# 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 | 0.188 | 0.075 | 2.517 | 0.012 |
| WX1 | -0.022 | 0.068 | -0.323 | 0.747 |
| WM1 | 0.083 | 0.097 | 0.861 | 0.389 |
| WY3 ON |  |  |  |  |
| WY2 | 0.188 | 0.075 | 2.517 | 0.012 |
| WX2 | -0.022 | 0.068 | -0.323 | 0.747 |
| WM2 | 0.083 | 0.097 | 0.861 | 0.389 |
| WX2 ON |  |  |  |  |
| WX1 | 0.078 | 0.068 | 1.138 | 0.255 |
| WY1 | -0.017 | 0.031 | -0.540 | 0.590 |
| WM1 | 0.081 | 0.065 | 1.239 | 0.216 |
| WX3 ON |  |  |  |  |
| WX2 | 0.078 | 0.068 | 1.138 | 0.255 |
| WY2 | -0.017 | 0.031 | -0.540 | 0.590 |
| WM2 | 0.081 | 0.065 | 1.239 | 0.216 |
| WM2 ON |  |  |  |  |
| WM1 | 0.331 | 0.065 | 5.122 | 0.000 |
| WX1 | -0.014 | 0.035 | -0.416 | 0.677 |
| WY1 | 0.039 | 0.022 | 1.816 | 0.069 |
| WM3 ON |  |  |  |  |
| WM2 | 0.331 | 0.065 | 5.122 | 0.000 |
| WX2 | -0.014 | 0.035 | -0.416 | 0.677 |
| WY2 | 0.039 | 0.022 | 1.816 | 0.069 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.586 | 0.058 | 10.096 | 0.000 |
| AGE1 | 0.103 | 0.051 | 2.030 | 0.042 |
| EDUCATION\_ | 0.035 | 0.033 | 1.065 | 0.287 |
| EDUCATION\_ | 0.052 | 0.031 | 1.693 | 0.090 |
| UNEMPLOYED | -0.083 | 0.076 | -1.093 | 0.274 |
| UNEMPLOYED | 0.180 | 0.097 | 1.852 | 0.064 |
| FIN1 | 0.049 | 0.029 | 1.647 | 0.100 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.410 | 0.060 | 6.812 | 0.000 |
| AGE1 | 0.099 | 0.051 | 1.956 | 0.050 |
| EDUCATION\_ | 0.022 | 0.035 | 0.645 | 0.519 |
| EDUCATION\_ | 0.053 | 0.033 | 1.612 | 0.107 |
| UNEMPLOYED | -0.030 | 0.080 | -0.374 | 0.709 |
| UNEMPLOYED | 0.235 | 0.111 | 2.124 | 0.034 |
| FIN2 | 0.104 | 0.030 | 3.443 | 0.001 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.420 | 0.061 | 6.941 | 0.000 |
| AGE1 | 0.105 | 0.050 | 2.093 | 0.036 |
| EDUCATION\_ | 0.032 | 0.035 | 0.902 | 0.367 |
| EDUCATION\_ | 0.035 | 0.033 | 1.044 | 0.296 |
| UNEMPLOYED | -0.045 | 0.080 | -0.560 | 0.575 |
| UNEMPLOYED | 0.265 | 0.103 | 2.574 | 0.010 |
| FIN3 | 0.087 | 0.033 | 2.634 | 0.008 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.268 | 0.073 | -3.697 | 0.000 |
| AGE1 | 0.124 | 0.058 | 2.139 | 0.032 |
| EDUCATION\_ | -0.029 | 0.046 | -0.627 | 0.531 |
| EDUCATION\_ | 0.011 | 0.047 | 0.244 | 0.807 |
| UNEMPLOYED | -0.146 | 0.115 | -1.273 | 0.203 |
| UNEMPLOYED | 0.140 | 0.154 | 0.906 | 0.365 |
| FIN1 | 0.435 | 0.042 | 10.287 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.073 | -1.753 | 0.080 |
| AGE1 | 0.106 | 0.059 | 1.800 | 0.072 |
| EDUCATION\_ | 0.039 | 0.043 | 0.902 | 0.367 |
| EDUCATION\_ | 0.031 | 0.045 | 0.679 | 0.497 |
| UNEMPLOYED | -0.123 | 0.110 | -1.119 | 0.263 |
| UNEMPLOYED | 0.000 | 0.143 | 0.001 | 0.999 |
| FIN2 | 0.427 | 0.041 | 10.342 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.018 | 0.076 | 0.238 | 0.812 |
| AGE1 | 0.071 | 0.059 | 1.203 | 0.229 |
| EDUCATION\_ | 0.033 | 0.042 | 0.780 | 0.435 |
| EDUCATION\_ | 0.041 | 0.041 | 1.009 | 0.313 |
| UNEMPLOYED | -0.032 | 0.103 | -0.311 | 0.756 |
| UNEMPLOYED | 0.049 | 0.146 | 0.336 | 0.737 |
| FIN3 | 0.543 | 0.044 | 12.380 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.156 | 0.042 | -3.683 | 0.000 |
| AGE1 | 0.075 | 0.039 | 1.921 | 0.055 |
| EDUCATION\_ | -0.023 | 0.025 | -0.905 | 0.365 |
| EDUCATION\_ | 0.023 | 0.024 | 0.947 | 0.344 |
| UNEMPLOYED | 0.018 | 0.061 | 0.295 | 0.768 |
| UNEMPLOYED | 0.184 | 0.088 | 2.083 | 0.037 |
| FIN1 | 0.109 | 0.022 | 5.059 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.154 | 0.046 | -3.369 | 0.001 |
| AGE1 | 0.072 | 0.039 | 1.857 | 0.063 |
| EDUCATION\_ | -0.006 | 0.026 | -0.220 | 0.826 |
| EDUCATION\_ | 0.017 | 0.027 | 0.635 | 0.525 |
| UNEMPLOYED | 0.012 | 0.067 | 0.177 | 0.859 |
| UNEMPLOYED | -0.003 | 0.093 | -0.028 | 0.978 |
| FIN2 | 0.110 | 0.023 | 4.877 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.107 | 0.048 | -2.244 | 0.025 |
| AGE1 | 0.071 | 0.039 | 1.827 | 0.068 |
| EDUCATION\_ | 0.003 | 0.027 | 0.114 | 0.909 |
| EDUCATION\_ | 0.010 | 0.027 | 0.372 | 0.710 |
| UNEMPLOYED | -0.043 | 0.065 | -0.658 | 0.511 |
| UNEMPLOYED | 0.143 | 0.090 | 1.593 | 0.111 |
| FIN3 | 0.106 | 0.025 | 4.324 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.154 | 0.030 | 5.124 | 0.000 |
| RIM | 0.187 | 0.019 | 9.834 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.173 | 0.028 | 6.252 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.020 | 0.026 | -0.791 | 0.429 |
| WM1 | 0.040 | 0.015 | 2.692 | 0.007 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.082 | 0.029 | 2.781 | 0.005 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.057 | 0.022 | 2.556 | 0.011 |
| WM2 | 0.075 | 0.012 | 6.409 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.098 | 0.015 | 6.437 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.057 | 0.022 | 2.556 | 0.011 |
| WM3 | 0.075 | 0.012 | 6.409 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.098 | 0.015 | 6.437 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.079 | 0.937 |
| EDUCATION\_ | -0.036 | 0.015 | -2.389 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.471 | 0.141 |
| UNEMPLOYED | -0.003 | 0.006 | -0.492 | 0.623 |
| UNEMPLOYED | -0.002 | 0.004 | -0.418 | 0.676 |
| FIN1 | 0.014 | 0.013 | 1.042 | 0.297 |
| FIN2 | -0.002 | 0.013 | -0.130 | 0.897 |
| FIN3 | 0.005 | 0.014 | 0.402 | 0.687 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.444 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.185 | 0.236 |
| UNEMPLOYED | 0.012 | 0.005 | 2.228 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.453 | 0.651 |
| FIN1 | -0.005 | 0.013 | -0.410 | 0.682 |
| FIN2 | -0.010 | 0.013 | -0.783 | 0.434 |
| FIN3 | -0.012 | 0.014 | -0.895 | 0.371 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.933 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.486 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.746 | 0.006 |
| FIN1 | 0.116 | 0.027 | 4.302 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.037 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.917 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.935 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.097 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.240 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.602 | 0.000 |
| FIN3 | 0.183 | 0.027 | 6.778 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.277 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.985 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.851 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.820 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.175 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.993 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.667 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.381 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.230 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.777 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.430 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.243 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.235 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.423 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.356 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.373 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.443 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.578 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.448 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.518 | 0.808 | -3.116 | 0.002 |
| X2 | -2.518 | 0.808 | -3.116 | 0.002 |
| X3 | -2.518 | 0.808 | -3.116 | 0.002 |
| Y1 | 1.874 | 0.936 | 2.002 | 0.045 |
| Y2 | 1.874 | 0.936 | 2.002 | 0.045 |
| Y3 | 1.874 | 0.936 | 2.002 | 0.045 |
| M1 | -1.500 | 0.624 | -2.405 | 0.016 |
| M2 | -1.500 | 0.624 | -2.405 | 0.016 |
| M3 | -1.500 | 0.624 | -2.405 | 0.016 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.301 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.732 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.647 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.912 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.313 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.062 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.420 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.756 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.559 | 0.000 |
| RIX | 0.438 | 0.031 | 14.205 | 0.000 |
| RIY | 0.486 | 0.061 | 7.901 | 0.000 |
| RIM | 0.233 | 0.023 | 10.074 | 0.000 |
| WX1 | 0.294 | 0.026 | 11.289 | 0.000 |
| WY1 | 0.693 | 0.080 | 8.615 | 0.000 |
| WM1 | 0.154 | 0.021 | 7.276 | 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 | 0.323 | 0.025 | 12.752 | 0.000 |
| WX3 | 0.323 | 0.025 | 12.752 | 0.000 |
| WY2 | 0.644 | 0.061 | 10.517 | 0.000 |
| WY3 | 0.644 | 0.061 | 10.517 | 0.000 |
| WM2 | 0.226 | 0.012 | 19.493 | 0.000 |
| WM3 | 0.226 | 0.012 | 19.493 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.730 | 0.020 | 35.713 | 0.000 |
| X2 | 0.731 | 0.023 | 32.365 | 0.000 |
| X3 | 0.731 | 0.023 | 31.925 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.603 | 0.039 | 15.554 | 0.000 |
| Y2 | 0.610 | 0.040 | 15.322 | 0.000 |
| Y3 | 0.590 | 0.039 | 15.186 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.759 | 0.034 | 22.062 | 0.000 |
| M2 | 0.687 | 0.029 | 23.511 | 0.000 |
| M3 | 0.681 | 0.031 | 22.243 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.599 | 0.023 | 25.888 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.631 | 0.025 | 24.812 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.632 | 0.026 | 24.359 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.721 | 0.032 | 22.259 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.717 | 0.034 | 21.156 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.694 | 0.033 | 20.822 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.618 | 0.041 | 15.225 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.705 | 0.027 | 25.693 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.713 | 0.028 | 25.185 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.191 | 0.073 | 2.612 | 0.009 |
| WX1 | -0.015 | 0.045 | -0.321 | 0.748 |
| WM1 | 0.040 | 0.048 | 0.839 | 0.401 |
| WY3 ON |  |  |  |  |
| WY2 | 0.188 | 0.074 | 2.521 | 0.012 |
| WX2 | -0.015 | 0.047 | -0.323 | 0.746 |
| WM2 | 0.050 | 0.059 | 0.848 | 0.397 |
| WX2 ON |  |  |  |  |
| WX1 | 0.074 | 0.064 | 1.158 | 0.247 |
| WY1 | -0.024 | 0.045 | -0.542 | 0.588 |
| WM1 | 0.055 | 0.046 | 1.196 | 0.232 |
| WX3 ON |  |  |  |  |
| WX2 | 0.078 | 0.068 | 1.141 | 0.254 |
| WY2 | -0.024 | 0.045 | -0.540 | 0.589 |
| WM2 | 0.070 | 0.057 | 1.225 | 0.221 |
| WM2 ON |  |  |  |  |
| WM1 | 0.262 | 0.058 | 4.548 | 0.000 |
| WX1 | -0.016 | 0.038 | -0.416 | 0.677 |
| WY1 | 0.066 | 0.037 | 1.799 | 0.072 |
| WM3 ON |  |  |  |  |
| WM2 | 0.324 | 0.062 | 5.263 | 0.000 |
| WX2 | -0.016 | 0.039 | -0.418 | 0.676 |
| WY2 | 0.064 | 0.035 | 1.803 | 0.071 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.309 | 0.029 | 10.703 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.029 | 0.042 |
| EDUCATION\_ | 0.038 | 0.035 | 1.070 | 0.285 |
| EDUCATION\_ | 0.057 | 0.034 | 1.694 | 0.090 |
| UNEMPLOYED | -0.033 | 0.030 | -1.094 | 0.274 |
| UNEMPLOYED | 0.051 | 0.027 | 1.869 | 0.062 |
| FIN1 | 0.046 | 0.028 | 1.647 | 0.100 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.217 | 0.031 | 6.983 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.954 | 0.051 |
| EDUCATION\_ | 0.024 | 0.037 | 0.645 | 0.519 |
| EDUCATION\_ | 0.058 | 0.036 | 1.614 | 0.106 |
| UNEMPLOYED | -0.012 | 0.032 | -0.375 | 0.708 |
| UNEMPLOYED | 0.066 | 0.031 | 2.133 | 0.033 |
| FIN2 | 0.095 | 0.027 | 3.457 | 0.001 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.222 | 0.031 | 7.106 | 0.000 |
| AGE1 | 0.056 | 0.027 | 2.092 | 0.036 |
| EDUCATION\_ | 0.034 | 0.038 | 0.902 | 0.367 |
| EDUCATION\_ | 0.038 | 0.036 | 1.047 | 0.295 |
| UNEMPLOYED | -0.018 | 0.032 | -0.562 | 0.574 |
| UNEMPLOYED | 0.075 | 0.029 | 2.577 | 0.010 |
| FIN3 | 0.083 | 0.031 | 2.655 | 0.008 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.111 | 0.030 | -3.748 | 0.000 |
| AGE1 | 0.052 | 0.024 | 2.132 | 0.033 |
| EDUCATION\_ | -0.024 | 0.039 | -0.628 | 0.530 |
| EDUCATION\_ | 0.010 | 0.040 | 0.244 | 0.807 |
| UNEMPLOYED | -0.046 | 0.035 | -1.287 | 0.198 |
| UNEMPLOYED | 0.031 | 0.034 | 0.911 | 0.362 |
| FIN1 | 0.321 | 0.032 | 9.923 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.053 | 0.030 | -1.760 | 0.078 |
| AGE1 | 0.045 | 0.025 | 1.796 | 0.072 |
| EDUCATION\_ | 0.033 | 0.036 | 0.902 | 0.367 |
| EDUCATION\_ | 0.027 | 0.039 | 0.681 | 0.496 |
| UNEMPLOYED | -0.039 | 0.034 | -1.127 | 0.260 |
| UNEMPLOYED | 0.000 | 0.032 | 0.001 | 0.999 |
| FIN2 | 0.309 | 0.030 | 10.337 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.239 | 0.811 |
| AGE1 | 0.029 | 0.024 | 1.201 | 0.230 |
| EDUCATION\_ | 0.027 | 0.035 | 0.781 | 0.435 |
| EDUCATION\_ | 0.034 | 0.034 | 1.013 | 0.311 |
| UNEMPLOYED | -0.010 | 0.031 | -0.312 | 0.755 |
| UNEMPLOYED | 0.011 | 0.031 | 0.338 | 0.735 |
| FIN3 | 0.398 | 0.031 | 12.969 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.032 | -3.726 | 0.000 |
| AGE1 | 0.057 | 0.029 | 1.926 | 0.054 |
| EDUCATION\_ | -0.035 | 0.039 | -0.907 | 0.365 |
| EDUCATION\_ | 0.036 | 0.038 | 0.948 | 0.343 |
| UNEMPLOYED | 0.010 | 0.034 | 0.296 | 0.768 |
| UNEMPLOYED | 0.074 | 0.035 | 2.090 | 0.037 |
| FIN1 | 0.146 | 0.029 | 5.032 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.416 | 0.001 |
| AGE1 | 0.050 | 0.027 | 1.858 | 0.063 |
| EDUCATION\_ | -0.008 | 0.037 | -0.220 | 0.826 |
| EDUCATION\_ | 0.024 | 0.037 | 0.636 | 0.525 |
| UNEMPLOYED | 0.006 | 0.034 | 0.178 | 0.859 |
| UNEMPLOYED | -0.001 | 0.034 | -0.028 | 0.978 |
| FIN2 | 0.130 | 0.027 | 4.865 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.072 | 0.032 | -2.257 | 0.024 |
| AGE1 | 0.048 | 0.026 | 1.826 | 0.068 |
| EDUCATION\_ | 0.004 | 0.037 | 0.114 | 0.909 |
| EDUCATION\_ | 0.014 | 0.037 | 0.373 | 0.710 |
| UNEMPLOYED | -0.022 | 0.033 | -0.659 | 0.510 |
| UNEMPLOYED | 0.051 | 0.032 | 1.598 | 0.110 |
| FIN3 | 0.129 | 0.030 | 4.386 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.334 | 0.067 | 5.011 | 0.000 |
| RIM | 0.585 | 0.043 | 13.665 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.514 | 0.063 | 8.221 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.045 | 0.056 | -0.806 | 0.421 |
| WM1 | 0.189 | 0.065 | 2.889 | 0.004 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.249 | 0.074 | 3.347 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.125 | 0.049 | 2.567 | 0.010 |
| WM2 | 0.276 | 0.042 | 6.562 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.258 | 0.039 | 6.543 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.125 | 0.049 | 2.567 | 0.010 |
| WM3 | 0.276 | 0.042 | 6.562 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.258 | 0.039 | 6.543 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.078 | 0.937 |
| EDUCATION\_ | -0.077 | 0.032 | -2.385 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.471 | 0.141 |
| UNEMPLOYED | -0.016 | 0.032 | -0.492 | 0.623 |
| UNEMPLOYED | -0.014 | 0.033 | -0.417 | 0.676 |
| FIN1 | 0.034 | 0.032 | 1.043 | 0.297 |
| FIN2 | -0.004 | 0.033 | -0.130 | 0.897 |
| FIN3 | 0.013 | 0.033 | 0.402 | 0.687 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.441 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.183 | 0.237 |
| UNEMPLOYED | 0.069 | 0.031 | 2.241 | 0.025 |
| UNEMPLOYED | 0.015 | 0.032 | 0.453 | 0.651 |
| FIN1 | -0.013 | 0.032 | -0.410 | 0.682 |
| FIN2 | -0.025 | 0.032 | -0.783 | 0.434 |
| FIN3 | -0.029 | 0.032 | -0.896 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.554 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.364 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.845 | 0.004 |
| FIN1 | 0.140 | 0.032 | 4.373 | 0.000 |
| FIN2 | 0.161 | 0.032 | 5.120 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.966 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.173 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.476 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.288 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.821 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.984 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.147 | 0.042 | 3.489 | 0.000 |
| FIN1 | -0.106 | 0.035 | -3.043 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.886 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.927 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.357 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.139 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.766 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.330 | 0.000 |
| FIN3 | 0.656 | 0.023 | 27.916 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.417 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.932 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.452 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.185 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.552 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.490 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.134 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.436 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.310 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.780 | 0.888 | -3.131 | 0.002 |
| X2 | -2.784 | 0.892 | -3.123 | 0.002 |
| X3 | -2.782 | 0.890 | -3.127 | 0.002 |
| Y1 | 1.622 | 0.812 | 1.996 | 0.046 |
| Y2 | 1.639 | 0.821 | 1.997 | 0.046 |
| Y3 | 1.585 | 0.794 | 1.996 | 0.046 |
| M1 | -2.359 | 0.979 | -2.411 | 0.016 |
| M2 | -2.134 | 0.888 | -2.404 | 0.016 |
| M3 | -2.116 | 0.880 | -2.404 | 0.016 |

# 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 | 0.990 | 0.014 | 69.974 | 0.000 |
| WX3 | 0.987 | 0.018 | 55.806 | 0.000 |
| WY2 | 0.958 | 0.029 | 32.949 | 0.000 |
| WY3 | 0.958 | 0.029 | 32.569 | 0.000 |
| WM2 | 0.919 | 0.035 | 26.536 | 0.000 |
| WM3 | 0.882 | 0.042 | 21.250 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.730 | 0.020 | 35.713 | 0.000 |
| X2 | 0.731 | 0.023 | 32.365 | 0.000 |
| X3 | 0.731 | 0.023 | 31.925 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.603 | 0.039 | 15.554 | 0.000 |
| Y2 | 0.610 | 0.040 | 15.322 | 0.000 |
| Y3 | 0.590 | 0.039 | 15.186 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.759 | 0.034 | 22.062 | 0.000 |
| M2 | 0.687 | 0.029 | 23.511 | 0.000 |
| M3 | 0.681 | 0.031 | 22.243 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.599 | 0.023 | 25.888 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.631 | 0.025 | 24.812 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.632 | 0.026 | 24.359 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.721 | 0.032 | 22.259 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.717 | 0.034 | 21.156 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.694 | 0.033 | 20.822 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.618 | 0.041 | 15.225 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.705 | 0.027 | 25.693 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.713 | 0.028 | 25.185 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.191 | 0.073 | 2.612 | 0.009 |
| WX1 | -0.015 | 0.045 | -0.321 | 0.748 |
| WM1 | 0.040 | 0.048 | 0.839 | 0.401 |
| WY3 ON |  |  |  |  |
| WY2 | 0.188 | 0.074 | 2.521 | 0.012 |
| WX2 | -0.015 | 0.047 | -0.323 | 0.746 |
| WM2 | 0.050 | 0.059 | 0.848 | 0.397 |
| WX2 ON |  |  |  |  |
| WX1 | 0.074 | 0.064 | 1.158 | 0.247 |
| WY1 | -0.024 | 0.045 | -0.542 | 0.588 |
| WM1 | 0.055 | 0.046 | 1.196 | 0.232 |
| WX3 ON |  |  |  |  |
| WX2 | 0.078 | 0.068 | 1.141 | 0.254 |
| WY2 | -0.024 | 0.045 | -0.540 | 0.589 |
| WM2 | 0.070 | 0.057 | 1.225 | 0.221 |
| WM2 ON |  |  |  |  |
| WM1 | 0.262 | 0.058 | 4.548 | 0.000 |
| WX1 | -0.016 | 0.038 | -0.416 | 0.677 |
| WY1 | 0.066 | 0.037 | 1.799 | 0.072 |
| WM3 ON |  |  |  |  |
| WM2 | 0.324 | 0.062 | 5.263 | 0.000 |
| WX2 | -0.016 | 0.039 | -0.418 | 0.676 |
| WY2 | 0.064 | 0.035 | 1.803 | 0.071 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.309 | 0.029 | 10.703 | 0.000 |
| AGE1 | 0.055 | 0.027 | 2.029 | 0.042 |
| EDUCATION\_ | 0.038 | 0.035 | 1.070 | 0.285 |
| EDUCATION\_ | 0.057 | 0.034 | 1.694 | 0.090 |
| UNEMPLOYED | -0.033 | 0.030 | -1.094 | 0.274 |
| UNEMPLOYED | 0.051 | 0.027 | 1.869 | 0.062 |
| FIN1 | 0.046 | 0.028 | 1.647 | 0.100 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.217 | 0.031 | 6.983 | 0.000 |
| AGE1 | 0.053 | 0.027 | 1.954 | 0.051 |
| EDUCATION\_ | 0.024 | 0.037 | 0.645 | 0.519 |
| EDUCATION\_ | 0.058 | 0.036 | 1.614 | 0.106 |
| UNEMPLOYED | -0.012 | 0.032 | -0.375 | 0.708 |
| UNEMPLOYED | 0.066 | 0.031 | 2.133 | 0.033 |
| FIN2 | 0.095 | 0.027 | 3.457 | 0.001 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.222 | 0.031 | 7.106 | 0.000 |
| AGE1 | 0.056 | 0.027 | 2.092 | 0.036 |
| EDUCATION\_ | 0.034 | 0.038 | 0.902 | 0.367 |
| EDUCATION\_ | 0.038 | 0.036 | 1.047 | 0.295 |
| UNEMPLOYED | -0.018 | 0.032 | -0.562 | 0.574 |
| UNEMPLOYED | 0.075 | 0.029 | 2.577 | 0.010 |
| FIN3 | 0.083 | 0.031 | 2.655 | 0.008 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.111 | 0.030 | -3.748 | 0.000 |
| AGE1 | 0.052 | 0.024 | 2.132 | 0.033 |
| EDUCATION\_ | -0.024 | 0.039 | -0.628 | 0.530 |
| EDUCATION\_ | 0.010 | 0.040 | 0.244 | 0.807 |
| UNEMPLOYED | -0.046 | 0.035 | -1.287 | 0.198 |
| UNEMPLOYED | 0.031 | 0.034 | 0.911 | 0.362 |
| FIN1 | 0.321 | 0.032 | 9.923 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.053 | 0.030 | -1.760 | 0.078 |
| AGE1 | 0.045 | 0.025 | 1.796 | 0.072 |
| EDUCATION\_ | 0.033 | 0.036 | 0.902 | 0.367 |
| EDUCATION\_ | 0.027 | 0.039 | 0.681 | 0.496 |
| UNEMPLOYED | -0.039 | 0.034 | -1.127 | 0.260 |
| UNEMPLOYED | 0.000 | 0.032 | 0.001 | 0.999 |
| FIN2 | 0.309 | 0.030 | 10.337 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.239 | 0.811 |
| AGE1 | 0.029 | 0.024 | 1.201 | 0.230 |
| EDUCATION\_ | 0.027 | 0.035 | 0.781 | 0.435 |
| EDUCATION\_ | 0.034 | 0.034 | 1.013 | 0.311 |
| UNEMPLOYED | -0.010 | 0.031 | -0.312 | 0.755 |
| UNEMPLOYED | 0.011 | 0.031 | 0.338 | 0.735 |
| FIN3 | 0.398 | 0.031 | 12.969 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.117 | 0.032 | -3.726 | 0.000 |
| AGE1 | 0.057 | 0.029 | 1.926 | 0.054 |
| EDUCATION\_ | -0.035 | 0.039 | -0.907 | 0.365 |
| EDUCATION\_ | 0.036 | 0.038 | 0.948 | 0.343 |
| UNEMPLOYED | 0.010 | 0.034 | 0.296 | 0.768 |
| UNEMPLOYED | 0.074 | 0.035 | 2.090 | 0.037 |
| FIN1 | 0.146 | 0.029 | 5.032 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.416 | 0.001 |
| AGE1 | 0.050 | 0.027 | 1.858 | 0.063 |
| EDUCATION\_ | -0.008 | 0.037 | -0.220 | 0.826 |
| EDUCATION\_ | 0.024 | 0.037 | 0.636 | 0.525 |
| UNEMPLOYED | 0.006 | 0.034 | 0.178 | 0.859 |
| UNEMPLOYED | -0.001 | 0.034 | -0.028 | 0.978 |
| FIN2 | 0.130 | 0.027 | 4.865 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.072 | 0.032 | -2.257 | 0.024 |
| AGE1 | 0.048 | 0.026 | 1.826 | 0.068 |
| EDUCATION\_ | 0.004 | 0.037 | 0.114 | 0.909 |
| EDUCATION\_ | 0.014 | 0.037 | 0.373 | 0.710 |
| UNEMPLOYED | -0.022 | 0.033 | -0.659 | 0.510 |
| UNEMPLOYED | 0.051 | 0.032 | 1.598 | 0.110 |
| FIN3 | 0.129 | 0.030 | 4.386 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.334 | 0.067 | 5.011 | 0.000 |
| RIM | 0.585 | 0.043 | 13.665 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.514 | 0.063 | 8.221 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.045 | 0.056 | -0.806 | 0.421 |
| WM1 | 0.189 | 0.065 | 2.889 | 0.004 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.249 | 0.074 | 3.347 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.125 | 0.049 | 2.567 | 0.010 |
| WM2 | 0.276 | 0.042 | 6.562 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.258 | 0.039 | 6.543 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.125 | 0.049 | 2.567 | 0.010 |
| WM3 | 0.276 | 0.042 | 6.562 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.258 | 0.039 | 6.543 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.078 | 0.937 |
| EDUCATION\_ | -0.077 | 0.032 | -2.385 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.471 | 0.141 |
| UNEMPLOYED | -0.016 | 0.032 | -0.492 | 0.623 |
| UNEMPLOYED | -0.014 | 0.033 | -0.417 | 0.676 |
| FIN1 | 0.034 | 0.032 | 1.043 | 0.297 |
| FIN2 | -0.004 | 0.033 | -0.130 | 0.897 |
| FIN3 | 0.013 | 0.033 | 0.402 | 0.687 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.441 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.183 | 0.237 |
| UNEMPLOYED | 0.069 | 0.031 | 2.241 | 0.025 |
| UNEMPLOYED | 0.015 | 0.032 | 0.453 | 0.651 |
| FIN1 | -0.013 | 0.032 | -0.410 | 0.682 |
| FIN2 | -0.025 | 0.032 | -0.783 | 0.434 |
| FIN3 | -0.029 | 0.032 | -0.896 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.554 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.364 | 0.000 |
| UNEMPLOYED | -0.096 | 0.034 | -2.845 | 0.004 |
| FIN1 | 0.140 | 0.032 | 4.373 | 0.000 |
| FIN2 | 0.161 | 0.032 | 5.120 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.966 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.173 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.476 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.288 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.821 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.984 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.147 | 0.042 | 3.489 | 0.000 |
| FIN1 | -0.106 | 0.035 | -3.043 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.886 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.927 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.357 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.139 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.766 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.330 | 0.000 |
| FIN3 | 0.656 | 0.023 | 27.916 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.417 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.932 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.452 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.185 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.552 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.490 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.134 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.436 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.310 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -2.780 | 0.888 | -3.131 | 0.002 |
| X2 | -2.784 | 0.892 | -3.123 | 0.002 |
| X3 | -2.782 | 0.890 | -3.127 | 0.002 |
| Y1 | 1.622 | 0.812 | 1.996 | 0.046 |
| Y2 | 1.639 | 0.821 | 1.997 | 0.046 |
| Y3 | 1.585 | 0.794 | 1.996 | 0.046 |
| M1 | -2.359 | 0.979 | -2.411 | 0.016 |
| M2 | -2.134 | 0.888 | -2.404 | 0.016 |
| M3 | -2.116 | 0.880 | -2.404 | 0.016 |

# 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 | 0.990 | 0.014 | 69.974 | 0.000 |
| WX3 | 0.987 | 0.018 | 55.806 | 0.000 |
| WY2 | 0.958 | 0.029 | 32.949 | 0.000 |
| WY3 | 0.958 | 0.029 | 32.569 | 0.000 |
| WM2 | 0.919 | 0.035 | 26.536 | 0.000 |
| WM3 | 0.882 | 0.042 | 21.250 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.010 | 0.014 | 0.719 | 0.472 |
| WX3 | 0.013 | 0.018 | 0.742 | 0.458 |
| WY2 | 0.042 | 0.029 | 1.442 | 0.149 |
| WY3 | 0.042 | 0.029 | 1.431 | 0.153 |
| WM2 | 0.081 | 0.035 | 2.326 | 0.020 |
| WM3 | 0.118 | 0.042 | 2.833 | 0.005 |

# 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 |  | -0.004 | 0.041 | 0.065 | 0.188 | 0.308 | 0.333 |
| WX1 |  | -0.197 | -0.155 | -0.134 | -0.022 | 0.090 | 0.110 |
| WM1 |  | -0.176 | -0.111 | -0.081 | 0.083 | 0.238 | 0.267 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.004 | 0.041 | 0.065 | 0.188 | 0.308 | 0.333 |
| WX2 |  | -0.197 | -0.155 | -0.134 | -0.022 | 0.090 | 0.110 |
| WM2 |  | -0.176 | -0.111 | -0.081 | 0.083 | 0.238 | 0.267 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.094 | -0.056 | -0.034 | 0.078 | 0.191 | 0.212 |
| WY1 |  | -0.099 | -0.079 | -0.069 | -0.017 | 0.032 | 0.042 |
| WM1 |  | -0.081 | -0.044 | -0.025 | 0.081 | 0.189 | 0.210 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.094 | -0.056 | -0.034 | 0.078 | 0.191 | 0.212 |
| WY2 |  | -0.099 | -0.079 | -0.069 | -0.017 | 0.032 | 0.042 |
| WM2 |  | -0.081 | -0.044 | -0.025 | 0.081 | 0.189 | 0.210 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.172 | 0.205 | 0.225 | 0.331 | 0.439 | 0.460 |
| WX1 |  | -0.104 | -0.083 | -0.071 | -0.014 | 0.043 | 0.054 |
| WY1 |  | -0.017 | -0.004 | 0.002 | 0.039 | 0.074 | 0.080 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.172 | 0.205 | 0.225 | 0.331 | 0.439 | 0.460 |
| WX2 |  | -0.104 | -0.083 | -0.071 | -0.014 | 0.043 | 0.054 |
| WY2 |  | -0.017 | -0.004 | 0.002 | 0.039 | 0.074 | 0.080 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.438 | 0.473 | 0.491 | 0.586 | 0.681 | 0.698 |
| AGE1 |  | -0.025 | 0.004 | 0.020 | 0.103 | 0.185 | 0.203 |
| EDUCATION\_ |  | -0.049 | -0.029 | -0.018 | 0.035 | 0.091 | 0.101 |
| EDUCATION\_ |  | -0.027 | -0.008 | 0.001 | 0.052 | 0.102 | 0.111 |
| UNEMPLOYED |  | -0.275 | -0.228 | -0.205 | -0.083 | 0.043 | 0.070 |
| UNEMPLOYED |  | -0.073 | -0.010 | 0.020 | 0.180 | 0.341 | 0.374 |
| FIN1 |  | -0.027 | -0.009 | -0.001 | 0.049 | 0.096 | 0.107 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.256 | 0.291 | 0.311 | 0.410 | 0.509 | 0.526 |
| AGE1 |  | -0.030 | 0.000 | 0.016 | 0.099 | 0.183 | 0.199 |
| EDUCATION\_ |  | -0.066 | -0.045 | -0.034 | 0.022 | 0.079 | 0.091 |
| EDUCATION\_ |  | -0.034 | -0.013 | -0.002 | 0.053 | 0.107 | 0.117 |
| UNEMPLOYED |  | -0.242 | -0.183 | -0.158 | -0.030 | 0.105 | 0.127 |
| UNEMPLOYED |  | -0.049 | 0.017 | 0.052 | 0.235 | 0.418 | 0.454 |
| FIN2 |  | 0.027 | 0.044 | 0.053 | 0.104 | 0.153 | 0.163 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.264 | 0.303 | 0.321 | 0.420 | 0.520 | 0.539 |
| AGE1 |  | -0.023 | 0.007 | 0.022 | 0.105 | 0.188 | 0.204 |
| EDUCATION\_ |  | -0.058 | -0.038 | -0.027 | 0.032 | 0.089 | 0.100 |
| EDUCATION\_ |  | -0.052 | -0.030 | -0.021 | 0.035 | 0.089 | 0.101 |
| UNEMPLOYED |  | -0.254 | -0.200 | -0.174 | -0.045 | 0.088 | 0.113 |
| UNEMPLOYED |  | -0.005 | 0.060 | 0.095 | 0.265 | 0.434 | 0.463 |
| FIN3 |  | 0.003 | 0.024 | 0.033 | 0.087 | 0.142 | 0.153 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.456 | -0.411 | -0.388 | -0.268 | -0.149 | -0.127 |
| AGE1 |  | -0.026 | 0.011 | 0.030 | 0.124 | 0.221 | 0.239 |
| EDUCATION\_ |  | -0.149 | -0.118 | -0.105 | -0.029 | 0.047 | 0.060 |
| EDUCATION\_ |  | -0.105 | -0.078 | -0.064 | 0.011 | 0.090 | 0.104 |
| UNEMPLOYED |  | -0.457 | -0.374 | -0.336 | -0.146 | 0.042 | 0.075 |
| UNEMPLOYED |  | -0.270 | -0.176 | -0.120 | 0.140 | 0.387 | 0.432 |
| FIN1 |  | 0.324 | 0.351 | 0.364 | 0.435 | 0.503 | 0.516 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.313 | -0.268 | -0.248 | -0.128 | -0.006 | 0.015 |
| AGE1 |  | -0.049 | -0.010 | 0.011 | 0.106 | 0.203 | 0.223 |
| EDUCATION\_ |  | -0.075 | -0.046 | -0.033 | 0.039 | 0.109 | 0.121 |
| EDUCATION\_ |  | -0.085 | -0.057 | -0.043 | 0.031 | 0.106 | 0.122 |
| UNEMPLOYED |  | -0.403 | -0.338 | -0.305 | -0.123 | 0.060 | 0.093 |
| UNEMPLOYED |  | -0.399 | -0.290 | -0.240 | 0.000 | 0.229 | 0.270 |
| FIN2 |  | 0.316 | 0.345 | 0.358 | 0.427 | 0.495 | 0.507 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.173 | -0.131 | -0.107 | 0.018 | 0.144 | 0.166 |
| AGE1 |  | -0.083 | -0.044 | -0.025 | 0.071 | 0.167 | 0.188 |
| EDUCATION\_ |  | -0.077 | -0.050 | -0.036 | 0.033 | 0.103 | 0.115 |
| EDUCATION\_ |  | -0.062 | -0.036 | -0.025 | 0.041 | 0.109 | 0.121 |
| UNEMPLOYED |  | -0.299 | -0.234 | -0.202 | -0.032 | 0.137 | 0.170 |
| UNEMPLOYED |  | -0.355 | -0.245 | -0.194 | 0.049 | 0.284 | 0.324 |
| FIN3 |  | 0.431 | 0.458 | 0.471 | 0.543 | 0.615 | 0.628 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.269 | -0.240 | -0.226 | -0.156 | -0.088 | -0.074 |
| AGE1 |  | -0.024 | -0.002 | 0.011 | 0.075 | 0.139 | 0.151 |
| EDUCATION\_ |  | -0.087 | -0.073 | -0.064 | -0.023 | 0.019 | 0.027 |
| EDUCATION\_ |  | -0.041 | -0.024 | -0.017 | 0.023 | 0.062 | 0.070 |
| UNEMPLOYED |  | -0.140 | -0.103 | -0.081 | 0.018 | 0.117 | 0.135 |
| UNEMPLOYED |  | -0.043 | 0.010 | 0.038 | 0.184 | 0.329 | 0.356 |
| FIN1 |  | 0.054 | 0.067 | 0.073 | 0.109 | 0.144 | 0.151 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.273 | -0.246 | -0.232 | -0.154 | -0.081 | -0.066 |
| AGE1 |  | -0.026 | -0.005 | 0.009 | 0.072 | 0.137 | 0.148 |
| EDUCATION\_ |  | -0.073 | -0.058 | -0.049 | -0.006 | 0.038 | 0.046 |
| EDUCATION\_ |  | -0.052 | -0.035 | -0.027 | 0.017 | 0.060 | 0.069 |
| UNEMPLOYED |  | -0.165 | -0.118 | -0.097 | 0.012 | 0.122 | 0.145 |
| UNEMPLOYED |  | -0.250 | -0.188 | -0.155 | -0.003 | 0.153 | 0.184 |
| FIN2 |  | 0.054 | 0.067 | 0.074 | 0.110 | 0.147 | 0.155 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.236 | -0.203 | -0.187 | -0.107 | -0.030 | -0.015 |
| AGE1 |  | -0.027 | -0.005 | 0.007 | 0.071 | 0.134 | 0.147 |
| EDUCATION\_ |  | -0.066 | -0.050 | -0.042 | 0.003 | 0.047 | 0.055 |
| EDUCATION\_ |  | -0.060 | -0.043 | -0.034 | 0.010 | 0.054 | 0.063 |
| UNEMPLOYED |  | -0.209 | -0.174 | -0.152 | -0.043 | 0.063 | 0.084 |
| UNEMPLOYED |  | -0.104 | -0.036 | -0.005 | 0.143 | 0.288 | 0.315 |
| FIN3 |  | 0.043 | 0.058 | 0.066 | 0.106 | 0.147 | 0.155 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.078 | 0.094 | 0.104 | 0.154 | 0.202 | 0.213 |
| RIM |  | 0.134 | 0.146 | 0.153 | 0.187 | 0.215 | 0.221 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.093 | 0.114 | 0.124 | 0.173 | 0.215 | 0.224 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.093 | -0.074 | -0.064 | -0.020 | 0.020 | 0.028 |
| WM1 |  | 0.001 | 0.012 | 0.016 | 0.040 | 0.066 | 0.071 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.016 | 0.029 | 0.038 | 0.082 | 0.134 | 0.146 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.001 | 0.012 | 0.019 | 0.057 | 0.092 | 0.100 |
| WM2 |  | 0.045 | 0.051 | 0.055 | 0.075 | 0.093 | 0.097 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.055 | 0.066 | 0.072 | 0.098 | 0.122 | 0.126 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.001 | 0.012 | 0.019 | 0.057 | 0.092 | 0.100 |
| WM3 |  | 0.045 | 0.051 | 0.055 | 0.075 | 0.093 | 0.097 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.055 | 0.066 | 0.072 | 0.098 | 0.122 | 0.126 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.019 | -0.015 | -0.013 | -0.001 | 0.012 | 0.014 |
| EDUCATION\_ |  | -0.074 | -0.065 | -0.060 | -0.036 | -0.011 | -0.006 |
| EDUCATION\_ |  | -0.060 | -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 |  | -0.020 | -0.012 | -0.008 | 0.014 | 0.035 | 0.039 |
| FIN2 |  | -0.036 | -0.027 | -0.023 | -0.002 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.005 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.062 | -0.037 | -0.012 | -0.008 |
| EDUCATION\_ |  | -0.057 | -0.049 | -0.044 | -0.018 | 0.007 | 0.012 |
| UNEMPLOYED |  | -0.002 | 0.001 | 0.003 | 0.012 | 0.021 | 0.022 |
| UNEMPLOYED |  | -0.009 | -0.006 | -0.005 | 0.002 | 0.008 | 0.009 |
| FIN1 |  | -0.039 | -0.031 | -0.027 | -0.005 | 0.016 | 0.021 |
| FIN2 |  | -0.044 | -0.036 | -0.031 | -0.010 | 0.011 | 0.015 |
| FIN3 |  | -0.047 | -0.038 | -0.034 | -0.012 | 0.010 | 0.015 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | 0.373 | 0.393 | 0.403 | 0.452 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.120 | -0.111 | -0.107 | -0.088 | -0.069 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.041 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.047 | 0.063 | 0.071 | 0.116 | 0.161 | 0.169 |
| FIN2 |  | 0.064 | 0.079 | 0.087 | 0.130 | 0.172 | 0.180 |
| FIN3 |  | 0.064 | 0.081 | 0.089 | 0.134 | 0.179 | 0.187 |
| 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 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.112 | 0.129 | 0.139 | 0.183 | 0.228 | 0.237 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.004 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.054 | -0.051 | -0.033 | -0.015 | -0.011 |
| FIN2 |  | -0.055 | -0.048 | -0.045 | -0.029 | -0.012 | -0.009 |
| FIN3 |  | -0.067 | -0.061 | -0.057 | -0.040 | -0.023 | -0.019 |
| 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 | 0.456 | 0.463 | 0.505 | 0.545 | 0.553 |
| FIN3 |  | 0.420 | 0.434 | 0.442 | 0.484 | 0.526 | 0.533 |
| FIN2 WITH |  |  |  |  |  |  |  |
| FIN3 |  | 0.441 | 0.456 | 0.463 | 0.504 | 0.544 | 0.552 |
| Means |  |  |  |  |  |  |  |
| GENDER1 |  | 0.607 | 0.616 | 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 | 3.855 | 3.906 | 3.959 | 3.968 |
| 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 |  | 3.684 | 3.702 | 3.712 | 3.756 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.724 | 3.733 | 3.776 | 3.820 | 3.829 |
| FIN3 |  | 3.682 | 3.699 | 3.707 | 3.754 | 3.800 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -4.616 | -4.101 | -3.844 | -2.518 | -1.192 | -0.951 |
| X2 |  | -4.616 | -4.101 | -3.844 | -2.518 | -1.192 | -0.951 |
| X3 |  | -4.616 | -4.101 | -3.844 | -2.518 | -1.192 | -0.951 |
| Y1 |  | -0.477 | 0.018 | 0.325 | 1.874 | 3.396 | 3.697 |
| Y2 |  | -0.477 | 0.018 | 0.325 | 1.874 | 3.396 | 3.697 |
| Y3 |  | -0.477 | 0.018 | 0.325 | 1.874 | 3.396 | 3.697 |
| M1 |  | -3.103 | -2.734 | -2.539 | -1.500 | -0.481 | -0.277 |
| M2 |  | -3.103 | -2.734 | -2.539 | -1.500 | -0.481 | -0.277 |
| M3 |  | -3.103 | -2.734 | -2.539 | -1.500 | -0.481 | -0.277 |
| 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 | 0.900 | 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 |  | 0.658 | 0.672 | 0.681 | 0.727 | 0.771 | 0.780 |
| FIN2 |  | 0.618 | 0.632 | 0.640 | 0.684 | 0.728 | 0.737 |
| FIN3 |  | 0.669 | 0.687 | 0.697 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.354 | 0.372 | 0.382 | 0.438 | 0.483 | 0.493 |
| RIY |  | 0.310 | 0.352 | 0.375 | 0.486 | 0.574 | 0.593 |
| RIM |  | 0.162 | 0.180 | 0.190 | 0.233 | 0.265 | 0.271 |
| WX1 |  | 0.233 | 0.246 | 0.253 | 0.294 | 0.338 | 0.348 |
| WY1 |  | 0.505 | 0.547 | 0.567 | 0.693 | 0.831 | 0.862 |
| WM1 |  | 0.110 | 0.120 | 0.124 | 0.154 | 0.193 | 0.202 |
| 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 |  | 0.256 | 0.270 | 0.278 | 0.323 | 0.362 | 0.369 |
| WX3 |  | 0.256 | 0.270 | 0.278 | 0.323 | 0.362 | 0.369 |
| WY2 |  | 0.487 | 0.522 | 0.540 | 0.644 | 0.741 | 0.762 |
| WY3 |  | 0.487 | 0.522 | 0.540 | 0.644 | 0.741 | 0.762 |
| WM2 |  | 0.195 | 0.201 | 0.204 | 0.226 | 0.243 | 0.247 |
| WM3 |  | 0.195 | 0.201 | 0.204 | 0.226 | 0.243 | 0.247 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.001 | 0.005 | -0.255 | 0.799 | -0.014 | 0.006 |