 |
| UNEMPLOYED | -0.037 | 0.034 | -1.109 | 0.268 |
| FIN2 | -0.129 | 0.029 | -4.417 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.371 | 0.000 |
| AGE1 | -0.003 | 0.026 | -0.104 | 0.917 |
| EDUCATION\_ | 0.024 | 0.037 | 0.664 | 0.507 |
| EDUCATION\_ | -0.026 | 0.035 | -0.733 | 0.464 |
| UNEMPLOYED | 0.025 | 0.034 | 0.736 | 0.462 |
| UNEMPLOYED | -0.056 | 0.031 | -1.835 | 0.066 |
| FIN3 | -0.163 | 0.028 | -5.740 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.706 | 0.000 |
| AGE1 | 0.055 | 0.029 | 1.874 | 0.061 |
| EDUCATION\_ | -0.036 | 0.038 | -0.930 | 0.352 |
| EDUCATION\_ | 0.034 | 0.037 | 0.905 | 0.365 |
| UNEMPLOYED | 0.010 | 0.034 | 0.307 | 0.759 |
| UNEMPLOYED | 0.074 | 0.035 | 2.122 | 0.034 |
| FIN1 | 0.152 | 0.028 | 5.413 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.402 | 0.001 |
| AGE1 | 0.049 | 0.027 | 1.809 | 0.070 |
| EDUCATION\_ | -0.009 | 0.037 | -0.244 | 0.807 |
| EDUCATION\_ | 0.022 | 0.038 | 0.593 | 0.553 |
| UNEMPLOYED | 0.007 | 0.034 | 0.192 | 0.848 |
| UNEMPLOYED | 0.000 | 0.034 | -0.002 | 0.999 |
| FIN2 | 0.137 | 0.026 | 5.178 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.072 | 0.032 | -2.234 | 0.025 |
| AGE1 | 0.047 | 0.027 | 1.771 | 0.077 |
| EDUCATION\_ | 0.003 | 0.037 | 0.091 | 0.927 |
| EDUCATION\_ | 0.012 | 0.037 | 0.328 | 0.743 |
| UNEMPLOYED | -0.021 | 0.033 | -0.637 | 0.524 |
| UNEMPLOYED | 0.052 | 0.032 | 1.608 | 0.108 |
| FIN3 | 0.138 | 0.030 | 4.657 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.267 | 0.056 | 4.728 | 0.000 |
| RIM | -0.182 | 0.058 | -3.148 | 0.002 |
| RIY WITH |  |  |  |  |
| RIM | -0.489 | 0.049 | -9.971 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.014 | 0.056 | 0.258 | 0.796 |
| WM1 | 0.040 | 0.067 | 0.608 | 0.543 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.175 | 0.074 | -2.386 | 0.017 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.017 | 0.049 | 0.348 | 0.728 |
| WM2 | -0.002 | 0.044 | -0.047 | 0.963 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.256 | 0.036 | -7.134 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.017 | 0.049 | 0.348 | 0.728 |
| WM3 | -0.002 | 0.044 | -0.047 | 0.963 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.256 | 0.036 | -7.134 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.099 | 0.921 |
| EDUCATION\_ | -0.076 | 0.032 | -2.359 | 0.018 |
| EDUCATION\_ | -0.047 | 0.032 | -1.493 | 0.135 |
| UNEMPLOYED | -0.016 | 0.032 | -0.491 | 0.623 |
| UNEMPLOYED | -0.014 | 0.033 | -0.420 | 0.675 |
| FIN1 | 0.035 | 0.032 | 1.094 | 0.274 |
| FIN2 | -0.003 | 0.033 | -0.079 | 0.937 |
| FIN3 | 0.014 | 0.033 | 0.427 | 0.670 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.436 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.182 | 0.237 |
| UNEMPLOYED | 0.068 | 0.031 | 2.235 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.405 | 0.685 |
| FIN1 | -0.013 | 0.032 | -0.419 | 0.675 |
| FIN2 | -0.026 | 0.032 | -0.809 | 0.418 |
| FIN3 | -0.030 | 0.032 | -0.913 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.502 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.358 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.827 | 0.005 |
| FIN1 | 0.142 | 0.032 | 4.436 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.193 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.026 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.165 | 0.000 |
| UNEMPLOYED | -0.120 | 0.027 | -4.445 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.331 | 0.000 |
| FIN2 | 0.212 | 0.031 | 6.862 | 0.000 |
| FIN3 | 0.215 | 0.031 | 7.034 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.469 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.093 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.925 | 0.003 |
| FIN3 | -0.129 | 0.033 | -3.975 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.397 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.146 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.776 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.213 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.819 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.366 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.952 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.499 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.457 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.196 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.565 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.512 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.124 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.400 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.316 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.848 | 0.933 | -0.909 | 0.363 |
| X2 | -0.855 | 0.939 | -0.911 | 0.362 |
| X3 | -0.866 | 0.950 | -0.912 | 0.362 |
| Y1 | 0.515 | 0.923 | 0.558 | 0.577 |
| Y2 | 0.491 | 0.882 | 0.557 | 0.578 |
| Y3 | 0.491 | 0.882 | 0.557 | 0.578 |
| M1 | -2.320 | 0.975 | -2.379 | 0.017 |
| M2 | -2.132 | 0.899 | -2.371 | 0.018 |
| M3 | -2.120 | 0.894 | -2.372 | 0.018 |

# 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 | 0.985 | 0.017 | 56.838 | 0.000 |
| WX3 | 0.983 | 0.020 | 50.295 | 0.000 |
| WY2 | 0.972 | 0.019 | 50.114 | 0.000 |
| WY3 | 0.964 | 0.024 | 39.391 | 0.000 |
| WM2 | 0.933 | 0.028 | 33.515 | 0.000 |
| WM3 | 0.904 | 0.035 | 26.127 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.015 | 0.017 | 0.878 | 0.380 |
| WX3 | 0.017 | 0.020 | 0.856 | 0.392 |
| WY2 | 0.028 | 0.019 | 1.431 | 0.152 |
| WY3 | 0.036 | 0.024 | 1.486 | 0.137 |
| WM2 | 0.067 | 0.028 | 2.401 | 0.016 |
| WM3 | 0.096 | 0.035 | 2.761 | 0.006 |

# 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 |  | -0.024 | 0.016 | 0.036 | 0.139 | 0.245 | 0.266 |
| WX1 |  | -0.177 | -0.150 | -0.135 | -0.063 | 0.012 | 0.025 |
| WM1 |  | -0.259 | -0.224 | -0.205 | -0.096 | 0.013 | 0.032 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.024 | 0.016 | 0.036 | 0.139 | 0.245 | 0.266 |
| WX2 |  | -0.177 | -0.150 | -0.135 | -0.063 | 0.012 | 0.025 |
| WM2 |  | -0.259 | -0.224 | -0.205 | -0.096 | 0.013 | 0.032 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.051 | -0.016 | -0.001 | 0.102 | 0.216 | 0.239 |
| WY1 |  | -0.176 | -0.145 | -0.127 | -0.041 | 0.049 | 0.066 |
| WM1 |  | -0.100 | -0.060 | -0.039 | 0.070 | 0.175 | 0.197 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.051 | -0.016 | -0.001 | 0.102 | 0.216 | 0.239 |
| WY2 |  | -0.176 | -0.145 | -0.127 | -0.041 | 0.049 | 0.066 |
| WM2 |  | -0.100 | -0.060 | -0.039 | 0.070 | 0.175 | 0.197 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.147 | 0.179 | 0.197 | 0.292 | 0.388 | 0.408 |
| WX1 |  | -0.034 | -0.015 | -0.004 | 0.052 | 0.110 | 0.121 |
| WY1 |  | -0.127 | -0.104 | -0.093 | -0.036 | 0.022 | 0.032 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.147 | 0.179 | 0.197 | 0.292 | 0.388 | 0.408 |
| WX2 |  | -0.034 | -0.015 | -0.004 | 0.052 | 0.110 | 0.121 |
| WY2 |  | -0.127 | -0.104 | -0.093 | -0.036 | 0.022 | 0.032 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.069 | 0.102 | 0.119 | 0.222 | 0.322 | 0.342 |
| AGE1 |  | -0.152 | -0.117 | -0.099 | -0.011 | 0.077 | 0.094 |
| 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 |  | -0.139 | -0.086 | -0.060 | 0.067 | 0.201 | 0.226 |
| UNEMPLOYED |  | -0.120 | -0.056 | -0.026 | 0.136 | 0.300 | 0.330 |
| FIN1 |  | -0.091 | -0.071 | -0.060 | -0.008 | 0.045 | 0.055 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.035 | 0.009 | 0.026 | 0.128 | 0.231 | 0.249 |
| AGE1 |  | -0.149 | -0.118 | -0.100 | -0.011 | 0.078 | 0.097 |
| 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 | -0.047 | -0.022 | 0.113 | 0.253 | 0.281 |
| UNEMPLOYED |  | -0.381 | -0.311 | -0.274 | -0.089 | 0.092 | 0.127 |
| FIN2 |  | -0.091 | -0.072 | -0.061 | -0.011 | 0.039 | 0.050 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.100 | -0.061 | -0.043 | 0.060 | 0.162 | 0.182 |
| AGE1 |  | -0.133 | -0.102 | -0.084 | 0.003 | 0.091 | 0.108 |
| EDUCATION\_ |  | -0.027 | -0.006 | 0.005 | 0.064 | 0.120 | 0.132 |
| EDUCATION\_ |  | 0.015 | 0.038 | 0.049 | 0.104 | 0.161 | 0.172 |
| UNEMPLOYED |  | -0.104 | -0.049 | -0.025 | 0.111 | 0.248 | 0.275 |
| UNEMPLOYED |  | -0.328 | -0.264 | -0.229 | -0.058 | 0.112 | 0.144 |
| FIN3 |  | -0.068 | -0.049 | -0.040 | 0.012 | 0.064 | 0.075 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.330 | 0.347 | 0.433 | 0.520 | 0.536 |
| AGE1 |  | -0.130 | -0.099 | -0.086 | -0.010 | 0.067 | 0.083 |
| EDUCATION\_ |  | -0.071 | -0.051 | -0.042 | 0.011 | 0.064 | 0.074 |
| EDUCATION\_ |  | -0.096 | -0.076 | -0.067 | -0.015 | 0.036 | 0.046 |
| UNEMPLOYED |  | -0.177 | -0.138 | -0.115 | 0.007 | 0.129 | 0.155 |
| UNEMPLOYED |  | -0.377 | -0.313 | -0.283 | -0.124 | 0.038 | 0.072 |
| FIN1 |  | -0.207 | -0.189 | -0.181 | -0.136 | -0.091 | -0.084 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.295 | 0.330 | 0.349 | 0.440 | 0.531 | 0.549 |
| AGE1 |  | -0.130 | -0.102 | -0.088 | -0.012 | 0.065 | 0.080 |
| 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 |  | -0.054 | -0.008 | 0.015 | 0.148 | 0.278 | 0.306 |
| UNEMPLOYED |  | -0.404 | -0.338 | -0.304 | -0.123 | 0.064 | 0.101 |
| FIN2 |  | -0.207 | -0.191 | -0.181 | -0.131 | -0.083 | -0.074 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.259 | 0.292 | 0.310 | 0.400 | 0.491 | 0.507 |
| AGE1 |  | -0.123 | -0.095 | -0.081 | -0.005 | 0.072 | 0.088 |
| EDUCATION\_ |  | -0.058 | -0.041 | -0.030 | 0.021 | 0.074 | 0.084 |
| EDUCATION\_ |  | -0.099 | -0.081 | -0.072 | -0.022 | 0.027 | 0.038 |
| UNEMPLOYED |  | -0.140 | -0.095 | -0.070 | 0.058 | 0.188 | 0.214 |
| UNEMPLOYED |  | -0.450 | -0.386 | -0.354 | -0.187 | -0.018 | 0.016 |
| FIN3 |  | -0.228 | -0.212 | -0.203 | -0.158 | -0.114 | -0.105 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.270 | -0.239 | -0.225 | -0.156 | -0.087 | -0.074 |
| AGE1 |  | -0.027 | -0.004 | 0.009 | 0.073 | 0.138 | 0.151 |
| EDUCATION\_ |  | -0.088 | -0.073 | -0.065 | -0.024 | 0.018 | 0.026 |
| EDUCATION\_ |  | -0.042 | -0.026 | -0.018 | 0.022 | 0.061 | 0.069 |
| UNEMPLOYED |  | -0.139 | -0.102 | -0.080 | 0.019 | 0.118 | 0.136 |
| UNEMPLOYED |  | -0.042 | 0.012 | 0.041 | 0.186 | 0.331 | 0.357 |
| FIN1 |  | 0.061 | 0.074 | 0.080 | 0.115 | 0.149 | 0.156 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.273 | -0.245 | -0.231 | -0.154 | -0.080 | -0.065 |
| AGE1 |  | -0.028 | -0.006 | 0.007 | 0.071 | 0.135 | 0.148 |
| EDUCATION\_ |  | -0.073 | -0.059 | -0.050 | -0.006 | 0.038 | 0.046 |
| EDUCATION\_ |  | -0.054 | -0.036 | -0.029 | 0.016 | 0.059 | 0.067 |
| UNEMPLOYED |  | -0.164 | -0.117 | -0.096 | 0.013 | 0.122 | 0.146 |
| UNEMPLOYED |  | -0.244 | -0.186 | -0.152 | 0.000 | 0.155 | 0.185 |
| FIN2 |  | 0.059 | 0.073 | 0.080 | 0.116 | 0.153 | 0.160 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.235 | -0.201 | -0.186 | -0.106 | -0.028 | -0.013 |
| AGE1 |  | -0.032 | -0.008 | 0.005 | 0.069 | 0.134 | 0.146 |
| EDUCATION\_ |  | -0.065 | -0.050 | -0.042 | 0.002 | 0.046 | 0.055 |
| EDUCATION\_ |  | -0.061 | -0.045 | -0.035 | 0.009 | 0.052 | 0.061 |
| UNEMPLOYED |  | -0.207 | -0.173 | -0.150 | -0.041 | 0.064 | 0.086 |
| UNEMPLOYED |  | -0.104 | -0.034 | -0.004 | 0.144 | 0.287 | 0.314 |
| FIN3 |  | 0.049 | 0.065 | 0.073 | 0.112 | 0.154 | 0.161 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.047 | 0.060 | 0.067 | 0.103 | 0.138 | 0.145 |
| RIM |  | -0.109 | -0.098 | -0.091 | -0.060 | -0.030 | -0.024 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.180 | -0.170 | -0.165 | -0.137 | -0.105 | -0.100 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.041 | -0.030 | -0.025 | 0.004 | 0.033 | 0.039 |
| WM1 |  | -0.030 | -0.020 | -0.016 | 0.010 | 0.036 | 0.041 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.083 | -0.070 | -0.064 | -0.036 | -0.010 | -0.005 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.034 | -0.025 | -0.020 | 0.006 | 0.032 | 0.036 |
| WM2 |  | -0.031 | -0.024 | -0.020 | -0.001 | 0.019 | 0.022 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.092 | -0.086 | -0.082 | -0.067 | -0.050 | -0.046 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.034 | -0.025 | -0.020 | 0.006 | 0.032 | 0.036 |
| WM3 |  | -0.031 | -0.024 | -0.020 | -0.001 | 0.019 | 0.022 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.092 | -0.086 | -0.082 | -0.067 | -0.050 | -0.046 |
| 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 | -0.066 | -0.061 | -0.037 | -0.012 | -0.008 |
| EDUCATION\_ |  | -0.057 | -0.049 | -0.044 | -0.018 | 0.007 | 0.012 |
| UNEMPLOYED |  | -0.002 | 0.001 | 0.003 | 0.012 | 0.021 | 0.022 |
| UNEMPLOYED |  | -0.009 | -0.006 | -0.005 | 0.002 | 0.008 | 0.009 |
| FIN1 |  | -0.039 | -0.031 | -0.027 | -0.006 | 0.016 | 0.020 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.010 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.035 | -0.012 | 0.010 | 0.014 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.371 | 0.392 | 0.402 | 0.451 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.048 | 0.065 | 0.073 | 0.118 | 0.162 | 0.170 |
| FIN2 |  | 0.065 | 0.081 | 0.089 | 0.132 | 0.174 | 0.181 |
| FIN3 |  | 0.066 | 0.083 | 0.091 | 0.136 | 0.180 | 0.188 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.030 | -0.018 | -0.016 |
| FIN1 |  | 0.075 | 0.092 | 0.100 | 0.146 | 0.191 | 0.202 |
| FIN2 |  | 0.109 | 0.123 | 0.130 | 0.174 | 0.217 | 0.225 |
| FIN3 |  | 0.113 | 0.131 | 0.140 | 0.184 | 0.229 | 0.238 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.004 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.055 | -0.052 | -0.033 | -0.016 | -0.012 |
| FIN2 |  | -0.055 | -0.048 | -0.046 | -0.029 | -0.013 | -0.009 |
| FIN3 |  | -0.068 | -0.061 | -0.057 | -0.040 | -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 |  | -0.040 | -0.035 | -0.033 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.439 | 0.455 | 0.463 | 0.504 | 0.545 | 0.553 |
| FIN3 |  | 0.419 | 0.434 | 0.441 | 0.484 | 0.525 | 0.532 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.504 | 0.543 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.617 | 0.621 | 0.646 | 0.671 | 0.676 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.856 | 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 |  | 0.050 | 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 | 3.733 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.681 | 3.698 | 3.707 | 3.754 | 3.800 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.998 | -2.481 | -2.199 | -0.786 | 0.626 | 0.918 |
| X2 |  | -2.998 | -2.481 | -2.199 | -0.786 | 0.626 | 0.918 |
| X3 |  | -2.998 | -2.481 | -2.199 | -0.786 | 0.626 | 0.918 |
| Y1 |  | -1.550 | -1.067 | -0.838 | 0.414 | 1.628 | 1.839 |
| Y2 |  | -1.550 | -1.067 | -0.838 | 0.414 | 1.628 | 1.839 |
| Y3 |  | -1.550 | -1.067 | -0.838 | 0.414 | 1.628 | 1.839 |
| M1 |  | -3.116 | -2.743 | -2.541 | -1.493 | -0.473 | -0.266 |
| M2 |  | -3.116 | -2.743 | -2.541 | -1.493 | -0.473 | -0.266 |
| M3 |  | -3.116 | -2.743 | -2.541 | -1.493 | -0.473 | -0.266 |
| 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 | 0.899 | 0.906 | 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 |  | 0.657 | 0.671 | 0.680 | 0.726 | 0.771 | 0.779 |
| FIN2 |  | 0.617 | 0.632 | 0.640 | 0.684 | 0.727 | 0.736 |
| FIN3 |  | 0.670 | 0.688 | 0.698 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.357 | 0.380 | 0.392 | 0.456 | 0.509 | 0.520 |
| RIY |  | 0.247 | 0.265 | 0.274 | 0.325 | 0.365 | 0.374 |
| RIM |  | 0.179 | 0.195 | 0.203 | 0.241 | 0.271 | 0.276 |
| WX1 |  | 0.280 | 0.298 | 0.307 | 0.361 | 0.417 | 0.430 |
| WY1 |  | 0.211 | 0.223 | 0.229 | 0.266 | 0.310 | 0.319 |
| WM1 |  | 0.112 | 0.122 | 0.126 | 0.155 | 0.189 | 0.197 |
| 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 |  | 0.277 | 0.289 | 0.297 | 0.342 | 0.384 | 0.392 |
| WX3 |  | 0.277 | 0.289 | 0.297 | 0.342 | 0.384 | 0.392 |
| WY2 |  | 0.264 | 0.275 | 0.281 | 0.315 | 0.342 | 0.347 |
| WY3 |  | 0.264 | 0.275 | 0.281 | 0.315 | 0.342 | 0.347 |
| WM2 |  | 0.187 | 0.194 | 0.197 | 0.217 | 0.234 | 0.237 |
| WM3 |  | 0.187 | 0.194 | 0.197 | 0.217 | 0.234 | 0.237 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.005 | 0.005 | -1.002 | 0.316 | -0.016 | 0.003 |