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   Sommario/riassunto Informality: Exit and Exclusion analyzes informality in Latin America, exploring root causes and reasons for and implications of its growth. The authors use two distinct but complementary lenses: informality driven by ""exclusion"" from state benefits or the circuits of the modern economy, and driven by voluntary ""exit"" decisions resulting from private cost-benefit calculations that lead workers and firms to opt out of formal institutions. They find both lenses have considerable explanatory power to understand the causes and consequences of informality in the region. Informality: Exit and Ex