# 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 | 0.139 | 0.064 | 2.163 | 0.031 |
| WX1 | 0.020 | 0.042 | 0.490 | 0.624 |
| WM1 | -0.104 | 0.067 | -1.558 | 0.119 |
| WY3 ON |  |  |  |  |
| WY2 | 0.139 | 0.064 | 2.163 | 0.031 |
| WX2 | 0.020 | 0.042 | 0.490 | 0.624 |
| WM2 | -0.104 | 0.067 | -1.558 | 0.119 |
| WX2 ON |  |  |  |  |
| WX1 | 0.140 | 0.071 | 1.963 | 0.050 |
| WY1 | -0.014 | 0.057 | -0.255 | 0.799 |
| WM1 | 0.148 | 0.070 | 2.105 | 0.035 |
| WX3 ON |  |  |  |  |
| WX2 | 0.140 | 0.071 | 1.963 | 0.050 |
| WY2 | -0.014 | 0.057 | -0.255 | 0.799 |
| WM2 | 0.148 | 0.070 | 2.105 | 0.035 |
| WM2 ON |  |  |  |  |
| WM1 | 0.289 | 0.059 | 4.876 | 0.000 |
| WX1 | 0.027 | 0.032 | 0.854 | 0.393 |
| WY1 | -0.038 | 0.036 | -1.057 | 0.291 |
| WM3 ON |  |  |  |  |
| WM2 | 0.289 | 0.059 | 4.876 | 0.000 |
| WX2 | 0.027 | 0.032 | 0.854 | 0.393 |
| WY2 | -0.038 | 0.036 | -1.057 | 0.291 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.510 | 0.061 | 8.312 | 0.000 |
| AGE1 | 0.054 | 0.052 | 1.049 | 0.294 |
| EDUCATION\_ | 0.021 | 0.034 | 0.637 | 0.524 |
| EDUCATION\_ | 0.060 | 0.032 | 1.869 | 0.062 |
| UNEMPLOYED | -0.016 | 0.080 | -0.201 | 0.841 |
| UNEMPLOYED | 0.126 | 0.103 | 1.221 | 0.222 |
| FIN1 | 0.058 | 0.031 | 1.866 | 0.062 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.359 | 0.062 | 5.754 | 0.000 |
| AGE1 | 0.049 | 0.052 | 0.941 | 0.346 |
| EDUCATION\_ | 0.032 | 0.036 | 0.892 | 0.372 |
| EDUCATION\_ | 0.051 | 0.035 | 1.462 | 0.144 |
| UNEMPLOYED | 0.054 | 0.081 | 0.666 | 0.506 |
| UNEMPLOYED | 0.101 | 0.107 | 0.951 | 0.341 |
| FIN2 | 0.101 | 0.034 | 2.990 | 0.003 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.368 | 0.062 | 5.955 | 0.000 |
| AGE1 | 0.053 | 0.052 | 1.018 | 0.309 |
| EDUCATION\_ | 0.055 | 0.036 | 1.536 | 0.124 |
| EDUCATION\_ | 0.040 | 0.034 | 1.148 | 0.251 |
| UNEMPLOYED | 0.072 | 0.082 | 0.872 | 0.383 |
| UNEMPLOYED | 0.072 | 0.104 | 0.687 | 0.492 |
| FIN3 | 0.073 | 0.035 | 2.092 | 0.036 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.432 | 0.053 | 8.204 | 0.000 |
| AGE1 | -0.009 | 0.046 | -0.196 | 0.844 |
| EDUCATION\_ | 0.011 | 0.032 | 0.331 | 0.741 |
| EDUCATION\_ | -0.015 | 0.031 | -0.476 | 0.634 |
| UNEMPLOYED | 0.007 | 0.074 | 0.090 | 0.929 |
| UNEMPLOYED | -0.125 | 0.098 | -1.271 | 0.204 |
| FIN1 | -0.134 | 0.027 | -4.965 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.439 | 0.056 | 7.856 | 0.000 |
| AGE1 | -0.011 | 0.046 | -0.243 | 0.808 |
| EDUCATION\_ | 0.010 | 0.032 | 0.298 | 0.765 |
| EDUCATION\_ | -0.016 | 0.032 | -0.483 | 0.629 |
| UNEMPLOYED | 0.148 | 0.080 | 1.845 | 0.065 |
| UNEMPLOYED | -0.123 | 0.111 | -1.103 | 0.270 |
| FIN2 | -0.131 | 0.030 | -4.409 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.399 | 0.055 | 7.277 | 0.000 |
| AGE1 | -0.004 | 0.046 | -0.078 | 0.938 |
| EDUCATION\_ | 0.021 | 0.032 | 0.656 | 0.512 |
| EDUCATION\_ | -0.022 | 0.030 | -0.721 | 0.471 |
| UNEMPLOYED | 0.057 | 0.078 | 0.727 | 0.467 |
| UNEMPLOYED | -0.184 | 0.103 | -1.796 | 0.072 |
| FIN3 | -0.157 | 0.027 | -5.766 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.156 | 0.042 | -3.680 | 0.000 |
| AGE1 | 0.072 | 0.039 | 1.844 | 0.065 |
| EDUCATION\_ | -0.024 | 0.025 | -0.933 | 0.351 |
| EDUCATION\_ | 0.022 | 0.024 | 0.923 | 0.356 |
| UNEMPLOYED | 0.018 | 0.061 | 0.305 | 0.760 |
| UNEMPLOYED | 0.185 | 0.088 | 2.103 | 0.035 |
| FIN1 | 0.113 | 0.021 | 5.387 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.154 | 0.046 | -3.366 | 0.001 |
| AGE1 | 0.070 | 0.039 | 1.783 | 0.075 |
| EDUCATION\_ | -0.007 | 0.026 | -0.251 | 0.802 |
| EDUCATION\_ | 0.016 | 0.027 | 0.616 | 0.538 |
| UNEMPLOYED | 0.013 | 0.067 | 0.196 | 0.845 |
| UNEMPLOYED | -0.002 | 0.093 | -0.021 | 0.984 |
| FIN2 | 0.114 | 0.022 | 5.104 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.107 | 0.048 | -2.234 | 0.025 |
| AGE1 | 0.068 | 0.039 | 1.748 | 0.080 |
| EDUCATION\_ | 0.002 | 0.027 | 0.086 | 0.932 |
| EDUCATION\_ | 0.009 | 0.026 | 0.350 | 0.726 |
| UNEMPLOYED | -0.042 | 0.065 | -0.637 | 0.524 |
| UNEMPLOYED | 0.143 | 0.090 | 1.598 | 0.110 |
| FIN3 | 0.111 | 0.025 | 4.508 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.006 | 0.022 | 0.260 | 0.795 |
| RIM | 0.047 | 0.020 | 2.367 | 0.018 |
| RIY WITH |  |  |  |  |
| RIM | -0.136 | 0.018 | -7.521 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.006 | 0.019 | -0.322 | 0.747 |
| WM1 | 0.049 | 0.017 | 2.811 | 0.005 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.035 | 0.016 | -2.119 | 0.034 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.018 | 0.015 | -1.183 | 0.237 |
| WM2 | 0.059 | 0.012 | 4.716 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.069 | 0.010 | -6.857 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.018 | 0.015 | -1.183 | 0.237 |
| WM3 | 0.059 | 0.012 | 4.716 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.069 | 0.010 | -6.857 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.089 | 0.929 |
| EDUCATION\_ | -0.036 | 0.015 | -2.381 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.471 | 0.141 |
| UNEMPLOYED | -0.003 | 0.006 | -0.485 | 0.628 |
| UNEMPLOYED | -0.002 | 0.004 | -0.429 | 0.668 |
| FIN1 | 0.014 | 0.013 | 1.079 | 0.281 |
| FIN2 | -0.001 | 0.013 | -0.080 | 0.936 |
| FIN3 | 0.006 | 0.014 | 0.426 | 0.670 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.445 | 0.014 |
| EDUCATION\_ | -0.018 | 0.015 | -1.178 | 0.239 |
| UNEMPLOYED | 0.012 | 0.005 | 2.219 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.432 | 0.666 |
| FIN1 | -0.006 | 0.013 | -0.417 | 0.677 |
| FIN2 | -0.010 | 0.013 | -0.806 | 0.420 |
| FIN3 | -0.012 | 0.014 | -0.911 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.923 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.481 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.747 | 0.006 |
| FIN1 | 0.118 | 0.027 | 4.356 | 0.000 |
| FIN2 | 0.132 | 0.026 | 5.103 | 0.000 |
| FIN3 | 0.136 | 0.027 | 4.974 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.928 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.086 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.248 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.617 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.807 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.269 | 0.001 |
| FIN1 | -0.033 | 0.011 | -3.034 | 0.002 |
| FIN2 | -0.029 | 0.010 | -2.897 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.868 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.193 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.983 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.683 | 0.007 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.504 | 0.025 | 20.343 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.202 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.758 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.455 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.240 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.291 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.479 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.357 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.755 | 0.027 | 138.379 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.542 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.405 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.733 | 0.838 | -2.069 | 0.039 |
| X2 | -1.733 | 0.838 | -2.069 | 0.039 |
| X3 | -1.733 | 0.838 | -2.069 | 0.039 |
| Y1 | 0.391 | 0.742 | 0.528 | 0.598 |
| Y2 | 0.391 | 0.742 | 0.528 | 0.598 |
| Y3 | 0.391 | 0.742 | 0.528 | 0.598 |
| M1 | -1.474 | 0.630 | -2.339 | 0.019 |
| M2 | -1.474 | 0.630 | -2.339 | 0.019 |
| M3 | -1.474 | 0.630 | -2.339 | 0.019 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.286 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.732 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.653 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.902 | 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 | 26.409 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.738 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.571 | 0.000 |
| RIX | 0.407 | 0.037 | 11.007 | 0.000 |
| RIY | 0.325 | 0.028 | 11.574 | 0.000 |
| RIM | 0.241 | 0.021 | 11.477 | 0.000 |
| WX1 | 0.379 | 0.038 | 9.873 | 0.000 |
| WY1 | 0.267 | 0.025 | 10.818 | 0.000 |
| WM1 | 0.154 | 0.019 | 7.901 | 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 | 0.392 | 0.028 | 14.198 | 0.000 |
| WX3 | 0.392 | 0.028 | 14.198 | 0.000 |
| WY2 | 0.316 | 0.019 | 16.937 | 0.000 |
| WY3 | 0.316 | 0.019 | 16.937 | 0.000 |
| WM2 | 0.219 | 0.011 | 19.536 | 0.000 |
| WM3 | 0.219 | 0.011 | 19.536 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.691 | 0.030 | 23.158 | 0.000 |
| X2 | 0.691 | 0.029 | 24.232 | 0.000 |
| X3 | 0.690 | 0.029 | 23.610 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.709 | 0.026 | 26.863 | 0.000 |
| Y2 | 0.677 | 0.025 | 27.339 | 0.000 |
| Y3 | 0.677 | 0.025 | 26.782 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.765 | 0.030 | 25.689 | 0.000 |
| M2 | 0.700 | 0.025 | 28.291 | 0.000 |
| M3 | 0.696 | 0.026 | 26.821 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.666 | 0.029 | 23.319 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.688 | 0.028 | 24.242 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.690 | 0.029 | 24.076 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.643 | 0.027 | 23.587 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.676 | 0.023 | 29.098 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.679 | 0.024 | 28.651 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.611 | 0.036 | 16.829 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.691 | 0.024 | 28.471 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.698 | 0.025 | 27.497 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.126 | 0.059 | 2.147 | 0.032 |
| WX1 | 0.022 | 0.045 | 0.486 | 0.627 |
| WM1 | -0.072 | 0.046 | -1.546 | 0.122 |
| WY3 ON |  |  |  |  |
| WY2 | 0.138 | 0.064 | 2.175 | 0.030 |
| WX2 | 0.023 | 0.046 | 0.491 | 0.624 |
| WM2 | -0.088 | 0.057 | -1.545 | 0.122 |
| WX2 ON |  |  |  |  |
| WX1 | 0.136 | 0.069 | 1.969 | 0.049 |
| WY1 | -0.012 | 0.046 | -0.254 | 0.799 |
| WM1 | 0.091 | 0.045 | 2.041 | 0.041 |
| WX3 ON |  |  |  |  |
| WX2 | 0.139 | 0.071 | 1.969 | 0.049 |
| WY2 | -0.013 | 0.050 | -0.255 | 0.799 |
| WM2 | 0.112 | 0.053 | 2.104 | 0.035 |
| WM2 ON |  |  |  |  |
| WM1 | 0.234 | 0.053 | 4.416 | 0.000 |
| WX1 | 0.034 | 0.041 | 0.849 | 0.396 |
| WY1 | -0.041 | 0.039 | -1.047 | 0.295 |
| WM3 ON |  |  |  |  |
| WM2 | 0.284 | 0.057 | 4.995 | 0.000 |
| WX2 | 0.035 | 0.041 | 0.844 | 0.399 |
| WY2 | -0.044 | 0.041 | -1.060 | 0.289 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.264 | 0.030 | 8.805 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.050 | 0.294 |
| EDUCATION\_ | 0.022 | 0.035 | 0.639 | 0.523 |
| EDUCATION\_ | 0.064 | 0.034 | 1.873 | 0.061 |
| UNEMPLOYED | -0.006 | 0.031 | -0.202 | 0.840 |
| UNEMPLOYED | 0.035 | 0.028 | 1.233 | 0.217 |
| FIN1 | 0.054 | 0.029 | 1.880 | 0.060 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.186 | 0.031 | 5.899 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.942 | 0.346 |
| EDUCATION\_ | 0.034 | 0.038 | 0.892 | 0.372 |
| EDUCATION\_ | 0.054 | 0.037 | 1.468 | 0.142 |
| UNEMPLOYED | 0.021 | 0.032 | 0.668 | 0.504 |
| UNEMPLOYED | 0.028 | 0.029 | 0.958 | 0.338 |
| FIN2 | 0.091 | 0.030 | 3.006 | 0.003 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.190 | 0.031 | 6.088 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.018 | 0.309 |
| EDUCATION\_ | 0.058 | 0.038 | 1.538 | 0.124 |
| EDUCATION\_ | 0.042 | 0.037 | 1.151 | 0.250 |
| UNEMPLOYED | 0.028 | 0.032 | 0.874 | 0.382 |
| UNEMPLOYED | 0.020 | 0.028 | 0.692 | 0.489 |
| FIN3 | 0.068 | 0.032 | 2.110 | 0.035 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.257 | 0.031 | 8.376 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.196 | 0.844 |
| EDUCATION\_ | 0.013 | 0.038 | 0.332 | 0.740 |
| EDUCATION\_ | -0.018 | 0.039 | -0.477 | 0.633 |
| UNEMPLOYED | 0.003 | 0.033 | 0.090 | 0.928 |
| UNEMPLOYED | -0.039 | 0.031 | -1.277 | 0.201 |
| FIN1 | -0.142 | 0.029 | -4.938 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.249 | 0.031 | 8.025 | 0.000 |
| AGE1 | -0.006 | 0.026 | -0.243 | 0.808 |
| EDUCATION\_ | 0.011 | 0.037 | 0.299 | 0.765 |
| EDUCATION\_ | -0.018 | 0.038 | -0.483 | 0.629 |
| UNEMPLOYED | 0.063 | 0.034 | 1.855 | 0.064 |
| UNEMPLOYED | -0.037 | 0.034 | -1.110 | 0.267 |
| FIN2 | -0.128 | 0.029 | -4.393 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.340 | 0.000 |
| AGE1 | -0.002 | 0.026 | -0.078 | 0.938 |
| EDUCATION\_ | 0.024 | 0.037 | 0.657 | 0.511 |
| EDUCATION\_ | -0.026 | 0.035 | -0.722 | 0.470 |
| UNEMPLOYED | 0.024 | 0.034 | 0.729 | 0.466 |
| UNEMPLOYED | -0.056 | 0.031 | -1.810 | 0.070 |
| FIN3 | -0.162 | 0.028 | -5.694 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.717 | 0.000 |
| AGE1 | 0.054 | 0.029 | 1.848 | 0.065 |
| EDUCATION\_ | -0.036 | 0.038 | -0.934 | 0.350 |
| EDUCATION\_ | 0.034 | 0.037 | 0.924 | 0.356 |
| UNEMPLOYED | 0.010 | 0.034 | 0.306 | 0.760 |
| UNEMPLOYED | 0.073 | 0.035 | 2.110 | 0.035 |
| FIN1 | 0.150 | 0.028 | 5.362 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.413 | 0.001 |
| AGE1 | 0.048 | 0.027 | 1.784 | 0.074 |
| EDUCATION\_ | -0.009 | 0.037 | -0.251 | 0.802 |
| EDUCATION\_ | 0.023 | 0.038 | 0.616 | 0.538 |
| UNEMPLOYED | 0.007 | 0.034 | 0.196 | 0.845 |
| UNEMPLOYED | -0.001 | 0.034 | -0.021 | 0.983 |
| FIN2 | 0.135 | 0.026 | 5.107 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.072 | 0.032 | -2.248 | 0.025 |
| AGE1 | 0.047 | 0.027 | 1.748 | 0.081 |
| EDUCATION\_ | 0.003 | 0.037 | 0.086 | 0.932 |
| EDUCATION\_ | 0.013 | 0.037 | 0.351 | 0.726 |
| UNEMPLOYED | -0.021 | 0.033 | -0.639 | 0.523 |
| UNEMPLOYED | 0.052 | 0.032 | 1.604 | 0.109 |
| FIN3 | 0.136 | 0.030 | 4.584 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.016 | 0.062 | 0.253 | 0.800 |
| RIM | 0.151 | 0.061 | 2.457 | 0.014 |
| RIY WITH |  |  |  |  |
| RIM | -0.488 | 0.050 | -9.758 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.020 | 0.060 | -0.326 | 0.744 |
| WM1 | 0.202 | 0.064 | 3.152 | 0.002 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.172 | 0.074 | -2.324 | 0.020 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.051 | 0.043 | -1.177 | 0.239 |
| WM2 | 0.201 | 0.041 | 4.891 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.263 | 0.036 | -7.321 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.051 | 0.043 | -1.177 | 0.239 |
| WM3 | 0.201 | 0.041 | 4.891 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.263 | 0.036 | -7.321 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.089 | 0.929 |
| EDUCATION\_ | -0.077 | 0.032 | -2.376 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.471 | 0.141 |
| UNEMPLOYED | -0.016 | 0.032 | -0.484 | 0.628 |
| UNEMPLOYED | -0.014 | 0.033 | -0.428 | 0.669 |
| FIN1 | 0.035 | 0.032 | 1.080 | 0.280 |
| FIN2 | -0.003 | 0.033 | -0.080 | 0.936 |
| FIN3 | 0.014 | 0.033 | 0.426 | 0.670 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.442 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.176 | 0.240 |
| UNEMPLOYED | 0.068 | 0.031 | 2.233 | 0.026 |
| UNEMPLOYED | 0.014 | 0.032 | 0.431 | 0.666 |
| FIN1 | -0.013 | 0.032 | -0.417 | 0.677 |
| FIN2 | -0.026 | 0.032 | -0.807 | 0.420 |
| FIN3 | -0.030 | 0.032 | -0.912 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.540 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.357 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.846 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.438 | 0.000 |
| FIN2 | 0.164 | 0.032 | 5.198 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.034 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.165 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.461 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.297 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.839 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.014 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.478 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.096 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.934 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.980 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.378 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.127 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.784 | 0.005 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.243 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.824 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.370 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.942 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.487 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.203 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.555 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.499 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.115 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.388 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.326 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.874 | 0.901 | -2.080 | 0.038 |
| X2 | -1.875 | 0.903 | -2.075 | 0.038 |
| X3 | -1.872 | 0.902 | -2.076 | 0.038 |
| Y1 | 0.487 | 0.922 | 0.528 | 0.597 |
| Y2 | 0.465 | 0.882 | 0.527 | 0.598 |
| Y3 | 0.465 | 0.882 | 0.528 | 0.598 |
| M1 | -2.296 | 0.979 | -2.346 | 0.019 |
| M2 | -2.103 | 0.899 | -2.338 | 0.019 |
| M3 | -2.089 | 0.894 | -2.338 | 0.019 |

# 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 | 0.968 | 0.025 | 38.484 | 0.000 |
| WX3 | 0.960 | 0.029 | 32.903 | 0.000 |
| WY2 | 0.976 | 0.019 | 51.279 | 0.000 |
| WY3 | 0.967 | 0.024 | 39.803 | 0.000 |
| WM2 | 0.936 | 0.029 | 32.281 | 0.000 |
| WM3 | 0.904 | 0.036 | 24.825 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.691 | 0.030 | 23.158 | 0.000 |
| X2 | 0.691 | 0.029 | 24.232 | 0.000 |
| X3 | 0.690 | 0.029 | 23.610 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.709 | 0.026 | 26.863 | 0.000 |
| Y2 | 0.677 | 0.025 | 27.339 | 0.000 |
| Y3 | 0.677 | 0.025 | 26.782 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.765 | 0.030 | 25.689 | 0.000 |
| M2 | 0.700 | 0.025 | 28.291 | 0.000 |
| M3 | 0.696 | 0.026 | 26.821 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.666 | 0.029 | 23.319 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.688 | 0.028 | 24.242 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.690 | 0.029 | 24.076 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.643 | 0.027 | 23.587 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.676 | 0.023 | 29.098 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.679 | 0.024 | 28.651 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.611 | 0.036 | 16.829 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.691 | 0.024 | 28.471 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.698 | 0.025 | 27.497 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.126 | 0.059 | 2.147 | 0.032 |
| WX1 | 0.022 | 0.045 | 0.486 | 0.627 |
| WM1 | -0.072 | 0.046 | -1.546 | 0.122 |
| WY3 ON |  |  |  |  |
| WY2 | 0.138 | 0.064 | 2.175 | 0.030 |
| WX2 | 0.023 | 0.046 | 0.491 | 0.624 |
| WM2 | -0.088 | 0.057 | -1.545 | 0.122 |
| WX2 ON |  |  |  |  |
| WX1 | 0.136 | 0.069 | 1.969 | 0.049 |
| WY1 | -0.012 | 0.046 | -0.254 | 0.799 |
| WM1 | 0.091 | 0.045 | 2.041 | 0.041 |
| WX3 ON |  |  |  |  |
| WX2 | 0.139 | 0.071 | 1.969 | 0.049 |
| WY2 | -0.013 | 0.050 | -0.255 | 0.799 |
| WM2 | 0.112 | 0.053 | 2.104 | 0.035 |
| WM2 ON |  |  |  |  |
| WM1 | 0.234 | 0.053 | 4.416 | 0.000 |
| WX1 | 0.034 | 0.041 | 0.849 | 0.396 |
| WY1 | -0.041 | 0.039 | -1.047 | 0.295 |
| WM3 ON |  |  |  |  |
| WM2 | 0.284 | 0.057 | 4.995 | 0.000 |
| WX2 | 0.035 | 0.041 | 0.844 | 0.399 |
| WY2 | -0.044 | 0.041 | -1.060 | 0.289 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.264 | 0.030 | 8.805 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.050 | 0.294 |
| EDUCATION\_ | 0.022 | 0.035 | 0.639 | 0.523 |
| EDUCATION\_ | 0.064 | 0.034 | 1.873 | 0.061 |
| UNEMPLOYED | -0.006 | 0.031 | -0.202 | 0.840 |
| UNEMPLOYED | 0.035 | 0.028 | 1.233 | 0.217 |
| FIN1 | 0.054 | 0.029 | 1.880 | 0.060 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.186 | 0.031 | 5.899 | 0.000 |
| AGE1 | 0.026 | 0.027 | 0.942 | 0.346 |
| EDUCATION\_ | 0.034 | 0.038 | 0.892 | 0.372 |
| EDUCATION\_ | 0.054 | 0.037 | 1.468 | 0.142 |
| UNEMPLOYED | 0.021 | 0.032 | 0.668 | 0.504 |
| UNEMPLOYED | 0.028 | 0.029 | 0.958 | 0.338 |
| FIN2 | 0.091 | 0.030 | 3.006 | 0.003 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.190 | 0.031 | 6.088 | 0.000 |
| AGE1 | 0.028 | 0.027 | 1.018 | 0.309 |
| EDUCATION\_ | 0.058 | 0.038 | 1.538 | 0.124 |
| EDUCATION\_ | 0.042 | 0.037 | 1.151 | 0.250 |
| UNEMPLOYED | 0.028 | 0.032 | 0.874 | 0.382 |
| UNEMPLOYED | 0.020 | 0.028 | 0.692 | 0.489 |
| FIN3 | 0.068 | 0.032 | 2.110 | 0.035 |
| Y1 ON |  |  |  |  |
| GENDER1 | 0.257 | 0.031 | 8.376 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.196 | 0.844 |
| EDUCATION\_ | 0.013 | 0.038 | 0.332 | 0.740 |
| EDUCATION\_ | -0.018 | 0.039 | -0.477 | 0.633 |
| UNEMPLOYED | 0.003 | 0.033 | 0.090 | 0.928 |
| UNEMPLOYED | -0.039 | 0.031 | -1.277 | 0.201 |
| FIN1 | -0.142 | 0.029 | -4.938 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | 0.249 | 0.031 | 8.025 | 0.000 |
| AGE1 | -0.006 | 0.026 | -0.243 | 0.808 |
| EDUCATION\_ | 0.011 | 0.037 | 0.299 | 0.765 |
| EDUCATION\_ | -0.018 | 0.038 | -0.483 | 0.629 |
| UNEMPLOYED | 0.063 | 0.034 | 1.855 | 0.064 |
| UNEMPLOYED | -0.037 | 0.034 | -1.110 | 0.267 |
| FIN2 | -0.128 | 0.029 | -4.393 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.031 | 7.340 | 0.000 |
| AGE1 | -0.002 | 0.026 | -0.078 | 0.938 |
| EDUCATION\_ | 0.024 | 0.037 | 0.657 | 0.511 |
| EDUCATION\_ | -0.026 | 0.035 | -0.722 | 0.470 |
| UNEMPLOYED | 0.024 | 0.034 | 0.729 | 0.466 |
| UNEMPLOYED | -0.056 | 0.031 | -1.810 | 0.070 |
| FIN3 | -0.162 | 0.028 | -5.694 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.717 | 0.000 |
| AGE1 | 0.054 | 0.029 | 1.848 | 0.065 |
| EDUCATION\_ | -0.036 | 0.038 | -0.934 | 0.350 |
| EDUCATION\_ | 0.034 | 0.037 | 0.924 | 0.356 |
| UNEMPLOYED | 0.010 | 0.034 | 0.306 | 0.760 |
| UNEMPLOYED | 0.073 | 0.035 | 2.110 | 0.035 |
| FIN1 | 0.150 | 0.028 | 5.362 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.413 | 0.001 |
| AGE1 | 0.048 | 0.027 | 1.784 | 0.074 |
| EDUCATION\_ | -0.009 | 0.037 | -0.251 | 0.802 |
| EDUCATION\_ | 0.023 | 0.038 | 0.616 | 0.538 |
| UNEMPLOYED | 0.007 | 0.034 | 0.196 | 0.845 |
| UNEMPLOYED | -0.001 | 0.034 | -0.021 | 0.983 |
| FIN2 | 0.135 | 0.026 | 5.107 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.072 | 0.032 | -2.248 | 0.025 |
| AGE1 | 0.047 | 0.027 | 1.748 | 0.081 |
| EDUCATION\_ | 0.003 | 0.037 | 0.086 | 0.932 |
| EDUCATION\_ | 0.013 | 0.037 | 0.351 | 0.726 |
| UNEMPLOYED | -0.021 | 0.033 | -0.639 | 0.523 |
| UNEMPLOYED | 0.052 | 0.032 | 1.604 | 0.109 |
| FIN3 | 0.136 | 0.030 | 4.584 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.016 | 0.062 | 0.253 | 0.800 |
| RIM | 0.151 | 0.061 | 2.457 | 0.014 |
| RIY WITH |  |  |  |  |
| RIM | -0.488 | 0.050 | -9.758 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.020 | 0.060 | -0.326 | 0.744 |
| WM1 | 0.202 | 0.064 | 3.152 | 0.002 |
| WY1 WITH |  |  |  |  |
| WM1 | -0.172 | 0.074 | -2.324 | 0.020 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.051 | 0.043 | -1.177 | 0.239 |
| WM2 | 0.201 | 0.041 | 4.891 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | -0.263 | 0.036 | -7.321 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.051 | 0.043 | -1.177 | 0.239 |
| WM3 | 0.201 | 0.041 | 4.891 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | -0.263 | 0.036 | -7.321 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.089 | 0.929 |
| EDUCATION\_ | -0.077 | 0.032 | -2.376 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.471 | 0.141 |
| UNEMPLOYED | -0.016 | 0.032 | -0.484 | 0.628 |
| UNEMPLOYED | -0.014 | 0.033 | -0.428 | 0.669 |
| FIN1 | 0.035 | 0.032 | 1.080 | 0.280 |
| FIN2 | -0.003 | 0.033 | -0.080 | 0.936 |
| FIN3 | 0.014 | 0.033 | 0.426 | 0.670 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.442 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.176 | 0.240 |
| UNEMPLOYED | 0.068 | 0.031 | 2.233 | 0.026 |
| UNEMPLOYED | 0.014 | 0.032 | 0.431 | 0.666 |
| FIN1 | -0.013 | 0.032 | -0.417 | 0.677 |
| FIN2 | -0.026 | 0.032 | -0.807 | 0.420 |
| FIN3 | -0.030 | 0.032 | -0.912 | 0.362 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.540 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.357 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.846 | 0.004 |
| FIN1 | 0.142 | 0.032 | 4.438 | 0.000 |
| FIN2 | 0.164 | 0.032 | 5.198 | 0.000 |
| FIN3 | 0.161 | 0.032 | 5.034 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.165 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.461 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.297 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.839 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.014 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.478 | 0.001 |
| FIN1 | -0.108 | 0.035 | -3.096 | 0.002 |
| FIN2 | -0.097 | 0.033 | -2.934 | 0.003 |
| FIN3 | -0.129 | 0.032 | -3.980 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.378 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.127 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.784 | 0.005 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.243 | 0.000 |
| FIN3 | 0.655 | 0.024 | 27.824 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.370 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.352 | 0.045 | 29.942 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.487 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.203 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.555 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.499 | 0.000 |
| FIN1 | 4.405 | 0.092 | 48.115 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.388 | 0.000 |
| FIN3 | 4.334 | 0.102 | 42.326 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -1.874 | 0.901 | -2.080 | 0.038 |
| X2 | -1.875 | 0.903 | -2.075 | 0.038 |
| X3 | -1.872 | 0.902 | -2.076 | 0.038 |
| Y1 | 0.487 | 0.922 | 0.528 | 0.597 |
| Y2 | 0.465 | 0.882 | 0.527 | 0.598 |
| Y3 | 0.465 | 0.882 | 0.528 | 0.598 |
| M1 | -2.296 | 0.979 | -2.346 | 0.019 |
| M2 | -2.103 | 0.899 | -2.338 | 0.019 |
| M3 | -2.089 | 0.894 | -2.338 | 0.019 |

# 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 | 0.968 | 0.025 | 38.484 | 0.000 |
| WX3 | 0.960 | 0.029 | 32.903 | 0.000 |
| WY2 | 0.976 | 0.019 | 51.279 | 0.000 |
| WY3 | 0.967 | 0.024 | 39.803 | 0.000 |
| WM2 | 0.936 | 0.029 | 32.281 | 0.000 |
| WM3 | 0.904 | 0.036 | 24.825 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.032 | 0.025 | 1.284 | 0.199 |
| WX3 | 0.040 | 0.029 | 1.382 | 0.167 |
| WY2 | 0.024 | 0.019 | 1.257 | 0.209 |
| WY3 | 0.033 | 0.024 | 1.355 | 0.175 |
| WM2 | 0.064 | 0.029 | 2.219 | 0.026 |
| WM3 | 0.096 | 0.036 | 2.626 | 0.009 |

# 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 |  | -0.024 | 0.014 | 0.034 | 0.139 | 0.246 | 0.268 |
| WX1 |  | -0.086 | -0.060 | -0.048 | 0.020 | 0.090 | 0.103 |
| WM1 |  | -0.273 | -0.234 | -0.214 | -0.104 | 0.006 | 0.028 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.024 | 0.014 | 0.034 | 0.139 | 0.246 | 0.268 |
| WX2 |  | -0.086 | -0.060 | -0.048 | 0.020 | 0.090 | 0.103 |
| WM2 |  | -0.273 | -0.234 | -0.214 | -0.104 | 0.006 | 0.028 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.040 | 0.005 | 0.025 | 0.140 | 0.262 | 0.284 |
| WY1 |  | -0.159 | -0.124 | -0.106 | -0.014 | 0.081 | 0.098 |
| WM1 |  | -0.029 | 0.009 | 0.029 | 0.148 | 0.263 | 0.284 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.040 | 0.005 | 0.025 | 0.140 | 0.262 | 0.284 |
| WY2 |  | -0.159 | -0.124 | -0.106 | -0.014 | 0.081 | 0.098 |
| WM2 |  | -0.029 | 0.009 | 0.029 | 0.148 | 0.263 | 0.284 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.136 | 0.173 | 0.191 | 0.289 | 0.388 | 0.408 |
| WX1 |  | -0.053 | -0.034 | -0.024 | 0.027 | 0.080 | 0.091 |
| WY1 |  | -0.130 | -0.109 | -0.097 | -0.038 | 0.022 | 0.032 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.136 | 0.173 | 0.191 | 0.289 | 0.388 | 0.408 |
| WX2 |  | -0.053 | -0.034 | -0.024 | 0.027 | 0.080 | 0.091 |
| WY2 |  | -0.130 | -0.109 | -0.097 | -0.038 | 0.022 | 0.032 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.351 | 0.389 | 0.408 | 0.510 | 0.610 | 0.628 |
| AGE1 |  | -0.076 | -0.048 | -0.032 | 0.054 | 0.141 | 0.157 |
| 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 |  | -0.223 | -0.172 | -0.148 | -0.016 | 0.118 | 0.146 |
| UNEMPLOYED |  | -0.134 | -0.072 | -0.041 | 0.126 | 0.299 | 0.335 |
| FIN1 |  | -0.023 | -0.003 | 0.007 | 0.058 | 0.110 | 0.119 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.194 | 0.238 | 0.258 | 0.359 | 0.463 | 0.482 |
| AGE1 |  | -0.083 | -0.052 | -0.038 | 0.049 | 0.135 | 0.153 |
| EDUCATION\_ |  | -0.062 | -0.039 | -0.028 | 0.032 | 0.093 | 0.104 |
| EDUCATION\_ |  | -0.039 | -0.017 | -0.006 | 0.051 | 0.107 | 0.118 |
| UNEMPLOYED |  | -0.154 | -0.104 | -0.077 | 0.054 | 0.193 | 0.217 |
| UNEMPLOYED |  | -0.162 | -0.108 | -0.071 | 0.101 | 0.280 | 0.316 |
| FIN2 |  | 0.013 | 0.035 | 0.045 | 0.101 | 0.157 | 0.167 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.208 | 0.248 | 0.267 | 0.368 | 0.469 | 0.487 |
| AGE1 |  | -0.079 | -0.050 | -0.033 | 0.053 | 0.139 | 0.156 |
| EDUCATION\_ |  | -0.036 | -0.015 | -0.004 | 0.055 | 0.114 | 0.125 |
| EDUCATION\_ |  | -0.052 | -0.028 | -0.017 | 0.040 | 0.096 | 0.107 |
| UNEMPLOYED |  | -0.143 | -0.088 | -0.062 | 0.072 | 0.210 | 0.235 |
| UNEMPLOYED |  | -0.201 | -0.130 | -0.099 | 0.072 | 0.246 | 0.278 |
| FIN3 |  | -0.015 | 0.005 | 0.017 | 0.073 | 0.130 | 0.142 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.295 | 0.329 | 0.346 | 0.432 | 0.518 | 0.535 |
| AGE1 |  | -0.128 | -0.098 | -0.085 | -0.009 | 0.069 | 0.084 |
| 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 |  | -0.176 | -0.138 | -0.114 | 0.007 | 0.129 | 0.155 |
| UNEMPLOYED |  | -0.377 | -0.314 | -0.284 | -0.125 | 0.037 | 0.071 |
| FIN1 |  | -0.205 | -0.188 | -0.179 | -0.134 | -0.089 | -0.082 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.293 | 0.329 | 0.347 | 0.439 | 0.530 | 0.548 |
| AGE1 |  | -0.128 | -0.101 | -0.086 | -0.011 | 0.066 | 0.081 |
| EDUCATION\_ |  | -0.074 | -0.053 | -0.043 | 0.010 | 0.061 | 0.072 |
| EDUCATION\_ |  | -0.099 | -0.079 | -0.069 | -0.016 | 0.037 | 0.048 |
| UNEMPLOYED |  | -0.055 | -0.009 | 0.015 | 0.148 | 0.278 | 0.305 |
| UNEMPLOYED |  | -0.403 | -0.338 | -0.304 | -0.123 | 0.063 | 0.100 |
| FIN2 |  | -0.207 | -0.190 | -0.181 | -0.131 | -0.083 | -0.073 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.258 | 0.290 | 0.309 | 0.399 | 0.489 | 0.506 |
| AGE1 |  | -0.121 | -0.093 | -0.079 | -0.004 | 0.073 | 0.089 |
| EDUCATION\_ |  | -0.059 | -0.041 | -0.031 | 0.021 | 0.073 | 0.084 |
| EDUCATION\_ |  | -0.098 | -0.081 | -0.071 | -0.022 | 0.027 | 0.039 |
| UNEMPLOYED |  | -0.140 | -0.096 | -0.071 | 0.057 | 0.187 | 0.214 |
| UNEMPLOYED |  | -0.448 | -0.384 | -0.351 | -0.184 | -0.015 | 0.018 |
| FIN3 |  | -0.227 | -0.211 | -0.202 | -0.157 | -0.112 | -0.104 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.270 | -0.240 | -0.226 | -0.156 | -0.088 | -0.074 |
| AGE1 |  | -0.028 | -0.005 | 0.008 | 0.072 | 0.137 | 0.150 |
| EDUCATION\_ |  | -0.088 | -0.074 | -0.065 | -0.024 | 0.018 | 0.026 |
| EDUCATION\_ |  | -0.042 | -0.025 | -0.018 | 0.022 | 0.062 | 0.070 |
| UNEMPLOYED |  | -0.140 | -0.102 | -0.081 | 0.018 | 0.118 | 0.136 |
| UNEMPLOYED |  | -0.044 | 0.012 | 0.040 | 0.185 | 0.330 | 0.356 |
| FIN1 |  | 0.060 | 0.072 | 0.079 | 0.113 | 0.148 | 0.155 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.274 | -0.245 | -0.232 | -0.154 | -0.080 | -0.066 |
| AGE1 |  | -0.029 | -0.008 | 0.006 | 0.070 | 0.135 | 0.146 |
| EDUCATION\_ |  | -0.074 | -0.059 | -0.050 | -0.007 | 0.037 | 0.046 |
| EDUCATION\_ |  | -0.053 | -0.036 | -0.028 | 0.016 | 0.059 | 0.068 |
| UNEMPLOYED |  | -0.164 | -0.117 | -0.095 | 0.013 | 0.123 | 0.146 |
| UNEMPLOYED |  | -0.246 | -0.187 | -0.154 | -0.002 | 0.153 | 0.185 |
| FIN2 |  | 0.058 | 0.071 | 0.078 | 0.114 | 0.151 | 0.158 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.236 | -0.202 | -0.187 | -0.107 | -0.030 | -0.014 |
| AGE1 |  | -0.032 | -0.009 | 0.004 | 0.068 | 0.133 | 0.146 |
| EDUCATION\_ |  | -0.066 | -0.051 | -0.042 | 0.002 | 0.046 | 0.055 |
| EDUCATION\_ |  | -0.060 | -0.044 | -0.034 | 0.009 | 0.053 | 0.062 |
| UNEMPLOYED |  | -0.207 | -0.172 | -0.150 | -0.042 | 0.064 | 0.085 |
| UNEMPLOYED |  | -0.103 | -0.035 | -0.004 | 0.143 | 0.288 | 0.314 |
| FIN3 |  | 0.048 | 0.063 | 0.071 | 0.111 | 0.151 | 0.159 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.050 | -0.036 | -0.031 | 0.006 | 0.041 | 0.048 |
| RIM |  | -0.008 | 0.005 | 0.012 | 0.047 | 0.078 | 0.084 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | -0.180 | -0.170 | -0.164 | -0.136 | -0.104 | -0.098 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.058 | -0.045 | -0.038 | -0.006 | 0.026 | 0.032 |
| WM1 |  | 0.009 | 0.018 | 0.022 | 0.049 | 0.079 | 0.086 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.083 | -0.069 | -0.063 | -0.035 | -0.009 | -0.005 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.056 | -0.046 | -0.042 | -0.018 | 0.008 | 0.012 |
| WM2 |  | 0.026 | 0.034 | 0.037 | 0.059 | 0.078 | 0.082 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | -0.094 | -0.088 | -0.085 | -0.069 | -0.052 | -0.048 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.056 | -0.046 | -0.042 | -0.018 | 0.008 | 0.012 |
| WM3 |  | 0.026 | 0.034 | 0.037 | 0.059 | 0.078 | 0.082 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | -0.094 | -0.088 | -0.085 | -0.069 | -0.052 | -0.048 |
| 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\_ |  | -0.060 | -0.051 | -0.046 | -0.022 | 0.003 | 0.007 |
| 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 | -0.006 | 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 | 0.392 | 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 | 0.162 | 0.171 |
| FIN2 |  | 0.065 | 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 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.018 | -0.016 |
| FIN1 |  | 0.074 | 0.091 | 0.100 | 0.145 | 0.190 | 0.201 |
| FIN2 |  | 0.109 | 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 | -0.046 | -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 | -0.040 | -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 |  | 0.439 | 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\_ |  | 3.671 | 3.691 | 3.701 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.172 | 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 | 3.733 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.681 | 3.698 | 3.706 | 3.754 | 3.799 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.884 | -3.371 | -3.117 | -1.733 | -0.338 | -0.085 |
| X2 |  | -3.884 | -3.371 | -3.117 | -1.733 | -0.338 | -0.085 |
| X3 |  | -3.884 | -3.371 | -3.117 | -1.733 | -0.338 | -0.085 |
| Y1 |  | -1.552 | -1.092 | -0.858 | 0.391 | 1.599 | 1.808 |
| Y2 |  | -1.552 | -1.092 | -0.858 | 0.391 | 1.599 | 1.808 |
| Y3 |  | -1.552 | -1.092 | -0.858 | 0.391 | 1.599 | 1.808 |
| M1 |  | -3.094 | -2.720 | -2.518 | -1.474 | -0.447 | -0.236 |
| M2 |  | -3.094 | -2.720 | -2.518 | -1.474 | -0.447 | -0.236 |
| M3 |  | -3.094 | -2.720 | -2.518 | -1.474 | -0.447 | -0.236 |
| 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\_ |  | 0.885 | 0.899 | 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 |  | 0.297 | 0.326 | 0.338 | 0.407 | 0.460 | 0.471 |
| RIY |  | 0.244 | 0.263 | 0.273 | 0.325 | 0.365 | 0.374 |
| RIM |  | 0.178 | 0.194 | 0.202 | 0.241 | 0.270 | 0.276 |
| WX1 |  | 0.295 | 0.313 | 0.323 | 0.379 | 0.448 | 0.464 |
| WY1 |  | 0.213 | 0.224 | 0.230 | 0.267 | 0.311 | 0.321 |
| WM1 |  | 0.110 | 0.120 | 0.125 | 0.154 | 0.189 | 0.196 |
| 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 |  | 0.317 | 0.334 | 0.342 | 0.392 | 0.433 | 0.443 |
| WX3 |  | 0.317 | 0.334 | 0.342 | 0.392 | 0.433 | 0.443 |
| WY2 |  | 0.264 | 0.276 | 0.282 | 0.316 | 0.343 | 0.350 |
| WY3 |  | 0.264 | 0.276 | 0.282 | 0.316 | 0.343 | 0.350 |
| WM2 |  | 0.189 | 0.195 | 0.199 | 0.219 | 0.236 | 0.239 |
| WM3 |  | 0.189 | 0.195 | 0.199 | 0.219 | 0.236 | 0.239 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.003 | 0.004 | -0.684 | 0.494 | -0.012 | 0.005 |