# MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 1.000 | 0.000 | 999.000 | 999.000 |
| X2 | 1.000 | 0.000 | 999.000 | 999.000 |
| X3 | 1.000 | 0.000 | 999.000 | 999.000 |
| RIY BY |  |  |  |  |
| Y1 | 1.000 | 0.000 | 999.000 | 999.000 |
| Y2 | 1.000 | 0.000 | 999.000 | 999.000 |
| Y3 | 1.000 | 0.000 | 999.000 | 999.000 |
| RIM BY |  |  |  |  |
| M1 | 1.000 | 0.000 | 999.000 | 999.000 |
| M2 | 1.000 | 0.000 | 999.000 | 999.000 |
| M3 | 1.000 | 0.000 | 999.000 | 999.000 |
| WX1 BY |  |  |  |  |
| X1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WX2 BY |  |  |  |  |
| X2 | 1.000 | 0.000 | 999.000 | 999.000 |
| WX3 BY |  |  |  |  |
| X3 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY1 BY |  |  |  |  |
| Y1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY2 BY |  |  |  |  |
| Y2 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY3 BY |  |  |  |  |
| Y3 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM1 BY |  |  |  |  |
| M1 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM2 BY |  |  |  |  |
| M2 | 1.000 | 0.000 | 999.000 | 999.000 |
| WM3 BY |  |  |  |  |
| M3 | 1.000 | 0.000 | 999.000 | 999.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.188 | 0.073 | 2.565 | 0.010 |
| WX1 | -0.090 | 0.079 | -1.144 | 0.253 |
| WM1 | 0.134 | 0.111 | 1.203 | 0.229 |
| WY3 ON |  |  |  |  |
| WY2 | 0.188 | 0.073 | 2.565 | 0.010 |
| WX2 | -0.090 | 0.079 | -1.144 | 0.253 |
| WM2 | 0.134 | 0.111 | 1.203 | 0.229 |
| WX2 ON |  |  |  |  |
| WX1 | 0.096 | 0.066 | 1.450 | 0.147 |
| WY1 | -0.062 | 0.032 | -1.929 | 0.054 |
| WM1 | 0.055 | 0.078 | 0.700 | 0.484 |
| WX3 ON |  |  |  |  |
| WX2 | 0.096 | 0.066 | 1.450 | 0.147 |
| WY2 | -0.062 | 0.032 | -1.929 | 0.054 |
| WM2 | 0.055 | 0.078 | 0.700 | 0.484 |
| WM2 ON |  |  |  |  |
| WM1 | 0.233 | 0.062 | 3.736 | 0.000 |
| WX1 | -0.024 | 0.031 | -0.771 | 0.441 |
| WY1 | 0.040 | 0.018 | 2.229 | 0.026 |
| WM3 ON |  |  |  |  |
| WM2 | 0.233 | 0.062 | 3.736 | 0.000 |
| WX2 | -0.024 | 0.031 | -0.771 | 0.441 |
| WY2 | 0.040 | 0.018 | 2.229 | 0.026 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.198 | 0.063 | -3.134 | 0.002 |
| AGE1 | -0.001 | 0.055 | -0.014 | 0.989 |
| EDUCATION\_ | -0.022 | 0.034 | -0.644 | 0.520 |
| EDUCATION\_ | 0.024 | 0.033 | 0.727 | 0.467 |
| UNEMPLOYED | -0.015 | 0.078 | -0.186 | 0.852 |
| UNEMPLOYED | 0.068 | 0.119 | 0.568 | 0.570 |
| FIN1 | 0.105 | 0.030 | 3.451 | 0.001 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.119 | 0.065 | -1.833 | 0.067 |
| AGE1 | -0.011 | 0.054 | -0.194 | 0.846 |
| EDUCATION\_ | -0.033 | 0.035 | -0.960 | 0.337 |
| EDUCATION\_ | 0.022 | 0.035 | 0.644 | 0.520 |
| UNEMPLOYED | -0.007 | 0.079 | -0.095 | 0.924 |
| UNEMPLOYED | 0.179 | 0.127 | 1.403 | 0.161 |
| FIN2 | 0.144 | 0.031 | 4.632 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.150 | 0.065 | -2.329 | 0.020 |
| AGE1 | 0.001 | 0.055 | 0.009 | 0.992 |
| EDUCATION\_ | -0.028 | 0.034 | -0.815 | 0.415 |
| EDUCATION\_ | 0.016 | 0.033 | 0.473 | 0.636 |
| UNEMPLOYED | 0.045 | 0.083 | 0.546 | 0.585 |
| UNEMPLOYED | 0.149 | 0.126 | 1.181 | 0.237 |
| FIN3 | 0.104 | 0.031 | 3.381 | 0.001 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.274 | 0.073 | -3.767 | 0.000 |
| AGE1 | 0.129 | 0.059 | 2.195 | 0.028 |
| EDUCATION\_ | -0.029 | 0.046 | -0.624 | 0.533 |
| EDUCATION\_ | 0.011 | 0.047 | 0.245 | 0.806 |
| UNEMPLOYED | -0.148 | 0.115 | -1.286 | 0.198 |
| UNEMPLOYED | 0.141 | 0.154 | 0.914 | 0.361 |
| FIN1 | 0.434 | 0.042 | 10.348 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.130 | 0.073 | -1.782 | 0.075 |
| AGE1 | 0.110 | 0.059 | 1.860 | 0.063 |
| EDUCATION\_ | 0.039 | 0.043 | 0.913 | 0.361 |
| EDUCATION\_ | 0.031 | 0.045 | 0.691 | 0.490 |
| UNEMPLOYED | -0.125 | 0.110 | -1.132 | 0.258 |
| UNEMPLOYED | 0.001 | 0.143 | 0.009 | 0.993 |
| FIN2 | 0.425 | 0.042 | 10.211 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.016 | 0.076 | 0.207 | 0.836 |
| AGE1 | 0.076 | 0.059 | 1.288 | 0.198 |
| EDUCATION\_ | 0.034 | 0.042 | 0.809 | 0.419 |
| EDUCATION\_ | 0.042 | 0.041 | 1.044 | 0.296 |
| UNEMPLOYED | -0.034 | 0.103 | -0.324 | 0.746 |
| UNEMPLOYED | 0.054 | 0.146 | 0.366 | 0.714 |
| FIN3 | 0.534 | 0.044 | 12.086 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.022 | 0.031 | -0.710 | 0.478 |
| AGE1 | 0.045 | 0.028 | 1.615 | 0.106 |
| EDUCATION\_ | -0.032 | 0.019 | -1.714 | 0.087 |
| EDUCATION\_ | 0.007 | 0.018 | 0.399 | 0.690 |
| UNEMPLOYED | 0.012 | 0.045 | 0.261 | 0.794 |
| UNEMPLOYED | 0.115 | 0.063 | 1.828 | 0.068 |
| FIN1 | 0.091 | 0.017 | 5.439 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.067 | 0.034 | -1.992 | 0.046 |
| AGE1 | 0.047 | 0.028 | 1.689 | 0.091 |
| EDUCATION\_ | -0.024 | 0.020 | -1.214 | 0.225 |
| EDUCATION\_ | 0.000 | 0.020 | -0.019 | 0.985 |
| UNEMPLOYED | -0.022 | 0.050 | -0.438 | 0.662 |
| UNEMPLOYED | -0.021 | 0.063 | -0.338 | 0.735 |
| FIN2 | 0.093 | 0.018 | 5.039 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.017 | 0.037 | -0.471 | 0.637 |
| AGE1 | 0.040 | 0.028 | 1.448 | 0.148 |
| EDUCATION\_ | -0.021 | 0.021 | -1.008 | 0.314 |
| EDUCATION\_ | 0.014 | 0.021 | 0.666 | 0.506 |
| UNEMPLOYED | 0.001 | 0.050 | 0.018 | 0.986 |
| UNEMPLOYED | 0.064 | 0.063 | 1.020 | 0.308 |
| FIN3 | 0.093 | 0.020 | 4.538 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.242 | 0.033 | 7.323 | 0.000 |
| RIM | 0.098 | 0.014 | 6.858 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.128 | 0.019 | 6.877 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.018 | 0.027 | 0.668 | 0.504 |
| WM1 | 0.013 | 0.010 | 1.358 | 0.174 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.054 | 0.018 | 3.033 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.012 | 0.020 | 0.565 | 0.572 |
| WM2 | 0.029 | 0.010 | 3.001 | 0.003 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.078 | 0.013 | 6.090 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.012 | 0.020 | 0.565 | 0.572 |
| WM3 | 0.029 | 0.010 | 3.001 | 0.003 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.078 | 0.013 | 6.090 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.078 | 0.938 |
| EDUCATION\_ | -0.036 | 0.015 | -2.377 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.448 | 0.148 |
| UNEMPLOYED | -0.003 | 0.006 | -0.508 | 0.611 |
| UNEMPLOYED | -0.002 | 0.004 | -0.411 | 0.681 |
| FIN1 | 0.014 | 0.013 | 1.072 | 0.284 |
| FIN2 | -0.002 | 0.013 | -0.127 | 0.899 |
| FIN3 | 0.006 | 0.014 | 0.409 | 0.683 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.037 | 0.015 | -2.439 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.177 | 0.239 |
| UNEMPLOYED | 0.012 | 0.005 | 2.230 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.436 | 0.663 |
| FIN1 | -0.005 | 0.013 | -0.405 | 0.685 |
| FIN2 | -0.010 | 0.013 | -0.775 | 0.438 |
| FIN3 | -0.012 | 0.014 | -0.892 | 0.372 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.932 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.483 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.734 | 0.006 |
| FIN1 | 0.117 | 0.027 | 4.316 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.047 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.921 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.943 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.099 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.241 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.594 | 0.000 |
| FIN3 | 0.183 | 0.027 | 6.774 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.266 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.981 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.845 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.827 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.166 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.955 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.645 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.392 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.226 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.773 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.477 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.273 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.240 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.401 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.359 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.435 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.611 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.497 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.278 | 0.876 | -0.318 | 0.751 |
| X2 | -0.278 | 0.876 | -0.318 | 0.751 |
| X3 | -0.278 | 0.876 | -0.318 | 0.751 |
| Y1 | 1.808 | 0.945 | 1.914 | 0.056 |
| Y2 | 1.808 | 0.945 | 1.914 | 0.056 |
| Y3 | 1.808 | 0.945 | 1.914 | 0.056 |
| M1 | -0.945 | 0.441 | -2.141 | 0.032 |
| M2 | -0.945 | 0.441 | -2.141 | 0.032 |
| M3 | -0.945 | 0.441 | -2.141 | 0.032 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.220 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.730 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.632 | 0.000 |
| EDUCATION\_ | 0.984 | 0.028 | 34.914 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.314 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.064 | 0.000 |
| FIN1 | 0.727 | 0.028 | 26.432 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.754 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.556 | 0.000 |
| RIX | 0.527 | 0.032 | 16.634 | 0.000 |
| RIY | 0.494 | 0.061 | 8.125 | 0.000 |
| RIM | 0.118 | 0.010 | 11.371 | 0.000 |
| WX1 | 0.295 | 0.026 | 11.261 | 0.000 |
| WY1 | 0.676 | 0.077 | 8.790 | 0.000 |
| WM1 | 0.085 | 0.009 | 9.386 | 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 | 0.273 | 0.021 | 12.961 | 0.000 |
| WX3 | 0.273 | 0.021 | 12.961 | 0.000 |
| WY2 | 0.647 | 0.061 | 10.554 | 0.000 |
| WY3 | 0.647 | 0.061 | 10.554 | 0.000 |
| WM2 | 0.143 | 0.007 | 20.104 | 0.000 |
| WM3 | 0.143 | 0.007 | 20.104 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.792 | 0.018 | 45.090 | 0.000 |
| X2 | 0.800 | 0.018 | 43.414 | 0.000 |
| X3 | 0.802 | 0.018 | 43.581 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.610 | 0.038 | 16.188 | 0.000 |
| Y2 | 0.612 | 0.039 | 15.761 | 0.000 |
| Y3 | 0.593 | 0.038 | 15.591 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.749 | 0.028 | 26.458 | 0.000 |
| M2 | 0.656 | 0.025 | 26.705 | 0.000 |
| M3 | 0.651 | 0.026 | 24.902 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.593 | 0.023 | 25.892 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.024 | 23.747 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.582 | 0.025 | 23.358 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.714 | 0.032 | 22.337 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.717 | 0.034 | 21.369 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.695 | 0.033 | 20.816 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.635 | 0.032 | 20.083 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.737 | 0.021 | 34.384 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.742 | 0.022 | 33.221 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.188 | 0.070 | 2.668 | 0.008 |
| WX1 | -0.060 | 0.053 | -1.131 | 0.258 |
| WM1 | 0.047 | 0.040 | 1.174 | 0.240 |
| WY3 ON |  |  |  |  |
| WY2 | 0.187 | 0.073 | 2.574 | 0.010 |
| WX2 | -0.058 | 0.050 | -1.151 | 0.250 |
| WM2 | 0.063 | 0.053 | 1.189 | 0.235 |
| WX2 ON |  |  |  |  |
| WX1 | 0.099 | 0.066 | 1.496 | 0.135 |
| WY1 | -0.096 | 0.050 | -1.943 | 0.052 |
| WM1 | 0.030 | 0.044 | 0.697 | 0.486 |
| WX3 ON |  |  |  |  |
| WX2 | 0.096 | 0.066 | 1.454 | 0.146 |
| WY2 | -0.096 | 0.050 | -1.931 | 0.053 |
| WM2 | 0.040 | 0.057 | 0.703 | 0.482 |
| WM2 ON |  |  |  |  |
| WM1 | 0.176 | 0.050 | 3.535 | 0.000 |
| WX1 | -0.033 | 0.043 | -0.762 | 0.446 |
| WY1 | 0.085 | 0.039 | 2.200 | 0.028 |
| WM3 ON |  |  |  |  |
| WM2 | 0.230 | 0.060 | 3.822 | 0.000 |
| WX2 | -0.032 | 0.041 | -0.772 | 0.440 |
| WY2 | 0.084 | 0.038 | 2.233 | 0.026 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.104 | 0.033 | -3.122 | 0.002 |
| AGE1 | 0.000 | 0.029 | -0.014 | 0.989 |
| EDUCATION\_ | -0.024 | 0.036 | -0.644 | 0.519 |
| EDUCATION\_ | 0.026 | 0.036 | 0.728 | 0.467 |
| UNEMPLOYED | -0.006 | 0.031 | -0.186 | 0.852 |
| UNEMPLOYED | 0.019 | 0.033 | 0.573 | 0.567 |
| FIN1 | 0.098 | 0.028 | 3.462 | 0.001 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.063 | 0.034 | -1.835 | 0.067 |
| AGE1 | -0.006 | 0.029 | -0.194 | 0.846 |
| EDUCATION\_ | -0.036 | 0.037 | -0.961 | 0.337 |
| EDUCATION\_ | 0.024 | 0.038 | 0.645 | 0.519 |
| UNEMPLOYED | -0.003 | 0.031 | -0.095 | 0.924 |
| UNEMPLOYED | 0.050 | 0.035 | 1.413 | 0.158 |
| FIN2 | 0.131 | 0.028 | 4.622 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.034 | -2.329 | 0.020 |
| AGE1 | 0.000 | 0.029 | 0.009 | 0.992 |
| EDUCATION\_ | -0.030 | 0.037 | -0.816 | 0.414 |
| EDUCATION\_ | 0.017 | 0.037 | 0.474 | 0.635 |
| UNEMPLOYED | 0.018 | 0.033 | 0.548 | 0.584 |
| UNEMPLOYED | 0.042 | 0.035 | 1.191 | 0.234 |
| FIN3 | 0.099 | 0.029 | 3.398 | 0.001 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.114 | 0.030 | -3.822 | 0.000 |
| AGE1 | 0.054 | 0.025 | 2.189 | 0.029 |
| EDUCATION\_ | -0.024 | 0.039 | -0.625 | 0.532 |
| EDUCATION\_ | 0.010 | 0.040 | 0.246 | 0.806 |
| UNEMPLOYED | -0.046 | 0.036 | -1.301 | 0.193 |
| UNEMPLOYED | 0.031 | 0.034 | 0.919 | 0.358 |
| FIN1 | 0.321 | 0.032 | 10.053 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.789 | 0.074 |
| AGE1 | 0.046 | 0.025 | 1.856 | 0.063 |
| EDUCATION\_ | 0.033 | 0.036 | 0.913 | 0.361 |
| EDUCATION\_ | 0.027 | 0.039 | 0.692 | 0.489 |
| UNEMPLOYED | -0.039 | 0.034 | -1.139 | 0.255 |
| UNEMPLOYED | 0.000 | 0.032 | 0.009 | 0.993 |
| FIN2 | 0.306 | 0.030 | 10.172 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.006 | 0.031 | 0.207 | 0.836 |
| AGE1 | 0.031 | 0.024 | 1.286 | 0.198 |
| EDUCATION\_ | 0.028 | 0.035 | 0.810 | 0.418 |
| EDUCATION\_ | 0.035 | 0.034 | 1.049 | 0.294 |
| UNEMPLOYED | -0.010 | 0.031 | -0.325 | 0.745 |
| UNEMPLOYED | 0.011 | 0.031 | 0.369 | 0.712 |
| FIN3 | 0.390 | 0.031 | 12.563 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.711 | 0.477 |
| AGE1 | 0.047 | 0.029 | 1.615 | 0.106 |
| EDUCATION\_ | -0.069 | 0.040 | -1.724 | 0.085 |
| EDUCATION\_ | 0.015 | 0.038 | 0.400 | 0.689 |
| UNEMPLOYED | 0.009 | 0.035 | 0.262 | 0.793 |
| UNEMPLOYED | 0.064 | 0.035 | 1.838 | 0.066 |
| FIN1 | 0.168 | 0.031 | 5.480 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.003 | 0.045 |
| AGE1 | 0.043 | 0.025 | 1.688 | 0.091 |
| EDUCATION\_ | -0.045 | 0.037 | -1.218 | 0.223 |
| EDUCATION\_ | -0.001 | 0.037 | -0.019 | 0.985 |
| UNEMPLOYED | -0.015 | 0.035 | -0.439 | 0.661 |
| UNEMPLOYED | -0.010 | 0.031 | -0.340 | 0.734 |
| FIN2 | 0.147 | 0.029 | 5.084 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.472 | 0.637 |
| AGE1 | 0.037 | 0.025 | 1.446 | 0.148 |
| EDUCATION\_ | -0.040 | 0.039 | -1.010 | 0.312 |
| EDUCATION\_ | 0.026 | 0.039 | 0.666 | 0.506 |
| UNEMPLOYED | 0.001 | 0.034 | 0.018 | 0.986 |
| UNEMPLOYED | 0.031 | 0.030 | 1.025 | 0.305 |
| FIN3 | 0.152 | 0.033 | 4.657 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.474 | 0.070 | 6.798 | 0.000 |
| RIM | 0.393 | 0.053 | 7.438 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.532 | 0.057 | 9.328 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.040 | 0.060 | 0.668 | 0.504 |
| WM1 | 0.083 | 0.061 | 1.378 | 0.168 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.226 | 0.064 | 3.524 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.027 | 0.050 | 0.555 | 0.579 |
| WM2 | 0.147 | 0.048 | 3.076 | 0.002 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.258 | 0.043 | 5.957 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.027 | 0.050 | 0.555 | 0.579 |
| WM3 | 0.147 | 0.048 | 3.076 | 0.002 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.258 | 0.043 | 5.957 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.078 | 0.938 |
| EDUCATION\_ | -0.077 | 0.032 | -2.373 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.448 | 0.148 |
| UNEMPLOYED | -0.016 | 0.032 | -0.508 | 0.612 |
| UNEMPLOYED | -0.014 | 0.033 | -0.410 | 0.682 |
| FIN1 | 0.034 | 0.032 | 1.073 | 0.283 |
| FIN2 | -0.004 | 0.033 | -0.127 | 0.899 |
| FIN3 | 0.013 | 0.033 | 0.409 | 0.683 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.436 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.175 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.243 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.436 | 0.663 |
| FIN1 | -0.013 | 0.032 | -0.405 | 0.685 |
| FIN2 | -0.025 | 0.032 | -0.775 | 0.438 |
| FIN3 | -0.029 | 0.032 | -0.893 | 0.372 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.557 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.359 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.831 | 0.005 |
| FIN1 | 0.141 | 0.032 | 4.388 | 0.000 |
| FIN2 | 0.162 | 0.032 | 5.130 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.970 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.183 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.477 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.289 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.813 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.980 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.475 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.039 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.879 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.935 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.347 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.094 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.743 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.363 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.907 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.414 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.949 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.438 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.166 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.565 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.498 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.151 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.434 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.311 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.304 | 0.956 | -0.318 | 0.751 |
| X2 | -0.307 | 0.965 | -0.318 | 0.751 |
| X3 | -0.308 | 0.968 | -0.318 | 0.751 |
| Y1 | 1.570 | 0.823 | 1.907 | 0.056 |
| Y2 | 1.575 | 0.825 | 1.909 | 0.056 |
| Y3 | 1.525 | 0.799 | 1.909 | 0.056 |
| M1 | -2.057 | 0.961 | -2.141 | 0.032 |
| M2 | -1.800 | 0.842 | -2.138 | 0.033 |
| M3 | -1.788 | 0.836 | -2.139 | 0.032 |

# 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 | 0.982 | 0.019 | 52.834 | 0.000 |
| WX3 | 0.981 | 0.020 | 48.717 | 0.000 |
| WY2 | 0.956 | 0.028 | 33.844 | 0.000 |
| WY3 | 0.952 | 0.030 | 31.571 | 0.000 |
| WM2 | 0.955 | 0.023 | 42.008 | 0.000 |
| WM3 | 0.930 | 0.032 | 29.328 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.792 | 0.018 | 45.090 | 0.000 |
| X2 | 0.800 | 0.018 | 43.414 | 0.000 |
| X3 | 0.802 | 0.018 | 43.581 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.610 | 0.038 | 16.188 | 0.000 |
| Y2 | 0.612 | 0.039 | 15.761 | 0.000 |
| Y3 | 0.593 | 0.038 | 15.591 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.749 | 0.028 | 26.458 | 0.000 |
| M2 | 0.656 | 0.025 | 26.705 | 0.000 |
| M3 | 0.651 | 0.026 | 24.902 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.593 | 0.023 | 25.892 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.024 | 23.747 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.582 | 0.025 | 23.358 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.714 | 0.032 | 22.337 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.717 | 0.034 | 21.369 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.695 | 0.033 | 20.816 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.635 | 0.032 | 20.083 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.737 | 0.021 | 34.384 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.742 | 0.022 | 33.221 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.188 | 0.070 | 2.668 | 0.008 |
| WX1 | -0.060 | 0.053 | -1.131 | 0.258 |
| WM1 | 0.047 | 0.040 | 1.174 | 0.240 |
| WY3 ON |  |  |  |  |
| WY2 | 0.187 | 0.073 | 2.574 | 0.010 |
| WX2 | -0.058 | 0.050 | -1.151 | 0.250 |
| WM2 | 0.063 | 0.053 | 1.189 | 0.235 |
| WX2 ON |  |  |  |  |
| WX1 | 0.099 | 0.066 | 1.496 | 0.135 |
| WY1 | -0.096 | 0.050 | -1.943 | 0.052 |
| WM1 | 0.030 | 0.044 | 0.697 | 0.486 |
| WX3 ON |  |  |  |  |
| WX2 | 0.096 | 0.066 | 1.454 | 0.146 |
| WY2 | -0.096 | 0.050 | -1.931 | 0.053 |
| WM2 | 0.040 | 0.057 | 0.703 | 0.482 |
| WM2 ON |  |  |  |  |
| WM1 | 0.176 | 0.050 | 3.535 | 0.000 |
| WX1 | -0.033 | 0.043 | -0.762 | 0.446 |
| WY1 | 0.085 | 0.039 | 2.200 | 0.028 |
| WM3 ON |  |  |  |  |
| WM2 | 0.230 | 0.060 | 3.822 | 0.000 |
| WX2 | -0.032 | 0.041 | -0.772 | 0.440 |
| WY2 | 0.084 | 0.038 | 2.233 | 0.026 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.104 | 0.033 | -3.122 | 0.002 |
| AGE1 | 0.000 | 0.029 | -0.014 | 0.989 |
| EDUCATION\_ | -0.024 | 0.036 | -0.644 | 0.519 |
| EDUCATION\_ | 0.026 | 0.036 | 0.728 | 0.467 |
| UNEMPLOYED | -0.006 | 0.031 | -0.186 | 0.852 |
| UNEMPLOYED | 0.019 | 0.033 | 0.573 | 0.567 |
| FIN1 | 0.098 | 0.028 | 3.462 | 0.001 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.063 | 0.034 | -1.835 | 0.067 |
| AGE1 | -0.006 | 0.029 | -0.194 | 0.846 |
| EDUCATION\_ | -0.036 | 0.037 | -0.961 | 0.337 |
| EDUCATION\_ | 0.024 | 0.038 | 0.645 | 0.519 |
| UNEMPLOYED | -0.003 | 0.031 | -0.095 | 0.924 |
| UNEMPLOYED | 0.050 | 0.035 | 1.413 | 0.158 |
| FIN2 | 0.131 | 0.028 | 4.622 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.034 | -2.329 | 0.020 |
| AGE1 | 0.000 | 0.029 | 0.009 | 0.992 |
| EDUCATION\_ | -0.030 | 0.037 | -0.816 | 0.414 |
| EDUCATION\_ | 0.017 | 0.037 | 0.474 | 0.635 |
| UNEMPLOYED | 0.018 | 0.033 | 0.548 | 0.584 |
| UNEMPLOYED | 0.042 | 0.035 | 1.191 | 0.234 |
| FIN3 | 0.099 | 0.029 | 3.398 | 0.001 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.114 | 0.030 | -3.822 | 0.000 |
| AGE1 | 0.054 | 0.025 | 2.189 | 0.029 |
| EDUCATION\_ | -0.024 | 0.039 | -0.625 | 0.532 |
| EDUCATION\_ | 0.010 | 0.040 | 0.246 | 0.806 |
| UNEMPLOYED | -0.046 | 0.036 | -1.301 | 0.193 |
| UNEMPLOYED | 0.031 | 0.034 | 0.919 | 0.358 |
| FIN1 | 0.321 | 0.032 | 10.053 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.789 | 0.074 |
| AGE1 | 0.046 | 0.025 | 1.856 | 0.063 |
| EDUCATION\_ | 0.033 | 0.036 | 0.913 | 0.361 |
| EDUCATION\_ | 0.027 | 0.039 | 0.692 | 0.489 |
| UNEMPLOYED | -0.039 | 0.034 | -1.139 | 0.255 |
| UNEMPLOYED | 0.000 | 0.032 | 0.009 | 0.993 |
| FIN2 | 0.306 | 0.030 | 10.172 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.006 | 0.031 | 0.207 | 0.836 |
| AGE1 | 0.031 | 0.024 | 1.286 | 0.198 |
| EDUCATION\_ | 0.028 | 0.035 | 0.810 | 0.418 |
| EDUCATION\_ | 0.035 | 0.034 | 1.049 | 0.294 |
| UNEMPLOYED | -0.010 | 0.031 | -0.325 | 0.745 |
| UNEMPLOYED | 0.011 | 0.031 | 0.369 | 0.712 |
| FIN3 | 0.390 | 0.031 | 12.563 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.023 | 0.032 | -0.711 | 0.477 |
| AGE1 | 0.047 | 0.029 | 1.615 | 0.106 |
| EDUCATION\_ | -0.069 | 0.040 | -1.724 | 0.085 |
| EDUCATION\_ | 0.015 | 0.038 | 0.400 | 0.689 |
| UNEMPLOYED | 0.009 | 0.035 | 0.262 | 0.793 |
| UNEMPLOYED | 0.064 | 0.035 | 1.838 | 0.066 |
| FIN1 | 0.168 | 0.031 | 5.480 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.061 | 0.030 | -2.003 | 0.045 |
| AGE1 | 0.043 | 0.025 | 1.688 | 0.091 |
| EDUCATION\_ | -0.045 | 0.037 | -1.218 | 0.223 |
| EDUCATION\_ | -0.001 | 0.037 | -0.019 | 0.985 |
| UNEMPLOYED | -0.015 | 0.035 | -0.439 | 0.661 |
| UNEMPLOYED | -0.010 | 0.031 | -0.340 | 0.734 |
| FIN2 | 0.147 | 0.029 | 5.084 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.016 | 0.033 | -0.472 | 0.637 |
| AGE1 | 0.037 | 0.025 | 1.446 | 0.148 |
| EDUCATION\_ | -0.040 | 0.039 | -1.010 | 0.312 |
| EDUCATION\_ | 0.026 | 0.039 | 0.666 | 0.506 |
| UNEMPLOYED | 0.001 | 0.034 | 0.018 | 0.986 |
| UNEMPLOYED | 0.031 | 0.030 | 1.025 | 0.305 |
| FIN3 | 0.152 | 0.033 | 4.657 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.474 | 0.070 | 6.798 | 0.000 |
| RIM | 0.393 | 0.053 | 7.438 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.532 | 0.057 | 9.328 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.040 | 0.060 | 0.668 | 0.504 |
| WM1 | 0.083 | 0.061 | 1.378 | 0.168 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.226 | 0.064 | 3.524 | 0.000 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.027 | 0.050 | 0.555 | 0.579 |
| WM2 | 0.147 | 0.048 | 3.076 | 0.002 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.258 | 0.043 | 5.957 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.027 | 0.050 | 0.555 | 0.579 |
| WM3 | 0.147 | 0.048 | 3.076 | 0.002 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.258 | 0.043 | 5.957 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.078 | 0.938 |
| EDUCATION\_ | -0.077 | 0.032 | -2.373 | 0.018 |
| EDUCATION\_ | -0.046 | 0.032 | -1.448 | 0.148 |
| UNEMPLOYED | -0.016 | 0.032 | -0.508 | 0.612 |
| UNEMPLOYED | -0.014 | 0.033 | -0.410 | 0.682 |
| FIN1 | 0.034 | 0.032 | 1.073 | 0.283 |
| FIN2 | -0.004 | 0.033 | -0.127 | 0.899 |
| FIN3 | 0.013 | 0.033 | 0.409 | 0.683 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.436 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.175 | 0.240 |
| UNEMPLOYED | 0.069 | 0.031 | 2.243 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.436 | 0.663 |
| FIN1 | -0.013 | 0.032 | -0.405 | 0.685 |
| FIN2 | -0.025 | 0.032 | -0.775 | 0.438 |
| FIN3 | -0.029 | 0.032 | -0.893 | 0.372 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.557 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.359 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.831 | 0.005 |
| FIN1 | 0.141 | 0.032 | 4.388 | 0.000 |
| FIN2 | 0.162 | 0.032 | 5.130 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.970 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.183 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.477 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.289 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.813 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.980 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.475 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.039 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.879 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.935 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.347 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.094 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.743 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.363 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.907 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.703 | 0.021 | 33.414 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.949 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.438 | 0.000 |
| EDUCATION\_ | 3.785 | 0.060 | 63.166 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.565 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.498 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.151 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.434 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.311 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.304 | 0.956 | -0.318 | 0.751 |
| X2 | -0.307 | 0.965 | -0.318 | 0.751 |
| X3 | -0.308 | 0.968 | -0.318 | 0.751 |
| Y1 | 1.570 | 0.823 | 1.907 | 0.056 |
| Y2 | 1.575 | 0.825 | 1.909 | 0.056 |
| Y3 | 1.525 | 0.799 | 1.909 | 0.056 |
| M1 | -2.057 | 0.961 | -2.141 | 0.032 |
| M2 | -1.800 | 0.842 | -2.138 | 0.033 |
| M3 | -1.788 | 0.836 | -2.139 | 0.032 |

# 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 | 0.982 | 0.019 | 52.834 | 0.000 |
| WX3 | 0.981 | 0.020 | 48.717 | 0.000 |
| WY2 | 0.956 | 0.028 | 33.844 | 0.000 |
| WY3 | 0.952 | 0.030 | 31.571 | 0.000 |
| WM2 | 0.955 | 0.023 | 42.008 | 0.000 |
| WM3 | 0.930 | 0.032 | 29.328 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.018 | 0.019 | 0.990 | 0.322 |
| WX3 | 0.019 | 0.020 | 0.937 | 0.349 |
| WY2 | 0.044 | 0.028 | 1.546 | 0.122 |
| WY3 | 0.048 | 0.030 | 1.587 | 0.112 |
| WM2 | 0.045 | 0.023 | 1.976 | 0.048 |
| WM3 | 0.070 | 0.032 | 2.206 | 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 |  | 0.000 | 0.045 | 0.068 | 0.188 | 0.308 | 0.331 |
| WX1 |  | -0.301 | -0.243 | -0.219 | -0.090 | 0.041 | 0.065 |
| WM1 |  | -0.169 | -0.095 | -0.057 | 0.134 | 0.312 | 0.346 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | 0.000 | 0.045 | 0.068 | 0.188 | 0.308 | 0.331 |
| WX2 |  | -0.301 | -0.243 | -0.219 | -0.090 | 0.041 | 0.065 |
| WM2 |  | -0.169 | -0.095 | -0.057 | 0.134 | 0.312 | 0.346 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.061 | -0.025 | -0.007 | 0.096 | 0.213 | 0.234 |
| WY1 |  | -0.144 | -0.125 | -0.114 | -0.062 | -0.008 | 0.002 |
| WM1 |  | -0.141 | -0.098 | -0.074 | 0.055 | 0.183 | 0.209 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.061 | -0.025 | -0.007 | 0.096 | 0.213 | 0.234 |
| WY2 |  | -0.144 | -0.125 | -0.114 | -0.062 | -0.008 | 0.002 |
| WM2 |  | -0.141 | -0.098 | -0.074 | 0.055 | 0.183 | 0.209 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.069 | 0.109 | 0.130 | 0.233 | 0.336 | 0.357 |
| WX1 |  | -0.102 | -0.084 | -0.073 | -0.024 | 0.027 | 0.037 |
| WY1 |  | -0.007 | 0.004 | 0.010 | 0.040 | 0.069 | 0.074 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.069 | 0.109 | 0.130 | 0.233 | 0.336 | 0.357 |
| WX2 |  | -0.102 | -0.084 | -0.073 | -0.024 | 0.027 | 0.037 |
| WY2 |  | -0.007 | 0.004 | 0.010 | 0.040 | 0.069 | 0.074 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.366 | -0.326 | -0.303 | -0.198 | -0.095 | -0.075 |
| AGE1 |  | -0.142 | -0.109 | -0.092 | -0.001 | 0.090 | 0.108 |
| EDUCATION\_ |  | -0.111 | -0.090 | -0.079 | -0.022 | 0.035 | 0.045 |
| EDUCATION\_ |  | -0.065 | -0.041 | -0.031 | 0.024 | 0.078 | 0.089 |
| UNEMPLOYED |  | -0.218 | -0.168 | -0.142 | -0.015 | 0.115 | 0.139 |
| UNEMPLOYED |  | -0.242 | -0.166 | -0.123 | 0.068 | 0.267 | 0.306 |
| FIN1 |  | 0.028 | 0.046 | 0.055 | 0.105 | 0.156 | 0.165 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.288 | -0.245 | -0.225 | -0.119 | -0.012 | 0.007 |
| AGE1 |  | -0.150 | -0.118 | -0.100 | -0.011 | 0.079 | 0.097 |
| EDUCATION\_ |  | -0.119 | -0.100 | -0.090 | -0.033 | 0.024 | 0.035 |
| EDUCATION\_ |  | -0.068 | -0.045 | -0.035 | 0.022 | 0.079 | 0.090 |
| UNEMPLOYED |  | -0.215 | -0.162 | -0.137 | -0.007 | 0.122 | 0.146 |
| UNEMPLOYED |  | -0.154 | -0.078 | -0.034 | 0.179 | 0.387 | 0.426 |
| FIN2 |  | 0.064 | 0.083 | 0.092 | 0.144 | 0.195 | 0.204 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.318 | -0.278 | -0.257 | -0.150 | -0.044 | -0.023 |
| AGE1 |  | -0.140 | -0.108 | -0.090 | 0.001 | 0.091 | 0.108 |
| EDUCATION\_ |  | -0.116 | -0.095 | -0.085 | -0.028 | 0.028 | 0.039 |
| EDUCATION\_ |  | -0.071 | -0.050 | -0.039 | 0.016 | 0.071 | 0.081 |
| UNEMPLOYED |  | -0.171 | -0.119 | -0.093 | 0.045 | 0.181 | 0.205 |
| UNEMPLOYED |  | -0.185 | -0.098 | -0.055 | 0.149 | 0.359 | 0.400 |
| FIN3 |  | 0.025 | 0.043 | 0.053 | 0.104 | 0.154 | 0.164 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.463 | -0.417 | -0.394 | -0.274 | -0.155 | -0.133 |
| AGE1 |  | -0.023 | 0.014 | 0.033 | 0.129 | 0.226 | 0.245 |
| EDUCATION\_ |  | -0.148 | -0.118 | -0.105 | -0.029 | 0.047 | 0.060 |
| EDUCATION\_ |  | -0.105 | -0.078 | -0.064 | 0.011 | 0.090 | 0.104 |
| UNEMPLOYED |  | -0.460 | -0.375 | -0.337 | -0.148 | 0.041 | 0.074 |
| UNEMPLOYED |  | -0.274 | -0.176 | -0.119 | 0.141 | 0.387 | 0.434 |
| FIN1 |  | 0.324 | 0.351 | 0.365 | 0.434 | 0.502 | 0.515 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.314 | -0.270 | -0.250 | -0.130 | -0.008 | 0.014 |
| AGE1 |  | -0.047 | -0.007 | 0.015 | 0.110 | 0.209 | 0.229 |
| EDUCATION\_ |  | -0.074 | -0.046 | -0.032 | 0.039 | 0.109 | 0.122 |
| EDUCATION\_ |  | -0.084 | -0.056 | -0.043 | 0.031 | 0.106 | 0.123 |
| UNEMPLOYED |  | -0.403 | -0.339 | -0.306 | -0.125 | 0.058 | 0.092 |
| UNEMPLOYED |  | -0.397 | -0.291 | -0.240 | 0.001 | 0.230 | 0.271 |
| FIN2 |  | 0.312 | 0.341 | 0.356 | 0.425 | 0.493 | 0.505 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.176 | -0.134 | -0.110 | 0.016 | 0.141 | 0.163 |
| AGE1 |  | -0.081 | -0.039 | -0.019 | 0.076 | 0.174 | 0.195 |
| EDUCATION\_ |  | -0.076 | -0.049 | -0.035 | 0.034 | 0.104 | 0.116 |
| EDUCATION\_ |  | -0.062 | -0.035 | -0.024 | 0.042 | 0.110 | 0.123 |
| UNEMPLOYED |  | -0.301 | -0.235 | -0.203 | -0.034 | 0.136 | 0.169 |
| UNEMPLOYED |  | -0.351 | -0.238 | -0.190 | 0.054 | 0.288 | 0.328 |
| FIN3 |  | 0.421 | 0.449 | 0.461 | 0.534 | 0.605 | 0.619 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.102 | -0.082 | -0.072 | -0.022 | 0.029 | 0.038 |
| AGE1 |  | -0.026 | -0.010 | 0.000 | 0.045 | 0.090 | 0.099 |
| EDUCATION\_ |  | -0.081 | -0.069 | -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 | -0.063 | 0.012 | 0.086 | 0.099 |
| UNEMPLOYED |  | -0.051 | -0.009 | 0.010 | 0.115 | 0.218 | 0.239 |
| FIN1 |  | 0.048 | 0.058 | 0.063 | 0.091 | 0.118 | 0.123 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.154 | -0.133 | -0.122 | -0.067 | -0.012 | -0.001 |
| AGE1 |  | -0.025 | -0.007 | 0.001 | 0.047 | 0.092 | 0.101 |
| EDUCATION\_ |  | -0.076 | -0.063 | -0.057 | -0.024 | 0.009 | 0.016 |
| EDUCATION\_ |  | -0.053 | -0.039 | -0.033 | 0.000 | 0.032 | 0.039 |
| UNEMPLOYED |  | -0.154 | -0.121 | -0.105 | -0.022 | 0.060 | 0.075 |
| UNEMPLOYED |  | -0.190 | -0.145 | -0.125 | -0.021 | 0.082 | 0.105 |
| FIN2 |  | 0.045 | 0.058 | 0.063 | 0.093 | 0.124 | 0.130 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.113 | -0.090 | -0.079 | -0.017 | 0.042 | 0.054 |
| AGE1 |  | -0.032 | -0.014 | -0.005 | 0.040 | 0.085 | 0.094 |
| EDUCATION\_ |  | -0.076 | -0.063 | -0.056 | -0.021 | 0.013 | 0.020 |
| EDUCATION\_ |  | -0.039 | -0.026 | -0.020 | 0.014 | 0.048 | 0.055 |
| UNEMPLOYED |  | -0.130 | -0.099 | -0.083 | 0.001 | 0.082 | 0.097 |
| UNEMPLOYED |  | -0.104 | -0.062 | -0.040 | 0.064 | 0.165 | 0.185 |
| FIN3 |  | 0.042 | 0.053 | 0.059 | 0.093 | 0.126 | 0.133 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.160 | 0.178 | 0.187 | 0.242 | 0.295 | 0.306 |
| RIM |  | 0.061 | 0.069 | 0.074 | 0.098 | 0.121 | 0.126 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.076 | 0.089 | 0.096 | 0.128 | 0.157 | 0.163 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.057 | -0.038 | -0.028 | 0.018 | 0.060 | 0.067 |
| WM1 |  | -0.013 | -0.006 | -0.003 | 0.013 | 0.029 | 0.033 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.012 | 0.021 | 0.027 | 0.054 | 0.085 | 0.092 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.043 | -0.029 | -0.022 | 0.012 | 0.045 | 0.051 |
| WM2 |  | 0.003 | 0.009 | 0.012 | 0.029 | 0.044 | 0.047 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.042 | 0.051 | 0.056 | 0.078 | 0.098 | 0.101 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.043 | -0.029 | -0.022 | 0.012 | 0.045 | 0.051 |
| WM3 |  | 0.003 | 0.009 | 0.012 | 0.029 | 0.044 | 0.047 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.042 | 0.051 | 0.056 | 0.078 | 0.098 | 0.101 |
| 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\_ |  | -0.059 | -0.050 | -0.046 | -0.022 | 0.003 | 0.008 |
| UNEMPLOYED |  | -0.017 | -0.014 | -0.012 | -0.003 | 0.006 | 0.008 |
| UNEMPLOYED |  | -0.012 | -0.010 | -0.008 | -0.002 | 0.005 | 0.006 |
| FIN1 |  | -0.019 | -0.012 | -0.008 | 0.014 | 0.035 | 0.040 |
| 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 | -0.037 | -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\_ |  | 0.373 | 0.393 | 0.403 | 0.452 | 0.501 | 0.511 |
| UNEMPLOYED |  | -0.120 | -0.111 | -0.107 | -0.088 | -0.068 | -0.065 |
| UNEMPLOYED |  | -0.046 | -0.040 | -0.038 | -0.024 | -0.010 | -0.007 |
| FIN1 |  | 0.048 | 0.063 | 0.072 | 0.117 | 0.161 | 0.170 |
| FIN2 |  | 0.064 | 0.079 | 0.087 | 0.130 | 0.172 | 0.180 |
| FIN3 |  | 0.064 | 0.081 | 0.089 | 0.134 | 0.179 | 0.187 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.031 | -0.018 | -0.016 |
| FIN1 |  | 0.074 | 0.091 | 0.099 | 0.145 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.112 | 0.130 | 0.139 | 0.183 | 0.228 | 0.237 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.004 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.054 | -0.051 | -0.033 | -0.015 | -0.011 |
| FIN2 |  | -0.055 | -0.048 | -0.045 | -0.029 | -0.012 | -0.009 |
| FIN3 |  | -0.067 | -0.061 | -0.057 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.027 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.040 | -0.035 | -0.032 | -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\_ |  | 3.671 | 3.691 | 3.701 | 3.754 | 3.806 | 3.817 |
| UNEMPLOYED |  | 0.124 | 0.132 | 0.135 | 0.154 | 0.173 | 0.176 |
| UNEMPLOYED |  | 0.049 | 0.054 | 0.056 | 0.070 | 0.084 | 0.087 |
| FIN1 |  | 3.684 | 3.702 | 3.712 | 3.756 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.724 | 3.733 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.682 | 3.699 | 3.707 | 3.754 | 3.800 | 3.809 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.526 | -2.016 | -1.719 | -0.278 | 1.173 | 1.443 |
| X2 |  | -2.526 | -2.016 | -1.719 | -0.278 | 1.173 | 1.443 |
| X3 |  | -2.526 | -2.016 | -1.719 | -0.278 | 1.173 | 1.443 |
| Y1 |  | -0.577 | -0.065 | 0.247 | 1.808 | 3.340 | 3.629 |
| Y2 |  | -0.577 | -0.065 | 0.247 | 1.808 | 3.340 | 3.629 |
| Y3 |  | -0.577 | -0.065 | 0.247 | 1.808 | 3.340 | 3.629 |
| M1 |  | -2.096 | -1.805 | -1.662 | -0.945 | -0.221 | -0.083 |
| M2 |  | -2.096 | -1.805 | -1.662 | -0.945 | -0.221 | -0.083 |
| M3 |  | -2.096 | -1.805 | -1.662 | -0.945 | -0.221 | -0.083 |
| Variances |  |  |  |  |  |  |  |
| GENDER1 |  | 0.216 | 0.219 | 0.221 | 0.229 | 0.236 | 0.237 |
| 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 | 0.938 | 0.984 | 1.030 | 1.039 |
| UNEMPLOYED |  | 0.109 | 0.114 | 0.117 | 0.130 | 0.143 | 0.145 |
| UNEMPLOYED |  | 0.047 | 0.051 | 0.053 | 0.065 | 0.077 | 0.079 |
| FIN1 |  | 0.658 | 0.672 | 0.681 | 0.727 | 0.771 | 0.780 |
| FIN2 |  | 0.618 | 0.632 | 0.640 | 0.684 | 0.728 | 0.737 |
| FIN3 |  | 0.669 | 0.687 | 0.697 | 0.750 | 0.803 | 0.813 |
| RIX |  | 0.437 | 0.458 | 0.468 | 0.527 | 0.572 | 0.581 |
| RIY |  | 0.314 | 0.362 | 0.382 | 0.494 | 0.581 | 0.600 |
| RIM |  | 0.088 | 0.095 | 0.099 | 0.118 | 0.134 | 0.137 |
| WX1 |  | 0.234 | 0.248 | 0.255 | 0.295 | 0.340 | 0.350 |
| WY1 |  | 0.495 | 0.535 | 0.555 | 0.676 | 0.806 | 0.835 |
| WM1 |  | 0.064 | 0.069 | 0.071 | 0.085 | 0.101 | 0.104 |
| 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 |  | 0.219 | 0.231 | 0.237 | 0.273 | 0.305 | 0.312 |
| WX3 |  | 0.219 | 0.231 | 0.237 | 0.273 | 0.305 | 0.312 |
| WY2 |  | 0.490 | 0.525 | 0.543 | 0.647 | 0.744 | 0.765 |
| WY3 |  | 0.490 | 0.525 | 0.543 | 0.647 | 0.744 | 0.765 |
| WM2 |  | 0.123 | 0.127 | 0.130 | 0.143 | 0.153 | 0.155 |
| WM3 |  | 0.123 | 0.127 | 0.130 | 0.143 | 0.153 | 0.155 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.003 | 0.006 | -0.523 | 0.601 | -0.018 | 0.006 |