# 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 | 0.180 | 0.074 | 2.414 | 0.016 |
| WX1 | 0.036 | 0.068 | 0.533 | 0.594 |
| WM1 | 0.105 | 0.110 | 0.959 | 0.337 |
| WY3 ON |  |  |  |  |
| WY2 | 0.180 | 0.074 | 2.414 | 0.016 |
| WX2 | 0.036 | 0.068 | 0.533 | 0.594 |
| WM2 | 0.105 | 0.110 | 0.959 | 0.337 |
| WX2 ON |  |  |  |  |
| WX1 | 0.094 | 0.064 | 1.474 | 0.140 |
| WY1 | -0.001 | 0.037 | -0.022 | 0.982 |
| WM1 | 0.119 | 0.085 | 1.409 | 0.159 |
| WX3 ON |  |  |  |  |
| WX2 | 0.094 | 0.064 | 1.474 | 0.140 |
| WY2 | -0.001 | 0.037 | -0.022 | 0.982 |
| WM2 | 0.119 | 0.085 | 1.409 | 0.159 |
| WM2 ON |  |  |  |  |
| WM1 | 0.221 | 0.062 | 3.536 | 0.000 |
| WX1 | 0.031 | 0.033 | 0.951 | 0.342 |
| WY1 | 0.036 | 0.018 | 2.002 | 0.045 |
| WM3 ON |  |  |  |  |
| WM2 | 0.221 | 0.062 | 3.536 | 0.000 |
| WX2 | 0.031 | 0.033 | 0.951 | 0.342 |
| WY2 | 0.036 | 0.018 | 2.002 | 0.045 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.225 | 0.061 | 3.668 | 0.000 |
| AGE1 | -0.010 | 0.054 | -0.182 | 0.855 |
| EDUCATION\_ | 0.073 | 0.033 | 2.194 | 0.028 |
| EDUCATION\_ | 0.144 | 0.035 | 4.179 | 0.000 |
| UNEMPLOYED | 0.068 | 0.080 | 0.861 | 0.389 |
| UNEMPLOYED | 0.137 | 0.099 | 1.379 | 0.168 |
| FIN1 | -0.006 | 0.032 | -0.171 | 0.864 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.130 | 0.062 | 2.113 | 0.035 |
| AGE1 | -0.009 | 0.054 | -0.170 | 0.865 |
| EDUCATION\_ | 0.090 | 0.035 | 2.522 | 0.012 |
| EDUCATION\_ | 0.149 | 0.035 | 4.301 | 0.000 |
| UNEMPLOYED | 0.115 | 0.083 | 1.393 | 0.164 |
| UNEMPLOYED | -0.089 | 0.111 | -0.800 | 0.424 |
| FIN2 | -0.010 | 0.031 | -0.318 | 0.751 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.063 | 0.062 | 1.007 | 0.314 |
| AGE1 | 0.006 | 0.053 | 0.105 | 0.916 |
| EDUCATION\_ | 0.064 | 0.035 | 1.835 | 0.067 |
| EDUCATION\_ | 0.104 | 0.034 | 3.048 | 0.002 |
| UNEMPLOYED | 0.112 | 0.083 | 1.350 | 0.177 |
| UNEMPLOYED | -0.059 | 0.104 | -0.565 | 0.572 |
| FIN3 | 0.010 | 0.032 | 0.323 | 0.746 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.271 | 0.073 | -3.720 | 0.000 |
| AGE1 | 0.128 | 0.059 | 2.186 | 0.029 |
| EDUCATION\_ | -0.029 | 0.046 | -0.626 | 0.531 |
| EDUCATION\_ | 0.010 | 0.047 | 0.215 | 0.830 |
| UNEMPLOYED | -0.147 | 0.115 | -1.281 | 0.200 |
| UNEMPLOYED | 0.142 | 0.154 | 0.925 | 0.355 |
| FIN1 | 0.440 | 0.042 | 10.416 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.128 | 0.073 | -1.762 | 0.078 |
| AGE1 | 0.109 | 0.059 | 1.847 | 0.065 |
| EDUCATION\_ | 0.039 | 0.043 | 0.913 | 0.361 |
| EDUCATION\_ | 0.030 | 0.045 | 0.662 | 0.508 |
| UNEMPLOYED | -0.124 | 0.110 | -1.124 | 0.261 |
| UNEMPLOYED | 0.001 | 0.143 | 0.004 | 0.996 |
| FIN2 | 0.432 | 0.042 | 10.386 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.017 | 0.076 | 0.228 | 0.820 |
| AGE1 | 0.075 | 0.059 | 1.263 | 0.207 |
| EDUCATION\_ | 0.034 | 0.042 | 0.800 | 0.424 |
| EDUCATION\_ | 0.041 | 0.040 | 1.011 | 0.312 |
| UNEMPLOYED | -0.032 | 0.103 | -0.309 | 0.757 |
| UNEMPLOYED | 0.056 | 0.146 | 0.381 | 0.703 |
| FIN3 | 0.544 | 0.044 | 12.393 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.022 | 0.031 | -0.719 | 0.472 |
| AGE1 | 0.046 | 0.027 | 1.671 | 0.095 |
| EDUCATION\_ | -0.032 | 0.019 | -1.717 | 0.086 |
| EDUCATION\_ | 0.007 | 0.018 | 0.388 | 0.698 |
| UNEMPLOYED | 0.012 | 0.045 | 0.268 | 0.789 |
| UNEMPLOYED | 0.115 | 0.062 | 1.848 | 0.065 |
| FIN1 | 0.093 | 0.017 | 5.518 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.034 | -1.991 | 0.046 |
| AGE1 | 0.048 | 0.027 | 1.736 | 0.083 |
| EDUCATION\_ | -0.024 | 0.020 | -1.210 | 0.226 |
| EDUCATION\_ | -0.001 | 0.020 | -0.038 | 0.970 |
| UNEMPLOYED | -0.021 | 0.050 | -0.426 | 0.670 |
| UNEMPLOYED | -0.020 | 0.063 | -0.311 | 0.756 |
| FIN2 | 0.096 | 0.019 | 5.178 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.018 | 0.037 | -0.482 | 0.630 |
| AGE1 | 0.041 | 0.028 | 1.489 | 0.137 |
| EDUCATION\_ | -0.022 | 0.021 | -1.016 | 0.310 |
| EDUCATION\_ | 0.013 | 0.021 | 0.647 | 0.517 |
| UNEMPLOYED | 0.001 | 0.050 | 0.030 | 0.976 |
| UNEMPLOYED | 0.066 | 0.063 | 1.045 | 0.296 |
| FIN3 | 0.096 | 0.020 | 4.747 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.068 | 0.032 | -2.105 | 0.035 |
| RIM | -0.036 | 0.014 | -2.675 | 0.007 |
| RIY WITH |  |  |  |  |
| RIM | 0.128 | 0.018 | 6.956 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.001 | 0.030 | -0.019 | 0.985 |
| WM1 | 0.008 | 0.011 | 0.677 | 0.498 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.059 | 0.018 | 3.221 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.010 | 0.025 | -0.379 | 0.705 |
| WM2 | 0.006 | 0.011 | 0.571 | 0.568 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.075 | 0.013 | 5.881 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.010 | 0.025 | -0.379 | 0.705 |
| WM3 | 0.006 | 0.011 | 0.571 | 0.568 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.075 | 0.013 | 5.881 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.081 | 0.935 |
| EDUCATION\_ | -0.036 | 0.015 | -2.376 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.485 | 0.137 |
| UNEMPLOYED | -0.003 | 0.006 | -0.495 | 0.621 |
| UNEMPLOYED | -0.002 | 0.004 | -0.408 | 0.683 |
| FIN1 | 0.014 | 0.013 | 1.049 | 0.294 |
| FIN2 | -0.002 | 0.013 | -0.127 | 0.899 |
| FIN3 | 0.006 | 0.014 | 0.407 | 0.684 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.036 | 0.015 | -2.436 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.177 | 0.239 |
| UNEMPLOYED | 0.012 | 0.005 | 2.233 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.408 | 0.683 |
| FIN1 | -0.005 | 0.013 | -0.407 | 0.684 |
| FIN2 | -0.010 | 0.013 | -0.787 | 0.432 |
| FIN3 | -0.012 | 0.014 | -0.896 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.451 | 0.030 | 14.906 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.484 | 0.000 |
| UNEMPLOYED | -0.023 | 0.009 | -2.724 | 0.006 |
| FIN1 | 0.117 | 0.027 | 4.310 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.044 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.917 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.932 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.087 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.265 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.615 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.793 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.263 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.986 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.848 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.828 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.178 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.986 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.642 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.381 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.222 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.766 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.443 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.180 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.326 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.437 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.360 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.377 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.415 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.590 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.454 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.823 | 0.865 | -0.951 | 0.342 |
| X2 | -0.823 | 0.865 | -0.951 | 0.342 |
| X3 | -0.823 | 0.865 | -0.951 | 0.342 |
| Y1 | 1.802 | 0.943 | 1.911 | 0.056 |
| Y2 | 1.802 | 0.943 | 1.911 | 0.056 |
| Y3 | 1.802 | 0.943 | 1.911 | 0.056 |
| M1 | -0.972 | 0.440 | -2.211 | 0.027 |
| M2 | -0.972 | 0.440 | -2.211 | 0.027 |
| M3 | -0.972 | 0.440 | -2.211 | 0.027 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.278 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.733 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.616 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.945 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.313 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.428 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.753 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.550 | 0.000 |
| RIX | 0.459 | 0.036 | 12.903 | 0.000 |
| RIY | 0.493 | 0.060 | 8.198 | 0.000 |
| RIM | 0.118 | 0.010 | 11.304 | 0.000 |
| WX1 | 0.362 | 0.034 | 10.724 | 0.000 |
| WY1 | 0.685 | 0.079 | 8.671 | 0.000 |
| WM1 | 0.088 | 0.009 | 9.429 | 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 | 0.339 | 0.026 | 13.283 | 0.000 |
| WX3 | 0.339 | 0.026 | 13.283 | 0.000 |
| WY2 | 0.640 | 0.062 | 10.253 | 0.000 |
| WY3 | 0.640 | 0.062 | 10.253 | 0.000 |
| WM2 | 0.141 | 0.007 | 19.827 | 0.000 |
| WM3 | 0.141 | 0.007 | 19.827 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.023 | 32.315 | 0.000 |
| X2 | 0.737 | 0.023 | 31.447 | 0.000 |
| X3 | 0.746 | 0.024 | 31.550 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.607 | 0.037 | 16.204 | 0.000 |
| Y2 | 0.614 | 0.039 | 15.822 | 0.000 |
| Y3 | 0.594 | 0.038 | 15.683 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.743 | 0.028 | 26.137 | 0.000 |
| M2 | 0.657 | 0.025 | 26.575 | 0.000 |
| M3 | 0.653 | 0.026 | 24.975 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 26.329 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.638 | 0.027 | 24.021 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.646 | 0.027 | 23.975 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.715 | 0.032 | 22.511 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.713 | 0.034 | 21.147 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.690 | 0.033 | 20.707 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.642 | 0.031 | 20.506 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.735 | 0.022 | 33.800 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.739 | 0.023 | 32.703 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.182 | 0.072 | 2.511 | 0.012 |
| WX1 | 0.027 | 0.050 | 0.530 | 0.596 |
| WM1 | 0.038 | 0.041 | 0.940 | 0.347 |
| WY3 ON |  |  |  |  |
| WY2 | 0.179 | 0.074 | 2.419 | 0.016 |
| WX2 | 0.026 | 0.049 | 0.533 | 0.594 |
| WM2 | 0.049 | 0.052 | 0.950 | 0.342 |
| WX2 ON |  |  |  |  |
| WX1 | 0.096 | 0.063 | 1.535 | 0.125 |
| WY1 | -0.001 | 0.052 | -0.022 | 0.982 |
| WM1 | 0.060 | 0.043 | 1.400 | 0.161 |
| WX3 ON |  |  |  |  |
| WX2 | 0.094 | 0.064 | 1.477 | 0.140 |
| WY2 | -0.001 | 0.051 | -0.022 | 0.982 |
| WM2 | 0.078 | 0.055 | 1.420 | 0.156 |
| WM2 ON |  |  |  |  |
| WM1 | 0.170 | 0.051 | 3.371 | 0.001 |
| WX1 | 0.049 | 0.051 | 0.946 | 0.344 |
| WY1 | 0.077 | 0.039 | 1.974 | 0.048 |
| WM3 ON |  |  |  |  |
| WM2 | 0.218 | 0.061 | 3.608 | 0.000 |
| WX2 | 0.047 | 0.049 | 0.948 | 0.343 |
| WY2 | 0.075 | 0.038 | 2.004 | 0.045 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.116 | 0.031 | 3.702 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.182 | 0.855 |
| EDUCATION\_ | 0.077 | 0.035 | 2.197 | 0.028 |
| EDUCATION\_ | 0.154 | 0.036 | 4.249 | 0.000 |
| UNEMPLOYED | 0.027 | 0.031 | 0.864 | 0.387 |
| UNEMPLOYED | 0.038 | 0.027 | 1.389 | 0.165 |
| FIN1 | -0.005 | 0.030 | -0.171 | 0.864 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.068 | 0.032 | 2.122 | 0.034 |
| AGE1 | -0.005 | 0.028 | -0.170 | 0.865 |
| EDUCATION\_ | 0.095 | 0.037 | 2.528 | 0.011 |
| EDUCATION\_ | 0.161 | 0.036 | 4.422 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.401 | 0.161 |
| UNEMPLOYED | -0.025 | 0.031 | -0.807 | 0.420 |
| FIN2 | -0.009 | 0.028 | -0.318 | 0.751 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.033 | 0.033 | 1.009 | 0.313 |
| AGE1 | 0.003 | 0.028 | 0.105 | 0.916 |
| EDUCATION\_ | 0.069 | 0.038 | 1.837 | 0.066 |
| EDUCATION\_ | 0.114 | 0.037 | 3.085 | 0.002 |
| UNEMPLOYED | 0.045 | 0.033 | 1.358 | 0.174 |
| UNEMPLOYED | -0.017 | 0.029 | -0.570 | 0.569 |
| FIN3 | 0.010 | 0.030 | 0.324 | 0.746 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.112 | 0.030 | -3.768 | 0.000 |
| AGE1 | 0.053 | 0.025 | 2.180 | 0.029 |
| EDUCATION\_ | -0.024 | 0.039 | -0.627 | 0.531 |
| EDUCATION\_ | 0.009 | 0.040 | 0.215 | 0.829 |
| UNEMPLOYED | -0.046 | 0.035 | -1.295 | 0.195 |
| UNEMPLOYED | 0.031 | 0.034 | 0.930 | 0.352 |
| FIN1 | 0.324 | 0.032 | 10.057 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.770 | 0.077 |
| AGE1 | 0.046 | 0.025 | 1.843 | 0.065 |
| EDUCATION\_ | 0.033 | 0.036 | 0.913 | 0.362 |
| EDUCATION\_ | 0.026 | 0.039 | 0.663 | 0.507 |
| UNEMPLOYED | -0.039 | 0.034 | -1.132 | 0.258 |
| UNEMPLOYED | 0.000 | 0.032 | 0.005 | 0.996 |
| FIN2 | 0.312 | 0.030 | 10.383 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.229 | 0.819 |
| AGE1 | 0.031 | 0.024 | 1.261 | 0.207 |
| EDUCATION\_ | 0.028 | 0.035 | 0.801 | 0.423 |
| EDUCATION\_ | 0.034 | 0.034 | 1.015 | 0.310 |
| UNEMPLOYED | -0.010 | 0.031 | -0.310 | 0.756 |
| UNEMPLOYED | 0.012 | 0.031 | 0.384 | 0.701 |
| FIN3 | 0.398 | 0.031 | 13.013 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.720 | 0.471 |
| AGE1 | 0.048 | 0.029 | 1.669 | 0.095 |
| EDUCATION\_ | -0.068 | 0.040 | -1.728 | 0.084 |
| EDUCATION\_ | 0.015 | 0.038 | 0.389 | 0.698 |
| UNEMPLOYED | 0.009 | 0.035 | 0.269 | 0.788 |
| UNEMPLOYED | 0.064 | 0.034 | 1.857 | 0.063 |
| FIN1 | 0.171 | 0.031 | 5.582 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.003 | 0.045 |
| AGE1 | 0.044 | 0.025 | 1.735 | 0.083 |
| EDUCATION\_ | -0.045 | 0.037 | -1.214 | 0.225 |
| EDUCATION\_ | -0.001 | 0.038 | -0.038 | 0.970 |
| UNEMPLOYED | -0.015 | 0.035 | -0.428 | 0.669 |
| UNEMPLOYED | -0.010 | 0.031 | -0.313 | 0.754 |
| FIN2 | 0.152 | 0.029 | 5.228 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.482 | 0.630 |
| AGE1 | 0.038 | 0.025 | 1.488 | 0.137 |
| EDUCATION\_ | -0.040 | 0.039 | -1.018 | 0.309 |
| EDUCATION\_ | 0.025 | 0.039 | 0.648 | 0.517 |
| UNEMPLOYED | 0.001 | 0.034 | 0.030 | 0.976 |
| UNEMPLOYED | 0.032 | 0.030 | 1.050 | 0.294 |
| FIN3 | 0.158 | 0.032 | 4.881 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.142 | 0.069 | -2.054 | 0.040 |
| RIM | -0.157 | 0.060 | -2.622 | 0.009 |
| RIY WITH |  |  |  |  |
| RIM | 0.531 | 0.057 | 9.345 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.001 | 0.060 | -0.019 | 0.985 |
| WM1 | 0.043 | 0.063 | 0.679 | 0.497 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.240 | 0.064 | 3.771 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.021 | 0.055 | -0.377 | 0.706 |
| WM2 | 0.027 | 0.049 | 0.560 | 0.576 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.249 | 0.044 | 5.708 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.021 | 0.055 | -0.377 | 0.706 |
| WM3 | 0.027 | 0.049 | 0.560 | 0.576 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.249 | 0.044 | 5.708 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.081 | 0.936 |
| EDUCATION\_ | -0.077 | 0.032 | -2.372 | 0.018 |
| EDUCATION\_ | -0.047 | 0.032 | -1.485 | 0.137 |
| UNEMPLOYED | -0.016 | 0.032 | -0.494 | 0.621 |
| UNEMPLOYED | -0.014 | 0.033 | -0.407 | 0.684 |
| FIN1 | 0.034 | 0.032 | 1.050 | 0.294 |
| FIN2 | -0.004 | 0.033 | -0.127 | 0.899 |
| FIN3 | 0.013 | 0.033 | 0.407 | 0.684 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.433 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.175 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.247 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.408 | 0.683 |
| FIN1 | -0.013 | 0.032 | -0.406 | 0.685 |
| FIN2 | -0.025 | 0.032 | -0.787 | 0.431 |
| FIN3 | -0.029 | 0.032 | -0.897 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.515 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.820 | 0.005 |
| FIN1 | 0.140 | 0.032 | 4.382 | 0.000 |
| FIN2 | 0.162 | 0.032 | 5.127 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.966 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.170 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.461 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.314 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.838 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.998 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.471 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.045 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.882 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.936 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.360 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.130 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.738 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.338 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.907 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.404 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.935 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.498 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.446 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.246 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.567 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.504 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.149 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.433 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.299 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.886 | 0.933 | -0.950 | 0.342 |
| X2 | -0.895 | 0.940 | -0.952 | 0.341 |
| X3 | -0.906 | 0.951 | -0.953 | 0.341 |
| Y1 | 1.558 | 0.818 | 1.904 | 0.057 |
| Y2 | 1.575 | 0.826 | 1.907 | 0.057 |
| Y3 | 1.524 | 0.799 | 1.906 | 0.057 |
| M1 | -2.103 | 0.951 | -2.211 | 0.027 |
| M2 | -1.859 | 0.842 | -2.208 | 0.027 |
| M3 | -1.849 | 0.836 | -2.210 | 0.027 |

# 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 | 0.987 | 0.016 | 60.673 | 0.000 |
| WX3 | 0.985 | 0.019 | 51.836 | 0.000 |
| WY2 | 0.961 | 0.027 | 35.296 | 0.000 |
| WY3 | 0.960 | 0.028 | 34.431 | 0.000 |
| WM2 | 0.956 | 0.021 | 44.628 | 0.000 |
| WM3 | 0.935 | 0.030 | 31.672 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.729 | 0.023 | 32.315 | 0.000 |
| X2 | 0.737 | 0.023 | 31.447 | 0.000 |
| X3 | 0.746 | 0.024 | 31.550 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.607 | 0.037 | 16.204 | 0.000 |
| Y2 | 0.614 | 0.039 | 15.822 | 0.000 |
| Y3 | 0.594 | 0.038 | 15.683 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.743 | 0.028 | 26.137 | 0.000 |
| M2 | 0.657 | 0.025 | 26.575 | 0.000 |
| M3 | 0.653 | 0.026 | 24.975 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 26.329 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.638 | 0.027 | 24.021 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.646 | 0.027 | 23.975 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.715 | 0.032 | 22.511 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.713 | 0.034 | 21.147 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.690 | 0.033 | 20.707 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.642 | 0.031 | 20.506 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.735 | 0.022 | 33.800 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.739 | 0.023 | 32.703 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.182 | 0.072 | 2.511 | 0.012 |
| WX1 | 0.027 | 0.050 | 0.530 | 0.596 |
| WM1 | 0.038 | 0.041 | 0.940 | 0.347 |
| WY3 ON |  |  |  |  |
| WY2 | 0.179 | 0.074 | 2.419 | 0.016 |
| WX2 | 0.026 | 0.049 | 0.533 | 0.594 |
| WM2 | 0.049 | 0.052 | 0.950 | 0.342 |
| WX2 ON |  |  |  |  |
| WX1 | 0.096 | 0.063 | 1.535 | 0.125 |
| WY1 | -0.001 | 0.052 | -0.022 | 0.982 |
| WM1 | 0.060 | 0.043 | 1.400 | 0.161 |
| WX3 ON |  |  |  |  |
| WX2 | 0.094 | 0.064 | 1.477 | 0.140 |
| WY2 | -0.001 | 0.051 | -0.022 | 0.982 |
| WM2 | 0.078 | 0.055 | 1.420 | 0.156 |
| WM2 ON |  |  |  |  |
| WM1 | 0.170 | 0.051 | 3.371 | 0.001 |
| WX1 | 0.049 | 0.051 | 0.946 | 0.344 |
| WY1 | 0.077 | 0.039 | 1.974 | 0.048 |
| WM3 ON |  |  |  |  |
| WM2 | 0.218 | 0.061 | 3.608 | 0.000 |
| WX2 | 0.047 | 0.049 | 0.948 | 0.343 |
| WY2 | 0.075 | 0.038 | 2.004 | 0.045 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.116 | 0.031 | 3.702 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.182 | 0.855 |
| EDUCATION\_ | 0.077 | 0.035 | 2.197 | 0.028 |
| EDUCATION\_ | 0.154 | 0.036 | 4.249 | 0.000 |
| UNEMPLOYED | 0.027 | 0.031 | 0.864 | 0.387 |
| UNEMPLOYED | 0.038 | 0.027 | 1.389 | 0.165 |
| FIN1 | -0.005 | 0.030 | -0.171 | 0.864 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.068 | 0.032 | 2.122 | 0.034 |
| AGE1 | -0.005 | 0.028 | -0.170 | 0.865 |
| EDUCATION\_ | 0.095 | 0.037 | 2.528 | 0.011 |
| EDUCATION\_ | 0.161 | 0.036 | 4.422 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.401 | 0.161 |
| UNEMPLOYED | -0.025 | 0.031 | -0.807 | 0.420 |
| FIN2 | -0.009 | 0.028 | -0.318 | 0.751 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.033 | 0.033 | 1.009 | 0.313 |
| AGE1 | 0.003 | 0.028 | 0.105 | 0.916 |
| EDUCATION\_ | 0.069 | 0.038 | 1.837 | 0.066 |
| EDUCATION\_ | 0.114 | 0.037 | 3.085 | 0.002 |
| UNEMPLOYED | 0.045 | 0.033 | 1.358 | 0.174 |
| UNEMPLOYED | -0.017 | 0.029 | -0.570 | 0.569 |
| FIN3 | 0.010 | 0.030 | 0.324 | 0.746 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.112 | 0.030 | -3.768 | 0.000 |
| AGE1 | 0.053 | 0.025 | 2.180 | 0.029 |
| EDUCATION\_ | -0.024 | 0.039 | -0.627 | 0.531 |
| EDUCATION\_ | 0.009 | 0.040 | 0.215 | 0.829 |
| UNEMPLOYED | -0.046 | 0.035 | -1.295 | 0.195 |
| UNEMPLOYED | 0.031 | 0.034 | 0.930 | 0.352 |
| FIN1 | 0.324 | 0.032 | 10.057 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.770 | 0.077 |
| AGE1 | 0.046 | 0.025 | 1.843 | 0.065 |
| EDUCATION\_ | 0.033 | 0.036 | 0.913 | 0.362 |
| EDUCATION\_ | 0.026 | 0.039 | 0.663 | 0.507 |
| UNEMPLOYED | -0.039 | 0.034 | -1.132 | 0.258 |
| UNEMPLOYED | 0.000 | 0.032 | 0.005 | 0.996 |
| FIN2 | 0.312 | 0.030 | 10.383 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.229 | 0.819 |
| AGE1 | 0.031 | 0.024 | 1.261 | 0.207 |
| EDUCATION\_ | 0.028 | 0.035 | 0.801 | 0.423 |
| EDUCATION\_ | 0.034 | 0.034 | 1.015 | 0.310 |
| UNEMPLOYED | -0.010 | 0.031 | -0.310 | 0.756 |
| UNEMPLOYED | 0.012 | 0.031 | 0.384 | 0.701 |
| FIN3 | 0.398 | 0.031 | 13.013 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.720 | 0.471 |
| AGE1 | 0.048 | 0.029 | 1.669 | 0.095 |
| EDUCATION\_ | -0.068 | 0.040 | -1.728 | 0.084 |
| EDUCATION\_ | 0.015 | 0.038 | 0.389 | 0.698 |
| UNEMPLOYED | 0.009 | 0.035 | 0.269 | 0.788 |
| UNEMPLOYED | 0.064 | 0.034 | 1.857 | 0.063 |
| FIN1 | 0.171 | 0.031 | 5.582 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.003 | 0.045 |
| AGE1 | 0.044 | 0.025 | 1.735 | 0.083 |
| EDUCATION\_ | -0.045 | 0.037 | -1.214 | 0.225 |
| EDUCATION\_ | -0.001 | 0.038 | -0.038 | 0.970 |
| UNEMPLOYED | -0.015 | 0.035 | -0.428 | 0.669 |
| UNEMPLOYED | -0.010 | 0.031 | -0.313 | 0.754 |
| FIN2 | 0.152 | 0.029 | 5.228 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.482 | 0.630 |
| AGE1 | 0.038 | 0.025 | 1.488 | 0.137 |
| EDUCATION\_ | -0.040 | 0.039 | -1.018 | 0.309 |
| EDUCATION\_ | 0.025 | 0.039 | 0.648 | 0.517 |
| UNEMPLOYED | 0.001 | 0.034 | 0.030 | 0.976 |
| UNEMPLOYED | 0.032 | 0.030 | 1.050 | 0.294 |
| FIN3 | 0.158 | 0.032 | 4.881 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.142 | 0.069 | -2.054 | 0.040 |
| RIM | -0.157 | 0.060 | -2.622 | 0.009 |
| RIY WITH |  |  |  |  |
| RIM | 0.531 | 0.057 | 9.345 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.001 | 0.060 | -0.019 | 0.985 |
| WM1 | 0.043 | 0.063 | 0.679 | 0.497 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.240 | 0.064 | 3.771 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.021 | 0.055 | -0.377 | 0.706 |
| WM2 | 0.027 | 0.049 | 0.560 | 0.576 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.249 | 0.044 | 5.708 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.021 | 0.055 | -0.377 | 0.706 |
| WM3 | 0.027 | 0.049 | 0.560 | 0.576 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.249 | 0.044 | 5.708 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.081 | 0.936 |
| EDUCATION\_ | -0.077 | 0.032 | -2.372 | 0.018 |
| EDUCATION\_ | -0.047 | 0.032 | -1.485 | 0.137 |
| UNEMPLOYED | -0.016 | 0.032 | -0.494 | 0.621 |
| UNEMPLOYED | -0.014 | 0.033 | -0.407 | 0.684 |
| FIN1 | 0.034 | 0.032 | 1.050 | 0.294 |
| FIN2 | -0.004 | 0.033 | -0.127 | 0.899 |
| FIN3 | 0.013 | 0.033 | 0.407 | 0.684 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.433 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.175 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.247 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.408 | 0.683 |
| FIN1 | -0.013 | 0.032 | -0.406 | 0.685 |
| FIN2 | -0.025 | 0.032 | -0.787 | 0.431 |
| FIN3 | -0.029 | 0.032 | -0.897 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.515 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.820 | 0.005 |
| FIN1 | 0.140 | 0.032 | 4.382 | 0.000 |
| FIN2 | 0.162 | 0.032 | 5.127 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.966 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.170 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.461 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.314 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.838 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.998 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.471 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.045 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.882 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.936 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.360 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.130 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.738 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.338 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.907 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.404 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.935 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.498 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.446 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.246 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.567 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.504 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.149 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.433 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.299 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.886 | 0.933 | -0.950 | 0.342 |
| X2 | -0.895 | 0.940 | -0.952 | 0.341 |
| X3 | -0.906 | 0.951 | -0.953 | 0.341 |
| Y1 | 1.558 | 0.818 | 1.904 | 0.057 |
| Y2 | 1.575 | 0.826 | 1.907 | 0.057 |
| Y3 | 1.524 | 0.799 | 1.906 | 0.057 |
| M1 | -2.103 | 0.951 | -2.211 | 0.027 |
| M2 | -1.859 | 0.842 | -2.208 | 0.027 |
| M3 | -1.849 | 0.836 | -2.210 | 0.027 |

# 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 | 0.987 | 0.016 | 60.673 | 0.000 |
| WX3 | 0.985 | 0.019 | 51.836 | 0.000 |
| WY2 | 0.961 | 0.027 | 35.296 | 0.000 |
| WY3 | 0.960 | 0.028 | 34.431 | 0.000 |
| WM2 | 0.956 | 0.021 | 44.628 | 0.000 |
| WM3 | 0.935 | 0.030 | 31.672 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.013 | 0.016 | 0.823 | 0.410 |
| WX3 | 0.015 | 0.019 | 0.815 | 0.415 |
| WY2 | 0.039 | 0.027 | 1.422 | 0.155 |
| WY3 | 0.040 | 0.028 | 1.436 | 0.151 |
| WM2 | 0.044 | 0.021 | 2.072 | 0.038 |
| WM3 | 0.065 | 0.030 | 2.207 | 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 |  | -0.009 | 0.035 | 0.059 | 0.180 | 0.303 | 0.326 |
| WX1 |  | -0.143 | -0.097 | -0.076 | 0.036 | 0.145 | 0.168 |
| WM1 |  | -0.197 | -0.124 | -0.083 | 0.105 | 0.279 | 0.311 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.009 | 0.035 | 0.059 | 0.180 | 0.303 | 0.326 |
| WX2 |  | -0.143 | -0.097 | -0.076 | 0.036 | 0.145 | 0.168 |
| WM2 |  | -0.197 | -0.124 | -0.083 | 0.105 | 0.279 | 0.311 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.056 | -0.021 | -0.005 | 0.094 | 0.203 | 0.228 |
| WY1 |  | -0.099 | -0.074 | -0.062 | -0.001 | 0.058 | 0.071 |
| WM1 |  | -0.101 | -0.046 | -0.020 | 0.119 | 0.258 | 0.285 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.056 | -0.021 | -0.005 | 0.094 | 0.203 | 0.228 |
| WY2 |  | -0.099 | -0.074 | -0.062 | -0.001 | 0.058 | 0.071 |
| WM2 |  | -0.101 | -0.046 | -0.020 | 0.119 | 0.258 | 0.285 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.061 | 0.097 | 0.116 | 0.221 | 0.324 | 0.344 |
| WX1 |  | -0.048 | -0.031 | -0.022 | 0.031 | 0.086 | 0.096 |
| WY1 |  | -0.012 | 0.000 | 0.006 | 0.036 | 0.064 | 0.070 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.061 | 0.097 | 0.116 | 0.221 | 0.324 | 0.344 |
| WX2 |  | -0.048 | -0.031 | -0.022 | 0.031 | 0.086 | 0.096 |
| WY2 |  | -0.012 | 0.000 | 0.006 | 0.036 | 0.064 | 0.070 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.072 | 0.105 | 0.122 | 0.225 | 0.325 | 0.345 |
| AGE1 |  | -0.150 | -0.115 | -0.098 | -0.010 | 0.079 | 0.096 |
| EDUCATION\_ |  | -0.014 | 0.007 | 0.018 | 0.073 | 0.128 | 0.139 |
| EDUCATION\_ |  | 0.056 | 0.077 | 0.089 | 0.144 | 0.203 | 0.214 |
| UNEMPLOYED |  | -0.136 | -0.084 | -0.058 | 0.068 | 0.203 | 0.228 |
| UNEMPLOYED |  | -0.119 | -0.055 | -0.025 | 0.137 | 0.300 | 0.333 |
| FIN1 |  | -0.089 | -0.068 | -0.058 | -0.006 | 0.049 | 0.057 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.031 | 0.011 | 0.029 | 0.130 | 0.233 | 0.251 |
| AGE1 |  | -0.149 | -0.116 | -0.098 | -0.009 | 0.080 | 0.099 |
| EDUCATION\_ |  | -0.005 | 0.019 | 0.030 | 0.090 | 0.147 | 0.158 |
| EDUCATION\_ |  | 0.059 | 0.082 | 0.093 | 0.149 | 0.206 | 0.218 |
| UNEMPLOYED |  | -0.098 | -0.045 | -0.020 | 0.115 | 0.255 | 0.283 |
| UNEMPLOYED |  | -0.381 | -0.311 | -0.275 | -0.089 | 0.093 | 0.129 |
| FIN2 |  | -0.092 | -0.071 | -0.061 | -0.010 | 0.041 | 0.051 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.096 | -0.058 | -0.040 | 0.063 | 0.165 | 0.184 |
| AGE1 |  | -0.131 | -0.099 | -0.081 | 0.006 | 0.094 | 0.111 |
| EDUCATION\_ |  | -0.025 | -0.005 | 0.005 | 0.064 | 0.121 | 0.132 |
| EDUCATION\_ |  | 0.015 | 0.037 | 0.049 | 0.104 | 0.162 | 0.172 |
| UNEMPLOYED |  | -0.101 | -0.047 | -0.024 | 0.112 | 0.249 | 0.277 |
| UNEMPLOYED |  | -0.330 | -0.266 | -0.231 | -0.059 | 0.112 | 0.143 |
| FIN3 |  | -0.069 | -0.051 | -0.042 | 0.010 | 0.064 | 0.073 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.459 | -0.414 | -0.391 | -0.271 | -0.151 | -0.129 |
| AGE1 |  | -0.025 | 0.013 | 0.033 | 0.128 | 0.226 | 0.244 |
| EDUCATION\_ |  | -0.148 | -0.119 | -0.105 | -0.029 | 0.046 | 0.060 |
| EDUCATION\_ |  | -0.107 | -0.079 | -0.066 | 0.010 | 0.089 | 0.103 |
| UNEMPLOYED |  | -0.458 | -0.375 | -0.337 | -0.147 | 0.042 | 0.076 |
| UNEMPLOYED |  | -0.267 | -0.172 | -0.118 | 0.142 | 0.388 | 0.434 |
| FIN1 |  | 0.329 | 0.357 | 0.370 | 0.440 | 0.509 | 0.521 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.313 | -0.269 | -0.248 | -0.128 | -0.007 | 0.014 |
| AGE1 |  | -0.045 | -0.007 | 0.014 | 0.109 | 0.208 | 0.227 |
| EDUCATION\_ |  | -0.074 | -0.046 | -0.032 | 0.039 | 0.109 | 0.122 |
| EDUCATION\_ |  | -0.085 | -0.057 | -0.044 | 0.030 | 0.105 | 0.121 |
| UNEMPLOYED |  | -0.403 | -0.339 | -0.305 | -0.124 | 0.060 | 0.093 |
| UNEMPLOYED |  | -0.399 | -0.290 | -0.241 | 0.001 | 0.228 | 0.271 |
| FIN2 |  | 0.319 | 0.349 | 0.363 | 0.432 | 0.499 | 0.513 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.173 | -0.132 | -0.107 | 0.017 | 0.143 | 0.165 |
| AGE1 |  | -0.080 | -0.040 | -0.021 | 0.075 | 0.174 | 0.193 |
| EDUCATION\_ |  | -0.076 | -0.048 | -0.035 | 0.034 | 0.104 | 0.116 |
| EDUCATION\_ |  | -0.062 | -0.036 | -0.025 | 0.041 | 0.109 | 0.121 |
| UNEMPLOYED |  | -0.298 | -0.234 | -0.202 | -0.032 | 0.137 | 0.170 |
| UNEMPLOYED |  | -0.348 | -0.238 | -0.188 | 0.056 | 0.291 | 0.330 |
| FIN3 |  | 0.434 | 0.459 | 0.472 | 0.544 | 0.616 | 0.628 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.102 | -0.083 | -0.072 | -0.022 | 0.029 | 0.038 |
| AGE1 |  | -0.024 | -0.008 | 0.001 | 0.046 | 0.091 | 0.100 |
| EDUCATION\_ |  | -0.081 | -0.068 | -0.063 | -0.032 | -0.001 | 0.005 |
| EDUCATION\_ |  | -0.039 | -0.027 | -0.022 | 0.007 | 0.036 | 0.042 |
| UNEMPLOYED |  | -0.106 | -0.078 | -0.062 | 0.012 | 0.086 | 0.099 |
| UNEMPLOYED |  | -0.050 | -0.008 | 0.011 | 0.115 | 0.218 | 0.238 |
| FIN1 |  | 0.050 | 0.060 | 0.065 | 0.093 | 0.120 | 0.125 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.154 | -0.133 | -0.122 | -0.067 | -0.012 | -0.001 |
| AGE1 |  | -0.022 | -0.006 | 0.003 | 0.048 | 0.093 | 0.102 |
| EDUCATION\_ |  | -0.076 | -0.063 | -0.057 | -0.024 | 0.009 | 0.016 |
| EDUCATION\_ |  | -0.053 | -0.040 | -0.033 | -0.001 | 0.032 | 0.038 |
| UNEMPLOYED |  | -0.154 | -0.120 | -0.105 | -0.021 | 0.061 | 0.076 |
| UNEMPLOYED |  | -0.188 | -0.144 | -0.123 | -0.020 | 0.084 | 0.107 |
| FIN2 |  | 0.048 | 0.060 | 0.066 | 0.096 | 0.127 | 0.133 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.113 | -0.090 | -0.079 | -0.018 | 0.042 | 0.054 |
| AGE1 |  | -0.030 | -0.013 | -0.004 | 0.041 | 0.086 | 0.095 |
| EDUCATION\_ |  | -0.076 | -0.063 | -0.057 | -0.022 | 0.013 | 0.020 |
| EDUCATION\_ |  | -0.040 | -0.027 | -0.020 | 0.013 | 0.047 | 0.054 |
| UNEMPLOYED |  | -0.129 | -0.098 | -0.082 | 0.001 | 0.083 | 0.098 |
| UNEMPLOYED |  | -0.102 | -0.061 | -0.038 | 0.066 | 0.167 | 0.186 |
| FIN3 |  | 0.045 | 0.057 | 0.063 | 0.096 | 0.130 | 0.136 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.149 | -0.130 | -0.120 | -0.068 | -0.013 | -0.003 |
| RIM |  | -0.072 | -0.064 | -0.059 | -0.036 | -0.015 | -0.010 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.078 | 0.090 | 0.096 | 0.128 | 0.157 | 0.163 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.077 | -0.059 | -0.049 | -0.001 | 0.050 | 0.061 |
| WM1 |  | -0.021 | -0.014 | -0.010 | 0.008 | 0.026 | 0.030 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.015 | 0.025 | 0.031 | 0.059 | 0.090 | 0.097 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.077 | -0.060 | -0.051 | -0.010 | 0.031 | 0.039 |
| WM2 |  | -0.021 | -0.014 | -0.011 | 0.006 | 0.023 | 0.027 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.039 | 0.048 | 0.052 | 0.075 | 0.094 | 0.098 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.077 | -0.060 | -0.051 | -0.010 | 0.031 | 0.039 |
| WM3 |  | -0.021 | -0.014 | -0.011 | 0.006 | 0.023 | 0.027 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.039 | 0.048 | 0.052 | 0.075 | 0.094 | 0.098 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.019 | -0.015 | -0.013 | -0.001 | 0.012 | 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 |  | -0.020 | -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 | 0.006 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.061 | -0.036 | -0.012 | -0.007 |
| EDUCATION\_ |  | -0.057 | -0.048 | -0.044 | -0.018 | 0.007 | 0.012 |
| UNEMPLOYED |  | -0.002 | 0.001 | 0.003 | 0.012 | 0.021 | 0.022 |
| UNEMPLOYED |  | -0.009 | -0.006 | -0.005 | 0.002 | 0.008 | 0.009 |
| FIN1 |  | -0.039 | -0.031 | -0.027 | -0.005 | 0.016 | 0.021 |
| FIN2 |  | -0.043 | -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\_ |  | 0.372 | 0.392 | 0.402 | 0.451 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.023 | -0.010 | -0.007 |
| FIN1 |  | 0.047 | 0.063 | 0.072 | 0.117 | 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 | 0.178 | 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 |  | 0.075 | 0.092 | 0.100 | 0.146 | 0.191 | 0.201 |
| FIN2 |  | 0.109 | 0.122 | 0.130 | 0.173 | 0.216 | 0.225 |
| 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 | -0.054 | -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 | -0.020 |
| 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 |  | -0.039 | -0.035 | -0.032 | -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 | 0.617 | 0.621 | 0.646 | 0.671 | 0.676 |
| AGE1 |  | 15.598 | 15.608 | 15.612 | 15.638 | 15.663 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.856 | 3.907 | 3.959 | 3.969 |
| EDUCATION\_ |  | 3.670 | 3.690 | 3.700 | 3.754 | 3.806 | 3.816 |
| 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 |  | 3.708 | 3.724 | 3.733 | 3.776 | 3.820 | 3.829 |
| FIN3 |  | 3.681 | 3.699 | 3.707 | 3.754 | 3.800 | 3.808 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.035 | -2.527 | -2.250 | -0.823 | 0.579 | 0.885 |
| X2 |  | -3.035 | -2.527 | -2.250 | -0.823 | 0.579 | 0.885 |
| X3 |  | -3.035 | -2.527 | -2.250 | -0.823 | 0.579 | 0.885 |
| Y1 |  | -0.594 | -0.076 | 0.234 | 1.802 | 3.326 | 3.634 |
| Y2 |  | -0.594 | -0.076 | 0.234 | 1.802 | 3.326 | 3.634 |
| Y3 |  | -0.594 | -0.076 | 0.234 | 1.802 | 3.326 | 3.634 |
| M1 |  | -2.134 | -1.833 | -1.689 | -0.972 | -0.255 | -0.115 |
| M2 |  | -2.134 | -1.833 | -1.689 | -0.972 | -0.255 | -0.115 |
| M3 |  | -2.134 | -1.833 | -1.689 | -0.972 | -0.255 | -0.115 |
| 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 | 0.937 | 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 |  | 0.618 | 0.632 | 0.640 | 0.684 | 0.728 | 0.737 |
| FIN3 |  | 0.669 | 0.687 | 0.697 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.361 | 0.382 | 0.395 | 0.459 | 0.511 | 0.522 |
| RIY |  | 0.323 | 0.362 | 0.383 | 0.493 | 0.581 | 0.599 |
| RIM |  | 0.088 | 0.095 | 0.099 | 0.118 | 0.133 | 0.137 |
| WX1 |  | 0.281 | 0.299 | 0.307 | 0.362 | 0.418 | 0.430 |
| WY1 |  | 0.499 | 0.540 | 0.560 | 0.685 | 0.817 | 0.848 |
| WM1 |  | 0.066 | 0.071 | 0.074 | 0.088 | 0.104 | 0.108 |
| 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 |  | 0.275 | 0.288 | 0.295 | 0.339 | 0.379 | 0.389 |
| WX3 |  | 0.275 | 0.288 | 0.295 | 0.339 | 0.379 | 0.389 |
| WY2 |  | 0.482 | 0.517 | 0.535 | 0.640 | 0.739 | 0.761 |
| WY3 |  | 0.482 | 0.517 | 0.535 | 0.640 | 0.739 | 0.761 |
| WM2 |  | 0.121 | 0.125 | 0.128 | 0.141 | 0.151 | 0.153 |
| WM3 |  | 0.121 | 0.125 | 0.128 | 0.141 | 0.151 | 0.153 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.003 | 0.006 | 0.582 | 0.561 | -0.008 | 0.016 |