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Jonathan Koltai, Alex Bierman, Scott Schieman

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Financial Circumstances, Mastery, and Mental Health: Taking Unobserved Time-Stable Influences into Account

Jonathan Koltai<sup>1</sup>, Alex Bierman<sup>2</sup>, and Scott Schieman<sup>1</sup>

<sup>1</sup> University of Toronto <sup>2</sup> University of Calgary

Corresponding Author: Jonathan Koltai, Department of Sociology, University of Toronto, 725 Spadina Ave, Toronto, ON M5S 2J4, Canada.

E-mail: jon.koltai@mail.utoronto.ca

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