# 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 | 0.202 | 0.075 | 2.705 | 0.007 |
| WX1 | 0.036 | 0.069 | 0.522 | 0.602 |
| WM1 | 0.034 | 0.088 | 0.389 | 0.697 |
| WY3 ON |  |  |  |  |
| WY2 | 0.202 | 0.075 | 2.705 | 0.007 |
| WX2 | 0.036 | 0.069 | 0.522 | 0.602 |
| WM2 | 0.034 | 0.088 | 0.389 | 0.697 |
| WX2 ON |  |  |  |  |
| WX1 | 0.091 | 0.064 | 1.437 | 0.151 |
| WY1 | -0.002 | 0.037 | -0.054 | 0.957 |
| WM1 | 0.104 | 0.069 | 1.518 | 0.129 |
| WX3 ON |  |  |  |  |
| WX2 | 0.091 | 0.064 | 1.437 | 0.151 |
| WY2 | -0.002 | 0.037 | -0.054 | 0.957 |
| WM2 | 0.104 | 0.069 | 1.518 | 0.129 |
| WM2 ON |  |  |  |  |
| WM1 | 0.205 | 0.056 | 3.654 | 0.000 |
| WX1 | 0.005 | 0.037 | 0.138 | 0.890 |
| WY1 | 0.033 | 0.022 | 1.479 | 0.139 |
| WM3 ON |  |  |  |  |
| WM2 | 0.205 | 0.056 | 3.654 | 0.000 |
| WX2 | 0.005 | 0.037 | 0.138 | 0.890 |
| WY2 | 0.033 | 0.022 | 1.479 | 0.139 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.224 | 0.061 | 3.655 | 0.000 |
| AGE1 | -0.007 | 0.054 | -0.134 | 0.893 |
| EDUCATION\_ | 0.074 | 0.033 | 2.204 | 0.028 |
| EDUCATION\_ | 0.145 | 0.035 | 4.179 | 0.000 |
| UNEMPLOYED | 0.067 | 0.080 | 0.845 | 0.398 |
| UNEMPLOYED | 0.137 | 0.099 | 1.378 | 0.168 |
| FIN1 | -0.007 | 0.032 | -0.220 | 0.826 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.130 | 0.062 | 2.111 | 0.035 |
| AGE1 | -0.007 | 0.054 | -0.125 | 0.900 |
| EDUCATION\_ | 0.090 | 0.035 | 2.536 | 0.011 |
| EDUCATION\_ | 0.149 | 0.035 | 4.304 | 0.000 |
| UNEMPLOYED | 0.115 | 0.083 | 1.389 | 0.165 |
| UNEMPLOYED | -0.089 | 0.111 | -0.800 | 0.424 |
| FIN2 | -0.011 | 0.031 | -0.354 | 0.723 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.062 | 0.062 | 1.000 | 0.317 |
| AGE1 | 0.008 | 0.053 | 0.155 | 0.877 |
| EDUCATION\_ | 0.065 | 0.035 | 1.851 | 0.064 |
| EDUCATION\_ | 0.105 | 0.034 | 3.049 | 0.002 |
| UNEMPLOYED | 0.112 | 0.083 | 1.345 | 0.179 |
| UNEMPLOYED | -0.060 | 0.105 | -0.577 | 0.564 |
| FIN3 | 0.008 | 0.032 | 0.260 | 0.795 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.272 | 0.073 | -3.736 | 0.000 |
| AGE1 | 0.124 | 0.059 | 2.113 | 0.035 |
| EDUCATION\_ | -0.029 | 0.046 | -0.637 | 0.524 |
| EDUCATION\_ | 0.011 | 0.047 | 0.228 | 0.820 |
| UNEMPLOYED | -0.147 | 0.115 | -1.279 | 0.201 |
| UNEMPLOYED | 0.144 | 0.154 | 0.938 | 0.348 |
| FIN1 | 0.437 | 0.042 | 10.493 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.129 | 0.073 | -1.769 | 0.077 |
| AGE1 | 0.106 | 0.059 | 1.787 | 0.074 |
| EDUCATION\_ | 0.039 | 0.043 | 0.909 | 0.363 |
| EDUCATION\_ | 0.031 | 0.045 | 0.685 | 0.493 |
| UNEMPLOYED | -0.123 | 0.110 | -1.120 | 0.263 |
| UNEMPLOYED | 0.000 | 0.143 | 0.003 | 0.998 |
| FIN2 | 0.425 | 0.041 | 10.270 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.017 | 0.076 | 0.219 | 0.827 |
| AGE1 | 0.071 | 0.059 | 1.193 | 0.233 |
| EDUCATION\_ | 0.033 | 0.042 | 0.791 | 0.429 |
| EDUCATION\_ | 0.042 | 0.040 | 1.033 | 0.302 |
| UNEMPLOYED | -0.033 | 0.103 | -0.320 | 0.749 |
| UNEMPLOYED | 0.059 | 0.146 | 0.403 | 0.687 |
| FIN3 | 0.540 | 0.044 | 12.404 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.154 | 0.033 | 4.630 | 0.000 |
| AGE1 | 0.031 | 0.028 | 1.100 | 0.271 |
| EDUCATION\_ | -0.027 | 0.019 | -1.433 | 0.152 |
| EDUCATION\_ | 0.018 | 0.018 | 0.965 | 0.335 |
| UNEMPLOYED | -0.049 | 0.046 | -1.075 | 0.283 |
| UNEMPLOYED | 0.061 | 0.062 | 0.982 | 0.326 |
| FIN1 | 0.087 | 0.017 | 4.995 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.076 | 0.036 | 2.092 | 0.036 |
| AGE1 | 0.030 | 0.028 | 1.077 | 0.281 |
| EDUCATION\_ | -0.003 | 0.020 | -0.168 | 0.867 |
| EDUCATION\_ | -0.012 | 0.020 | -0.599 | 0.549 |
| UNEMPLOYED | -0.046 | 0.051 | -0.890 | 0.374 |
| UNEMPLOYED | 0.007 | 0.070 | 0.096 | 0.924 |
| FIN2 | 0.109 | 0.019 | 5.732 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.181 | 0.040 | 4.478 | 0.000 |
| AGE1 | 0.021 | 0.028 | 0.737 | 0.461 |
| EDUCATION\_ | 0.003 | 0.023 | 0.138 | 0.891 |
| EDUCATION\_ | 0.016 | 0.022 | 0.723 | 0.470 |
| UNEMPLOYED | -0.086 | 0.055 | -1.566 | 0.117 |
| UNEMPLOYED | 0.125 | 0.078 | 1.597 | 0.110 |
| FIN3 | 0.095 | 0.021 | 4.500 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.064 | 0.033 | -1.946 | 0.052 |
| RIM | -0.001 | 0.014 | -0.058 | 0.954 |
| RIY WITH |  |  |  |  |
| RIM | 0.130 | 0.019 | 6.990 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.008 | 0.030 | -0.259 | 0.795 |
| WM1 | 0.019 | 0.012 | 1.597 | 0.110 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.033 | 0.019 | 1.745 | 0.081 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.009 | 0.026 | -0.344 | 0.731 |
| WM2 | 0.000 | 0.011 | -0.027 | 0.979 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.067 | 0.014 | 4.671 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.009 | 0.026 | -0.344 | 0.731 |
| WM3 | 0.000 | 0.011 | -0.027 | 0.979 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.067 | 0.014 | 4.671 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.076 | 0.939 |
| EDUCATION\_ | -0.036 | 0.015 | -2.385 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.476 | 0.140 |
| UNEMPLOYED | -0.003 | 0.006 | -0.490 | 0.624 |
| UNEMPLOYED | -0.002 | 0.004 | -0.417 | 0.677 |
| FIN1 | 0.014 | 0.013 | 1.053 | 0.292 |
| FIN2 | -0.002 | 0.013 | -0.128 | 0.898 |
| FIN3 | 0.006 | 0.014 | 0.408 | 0.684 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.036 | 0.015 | -2.433 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.175 | 0.240 |
| UNEMPLOYED | 0.012 | 0.005 | 2.231 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.395 | 0.693 |
| FIN1 | -0.005 | 0.013 | -0.403 | 0.687 |
| FIN2 | -0.010 | 0.013 | -0.801 | 0.423 |
| FIN3 | -0.012 | 0.014 | -0.896 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.894 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.481 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.727 | 0.006 |
| FIN1 | 0.116 | 0.027 | 4.291 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.041 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.909 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.926 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.083 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.260 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.611 | 0.000 |
| FIN3 | 0.183 | 0.027 | 6.787 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.265 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.979 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.844 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.827 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.168 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.988 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.638 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.387 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.231 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.775 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.452 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.173 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.293 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.452 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.355 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.378 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.390 | 0.000 |
| FIN2 | 3.777 | 0.027 | 141.614 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.466 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.859 | 0.863 | -0.995 | 0.320 |
| X2 | -0.859 | 0.863 | -0.995 | 0.320 |
| X3 | -0.859 | 0.863 | -0.995 | 0.320 |
| Y1 | 1.877 | 0.945 | 1.985 | 0.047 |
| Y2 | 1.877 | 0.945 | 1.985 | 0.047 |
| Y3 | 1.877 | 0.945 | 1.985 | 0.047 |
| M1 | -0.896 | 0.448 | -2.002 | 0.045 |
| M2 | -0.896 | 0.448 | -2.002 | 0.045 |
| M3 | -0.896 | 0.448 | -2.002 | 0.045 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.273 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.730 | 0.000 |
| EDUCATION\_ | 0.946 | 0.025 | 38.610 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.950 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.314 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.728 | 0.028 | 26.425 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.753 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.562 | 0.000 |
| RIX | 0.459 | 0.036 | 12.916 | 0.000 |
| RIY | 0.484 | 0.062 | 7.826 | 0.000 |
| RIM | 0.109 | 0.011 | 9.553 | 0.000 |
| WX1 | 0.366 | 0.034 | 10.794 | 0.000 |
| WY1 | 0.689 | 0.080 | 8.585 | 0.000 |
| WM1 | 0.118 | 0.011 | 10.386 | 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 | 0.336 | 0.025 | 13.377 | 0.000 |
| WX3 | 0.336 | 0.025 | 13.377 | 0.000 |
| WY2 | 0.648 | 0.062 | 10.391 | 0.000 |
| WY3 | 0.648 | 0.062 | 10.391 | 0.000 |
| WM2 | 0.184 | 0.009 | 21.170 | 0.000 |
| WM3 | 0.184 | 0.009 | 21.170 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.727 | 0.023 | 32.254 | 0.000 |
| X2 | 0.738 | 0.023 | 31.453 | 0.000 |
| X3 | 0.747 | 0.024 | 31.668 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.603 | 0.040 | 15.246 | 0.000 |
| Y2 | 0.608 | 0.041 | 14.968 | 0.000 |
| Y3 | 0.588 | 0.040 | 14.841 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.675 | 0.033 | 20.487 | 0.000 |
| M2 | 0.594 | 0.028 | 21.384 | 0.000 |
| M3 | 0.584 | 0.029 | 20.144 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.650 | 0.024 | 26.629 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.636 | 0.027 | 23.945 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.645 | 0.027 | 24.025 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.720 | 0.033 | 21.908 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.719 | 0.035 | 20.775 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.696 | 0.034 | 20.304 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.702 | 0.030 | 23.135 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.785 | 0.021 | 37.580 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.778 | 0.021 | 36.562 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.204 | 0.073 | 2.790 | 0.005 |
| WX1 | 0.026 | 0.051 | 0.520 | 0.603 |
| WM1 | 0.014 | 0.037 | 0.387 | 0.699 |
| WY3 ON |  |  |  |  |
| WY2 | 0.202 | 0.074 | 2.712 | 0.007 |
| WX2 | 0.025 | 0.049 | 0.521 | 0.602 |
| WM2 | 0.018 | 0.047 | 0.388 | 0.698 |
| WX2 ON |  |  |  |  |
| WX1 | 0.095 | 0.063 | 1.496 | 0.135 |
| WY1 | -0.003 | 0.053 | -0.054 | 0.957 |
| WM1 | 0.061 | 0.041 | 1.512 | 0.131 |
| WX3 ON |  |  |  |  |
| WX2 | 0.091 | 0.064 | 1.439 | 0.150 |
| WY2 | -0.003 | 0.053 | -0.054 | 0.957 |
| WM2 | 0.078 | 0.051 | 1.529 | 0.126 |
| WM2 ON |  |  |  |  |
| WM1 | 0.161 | 0.046 | 3.498 | 0.000 |
| WX1 | 0.007 | 0.052 | 0.137 | 0.891 |
| WY1 | 0.062 | 0.042 | 1.479 | 0.139 |
| WM3 ON |  |  |  |  |
| WM2 | 0.203 | 0.055 | 3.717 | 0.000 |
| WX2 | 0.007 | 0.049 | 0.138 | 0.891 |
| WY2 | 0.061 | 0.042 | 1.477 | 0.140 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.115 | 0.031 | 3.686 | 0.000 |
| AGE1 | -0.004 | 0.028 | -0.134 | 0.894 |
| EDUCATION\_ | 0.077 | 0.035 | 2.207 | 0.027 |
| EDUCATION\_ | 0.154 | 0.036 | 4.247 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.848 | 0.397 |
| UNEMPLOYED | 0.037 | 0.027 | 1.387 | 0.165 |
| FIN1 | -0.007 | 0.030 | -0.220 | 0.826 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.068 | 0.032 | 2.120 | 0.034 |
| AGE1 | -0.004 | 0.028 | -0.125 | 0.900 |
| EDUCATION\_ | 0.095 | 0.038 | 2.543 | 0.011 |
| EDUCATION\_ | 0.161 | 0.036 | 4.424 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.398 | 0.162 |
| UNEMPLOYED | -0.025 | 0.031 | -0.806 | 0.420 |
| FIN2 | -0.010 | 0.028 | -0.354 | 0.723 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.033 | 0.033 | 1.002 | 0.316 |
| AGE1 | 0.004 | 0.028 | 0.156 | 0.876 |
| EDUCATION\_ | 0.070 | 0.038 | 1.854 | 0.064 |
| EDUCATION\_ | 0.114 | 0.037 | 3.088 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.353 | 0.176 |
| UNEMPLOYED | -0.017 | 0.029 | -0.582 | 0.560 |
| FIN3 | 0.008 | 0.030 | 0.261 | 0.794 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.113 | 0.030 | -3.794 | 0.000 |
| AGE1 | 0.052 | 0.025 | 2.108 | 0.035 |
| EDUCATION\_ | -0.025 | 0.039 | -0.638 | 0.524 |
| EDUCATION\_ | 0.009 | 0.040 | 0.228 | 0.820 |
| UNEMPLOYED | -0.046 | 0.035 | -1.292 | 0.196 |
| UNEMPLOYED | 0.032 | 0.034 | 0.943 | 0.346 |
| FIN1 | 0.323 | 0.032 | 10.196 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.776 | 0.076 |
| AGE1 | 0.045 | 0.025 | 1.784 | 0.074 |
| EDUCATION\_ | 0.033 | 0.036 | 0.909 | 0.363 |
| EDUCATION\_ | 0.027 | 0.039 | 0.687 | 0.492 |
| UNEMPLOYED | -0.039 | 0.035 | -1.128 | 0.259 |
| UNEMPLOYED | 0.000 | 0.032 | 0.003 | 0.998 |
| FIN2 | 0.307 | 0.030 | 10.273 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.219 | 0.827 |
| AGE1 | 0.029 | 0.024 | 1.192 | 0.233 |
| EDUCATION\_ | 0.027 | 0.035 | 0.792 | 0.429 |
| EDUCATION\_ | 0.035 | 0.034 | 1.037 | 0.300 |
| UNEMPLOYED | -0.010 | 0.031 | -0.321 | 0.748 |
| UNEMPLOYED | 0.013 | 0.031 | 0.406 | 0.685 |
| FIN3 | 0.396 | 0.030 | 13.034 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.150 | 0.032 | 4.653 | 0.000 |
| AGE1 | 0.030 | 0.027 | 1.101 | 0.271 |
| EDUCATION\_ | -0.055 | 0.038 | -1.442 | 0.149 |
| EDUCATION\_ | 0.036 | 0.037 | 0.968 | 0.333 |
| UNEMPLOYED | -0.036 | 0.033 | -1.078 | 0.281 |
| UNEMPLOYED | 0.032 | 0.032 | 0.989 | 0.322 |
| FIN1 | 0.152 | 0.030 | 4.983 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.090 | 0.037 |
| AGE1 | 0.026 | 0.024 | 1.076 | 0.282 |
| EDUCATION\_ | -0.006 | 0.035 | -0.168 | 0.867 |
| EDUCATION\_ | -0.021 | 0.036 | -0.599 | 0.549 |
| UNEMPLOYED | -0.030 | 0.033 | -0.892 | 0.372 |
| UNEMPLOYED | 0.003 | 0.032 | 0.096 | 0.923 |
| FIN2 | 0.162 | 0.029 | 5.694 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.518 | 0.000 |
| AGE1 | 0.018 | 0.024 | 0.736 | 0.462 |
| EDUCATION\_ | 0.005 | 0.040 | 0.138 | 0.890 |
| EDUCATION\_ | 0.028 | 0.039 | 0.723 | 0.470 |
| UNEMPLOYED | -0.055 | 0.035 | -1.577 | 0.115 |
| UNEMPLOYED | 0.056 | 0.035 | 1.605 | 0.108 |
| FIN3 | 0.145 | 0.032 | 4.568 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.135 | 0.071 | -1.898 | 0.058 |
| RIM | -0.004 | 0.064 | -0.057 | 0.955 |
| RIY WITH |  |  |  |  |
| RIM | 0.567 | 0.070 | 8.093 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.016 | 0.060 | -0.260 | 0.795 |
| WM1 | 0.089 | 0.056 | 1.609 | 0.108 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.115 | 0.064 | 1.800 | 0.072 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.019 | 0.056 | -0.342 | 0.732 |
| WM2 | -0.001 | 0.046 | -0.026 | 0.979 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.194 | 0.042 | 4.588 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.019 | 0.056 | -0.342 | 0.732 |
| WM3 | -0.001 | 0.046 | -0.026 | 0.979 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.194 | 0.042 | 4.588 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.076 | 0.940 |
| EDUCATION\_ | -0.077 | 0.032 | -2.380 | 0.017 |
| EDUCATION\_ | -0.047 | 0.032 | -1.476 | 0.140 |
| UNEMPLOYED | -0.016 | 0.032 | -0.490 | 0.624 |
| UNEMPLOYED | -0.014 | 0.033 | -0.416 | 0.677 |
| FIN1 | 0.034 | 0.032 | 1.054 | 0.292 |
| FIN2 | -0.004 | 0.033 | -0.127 | 0.899 |
| FIN3 | 0.013 | 0.033 | 0.408 | 0.684 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.430 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.173 | 0.241 |
| UNEMPLOYED | 0.069 | 0.031 | 2.244 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.395 | 0.693 |
| FIN1 | -0.013 | 0.032 | -0.403 | 0.687 |
| FIN2 | -0.026 | 0.032 | -0.801 | 0.423 |
| FIN3 | -0.029 | 0.032 | -0.897 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.506 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.356 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.824 | 0.005 |
| FIN1 | 0.140 | 0.032 | 4.361 | 0.000 |
| FIN2 | 0.161 | 0.031 | 5.123 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.957 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.164 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.456 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.309 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.835 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.992 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.474 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.037 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.878 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.936 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.349 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.133 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.733 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.348 | 0.000 |
| FIN3 | 0.656 | 0.023 | 27.915 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.704 | 0.021 | 33.426 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.940 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.432 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.261 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.551 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.511 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.147 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.439 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.320 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.922 | 0.929 | -0.993 | 0.321 |
| X2 | -0.936 | 0.940 | -0.996 | 0.319 |
| X3 | -0.947 | 0.951 | -0.997 | 0.319 |
| Y1 | 1.627 | 0.823 | 1.978 | 0.048 |
| Y2 | 1.640 | 0.828 | 1.981 | 0.048 |
| Y3 | 1.587 | 0.801 | 1.980 | 0.048 |
| M1 | -1.831 | 0.912 | -2.007 | 0.045 |
| M2 | -1.612 | 0.807 | -1.998 | 0.046 |
| M3 | -1.584 | 0.792 | -1.999 | 0.046 |

# 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 | 0.986 | 0.016 | 59.824 | 0.000 |
| WX3 | 0.985 | 0.018 | 54.633 | 0.000 |
| WY2 | 0.957 | 0.030 | 31.692 | 0.000 |
| WY3 | 0.957 | 0.031 | 30.872 | 0.000 |
| WM2 | 0.967 | 0.018 | 54.737 | 0.000 |
| WM3 | 0.950 | 0.025 | 37.504 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.727 | 0.023 | 32.254 | 0.000 |
| X2 | 0.738 | 0.023 | 31.453 | 0.000 |
| X3 | 0.747 | 0.024 | 31.668 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.603 | 0.040 | 15.246 | 0.000 |
| Y2 | 0.608 | 0.041 | 14.968 | 0.000 |
| Y3 | 0.588 | 0.040 | 14.841 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.675 | 0.033 | 20.487 | 0.000 |
| M2 | 0.594 | 0.028 | 21.384 | 0.000 |
| M3 | 0.584 | 0.029 | 20.144 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.650 | 0.024 | 26.629 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.636 | 0.027 | 23.945 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.645 | 0.027 | 24.025 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.720 | 0.033 | 21.908 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.719 | 0.035 | 20.775 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.696 | 0.034 | 20.304 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.702 | 0.030 | 23.135 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.785 | 0.021 | 37.580 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.778 | 0.021 | 36.562 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.204 | 0.073 | 2.790 | 0.005 |
| WX1 | 0.026 | 0.051 | 0.520 | 0.603 |
| WM1 | 0.014 | 0.037 | 0.387 | 0.699 |
| WY3 ON |  |  |  |  |
| WY2 | 0.202 | 0.074 | 2.712 | 0.007 |
| WX2 | 0.025 | 0.049 | 0.521 | 0.602 |
| WM2 | 0.018 | 0.047 | 0.388 | 0.698 |
| WX2 ON |  |  |  |  |
| WX1 | 0.095 | 0.063 | 1.496 | 0.135 |
| WY1 | -0.003 | 0.053 | -0.054 | 0.957 |
| WM1 | 0.061 | 0.041 | 1.512 | 0.131 |
| WX3 ON |  |  |  |  |
| WX2 | 0.091 | 0.064 | 1.439 | 0.150 |
| WY2 | -0.003 | 0.053 | -0.054 | 0.957 |
| WM2 | 0.078 | 0.051 | 1.529 | 0.126 |
| WM2 ON |  |  |  |  |
| WM1 | 0.161 | 0.046 | 3.498 | 0.000 |
| WX1 | 0.007 | 0.052 | 0.137 | 0.891 |
| WY1 | 0.062 | 0.042 | 1.479 | 0.139 |
| WM3 ON |  |  |  |  |
| WM2 | 0.203 | 0.055 | 3.717 | 0.000 |
| WX2 | 0.007 | 0.049 | 0.138 | 0.891 |
| WY2 | 0.061 | 0.042 | 1.477 | 0.140 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.115 | 0.031 | 3.686 | 0.000 |
| AGE1 | -0.004 | 0.028 | -0.134 | 0.894 |
| EDUCATION\_ | 0.077 | 0.035 | 2.207 | 0.027 |
| EDUCATION\_ | 0.154 | 0.036 | 4.247 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.848 | 0.397 |
| UNEMPLOYED | 0.037 | 0.027 | 1.387 | 0.165 |
| FIN1 | -0.007 | 0.030 | -0.220 | 0.826 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.068 | 0.032 | 2.120 | 0.034 |
| AGE1 | -0.004 | 0.028 | -0.125 | 0.900 |
| EDUCATION\_ | 0.095 | 0.038 | 2.543 | 0.011 |
| EDUCATION\_ | 0.161 | 0.036 | 4.424 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.398 | 0.162 |
| UNEMPLOYED | -0.025 | 0.031 | -0.806 | 0.420 |
| FIN2 | -0.010 | 0.028 | -0.354 | 0.723 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.033 | 0.033 | 1.002 | 0.316 |
| AGE1 | 0.004 | 0.028 | 0.156 | 0.876 |
| EDUCATION\_ | 0.070 | 0.038 | 1.854 | 0.064 |
| EDUCATION\_ | 0.114 | 0.037 | 3.088 | 0.002 |
| UNEMPLOYED | 0.044 | 0.033 | 1.353 | 0.176 |
| UNEMPLOYED | -0.017 | 0.029 | -0.582 | 0.560 |
| FIN3 | 0.008 | 0.030 | 0.261 | 0.794 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.113 | 0.030 | -3.794 | 0.000 |
| AGE1 | 0.052 | 0.025 | 2.108 | 0.035 |
| EDUCATION\_ | -0.025 | 0.039 | -0.638 | 0.524 |
| EDUCATION\_ | 0.009 | 0.040 | 0.228 | 0.820 |
| UNEMPLOYED | -0.046 | 0.035 | -1.292 | 0.196 |
| UNEMPLOYED | 0.032 | 0.034 | 0.943 | 0.346 |
| FIN1 | 0.323 | 0.032 | 10.196 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.776 | 0.076 |
| AGE1 | 0.045 | 0.025 | 1.784 | 0.074 |
| EDUCATION\_ | 0.033 | 0.036 | 0.909 | 0.363 |
| EDUCATION\_ | 0.027 | 0.039 | 0.687 | 0.492 |
| UNEMPLOYED | -0.039 | 0.035 | -1.128 | 0.259 |
| UNEMPLOYED | 0.000 | 0.032 | 0.003 | 0.998 |
| FIN2 | 0.307 | 0.030 | 10.273 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.219 | 0.827 |
| AGE1 | 0.029 | 0.024 | 1.192 | 0.233 |
| EDUCATION\_ | 0.027 | 0.035 | 0.792 | 0.429 |
| EDUCATION\_ | 0.035 | 0.034 | 1.037 | 0.300 |
| UNEMPLOYED | -0.010 | 0.031 | -0.321 | 0.748 |
| UNEMPLOYED | 0.013 | 0.031 | 0.406 | 0.685 |
| FIN3 | 0.396 | 0.030 | 13.034 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.150 | 0.032 | 4.653 | 0.000 |
| AGE1 | 0.030 | 0.027 | 1.101 | 0.271 |
| EDUCATION\_ | -0.055 | 0.038 | -1.442 | 0.149 |
| EDUCATION\_ | 0.036 | 0.037 | 0.968 | 0.333 |
| UNEMPLOYED | -0.036 | 0.033 | -1.078 | 0.281 |
| UNEMPLOYED | 0.032 | 0.032 | 0.989 | 0.322 |
| FIN1 | 0.152 | 0.030 | 4.983 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.090 | 0.037 |
| AGE1 | 0.026 | 0.024 | 1.076 | 0.282 |
| EDUCATION\_ | -0.006 | 0.035 | -0.168 | 0.867 |
| EDUCATION\_ | -0.021 | 0.036 | -0.599 | 0.549 |
| UNEMPLOYED | -0.030 | 0.033 | -0.892 | 0.372 |
| UNEMPLOYED | 0.003 | 0.032 | 0.096 | 0.923 |
| FIN2 | 0.162 | 0.029 | 5.694 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.153 | 0.034 | 4.518 | 0.000 |
| AGE1 | 0.018 | 0.024 | 0.736 | 0.462 |
| EDUCATION\_ | 0.005 | 0.040 | 0.138 | 0.890 |
| EDUCATION\_ | 0.028 | 0.039 | 0.723 | 0.470 |
| UNEMPLOYED | -0.055 | 0.035 | -1.577 | 0.115 |
| UNEMPLOYED | 0.056 | 0.035 | 1.605 | 0.108 |
| FIN3 | 0.145 | 0.032 | 4.568 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.135 | 0.071 | -1.898 | 0.058 |
| RIM | -0.004 | 0.064 | -0.057 | 0.955 |
| RIY WITH |  |  |  |  |
| RIM | 0.567 | 0.070 | 8.093 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.016 | 0.060 | -0.260 | 0.795 |
| WM1 | 0.089 | 0.056 | 1.609 | 0.108 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.115 | 0.064 | 1.800 | 0.072 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.019 | 0.056 | -0.342 | 0.732 |
| WM2 | -0.001 | 0.046 | -0.026 | 0.979 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.194 | 0.042 | 4.588 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.019 | 0.056 | -0.342 | 0.732 |
| WM3 | -0.001 | 0.046 | -0.026 | 0.979 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.194 | 0.042 | 4.588 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.076 | 0.940 |
| EDUCATION\_ | -0.077 | 0.032 | -2.380 | 0.017 |
| EDUCATION\_ | -0.047 | 0.032 | -1.476 | 0.140 |
| UNEMPLOYED | -0.016 | 0.032 | -0.490 | 0.624 |
| UNEMPLOYED | -0.014 | 0.033 | -0.416 | 0.677 |
| FIN1 | 0.034 | 0.032 | 1.054 | 0.292 |
| FIN2 | -0.004 | 0.033 | -0.127 | 0.899 |
| FIN3 | 0.013 | 0.033 | 0.408 | 0.684 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.430 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.173 | 0.241 |
| UNEMPLOYED | 0.069 | 0.031 | 2.244 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.395 | 0.693 |
| FIN1 | -0.013 | 0.032 | -0.403 | 0.687 |
| FIN2 | -0.026 | 0.032 | -0.801 | 0.423 |
| FIN3 | -0.029 | 0.032 | -0.897 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.506 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.356 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.824 | 0.005 |
| FIN1 | 0.140 | 0.032 | 4.361 | 0.000 |
| FIN2 | 0.161 | 0.031 | 5.123 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.957 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.164 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.456 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.309 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.835 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.992 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.474 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.037 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.878 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.936 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.349 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.133 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.733 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.348 | 0.000 |
| FIN3 | 0.656 | 0.023 | 27.915 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.704 | 0.021 | 33.426 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.940 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.494 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.432 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.261 | 0.000 |
| UNEMPLOYED | 0.426 | 0.019 | 22.551 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.511 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.147 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.439 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.320 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.922 | 0.929 | -0.993 | 0.321 |
| X2 | -0.936 | 0.940 | -0.996 | 0.319 |
| X3 | -0.947 | 0.951 | -0.997 | 0.319 |
| Y1 | 1.627 | 0.823 | 1.978 | 0.048 |
| Y2 | 1.640 | 0.828 | 1.981 | 0.048 |
| Y3 | 1.587 | 0.801 | 1.980 | 0.048 |
| M1 | -1.831 | 0.912 | -2.007 | 0.045 |
| M2 | -1.612 | 0.807 | -1.998 | 0.046 |
| M3 | -1.584 | 0.792 | -1.999 | 0.046 |

# 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 | 0.986 | 0.016 | 59.824 | 0.000 |
| WX3 | 0.985 | 0.018 | 54.633 | 0.000 |
| WY2 | 0.957 | 0.030 | 31.692 | 0.000 |
| WY3 | 0.957 | 0.031 | 30.872 | 0.000 |
| WM2 | 0.967 | 0.018 | 54.737 | 0.000 |
| WM3 | 0.950 | 0.025 | 37.504 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.014 | 0.016 | 0.834 | 0.404 |
| WX3 | 0.015 | 0.018 | 0.804 | 0.421 |
| WY2 | 0.043 | 0.030 | 1.423 | 0.155 |
| WY3 | 0.043 | 0.031 | 1.393 | 0.164 |
| WM2 | 0.033 | 0.018 | 1.839 | 0.066 |
| WM3 | 0.050 | 0.025 | 1.984 | 0.047 |

# 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 | 0.054 | 0.079 | 0.202 | 0.322 | 0.345 |
| WX1 |  | -0.147 | -0.100 | -0.080 | 0.036 | 0.146 | 0.168 |
| WM1 |  | -0.199 | -0.141 | -0.114 | 0.034 | 0.175 | 0.202 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | 0.009 | 0.054 | 0.079 | 0.202 | 0.322 | 0.345 |
| WX2 |  | -0.147 | -0.100 | -0.080 | 0.036 | 0.146 | 0.168 |
| WM2 |  | -0.199 | -0.141 | -0.114 | 0.034 | 0.175 | 0.202 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.055 | -0.023 | -0.006 | 0.091 | 0.201 | 0.226 |
| WY1 |  | -0.102 | -0.076 | -0.065 | -0.002 | 0.059 | 0.070 |
| WM1 |  | -0.075 | -0.030 | -0.008 | 0.104 | 0.216 | 0.239 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.055 | -0.023 | -0.006 | 0.091 | 0.201 | 0.226 |
| WY2 |  | -0.102 | -0.076 | -0.065 | -0.002 | 0.059 | 0.070 |
| WM2 |  | -0.075 | -0.030 | -0.008 | 0.104 | 0.216 | 0.239 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.056 | 0.093 | 0.111 | 0.205 | 0.296 | 0.313 |
| WX1 |  | -0.087 | -0.066 | -0.056 | 0.005 | 0.068 | 0.078 |
| WY1 |  | -0.027 | -0.013 | -0.005 | 0.033 | 0.069 | 0.076 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.056 | 0.093 | 0.111 | 0.205 | 0.296 | 0.313 |
| WX2 |  | -0.087 | -0.066 | -0.056 | 0.005 | 0.068 | 0.078 |
| WY2 |  | -0.027 | -0.013 | -0.005 | 0.033 | 0.069 | 0.076 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.070 | 0.104 | 0.121 | 0.224 | 0.324 | 0.343 |
| AGE1 |  | -0.148 | -0.113 | -0.095 | -0.007 | 0.081 | 0.098 |
| EDUCATION\_ |  | -0.013 | 0.007 | 0.019 | 0.074 | 0.129 | 0.139 |
| EDUCATION\_ |  | 0.056 | 0.077 | 0.089 | 0.145 | 0.203 | 0.214 |
| UNEMPLOYED |  | -0.138 | -0.085 | -0.060 | 0.067 | 0.202 | 0.227 |
| UNEMPLOYED |  | -0.119 | -0.056 | -0.025 | 0.137 | 0.299 | 0.333 |
| FIN1 |  | -0.091 | -0.070 | -0.060 | -0.007 | 0.047 | 0.056 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.031 | 0.011 | 0.029 | 0.130 | 0.233 | 0.251 |
| AGE1 |  | -0.146 | -0.113 | -0.095 | -0.007 | 0.083 | 0.101 |
| EDUCATION\_ |  | -0.004 | 0.019 | 0.031 | 0.090 | 0.147 | 0.159 |
| EDUCATION\_ |  | 0.059 | 0.082 | 0.093 | 0.149 | 0.206 | 0.217 |
| UNEMPLOYED |  | -0.099 | -0.045 | -0.020 | 0.115 | 0.255 | 0.283 |
| UNEMPLOYED |  | -0.380 | -0.311 | -0.275 | -0.089 | 0.092 | 0.129 |
| FIN2 |  | -0.093 | -0.072 | -0.062 | -0.011 | 0.040 | 0.050 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.096 | -0.059 | -0.040 | 0.062 | 0.165 | 0.184 |
| AGE1 |  | -0.130 | -0.096 | -0.078 | 0.008 | 0.097 | 0.113 |
| EDUCATION\_ |  | -0.025 | -0.005 | 0.006 | 0.065 | 0.121 | 0.132 |
| EDUCATION\_ |  | 0.015 | 0.038 | 0.049 | 0.105 | 0.162 | 0.173 |
| UNEMPLOYED |  | -0.101 | -0.048 | -0.024 | 0.112 | 0.249 | 0.276 |
| UNEMPLOYED |  | -0.332 | -0.268 | -0.233 | -0.060 | 0.111 | 0.141 |
| FIN3 |  | -0.071 | -0.053 | -0.043 | 0.008 | 0.062 | 0.071 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.461 | -0.415 | -0.392 | -0.272 | -0.152 | -0.131 |
| AGE1 |  | -0.029 | 0.009 | 0.028 | 0.124 | 0.222 | 0.240 |
| EDUCATION\_ |  | -0.148 | -0.119 | -0.105 | -0.029 | 0.046 | 0.059 |
| EDUCATION\_ |  | -0.105 | -0.078 | -0.065 | 0.011 | 0.089 | 0.103 |
| UNEMPLOYED |  | -0.459 | -0.374 | -0.336 | -0.147 | 0.043 | 0.075 |
| UNEMPLOYED |  | -0.266 | -0.171 | -0.115 | 0.144 | 0.390 | 0.436 |
| FIN1 |  | 0.328 | 0.355 | 0.368 | 0.437 | 0.505 | 0.517 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.313 | -0.270 | -0.249 | -0.129 | -0.007 | 0.014 |
| AGE1 |  | -0.048 | -0.010 | 0.010 | 0.106 | 0.204 | 0.224 |
| EDUCATION\_ |  | -0.075 | -0.046 | -0.032 | 0.039 | 0.109 | 0.122 |
| EDUCATION\_ |  | -0.085 | -0.056 | -0.043 | 0.031 | 0.106 | 0.122 |
| UNEMPLOYED |  | -0.404 | -0.338 | -0.306 | -0.123 | 0.059 | 0.092 |
| UNEMPLOYED |  | -0.402 | -0.291 | -0.241 | 0.000 | 0.228 | 0.271 |
| FIN2 |  | 0.313 | 0.343 | 0.356 | 0.425 | 0.492 | 0.506 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.173 | -0.133 | -0.109 | 0.017 | 0.142 | 0.164 |
| AGE1 |  | -0.083 | -0.045 | -0.026 | 0.071 | 0.170 | 0.190 |
| EDUCATION\_ |  | -0.077 | -0.050 | -0.036 | 0.033 | 0.103 | 0.115 |
| EDUCATION\_ |  | -0.061 | -0.035 | -0.024 | 0.042 | 0.110 | 0.122 |
| UNEMPLOYED |  | -0.300 | -0.235 | -0.203 | -0.033 | 0.137 | 0.169 |
| UNEMPLOYED |  | -0.342 | -0.234 | -0.184 | 0.059 | 0.294 | 0.332 |
| FIN3 |  | 0.431 | 0.456 | 0.469 | 0.540 | 0.611 | 0.624 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.069 | 0.089 | 0.099 | 0.154 | 0.209 | 0.218 |
| AGE1 |  | -0.041 | -0.023 | -0.015 | 0.031 | 0.077 | 0.086 |
| EDUCATION\_ |  | -0.078 | -0.065 | -0.059 | -0.027 | 0.004 | 0.010 |
| EDUCATION\_ |  | -0.030 | -0.018 | -0.012 | 0.018 | 0.048 | 0.053 |
| UNEMPLOYED |  | -0.167 | -0.139 | -0.124 | -0.049 | 0.025 | 0.040 |
| UNEMPLOYED |  | -0.104 | -0.064 | -0.043 | 0.061 | 0.162 | 0.180 |
| FIN1 |  | 0.041 | 0.053 | 0.058 | 0.087 | 0.116 | 0.121 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.021 | 0.004 | 0.016 | 0.076 | 0.136 | 0.147 |
| AGE1 |  | -0.040 | -0.024 | -0.015 | 0.030 | 0.076 | 0.086 |
| EDUCATION\_ |  | -0.055 | -0.043 | -0.037 | -0.003 | 0.030 | 0.037 |
| EDUCATION\_ |  | -0.063 | -0.052 | -0.045 | -0.012 | 0.021 | 0.028 |
| UNEMPLOYED |  | -0.178 | -0.147 | -0.130 | -0.046 | 0.040 | 0.056 |
| UNEMPLOYED |  | -0.173 | -0.132 | -0.109 | 0.007 | 0.121 | 0.142 |
| FIN2 |  | 0.060 | 0.072 | 0.078 | 0.109 | 0.141 | 0.146 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.076 | 0.101 | 0.115 | 0.181 | 0.247 | 0.260 |
| AGE1 |  | -0.049 | -0.034 | -0.025 | 0.021 | 0.067 | 0.077 |
| EDUCATION\_ |  | -0.058 | -0.042 | -0.036 | 0.003 | 0.041 | 0.048 |
| EDUCATION\_ |  | -0.039 | -0.028 | -0.020 | 0.016 | 0.053 | 0.061 |
| UNEMPLOYED |  | -0.229 | -0.194 | -0.175 | -0.086 | 0.004 | 0.019 |
| UNEMPLOYED |  | -0.082 | -0.030 | -0.005 | 0.125 | 0.250 | 0.278 |
| FIN3 |  | 0.041 | 0.054 | 0.061 | 0.095 | 0.130 | 0.136 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.146 | -0.127 | -0.117 | -0.064 | -0.007 | 0.002 |
| RIM |  | -0.037 | -0.028 | -0.024 | -0.001 | 0.022 | 0.026 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.079 | 0.093 | 0.099 | 0.130 | 0.160 | 0.166 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.085 | -0.066 | -0.056 | -0.008 | 0.043 | 0.054 |
| WM1 |  | -0.011 | -0.003 | 0.000 | 0.019 | 0.038 | 0.042 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.016 | -0.004 | 0.002 | 0.033 | 0.063 | 0.071 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.077 | -0.061 | -0.052 | -0.009 | 0.033 | 0.041 |
| WM2 |  | -0.029 | -0.022 | -0.019 | 0.000 | 0.019 | 0.022 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.026 | 0.037 | 0.042 | 0.067 | 0.089 | 0.093 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.077 | -0.061 | -0.052 | -0.009 | 0.033 | 0.041 |
| WM3 |  | -0.029 | -0.022 | -0.019 | 0.000 | 0.019 | 0.022 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.026 | 0.037 | 0.042 | 0.067 | 0.089 | 0.093 |
| 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 |  | -0.044 | -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\_ |  | 0.372 | 0.392 | 0.402 | 0.452 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.047 | 0.063 | 0.071 | 0.116 | 0.160 | 0.169 |
| FIN2 |  | 0.064 | 0.079 | 0.087 | 0.130 | 0.172 | 0.180 |
| FIN3 |  | 0.063 | 0.081 | 0.089 | 0.134 | 0.178 | 0.186 |
| 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 | 0.183 | 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 | -0.026 | -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 | -0.005 |
| 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\_ |  | 3.671 | 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 | 3.725 | 3.733 | 3.777 | 3.821 | 3.829 |
| FIN3 |  | 3.682 | 3.699 | 3.707 | 3.754 | 3.800 | 3.809 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.038 | -2.555 | -2.279 | -0.859 | 0.542 | 0.840 |
| X2 |  | -3.038 | -2.555 | -2.279 | -0.859 | 0.542 | 0.840 |
| X3 |  | -3.038 | -2.555 | -2.279 | -0.859 | 0.542 | 0.840 |
| Y1 |  | -0.537 | -0.015 | 0.315 | 1.877 | 3.405 | 3.720 |
| Y2 |  | -0.537 | -0.015 | 0.315 | 1.877 | 3.405 | 3.720 |
| Y3 |  | -0.537 | -0.015 | 0.315 | 1.877 | 3.405 | 3.720 |
| M1 |  | -2.042 | -1.774 | -1.635 | -0.896 | -0.164 | -0.027 |
| M2 |  | -2.042 | -1.774 | -1.635 | -0.896 | -0.164 | -0.027 |
| M3 |  | -2.042 | -1.774 | -1.635 | -0.896 | -0.164 | -0.027 |
| 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 | 0.907 | 0.946 | 0.987 | 0.996 |
| EDUCATION\_ |  | 0.913 | 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 | 0.728 | 0.772 | 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 |  | 0.359 | 0.383 | 0.395 | 0.459 | 0.511 | 0.522 |
| RIY |  | 0.306 | 0.347 | 0.369 | 0.484 | 0.572 | 0.592 |
| RIM |  | 0.077 | 0.085 | 0.089 | 0.109 | 0.126 | 0.130 |
| WX1 |  | 0.284 | 0.302 | 0.311 | 0.366 | 0.422 | 0.433 |
| WY1 |  | 0.502 | 0.543 | 0.565 | 0.689 | 0.826 | 0.857 |
| WM1 |  | 0.091 | 0.097 | 0.100 | 0.118 | 0.138 | 0.142 |
| 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 |  | 0.274 | 0.287 | 0.294 | 0.336 | 0.376 | 0.386 |
| WX3 |  | 0.274 | 0.287 | 0.294 | 0.336 | 0.376 | 0.386 |
| WY2 |  | 0.488 | 0.524 | 0.542 | 0.648 | 0.747 | 0.769 |
| WY3 |  | 0.488 | 0.524 | 0.542 | 0.648 | 0.747 | 0.769 |
| WM2 |  | 0.160 | 0.165 | 0.168 | 0.184 | 0.196 | 0.199 |
| WM3 |  | 0.160 | 0.165 | 0.168 | 0.184 | 0.196 | 0.199 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.000 | 0.003 | 0.051 | 0.959 | -0.008 | 0.007 |