

## **Disclosure Statement for Papers and Proceedings**

*The author declares that he has no relevant or material financial interests that relate to the research described in this paper.*

This research received financial support from the John D. and Catherine T. MacArthur Foundation.

While I was preparing this study, for a different and unrelated study I received financial support from the Ministry of Labor of the United Arab Emirates.

The data were provided by the firm under study. That firm asked me not to disclose its real name, as a condition of providing the data. This is because the firms' principals felt that revealing details of their typical wages might place them at a competitive disadvantage.

I am an affiliate of the Financial Access Initiative at New York University (NYU). During part of the time I worked on this paper, I was an Affiliated Associate Professor at the Georgetown University Public Policy Institute, and a Visiting Scholar at the NYU Department of Economics and Wagner School of Public Service.

My colleagues at the Center for Global Development had the right to review this paper prior to its public circulation.

I did not acquire IRB approval for this study because my employer has no IRB.

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