# 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 | 0.179 | 0.075 | 2.391 | 0.017 |
| WX1 | 0.032 | 0.068 | 0.469 | 0.639 |
| WM1 | 0.043 | 0.093 | 0.463 | 0.643 |
| WY3 ON |  |  |  |  |
| WY2 | 0.179 | 0.075 | 2.391 | 0.017 |
| WX2 | 0.032 | 0.068 | 0.469 | 0.639 |
| WM2 | 0.043 | 0.093 | 0.463 | 0.643 |
| WX2 ON |  |  |  |  |
| WX1 | 0.098 | 0.066 | 1.496 | 0.135 |
| WY1 | -0.002 | 0.037 | -0.063 | 0.950 |
| WM1 | 0.077 | 0.066 | 1.173 | 0.241 |
| WX3 ON |  |  |  |  |
| WX2 | 0.098 | 0.066 | 1.496 | 0.135 |
| WY2 | -0.002 | 0.037 | -0.063 | 0.950 |
| WM2 | 0.077 | 0.066 | 1.173 | 0.241 |
| WM2 ON |  |  |  |  |
| WM1 | 0.301 | 0.061 | 4.937 | 0.000 |
| WX1 | 0.046 | 0.035 | 1.302 | 0.193 |
| WY1 | 0.030 | 0.021 | 1.433 | 0.152 |
| WM3 ON |  |  |  |  |
| WM2 | 0.301 | 0.061 | 4.937 | 0.000 |
| WX2 | 0.046 | 0.035 | 1.302 | 0.193 |
| WY2 | 0.030 | 0.021 | 1.433 | 0.152 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.227 | 0.061 | 3.700 | 0.000 |
| AGE1 | -0.009 | 0.054 | -0.175 | 0.861 |
| EDUCATION\_ | 0.074 | 0.033 | 2.200 | 0.028 |
| EDUCATION\_ | 0.145 | 0.035 | 4.179 | 0.000 |
| UNEMPLOYED | 0.067 | 0.080 | 0.842 | 0.400 |
| UNEMPLOYED | 0.136 | 0.099 | 1.371 | 0.170 |
| FIN1 | -0.007 | 0.032 | -0.225 | 0.822 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.131 | 0.062 | 2.128 | 0.033 |
| AGE1 | -0.009 | 0.054 | -0.167 | 0.867 |
| EDUCATION\_ | 0.090 | 0.035 | 2.527 | 0.012 |
| EDUCATION\_ | 0.149 | 0.035 | 4.306 | 0.000 |
| UNEMPLOYED | 0.115 | 0.083 | 1.388 | 0.165 |
| UNEMPLOYED | -0.089 | 0.111 | -0.796 | 0.426 |
| FIN2 | -0.011 | 0.031 | -0.343 | 0.731 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.064 | 0.062 | 1.028 | 0.304 |
| AGE1 | 0.006 | 0.054 | 0.105 | 0.916 |
| EDUCATION\_ | 0.065 | 0.035 | 1.841 | 0.066 |
| EDUCATION\_ | 0.104 | 0.034 | 3.045 | 0.002 |
| UNEMPLOYED | 0.112 | 0.083 | 1.353 | 0.176 |
| UNEMPLOYED | -0.058 | 0.104 | -0.555 | 0.579 |
| FIN3 | 0.010 | 0.032 | 0.322 | 0.747 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.268 | 0.073 | -3.681 | 0.000 |
| AGE1 | 0.127 | 0.059 | 2.166 | 0.030 |
| EDUCATION\_ | -0.029 | 0.046 | -0.628 | 0.530 |
| EDUCATION\_ | 0.011 | 0.047 | 0.228 | 0.820 |
| UNEMPLOYED | -0.147 | 0.115 | -1.281 | 0.200 |
| UNEMPLOYED | 0.139 | 0.154 | 0.900 | 0.368 |
| FIN1 | 0.435 | 0.042 | 10.342 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.127 | 0.073 | -1.748 | 0.080 |
| AGE1 | 0.108 | 0.059 | 1.826 | 0.068 |
| EDUCATION\_ | 0.039 | 0.043 | 0.913 | 0.361 |
| EDUCATION\_ | 0.030 | 0.045 | 0.672 | 0.501 |
| UNEMPLOYED | -0.124 | 0.110 | -1.124 | 0.261 |
| UNEMPLOYED | -0.001 | 0.143 | -0.010 | 0.992 |
| FIN2 | 0.427 | 0.041 | 10.378 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.019 | 0.076 | 0.244 | 0.807 |
| AGE1 | 0.073 | 0.059 | 1.235 | 0.217 |
| EDUCATION\_ | 0.033 | 0.042 | 0.791 | 0.429 |
| EDUCATION\_ | 0.041 | 0.040 | 1.020 | 0.308 |
| UNEMPLOYED | -0.033 | 0.103 | -0.320 | 0.749 |
| UNEMPLOYED | 0.052 | 0.146 | 0.354 | 0.723 |
| FIN3 | 0.542 | 0.044 | 12.398 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.156 | 0.042 | -3.679 | 0.000 |
| AGE1 | 0.077 | 0.039 | 1.973 | 0.049 |
| EDUCATION\_ | -0.023 | 0.025 | -0.900 | 0.368 |
| EDUCATION\_ | 0.023 | 0.024 | 0.943 | 0.346 |
| UNEMPLOYED | 0.017 | 0.061 | 0.283 | 0.777 |
| UNEMPLOYED | 0.185 | 0.088 | 2.089 | 0.037 |
| FIN1 | 0.108 | 0.022 | 4.993 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.154 | 0.046 | -3.369 | 0.001 |
| AGE1 | 0.074 | 0.039 | 1.899 | 0.058 |
| EDUCATION\_ | -0.006 | 0.026 | -0.218 | 0.827 |
| EDUCATION\_ | 0.016 | 0.027 | 0.621 | 0.535 |
| UNEMPLOYED | 0.012 | 0.067 | 0.173 | 0.862 |
| UNEMPLOYED | 0.000 | 0.093 | -0.004 | 0.997 |
| FIN2 | 0.111 | 0.023 | 4.922 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.107 | 0.048 | -2.243 | 0.025 |
| AGE1 | 0.073 | 0.039 | 1.868 | 0.062 |
| EDUCATION\_ | 0.003 | 0.027 | 0.120 | 0.904 |
| EDUCATION\_ | 0.010 | 0.027 | 0.360 | 0.719 |
| UNEMPLOYED | -0.043 | 0.065 | -0.656 | 0.512 |
| UNEMPLOYED | 0.142 | 0.090 | 1.586 | 0.113 |
| FIN3 | 0.107 | 0.025 | 4.323 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.065 | 0.032 | -2.008 | 0.045 |
| RIM | -0.058 | 0.019 | -3.080 | 0.002 |
| RIY WITH |  |  |  |  |
| RIM | 0.183 | 0.026 | 7.040 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.002 | 0.030 | -0.064 | 0.949 |
| WM1 | 0.009 | 0.016 | 0.586 | 0.558 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.076 | 0.027 | 2.786 | 0.005 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.011 | 0.026 | -0.434 | 0.664 |
| WM2 | -0.002 | 0.012 | -0.168 | 0.867 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.091 | 0.015 | 6.026 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.011 | 0.026 | -0.434 | 0.664 |
| WM3 | -0.002 | 0.012 | -0.168 | 0.867 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.091 | 0.015 | 6.026 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.085 | 0.932 |
| EDUCATION\_ | -0.036 | 0.015 | -2.385 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.500 | 0.134 |
| UNEMPLOYED | -0.003 | 0.006 | -0.479 | 0.632 |
| UNEMPLOYED | -0.002 | 0.004 | -0.414 | 0.679 |
| FIN1 | 0.014 | 0.013 | 1.040 | 0.298 |
| FIN2 | -0.002 | 0.013 | -0.130 | 0.897 |
| FIN3 | 0.005 | 0.014 | 0.403 | 0.687 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.036 | 0.015 | -2.434 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.184 | 0.237 |
| UNEMPLOYED | 0.012 | 0.005 | 2.228 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.411 | 0.681 |
| FIN1 | -0.005 | 0.013 | -0.409 | 0.682 |
| FIN2 | -0.010 | 0.013 | -0.789 | 0.430 |
| FIN3 | -0.012 | 0.014 | -0.897 | 0.370 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.451 | 0.030 | 14.901 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.484 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.728 | 0.006 |
| FIN1 | 0.116 | 0.027 | 4.301 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.037 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.906 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.934 | 0.000 |
| UNEMPLOYED | -0.030 | 0.007 | -4.071 | 0.000 |
| FIN1 | 0.146 | 0.028 | 5.269 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.624 | 0.000 |
| FIN3 | 0.184 | 0.027 | 6.797 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.265 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.988 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.852 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.825 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.184 | 0.001 |
| FIN2 | -0.020 | 0.007 | -2.999 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.654 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.374 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.223 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.772 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.418 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.178 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.289 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.460 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.359 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.378 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.420 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.567 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.444 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.824 | 0.866 | -0.952 | 0.341 |
| X2 | -0.824 | 0.866 | -0.952 | 0.341 |
| X3 | -0.824 | 0.866 | -0.952 | 0.341 |
| Y1 | 1.834 | 0.944 | 1.943 | 0.052 |
| Y2 | 1.834 | 0.944 | 1.943 | 0.052 |
| Y3 | 1.834 | 0.944 | 1.943 | 0.052 |
| M1 | -1.530 | 0.625 | -2.448 | 0.014 |
| M2 | -1.530 | 0.625 | -2.448 | 0.014 |
| M3 | -1.530 | 0.625 | -2.448 | 0.014 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.285 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.734 | 0.000 |
| EDUCATION\_ | 0.946 | 0.025 | 38.605 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.936 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.312 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.065 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.425 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.753 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.558 | 0.000 |
| RIX | 0.458 | 0.036 | 12.722 | 0.000 |
| RIY | 0.499 | 0.059 | 8.387 | 0.000 |
| RIM | 0.237 | 0.021 | 11.029 | 0.000 |
| WX1 | 0.363 | 0.034 | 10.651 | 0.000 |
| WY1 | 0.680 | 0.078 | 8.739 | 0.000 |
| WM1 | 0.158 | 0.020 | 7.908 | 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 | 0.340 | 0.026 | 13.003 | 0.000 |
| WX3 | 0.340 | 0.026 | 13.003 | 0.000 |
| WY2 | 0.638 | 0.062 | 10.331 | 0.000 |
| WY3 | 0.638 | 0.062 | 10.331 | 0.000 |
| WM2 | 0.219 | 0.011 | 19.365 | 0.000 |
| WM3 | 0.219 | 0.011 | 19.365 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.728 | 0.023 | 31.754 | 0.000 |
| X2 | 0.736 | 0.024 | 30.464 | 0.000 |
| X3 | 0.745 | 0.024 | 30.577 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.611 | 0.037 | 16.640 | 0.000 |
| Y2 | 0.617 | 0.038 | 16.209 | 0.000 |
| Y3 | 0.597 | 0.037 | 16.079 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.759 | 0.031 | 24.485 | 0.000 |
| M2 | 0.696 | 0.026 | 26.631 | 0.000 |
| M3 | 0.692 | 0.027 | 25.369 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 25.974 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.639 | 0.027 | 23.390 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.647 | 0.028 | 23.401 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.714 | 0.031 | 22.785 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.711 | 0.033 | 21.379 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.688 | 0.033 | 20.865 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.619 | 0.037 | 16.811 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.695 | 0.025 | 27.484 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.702 | 0.026 | 26.671 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.181 | 0.073 | 2.487 | 0.013 |
| WX1 | 0.024 | 0.051 | 0.466 | 0.641 |
| WM1 | 0.021 | 0.046 | 0.457 | 0.648 |
| WY3 ON |  |  |  |  |
| WY2 | 0.179 | 0.075 | 2.397 | 0.017 |
| WX2 | 0.023 | 0.049 | 0.468 | 0.640 |
| WM2 | 0.026 | 0.056 | 0.460 | 0.646 |
| WX2 ON |  |  |  |  |
| WX1 | 0.101 | 0.064 | 1.562 | 0.118 |
| WY1 | -0.003 | 0.052 | -0.063 | 0.950 |
| WM1 | 0.052 | 0.045 | 1.162 | 0.245 |
| WX3 ON |  |  |  |  |
| WX2 | 0.098 | 0.065 | 1.499 | 0.134 |
| WY2 | -0.003 | 0.051 | -0.063 | 0.950 |
| WM2 | 0.064 | 0.054 | 1.182 | 0.237 |
| WM2 ON |  |  |  |  |
| WM1 | 0.246 | 0.055 | 4.469 | 0.000 |
| WX1 | 0.057 | 0.044 | 1.298 | 0.194 |
| WY1 | 0.051 | 0.036 | 1.426 | 0.154 |
| WM3 ON |  |  |  |  |
| WM2 | 0.297 | 0.059 | 5.060 | 0.000 |
| WX2 | 0.055 | 0.042 | 1.298 | 0.194 |
| WY2 | 0.049 | 0.034 | 1.427 | 0.153 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.117 | 0.031 | 3.735 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.175 | 0.861 |
| EDUCATION\_ | 0.077 | 0.035 | 2.203 | 0.028 |
| EDUCATION\_ | 0.154 | 0.036 | 4.248 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.845 | 0.398 |
| UNEMPLOYED | 0.037 | 0.027 | 1.381 | 0.167 |
| FIN1 | -0.007 | 0.030 | -0.225 | 0.822 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.068 | 0.032 | 2.137 | 0.033 |
| AGE1 | -0.005 | 0.028 | -0.167 | 0.867 |
| EDUCATION\_ | 0.095 | 0.037 | 2.533 | 0.011 |
| EDUCATION\_ | 0.161 | 0.036 | 4.427 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.397 | 0.163 |
| UNEMPLOYED | -0.025 | 0.031 | -0.802 | 0.422 |
| FIN2 | -0.010 | 0.028 | -0.344 | 0.731 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.034 | 0.033 | 1.030 | 0.303 |
| AGE1 | 0.003 | 0.028 | 0.105 | 0.916 |
| EDUCATION\_ | 0.069 | 0.038 | 1.843 | 0.065 |
| EDUCATION\_ | 0.114 | 0.037 | 3.082 | 0.002 |
| UNEMPLOYED | 0.045 | 0.033 | 1.361 | 0.174 |
| UNEMPLOYED | -0.016 | 0.029 | -0.560 | 0.576 |
| FIN3 | 0.010 | 0.030 | 0.323 | 0.747 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.111 | 0.030 | -3.732 | 0.000 |
| AGE1 | 0.053 | 0.025 | 2.160 | 0.031 |
| EDUCATION\_ | -0.024 | 0.039 | -0.629 | 0.529 |
| EDUCATION\_ | 0.009 | 0.040 | 0.228 | 0.820 |
| UNEMPLOYED | -0.046 | 0.035 | -1.295 | 0.195 |
| UNEMPLOYED | 0.031 | 0.034 | 0.904 | 0.366 |
| FIN1 | 0.321 | 0.032 | 9.970 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.053 | 0.030 | -1.755 | 0.079 |
| AGE1 | 0.046 | 0.025 | 1.823 | 0.068 |
| EDUCATION\_ | 0.033 | 0.036 | 0.912 | 0.362 |
| EDUCATION\_ | 0.026 | 0.039 | 0.674 | 0.500 |
| UNEMPLOYED | -0.039 | 0.034 | -1.132 | 0.258 |
| UNEMPLOYED | 0.000 | 0.032 | -0.010 | 0.992 |
| FIN2 | 0.309 | 0.030 | 10.377 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.008 | 0.031 | 0.245 | 0.807 |
| AGE1 | 0.030 | 0.024 | 1.234 | 0.217 |
| EDUCATION\_ | 0.027 | 0.035 | 0.792 | 0.428 |
| EDUCATION\_ | 0.035 | 0.034 | 1.024 | 0.306 |
| UNEMPLOYED | -0.010 | 0.031 | -0.321 | 0.748 |
| UNEMPLOYED | 0.011 | 0.031 | 0.357 | 0.721 |
| FIN3 | 0.397 | 0.030 | 13.028 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.718 | 0.000 |
| AGE1 | 0.058 | 0.029 | 1.977 | 0.048 |
| EDUCATION\_ | -0.035 | 0.038 | -0.901 | 0.367 |
| EDUCATION\_ | 0.035 | 0.037 | 0.944 | 0.345 |
| UNEMPLOYED | 0.010 | 0.034 | 0.284 | 0.776 |
| UNEMPLOYED | 0.073 | 0.035 | 2.096 | 0.036 |
| FIN1 | 0.144 | 0.029 | 4.972 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.417 | 0.001 |
| AGE1 | 0.051 | 0.027 | 1.899 | 0.058 |
| EDUCATION\_ | -0.008 | 0.037 | -0.218 | 0.827 |
| EDUCATION\_ | 0.023 | 0.038 | 0.621 | 0.535 |
| UNEMPLOYED | 0.006 | 0.034 | 0.174 | 0.862 |
| UNEMPLOYED | 0.000 | 0.034 | -0.004 | 0.997 |
| FIN2 | 0.132 | 0.027 | 4.916 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.073 | 0.032 | -2.257 | 0.024 |
| AGE1 | 0.050 | 0.027 | 1.868 | 0.062 |
| EDUCATION\_ | 0.004 | 0.037 | 0.120 | 0.904 |
| EDUCATION\_ | 0.013 | 0.037 | 0.360 | 0.719 |
| UNEMPLOYED | -0.022 | 0.033 | -0.658 | 0.510 |
| UNEMPLOYED | 0.052 | 0.032 | 1.591 | 0.111 |
| FIN3 | 0.131 | 0.030 | 4.392 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.136 | 0.069 | -1.961 | 0.050 |
| RIM | -0.178 | 0.059 | -2.996 | 0.003 |
| RIY WITH |  |  |  |  |
| RIM | 0.532 | 0.060 | 8.839 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.004 | 0.060 | -0.064 | 0.949 |
| WM1 | 0.039 | 0.067 | 0.587 | 0.557 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.232 | 0.072 | 3.193 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.024 | 0.055 | -0.431 | 0.666 |
| WM2 | -0.007 | 0.044 | -0.166 | 0.868 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.243 | 0.040 | 6.060 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.024 | 0.055 | -0.431 | 0.666 |
| WM3 | -0.007 | 0.044 | -0.166 | 0.868 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.243 | 0.040 | 6.060 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.085 | 0.932 |
| EDUCATION\_ | -0.077 | 0.032 | -2.381 | 0.017 |
| EDUCATION\_ | -0.047 | 0.031 | -1.500 | 0.134 |
| UNEMPLOYED | -0.015 | 0.032 | -0.478 | 0.632 |
| UNEMPLOYED | -0.014 | 0.033 | -0.414 | 0.679 |
| FIN1 | 0.033 | 0.032 | 1.040 | 0.298 |
| FIN2 | -0.004 | 0.033 | -0.130 | 0.897 |
| FIN3 | 0.013 | 0.033 | 0.403 | 0.687 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.431 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.182 | 0.237 |
| UNEMPLOYED | 0.069 | 0.031 | 2.242 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.411 | 0.681 |
| FIN1 | -0.013 | 0.032 | -0.409 | 0.683 |
| FIN2 | -0.025 | 0.032 | -0.790 | 0.430 |
| FIN3 | -0.029 | 0.032 | -0.898 | 0.369 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.511 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.362 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.824 | 0.005 |
| FIN1 | 0.140 | 0.032 | 4.372 | 0.000 |
| FIN2 | 0.161 | 0.032 | 5.119 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.954 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.173 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.442 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.319 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.848 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.003 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.473 | 0.001 |
| FIN1 | -0.107 | 0.035 | -3.047 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.887 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.934 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.367 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.145 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.751 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.305 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.903 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.419 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.923 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.498 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.426 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.246 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.564 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.507 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.143 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.434 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.309 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.887 | 0.934 | -0.950 | 0.342 |
| X2 | -0.897 | 0.941 | -0.953 | 0.341 |
| X3 | -0.908 | 0.952 | -0.953 | 0.340 |
| Y1 | 1.587 | 0.820 | 1.936 | 0.053 |
| Y2 | 1.603 | 0.827 | 1.938 | 0.053 |
| Y3 | 1.551 | 0.800 | 1.938 | 0.053 |
| M1 | -2.385 | 0.972 | -2.454 | 0.014 |
| M2 | -2.187 | 0.894 | -2.446 | 0.014 |
| M3 | -2.175 | 0.889 | -2.447 | 0.014 |

# 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 | 0.017 | 56.831 | 0.000 |
| WX3 | 0.986 | 0.019 | 51.932 | 0.000 |
| WY2 | 0.964 | 0.027 | 35.903 | 0.000 |
| WY3 | 0.965 | 0.027 | 35.087 | 0.000 |
| WM2 | 0.927 | 0.030 | 31.134 | 0.000 |
| WM3 | 0.899 | 0.036 | 24.824 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.728 | 0.023 | 31.754 | 0.000 |
| X2 | 0.736 | 0.024 | 30.464 | 0.000 |
| X3 | 0.745 | 0.024 | 30.577 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.611 | 0.037 | 16.640 | 0.000 |
| Y2 | 0.617 | 0.038 | 16.209 | 0.000 |
| Y3 | 0.597 | 0.037 | 16.079 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.759 | 0.031 | 24.485 | 0.000 |
| M2 | 0.696 | 0.026 | 26.631 | 0.000 |
| M3 | 0.692 | 0.027 | 25.369 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.648 | 0.025 | 25.974 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.639 | 0.027 | 23.390 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.647 | 0.028 | 23.401 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.714 | 0.031 | 22.785 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.711 | 0.033 | 21.379 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.688 | 0.033 | 20.865 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.619 | 0.037 | 16.811 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.695 | 0.025 | 27.484 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.702 | 0.026 | 26.671 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.181 | 0.073 | 2.487 | 0.013 |
| WX1 | 0.024 | 0.051 | 0.466 | 0.641 |
| WM1 | 0.021 | 0.046 | 0.457 | 0.648 |
| WY3 ON |  |  |  |  |
| WY2 | 0.179 | 0.075 | 2.397 | 0.017 |
| WX2 | 0.023 | 0.049 | 0.468 | 0.640 |
| WM2 | 0.026 | 0.056 | 0.460 | 0.646 |
| WX2 ON |  |  |  |  |
| WX1 | 0.101 | 0.064 | 1.562 | 0.118 |
| WY1 | -0.003 | 0.052 | -0.063 | 0.950 |
| WM1 | 0.052 | 0.045 | 1.162 | 0.245 |
| WX3 ON |  |  |  |  |
| WX2 | 0.098 | 0.065 | 1.499 | 0.134 |
| WY2 | -0.003 | 0.051 | -0.063 | 0.950 |
| WM2 | 0.064 | 0.054 | 1.182 | 0.237 |
| WM2 ON |  |  |  |  |
| WM1 | 0.246 | 0.055 | 4.469 | 0.000 |
| WX1 | 0.057 | 0.044 | 1.298 | 0.194 |
| WY1 | 0.051 | 0.036 | 1.426 | 0.154 |
| WM3 ON |  |  |  |  |
| WM2 | 0.297 | 0.059 | 5.060 | 0.000 |
| WX2 | 0.055 | 0.042 | 1.298 | 0.194 |
| WY2 | 0.049 | 0.034 | 1.427 | 0.153 |
| X1 ON |  |  |  |  |
| GENDER1 | 0.117 | 0.031 | 3.735 | 0.000 |
| AGE1 | -0.005 | 0.028 | -0.175 | 0.861 |
| EDUCATION\_ | 0.077 | 0.035 | 2.203 | 0.028 |
| EDUCATION\_ | 0.154 | 0.036 | 4.248 | 0.000 |
| UNEMPLOYED | 0.026 | 0.031 | 0.845 | 0.398 |
| UNEMPLOYED | 0.037 | 0.027 | 1.381 | 0.167 |
| FIN1 | -0.007 | 0.030 | -0.225 | 0.822 |
| X2 ON |  |  |  |  |
| GENDER1 | 0.068 | 0.032 | 2.137 | 0.033 |
| AGE1 | -0.005 | 0.028 | -0.167 | 0.867 |
| EDUCATION\_ | 0.095 | 0.037 | 2.533 | 0.011 |
| EDUCATION\_ | 0.161 | 0.036 | 4.427 | 0.000 |
| UNEMPLOYED | 0.045 | 0.032 | 1.397 | 0.163 |
| UNEMPLOYED | -0.025 | 0.031 | -0.802 | 0.422 |
| FIN2 | -0.010 | 0.028 | -0.344 | 0.731 |
| X3 ON |  |  |  |  |
| GENDER1 | 0.034 | 0.033 | 1.030 | 0.303 |
| AGE1 | 0.003 | 0.028 | 0.105 | 0.916 |
| EDUCATION\_ | 0.069 | 0.038 | 1.843 | 0.065 |
| EDUCATION\_ | 0.114 | 0.037 | 3.082 | 0.002 |
| UNEMPLOYED | 0.045 | 0.033 | 1.361 | 0.174 |
| UNEMPLOYED | -0.016 | 0.029 | -0.560 | 0.576 |
| FIN3 | 0.010 | 0.030 | 0.323 | 0.747 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.111 | 0.030 | -3.732 | 0.000 |
| AGE1 | 0.053 | 0.025 | 2.160 | 0.031 |
| EDUCATION\_ | -0.024 | 0.039 | -0.629 | 0.529 |
| EDUCATION\_ | 0.009 | 0.040 | 0.228 | 0.820 |
| UNEMPLOYED | -0.046 | 0.035 | -1.295 | 0.195 |
| UNEMPLOYED | 0.031 | 0.034 | 0.904 | 0.366 |
| FIN1 | 0.321 | 0.032 | 9.970 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.053 | 0.030 | -1.755 | 0.079 |
| AGE1 | 0.046 | 0.025 | 1.823 | 0.068 |
| EDUCATION\_ | 0.033 | 0.036 | 0.912 | 0.362 |
| EDUCATION\_ | 0.026 | 0.039 | 0.674 | 0.500 |
| UNEMPLOYED | -0.039 | 0.034 | -1.132 | 0.258 |
| UNEMPLOYED | 0.000 | 0.032 | -0.010 | 0.992 |
| FIN2 | 0.309 | 0.030 | 10.377 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.008 | 0.031 | 0.245 | 0.807 |
| AGE1 | 0.030 | 0.024 | 1.234 | 0.217 |
| EDUCATION\_ | 0.027 | 0.035 | 0.792 | 0.428 |
| EDUCATION\_ | 0.035 | 0.034 | 1.024 | 0.306 |
| UNEMPLOYED | -0.010 | 0.031 | -0.321 | 0.748 |
| UNEMPLOYED | 0.011 | 0.031 | 0.357 | 0.721 |
| FIN3 | 0.397 | 0.030 | 13.028 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.718 | 0.000 |
| AGE1 | 0.058 | 0.029 | 1.977 | 0.048 |
| EDUCATION\_ | -0.035 | 0.038 | -0.901 | 0.367 |
| EDUCATION\_ | 0.035 | 0.037 | 0.944 | 0.345 |
| UNEMPLOYED | 0.010 | 0.034 | 0.284 | 0.776 |
| UNEMPLOYED | 0.073 | 0.035 | 2.096 | 0.036 |
| FIN1 | 0.144 | 0.029 | 4.972 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.417 | 0.001 |
| AGE1 | 0.051 | 0.027 | 1.899 | 0.058 |
| EDUCATION\_ | -0.008 | 0.037 | -0.218 | 0.827 |
| EDUCATION\_ | 0.023 | 0.038 | 0.621 | 0.535 |
| UNEMPLOYED | 0.006 | 0.034 | 0.174 | 0.862 |
| UNEMPLOYED | 0.000 | 0.034 | -0.004 | 0.997 |
| FIN2 | 0.132 | 0.027 | 4.916 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.073 | 0.032 | -2.257 | 0.024 |
| AGE1 | 0.050 | 0.027 | 1.868 | 0.062 |
| EDUCATION\_ | 0.004 | 0.037 | 0.120 | 0.904 |
| EDUCATION\_ | 0.013 | 0.037 | 0.360 | 0.719 |
| UNEMPLOYED | -0.022 | 0.033 | -0.658 | 0.510 |
| UNEMPLOYED | 0.052 | 0.032 | 1.591 | 0.111 |
| FIN3 | 0.131 | 0.030 | 4.392 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | -0.136 | 0.069 | -1.961 | 0.050 |
| RIM | -0.178 | 0.059 | -2.996 | 0.003 |
| RIY WITH |  |  |  |  |
| RIM | 0.532 | 0.060 | 8.839 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | -0.004 | 0.060 | -0.064 | 0.949 |
| WM1 | 0.039 | 0.067 | 0.587 | 0.557 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.232 | 0.072 | 3.193 | 0.001 |
| WX2 WITH |  |  |  |  |
| WY2 | -0.024 | 0.055 | -0.431 | 0.666 |
| WM2 | -0.007 | 0.044 | -0.166 | 0.868 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.243 | 0.040 | 6.060 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | -0.024 | 0.055 | -0.431 | 0.666 |
| WM3 | -0.007 | 0.044 | -0.166 | 0.868 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.243 | 0.040 | 6.060 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.085 | 0.932 |
| EDUCATION\_ | -0.077 | 0.032 | -2.381 | 0.017 |
| EDUCATION\_ | -0.047 | 0.031 | -1.500 | 0.134 |
| UNEMPLOYED | -0.015 | 0.032 | -0.478 | 0.632 |
| UNEMPLOYED | -0.014 | 0.033 | -0.414 | 0.679 |
| FIN1 | 0.033 | 0.032 | 1.040 | 0.298 |
| FIN2 | -0.004 | 0.033 | -0.130 | 0.897 |
| FIN3 | 0.013 | 0.033 | 0.403 | 0.687 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.431 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.182 | 0.237 |
| UNEMPLOYED | 0.069 | 0.031 | 2.242 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.411 | 0.681 |
| FIN1 | -0.013 | 0.032 | -0.409 | 0.683 |
| FIN2 | -0.025 | 0.032 | -0.790 | 0.430 |
| FIN3 | -0.029 | 0.032 | -0.898 | 0.369 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.468 | 0.028 | 16.511 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.362 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.824 | 0.005 |
| FIN1 | 0.140 | 0.032 | 4.372 | 0.000 |
| FIN2 | 0.161 | 0.032 | 5.119 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.954 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.173 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.442 | 0.000 |
| FIN1 | 0.173 | 0.032 | 5.319 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.848 | 0.000 |
| FIN3 | 0.214 | 0.031 | 7.003 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.473 | 0.001 |
| FIN1 | -0.107 | 0.035 | -3.047 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.887 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.934 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.123 | 0.036 | -3.367 | 0.001 |
| FIN2 | -0.094 | 0.030 | -3.145 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.751 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.305 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.903 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.419 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.923 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.498 | 0.000 |
| EDUCATION\_ | 4.017 | 0.064 | 62.426 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.246 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.564 | 0.000 |
| UNEMPLOYED | 0.275 | 0.018 | 15.507 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.143 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.434 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.309 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.887 | 0.934 | -0.950 | 0.342 |
| X2 | -0.897 | 0.941 | -0.953 | 0.341 |
| X3 | -0.908 | 0.952 | -0.953 | 0.340 |
| Y1 | 1.587 | 0.820 | 1.936 | 0.053 |
| Y2 | 1.603 | 0.827 | 1.938 | 0.053 |
| Y3 | 1.551 | 0.800 | 1.938 | 0.053 |
| M1 | -2.385 | 0.972 | -2.454 | 0.014 |
| M2 | -2.187 | 0.894 | -2.446 | 0.014 |
| M3 | -2.175 | 0.889 | -2.447 | 0.014 |

# 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 | 0.017 | 56.831 | 0.000 |
| WX3 | 0.986 | 0.019 | 51.932 | 0.000 |
| WY2 | 0.964 | 0.027 | 35.903 | 0.000 |
| WY3 | 0.965 | 0.027 | 35.087 | 0.000 |
| WM2 | 0.927 | 0.030 | 31.134 | 0.000 |
| WM3 | 0.899 | 0.036 | 24.824 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.013 | 0.017 | 0.759 | 0.448 |
| WX3 | 0.014 | 0.019 | 0.726 | 0.468 |
| WY2 | 0.036 | 0.027 | 1.329 | 0.184 |
| WY3 | 0.035 | 0.027 | 1.289 | 0.197 |
| WM2 | 0.073 | 0.030 | 2.459 | 0.014 |
| WM3 | 0.101 | 0.036 | 2.798 | 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 |  | -0.011 | 0.033 | 0.058 | 0.179 | 0.303 | 0.326 |
| WX1 |  | -0.148 | -0.102 | -0.081 | 0.032 | 0.141 | 0.165 |
| WM1 |  | -0.209 | -0.147 | -0.116 | 0.043 | 0.188 | 0.221 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | -0.011 | 0.033 | 0.058 | 0.179 | 0.303 | 0.326 |
| WX2 |  | -0.148 | -0.102 | -0.081 | 0.032 | 0.141 | 0.165 |
| WM2 |  | -0.209 | -0.147 | -0.116 | 0.043 | 0.188 | 0.221 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.055 | -0.019 | -0.003 | 0.098 | 0.212 | 0.237 |
| WY1 |  | -0.102 | -0.077 | -0.064 | -0.002 | 0.059 | 0.071 |
| WM1 |  | -0.091 | -0.054 | -0.032 | 0.077 | 0.185 | 0.205 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.055 | -0.019 | -0.003 | 0.098 | 0.212 | 0.237 |
| WY2 |  | -0.102 | -0.077 | -0.064 | -0.002 | 0.059 | 0.071 |
| WM2 |  | -0.091 | -0.054 | -0.032 | 0.077 | 0.185 | 0.205 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.148 | 0.182 | 0.203 | 0.301 | 0.404 | 0.424 |
| WX1 |  | -0.042 | -0.021 | -0.011 | 0.046 | 0.105 | 0.115 |
| WY1 |  | -0.024 | -0.013 | -0.006 | 0.030 | 0.063 | 0.069 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.148 | 0.182 | 0.203 | 0.301 | 0.404 | 0.424 |
| WX2 |  | -0.042 | -0.021 | -0.011 | 0.046 | 0.105 | 0.115 |
| WY2 |  | -0.024 | -0.013 | -0.006 | 0.030 | 0.063 | 0.069 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.074 | 0.108 | 0.124 | 0.227 | 0.327 | 0.346 |
| AGE1 |  | -0.152 | -0.115 | -0.098 | -0.009 | 0.079 | 0.096 |
| EDUCATION\_ |  | -0.013 | 0.007 | 0.019 | 0.074 | 0.128 | 0.139 |
| EDUCATION\_ |  | 0.056 | 0.077 | 0.089 | 0.145 | 0.203 | 0.214 |
| UNEMPLOYED |  | -0.137 | -0.085 | -0.060 | 0.067 | 0.201 | 0.226 |
| UNEMPLOYED |  | -0.121 | -0.057 | -0.026 | 0.136 | 0.299 | 0.331 |
| FIN1 |  | -0.092 | -0.070 | -0.060 | -0.007 | 0.047 | 0.056 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.031 | 0.012 | 0.030 | 0.131 | 0.234 | 0.252 |
| AGE1 |  | -0.150 | -0.115 | -0.098 | -0.009 | 0.081 | 0.099 |
| EDUCATION\_ |  | -0.004 | 0.019 | 0.030 | 0.090 | 0.147 | 0.159 |
| EDUCATION\_ |  | 0.060 | 0.083 | 0.093 | 0.149 | 0.206 | 0.218 |
| UNEMPLOYED |  | -0.098 | -0.045 | -0.020 | 0.115 | 0.254 | 0.283 |
| UNEMPLOYED |  | -0.380 | -0.310 | -0.274 | -0.089 | 0.093 | 0.128 |
| FIN2 |  | -0.093 | -0.072 | -0.062 | -0.011 | 0.040 | 0.051 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.095 | -0.056 | -0.039 | 0.064 | 0.166 | 0.186 |
| AGE1 |  | -0.132 | -0.099 | -0.081 | 0.006 | 0.094 | 0.111 |
| EDUCATION\_ |  | -0.025 | -0.005 | 0.006 | 0.065 | 0.121 | 0.132 |
| EDUCATION\_ |  | 0.015 | 0.037 | 0.049 | 0.104 | 0.161 | 0.172 |
| UNEMPLOYED |  | -0.101 | -0.048 | -0.023 | 0.112 | 0.249 | 0.277 |
| UNEMPLOYED |  | -0.329 | -0.266 | -0.230 | -0.058 | 0.113 | 0.144 |
| FIN3 |  | -0.070 | -0.051 | -0.042 | 0.010 | 0.064 | 0.073 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.455 | -0.411 | -0.387 | -0.268 | -0.149 | -0.126 |
| AGE1 |  | -0.025 | 0.013 | 0.031 | 0.127 | 0.225 | 0.244 |
| EDUCATION\_ |  | -0.148 | -0.119 | -0.105 | -0.029 | 0.047 | 0.060 |
| EDUCATION\_ |  | -0.106 | -0.078 | -0.065 | 0.011 | 0.089 | 0.103 |
| UNEMPLOYED |  | -0.460 | -0.374 | -0.337 | -0.147 | 0.042 | 0.075 |
| UNEMPLOYED |  | -0.270 | -0.178 | -0.122 | 0.139 | 0.386 | 0.433 |
| FIN1 |  | 0.325 | 0.353 | 0.366 | 0.435 | 0.504 | 0.516 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.313 | -0.268 | -0.247 | -0.127 | -0.006 | 0.015 |
| AGE1 |  | -0.046 | -0.008 | 0.013 | 0.108 | 0.207 | 0.226 |
| EDUCATION\_ |  | -0.075 | -0.046 | -0.032 | 0.039 | 0.109 | 0.122 |
| EDUCATION\_ |  | -0.085 | -0.057 | -0.044 | 0.030 | 0.106 | 0.122 |
| UNEMPLOYED |  | -0.404 | -0.339 | -0.306 | -0.124 | 0.059 | 0.092 |
| UNEMPLOYED |  | -0.402 | -0.292 | -0.243 | -0.001 | 0.227 | 0.270 |
| FIN2 |  | 0.317 | 0.345 | 0.359 | 0.427 | 0.494 | 0.508 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.172 | -0.131 | -0.107 | 0.019 | 0.145 | 0.166 |
| AGE1 |  | -0.082 | -0.042 | -0.024 | 0.073 | 0.172 | 0.191 |
| EDUCATION\_ |  | -0.077 | -0.049 | -0.036 | 0.033 | 0.103 | 0.116 |
| EDUCATION\_ |  | -0.062 | -0.036 | -0.025 | 0.041 | 0.109 | 0.122 |
| UNEMPLOYED |  | -0.299 | -0.236 | -0.203 | -0.033 | 0.137 | 0.169 |
| UNEMPLOYED |  | -0.352 | -0.243 | -0.192 | 0.052 | 0.287 | 0.327 |
| FIN3 |  | 0.432 | 0.458 | 0.471 | 0.542 | 0.614 | 0.627 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.269 | -0.240 | -0.226 | -0.156 | -0.087 | -0.074 |
| AGE1 |  | -0.023 | 0.000 | 0.013 | 0.077 | 0.141 | 0.154 |
| 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 |  | -0.141 | -0.103 | -0.082 | 0.017 | 0.117 | 0.134 |
| UNEMPLOYED |  | -0.044 | 0.011 | 0.039 | 0.185 | 0.330 | 0.356 |
| FIN1 |  | 0.052 | 0.066 | 0.072 | 0.108 | 0.143 | 0.151 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.274 | -0.245 | -0.232 | -0.154 | -0.081 | -0.066 |
| AGE1 |  | -0.025 | -0.003 | 0.011 | 0.074 | 0.139 | 0.151 |
| EDUCATION\_ |  | -0.073 | -0.058 | -0.049 | -0.006 | 0.038 | 0.046 |
| EDUCATION\_ |  | -0.053 | -0.036 | -0.028 | 0.016 | 0.059 | 0.068 |
| UNEMPLOYED |  | -0.165 | -0.118 | -0.097 | 0.012 | 0.121 | 0.145 |
| UNEMPLOYED |  | -0.247 | -0.187 | -0.153 | 0.000 | 0.155 | 0.186 |
| FIN2 |  | 0.054 | 0.068 | 0.075 | 0.111 | 0.149 | 0.157 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.236 | -0.203 | -0.187 | -0.107 | -0.030 | -0.015 |
| AGE1 |  | -0.027 | -0.003 | 0.009 | 0.073 | 0.137 | 0.150 |
| EDUCATION\_ |  | -0.065 | -0.050 | -0.041 | 0.003 | 0.047 | 0.055 |
| EDUCATION\_ |  | -0.060 | -0.044 | -0.034 | 0.010 | 0.053 | 0.062 |
| UNEMPLOYED |  | -0.208 | -0.174 | -0.151 | -0.043 | 0.063 | 0.084 |
| UNEMPLOYED |  | -0.105 | -0.036 | -0.005 | 0.142 | 0.286 | 0.314 |
| FIN3 |  | 0.044 | 0.059 | 0.067 | 0.107 | 0.148 | 0.156 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | -0.146 | -0.128 | -0.117 | -0.065 | -0.011 | 0.000 |
| RIM |  | -0.108 | -0.097 | -0.090 | -0.058 | -0.028 | -0.021 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.113 | 0.130 | 0.138 | 0.183 | 0.223 | 0.232 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.075 | -0.060 | -0.050 | -0.002 | 0.048 | 0.059 |
| WM1 |  | -0.031 | -0.021 | -0.016 | 0.009 | 0.036 | 0.041 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.011 | 0.026 | 0.034 | 0.076 | 0.123 | 0.133 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.079 | -0.061 | -0.054 | -0.011 | 0.031 | 0.038 |
| WM2 |  | -0.032 | -0.025 | -0.022 | -0.002 | 0.018 | 0.022 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.048 | 0.059 | 0.065 | 0.091 | 0.114 | 0.119 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.079 | -0.061 | -0.054 | -0.011 | 0.031 | 0.038 |
| WM3 |  | -0.032 | -0.025 | -0.022 | -0.002 | 0.018 | 0.022 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.048 | 0.059 | 0.065 | 0.091 | 0.114 | 0.119 |
| 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 | 0.005 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.061 | -0.036 | -0.012 | -0.007 |
| 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\_ |  | 0.372 | 0.392 | 0.402 | 0.451 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.119 | -0.111 | -0.107 | -0.088 | -0.069 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.047 | 0.063 | 0.071 | 0.116 | 0.161 | 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 | 0.186 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.030 | -0.018 | -0.016 |
| FIN1 |  | 0.075 | 0.092 | 0.100 | 0.146 | 0.191 | 0.201 |
| FIN2 |  | 0.109 | 0.123 | 0.130 | 0.173 | 0.217 | 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 | -0.041 | -0.027 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.040 | -0.035 | -0.032 | -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 | 0.616 | 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 | 3.856 | 3.907 | 3.959 | 3.969 |
| 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 |  | 3.708 | 3.725 | 3.733 | 3.776 | 3.821 | 3.829 |
| FIN3 |  | 3.682 | 3.699 | 3.707 | 3.754 | 3.800 | 3.809 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -3.036 | -2.530 | -2.246 | -0.824 | 0.578 | 0.884 |
| X2 |  | -3.036 | -2.530 | -2.246 | -0.824 | 0.578 | 0.884 |
| X3 |  | -3.036 | -2.530 | -2.246 | -0.824 | 0.578 | 0.884 |
| Y1 |  | -0.544 | -0.032 | 0.261 | 1.834 | 3.365 | 3.670 |
| Y2 |  | -0.544 | -0.032 | 0.261 | 1.834 | 3.365 | 3.670 |
| Y3 |  | -0.544 | -0.032 | 0.261 | 1.834 | 3.365 | 3.670 |
| M1 |  | -3.143 | -2.762 | -2.574 | -1.530 | -0.520 | -0.308 |
| M2 |  | -3.143 | -2.762 | -2.574 | -1.530 | -0.520 | -0.308 |
| M3 |  | -3.143 | -2.762 | -2.574 | -1.530 | -0.520 | -0.308 |
| 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\_ |  | 0.914 | 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 |  | 0.657 | 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 |  | 0.357 | 0.379 | 0.392 | 0.458 | 0.510 | 0.521 |
| RIY |  | 0.330 | 0.369 | 0.389 | 0.499 | 0.585 | 0.604 |
| RIM |  | 0.171 | 0.189 | 0.197 | 0.237 | 0.268 | 0.273 |
| WX1 |  | 0.281 | 0.299 | 0.308 | 0.363 | 0.419 | 0.431 |
| WY1 |  | 0.497 | 0.538 | 0.557 | 0.680 | 0.812 | 0.842 |
| WM1 |  | 0.114 | 0.124 | 0.129 | 0.158 | 0.193 | 0.201 |
| 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 | 0.289 | 0.296 | 0.340 | 0.382 | 0.391 |
| WX3 |  | 0.275 | 0.289 | 0.296 | 0.340 | 0.382 | 0.391 |
| WY2 |  | 0.480 | 0.516 | 0.533 | 0.638 | 0.736 | 0.757 |
| WY3 |  | 0.480 | 0.516 | 0.533 | 0.638 | 0.736 | 0.757 |
| WM2 |  | 0.189 | 0.195 | 0.198 | 0.219 | 0.236 | 0.240 |
| WM3 |  | 0.189 | 0.195 | 0.198 | 0.219 | 0.236 | 0.240 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | 0.002 | 0.005 | 0.364 | 0.716 | -0.010 | 0.014 |