# 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 | 0.134 | 0.062 | 2.153 | 0.031 |
| WX1 | 0.010 | 0.046 | 0.209 | 0.835 |
| WM1 | -0.162 | 0.075 | -2.167 | 0.030 |
| WY3 ON |  |  |  |  |
| WY2 | 0.134 | 0.062 | 2.153 | 0.031 |
| WX2 | 0.010 | 0.046 | 0.209 | 0.835 |
| WM2 | -0.162 | 0.075 | -2.167 | 0.030 |
| WX2 ON |  |  |  |  |
| WX1 | 0.095 | 0.068 | 1.393 | 0.164 |
| WY1 | 0.034 | 0.047 | 0.727 | 0.467 |
| WM1 | 0.035 | 0.078 | 0.452 | 0.651 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.068 | 1.393 | 0.164 |
| WY2 | 0.034 | 0.047 | 0.727 | 0.467 |
| WM2 | 0.035 | 0.078 | 0.452 | 0.651 |
| WM2 ON |  |  |  |  |
| WM1 | 0.229 | 0.060 | 3.797 | 0.000 |
| WX1 | -0.022 | 0.030 | -0.737 | 0.461 |
| WY1 | -0.056 | 0.028 | -2.004 | 0.045 |
| WM3 ON |  |  |  |  |
| WM2 | 0.229 | 0.060 | 3.797 | 0.000 |
| WX2 | -0.022 | 0.030 | -0.737 | 0.461 |
| WY2 | -0.056 | 0.028 | -2.004 | 0.045 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.202 | 0.063 | -3.190 | 0.001 |
| AGE1 | -0.004 | 0.055 | -0.067 | 0.946 |
| EDUCATION\_ | -0.023 | 0.034 | -0.684 | 0.494 |
| EDUCATION\_ | 0.023 | 0.033 | 0.681 | 0.496 |
| UNEMPLOYED | -0.012 | 0.078 | -0.154 | 0.877 |
| UNEMPLOYED | 0.073 | 0.119 | 0.610 | 0.542 |
| FIN1 | 0.120 | 0.030 | 3.956 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.122 | 0.065 | -1.876 | 0.061 |
| AGE1 | -0.012 | 0.054 | -0.220 | 0.826 |
| EDUCATION\_ | -0.034 | 0.034 | -0.995 | 0.320 |
| EDUCATION\_ | 0.021 | 0.035 | 0.616 | 0.538 |
| UNEMPLOYED | -0.007 | 0.079 | -0.083 | 0.934 |
| UNEMPLOYED | 0.180 | 0.127 | 1.412 | 0.158 |
| FIN2 | 0.152 | 0.031 | 4.896 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.152 | 0.064 | -2.364 | 0.018 |
| AGE1 | -0.001 | 0.055 | -0.027 | 0.978 |
| EDUCATION\_ | -0.029 | 0.034 | -0.849 | 0.396 |
| EDUCATION\_ | 0.014 | 0.033 | 0.424 | 0.672 |
| UNEMPLOYED | 0.047 | 0.083 | 0.567 | 0.571 |
| UNEMPLOYED | 0.152 | 0.126 | 1.205 | 0.228 |
| FIN3 | 0.115 | 0.030 | 3.767 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.434 | 0.053 | 8.247 | 0.000 |
| AGE1 | -0.010 | 0.047 | -0.216 | 0.829 |
| EDUCATION\_ | 0.010 | 0.032 | 0.325 | 0.745 |
| EDUCATION\_ | -0.015 | 0.031 | -0.491 | 0.624 |
| UNEMPLOYED | 0.008 | 0.074 | 0.103 | 0.918 |
| UNEMPLOYED | -0.126 | 0.098 | -1.279 | 0.201 |
| FIN1 | -0.133 | 0.027 | -4.897 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.442 | 0.056 | 7.918 | 0.000 |
| AGE1 | -0.012 | 0.046 | -0.263 | 0.792 |
| EDUCATION\_ | 0.010 | 0.032 | 0.304 | 0.761 |
| EDUCATION\_ | -0.016 | 0.032 | -0.495 | 0.621 |
| UNEMPLOYED | 0.149 | 0.080 | 1.863 | 0.063 |
| UNEMPLOYED | -0.123 | 0.112 | -1.106 | 0.269 |
| FIN2 | -0.130 | 0.030 | -4.336 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.401 | 0.055 | 7.328 | 0.000 |
| AGE1 | -0.005 | 0.046 | -0.110 | 0.912 |
| EDUCATION\_ | 0.021 | 0.032 | 0.650 | 0.516 |
| EDUCATION\_ | -0.023 | 0.030 | -0.756 | 0.450 |
| UNEMPLOYED | 0.059 | 0.078 | 0.747 | 0.455 |
| UNEMPLOYED | -0.185 | 0.102 | -1.808 | 0.071 |
| FIN3 | -0.153 | 0.027 | -5.588 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.022 | 0.031 | -0.730 | 0.465 |
| AGE1 | 0.042 | 0.028 | 1.507 | 0.132 |
| EDUCATION\_ | -0.033 | 0.019 | -1.751 | 0.080 |
| EDUCATION\_ | 0.007 | 0.018 | 0.369 | 0.712 |
| UNEMPLOYED | 0.013 | 0.045 | 0.279 | 0.780 |
| UNEMPLOYED | 0.116 | 0.062 | 1.861 | 0.063 |
| FIN1 | 0.095 | 0.016 | 5.885 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.033 | -2.005 | 0.045 |
| AGE1 | 0.044 | 0.028 | 1.584 | 0.113 |
| EDUCATION\_ | -0.025 | 0.020 | -1.256 | 0.209 |
| EDUCATION\_ | -0.001 | 0.020 | -0.055 | 0.956 |
| UNEMPLOYED | -0.022 | 0.050 | -0.430 | 0.667 |
| UNEMPLOYED | -0.021 | 0.063 | -0.331 | 0.740 |
| FIN2 | 0.098 | 0.018 | 5.396 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.488 | 0.626 |
| AGE1 | 0.038 | 0.028 | 1.347 | 0.178 |
| EDUCATION\_ | -0.022 | 0.021 | -1.040 | 0.298 |
| EDUCATION\_ | 0.013 | 0.021 | 0.634 | 0.526 |
| UNEMPLOYED | 0.001 | 0.050 | 0.026 | 0.979 |
| UNEMPLOYED | 0.065 | 0.063 | 1.038 | 0.299 |
| FIN3 | 0.097 | 0.020 | 4.829 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.125 | 0.022 | -5.709 | 0.000 |
| RIM | 0.097 | 0.014 | 7.022 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.096 | 0.012 | -7.932 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.008 | 0.015 | -0.546 | 0.585 |
| WM1 | 0.013 | 0.009 | 1.374 | 0.170 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.029 | 0.011 | -2.715 | 0.007 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.033 | 0.014 | -2.472 | 0.013 |
| WM2 | 0.029 | 0.010 | 3.037 | 0.002 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.057 | 0.008 | -7.071 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.033 | 0.014 | -2.472 | 0.013 |
| WM3 | 0.029 | 0.010 | 3.037 | 0.002 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.057 | 0.008 | -7.071 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.095 | 0.925 |
| EDUCATION\_ | -0.035 | 0.015 | -2.365 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.454 | 0.146 |
| UNEMPLOYED | -0.003 | 0.006 | -0.513 | 0.608 |
| UNEMPLOYED | -0.002 | 0.004 | -0.410 | 0.682 |
| FIN1 | 0.015 | 0.013 | 1.107 | 0.268 |
| FIN2 | -0.001 | 0.013 | -0.075 | 0.940 |
| FIN3 | 0.006 | 0.014 | 0.449 | 0.654 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.445 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.178 | 0.239 |
| UNEMPLOYED | 0.012 | 0.005 | 2.224 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.427 | 0.669 |
| FIN1 | -0.005 | 0.013 | -0.415 | 0.678 |
| FIN2 | -0.010 | 0.013 | -0.793 | 0.428 |
| FIN3 | -0.012 | 0.014 | -0.911 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.930 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.483 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.739 | 0.006 |
| FIN1 | 0.119 | 0.027 | 4.375 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.119 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.993 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.939 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.103 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.251 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.613 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.807 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.261 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.031 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.899 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.879 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.182 | 0.001 |
| FIN2 | -0.019 | 0.007 | -2.953 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.662 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.368 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.203 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.758 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.647 | 0.015 | 42.498 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.262 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.242 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.406 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.359 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.378 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.356 | 0.000 |
| FIN2 | 3.775 | 0.027 | 141.526 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.394 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.276 | 0.875 | -0.316 | 0.752 |
| X2 | -0.276 | 0.875 | -0.316 | 0.752 |
| X3 | -0.276 | 0.875 | -0.316 | 0.752 |
| Y1 | 0.402 | 0.745 | 0.539 | 0.590 |
| Y2 | 0.402 | 0.745 | 0.539 | 0.590 |
| Y3 | 0.402 | 0.745 | 0.539 | 0.590 |
| M1 | -0.916 | 0.445 | -2.059 | 0.039 |
| M2 | -0.916 | 0.445 | -2.059 | 0.039 |
| M3 | -0.916 | 0.445 | -2.059 | 0.039 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.187 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.731 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.643 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.906 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.318 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.066 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.421 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.735 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.562 | 0.000 |
| RIX | 0.527 | 0.031 | 16.839 | 0.000 |
| RIY | 0.326 | 0.028 | 11.736 | 0.000 |
| RIM | 0.120 | 0.010 | 12.139 | 0.000 |
| WX1 | 0.292 | 0.025 | 11.833 | 0.000 |
| WY1 | 0.266 | 0.024 | 11.085 | 0.000 |
| WM1 | 0.084 | 0.009 | 9.621 | 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 | 0.275 | 0.022 | 12.426 | 0.000 |
| WX3 | 0.275 | 0.022 | 12.426 | 0.000 |
| WY2 | 0.316 | 0.018 | 17.244 | 0.000 |
| WY3 | 0.316 | 0.018 | 17.244 | 0.000 |
| WM2 | 0.143 | 0.007 | 20.399 | 0.000 |
| WM3 | 0.143 | 0.007 | 20.399 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.793 | 0.017 | 47.400 | 0.000 |
| X2 | 0.799 | 0.019 | 42.977 | 0.000 |
| X3 | 0.801 | 0.019 | 43.178 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.710 | 0.026 | 27.579 | 0.000 |
| Y2 | 0.678 | 0.024 | 27.823 | 0.000 |
| Y3 | 0.678 | 0.025 | 27.288 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.753 | 0.026 | 28.515 | 0.000 |
| M2 | 0.658 | 0.022 | 29.322 | 0.000 |
| M3 | 0.654 | 0.024 | 27.222 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.590 | 0.022 | 27.148 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.580 | 0.025 | 23.393 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.582 | 0.025 | 23.106 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.027 | 24.090 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.675 | 0.023 | 29.554 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.679 | 0.024 | 28.909 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.629 | 0.030 | 20.856 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.733 | 0.020 | 36.816 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.739 | 0.021 | 35.153 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.121 | 0.057 | 2.130 | 0.033 |
| WX1 | 0.009 | 0.044 | 0.208 | 0.835 |
| WM1 | -0.083 | 0.039 | -2.121 | 0.034 |
| WY3 ON |  |  |  |  |
| WY2 | 0.133 | 0.062 | 2.164 | 0.030 |
| WX2 | 0.009 | 0.043 | 0.209 | 0.835 |
| WM2 | -0.109 | 0.050 | -2.163 | 0.031 |
| WX2 ON |  |  |  |  |
| WX1 | 0.097 | 0.067 | 1.446 | 0.148 |
| WY1 | 0.034 | 0.046 | 0.729 | 0.466 |
| WM1 | 0.019 | 0.043 | 0.451 | 0.652 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.068 | 1.396 | 0.163 |
| WY2 | 0.037 | 0.051 | 0.731 | 0.465 |
| WM2 | 0.026 | 0.057 | 0.453 | 0.650 |
| WM2 ON |  |  |  |  |
| WM1 | 0.172 | 0.048 | 3.604 | 0.000 |
| WX1 | -0.031 | 0.043 | -0.727 | 0.467 |
| WY1 | -0.075 | 0.038 | -1.996 | 0.046 |
| WM3 ON |  |  |  |  |
| WM2 | 0.226 | 0.058 | 3.885 | 0.000 |
| WX2 | -0.030 | 0.041 | -0.738 | 0.461 |
| WY2 | -0.082 | 0.041 | -2.009 | 0.044 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.033 | -3.177 | 0.001 |
| AGE1 | -0.002 | 0.029 | -0.067 | 0.946 |
| EDUCATION\_ | -0.025 | 0.036 | -0.684 | 0.494 |
| EDUCATION\_ | 0.025 | 0.036 | 0.681 | 0.496 |
| UNEMPLOYED | -0.005 | 0.031 | -0.155 | 0.877 |
| UNEMPLOYED | 0.020 | 0.033 | 0.615 | 0.539 |
| FIN1 | 0.112 | 0.028 | 3.970 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.064 | 0.034 | -1.877 | 0.060 |
| AGE1 | -0.006 | 0.029 | -0.220 | 0.826 |
| EDUCATION\_ | -0.037 | 0.037 | -0.996 | 0.319 |
| EDUCATION\_ | 0.023 | 0.038 | 0.617 | 0.537 |
| UNEMPLOYED | -0.003 | 0.031 | -0.083 | 0.934 |
| UNEMPLOYED | 0.050 | 0.035 | 1.422 | 0.155 |
| FIN2 | 0.138 | 0.028 | 4.889 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.034 | -2.365 | 0.018 |
| AGE1 | -0.001 | 0.029 | -0.027 | 0.978 |
| EDUCATION\_ | -0.031 | 0.037 | -0.851 | 0.395 |
| EDUCATION\_ | 0.016 | 0.036 | 0.425 | 0.671 |
| UNEMPLOYED | 0.019 | 0.033 | 0.569 | 0.569 |
| UNEMPLOYED | 0.043 | 0.035 | 1.215 | 0.225 |
| FIN3 | 0.110 | 0.029 | 3.791 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.414 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.216 | 0.829 |
| EDUCATION\_ | 0.013 | 0.038 | 0.326 | 0.745 |
| EDUCATION\_ | -0.019 | 0.039 | -0.491 | 0.623 |
| UNEMPLOYED | 0.003 | 0.033 | 0.104 | 0.918 |
| UNEMPLOYED | -0.040 | 0.031 | -1.286 | 0.198 |
| FIN1 | -0.141 | 0.029 | -4.862 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.251 | 0.031 | 8.089 | 0.000 |
| AGE1 | -0.007 | 0.027 | -0.263 | 0.792 |
| EDUCATION\_ | 0.011 | 0.037 | 0.304 | 0.761 |
| EDUCATION\_ | -0.019 | 0.038 | -0.495 | 0.621 |
| UNEMPLOYED | 0.064 | 0.034 | 1.873 | 0.061 |
| UNEMPLOYED | -0.037 | 0.034 | -1.113 | 0.266 |
| FIN2 | -0.127 | 0.029 | -4.320 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.031 | 7.390 | 0.000 |
| AGE1 | -0.003 | 0.027 | -0.110 | 0.912 |
| EDUCATION\_ | 0.024 | 0.037 | 0.651 | 0.515 |
| EDUCATION\_ | -0.027 | 0.035 | -0.757 | 0.449 |
| UNEMPLOYED | 0.025 | 0.033 | 0.750 | 0.454 |
| UNEMPLOYED | -0.056 | 0.031 | -1.821 | 0.069 |
| FIN3 | -0.157 | 0.028 | -5.523 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.731 | 0.465 |
| AGE1 | 0.044 | 0.029 | 1.507 | 0.132 |
| EDUCATION\_ | -0.070 | 0.040 | -1.761 | 0.078 |
| EDUCATION\_ | 0.014 | 0.038 | 0.370 | 0.712 |
| UNEMPLOYED | 0.010 | 0.035 | 0.280 | 0.780 |
| UNEMPLOYED | 0.064 | 0.034 | 1.871 | 0.061 |
| FIN1 | 0.177 | 0.030 | 5.950 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.016 | 0.044 |
| AGE1 | 0.040 | 0.025 | 1.582 | 0.114 |
| EDUCATION\_ | -0.047 | 0.037 | -1.261 | 0.207 |
| EDUCATION\_ | -0.002 | 0.037 | -0.055 | 0.956 |
| UNEMPLOYED | -0.015 | 0.034 | -0.431 | 0.666 |
| UNEMPLOYED | -0.010 | 0.030 | -0.333 | 0.739 |
| FIN2 | 0.154 | 0.028 | 5.461 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.488 | 0.625 |
| AGE1 | 0.034 | 0.025 | 1.346 | 0.178 |
| EDUCATION\_ | -0.041 | 0.039 | -1.043 | 0.297 |
| EDUCATION\_ | 0.024 | 0.038 | 0.634 | 0.526 |
| UNEMPLOYED | 0.001 | 0.034 | 0.026 | 0.979 |
| UNEMPLOYED | 0.031 | 0.030 | 1.043 | 0.297 |
| FIN3 | 0.159 | 0.032 | 4.969 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.302 | 0.050 | -6.042 | 0.000 |
| RIM | 0.388 | 0.051 | 7.607 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.485 | 0.045 | -10.806 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.030 | 0.054 | -0.550 | 0.583 |
| WM1 | 0.082 | 0.059 | 1.392 | 0.164 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.192 | 0.064 | -3.007 | 0.003 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.113 | 0.045 | -2.523 | 0.012 |
| WM2 | 0.147 | 0.047 | 3.118 | 0.002 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.270 | 0.036 | -7.585 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.113 | 0.045 | -2.523 | 0.012 |
| WM3 | 0.147 | 0.047 | 3.118 | 0.002 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.270 | 0.036 | -7.585 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.094 | 0.925 |
| EDUCATION\_ | -0.076 | 0.032 | -2.360 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.454 | 0.146 |
| UNEMPLOYED | -0.017 | 0.032 | -0.513 | 0.608 |
| UNEMPLOYED | -0.014 | 0.033 | -0.409 | 0.682 |
| FIN1 | 0.036 | 0.032 | 1.108 | 0.268 |
| FIN2 | -0.002 | 0.033 | -0.075 | 0.941 |
| FIN3 | 0.015 | 0.033 | 0.449 | 0.654 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.442 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.177 | 0.239 |
| UNEMPLOYED | 0.069 | 0.031 | 2.237 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.427 | 0.669 |
| FIN1 | -0.013 | 0.032 | -0.414 | 0.679 |
| FIN2 | -0.026 | 0.032 | -0.793 | 0.428 |
| FIN3 | -0.029 | 0.032 | -0.912 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.549 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.361 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.837 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.458 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.217 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.055 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.179 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.481 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.299 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.834 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.015 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.468 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.092 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.936 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.992 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.365 | 0.001 |
| FIN2 | -0.092 | 0.030 | -3.091 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.761 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.331 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.842 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.385 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.963 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.478 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.158 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.565 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.507 | 0.000 |
| FIN1 | 4.404 | 0.092 | 48.130 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.380 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.314 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.302 | 0.955 | -0.316 | 0.752 |
| X2 | -0.304 | 0.963 | -0.316 | 0.752 |
| X3 | -0.305 | 0.965 | -0.316 | 0.752 |
| Y1 | 0.500 | 0.925 | 0.540 | 0.589 |
| Y2 | 0.477 | 0.885 | 0.539 | 0.590 |
| Y3 | 0.477 | 0.884 | 0.539 | 0.590 |
| M1 | -1.992 | 0.967 | -2.061 | 0.039 |
| M2 | -1.743 | 0.848 | -2.056 | 0.040 |
| M3 | -1.731 | 0.841 | -2.057 | 0.040 |

# 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 | 0.989 | 0.016 | 63.190 | 0.000 |
| WX3 | 0.990 | 0.017 | 57.846 | 0.000 |
| WY2 | 0.975 | 0.018 | 53.181 | 0.000 |
| WY3 | 0.962 | 0.024 | 39.846 | 0.000 |
| WM2 | 0.960 | 0.020 | 47.394 | 0.000 |
| WM3 | 0.933 | 0.030 | 30.941 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.793 | 0.017 | 47.400 | 0.000 |
| X2 | 0.799 | 0.019 | 42.977 | 0.000 |
| X3 | 0.801 | 0.019 | 43.178 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.710 | 0.026 | 27.579 | 0.000 |
| Y2 | 0.678 | 0.024 | 27.823 | 0.000 |
| Y3 | 0.678 | 0.025 | 27.288 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.753 | 0.026 | 28.515 | 0.000 |
| M2 | 0.658 | 0.022 | 29.322 | 0.000 |
| M3 | 0.654 | 0.024 | 27.222 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.590 | 0.022 | 27.148 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.580 | 0.025 | 23.393 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.582 | 0.025 | 23.106 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.027 | 24.090 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.675 | 0.023 | 29.554 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.679 | 0.024 | 28.909 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.629 | 0.030 | 20.856 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.733 | 0.020 | 36.816 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.739 | 0.021 | 35.153 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.121 | 0.057 | 2.130 | 0.033 |
| WX1 | 0.009 | 0.044 | 0.208 | 0.835 |
| WM1 | -0.083 | 0.039 | -2.121 | 0.034 |
| WY3 ON |  |  |  |  |
| WY2 | 0.133 | 0.062 | 2.164 | 0.030 |
| WX2 | 0.009 | 0.043 | 0.209 | 0.835 |
| WM2 | -0.109 | 0.050 | -2.163 | 0.031 |
| WX2 ON |  |  |  |  |
| WX1 | 0.097 | 0.067 | 1.446 | 0.148 |
| WY1 | 0.034 | 0.046 | 0.729 | 0.466 |
| WM1 | 0.019 | 0.043 | 0.451 | 0.652 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.068 | 1.396 | 0.163 |
| WY2 | 0.037 | 0.051 | 0.731 | 0.465 |
| WM2 | 0.026 | 0.057 | 0.453 | 0.650 |
| WM2 ON |  |  |  |  |
| WM1 | 0.172 | 0.048 | 3.604 | 0.000 |
| WX1 | -0.031 | 0.043 | -0.727 | 0.467 |
| WY1 | -0.075 | 0.038 | -1.996 | 0.046 |
| WM3 ON |  |  |  |  |
| WM2 | 0.226 | 0.058 | 3.885 | 0.000 |
| WX2 | -0.030 | 0.041 | -0.738 | 0.461 |
| WY2 | -0.082 | 0.041 | -2.009 | 0.044 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.033 | -3.177 | 0.001 |
| AGE1 | -0.002 | 0.029 | -0.067 | 0.946 |
| EDUCATION\_ | -0.025 | 0.036 | -0.684 | 0.494 |
| EDUCATION\_ | 0.025 | 0.036 | 0.681 | 0.496 |
| UNEMPLOYED | -0.005 | 0.031 | -0.155 | 0.877 |
| UNEMPLOYED | 0.020 | 0.033 | 0.615 | 0.539 |
| FIN1 | 0.112 | 0.028 | 3.970 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.064 | 0.034 | -1.877 | 0.060 |
| AGE1 | -0.006 | 0.029 | -0.220 | 0.826 |
| EDUCATION\_ | -0.037 | 0.037 | -0.996 | 0.319 |
| EDUCATION\_ | 0.023 | 0.038 | 0.617 | 0.537 |
| UNEMPLOYED | -0.003 | 0.031 | -0.083 | 0.934 |
| UNEMPLOYED | 0.050 | 0.035 | 1.422 | 0.155 |
| FIN2 | 0.138 | 0.028 | 4.889 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.034 | -2.365 | 0.018 |
| AGE1 | -0.001 | 0.029 | -0.027 | 0.978 |
| EDUCATION\_ | -0.031 | 0.037 | -0.851 | 0.395 |
| EDUCATION\_ | 0.016 | 0.036 | 0.425 | 0.671 |
| UNEMPLOYED | 0.019 | 0.033 | 0.569 | 0.569 |
| UNEMPLOYED | 0.043 | 0.035 | 1.215 | 0.225 |
| FIN3 | 0.110 | 0.029 | 3.791 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.414 | 0.000 |
| AGE1 | -0.006 | 0.028 | -0.216 | 0.829 |
| EDUCATION\_ | 0.013 | 0.038 | 0.326 | 0.745 |
| EDUCATION\_ | -0.019 | 0.039 | -0.491 | 0.623 |
| UNEMPLOYED | 0.003 | 0.033 | 0.104 | 0.918 |
| UNEMPLOYED | -0.040 | 0.031 | -1.286 | 0.198 |
| FIN1 | -0.141 | 0.029 | -4.862 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.251 | 0.031 | 8.089 | 0.000 |
| AGE1 | -0.007 | 0.027 | -0.263 | 0.792 |
| EDUCATION\_ | 0.011 | 0.037 | 0.304 | 0.761 |
| EDUCATION\_ | -0.019 | 0.038 | -0.495 | 0.621 |
| UNEMPLOYED | 0.064 | 0.034 | 1.873 | 0.061 |
| UNEMPLOYED | -0.037 | 0.034 | -1.113 | 0.266 |
| FIN2 | -0.127 | 0.029 | -4.320 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.031 | 7.390 | 0.000 |
| AGE1 | -0.003 | 0.027 | -0.110 | 0.912 |
| EDUCATION\_ | 0.024 | 0.037 | 0.651 | 0.515 |
| EDUCATION\_ | -0.027 | 0.035 | -0.757 | 0.449 |
| UNEMPLOYED | 0.025 | 0.033 | 0.750 | 0.454 |
| UNEMPLOYED | -0.056 | 0.031 | -1.821 | 0.069 |
| FIN3 | -0.157 | 0.028 | -5.523 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.731 | 0.465 |
| AGE1 | 0.044 | 0.029 | 1.507 | 0.132 |
| EDUCATION\_ | -0.070 | 0.040 | -1.761 | 0.078 |
| EDUCATION\_ | 0.014 | 0.038 | 0.370 | 0.712 |
| UNEMPLOYED | 0.010 | 0.035 | 0.280 | 0.780 |
| UNEMPLOYED | 0.064 | 0.034 | 1.871 | 0.061 |
| FIN1 | 0.177 | 0.030 | 5.950 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.016 | 0.044 |
| AGE1 | 0.040 | 0.025 | 1.582 | 0.114 |
| EDUCATION\_ | -0.047 | 0.037 | -1.261 | 0.207 |
| EDUCATION\_ | -0.002 | 0.037 | -0.055 | 0.956 |
| UNEMPLOYED | -0.015 | 0.034 | -0.431 | 0.666 |
| UNEMPLOYED | -0.010 | 0.030 | -0.333 | 0.739 |
| FIN2 | 0.154 | 0.028 | 5.461 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.488 | 0.625 |
| AGE1 | 0.034 | 0.025 | 1.346 | 0.178 |
| EDUCATION\_ | -0.041 | 0.039 | -1.043 | 0.297 |
| EDUCATION\_ | 0.024 | 0.038 | 0.634 | 0.526 |
| UNEMPLOYED | 0.001 | 0.034 | 0.026 | 0.979 |
| UNEMPLOYED | 0.031 | 0.030 | 1.043 | 0.297 |
| FIN3 | 0.159 | 0.032 | 4.969 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.302 | 0.050 | -6.042 | 0.000 |
| RIM | 0.388 | 0.051 | 7.607 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.485 | 0.045 | -10.806 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.030 | 0.054 | -0.550 | 0.583 |
| WM1 | 0.082 | 0.059 | 1.392 | 0.164 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.192 | 0.064 | -3.007 | 0.003 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.113 | 0.045 | -2.523 | 0.012 |
| WM2 | 0.147 | 0.047 | 3.118 | 0.002 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.270 | 0.036 | -7.585 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.113 | 0.045 | -2.523 | 0.012 |
| WM3 | 0.147 | 0.047 | 3.118 | 0.002 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.270 | 0.036 | -7.585 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.094 | 0.925 |
| EDUCATION\_ | -0.076 | 0.032 | -2.360 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.454 | 0.146 |
| UNEMPLOYED | -0.017 | 0.032 | -0.513 | 0.608 |
| UNEMPLOYED | -0.014 | 0.033 | -0.409 | 0.682 |
| FIN1 | 0.036 | 0.032 | 1.108 | 0.268 |
| FIN2 | -0.002 | 0.033 | -0.075 | 0.941 |
| FIN3 | 0.015 | 0.033 | 0.449 | 0.654 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.442 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.177 | 0.239 |
| UNEMPLOYED | 0.069 | 0.031 | 2.237 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.427 | 0.669 |
| FIN1 | -0.013 | 0.032 | -0.414 | 0.679 |
| FIN2 | -0.026 | 0.032 | -0.793 | 0.428 |
| FIN3 | -0.029 | 0.032 | -0.912 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.549 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.361 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.837 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.458 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.217 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.055 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.179 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.481 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.299 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.834 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.015 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.468 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.092 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.936 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.992 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.365 | 0.001 |
| FIN2 | -0.092 | 0.030 | -3.091 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.761 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.331 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.842 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.385 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.963 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.478 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.158 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.565 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.507 | 0.000 |
| FIN1 | 4.404 | 0.092 | 48.130 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.380 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.314 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.302 | 0.955 | -0.316 | 0.752 |
| X2 | -0.304 | 0.963 | -0.316 | 0.752 |
| X3 | -0.305 | 0.965 | -0.316 | 0.752 |
| Y1 | 0.500 | 0.925 | 0.540 | 0.589 |
| Y2 | 0.477 | 0.885 | 0.539 | 0.590 |
| Y3 | 0.477 | 0.884 | 0.539 | 0.590 |
| M1 | -1.992 | 0.967 | -2.061 | 0.039 |
| M2 | -1.743 | 0.848 | -2.056 | 0.040 |
| M3 | -1.731 | 0.841 | -2.057 | 0.040 |

# 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 | 0.989 | 0.016 | 63.190 | 0.000 |
| WX3 | 0.990 | 0.017 | 57.846 | 0.000 |
| WY2 | 0.975 | 0.018 | 53.181 | 0.000 |
| WY3 | 0.962 | 0.024 | 39.846 | 0.000 |
| WM2 | 0.960 | 0.020 | 47.394 | 0.000 |
| WM3 | 0.933 | 0.030 | 30.941 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.011 | 0.016 | 0.693 | 0.488 |
| WX3 | 0.010 | 0.017 | 0.611 | 0.541 |
| WY2 | 0.025 | 0.018 | 1.381 | 0.167 |
| WY3 | 0.038 | 0.024 | 1.557 | 0.119 |
| WM2 | 0.040 | 0.020 | 1.989 | 0.047 |
| WM3 | 0.067 | 0.030 | 2.223 | 0.026 |

# 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 |  | -0.025 | 0.015 | 0.034 | 0.134 | 0.238 | 0.257 |
| WX1 |  | -0.107 | -0.079 | -0.064 | 0.010 | 0.088 | 0.102 |
| WM1 |  | -0.359 | -0.307 | -0.284 | -0.162 | -0.037 | -0.017 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.025 | 0.015 | 0.034 | 0.134 | 0.238 | 0.257 |
| WX2 |  | -0.107 | -0.079 | -0.064 | 0.010 | 0.088 | 0.102 |
| WM2 |  | -0.359 | -0.307 | -0.284 | -0.162 | -0.037 | -0.017 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.065 | -0.029 | -0.011 | 0.095 | 0.215 | 0.236 |
| WY1 |  | -0.087 | -0.055 | -0.041 | 0.034 | 0.114 | 0.129 |
| WM1 |  | -0.160 | -0.118 | -0.094 | 0.035 | 0.163 | 0.188 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.065 | -0.029 | -0.011 | 0.095 | 0.215 | 0.236 |
| WY2 |  | -0.087 | -0.055 | -0.041 | 0.034 | 0.114 | 0.129 |
| WM2 |  | -0.160 | -0.118 | -0.094 | 0.035 | 0.163 | 0.188 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.067 | 0.109 | 0.128 | 0.229 | 0.329 | 0.349 |
| WX1 |  | -0.101 | -0.081 | -0.072 | -0.022 | 0.027 | 0.037 |
| WY1 |  | -0.129 | -0.112 | -0.102 | -0.056 | -0.010 | -0.001 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.067 | 0.109 | 0.128 | 0.229 | 0.329 | 0.349 |
| WX2 |  | -0.101 | -0.081 | -0.072 | -0.022 | 0.027 | 0.037 |
| WY2 |  | -0.129 | -0.112 | -0.102 | -0.056 | -0.010 | -0.001 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.369 | -0.329 | -0.306 | -0.202 | -0.098 | -0.078 |
| AGE1 |  | -0.146 | -0.111 | -0.095 | -0.004 | 0.087 | 0.106 |
| EDUCATION\_ |  | -0.112 | -0.091 | -0.080 | -0.023 | 0.033 | 0.043 |
| EDUCATION\_ |  | -0.067 | -0.043 | -0.032 | 0.023 | 0.077 | 0.087 |
| UNEMPLOYED |  | -0.215 | -0.165 | -0.139 | -0.012 | 0.117 | 0.142 |
| UNEMPLOYED |  | -0.238 | -0.161 | -0.117 | 0.073 | 0.272 | 0.310 |
| FIN1 |  | 0.045 | 0.060 | 0.070 | 0.120 | 0.170 | 0.179 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.290 | -0.248 | -0.228 | -0.122 | -0.015 | 0.004 |
| AGE1 |  | -0.151 | -0.120 | -0.101 | -0.012 | 0.077 | 0.095 |
| EDUCATION\_ |  | -0.120 | -0.101 | -0.091 | -0.034 | 0.022 | 0.034 |
| EDUCATION\_ |  | -0.068 | -0.046 | -0.035 | 0.021 | 0.078 | 0.089 |
| UNEMPLOYED |  | -0.214 | -0.161 | -0.136 | -0.007 | 0.123 | 0.147 |
| UNEMPLOYED |  | -0.154 | -0.077 | -0.034 | 0.180 | 0.387 | 0.427 |
| FIN2 |  | 0.073 | 0.091 | 0.101 | 0.152 | 0.203 | 0.212 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.319 | -0.280 | -0.259 | -0.152 | -0.047 | -0.026 |
| AGE1 |  | -0.142 | -0.110 | -0.093 | -0.001 | 0.089 | 0.107 |
| EDUCATION\_ |  | -0.118 | -0.096 | -0.086 | -0.029 | 0.027 | 0.038 |
| EDUCATION\_ |  | -0.072 | -0.052 | -0.040 | 0.014 | 0.070 | 0.079 |
| UNEMPLOYED |  | -0.168 | -0.117 | -0.091 | 0.047 | 0.183 | 0.206 |
| UNEMPLOYED |  | -0.180 | -0.096 | -0.052 | 0.152 | 0.360 | 0.401 |
| FIN3 |  | 0.035 | 0.055 | 0.064 | 0.115 | 0.165 | 0.175 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.297 | 0.331 | 0.348 | 0.434 | 0.520 | 0.536 |
| AGE1 |  | -0.129 | -0.099 | -0.086 | -0.010 | 0.068 | 0.084 |
| EDUCATION\_ |  | -0.071 | -0.051 | -0.042 | 0.010 | 0.063 | 0.073 |
| EDUCATION\_ |  | -0.097 | -0.077 | -0.068 | -0.015 | 0.036 | 0.045 |
| UNEMPLOYED |  | -0.175 | -0.137 | -0.114 | 0.008 | 0.130 | 0.155 |
| UNEMPLOYED |  | -0.378 | -0.316 | -0.285 | -0.126 | 0.036 | 0.070 |
| FIN1 |  | -0.204 | -0.186 | -0.178 | -0.133 | -0.088 | -0.080 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.297 | 0.332 | 0.350 | 0.442 | 0.533 | 0.551 |
| AGE1 |  | -0.131 | -0.102 | -0.087 | -0.012 | 0.065 | 0.081 |
| EDUCATION\_ |  | -0.074 | -0.053 | -0.043 | 0.010 | 0.061 | 0.072 |
| EDUCATION\_ |  | -0.099 | -0.080 | -0.070 | -0.016 | 0.036 | 0.047 |
| UNEMPLOYED |  | -0.052 | -0.008 | 0.017 | 0.149 | 0.279 | 0.306 |
| UNEMPLOYED |  | -0.404 | -0.339 | -0.305 | -0.123 | 0.063 | 0.100 |
| FIN2 |  | -0.207 | -0.190 | -0.180 | -0.130 | -0.081 | -0.071 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.261 | 0.293 | 0.311 | 0.401 | 0.492 | 0.508 |
| AGE1 |  | -0.123 | -0.095 | -0.081 | -0.005 | 0.072 | 0.088 |
| EDUCATION\_ |  | -0.059 | -0.041 | -0.031 | 0.021 | 0.073 | 0.084 |
| EDUCATION\_ |  | -0.099 | -0.082 | -0.072 | -0.023 | 0.026 | 0.037 |
| UNEMPLOYED |  | -0.139 | -0.095 | -0.069 | 0.059 | 0.189 | 0.214 |
| UNEMPLOYED |  | -0.447 | -0.385 | -0.352 | -0.185 | -0.016 | 0.017 |
| FIN3 |  | -0.224 | -0.207 | -0.198 | -0.153 | -0.108 | -0.100 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.102 | -0.083 | -0.073 | -0.022 | 0.028 | 0.037 |
| AGE1 |  | -0.029 | -0.012 | -0.004 | 0.042 | 0.087 | 0.097 |
| EDUCATION\_ |  | -0.082 | -0.069 | -0.064 | -0.033 | -0.001 | 0.005 |
| EDUCATION\_ |  | -0.040 | -0.028 | -0.023 | 0.007 | 0.036 | 0.041 |
| UNEMPLOYED |  | -0.105 | -0.077 | -0.062 | 0.013 | 0.087 | 0.099 |
| UNEMPLOYED |  | -0.050 | -0.007 | 0.012 | 0.116 | 0.219 | 0.238 |
| FIN1 |  | 0.054 | 0.064 | 0.069 | 0.095 | 0.122 | 0.127 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.154 | -0.133 | -0.122 | -0.067 | -0.013 | -0.001 |
| AGE1 |  | -0.028 | -0.010 | -0.002 | 0.044 | 0.089 | 0.098 |
| EDUCATION\_ |  | -0.077 | -0.064 | -0.058 | -0.025 | 0.008 | 0.015 |
| EDUCATION\_ |  | -0.053 | -0.040 | -0.033 | -0.001 | 0.032 | 0.038 |
| UNEMPLOYED |  | -0.154 | -0.120 | -0.105 | -0.022 | 0.060 | 0.075 |
| UNEMPLOYED |  | -0.188 | -0.144 | -0.124 | -0.021 | 0.082 | 0.105 |
| FIN2 |  | 0.051 | 0.063 | 0.069 | 0.098 | 0.128 | 0.134 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.114 | -0.090 | -0.079 | -0.018 | 0.042 | 0.054 |
| AGE1 |  | -0.035 | -0.017 | -0.008 | 0.038 | 0.083 | 0.092 |
| EDUCATION\_ |  | -0.076 | -0.064 | -0.057 | -0.022 | 0.012 | 0.019 |
| EDUCATION\_ |  | -0.040 | -0.027 | -0.021 | 0.013 | 0.047 | 0.054 |
| UNEMPLOYED |  | -0.130 | -0.098 | -0.082 | 0.001 | 0.083 | 0.098 |
| UNEMPLOYED |  | -0.103 | -0.061 | -0.039 | 0.065 | 0.167 | 0.186 |
| FIN3 |  | 0.046 | 0.058 | 0.064 | 0.097 | 0.130 | 0.137 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.182 | -0.168 | -0.161 | -0.125 | -0.089 | -0.082 |
| RIM |  | 0.061 | 0.070 | 0.074 | 0.097 | 0.119 | 0.125 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.126 | -0.118 | -0.114 | -0.096 | -0.075 | -0.071 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.049 | -0.038 | -0.033 | -0.008 | 0.017 | 0.021 |
| WM1 |  | -0.011 | -0.006 | -0.002 | 0.013 | 0.028 | 0.031 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.058 | -0.050 | -0.046 | -0.029 | -0.012 | -0.009 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.068 | -0.059 | -0.055 | -0.033 | -0.010 | -0.006 |
| WM2 |  | 0.004 | 0.009 | 0.012 | 0.029 | 0.044 | 0.047 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.077 | -0.072 | -0.069 | -0.057 | -0.043 | -0.040 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.068 | -0.059 | -0.055 | -0.033 | -0.010 | -0.006 |
| WM3 |  | 0.004 | 0.009 | 0.012 | 0.029 | 0.044 | 0.047 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.077 | -0.072 | -0.069 | -0.057 | -0.043 | -0.040 |
| 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\_ |  | -0.059 | -0.050 | -0.046 | -0.022 | 0.003 | 0.008 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.012 | -0.010 | -0.008 | -0.002 | 0.005 | 0.006 |
| FIN1 |  | -0.019 | -0.011 | -0.007 | 0.015 | 0.036 | 0.040 |
| FIN2 |  | -0.035 | -0.027 | -0.022 | -0.001 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.006 | 0.029 | 0.033 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.062 | -0.037 | -0.012 | -0.008 |
| EDUCATION\_ |  | -0.057 | -0.048 | -0.044 | -0.018 | 0.007 | 0.012 |
| UNEMPLOYED |  | -0.002 | 0.001 | 0.003 | 0.012 | 0.021 | 0.022 |
| UNEMPLOYED |  | -0.009 | -0.006 | -0.005 | 0.002 | 0.008 | 0.009 |
| FIN1 |  | -0.039 | -0.031 | -0.027 | -0.005 | 0.016 | 0.020 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.011 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.034 | -0.012 | 0.010 | 0.014 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.373 | 0.393 | 0.403 | 0.452 | 0.502 | 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 |  | 0.048 | 0.065 | 0.074 | 0.119 | 0.163 | 0.171 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.175 | 0.182 |
| FIN3 |  | 0.066 | 0.083 | 0.091 | 0.136 | 0.181 | 0.189 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.018 | -0.016 |
| FIN1 |  | 0.075 | 0.091 | 0.100 | 0.145 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.113 | 0.131 | 0.140 | 0.184 | 0.229 | 0.238 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.003 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.055 | -0.051 | -0.033 | -0.016 | -0.012 |
| FIN2 |  | -0.055 | -0.048 | -0.046 | -0.029 | -0.013 | -0.009 |
| FIN3 |  | -0.068 | -0.061 | -0.058 | -0.040 | -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 | -0.019 | -0.009 | -0.007 |
| FIN3 |  | -0.040 | -0.035 | -0.033 | -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 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.457 | 0.463 | 0.504 | 0.544 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.608 | 0.617 | 0.622 | 0.647 | 0.671 | 0.677 |
| 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 | 3.691 | 3.701 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.173 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.084 | 0.087 |
| FIN1 |  | 3.682 | 3.701 | 3.711 | 3.755 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.724 | 3.732 | 3.775 | 3.819 | 3.828 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.753 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.512 | -2.015 | -1.714 | -0.276 | 1.169 | 1.452 |
| X2 |  | -2.512 | -2.015 | -1.714 | -0.276 | 1.169 | 1.452 |
| X3 |  | -2.512 | -2.015 | -1.714 | -0.276 | 1.169 | 1.452 |
| Y1 |  | -1.568 | -1.075 | -0.844 | 0.402 | 1.611 | 1.837 |
| Y2 |  | -1.568 | -1.075 | -0.844 | 0.402 | 1.611 | 1.837 |
| Y3 |  | -1.568 | -1.075 | -0.844 | 0.402 | 1.611 | 1.837 |
| M1 |  | -2.067 | -1.787 | -1.632 | -0.916 | -0.184 | -0.049 |
| M2 |  | -2.067 | -1.787 | -1.632 | -0.916 | -0.184 | -0.049 |
| M3 |  | -2.067 | -1.787 | -1.632 | -0.916 | -0.184 | -0.049 |
| Variances |  |  |  |  |  |  |  |
| GENDER1 |  | 0.216 | 0.219 | 0.221 | 0.229 | 0.236 | 0.237 |
| AGE1 |  | 0.220 | 0.223 | 0.225 | 0.233 | 0.240 | 0.241 |
| EDUCATION\_ |  | 0.886 | 0.900 | 0.907 | 0.946 | 0.987 | 0.996 |
| EDUCATION\_ |  | 0.914 | 0.929 | 0.938 | 0.984 | 1.030 | 1.039 |
| UNEMPLOYED |  | 0.109 | 0.114 | 0.117 | 0.130 | 0.143 | 0.145 |
| UNEMPLOYED |  | 0.047 | 0.051 | 0.053 | 0.065 | 0.076 | 0.079 |
| FIN1 |  | 0.657 | 0.672 | 0.681 | 0.727 | 0.771 | 0.779 |
| FIN2 |  | 0.618 | 0.632 | 0.640 | 0.684 | 0.728 | 0.737 |
| FIN3 |  | 0.670 | 0.688 | 0.698 | 0.750 | 0.803 | 0.814 |
| RIX |  | 0.439 | 0.460 | 0.469 | 0.527 | 0.572 | 0.582 |
| RIY |  | 0.248 | 0.266 | 0.276 | 0.326 | 0.367 | 0.375 |
| RIM |  | 0.092 | 0.098 | 0.102 | 0.120 | 0.134 | 0.137 |
| WX1 |  | 0.233 | 0.246 | 0.253 | 0.292 | 0.333 | 0.342 |
| WY1 |  | 0.212 | 0.223 | 0.229 | 0.266 | 0.309 | 0.318 |
| WM1 |  | 0.063 | 0.068 | 0.070 | 0.084 | 0.099 | 0.102 |
| 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 |  | 0.218 | 0.231 | 0.237 | 0.275 | 0.310 | 0.317 |
| WX3 |  | 0.218 | 0.231 | 0.237 | 0.275 | 0.310 | 0.317 |
| WY2 |  | 0.265 | 0.276 | 0.282 | 0.316 | 0.342 | 0.348 |
| WY3 |  | 0.265 | 0.276 | 0.282 | 0.316 | 0.342 | 0.348 |
| WM2 |  | 0.123 | 0.127 | 0.129 | 0.143 | 0.153 | 0.155 |
| WM3 |  | 0.123 | 0.127 | 0.129 | 0.143 | 0.153 | 0.155 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.004 | 0.006 | 0.627 | 0.531 | -0.006 | 0.017 |