# 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 | 0.209 | 0.073 | 2.858 | 0.004 |
| WX1 | -0.080 | 0.081 | -0.992 | 0.321 |
| WM1 | 0.056 | 0.090 | 0.629 | 0.529 |
| WY3 ON |  |  |  |  |
| WY2 | 0.209 | 0.073 | 2.858 | 0.004 |
| WX2 | -0.080 | 0.081 | -0.992 | 0.321 |
| WM2 | 0.056 | 0.090 | 0.629 | 0.529 |
| WX2 ON |  |  |  |  |
| WX1 | 0.095 | 0.068 | 1.410 | 0.159 |
| WY1 | -0.058 | 0.033 | -1.733 | 0.083 |
| WM1 | 0.060 | 0.063 | 0.955 | 0.340 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.068 | 1.410 | 0.159 |
| WY2 | -0.058 | 0.033 | -1.733 | 0.083 |
| WM2 | 0.060 | 0.063 | 0.955 | 0.340 |
| WM2 ON |  |  |  |  |
| WM1 | 0.215 | 0.057 | 3.783 | 0.000 |
| WX1 | -0.035 | 0.033 | -1.036 | 0.300 |
| WY1 | 0.035 | 0.023 | 1.545 | 0.122 |
| WM3 ON |  |  |  |  |
| WM2 | 0.215 | 0.057 | 3.783 | 0.000 |
| WX2 | -0.035 | 0.033 | -1.036 | 0.300 |
| WY2 | 0.035 | 0.023 | 1.545 | 0.122 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.199 | 0.063 | -3.146 | 0.002 |
| AGE1 | -0.001 | 0.055 | -0.009 | 0.993 |
| EDUCATION\_ | -0.022 | 0.034 | -0.637 | 0.524 |
| EDUCATION\_ | 0.024 | 0.034 | 0.726 | 0.468 |
| UNEMPLOYED | -0.014 | 0.078 | -0.185 | 0.853 |
| UNEMPLOYED | 0.069 | 0.119 | 0.576 | 0.565 |
| FIN1 | 0.105 | 0.030 | 3.442 | 0.001 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.119 | 0.065 | -1.840 | 0.066 |
| AGE1 | -0.010 | 0.054 | -0.181 | 0.856 |
| EDUCATION\_ | -0.033 | 0.035 | -0.955 | 0.339 |
| EDUCATION\_ | 0.023 | 0.035 | 0.660 | 0.510 |
| UNEMPLOYED | -0.007 | 0.079 | -0.093 | 0.926 |
| UNEMPLOYED | 0.179 | 0.127 | 1.403 | 0.161 |
| FIN2 | 0.142 | 0.031 | 4.564 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.151 | 0.065 | -2.339 | 0.019 |
| AGE1 | 0.001 | 0.055 | 0.022 | 0.983 |
| EDUCATION\_ | -0.028 | 0.034 | -0.817 | 0.414 |
| EDUCATION\_ | 0.016 | 0.033 | 0.491 | 0.623 |
| UNEMPLOYED | 0.045 | 0.083 | 0.540 | 0.590 |
| UNEMPLOYED | 0.148 | 0.126 | 1.172 | 0.241 |
| FIN3 | 0.102 | 0.031 | 3.318 | 0.001 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.276 | 0.073 | -3.782 | 0.000 |
| AGE1 | 0.125 | 0.059 | 2.114 | 0.035 |
| EDUCATION\_ | -0.029 | 0.046 | -0.639 | 0.523 |
| EDUCATION\_ | 0.012 | 0.047 | 0.255 | 0.799 |
| UNEMPLOYED | -0.148 | 0.115 | -1.288 | 0.198 |
| UNEMPLOYED | 0.143 | 0.154 | 0.927 | 0.354 |
| FIN1 | 0.431 | 0.041 | 10.440 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.131 | 0.073 | -1.791 | 0.073 |
| AGE1 | 0.106 | 0.059 | 1.791 | 0.073 |
| EDUCATION\_ | 0.039 | 0.043 | 0.905 | 0.365 |
| EDUCATION\_ | 0.032 | 0.045 | 0.711 | 0.477 |
| UNEMPLOYED | -0.125 | 0.110 | -1.130 | 0.258 |
| UNEMPLOYED | 0.001 | 0.143 | 0.007 | 0.994 |
| FIN2 | 0.419 | 0.041 | 10.133 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.015 | 0.076 | 0.194 | 0.846 |
| AGE1 | 0.072 | 0.059 | 1.208 | 0.227 |
| EDUCATION\_ | 0.034 | 0.042 | 0.793 | 0.428 |
| EDUCATION\_ | 0.043 | 0.041 | 1.061 | 0.289 |
| UNEMPLOYED | -0.035 | 0.103 | -0.336 | 0.737 |
| UNEMPLOYED | 0.057 | 0.146 | 0.389 | 0.697 |
| FIN3 | 0.532 | 0.044 | 12.119 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.154 | 0.033 | 4.632 | 0.000 |
| AGE1 | 0.030 | 0.028 | 1.058 | 0.290 |
| EDUCATION\_ | -0.027 | 0.019 | -1.431 | 0.152 |
| EDUCATION\_ | 0.018 | 0.018 | 0.962 | 0.336 |
| UNEMPLOYED | -0.049 | 0.046 | -1.071 | 0.284 |
| UNEMPLOYED | 0.061 | 0.062 | 0.977 | 0.329 |
| FIN1 | 0.087 | 0.017 | 4.985 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.075 | 0.036 | 2.072 | 0.038 |
| AGE1 | 0.030 | 0.028 | 1.059 | 0.290 |
| EDUCATION\_ | -0.003 | 0.020 | -0.168 | 0.867 |
| EDUCATION\_ | -0.012 | 0.020 | -0.596 | 0.551 |
| UNEMPLOYED | -0.046 | 0.051 | -0.903 | 0.367 |
| UNEMPLOYED | 0.006 | 0.070 | 0.084 | 0.933 |
| FIN2 | 0.106 | 0.019 | 5.571 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.180 | 0.040 | 4.457 | 0.000 |
| AGE1 | 0.020 | 0.028 | 0.718 | 0.473 |
| EDUCATION\_ | 0.004 | 0.023 | 0.157 | 0.875 |
| EDUCATION\_ | 0.016 | 0.022 | 0.714 | 0.475 |
| UNEMPLOYED | -0.086 | 0.055 | -1.577 | 0.115 |
| UNEMPLOYED | 0.124 | 0.078 | 1.589 | 0.112 |
| FIN3 | 0.092 | 0.021 | 4.350 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.239 | 0.033 | 7.194 | 0.000 |
| RIM | 0.108 | 0.014 | 7.526 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.131 | 0.019 | 6.886 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.016 | 0.027 | 0.616 | 0.538 |
| WM1 | 0.018 | 0.011 | 1.655 | 0.098 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.028 | 0.019 | 1.497 | 0.134 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.014 | 0.021 | 0.683 | 0.494 |
| WM2 | 0.029 | 0.010 | 2.840 | 0.005 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.069 | 0.014 | 4.769 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.014 | 0.021 | 0.683 | 0.494 |
| WM3 | 0.029 | 0.010 | 2.840 | 0.005 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.069 | 0.014 | 4.769 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.072 | 0.943 |
| EDUCATION\_ | -0.036 | 0.015 | -2.387 | 0.017 |
| EDUCATION\_ | -0.021 | 0.015 | -1.437 | 0.151 |
| UNEMPLOYED | -0.003 | 0.006 | -0.503 | 0.615 |
| UNEMPLOYED | -0.002 | 0.004 | -0.421 | 0.674 |
| FIN1 | 0.014 | 0.013 | 1.077 | 0.281 |
| FIN2 | -0.002 | 0.013 | -0.126 | 0.899 |
| FIN3 | 0.006 | 0.014 | 0.411 | 0.681 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.036 | 0.015 | -2.435 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.172 | 0.241 |
| UNEMPLOYED | 0.012 | 0.005 | 2.228 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.421 | 0.674 |
| FIN1 | -0.005 | 0.013 | -0.402 | 0.687 |
| FIN2 | -0.010 | 0.013 | -0.788 | 0.431 |
| FIN3 | -0.012 | 0.014 | -0.892 | 0.372 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.918 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.482 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.737 | 0.006 |
| FIN1 | 0.116 | 0.027 | 4.298 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.045 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.915 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.938 | 0.000 |
| UNEMPLOYED | -0.031 | 0.007 | -4.093 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.233 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.590 | 0.000 |
| FIN3 | 0.183 | 0.027 | 6.766 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.270 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.978 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.847 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.831 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.026 | 0.008 | -3.157 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.959 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.642 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.397 | 0.000 |
| FIN3 | 0.485 | 0.025 | 19.233 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.781 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.483 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.276 | 0.000 |
| EDUCATION\_ | 3.906 | 0.031 | 124.192 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.412 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.355 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.376 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.411 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.633 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.509 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.282 | 0.876 | -0.322 | 0.748 |
| X2 | -0.282 | 0.876 | -0.322 | 0.748 |
| X3 | -0.282 | 0.876 | -0.322 | 0.748 |
| Y1 | 1.891 | 0.947 | 1.997 | 0.046 |
| Y2 | 1.891 | 0.947 | 1.997 | 0.046 |
| Y3 | 1.891 | 0.947 | 1.997 | 0.046 |
| M1 | -0.877 | 0.448 | -1.957 | 0.050 |
| M2 | -0.877 | 0.448 | -1.957 | 0.050 |
| M3 | -0.877 | 0.448 | -1.957 | 0.050 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.171 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.729 | 0.000 |
| EDUCATION\_ | 0.946 | 0.024 | 38.624 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.929 | 0.000 |
| UNEMPLOYED | 0.130 | 0.008 | 16.316 | 0.000 |
| UNEMPLOYED | 0.065 | 0.007 | 9.064 | 0.000 |
| FIN1 | 0.728 | 0.028 | 26.425 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.755 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.565 | 0.000 |
| RIX | 0.526 | 0.032 | 16.564 | 0.000 |
| RIY | 0.485 | 0.062 | 7.878 | 0.000 |
| RIM | 0.109 | 0.011 | 9.632 | 0.000 |
| WX1 | 0.295 | 0.026 | 11.235 | 0.000 |
| WY1 | 0.678 | 0.078 | 8.729 | 0.000 |
| WM1 | 0.117 | 0.011 | 10.442 | 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 | 12.720 | 0.000 |
| WX3 | 0.273 | 0.021 | 12.720 | 0.000 |
| WY2 | 0.655 | 0.061 | 10.682 | 0.000 |
| WY3 | 0.655 | 0.061 | 10.682 | 0.000 |
| WM2 | 0.185 | 0.009 | 21.339 | 0.000 |
| WM3 | 0.185 | 0.009 | 21.339 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.792 | 0.018 | 44.849 | 0.000 |
| X2 | 0.800 | 0.019 | 42.788 | 0.000 |
| X3 | 0.802 | 0.019 | 42.977 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.606 | 0.039 | 15.492 | 0.000 |
| Y2 | 0.607 | 0.040 | 15.175 | 0.000 |
| Y3 | 0.588 | 0.039 | 15.017 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.677 | 0.033 | 20.745 | 0.000 |
| M2 | 0.594 | 0.027 | 21.584 | 0.000 |
| M3 | 0.583 | 0.029 | 20.260 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.593 | 0.023 | 25.799 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.025 | 23.476 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.583 | 0.025 | 23.139 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.717 | 0.033 | 21.950 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.722 | 0.034 | 21.239 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.701 | 0.034 | 20.646 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.699 | 0.030 | 23.169 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.786 | 0.021 | 38.121 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.780 | 0.021 | 37.028 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.208 | 0.070 | 2.950 | 0.003 |
| WX1 | -0.053 | 0.054 | -0.980 | 0.327 |
| WM1 | 0.023 | 0.037 | 0.624 | 0.532 |
| WY3 ON |  |  |  |  |
| WY2 | 0.209 | 0.073 | 2.871 | 0.004 |
| WX2 | -0.051 | 0.051 | -0.996 | 0.319 |
| WM2 | 0.030 | 0.047 | 0.626 | 0.531 |
| WX2 ON |  |  |  |  |
| WX1 | 0.098 | 0.067 | 1.458 | 0.145 |
| WY1 | -0.090 | 0.052 | -1.745 | 0.081 |
| WM1 | 0.039 | 0.041 | 0.956 | 0.339 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.068 | 1.413 | 0.158 |
| WY2 | -0.091 | 0.052 | -1.740 | 0.082 |
| WM2 | 0.050 | 0.052 | 0.960 | 0.337 |
| WM2 ON |  |  |  |  |
| WM1 | 0.167 | 0.046 | 3.617 | 0.000 |
| WX1 | -0.043 | 0.042 | -1.024 | 0.306 |
| WY1 | 0.066 | 0.043 | 1.550 | 0.121 |
| WM3 ON |  |  |  |  |
| WM2 | 0.212 | 0.055 | 3.851 | 0.000 |
| WX2 | -0.041 | 0.040 | -1.037 | 0.300 |
| WY2 | 0.066 | 0.042 | 1.550 | 0.121 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.104 | 0.033 | -3.131 | 0.002 |
| AGE1 | 0.000 | 0.029 | -0.009 | 0.993 |
| EDUCATION\_ | -0.023 | 0.037 | -0.637 | 0.524 |
| EDUCATION\_ | 0.026 | 0.036 | 0.727 | 0.467 |
| UNEMPLOYED | -0.006 | 0.031 | -0.185 | 0.853 |
| UNEMPLOYED | 0.019 | 0.033 | 0.580 | 0.562 |
| FIN1 | 0.098 | 0.028 | 3.449 | 0.001 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.063 | 0.034 | -1.842 | 0.065 |
| AGE1 | -0.005 | 0.029 | -0.181 | 0.856 |
| EDUCATION\_ | -0.035 | 0.037 | -0.957 | 0.339 |
| EDUCATION\_ | 0.025 | 0.038 | 0.661 | 0.509 |
| UNEMPLOYED | -0.003 | 0.031 | -0.093 | 0.926 |
| UNEMPLOYED | 0.050 | 0.035 | 1.412 | 0.158 |
| FIN2 | 0.129 | 0.028 | 4.553 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.034 | -2.339 | 0.019 |
| AGE1 | 0.001 | 0.029 | 0.022 | 0.983 |
| EDUCATION\_ | -0.030 | 0.037 | -0.818 | 0.413 |
| EDUCATION\_ | 0.018 | 0.037 | 0.493 | 0.622 |
| UNEMPLOYED | 0.018 | 0.033 | 0.542 | 0.588 |
| UNEMPLOYED | 0.042 | 0.035 | 1.181 | 0.238 |
| FIN3 | 0.097 | 0.029 | 3.334 | 0.001 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.115 | 0.030 | -3.846 | 0.000 |
| AGE1 | 0.052 | 0.025 | 2.109 | 0.035 |
| EDUCATION\_ | -0.025 | 0.039 | -0.640 | 0.522 |
| EDUCATION\_ | 0.010 | 0.040 | 0.256 | 0.798 |
| UNEMPLOYED | -0.046 | 0.036 | -1.302 | 0.193 |
| UNEMPLOYED | 0.032 | 0.034 | 0.932 | 0.351 |
| FIN1 | 0.320 | 0.031 | 10.190 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.798 | 0.072 |
| AGE1 | 0.045 | 0.025 | 1.788 | 0.074 |
| EDUCATION\_ | 0.033 | 0.036 | 0.905 | 0.366 |
| EDUCATION\_ | 0.028 | 0.039 | 0.712 | 0.476 |
| UNEMPLOYED | -0.039 | 0.034 | -1.138 | 0.255 |
| UNEMPLOYED | 0.000 | 0.032 | 0.007 | 0.994 |
| FIN2 | 0.302 | 0.030 | 10.101 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.006 | 0.031 | 0.195 | 0.846 |
| AGE1 | 0.029 | 0.024 | 1.207 | 0.228 |
| EDUCATION\_ | 0.028 | 0.035 | 0.794 | 0.427 |
| EDUCATION\_ | 0.036 | 0.034 | 1.066 | 0.286 |
| UNEMPLOYED | -0.011 | 0.031 | -0.337 | 0.736 |
| UNEMPLOYED | 0.012 | 0.031 | 0.392 | 0.695 |
| FIN3 | 0.388 | 0.031 | 12.607 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.032 | 4.655 | 0.000 |
| AGE1 | 0.029 | 0.028 | 1.059 | 0.290 |
| EDUCATION\_ | -0.055 | 0.038 | -1.440 | 0.150 |
| EDUCATION\_ | 0.036 | 0.037 | 0.965 | 0.335 |
| UNEMPLOYED | -0.036 | 0.034 | -1.074 | 0.283 |
| UNEMPLOYED | 0.032 | 0.032 | 0.984 | 0.325 |
| FIN1 | 0.151 | 0.031 | 4.957 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.069 | 0.039 |
| AGE1 | 0.026 | 0.024 | 1.057 | 0.290 |
| EDUCATION\_ | -0.006 | 0.035 | -0.168 | 0.867 |
| EDUCATION\_ | -0.021 | 0.036 | -0.596 | 0.551 |
| UNEMPLOYED | -0.030 | 0.033 | -0.905 | 0.365 |
| UNEMPLOYED | 0.003 | 0.032 | 0.085 | 0.932 |
| FIN2 | 0.158 | 0.028 | 5.532 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.152 | 0.034 | 4.495 | 0.000 |
| AGE1 | 0.017 | 0.024 | 0.717 | 0.474 |
| EDUCATION\_ | 0.006 | 0.040 | 0.157 | 0.875 |
| EDUCATION\_ | 0.028 | 0.039 | 0.714 | 0.475 |
| UNEMPLOYED | -0.055 | 0.034 | -1.587 | 0.113 |
| UNEMPLOYED | 0.056 | 0.035 | 1.598 | 0.110 |
| FIN3 | 0.140 | 0.032 | 4.414 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.473 | 0.072 | 6.614 | 0.000 |
| RIM | 0.448 | 0.054 | 8.242 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.570 | 0.071 | 8.047 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.037 | 0.059 | 0.616 | 0.538 |
| WM1 | 0.097 | 0.058 | 1.675 | 0.094 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.100 | 0.065 | 1.537 | 0.124 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.034 | 0.051 | 0.673 | 0.501 |
| WM2 | 0.129 | 0.045 | 2.904 | 0.004 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.198 | 0.042 | 4.669 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.034 | 0.051 | 0.673 | 0.501 |
| WM3 | 0.129 | 0.045 | 2.904 | 0.004 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.198 | 0.042 | 4.669 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.072 | 0.943 |
| EDUCATION\_ | -0.077 | 0.032 | -2.383 | 0.017 |
| EDUCATION\_ | -0.045 | 0.032 | -1.437 | 0.151 |
| UNEMPLOYED | -0.016 | 0.032 | -0.502 | 0.616 |
| UNEMPLOYED | -0.014 | 0.033 | -0.421 | 0.674 |
| FIN1 | 0.035 | 0.032 | 1.078 | 0.281 |
| FIN2 | -0.004 | 0.033 | -0.126 | 0.900 |
| FIN3 | 0.013 | 0.033 | 0.411 | 0.681 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.432 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.170 | 0.242 |
| UNEMPLOYED | 0.069 | 0.031 | 2.242 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.421 | 0.674 |
| FIN1 | -0.013 | 0.032 | -0.402 | 0.688 |
| FIN2 | -0.025 | 0.032 | -0.788 | 0.431 |
| FIN3 | -0.029 | 0.032 | -0.893 | 0.372 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.546 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.357 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.835 | 0.005 |
| FIN1 | 0.140 | 0.032 | 4.369 | 0.000 |
| FIN2 | 0.161 | 0.031 | 5.127 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.964 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.177 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.469 | 0.000 |
| FIN1 | 0.171 | 0.032 | 5.281 | 0.000 |
| FIN2 | 0.210 | 0.031 | 6.809 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.972 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.480 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.035 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.881 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.940 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.336 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.100 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.738 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.376 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.917 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.704 | 0.021 | 33.431 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.952 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.490 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.421 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.198 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.551 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.504 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.143 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.439 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.327 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.308 | 0.957 | -0.322 | 0.748 |
| X2 | -0.311 | 0.966 | -0.322 | 0.748 |
| X3 | -0.312 | 0.968 | -0.322 | 0.747 |
| Y1 | 1.647 | 0.828 | 1.990 | 0.047 |
| Y2 | 1.648 | 0.827 | 1.992 | 0.046 |
| Y3 | 1.596 | 0.801 | 1.992 | 0.046 |
| M1 | -1.797 | 0.916 | -1.961 | 0.050 |
| M2 | -1.575 | 0.807 | -1.952 | 0.051 |
| M3 | -1.547 | 0.792 | -1.953 | 0.051 |

# 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 | 0.981 | 0.019 | 52.527 | 0.000 |
| WX3 | 0.981 | 0.020 | 49.389 | 0.000 |
| WY2 | 0.954 | 0.030 | 31.679 | 0.000 |
| WY3 | 0.951 | 0.032 | 29.689 | 0.000 |
| WM2 | 0.965 | 0.019 | 51.554 | 0.000 |
| WM3 | 0.945 | 0.027 | 35.538 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.792 | 0.018 | 44.849 | 0.000 |
| X2 | 0.800 | 0.019 | 42.788 | 0.000 |
| X3 | 0.802 | 0.019 | 42.977 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.606 | 0.039 | 15.492 | 0.000 |
| Y2 | 0.607 | 0.040 | 15.175 | 0.000 |
| Y3 | 0.588 | 0.039 | 15.017 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.677 | 0.033 | 20.745 | 0.000 |
| M2 | 0.594 | 0.027 | 21.584 | 0.000 |
| M3 | 0.583 | 0.029 | 20.260 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.593 | 0.023 | 25.799 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.025 | 23.476 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.583 | 0.025 | 23.139 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.717 | 0.033 | 21.950 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.722 | 0.034 | 21.239 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.701 | 0.034 | 20.646 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.699 | 0.030 | 23.169 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.786 | 0.021 | 38.121 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.780 | 0.021 | 37.028 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.208 | 0.070 | 2.950 | 0.003 |
| WX1 | -0.053 | 0.054 | -0.980 | 0.327 |
| WM1 | 0.023 | 0.037 | 0.624 | 0.532 |
| WY3 ON |  |  |  |  |
| WY2 | 0.209 | 0.073 | 2.871 | 0.004 |
| WX2 | -0.051 | 0.051 | -0.996 | 0.319 |
| WM2 | 0.030 | 0.047 | 0.626 | 0.531 |
| WX2 ON |  |  |  |  |
| WX1 | 0.098 | 0.067 | 1.458 | 0.145 |
| WY1 | -0.090 | 0.052 | -1.745 | 0.081 |
| WM1 | 0.039 | 0.041 | 0.956 | 0.339 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.068 | 1.413 | 0.158 |
| WY2 | -0.091 | 0.052 | -1.740 | 0.082 |
| WM2 | 0.050 | 0.052 | 0.960 | 0.337 |
| WM2 ON |  |  |  |  |
| WM1 | 0.167 | 0.046 | 3.617 | 0.000 |
| WX1 | -0.043 | 0.042 | -1.024 | 0.306 |
| WY1 | 0.066 | 0.043 | 1.550 | 0.121 |
| WM3 ON |  |  |  |  |
| WM2 | 0.212 | 0.055 | 3.851 | 0.000 |
| WX2 | -0.041 | 0.040 | -1.037 | 0.300 |
| WY2 | 0.066 | 0.042 | 1.550 | 0.121 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.104 | 0.033 | -3.131 | 0.002 |
| AGE1 | 0.000 | 0.029 | -0.009 | 0.993 |
| EDUCATION\_ | -0.023 | 0.037 | -0.637 | 0.524 |
| EDUCATION\_ | 0.026 | 0.036 | 0.727 | 0.467 |
| UNEMPLOYED | -0.006 | 0.031 | -0.185 | 0.853 |
| UNEMPLOYED | 0.019 | 0.033 | 0.580 | 0.562 |
| FIN1 | 0.098 | 0.028 | 3.449 | 0.001 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.063 | 0.034 | -1.842 | 0.065 |
| AGE1 | -0.005 | 0.029 | -0.181 | 0.856 |
| EDUCATION\_ | -0.035 | 0.037 | -0.957 | 0.339 |
| EDUCATION\_ | 0.025 | 0.038 | 0.661 | 0.509 |
| UNEMPLOYED | -0.003 | 0.031 | -0.093 | 0.926 |
| UNEMPLOYED | 0.050 | 0.035 | 1.412 | 0.158 |
| FIN2 | 0.129 | 0.028 | 4.553 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.080 | 0.034 | -2.339 | 0.019 |
| AGE1 | 0.001 | 0.029 | 0.022 | 0.983 |
| EDUCATION\_ | -0.030 | 0.037 | -0.818 | 0.413 |
| EDUCATION\_ | 0.018 | 0.037 | 0.493 | 0.622 |
| UNEMPLOYED | 0.018 | 0.033 | 0.542 | 0.588 |
| UNEMPLOYED | 0.042 | 0.035 | 1.181 | 0.238 |
| FIN3 | 0.097 | 0.029 | 3.334 | 0.001 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.115 | 0.030 | -3.846 | 0.000 |
| AGE1 | 0.052 | 0.025 | 2.109 | 0.035 |
| EDUCATION\_ | -0.025 | 0.039 | -0.640 | 0.522 |
| EDUCATION\_ | 0.010 | 0.040 | 0.256 | 0.798 |
| UNEMPLOYED | -0.046 | 0.036 | -1.302 | 0.193 |
| UNEMPLOYED | 0.032 | 0.034 | 0.932 | 0.351 |
| FIN1 | 0.320 | 0.031 | 10.190 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.798 | 0.072 |
| AGE1 | 0.045 | 0.025 | 1.788 | 0.074 |
| EDUCATION\_ | 0.033 | 0.036 | 0.905 | 0.366 |
| EDUCATION\_ | 0.028 | 0.039 | 0.712 | 0.476 |
| UNEMPLOYED | -0.039 | 0.034 | -1.138 | 0.255 |
| UNEMPLOYED | 0.000 | 0.032 | 0.007 | 0.994 |
| FIN2 | 0.302 | 0.030 | 10.101 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.006 | 0.031 | 0.195 | 0.846 |
| AGE1 | 0.029 | 0.024 | 1.207 | 0.228 |
| EDUCATION\_ | 0.028 | 0.035 | 0.794 | 0.427 |
| EDUCATION\_ | 0.036 | 0.034 | 1.066 | 0.286 |
| UNEMPLOYED | -0.011 | 0.031 | -0.337 | 0.736 |
| UNEMPLOYED | 0.012 | 0.031 | 0.392 | 0.695 |
| FIN3 | 0.388 | 0.031 | 12.607 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | 0.151 | 0.032 | 4.655 | 0.000 |
| AGE1 | 0.029 | 0.028 | 1.059 | 0.290 |
| EDUCATION\_ | -0.055 | 0.038 | -1.440 | 0.150 |
| EDUCATION\_ | 0.036 | 0.037 | 0.965 | 0.335 |
| UNEMPLOYED | -0.036 | 0.034 | -1.074 | 0.283 |
| UNEMPLOYED | 0.032 | 0.032 | 0.984 | 0.325 |
| FIN1 | 0.151 | 0.031 | 4.957 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | 0.065 | 0.031 | 2.069 | 0.039 |
| AGE1 | 0.026 | 0.024 | 1.057 | 0.290 |
| EDUCATION\_ | -0.006 | 0.035 | -0.168 | 0.867 |
| EDUCATION\_ | -0.021 | 0.036 | -0.596 | 0.551 |
| UNEMPLOYED | -0.030 | 0.033 | -0.905 | 0.365 |
| UNEMPLOYED | 0.003 | 0.032 | 0.085 | 0.932 |
| FIN2 | 0.158 | 0.028 | 5.532 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | 0.152 | 0.034 | 4.495 | 0.000 |
| AGE1 | 0.017 | 0.024 | 0.717 | 0.474 |
| EDUCATION\_ | 0.006 | 0.040 | 0.157 | 0.875 |
| EDUCATION\_ | 0.028 | 0.039 | 0.714 | 0.475 |
| UNEMPLOYED | -0.055 | 0.034 | -1.587 | 0.113 |
| UNEMPLOYED | 0.056 | 0.035 | 1.598 | 0.110 |
| FIN3 | 0.140 | 0.032 | 4.414 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.473 | 0.072 | 6.614 | 0.000 |
| RIM | 0.448 | 0.054 | 8.242 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.570 | 0.071 | 8.047 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.037 | 0.059 | 0.616 | 0.538 |
| WM1 | 0.097 | 0.058 | 1.675 | 0.094 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.100 | 0.065 | 1.537 | 0.124 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.034 | 0.051 | 0.673 | 0.501 |
| WM2 | 0.129 | 0.045 | 2.904 | 0.004 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.198 | 0.042 | 4.669 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.034 | 0.051 | 0.673 | 0.501 |
| WM3 | 0.129 | 0.045 | 2.904 | 0.004 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.198 | 0.042 | 4.669 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.002 | 0.032 | -0.072 | 0.943 |
| EDUCATION\_ | -0.077 | 0.032 | -2.383 | 0.017 |
| EDUCATION\_ | -0.045 | 0.032 | -1.437 | 0.151 |
| UNEMPLOYED | -0.016 | 0.032 | -0.502 | 0.616 |
| UNEMPLOYED | -0.014 | 0.033 | -0.421 | 0.674 |
| FIN1 | 0.035 | 0.032 | 1.078 | 0.281 |
| FIN2 | -0.004 | 0.033 | -0.126 | 0.900 |
| FIN3 | 0.013 | 0.033 | 0.411 | 0.681 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.432 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.170 | 0.242 |
| UNEMPLOYED | 0.069 | 0.031 | 2.242 | 0.025 |
| UNEMPLOYED | 0.013 | 0.032 | 0.421 | 0.674 |
| FIN1 | -0.013 | 0.032 | -0.402 | 0.688 |
| FIN2 | -0.025 | 0.032 | -0.788 | 0.431 |
| FIN3 | -0.029 | 0.032 | -0.893 | 0.372 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.546 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.357 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.835 | 0.005 |
| FIN1 | 0.140 | 0.032 | 4.369 | 0.000 |
| FIN2 | 0.161 | 0.031 | 5.127 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.964 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.158 | 0.031 | -5.177 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.469 | 0.000 |
| FIN1 | 0.171 | 0.032 | 5.281 | 0.000 |
| FIN2 | 0.210 | 0.031 | 6.809 | 0.000 |
| FIN3 | 0.213 | 0.031 | 6.972 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.480 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.035 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.881 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.940 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.336 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.100 | 0.002 |
| FIN3 | -0.090 | 0.033 | -2.738 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.716 | 0.019 | 38.376 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.917 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.704 | 0.021 | 33.431 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.952 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.490 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.421 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.198 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.551 | 0.000 |
| UNEMPLOYED | 0.273 | 0.018 | 15.504 | 0.000 |
| FIN1 | 4.403 | 0.091 | 48.143 | 0.000 |
| FIN2 | 4.567 | 0.096 | 47.439 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.327 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.308 | 0.957 | -0.322 | 0.748 |
| X2 | -0.311 | 0.966 | -0.322 | 0.748 |
| X3 | -0.312 | 0.968 | -0.322 | 0.747 |
| Y1 | 1.647 | 0.828 | 1.990 | 0.047 |
| Y2 | 1.648 | 0.827 | 1.992 | 0.046 |
| Y3 | 1.596 | 0.801 | 1.992 | 0.046 |
| M1 | -1.797 | 0.916 | -1.961 | 0.050 |
| M2 | -1.575 | 0.807 | -1.952 | 0.051 |
| M3 | -1.547 | 0.792 | -1.953 | 0.051 |

# 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 | 0.981 | 0.019 | 52.527 | 0.000 |
| WX3 | 0.981 | 0.020 | 49.389 | 0.000 |
| WY2 | 0.954 | 0.030 | 31.679 | 0.000 |
| WY3 | 0.951 | 0.032 | 29.689 | 0.000 |
| WM2 | 0.965 | 0.019 | 51.554 | 0.000 |
| WM3 | 0.945 | 0.027 | 35.538 | 0.000 |

# R-SQUARE

| **Variable** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| Variable Estimate S.E. Est./S.E. P-Value |  |  |  |  |
| WX2 | 0.019 | 0.019 | 1.000 | 0.317 |
| WX3 | 0.019 | 0.020 | 0.950 | 0.342 |
| WY2 | 0.046 | 0.030 | 1.541 | 0.123 |
| WY3 | 0.049 | 0.032 | 1.533 | 0.125 |
| WM2 | 0.035 | 0.019 | 1.857 | 0.063 |
| WM3 | 0.055 | 0.027 | 2.060 | 0.039 |

# 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 |  | 0.019 | 0.063 | 0.087 | 0.209 | 0.326 | 0.349 |
| WX1 |  | -0.292 | -0.238 | -0.212 | -0.080 | 0.053 | 0.081 |
| WM1 |  | -0.178 | -0.123 | -0.096 | 0.056 | 0.201 | 0.229 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | 0.019 | 0.063 | 0.087 | 0.209 | 0.326 | 0.349 |
| WX2 |  | -0.292 | -0.238 | -0.212 | -0.080 | 0.053 | 0.081 |
| WM2 |  | -0.178 | -0.123 | -0.096 | 0.056 | 0.201 | 0.229 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.063 | -0.028 | -0.009 | 0.095 | 0.216 | 0.237 |
| WY1 |  | -0.143 | -0.122 | -0.112 | -0.058 | -0.002 | 0.009 |
| WM1 |  | -0.103 | -0.065 | -0.045 | 0.060 | 0.163 | 0.183 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.063 | -0.028 | -0.009 | 0.095 | 0.216 | 0.237 |
| WY2 |  | -0.143 | -0.122 | -0.112 | -0.058 | -0.002 | 0.009 |
| WM2 |  | -0.103 | -0.065 | -0.045 | 0.060 | 0.163 | 0.183 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.062 | 0.100 | 0.120 | 0.215 | 0.306 | 0.323 |
| WX1 |  | -0.120 | -0.099 | -0.089 | -0.035 | 0.021 | 0.032 |
| WY1 |  | -0.027 | -0.011 | -0.003 | 0.035 | 0.072 | 0.079 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.062 | 0.100 | 0.120 | 0.215 | 0.306 | 0.323 |
| WX2 |  | -0.120 | -0.099 | -0.089 | -0.035 | 0.021 | 0.032 |
| WY2 |  | -0.027 | -0.011 | -0.003 | 0.035 | 0.072 | 0.079 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.366 | -0.327 | -0.304 | -0.199 | -0.095 | -0.076 |
| AGE1 |  | -0.142 | -0.109 | -0.092 | -0.001 | 0.090 | 0.109 |
| EDUCATION\_ |  | -0.111 | -0.090 | -0.079 | -0.022 | 0.035 | 0.045 |
| EDUCATION\_ |  | -0.065 | -0.041 | -0.031 | 0.024 | 0.079 | 0.089 |
| UNEMPLOYED |  | -0.217 | -0.168 | -0.142 | -0.014 | 0.115 | 0.139 |
| UNEMPLOYED |  | -0.243 | -0.164 | -0.122 | 0.069 | 0.267 | 0.306 |
| FIN1 |  | 0.028 | 0.045 | 0.055 | 0.105 | 0.155 | 0.164 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.287 | -0.245 | -0.226 | -0.119 | -0.012 | 0.007 |
| AGE1 |  | -0.149 | -0.118 | -0.099 | -0.010 | 0.080 | 0.098 |
| EDUCATION\_ |  | -0.119 | -0.100 | -0.090 | -0.033 | 0.024 | 0.035 |
| EDUCATION\_ |  | -0.067 | -0.044 | -0.034 | 0.023 | 0.080 | 0.091 |
| UNEMPLOYED |  | -0.214 | -0.162 | -0.137 | -0.007 | 0.123 | 0.146 |
| UNEMPLOYED |  | -0.155 | -0.078 | -0.035 | 0.179 | 0.387 | 0.426 |
| FIN2 |  | 0.062 | 0.081 | 0.089 | 0.142 | 0.193 | 0.202 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.318 | -0.278 | -0.257 | -0.151 | -0.045 | -0.024 |
| AGE1 |  | -0.141 | -0.107 | -0.090 | 0.001 | 0.092 | 0.109 |
| EDUCATION\_ |  | -0.116 | -0.096 | -0.085 | -0.028 | 0.028 | 0.039 |
| EDUCATION\_ |  | -0.070 | -0.049 | -0.038 | 0.016 | 0.072 | 0.082 |
| UNEMPLOYED |  | -0.170 | -0.119 | -0.094 | 0.045 | 0.181 | 0.205 |
| UNEMPLOYED |  | -0.186 | -0.100 | -0.057 | 0.148 | 0.357 | 0.399 |
| FIN3 |  | 0.022 | 0.041 | 0.051 | 0.102 | 0.152 | 0.162 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.465 | -0.420 | -0.396 | -0.276 | -0.156 | -0.135 |
| AGE1 |  | -0.028 | 0.009 | 0.027 | 0.125 | 0.221 | 0.241 |
| EDUCATION\_ |  | -0.148 | -0.119 | -0.106 | -0.029 | 0.046 | 0.060 |
| EDUCATION\_ |  | -0.105 | -0.077 | -0.064 | 0.012 | 0.091 | 0.105 |
| UNEMPLOYED |  | -0.461 | -0.376 | -0.338 | -0.148 | 0.041 | 0.074 |
| UNEMPLOYED |  | -0.270 | -0.174 | -0.117 | 0.143 | 0.389 | 0.438 |
| FIN1 |  | 0.323 | 0.350 | 0.363 | 0.431 | 0.498 | 0.511 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.315 | -0.271 | -0.251 | -0.131 | -0.009 | 0.013 |
| AGE1 |  | -0.050 | -0.010 | 0.009 | 0.106 | 0.204 | 0.224 |
| EDUCATION\_ |  | -0.075 | -0.046 | -0.032 | 0.039 | 0.109 | 0.122 |
| EDUCATION\_ |  | -0.084 | -0.055 | -0.042 | 0.032 | 0.107 | 0.123 |
| UNEMPLOYED |  | -0.406 | -0.340 | -0.307 | -0.125 | 0.058 | 0.091 |
| UNEMPLOYED |  | -0.401 | -0.290 | -0.241 | 0.001 | 0.229 | 0.272 |
| FIN2 |  | 0.306 | 0.337 | 0.351 | 0.419 | 0.486 | 0.500 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.175 | -0.135 | -0.110 | 0.015 | 0.140 | 0.162 |
| AGE1 |  | -0.085 | -0.044 | -0.025 | 0.072 | 0.170 | 0.190 |
| EDUCATION\_ |  | -0.077 | -0.049 | -0.036 | 0.034 | 0.103 | 0.116 |
| EDUCATION\_ |  | -0.061 | -0.034 | -0.023 | 0.043 | 0.111 | 0.123 |
| UNEMPLOYED |  | -0.302 | -0.235 | -0.205 | -0.035 | 0.135 | 0.168 |
| UNEMPLOYED |  | -0.345 | -0.235 | -0.186 | 0.057 | 0.291 | 0.331 |
| FIN3 |  | 0.419 | 0.446 | 0.459 | 0.532 | 0.602 | 0.616 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.069 | 0.089 | 0.098 | 0.154 | 0.209 | 0.218 |
| AGE1 |  | -0.041 | -0.025 | -0.016 | 0.030 | 0.076 | 0.085 |
| 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 | 0.041 |
| UNEMPLOYED |  | -0.105 | -0.064 | -0.043 | 0.061 | 0.162 | 0.179 |
| FIN1 |  | 0.042 | 0.052 | 0.058 | 0.087 | 0.115 | 0.120 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.022 | 0.003 | 0.015 | 0.075 | 0.135 | 0.146 |
| AGE1 |  | -0.040 | -0.024 | -0.016 | 0.030 | 0.076 | 0.085 |
| 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 |  | -0.179 | -0.148 | -0.130 | -0.046 | 0.039 | 0.054 |
| UNEMPLOYED |  | -0.175 | -0.133 | -0.110 | 0.006 | 0.121 | 0.141 |
| FIN2 |  | 0.057 | 0.068 | 0.075 | 0.106 | 0.138 | 0.144 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | 0.075 | 0.100 | 0.113 | 0.180 | 0.246 | 0.259 |
| AGE1 |  | -0.050 | -0.035 | -0.026 | 0.020 | 0.067 | 0.076 |
| EDUCATION\_ |  | -0.058 | -0.042 | -0.035 | 0.004 | 0.041 | 0.048 |
| EDUCATION\_ |  | -0.040 | -0.028 | -0.021 | 0.016 | 0.053 | 0.060 |
| UNEMPLOYED |  | -0.229 | -0.194 | -0.176 | -0.086 | 0.003 | 0.018 |
| UNEMPLOYED |  | -0.082 | -0.030 | -0.005 | 0.124 | 0.250 | 0.277 |
| FIN3 |  | 0.037 | 0.051 | 0.057 | 0.092 | 0.127 | 0.133 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.155 | 0.175 | 0.184 | 0.239 | 0.294 | 0.304 |
| RIM |  | 0.071 | 0.079 | 0.084 | 0.108 | 0.131 | 0.136 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.078 | 0.093 | 0.099 | 0.131 | 0.162 | 0.168 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.058 | -0.039 | -0.029 | 0.016 | 0.058 | 0.066 |
| WM1 |  | -0.011 | -0.003 | 0.000 | 0.018 | 0.036 | 0.039 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | -0.021 | -0.008 | -0.002 | 0.028 | 0.059 | 0.066 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.042 | -0.027 | -0.021 | 0.014 | 0.049 | 0.056 |
| WM2 |  | 0.002 | 0.009 | 0.012 | 0.029 | 0.046 | 0.049 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.029 | 0.038 | 0.043 | 0.069 | 0.091 | 0.095 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.042 | -0.027 | -0.021 | 0.014 | 0.049 | 0.056 |
| WM3 |  | 0.002 | 0.009 | 0.012 | 0.029 | 0.046 | 0.049 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.029 | 0.038 | 0.043 | 0.069 | 0.091 | 0.095 |
| GENDER1 WITH |  |  |  |  |  |  |  |
| AGE1 |  | -0.019 | -0.015 | -0.013 | -0.001 | 0.012 | 0.014 |
| EDUCATION\_ |  | -0.074 | -0.065 | -0.060 | -0.036 | -0.011 | -0.006 |
| EDUCATION\_ |  | -0.059 | -0.050 | -0.046 | -0.021 | 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 | -0.036 | -0.012 | -0.007 |
| EDUCATION\_ |  | -0.056 | -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 | 0.502 | 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 |  | 0.047 | 0.063 | 0.071 | 0.116 | 0.160 | 0.169 |
| FIN2 |  | 0.064 | 0.079 | 0.087 | 0.130 | 0.172 | 0.180 |
| FIN3 |  | 0.064 | 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 | 0.129 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.112 | 0.129 | 0.139 | 0.183 | 0.228 | 0.237 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.004 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.054 | -0.051 | -0.033 | -0.015 | -0.011 |
| FIN2 |  | -0.055 | -0.048 | -0.045 | -0.029 | -0.012 | -0.009 |
| FIN3 |  | -0.067 | -0.061 | -0.057 | -0.040 | -0.023 | -0.020 |
| 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 | 0.464 | 0.505 | 0.546 | 0.553 |
| FIN3 |  | 0.420 | 0.435 | 0.443 | 0.485 | 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 | 15.664 | 15.669 |
| EDUCATION\_ |  | 3.827 | 3.846 | 3.855 | 3.906 | 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 | 0.083 | 0.086 |
| FIN1 |  | 3.684 | 3.702 | 3.712 | 3.756 | 3.800 | 3.808 |
| FIN2 |  | 3.708 | 3.725 | 3.733 | 3.776 | 3.820 | 3.829 |
| FIN3 |  | 3.682 | 3.699 | 3.707 | 3.754 | 3.800 | 3.809 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.531 | -2.013 | -1.725 | -0.282 | 1.162 | 1.450 |
| X2 |  | -2.531 | -2.013 | -1.725 | -0.282 | 1.162 | 1.450 |
| X3 |  | -2.531 | -2.013 | -1.725 | -0.282 | 1.162 | 1.450 |
| Y1 |  | -0.521 | 0.002 | 0.339 | 1.891 | 3.430 | 3.741 |
| Y2 |  | -0.521 | 0.002 | 0.339 | 1.891 | 3.430 | 3.741 |
| Y3 |  | -0.521 | 0.002 | 0.339 | 1.891 | 3.430 | 3.741 |
| M1 |  | -2.033 | -1.764 | -1.619 | -0.877 | -0.146 | -0.007 |
| M2 |  | -2.033 | -1.764 | -1.619 | -0.877 | -0.146 | -0.007 |
| M3 |  | -2.033 | -1.764 | -1.619 | -0.877 | -0.146 | -0.007 |
| 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 | 0.983 | 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 |  | 0.438 | 0.457 | 0.467 | 0.526 | 0.571 | 0.581 |
| RIY |  | 0.309 | 0.350 | 0.371 | 0.485 | 0.574 | 0.592 |
| RIM |  | 0.077 | 0.085 | 0.089 | 0.109 | 0.126 | 0.130 |
| WX1 |  | 0.234 | 0.248 | 0.255 | 0.295 | 0.341 | 0.349 |
| WY1 |  | 0.498 | 0.536 | 0.557 | 0.678 | 0.811 | 0.841 |
| WM1 |  | 0.090 | 0.096 | 0.099 | 0.117 | 0.136 | 0.139 |
| 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 | 0.307 | 0.314 |
| WX3 |  | 0.219 | 0.231 | 0.237 | 0.273 | 0.307 | 0.314 |
| WY2 |  | 0.494 | 0.533 | 0.551 | 0.655 | 0.752 | 0.774 |
| WY3 |  | 0.494 | 0.533 | 0.551 | 0.655 | 0.752 | 0.774 |
| WM2 |  | 0.161 | 0.166 | 0.169 | 0.185 | 0.197 | 0.200 |
| WM3 |  | 0.161 | 0.166 | 0.169 | 0.185 | 0.197 | 0.200 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.002 | 0.005 | -0.399 | 0.690 | -0.015 | 0.005 |