# 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 | 0.187 | 0.074 | 2.547 | 0.011 |
| WX1 | -0.083 | 0.079 | -1.042 | 0.297 |
| WM1 | 0.060 | 0.094 | 0.642 | 0.521 |
| WY3 ON |  |  |  |  |
| WY2 | 0.187 | 0.074 | 2.547 | 0.011 |
| WX2 | -0.083 | 0.079 | -1.042 | 0.297 |
| WM2 | 0.060 | 0.094 | 0.642 | 0.521 |
| WX2 ON |  |  |  |  |
| WX1 | 0.095 | 0.067 | 1.411 | 0.158 |
| WY1 | -0.061 | 0.033 | -1.858 | 0.063 |
| WM1 | 0.051 | 0.056 | 0.902 | 0.367 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.067 | 1.411 | 0.158 |
| WY2 | -0.061 | 0.033 | -1.858 | 0.063 |
| WM2 | 0.051 | 0.056 | 0.902 | 0.367 |
| WM2 ON |  |  |  |  |
| WM1 | 0.308 | 0.061 | 5.043 | 0.000 |
| WX1 | -0.013 | 0.036 | -0.359 | 0.720 |
| WY1 | 0.034 | 0.021 | 1.608 | 0.108 |
| WM3 ON |  |  |  |  |
| WM2 | 0.308 | 0.061 | 5.043 | 0.000 |
| WX2 | -0.013 | 0.036 | -0.359 | 0.720 |
| WY2 | 0.034 | 0.021 | 1.608 | 0.108 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.197 | 0.063 | -3.108 | 0.002 |
| AGE1 | -0.001 | 0.055 | -0.025 | 0.980 |
| EDUCATION\_ | -0.022 | 0.034 | -0.642 | 0.521 |
| EDUCATION\_ | 0.024 | 0.033 | 0.730 | 0.466 |
| UNEMPLOYED | -0.014 | 0.078 | -0.185 | 0.853 |
| UNEMPLOYED | 0.067 | 0.119 | 0.558 | 0.577 |
| FIN1 | 0.104 | 0.031 | 3.399 | 0.001 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.118 | 0.065 | -1.811 | 0.070 |
| AGE1 | -0.011 | 0.054 | -0.203 | 0.839 |
| EDUCATION\_ | -0.033 | 0.035 | -0.960 | 0.337 |
| EDUCATION\_ | 0.023 | 0.034 | 0.654 | 0.513 |
| UNEMPLOYED | -0.007 | 0.079 | -0.093 | 0.926 |
| UNEMPLOYED | 0.178 | 0.127 | 1.401 | 0.161 |
| FIN2 | 0.142 | 0.031 | 4.580 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.149 | 0.065 | -2.307 | 0.021 |
| AGE1 | 0.000 | 0.055 | -0.003 | 0.998 |
| EDUCATION\_ | -0.028 | 0.034 | -0.822 | 0.411 |
| EDUCATION\_ | 0.016 | 0.033 | 0.480 | 0.631 |
| UNEMPLOYED | 0.045 | 0.083 | 0.540 | 0.589 |
| UNEMPLOYED | 0.148 | 0.126 | 1.170 | 0.242 |
| FIN3 | 0.103 | 0.031 | 3.355 | 0.001 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.271 | 0.073 | -3.728 | 0.000 |
| AGE1 | 0.128 | 0.059 | 2.170 | 0.030 |
| EDUCATION\_ | -0.029 | 0.046 | -0.628 | 0.530 |
| EDUCATION\_ | 0.012 | 0.047 | 0.256 | 0.798 |
| UNEMPLOYED | -0.148 | 0.115 | -1.287 | 0.198 |
| UNEMPLOYED | 0.137 | 0.155 | 0.887 | 0.375 |
| FIN1 | 0.429 | 0.042 | 10.277 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.129 | 0.073 | -1.765 | 0.078 |
| AGE1 | 0.109 | 0.059 | 1.835 | 0.066 |
| EDUCATION\_ | 0.039 | 0.043 | 0.911 | 0.362 |
| EDUCATION\_ | 0.032 | 0.045 | 0.701 | 0.483 |
| UNEMPLOYED | -0.125 | 0.110 | -1.132 | 0.258 |
| UNEMPLOYED | -0.001 | 0.143 | -0.008 | 0.994 |
| FIN2 | 0.421 | 0.041 | 10.187 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.017 | 0.076 | 0.226 | 0.821 |
| AGE1 | 0.074 | 0.059 | 1.254 | 0.210 |
| EDUCATION\_ | 0.034 | 0.042 | 0.797 | 0.426 |
| EDUCATION\_ | 0.043 | 0.041 | 1.053 | 0.292 |
| UNEMPLOYED | -0.035 | 0.103 | -0.334 | 0.738 |
| UNEMPLOYED | 0.050 | 0.146 | 0.339 | 0.735 |
| FIN3 | 0.533 | 0.044 | 12.083 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.155 | 0.042 | -3.657 | 0.000 |
| AGE1 | 0.075 | 0.039 | 1.930 | 0.054 |
| EDUCATION\_ | -0.023 | 0.025 | -0.903 | 0.367 |
| EDUCATION\_ | 0.023 | 0.024 | 0.964 | 0.335 |
| UNEMPLOYED | 0.017 | 0.061 | 0.275 | 0.783 |
| UNEMPLOYED | 0.185 | 0.089 | 2.081 | 0.037 |
| FIN1 | 0.106 | 0.022 | 4.919 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.154 | 0.046 | -3.350 | 0.001 |
| AGE1 | 0.072 | 0.039 | 1.858 | 0.063 |
| EDUCATION\_ | -0.006 | 0.026 | -0.218 | 0.827 |
| EDUCATION\_ | 0.017 | 0.027 | 0.648 | 0.517 |
| UNEMPLOYED | 0.011 | 0.067 | 0.171 | 0.864 |
| UNEMPLOYED | -0.002 | 0.094 | -0.022 | 0.983 |
| FIN2 | 0.109 | 0.022 | 4.835 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.106 | 0.048 | -2.219 | 0.026 |
| AGE1 | 0.071 | 0.039 | 1.835 | 0.067 |
| EDUCATION\_ | 0.003 | 0.027 | 0.120 | 0.904 |
| EDUCATION\_ | 0.010 | 0.027 | 0.392 | 0.695 |
| UNEMPLOYED | -0.043 | 0.065 | -0.664 | 0.507 |
| UNEMPLOYED | 0.142 | 0.090 | 1.578 | 0.115 |
| FIN3 | 0.103 | 0.025 | 4.136 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.240 | 0.033 | 7.311 | 0.000 |
| RIM | 0.124 | 0.019 | 6.483 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.184 | 0.026 | 7.005 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.020 | 0.026 | 0.786 | 0.432 |
| WM1 | 0.023 | 0.014 | 1.695 | 0.090 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.070 | 0.026 | 2.671 | 0.008 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.012 | 0.021 | 0.587 | 0.557 |
| WM2 | 0.037 | 0.011 | 3.502 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.095 | 0.015 | 6.169 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.012 | 0.021 | 0.587 | 0.557 |
| WM3 | 0.037 | 0.011 | 3.502 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.095 | 0.015 | 6.169 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.001 | 0.007 | -0.082 | 0.934 |
| EDUCATION\_ | -0.036 | 0.015 | -2.389 | 0.017 |
| EDUCATION\_ | -0.022 | 0.015 | -1.465 | 0.143 |
| UNEMPLOYED | -0.003 | 0.006 | -0.491 | 0.623 |
| UNEMPLOYED | -0.002 | 0.004 | -0.418 | 0.676 |
| FIN1 | 0.014 | 0.013 | 1.060 | 0.289 |
| FIN2 | -0.002 | 0.013 | -0.130 | 0.896 |
| FIN3 | 0.006 | 0.014 | 0.405 | 0.685 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.036 | 0.015 | -2.436 | 0.015 |
| EDUCATION\_ | -0.018 | 0.015 | -1.182 | 0.237 |
| UNEMPLOYED | 0.012 | 0.005 | 2.225 | 0.026 |
| UNEMPLOYED | 0.002 | 0.004 | 0.440 | 0.660 |
| FIN1 | -0.005 | 0.013 | -0.409 | 0.683 |
| FIN2 | -0.010 | 0.013 | -0.777 | 0.437 |
| FIN3 | -0.012 | 0.014 | -0.893 | 0.372 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.452 | 0.030 | 14.928 | 0.000 |
| UNEMPLOYED | -0.088 | 0.012 | -7.483 | 0.000 |
| UNEMPLOYED | -0.024 | 0.009 | -2.736 | 0.006 |
| FIN1 | 0.117 | 0.027 | 4.309 | 0.000 |
| FIN2 | 0.130 | 0.026 | 5.042 | 0.000 |
| FIN3 | 0.134 | 0.027 | 4.913 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.057 | 0.011 | -4.945 | 0.000 |
| UNEMPLOYED | -0.030 | 0.007 | -4.082 | 0.000 |
| FIN1 | 0.145 | 0.028 | 5.243 | 0.000 |
| FIN2 | 0.173 | 0.026 | 6.603 | 0.000 |
| FIN3 | 0.183 | 0.027 | 6.776 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.013 | 0.004 | 3.267 | 0.001 |
| FIN1 | -0.033 | 0.011 | -2.985 | 0.003 |
| FIN2 | -0.029 | 0.010 | -2.851 | 0.004 |
| FIN3 | -0.040 | 0.010 | -3.826 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.027 | 0.008 | -3.172 | 0.002 |
| FIN2 | -0.020 | 0.007 | -2.968 | 0.003 |
| FIN3 | -0.020 | 0.008 | -2.656 | 0.008 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.505 | 0.025 | 20.386 | 0.000 |
| FIN3 | 0.484 | 0.025 | 19.226 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.504 | 0.024 | 20.779 | 0.000 |

# MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.646 | 0.015 | 42.455 | 0.000 |
| AGE1 | 15.638 | 0.016 | 1,007.273 | 0.000 |
| EDUCATION\_ | 3.907 | 0.031 | 124.205 | 0.000 |
| EDUCATION\_ | 3.754 | 0.032 | 116.417 | 0.000 |
| UNEMPLOYED | 0.154 | 0.012 | 13.358 | 0.000 |
| UNEMPLOYED | 0.070 | 0.008 | 8.375 | 0.000 |
| FIN1 | 3.756 | 0.027 | 138.438 | 0.000 |
| FIN2 | 3.776 | 0.027 | 141.585 | 0.000 |
| FIN3 | 3.754 | 0.028 | 133.487 | 0.000 |

# MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.265 | 0.876 | -0.303 | 0.762 |
| X2 | -0.265 | 0.876 | -0.303 | 0.762 |
| X3 | -0.265 | 0.876 | -0.303 | 0.762 |
| Y1 | 1.845 | 0.946 | 1.951 | 0.051 |
| Y2 | 1.845 | 0.946 | 1.951 | 0.051 |
| Y3 | 1.845 | 0.946 | 1.951 | 0.051 |
| M1 | -1.500 | 0.626 | -2.396 | 0.017 |
| M2 | -1.500 | 0.626 | -2.396 | 0.017 |
| M3 | -1.500 | 0.626 | -2.396 | 0.017 |

# MODEL RESULTS Variances

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 0.229 | 0.004 | 51.270 | 0.000 |
| AGE1 | 0.233 | 0.005 | 50.731 | 0.000 |
| EDUCATION\_ | 0.946 | 0.025 | 38.616 | 0.000 |
| EDUCATION\_ | 0.983 | 0.028 | 34.903 | 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 | 26.428 | 0.000 |
| FIN2 | 0.684 | 0.027 | 25.754 | 0.000 |
| FIN3 | 0.750 | 0.032 | 23.562 | 0.000 |
| RIX | 0.527 | 0.032 | 16.566 | 0.000 |
| RIY | 0.500 | 0.060 | 8.372 | 0.000 |
| RIM | 0.239 | 0.021 | 11.275 | 0.000 |
| WX1 | 0.295 | 0.026 | 11.386 | 0.000 |
| WY1 | 0.670 | 0.076 | 8.869 | 0.000 |
| WM1 | 0.152 | 0.019 | 7.933 | 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 | 0.272 | 0.021 | 12.864 | 0.000 |
| WX3 | 0.272 | 0.021 | 12.864 | 0.000 |
| WY2 | 0.645 | 0.061 | 10.601 | 0.000 |
| WY3 | 0.645 | 0.061 | 10.601 | 0.000 |
| WM2 | 0.222 | 0.011 | 19.644 | 0.000 |
| WM3 | 0.222 | 0.011 | 19.644 | 0.000 |

# STANDARDIZED MODEL RESULTS

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.792 | 0.018 | 45.253 | 0.000 |
| X2 | 0.800 | 0.019 | 43.029 | 0.000 |
| X3 | 0.802 | 0.019 | 43.144 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.615 | 0.037 | 16.760 | 0.000 |
| Y2 | 0.616 | 0.038 | 16.273 | 0.000 |
| Y3 | 0.597 | 0.037 | 16.110 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.765 | 0.030 | 25.431 | 0.000 |
| M2 | 0.696 | 0.025 | 27.463 | 0.000 |
| M3 | 0.691 | 0.027 | 25.971 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.593 | 0.023 | 25.977 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.025 | 23.543 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.582 | 0.025 | 23.183 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.711 | 0.031 | 22.667 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.714 | 0.033 | 21.678 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.693 | 0.033 | 21.041 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.612 | 0.037 | 16.719 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.696 | 0.025 | 28.324 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.704 | 0.026 | 27.503 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.187 | 0.070 | 2.652 | 0.008 |
| WX1 | -0.055 | 0.053 | -1.031 | 0.303 |
| WM1 | 0.029 | 0.045 | 0.632 | 0.527 |
| WY3 ON |  |  |  |  |
| WY2 | 0.187 | 0.073 | 2.557 | 0.011 |
| WX2 | -0.053 | 0.051 | -1.047 | 0.295 |
| WM2 | 0.036 | 0.056 | 0.636 | 0.525 |
| WX2 ON |  |  |  |  |
| WX1 | 0.098 | 0.067 | 1.459 | 0.144 |
| WY1 | -0.095 | 0.051 | -1.875 | 0.061 |
| WM1 | 0.038 | 0.042 | 0.892 | 0.373 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.067 | 1.414 | 0.157 |
| WY2 | -0.095 | 0.051 | -1.863 | 0.062 |
| WM2 | 0.047 | 0.052 | 0.903 | 0.367 |
| WM2 ON |  |  |  |  |
| WM1 | 0.246 | 0.054 | 4.537 | 0.000 |
| WX1 | -0.014 | 0.040 | -0.357 | 0.721 |
| WY1 | 0.057 | 0.036 | 1.600 | 0.110 |
| WM3 ON |  |  |  |  |
| WM2 | 0.302 | 0.058 | 5.177 | 0.000 |
| WX2 | -0.014 | 0.038 | -0.358 | 0.720 |
| WY2 | 0.056 | 0.035 | 1.602 | 0.109 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.103 | 0.033 | -3.095 | 0.002 |
| AGE1 | -0.001 | 0.029 | -0.025 | 0.980 |
| EDUCATION\_ | -0.023 | 0.036 | -0.642 | 0.521 |
| EDUCATION\_ | 0.026 | 0.036 | 0.730 | 0.465 |
| UNEMPLOYED | -0.006 | 0.031 | -0.185 | 0.853 |
| UNEMPLOYED | 0.019 | 0.033 | 0.562 | 0.574 |
| FIN1 | 0.097 | 0.028 | 3.409 | 0.001 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.062 | 0.034 | -1.812 | 0.070 |
| AGE1 | -0.006 | 0.029 | -0.203 | 0.839 |
| EDUCATION\_ | -0.036 | 0.037 | -0.962 | 0.336 |
| EDUCATION\_ | 0.025 | 0.038 | 0.655 | 0.512 |
| UNEMPLOYED | -0.003 | 0.031 | -0.093 | 0.926 |
| UNEMPLOYED | 0.050 | 0.035 | 1.411 | 0.158 |
| FIN2 | 0.130 | 0.028 | 4.573 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.034 | -2.308 | 0.021 |
| AGE1 | 0.000 | 0.029 | -0.003 | 0.998 |
| EDUCATION\_ | -0.030 | 0.037 | -0.823 | 0.410 |
| EDUCATION\_ | 0.018 | 0.037 | 0.482 | 0.630 |
| UNEMPLOYED | 0.018 | 0.033 | 0.542 | 0.588 |
| UNEMPLOYED | 0.042 | 0.035 | 1.180 | 0.238 |
| FIN3 | 0.099 | 0.029 | 3.373 | 0.001 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.113 | 0.030 | -3.785 | 0.000 |
| AGE1 | 0.054 | 0.025 | 2.164 | 0.030 |
| EDUCATION\_ | -0.024 | 0.039 | -0.629 | 0.529 |
| EDUCATION\_ | 0.010 | 0.040 | 0.257 | 0.797 |
| UNEMPLOYED | -0.046 | 0.036 | -1.301 | 0.193 |
| UNEMPLOYED | 0.030 | 0.034 | 0.892 | 0.372 |
| FIN1 | 0.318 | 0.032 | 9.961 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.772 | 0.076 |
| AGE1 | 0.046 | 0.025 | 1.832 | 0.067 |
| EDUCATION\_ | 0.033 | 0.036 | 0.911 | 0.362 |
| EDUCATION\_ | 0.027 | 0.039 | 0.703 | 0.482 |
| UNEMPLOYED | -0.039 | 0.034 | -1.140 | 0.254 |
| UNEMPLOYED | 0.000 | 0.032 | -0.008 | 0.994 |
| FIN2 | 0.303 | 0.030 | 10.139 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.226 | 0.821 |
| AGE1 | 0.030 | 0.024 | 1.253 | 0.210 |
| EDUCATION\_ | 0.028 | 0.035 | 0.798 | 0.425 |
| EDUCATION\_ | 0.036 | 0.034 | 1.058 | 0.290 |
| UNEMPLOYED | -0.011 | 0.031 | -0.335 | 0.738 |
| UNEMPLOYED | 0.011 | 0.031 | 0.341 | 0.733 |
| FIN3 | 0.389 | 0.031 | 12.562 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.697 | 0.000 |
| AGE1 | 0.057 | 0.029 | 1.934 | 0.053 |
| EDUCATION\_ | -0.035 | 0.039 | -0.904 | 0.366 |
| EDUCATION\_ | 0.036 | 0.037 | 0.965 | 0.335 |
| UNEMPLOYED | 0.009 | 0.034 | 0.275 | 0.783 |
| UNEMPLOYED | 0.074 | 0.035 | 2.087 | 0.037 |
| FIN1 | 0.141 | 0.029 | 4.886 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.398 | 0.001 |
| AGE1 | 0.050 | 0.027 | 1.858 | 0.063 |
| EDUCATION\_ | -0.008 | 0.037 | -0.218 | 0.827 |
| EDUCATION\_ | 0.024 | 0.037 | 0.648 | 0.517 |
| UNEMPLOYED | 0.006 | 0.034 | 0.171 | 0.864 |
| UNEMPLOYED | -0.001 | 0.034 | -0.022 | 0.983 |
| FIN2 | 0.128 | 0.027 | 4.823 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.072 | 0.032 | -2.232 | 0.026 |
| AGE1 | 0.049 | 0.027 | 1.834 | 0.067 |
| EDUCATION\_ | 0.004 | 0.037 | 0.120 | 0.904 |
| EDUCATION\_ | 0.015 | 0.037 | 0.392 | 0.695 |
| UNEMPLOYED | -0.022 | 0.033 | -0.666 | 0.505 |
| UNEMPLOYED | 0.051 | 0.032 | 1.583 | 0.113 |
| FIN3 | 0.126 | 0.030 | 4.197 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.467 | 0.067 | 6.957 | 0.000 |
| RIM | 0.348 | 0.049 | 7.163 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.533 | 0.060 | 8.822 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.046 | 0.058 | 0.786 | 0.432 |
| WM1 | 0.109 | 0.062 | 1.762 | 0.078 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.218 | 0.072 | 3.032 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.029 | 0.050 | 0.577 | 0.564 |
| WM2 | 0.152 | 0.043 | 3.579 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.252 | 0.040 | 6.235 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.029 | 0.050 | 0.577 | 0.564 |
| WM3 | 0.152 | 0.043 | 3.579 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.252 | 0.040 | 6.235 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.082 | 0.934 |
| EDUCATION\_ | -0.077 | 0.032 | -2.384 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.465 | 0.143 |
| UNEMPLOYED | -0.016 | 0.032 | -0.491 | 0.624 |
| UNEMPLOYED | -0.014 | 0.033 | -0.418 | 0.676 |
| FIN1 | 0.034 | 0.032 | 1.061 | 0.289 |
| FIN2 | -0.004 | 0.033 | -0.130 | 0.896 |
| FIN3 | 0.013 | 0.033 | 0.405 | 0.685 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.433 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.180 | 0.238 |
| UNEMPLOYED | 0.069 | 0.031 | 2.239 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.440 | 0.660 |
| FIN1 | -0.013 | 0.032 | -0.408 | 0.683 |
| FIN2 | -0.025 | 0.032 | -0.778 | 0.437 |
| FIN3 | -0.029 | 0.032 | -0.895 | 0.371 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.557 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.834 | 0.005 |
| FIN1 | 0.140 | 0.032 | 4.380 | 0.000 |
| FIN2 | 0.162 | 0.032 | 5.125 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.963 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.159 | 0.031 | -5.185 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.455 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.291 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.823 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.982 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.477 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.043 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.886 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.934 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.354 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.109 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.755 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.333 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.905 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.704 | 0.021 | 33.427 | 0.000 |

# STANDARDIZED MODEL RESULTS Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.940 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.413 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.158 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.562 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.496 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.144 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.435 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.317 | 0.000 |

# STANDARDIZED MODEL RESULTS Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.290 | 0.956 | -0.303 | 0.762 |
| X2 | -0.293 | 0.965 | -0.303 | 0.762 |
| X3 | -0.293 | 0.968 | -0.303 | 0.762 |
| Y1 | 1.604 | 0.825 | 1.944 | 0.052 |
| Y2 | 1.607 | 0.826 | 1.946 | 0.052 |
| Y3 | 1.556 | 0.800 | 1.946 | 0.052 |
| M1 | -2.351 | 0.979 | -2.401 | 0.016 |
| M2 | -2.138 | 0.893 | -2.395 | 0.017 |
| M3 | -2.124 | 0.887 | -2.395 | 0.017 |

# 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 | 52.783 | 0.000 |
| WX3 | 0.981 | 0.020 | 48.754 | 0.000 |
| WY2 | 0.960 | 0.027 | 35.040 | 0.000 |
| WY3 | 0.958 | 0.029 | 32.768 | 0.000 |
| WM2 | 0.931 | 0.030 | 31.378 | 0.000 |
| WM3 | 0.898 | 0.037 | 24.300 | 0.000 |

# STDYX Standardization

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | 0.792 | 0.018 | 45.253 | 0.000 |
| X2 | 0.800 | 0.019 | 43.029 | 0.000 |
| X3 | 0.802 | 0.019 | 43.144 | 0.000 |
| RIY BY |  |  |  |  |
| Y1 | 0.615 | 0.037 | 16.760 | 0.000 |
| Y2 | 0.616 | 0.038 | 16.273 | 0.000 |
| Y3 | 0.597 | 0.037 | 16.110 | 0.000 |
| RIM BY |  |  |  |  |
| M1 | 0.765 | 0.030 | 25.431 | 0.000 |
| M2 | 0.696 | 0.025 | 27.463 | 0.000 |
| M3 | 0.691 | 0.027 | 25.971 | 0.000 |
| WX1 BY |  |  |  |  |
| X1 | 0.593 | 0.023 | 25.977 | 0.000 |
| WX2 BY |  |  |  |  |
| X2 | 0.581 | 0.025 | 23.543 | 0.000 |
| WX3 BY |  |  |  |  |
| X3 | 0.582 | 0.025 | 23.183 | 0.000 |
| WY1 BY |  |  |  |  |
| Y1 | 0.711 | 0.031 | 22.667 | 0.000 |
| WY2 BY |  |  |  |  |
| Y2 | 0.714 | 0.033 | 21.678 | 0.000 |
| WY3 BY |  |  |  |  |
| Y3 | 0.693 | 0.033 | 21.041 | 0.000 |
| WM1 BY |  |  |  |  |
| M1 | 0.612 | 0.037 | 16.719 | 0.000 |
| WM2 BY |  |  |  |  |
| M2 | 0.696 | 0.025 | 28.324 | 0.000 |
| WM3 BY |  |  |  |  |
| M3 | 0.704 | 0.026 | 27.503 | 0.000 |
| WY2 ON |  |  |  |  |
| WY1 | 0.187 | 0.070 | 2.652 | 0.008 |
| WX1 | -0.055 | 0.053 | -1.031 | 0.303 |
| WM1 | 0.029 | 0.045 | 0.632 | 0.527 |
| WY3 ON |  |  |  |  |
| WY2 | 0.187 | 0.073 | 2.557 | 0.011 |
| WX2 | -0.053 | 0.051 | -1.047 | 0.295 |
| WM2 | 0.036 | 0.056 | 0.636 | 0.525 |
| WX2 ON |  |  |  |  |
| WX1 | 0.098 | 0.067 | 1.459 | 0.144 |
| WY1 | -0.095 | 0.051 | -1.875 | 0.061 |
| WM1 | 0.038 | 0.042 | 0.892 | 0.373 |
| WX3 ON |  |  |  |  |
| WX2 | 0.095 | 0.067 | 1.414 | 0.157 |
| WY2 | -0.095 | 0.051 | -1.863 | 0.062 |
| WM2 | 0.047 | 0.052 | 0.903 | 0.367 |
| WM2 ON |  |  |  |  |
| WM1 | 0.246 | 0.054 | 4.537 | 0.000 |
| WX1 | -0.014 | 0.040 | -0.357 | 0.721 |
| WY1 | 0.057 | 0.036 | 1.600 | 0.110 |
| WM3 ON |  |  |  |  |
| WM2 | 0.302 | 0.058 | 5.177 | 0.000 |
| WX2 | -0.014 | 0.038 | -0.358 | 0.720 |
| WY2 | 0.056 | 0.035 | 1.602 | 0.109 |
| X1 ON |  |  |  |  |
| GENDER1 | -0.103 | 0.033 | -3.095 | 0.002 |
| AGE1 | -0.001 | 0.029 | -0.025 | 0.980 |
| EDUCATION\_ | -0.023 | 0.036 | -0.642 | 0.521 |
| EDUCATION\_ | 0.026 | 0.036 | 0.730 | 0.465 |
| UNEMPLOYED | -0.006 | 0.031 | -0.185 | 0.853 |
| UNEMPLOYED | 0.019 | 0.033 | 0.562 | 0.574 |
| FIN1 | 0.097 | 0.028 | 3.409 | 0.001 |
| X2 ON |  |  |  |  |
| GENDER1 | -0.062 | 0.034 | -1.812 | 0.070 |
| AGE1 | -0.006 | 0.029 | -0.203 | 0.839 |
| EDUCATION\_ | -0.036 | 0.037 | -0.962 | 0.336 |
| EDUCATION\_ | 0.025 | 0.038 | 0.655 | 0.512 |
| UNEMPLOYED | -0.003 | 0.031 | -0.093 | 0.926 |
| UNEMPLOYED | 0.050 | 0.035 | 1.411 | 0.158 |
| FIN2 | 0.130 | 0.028 | 4.573 | 0.000 |
| X3 ON |  |  |  |  |
| GENDER1 | -0.079 | 0.034 | -2.308 | 0.021 |
| AGE1 | 0.000 | 0.029 | -0.003 | 0.998 |
| EDUCATION\_ | -0.030 | 0.037 | -0.823 | 0.410 |
| EDUCATION\_ | 0.018 | 0.037 | 0.482 | 0.630 |
| UNEMPLOYED | 0.018 | 0.033 | 0.542 | 0.588 |
| UNEMPLOYED | 0.042 | 0.035 | 1.180 | 0.238 |
| FIN3 | 0.099 | 0.029 | 3.373 | 0.001 |
| Y1 ON |  |  |  |  |
| GENDER1 | -0.113 | 0.030 | -3.785 | 0.000 |
| AGE1 | 0.054 | 0.025 | 2.164 | 0.030 |
| EDUCATION\_ | -0.024 | 0.039 | -0.629 | 0.529 |
| EDUCATION\_ | 0.010 | 0.040 | 0.257 | 0.797 |
| UNEMPLOYED | -0.046 | 0.036 | -1.301 | 0.193 |
| UNEMPLOYED | 0.030 | 0.034 | 0.892 | 0.372 |
| FIN1 | 0.318 | 0.032 | 9.961 | 0.000 |
| Y2 ON |  |  |  |  |
| GENDER1 | -0.054 | 0.030 | -1.772 | 0.076 |
| AGE1 | 0.046 | 0.025 | 1.832 | 0.067 |
| EDUCATION\_ | 0.033 | 0.036 | 0.911 | 0.362 |
| EDUCATION\_ | 0.027 | 0.039 | 0.703 | 0.482 |
| UNEMPLOYED | -0.039 | 0.034 | -1.140 | 0.254 |
| UNEMPLOYED | 0.000 | 0.032 | -0.008 | 0.994 |
| FIN2 | 0.303 | 0.030 | 10.139 | 0.000 |
| Y3 ON |  |  |  |  |
| GENDER1 | 0.007 | 0.031 | 0.226 | 0.821 |
| AGE1 | 0.030 | 0.024 | 1.253 | 0.210 |
| EDUCATION\_ | 0.028 | 0.035 | 0.798 | 0.425 |
| EDUCATION\_ | 0.036 | 0.034 | 1.058 | 0.290 |
| UNEMPLOYED | -0.011 | 0.031 | -0.335 | 0.738 |
| UNEMPLOYED | 0.011 | 0.031 | 0.341 | 0.733 |
| FIN3 | 0.389 | 0.031 | 12.562 | 0.000 |
| M1 ON |  |  |  |  |
| GENDER1 | -0.116 | 0.031 | -3.697 | 0.000 |
| AGE1 | 0.057 | 0.029 | 1.934 | 0.053 |
| EDUCATION\_ | -0.035 | 0.039 | -0.904 | 0.366 |
| EDUCATION\_ | 0.036 | 0.037 | 0.965 | 0.335 |
| UNEMPLOYED | 0.009 | 0.034 | 0.275 | 0.783 |
| UNEMPLOYED | 0.074 | 0.035 | 2.087 | 0.037 |
| FIN1 | 0.141 | 0.029 | 4.886 | 0.000 |
| M2 ON |  |  |  |  |
| GENDER1 | -0.105 | 0.031 | -3.398 | 0.001 |
| AGE1 | 0.050 | 0.027 | 1.858 | 0.063 |
| EDUCATION\_ | -0.008 | 0.037 | -0.218 | 0.827 |
| EDUCATION\_ | 0.024 | 0.037 | 0.648 | 0.517 |
| UNEMPLOYED | 0.006 | 0.034 | 0.171 | 0.864 |
| UNEMPLOYED | -0.001 | 0.034 | -0.022 | 0.983 |
| FIN2 | 0.128 | 0.027 | 4.823 | 0.000 |
| M3 ON |  |  |  |  |
| GENDER1 | -0.072 | 0.032 | -2.232 | 0.026 |
| AGE1 | 0.049 | 0.027 | 1.834 | 0.067 |
| EDUCATION\_ | 0.004 | 0.037 | 0.120 | 0.904 |
| EDUCATION\_ | 0.015 | 0.037 | 0.392 | 0.695 |
| UNEMPLOYED | -0.022 | 0.033 | -0.666 | 0.505 |
| UNEMPLOYED | 0.051 | 0.032 | 1.583 | 0.113 |
| FIN3 | 0.126 | 0.030 | 4.197 | 0.000 |
| RIX WITH |  |  |  |  |
| RIY | 0.467 | 0.067 | 6.957 | 0.000 |
| RIM | 0.348 | 0.049 | 7.163 | 0.000 |
| RIY WITH |  |  |  |  |
| RIM | 0.533 | 0.060 | 8.822 | 0.000 |
| WX1 WITH |  |  |  |  |
| WY1 | 0.046 | 0.058 | 0.786 | 0.432 |
| WM1 | 0.109 | 0.062 | 1.762 | 0.078 |
| WY1 WITH |  |  |  |  |
| WM1 | 0.218 | 0.072 | 3.032 | 0.002 |
| WX2 WITH |  |  |  |  |
| WY2 | 0.029 | 0.050 | 0.577 | 0.564 |
| WM2 | 0.152 | 0.043 | 3.579 | 0.000 |
| WY2 WITH |  |  |  |  |
| WM2 | 0.252 | 0.040 | 6.235 | 0.000 |
| WX3 WITH |  |  |  |  |
| WY3 | 0.029 | 0.050 | 0.577 | 0.564 |
| WM3 | 0.152 | 0.043 | 3.579 | 0.000 |
| WY3 WITH |  |  |  |  |
| WM3 | 0.252 | 0.040 | 6.235 | 0.000 |
| GENDER1 WITH |  |  |  |  |
| AGE1 | -0.003 | 0.032 | -0.082 | 0.934 |
| EDUCATION\_ | -0.077 | 0.032 | -2.384 | 0.017 |
| EDUCATION\_ | -0.046 | 0.032 | -1.465 | 0.143 |
| UNEMPLOYED | -0.016 | 0.032 | -0.491 | 0.624 |
| UNEMPLOYED | -0.014 | 0.033 | -0.418 | 0.676 |
| FIN1 | 0.034 | 0.032 | 1.061 | 0.289 |
| FIN2 | -0.004 | 0.033 | -0.130 | 0.896 |
| FIN3 | 0.013 | 0.033 | 0.405 | 0.685 |
| AGE1 WITH |  |  |  |  |
| EDUCATION\_ | -0.078 | 0.032 | -2.433 | 0.015 |
| EDUCATION\_ | -0.038 | 0.032 | -1.180 | 0.238 |
| UNEMPLOYED | 0.069 | 0.031 | 2.239 | 0.025 |
| UNEMPLOYED | 0.014 | 0.032 | 0.440 | 0.660 |
| FIN1 | -0.013 | 0.032 | -0.408 | 0.683 |
| FIN2 | -0.025 | 0.032 | -0.778 | 0.437 |
| FIN3 | -0.029 | 0.032 | -0.895 | 0.371 |
| EDUCATIO WITH |  |  |  |  |
| EDUCATION\_ | 0.469 | 0.028 | 16.557 | 0.000 |
| UNEMPLOYED | -0.250 | 0.030 | -8.360 | 0.000 |
| UNEMPLOYED | -0.095 | 0.034 | -2.834 | 0.005 |
| FIN1 | 0.140 | 0.032 | 4.380 | 0.000 |
| FIN2 | 0.162 | 0.032 | 5.125 | 0.000 |
| FIN3 | 0.159 | 0.032 | 4.963 | 0.000 |
| EDUCATIO WITH |  |  |  |  |
| UNEMPLOYED | -0.159 | 0.031 | -5.185 | 0.000 |
| UNEMPLOYED | -0.121 | 0.027 | -4.455 | 0.000 |
| FIN1 | 0.172 | 0.032 | 5.291 | 0.000 |
| FIN2 | 0.211 | 0.031 | 6.823 | 0.000 |
| FIN3 | 0.214 | 0.031 | 6.982 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| UNEMPLOYED | 0.146 | 0.042 | 3.477 | 0.001 |
| FIN1 | -0.106 | 0.035 | -3.043 | 0.002 |
| FIN2 | -0.096 | 0.033 | -2.886 | 0.004 |
| FIN3 | -0.128 | 0.033 | -3.934 | 0.000 |
| UNEMPLOY WITH |  |  |  |  |
| FIN1 | -0.122 | 0.036 | -3.354 | 0.001 |
| FIN2 | -0.093 | 0.030 | -3.109 | 0.002 |
| FIN3 | -0.091 | 0.033 | -2.755 | 0.006 |
| FIN1 WITH |  |  |  |  |
| FIN2 | 0.715 | 0.019 | 38.333 | 0.000 |
| FIN3 | 0.656 | 0.024 | 27.905 | 0.000 |
| FIN2 WITH |  |  |  |  |
| FIN3 | 0.704 | 0.021 | 33.427 | 0.000 |

# STDYX Standardization Means

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| GENDER1 | 1.351 | 0.045 | 29.940 | 0.000 |
| AGE1 | 32.399 | 0.350 | 92.492 | 0.000 |
| EDUCATION\_ | 4.016 | 0.064 | 62.413 | 0.000 |
| EDUCATION\_ | 3.786 | 0.060 | 63.158 | 0.000 |
| UNEMPLOYED | 0.427 | 0.019 | 22.562 | 0.000 |
| UNEMPLOYED | 0.274 | 0.018 | 15.496 | 0.000 |
| FIN1 | 4.404 | 0.091 | 48.144 | 0.000 |
| FIN2 | 4.566 | 0.096 | 47.435 | 0.000 |
| FIN3 | 4.336 | 0.102 | 42.317 | 0.000 |

# STDYX Standardization Intercepts

| **Parameter** | **Estimate** | **SE** | **Est..S.E.** | **P** |
| --- | --- | --- | --- | --- |
| X1 | -0.290 | 0.956 | -0.303 | 0.762 |
| X2 | -0.293 | 0.965 | -0.303 | 0.762 |
| X3 | -0.293 | 0.968 | -0.303 | 0.762 |
| Y1 | 1.604 | 0.825 | 1.944 | 0.052 |
| Y2 | 1.607 | 0.826 | 1.946 | 0.052 |
| Y3 | 1.556 | 0.800 | 1.946 | 0.052 |
| M1 | -2.351 | 0.979 | -2.401 | 0.016 |
| M2 | -2.138 | 0.893 | -2.395 | 0.017 |
| M3 | -2.124 | 0.887 | -2.395 | 0.017 |

# 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 | 52.783 | 0.000 |
| WX3 | 0.981 | 0.020 | 48.754 | 0.000 |
| WY2 | 0.960 | 0.027 | 35.040 | 0.000 |
| WY3 | 0.958 | 0.029 | 32.768 | 0.000 |
| WM2 | 0.931 | 0.030 | 31.378 | 0.000 |
| WM3 | 0.898 | 0.037 | 24.300 | 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 | 0.985 | 0.325 |
| WX3 | 0.019 | 0.020 | 0.942 | 0.346 |
| WY2 | 0.040 | 0.027 | 1.454 | 0.146 |
| WY3 | 0.042 | 0.029 | 1.434 | 0.151 |
| WM2 | 0.069 | 0.030 | 2.332 | 0.020 |
| WM3 | 0.102 | 0.037 | 2.771 | 0.006 |

# 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 |  | 0.001 | 0.044 | 0.067 | 0.187 | 0.309 | 0.331 |
| WX1 |  | -0.291 | -0.237 | -0.211 | -0.083 | 0.050 | 0.074 |
| WM1 |  | -0.193 | -0.130 | -0.100 | 0.060 | 0.210 | 0.240 |
| WY3 ON |  |  |  |  |  |  |  |
| WY2 |  | 0.001 | 0.044 | 0.067 | 0.187 | 0.309 | 0.331 |
| WX2 |  | -0.291 | -0.237 | -0.211 | -0.083 | 0.050 | 0.074 |
| WM2 |  | -0.193 | -0.130 | -0.100 | 0.060 | 0.210 | 0.240 |
| WX2 ON |  |  |  |  |  |  |  |
| WX1 |  | -0.063 | -0.028 | -0.008 | 0.095 | 0.214 | 0.236 |
| WY1 |  | -0.146 | -0.125 | -0.114 | -0.061 | -0.006 | 0.005 |
| WM1 |  | -0.095 | -0.060 | -0.040 | 0.051 | 0.144 | 0.160 |
| WX3 ON |  |  |  |  |  |  |  |
| WX2 |  | -0.063 | -0.028 | -0.008 | 0.095 | 0.214 | 0.236 |
| WY2 |  | -0.146 | -0.125 | -0.114 | -0.061 | -0.006 | 0.005 |
| WM2 |  | -0.095 | -0.060 | -0.040 | 0.051 | 0.144 | 0.160 |
| WM2 ON |  |  |  |  |  |  |  |
| WM1 |  | 0.154 | 0.190 | 0.209 | 0.308 | 0.411 | 0.430 |
| WX1 |  | -0.106 | -0.083 | -0.071 | -0.013 | 0.047 | 0.058 |
| WY1 |  | -0.022 | -0.008 | -0.002 | 0.034 | 0.068 | 0.073 |
| WM3 ON |  |  |  |  |  |  |  |
| WM2 |  | 0.154 | 0.190 | 0.209 | 0.308 | 0.411 | 0.430 |
| WX2 |  | -0.106 | -0.083 | -0.071 | -0.013 | 0.047 | 0.058 |
| WY2 |  | -0.022 | -0.008 | -0.002 | 0.034 | 0.068 | 0.073 |
| X1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.364 | -0.324 | -0.301 | -0.197 | -0.093 | -0.073 |
| AGE1 |  | -0.143 | -0.109 | -0.092 | -0.001 | 0.090 | 0.108 |
| EDUCATION\_ |  | -0.112 | -0.090 | -0.079 | -0.022 | 0.035 | 0.044 |
| EDUCATION\_ |  | -0.065 | -0.041 | -0.031 | 0.024 | 0.079 | 0.089 |
| UNEMPLOYED |  | -0.218 | -0.168 | -0.142 | -0.014 | 0.115 | 0.139 |
| UNEMPLOYED |  | -0.243 | -0.167 | -0.125 | 0.067 | 0.266 | 0.304 |
| FIN1 |  | 0.026 | 0.044 | 0.054 | 0.104 | 0.155 | 0.163 |
| X2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.287 | -0.244 | -0.224 | -0.118 | -0.010 | 0.008 |
| AGE1 |  | -0.151 | -0.119 | -0.100 | -0.011 | 0.079 | 0.097 |
| EDUCATION\_ |  | -0.120 | -0.100 | -0.090 | -0.033 | 0.024 | 0.035 |
| EDUCATION\_ |  | -0.067 | -0.044 | -0.034 | 0.023 | 0.080 | 0.091 |
| UNEMPLOYED |  | -0.216 | -0.162 | -0.136 | -0.007 | 0.123 | 0.146 |
| UNEMPLOYED |  | -0.156 | -0.078 | -0.035 | 0.178 | 0.386 | 0.426 |
| FIN2 |  | 0.062 | 0.081 | 0.090 | 0.142 | 0.193 | 0.203 |
| X3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.317 | -0.276 | -0.255 | -0.149 | -0.043 | -0.022 |
| AGE1 |  | -0.142 | -0.109 | -0.091 | 0.000 | 0.091 | 0.108 |
| EDUCATION\_ |  | -0.116 | -0.095 | -0.085 | -0.028 | 0.028 | 0.038 |
| EDUCATION\_ |  | -0.071 | -0.050 | -0.038 | 0.016 | 0.071 | 0.082 |
| UNEMPLOYED |  | -0.171 | -0.119 | -0.094 | 0.045 | 0.181 | 0.205 |
| UNEMPLOYED |  | -0.185 | -0.100 | -0.057 | 0.148 | 0.357 | 0.398 |
| FIN3 |  | 0.024 | 0.042 | 0.052 | 0.103 | 0.153 | 0.163 |
| Y1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.460 | -0.414 | -0.391 | -0.271 | -0.152 | -0.130 |
| AGE1 |  | -0.025 | 0.012 | 0.031 | 0.128 | 0.224 | 0.244 |
| EDUCATION\_ |  | -0.149 | -0.119 | -0.105 | -0.029 | 0.046 | 0.060 |
| EDUCATION\_ |  | -0.104 | -0.077 | -0.064 | 0.012 | 0.091 | 0.105 |
| UNEMPLOYED |  | -0.461 | -0.375 | -0.338 | -0.148 | 0.041 | 0.074 |
| UNEMPLOYED |  | -0.276 | -0.181 | -0.122 | 0.137 | 0.384 | 0.432 |
| FIN1 |  | 0.321 | 0.346 | 0.360 | 0.429 | 0.498 | 0.509 |
| Y2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.313 | -0.270 | -0.249 | -0.129 | -0.007 | 0.014 |
| AGE1 |  | -0.046 | -0.008 | 0.013 | 0.109 | 0.207 | 0.227 |
| 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 |  | -0.404 | -0.339 | -0.307 | -0.125 | 0.058 | 0.092 |
| UNEMPLOYED |  | -0.402 | -0.293 | -0.243 | -0.001 | 0.228 | 0.269 |
| FIN2 |  | 0.308 | 0.337 | 0.352 | 0.421 | 0.488 | 0.500 |
| Y3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.174 | -0.132 | -0.108 | 0.017 | 0.143 | 0.165 |
| AGE1 |  | -0.082 | -0.041 | -0.022 | 0.074 | 0.173 | 0.193 |
| EDUCATION\_ |  | -0.077 | -0.049 | -0.035 | 0.034 | 0.104 | 0.116 |
| EDUCATION\_ |  | -0.062 | -0.034 | -0.024 | 0.043 | 0.111 | 0.123 |
| UNEMPLOYED |  | -0.302 | -0.235 | -0.205 | -0.035 | 0.135 | 0.168 |
| UNEMPLOYED |  | -0.355 | -0.244 | -0.194 | 0.050 | 0.285 | 0.324 |
| FIN3 |  | 0.420 | 0.448 | 0.460 | 0.533 | 0.604 | 0.618 |
| M1 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.269 | -0.239 | -0.225 | -0.155 | -0.087 | -0.073 |
| AGE1 |  | -0.025 | -0.001 | 0.011 | 0.075 | 0.140 | 0.152 |
| EDUCATION\_ |  | -0.087 | -0.073 | -0.064 | -0.023 | 0.019 | 0.027 |
| EDUCATION\_ |  | -0.041 | -0.024 | -0.016 | 0.023 | 0.063 | 0.071 |
| UNEMPLOYED |  | -0.141 | -0.104 | -0.083 | 0.017 | 0.116 | 0.134 |
| UNEMPLOYED |  | -0.044 | 0.010 | 0.039 | 0.185 | 0.331 | 0.357 |
| FIN1 |  | 0.050 | 0.064 | 0.070 | 0.106 | 0.141 | 0.148 |
| M2 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.273 | -0.244 | -0.231 | -0.154 | -0.080 | -0.065 |
| AGE1 |  | -0.026 | -0.005 | 0.009 | 0.072 | 0.137 | 0.149 |
| EDUCATION\_ |  | -0.073 | -0.058 | -0.049 | -0.006 | 0.038 | 0.046 |
| EDUCATION\_ |  | -0.052 | -0.035 | -0.027 | 0.017 | 0.060 | 0.069 |
| UNEMPLOYED |  | -0.165 | -0.119 | -0.097 | 0.011 | 0.121 | 0.145 |
| UNEMPLOYED |  | -0.249 | -0.188 | -0.154 | -0.002 | 0.154 | 0.185 |
| FIN2 |  | 0.052 | 0.065 | 0.072 | 0.109 | 0.146 | 0.154 |
| M3 ON |  |  |  |  |  |  |  |
| GENDER1 |  | -0.235 | -0.202 | -0.186 | -0.106 | -0.028 | -0.014 |
| AGE1 |  | -0.029 | -0.005 | 0.007 | 0.071 | 0.135 | 0.148 |
| EDUCATION\_ |  | -0.066 | -0.050 | -0.041 | 0.003 | 0.047 | 0.055 |
| EDUCATION\_ |  | -0.060 | -0.043 | -0.033 | 0.010 | 0.054 | 0.063 |
| UNEMPLOYED |  | -0.209 | -0.175 | -0.152 | -0.043 | 0.063 | 0.084 |
| UNEMPLOYED |  | -0.105 | -0.036 | -0.006 | 0.142 | 0.287 | 0.313 |
| FIN3 |  | 0.040 | 0.055 | 0.063 | 0.103 | 0.144 | 0.152 |
| RIX WITH |  |  |  |  |  |  |  |
| RIY |  | 0.159 | 0.176 | 0.185 | 0.240 | 0.293 | 0.304 |
| RIM |  | 0.074 | 0.085 | 0.091 | 0.124 | 0.153 | 0.159 |
| RIY WITH |  |  |  |  |  |  |  |
| RIM |  | 0.113 | 0.130 | 0.138 | 0.184 | 0.225 | 0.233 |
| WX1 WITH |  |  |  |  |  |  |  |
| WY1 |  | -0.051 | -0.033 | -0.024 | 0.020 | 0.061 | 0.070 |
| WM1 |  | -0.011 | -0.003 | 0.001 | 0.023 | 0.046 | 0.051 |
| WY1 WITH |  |  |  |  |  |  |  |
| WM1 |  | 0.007 | 0.022 | 0.030 | 0.070 | 0.115 | 0.124 |
| WX2 WITH |  |  |  |  |  |  |  |
| WY2 |  | -0.043 | -0.028 | -0.022 | 0.012 | 0.046 | 0.053 |
| WM2 |  | 0.010 | 0.016 | 0.019 | 0.037 | 0.054 | 0.058 |
| WY2 WITH |  |  |  |  |  |  |  |
| WM2 |  | 0.051 | 0.063 | 0.068 | 0.095 | 0.119 | 0.123 |
| WX3 WITH |  |  |  |  |  |  |  |
| WY3 |  | -0.043 | -0.028 | -0.022 | 0.012 | 0.046 | 0.053 |
| WM3 |  | 0.010 | 0.016 | 0.019 | 0.037 | 0.054 | 0.058 |
| WY3 WITH |  |  |  |  |  |  |  |
| WM3 |  | 0.051 | 0.063 | 0.068 | 0.095 | 0.119 | 0.123 |
| 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\_ |  | -0.060 | -0.051 | -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 |  | -0.020 | -0.012 | -0.008 | 0.014 | 0.035 | 0.039 |
| FIN2 |  | -0.036 | -0.027 | -0.023 | -0.002 | 0.020 | 0.024 |
| FIN3 |  | -0.030 | -0.021 | -0.017 | 0.006 | 0.028 | 0.032 |
| AGE1 WITH |  |  |  |  |  |  |  |
| EDUCATION\_ |  | -0.075 | -0.067 | -0.061 | -0.036 | -0.012 | -0.007 |
| EDUCATION\_ |  | -0.057 | -0.049 | -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\_ |  | 0.373 | 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 | 0.072 | 0.117 | 0.161 | 0.169 |
| FIN2 |  | 0.064 | 0.079 | 0.087 | 0.130 | 0.172 | 0.180 |
| FIN3 |  | 0.064 | 0.081 | 0.089 | 0.134 | 0.179 | 0.187 |
| EDUCATIO WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | -0.086 | -0.079 | -0.075 | -0.057 | -0.038 | -0.034 |
| UNEMPLOYED |  | -0.050 | -0.045 | -0.043 | -0.030 | -0.018 | -0.016 |
| FIN1 |  | 0.074 | 0.091 | 0.100 | 0.145 | 0.190 | 0.201 |
| FIN2 |  | 0.108 | 0.122 | 0.130 | 0.173 | 0.216 | 0.224 |
| FIN3 |  | 0.113 | 0.130 | 0.139 | 0.183 | 0.229 | 0.237 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| UNEMPLOYED |  | 0.004 | 0.006 | 0.007 | 0.013 | 0.020 | 0.022 |
| FIN1 |  | -0.062 | -0.054 | -0.051 | -0.033 | -0.015 | -0.011 |
| FIN2 |  | -0.055 | -0.048 | -0.045 | -0.029 | -0.012 | -0.009 |
| FIN3 |  | -0.067 | -0.061 | -0.057 | -0.040 | -0.023 | -0.020 |
| UNEMPLOY WITH |  |  |  |  |  |  |  |
| FIN1 |  | -0.048 | -0.043 | -0.040 | -0.027 | -0.013 | -0.010 |
| FIN2 |  | -0.037 | -0.033 | -0.031 | -0.020 | -0.009 | -0.007 |
| FIN3 |  | -0.040 | -0.035 | -0.033 | -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 | 0.457 | 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 |  | 3.683 | 3.702 | 3.712 | 3.756 | 3.800 | 3.808 |
| FIN2 |  | 3.707 | 3.725 | 3.733 | 3.776 | 3.820 | 3.828 |
| FIN3 |  | 3.682 | 3.699 | 3.707 | 3.754 | 3.800 | 3.809 |
| Intercepts |  |  |  |  |  |  |  |
| X1 |  | -2.513 | -1.999 | -1.706 | -0.265 | 1.181 | 1.462 |
| X2 |  | -2.513 | -1.999 | -1.706 | -0.265 | 1.181 | 1.462 |
| X3 |  | -2.513 | -1.999 | -1.706 | -0.265 | 1.181 | 1.462 |
| Y1 |  | -0.529 | -0.034 | 0.287 | 1.845 | 3.384 | 3.675 |
| Y2 |  | -0.529 | -0.034 | 0.287 | 1.845 | 3.384 | 3.675 |
| Y3 |  | -0.529 | -0.034 | 0.287 | 1.845 | 3.384 | 3.675 |
| M1 |  | -3.123 | -2.737 | -2.546 | -1.500 | -0.473 | -0.268 |
| M2 |  | -3.123 | -2.737 | -2.546 | -1.500 | -0.473 | -0.268 |
| M3 |  | -3.123 | -2.737 | -2.546 | -1.500 | -0.473 | -0.268 |
| 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 | 0.997 |
| 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 |  | 0.657 | 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 |  | 0.437 | 0.458 | 0.467 | 0.527 | 0.572 | 0.581 |
| RIY |  | 0.328 | 0.371 | 0.390 | 0.500 | 0.587 | 0.604 |
| RIM |  | 0.174 | 0.191 | 0.199 | 0.239 | 0.268 | 0.274 |
| WX1 |  | 0.235 | 0.249 | 0.255 | 0.295 | 0.340 | 0.349 |
| WY1 |  | 0.492 | 0.531 | 0.550 | 0.670 | 0.798 | 0.825 |
| WM1 |  | 0.110 | 0.120 | 0.124 | 0.152 | 0.186 | 0.194 |
| 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 | 0.272 | 0.306 | 0.313 |
| WX3 |  | 0.219 | 0.231 | 0.237 | 0.272 | 0.306 | 0.313 |
| WY2 |  | 0.487 | 0.524 | 0.542 | 0.645 | 0.741 | 0.762 |
| WY3 |  | 0.487 | 0.524 | 0.542 | 0.645 | 0.741 | 0.762 |
| WM2 |  | 0.191 | 0.198 | 0.201 | 0.222 | 0.239 | 0.242 |
| WM3 |  | 0.191 | 0.198 | 0.201 | 0.222 | 0.239 | 0.242 |

# Indirect Effects (unstandardized)

| **Effect** | **Estimate** | **SE** | **Est..S.E.** | **p.value** | **X95..CI.Lower** | **X95..CI.Upper** |
| --- | --- | --- | --- | --- | --- | --- |
| Indirect Effect (IND) | -0.001 | 0.004 | -0.188 | 0.851 | -0.012 | 0.006 |