# 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 | 0.147 | 0.065 | 2.264 | 0.024 |
| WX1 | 0.003 | 0.048 | 0.060 | 0.952 |
| WM1 | -0.104 | 0.068 | -1.529 | 0.126 |
| WY3 ON |  |  |  |  |
| WY2 | 0.147 | 0.065 | 2.264 | 0.024 |
| WX2 | 0.003 | 0.048 | 0.060 | 0.952 |
| WM2 | -0.104 | 0.068 | -1.529 | 0.126 |
| WX2 ON |  |  |  |  |
| WX1 | 0.097 | 0.070 | 1.389 | 0.165 |
| WY1 | 0.031 | 0.049 | 0.635 | 0.526 |
| WM1 | 0.029 | 0.056 | 0.519 | 0.604 |
| WX3 ON |  |  |  |  |
| WX2 | 0.097 | 0.070 | 1.389 | 0.165 |
| WY2 | 0.031 | 0.049 | 0.635 | 0.526 |
| WM2 | 0.029 | 0.056 | 0.519 | 0.604 |
| WM2 ON |  |  |  |  |
| WM1 | 0.298 | 0.058 | 5.157 | 0.000 |
| WX1 | -0.012 | 0.036 | -0.347 | 0.728 |
| WY1 | -0.044 | 0.036 | -1.240 | 0.215 |
| WM3 ON |  |  |  |  |
| WM2 | 0.298 | 0.058 | 5.157 | 0.000 |
| WX2 | -0.012 | 0.036 | -0.347 | 0.728 |
| WY2 | -0.044 | 0.036 | -1.240 | 0.215 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.201 | 0.063 | -3.179 | 0.001 |
| AGE1 | -0.005 | 0.055 | -0.083 | 0.934 |
| EDUCATION\_ | -0.023 | 0.034 | -0.681 | 0.496 |
| EDUCATION\_ | 0.023 | 0.033 | 0.682 | 0.495 |
| UNEMPLOYED | -0.012 | 0.078 | -0.153 | 0.878 |
| UNEMPLOYED | 0.071 | 0.119 | 0.597 | 0.551 |
| FIN1 | 0.119 | 0.030 | 3.909 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.121 | 0.065 | -1.864 | 0.062 |
| AGE1 | -0.013 | 0.054 | -0.233 | 0.815 |
| EDUCATION\_ | -0.034 | 0.034 | -0.993 | 0.321 |
| EDUCATION\_ | 0.022 | 0.034 | 0.626 | 0.531 |
| UNEMPLOYED | -0.007 | 0.079 | -0.083 | 0.934 |
| UNEMPLOYED | 0.179 | 0.127 | 1.409 | 0.159 |
| FIN2 | 0.150 | 0.031 | 4.842 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.152 | 0.064 | -2.355 | 0.019 |
| AGE1 | -0.002 | 0.055 | -0.045 | 0.964 |
| EDUCATION\_ | -0.029 | 0.034 | -0.854 | 0.393 |
| EDUCATION\_ | 0.014 | 0.033 | 0.429 | 0.668 |
| UNEMPLOYED | 0.046 | 0.083 | 0.562 | 0.574 |
| UNEMPLOYED | 0.150 | 0.126 | 1.191 | 0.234 |
| FIN3 | 0.114 | 0.030 | 3.744 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.433 | 0.053 | 8.240 | 0.000 |
| AGE1 | -0.008 | 0.047 | -0.174 | 0.862 |
| EDUCATION\_ | 0.010 | 0.032 | 0.323 | 0.747 |
| EDUCATION\_ | -0.015 | 0.031 | -0.484 | 0.628 |
| UNEMPLOYED | 0.007 | 0.074 | 0.101 | 0.920 |
| UNEMPLOYED | -0.122 | 0.098 | -1.245 | 0.213 |
| FIN1 | -0.131 | 0.027 | -4.837 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.441 | 0.056 | 7.904 | 0.000 |
| AGE1 | -0.010 | 0.046 | -0.221 | 0.825 |
| EDUCATION\_ | 0.010 | 0.032 | 0.301 | 0.763 |
| EDUCATION\_ | -0.016 | 0.032 | -0.494 | 0.621 |
| UNEMPLOYED | 0.149 | 0.080 | 1.863 | 0.063 |
| UNEMPLOYED | -0.122 | 0.112 | -1.090 | 0.276 |
| FIN2 | -0.127 | 0.030 | -4.278 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.401 | 0.055 | 7.316 | 0.000 |
| AGE1 | -0.003 | 0.046 | -0.061 | 0.951 |
| EDUCATION\_ | 0.021 | 0.032 | 0.651 | 0.515 |
| EDUCATION\_ | -0.022 | 0.030 | -0.745 | 0.456 |
| UNEMPLOYED | 0.059 | 0.078 | 0.746 | 0.456 |
| UNEMPLOYED | -0.182 | 0.103 | -1.776 | 0.076 |
| FIN3 | -0.152 | 0.027 | -5.578 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.155 | 0.042 | -3.652 | 0.000 |
| AGE1 | 0.071 | 0.039 | 1.815 | 0.070 |
| EDUCATION\_ | -0.024 | 0.025 | -0.932 | 0.351 |
| EDUCATION\_ | 0.023 | 0.024 | 0.935 | 0.350 |
| UNEMPLOYED | 0.018 | 0.061 | 0.296 | 0.767 |
| UNEMPLOYED | 0.186 | 0.088 | 2.102 | 0.036 |
| FIN1 | 0.111 | 0.021 | 5.308 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.153 | 0.046 | -3.342 | 0.001 |
| AGE1 | 0.069 | 0.039 | 1.752 | 0.080 |
| EDUCATION\_ | -0.007 | 0.026 | -0.248 | 0.804 |
| EDUCATION\_ | 0.017 | 0.027 | 0.627 | 0.530 |
| UNEMPLOYED | 0.013 | 0.067 | 0.187 | 0.852 |
| UNEMPLOYED | -0.002 | 0.093 | -0.021 | 0.983 |
| FIN2 | 0.112 | 0.022 | 5.066 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.048 | -2.205 | 0.027 |
| AGE1 | 0.068 | 0.039 | 1.724 | 0.085 |
| EDUCATION\_ | 0.002 | 0.027 | 0.090 | 0.928 |
| EDUCATION\_ | 0.010 | 0.026 | 0.365 | 0.715 |
| UNEMPLOYED | -0.042 | 0.065 | -0.648 | 0.517 |
| UNEMPLOYED | 0.143 | 0.090 | 1.589 | 0.112 |
| FIN3 | 0.107 | 0.025 | 4.356 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.124 | 0.022 | -5.605 | 0.000 |
| RIM | 0.124 | 0.019 | 6.607 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.137 | 0.018 | -7.674 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.009 | 0.015 | -0.594 | 0.553 |
| WM1 | 0.021 | 0.013 | 1.622 | 0.105 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.032 | 0.016 | -1.983 | 0.047 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.035 | 0.014 | -2.503 | 0.012 |
| WM2 | 0.037 | 0.011 | 3.480 | 0.001 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.071 | 0.010 | -7.064 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.035 | 0.014 | -2.503 | 0.012 |
| WM3 | 0.037 | 0.011 | 3.480 | 0.001 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.071 | 0.010 | -7.064 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.096 | 0.924 |
| EDUCATION\_ | -0.036 | 0.015 | -2.370 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.461 | 0.144 |
| UNEMPLOYED | -0.003 | 0.006 | -0.500 | 0.617 |
| UNEMPLOYED | -0.002 | 0.004 | -0.424 | 0.672 |
| FIN1 | 0.015 | 0.013 | 1.107 | 0.268 |
| FIN2 | -0.001 | 0.013 | -0.080 | 0.936 |
| FIN3 | 0.006 | 0.014 | 0.438 | 0.661 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.442 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.183 | 0.237 |
| UNEMPLOYED | 0.012 | 0.005 | 2.219 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.438 | 0.661 |
| FIN1 | -0.006 | 0.013 | -0.419 | 0.675 |
| FIN2 | -0.010 | 0.013 | -0.795 | 0.427 |
| FIN3 | -0.012 | 0.014 | -0.910 | 0.363 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.924 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.481 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.740 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.365 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.110 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.981 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.940 | 0.000 |
| UNEMPLOYED | -0.030 | 0.007 | -4.086 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.252 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.619 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.807 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.263 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.031 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.896 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.870 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.192 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.965 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.678 | 0.007 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.359 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.203 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.764 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.647 | 0.015 | 42.489 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.273 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.206 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.422 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.359 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.377 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.366 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.525 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.397 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.259 | 0.874 | -0.296 | 0.767 |
| X2 | -0.259 | 0.874 | -0.296 | 0.767 |
| X3 | -0.259 | 0.874 | -0.296 | 0.767 |
| Y1 | 0.363 | 0.743 | 0.488 | 0.625 |
| Y2 | 0.363 | 0.743 | 0.488 | 0.625 |
| Y3 | 0.363 | 0.743 | 0.488 | 0.625 |
| M1 | -1.452 | 0.631 | -2.302 | 0.021 |
| M2 | -1.452 | 0.631 | -2.302 | 0.021 |
| M3 | -1.452 | 0.631 | -2.302 | 0.021 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.226 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.731 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.620 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.895 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.318 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.419 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.739 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.565 | 0.000 |
| RIX | 0.527 | 0.031 | 16.775 | 0.000 |
| RIY | 0.323 | 0.028 | 11.449 | 0.000 |
| RIM | 0.243 | 0.020 | 11.884 | 0.000 |
| WX1 | 0.291 | 0.024 | 11.986 | 0.000 |
| WY1 | 0.266 | 0.025 | 10.727 | 0.000 |
| WM1 | 0.149 | 0.019 | 8.030 | 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 | 0.022 | 12.268 | 0.000 |
| WX3 | 0.276 | 0.022 | 12.268 | 0.000 |
| WY2 | 0.319 | 0.019 | 16.813 | 0.000 |
| WY3 | 0.319 | 0.019 | 16.813 | 0.000 |
| WM2 | 0.220 | 0.011 | 19.810 | 0.000 |
| WM3 | 0.220 | 0.011 | 19.810 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.793 | 0.017 | 47.739 | 0.000 |
| X2 | 0.798 | 0.019 | 42.307 | 0.000 |
| X3 | 0.801 | 0.019 | 42.408 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.709 | 0.027 | 26.569 | 0.000 |
| Y2 | 0.674 | 0.025 | 26.833 | 0.000 |
| Y3 | 0.674 | 0.026 | 26.225 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.771 | 0.028 | 27.067 | 0.000 |
| M2 | 0.702 | 0.024 | 29.770 | 0.000 |
| M3 | 0.697 | 0.025 | 28.165 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.590 | 0.022 | 27.282 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.025 | 23.116 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.583 | 0.026 | 22.831 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.643 | 0.028 | 23.292 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.679 | 0.024 | 28.831 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.683 | 0.024 | 28.248 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.604 | 0.035 | 17.030 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.690 | 0.023 | 29.683 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.698 | 0.024 | 28.650 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.133 | 0.059 | 2.245 | 0.025 |
| WX1 | 0.003 | 0.045 | 0.060 | 0.952 |
| WM1 | -0.070 | 0.046 | -1.518 | 0.129 |
| WY3 ON |  |  |  |  |
| WY2 | 0.146 | 0.064 | 2.279 | 0.023 |
| WX2 | 0.003 | 0.044 | 0.060 | 0.952 |
| WM2 | -0.087 | 0.058 | -1.517 | 0.129 |
| WX2 ON |  |  |  |  |
| WX1 | 0.099 | 0.068 | 1.447 | 0.148 |
| WY1 | 0.030 | 0.048 | 0.635 | 0.525 |
| WM1 | 0.021 | 0.042 | 0.515 | 0.606 |
| WX3 ON |  |  |  |  |
| WX2 | 0.097 | 0.070 | 1.392 | 0.164 |
| WY2 | 0.034 | 0.053 | 0.638 | 0.524 |
| WM2 | 0.027 | 0.052 | 0.520 | 0.603 |
| WM2 ON |  |  |  |  |
| WM1 | 0.237 | 0.051 | 4.634 | 0.000 |
| WX1 | -0.014 | 0.040 | -0.346 | 0.729 |
| WY1 | -0.047 | 0.038 | -1.227 | 0.220 |
| WM3 ON |  |  |  |  |
| WM2 | 0.292 | 0.055 | 5.294 | 0.000 |
| WX2 | -0.013 | 0.038 | -0.347 | 0.728 |
| WY2 | -0.051 | 0.041 | -1.245 | 0.213 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.033 | -3.165 | 0.002 |
| AGE1 | -0.002 | 0.029 | -0.083 | 0.934 |
| EDUCATION\_ | -0.025 | 0.036 | -0.681 | 0.496 |
| EDUCATION\_ | 0.025 | 0.036 | 0.683 | 0.495 |
| UNEMPLOYED | -0.005 | 0.031 | -0.154 | 0.878 |
| UNEMPLOYED | 0.020 | 0.033 | 0.601 | 0.548 |
| FIN1 | 0.111 | 0.028 | 3.924 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.064 | 0.034 | -1.866 | 0.062 |
| AGE1 | -0.007 | 0.029 | -0.234 | 0.815 |
| EDUCATION\_ | -0.037 | 0.037 | -0.994 | 0.320 |
| EDUCATION\_ | 0.024 | 0.038 | 0.628 | 0.530 |
| UNEMPLOYED | -0.003 | 0.031 | -0.083 | 0.934 |
| UNEMPLOYED | 0.050 | 0.035 | 1.419 | 0.156 |
| FIN2 | 0.136 | 0.028 | 4.837 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.034 | -2.356 | 0.018 |
| AGE1 | -0.001 | 0.029 | -0.045 | 0.964 |
| EDUCATION\_ | -0.031 | 0.037 | -0.856 | 0.392 |
| EDUCATION\_ | 0.016 | 0.036 | 0.430 | 0.667 |
| UNEMPLOYED | 0.018 | 0.033 | 0.564 | 0.573 |
| UNEMPLOYED | 0.042 | 0.035 | 1.201 | 0.230 |
| FIN3 | 0.109 | 0.029 | 3.770 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.412 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.174 | 0.862 |
| EDUCATION\_ | 0.012 | 0.039 | 0.323 | 0.746 |
| EDUCATION\_ | -0.019 | 0.039 | -0.484 | 0.628 |
| UNEMPLOYED | 0.003 | 0.033 | 0.101 | 0.920 |
| UNEMPLOYED | -0.039 | 0.031 | -1.252 | 0.211 |
| FIN1 | -0.139 | 0.029 | -4.804 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.075 | 0.000 |
| AGE1 | -0.006 | 0.027 | -0.221 | 0.825 |
| EDUCATION\_ | 0.011 | 0.037 | 0.302 | 0.763 |
| EDUCATION\_ | -0.019 | 0.038 | -0.494 | 0.621 |
| UNEMPLOYED | 0.064 | 0.034 | 1.873 | 0.061 |
| UNEMPLOYED | -0.037 | 0.034 | -1.097 | 0.273 |
| FIN2 | -0.125 | 0.029 | -4.261 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.377 | 0.000 |
| AGE1 | -0.002 | 0.026 | -0.061 | 0.951 |
| EDUCATION\_ | 0.024 | 0.037 | 0.652 | 0.514 |
| EDUCATION\_ | -0.026 | 0.035 | -0.746 | 0.456 |
| UNEMPLOYED | 0.025 | 0.033 | 0.748 | 0.454 |
| UNEMPLOYED | -0.055 | 0.031 | -1.789 | 0.074 |
| FIN3 | -0.157 | 0.028 | -5.516 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.690 | 0.000 |
| AGE1 | 0.054 | 0.030 | 1.819 | 0.069 |
| EDUCATION\_ | -0.036 | 0.038 | -0.933 | 0.351 |
| EDUCATION\_ | 0.035 | 0.037 | 0.936 | 0.349 |
| UNEMPLOYED | 0.010 | 0.034 | 0.297 | 0.767 |
| UNEMPLOYED | 0.074 | 0.035 | 2.108 | 0.035 |
| FIN1 | 0.148 | 0.028 | 5.280 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.104 | 0.031 | -3.390 | 0.001 |
| AGE1 | 0.047 | 0.027 | 1.751 | 0.080 |
| EDUCATION\_ | -0.009 | 0.037 | -0.248 | 0.804 |
| EDUCATION\_ | 0.023 | 0.037 | 0.627 | 0.530 |
| UNEMPLOYED | 0.006 | 0.034 | 0.187 | 0.852 |
| UNEMPLOYED | -0.001 | 0.034 | -0.021 | 0.983 |
| FIN2 | 0.132 | 0.026 | 5.063 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.071 | 0.032 | -2.219 | 0.026 |
| AGE1 | 0.046 | 0.027 | 1.723 | 0.085 |
| EDUCATION\_ | 0.003 | 0.037 | 0.090 | 0.928 |
| EDUCATION\_ | 0.014 | 0.037 | 0.365 | 0.715 |
| UNEMPLOYED | -0.022 | 0.033 | -0.650 | 0.516 |
| UNEMPLOYED | 0.051 | 0.032 | 1.594 | 0.111 |
| FIN3 | 0.132 | 0.030 | 4.423 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.300 | 0.051 | -5.902 | 0.000 |
| RIM | 0.347 | 0.048 | 7.257 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.489 | 0.049 | -9.937 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.033 | 0.055 | -0.599 | 0.549 |
| WM1 | 0.102 | 0.061 | 1.678 | 0.093 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.162 | 0.075 | -2.160 | 0.031 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.117 | 0.046 | -2.567 | 0.010 |
| WM2 | 0.152 | 0.043 | 3.560 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.268 | 0.035 | -7.564 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.117 | 0.046 | -2.567 | 0.010 |
| WM3 | 0.152 | 0.043 | 3.560 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.268 | 0.035 | -7.564 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.096 | 0.924 |
| EDUCATION\_ | -0.076 | 0.032 | -2.365 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.461 | 0.144 |
| UNEMPLOYED | -0.016 | 0.032 | -0.500 | 0.617 |
| UNEMPLOYED | -0.014 | 0.033 | -0.423 | 0.672 |
| FIN1 | 0.036 | 0.032 | 1.107 | 0.268 |
| FIN2 | -0.003 | 0.033 | -0.080 | 0.936 |
| FIN3 | 0.014 | 0.033 | 0.438 | 0.661 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.439 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.181 | 0.238 |
| UNEMPLOYED | 0.068 | 0.031 | 2.233 | 0.026 |
| UNEMPLOYED | 0.014 | 0.032 | 0.438 | 0.661 |
| FIN1 | -0.013 | 0.032 | -0.419 | 0.676 |
| FIN2 | -0.026 | 0.032 | -0.796 | 0.426 |
| FIN3 | -0.029 | 0.032 | -0.911 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.545 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.358 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.837 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.447 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.206 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.042 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.179 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.460 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.301 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.842 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.017 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.472 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.093 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.933 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.982 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.377 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.106 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.778 | 0.005 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.274 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.836 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.391 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.959 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.493 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.436 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.150 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.563 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.504 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.127 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.388 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.315 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.283 | 0.956 | -0.296 | 0.767 |
| X2 | -0.285 | 0.962 | -0.296 | 0.767 |
| X3 | -0.286 | 0.964 | -0.296 | 0.767 |
| Y1 | 0.452 | 0.926 | 0.488 | 0.625 |
| Y2 | 0.431 | 0.883 | 0.488 | 0.626 |
| Y3 | 0.431 | 0.882 | 0.488 | 0.626 |
| M1 | -2.268 | 0.983 | -2.307 | 0.021 |
| M2 | -2.066 | 0.898 | -2.300 | 0.021 |
| M3 | -2.052 | 0.892 | -2.300 | 0.021 |

# 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 | 61.342 | 0.000 |
| WX3 | 0.989 | 0.018 | 56.458 | 0.000 |
| WY2 | 0.975 | 0.020 | 49.240 | 0.000 |
| WY3 | 0.964 | 0.026 | 37.346 | 0.000 |
| WM2 | 0.938 | 0.028 | 34.032 | 0.000 |
| WM3 | 0.905 | 0.035 | 25.497 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.793 | 0.017 | 47.739 | 0.000 |
| X2 | 0.798 | 0.019 | 42.307 | 0.000 |
| X3 | 0.801 | 0.019 | 42.408 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.709 | 0.027 | 26.569 | 0.000 |
| Y2 | 0.674 | 0.025 | 26.833 | 0.000 |
| Y3 | 0.674 | 0.026 | 26.225 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.771 | 0.028 | 27.067 | 0.000 |
| M2 | 0.702 | 0.024 | 29.770 | 0.000 |
| M3 | 0.697 | 0.025 | 28.165 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.590 | 0.022 | 27.282 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.025 | 23.116 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.583 | 0.026 | 22.831 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.643 | 0.028 | 23.292 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.679 | 0.024 | 28.831 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.683 | 0.024 | 28.248 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.604 | 0.035 | 17.030 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.690 | 0.023 | 29.683 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.698 | 0.024 | 28.650 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.133 | 0.059 | 2.245 | 0.025 |
| WX1 | 0.003 | 0.045 | 0.060 | 0.952 |
| WM1 | -0.070 | 0.046 | -1.518 | 0.129 |
| WY3 ON |  |  |  |  |
| WY2 | 0.146 | 0.064 | 2.279 | 0.023 |
| WX2 | 0.003 | 0.044 | 0.060 | 0.952 |
| WM2 | -0.087 | 0.058 | -1.517 | 0.129 |
| WX2 ON |  |  |  |  |
| WX1 | 0.099 | 0.068 | 1.447 | 0.148 |
| WY1 | 0.030 | 0.048 | 0.635 | 0.525 |
| WM1 | 0.021 | 0.042 | 0.515 | 0.606 |
| WX3 ON |  |  |  |  |
| WX2 | 0.097 | 0.070 | 1.392 | 0.164 |
| WY2 | 0.034 | 0.053 | 0.638 | 0.524 |
| WM2 | 0.027 | 0.052 | 0.520 | 0.603 |
| WM2 ON |  |  |  |  |
| WM1 | 0.237 | 0.051 | 4.634 | 0.000 |
| WX1 | -0.014 | 0.040 | -0.346 | 0.729 |
| WY1 | -0.047 | 0.038 | -1.227 | 0.220 |
| WM3 ON |  |  |  |  |
| WM2 | 0.292 | 0.055 | 5.294 | 0.000 |
| WX2 | -0.013 | 0.038 | -0.347 | 0.728 |
| WY2 | -0.051 | 0.041 | -1.245 | 0.213 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.033 | -3.165 | 0.002 |
| AGE1 | -0.002 | 0.029 | -0.083 | 0.934 |
| EDUCATION\_ | -0.025 | 0.036 | -0.681 | 0.496 |
| EDUCATION\_ | 0.025 | 0.036 | 0.683 | 0.495 |
| UNEMPLOYED | -0.005 | 0.031 | -0.154 | 0.878 |
| UNEMPLOYED | 0.020 | 0.033 | 0.601 | 0.548 |
| FIN1 | 0.111 | 0.028 | 3.924 | 0.000 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.064 | 0.034 | -1.866 | 0.062 |
| AGE1 | -0.007 | 0.029 | -0.234 | 0.815 |
| EDUCATION\_ | -0.037 | 0.037 | -0.994 | 0.320 |
| EDUCATION\_ | 0.024 | 0.038 | 0.628 | 0.530 |
| UNEMPLOYED | -0.003 | 0.031 | -0.083 | 0.934 |
| UNEMPLOYED | 0.050 | 0.035 | 1.419 | 0.156 |
| FIN2 | 0.136 | 0.028 | 4.837 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.034 | -2.356 | 0.018 |
| AGE1 | -0.001 | 0.029 | -0.045 | 0.964 |
| EDUCATION\_ | -0.031 | 0.037 | -0.856 | 0.392 |
| EDUCATION\_ | 0.016 | 0.036 | 0.430 | 0.667 |
| UNEMPLOYED | 0.018 | 0.033 | 0.564 | 0.573 |
| UNEMPLOYED | 0.042 | 0.035 | 1.201 | 0.230 |
| FIN3 | 0.109 | 0.029 | 3.770 | 0.000 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.258 | 0.031 | 8.412 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.174 | 0.862 |
| EDUCATION\_ | 0.012 | 0.039 | 0.323 | 0.746 |
| EDUCATION\_ | -0.019 | 0.039 | -0.484 | 0.628 |
| UNEMPLOYED | 0.003 | 0.033 | 0.101 | 0.920 |
| UNEMPLOYED | -0.039 | 0.031 | -1.252 | 0.211 |
| FIN1 | -0.139 | 0.029 | -4.804 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.075 | 0.000 |
| AGE1 | -0.006 | 0.027 | -0.221 | 0.825 |
| EDUCATION\_ | 0.011 | 0.037 | 0.302 | 0.763 |
| EDUCATION\_ | -0.019 | 0.038 | -0.494 | 0.621 |
| UNEMPLOYED | 0.064 | 0.034 | 1.873 | 0.061 |
| UNEMPLOYED | -0.037 | 0.034 | -1.097 | 0.273 |
| FIN2 | -0.125 | 0.029 | -4.261 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.377 | 0.000 |
| AGE1 | -0.002 | 0.026 | -0.061 | 0.951 |
| EDUCATION\_ | 0.024 | 0.037 | 0.652 | 0.514 |
| EDUCATION\_ | -0.026 | 0.035 | -0.746 | 0.456 |
| UNEMPLOYED | 0.025 | 0.033 | 0.748 | 0.454 |
| UNEMPLOYED | -0.055 | 0.031 | -1.789 | 0.074 |
| FIN3 | -0.157 | 0.028 | -5.516 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.690 | 0.000 |
| AGE1 | 0.054 | 0.030 | 1.819 | 0.069 |
| EDUCATION\_ | -0.036 | 0.038 | -0.933 | 0.351 |
| EDUCATION\_ | 0.035 | 0.037 | 0.936 | 0.349 |
| UNEMPLOYED | 0.010 | 0.034 | 0.297 | 0.767 |
| UNEMPLOYED | 0.074 | 0.035 | 2.108 | 0.035 |
| FIN1 | 0.148 | 0.028 | 5.280 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.104 | 0.031 | -3.390 | 0.001 |
| AGE1 | 0.047 | 0.027 | 1.751 | 0.080 |
| EDUCATION\_ | -0.009 | 0.037 | -0.248 | 0.804 |
| EDUCATION\_ | 0.023 | 0.037 | 0.627 | 0.530 |
| UNEMPLOYED | 0.006 | 0.034 | 0.187 | 0.852 |
| UNEMPLOYED | -0.001 | 0.034 | -0.021 | 0.983 |
| FIN2 | 0.132 | 0.026 | 5.063 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.071 | 0.032 | -2.219 | 0.026 |
| AGE1 | 0.046 | 0.027 | 1.723 | 0.085 |
| EDUCATION\_ | 0.003 | 0.037 | 0.090 | 0.928 |
| EDUCATION\_ | 0.014 | 0.037 | 0.365 | 0.715 |
| UNEMPLOYED | -0.022 | 0.033 | -0.650 | 0.516 |
| UNEMPLOYED | 0.051 | 0.032 | 1.594 | 0.111 |
| FIN3 | 0.132 | 0.030 | 4.423 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.300 | 0.051 | -5.902 | 0.000 |
| RIM | 0.347 | 0.048 | 7.257 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.489 | 0.049 | -9.937 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.033 | 0.055 | -0.599 | 0.549 |
| WM1 | 0.102 | 0.061 | 1.678 | 0.093 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.162 | 0.075 | -2.160 | 0.031 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.117 | 0.046 | -2.567 | 0.010 |
| WM2 | 0.152 | 0.043 | 3.560 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.268 | 0.035 | -7.564 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.117 | 0.046 | -2.567 | 0.010 |
| WM3 | 0.152 | 0.043 | 3.560 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.268 | 0.035 | -7.564 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.096 | 0.924 |
| EDUCATION\_ | -0.076 | 0.032 | -2.365 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.461 | 0.144 |
| UNEMPLOYED | -0.016 | 0.032 | -0.500 | 0.617 |
| UNEMPLOYED | -0.014 | 0.033 | -0.423 | 0.672 |
| FIN1 | 0.036 | 0.032 | 1.107 | 0.268 |
| FIN2 | -0.003 | 0.033 | -0.080 | 0.936 |
| FIN3 | 0.014 | 0.033 | 0.438 | 0.661 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.439 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.181 | 0.238 |
| UNEMPLOYED | 0.068 | 0.031 | 2.233 | 0.026 |
| UNEMPLOYED | 0.014 | 0.032 | 0.438 | 0.661 |
| FIN1 | -0.013 | 0.032 | -0.419 | 0.676 |
| FIN2 | -0.026 | 0.032 | -0.796 | 0.426 |
| FIN3 | -0.029 | 0.032 | -0.911 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.545 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.358 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.837 | 0.005 |
| FIN1 | 0.143 | 0.032 | 4.447 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.206 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.042 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.179 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.460 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.301 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.842 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.017 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.472 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.093 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.933 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.982 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.377 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.106 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.778 | 0.005 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.274 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.836 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.391 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.959 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.493 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.436 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.150 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.563 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.504 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.127 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.388 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.315 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.283 | 0.956 | -0.296 | 0.767 |
| X2 | -0.285 | 0.962 | -0.296 | 0.767 |
| X3 | -0.286 | 0.964 | -0.296 | 0.767 |
| Y1 | 0.452 | 0.926 | 0.488 | 0.625 |
| Y2 | 0.431 | 0.883 | 0.488 | 0.626 |
| Y3 | 0.431 | 0.882 | 0.488 | 0.626 |
| M1 | -2.268 | 0.983 | -2.307 | 0.021 |
| M2 | -2.066 | 0.898 | -2.300 | 0.021 |
| M3 | -2.052 | 0.892 | -2.300 | 0.021 |

# 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 | 61.342 | 0.000 |
| WX3 | 0.989 | 0.018 | 56.458 | 0.000 |
| WY2 | 0.975 | 0.020 | 49.240 | 0.000 |
| WY3 | 0.964 | 0.026 | 37.346 | 0.000 |
| WM2 | 0.938 | 0.028 | 34.032 | 0.000 |
| WM3 | 0.905 | 0.035 | 25.497 | 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 | 0.694 | 0.488 |
| WX3 | 0.011 | 0.018 | 0.614 | 0.539 |
| WY2 | 0.025 | 0.020 | 1.285 | 0.199 |
| WY3 | 0.036 | 0.026 | 1.401 | 0.161 |
| WM2 | 0.062 | 0.028 | 2.236 | 0.025 |
| WM3 | 0.095 | 0.035 | 2.688 | 0.007 |

# 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 |  | -0.020 | 0.022 | 0.042 | 0.147 | 0.257 | 0.277 |
| WX1 |  | -0.119 | -0.088 | -0.073 | 0.003 | 0.084 | 0.098 |
| WM1 |  | -0.272 | -0.235 | -0.216 | -0.104 | 0.008 | 0.028 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.020 | 0.022 | 0.042 | 0.147 | 0.257 | 0.277 |
| WX2 |  | -0.119 | -0.088 | -0.073 | 0.003 | 0.084 | 0.098 |
| WM2 |  | -0.272 | -0.235 | -0.216 | -0.104 | 0.008 | 0.028 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.066 | -0.028 | -0.011 | 0.097 | 0.220 | 0.243 |
| WY1 |  | -0.096 | -0.062 | -0.048 | 0.031 | 0.113 | 0.129 |
| WM1 |  | -0.118 | -0.080 | -0.062 | 0.029 | 0.122 | 0.140 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.066 | -0.028 | -0.011 | 0.097 | 0.220 | 0.243 |
| WY2 |  | -0.096 | -0.062 | -0.048 | 0.031 | 0.113 | 0.129 |
| WM2 |  | -0.118 | -0.080 | -0.062 | 0.029 | 0.122 | 0.140 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.150 | 0.186 | 0.203 | 0.298 | 0.395 | 0.413 |
| WX1 |  | -0.106 | -0.083 | -0.070 | -0.012 | 0.046 | 0.057 |
| WY1 |  | -0.135 | -0.115 | -0.103 | -0.044 | 0.015 | 0.025 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.150 | 0.186 | 0.203 | 0.298 | 0.395 | 0.413 |
| WX2 |  | -0.106 | -0.083 | -0.070 | -0.012 | 0.046 | 0.057 |
| WY2 |  | -0.135 | -0.115 | -0.103 | -0.044 | 0.015 | 0.025 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.368 | -0.328 | -0.306 | -0.201 | -0.097 | -0.078 |
| AGE1 |  | -0.147 | -0.112 | -0.096 | -0.005 | 0.086 | 0.105 |
| EDUCATION\_ |  | -0.113 | -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 | -0.140 | -0.012 | 0.117 | 0.142 |
| UNEMPLOYED |  | -0.240 | -0.162 | -0.119 | 0.071 | 0.270 | 0.308 |
| FIN1 |  | 0.043 | 0.059 | 0.069 | 0.119 | 0.169 | 0.179 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.290 | -0.248 | -0.228 | -0.121 | -0.014 | 0.005 |
| AGE1 |  | -0.151 | -0.121 | -0.102 | -0.013 | 0.077 | 0.094 |
| EDUCATION\_ |  | -0.121 | -0.101 | -0.091 | -0.034 | 0.023 | 0.034 |
| EDUCATION\_ |  | -0.068 | -0.045 | -0.035 | 0.022 | 0.078 | 0.089 |
| UNEMPLOYED |  | -0.214 | -0.161 | -0.136 | -0.007 | 0.123 | 0.147 |
| UNEMPLOYED |  | -0.155 | -0.077 | -0.035 | 0.179 | 0.387 | 0.426 |
| FIN2 |  | 0.071 | 0.089 | 0.099 | 0.150 | 0.200 | 0.210 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.319 | -0.279 | -0.258 | -0.152 | -0.046 | -0.025 |
| AGE1 |  | -0.142 | -0.111 | -0.093 | -0.002 | 0.088 | 0.106 |
| EDUCATION\_ |  | -0.118 | -0.097 | -0.086 | -0.029 | 0.027 | 0.037 |
| EDUCATION\_ |  | -0.072 | -0.051 | -0.040 | 0.014 | 0.069 | 0.080 |
| UNEMPLOYED |  | -0.168 | -0.117 | -0.092 | 0.046 | 0.182 | 0.206 |
| UNEMPLOYED |  | -0.182 | -0.097 | -0.054 | 0.150 | 0.358 | 0.400 |
| FIN3 |  | 0.035 | 0.054 | 0.063 | 0.114 | 0.164 | 0.174 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.331 | 0.347 | 0.433 | 0.520 | 0.536 |
| AGE1 |  | -0.129 | -0.098 | -0.084 | -0.008 | 0.070 | 0.085 |
| EDUCATION\_ |  | -0.072 | -0.052 | -0.042 | 0.010 | 0.063 | 0.073 |
| EDUCATION\_ |  | -0.097 | -0.076 | -0.067 | -0.015 | 0.036 | 0.046 |
| UNEMPLOYED |  | -0.175 | -0.137 | -0.114 | 0.007 | 0.130 | 0.156 |
| UNEMPLOYED |  | -0.376 | -0.313 | -0.282 | -0.122 | 0.040 | 0.073 |
| FIN1 |  | -0.201 | -0.184 | -0.176 | -0.131 | -0.086 | -0.078 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.331 | 0.350 | 0.441 | 0.532 | 0.550 |
| AGE1 |  | -0.127 | -0.100 | -0.085 | -0.010 | 0.068 | 0.082 |
| 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 |  | -0.053 | -0.008 | 0.017 | 0.149 | 0.278 | 0.306 |
| UNEMPLOYED |  | -0.403 | -0.337 | -0.303 | -0.122 | 0.064 | 0.102 |
| FIN2 |  | -0.204 | -0.187 | -0.177 | -0.127 | -0.079 | -0.070 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.261 | 0.292 | 0.311 | 0.401 | 0.491 | 0.507 |
| AGE1 |  | -0.121 | -0.092 | -0.078 | -0.003 | 0.074 | 0.091 |
| EDUCATION\_ |  | -0.059 | -0.041 | -0.031 | 0.021 | 0.073 | 0.084 |
| EDUCATION\_ |  | -0.099 | -0.081 | -0.072 | -0.022 | 0.027 | 0.038 |
| UNEMPLOYED |  | -0.139 | -0.095 | -0.069 | 0.059 | 0.189 | 0.215 |
| UNEMPLOYED |  | -0.446 | -0.383 | -0.349 | -0.182 | -0.013 | 0.020 |
| FIN3 |  | -0.222 | -0.207 | -0.197 | -0.152 | -0.108 | -0.100 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.270 | -0.239 | -0.225 | -0.155 | -0.086 | -0.073 |
| AGE1 |  | -0.029 | -0.006 | 0.007 | 0.071 | 0.136 | 0.148 |
| EDUCATION\_ |  | -0.088 | -0.074 | -0.065 | -0.024 | 0.018 | 0.026 |
| EDUCATION\_ |  | -0.042 | -0.025 | -0.017 | 0.023 | 0.062 | 0.070 |
| UNEMPLOYED |  | -0.140 | -0.102 | -0.081 | 0.018 | 0.117 | 0.135 |
| UNEMPLOYED |  | -0.042 | 0.012 | 0.040 | 0.186 | 0.330 | 0.357 |
| FIN1 |  | 0.057 | 0.070 | 0.077 | 0.111 | 0.146 | 0.152 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.273 | -0.245 | -0.230 | -0.153 | -0.079 | -0.064 |
| AGE1 |  | -0.030 | -0.009 | 0.004 | 0.069 | 0.133 | 0.146 |
| EDUCATION\_ |  | -0.074 | -0.059 | -0.049 | -0.007 | 0.038 | 0.046 |
| EDUCATION\_ |  | -0.053 | -0.036 | -0.028 | 0.017 | 0.060 | 0.068 |
| UNEMPLOYED |  | -0.164 | -0.117 | -0.096 | 0.013 | 0.122 | 0.145 |
| UNEMPLOYED |  | -0.248 | -0.187 | -0.154 | -0.002 | 0.154 | 0.183 |
| FIN2 |  | 0.057 | 0.070 | 0.076 | 0.112 | 0.149 | 0.156 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.234 | -0.200 | -0.186 | -0.106 | -0.028 | -0.013 |
| AGE1 |  | -0.032 | -0.010 | 0.003 | 0.068 | 0.132 | 0.144 |
| EDUCATION\_ |  | -0.066 | -0.051 | -0.042 | 0.002 | 0.046 | 0.055 |
| EDUCATION\_ |  | -0.060 | -0.044 | -0.034 | 0.010 | 0.054 | 0.063 |
| UNEMPLOYED |  | -0.208 | -0.173 | -0.151 | -0.042 | 0.064 | 0.084 |
| UNEMPLOYED |  | -0.103 | -0.036 | -0.005 | 0.143 | 0.287 | 0.314 |
| FIN3 |  | 0.044 | 0.060 | 0.068 | 0.107 | 0.149 | 0.157 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.181 | -0.167 | -0.160 | -0.124 | -0.087 | -0.081 |
| RIM |  | 0.074 | 0.087 | 0.093 | 0.124 | 0.154 | 0.160 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.180 | -0.170 | -0.165 | -0.137 | -0.105 | -0.100 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.049 | -0.039 | -0.034 | -0.009 | 0.016 | 0.021 |
| WM1 |  | -0.013 | -0.004 | 0.000 | 0.021 | 0.043 | 0.047 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.078 | -0.067 | -0.060 | -0.032 | -0.007 | -0.002 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.070 | -0.062 | -0.057 | -0.035 | -0.011 | -0.007 |
| WM2 |  | 0.009 | 0.016 | 0.019 | 0.037 | 0.055 | 0.058 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.096 | -0.089 | -0.087 | -0.071 | -0.054 | -0.050 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.070 | -0.062 | -0.057 | -0.035 | -0.011 | -0.007 |
| WM3 |  | 0.009 | 0.016 | 0.019 | 0.037 | 0.055 | 0.058 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.096 | -0.089 | -0.087 | -0.071 | -0.054 | -0.050 |
| 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 | -0.051 | -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 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -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 |  | -0.040 | -0.031 | -0.027 | -0.006 | 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 | 0.402 | 0.452 | 0.502 | 0.511 |
| UNEMPLOYED |  | -0.120 | -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 | 0.163 | 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 | -0.030 | -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 | 0.225 |
| FIN3 |  | 0.113 | 0.130 | 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 | -0.045 | -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 | -0.010 |
| 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 |  | 0.440 | 0.455 | 0.463 | 0.504 | 0.545 | 0.553 |
| FIN3 |  | 0.419 | 0.434 | 0.442 | 0.484 | 0.525 | 0.532 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.464 | 0.504 | 0.544 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.608 | 0.617 | 0.622 | 0.647 | 0.671 | 0.676 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.856 | 3.907 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.671 | 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 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.753 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.478 | -1.991 | -1.700 | -0.259 | 1.190 | 1.469 |
| X2 |  | -2.478 | -1.991 | -1.700 | -0.259 | 1.190 | 1.469 |
| X3 |  | -2.478 | -1.991 | -1.700 | -0.259 | 1.190 | 1.469 |
| Y1 |  | -1.583 | -1.118 | -0.890 | 0.363 | 1.568 | 1.786 |
| Y2 |  | -1.583 | -1.118 | -0.890 | 0.363 | 1.568 | 1.786 |
| Y3 |  | -1.583 | -1.118 | -0.890 | 0.363 | 1.568 | 1.786 |
| M1 |  | -3.072 | -2.707 | -2.496 | -1.452 | -0.420 | -0.218 |
| M2 |  | -3.072 | -2.707 | -2.496 | -1.452 | -0.420 | -0.218 |
| M3 |  | -3.072 | -2.707 | -2.496 | -1.452 | -0.420 | -0.218 |
| 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 | 0.671 | 0.680 | 0.727 | 0.771 | 0.779 |
| FIN2 |  | 0.617 | 0.632 | 0.640 | 0.684 | 0.727 | 0.737 |
| FIN3 |  | 0.670 | 0.688 | 0.698 | 0.750 | 0.803 | 0.814 |
| RIX |  | 0.439 | 0.459 | 0.469 | 0.527 | 0.572 | 0.581 |
| RIY |  | 0.242 | 0.261 | 0.271 | 0.323 | 0.363 | 0.372 |
| RIM |  | 0.183 | 0.198 | 0.205 | 0.243 | 0.273 | 0.278 |
| WX1 |  | 0.234 | 0.246 | 0.252 | 0.291 | 0.332 | 0.341 |
| WY1 |  | 0.211 | 0.223 | 0.229 | 0.266 | 0.310 | 0.320 |
| WM1 |  | 0.108 | 0.117 | 0.122 | 0.149 | 0.182 | 0.190 |
| 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 | 0.232 | 0.238 | 0.276 | 0.311 | 0.318 |
| WX3 |  | 0.219 | 0.232 | 0.238 | 0.276 | 0.311 | 0.318 |
| WY2 |  | 0.266 | 0.278 | 0.284 | 0.319 | 0.347 | 0.353 |
| WY3 |  | 0.266 | 0.278 | 0.284 | 0.319 | 0.347 | 0.353 |
| WM2 |  | 0.190 | 0.197 | 0.200 | 0.220 | 0.237 | 0.240 |
| WM3 |  | 0.190 | 0.197 | 0.200 | 0.220 | 0.237 | 0.240 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.001 | 0.005 | 0.279 | 0.780 | -0.006 | 0.013 |