# 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 | 0.164 | 0.065 | 2.504 | 0.012 |
| WX1 | -0.002 | 0.049 | -0.035 | 0.972 |
| WM1 | -0.044 | 0.058 | -0.760 | 0.447 |
| WY3 ON |  |  |  |  |
| WY2 | 0.164 | 0.065 | 2.504 | 0.012 |
| WX2 | -0.002 | 0.049 | -0.035 | 0.972 |
| WM2 | -0.044 | 0.058 | -0.760 | 0.447 |
| WX2 ON |  |  |  |  |
| WX1 | 0.095 | 0.070 | 1.359 | 0.174 |
| WY1 | 0.032 | 0.050 | 0.641 | 0.521 |
| WM1 | 0.059 | 0.063 | 0.935 | 0.350 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.070 | 1.359 | 0.174 |
| WY2 | 0.032 | 0.050 | 0.641 | 0.521 |
| WM2 | 0.059 | 0.063 | 0.935 | 0.350 |
| WM2 ON |  |  |  |  |
| WM1 | 0.214 | 0.057 | 3.754 | 0.000 |
| WX1 | -0.028 | 0.033 | -0.860 | 0.390 |
| WY1 | -0.051 | 0.033 | -1.553 | 0.121 |
| WM3 ON |  |  |  |  |
| WM2 | 0.214 | 0.057 | 3.754 | 0.000 |
| WX2 | -0.028 | 0.033 | -0.860 | 0.390 |
| WY2 | -0.051 | 0.033 | -1.553 | 0.121 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.201 | 0.063 | -3.187 | 0.001 |
| AGE1 | -0.004 | 0.055 | -0.080 | 0.936 |
| EDUCATION\_ | -0.023 | 0.034 | -0.675 | 0.500 |
| EDUCATION\_ | 0.023 | 0.034 | 0.678 | 0.498 |
| UNEMPLOYED | -0.012 | 0.078 | -0.153 | 0.878 |
| UNEMPLOYED | 0.073 | 0.119 | 0.617 | 0.537 |
| FIN1 | 0.120 | 0.030 | 3.965 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.121 | 0.065 | -1.870 | 0.061 |
| AGE1 | -0.012 | 0.054 | -0.226 | 0.821 |
| EDUCATION\_ | -0.034 | 0.034 | -0.989 | 0.323 |
| EDUCATION\_ | 0.022 | 0.034 | 0.628 | 0.530 |
| UNEMPLOYED | -0.006 | 0.079 | -0.080 | 0.936 |
| UNEMPLOYED | 0.180 | 0.127 | 1.413 | 0.158 |
| FIN2 | 0.150 | 0.031 | 4.849 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.152 | 0.064 | -2.362 | 0.018 |
| AGE1 | -0.002 | 0.055 | -0.032 | 0.974 |
| EDUCATION\_ | -0.029 | 0.034 | -0.848 | 0.397 |
| EDUCATION\_ | 0.015 | 0.033 | 0.439 | 0.661 |
| UNEMPLOYED | 0.046 | 0.083 | 0.561 | 0.575 |
| UNEMPLOYED | 0.150 | 0.126 | 1.195 | 0.232 |
| FIN3 | 0.113 | 0.030 | 3.706 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.433 | 0.053 | 8.242 | 0.000 |
| AGE1 | -0.007 | 0.047 | -0.145 | 0.885 |
| EDUCATION\_ | 0.010 | 0.032 | 0.328 | 0.743 |
| EDUCATION\_ | -0.015 | 0.031 | -0.489 | 0.625 |
| UNEMPLOYED | 0.008 | 0.074 | 0.109 | 0.913 |
| UNEMPLOYED | -0.127 | 0.098 | -1.286 | 0.199 |
| FIN1 | -0.131 | 0.027 | -4.865 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.442 | 0.056 | 7.916 | 0.000 |
| AGE1 | -0.009 | 0.046 | -0.196 | 0.845 |
| EDUCATION\_ | 0.010 | 0.032 | 0.306 | 0.760 |
| EDUCATION\_ | -0.016 | 0.032 | -0.499 | 0.618 |
| UNEMPLOYED | 0.149 | 0.080 | 1.862 | 0.063 |
| UNEMPLOYED | -0.122 | 0.112 | -1.097 | 0.273 |
| FIN2 | -0.127 | 0.030 | -4.284 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.401 | 0.055 | 7.333 | 0.000 |
| AGE1 | -0.001 | 0.046 | -0.030 | 0.976 |
| EDUCATION\_ | 0.021 | 0.032 | 0.658 | 0.511 |
| EDUCATION\_ | -0.022 | 0.030 | -0.748 | 0.454 |
| UNEMPLOYED | 0.059 | 0.078 | 0.747 | 0.455 |
| UNEMPLOYED | -0.185 | 0.102 | -1.810 | 0.070 |
| FIN3 | -0.153 | 0.028 | -5.545 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.033 | 4.603 | 0.000 |
| AGE1 | 0.027 | 0.028 | 0.962 | 0.336 |
| EDUCATION\_ | -0.028 | 0.019 | -1.479 | 0.139 |
| EDUCATION\_ | 0.017 | 0.018 | 0.916 | 0.359 |
| UNEMPLOYED | -0.047 | 0.046 | -1.036 | 0.300 |
| UNEMPLOYED | 0.064 | 0.062 | 1.029 | 0.304 |
| FIN1 | 0.095 | 0.017 | 5.498 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.075 | 0.036 | 2.058 | 0.040 |
| AGE1 | 0.027 | 0.028 | 0.970 | 0.332 |
| EDUCATION\_ | -0.005 | 0.020 | -0.227 | 0.820 |
| EDUCATION\_ | -0.013 | 0.020 | -0.644 | 0.520 |
| UNEMPLOYED | -0.045 | 0.051 | -0.884 | 0.377 |
| UNEMPLOYED | 0.007 | 0.070 | 0.103 | 0.918 |
| FIN2 | 0.114 | 0.019 | 5.991 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.179 | 0.040 | 4.430 | 0.000 |
| AGE1 | 0.018 | 0.028 | 0.632 | 0.527 |
| EDUCATION\_ | 0.003 | 0.023 | 0.115 | 0.909 |
| EDUCATION\_ | 0.015 | 0.022 | 0.669 | 0.504 |
| UNEMPLOYED | -0.084 | 0.055 | -1.549 | 0.121 |
| UNEMPLOYED | 0.126 | 0.078 | 1.615 | 0.106 |
| FIN3 | 0.099 | 0.021 | 4.698 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.123 | 0.022 | -5.586 | 0.000 |
| RIM | 0.105 | 0.014 | 7.560 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.096 | 0.012 | -7.796 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.008 | 0.015 | -0.554 | 0.580 |
| WM1 | 0.017 | 0.011 | 1.595 | 0.111 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.019 | 0.011 | -1.627 | 0.104 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.035 | 0.014 | -2.489 | 0.013 |
| WM2 | 0.031 | 0.010 | 3.022 | 0.003 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.057 | 0.009 | -6.071 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.035 | 0.014 | -2.489 | 0.013 |
| WM3 | 0.031 | 0.010 | 3.022 | 0.003 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.057 | 0.009 | -6.071 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.093 | 0.926 |
| EDUCATION\_ | -0.036 | 0.015 | -2.373 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.452 | 0.146 |
| UNEMPLOYED | -0.003 | 0.006 | -0.505 | 0.613 |
| UNEMPLOYED | -0.002 | 0.004 | -0.418 | 0.676 |
| FIN1 | 0.014 | 0.013 | 1.099 | 0.272 |
| FIN2 | -0.001 | 0.013 | -0.078 | 0.938 |
| FIN3 | 0.006 | 0.014 | 0.450 | 0.653 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.442 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.174 | 0.240 |
| UNEMPLOYED | 0.012 | 0.005 | 2.224 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.416 | 0.677 |
| FIN1 | -0.005 | 0.013 | -0.409 | 0.682 |
| FIN2 | -0.010 | 0.013 | -0.811 | 0.417 |
| FIN3 | -0.012 | 0.014 | -0.910 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.913 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.483 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.742 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.357 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.117 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.982 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.933 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.097 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.243 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.606 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.796 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.267 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.025 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.898 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.880 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.169 | 0.002 |
| FIN2 | -0.019 | 0.007 | -2.958 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.670 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.375 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.215 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.769 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.647 | 0.015 | 42.504 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.291 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.210 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.413 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.354 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.377 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.329 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.565 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.420 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.266 | 0.875 | -0.304 | 0.761 |
| X2 | -0.266 | 0.875 | -0.304 | 0.761 |
| X3 | -0.266 | 0.875 | -0.304 | 0.761 |
| Y1 | 0.343 | 0.744 | 0.461 | 0.645 |
| Y2 | 0.343 | 0.744 | 0.461 | 0.645 |
| Y3 | 0.343 | 0.744 | 0.461 | 0.645 |
| M1 | -0.862 | 0.450 | -1.914 | 0.056 |
| M2 | -0.862 | 0.450 | -1.914 | 0.056 |
| M3 | -0.862 | 0.450 | -1.914 | 0.056 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.194 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.728 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.643 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.924 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.319 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.066 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.419 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.737 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.571 | 0.000 |
| RIX | 0.526 | 0.031 | 16.788 | 0.000 |
| RIY | 0.322 | 0.028 | 11.469 | 0.000 |
| RIM | 0.109 | 0.011 | 9.705 | 0.000 |
| WX1 | 0.290 | 0.024 | 11.890 | 0.000 |
| WY1 | 0.267 | 0.025 | 10.859 | 0.000 |
| WM1 | 0.116 | 0.011 | 10.392 | 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 | 0.276 | 0.023 | 12.260 | 0.000 |
| WX3 | 0.276 | 0.023 | 12.260 | 0.000 |
| WY2 | 0.321 | 0.019 | 16.928 | 0.000 |
| WY3 | 0.321 | 0.019 | 16.928 | 0.000 |
| WM2 | 0.186 | 0.009 | 21.442 | 0.000 |
| WM3 | 0.186 | 0.009 | 21.442 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.793 | 0.017 | 47.441 | 0.000 |
| X2 | 0.798 | 0.019 | 42.420 | 0.000 |
| X3 | 0.800 | 0.019 | 42.530 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.707 | 0.027 | 26.679 | 0.000 |
| Y2 | 0.673 | 0.025 | 26.607 | 0.000 |
| Y3 | 0.674 | 0.026 | 26.152 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.675 | 0.033 | 20.706 | 0.000 |
| M2 | 0.591 | 0.027 | 21.847 | 0.000 |
| M3 | 0.580 | 0.028 | 20.506 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.589 | 0.022 | 27.138 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.025 | 23.248 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.583 | 0.025 | 22.944 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.644 | 0.027 | 23.505 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.680 | 0.024 | 28.549 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.683 | 0.025 | 27.812 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.699 | 0.030 | 23.204 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.786 | 0.020 | 38.752 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.780 | 0.021 | 37.499 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.147 | 0.060 | 2.475 | 0.013 |
| WX1 | -0.002 | 0.046 | -0.035 | 0.972 |
| WM1 | -0.026 | 0.034 | -0.761 | 0.447 |
| WY3 ON |  |  |  |  |
| WY2 | 0.163 | 0.065 | 2.521 | 0.012 |
| WX2 | -0.002 | 0.045 | -0.035 | 0.972 |
| WM2 | -0.034 | 0.044 | -0.762 | 0.446 |
| WX2 ON |  |  |  |  |
| WX1 | 0.097 | 0.068 | 1.412 | 0.158 |
| WY1 | 0.031 | 0.048 | 0.641 | 0.522 |
| WM1 | 0.038 | 0.041 | 0.934 | 0.350 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.070 | 1.362 | 0.173 |
| WY2 | 0.034 | 0.054 | 0.644 | 0.520 |
| WM2 | 0.049 | 0.052 | 0.938 | 0.348 |
| WM2 ON |  |  |  |  |
| WM1 | 0.166 | 0.046 | 3.582 | 0.000 |
| WX1 | -0.035 | 0.041 | -0.852 | 0.394 |
| WY1 | -0.060 | 0.039 | -1.545 | 0.122 |
| WM3 ON |  |  |  |  |
| WM2 | 0.211 | 0.055 | 3.821 | 0.000 |
| WX2 | -0.034 | 0.039 | -0.861 | 0.389 |
| WY2 | -0.066 | 0.043 | -1.544 | 0.122 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.033 | -3.174 | 0.002 |
| AGE1 | -0.002 | 0.029 | -0.080 | 0.936 |
| EDUCATION\_ | -0.025 | 0.036 | -0.675 | 0.500 |
| EDUCATION\_ | 0.025 | 0.036 | 0.679 | 0.497 |
| UNEMPLOYED | -0.005 | 0.031 | -0.153 | 0.878 |
| UNEMPLOYED | 0.020 | 0.033 | 0.622 | 0.534 |
| FIN1 | 0.112 | 0.028 | 3.976 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.064 | 0.034 | -1.872 | 0.061 |
| AGE1 | -0.007 | 0.029 | -0.226 | 0.821 |
| EDUCATION\_ | -0.036 | 0.037 | -0.990 | 0.322 |
| EDUCATION\_ | 0.024 | 0.038 | 0.629 | 0.529 |
| UNEMPLOYED | -0.002 | 0.031 | -0.080 | 0.936 |
| UNEMPLOYED | 0.050 | 0.035 | 1.423 | 0.155 |
| FIN2 | 0.136 | 0.028 | 4.840 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.034 | -2.363 | 0.018 |
| AGE1 | -0.001 | 0.029 | -0.032 | 0.974 |
| EDUCATION\_ | -0.031 | 0.037 | -0.849 | 0.396 |
| EDUCATION\_ | 0.016 | 0.036 | 0.440 | 0.660 |
| UNEMPLOYED | 0.018 | 0.033 | 0.564 | 0.573 |
| UNEMPLOYED | 0.042 | 0.035 | 1.205 | 0.228 |
| FIN3 | 0.108 | 0.029 | 3.728 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.426 | 0.000 |
| AGE1 | -0.004 | 0.028 | -0.145 | 0.885 |
| EDUCATION\_ | 0.013 | 0.039 | 0.329 | 0.742 |
| EDUCATION\_ | -0.019 | 0.039 | -0.489 | 0.625 |
| UNEMPLOYED | 0.004 | 0.033 | 0.109 | 0.913 |
| UNEMPLOYED | -0.040 | 0.031 | -1.293 | 0.196 |
| FIN1 | -0.139 | 0.029 | -4.842 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.251 | 0.031 | 8.085 | 0.000 |
| AGE1 | -0.005 | 0.027 | -0.196 | 0.845 |
| EDUCATION\_ | 0.011 | 0.037 | 0.306 | 0.760 |
| EDUCATION\_ | -0.019 | 0.038 | -0.499 | 0.618 |
| UNEMPLOYED | 0.064 | 0.034 | 1.872 | 0.061 |
| UNEMPLOYED | -0.037 | 0.034 | -1.104 | 0.270 |
| FIN2 | -0.125 | 0.029 | -4.267 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.031 | 7.390 | 0.000 |
| AGE1 | -0.001 | 0.027 | -0.030 | 0.976 |
| EDUCATION\_ | 0.024 | 0.037 | 0.659 | 0.510 |
| EDUCATION\_ | -0.026 | 0.035 | -0.750 | 0.453 |
| UNEMPLOYED | 0.025 | 0.033 | 0.750 | 0.453 |
| UNEMPLOYED | -0.056 | 0.031 | -1.823 | 0.068 |
| FIN3 | -0.157 | 0.029 | -5.483 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.150 | 0.032 | 4.628 | 0.000 |
| AGE1 | 0.027 | 0.028 | 0.963 | 0.335 |
| EDUCATION\_ | -0.057 | 0.038 | -1.488 | 0.137 |
| EDUCATION\_ | 0.034 | 0.037 | 0.919 | 0.358 |
| UNEMPLOYED | -0.035 | 0.034 | -1.039 | 0.299 |
| UNEMPLOYED | 0.033 | 0.032 | 1.037 | 0.300 |
| FIN1 | 0.166 | 0.030 | 5.487 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.031 | 2.055 | 0.040 |
| AGE1 | 0.024 | 0.024 | 0.968 | 0.333 |
| EDUCATION\_ | -0.008 | 0.035 | -0.227 | 0.820 |
| EDUCATION\_ | -0.023 | 0.036 | -0.644 | 0.520 |
| UNEMPLOYED | -0.029 | 0.033 | -0.886 | 0.375 |
| UNEMPLOYED | 0.003 | 0.032 | 0.104 | 0.917 |
| FIN2 | 0.170 | 0.028 | 5.961 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.034 | 4.468 | 0.000 |
| AGE1 | 0.015 | 0.024 | 0.631 | 0.528 |
| EDUCATION\_ | 0.005 | 0.040 | 0.115 | 0.909 |
| EDUCATION\_ | 0.026 | 0.039 | 0.669 | 0.504 |
| UNEMPLOYED | -0.054 | 0.034 | -1.560 | 0.119 |
| UNEMPLOYED | 0.057 | 0.035 | 1.623 | 0.105 |
| FIN3 | 0.151 | 0.032 | 4.767 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.300 | 0.051 | -5.872 | 0.000 |
| RIM | 0.440 | 0.053 | 8.257 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.515 | 0.053 | -9.716 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.030 | 0.054 | -0.558 | 0.577 |
| WM1 | 0.093 | 0.057 | 1.615 | 0.106 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.105 | 0.063 | -1.684 | 0.092 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.119 | 0.047 | -2.551 | 0.011 |
| WM2 | 0.138 | 0.044 | 3.101 | 0.002 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.235 | 0.036 | -6.520 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.119 | 0.047 | -2.551 | 0.011 |
| WM3 | 0.138 | 0.044 | 3.101 | 0.002 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.235 | 0.036 | -6.520 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.093 | 0.926 |
| EDUCATION\_ | -0.077 | 0.032 | -2.368 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.452 | 0.147 |
| UNEMPLOYED | -0.016 | 0.032 | -0.505 | 0.614 |
| UNEMPLOYED | -0.014 | 0.033 | -0.418 | 0.676 |
| FIN1 | 0.035 | 0.032 | 1.099 | 0.272 |
| FIN2 | -0.003 | 0.033 | -0.077 | 0.938 |
| FIN3 | 0.015 | 0.033 | 0.450 | 0.653 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.439 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.172 | 0.241 |
| UNEMPLOYED | 0.069 | 0.031 | 2.238 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.416 | 0.678 |
| FIN1 | -0.013 | 0.032 | -0.409 | 0.683 |
| FIN2 | -0.026 | 0.032 | -0.812 | 0.417 |
| FIN3 | -0.029 | 0.032 | -0.912 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.531 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.840 | 0.005 |
| FIN1 | 0.142 | 0.032 | 4.438 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.213 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.043 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.171 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.474 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.292 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.827 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.003 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.476 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.086 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.935 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.994 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.349 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.097 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.770 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.348 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.859 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.704 | 0.021 | 33.410 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.962 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.489 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.467 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.196 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.548 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.508 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.135 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.387 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.332 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.291 | 0.957 | -0.304 | 0.761 |
| X2 | -0.293 | 0.963 | -0.304 | 0.761 |
| X3 | -0.293 | 0.965 | -0.304 | 0.761 |
| Y1 | 0.427 | 0.926 | 0.461 | 0.645 |
| Y2 | 0.407 | 0.883 | 0.461 | 0.645 |
| Y3 | 0.407 | 0.883 | 0.461 | 0.645 |
| M1 | -1.765 | 0.919 | -1.920 | 0.055 |
| M2 | -1.545 | 0.809 | -1.909 | 0.056 |
| M3 | -1.517 | 0.795 | -1.910 | 0.056 |

# 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 | 0.988 | 0.016 | 62.293 | 0.000 |
| WX3 | 0.988 | 0.018 | 56.164 | 0.000 |
| WY2 | 0.977 | 0.019 | 50.648 | 0.000 |
| WY3 | 0.970 | 0.024 | 40.717 | 0.000 |
| WM2 | 0.967 | 0.017 | 55.671 | 0.000 |
| WM3 | 0.946 | 0.026 | 36.694 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.793 | 0.017 | 47.441 | 0.000 |
| X2 | 0.798 | 0.019 | 42.420 | 0.000 |
| X3 | 0.800 | 0.019 | 42.530 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.707 | 0.027 | 26.679 | 0.000 |
| Y2 | 0.673 | 0.025 | 26.607 | 0.000 |
| Y3 | 0.674 | 0.026 | 26.152 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.675 | 0.033 | 20.706 | 0.000 |
| M2 | 0.591 | 0.027 | 21.847 | 0.000 |
| M3 | 0.580 | 0.028 | 20.506 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.589 | 0.022 | 27.138 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.025 | 23.248 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.583 | 0.025 | 22.944 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.644 | 0.027 | 23.505 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.680 | 0.024 | 28.549 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.683 | 0.025 | 27.812 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.699 | 0.030 | 23.204 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.786 | 0.020 | 38.752 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.780 | 0.021 | 37.499 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.147 | 0.060 | 2.475 | 0.013 |
| WX1 | -0.002 | 0.046 | -0.035 | 0.972 |
| WM1 | -0.026 | 0.034 | -0.761 | 0.447 |
| WY3 ON |  |  |  |  |
| WY2 | 0.163 | 0.065 | 2.521 | 0.012 |
| WX2 | -0.002 | 0.045 | -0.035 | 0.972 |
| WM2 | -0.034 | 0.044 | -0.762 | 0.446 |
| WX2 ON |  |  |  |  |
| WX1 | 0.097 | 0.068 | 1.412 | 0.158 |
| WY1 | 0.031 | 0.048 | 0.641 | 0.522 |
| WM1 | 0.038 | 0.041 | 0.934 | 0.350 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.070 | 1.362 | 0.173 |
| WY2 | 0.034 | 0.054 | 0.644 | 0.520 |
| WM2 | 0.049 | 0.052 | 0.938 | 0.348 |
| WM2 ON |  |  |  |  |
| WM1 | 0.166 | 0.046 | 3.582 | 0.000 |
| WX1 | -0.035 | 0.041 | -0.852 | 0.394 |
| WY1 | -0.060 | 0.039 | -1.545 | 0.122 |
| WM3 ON |  |  |  |  |
| WM2 | 0.211 | 0.055 | 3.821 | 0.000 |
| WX2 | -0.034 | 0.039 | -0.861 | 0.389 |
| WY2 | -0.066 | 0.043 | -1.544 | 0.122 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.033 | -3.174 | 0.002 |
| AGE1 | -0.002 | 0.029 | -0.080 | 0.936 |
| EDUCATION\_ | -0.025 | 0.036 | -0.675 | 0.500 |
| EDUCATION\_ | 0.025 | 0.036 | 0.679 | 0.497 |
| UNEMPLOYED | -0.005 | 0.031 | -0.153 | 0.878 |
| UNEMPLOYED | 0.020 | 0.033 | 0.622 | 0.534 |
| FIN1 | 0.112 | 0.028 | 3.976 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.064 | 0.034 | -1.872 | 0.061 |
| AGE1 | -0.007 | 0.029 | -0.226 | 0.821 |
| EDUCATION\_ | -0.036 | 0.037 | -0.990 | 0.322 |
| EDUCATION\_ | 0.024 | 0.038 | 0.629 | 0.529 |
| UNEMPLOYED | -0.002 | 0.031 | -0.080 | 0.936 |
| UNEMPLOYED | 0.050 | 0.035 | 1.423 | 0.155 |
| FIN2 | 0.136 | 0.028 | 4.840 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.034 | -2.363 | 0.018 |
| AGE1 | -0.001 | 0.029 | -0.032 | 0.974 |
| EDUCATION\_ | -0.031 | 0.037 | -0.849 | 0.396 |
| EDUCATION\_ | 0.016 | 0.036 | 0.440 | 0.660 |
| UNEMPLOYED | 0.018 | 0.033 | 0.564 | 0.573 |
| UNEMPLOYED | 0.042 | 0.035 | 1.205 | 0.228 |
| FIN3 | 0.108 | 0.029 | 3.728 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.426 | 0.000 |
| AGE1 | -0.004 | 0.028 | -0.145 | 0.885 |
| EDUCATION\_ | 0.013 | 0.039 | 0.329 | 0.742 |
| EDUCATION\_ | -0.019 | 0.039 | -0.489 | 0.625 |
| UNEMPLOYED | 0.004 | 0.033 | 0.109 | 0.913 |
| UNEMPLOYED | -0.040 | 0.031 | -1.293 | 0.196 |
| FIN1 | -0.139 | 0.029 | -4.842 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.251 | 0.031 | 8.085 | 0.000 |
| AGE1 | -0.005 | 0.027 | -0.196 | 0.845 |
| EDUCATION\_ | 0.011 | 0.037 | 0.306 | 0.760 |
| EDUCATION\_ | -0.019 | 0.038 | -0.499 | 0.618 |
| UNEMPLOYED | 0.064 | 0.034 | 1.872 | 0.061 |
| UNEMPLOYED | -0.037 | 0.034 | -1.104 | 0.270 |
| FIN2 | -0.125 | 0.029 | -4.267 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.031 | 7.390 | 0.000 |
| AGE1 | -0.001 | 0.027 | -0.030 | 0.976 |
| EDUCATION\_ | 0.024 | 0.037 | 0.659 | 0.510 |
| EDUCATION\_ | -0.026 | 0.035 | -0.750 | 0.453 |
| UNEMPLOYED | 0.025 | 0.033 | 0.750 | 0.453 |
| UNEMPLOYED | -0.056 | 0.031 | -1.823 | 0.068 |
| FIN3 | -0.157 | 0.029 | -5.483 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.150 | 0.032 | 4.628 | 0.000 |
| AGE1 | 0.027 | 0.028 | 0.963 | 0.335 |
| EDUCATION\_ | -0.057 | 0.038 | -1.488 | 0.137 |
| EDUCATION\_ | 0.034 | 0.037 | 0.919 | 0.358 |
| UNEMPLOYED | -0.035 | 0.034 | -1.039 | 0.299 |
| UNEMPLOYED | 0.033 | 0.032 | 1.037 | 0.300 |
| FIN1 | 0.166 | 0.030 | 5.487 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.031 | 2.055 | 0.040 |
| AGE1 | 0.024 | 0.024 | 0.968 | 0.333 |
| EDUCATION\_ | -0.008 | 0.035 | -0.227 | 0.820 |
| EDUCATION\_ | -0.023 | 0.036 | -0.644 | 0.520 |
| UNEMPLOYED | -0.029 | 0.033 | -0.886 | 0.375 |
| UNEMPLOYED | 0.003 | 0.032 | 0.104 | 0.917 |
| FIN2 | 0.170 | 0.028 | 5.961 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.034 | 4.468 | 0.000 |
| AGE1 | 0.015 | 0.024 | 0.631 | 0.528 |
| EDUCATION\_ | 0.005 | 0.040 | 0.115 | 0.909 |
| EDUCATION\_ | 0.026 | 0.039 | 0.669 | 0.504 |
| UNEMPLOYED | -0.054 | 0.034 | -1.560 | 0.119 |
| UNEMPLOYED | 0.057 | 0.035 | 1.623 | 0.105 |
| FIN3 | 0.151 | 0.032 | 4.767 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.300 | 0.051 | -5.872 | 0.000 |
| RIM | 0.440 | 0.053 | 8.257 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.515 | 0.053 | -9.716 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.030 | 0.054 | -0.558 | 0.577 |
| WM1 | 0.093 | 0.057 | 1.615 | 0.106 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.105 | 0.063 | -1.684 | 0.092 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.119 | 0.047 | -2.551 | 0.011 |
| WM2 | 0.138 | 0.044 | 3.101 | 0.002 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.235 | 0.036 | -6.520 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.119 | 0.047 | -2.551 | 0.011 |
| WM3 | 0.138 | 0.044 | 3.101 | 0.002 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.235 | 0.036 | -6.520 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.093 | 0.926 |
| EDUCATION\_ | -0.077 | 0.032 | -2.368 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.452 | 0.147 |
| UNEMPLOYED | -0.016 | 0.032 | -0.505 | 0.614 |
| UNEMPLOYED | -0.014 | 0.033 | -0.418 | 0.676 |
| FIN1 | 0.035 | 0.032 | 1.099 | 0.272 |
| FIN2 | -0.003 | 0.033 | -0.077 | 0.938 |
| FIN3 | 0.015 | 0.033 | 0.450 | 0.653 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.439 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.172 | 0.241 |
| UNEMPLOYED | 0.069 | 0.031 | 2.238 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.416 | 0.678 |
| FIN1 | -0.013 | 0.032 | -0.409 | 0.683 |
| FIN2 | -0.026 | 0.032 | -0.812 | 0.417 |
| FIN3 | -0.029 | 0.032 | -0.912 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.531 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.840 | 0.005 |
| FIN1 | 0.142 | 0.032 | 4.438 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.213 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.043 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.171 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.474 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.292 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.827 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.003 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.476 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.086 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.935 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.994 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.349 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.097 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.770 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.348 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.859 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.704 | 0.021 | 33.410 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.962 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.489 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.467 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.196 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.548 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.508 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.135 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.387 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.332 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.291 | 0.957 | -0.304 | 0.761 |
| X2 | -0.293 | 0.963 | -0.304 | 0.761 |
| X3 | -0.293 | 0.965 | -0.304 | 0.761 |
| Y1 | 0.427 | 0.926 | 0.461 | 0.645 |
| Y2 | 0.407 | 0.883 | 0.461 | 0.645 |
| Y3 | 0.407 | 0.883 | 0.461 | 0.645 |
| M1 | -1.765 | 0.919 | -1.920 | 0.055 |
| M2 | -1.545 | 0.809 | -1.909 | 0.056 |
| M3 | -1.517 | 0.795 | -1.910 | 0.056 |

# 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 | 0.988 | 0.016 | 62.293 | 0.000 |
| WX3 | 0.988 | 0.018 | 56.164 | 0.000 |
| WY2 | 0.977 | 0.019 | 50.648 | 0.000 |
| WY3 | 0.970 | 0.024 | 40.717 | 0.000 |
| WM2 | 0.967 | 0.017 | 55.671 | 0.000 |
| WM3 | 0.946 | 0.026 | 36.694 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.012 | 0.016 | 0.759 | 0.448 |
| WX3 | 0.012 | 0.018 | 0.699 | 0.485 |
| WY2 | 0.023 | 0.019 | 1.205 | 0.228 |
| WY3 | 0.030 | 0.024 | 1.277 | 0.202 |
| WM2 | 0.033 | 0.017 | 1.919 | 0.055 |
| WM3 | 0.054 | 0.026 | 2.109 | 0.035 |

# 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 |  | -0.005 | 0.037 | 0.058 | 0.164 | 0.273 | 0.293 |
| WX1 |  | -0.123 | -0.093 | -0.080 | -0.002 | 0.080 | 0.097 |
| WM1 |  | -0.193 | -0.157 | -0.138 | -0.044 | 0.052 | 0.072 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.005 | 0.037 | 0.058 | 0.164 | 0.273 | 0.293 |
| WX2 |  | -0.123 | -0.093 | -0.080 | -0.002 | 0.080 | 0.097 |
| WM2 |  | -0.193 | -0.157 | -0.138 | -0.044 | 0.052 | 0.072 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.069 | -0.031 | -0.013 | 0.095 | 0.218 | 0.241 |
| WY1 |  | -0.094 | -0.063 | -0.047 | 0.032 | 0.116 | 0.132 |
| WM1 |  | -0.106 | -0.066 | -0.047 | 0.059 | 0.162 | 0.182 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.069 | -0.031 | -0.013 | 0.095 | 0.218 | 0.241 |
| WY2 |  | -0.094 | -0.063 | -0.047 | 0.032 | 0.116 | 0.132 |
| WM2 |  | -0.106 | -0.066 | -0.047 | 0.059 | 0.162 | 0.182 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.059 | 0.097 | 0.117 | 0.214 | 0.304 | 0.322 |
| WX1 |  | -0.115 | -0.093 | -0.083 | -0.028 | 0.026 | 0.036 |
| WY1 |  | -0.131 | -0.112 | -0.103 | -0.051 | 0.006 | 0.016 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.059 | 0.097 | 0.117 | 0.214 | 0.304 | 0.322 |
| WX2 |  | -0.115 | -0.093 | -0.083 | -0.028 | 0.026 | 0.036 |
| WY2 |  | -0.131 | -0.112 | -0.103 | -0.051 | 0.006 | 0.016 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.368 | -0.329 | -0.306 | -0.201 | -0.098 | -0.079 |
| AGE1 |  | -0.145 | -0.112 | -0.096 | -0.004 | 0.086 | 0.105 |
| EDUCATION\_ |  | -0.112 | -0.091 | -0.080 | -0.023 | 0.033 | 0.043 |
| EDUCATION\_ |  | -0.067 | -0.044 | -0.032 | 0.023 | 0.077 | 0.088 |
| UNEMPLOYED |  | -0.214 | -0.165 | -0.140 | -0.012 | 0.118 | 0.142 |
| UNEMPLOYED |  | -0.237 | -0.159 | -0.117 | 0.073 | 0.271 | 0.309 |
| FIN1 |  | 0.045 | 0.061 | 0.070 | 0.120 | 0.170 | 0.179 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.290 | -0.247 | -0.228 | -0.121 | -0.014 | 0.004 |
| AGE1 |  | -0.152 | -0.120 | -0.102 | -0.012 | 0.077 | 0.095 |
| EDUCATION\_ |  | -0.121 | -0.101 | -0.091 | -0.034 | 0.022 | 0.034 |
| EDUCATION\_ |  | -0.068 | -0.045 | -0.035 | 0.022 | 0.078 | 0.090 |
| UNEMPLOYED |  | -0.215 | -0.161 | -0.136 | -0.006 | 0.124 | 0.147 |
| UNEMPLOYED |  | -0.154 | -0.076 | -0.033 | 0.180 | 0.387 | 0.427 |
| FIN2 |  | 0.070 | 0.090 | 0.099 | 0.150 | 0.201 | 0.210 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.319 | -0.280 | -0.259 | -0.152 | -0.046 | -0.026 |
| AGE1 |  | -0.144 | -0.110 | -0.093 | -0.002 | 0.089 | 0.107 |
| EDUCATION\_ |  | -0.118 | -0.097 | -0.086 | -0.029 | 0.027 | 0.038 |
| EDUCATION\_ |  | -0.072 | -0.051 | -0.040 | 0.015 | 0.070 | 0.080 |
| UNEMPLOYED |  | -0.168 | -0.117 | -0.092 | 0.046 | 0.182 | 0.206 |
| UNEMPLOYED |  | -0.182 | -0.096 | -0.053 | 0.150 | 0.359 | 0.400 |
| FIN3 |  | 0.032 | 0.053 | 0.062 | 0.113 | 0.163 | 0.172 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.331 | 0.347 | 0.433 | 0.520 | 0.536 |
| AGE1 |  | -0.127 | -0.096 | -0.082 | -0.007 | 0.072 | 0.087 |
| 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 | -0.136 | -0.113 | 0.008 | 0.131 | 0.156 |
| UNEMPLOYED |  | -0.378 | -0.316 | -0.286 | -0.127 | 0.036 | 0.069 |
| FIN1 |  | -0.202 | -0.184 | -0.176 | -0.131 | -0.087 | -0.078 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.332 | 0.350 | 0.442 | 0.533 | 0.551 |
| AGE1 |  | -0.128 | -0.098 | -0.084 | -0.009 | 0.069 | 0.083 |
| EDUCATION\_ |  | -0.073 | -0.053 | -0.043 | 0.010 | 0.061 | 0.072 |
| EDUCATION\_ |  | -0.100 | -0.080 | -0.070 | -0.016 | 0.036 | 0.047 |
| UNEMPLOYED |  | -0.053 | -0.007 | 0.017 | 0.149 | 0.279 | 0.307 |
| UNEMPLOYED |  | -0.403 | -0.339 | -0.304 | -0.122 | 0.064 | 0.102 |
| FIN2 |  | -0.204 | -0.186 | -0.176 | -0.127 | -0.079 | -0.069 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.261 | 0.293 | 0.311 | 0.401 | 0.492 | 0.508 |
| AGE1 |  | -0.120 | -0.091 | -0.077 | -0.001 | 0.075 | 0.091 |
| EDUCATION\_ |  | -0.059 | -0.041 | -0.031 | 0.021 | 0.073 | 0.084 |
| EDUCATION\_ |  | -0.099 | -0.081 | -0.072 | -0.022 | 0.026 | 0.037 |
| UNEMPLOYED |  | -0.139 | -0.094 | -0.069 | 0.059 | 0.188 | 0.215 |
| UNEMPLOYED |  | -0.449 | -0.386 | -0.352 | -0.185 | -0.016 | 0.017 |
| FIN3 |  | -0.225 | -0.207 | -0.198 | -0.153 | -0.108 | -0.100 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.068 | 0.087 | 0.098 | 0.153 | 0.207 | 0.217 |
| AGE1 |  | -0.044 | -0.027 | -0.019 | 0.027 | 0.073 | 0.083 |
| EDUCATION\_ |  | -0.078 | -0.066 | -0.060 | -0.028 | 0.003 | 0.009 |
| EDUCATION\_ |  | -0.030 | -0.019 | -0.013 | 0.017 | 0.047 | 0.052 |
| UNEMPLOYED |  | -0.165 | -0.137 | -0.122 | -0.047 | 0.026 | 0.042 |
| UNEMPLOYED |  | -0.101 | -0.060 | -0.040 | 0.064 | 0.164 | 0.182 |
| FIN1 |  | 0.050 | 0.061 | 0.066 | 0.095 | 0.124 | 0.129 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.023 | 0.002 | 0.014 | 0.075 | 0.134 | 0.145 |
| AGE1 |  | -0.043 | -0.027 | -0.018 | 0.027 | 0.074 | 0.083 |
| EDUCATION\_ |  | -0.057 | -0.044 | -0.038 | -0.005 | 0.029 | 0.035 |
| EDUCATION\_ |  | -0.064 | -0.053 | -0.046 | -0.013 | 0.020 | 0.027 |
| UNEMPLOYED |  | -0.178 | -0.147 | -0.129 | -0.045 | 0.040 | 0.056 |
| UNEMPLOYED |  | -0.173 | -0.131 | -0.109 | 0.007 | 0.122 | 0.142 |
| FIN2 |  | 0.066 | 0.076 | 0.083 | 0.114 | 0.146 | 0.152 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.075 | 0.099 | 0.112 | 0.179 | 0.244 | 0.258 |
| AGE1 |  | -0.052 | -0.037 | -0.028 | 0.018 | 0.064 | 0.074 |
| EDUCATION\_ |  | -0.059 | -0.043 | -0.036 | 0.003 | 0.040 | 0.047 |
| EDUCATION\_ |  | -0.041 | -0.029 | -0.022 | 0.015 | 0.052 | 0.059 |
| UNEMPLOYED |  | -0.228 | -0.193 | -0.174 | -0.084 | 0.005 | 0.020 |
| UNEMPLOYED |  | -0.081 | -0.029 | -0.003 | 0.126 | 0.252 | 0.279 |
| FIN3 |  | 0.045 | 0.058 | 0.065 | 0.099 | 0.135 | 0.141 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.182 | -0.166 | -0.160 | -0.123 | -0.087 | -0.080 |
| RIM |  | 0.070 | 0.078 | 0.082 | 0.105 | 0.128 | 0.133 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.127 | -0.120 | -0.116 | -0.096 | -0.075 | -0.071 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.049 | -0.038 | -0.033 | -0.008 | 0.017 | 0.021 |
| WM1 |  | -0.012 | -0.004 | 0.000 | 0.017 | 0.034 | 0.038 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.048 | -0.041 | -0.037 | -0.019 | 0.000 | 0.004 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.072 | -0.063 | -0.058 | -0.035 | -0.011 | -0.006 |
| WM2 |  | 0.004 | 0.010 | 0.014 | 0.031 | 0.048 | 0.051 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.079 | -0.074 | -0.071 | -0.057 | -0.040 | -0.037 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.072 | -0.063 | -0.058 | -0.035 | -0.011 | -0.006 |
| WM3 |  | 0.004 | 0.010 | 0.014 | 0.031 | 0.048 | 0.051 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.079 | -0.074 | -0.071 | -0.057 | -0.040 | -0.037 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.020 | -0.015 | -0.013 | -0.001 | 0.011 | 0.014 |
| EDUCATION\_ |  | -0.073 | -0.065 | -0.060 | -0.036 | -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 | 0.014 | 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 | -0.061 | -0.037 | -0.012 | -0.008 |
| EDUCATION\_ |  | -0.056 | -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 | 0.010 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.035 | -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 | 0.073 | 0.118 | 0.162 | 0.171 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.182 |
| FIN3 |  | 0.066 | 0.083 | 0.091 | 0.136 | 0.181 | 0.189 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -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 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.113 | 0.130 | 0.139 | 0.184 | 0.229 | 0.237 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.004 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.055 | -0.051 | -0.033 | -0.015 | -0.012 |
| FIN2 |  | -0.055 | -0.048 | -0.046 | -0.029 | -0.013 | -0.009 |
| FIN3 |  | -0.068 | -0.061 | -0.058 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.026 | -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 | 0.505 | 0.545 | 0.553 |
| FIN3 |  | 0.420 | 0.434 | 0.442 | 0.484 | 0.526 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.464 | 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 | 15.664 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.855 | 3.907 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.671 | 3.691 | 3.701 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.131 | 0.135 | 0.154 | 0.172 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.083 | 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 | 3.706 | 3.753 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.481 | -1.992 | -1.701 | -0.266 | 1.183 | 1.458 |
| X2 |  | -2.481 | -1.992 | -1.701 | -0.266 | 1.183 | 1.458 |
| X3 |  | -2.481 | -1.992 | -1.701 | -0.266 | 1.183 | 1.458 |
| Y1 |  | -1.623 | -1.130 | -0.905 | 0.343 | 1.551 | 1.767 |
| Y2 |  | -1.623 | -1.130 | -0.905 | 0.343 | 1.551 | 1.767 |
| Y3 |  | -1.623 | -1.130 | -0.905 | 0.343 | 1.551 | 1.767 |
| M1 |  | -2.036 | -1.746 | -1.604 | -0.862 | -0.123 | 0.009 |
| M2 |  | -2.036 | -1.746 | -1.604 | -0.862 | -0.123 | 0.009 |
| M3 |  | -2.036 | -1.746 | -1.604 | -0.862 | -0.123 | 0.009 |
| 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 | 0.983 | 1.030 | 1.039 |
| UNEMPLOYED |  | 0.109 | 0.114 | 0.117 | 0.130 | 0.143 | 0.145 |
| UNEMPLOYED |  | 0.047 | 0.051 | 0.053 | 0.065 | 0.077 | 0.079 |
| FIN1 |  | 0.658 | 0.672 | 0.681 | 0.727 | 0.772 | 0.780 |
| FIN2 |  | 0.617 | 0.632 | 0.640 | 0.684 | 0.727 | 0.737 |
| FIN3 |  | 0.669 | 0.688 | 0.698 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.438 | 0.459 | 0.468 | 0.526 | 0.571 | 0.580 |
| RIY |  | 0.241 | 0.262 | 0.271 | 0.322 | 0.362 | 0.372 |
| RIM |  | 0.078 | 0.085 | 0.089 | 0.109 | 0.125 | 0.129 |
| WX1 |  | 0.232 | 0.245 | 0.251 | 0.290 | 0.332 | 0.340 |
| WY1 |  | 0.212 | 0.224 | 0.229 | 0.267 | 0.311 | 0.320 |
| WM1 |  | 0.089 | 0.095 | 0.099 | 0.116 | 0.135 | 0.139 |
| 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 |  | 0.219 | 0.231 | 0.238 | 0.276 | 0.311 | 0.319 |
| WX3 |  | 0.219 | 0.231 | 0.238 | 0.276 | 0.311 | 0.319 |
| WY2 |  | 0.269 | 0.280 | 0.287 | 0.321 | 0.349 | 0.355 |
| WY3 |  | 0.269 | 0.280 | 0.287 | 0.321 | 0.349 | 0.355 |
| WM2 |  | 0.162 | 0.166 | 0.169 | 0.186 | 0.198 | 0.201 |
| WM3 |  | 0.162 | 0.166 | 0.169 | 0.186 | 0.198 | 0.201 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.001 | 0.003 | 0.408 | 0.683 | -0.003 | 0.010 |