# 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 | 0.151 | 0.064 | 2.346 | 0.019 |
| WX1 | 0.016 | 0.042 | 0.389 | 0.697 |
| WM1 | -0.044 | 0.057 | -0.776 | 0.438 |
| WY3 ON |  |  |  |  |
| WY2 | 0.151 | 0.064 | 2.346 | 0.019 |
| WX2 | 0.016 | 0.042 | 0.389 | 0.697 |
| WM2 | -0.044 | 0.057 | -0.776 | 0.438 |
| WX2 ON |  |  |  |  |
| WX1 | 0.114 | 0.068 | 1.695 | 0.090 |
| WY1 | -0.014 | 0.056 | -0.253 | 0.800 |
| WM1 | 0.180 | 0.076 | 2.385 | 0.017 |
| WX3 ON |  |  |  |  |
| WX2 | 0.114 | 0.068 | 1.695 | 0.090 |
| WY2 | -0.014 | 0.056 | -0.253 | 0.800 |
| WM2 | 0.180 | 0.076 | 2.385 | 0.017 |
| WM2 ON |  |  |  |  |
| WM1 | 0.204 | 0.059 | 3.451 | 0.001 |
| WX1 | 0.036 | 0.031 | 1.156 | 0.248 |
| WY1 | -0.044 | 0.033 | -1.323 | 0.186 |
| WM3 ON |  |  |  |  |
| WM2 | 0.204 | 0.059 | 3.451 | 0.001 |
| WX2 | 0.036 | 0.031 | 1.156 | 0.248 |
| WY2 | -0.044 | 0.033 | -1.323 | 0.186 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.510 | 0.061 | 8.305 | 0.000 |
| AGE1 | 0.053 | 0.052 | 1.024 | 0.306 |
| EDUCATION\_ | 0.022 | 0.034 | 0.642 | 0.521 |
| EDUCATION\_ | 0.061 | 0.032 | 1.892 | 0.059 |
| UNEMPLOYED | -0.016 | 0.080 | -0.201 | 0.841 |
| UNEMPLOYED | 0.129 | 0.103 | 1.248 | 0.212 |
| FIN1 | 0.053 | 0.031 | 1.726 | 0.084 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.358 | 0.062 | 5.729 | 0.000 |
| AGE1 | 0.048 | 0.052 | 0.921 | 0.357 |
| EDUCATION\_ | 0.033 | 0.036 | 0.900 | 0.368 |
| EDUCATION\_ | 0.052 | 0.035 | 1.489 | 0.136 |
| UNEMPLOYED | 0.054 | 0.081 | 0.666 | 0.505 |
| UNEMPLOYED | 0.101 | 0.107 | 0.944 | 0.345 |
| FIN2 | 0.096 | 0.033 | 2.880 | 0.004 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.366 | 0.062 | 5.932 | 0.000 |
| AGE1 | 0.052 | 0.052 | 0.995 | 0.320 |
| EDUCATION\_ | 0.056 | 0.036 | 1.546 | 0.122 |
| EDUCATION\_ | 0.041 | 0.034 | 1.175 | 0.240 |
| UNEMPLOYED | 0.072 | 0.082 | 0.880 | 0.379 |
| UNEMPLOYED | 0.072 | 0.104 | 0.693 | 0.488 |
| FIN3 | 0.068 | 0.035 | 1.947 | 0.052 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.432 | 0.053 | 8.222 | 0.000 |
| AGE1 | -0.008 | 0.046 | -0.182 | 0.855 |
| EDUCATION\_ | 0.010 | 0.032 | 0.329 | 0.742 |
| EDUCATION\_ | -0.015 | 0.031 | -0.479 | 0.632 |
| UNEMPLOYED | 0.007 | 0.074 | 0.100 | 0.920 |
| UNEMPLOYED | -0.128 | 0.098 | -1.303 | 0.193 |
| FIN1 | -0.134 | 0.027 | -4.964 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.440 | 0.056 | 7.887 | 0.000 |
| AGE1 | -0.011 | 0.046 | -0.230 | 0.818 |
| EDUCATION\_ | 0.009 | 0.032 | 0.297 | 0.767 |
| EDUCATION\_ | -0.016 | 0.032 | -0.486 | 0.627 |
| UNEMPLOYED | 0.148 | 0.080 | 1.844 | 0.065 |
| UNEMPLOYED | -0.124 | 0.111 | -1.109 | 0.268 |
| FIN2 | -0.130 | 0.030 | -4.415 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.400 | 0.055 | 7.307 | 0.000 |
| AGE1 | -0.003 | 0.046 | -0.061 | 0.951 |
| EDUCATION\_ | 0.021 | 0.032 | 0.656 | 0.512 |
| EDUCATION\_ | -0.022 | 0.030 | -0.725 | 0.469 |
| UNEMPLOYED | 0.057 | 0.078 | 0.725 | 0.468 |
| UNEMPLOYED | -0.187 | 0.102 | -1.827 | 0.068 |
| FIN3 | -0.157 | 0.028 | -5.719 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.033 | 4.600 | 0.000 |
| AGE1 | 0.028 | 0.028 | 1.003 | 0.316 |
| EDUCATION\_ | -0.028 | 0.019 | -1.484 | 0.138 |
| EDUCATION\_ | 0.017 | 0.018 | 0.912 | 0.362 |
| UNEMPLOYED | -0.047 | 0.045 | -1.035 | 0.301 |
| UNEMPLOYED | 0.065 | 0.062 | 1.055 | 0.291 |
| FIN1 | 0.098 | 0.017 | 5.761 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.075 | 0.036 | 2.072 | 0.038 |
| AGE1 | 0.028 | 0.028 | 1.005 | 0.315 |
| EDUCATION\_ | -0.004 | 0.020 | -0.216 | 0.829 |
| EDUCATION\_ | -0.013 | 0.020 | -0.668 | 0.504 |
| UNEMPLOYED | -0.044 | 0.051 | -0.866 | 0.386 |
| UNEMPLOYED | 0.008 | 0.069 | 0.110 | 0.913 |
| FIN2 | 0.117 | 0.019 | 6.156 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.180 | 0.040 | 4.449 | 0.000 |
| AGE1 | 0.019 | 0.028 | 0.666 | 0.506 |
| EDUCATION\_ | 0.003 | 0.023 | 0.113 | 0.910 |
| EDUCATION\_ | 0.014 | 0.022 | 0.645 | 0.519 |
| UNEMPLOYED | -0.084 | 0.054 | -1.534 | 0.125 |
| UNEMPLOYED | 0.127 | 0.078 | 1.628 | 0.104 |
| FIN3 | 0.103 | 0.021 | 4.857 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.003 | 0.021 | 0.158 | 0.874 |
| RIM | 0.110 | 0.017 | 6.687 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.096 | 0.012 | -7.726 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.003 | 0.019 | -0.161 | 0.872 |
| WM1 | 0.059 | 0.015 | 4.051 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.020 | 0.012 | -1.758 | 0.079 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.019 | 0.015 | -1.273 | 0.203 |
| WM2 | 0.085 | 0.012 | 7.296 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.055 | 0.009 | -5.836 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.019 | 0.015 | -1.273 | 0.203 |
| WM3 | 0.085 | 0.012 | 7.296 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.055 | 0.009 | -5.836 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.092 | 0.926 |
| EDUCATION\_ | -0.036 | 0.015 | -2.377 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.462 | 0.144 |
| UNEMPLOYED | -0.003 | 0.006 | -0.495 | 0.621 |
| UNEMPLOYED | -0.002 | 0.004 | -0.431 | 0.666 |
| FIN1 | 0.014 | 0.013 | 1.078 | 0.281 |
| FIN2 | -0.001 | 0.013 | -0.078 | 0.938 |
| FIN3 | 0.006 | 0.014 | 0.439 | 0.661 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.443 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.166 | 0.244 |
| UNEMPLOYED | 0.012 | 0.005 | 2.224 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.407 | 0.684 |
| FIN1 | -0.005 | 0.013 | -0.407 | 0.684 |
| FIN2 | -0.011 | 0.013 | -0.824 | 0.410 |
| FIN3 | -0.012 | 0.014 | -0.912 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.913 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.482 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.748 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.343 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.107 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.973 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.056 | 0.011 | -4.921 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.099 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.240 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.604 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.794 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.270 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.029 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.898 | 0.004 |
| FIN3 | -0.041 | 0.010 | -3.880 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.173 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.975 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.679 | 0.007 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.363 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.217 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.763 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.488 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.252 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.312 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.479 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.354 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.376 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.345 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.616 | 0.000 |
| FIN3 | 3.753 | 0.028 | 133.435 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.700 | 0.839 | -2.026 | 0.043 |
| X2 | -1.700 | 0.839 | -2.026 | 0.043 |
| X3 | -1.700 | 0.839 | -2.026 | 0.043 |
| Y1 | 0.380 | 0.741 | 0.513 | 0.608 |
| Y2 | 0.380 | 0.741 | 0.513 | 0.608 |
| Y3 | 0.380 | 0.741 | 0.513 | 0.608 |
| M1 | -0.887 | 0.450 | -1.972 | 0.049 |
| M2 | -0.887 | 0.450 | -1.972 | 0.049 |
| M3 | -0.887 | 0.450 | -1.972 | 0.049 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.252 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.730 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.662 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.931 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.319 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.064 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.416 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.739 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.575 | 0.000 |
| RIX | 0.415 | 0.036 | 11.502 | 0.000 |
| RIY | 0.325 | 0.028 | 11.744 | 0.000 |
| RIM | 0.106 | 0.012 | 9.169 | 0.000 |
| WX1 | 0.377 | 0.038 | 9.931 | 0.000 |
| WY1 | 0.268 | 0.024 | 11.068 | 0.000 |
| WM1 | 0.119 | 0.012 | 10.174 | 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 | 0.386 | 0.027 | 14.377 | 0.000 |
| WX3 | 0.386 | 0.027 | 14.377 | 0.000 |
| WY2 | 0.316 | 0.019 | 16.991 | 0.000 |
| WY3 | 0.316 | 0.019 | 16.991 | 0.000 |
| WM2 | 0.187 | 0.009 | 21.268 | 0.000 |
| WM3 | 0.187 | 0.009 | 21.268 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.695 | 0.029 | 24.288 | 0.000 |
| X2 | 0.697 | 0.027 | 25.844 | 0.000 |
| X3 | 0.696 | 0.028 | 25.083 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.708 | 0.026 | 27.418 | 0.000 |
| Y2 | 0.677 | 0.025 | 27.505 | 0.000 |
| Y3 | 0.678 | 0.025 | 27.157 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.667 | 0.034 | 19.421 | 0.000 |
| M2 | 0.584 | 0.029 | 20.446 | 0.000 |
| M3 | 0.574 | 0.030 | 19.229 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.662 | 0.028 | 23.775 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.682 | 0.027 | 25.005 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.685 | 0.028 | 24.715 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.644 | 0.027 | 24.138 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.676 | 0.023 | 28.929 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.678 | 0.024 | 28.313 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.705 | 0.031 | 22.599 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.790 | 0.021 | 37.270 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.784 | 0.022 | 36.016 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.137 | 0.059 | 2.325 | 0.020 |
| WX1 | 0.018 | 0.046 | 0.387 | 0.699 |
| WM1 | -0.027 | 0.035 | -0.778 | 0.437 |
| WY3 ON |  |  |  |  |
| WY2 | 0.150 | 0.064 | 2.359 | 0.018 |
| WX2 | 0.018 | 0.046 | 0.390 | 0.697 |
| WM2 | -0.034 | 0.044 | -0.778 | 0.436 |
| WX2 ON |  |  |  |  |
| WX1 | 0.111 | 0.066 | 1.694 | 0.090 |
| WY1 | -0.012 | 0.046 | -0.253 | 0.800 |
| WM1 | 0.098 | 0.042 | 2.344 | 0.019 |
| WX3 ON |  |  |  |  |
| WX2 | 0.114 | 0.067 | 1.699 | 0.089 |
| WY2 | -0.013 | 0.050 | -0.254 | 0.800 |
| WM2 | 0.125 | 0.052 | 2.427 | 0.015 |
| WM2 ON |  |  |  |  |
| WM1 | 0.159 | 0.048 | 3.309 | 0.001 |
| WX1 | 0.050 | 0.044 | 1.146 | 0.252 |
| WY1 | -0.051 | 0.039 | -1.316 | 0.188 |
| WM3 ON |  |  |  |  |
| WM2 | 0.201 | 0.057 | 3.510 | 0.000 |
| WX2 | 0.051 | 0.045 | 1.135 | 0.256 |
| WY2 | -0.056 | 0.042 | -1.316 | 0.188 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.263 | 0.030 | 8.796 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.025 | 0.305 |
| EDUCATION\_ | 0.023 | 0.035 | 0.644 | 0.520 |
| EDUCATION\_ | 0.065 | 0.034 | 1.896 | 0.058 |
| UNEMPLOYED | -0.006 | 0.031 | -0.202 | 0.840 |
| UNEMPLOYED | 0.035 | 0.028 | 1.261 | 0.207 |
| FIN1 | 0.049 | 0.028 | 1.738 | 0.082 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.185 | 0.032 | 5.873 | 0.000 |
| AGE1 | 0.025 | 0.027 | 0.921 | 0.357 |
| EDUCATION\_ | 0.034 | 0.038 | 0.900 | 0.368 |
| EDUCATION\_ | 0.055 | 0.037 | 1.495 | 0.135 |
| UNEMPLOYED | 0.021 | 0.032 | 0.668 | 0.504 |
| UNEMPLOYED | 0.028 | 0.029 | 0.950 | 0.342 |
| FIN2 | 0.086 | 0.030 | 2.891 | 0.004 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.189 | 0.031 | 6.064 | 0.000 |
| AGE1 | 0.027 | 0.027 | 0.995 | 0.320 |
| EDUCATION\_ | 0.058 | 0.038 | 1.547 | 0.122 |
| EDUCATION\_ | 0.043 | 0.037 | 1.177 | 0.239 |
| UNEMPLOYED | 0.028 | 0.032 | 0.882 | 0.378 |
| UNEMPLOYED | 0.020 | 0.028 | 0.699 | 0.485 |
| FIN3 | 0.064 | 0.032 | 1.960 | 0.050 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.257 | 0.031 | 8.406 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.182 | 0.855 |
| EDUCATION\_ | 0.013 | 0.038 | 0.329 | 0.742 |
| EDUCATION\_ | -0.019 | 0.039 | -0.479 | 0.632 |
| UNEMPLOYED | 0.003 | 0.033 | 0.100 | 0.920 |
| UNEMPLOYED | -0.040 | 0.031 | -1.310 | 0.190 |
| FIN1 | -0.142 | 0.029 | -4.948 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.055 | 0.000 |
| AGE1 | -0.006 | 0.026 | -0.230 | 0.818 |
| EDUCATION\_ | 0.011 | 0.037 | 0.297 | 0.767 |
| EDUCATION\_ | -0.018 | 0.038 | -0.486 | 0.627 |
| UNEMPLOYED | 0.063 | 0.034 | 1.855 | 0.064 |
| UNEMPLOYED | -0.037 | 0.034 | -1.116 | 0.265 |
| FIN2 | -0.128 | 0.029 | -4.400 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.031 | 7.365 | 0.000 |
| AGE1 | -0.002 | 0.026 | -0.061 | 0.951 |
| EDUCATION\_ | 0.024 | 0.037 | 0.657 | 0.511 |
| EDUCATION\_ | -0.026 | 0.035 | -0.726 | 0.468 |
| UNEMPLOYED | 0.024 | 0.034 | 0.727 | 0.467 |
| UNEMPLOYED | -0.057 | 0.031 | -1.841 | 0.066 |
| FIN3 | -0.162 | 0.029 | -5.651 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.150 | 0.032 | 4.629 | 0.000 |
| AGE1 | 0.028 | 0.028 | 1.004 | 0.315 |
| EDUCATION\_ | -0.057 | 0.038 | -1.494 | 0.135 |
| EDUCATION\_ | 0.034 | 0.037 | 0.915 | 0.360 |
| UNEMPLOYED | -0.035 | 0.033 | -1.038 | 0.299 |
| UNEMPLOYED | 0.034 | 0.032 | 1.064 | 0.288 |
| FIN1 | 0.171 | 0.030 | 5.757 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.031 | 2.069 | 0.039 |
| AGE1 | 0.024 | 0.024 | 1.003 | 0.316 |
| EDUCATION\_ | -0.008 | 0.035 | -0.216 | 0.829 |
| EDUCATION\_ | -0.024 | 0.036 | -0.668 | 0.504 |
| UNEMPLOYED | -0.029 | 0.033 | -0.869 | 0.385 |
| UNEMPLOYED | 0.003 | 0.031 | 0.110 | 0.912 |
| FIN2 | 0.174 | 0.028 | 6.135 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.034 | 4.485 | 0.000 |
| AGE1 | 0.016 | 0.024 | 0.665 | 0.506 |
| EDUCATION\_ | 0.005 | 0.040 | 0.113 | 0.910 |
| EDUCATION\_ | 0.025 | 0.039 | 0.645 | 0.519 |
| UNEMPLOYED | -0.053 | 0.034 | -1.544 | 0.123 |
| UNEMPLOYED | 0.057 | 0.035 | 1.636 | 0.102 |
| FIN3 | 0.157 | 0.032 | 4.930 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.009 | 0.060 | 0.154 | 0.878 |
| RIM | 0.526 | 0.054 | 9.730 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.519 | 0.055 | -9.519 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.010 | 0.059 | -0.162 | 0.871 |
| WM1 | 0.280 | 0.056 | 5.003 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.114 | 0.063 | -1.826 | 0.068 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.055 | 0.043 | -1.268 | 0.205 |
| WM2 | 0.316 | 0.039 | 8.191 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.228 | 0.037 | -6.242 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.055 | 0.043 | -1.268 | 0.205 |
| WM3 | 0.316 | 0.039 | 8.191 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.228 | 0.037 | -6.242 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.092 | 0.926 |
| EDUCATION\_ | -0.077 | 0.032 | -2.373 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.462 | 0.144 |
| UNEMPLOYED | -0.016 | 0.032 | -0.494 | 0.621 |
| UNEMPLOYED | -0.014 | 0.033 | -0.431 | 0.667 |
| FIN1 | 0.035 | 0.032 | 1.078 | 0.281 |
| FIN2 | -0.003 | 0.033 | -0.077 | 0.938 |
| FIN3 | 0.014 | 0.033 | 0.439 | 0.661 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.440 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.164 | 0.244 |
| UNEMPLOYED | 0.069 | 0.031 | 2.238 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.407 | 0.684 |
| FIN1 | -0.013 | 0.032 | -0.407 | 0.684 |
| FIN2 | -0.027 | 0.032 | -0.824 | 0.410 |
| FIN3 | -0.030 | 0.032 | -0.913 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.529 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.357 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.847 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.423 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.203 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.032 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.157 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.478 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.288 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.824 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.001 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.480 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.090 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.936 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.994 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.354 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.117 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.779 | 0.005 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.311 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.849 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.389 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.954 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.504 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.246 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.546 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.506 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.137 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.397 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.341 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.835 | 0.901 | -2.037 | 0.042 |
| X2 | -1.840 | 0.905 | -2.032 | 0.042 |
| X3 | -1.836 | 0.903 | -2.033 | 0.042 |
| Y1 | 0.472 | 0.920 | 0.513 | 0.608 |
| Y2 | 0.452 | 0.882 | 0.512 | 0.608 |
| Y3 | 0.452 | 0.882 | 0.513 | 0.608 |
| M1 | -1.816 | 0.918 | -1.978 | 0.048 |
| M2 | -1.591 | 0.809 | -1.967 | 0.049 |
| M3 | -1.562 | 0.794 | -1.967 | 0.049 |

# 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 | 0.971 | 0.023 | 41.896 | 0.000 |
| WX3 | 0.961 | 0.028 | 33.931 | 0.000 |
| WY2 | 0.980 | 0.018 | 54.096 | 0.000 |
| WY3 | 0.974 | 0.022 | 44.784 | 0.000 |
| WM2 | 0.963 | 0.018 | 53.569 | 0.000 |
| WM3 | 0.941 | 0.027 | 35.386 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.695 | 0.029 | 24.288 | 0.000 |
| X2 | 0.697 | 0.027 | 25.844 | 0.000 |
| X3 | 0.696 | 0.028 | 25.083 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.708 | 0.026 | 27.418 | 0.000 |
| Y2 | 0.677 | 0.025 | 27.505 | 0.000 |
| Y3 | 0.678 | 0.025 | 27.157 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.667 | 0.034 | 19.421 | 0.000 |
| M2 | 0.584 | 0.029 | 20.446 | 0.000 |
| M3 | 0.574 | 0.030 | 19.229 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.662 | 0.028 | 23.775 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.682 | 0.027 | 25.005 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.685 | 0.028 | 24.715 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.644 | 0.027 | 24.138 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.676 | 0.023 | 28.929 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.678 | 0.024 | 28.313 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.705 | 0.031 | 22.599 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.790 | 0.021 | 37.270 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.784 | 0.022 | 36.016 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.137 | 0.059 | 2.325 | 0.020 |
| WX1 | 0.018 | 0.046 | 0.387 | 0.699 |
| WM1 | -0.027 | 0.035 | -0.778 | 0.437 |
| WY3 ON |  |  |  |  |
| WY2 | 0.150 | 0.064 | 2.359 | 0.018 |
| WX2 | 0.018 | 0.046 | 0.390 | 0.697 |
| WM2 | -0.034 | 0.044 | -0.778 | 0.436 |
| WX2 ON |  |  |  |  |
| WX1 | 0.111 | 0.066 | 1.694 | 0.090 |
| WY1 | -0.012 | 0.046 | -0.253 | 0.800 |
| WM1 | 0.098 | 0.042 | 2.344 | 0.019 |
| WX3 ON |  |  |  |  |
| WX2 | 0.114 | 0.067 | 1.699 | 0.089 |
| WY2 | -0.013 | 0.050 | -0.254 | 0.800 |
| WM2 | 0.125 | 0.052 | 2.427 | 0.015 |
| WM2 ON |  |  |  |  |
| WM1 | 0.159 | 0.048 | 3.309 | 0.001 |
| WX1 | 0.050 | 0.044 | 1.146 | 0.252 |
| WY1 | -0.051 | 0.039 | -1.316 | 0.188 |
| WM3 ON |  |  |  |  |
| WM2 | 0.201 | 0.057 | 3.510 | 0.000 |
| WX2 | 0.051 | 0.045 | 1.135 | 0.256 |
| WY2 | -0.056 | 0.042 | -1.316 | 0.188 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.263 | 0.030 | 8.796 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.025 | 0.305 |
| EDUCATION\_ | 0.023 | 0.035 | 0.644 | 0.520 |
| EDUCATION\_ | 0.065 | 0.034 | 1.896 | 0.058 |
| UNEMPLOYED | -0.006 | 0.031 | -0.202 | 0.840 |
| UNEMPLOYED | 0.035 | 0.028 | 1.261 | 0.207 |
| FIN1 | 0.049 | 0.028 | 1.738 | 0.082 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.185 | 0.032 | 5.873 | 0.000 |
| AGE1 | 0.025 | 0.027 | 0.921 | 0.357 |
| EDUCATION\_ | 0.034 | 0.038 | 0.900 | 0.368 |
| EDUCATION\_ | 0.055 | 0.037 | 1.495 | 0.135 |
| UNEMPLOYED | 0.021 | 0.032 | 0.668 | 0.504 |
| UNEMPLOYED | 0.028 | 0.029 | 0.950 | 0.342 |
| FIN2 | 0.086 | 0.030 | 2.891 | 0.004 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.189 | 0.031 | 6.064 | 0.000 |
| AGE1 | 0.027 | 0.027 | 0.995 | 0.320 |
| EDUCATION\_ | 0.058 | 0.038 | 1.547 | 0.122 |
| EDUCATION\_ | 0.043 | 0.037 | 1.177 | 0.239 |
| UNEMPLOYED | 0.028 | 0.032 | 0.882 | 0.378 |
| UNEMPLOYED | 0.020 | 0.028 | 0.699 | 0.485 |
| FIN3 | 0.064 | 0.032 | 1.960 | 0.050 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.257 | 0.031 | 8.406 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.182 | 0.855 |
| EDUCATION\_ | 0.013 | 0.038 | 0.329 | 0.742 |
| EDUCATION\_ | -0.019 | 0.039 | -0.479 | 0.632 |
| UNEMPLOYED | 0.003 | 0.033 | 0.100 | 0.920 |
| UNEMPLOYED | -0.040 | 0.031 | -1.310 | 0.190 |
| FIN1 | -0.142 | 0.029 | -4.948 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.250 | 0.031 | 8.055 | 0.000 |
| AGE1 | -0.006 | 0.026 | -0.230 | 0.818 |
| EDUCATION\_ | 0.011 | 0.037 | 0.297 | 0.767 |
| EDUCATION\_ | -0.018 | 0.038 | -0.486 | 0.627 |
| UNEMPLOYED | 0.063 | 0.034 | 1.855 | 0.064 |
| UNEMPLOYED | -0.037 | 0.034 | -1.116 | 0.265 |
| FIN2 | -0.128 | 0.029 | -4.400 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.228 | 0.031 | 7.365 | 0.000 |
| AGE1 | -0.002 | 0.026 | -0.061 | 0.951 |
| EDUCATION\_ | 0.024 | 0.037 | 0.657 | 0.511 |
| EDUCATION\_ | -0.026 | 0.035 | -0.726 | 0.468 |
| UNEMPLOYED | 0.024 | 0.034 | 0.727 | 0.467 |
| UNEMPLOYED | -0.057 | 0.031 | -1.841 | 0.066 |
| FIN3 | -0.162 | 0.029 | -5.651 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.150 | 0.032 | 4.629 | 0.000 |
| AGE1 | 0.028 | 0.028 | 1.004 | 0.315 |
| EDUCATION\_ | -0.057 | 0.038 | -1.494 | 0.135 |
| EDUCATION\_ | 0.034 | 0.037 | 0.915 | 0.360 |
| UNEMPLOYED | -0.035 | 0.033 | -1.038 | 0.299 |
| UNEMPLOYED | 0.034 | 0.032 | 1.064 | 0.288 |
| FIN1 | 0.171 | 0.030 | 5.757 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.031 | 2.069 | 0.039 |
| AGE1 | 0.024 | 0.024 | 1.003 | 0.316 |
| EDUCATION\_ | -0.008 | 0.035 | -0.216 | 0.829 |
| EDUCATION\_ | -0.024 | 0.036 | -0.668 | 0.504 |
| UNEMPLOYED | -0.029 | 0.033 | -0.869 | 0.385 |
| UNEMPLOYED | 0.003 | 0.031 | 0.110 | 0.912 |
| FIN2 | 0.174 | 0.028 | 6.135 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.034 | 4.485 | 0.000 |
| AGE1 | 0.016 | 0.024 | 0.665 | 0.506 |
| EDUCATION\_ | 0.005 | 0.040 | 0.113 | 0.910 |
| EDUCATION\_ | 0.025 | 0.039 | 0.645 | 0.519 |
| UNEMPLOYED | -0.053 | 0.034 | -1.544 | 0.123 |
| UNEMPLOYED | 0.057 | 0.035 | 1.636 | 0.102 |
| FIN3 | 0.157 | 0.032 | 4.930 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.009 | 0.060 | 0.154 | 0.878 |
| RIM | 0.526 | 0.054 | 9.730 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | -0.519 | 0.055 | -9.519 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.010 | 0.059 | -0.162 | 0.871 |
| WM1 | 0.280 | 0.056 | 5.003 | 0.000 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.114 | 0.063 | -1.826 | 0.068 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.055 | 0.043 | -1.268 | 0.205 |
| WM2 | 0.316 | 0.039 | 8.191 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.228 | 0.037 | -6.242 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.055 | 0.043 | -1.268 | 0.205 |
| WM3 | 0.316 | 0.039 | 8.191 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.228 | 0.037 | -6.242 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.092 | 0.926 |
| EDUCATION\_ | -0.077 | 0.032 | -2.373 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.462 | 0.144 |
| UNEMPLOYED | -0.016 | 0.032 | -0.494 | 0.621 |
| UNEMPLOYED | -0.014 | 0.033 | -0.431 | 0.667 |
| FIN1 | 0.035 | 0.032 | 1.078 | 0.281 |
| FIN2 | -0.003 | 0.033 | -0.077 | 0.938 |
| FIN3 | 0.014 | 0.033 | 0.439 | 0.661 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.440 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.164 | 0.244 |
| UNEMPLOYED | 0.069 | 0.031 | 2.238 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.407 | 0.684 |
| FIN1 | -0.013 | 0.032 | -0.407 | 0.684 |
| FIN2 | -0.027 | 0.032 | -0.824 | 0.410 |
| FIN3 | -0.030 | 0.032 | -0.913 | 0.361 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.529 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.357 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.847 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.423 | 0.000 |
| FIN2 | 0.164 | 0.031 | 5.203 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.032 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.157 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.478 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.288 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.824 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.001 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.480 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.090 | 0.002 |
| FIN2 | -0.098 | 0.033 | -2.936 | 0.003 |
| FIN3 | -0.130 | 0.032 | -3.994 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.354 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.117 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.779 | 0.005 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.311 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.849 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.389 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.954 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.504 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.246 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.546 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.506 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.137 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.397 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.341 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.835 | 0.901 | -2.037 | 0.042 |
| X2 | -1.840 | 0.905 | -2.032 | 0.042 |
| X3 | -1.836 | 0.903 | -2.033 | 0.042 |
| Y1 | 0.472 | 0.920 | 0.513 | 0.608 |
| Y2 | 0.452 | 0.882 | 0.512 | 0.608 |
| Y3 | 0.452 | 0.882 | 0.513 | 0.608 |
| M1 | -1.816 | 0.918 | -1.978 | 0.048 |
| M2 | -1.591 | 0.809 | -1.967 | 0.049 |
| M3 | -1.562 | 0.794 | -1.967 | 0.049 |

# 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 | 0.971 | 0.023 | 41.896 | 0.000 |
| WX3 | 0.961 | 0.028 | 33.931 | 0.000 |
| WY2 | 0.980 | 0.018 | 54.096 | 0.000 |
| WY3 | 0.974 | 0.022 | 44.784 | 0.000 |
| WM2 | 0.963 | 0.018 | 53.569 | 0.000 |
| WM3 | 0.941 | 0.027 | 35.386 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.029 | 0.023 | 1.238 | 0.216 |
| WX3 | 0.039 | 0.028 | 1.387 | 0.165 |
| WY2 | 0.020 | 0.018 | 1.129 | 0.259 |
| WY3 | 0.026 | 0.022 | 1.185 | 0.236 |
| WM2 | 0.037 | 0.018 | 2.053 | 0.040 |
| WM3 | 0.059 | 0.027 | 2.206 | 0.027 |

# 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 |  | -0.014 | 0.027 | 0.046 | 0.151 | 0.259 | 0.279 |
| WX1 |  | -0.089 | -0.066 | -0.052 | 0.016 | 0.087 | 0.100 |
| WM1 |  | -0.190 | -0.157 | -0.139 | -0.044 | 0.051 | 0.068 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.014 | 0.027 | 0.046 | 0.151 | 0.259 | 0.279 |
| WX2 |  | -0.089 | -0.066 | -0.052 | 0.016 | 0.087 | 0.100 |
| WM2 |  | -0.190 | -0.157 | -0.139 | -0.044 | 0.051 | 0.068 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.055 | -0.013 | 0.007 | 0.114 | 0.230 | 0.252 |
| WY1 |  | -0.157 | -0.121 | -0.105 | -0.014 | 0.080 | 0.097 |
| WM1 |  | -0.007 | 0.032 | 0.054 | 0.180 | 0.306 | 0.330 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.055 | -0.013 | 0.007 | 0.114 | 0.230 | 0.252 |
| WY2 |  | -0.157 | -0.121 | -0.105 | -0.014 | 0.080 | 0.097 |
| WM2 |  | -0.007 | 0.032 | 0.054 | 0.180 | 0.306 | 0.330 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.045 | 0.083 | 0.105 | 0.204 | 0.298 | 0.316 |
| WX1 |  | -0.043 | -0.026 | -0.015 | 0.036 | 0.087 | 0.099 |
| WY1 |  | -0.125 | -0.106 | -0.096 | -0.044 | 0.012 | 0.024 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.045 | 0.083 | 0.105 | 0.204 | 0.298 | 0.316 |
| WX2 |  | -0.043 | -0.026 | -0.015 | 0.036 | 0.087 | 0.099 |
| WY2 |  | -0.125 | -0.106 | -0.096 | -0.044 | 0.012 | 0.024 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.350 | 0.389 | 0.408 | 0.510 | 0.610 | 0.628 |
| AGE1 |  | -0.077 | -0.050 | -0.033 | 0.053 | 0.139 | 0.156 |
| EDUCATION\_ |  | -0.063 | -0.042 | -0.033 | 0.022 | 0.077 | 0.088 |
| EDUCATION\_ |  | -0.022 | -0.002 | 0.008 | 0.061 | 0.113 | 0.123 |
| UNEMPLOYED |  | -0.223 | -0.172 | -0.149 | -0.016 | 0.118 | 0.147 |
| UNEMPLOYED |  | -0.131 | -0.068 | -0.038 | 0.129 | 0.302 | 0.338 |
| FIN1 |  | -0.026 | -0.008 | 0.002 | 0.053 | 0.104 | 0.113 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.193 | 0.237 | 0.256 | 0.358 | 0.462 | 0.481 |
| AGE1 |  | -0.084 | -0.054 | -0.038 | 0.048 | 0.134 | 0.152 |
| EDUCATION\_ |  | -0.062 | -0.038 | -0.027 | 0.033 | 0.093 | 0.104 |
| EDUCATION\_ |  | -0.039 | -0.016 | -0.005 | 0.052 | 0.108 | 0.119 |
| UNEMPLOYED |  | -0.153 | -0.104 | -0.077 | 0.054 | 0.193 | 0.217 |
| UNEMPLOYED |  | -0.164 | -0.109 | -0.073 | 0.101 | 0.280 | 0.316 |
| FIN2 |  | 0.010 | 0.030 | 0.041 | 0.096 | 0.150 | 0.160 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.206 | 0.246 | 0.265 | 0.366 | 0.468 | 0.487 |
| AGE1 |  | -0.081 | -0.051 | -0.035 | 0.052 | 0.138 | 0.155 |
| EDUCATION\_ |  | -0.035 | -0.015 | -0.004 | 0.056 | 0.114 | 0.126 |
| EDUCATION\_ |  | -0.051 | -0.028 | -0.016 | 0.041 | 0.097 | 0.107 |
| UNEMPLOYED |  | -0.142 | -0.088 | -0.061 | 0.072 | 0.211 | 0.235 |
| UNEMPLOYED |  | -0.202 | -0.129 | -0.098 | 0.072 | 0.246 | 0.280 |
| FIN3 |  | -0.019 | 0.001 | 0.012 | 0.068 | 0.125 | 0.138 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.295 | 0.329 | 0.347 | 0.432 | 0.519 | 0.535 |
| AGE1 |  | -0.128 | -0.098 | -0.084 | -0.008 | 0.070 | 0.085 |
| EDUCATION\_ |  | -0.071 | -0.051 | -0.042 | 0.010 | 0.063 | 0.073 |
| EDUCATION\_ |  | -0.097 | -0.076 | -0.067 | -0.015 | 0.036 | 0.046 |
| UNEMPLOYED |  | -0.176 | -0.137 | -0.114 | 0.007 | 0.130 | 0.155 |
| UNEMPLOYED |  | -0.378 | -0.317 | -0.288 | -0.128 | 0.034 | 0.066 |
| FIN1 |  | -0.205 | -0.187 | -0.178 | -0.134 | -0.089 | -0.082 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.296 | 0.330 | 0.349 | 0.440 | 0.531 | 0.549 |
| AGE1 |  | -0.128 | -0.099 | -0.085 | -0.011 | 0.067 | 0.082 |
| EDUCATION\_ |  | -0.074 | -0.053 | -0.043 | 0.009 | 0.061 | 0.072 |
| EDUCATION\_ |  | -0.100 | -0.079 | -0.069 | -0.016 | 0.037 | 0.048 |
| UNEMPLOYED |  | -0.057 | -0.008 | 0.016 | 0.148 | 0.278 | 0.305 |
| UNEMPLOYED |  | -0.404 | -0.339 | -0.304 | -0.124 | 0.062 | 0.100 |
| FIN2 |  | -0.207 | -0.189 | -0.180 | -0.130 | -0.083 | -0.073 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.259 | 0.291 | 0.310 | 0.400 | 0.491 | 0.507 |
| AGE1 |  | -0.120 | -0.092 | -0.078 | -0.003 | 0.074 | 0.090 |
| EDUCATION\_ |  | -0.059 | -0.041 | -0.031 | 0.021 | 0.073 | 0.084 |
| EDUCATION\_ |  | -0.099 | -0.081 | -0.071 | -0.022 | 0.027 | 0.038 |
| UNEMPLOYED |  | -0.140 | -0.096 | -0.071 | 0.057 | 0.187 | 0.213 |
| UNEMPLOYED |  | -0.451 | -0.387 | -0.354 | -0.187 | -0.018 | 0.015 |
| FIN3 |  | -0.228 | -0.212 | -0.202 | -0.157 | -0.113 | -0.104 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.067 | 0.087 | 0.097 | 0.153 | 0.207 | 0.217 |
| AGE1 |  | -0.042 | -0.026 | -0.018 | 0.028 | 0.074 | 0.084 |
| EDUCATION\_ |  | -0.078 | -0.066 | -0.060 | -0.028 | 0.003 | 0.009 |
| EDUCATION\_ |  | -0.031 | -0.019 | -0.013 | 0.017 | 0.047 | 0.052 |
| UNEMPLOYED |  | -0.165 | -0.137 | -0.122 | -0.047 | 0.026 | 0.042 |
| UNEMPLOYED |  | -0.098 | -0.059 | -0.038 | 0.065 | 0.166 | 0.183 |
| FIN1 |  | 0.053 | 0.064 | 0.069 | 0.098 | 0.125 | 0.130 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.023 | 0.003 | 0.015 | 0.075 | 0.135 | 0.146 |
| AGE1 |  | -0.041 | -0.026 | -0.017 | 0.028 | 0.075 | 0.084 |
| EDUCATION\_ |  | -0.056 | -0.044 | -0.038 | -0.004 | 0.029 | 0.036 |
| EDUCATION\_ |  | -0.065 | -0.053 | -0.046 | -0.013 | 0.020 | 0.027 |
| UNEMPLOYED |  | -0.177 | -0.146 | -0.129 | -0.044 | 0.041 | 0.057 |
| UNEMPLOYED |  | -0.172 | -0.131 | -0.108 | 0.008 | 0.122 | 0.143 |
| FIN2 |  | 0.069 | 0.080 | 0.086 | 0.117 | 0.149 | 0.154 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.075 | 0.099 | 0.113 | 0.180 | 0.245 | 0.259 |
| AGE1 |  | -0.052 | -0.036 | -0.027 | 0.019 | 0.065 | 0.074 |
| EDUCATION\_ |  | -0.059 | -0.043 | -0.036 | 0.003 | 0.040 | 0.047 |
| EDUCATION\_ |  | -0.041 | -0.029 | -0.022 | 0.014 | 0.051 | 0.058 |
| UNEMPLOYED |  | -0.227 | -0.192 | -0.173 | -0.084 | 0.006 | 0.021 |
| UNEMPLOYED |  | -0.079 | -0.028 | -0.003 | 0.127 | 0.253 | 0.279 |
| FIN3 |  | 0.049 | 0.062 | 0.068 | 0.103 | 0.138 | 0.145 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.053 | -0.038 | -0.032 | 0.003 | 0.037 | 0.044 |
| RIM |  | 0.065 | 0.076 | 0.082 | 0.110 | 0.136 | 0.141 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.129 | -0.120 | -0.116 | -0.096 | -0.075 | -0.071 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.052 | -0.040 | -0.034 | -0.003 | 0.029 | 0.035 |
| WM1 |  | 0.027 | 0.033 | 0.037 | 0.059 | 0.085 | 0.090 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.051 | -0.043 | -0.040 | -0.020 | -0.001 | 0.002 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.057 | -0.048 | -0.043 | -0.019 | 0.006 | 0.011 |
| WM2 |  | 0.055 | 0.061 | 0.065 | 0.085 | 0.103 | 0.107 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.078 | -0.073 | -0.070 | -0.055 | -0.038 | -0.035 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.057 | -0.048 | -0.043 | -0.019 | 0.006 | 0.011 |
| WM3 |  | 0.055 | 0.061 | 0.065 | 0.085 | 0.103 | 0.107 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.078 | -0.073 | -0.070 | -0.055 | -0.038 | -0.035 |
| 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 |  | -0.013 | -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 | -0.007 |
| 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 | 0.020 |
| FIN2 |  | -0.044 | -0.036 | -0.032 | -0.011 | 0.010 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.035 | -0.012 | 0.010 | 0.014 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.372 | 0.392 | 0.402 | 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 |  | 0.048 | 0.064 | 0.073 | 0.118 | 0.162 | 0.170 |
| FIN2 |  | 0.066 | 0.081 | 0.089 | 0.132 | 0.174 | 0.181 |
| FIN3 |  | 0.066 | 0.083 | 0.091 | 0.136 | 0.180 | 0.189 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.056 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.046 | -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 | 0.129 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.112 | 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 | -0.052 | -0.033 | -0.016 | -0.012 |
| FIN2 |  | -0.055 | -0.049 | -0.046 | -0.029 | -0.013 | -0.009 |
| FIN3 |  | -0.068 | -0.061 | -0.058 | -0.041 | -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 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.040 | -0.035 | -0.033 | -0.020 | -0.008 | -0.006 |
| FIN1 WITH |  |  |  |  |  |  |  |
| FIN2 |  | 0.440 | 0.456 | 0.463 | 0.504 | 0.545 | 0.553 |
| FIN3 |  | 0.419 | 0.434 | 0.442 | 0.484 | 0.525 | 0.532 |
| 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 | 15.664 | 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 | 0.131 | 0.135 | 0.154 | 0.172 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.084 | 0.087 |
| FIN1 |  | 3.683 | 3.702 | 3.711 | 3.755 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.724 | 3.733 | 3.776 | 3.820 | 3.829 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.753 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.854 | -3.346 | -3.091 | -1.700 | -0.311 | -0.028 |
| X2 |  | -3.854 | -3.346 | -3.091 | -1.700 | -0.311 | -0.028 |
| X3 |  | -3.854 | -3.346 | -3.091 | -1.700 | -0.311 | -0.028 |
| Y1 |  | -1.566 | -1.090 | -0.864 | 0.380 | 1.584 | 1.804 |
| Y2 |  | -1.566 | -1.090 | -0.864 | 0.380 | 1.584 | 1.804 |
| Y3 |  | -1.566 | -1.090 | -0.864 | 0.380 | 1.584 | 1.804 |
| M1 |  | -2.057 | -1.768 | -1.629 | -0.887 | -0.153 | -0.018 |
| M2 |  | -2.057 | -1.768 | -1.629 | -0.887 | -0.153 | -0.018 |
| M3 |  | -2.057 | -1.768 | -1.629 | -0.887 | -0.153 | -0.018 |
| 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 | 0.983 | 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 | 0.771 | 0.780 |
| FIN2 |  | 0.617 | 0.632 | 0.640 | 0.684 | 0.727 | 0.737 |
| FIN3 |  | 0.669 | 0.688 | 0.697 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.304 | 0.337 | 0.349 | 0.415 | 0.467 | 0.478 |
| RIY |  | 0.246 | 0.265 | 0.274 | 0.325 | 0.365 | 0.373 |
| RIM |  | 0.073 | 0.082 | 0.086 | 0.106 | 0.124 | 0.127 |
| WX1 |  | 0.294 | 0.311 | 0.320 | 0.377 | 0.445 | 0.460 |
| WY1 |  | 0.214 | 0.225 | 0.231 | 0.268 | 0.311 | 0.320 |
| WM1 |  | 0.091 | 0.097 | 0.100 | 0.119 | 0.138 | 0.143 |
| 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 |  | 0.313 | 0.330 | 0.338 | 0.386 | 0.427 | 0.436 |
| WX3 |  | 0.313 | 0.330 | 0.338 | 0.386 | 0.427 | 0.436 |
| WY2 |  | 0.265 | 0.277 | 0.283 | 0.316 | 0.344 | 0.350 |
| WY3 |  | 0.265 | 0.277 | 0.283 | 0.316 | 0.344 | 0.350 |
| WM2 |  | 0.162 | 0.167 | 0.170 | 0.187 | 0.199 | 0.202 |
| WM3 |  | 0.162 | 0.167 | 0.170 | 0.187 | 0.199 | 0.202 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.002 | 0.003 | -0.558 | 0.577 | -0.008 | 0.004 |