# 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 | 0.125 | 0.062 | 2.023 | 0.043 |
| WX1 | 0.031 | 0.042 | 0.736 | 0.461 |
| WM1 | -0.156 | 0.075 | -2.097 | 0.036 |
| WY3 ON |  |  |  |  |
| WY2 | 0.125 | 0.062 | 2.023 | 0.043 |
| WX2 | 0.031 | 0.042 | 0.736 | 0.461 |
| WM2 | -0.156 | 0.075 | -2.097 | 0.036 |
| WX2 ON |  |  |  |  |
| WX1 | 0.129 | 0.071 | 1.823 | 0.068 |
| WY1 | -0.007 | 0.056 | -0.122 | 0.903 |
| WM1 | 0.198 | 0.093 | 2.126 | 0.034 |
| WX3 ON |  |  |  |  |
| WX2 | 0.129 | 0.071 | 1.823 | 0.068 |
| WY2 | -0.007 | 0.056 | -0.122 | 0.903 |
| WM2 | 0.198 | 0.093 | 2.126 | 0.034 |
| WM2 ON |  |  |  |  |
| WM1 | 0.215 | 0.062 | 3.461 | 0.001 |
| WX1 | 0.009 | 0.028 | 0.332 | 0.740 |
| WY1 | -0.047 | 0.028 | -1.674 | 0.094 |
| WM3 ON |  |  |  |  |
| WM2 | 0.215 | 0.062 | 3.461 | 0.001 |
| WX2 | 0.009 | 0.028 | 0.332 | 0.740 |
| WY2 | -0.047 | 0.028 | -1.674 | 0.094 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.510 | 0.061 | 8.308 | 0.000 |
| AGE1 | 0.056 | 0.052 | 1.073 | 0.283 |
| EDUCATION\_ | 0.021 | 0.034 | 0.637 | 0.524 |
| EDUCATION\_ | 0.060 | 0.032 | 1.870 | 0.062 |
| UNEMPLOYED | -0.015 | 0.080 | -0.193 | 0.847 |
| UNEMPLOYED | 0.128 | 0.103 | 1.234 | 0.217 |
| FIN1 | 0.059 | 0.031 | 1.895 | 0.058 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.358 | 0.062 | 5.745 | 0.000 |
| AGE1 | 0.050 | 0.052 | 0.960 | 0.337 |
| EDUCATION\_ | 0.033 | 0.036 | 0.897 | 0.370 |
| EDUCATION\_ | 0.051 | 0.035 | 1.458 | 0.145 |
| UNEMPLOYED | 0.054 | 0.081 | 0.667 | 0.505 |
| UNEMPLOYED | 0.102 | 0.107 | 0.955 | 0.340 |
| FIN2 | 0.103 | 0.034 | 3.049 | 0.002 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.367 | 0.062 | 5.946 | 0.000 |
| AGE1 | 0.054 | 0.052 | 1.044 | 0.297 |
| EDUCATION\_ | 0.055 | 0.036 | 1.539 | 0.124 |
| EDUCATION\_ | 0.040 | 0.034 | 1.152 | 0.249 |
| UNEMPLOYED | 0.072 | 0.082 | 0.882 | 0.378 |
| UNEMPLOYED | 0.072 | 0.104 | 0.694 | 0.488 |
| FIN3 | 0.073 | 0.035 | 2.083 | 0.037 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.432 | 0.053 | 8.209 | 0.000 |
| AGE1 | -0.011 | 0.047 | -0.242 | 0.809 |
| EDUCATION\_ | 0.011 | 0.032 | 0.331 | 0.741 |
| EDUCATION\_ | -0.015 | 0.031 | -0.483 | 0.629 |
| UNEMPLOYED | 0.007 | 0.074 | 0.090 | 0.929 |
| UNEMPLOYED | -0.127 | 0.098 | -1.300 | 0.194 |
| FIN1 | -0.136 | 0.027 | -5.008 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.440 | 0.056 | 7.869 | 0.000 |
| AGE1 | -0.013 | 0.046 | -0.286 | 0.775 |
| EDUCATION\_ | 0.010 | 0.032 | 0.299 | 0.765 |
| EDUCATION\_ | -0.015 | 0.032 | -0.481 | 0.631 |
| UNEMPLOYED | 0.147 | 0.080 | 1.842 | 0.065 |
| UNEMPLOYED | -0.124 | 0.111 | -1.118 | 0.264 |
| FIN2 | -0.133 | 0.030 | -4.482 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.399 | 0.055 | 7.287 | 0.000 |
| AGE1 | -0.006 | 0.046 | -0.129 | 0.897 |
| EDUCATION\_ | 0.021 | 0.032 | 0.652 | 0.514 |
| EDUCATION\_ | -0.022 | 0.030 | -0.730 | 0.465 |
| UNEMPLOYED | 0.057 | 0.078 | 0.726 | 0.468 |
| UNEMPLOYED | -0.187 | 0.102 | -1.824 | 0.068 |
| FIN3 | -0.158 | 0.027 | -5.786 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.031 | -0.737 | 0.461 |
| AGE1 | 0.043 | 0.028 | 1.560 | 0.119 |
| EDUCATION\_ | -0.033 | 0.019 | -1.751 | 0.080 |
| EDUCATION\_ | 0.006 | 0.018 | 0.362 | 0.717 |
| UNEMPLOYED | 0.013 | 0.045 | 0.282 | 0.778 |
| UNEMPLOYED | 0.116 | 0.062 | 1.871 | 0.061 |
| FIN1 | 0.097 | 0.016 | 5.943 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.033 | -2.006 | 0.045 |
| AGE1 | 0.045 | 0.028 | 1.633 | 0.102 |
| EDUCATION\_ | -0.025 | 0.020 | -1.250 | 0.211 |
| EDUCATION\_ | -0.001 | 0.020 | -0.067 | 0.946 |
| UNEMPLOYED | -0.021 | 0.050 | -0.421 | 0.674 |
| UNEMPLOYED | -0.020 | 0.063 | -0.323 | 0.747 |
| FIN2 | 0.100 | 0.018 | 5.455 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.495 | 0.621 |
| AGE1 | 0.039 | 0.028 | 1.390 | 0.165 |
| EDUCATION\_ | -0.022 | 0.021 | -1.047 | 0.295 |
| EDUCATION\_ | 0.013 | 0.021 | 0.617 | 0.537 |
| UNEMPLOYED | 0.002 | 0.050 | 0.037 | 0.971 |
| UNEMPLOYED | 0.066 | 0.063 | 1.056 | 0.291 |
| FIN3 | 0.100 | 0.020 | 5.015 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.003 | 0.021 | 0.135 | 0.892 |
| RIM | 0.060 | 0.015 | 4.095 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.097 | 0.012 | -7.965 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.005 | 0.019 | -0.248 | 0.804 |
| WM1 | 0.049 | 0.012 | 4.074 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.030 | 0.011 | -2.848 | 0.004 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.016 | 0.015 | -1.076 | 0.282 |
| WM2 | 0.058 | 0.011 | 5.479 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.054 | 0.008 | -6.691 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.016 | 0.015 | -1.076 | 0.282 |
| WM3 | 0.058 | 0.011 | 5.479 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.054 | 0.008 | -6.691 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.088 | 0.930 |
| EDUCATION\_ | -0.036 | 0.015 | -2.373 | 0.018 |
| EDUCATION\_ | -0.022 | 0.015 | -1.463 | 0.143 |
| UNEMPLOYED | -0.003 | 0.006 | -0.498 | 0.618 |
| UNEMPLOYED | -0.002 | 0.004 | -0.417 | 0.677 |
| FIN1 | 0.014 | 0.013 | 1.079 | 0.281 |
| FIN2 | -0.001 | 0.013 | -0.075 | 0.940 |
| FIN3 | 0.006 | 0.014 | 0.437 | 0.662 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.446 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.172 | 0.241 |
| UNEMPLOYED | 0.012 | 0.005 | 2.223 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.422 | 0.673 |
| FIN1 | -0.005 | 0.013 | -0.413 | 0.680 |
| FIN2 | -0.010 | 0.013 | -0.805 | 0.421 |
| FIN3 | -0.012 | 0.014 | -0.912 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.931 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.483 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.747 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.368 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.116 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.990 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.927 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.102 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.250 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.613 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.810 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.266 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.032 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.897 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.875 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.186 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.972 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.668 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.353 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.202 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.751 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.467 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.229 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.332 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.455 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.359 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.370 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.549 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.400 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.754 | 0.837 | -2.095 | 0.036 |
| X2 | -1.754 | 0.837 | -2.095 | 0.036 |
| X3 | -1.754 | 0.837 | -2.095 | 0.036 |
| Y1 | 0.432 | 0.743 | 0.582 | 0.561 |
| Y2 | 0.432 | 0.743 | 0.582 | 0.561 |
| Y3 | 0.432 | 0.743 | 0.582 | 0.561 |
| M1 | -0.942 | 0.444 | -2.123 | 0.034 |
| M2 | -0.942 | 0.444 | -2.123 | 0.034 |
| M3 | -0.942 | 0.444 | -2.123 | 0.034 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.276 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.732 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.668 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.911 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.320 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.411 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.734 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.567 | 0.000 |
| RIX | 0.410 | 0.037 | 11.220 | 0.000 |
| RIY | 0.328 | 0.028 | 11.869 | 0.000 |
| RIM | 0.120 | 0.010 | 11.872 | 0.000 |
| WX1 | 0.379 | 0.038 | 9.941 | 0.000 |
| WY1 | 0.268 | 0.024 | 11.192 | 0.000 |
| WM1 | 0.086 | 0.009 | 9.533 | 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 | 0.389 | 0.028 | 14.117 | 0.000 |
| WX3 | 0.389 | 0.028 | 14.117 | 0.000 |
| WY2 | 0.312 | 0.018 | 17.286 | 0.000 |
| WY3 | 0.312 | 0.018 | 17.286 | 0.000 |
| WM2 | 0.141 | 0.007 | 20.042 | 0.000 |
| WM3 | 0.141 | 0.007 | 20.042 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.692 | 0.029 | 23.726 | 0.000 |
| X2 | 0.693 | 0.028 | 24.763 | 0.000 |
| X3 | 0.692 | 0.029 | 24.071 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.710 | 0.025 | 27.935 | 0.000 |
| Y2 | 0.681 | 0.024 | 28.322 | 0.000 |
| Y3 | 0.681 | 0.024 | 27.878 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.748 | 0.027 | 27.760 | 0.000 |
| M2 | 0.660 | 0.023 | 28.480 | 0.000 |
| M3 | 0.656 | 0.025 | 26.625 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.665 | 0.028 | 23.668 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.686 | 0.028 | 24.333 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.688 | 0.028 | 24.165 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.026 | 24.448 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.671 | 0.023 | 29.676 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.675 | 0.023 | 29.191 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.634 | 0.030 | 20.848 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.731 | 0.021 | 35.334 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.735 | 0.022 | 33.805 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.114 | 0.057 | 2.004 | 0.045 |
| WX1 | 0.033 | 0.046 | 0.730 | 0.465 |
| WM1 | -0.081 | 0.039 | -2.060 | 0.039 |
| WY3 ON |  |  |  |  |
| WY2 | 0.124 | 0.061 | 2.032 | 0.042 |
| WX2 | 0.034 | 0.046 | 0.739 | 0.460 |
| WM2 | -0.106 | 0.050 | -2.092 | 0.036 |
| WX2 ON |  |  |  |  |
| WX1 | 0.125 | 0.069 | 1.827 | 0.068 |
| WY1 | -0.006 | 0.046 | -0.122 | 0.903 |
| WM1 | 0.091 | 0.044 | 2.075 | 0.038 |
| WX3 ON |  |  |  |  |
| WX2 | 0.128 | 0.070 | 1.828 | 0.068 |
| WY2 | -0.006 | 0.050 | -0.122 | 0.903 |
| WM2 | 0.119 | 0.055 | 2.144 | 0.032 |
| WM2 ON |  |  |  |  |
| WM1 | 0.165 | 0.050 | 3.325 | 0.001 |
| WX1 | 0.015 | 0.045 | 0.331 | 0.741 |
| WY1 | -0.064 | 0.038 | -1.668 | 0.095 |
| WM3 ON |  |  |  |  |
| WM2 | 0.213 | 0.060 | 3.531 | 0.000 |
| WX2 | 0.015 | 0.046 | 0.330 | 0.741 |
| WY2 | -0.069 | 0.041 | -1.679 | 0.093 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.263 | 0.030 | 8.801 | 0.000 |
| AGE1 | 0.029 | 0.027 | 1.074 | 0.283 |
| EDUCATION\_ | 0.022 | 0.035 | 0.639 | 0.523 |
| EDUCATION\_ | 0.064 | 0.034 | 1.873 | 0.061 |
| UNEMPLOYED | -0.006 | 0.031 | -0.194 | 0.846 |
| UNEMPLOYED | 0.035 | 0.028 | 1.246 | 0.213 |
| FIN1 | 0.054 | 0.028 | 1.909 | 0.056 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.185 | 0.031 | 5.890 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.960 | 0.337 |
| EDUCATION\_ | 0.034 | 0.038 | 0.897 | 0.370 |
| EDUCATION\_ | 0.054 | 0.037 | 1.464 | 0.143 |
| UNEMPLOYED | 0.021 | 0.032 | 0.669 | 0.504 |
| UNEMPLOYED | 0.028 | 0.029 | 0.962 | 0.336 |
| FIN2 | 0.092 | 0.030 | 3.065 | 0.002 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.190 | 0.031 | 6.082 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.044 | 0.296 |
| EDUCATION\_ | 0.058 | 0.038 | 1.540 | 0.123 |
| EDUCATION\_ | 0.043 | 0.037 | 1.155 | 0.248 |
| UNEMPLOYED | 0.028 | 0.032 | 0.884 | 0.377 |
| UNEMPLOYED | 0.020 | 0.028 | 0.699 | 0.484 |
| FIN3 | 0.068 | 0.032 | 2.098 | 0.036 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.256 | 0.031 | 8.373 | 0.000 |
| AGE1 | -0.007 | 0.028 | -0.242 | 0.808 |
| EDUCATION\_ | 0.013 | 0.038 | 0.331 | 0.740 |
| EDUCATION\_ | -0.019 | 0.039 | -0.484 | 0.629 |
| UNEMPLOYED | 0.003 | 0.033 | 0.090 | 0.928 |
| UNEMPLOYED | -0.040 | 0.031 | -1.307 | 0.191 |
| FIN1 | -0.144 | 0.029 | -4.977 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.038 | 0.000 |
| AGE1 | -0.008 | 0.027 | -0.286 | 0.774 |
| EDUCATION\_ | 0.011 | 0.037 | 0.299 | 0.765 |
| EDUCATION\_ | -0.018 | 0.038 | -0.481 | 0.631 |
| UNEMPLOYED | 0.063 | 0.034 | 1.852 | 0.064 |
| UNEMPLOYED | -0.038 | 0.034 | -1.124 | 0.261 |
| FIN2 | -0.131 | 0.029 | -4.466 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.352 | 0.000 |
| AGE1 | -0.003 | 0.027 | -0.129 | 0.897 |
| EDUCATION\_ | 0.024 | 0.037 | 0.653 | 0.513 |
| EDUCATION\_ | -0.026 | 0.035 | -0.732 | 0.464 |
| UNEMPLOYED | 0.024 | 0.033 | 0.728 | 0.466 |
| UNEMPLOYED | -0.057 | 0.031 | -1.838 | 0.066 |
| FIN3 | -0.162 | 0.028 | -5.714 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.738 | 0.460 |
| AGE1 | 0.045 | 0.029 | 1.560 | 0.119 |
| EDUCATION\_ | -0.070 | 0.040 | -1.762 | 0.078 |
| EDUCATION\_ | 0.014 | 0.038 | 0.362 | 0.717 |
| UNEMPLOYED | 0.010 | 0.035 | 0.283 | 0.777 |
| UNEMPLOYED | 0.064 | 0.034 | 1.881 | 0.060 |
| FIN1 | 0.179 | 0.030 | 6.015 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.018 | 0.044 |
| AGE1 | 0.042 | 0.026 | 1.632 | 0.103 |
| EDUCATION\_ | -0.047 | 0.037 | -1.255 | 0.210 |
| EDUCATION\_ | -0.003 | 0.037 | -0.067 | 0.946 |
| UNEMPLOYED | -0.015 | 0.035 | -0.422 | 0.673 |
| UNEMPLOYED | -0.010 | 0.031 | -0.325 | 0.745 |
| FIN2 | 0.158 | 0.029 | 5.525 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.017 | 0.033 | -0.496 | 0.620 |
| AGE1 | 0.035 | 0.025 | 1.388 | 0.165 |
| EDUCATION\_ | -0.041 | 0.039 | -1.049 | 0.294 |
| EDUCATION\_ | 0.024 | 0.039 | 0.617 | 0.537 |
| UNEMPLOYED | 0.001 | 0.034 | 0.037 | 0.971 |
| UNEMPLOYED | 0.032 | 0.030 | 1.061 | 0.289 |
| FIN3 | 0.164 | 0.032 | 5.171 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.008 | 0.060 | 0.132 | 0.895 |
| RIM | 0.272 | 0.059 | 4.602 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.489 | 0.045 | -10.817 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.015 | 0.059 | -0.250 | 0.802 |
| WM1 | 0.274 | 0.057 | 4.766 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.199 | 0.063 | -3.156 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.046 | 0.043 | -1.070 | 0.284 |
| WM2 | 0.248 | 0.043 | 5.800 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.259 | 0.036 | -7.138 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.046 | 0.043 | -1.070 | 0.284 |
| WM3 | 0.248 | 0.043 | 5.800 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.259 | 0.036 | -7.138 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.088 | 0.930 |
| EDUCATION\_ | -0.077 | 0.032 | -2.368 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.463 | 0.143 |
| UNEMPLOYED | -0.016 | 0.032 | -0.498 | 0.619 |
| UNEMPLOYED | -0.014 | 0.033 | -0.416 | 0.677 |
| FIN1 | 0.035 | 0.032 | 1.080 | 0.280 |
| FIN2 | -0.002 | 0.033 | -0.075 | 0.940 |
| FIN3 | 0.014 | 0.033 | 0.437 | 0.662 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.443 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.170 | 0.242 |
| UNEMPLOYED | 0.069 | 0.031 | 2.237 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.422 | 0.673 |
| FIN1 | -0.013 | 0.032 | -0.413 | 0.680 |
| FIN2 | -0.026 | 0.032 | -0.805 | 0.421 |
| FIN3 | -0.030 | 0.032 | -0.914 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.547 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.846 | 0.004 |
| FIN1 | 0.143 | 0.032 | 4.451 | 0.000 |
| FIN2 | 0.164 | 0.032 | 5.213 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.051 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.164 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.481 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.298 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.834 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.017 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.474 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.094 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.934 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.987 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.370 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.113 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.767 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.302 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.831 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.363 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.947 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.514 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.204 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.559 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.498 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.119 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.381 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.322 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.895 | 0.900 | -2.107 | 0.035 |
| X2 | -1.898 | 0.903 | -2.101 | 0.036 |
| X3 | -1.895 | 0.902 | -2.102 | 0.036 |
| Y1 | 0.536 | 0.920 | 0.582 | 0.560 |
| Y2 | 0.514 | 0.884 | 0.582 | 0.561 |
| Y3 | 0.514 | 0.884 | 0.582 | 0.561 |
| M1 | -2.038 | 0.959 | -2.125 | 0.034 |
| M2 | -1.798 | 0.848 | -2.121 | 0.034 |
| M3 | -1.787 | 0.842 | -2.122 | 0.034 |

# 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 | 0.969 | 0.025 | 39.154 | 0.000 |
| WX3 | 0.961 | 0.029 | 32.758 | 0.000 |
| WY2 | 0.977 | 0.017 | 56.495 | 0.000 |
| WY3 | 0.967 | 0.022 | 43.564 | 0.000 |
| WM2 | 0.963 | 0.020 | 48.115 | 0.000 |
| WM3 | 0.940 | 0.029 | 32.002 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.692 | 0.029 | 23.726 | 0.000 |
| X2 | 0.693 | 0.028 | 24.763 | 0.000 |
| X3 | 0.692 | 0.029 | 24.071 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.710 | 0.025 | 27.935 | 0.000 |
| Y2 | 0.681 | 0.024 | 28.322 | 0.000 |
| Y3 | 0.681 | 0.024 | 27.878 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.748 | 0.027 | 27.760 | 0.000 |
| M2 | 0.660 | 0.023 | 28.480 | 0.000 |
| M3 | 0.656 | 0.025 | 26.625 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.665 | 0.028 | 23.668 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.686 | 0.028 | 24.333 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.688 | 0.028 | 24.165 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.641 | 0.026 | 24.448 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.671 | 0.023 | 29.676 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.675 | 0.023 | 29.191 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.634 | 0.030 | 20.848 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.731 | 0.021 | 35.334 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.735 | 0.022 | 33.805 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.114 | 0.057 | 2.004 | 0.045 |
| WX1 | 0.033 | 0.046 | 0.730 | 0.465 |
| WM1 | -0.081 | 0.039 | -2.060 | 0.039 |
| WY3 ON |  |  |  |  |
| WY2 | 0.124 | 0.061 | 2.032 | 0.042 |
| WX2 | 0.034 | 0.046 | 0.739 | 0.460 |
| WM2 | -0.106 | 0.050 | -2.092 | 0.036 |
| WX2 ON |  |  |  |  |
| WX1 | 0.125 | 0.069 | 1.827 | 0.068 |
| WY1 | -0.006 | 0.046 | -0.122 | 0.903 |
| WM1 | 0.091 | 0.044 | 2.075 | 0.038 |
| WX3 ON |  |  |  |  |
| WX2 | 0.128 | 0.070 | 1.828 | 0.068 |
| WY2 | -0.006 | 0.050 | -0.122 | 0.903 |
| WM2 | 0.119 | 0.055 | 2.144 | 0.032 |
| WM2 ON |  |  |  |  |
| WM1 | 0.165 | 0.050 | 3.325 | 0.001 |
| WX1 | 0.015 | 0.045 | 0.331 | 0.741 |
| WY1 | -0.064 | 0.038 | -1.668 | 0.095 |
| WM3 ON |  |  |  |  |
| WM2 | 0.213 | 0.060 | 3.531 | 0.000 |
| WX2 | 0.015 | 0.046 | 0.330 | 0.741 |
| WY2 | -0.069 | 0.041 | -1.679 | 0.093 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.263 | 0.030 | 8.801 | 0.000 |
| AGE1 | 0.029 | 0.027 | 1.074 | 0.283 |
| EDUCATION\_ | 0.022 | 0.035 | 0.639 | 0.523 |
| EDUCATION\_ | 0.064 | 0.034 | 1.873 | 0.061 |
| UNEMPLOYED | -0.006 | 0.031 | -0.194 | 0.846 |
| UNEMPLOYED | 0.035 | 0.028 | 1.246 | 0.213 |
| FIN1 | 0.054 | 0.028 | 1.909 | 0.056 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.185 | 0.031 | 5.890 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.960 | 0.337 |
| EDUCATION\_ | 0.034 | 0.038 | 0.897 | 0.370 |
| EDUCATION\_ | 0.054 | 0.037 | 1.464 | 0.143 |
| UNEMPLOYED | 0.021 | 0.032 | 0.669 | 0.504 |
| UNEMPLOYED | 0.028 | 0.029 | 0.962 | 0.336 |
| FIN2 | 0.092 | 0.030 | 3.065 | 0.002 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.190 | 0.031 | 6.082 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.044 | 0.296 |
| EDUCATION\_ | 0.058 | 0.038 | 1.540 | 0.123 |
| EDUCATION\_ | 0.043 | 0.037 | 1.155 | 0.248 |
| UNEMPLOYED | 0.028 | 0.032 | 0.884 | 0.377 |
| UNEMPLOYED | 0.020 | 0.028 | 0.699 | 0.484 |
| FIN3 | 0.068 | 0.032 | 2.098 | 0.036 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.256 | 0.031 | 8.373 | 0.000 |
| AGE1 | -0.007 | 0.028 | -0.242 | 0.808 |
| EDUCATION\_ | 0.013 | 0.038 | 0.331 | 0.740 |
| EDUCATION\_ | -0.019 | 0.039 | -0.484 | 0.629 |
| UNEMPLOYED | 0.003 | 0.033 | 0.090 | 0.928 |
| UNEMPLOYED | -0.040 | 0.031 | -1.307 | 0.191 |
| FIN1 | -0.144 | 0.029 | -4.977 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.038 | 0.000 |
| AGE1 | -0.008 | 0.027 | -0.286 | 0.774 |
| EDUCATION\_ | 0.011 | 0.037 | 0.299 | 0.765 |
| EDUCATION\_ | -0.018 | 0.038 | -0.481 | 0.631 |
| UNEMPLOYED | 0.063 | 0.034 | 1.852 | 0.064 |
| UNEMPLOYED | -0.038 | 0.034 | -1.124 | 0.261 |
| FIN2 | -0.131 | 0.029 | -4.466 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.352 | 0.000 |
| AGE1 | -0.003 | 0.027 | -0.129 | 0.897 |
| EDUCATION\_ | 0.024 | 0.037 | 0.653 | 0.513 |
| EDUCATION\_ | -0.026 | 0.035 | -0.732 | 0.464 |
| UNEMPLOYED | 0.024 | 0.033 | 0.728 | 0.466 |
| UNEMPLOYED | -0.057 | 0.031 | -1.838 | 0.066 |
| FIN3 | -0.162 | 0.028 | -5.714 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.738 | 0.460 |
| AGE1 | 0.045 | 0.029 | 1.560 | 0.119 |
| EDUCATION\_ | -0.070 | 0.040 | -1.762 | 0.078 |
| EDUCATION\_ | 0.014 | 0.038 | 0.362 | 0.717 |
| UNEMPLOYED | 0.010 | 0.035 | 0.283 | 0.777 |
| UNEMPLOYED | 0.064 | 0.034 | 1.881 | 0.060 |
| FIN1 | 0.179 | 0.030 | 6.015 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.018 | 0.044 |
| AGE1 | 0.042 | 0.026 | 1.632 | 0.103 |
| EDUCATION\_ | -0.047 | 0.037 | -1.255 | 0.210 |
| EDUCATION\_ | -0.003 | 0.037 | -0.067 | 0.946 |
| UNEMPLOYED | -0.015 | 0.035 | -0.422 | 0.673 |
| UNEMPLOYED | -0.010 | 0.031 | -0.325 | 0.745 |
| FIN2 | 0.158 | 0.029 | 5.525 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.017 | 0.033 | -0.496 | 0.620 |
| AGE1 | 0.035 | 0.025 | 1.388 | 0.165 |
| EDUCATION\_ | -0.041 | 0.039 | -1.049 | 0.294 |
| EDUCATION\_ | 0.024 | 0.039 | 0.617 | 0.537 |
| UNEMPLOYED | 0.001 | 0.034 | 0.037 | 0.971 |
| UNEMPLOYED | 0.032 | 0.030 | 1.061 | 0.289 |
| FIN3 | 0.164 | 0.032 | 5.171 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.008 | 0.060 | 0.132 | 0.895 |
| RIM | 0.272 | 0.059 | 4.602 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.489 | 0.045 | -10.817 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.015 | 0.059 | -0.250 | 0.802 |
| WM1 | 0.274 | 0.057 | 4.766 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.199 | 0.063 | -3.156 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.046 | 0.043 | -1.070 | 0.284 |
| WM2 | 0.248 | 0.043 | 5.800 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.259 | 0.036 | -7.138 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.046 | 0.043 | -1.070 | 0.284 |
| WM3 | 0.248 | 0.043 | 5.800 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.259 | 0.036 | -7.138 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.088 | 0.930 |
| EDUCATION\_ | -0.077 | 0.032 | -2.368 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.463 | 0.143 |
| UNEMPLOYED | -0.016 | 0.032 | -0.498 | 0.619 |
| UNEMPLOYED | -0.014 | 0.033 | -0.416 | 0.677 |
| FIN1 | 0.035 | 0.032 | 1.080 | 0.280 |
| FIN2 | -0.002 | 0.033 | -0.075 | 0.940 |
| FIN3 | 0.014 | 0.033 | 0.437 | 0.662 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.443 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.170 | 0.242 |
| UNEMPLOYED | 0.069 | 0.031 | 2.237 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.422 | 0.673 |
| FIN1 | -0.013 | 0.032 | -0.413 | 0.680 |
| FIN2 | -0.026 | 0.032 | -0.805 | 0.421 |
| FIN3 | -0.030 | 0.032 | -0.914 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.547 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.846 | 0.004 |
| FIN1 | 0.143 | 0.032 | 4.451 | 0.000 |
| FIN2 | 0.164 | 0.032 | 5.213 | 0.000 |
| FIN3 | 0.162 | 0.032 | 5.051 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.164 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.481 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.298 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.834 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.017 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.474 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.094 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.934 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.987 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.370 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.113 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.767 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.302 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.831 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.363 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.947 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.514 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.204 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.559 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.498 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.119 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.381 | 0.000 |
| FIN3 | 4.333 | 0.102 | 42.322 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.895 | 0.900 | -2.107 | 0.035 |
| X2 | -1.898 | 0.903 | -2.101 | 0.036 |
| X3 | -1.895 | 0.902 | -2.102 | 0.036 |
| Y1 | 0.536 | 0.920 | 0.582 | 0.560 |
| Y2 | 0.514 | 0.884 | 0.582 | 0.561 |
| Y3 | 0.514 | 0.884 | 0.582 | 0.561 |
| M1 | -2.038 | 0.959 | -2.125 | 0.034 |
| M2 | -1.798 | 0.848 | -2.121 | 0.034 |
| M3 | -1.787 | 0.842 | -2.122 | 0.034 |

# 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 | 0.969 | 0.025 | 39.154 | 0.000 |
| WX3 | 0.961 | 0.029 | 32.758 | 0.000 |
| WY2 | 0.977 | 0.017 | 56.495 | 0.000 |
| WY3 | 0.967 | 0.022 | 43.564 | 0.000 |
| WM2 | 0.963 | 0.020 | 48.115 | 0.000 |
| WM3 | 0.940 | 0.029 | 32.002 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.031 | 0.025 | 1.236 | 0.216 |
| WX3 | 0.039 | 0.029 | 1.340 | 0.180 |
| WY2 | 0.023 | 0.017 | 1.321 | 0.187 |
| WY3 | 0.033 | 0.022 | 1.465 | 0.143 |
| WM2 | 0.037 | 0.020 | 1.855 | 0.064 |
| WM3 | 0.060 | 0.029 | 2.051 | 0.040 |

# 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 |  | -0.032 | 0.007 | 0.025 | 0.125 | 0.228 | 0.249 |
| WX1 |  | -0.075 | -0.050 | -0.036 | 0.031 | 0.101 | 0.114 |
| WM1 |  | -0.348 | -0.302 | -0.280 | -0.156 | -0.035 | -0.012 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.032 | 0.007 | 0.025 | 0.125 | 0.228 | 0.249 |
| WX2 |  | -0.075 | -0.050 | -0.036 | 0.031 | 0.101 | 0.114 |
| WM2 |  | -0.348 | -0.302 | -0.280 | -0.156 | -0.035 | -0.012 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.047 | -0.004 | 0.015 | 0.129 | 0.250 | 0.273 |
| WY1 |  | -0.149 | -0.114 | -0.098 | -0.007 | 0.087 | 0.105 |
| WM1 |  | -0.043 | 0.017 | 0.045 | 0.198 | 0.350 | 0.376 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.047 | -0.004 | 0.015 | 0.129 | 0.250 | 0.273 |
| WY2 |  | -0.149 | -0.114 | -0.098 | -0.007 | 0.087 | 0.105 |
| WM2 |  | -0.043 | 0.017 | 0.045 | 0.198 | 0.350 | 0.376 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.049 | 0.091 | 0.111 | 0.215 | 0.318 | 0.338 |
| WX1 |  | -0.060 | -0.045 | -0.036 | 0.009 | 0.057 | 0.067 |
| WY1 |  | -0.121 | -0.103 | -0.094 | -0.047 | -0.001 | 0.008 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.049 | 0.091 | 0.111 | 0.215 | 0.318 | 0.338 |
| WX2 |  | -0.060 | -0.045 | -0.036 | 0.009 | 0.057 | 0.067 |
| WY2 |  | -0.121 | -0.103 | -0.094 | -0.047 | -0.001 | 0.008 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.351 | 0.389 | 0.408 | 0.510 | 0.610 | 0.628 |
| AGE1 |  | -0.075 | -0.047 | -0.031 | 0.056 | 0.142 | 0.158 |
| EDUCATION\_ |  | -0.063 | -0.042 | -0.033 | 0.021 | 0.077 | 0.088 |
| EDUCATION\_ |  | -0.022 | -0.003 | 0.007 | 0.060 | 0.113 | 0.123 |
| UNEMPLOYED |  | -0.222 | -0.171 | -0.147 | -0.015 | 0.118 | 0.148 |
| UNEMPLOYED |  | -0.132 | -0.071 | -0.040 | 0.128 | 0.300 | 0.337 |
| FIN1 |  | -0.022 | -0.003 | 0.008 | 0.059 | 0.110 | 0.120 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.194 | 0.238 | 0.257 | 0.358 | 0.462 | 0.481 |
| AGE1 |  | -0.081 | -0.052 | -0.037 | 0.050 | 0.136 | 0.154 |
| EDUCATION\_ |  | -0.062 | -0.038 | -0.027 | 0.033 | 0.093 | 0.104 |
| EDUCATION\_ |  | -0.040 | -0.017 | -0.006 | 0.051 | 0.107 | 0.118 |
| UNEMPLOYED |  | -0.153 | -0.103 | -0.077 | 0.054 | 0.193 | 0.217 |
| UNEMPLOYED |  | -0.161 | -0.107 | -0.072 | 0.102 | 0.280 | 0.315 |
| FIN2 |  | 0.016 | 0.037 | 0.047 | 0.103 | 0.158 | 0.169 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.207 | 0.247 | 0.266 | 0.367 | 0.469 | 0.487 |
| AGE1 |  | -0.078 | -0.049 | -0.032 | 0.054 | 0.140 | 0.157 |
| EDUCATION\_ |  | -0.035 | -0.015 | -0.004 | 0.055 | 0.114 | 0.126 |
| EDUCATION\_ |  | -0.052 | -0.028 | -0.017 | 0.040 | 0.096 | 0.107 |
| UNEMPLOYED |  | -0.141 | -0.087 | -0.061 | 0.072 | 0.211 | 0.236 |
| UNEMPLOYED |  | -0.201 | -0.129 | -0.098 | 0.072 | 0.246 | 0.279 |
| FIN3 |  | -0.015 | 0.005 | 0.016 | 0.073 | 0.130 | 0.142 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.295 | 0.329 | 0.346 | 0.432 | 0.519 | 0.535 |
| AGE1 |  | -0.130 | -0.100 | -0.087 | -0.011 | 0.066 | 0.082 |
| EDUCATION\_ |  | -0.071 | -0.051 | -0.042 | 0.011 | 0.063 | 0.073 |
| EDUCATION\_ |  | -0.097 | -0.076 | -0.067 | -0.015 | 0.036 | 0.046 |
| UNEMPLOYED |  | -0.177 | -0.138 | -0.114 | 0.007 | 0.129 | 0.155 |
| UNEMPLOYED |  | -0.380 | -0.317 | -0.286 | -0.127 | 0.034 | 0.067 |
| FIN1 |  | -0.208 | -0.189 | -0.181 | -0.136 | -0.091 | -0.083 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.294 | 0.329 | 0.348 | 0.440 | 0.530 | 0.548 |
| AGE1 |  | -0.130 | -0.103 | -0.089 | -0.013 | 0.065 | 0.080 |
| EDUCATION\_ |  | -0.074 | -0.053 | -0.043 | 0.010 | 0.061 | 0.072 |
| EDUCATION\_ |  | -0.099 | -0.079 | -0.069 | -0.015 | 0.037 | 0.048 |
| UNEMPLOYED |  | -0.056 | -0.009 | 0.015 | 0.147 | 0.278 | 0.305 |
| UNEMPLOYED |  | -0.405 | -0.339 | -0.305 | -0.124 | 0.061 | 0.099 |
| FIN2 |  | -0.210 | -0.193 | -0.183 | -0.133 | -0.085 | -0.076 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.258 | 0.291 | 0.309 | 0.399 | 0.490 | 0.507 |
| AGE1 |  | -0.123 | -0.096 | -0.082 | -0.006 | 0.071 | 0.087 |
| 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 |  | -0.141 | -0.096 | -0.070 | 0.057 | 0.187 | 0.213 |
| UNEMPLOYED |  | -0.449 | -0.387 | -0.354 | -0.187 | -0.018 | 0.015 |
| FIN3 |  | -0.228 | -0.212 | -0.203 | -0.158 | -0.113 | -0.105 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.102 | -0.083 | -0.073 | -0.023 | 0.028 | 0.037 |
| AGE1 |  | -0.028 | -0.010 | -0.002 | 0.043 | 0.089 | 0.098 |
| EDUCATION\_ |  | -0.081 | -0.069 | -0.063 | -0.033 | -0.001 | 0.004 |
| EDUCATION\_ |  | -0.040 | -0.028 | -0.023 | 0.006 | 0.036 | 0.041 |
| UNEMPLOYED |  | -0.105 | -0.077 | -0.062 | 0.013 | 0.087 | 0.099 |
| UNEMPLOYED |  | -0.049 | -0.006 | 0.012 | 0.116 | 0.218 | 0.238 |
| FIN1 |  | 0.056 | 0.065 | 0.070 | 0.097 | 0.124 | 0.129 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.155 | -0.133 | -0.122 | -0.067 | -0.013 | -0.001 |
| AGE1 |  | -0.025 | -0.009 | -0.001 | 0.045 | 0.090 | 0.100 |
| EDUCATION\_ |  | -0.077 | -0.064 | -0.058 | -0.025 | 0.008 | 0.015 |
| EDUCATION\_ |  | -0.053 | -0.040 | -0.034 | -0.001 | 0.031 | 0.038 |
| UNEMPLOYED |  | -0.153 | -0.119 | -0.105 | -0.021 | 0.061 | 0.076 |
| UNEMPLOYED |  | -0.186 | -0.144 | -0.124 | -0.020 | 0.083 | 0.106 |
| FIN2 |  | 0.053 | 0.064 | 0.070 | 0.100 | 0.130 | 0.136 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.114 | -0.090 | -0.080 | -0.018 | 0.042 | 0.054 |
| AGE1 |  | -0.033 | -0.015 | -0.007 | 0.039 | 0.084 | 0.093 |
| EDUCATION\_ |  | -0.076 | -0.064 | -0.057 | -0.022 | 0.012 | 0.019 |
| EDUCATION\_ |  | -0.040 | -0.027 | -0.021 | 0.013 | 0.047 | 0.053 |
| UNEMPLOYED |  | -0.129 | -0.097 | -0.082 | 0.002 | 0.084 | 0.098 |
| UNEMPLOYED |  | -0.102 | -0.060 | -0.038 | 0.066 | 0.168 | 0.187 |
| FIN3 |  | 0.050 | 0.061 | 0.067 | 0.100 | 0.133 | 0.139 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.053 | -0.039 | -0.033 | 0.003 | 0.038 | 0.045 |
| RIM |  | 0.019 | 0.030 | 0.035 | 0.060 | 0.083 | 0.087 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.127 | -0.120 | -0.116 | -0.097 | -0.076 | -0.071 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.054 | -0.042 | -0.036 | -0.005 | 0.027 | 0.033 |
| WM1 |  | 0.022 | 0.027 | 0.031 | 0.049 | 0.070 | 0.074 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.060 | -0.052 | -0.048 | -0.030 | -0.014 | -0.010 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.054 | -0.045 | -0.040 | -0.016 | 0.009 | 0.014 |
| WM2 |  | 0.030 | 0.037 | 0.041 | 0.058 | 0.075 | 0.079 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.074 | -0.069 | -0.067 | -0.054 | -0.040 | -0.037 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.054 | -0.045 | -0.040 | -0.016 | 0.009 | 0.014 |
| WM3 |  | 0.030 | 0.037 | 0.041 | 0.058 | 0.075 | 0.079 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.074 | -0.069 | -0.067 | -0.054 | -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 | -0.051 | -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 | -0.012 | -0.008 | 0.014 | 0.035 | 0.040 |
| FIN2 |  | -0.035 | -0.027 | -0.022 | -0.001 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.006 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.061 | -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 | 0.010 | 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 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.049 | 0.065 | 0.073 | 0.118 | 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 | -0.046 | -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 | 0.130 | 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 | -0.052 | -0.033 | -0.016 | -0.012 |
| FIN2 |  | -0.055 | -0.048 | -0.046 | -0.029 | -0.013 | -0.009 |
| FIN3 |  | -0.068 | -0.061 | -0.058 | -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 | -0.020 | -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 | 0.463 | 0.504 | 0.543 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.617 | 0.621 | 0.646 | 0.671 | 0.676 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.856 | 3.907 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.670 | 3.691 | 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 |  | 3.683 | 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 |  | -3.884 | -3.398 | -3.143 | -1.754 | -0.355 | -0.099 |
| X2 |  | -3.884 | -3.398 | -3.143 | -1.754 | -0.355 | -0.099 |
| X3 |  | -3.884 | -3.398 | -3.143 | -1.754 | -0.355 | -0.099 |
| Y1 |  | -1.527 | -1.044 | -0.813 | 0.432 | 1.643 | 1.862 |
| Y2 |  | -1.527 | -1.044 | -0.813 | 0.432 | 1.643 | 1.862 |
| Y3 |  | -1.527 | -1.044 | -0.813 | 0.432 | 1.643 | 1.862 |
| M1 |  | -2.105 | -1.814 | -1.652 | -0.942 | -0.214 | -0.082 |
| M2 |  | -2.105 | -1.814 | -1.652 | -0.942 | -0.214 | -0.082 |
| M3 |  | -2.105 | -1.814 | -1.652 | -0.942 | -0.214 | -0.082 |
| Variances |  |  |  |  |  |  |  |
| GENDER1 |  | 0.216 | 0.219 | 0.221 | 0.229 | 0.235 | 0.236 |
| AGE1 |  | 0.220 | 0.223 | 0.225 | 0.233 | 0.240 | 0.241 |
| EDUCATION\_ |  | 0.886 | 0.900 | 0.906 | 0.946 | 0.986 | 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 | 0.077 | 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 |  | 0.299 | 0.330 | 0.342 | 0.410 | 0.462 | 0.474 |
| RIY |  | 0.250 | 0.268 | 0.278 | 0.328 | 0.368 | 0.378 |
| RIM |  | 0.091 | 0.098 | 0.101 | 0.120 | 0.134 | 0.137 |
| WX1 |  | 0.295 | 0.313 | 0.323 | 0.379 | 0.447 | 0.463 |
| WY1 |  | 0.214 | 0.225 | 0.231 | 0.268 | 0.310 | 0.319 |
| WM1 |  | 0.064 | 0.069 | 0.072 | 0.086 | 0.101 | 0.105 |
| 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 |  | 0.315 | 0.331 | 0.339 | 0.389 | 0.431 | 0.440 |
| WX3 |  | 0.315 | 0.331 | 0.339 | 0.389 | 0.431 | 0.440 |
| WY2 |  | 0.262 | 0.273 | 0.279 | 0.312 | 0.338 | 0.344 |
| WY3 |  | 0.262 | 0.273 | 0.279 | 0.312 | 0.338 | 0.344 |
| WM2 |  | 0.122 | 0.126 | 0.128 | 0.141 | 0.151 | 0.154 |
| WM3 |  | 0.122 | 0.126 | 0.128 | 0.141 | 0.151 | 0.154 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.001 | 0.005 | -0.306 | 0.759 | -0.011 | 0.009 |